



## Module 8 (Part 1)

### Financial Purpose-Led Foundations: Funding, Profitability & Impact

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# Welcome to Module 8

## Financial Purpose-Led Foundations: Funding, Profitability & Impact

Welcome to Module 8! In this module, we'll explore how finance can be used as a force for good — supporting your values while ensuring your business thrives.

- You'll discover how to build a financial foundation that's sustainable, strategic, and aligned with your mission.
- Whether it's choosing the right funding, managing costs, or showing investors your impact — this module helps you make money work for purpose.



# Module 8 Overview

This module is designed to empower purpose-led entrepreneurs with the knowledge and skills to build strong financial foundations aligned with sustainability, impact, and long-term value. Learners will explore how finance can serve mission-driven goals and gain confidence in budgeting, fundraising, and profitability strategies.

By the end of this module, learners will understand how to embed ESG principles into financial planning, identify aligned funding opportunities, and communicate their financial purpose to stakeholders and investors.

01

## Foundations of Sustainable Finance in Start-Ups

Explore how sustainable finance and ESG principles shape budgeting, pricing, and business decisions.

02

## Navigating Funding Opportunities for Green Ventures

Identify grants, investors, and platforms suited for green and digital start-ups with a clear mission.

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# Module 8 (Part 1) Interactive Learning Elements



# Learning Outcomes

By the end of this module, learners will be able to:

**Business Skills:** Understand and apply sustainable finance principles in start-ups. Design budgets, pricing models, and funding strategies aligned with purpose and long-term value.

**Green Skills:** Embed environmental and social considerations into financial decision-making. Use ESG frameworks to evaluate the impact of financial strategies.

**Digital Skills:** Use digital tools to plan budgets, map funding, and track financial and ESG performance. Explore grant platforms, investor tools, and scenario modelling software.



# Competences Developed

01

## Business Skills

Financial Literacy, Strategic Planning, and Purpose-Driven Decision-Making  
(e.g., building ESG-aligned budgets, designing sustainable revenue models, aligning financial decisions with long-term mission)

02

## Green Skills

Sustainability Mindset, Responsibility, and Systems Thinking  
(e.g., applying the triple bottom line to financial planning, considering environmental and social impact in cost structures)

03

## Digital Skills

Use of ESG Platforms and Financial Planning Tools  
(e.g., using digital budgeting tools, impact forecasting apps, and sustainability dashboards to guide financial strategy)



# Section 01

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**Aim:** Explore how sustainable finance and ESG principles shape budgeting, pricing, and business decisions.

## Foundations of Sustainable Finance in Start- Ups



# Section 1 (Part 1)

## Foundations of Sustainable Finance in Start-Ups

# Why Finance Matters in Purpose-Led Start-Ups

Finance is not just about budgeting and making money — it's about making your mission work. In a purpose-driven business, finance becomes a tool to align values with action. It helps you plan wisely, invest responsibly, and grow without losing sight of your impact.

## Key Ideas

- Financial strategy reflects your priorities — it tells the story of what matters.
- Sustainable finance helps balance short-term needs with long-term impact.
- Managing money well gives you the freedom to act on your mission.



# The Purpose–Profit Paradox

How can I stay true to my mission... and still make money?

This is the core paradox for every purpose-led entrepreneur.

On one hand, you want to build a business that reflects your values.

On the other hand, you need to generate income, attract investment, and stay financially viable.

Many start-ups face pressure to compromise on impact goals in pursuit of growth or funding. But it doesn't have to be either/or.

*Profit and purpose are not opposites — when designed strategically, they reinforce each other.*



# The Purpose–Profit Paradox

## Reflection:

What would you never be willing to compromise — even for more funding or growth?



# What is Sustainable Finance?

## Redefining Finance for Long-Term Impact

**Sustainable finance** means making financial decisions that consider **environmental, social, and governance (ESG)** factors — alongside profitability. It's about using money not just to grow a business, but to support people, planet, and long-term value.

Environmental	Social	Governance
Impact on climate, biodiversity, energy use, waste	Labour practices, inclusion, community benefit	Transparency, accountability, ethics in leadership
E.g., green procurement, carbon tracking	E.g., fair wages, diversity, ethical sourcing	E.g., anti-corruption, responsible AI use



# Measuring Success in Three Dimensions

The Triple Bottom Line Explained

**Traditional finance** asks: *“Did we make a profit?”*

**Sustainable finance** asks: *“Did we create value — financially, socially, and environmentally?”*

That’s the essence of the **Triple Bottom Line (TBL): People – Planet – Profit**



# Measuring Success in Three Dimensions

## The Triple Bottom Line Explained

The Triple Bottom Line shifts the goal of business from *maximum extraction* to *maximum value creation* — across society, nature, and economy.

People	Planet	Profit
 Employees, communities, customers	 Environmental stewardship	 Financial performance
<ul style="list-style-type: none"><li>• Fair wages, safe workplaces</li><li>• Inclusive hiring and governance</li><li>• Community reinvestment</li></ul>	<ul style="list-style-type: none"><li>• Low emissions and waste</li><li>• Renewable energy use</li><li>• Circular design and sourcing</li></ul>	<ul style="list-style-type: none"><li>• Sustainable revenue streams</li><li>• Long-term financial viability</li><li>• Reinvestment into mission</li></ul>



# Why the Triple Bottom Line Matters for Start-Ups

*Sustainability isn't just for big companies.*

*It's your advantage as a start-up.*

- 1. Build trust early:** Consumers, funders, and partners increasingly expect transparency and values-driven business. TBL helps you show you're serious — from day one.
- 2. Attract the right support:** Many grants and investors now require ESG criteria. Aligning with the TBL makes your start-up more fundable and future-ready.
- 3. Make better decisions:** Balancing social, environmental, and financial goals helps you anticipate risks, avoid mission drift, and grow responsibly.



# Triple Bottom Line

## Reflection:

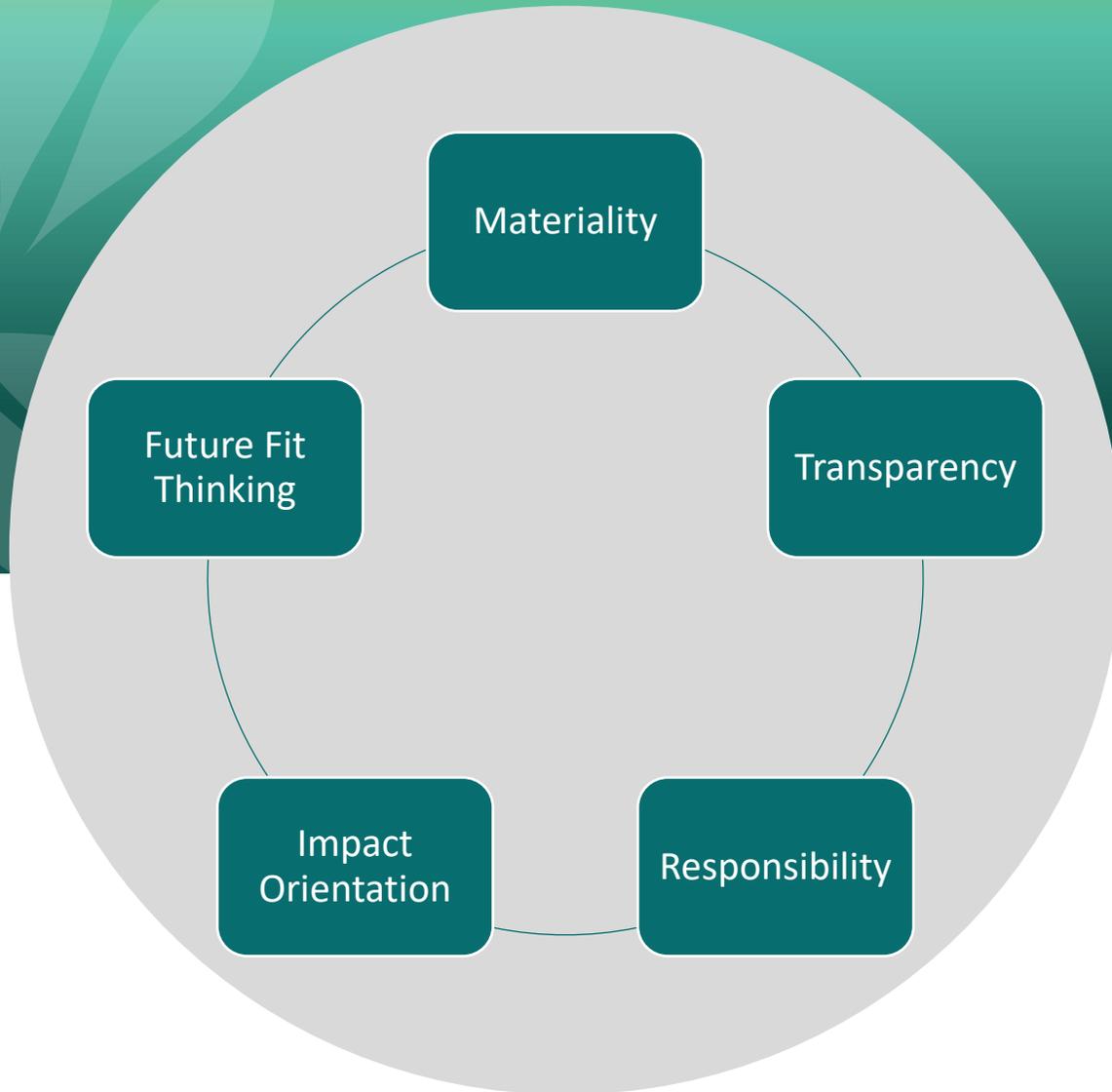
How will I measure success beyond money?



