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empowering tourism SMEs



Deliverable 3.1 Guide on Risk Management, Education and Planning

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INTRODUCTION

In recent years, Europe has faced an increasing number of crises, including those driven by climate change, emerging infectious diseases, and armed conflict. The COVID-19 pandemic, in particular, brought the EU tourism sector to a standstill, placing businesses and communities dependent on tourism under unprecedented strain and exposing structural weaknesses in the sector's ability to cope with such disruptions. In 2023, the World Health Organization¹ described the European Region as being in a state of 'permacrisis.'

Five key prerequisites suggest future²

1. Crises are occurring on a larger scale than ever before,
2. The era of 'always on' communications and live streaming on social media,
3. Misinformation, disinformation, and the malicious use of artificial intelligence (AI) are already testing the public's ability to tell which stories, videos and images are real and which are not,
4. Consumers expect faster and more personalised responses, and
5. If questions arise about the sustainability of tourism, residents may start to blame visitors for any problems that occur.

In an increasingly interconnected global landscape, tourism ranks among the sectors most exposed to the cascading consequences of global crises. The industry has faced repeated shocks: COVID-19, natural disasters, terrorism, and economic downturns. Businesses and destinations with structured risk management are more resilient and better able to adapt to changing conditions. The updated EU Industrial Strategy³ emphasizes the urgency of accelerating the green and digital transition across EU industries and their ecosystems. Tourism, being the most affected by the COVID-19 crisis, is the first to have its transition pathway.

This guide aligns risk management with sustainable tourism practices and safety standards. In tourism context, resilience is no longer a luxury but a necessity.

This guide is a user-friendly resource for key tourism stakeholders to support their training of SMEs in risk management and resilience. It introduces a selected set of tools, events, and themes designed to help SMEs prepare for and respond to disruptive events. The guide aims to build a shared foundation of basic knowledge and practical tools, while promoting consistent best practices in tourism risk management across multiple countries.

¹ [World Health Organization, 2023](#)

² [European Travel Commission, 2024 a](#)

³ [European Commission, 2021](#)

The goals of this guide are to:

1. Increase awareness of risk management processes and types of risks and highlight the importance of proactive risk management for business continuity.
2. Provide practical framework for risk management in tourism, for example by offering templates, tools, and checklists for SMEs.
3. Enable effective training by delivering clear instructions on how multipliers can train SMEs, and by suggesting interactive approaches such as foresight, systems thinking, cocreation, and case studies for knowledge transfer.
4. Promote European collaboration between SMEs, local authorities, and tourism organisations to strengthen collective resilience.

PART 1

1.1 RISK MANAGEMENT IN TOURISM

Risk management in tourism is not only about avoiding problems. It also builds resilience, protects people, and ensures long-term success. Risk management is the systematic process of identifying, assessing, and addressing potential threats or uncertainties that could negatively affect an organisation, project, or activity. Risk management is about being prepared. It involves anticipating the unexpected, minimizing harm, and making sure the business can continue operating even when challenges arise.⁴ Developing resilience is part of a company's strategic management, requiring foresight, risk management tools, and expertise.

Risk management should be conducted systematically, involving both management and personnel. It is part of the strategic management of any business. It involves a systematic approach to understanding and managing risks across all levels of an organisation, from strategic decision-making to day-to-day operations. This means taking a holistic view of risk management (Image 1).

⁴ [Hopkins, 2017](#)



Image 1. Holistic View of Risk Management

There are risk management tools for conscious and controlled risk-taking, such as [Risk matrix](#). Risks in tourism can come from many sources: financial uncertainty, accidents, natural disasters, legal issues, technology failures, or even reputational damage. In tourism, risk management often means keeping travellers safe, preparing for external shocks, or protecting companies' reputation.

1.1.1 Why Risk Management Matters?

Planning helps businesses anticipate changes in the operating environment. Risk management processes can help identify potential areas for improvement and improve the efficiency of the business and the quality of the services. Proactive risk management helps to avoid sudden costs. Ensuring travellers' safety and wellbeing is a critical responsibility in tourism, as tourists are often in unfamiliar environments, which makes them more vulnerable to accidents, health issues, or crime. Moreover, the tourism industry is highly interconnected, forming a value chain of services in which safety and security depend on the performance of multiple actors.

