



D.3.2.1 Partner-level Action Plan Development (Activity 3.2)

Slovak Business Agency

June 2026

Version 5

SMEnergy Local / Regional Action Plan

Implementation of the SMEnergy Strategy at the Regional / Local Level

Country / Region: Slovakia

Partner Organisation (PP6): Slovak Business Agency

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GEKOS Anchor Institution (planned or confirmed): Business Support Organisation for Small and Medium Enterprises

Purpose

This Action Plan outlines how SMEnergy project partners will support the implementation and sustainability of the SMEnergy model and GEKOS hubs at the national or regional level.

1.0 Context and Objective

1.1 National/Regional Context

Slovakia is undergoing a gradual energy transition driven by EU climate targets, rising energy price volatility, and growing pressure to decarbonise. SMEs represent over 99% of enterprises and are particularly vulnerable to energy cost fluctuations, yet they face significant barriers in adopting renewable energy solutions¹.

Key challenges include fragmented support structures, limited access to reliable information, and complex regulatory frameworks. While financial support mechanisms such as EU funds and national recovery plans exist, their accessibility and clarity remain limited for SMEs.

¹ Slovak Business Agency, (2025), Správa o stave MSP v SR v roku 2024 [State of Small and Medium-Sized Enterprises in the Slovak Republic in 2024], Bratislava

Energy transition is further complicated by administrative burdens related to permitting, grid connection, and energy accounting rules. As a result, SMEs often delay or avoid investments in renewable energy due to uncertainty and a lack of internal capacity.

Slovak Business Agency plays a central role in the Slovak SME ecosystem as a national-level organisation dedicated to supporting entrepreneurship and SMEs throughout every stage of their business development. It provides advisory services, access to finance, business vouchers, startup support and policy support, acting as a key intermediary between public institutions and the SME sector.

Within the SMEnergy ecosystem, the organisation would take on a **multi-layered operational and strategic role**:

- **Initiator of activities:** launching and driving SME-focused energy transition initiatives aligned with national and EU priorities
- **Project partner:** actively contributing to the implementation of SMEnergy activities, tools, and pilot actions
- **Coordination of partners:** ensuring alignment among stakeholders (public institutions, experts, suppliers, SMEs) and facilitating collaboration across the ecosystem
- **PR and outreach:** leveraging existing communication channels to promote SMEnergy services, raise awareness, and ensure broad SME engagement
- **Intake and onboarding:** acting as the first contact point for SMEs, identifying their needs and guiding them into relevant support pathways
- **Qualification and assessment:** evaluating SME readiness, filtering demand, and matching SMEs with appropriate tools, services, or experts
- **Reporting:** collecting data, monitoring impact, and ensuring compliance with project and funding requirements
- **Sustainability and scaling:** embedding SMEnergy services into existing SBA programmes to ensure long-term continuity beyond the project lifecycle
- **Uptake and integration:** encouraging other relevant stakeholders to actively use and integrate SMEnergy outputs and the GEKOS tool into their advisory, training, and support services for SMEs

Through this role, the organisation ensures that SMEnergy is not a standalone initiative but an **integrated, scalable, and trusted support mechanism** within the Slovak SME landscape.

The GEKOS model integration into the local ecosystem

The GEKOS model could be integrated as a **neutral, centralised support structure (one-stop shop)** that complements existing fragmented initiatives. It would serve as an intermediary between SMEs, public institutions, and market actors through:

- collaboration with existing SME support organisations and chambers of commerce
- alignment with national funding schemes and advisory services
- embedding GEKOS tools into regional innovation and sustainability platforms

A key role would be to ensure independence and credibility, which is currently lacking in the Slovak ecosystem.

The current situation for SMEs regarding energy transition:

SMEs in Slovakia face multiple structural barriers, further intensified by the country's geopolitical and energy-security context:

- **Lack of internal capacity and expertise** → SMEs cannot assess or manage renewable energy investments independently
- **Fragmented and biased information sources** → market actors promote their own solutions, reducing trust
- **Regulatory complexity and unpredictability** → unclear rules around permits, taxation, and energy accounting
- **Limited access to trusted suppliers** → no verified database of independent experts
- **Difficulty evaluating investments** → absence of simple financial tools and benchmarks

As a result, many SMEs remain passive despite clear economic and environmental benefits.