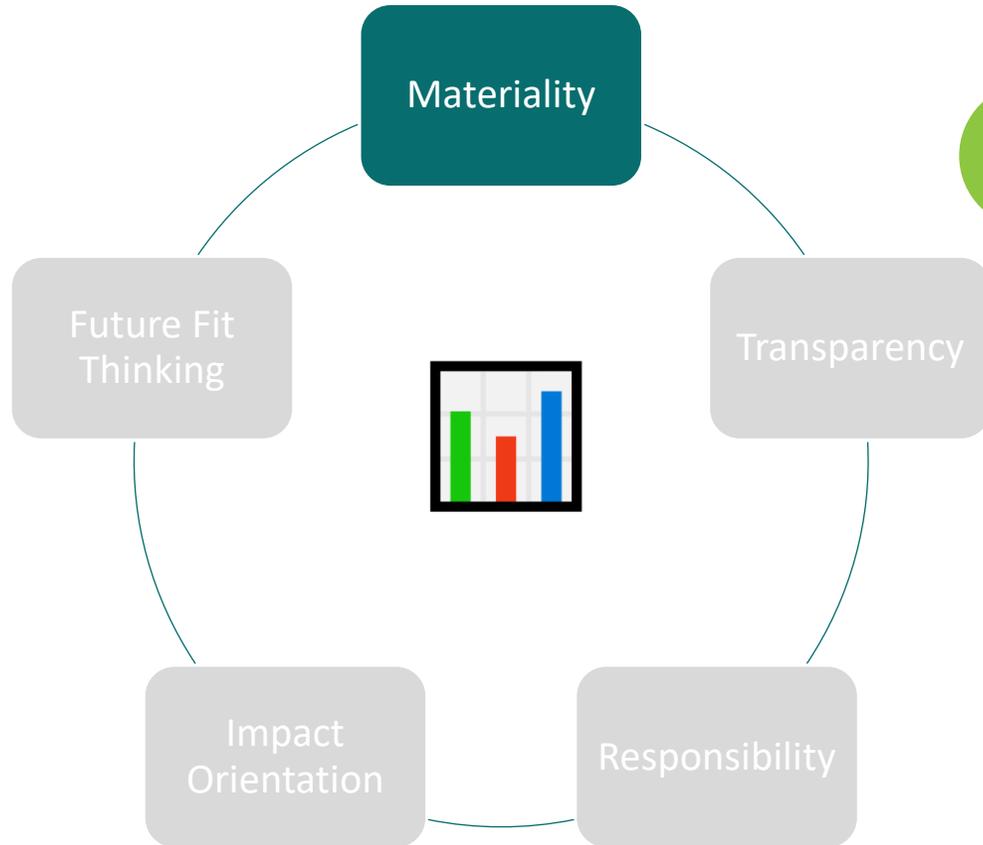
“Responsible finance is not an obstacle — it's the foundation of sustainable growth.”

## Principles of Sustainable Finance

”



# 5 Principles of Sustainable Finance



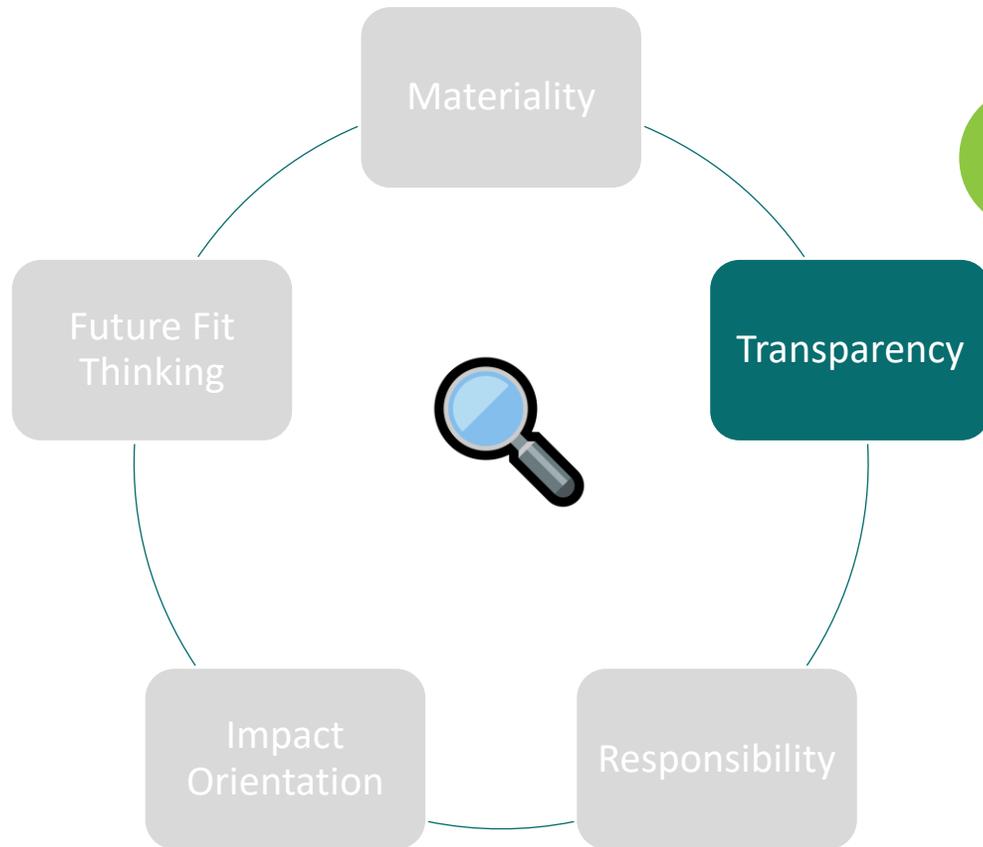
01

## Materiality - Focus on what really matters:

Financial decisions must consider ESG risks and opportunities.