Risk management affects the trust and reputation of both individual companies and destinations. A single poorly managed incident can damage a destination's or company's reputation for years. In contrast, effective risk management enhances customer satisfaction, encourages repeat visits,

and generates positive word-of-mouth. Good risk management also demonstrates a company's commitment to responsibility, strengthening trust among key stakeholders such as customers, employees, partners, and investors. Moreover, proactive planning allows a company to respond more quickly and effectively to crisis situations, helping to limit damage and disruption and supporting a quicker return to normal operations. Crisis management also helps to return to normal more quickly.⁵

As tourism becomes increasingly hypermobile and the global economy more interconnected, the potential impacts of crisis events on tourism are expected to intensify in both frequency and magnitude⁶. Many countries require tourism operators to meet safety and insurance standards. Risk management ensures compliance with laws, reducing liability and avoiding penalties. Safety protocols, emergency plans, and clear communication are in the heart of effective risk management. A risk management plan helps companies prepare for disruptions, minimize financial losses, and recover faster. For tourism companies' continuity, this is crucial. Tourism companies operate in networks. In risk management, cooperation at the local, regional, and national level is key to success.

1.1.2 Risk Management as a Process

Risk management is a systematic and ongoing process for identifying, assessing, and managing risks arising from both the internal and external operating environment.⁷ The risk management process can be divided into six steps: risk identification, risk assessment, action planning, implementation, monitoring, and follow up (Image 2).

Risk management always depends on the operating environment of the tourism company, whether it operates in Finland, Germany, or Bulgaria. Legal and regulatory requirements vary between countries and may also vary across regions. The risk management process is very often part of strategic management, and communication should be continuous throughout the process.

Risk identification is based on knowledge about the operating environment, a proactive approach, and systems that enable the effective use of data and information obtained from customers, personnel, and networks. Each organisation must adopt the risk classification system(s) that suit its needs and the nature of its risks. Risks can be categorised in various, for example based on their origin, nature, or impact. One common classification is based on the source of the risk, distinguishing between external and internal risks.

Risk assessment is the overall process of risk identification, risk analysis, and risk evaluation. During this process, companies need to identify, describe, analyse impact and likelihood of the risks, prioritize, document, and communicate. While companies cannot control factors such as weather conditions, they can control how company resources are used (e.g. preparing for floods

⁵ [Hopkins, 2017](#)

⁶ [European commission, 2024](#)

⁷ [Helameri, Iivari, Satokangas & Nisula, 2023](#)

or forest fires). Companies can use tools such as Risk Maps and risk assessment tables, or risk matrices.

An action plan is a tool where companies set objectives and goals for risk management. Risk management objectives should directly support the organisation's strategic priorities, mission, and values. Organisations should focus on the risks that are most critical to achieving their strategic objectives. The objectives may include, for example, enhancing resilience, protecting assets, improving decision-making, or maximizing opportunities. The action plan can also serve as a monitoring tool.

The implementation phase is essential to ensure that all stakeholders are aware of the risk management process, its objectives, and planned actions. The action plan should be implemented and clearly communicated to employees and other stakeholders through appropriate channels, such as the intranet, email, coffee room, development discussions, partner meetings, and negotiations.

Monitoring and follow up are continuous activities. Their purpose is to assure and improve the quality and effectiveness of the risk management process, including its design, implementation, and outcomes. Follow-up activities should be carried out systematically.

