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UFUK AVRUPA

Green and Inclusive Future

International Brokerage Event

21 January 2027 İstanbul (Physical Event)



PRESENTER FULL NAME: Félix Arroyo, CEO and co-founder

ORGANIZATION: Voombu · AI-powered ESG and enterprise risk platform for SMEs · Madrid, Spain · www.voombu.tech

WORKSHOP: #4 · EU Missions: Climate-Neutral and Smart Cities

PROJECT IDEA: SME Climate Risk and Resilience Hub for Mission Cities · role sought: partner

REPUBLIC OF TÜRKİYE MINISTRY OF INDUSTRY AND TECHNOLOGY

#NATIONAL TECHNOLOGY INITIATIVE

COMPETITIVE SECTORS PROGRAMME

TÜBİTAK



Description of the Organisation

8 risk categories on COSO ERM (strategic, financial, operational, technology and cyber, supply chain, regulatory, reputational, ESG), each one scored from inherent to residual and translated into expected loss in euros

12+ frameworks from one data set: CSRD/ESRS, VSME, GRI, CDP, ISSB, EU Taxonomy, SFDR, GHG Protocol, TCFD, GRESB, BREEAM, EINF; outputs in Word, PDF and XBRL

4 pillars on one data entry: reporting, risk in euros, ESG Score, decision dashboard; AI with guardrails; Verifier Portal for certification bodies

50–3,000 employees: the mid-sized company and the SME supplier; VSME for value chains, CSRD/ESRS for large companies, with the same engine

100 % subscription model: individual licences for companies and multi-licence (white-label) for consultancies and investors; the data is required every year, so the service renews

Who we are. Voombu is a Madrid-based SaaS company founded in 2024 by three partners with backgrounds in sustainable finance, corporate governance and enterprise software. The platform (TRL 8-9) has been in the market since 1 October 2026, with clients and pilots in Spain. Recognised as the most innovative start-up at SembrAI 2026 (Universidad de Córdoba). Client of Enterprise Europe Network Madrid and of the EDIH Madrid Region programmes; co-founders of ESG Summit Europe.

What the platform does. Not a reporting tool: the governance, risk and compliance (GRC) infrastructure of the mid-sized company, with AI. One data entry, with its evidence, flows through four pillars: (1) multi-framework sustainability reporting and carbon footprint, audit-ready; (2) ESG and enterprise risk on COSO ERM, each risk scored from inherent to residual and translated into expected annual loss in euros; (3) an industry-calibrated ESG Score, current and projected; (4) a board dashboard linking sustainability to the cost of capital. An AI assistant pre-fills questionnaires from the documents a company already holds and explains each requirement; the AI proposes with its source, a person validates and signs. A Verifier Portal lets accredited certification bodies review and attest the data inside the same file.

Who we work with and why it matters. Mid-sized companies and SME suppliers (50-3,000 employees) that customers, banks and public bodies now ask for ESG data; sustainability consultancies and verifiers who use the platform under their own brand (white-label) with their portfolios; business associations and public innovation hubs; banks and investors who need comparable, auditable ESG and risk data across many companies. After the EU Omnibus, the law only obliges companies above 1,000 employees; the pressure on the mid-market comes from customers (VSME), banks (sustainability-linked loans) and EU funds (DNSH). Our mission: make ESG and climate risk measurable, auditable and financially relevant for the part of the economy with the least data and the most exposure.



Your Teams' Expertise

We come from the problem we solve

Félix Arroyo · CEO. Strategy consultant and entrepreneur, 25+ years in business transformation, sustainability and sustainable finance (PwC, GALP, Schlumberger). Specialised in strategy, sustainable finance, risk management and data-driven digital platforms. Co-founder of ESG Summit Europe.

Enrique Aznar · Chief Compliance Officer. 30+ years in corporate governance and strategic compliance (Arthur Andersen, PwC, Dell, Nokia, VimpelCom). Professor at IE University. ESG integrated into business, risk management and corporate reputation.

Jorge Mendoza · CTO. iOS strategist recognised by Apple worldwide; 20+ years designing and building enterprise platforms with new technologies, from idea to product. Architect of the Voombu platform.

Team capabilities: risk quantification (COSO ERM, expected loss in euros), ESG scoring and sustainability reporting, AI-assisted data collection, verification workflows, SME engagement and capacity building, sustainable finance. Languages: Spanish, English. Horizon Europe: first participation, as technology and SME-engagement partner.