# 5 Principles of Sustainable Finance



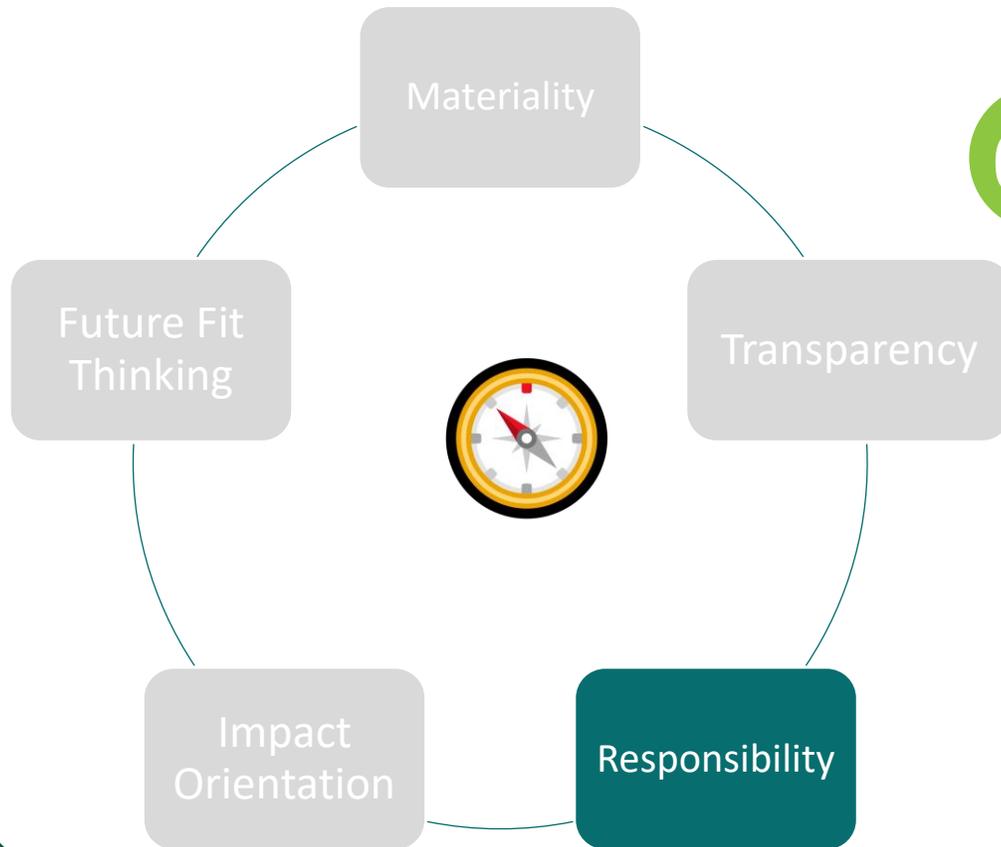
02

## Transparency – be open

Be open to stakeholders about how money is made, spent, and invested — especially around social and environmental impact.



# 5 Principles of Sustainable Finance



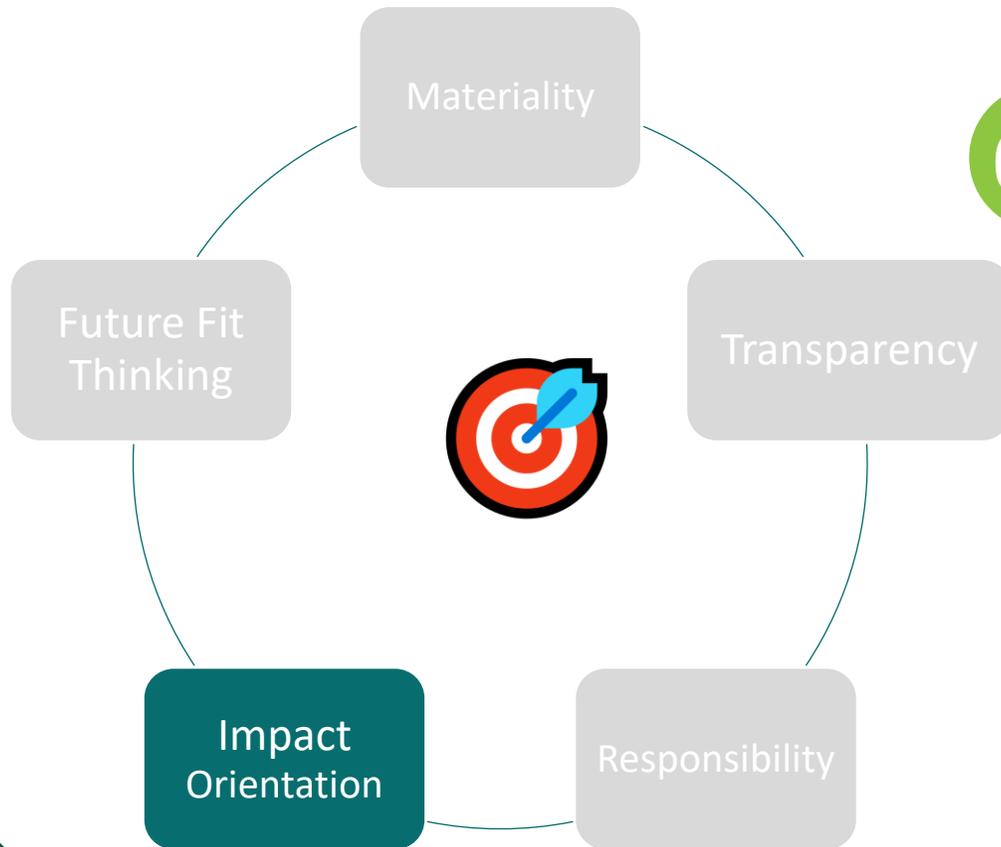
03

## Responsibility – be ethical

Manage money ethically and avoid practices that harm communities or ecosystems.



# 5 Principles of Sustainable Finance



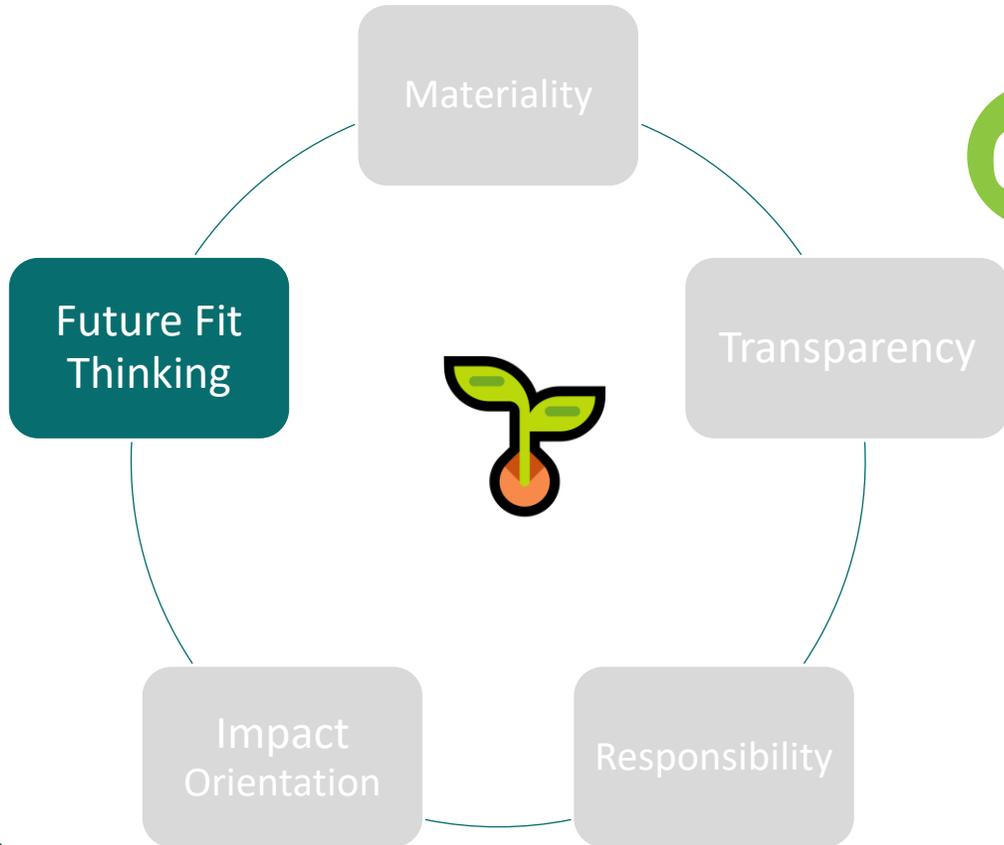
04

## Impact Orientation – use money for goals

Finance should support activities that create measurable positive outcomes.



