RESOURCE LIST

Resources for banks supporting SME clients on sustainability

Curated list of tools and resources, how each helps, and where to find it

Prepared for the PRB SME Client Engagement workstream. Version 5 October 2026.

A. Guidance and evidence for the bank

Frameworks, reference guides and policy evidence to shape a bank's own approach and business case.

Resource and link	How it helps
Guidance on Client Engagement UNEP FI, Principles for Responsible Banking, 2024	Sets out internal set-up, a five-stage engagement cycle and a client-type matrix. Recommends bundling SME engagement (one-to-many) with standardised assessment and support offers.
Sustainable MSME Finance Reference Guide IFC, 2023	Gives a five-step process to build a sustainable MSME lending pipeline, use-of-proceeds tables for agribusiness, textiles, tourism, manufacturing and services, eligibility decision trees, reporting templates and impact metrics.
Financing SMEs for Sustainability: Financial institution strategies and approaches OECD SME and Entrepreneurship Papers No. 46, 4 December 2023	Reports on a 2023 OECD Platform survey of public development banks and private financial institutions. Covers how they build climate into strategy, management and products, what financial and non-financial support they offer SMEs, and their data challenges. Finds institutions need new internal capacities and better access to SME sustainability data. Likely the closest match to the workstream's bank-side question.
Fostering convergence in SME sustainability reporting OECD SME and Entrepreneurship Papers, 11 February 2025	Proposes an initial set of core sustainability reporting indicators for SMEs, aimed at financial institutions that need SME data. Feeds consultation under the OECD Platform. Useful for the data-gap discussion.
Financing SMEs for Sustainability: Drivers, Constraints and Policies OECD SME and Entrepreneurship Papers No. 35, 5 December 2022	Maps the actors, supply and demand factors and policy instruments for SME sustainable finance. Useful for the business-case discussion in session 2.
OECD Platform on Financing SMEs for Sustainability OECD, multi-stakeholder platform	The home of the OECD work above. States its aim as facilitating SMEs' access to sustainable finance and the green transition.
Streamlining sustainable finance for SMEs Platform on Sustainable Finance (advisory body to the European Commission), 21 March 2025	Reports that SMEs generate over 50% of EU GDP and more than 63% of enterprise GHG emissions. Proposes a voluntary SME sustainable finance standard with simplified loan classification, standard KPIs and online tools.

Resource and link	How it helps
Financial innovation for SME net zero transition: Role of banks and buyers CISL with BSR, We Mean Business Coalition and SME Climate Hub, January 2023	Sets out the barriers SMEs face and four ideas developed with practitioners: a climate readiness classification, a shared ESG data repository, decarbonisation roadmaps and a net zero support marketplace.

B. For relationship managers and frontline staff

Guides and training aimed at the people who hold the client conversation.

Resource and link	How it helps
Let's Discuss Climate: The essential guide to bank-client engagement CISL and the Banking Environment Initiative, May 2021	A five-phase guide for relationship managers: set the scene, assess, design, structure, review. Each phase gives preparation areas, questions to ask the client, resource references and suggestions for working with colleagues inside the bank. The closest thing found to an RM conversation guide.
Leadership Strategies for Client Engagement: Advancing climate-related assessments CISL, hosted by UNEP FI, 2022 (year only confirmed)	Builds on the five-phase guide. Covers the role of client-facing staff, training for RMs and sector-specific questionnaires. States the structure and content can be applied to other customer segments, including SMEs (p. 12).
Sustainable Finance for Relationship Managers Asian Banking School, two-day course, 27 to 28 November 2024	A course for corporate, commercial and SME frontline RMs. Six modules including customer engagement, green finance products and emerging regulation. Fee MYR 2,700 plus tax.
ESG and Sustainable Finance: Latest Trends, Client Engagement and Supporting Clients' Sustainability Journey Asian Banking School, one-day workshop, 16 April 2025	For relationship managers, account officers and sales staff. Covers how to talk about sustainability with clients, questioning techniques and building an engagement process. Fee MYR 1,700 plus tax.
Green Banking Academy, Europe and Central Asia IFC with the Austrian Federal Ministry of Finance, launched 2 June 2021	Training programmes and advisory services to build green finance capability in bank staff. The Latin America and Caribbean academy it builds on reportedly trained over 5,000 bankers.
SME Banking Toolkit (INVEST) Dalberg, ConsumerCentriX and GSG Impact with the Argidius Foundation and Growth Firms Alliance, launched January 2026 per GSG Impact	A free toolkit for banks building SME lending. Ten items: executive summary, knowledge product, toolkit guide, market assessment and market sizing tools, partner screening tool, bank diagnostic, segmentation tool, credit risk primer and case study template, run in three phases (research and diagnostics, pilot and refinement, roll-out). Names SME banking executives and relationship managers among its users. The closest thing found to a practical, bank-facing SME toolkit.

C. Data and standards

What banks can ask SMEs for, how to measure an SME portfolio, and target-setting routes to refer clients to.

