

SEED

promoting entrepreneurship for sustainable development



From Impact to Scale: Setting the Stage for a Future Eco-Inclusive SME Action Agenda

SEED 20 Year Flagship Report



Established by















FOREWORD

SEED was launched by UNEP, UNDP and IUCN at the World Sustainable Development Summit in Johannesburg in 2002 with the aim to promote entrepreneurship for sustainable development. At the time, there was little attention given to the small and medium enterprises (SMEs) and their role in delivering sustainability. With strong support from Germany and the USA and together with its partners, SEED actively increased awareness and advocated for the recognition of the critical role played by SMEs—a key pillar for development, social cohesion and environmental protection, while working primarily with eco-inclusive SMEs.

Twenty years later, SEED continues to demonstrate the need and value of such global partnerships. Additionally, by triggering and promoting responsible and local entrepreneurship, SEED has shown the impactful change generated by SMEs while stimulating relevant policy frameworks and access to finance and markets. SEED has applied a constantly evolving approach to respond to the needs of SMEs at different levels of progress and in different ecosystems, learning by doing and co-creating with concerned stakeholders for a collective impact.

SEED has demonstrated through numerous success stories from enterprises that it makes good environmental, social, and economic sense to consider, support and enable SMEs. By building resilience at their community level, SMEs contribute to national resilience and climate objectives in the transition to sustainability.

With the aim to have a long-lasting transformative impact, SEED, together with its partners, will be scaling up SME supportive activities, building multi-stakeholder partnerships for mutually beneficial synergies, ultimately fostering innovation, circularity and entrepreneurship. SMEs make up between 70% to 90% of any country's GDP and workforce. Considering this oversized importance, a country's sustainability and climate goals cannot be achieved without duly recognising, valuing, and further enabling SMEs.

The time to "Act Local" in the context of "Think Global, Act Local", has received urgent attention from global conferences. The last 20 years have shown that this can only be done at the community level and with SMEs moving from the edge to the centre of green climate actions and sustainable development—thus driving green and circular economy, enhancing responsible consumption and production patterns, delivering resource efficiency and ecosystems resilience.

SMEs have played a momentous role in the progress, but even after 20 years of increasing awareness about the potential of SMEs, many challenges remain. This report takes stock of 20 years of experience and formulates our lessons to do even better over the next 20 years to propel SMEs to reach their full potential.

Arab Hoballah

SEED Executive Director

TABLE OF CONTENTS

- **Q** A Partnership for Eco-Inclusive SMEs
- 20 Years in Numbers
- 12 20 Lessons Learnt
- 17 The Next 20 Years

1. A PARTNERSHIP FOR ECO-INCLUSIVE SMEs

SEED's Theory of Change

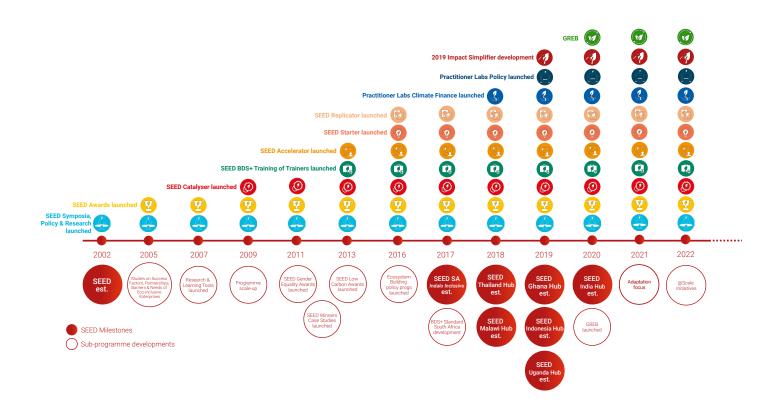
SEED was founded with the goal to establish a global initiative that could trigger and promote entrepreneurship at the local level and stimulate enabling global policy frameworks to tap into the full potential of market-based mechanisms, avert environmental degradation, and tackle social problems. The understanding that the promotion of social and environmental entrepreneurship is crucial for sustainable development and poverty reduction has been the centre of the development of SEED for the past 20 years.