# 5 Principles of Sustainable Finance



## 05 Future-Fit Thinking – long term orientation

Plan for long-term value, not just short-term returns — align with climate, equity, and innovation goals.



# ESG Criteria – What They Mean for Start-Ups

*From Compliance to Competitive Edge*

**ESG = Environmental, Social, and Governance.** These three pillars help investors, funders, and customers evaluate whether your start-up is truly sustainable — or just using buzzwords.

For start-ups, ESG isn't about bureaucracy. It's about making smart, ethical, and future-oriented choices from the beginning.



# ESG Criteria – What It Looks Like Day-to-Day

Understanding ESG is important. But *doing* ESG is where impact happens. This slide shows how start-ups can integrate environmental, social, and governance principles into everyday decisions.

Environmental 	Social 	Governance 
Choose low-impact suppliers	Write inclusive job ads	Make your company mission public
Use renewable energy where possible	Pay fair wages, even at early stage	Document decision-making processes
Design for circularity or recyclability	Collect customer feedback and act on it	Avoid “vanity metrics” in investor reporting



# Avoid Greenwashing

## *Build Trust Through Authentic Action*

“Greenwashing” is when a company exaggerates or fakes its sustainability efforts to look good — without making real change.

→ For start-ups, it’s especially risky: it can damage your reputation and break investor or customer trust.



# Avoid Greenwashing

*Sustainability isn't just for big companies.*

*It's your advantage as a start-up.*

## **Vague claims**

“Eco-friendly” or “sustainable” with no explanation.

## **Overstating small actions**

Highlighting recyclable packaging while ignoring poor labour conditions.

## **No data, no proof**

Not measuring or publishing your impact (social or environmental).



-  Be transparent — show your impact, not just your intentions.
-  Back claims with data or third-party tools.
-  Focus on progress, not perfection — and share your learning process honestly.



# Section 1 (Part 2)

## Sustainable Business Modelling



# What is Financial Business Modelling?

*Designing a financial engine that reflects your mission*

A **financial business model** describes *how* your enterprise generates income, manages costs, and delivers value. For purpose-led start-ups, this goes further: it aligns revenue with **values**, integrates **impact** into decision-making, and builds long-term resilience.



# What is Financial Business Modelling?

A sustainable **financial business model** answers the following questions:

1. **Revenue Streams** – How will you earn money? Who pays and why?
2. **Cost Structure** – What are your main expenses? What does it cost to deliver your impact?
3. **Value Creation** – What value are you offering — financially, socially, environmentally?
4. **Key Partners** – Who supports your mission and strengthens your financial model?



# Cost Structure – Thinking Beyond Profit

In a financial business model, your cost structure defines how much it takes to run and deliver your value.

→ **For purpose-driven ventures**, it's not only about cutting costs — it's about understanding, prioritising, and managing them responsibly.



# Cost Structure – Fixed Costs in Purpose-Led Start-Ups

**Fixed costs** are the predictable, recurring expenses your business must cover no matter how much you sell. These costs define your **monthly burn rate** — the minimum amount needed to keep your operations running.

→ For purpose-led businesses, it's not just about minimising these costs. It's about making sure they reflect your **values**, support your **mission**, and help build a **resilient foundation**.

## Strategic Insight

Your fixed costs are the **first thing funders and investors assess** — because they show whether you can survive and scale.

**Purpose-driven strategy tip:** Look for fixed costs that offer **multi-layered value** — e.g., an inclusive workspace that also enhances your brand.



# Cost Structure – Fixed Costs in Purpose-Led Start-Ups

Category (Examples)	Examples	Sustainability Lens
Rent & Utilities	Office, co-working space, energy	Is the space energy-efficient? Are you using green energy providers?
Staff Salaries	Founders, full-time employees	Are you paying fair, living wages? Prioritising inclusion?
Subscriptions	Software tools, platforms	Are you supporting ethical tech (e.g., privacy-friendly)?
Insurance & Banking	Liability, health, banking fees	Are your service providers aligned with ethical standards?
Equipment & Licences	Laptops, design tools, IP rights	Are you buying durable, repairable tech? Sharing tools?



## Cost Structure – Variable Costs and Their Ethical Impact

**Variable costs** change depending on how much you produce or sell. These are your *growth-linked expenses* — but they come with **ethical choices** that affect your environmental footprint and social impact.

→ As your start-up scales, these costs will increase. How you manage them defines whether growth aligns with your purpose.

### **Strategic Insight**

Variable costs can grow faster than revenue if not carefully planned — especially in circular or ethical business models.

**Purpose-driven strategy tip:** Prioritise scalable ethics — systems that remain responsible even as your customer base grows.



# Cost Structure – Variable Costs and Their Ethical Impact

Category	Examples	Sustainability Lens
Materials	Packaging, ingredients, product components	Are they recyclable, local, low-emission, or fair-trade?
Production	Manufacturing costs, printing	Are you outsourcing to ethical producers? Energy use?
Shipping & Delivery	Couriers, packaging, fuel	Can you reduce emissions? Use local fulfilment?
Digital Usage	Hosting, cloud storage, email volume	Green servers? Energy-efficient tech infrastructure?
Customer Service	Support hours, chat services, returns	Are you offering support that respects time, labour, and accessibility?



## Cost Structure – Hidden Environmental and Social Costs

Not all costs appear on your invoices.

Many of the biggest long-term risks to your mission and reputation come from **hidden costs** — especially environmental and social impacts.

→ These are the **costs of harm you didn't budget for** — *emissions, exploitation, inequality* — and ignoring them can lead to backlash, regulation, or mission failure.

### Strategic Insight

Ignoring hidden costs often leads to visible consequences — lawsuits, boycotts, employee burnout, or loss of investor trust.

**Purpose-driven strategy tip:** Make the invisible visible — and proactively reduce harm before it becomes a liability.



# Cost Structure – Hidden Environmental and Social Costs

Category	Examples	Why It Matters
Carbon Emissions	Transport, data centres, production	Contributes to climate impact — will be regulated (e.g., EU CBAM)
Waste & Overproduction	Unsold inventory, packaging waste, returns	Drives landfill and energy loss — also affects cost per unit
Labour Exploitation	Unfair wages in outsourced supply chains	Legal + reputational risk, especially in conscious markets
Bias in Algorithms	AI tools or platforms that exclude or discriminate	Hidden social harm — affects inclusion and trust
Mental Health Impact	Unpaid overtime, toxic hustle culture	Affects your team, turnover, and long-term productivity



## Cost Structure – ESG-Specific Investments

While some costs drain resources, others are **strategic investments** — especially when they strengthen your environmental, social, or governance (ESG) performance.

→ These ESG-specific investments may not drive immediate revenue, but they build trust, reduce risk, and attract aligned funders.

For purpose-led start-ups, **investing in impact is not optional — it's foundational.**

### Strategic Insight

These investments may increase short-term costs — but they create long-term value through resilience, credibility, and access to ethical finance.