Risk and ESG quantification

Climate and ESG risk translated into expected loss in euros (probability, impact, inherent vs residual, control maturity); industry-calibrated ESG Score; prioritisation of adaptation and mitigation measures by euros of risk avoided, for companies, cities and investors; link between risk reduction, ESG Score and financing conditions (sustainability-linked loans, 5-15 basis points in the operations we see).

Digital platform and SME engagement

Working SaaS with AI-assisted data collection from existing documents, multi-framework reporting, carbon footprint (Scopes 1-3), evidence manager and a Verifier Portal for certification bodies; hands-on capacity-building workshops (90 minutes, 15-30 companies) where each SME works its own case and leaves with a result, delivered with public innovation hubs in Madrid; white-label operation for consultancies.



Your Research Fields

Enterprise and ESG risk quantification

COSO ERM risk maps across eight categories, scored from inherent to residual and expressed as expected annual loss in euros; sector seeds and calibration; control maturity (policy, action, result); the link between risk, ESG performance and the cost of capital; portfolio consolidation with one method across companies.

AI-assisted sustainability data and reporting

Automated extraction and pre-filling from company documents (invoices, certificates, policies, previous reports) with traceable evidence for every data point; multi-framework reporting (VSME, CSRD/ESRS, GRI, CDP, carbon footprint Scopes 1-3); AI with guardrails (the AI proposes with its source, a person validates and signs); verifier workflows and continuous regulatory watch (OJEU, EFRAG, MITECO).

SME engagement for the climate transition

Methods and digital tools to bring hundreds of SMEs into city or value-chain climate programmes: 12-question diagnosis, low-burden AI-assisted questionnaires, hands-on workshops, measurable outputs per company (risk map, ESG Score, exposure in euros, action plan) and aggregated views for the programme owner.

Climate risk and sustainable finance metrics

Comparable, auditable climate and ESG indicators for cities, banks and investors; portfolio-level views of local business ecosystems and supply chains; evidence of the effect of risk reduction on financing conditions; verticals already built: DNSH for EU funds, energy savings certificates (CAE), real estate (BREEAM, GRESB), SFDR for funds.



Your On-going Projects

Projects and pilots under way

- **Verifier Portal and carbon footprint calculator.** Pilot with an accredited certification body on its carbon footprint verification scheme: the verifier works inside the file, from request to opinion, with evidence traceability (started November 2026).
- **ESG and risk workshop for SMEs.** Hands-on capacity-building workshop with a public innovation hub in Madrid (January 2027), open to SMEs of any sector: each company works its own case in the platform and leaves with its risk map, ESG Score, exposure in euros and a PDF of its work.
- **Risk engine in production.** Live enterprise risk mapping with mid-sized companies and advisory firms: eight categories, inherent to residual, exposure in euros, prioritised control plans, board report.
- **Portfolio views for investors.** Pilot design with investment managers: the risk exposure and ESG Score of every portfolio company with one method, and the estimated effect on the cost of capital; trial access for a national investment funds association.
- **White-label platform for sustainability consultancies.** Multi-licence clients using Voombu under their own brand with their SME portfolios, from VSME to CSRD.
- **Goal:** 500 SMEs reducing their footprint and their risk exposure within three years.

Platform modules live (since 1 October 2026)

- Normative diagnosis: 12 questions, 10 minutes, which framework applies and where to start.
- AI-assisted questionnaire with evidence manager and full traceability; optional connection to company sources.
- Multi-framework reports (Word, PDF, XBRL) and carbon footprint with official emission factors (Scopes 1-3).
- Risk engine: COSO ERM map, inherent and residual risk, exposure in euros, control plans.
- ESG Score, current and projected, calibrated by sector; board dashboard and portfolio view.
- Verifier Portal for certification bodies; verticals for DNSH, energy savings certificates, real estate and SFDR.

Ecosystem and recognition

Client of Enterprise Europe Network Madrid and of the EDIH Madrid Region programmes; co-founders of ESG Summit Europe; most innovative start-up at SembrAI 2026; contribution to SDG 13 (climate action), 12 (responsible production) and 9 (industry and innovation).

Horizon Europe

First participation. We join as partner, bringing the platform, the quantification method and the SME engagement, data and monitoring work package.



Project Idea

Call: HORIZON-MISS-2027-07-CLIMA-CIT-NEB-01, joint call of the Climate-Neutral and Smart Cities Mission and the Adaptation to Climate Change Mission (2027 work programme). Secondary fit: HORIZON-NEB-2027-01-PARTICIPATION-01 (co-governance of neighbourhood green transitions) and REGEN-04 (sustainable and circular construction sector).