A Constantly Evolving Programme

Keeping up with a changing world, SEED has constantly evolved and grown, scaling up existing programmes, and including additional work areas. SEED has become a leading, comprehensive programme that serves multiple impact-driven organisations, promoting social and environmental entrepreneurship worldwide. To date, SEED has developed projects in 41 countries spread across Latin America, North and Sub-Saharan Africa, and South and Southeast Asia. To support the countries beyond the scope of individual projects in the development of a flourishing community of ecoinclusive enterprises, SEED has established local hubs in Ghana, India, Indonesia, Malawi, Thailand, Uganda and South Africa

Throughout its 20 years, SEED has assisted a broad range of eco-inclusive enterprises at different maturity levels. SEED's local hubs enable better anchoring of local delivery. Furthermore, SEED has become part of an international network that strives to improve business development services for eco-inclusive enterprises.

SEED HISTORY & GROWTH



Focus on Eco-Inclusive SMEs

SEED targets eco-inclusive small- and medium-sized enterprises (SMEs); these are enterprises that employ between 5 and 200 people and operate at the community level. Globally, they account for 90% of businesses, represent 50% of employment, and are responsible for 7 out of 10 newly created jobs in the formal economy. Formal SMEs contribute to 40% of GDP in emerging economies (a number that is considerably higher when informal ones are included), making them fundamental economic actors (according to World Bank and UNCTAD).

What are Eco-Inclusive SMEs?



Employ between 5 to 200 people on average – including marginalised groups – and are the source of social, environmental and economic empowerment



Deliver eco-inclusive impacts through their products and services, while running self-financing revenue models



Strengthen local low-carbon economies and create green (climate-resilient) jobs across their value chains



In addition to their positive impact on economic development, eco-inclusive SMEs deliver important environmental and social benefits, with long lasting impacts for local resilience. They operate in and contribute to the green and circular economy, achieving environmental impact in two ways: Firstly, they promote resource-efficient methods by employing low-carbon equipment and practicing green manufacturing standards. They close loops in waste streams to keep value within the system, by promoting waste minimisation and responsible waste management including waste to resource and waste to energy strategies. These activities contribute to climate change mitigation efforts, secure resources for future use, protect natural ecosystems, and reduce pollution and environmental degradation. Secondly, green and circular enterprises offer products and services that help local communities adapt and build resilience to climate change by climate-proofing their livelihoods and integrating climate considerations into their daily lifestyles. As part of these activities, green enterprises work in sustainable agriculture, forestry and land management, and contribute to more responsible and resource efficient tourism.

Forestry & Land Management





While eco-inclusive enterprises are increasingly recognised for their role in the transition towards a green economy and as key actors promoting climate change mitigation and adaptation, they still face significant barriers hindering the growth, scale-up, and replication potential of their business models. These barriers can be found at the enterprise level, in financial and non-financial support schemes, and within the larger ecosystem, including the policy and market frameworks. SEED addresses these barriers through its programmes and activities and aims to enable eco-inclusive enterprises to grow sustainably.

The SEED Programme

At the heart of SEED's programme is the promotion of resilience and growth of green and inclusive enterprises to empower them to thrive and maximise their impact on a green economy transition and the achievement of the sustainable development framework, such as the Sustainable Development Goals (SDGs), the agreements of Paris and Glasgow, and the post-2020 biodiversity framework.

Over the past 20 years, SEED has developed a holistic methodology to accomplish its goals by targeting both ecoinclusive enterprises across diverse economic sectors, as well as key ecosystem stakeholders.