**Purpose-driven strategy tip:** Budget intentionally for impact. If it's not funded, it won't happen.



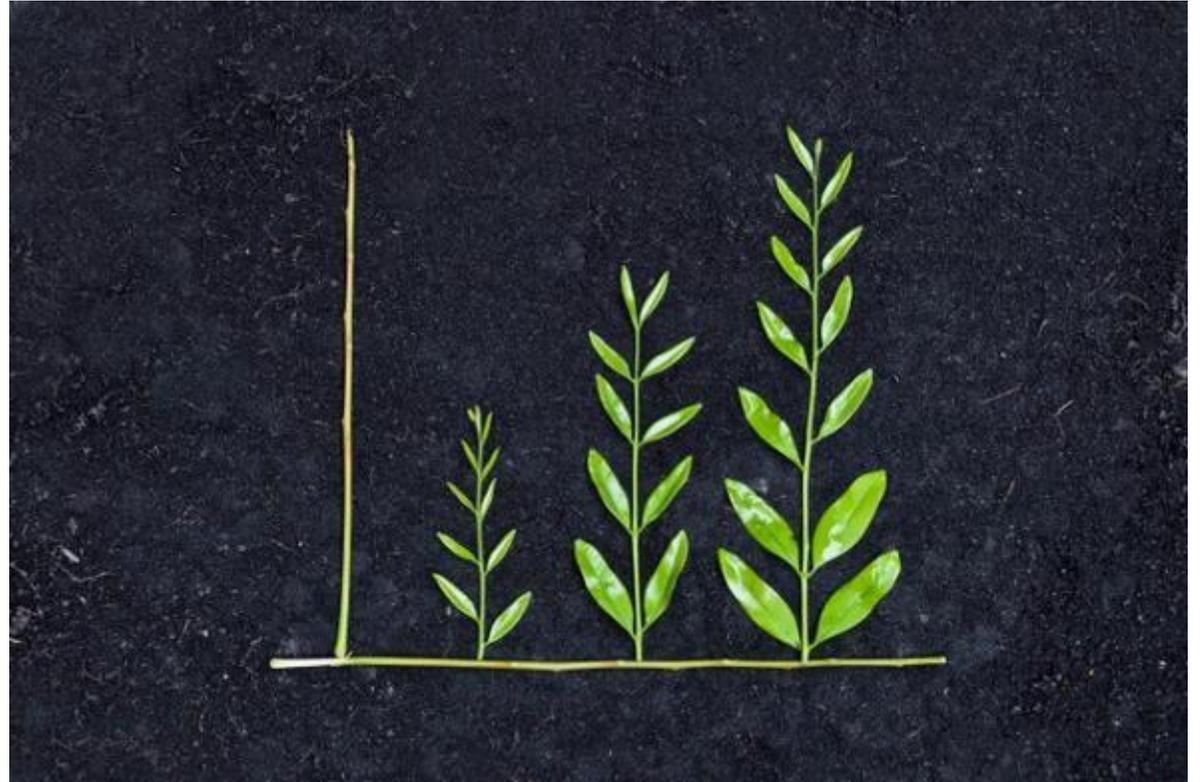
# Cost Structure – ESG-Specific Investments

Category	Examples	Impact/Value
Sustainability Certifications	B Corp, EU Ecolabel, Fair Trade	Build trust with consumers & investors; proof of purpose
Digital Responsibility	Ethical AI reviews, cybersecurity tools	Protects user data, reduces legal & ethical risks
Training & Inclusion	Diversity hiring practices, inclusive leadership	Boosts innovation, equity, and retention
Impact Measurement Tools	ESG dashboards, carbon trackers, social KPI systems	Shows you're not just claiming impact — you're tracking it
Community Investment	Donations, local partnerships, educational outreach	Strengthens brand, stakeholder relations, and mission alignment



## Cost Structure – Compliance, Legal & Risk-Related Costs

These costs protect your license to operate, enable market access (e.g., CE, accessibility), and build investor trust (ESG disclosures, GDPR). Budgeting them early prevents costly retrofits.



# Cost Structure – Compliance, Legal & Risk-Related Costs

Type	Examples	Why It Matters
Legal & Licensing	Business registration, trademarks, contracts	Ensures legal standing and protects your brand
ESG Disclosures	Impact reports, non-financial reporting (e.g., SFDR, CSRD)	Required for funding, trust, and future compliance
Data Protection	GDPR tools, consent tracking, cybersecurity	Avoid fines, protect users, maintain digital trust
Product & Safety Standards	CE marking, health & safety audits, accessibility compliance	Required to sell certain products or operate ethically
Risk Management	Insurance (cyber, liability), due diligence tools	Prevents financial loss and reputational damage



## Cost Structure – Opportunity Costs in Purpose-Led Ventures

Every time you say “yes” to something, you’re saying “no” to something else.

That’s the essence of **opportunity cost** — and it’s one of the most **underestimated financial factors** in early-stage start-ups.

→ For purpose-led entrepreneurs, understanding opportunity cost means recognising not only lost revenue, but also lost **impact, energy, focus, and alignment**.

### Strategic Insight

Saying “no” is a financial skill. Protect your focus — and your values.

**Purpose-driven strategy tip:** Don’t confuse busyness with progress. Align every decision with your purpose and priorities.



# Sustainable Business Model Canvas (SBMC)

The **Sustainable Business Model Canvas** helps you design a business that integrates purpose into every part of your value creation and delivery. It's an adaptation of the classic Business Model Canvas — but adds **environmental, social, and ethical dimensions**.

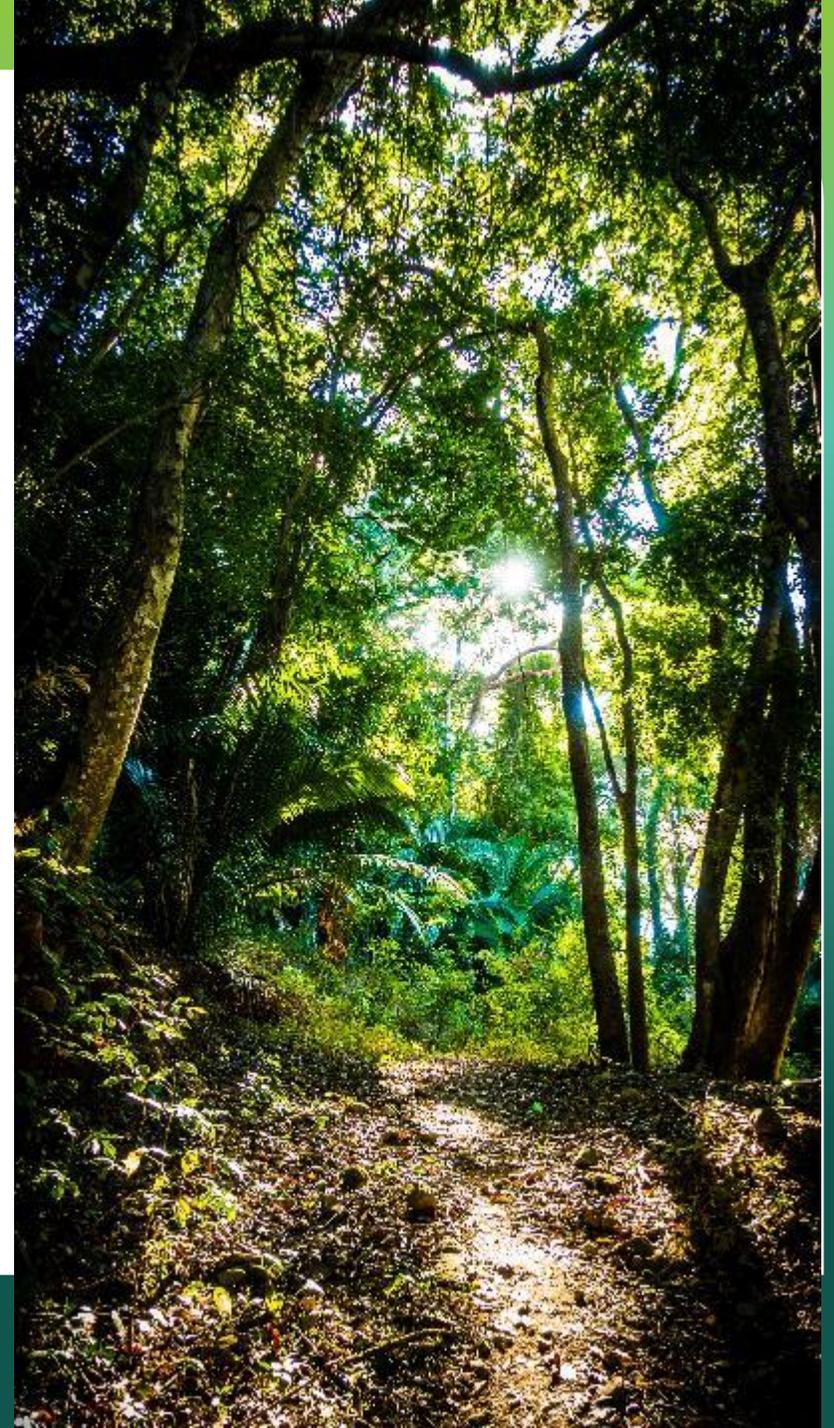
It's not about changing your mission. It's about ensuring your **operations reflect it**.