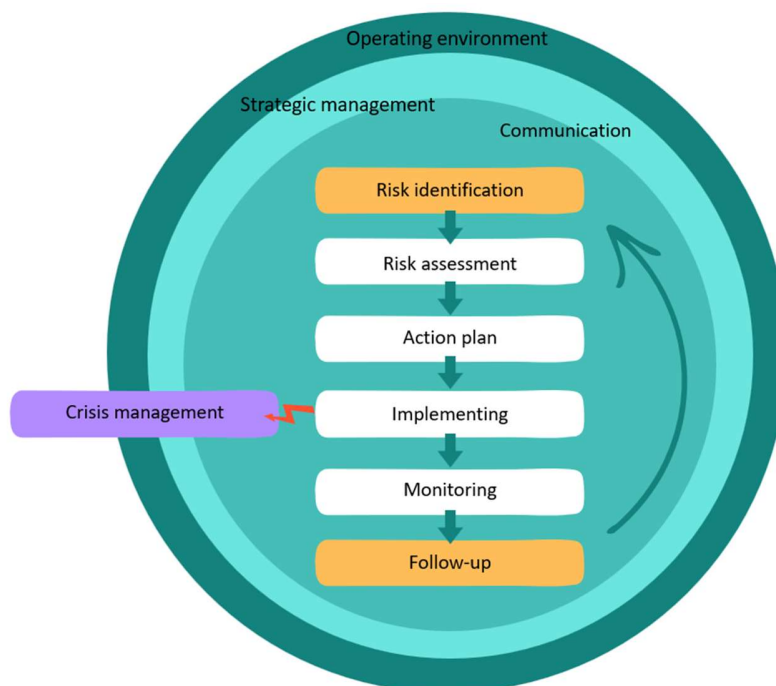


Image 2. Risk Management as a Process⁸

⁸ [Helameri, Iivari, Satokangas & Nisula, 2023](#)

Tourism businesses operate as part of a wider network, a tourism cluster. Therefore, from a tourism SME perspective, effective risk management is based on cooperation with both private and public sector actors. There are two cooperation models: the individual model and the community model. The community model (Image 3) demonstrates the levels of cooperation between different stakeholders, both internal and external.

In the community model, the company's management draws on the expertise and resources of its personnel, value chain (subcontracting chain), and network (multi-disciplinary actors). By understanding the safety network in which they operate, tourism SMEs can better utilise partnerships in risk management, improve situational awareness, and use resources more efficiently. For these reasons, the community model is often recommended.