ENTERPRISE SUPPORT



ECOSYSTEM BUILDING



Business Development Service (BDS+)

Support intermediaries to improve their services for eco-inclusive enterprises



Practitioner Labs for Climate Finance

Develop financial instruments to close the missing middle financing gap



Practitioner Labs for Policy Prototyping

Prototype policy instruments and solutions to support ecoinclusive enterprises



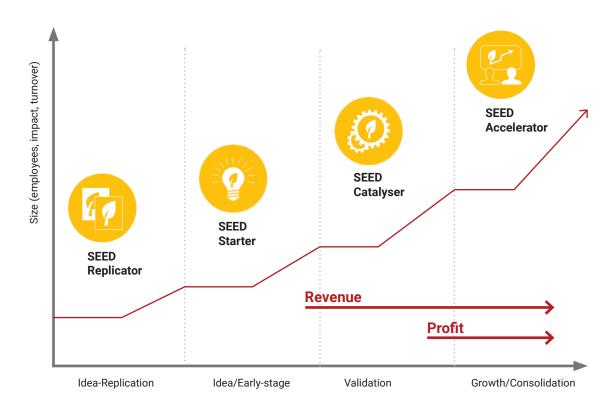
Impact Assessment (Learn & Share)

Assess and demonstrate impact of eco-inclusive enterprises providing insights for the ecosystem

The SEED Programme is structured around the following work areas:

Enterprise Support

Supporting Eco-Inclusive SMEs: SEED accompanies eco-inclusive enterprises from the idea stage to business scale-up through different support schemes. The *SEED Replicator* brings together aspiring and established entrepreneurs to share sector-specific insights about climate-smart entrepreneurship and connects like-minded peers to build mutual beneficial partnerships. In the *SEED Starter*, aspiring businesses develop a strong foundation with the help of professional support. They refine their ideas and strengthen their initial business model based on exchanges with their peers, allowing them to build their professional networks at the same time. After the SEED Starter, or for candidates that already run an eco-inclusive enterprise, the *SEED Catalyser* allows enterprises to optimise the environmental, social, and economic impacts, improve investment readiness and scale-up activities. To this end, the SEED Catalyser accompanies enterprises in developing their growth strategies, paired with peer learning and access to SEED's international support network. These business skills are further developed and refined in the *SEED Accelerator*, which aims to empower enterprises to scale-up their activities through investment strategies and high-level profiling, leading to sustainable, long-term growth.



SEED has consistently increased its outreach to eco-inclusive enterprises across all stages of their development in an ever-growing number of countries. Thus, participants today benefit from a global network of eco-inclusive enterprises characterised through partnerships, peer-learning, and case studies.

Ecosystem Building

Enhancing Business Development Services (BDS+): Over the years, SEED has developed a BDS methodology tailored to the specific needs of eco-inclusive SMEs. SEED promotes this methodology locally through 'Training of Trainers' programmes, paired with an exchange of best practices in peer-learning formats. In these programmes, SEED works with leading BDS providers, ecosystem builders, business consultants, and institutions that support small and growing enterprises through incubators and accelerators. SEED offers its partners insights into the specific requirements of the eco-inclusive business model, its challenges and opportunities, and facilitates practice on participant-oriented training design. Additionally, SEED's BDS partners gain access to a growing network of BDS advisors that engage in peer-to-peer learning and experience sharing through case studies.

Enabling Finance: SEED works with financers to bridge the gap between them and eco-inclusive enterprises. To this end, SEED has developed the *Practitioner Labs for Climate Finance (PLCF)* that bring together investors, banks, development finance institutions, foundations, governments, innovators, and intermediaries. The goal of the Finance Labs is to jointly

address major challenges faced by eco-inclusive enterprises and find tangible solutions to them. In doing so, SEED addresses the imminent financing needs of SMEs while fostering exchange between different stakeholders to improve the opportunities of SMEs within the ecosystem.