# What Is the Business Model Canvas?

The **Business Model Canvas (BMC)** is a strategic tool that helps you describe how your business creates, delivers, and captures value — all on a single page.

It's widely used by start-ups, accelerators, and investors because it provides a clear, holistic view of your business model. It consists of the following dimensions:



# What Is the Business Model Canvas?

<b>1. Customer Segments:</b> Who are you creating value for? What are their needs?	6. Key Resources: What do you need (people, tech, assets) to deliver value?
<b>2. Value Proposition:</b> What problem do you solve? Why do customers care?	<b>7. Key Activities:</b> What do you <i>do</i> every day to deliver your proposition?
<b>3. Channels:</b> How do you reach and deliver value to your customers?	<b>8. Key Partnerships:</b> Who helps you deliver? What can you outsource or co-create?
<b>4. Customer Relationships:</b> How do you attract, keep, and support your customers?	<b>9. Cost Structure:</b> What are your most important costs? Where are the risks?
<b>5. Revenue Streams:</b> How do you earn money from your value proposition?	



# Sustainable Business Model Canvas (SBMC) – differences to the traditional Business Model Canvas

Canvas Section	Sustainability Focus
Value Proposition	What <b>positive change</b> do you create — for people, planet, and profit?
Key Partners	<b>Are they ethical?</b> Do they align with your impact goals?
Cost Structure	Have you considered <b>environmental and social costs</b> , not just financial?
Revenue Streams	Are your income sources <b>aligned with your values</b> ?
Customer Relationships	Do you support <b>inclusivity, equity, and long-term trust</b> ?
Channels	Are your <b>delivery methods</b> low-impact, accessible, and ethical?



# Customer Segments

## *Who you serve — and who else is affected*

Identify primary/secondary segments and those indirectly affected (community, suppliers).

**Sustainability Lens:** Inclusion of underserved users; avoid exclusion by design.

### Key Questions:

- Who benefits most?
- Who is currently excluded?

**Tip:** Build 2 personas: *impact-sensitive* and *price-sensitive*.



## Value Proposition

Your value proposition defines the core benefit you offer your customers — the problem you solve or the opportunity you create. It's why people choose your product or service over alternatives.

### Sustainability Lens:

- Does your value proposition create positive social or environmental impact?
- Are you solving a real-world problem — not just a market gap?
- Is your solution accessible, ethical, and inclusive?

### Key Questions:

- What is the most important value you create — and for whom?
- How does your solution support your mission and values?



## Channels

*How you reach, sell, deliver, and support — end to end*

Channels are your **pathways to customers** across the full journey: awareness → evaluation → purchase → delivery → after-sales. In a purpose-led venture, the **how** matters as much as the **what**: your channels should minimise footprint, protect privacy, and increase access.

### Awareness

content  
marketing,  
partnerships, PR,  
communities

### Evaluation

live demos,  
trials,  
transparent  
explainer pages

### Purchase

web shop,  
reseller,  
marketplace,  
invoice

### Delivery

digital  
fulfilment,  
pickup, courier,  
local hub

### After-sales

chat,  
repair/refill,  
FAQ,  
community  
forum



## **Channels:** *How you reach, sell, deliver, and support — end to end*

Channels are your **pathways to customers** across the full journey:

**awareness → evaluation → purchase → delivery → after-sales.**

In a purpose-led venture, the **how** matters as much as the **what**: your channels should minimise footprint, protect privacy, and increase access.

### **Sustainability Lens:**

- Prioritise low-carbon delivery (bike couriers, consolidated shipping, pickup days).
- Use accessible and privacy-respecting digital tools (no dark patterns).
- Support repair/refill and circular returns at the channel level (not just product)

### **KPIs to monitor:**

- Conversion rate per stage (Awareness→Purchase), return rate, delivery CO<sub>2</sub>e/parcel, CSAT/NPS after support.
- % orders through low-carbon methods; % customers using repair/refill channel.



# Quick Activity (1–2 min):

## Common Pitfalls:

- Everywhere” strategy** → high costs, high footprint, weak focus.
- Outsourcing to marketplaces** that clash with your values (labour, data, fees).
- Treating after-sales as a cost centre** instead of an impact channel (repair, reuse).

*Mark one existing channel you will de-emphasise (high footprint/low trust) and one mission-positive channel you will pilot next month.*



# Customer Relationships

## *Trust, retention, and co-creation at the co*

Relationships define **how** you interact with customers: acquisition, retention, and support.

Purpose-led ventures use relationships to **educate, co-create, and sustain** behaviour change (repair, refill, reuse).

*Relationship Modes (choose + mix)*

### Self-service

great documentation,  
video walkthroughs,  
transparent FAQs

### Community

forums,  
Discord/Slack,  
local meetups,  
ambassadors

### Personal assistance

onboarding calls,  
success check-ins,  
accessibility

### Co-creation

beta groups, user  
councils, open  
roadmap voting



# Customer Relationships

## *Trust, retention, and co-creation at the co*

Relationships define **how** you interact with customers: acquisition, retention, and support. Purpose-led ventures use relationships to **educate, co-create, and sustain** behaviour change (repair, refill, reuse).

### **Sustainability Lens:**

- Build repair/refill communities and reward long-term care.
- Offer inclusive support (plain language, alt text, captions, multiple contact modes).
- Practice radical transparency (publish impact metrics and bugs/limitations).

### **KPIs to monitor::**

- Retention %, **repeat purchase/refill rate**, community growth/engagement, **churn reasons**, % queries resolved self-service.



# Quick activity (1–2 min):

## Common pitfalls:

- **Incentivising “new sales”** over care/repair.
- **Hiding mistakes;** trust erodes quickly in mission-driven markets.

*Draft one ritual you’ll keep (e.g., “Monthly Impact AMA” or “Repair Saturday”).*  
*Define owner + success metric.*



# Revenue Streams

*Earning in ways that reinforce your mission*

Revenue should **align incentives** with your values. Consider models that **reward longevity, care, and access** rather than volume and waste.

## Relationship Modes (choose + mix):

**Subscription / “as-a-service”:** stable income; design for ongoing value, not obsolescence.

**Usage-based / tiered:** pay for value; avoid penalising low-income users.

**Repair / refurbishment / resale:** revenue from longevity.

**Refill / consumables with low impact:** recurring revenue but circular.

**Licensing / B2B / API:** scale impact via partners.

**Hybrid + donations:** for social ventures or community upgrades.



# Revenue Streams

*Earning in ways that reinforce your mission*

Revenue should **align incentives** with your values.

Consider models that **reward longevity, care, and access** rather than volume and waste.

## Examples:

- Repair membership (€4/month) includes priority diagnostics + parts discount.
- Refill subscription with consolidated, low-carbon delivery.
- B2B impact dashboard licence for enterprise clients.

**KPIs to monitor:** Gross margin per stream, **LTV/CAC**, % revenue from **circular/repair**, subsidy share for access tiers, bad-debt rate.



## Key Resources

*People, technology, data, and assets that make it work*

Resources are the **critical enablers**: skills, tech, data, IP, equipment, and reputation. In a purpose-led venture, resource choices signal your **ethics**.

### People & skills

diverse team, fair pay, inclusion; safety & wellbeing

### Technology & data

secure, privacy-first stack; responsible AI

### Physical assets

durable/repairable equipment; shared or rented where

### IP & brand

open licences where feasible; brand trust as a true asset

### Relationships

universities, labs, suppliers, anchor clients



# Key Resources

*People, technology, data, and assets that make it work*

Resources are the **critical enablers**: skills, tech, data, IP, equipment, and reputation. In a purpose-led venture, resource choices signal your **ethics**.

## Examples:

- Nominate a Data/Impact Steward to own metrics, privacy, and model cards.
- Lease equipment with maintenance & repair terms instead of owning fragile kit.

## KPIs to monitor::

- **Diversity metrics**, retention, time-to-resolve incidents, **system energy usage**, security incidents, % assets repaired vs. replaced.