Existing actors supporting SMEs:

- Public institutions (e.g., Ministry of Economy of the SR, Slovak Innovation and Energy Agency – SIEA)
- EU-funded programmes (Recovery and Resilience Plan, structural funds)
- Energy agencies and consultants
- Commercial suppliers (solar installers, ESCO companies)
- Business associations and clusters

However, these actors operate in a **fragmented and often uncoordinated manner**, and many have **commercial or institutional biases**, which reduce trust among SMEs.

SMEnergy provides strong added value by directly addressing the identified SME needs in Slovakia:

- 1. One-stop shop (Single-channel service):** It simplifies access to information, funding, and services, reducing complexity for SMEs.
- 2. Independent and credible information:** By acting as a neutral intermediary, SMEnergy builds trust and enables informed decision-making.
- 3. Simplification and guidance:** It translates complex regulatory and technical frameworks into practical guidance.
- 4. Verified supplier ecosystem:** A curated database of qualified suppliers improves access to trusted partners while reducing risk.
- 5. Practical decision-making tools:** Simple financial tools and rules of thumb enable SMEs to quickly assess feasibility and Return on investment.

2.0 Strategic Objectives

The **main objectives** of implementing the SMEnergy model in Slovakia are directly aligned with the SMEnergy joint strategy (D.3.1.1.) and form the backbone of the action plan:

1. *GEKOS hub providing advisory and roadmap support to SMEs*
2. *Integrate the SMEnergy platform into regional SME support services / OSS*
3. *Strengthen cooperation between energy experts, banks, and SME support organisations*
4. *Improve SME access to energy transition financing (via GEKOS, one-stop shop, ...)*

3.0 Key Stakeholders

The main actors involved in implementing the Action Plan:

Stakeholder	Level (European, national, regional, local)	Role in implementing the SMEnergy Regional Action Plan
SIEA - <i>Energy Agency</i>	National	Technical advisory and roadmap support, financing
KEKS – <i>Cluster</i>	National	External expert and EU projects implementer, energy community's ambassador
Fugery - <i>Private company</i>	National	External expert in advanced battery management systems and energy storage systems
Pedal Consulting - <i>EU projects implementer</i>	National	External expert, European project implementer and bioeconomy expert
Slovak Business Agency - <i>Business support organisations</i>	National	SME outreach, project orchestrator

4.0 GEKOS Setup, Governance & Operational Approach

- SBA will act as GEKOS anchor (lead/coordinator)
- GEKOS will be operated as a network of organisations
- The following functions will realistically be implemented:
 - SME outreach (SBA main objective)
 - advisory/mentoring by external partners
 - coordination of experts (during the pilot)
 - platform use (common effort)
- External stakeholders will be formally involved via Lol / LoS

Within this Action Plan, GEKOS refers to a flexible operational model that can be:

- adopted,
- adapted, or
- partially implemented depending on national/regional conditions.

5.0 Timeline

- Actions implemented before the end of the SMEnergy project (**30 June 2026**):

Action 1: Regional coordination meeting & GEKOS coordination

Description: Organise a national workshop with suppliers to set up the SME Intake process and boundaries of the Pilot programme.

Lead organisation: Partner organisation - SBA

Key stakeholders: Stakeholder organisations (Energy agency, Cluster of Energy communities, Energy business, European projects implementation)

Timeline: April 2026

Expected results: Stakeholders informed and initial support secured

Action 2: Establish GEKOS coordination structure - Acquire drafts of LOIs

Description: Define roles and responsibilities for the GEKOS hub and establish coordination mechanisms with partners.