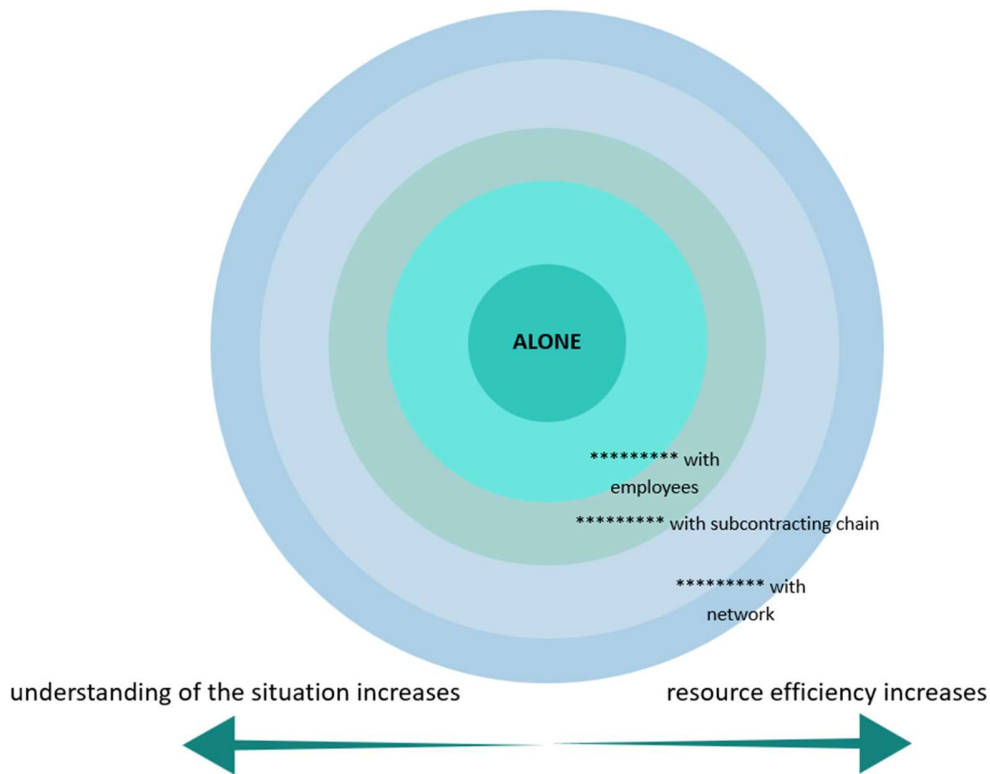


Image 3. Community Model⁹

⁹ [Helameri, Iivari, Satokangas & Nisula, 2023](#)

1.2 CRISIS MANAGEMENT AND COMMUNICATION

A crisis in a company arises when a serious risk materializes. Crisis management is one area of risk management in which crisis communication plays a vital role. Risk management aims to prepare for crises in various ways.¹⁰

Crisis management within a company includes both crisis prevention and management. Crisis management refers to the methods and forms through which crisis prevention processes are implemented in a company. Crisis management also involves the ability to lead change, while crisis prevention requires strategic leadership and a proactive and systematic approach to analysing and resolving emerging problems. Basic crisis management skills should be included in both quality management and safety management tools.¹¹

An important part of crisis management is communication. Crisis communication refers to communication in exceptional situations that threaten people, the environment, or the organisation's operating conditions or reputation. When faced with a crisis, the need for information increases significantly.¹²

1.2.1 Proactive Crisis Management Approach

In crisis management, organisations have to make quick decisions and solutions. This emphasizes the importance of previously practiced procedures. Management models can be roughly divided into two categories: proactive and reactive. A company's daily safety management can also be divided into proactive and corrective (ex post) approaches.¹³

In a proactive management model, the organisation is prepared for risks and crises in advance by analysing alternative courses of events, preparing plans, training, and practice. In contrast, a reactive management model is more about '*extinguishing fires*', i.e. responding to undesirable situations that have occurred. When acting reactively, there is no preparation for crises, for example by documenting or practicing procedures. The recommendation is of course a proactive approach, which is also required by, for example, consumer and occupational safety legislation and the Rescue Act.¹⁴

The European Commission report "Crisis Management and Governance in Tourism"¹⁵ provides an overview of the disruptions and impacts different crisis events on the EU tourism ecosystem. Five categories are identified in the report which are natural disasters, health-related, human-made, financial, and technological. The report gives a wide overview on disruptions and impacts of crisis events on the EU tourism ecosystem with practical guidelines, best practices, and initiatives to

¹⁰ [Helameri, Iivari, Satokangas & Nisula, 2023](#)

¹¹ [Iivari, 2011](#)

¹² [Helameri, Iivari, Satokangas & Nisula, 2023](#)

¹³ [Helameri, Iivari, Satokangas & Nisula, 2023](#)

¹⁴ [Helameri, Iivari, Satokangas & Nisula, 2023](#)

¹⁵ [European Commission, 2024](#)

increase resilience and crisis preparedness in the EU tourism ecosystem. The report can both widely used by both trainers and SMEs.

1.2.2 Crisis Communication

Crisis communication in a tourism company refers to communication that occurs in exceptional or unexpected situations that may threaten the company's reputation, customer satisfaction, or business continuity. It is part of a company's strategic communication, and its goal is to minimize damage, restore trust and ensure a clear flow of information to all stakeholders.

In tourism companies and destinations, it is important to establish crisis communication mechanisms. The European Travel Commission has published a crisis management checklist for national tourism organisations¹⁶. The Crisis Management Checklist is based on a framework that is made up of four consecutive phases: preparedness, response, recovery, and resilience. It gives an EU- level framework for national tourism organisations.

For tourism SMEs, clear procedures and templates are needed to make the crisis communication more effective and proactive. In this report, a check list for crisis communication (TOOL 3) is introduced so that SMEs can better prepare for sudden events and crisis situations. It can be adapted to the needs of an individual company whether it is a hotel, restaurant, or activity company.