## Key Activities

*The repeatable work that delivers value and impact*

Activities are the **things you must do excellently**: design, sourcing, production, platform ops, sales, service, reporting. Make impact **operational**, not an afterthought.

Design for longevity/  
circularity

(modular,  
repairable,  
refillable).

Responsible  
data

(consent, privacy,  
bias checks, model  
documentation).

Sourcing

(ethical audits,  
low-carbon  
logistics).

Service

(repair pathways,  
inclusive support).

Measurement  
& reporting

(ESG metrics in  
routine ops).



# Key Activities

*The repeatable work that delivers value and impact*

Resources are the **critical enablers**: skills, tech, data, IP, equipment, and reputation. In a purpose-led venture, resource choices signal your **ethics**.

## Examples:

- Monthly Stop/Start/Continue meeting to retire low-impact work.
- Repair readiness checklist baked into QA before launch.

**KPIs to monitor:** Defect/return rate, repair turnaround, scope-3 logistics CO<sub>2</sub>e, service CSAT, audit pass rate.



## Key Partnerships

*Extend capability without compromising values*

Partners help you **deliver better**: suppliers, manufacturers, logistics, certifiers, universities, accelerators, repair networks, funders. Treat partnerships as **governed relationships**, not just vendors.

### Ethical suppliers

(verified labour and materials)

### Green logistics

(bike, EV, consolidation)

### Repair/refurbish networks

(extend product life)

### Academic/R&D labs

(materials, LCA, AI ethics)

### Mission-aligned funders

(patient capital, impact terms)



# Key Partnerships

## *Extend capability without compromising values*

Partners help you **deliver better**: suppliers, manufacturers, logistics, certifiers, universities, accelerators, repair networks, funders. Treat partnerships as **governed relationships**, not just vendors.

### Governance essentials:

- ✓ **Ethical suppliers** (verified labour and materials)
- ✓ **Green logistics** (bike, EV, consolidation)
- ✓ **Repair/refurbish networks** (extend product life)
- ✓ **Academic/R&D labs** (materials, LCA, AI ethics)
- ✓ **Mission-aligned funders** (patient capital, impact terms)



# Key Partnerships

## *Extend capability without compromising values*

Partners help you **deliver better**: suppliers, manufacturers, logistics, certifiers, universities, accelerators, repair networks, funders.

Treat partnerships as **governed relationships**, not just vendors.

### Examples:

- Local repair co-op with revenue share; joint storytelling.
- University lab for sustainable materials testing (grant-backed).

**KPIs to monitor:** % spend with verified partners, audit pass rate, partner-caused incident count, emissions per shipment.



# Resources

Module 8 provides a curated set of practical financial resources designed to help purpose-led entrepreneurs confidently manage funding, profitability and long-term impact.

These resources are not theoretical and practical. They are tools to help learners **make informed financial decisions aligned with mission and sustainability.**



# Leverage Digital Tools

Key digital tools and foundations for sustainable finance in startups include:



## AI and Data Analytics

Used to digest complex, non-financial data, improving ESG reporting, monitoring environmental impacts, and optimizing resource consumption.



## Blockchain and DLT

Provides transparency in supply chains, enables green security token offerings (STOs) for fundraising, and ensures compliance with green standards.



## Lending/Crowdfunding Platforms

Platforms (like Peer-to-Peer lending) provide startups access to tailored, sustainable financing, bypassing traditional, restrictive banking.



# Leverage Digital Tools

*These technologies assist in bridging the gap between traditional business operations and the necessary transition to a low-carbon economy.*



## IoT (Internet of Things)

Enables real-time tracking of resource usage, supporting energy-efficient operations.



## Digital Business Models

Startups are leveraging digital-native, low-resource models that inherently support sustainability and rapid scalability.



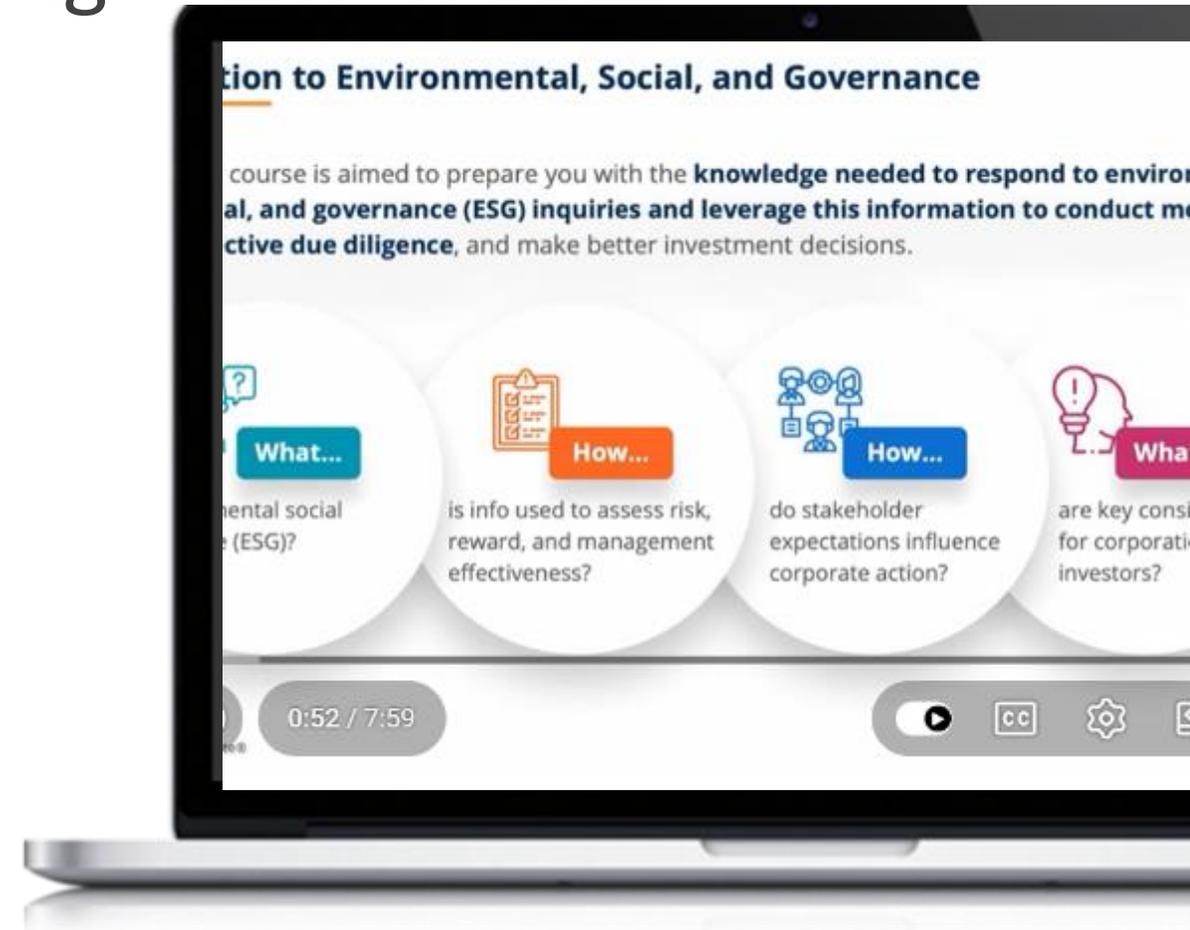
# Video: ESG Fundamentals: Sustainable Finance & Investing

Want to understand ESG (Environmental, Social & Governance) and how it impacts finance, investing, and corporate strategy? This preview of CFI's ESG Fundamentals course will help you learn sustainable finance concepts that businesses and investors rely on.

## What You'll Learn:

- ❖ The core principles of ESG investing & corporate sustainability
- ❖ How ESG impacts financial performance & risk management
- ❖ ESG regulations & reporting standards
- ❖ Real-world ESG strategies used by global firms & investors

[Click to Watch Video](#)



Source: <https://www.youtube.com/watch?v=IA3ZXMRAxNY>



# Video: Sustainable Finance for Startups

Sustainable finance aims to match lending and investing practices with sustainable goals because it understands that financial operations may have a substantial influence on the environment and society.