Enabling Policies: Furthermore, SEED developed the *Practitioner Labs for Policy Prototyping (PLPP)* to bring together policy-makers, eco-inclusive enterprises, and enterprise support organisations, networks, and financial institutions to prototype different policy instruments and solutions. Through round-table dialogues and co-creation sessions amongst the relevant stakeholders, the policy prototypes further unlock opportunities to create an enabling environment for eco-inclusive enterprises. By engaging key ecosystem actors in a dialogue, SEED shares knowledge and best practices based on Case Studies and Policy Insights. This is part of SEED's advocacy work, which aims to strengthen the role of SMEs and foster their integration within the ecosystem.

@Scale Initiatives

In collaborating with other partners and platforms around the globe, SEED has worked with many existing eco-inclusive enterprises and other green enterprise support programmes. Despite various initiatives and programmes, eco-inclusive entrepreneurship is not sufficiently mainstreamed in national, regional and international policy processes and support programmes. Scaling the recognition and visibility for eco-inclusive enterprises requires a broader effort of many players that are already engaged in the eco-inclusive entrepreneurship agenda. SEED@Scale initiatives will leverage the work of SEED and other ecosystem partners generating recognition and visibility for eco-inclusive enterprises moving them from the edge to centre in international, regional or national policy processes, while enabling those enterprises to scale their impacts.

Partnerships for Impact

SEED believes in partnerships as an essential part of the overall programme. Combining the advantages and expertise of different partners is a critical success factor of SEED and often of SEED supported eco-inclusive enterprises. SEED continues to work with global, regional and national partners in the framework of its ecosystem, enterprise, advocacy and finance work. SEED's partner network includes policy-makers from national government, private sector actors for implementation and support, and a growing network of eco-inclusive enterprises.

Our partners can be categorised into:

SEED Partners: Organisations that are SEED Board Members or that provide significant financial or in-kind contributions to SEED each year.





















SEED Associate Partners: Organisations that share the SEED vision and drive forward @Scale Initiatives with SEED.





United Nations Climate Change

















SEED Hubs and Country Implementing Partners: Organisations that contribute to the implementation of the SEED Programme locally.





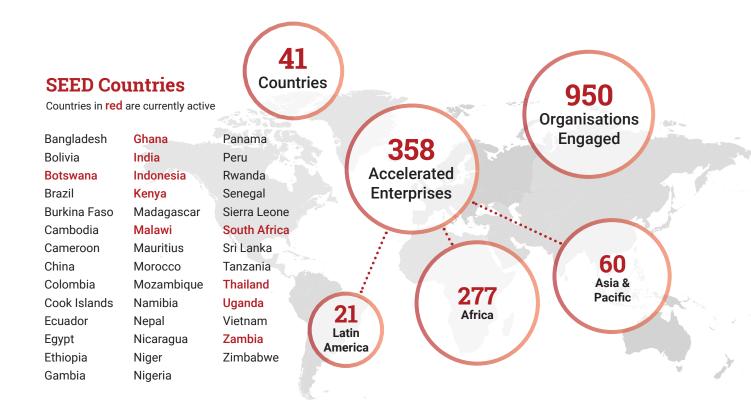








20 YEARS IN NUMBERS



SEED Key Results

Enterprise Support

358

Enterprises supported through Acceleration Programmes

2000+

Enterprises supported through Incubation Programmes

500+

Grants throughout all Programmes

35

Case Studies using multimedia formats

Ecosystem Building

600+

Finance Labs
Practitioners
30+ Prototypes

500+

Policy Labs Practitioners **20+** Prototypes 500+

BDS Advisors Trained using the SEED Methodology

100+

Tools developed across 6 Toolkits

30+

Policy Reports published

35

SEED Symposia implemented

150+

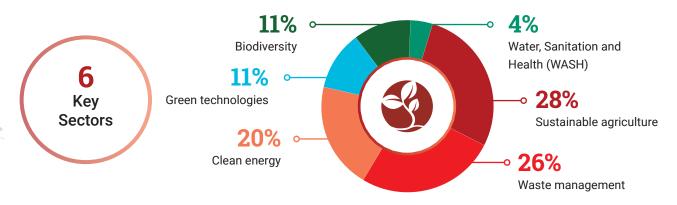
High-level policy events attended

1000+

People engaged through policy events annually

50,000

People reached through SEED Communications regularly



% of Accelerated Enterprises

SEED's Contribution to the SDGs



Source: SEED-supported eco-inclusive enterprises contributions towards the SDGs from SEED 2020 SDG Impact Snapshot

