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# From ambition to organisational readiness

Why European SMEs must simultaneously prepare for succession, professionalise, digitalise and decarbonise - and how management capacity makes the difference

**CENTRAL QUESTION**

Is the organisation designed to sustain change, growth and transfer independently - even when the entrepreneur is no longer involved in every decision?

| 68% | 40% | 34m |
|---|---|---|
| of surveyed Dutch entrepreneurs expect to stop managing within ten years [1] | of family businesses worldwide are in, or expect within ten years, a leadership transition [2] | SMEs form the backbone of the European economy [8] |

This knowledge publication brings external data and current developments together in one management perspective. The point is not that every SME needs more structure, but that growing complexity requires more deliberate choices about leadership, ownership, information and the capacity to change.

The publication is intended as input for strategic discussions among owners, directors and management teams. It does not constitute legal, tax or investment advice.

## Reading guide

The publication follows a simple line: first the structural pressures facing SMEs, then the organisational consequences, and finally the management choices. The chapters can be read separately, but the greatest value comes from considering the themes in combination.

**PERSPECTIVE**

The relevant management question is not “do we need more people?” but “which capacity must permanently sit inside the organisation, which capabilities can we develop, and which expertise is temporarily needed to enable the next phase?”

## 01 Business succession is not a stand-alone issue

Succession is often treated as a transaction: who will take over the business, how will it be valued, and how will the transfer be structured legally and for tax purposes? These are necessary questions. But they say little about the organisation that must continue to operate independently after the transfer.

ABN AMRO and Ipsos I&O highlighted the urgency at the end of 2025. Of 519 Dutch entrepreneurs surveyed, 68% said they expected to continue managing their own business for no more than ten years. Within that group, 22% had not yet started succession planning and 20% were looking but had not yet found a successor. A late or difficult transfer therefore affects not only ownership and wealth, but also knowledge, employment, customer relationships and continuity. [1]

The same movement is visible internationally, although the figures are not directly comparable. Deloitte reports that 40% of surveyed family businesses are undergoing or expect to undergo a leadership transition within ten years. Although 82% say they have some form of succession plan, only about half have a thoroughly developed plan. The main obstacles concern the qualifications and experience of the next generation, finding a suitable successor, and the willingness of incumbent leaders to relinquish control. [2]

EY also identifies a substantial succession wave in Europe. A European EY publication states that almost 40% of family businesses expect a leadership or ownership transfer within ten years, while around 30% have a formal succession plan. Dutch EY research at the same time shows that family businesses are approaching succession more strategically and are less likely to assume that the successor must automatically come from within the family. [4][5]

Earlier European Commission research estimated that around 450,000 businesses are transferred in Europe each year, involving approximately two million employees. The same study pointed to the risk that around 150,000 businesses per year may fail to transfer successfully, potentially affecting around 600,000 jobs. The Commission also stressed that these estimates are indicative and subject to methodological limitations. [7]

**MANAGEMENT IMPLICATION**

Succession planning is only complete when leadership, decision-making, customer knowledge, management information and process continuity are transferred alongside ownership and tax arrangements.

## 02 The real question: is the organisation transferable?

A company may be legally transferable while remaining highly dependent on individuals organisationally. In small and medium-sized firms in particular, the owner often fulfils several roles at once: commercial figurehead, escalation point, people decision-maker, guardian of cash flow, relationship manager and final decision-maker in exceptional situations.

That is not weak management by definition. Short lines of communication, entrepreneurship and speed are important strengths of SMEs. The risk arises when growth, succession or change requires responsibility to be distributed while knowledge, authority and relationships have not been transferred sufficiently.

In its Global Family Business Report 2026, KPMG describes a structural shift from family-run operating businesses towards family-owned enterprises managed more strongly through governance and professional management. The study of 1,927 family- and founder-led businesses in 41 countries shows that strategic confidence coexists with concerns about talent, succession and risk management. Only around one third report having an integrated Enterprise Risk Management framework. [3]

Organisational transferability therefore means more than appointing a successor. It requires clear decision rights, reliable management information, transferable customer knowledge, a functioning management team, visibility of critical processes, sufficient second-line leadership and a culture in which responsibility can genuinely sit lower in the organisation.

The same logic applies to rapid growth, acquisitions, illness or unexpected departure of key people, internationalisation and technological change. A company that concentrates knowledge and decision-making has the same vulnerability at every transition.

