

Circular economy for financial advisers

GOALS

This E-learning provides a practical introduction to the circular economy and your role as financial adviser. You will learn how circular business models work, which regulations apply, and how to guide your clients in financing circular projects.

The objectives of this training are to:

- understand the principles and benefits of the circular economy;
- recognize and evaluate circular business models and revenue models;
- get an overview of European and Belgian regulations related to circularity (CSRD, EU Taxonomy, SFDR, MiFID, etc.);
- gain understanding in how to advise your clients on financial instruments and stakeholders suited to circular projects;
- identify and apply levers and solutions to overcome obstacles in circular financing.

By completing this training, you contribute to a sustainable transition and strengthen your organization's role as a trusted partner in circular economy projects.

SUMMARY

Category:

- Retail banking
- Sustainability
- Financial business management

Difficulty level:

Basic

Certification type:

E-learning

Price:

- Member: € 160.00
- Non member: € 180.00
- Partner BZB: € 160.00
- Incompany: custom tailored, prices on demand

CPD hours:

- Bank: **2h** sector specific

INTENDED AUDIENCE

The training course can be followed by various target groups:

- employees in the financial sector with client contact (relationship managers, credit and investment advisors);
- compliance and risk profiles;
- employees involved in sustainability, ESG, and innovation.

FOREKNOWLEDGE

Basic level training: this training requires no prior knowledge and covers the basics of the subject.

CONTENT

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In this E-learning we take you on a tour of a film studio: Circlewood! The film studio consists of six different filming sets. Each set houses a chapter of this course that provides you with the information and knowledge you need to serve your customers even better and contribute to the circular economy in general.

You will learn in an interactive way through theory, exercises, videos and practical examples. You can follow the E-learning at your own pace and, if desired, pause it and resume later. You will then return to the screen where you left off.



- **The ins and outs of the circular economy (20 min)**
 - Definition and principles
 - Difference with linear economy
 - R strategies (Refuse, Rethink, Reduce, Reuse, Repair, etc.)
 - Current state of affairs worldwide, in the EU and Belgium
- **Use regulatory frameworks to support circular transitions (15 min)**
 - EU: CSRD, EU Taxonomy, SFDR, MiFID ESG rules
 - Policy initiatives: Green Deal, CEAP, Circular Economy Act
 - Belgian initiatives: Federal Action Plan, Flanders Circular, Circular Wallonia, BRPCE
- **Sector-specific challenges (50 min)**
 - Gain insight into the needs and challenges of circular initiatives from different sectors (construction, bio-economy, agri-food, textiles, etc.)
- **Understand the client's model and circular strategy (10 min)**
 - Circular business models: design, use, value recovery, support models
 - Revenue models: pay-per-use, rental, buy-back, leasing
- **Match financing instruments with circular needs (10 min)**
 - Typical financing needs per phase
 - Instruments: debt, equity, quasi-equity, subsidies
 - Actors: banks, impact funds, public authorities, crowdfunding
- **Identify levers for every barrier (15 min)**
 - Strategies for overcoming barriers

PRACTICAL INFORMATION

- **Duration:** 2 hours
- You can follow the E-learning at your own pace and, if desired, pause it and resume later. You will then return to the screen where you left off.
- **Course material:** interactive module
- **Language:** This training will be given in English
- **CPD hours:** This E-learning includes an online test consisting of multiple-choice questions. CPD hours will only be granted if you pass the test. You are entitled to 2 attempts to pass the test. If you do not pass (result lower than 60%), CPD hours will not be granted for this (sub)module. We therefore recommend that you take the test only when you are sure you master the subject matter.

METHODOLOGY

An 'E-learning' is 100% self-study. You log in individually on the MyFA learning platform and process, at your own pace, learning content that is provided to you via an interactive presentation. You can follow this online training wherever, whenever and as often as you want. The teaching material consists of a digital format with text, video, images, animations, test questions and/or references to relevant documents and/or websites.