Lead organisation: Partner organisation - SBA

Key stakeholders: Stakeholder organisations (representatives of ministries, energy agencies, regional authorities, and business organisations)

Timeline: May 2026

Expected results: Operational structure defined

Action 3: Open call pilot action for SME intake

Description: Marketing campaign through various communication channels to get the SME owners onboard / initial webinar to introduce the piloting process, participants, and partners forum

Lead organisation: Partner organisation - SBA

Key stakeholders: The main actors involved in the implementation of the Action Plan are identified in accordance with Point 3

Timeline: May / June 2026

Expected results: Intake of SME owners to verify the hypothesis

Action 4: Qualification for the Pilot action

Description: Qualification interviews to navigate SME owners into the small groups using the SMEnergy platform and self-assessment tools

Lead organisation: Partner organisation - SBA

Key stakeholders: SMEs, the main actors involved in the implementation of the Action Plan, are identified in accordance with Point 3

Timeline: June 2026

Expected results: Pairing of the best prospects with the external partners to provide the best match and results possible

Action 5: SMEnergy pilot advisory support

Description: Test the GEKOS workflow with a small group of SMEs using the SMEnergy platform and self-assessment tools.

Lead organisation: Partner organisation - SBA

Key stakeholders: SMEs, the main actors involved in the implementation of the Action Plan are identified in accordance with Point 3

Timeline: June 2026

Expected results: Initial SME cases tested and feedback collected

Action 6: Formal stakeholder commitment - *Acquire signed, precisely drafted LOIs*

Description: Obtain a Letter of Intent or cooperation agreement supporting the continuation of SMEnergy services after the project.

Lead organisation: Partner organisation - SBA

Key stakeholders: The main actors involved in the implementation of the Action Plan are those identified in accordance with Point 3 and who have submitted a signed Letter of Intent (Annex 3) by 30 June 2026.

Timeline: June 2026

Expected results: Commitment secured for sustainability

- Actions continuing beyond June 2026 (until 2027) – Mainstreaming of the action: The remaining actions may extend beyond June 2026 and be integrated into the organisation's regular operations. Although no formal project monitoring will take place after project closure, progress will be tracked through an Excel monitoring table with activity-specific updates, as outlined in Annex 2.

Action 7: Raising awareness of financing opportunities.

Description: To communicate the importance of the topic to financial institutions, to encourage the development of new financing instruments, and to promote awareness and dissemination of existing financial tools among SMEs

Lead organisation: Partner organisation - SBA

Key stakeholders: Banks, funding agencies

Timeline: July - December 2026

Expected results: Increased awareness among SMEs and stakeholders about available financing opportunities

Action 8: Repeated actions - ½ year SME intake

Description: Continuation and replication of the campaign successfully tested through the Pilot Action.

Lead organisation: Partner organisation - SBA

Key stakeholders: The main actors involved in the implementation of the Action Plan are those identified in accordance with Point 3 and who have submitted a signed Letter of Intent.

Timeline: Until Dec 2027

Expected results: Sustainability of the project using all means of support under pre-defined circumstances governing during the pilot action

- Actions support the operationalisation and sustainability of GEKOS hubs.

6.0 Letter of Intent / Stakeholder Commitment

To support the sustainability of the SMEnergy model, key stakeholders (Slovak Energy and Innovation Agency, Energy Community Cluster Slovakia, Fuergy, and Pedal Consulting) committed to sign the Letter of Intent (LoI) to confirm:

- Interest in continuing cooperation
- Support for the GEKOS model
- Potential involvement in implementation

7.0 Expected Impact

The implementation of the Action Plan will directly address the key barriers that SMEs face in the energy transition and transform existing weaknesses into actionable opportunities. By introducing a structured, one-stop-shop approach, the plan will simplify access to reliable information, qualified support, and practical tools, significantly reducing uncertainty and decision-making complexity for SMEs.

A key benefit will be the increased engagement of external stakeholders, including experts, suppliers, public institutions, and support organisations. This will strengthen

collaboration within the ecosystem and foster a more coordinated and trust-based environment, which is currently lacking due to fragmentation and competing interests.

The Action Plan will also enable targeted and needs-based support for SMEs, ensuring that companies receive tailored guidance based on their level of readiness and specific challenges. This will improve the efficiency of support mechanisms and increase the success rate of renewable energy investments.

Another important outcome is the strengthening of the SME community, promoting peer learning, mutual support, and knowledge sharing. By connecting SMEs with relevant initiatives and funding opportunities, the SMEnergy platform ² will act as a gateway to complementary programmes such as SocInoHub³ or Credit4CE⁴, ensuring better alignment and utilisation of existing resources.