customers

renewable resources

60% of the enterprises have

gender equality in wages

3. 20 LESSONS LEARNT

In the past 20 years, SEED has worked on different action areas with different ecosystem stakeholders. SEED has gained critical lessons in the five action areas of Innovation, Non-Financial Support, Finance, Policy and Market. These lessons have been essential in SEED's work and will be critical to shape future action agendas.

20 LESSONS WE HAVE LEARNED...

INNOVATION



- Recognise the innovation potential of ecoinclusive SMEs
- 2. Cultivate continuous business model innovation
- 3. Support local solutions for global problems
- 4. Innovators which are job creators

NON-FINANCIAL SUPPORT



- 5. Enhance the quality of non-financial support
- Mainstream the eco-inclusive perspective into non-financial support
- 7. Build enterprise resilience
- 8. Accelerate business and financial literacy

FINANCE



- 9. Make SME finance more accessible
- 10. Innovate on missing middle financing
- 11. Monetise eco-inclusive impact in financial terms
- Make climate finance more accessible for ecoinclusive SMEs

POLICY

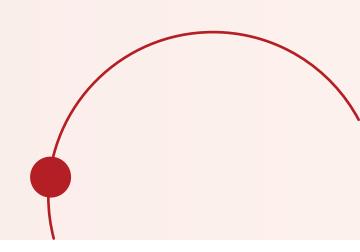


- 13. Improve legal frameworks for eco-inclusive SMEs
- 14. Provide tailored policy support for ecoinclusive SMEs
- Bridge the gap between high-level policymakers and SMEs
- Bring eco-inclusive enterprises into the global discourse on climate change

MARKET



- Increase the visibility of eco-inclusive enterprises in the market
- Empower SMEs to go national, regional and global
- 19. Promote a network of eco-inclusive enterprises and entrepreneurs
- 20. Build multi-stakeholder partnerships



INNOVATION

Eco-inclusive SMEs are needed as innovators providing on-the-ground solutions to improve management of natural resources and combat climate change. They are at the frontline of resource efficiency break-throughs improving people's lives in local communities. To drive further action in this area, it is important to:



Recognise the innovation potential of eco-inclusive SMEs

Eco-inclusive business models allow SMEs to create economic value while at the same time addressing environmental and social issues. Unfortunately, these models are not yet sufficiently recognised or understood by financing institutions, policy-makers, and business partners. This weakens the position of those eco-inclusive enterprises to generate support for their much-needed activities.

Cultivate continuous business model innovation

Obviously, not all enterprises succeed. The reason for that is not always that the product was not needed. Instead, in many cases, enterprises fail because of their business model. Managing finances, identifying and addressing the right target audience, or knowing and navigating the essential administrative and regulatory steps is critical for success. More and more enterprises keep innovating on their business models and with this stay in business and grow their market share.



3

Support local solutions for global problems

Some of the causes of climate change can be addressed at the global level; however, the consequences of climate change differ by region, country, city, and village. There is not one solution to environmental degradation, natural disasters, or social challenges. Eco-inclusive enterprises are based in the communities in which they operate, their customers are their relatives, neighbours, and fellow citizens. Knowing the local and community-perspective is key to drive successful ideas tackling global problems holistically.

Innovators which are job creators

Eco-inclusive enterprises create jobs in their communities or neighbourhoods as employees, suppliers and distributors along their value chain. They create direct jobs but also many indirect jobs along their operations. They operate within and out of communities, building livelihoods and resilience, developing local economies through products and services. Understanding and acknowledging better their job creation potential is critical in building the sector as a whole.