PART 2

2.1 TRAINING METHODS AND TOOLS FOR TRAINERS

2.1.1 Foresight as an Approach

Foresight is the ability to anticipate and prepare for future developments, trends, or challenges before they occur. It is often used in strategic planning, innovation, and policymaking to reduce uncertainty and make better decisions.

Foresight involves spotting patterns of change, identifying emerging trends, and recognizing surprises and potential disruptors early, which gives us more time to respond effectively. Foresight is a collaborative process that brings in alternative points of view to enrich understanding. A key part of foresight is creating a narrative of the future that is grounded in structured frameworks and supported by evidence.

It also means exploring multiple versions of the future, since there is no single predetermined outcome. The cone of uncertainty illustrates this idea by showing that the future consists of a

¹⁶ [European Travel Commission, 2024b](#)

range of possibilities. Foresight methods help us navigate and make sense of these possibilities. The importance of foresight is emphasized in a time of surprises and overlapping crises.¹⁷

The Strategic Foresight Report presents "Resilience 2.0"¹⁸, an approach to ensuring the EU thrives in turbulent times through 2040 and beyond. It builds on the recent European Preparedness Strategy and recognises the need to scan proactively not only for emerging risks but also for future opportunities, and to consider unfamiliar or even hard-to-imagine scenarios. The report is a useful resource for trainers to strengthen their foresight skills and to better understand the operating environment in EU.

2.1.2 Facilitating a Training Session

Facilitating means making a process or activity easier and more effective by guiding, supporting, and enabling others to achieve a goal. A facilitator or a trainer does not take over the work but helps create the right conditions for collaboration and problem-solving. This often involves clarifying objectives, encouraging participation, managing discussions, and ensuring that the group stays focused and productive.

First, set clear objectives for the training session based on the nature of the training session. A good objective is concrete, clear, realistic, co-created, and communicated to all participants.

Second, design the content for the target group. Who is the training for? Where is the training? When is the training? Often less material is better than too much. This way the objectives and focus stay clear, and there is enough time for discussion and cocreation.

As a facilitator, you can utilize the following process when planning the content for the training session: 1) tuning in, 2) information, 3) Task, 4) summary and 5) ending speech. Focus especially on the beginning and the end of the training session, the big picture, the links between different topics and review of important things.

Third, choose methods and tools suitable for the training session and target group. Methods and tools are the key to genuine collaboration and discussions. This guide introduces a selection of useful tools.

As a facilitator, you do not need to be an expert on the topic or act as a coach. As a facilitator, you are an expert in the process and methods. As a facilitator, you enable learning and cocreation. In the best scenario, you can motivate and inspire the participants.

¹⁷ [Sitra, 2024](#)

¹⁸ [European Commission, 2025](#)

Competencies of a good trainer:

- Emotional intelligence during crisis-related topics
- Managing difficult discussions
- Neutral stance and psychological safety
- Skills for handling misinformation

2.1.3 Training Session Examples

Training sessions can be either onsite or online. Also, they can vary in length, purpose, and target groups.

If the participants are in the same physical space, it is often easier to add ad-hoc discussions, change the schedule or do hands-on exercises. When online, it is more important to pre-plan well the structure of the session so that participants get motivated and activated into the session's tasks.

Three examples of training sessions are introduced in this report: 2-hour onsite training session (Appendix 1), 90-minute online training session (Appendix 2), and 4-hour onsite training session (Appendix 3). These examples can be used as such or modified based on the goals, target group, and expected outcomes of the sessions. These examples help trainers to plan the sessions especially if the trainers are not experienced educators or facilitators. It is also possible to invite experts on risk management to give a brief introduction to the topic.