Furthermore, the Action Plan will contribute to the capitalisation of results and long-term sustainability by feeding insights and validated approaches into the development of new projects and strategic initiatives. This is particularly critical in the Slovak context, where bottom-up initiatives often struggle due to limited or inconsistent state support.

Overall, the Action Plan will enhance resilience, increase investment readiness, and create a more supportive and interconnected ecosystem for SME energy transition.

8.0 Risks & Mitigation Measures

Potential challenges and mitigation strategies:

Risk	Mitigation Measure
Lack of stakeholder engagement	Early outreach and stakeholder workshops
Limited financing options	Cooperation with banks and EU funding programmes

² [Homepage - Smenergy](#)

³ [SocInoHUB - Sociálny inovačný hub komunitnej energetiky - Klaster energetických komunit Slovenska](#)

⁴ [Helping regions to speed up the green transition of small companies - Interreg Central Europe](#)

Policy changes	Flexible governance structure
Lack of external experts - sustainability pillars	Clear Lol settlement, signature after the successful pilot cooperation
Long-term operation of GEKOS hubs	SBA, as a business support organization, must rely on the goodwill of reliable external partners and sell them the opportunity of ownership
Political instability/elections	Just pray for a better political environment and get the job done
Geopolitical risks affecting energy markets	To get the job done under each circumstance

9.0 Monitoring

Implementation of the Action Plan will be monitored regularly with respect to the monitoring approach of the transnational coordination mechanism (e.g., regular consortium reporting cycles, SME surveys and feedback collection, workshop-based qualitative evaluation, platform analytics and usage tracking, annual synthesis of transnational outcomes).

A set of indicators will be available for monitoring purposes:

- *Number of SMEs activated*
- *Number of stakeholder organisations involved*
- *Number of SMEs receiving advisory, mentoring, or GEKOS-related support sessions delivered*
- *Volume of financing opportunities identified or mobilised*
- *Formal cooperation agreements signed (LOIs / MoUs)*
- *Platform usage statistics (users, interactions, downloads)*

The implementation of the action plan will be monitored through periodic review meetings and structured reporting to assess progress, identify potential issues, and enable timely updates or adjustments as needed.

The monitoring results will be summarized in periodic reports, which will serve as a basis for project partners' decision-making and for potential updates or revisions of the Action plan.

To conclude, we would like to emphasize that SBA's primary role is coordination and communication, with a focus on engaging SMEs in Slovakia and disseminating information about GEKOS and the outputs of the SMEnergy project. Interested SMEs will be informed about how to use the tools and outputs developed under the SMEnergy project and will subsequently be referred to relevant external stakeholders and experts in the field of energy transition. These stakeholders will then take over and provide further support to the SMEs based on their voluntary interest and willingness to engage in and advance the energy transition in Slovakia.

SBA will remain in close contact with all involved stakeholders to monitor implementation of the Action Plan and build long-term cooperation.

Annex 1 – List of References

1. Slovak Business Agency, (2025), Správa o stave MSP v SR v roku 2024 [State of Small and Medium-Sized Enterprises in the Slovak Republic in 2024], Bratislava
2. Homepage – Smenergy: <https://smenergyproject.eu/>
3. SocInoHUB - Sociálny inovačný hub komunitnej energetiky - Klaster energetických komunit Slovenska: <https://keks.energy/socinohub/>
4. Helping regions to speed up the green transition of small companies - Interreg Central Europe: <https://www.interreg-central.eu/projects/credit4ce/>

Annex 2 – Monitoring of indicators

Indicator / Name of the organisation	Organ. 1	Organ. 2	Organ. 3	Organ. 4	Organ. 5	Comments / Details
• <i>Number of SMEs activated</i>						
• <i>Number of stakeholder organisations involved</i>						
• <i>Number of SMEs receiving advisory, mentoring or GEKOS-related support sessions delivered</i>						
• <i>Volume of financing opportunities identified or mobilised</i>						
• <i>Formal cooperation agreements signed (LOIs, MoUs)</i>						
• <i>Platform usage statistics (users, interactions, downloads)</i>						

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Annex 3 – Letter of Intent