Sustainable finance for startups involves incorporating environmental, social, and governance considerations into financial strategies and decision-making processes to support long-term viability and positive societal impact. You can get more information by visiting our blog about this topic.

[Click to Watch Video](#)



**Source:** <https://www.youtube.com/watch?v=CiHf1kchlZw>



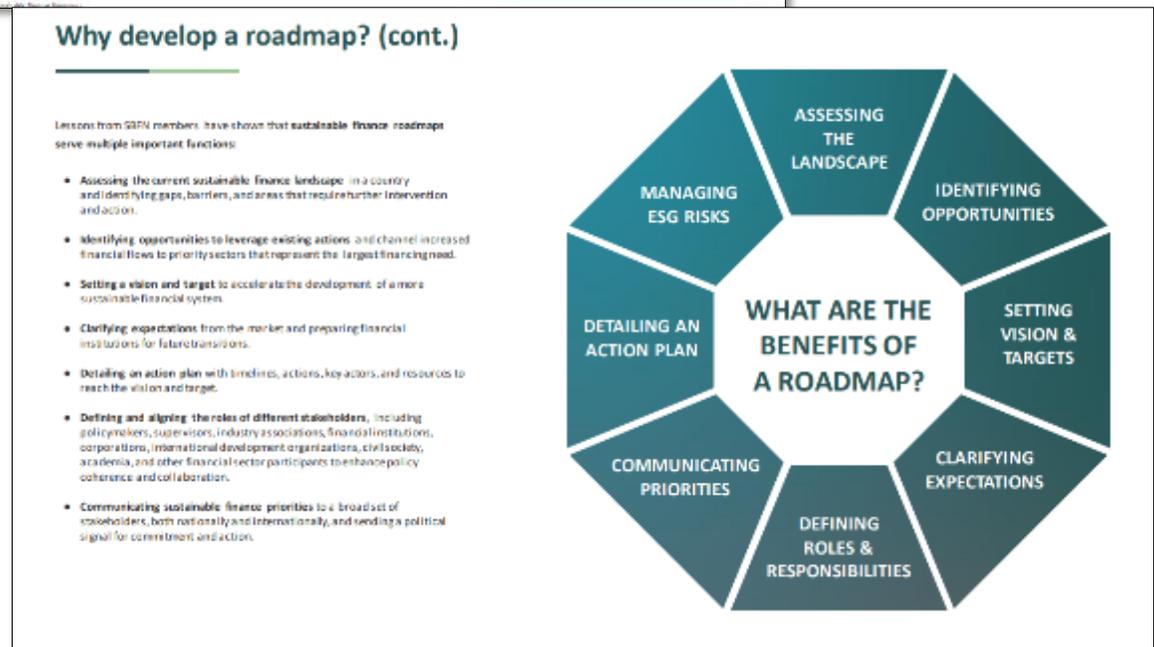
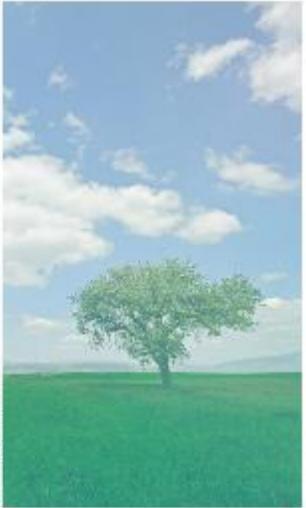
# Download Toolkit: Sustainable Finance Roadmap

SBFN is the Sustainable Banking and Finance Network.

The “SBFN Toolkit: Developing Sustainable Finance Roadmaps”, a practical, one-stop guidance document that provides SBFN members and other users with an easy-to-use tool to design and implement sustainable finance roadmaps. Users will benefit from this toolkit to fast-track the development of sustainable finance roadmaps and accelerate the mobilization of capital at the speed and scale required to tackle these challenges.

[Download here.](#)

Table of Contents	
Introduction	6
Chapter 1: Fundamentals of a sustainable finance roadmap	14
Chapter 2: Process to develop a sustainable finance roadmap	28
Chapter 3: Content and measures to include in a sustainable finance roadmap	39
Chapter 4: Case studies and lessons from SBFN member countries	77
Annex 1: Sample roadmap layout contents and template	101
Annex II: Useful additional resources	104
Annex III: Definitions	110



# Download Report: Navigating the Energy Labyrinth

## Navigating the Energy Labyrinth

### Next steps in energy transition?

Download the report to learn how 500 businesses are building greater energy resilience, to reduce costs and deliver on net zero.

### Get practical advice to improve resilience

As the energy labyrinth gets more complex, learn about the actions energy resilient businesses are taking to remain proactive, stable, and able to deliver on their energy cost and carbon goals. [Download here.](#)



# Download Toolkits: Sustainability Toolkits for SMEs

Why SMEs need to understand and engage with a sustainability agenda.

Embracing sustainable change creates significant opportunities for SMEs to reduce costs, attract talent and investment to develop business, provide a point of difference, and improve their brand reputation. [ACCA's series of practical toolkits co-branded](#) with Profit Impact – and in particular the [SME sustainability series](#) aimed at supporting SMEs in the following areas:

- mapping your business goals to UN SDGs
- supply chain code of conduct for SMEs
- demystifying environmental management systems. [Download here.](#)

**Small businesses - a lifeline to global economies**



SMEs represent about 90% of businesses and more than 50% of employment worldwide being a lifeline to global economies.

To continue playing this essential role in creating jobs opportunities as well as enhancing livelihoods, small businesses rely heavily on support for access to finance, information, and small-business support eco-systems. The Covid-19 crisis has reconfirmed this vital role of accountants as trusted advisers to small businesses and it has also accelerated smaller accountancy firms to transform further of small businesses world

**Policy and Insights report**

**Related downloads**

- [Download PDF1.07MB](#) Mapping your business goals to the relevant UN SDGs
- [Download PDF1.24MB](#) Supply Chains: Code of conduct
- [Download PDF1.78MB](#)

**Accountants and SMEs creating a sustainable world**



**Policy and Insights report**

**Related downloads**

- [Download PDF7.79MB](#) How SMEs can create a more sustainable world - ACCA and CA ANZ Playbook
- [Download PDF5.14MB](#) Accountants and SMEs creating a sustainable world. Stories.
- [Download PDF7.62MB](#) Accountants and SMEs creating a sustainable world. SME community views.

**SMEs and sustainability: Why act now?**

SMEs represent about 90% of businesses and more than 50% of employment worldwide and global environmental and social challenges can only be addressed appropriately with small business sector fully involved. Given the growing amount of regulatory and business requirements related to sustainable practices and reporting in SME sector - legislation, investors, supply chain, clients, talent - it is important to address the topic in a short term perspective to future

# Download Toolkits: Sustainability Toolkits for SMEs

## Aim of Toolkit

To provide a general framework and guidelines which will help Small and Medium

Enterprises ('SMEs') to analyse and assess their preparedness for raising finance from banks. **Objectives of Toolkit**

- To detail the main business and risk management practices that banks generally look for when assessing SMEs
- To provide SMEs with awareness of what is regarded as good corporate governance
- To assist SMEs with preparing to meet the likely business information required.

[Download here.](#)



## SME TOOLKIT



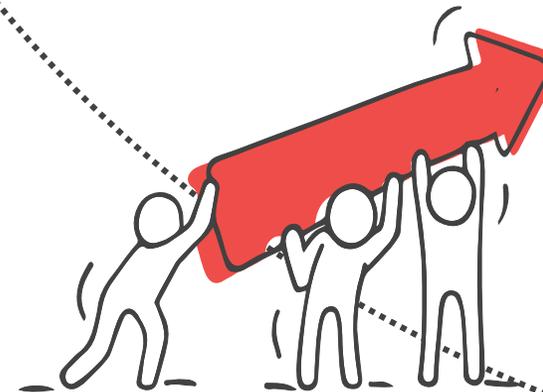


## Module 8 (Part 2)

### Section 2 Navigating Funding Opportunities for Green Ventures

You have Completed...  
Module 8 (Part 1)

Section 1 Foundations of Sustainable  
Finance in Start-Ups



Next is...