NON-FINANCIAL SUPPORT

Eco-inclusive enterprises require better access to non-financial support to overcome the challenges they face and enhance their eco-inclusive impacts. However, their challenges are complex as they are operating in difficult circumstances pioneering innovative products or services. To drive further action in this area, it is important to:



Enhance the quality of non-financial support

To drive an enterprise from an innovative idea to an effective solution, it is essential to have a business model at hand, a business strategy in place, and a long-term business plan in mind. For eco-inclusive SMEs, this is not an easy task, as everybody is occupied with day-to-day operations. To up-scale the activities of eco-inclusive enterprises, improve the product delivery to end-users, and allow long-term planning, non-financial support needs to accompany SMEs along their growth journeys providing tailored support for building necessary skills and organisational structures.

Mainstream the eco-inclusive perspective into non-financial support

Most business development service (BDS) providers focus on conventional SMEs or larger businesses. Consequently, eco-inclusive SMEs are often overlooked by traditional BDS and do not benefit from existing business service offers. Moreover, BDS providers usually lack specific knowledge about the specific requirements and opportunities that eco-inclusive model holds. Therefore, new BDS offers specifically targeting and tailored for eco-inclusive SMEs are needed.



7

Build enterprise resilience

SMEs are a major cornerstone of national and global economies; they create revenue, provide services, and employ large parts of society. As such, they help increase societies' resilience to economic and political fluctuations. At the same time, SMEs themselves are vulnerable to these fluctuations due to their size. Thus, it is necessary to improve SME resilience by assisting them in diversifying their supply chains, elevating their participation in policy decision making, and developing strategies for crisis management.

Accelerate business and financial literacy

Business strategies and enterprise resilience are essential elements of SME growth, but growth strategies generally require new investments to kick-start this development. To gain access to financing, SMEs need to manoeuvre the market, stakeholders, various policies and regulations. This requires a set of technical and financial expertise that SMEs often lack. To realise future plans, and to grow a business, access to financing remains as essential as the idea and the business model itself. It is therefore essential for the SMEs to acquire relevant business and financial literacy.



FINANCE

Eco-inclusive SMEs rely on financing more than conventional businesses and need tailored financing to start, continue, and scale their operations. While financing is today more available, it is still rather difficult for eco-inclusive SMEs to access finance. To drive further action in this area, it is important to:



Make SME finance more accessible

Dedicated SME financing instruments and support schemes are already in place; designed and implemented by national policy-makers and financial institutions. However, eco-inclusive enterprises are often not made aware of these schemes, and struggle with navigate between different loans, equity and grants, including preparing their eligibility to apply for these schemes. On the other hand, many financers still do not understand eco-inclusive SME models and neglect them in their financing schemes. Better information exchange between enterprises and financers is needed to improve access to the existing financing instruments.

Innovate on missing middle financing

The majority of financing focuses on conventional, larger businesses. At the same time, small-scale enterprises are eligible for micro-finance schemes. However, between the large and the small emerges a "missing middle". This "missing middle" is too large to meet the criteria for available microfinance of under 10,000 USD but too small for institutional funding in the range of 500,000 USD and up. Hence, those enterprises that fall in this gap of the "missing middle" lack the opportunity to grow their business and scale up their activities. To tap into the potential of existing, eco-inclusive SMEs, they need tailored financing tools that bridge this missing middle.





Monetise eco-inclusive impact in financial terms

Eco-inclusive SMEs strive not only to create economic value, but to create environmental and social benefits for society as a whole. Despite the emergence of the impact investment sector in the last decade, which was designed specifically to support eco-inclusive enterprises, many financers still struggle to monetise the social and environmental impact of enterprises.

Make climate finance more accessible for eco-inclusive SMEs

Climate financing is one of the fastest growing investment fields. Not only governments and international organisations, but private companies, investment funds, and donors are looking for ways to invest in climate-friendly projects. Eco-inclusive enterprises create low-emission alternatives, directly reduce emissions and clean up the environment, which makes them the perfect candidate for global and national climate finance. However, they need to be more recognised through dedicated frameworks to benefit from this emerging trend.



