

## GENESG SKILL CARD AND COMPETENCE DEVELOPMENT FRAMEWORK

EQF Level: 5–7

This document defines the key sustainable finance and ESG competences developed within the GenESG project. It focuses on WHAT learners are expected to know, understand and be able to do, structured across knowledge, skills, attitudes and behaviours and aligned with EQF levels.

| Competency Area                                       | Knowledge   | Skills  | Attitudes  | Behaviour   |
|---|---|---|--|---|
| FOUNDATIONS OF ESG AND SUSTAINABLE FINANCE            | <ul style="list-style-type: none"> <li>Understand ESG fundamentals: the three pillars (environmental, social, and governance) and their interconnection.</li> <li>Recognize the distinction between ESG, sustainable finance, and impact investment</li> <li>Demonstrate familiarity with sustainable financial instruments and approaches (ESG integration, thematic investing)</li> <li>Gain an understanding of regulatory frameworks (EU Taxonomy, SFDR, CSRD, ISSB, GRI, SASB)</li> <li>Understand ESG scoring system, ratings, badges, and metrics</li> <li>Identify future career opportunities in ESG and sustainable finance sectors.</li> </ul> | <ul style="list-style-type: none"> <li>Analyze ESG indicators and integrate them into financial decision-making</li> <li>Interpret sustainability reports and link them to company performance</li> <li>Apply ESG factors in the assessment of financial statements</li> <li>Engage in debate on ESG implementation and strategy</li> </ul> | <ul style="list-style-type: none"> <li>Recognize the role of the financial system as a multiplier for a sustainable economy</li> <li>Adopt a long-term value creation mindset</li> <li>Demonstrate ethical awareness and willingness to challenge assumptions (e.g., greenwashing).</li> <li>Develop long-term thinking and critical analysis of greenwashing or flawed implementation.</li> <li>Appreciate ethical practices in ESG and the need for continuous learning in an evolving field.</li> <li>Evidence-based decision making, rooted in reliable data.</li> </ul> | <ul style="list-style-type: none"> <li>Evaluate the financial impact of sustainable initiatives</li> <li>Construct and manage ESG-conscious portfolios.</li> <li>Act responsibly and transparently in sustainable finance decision-making.</li> <li>Advocate for sustainable finance as a multiplier in the economy.</li> </ul> |
| Competency Area                                       | Knowledge   | Skills  | Attitudes  | Behaviour   |
| ETHICAL IMPLICATIONS AND TRUST IN SUSTAINABLE FINANCE | <ul style="list-style-type: none"> <li>Understand corporate governance models and ethical theories (consequentialism, deontology)</li> <li>Demonstrate familiarity with advanced regulatory standards and third-party verification systems.</li> <li>Identify common ethical dilemmas in sustainable finance (e.g., short-term</li> </ul>   | <ul style="list-style-type: none"> <li>Evaluate financial products through ethical and sustainability lenses.</li> <li>Apply regulatory frameworks in ethically sound ways</li> <li>Communicate transparently and build stakeholder trust</li> </ul>  | <ul style="list-style-type: none"> <li>Promote transparency and integrity</li> <li>Build trust with stakeholders through honest communication.</li> <li>Help stakeholders articulate and apply their values.</li> </ul>  | <ul style="list-style-type: none"> <li>Question surface-level sustainability claims and verify data.</li> <li>Incorporate ethical considerations into financial decision-making.</li> </ul>   |



