



UNIVERSITY OF RIJEKA
FACULTY OF TOURISM AND
HOSPITALITY MANAGEMENT
OPATIJA, CROATIA

ERSTE  BANK

INVESTMENTS AND ESG: EMPOWERING MSME'S

Make the most of it.

An ESG Talk through BIP

- Lectures and case studies
- Guest speakers
- Simulations and role plays
- Interactive online and on-site discussions during class

ABOUT BIP

Training in English language

Four professor from Croatia, Greece, Romania, Slovenia
with additional guest lecturers

3 ECTS



OBJECTIVES

1. To familiarise participants with the principles of socially responsible investing (SRI) and its importance in the context of micro, small and medium-sized enterprises (MSMEs).
2. Examine the key elements of SRI, including environmental, social, and governance (ESG) criteria, and how they can be applied to assess MSME sustainability practices.
3. Promote critical thinking and decision-making skills by engaging participants with case studies and real-life scenarios related to SRI in MSMEs.
4. Provide participants with a comprehensive understanding of fundamental financial planning concepts, including budgeting and cash flow management, working capital management, forecasting and financial projections, risk and debt management and profitability analysis

LEARNING OUTCOMES

- Participants will be able to identify the principles of financial planning and create tailor-made financial plans for the specific needs of MSMEs.
- Participants will be able to evaluate different investment strategies and financing options and make informed decisions that contribute to the growth and development of MSMEs.
- Participants will be able to identify financial risks associated with MSME operations and investments and have strategies to effectively mitigate these risks.
- Participants will be able to demonstrate the importance of integrating ESG factors into financial decisions, leading to sustainable financial planning that is consistent with ESG objectives.



**CHECK OUT
PREVIOUS
EXPERIENCE**



SCHEDULE - ONLINE CLASSES (Virtual part of BIP)

Platform - MS Teams

CET



Monday **June 3rd**

17:30 h
18:00 - 19:30 h

Opening ceremony
“Inaugural lesson” Definition and Importance of SMEs

Tuesday **June 4th**

18:00 - 19:30 h

Sector Analysis: Breaking down different sectors within SMEs

Wednesday **June 5th**

18:00 - 19:30 h

Sources of funding for SMEs

Thursday **June 6th**

18:00 - 19:30 h

Exit Strategies:
strategies for investors/owners

Friday **June 7th**

18:00 - 19:30 h

Forecasting and financial projections in context of SME

SCHEDULE - ONSITE CLASSES (Physical part of BIP)

Faculty of Tourism and Hospitality Management

CET



Monday July 1st	9:00 h	Opening ceremony	
	9:15 - 10:45 h	Green Finance	
	10:45 - 11:00 h	Coffee break	
	11:00 - 12:30 h	ESG Investing	
	12:30 h	Lunch	
Tuesday July 2nd	9:00 - 10:30 h	Financial planning for SMEs	Work in groups
	10:30 - 11:00 h	Coffee break	
	11:00 - 12:30 h	Workshop: financial planning	Work in groups
	12:30 h	Lunch	
Wednesday July 3rd	9:00 - 10:30 h	Main project appraisal methods	Work in groups
	10:30 - 11:00 h	Coffee break	
	11:00 - 12:30 h	Financial Ratios	Work in groups
	12:30 h	Lunch	
Thursday July 4th	9:45 - 10:30 h	Successful examples of SMEs	
	10:30 - 11:00 h	Coffee break	
	11:00 - 12:30 h	Work on case study	Work in groups
	12:30 h	Lunch	
Friday July 5th	9:00 - 10:30 h	Case - study presentations	
	10:30 - 11:00 h	Coffee break	
	11:00 - 12:30 h	Case - study presentations	
	12:30 h	Lunch	

July 4th
18:00 Excursion
Opatija