POLICY

Eco-inclusive SMEs rely on a supportive business environment for their operations and need to be better represented in the design of policy processes. Even though they make up the majority of companies and a significant share of GDP, SMEs do not always have the agency to engage decision-makers and lack representation for their interests and needs at a policy level. To enable and empower SMEs to strive, the design of regulations and policy interventions must involve more input from SMEs to ensure efficient and effective policy making. To drive further action in this area, it is important to:



Improve legal frameworks for eco-inclusive SMEs

Eco-inclusive SMEs are a particular type of enterprise. Policy makers begin understanding better the relevance of eco-inclusive SMEs. However, legal frameworks are still not in place to better serve their needs. Governments need to develop taxonomies and legal structures which allows them to better recognise the role of eco-inclusive SMEs.

Provide tailored policy support for eco-inclusive SMEs

Eco-inclusive SMEs are different than conventional businesses. Therefore, they have specific requirements in order to grow and scale up their operations. Given the size of the entrepreneurial sector in many countries' economies, better policy support is needed to empower these kind of enterprises to provide more and better services, contributing to better enabling framework conditions.



15

Bridge the gap between high-level policy-makers and SMEs

Eco-inclusive enterprises are on the ground, where they experience the effects of ecosystem destruction and climate change. While they actively work on innovative solutions to keep their businesses going, they have little access to policy-makers at the country or global level. At the same time, enterprises are strongly in need of high-level support to create enabling environments for them to scale up while also dealing with the local consequences of climate change. To improve both policy implementation and enterprises' ability to grow, mechanisms to better connect decision-makers with policy beneficiaries are needed.

Bring eco-inclusive enterprises into the global discourse on climate change

Global conferences on climate change are frequented by high-level decision makers, including large companies and multi-national corporates. Eco-inclusive SMEs face barriers to participating in these conferences, even though they are the communities' frontline defence against the most severe consequences of climate change. With increasing international attention on climate change, it is critical that SMEs are more prominently brought into the discussion by mainstreaming their experiences and their needs into the discourse.

16

MARKET

Eco-inclusive SMEs need improved market access to reach more customers and expand their activities. In markets where multinational companies increasingly dominate, accessing and establishing oneself in these markets is a difficult task. Being left out of the corporate value chain has hindered SMEs from scaling up their activities. To drive further action in this area, it is important to:

17

Increase the visibility of eco-inclusive enterprises in the market

Due to their small scale, these enterprises lack visibility even though they provide essential services. This comes from a lack of financing to run advertisements and awareness-raising campaigns. Through advocacy and increased visibility, eco-inclusive enterprises will be supported to gain stronger market share. This would also create a robust ecosystem that facilitates easier access for new enterprises to enter the market.

Empower SMEs to go national, regional and global

Eco-inclusive enterprises operate locally. Their solutions, however, can be applied not only in their community, but also globally as various communities around the globe face similar issues. Additionally, there is a growing interest in eco-inclusive products and services from consumers and markets at national, regional and global levels, in particular in Europe and North America. Enabling SMEs to tap into this growing market allows them to grow, develop their solutions, and increase their impact.



19

Promote a network of eco-inclusive enterprises and entrepreneurs

Different SMEs often face similar challenges. Additionally, many eco-inclusive SMEs work on solutions addressing issues which are similar across countries. However, there is very limited exchange between them that allows them to benefit from each other's experiences. A growing network of eco-inclusive SMEs would allow them to draw inspiration from and share learnings with one another.

Build multi-stakeholder partnerships

Working together through multi-stakeholder partnerships, with policy-makers, financial institutions, and economic actors, allows eco-inclusive SMEs to share their solutions, increase peer-learning and gain access to much-needed assistance. It could allow them to access global value and supply chains, from which they currently remain largely excluded.