|  | vs. long-term returns; profit vs. impact).  |   |   | <ul style="list-style-type: none"> <li>Encourage stakeholder engagement in ethical discussions.</li> </ul>   |
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| Competency Area  | Knowledge   | Skills  | Attitudes   | Behaviour  |
| CORPORATE<br>ESG<br>REPORTING<br>AND<br>STAKEHOLDER<br>ENGAGEMENTS | <ul style="list-style-type: none"> <li>Understand ESG disclosure frameworks and reporting standards.</li> <li>Demonstrate familiarity with sustainable business models and stakeholder engagement strategies.</li> <li>Recognize the role of sustainability in corporate finance and governance.</li> <li>Recognize regulatory compliance in corporate ESG reporting.</li> <li>Understand sustainable business models and stakeholder engagement strategies.</li> <li>Knowledge of sustainable financing strategies.</li> </ul> | <ul style="list-style-type: none"> <li>Analyze and develop, comprehensive ESG reports.</li> <li>Integrate ESG reporting into stakeholder communication strategies.</li> <li>Design strategies aligning ESG with business goals.</li> <li>Apply tools for ESG tracking and improvement.</li> </ul> | <ul style="list-style-type: none"> <li>Value ESG reporting as a stakeholder engagement tool, not just compliance.</li> <li>Embrace open-mindedness to feedback and evolving stakeholder expectations.</li> </ul>  | <ul style="list-style-type: none"> <li>Communicate ESG strategy with clarity and purpose.</li> <li>Initiate stakeholder discussions before decision-making.</li> <li>Promote transparency and accountability in ESG reporting.</li> <li>Embed sustainability into corporate governance and operations.</li> </ul>  |
| Competency Area  | Knowledge   | Skills  | Attitudes   | Behaviour  |
| SECTORAL<br>GREEN<br>FINANCE                                       | <ul style="list-style-type: none"> <li>Recognize industry-specific sustainability challenges (e.g. energy, agriculture, transport, construction, etc.)</li> <li>Demonstrate familiarity with sector-specific ESG standards and supply chains</li> <li>Understand sectoral ESG data, resources, and ESG benchmarks.</li> </ul>   | <ul style="list-style-type: none"> <li>Develop tailored ESG strategies per sector</li> <li>Locate sector-specific certifications and standards.</li> <li>Conduct scenario planning and risk assessments per sector.</li> </ul>  | <ul style="list-style-type: none"> <li>Advocate for industry-wide and sector-specific strategic sustainability efforts.</li> <li>Curiosity about sector-specific sustainability needs and innovation.</li> <li>Realism: balance ideal ESG goals with sector constraints.</li> </ul> | <ul style="list-style-type: none"> <li>Lead sector-appropriate ESG initiatives.</li> <li>Communicate sectoral ESG strategy clearly to stakeholders.</li> <li>Communicate the impact of the business model on the sustainable economy</li> <li>Collaborate with technical experts to align ESG goals with feasibility.</li> <li>Champion sustainability leadership and responsibility within industries.</li> </ul> |
| Competency Area  | Knowledge   | Skills  | Attitudes   | Behaviour  |



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|--|---|--|---|--|
| ESG<br>INVESTMENT<br>STRATEGY AND<br>IMPACT<br>PORTFOLIO<br>DESIGN | <ul style="list-style-type: none"><li>• Understand investment vehicles such as green bonds; impact investing, and sustainability-linked finance</li><li>• Knowledge about basic strategies (negative-positive-criteria)</li><li>• Demonstrate familiarity with traditional vs. ESG-inclusive portfolio construction</li><li>• Recognize principles of active ownership rights, active engagement, and sustainability risk assessments.</li><li>• Create awareness of data limitations in ESG assessments.</li></ul> | <ul style="list-style-type: none"><li>• Conduct ESG due diligence on funds and investments</li><li>• Build responsible investment portfolios aligned with responsible ESG goals</li><li>• Implement sustainability-driven strategies with long-term value creation in mind.</li><li>• Identify and mitigate data limitations and biases.</li></ul> | <ul style="list-style-type: none"><li>• Support long-term value creation through responsible investing</li><li>• Show pragmatism in balancing ESG ideals with portfolio realities.</li><li>• Outcome-focused with an aim for real impact, not just scoring high in ESG metrics.</li></ul> | <ul style="list-style-type: none"><li>• Make transparent, data-driven investment decisions.</li><li>• Continuously refine investment approaches as new ESG insights emerge.</li><li>• Acknowledge and adapt to gaps or biases in ESG data.</li><li>• Integrate long-term thinking into investment decisions.</li></ul> |
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Appendix: EQF Level Descriptions (Relevant to GenESG)

The European Qualifications Framework (EQF) is a reference framework that helps compare qualification levels across different countries. It defines levels of knowledge, skills, and competence. Below are relevant descriptions for levels 4 -7:

| EQF Level | Knowledge   | Skills & Competence  |
|-----------|---|--|
| Level 4   | Factual and theoretical knowledge in broad contexts within a field of work or study.  | Cognitive and practical skills required to generate solutions to specific problems in a field of work or study; responsibility for completing tasks and adapting own behaviour.              |
| Level 5   | Comprehensive, specialized, factual and theoretical knowledge within a field of work or study and an awareness of the boundaries of that knowledge.           | A comprehensive range of cognitive and practical skills required to develop creative solutions to abstract problems; exercise management and supervision in contexts of work or study.       |
| Level 6   | Advanced knowledge of a field of work or study, involving a critical understanding of theories and principles.  | Advanced skills, demonstrating mastery and innovation, required to solve complex and unpredictable problems; manage complex technical or professional activities or projects.                |
| Level 7   | Highly specialized knowledge, some of which is at the forefront of knowledge in a field of work or study, as the basis for original thinking and/or research. | Specialized problem-solving skills required in research and/or innovation; manage and transform work or study contexts that are complex, unpredictable and require new strategic approaches. |

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