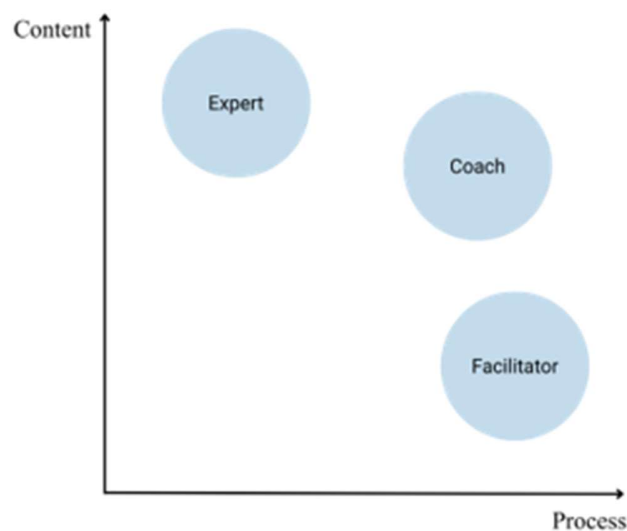


Image 4. The Role of the Facilitator in the INSPIRES Train the Trainer Programme

Practical tips for onsite delivery:

- Recommended onsite cocreation tools (flip charts, sticky notes, dot voting, canvases) -creation.
- Engagement techniques (gallery walks, think–pair–share, energizers)
- Accessibility considerations (room layout, acoustics, clear visuals, inclusive materials)
- Prepare participants (pre-reading, pre-surveys, bring-your-own examples)

Practical tips for online delivery:

- Recommended online tools for cocreation (such as Zoom whiteboard, Menti, Teams, Padlet, and Google Jamboard)
- Tips for engagement (polls, breakout rooms, short check-ins)
- Accessibility considerations (bandwidth, language, captioning)
- Prepare pre-reading or tasks for the participants.

2.2 TOOLS AND TEMPLATES

2.2.1 Tool 1: Risk Management Maturity Test for SMEs

With the risk management self-assessment maturity test, tourism businesses can determine their maturity (current situation) in risk management. At the end of the test, you will receive a description of your business's current risk maturity level and suggestions on what to do next to improve your company's risk maturity. In the test the following topics are covered: standards and procedures, processes, compliance, planning and goals, strategy, roles and responsibilities culture, risk communication, and crisis resilience.

The test is based on the risk maturity model developed by Lapland University of Applied Sciences ([Risk Management Maturity - A multidimensional model 2021](#)). It was developed by Lapland University of Applied Sciences in the 'Increasing the risk management and resilience of Lapland's tourism companies as a part of strategic management 2024–2026 project.

2.2.2 Tool 2: Futures Wheel

[The Futures Wheel](#)¹⁹ is a foresight tool used to explore the consequences of a trend, event, or decision. It helps visualize first-, second-, and third-order impacts in a structured way. The Futures Wheel supports strategic thinking, anticipate ripple effects, and stimulate creative discussion about future scenarios.

¹⁹ [The Futures Wheel, 2025](#)

Following step-by-step instructions, the Futures Wheel is easy to use and can be used in different contexts and environments. In risk management, a risk can be taken as the central event which is then processed with the help of the tool.

1. Define the central topic.
Place the trend, event, or decision in the centre of the wheel.
2. Identify first-order impacts.
Brainstorm direct consequences and place them in the first ring.
3. Expand to second- and third order impacts.
For each consequence, ask “What happens next?” and add layers.
4. Use clear cause-effect logic.
Ensure each link shows a plausible relationship.
5. Encourage diverse perspectives.
Involve participants from diverse backgrounds for richer insights.

Practical Tips:

- Start broad, then refine: Begin with many ideas, then cluster and prioritize.
- Use colour coding: Different colours for positive, negative, and uncertain impacts.
- Combine with other tools: Pair with SWOT or scenario planning for deeper analysis.
- Document assumptions: Note why each consequence is considered likely.
- Digital tools help: Use mind-mapping software or Zoom Whiteboard for easy editing and sharing.



Image 5. Futures Wheel Tool (modified from Martin Börjesson)

2.2.3 Tool 3: Checklist on Crisis Communication for SMEs

1. Crisis Preparedness and Planning

- Do you have a written crisis communication plan?
- Have you assigned clear roles and responsibilities for crisis situations?
- Have you identified potential risks and crisis scenarios relevant to your business?
- Are your communication channels (phone, email, social media) ready and tested?