Resource and link	How it helps
VSME standard and supporting documents EFRAG, delivered 17 December 2024	Voluntary standard (basic and comprehensive modules) with a digital template, XBRL taxonomy and videos. Gives banks a common set of SME data points in place of bespoke questionnaires. EFRAG states the aim is fewer uncoordinated data requests to SMEs.
Commission Recommendation on VSME, C(2025) 4984 European Commission, 30 July 2025	Recommendation 5 asks financial and credit institutions to limit their requests to SMEs for sustainability information, as far as possible, to what the VSME covers. Frames the data-gap discussion.
PCAF Global GHG Accounting and Reporting Standard, Part A, Third Edition PCAF, launched 2 December 2025	The financed emissions standard. For business loans where the borrower reports no emissions, Section 5.2 (p. 54) allows estimates from revenue and sector-average emission factors (data quality scores 4 and 5). The general data hierarchy is in Section 4.2 (pp. 30 to 31).
SBTi SME route: FAQs v6.2 SBTi, July 2026	A streamlined target-setting route for SMEs with no commitment stage. A route to refer eligible clients to. SMEs pay a validation fee (since 15 July 2024).
SBTi Corporate Net-Zero Standard, Version 2.0 SBTi, June 2026, effective 1 February 2027	Creates a Category B for small companies in all countries and medium companies in lower-income countries. For Category B, transition plan disclosure, assurance of base year data and scope 3 targets are optional (Section A.1, p. 6).

D. Finance programmes and technical assistance

Funding, risk-sharing, training and advisory support that banks can draw on to serve SMEs.

Resource and link	How it helps
MSME Finance Platform IFC, launched 28 May 2024	Up to USD 4 billion in direct IFC financing plus a catalytic first-loss guarantee meant to mobilise a further USD 4 billion, for banks, microfinance institutions and digital lenders. Prioritises women-owned, agriculture and climate-focused small businesses.
Sustainable Finance Knowledge Center for Africa World Bank Group alliance with IFC, SME Finance Forum, ICMA and others	Accredited sustainable finance training (English, French, Portuguese), e-learning on sustainable MSME finance, case studies and webinars.
SME Finance Forum: sustainable finance topic page IFC, World Bank Group	The topic page lists three resources: an SBFN white paper on inclusive sustainable finance, the OECD Guidance Note on fostering convergence in SME sustainability reporting, and a report on SME finance support policies.
Green Economy Financing Facility (GEFF) EBRD, with Green Climate Fund and EU funding	Credit lines to partner banks for on-lending to SMEs. Partner banks receive a Technology Selector Database and technical assistance on SME lending evaluation.

Resource and link	How it helps
Green Finance LAC IDB Invest	Advisory services including green portfolio analysis and climate finance certification, plus green loans, guarantees and intermediary financing for SMEs in agriculture, manufacturing and tourism.

E. What peer banks offer

Examples of bank-built and vendor tools. These show what exists and are not recommendations.

Resource and link	How it helps
Lloyds Clean Growth Financing Initiative Lloyds Banking Group and Bank of Scotland	An example of discounted green lending: minimum loan GBP 25,001, no arrangement fee for businesses with turnover from GBP 3 million to GBP 25 million, and a margin discount of up to 0.20% for up to five years above GBP 25 million. Covers energy efficiency, renewables, low-carbon transport and similar uses.
ESG Readiness Assessments OCBC	A free snapshot of an SME's ESG readiness across environment, labour and human rights, ethics and sustainable procurement. Also used to gauge eligibility for OCBC's Start-ESG Loan.
ESG Self-Assessment Tool DBS with STACS	A free online tool where companies and SMEs enter scope 1 and 2 data across five pillars and receive a score, suggested actions, a digital badge and report.
SME sustainability assessment solution for banks SIX with Greenomy, reported by ESG Today, 22 February 2024	A commercial solution that lets a bank invite SMEs to complete sustainability assessments and monitor metrics, and supports taxonomy alignment reporting. A sign of what vendors offer for the SME data gap.

F. Tools to point SME clients to

Free tools, guides and networks a banker can refer an SME client to when starting the conversation.

Resource and link	How it helps
SME Climate Hub tools suite SME Climate Hub (We Mean Business Coalition, BSR, CISL), 5 November 2021	A free carbon calculator built by Normative, the Climate Fit course (seven modules, by CISL and BSR) and an SME reporting framework developed with CDP. Free after making the SME Climate Commitment.
SME Climate Hub: how it works SME Climate Hub, supported by CISL	A three-phase SME journey: understand and measure, commit (halve emissions within ten years and reach net zero before 2050 through Race to Zero), then showcase progress through the SME Reporting Tool.
SME Climate Hub: success stories SME Climate Hub, undated	SME examples that include bank financing: Tacofino (Canada, loan from Vancity), Bestcoat (Singapore, green loan from OCBC), Group V (Italy, green loan from BNP Paribas) and Bar One Clothing (Scotland, interest-free loan from Zero Waste Scotland). Useful peer examples for a bank conversation.

Resource and link	How it helps
Online guide to financial support for SMEs BSR and CISL Banking Environment Initiative, January 2022 (page last modified 5 September 2024)	Explains where SMEs can find finance for emissions reduction and how to approach banks and buyers.
B Impact Assessment B Lab	Free, confidential self-assessment covering governance, workers, community, environment and customers. Usable without seeking B Corp certification.
GreenToCompete International Trade Centre (ITC)	An ITC strategy to place environmental sustainability at the heart of MSME competitiveness, with capacity building, business tools and networking for small businesses from developing countries.
Enterprise Europe Network European Commission network	A network supporting SMEs with international ambitions across 56 countries (569 member organisations and 260,000 or more companies a year, per its site). States it guides companies towards more sustainable business models.