**KEY CONCEPT: ORGANISATIONAL TRANSFERABILITY**

The ability of a business to organise responsibility, knowledge, relationships, information and decision-making so that continuity and change are not structurally dependent on one or a few key individuals.

## 03 European SME context: growth, but also a productivity challenge

| 34m | +2,5% | +1,0% |
|---|---|---|
| SMEs in the EU [8] | real value added in 2025 [8] | employment in 2025 [8] |

The European Commission reports a robust recovery for SMEs in 2025, but places productivity firmly at the centre of competitiveness. The challenge is that many businesses will enter their next phase in a different economic environment from the one in which they were built. Technology, labour costs, energy, international competition and customer expectations are changing at the same time. [8]

That raises the bar for new leadership. A successor does not inherit only a company, but often also a change agenda. Continuity and transformation then have to be organised simultaneously.

CBS research into digitalisation and labour productivity shows that highly digitalised companies have a higher productivity level than less digitalised companies in almost all sectors examined. At the same time, productivity growth is not consistently higher everywhere. This qualifies the simple idea that technology automatically produces productivity gains. [13]

The OECD emphasises the same management component: digital adoption only produces sustainable competitive advantage when technology is integrated into processes, skills and business operations. [19]

The practical implication is clear: an ERP system, AI tool or new planning package can go live successfully from a technical perspective while changing little organisationally. Productivity gains require process choices, ownership, training, monitoring and management discipline.

## 04 Labour market and skills: less room for informality

For many SMEs, people are no longer merely an HR issue but a strategic precondition. ECB research among euro-area businesses points to continued concerns about production and labour costs and the availability of skilled workers. European research on growth-oriented firms likewise identifies skills shortages as a major obstacle to scaling. [9][11]

For a business in transition, this means that finding one new managing director may not be enough. The question is whether a second line exists that can carry operational, commercial and financial responsibility. Deloitte identifies lack of qualifications and experience among the next generation as the leading succession challenge. That is not only a family-business issue; it is a leadership-development issue. [2]

A robust organisation therefore builds redundancy without becoming bureaucratic. Important knowledge should not sit in one place; decisions should be made at the right level; key roles should be replaceable; and employees who receive more responsibility should also have the information, authority and coaching required to carry it.

**NOT ONLY CAPACITY, BUT CAPABILITY**

More FTE does not automatically solve a leadership or organisational issue. The relevant question is which capabilities, decision rights and routines are needed to carry more responsibility with the same or limited capacity.

## 05 Financing and economic uncertainty increase execution pressure

Change requires both money and management attention. Financing conditions therefore matter. In the ECB SAFE survey for the second quarter of 2026, businesses reported further tightening of interest-rate conditions on bank loans. Costs, skills availability and uncertainty around geopolitics, energy and supply chains remain important context factors. [11]

For smaller businesses this can have a stronger impact. Investments in automation, sustainability, new machinery or management capacity compete directly with working capital and day-to-day operating needs. Limited management information can also make it harder to distinguish investments that genuinely create returns from those that mainly add complexity.

Prioritisation therefore becomes a management capability in its own right. Not every change can happen at once. Organisations must explicitly decide which challenges are strategically necessary, which can wait and which dependencies must be resolved first.

In an uncertain environment, the question therefore shifts from “which projects do we want to do?” to “which change portfolio can we sustain financially and organisationally?”

## 06 Digitalisation and AI: from tool to governance

Digitalisation is no longer a separate IT domain. CRM, planning, finance, customer contact, marketing, production, logistics and HR are becoming increasingly data-driven. AI accelerates that shift. In the ECB SAFE survey, 49% of businesses planning AI investments said they intended to invest in AI technology and tools, 46% in employee training, 40% in data and infrastructure and 12% in recruiting AI specialists. [11]

The speed at which AI can be introduced creates a new organisational risk: a company can appear more technologically advanced than it actually is from a governance perspective. Employees build internal chatbots, connect generative AI to documents or use autonomous software functions while ownership, data policy, quality control and incident response are not yet in place.

This creates a form of “shadow AI”: applications that produce productivity benefits but grow outside an explicit governance framework. The management question is not whether AI should be stopped, but who decides where it may be used, which data may be processed, which outputs require human review, how suppliers are assessed and how errors or undesirable effects are detected.