2. Internal Communication

- Is your staff aware of the crisis communication procedures?
- Have you provided clear instructions for staff during emergencies?
- Is there a designated person or team responsible for internal updates?

3. External Communication

- Do you have a plan for informing customers during a crisis?
- Are there pre-written templates for press releases and social media posts?
- Are contact details for media and partners easily accessible?



4. Rapid Response and Transparency

- Is there a protocol for immediate communication when a crisis occurs?
- Is your messaging honest, empathetic, and calming?
- Do you have a way to collect customer feedback during a crisis?

5. Reputation Management

- Is there a strategy to protect your brand and minimize damage?
- Are you prepared to respond to misinformation or social media backlash?
- Have you reviewed past crises and updated your plan based on lessons learned?

CONCLUSION

The tourism ecosystem in Europe is operating in an era defined by volatility, uncertainty, and rapid change. As highlighted throughout this guide, crises are no longer rare, isolated events—they are increasingly overlapping, complex, and global in scale. For tourism SMEs, which often operate with limited resources yet serve as the backbone of regional economies, the ability to anticipate, withstand, and recover from disruptions is essential for long-term competitiveness and sustainability.

The guide has provided a practical and accessible foundation for understanding risk management and crisis preparedness within the tourism context. It has outlined the importance of proactive risk management, clarified key concepts, and introduced a structured process for multipliers to train SMEs in diverse operational environments. By emphasising both strategic planning and day-to-day preparedness, the guide supports tourism businesses in integrating resilience into their core operations rather than treating it as an external add-on.

Crisis management and communication were identified as crucial components of resilience. Clear roles, timely information, and transparent communication help protect customers, employees, and brand reputation in moments of uncertainty. Likewise, cooperation within companies, across value chains, and at the community and destination level, was emphasised as a decisive factor in effective preparedness and response. Tourism companies operate in networks, and therefore, shared responsibility and joint planning are essential.

The training tools and methods presented in the report offer trainers concrete ways to enhance the resilience capacity of SMEs. Through foresight approaches, hands-on cocreation tools, and structured training session models, the guide supports the delivery of engaging and impactful learning experiences. These resources enable trainers to facilitate knowledge transfer even without being risk-management specialists themselves, strengthening local capabilities and empowering SMEs to take proactive steps.

Ultimately, building resilience is an ongoing journey. It requires regular assessment, continuous learning, and commitment from all actors in the tourism ecosystem. By adopting structured risk management practices and fostering a culture of preparedness, tourism SMEs can not only reduce vulnerability to disruptions but also position themselves to seize opportunities arising from change.

The INSPIRES project aims to support this transition toward a more sustainable, resilient, and future-oriented tourism ecosystem in Europe. Through shared tools, collaborative learning, and strengthened networks, this guide contributes to that goal by equipping trainers and SMEs with the essential knowledge to navigate uncertainties—and to thrive despite them.

KEY WORDS

Crisis	The realization of a risk (undesired incident). A crisis can be defined as a state of extreme contradictions within an organisation and at different stages of an individual's life, threatening their viability and the environment. A crisis is the part of the emergency that continues after a risk is realised.
Crisis management	Systematic way to prepare for risks in a company. It includes crisis prevention or crisis leadership.
Crisis communication	A crucial part of crisis management. Crisis communication is communication in an exceptional situation that threatens people, the environment or an organisation's ability to function, or its reputation.
Disruption	A situation in which it is difficult for something to continue operating in the normal way.
Foresight	Refers to the application of specific tools and methods for conducting futures work, for example, horizon scanning (gathering intelligence about the future) and scenarios (describing what the future might be like).
Futures thinking	Refers to systematic approaches to thinking about the future and exploring factors that could give rise to possible and probable future characteristics, events, and behaviours.
Incident	Events or situations that can be, or could lead to, disruption, loss, emergency, or crisis.
Resilience	The ability to recover from and adapt to an abnormal situation. The organisation's resilience to external and internal disruption. Resilience is strengthened through risk management (foresight), planning, networking, participation, learning, communication, feedback system (monitoring and response), and good management.
Risk	The possibility of an undesired incident. Risk refers to the impact of uncertainty on objectives, a deviation from the expected. The impact can be positive or negative compared to what was expected.
Risk management	Risk management can be seen as a process through which risks are identified and assessed, and measures are selected and implemented to reduce their consequences.
SWOT	SWOT analysis is a strategic planning tool used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or business.
Tourism safety	Refers to the measures, practices, and policies designed to protect tourists and employees from harm and ensure their well-being while traveling.