4. THE NEXT 20 YEARS

The importance of addressing climate change and putting the world on a sustainable development path has become centre stage for the UN Decade of Action. The role of the private sector and in particular eco-inclusive SMEs has equally become centre stage offering low-carbon, circular products and services, meeting the needs of the bottom of the pyramid and providing green jobs.

Governments, financers and development partners are engaging in this space and are looking for investment opportunities that have a long-lasting impact across social, environmental and economic goals. Eco-inclusive SMEs provide such an opportunity but they need additional financial and non-financial support to scale.

Building on 20 years of experience, the team at SEED sees the next two decades as an important period where there is an opportunity not only to consolidate the successes and lessons learned but also a chance to use our experiences, our networks, and our partnerships to take eco-inclusive enterprises to scale for a more impactful transformative change.

We see SEED's future agenda primarily focused around three key levers: *Scale, Impact and Finance*. SEED has built up lessons around these levers in the past and these levers are increasingly considered as critical success factors to meet tomorrow's challenges around circular economy, low carbon growth, and inclusive economies.

SCALE **IMPACT FINANCE** Pathways to scale Recognise SME impact for the Bridge the 'missing middle' gap **SDGs** Facilitate innovative financing Provide tailored non-financial support services that consider the Recognise and track the products tailored to the needs of different scale pathways of ecocontribution of eco-inclusive SMEs eco-inclusive SMEs to support inclusive SMEs. towards the SDGs. them along their scale pathways. **Ecosystems for scale Enable impact evidence creation** Facilitate financing partnerships Strengthen existing capacities, Foster the collection and Enable collaboration among investors and funders creating networks and support institutions monitoring of SME impact data to cater better to the different simplifying existing frameworks risk-sharing and co-investing scale pathways of eco-inclusive and promoting evidence-based mechanisms to finance SME SMEs. impact evaluations. operations along their scale pathways. Foster collective action **Build impact capacities** Mobilise climate finance for SMEs Create a community of collective Enhance the ability of eco-inclusive Recognise the significant enterprises to track their social, action engaging SMEs, financers, contribution of private sector development actors and policyenvironmental and economic actors by tailoring existing climate makers in order to support the impact in light of the SDGs. finance products and frameworks pathways to scale. to their needs.



Imprint

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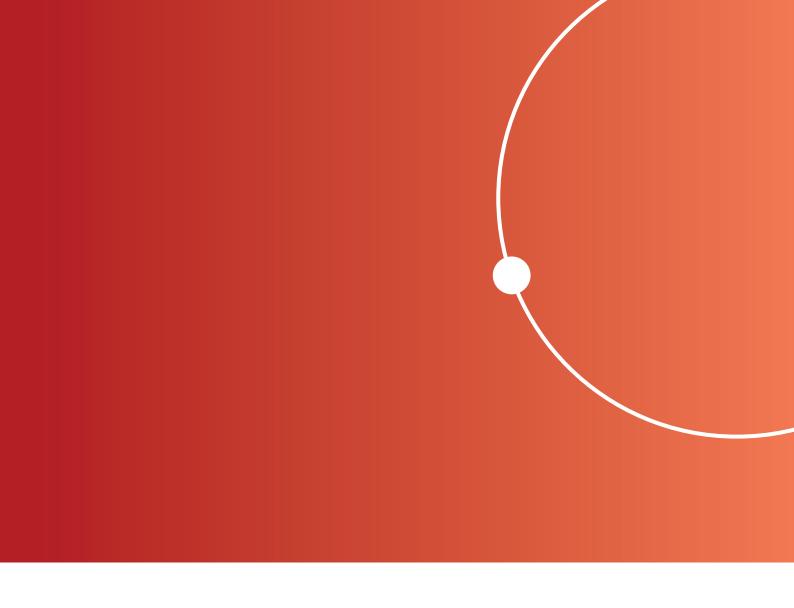
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