The EU AI Act makes this more concrete. From 2 August 2026, transparency requirements for certain AI systems apply and enforcement powers begin for relevant provisions. Later application dates follow for certain high-risk systems. [16]

For many SMEs, this does not mean creating a separate AI-compliance department. It does mean that basic AI governance becomes part of professional management: a register of relevant applications, clear process owners, agreements on data and privacy, human oversight for important decisions, periodic review of outputs and a process for supplier and risk assessment.

The OECD D4SME Survey reinforces this picture. AI adoption is growing, but businesses cite legal questions, privacy and misinformation as barriers. Digitalisation therefore requires not only implementation capacity but also organisational learning and governance. [19]

**AI CONTROL POINT**

The question “does the chatbot work?” is not enough. The management questions are: who owns it, which source data does it use, who reviews critical output, who can modify it, and what happens when an outcome is demonstrably wrong?

## 07 Compliance: fewer rules on paper do not automatically mean less organisational work

Regulatory burden is a genuine concern for businesses. At the same time, the European agenda in 2026 is explicitly focused on simplification. Under Omnibus I, the direct scope of CSRD and CSDDD has been significantly reduced: the CSRD thresholds were raised to more than 1,000 employees and more than €450 million in net turnover; for CSDDD, to more than 5,000 employees and more than €1.5 billion in net turnover. [14]

This reduces direct statutory pressure on many SMEs, but it does not fully remove indirect information requests. Banks, insurers, large customers and supply-chain partners may need sustainability, risk or cybersecurity data for their own assessment and reporting. The European Commission has therefore also adopted a voluntary reporting standard for smaller undertakings, specifically to streamline divergent information requests. [15]

Cybersecurity is a second example. NIS2 covers broad critical sectors and in many cases uses a size threshold that can bring medium-sized and large businesses in selected sectors within scope. NIS2 also explicitly addresses supply chains and supplier relationships. As a result, a company outside the direct scope may still face higher security expectations through customer requirements. [17]

For specific importers, the definitive CBAM regime has applied since 1 January 2026. Imports of relevant goods above the 50-tonne mass threshold are subject to requirements including authorisation and certificate obligations. The mechanism covers, among other things, cement, iron and steel, aluminium, fertilisers, electricity and hydrogen. [18]

The point is not that every SME must master every European rule in detail. The management question is: which rules affect us directly, which requirements reach us through customers or financiers, who owns compliance, which data must be reliably available, and how do we make compliance part of the process rather than a spreadsheet at the end?

## 08 Sustainability: ambition, returns and financeability

| 93% | 25% | 28% |
|---|---|---|
| of EU SMEs take at least one resource-efficiency measure [10] | have a strategy for $CO_2$ reduction or climate neutrality [10] | cite high costs as a barrier [10] |

Sustainability is broadly accepted as a direction of travel for many businesses, but execution combines investment, process and financing decisions. The European Commission Eurobarometer shows that 93% of EU SMEs take at least one resource-efficiency measure and 25% have a strategy to reduce their carbon footprint or achieve climate neutrality. At the same time, 35% cite complex administrative or legal procedures as a barrier and 28% cite high costs. [10]

The cost dimension is particularly relevant at management level. Not every sustainability investment has a compelling short-term business case. Some measures require high capex, have a longer payback period or depend on energy prices, subsidies, grid capacity or future customer requirements. When financing conditions tighten at the same time, an otherwise logical sustainability investment may still be postponed.

The sustainability discussion should therefore not be reduced to “do we want to go green?”. The strategic question is which measures combine operational efficiency, risk reduction, customer value and future financeability. Examples include energy efficiency, material use, maintenance, waste streams, supply-chain choices and measurability.

An organisation that wants to approach this professionally must be able to prioritise, assess return and risk over a longer horizon, collect data and allocate responsibilities. Without that foundation, sustainability easily remains a collection of separate measures rather than part of the business strategy.

**INVESTMENT LOGIC**

Not every green measure needs to maximise financial returns immediately. But every measure does require an explicit trade-off between capex, operating savings, risk, customer and supply-chain requirements, financeability and strategic relevance.

## 09 Why these challenges reinforce one another

Succession, digitalisation, compliance, the labour market and sustainability are often organised as separate files. For the entrepreneur, however, they converge on the same scarce resources: time, management capacity, money and the ability to change.

A successor entering an organisation without clear management information has to learn the business while simultaneously building the management foundation. A digitalisation project in an organisation with unclear processes can simply automate existing complexity. A sustainability programme without ownership becomes a series of disconnected actions. New compliance requirements without process ownership lead to information requests that must be solved ad hoc every time.