Project Idea: SME Climate Risk and Resilience Hub for Mission Cities. A pilot in two or three Mission or Twin Cities, ideally one in Türkiye (Istanbul, İzmir or a Twin City) and one in Spain, engaging 300-500 local SMEs in each city through an AI-assisted digital diagnosis and hands-on workshops run with clusters and chambers. Each SME gets its climate and ESG risk map, its exposure in euros and a prioritised list of adaptation and mitigation measures, plus a VSME-ready data set it can reuse with customers and banks. The city gets, for the first time, an aggregated dashboard of its business fabric (exposure by sector and district, measures ranked by euros of risk avoided, emissions baseline and progress) feeding its Climate City Contract and its adaptation plan.

Why now: the Mission supports 112 cities towards climate neutrality by 2030 (Istanbul and İzmir among them, plus ten Turkish Twin Cities); cities account for most energy use and emissions, and a large share of their footprint and vulnerability sits in SMEs with no data. Europe wants to decarbonise without losing its industrial base; in a city, that base is the SMEs. From 2027 the VSME standard becomes the common language for SME data in value chains, so the data collected for the city also serves the company with its customers and banks.

Deadline Dates: as set in the Horizon Europe 2027 Missions work programme (to be confirmed on publication). Consortium building from January 2027 through this platform; concept note by March 2027; full proposal with the consortium.

Indicative scale: 36 months; 6-9 partners; Voombu as partner leading the SME engagement, data and monitoring work package. The platform is already commercial, so results survive the grant.

Objectives:

1. Bring SME-level climate risk and emissions data into city climate planning for the first time, with one method across cities.

2. Give SMEs a low-burden, AI-assisted way to quantify their climate and ESG risk in euros and act on it.

3. Prioritise adaptation and mitigation measures by euros of risk avoided, for the city and for each business.

4. Build a replicable engagement model (digital tool plus workshops) for Mission and Twin Cities, open to any sector.

Expected Results:

600-1,500 SMEs with a quantified climate and ESG risk profile, action plan and VSME-ready data · city dashboards of the local business fabric in 2-3 cities · open indicators and a validated methodology for SME climate risk in urban contexts (scientific publication) · measurable reduction of exposure in euros in the pilot companies · a sustainable business model that keeps the hub running after the grant.

Work packages (draft):

WP1 Method and localisation (risk model, sector seeds, indicators, data governance) · WP2 City pilots and SME engagement (Voombu lead) · WP3 City dashboards and indicators, integration with city data · WP4 Validation and impact assessment (research partner) · WP5 Replication, exploitation and dissemination (toolkit for other Mission and Twin Cities).

Voombu contribution:

platform and localisation, quantification method, AI-assisted data collection, workshop design and delivery, exploitation after the project.



Consortium – profile of known partners (if any)

No	Partner Name	Type	Country	Role in the Project
01	Voombu (confirmed)	SME · technology company	Spain	Technology partner: platform and localisation, risk quantification method, AI-assisted data collection; lead of the SME engagement, data and monitoring work package
02	Coordinator: open	City, regional agency or research organisation	Any Horizon Europe country	To be identified at this event (see next page)
03	Pilot cities: open	Mission or Twin Cities	Türkiye and EU	To be identified at this event (see next page)
04	Research partner: open	University / research organisation	EU or Türkiye	To be identified at this event (see next page)
05	SME networks: open	Clusters, chambers, business associations	EU or Türkiye	To be identified at this event (see next page)



Consortium – required partners

No	Expertise	Type	Country	Role in the project
01	Coordinator with Cities Mission or Adaptation Mission experience	City, regional agency or research organisation	Any Horizon Europe country	Proposal coordination; the project needs an SME engagement, data and monitoring component, which we provide
02	Mission or Twin City with a climate action or adaptation plan	Municipality / public body / city agency	Türkiye (Istanbul, İzmir, Twin Cities) and other EU countries	Pilot site: local business engagement, data for the Climate City Contract and the adaptation plan, integration with city dashboards
03	Climate risk, urban resilience or sustainable finance research	University / research organisation	EU or Türkiye	Scientific validation and publication of the SME climate risk method; impact assessment (WP4)
04	SME networks: clusters, chambers of commerce, business associations	Association / cluster / chamber	EU or Türkiye	Bringing 300-500 SMEs per city into the pilot; co-running the workshops; replication after the project

Thank you for your attention

One data entry · in euros · ready for the verifier · ready for the city

Contact Details

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b2match: Marketplace entries "SME Climate Risk and Resilience Hub" (product and expertise) · available for bilateral meetings on 21 January and online through b2match until end-2027