It is therefore more useful to view these developments as one organisational-readiness question: how quickly can an organisation process new information, make decisions, shift responsibilities and embed new ways of working without every change remaining dependent on one entrepreneur or project lead?

Future resilience is therefore less a question of “more policy” and more a question of the operating model: who decides, on what basis, with what information, with what capacity, and how does the organisation learn when reality diverges from the plan?

## 10 Management capacity: internal, interim and combined

The answer to organisational pressure is not automatically an interim professional. Sometimes the structural step is to build a permanent management team or hire a controller, operations manager or IT/data role. In other situations, the expertise required is temporary, highly specialised or too change-oriented to organise permanently from the outset.

That is where a combined approach adds value. Internal managers know the customers, culture, history and day-to-day reality. External professionals bring comparison, distance, change experience and sometimes specialist knowledge. When both roles are organised well, the result is not an “external project alongside the line”, but a temporary strengthening of the line itself.

Interim deployment can then serve different purposes: stabilising a department while preparing a permanent successor; redesigning critical processes; helping a management team make decisions more independently; organising a digitalisation or AI programme across functions; setting up KPIs and a management rhythm; or supporting an owner in genuinely transferring responsibility.

The core is developmental and change-oriented management. The external professional should not only add capacity but help increase internal capability. That requires knowledge transfer, joint decision-making, coaching of key people and explicit embedding from the beginning of the assignment.

A large company can permanently employ a PMO, HR business partners, business controllers, process managers and ESG or IT specialists. For a company with, for example, 30, 70 or 150 employees, that is often inefficient. Yet the same capabilities may be needed temporarily during a critical transition.

**THE PURPOSE OF GOOD INTERIM DEPLOYMENT**

Not to make the external professional indispensable. Rather, to leave the organisation functioning better after departure than before the assignment - with clearer ownership, better information, stronger internal leaders and effective routines.

### Four forms of management reinforcement

| Situation | Logical form | Why |
|---|---|---|
| Structural leadership gap | Permanent management role | The need remains after the transition. |
| Temporary peak in change demand | Interim / programme role | Additional experience and execution power are needed temporarily. |
| New permanent leader, still developing | Interim + internal successor | Accelerates transfer, coaching and controlled handover. |
| Complex specialist issue | Specialist + internal process owner | External expertise, with embedding and ownership inside. |

## 11 Seven signals that management capacity needs strengthening

The signals below do not automatically mean that an interim professional is required. They indicate that the current management structure may no longer fit the phase of the business. The answer may be a permanent management-team role, internal development, temporary expertise or a combination.

1. Decision-making is concentrated in one person. Exceptions, pricing decisions, people decisions and customer problems consistently end up with the same entrepreneur or director. Growth then becomes constrained by one person's diary.

2. The organisation has grown faster than its management design. Revenue and headcount have grown, but meeting structures, roles, planning and management information still operate as if the company were much smaller.

3. A successor is identified, but responsibility has not truly been transferred. A title or share transfer is not the same as independently carrying commercial, operational and people decisions.

4. Digitalisation is mainly an IT project. Software or AI is implemented without explicitly redesigning processes, data ownership, controls and ways of working.

5. Compliance and sustainability questions arrive ad hoc. Customers, banks or supply-chain partners request information, but nobody has structural ownership of data, risks and follow-up.

6. Improvement priorities repeatedly lose to day-to-day operations. Everyone knows the bottlenecks, but urgent customer, staffing and planning issues keep pushing change back.

7. The management team exists on paper, not in decision-making. Managers mainly report upwards to the owner instead of steering independently within clear parameters. This may actually indicate that a stronger permanent management team is required.

## 12 Practical model: from dependency to transferability

An organisation does not have to formalise everything to become transferable. The art is to add structure only where dependency, risk or growth constraints have become too significant. A practical approach consists of five steps.

1. Diagnose Map critical dependencies: people, customers, processes, systems, suppliers, cash flow, data and decisions. Look at how work actually happens, not only at organisation charts and procedures.

2. Prioritise Determine which dependencies genuinely threaten continuity, growth or succession. Not every informal process needs to be formalised.

3. Organise ownership Define who decides, who executes, who reports and who may escalate. Make sure authority and responsibility fit together.

4. Execute and practise Let future owners of responsibility actually decide, report and improve. Leadership develops in practice.

5. Embed and step back Test whether routines continue to work without constant intervention. External support should be able to scale down once internal capacity can sustain the new way of working.

**OUR APPROACH**

Bring the outside world in, provide a clear mirror, strengthen internal ownership and add only the structure required to make strategy executable. Change must ultimately land in the organisation - not in the project team.

# 13 The stress test for every entrepreneur

### Imagine that the entrepreneur or managing director is completely unavailable for one month from tomorrow. What keeps running without difficulty - and where does the organisation grind to a halt within days?

Many organisations rarely ask that question explicitly. Yet this simple thought experiment quickly reveals where dependency sits. Can prices be adjusted? Are major customer issues resolved? Does the team know which investments are and are not allowed? Are cash flow and margins visible? Can managers set priorities together? Does anyone know which historic agreements apply with suppliers or customers?

The goal is not to make the entrepreneur dispensable. Entrepreneurship, relationships, vision and personal leadership remain valuable. The goal is that the company does not stop when one person is temporarily absent and that the entrepreneur has room to steer strategy rather than continually solving every exception.

That is ultimately the essence of organisational readiness: the ability to distribute responsibility, information and decision making sufficiently to sustain continuity and change at the same time.

# 14 Conclusion and management summary

Business succession is one visible moment in a much broader transition. European SMEs are simultaneously facing productivity pressure, scarce skills, digitalisation and AI, changing financing conditions, sustainability, cyber risks and new forms of compliance. The core question is not whether every company should become larger or more formal, but whether the organisation can handle its next phase without losing the strengths of entrepreneurship and short lines of communication.

| | | | |
|---|---|---|---|
| **68%** | **40%** | **93%** | **49%** |
| Dutch entrepreneurs: stop managing within 10 years [1] | family businesses: leadership transition now/within 10 years [2] | EU SMEs take resource-efficiency measures [10] | AI investors plan AI tools/technology [11] |

## Management Summary

- Succession should be treated as an organisational issue, not only as a transaction. A new owner or leader can only take over sustainably when decision rights, information, relationships and leadership are transferable.
- Productivity does not come from technology alone. Digitalisation and AI only create value when processes, data, skills, governance and management rhythms change with them.
- AI increases the need for governance. The rapid rise of internal bots and generative applications can make an organisation appear technologically mature while controls, ownership and human oversight lag behind.
- Sustainability is also a financing and prioritisation issue. High investment costs, uncertain payback periods and tighter financing conditions require a disciplined portfolio approach.
- Compliance is increasingly indirect. Businesses outside the formal scope may still receive data and control requirements through customers, financiers, insurers or supply chains.
- Management capacity does not always have to be permanent. The structural core belongs inside the organisation; temporary specialist or change oriented capacity can be added selectively. Good interim deployment increases internal independence rather than dependency.
- The best indicator of readiness is not the number of plans, but the extent to which the organisation can decide, learn and improve independently without continuous escalation to the owner.

The first question is therefore not whether an organisation "needs an interim professional". A better question is: what must this organisation be able to do independently in two or three years that is still too dependent today on a few people, systems or informal routines? Only then should the organisation decide which capabilities need to be built internally, which roles belong permanently in management and where temporary expertise can accelerate progress.

**Ultimately, the value of succession, digitalisation or sustainability is not determined by the plan that is written. It is determined by whether the organisation can sustain the new model independently.**

## Schripsema Instituut

Schripsema Instituut brings developments from the outside world into the organisation and translates them into practical knowledge for directors and entrepreneurs. We connect perspectives, build new alliances and organise knowledge sharing through publications, conversations, knowledge dinners, debates and other substantive sessions. Where useful, our advisers help sharpen strategic questions and translate them into organisation and execution.

This knowledge publication was prepared by Teun Schripsema and is intended as input for strategic dialogue. Sector-specific application, legal interpretation or investment decisions require additional specialist assessment.

## Research and interpretation note

This publication combines Dutch, European and international sources using different populations, definitions and research methods. Percentages are compared directly only when the question and population allow it. The Dutch ABN AMRO/Ipsos figure of 68% refers to entrepreneurs who say they expect to continue managing their own business for no more than ten years. Deloitte, EY and KPMG partly study family and founder led businesses and use different definitions. Older European estimates on business transfers are used as an indication of scale, not as a current forecast. Regulation is presented as at 26 September 2026 and may change through national implementation, delegated regulation, case law or sector specific elaboration. The publication provides management insight and not legal or tax advice.

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