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APPENDICES

Appendix 1

Session Example 1: 2-hour Onsite Workshop

Section	Content
Workshop Type	2-hour Onsite Workshop
Topic	Introduction to Risk Management for Tourism SMEs
Objectives	<ul style="list-style-type: none"> • Increase awareness of the basic risk management process • Identify key internal and external risks • Produce a simple Risk Map • Build shared understanding of ecosystem risks
Materials Needed	Flip charts, sticky notes (3 colours), markers, printed Risk Map template, projector (optional), tape.
Agenda	<ol style="list-style-type: none"> 1. Welcome & introduction (10 min) 2. Mini lecture: Risk Management Basics (15 min) 3. Individual task: Risk identification (15 min) 4. Group work: Building the Risk Map (30 min) 5. Plenary discussion (20 min) 6. Intro to action planning (10 min) 7. Reflection & commitments (10 min)
Expected Output	<ul style="list-style-type: none"> • First SME Risk Map version • Shared regional risk cluster map • One action commitment per participant

Appendix 2

Session Example: 90-minute Online Training

Section	Content
Training Type	90-minute Online Training
Topic	Crisis Communication Essentials for SMEs
Objectives	<ul style="list-style-type: none"> • Introduce basics of crisis communication. • Apply Crisis Communication Checklist using real examples. • Draft a reusable crisis message template.
Materials Needed	Slides, breakout rooms, Jamboard/Padlet/Zoom Whiteboard, crisis communication checklist (PDF), example of poorly written crisis message.
Agenda	<ol style="list-style-type: none"> 1. Welcome & technical check (10 min) 2. Key concepts: Crisis communication (10 min) 3. Example analysis (10 min) 4. Breakout activity: Rewrite message (20 min) 5. Presentation & feedback (15 min) 6. Applying the Checklist (10 min) 7. Individual reflection (5 min) 8. Q&A + Closing (5 min)

Section	Content
Expected Output	<ul style="list-style-type: none"> • Improved crisis communication message template • Checklist self-assessment • Clear, actionable improvements for each business

Appendix 3

Session Example: Half-Day Co-Creation Session

Section	Content
Session Type	Half-Day Co-Creation Session (4 hours)
Topic	Developing a Tourism SME Risk Map Together
Objectives	<ul style="list-style-type: none"> • Understand the risk landscape across the local tourism ecosystem. • Co-create a shared cluster-level Risk Map. • Identify cross-organisational risks requiring cooperation. • Build the foundation for a joint resilience strategy.
Materials Needed	Large room with wall space, A1 sheets, sticky notes, markers, printed templates (risk matrix , stakeholder map), projector, refreshments.
Agenda	<ol style="list-style-type: none"> 1. Welcome & expectations (15 min) 2. Shared understanding: What is risk management? (20 min) 3. Risk identification by company (25 min) 4. Co-creation round 1: Clustering (30 min) 5. Co-creation round 2: Impact–Likelihood rating (40 min) 6. Coffee break (10 min) 7. Cross-SME analysis (25 min) 8. Prioritization (20 min) 9. Action pathways (30 min) 10. Final discussion (15 min) 11. Closing (10 min)
Expected Output	<ul style="list-style-type: none"> • Full co-created Risk Map • Prioritized list of critical risks • Actionable actions and collaboration pathways • Strengthened SME and stakeholder relations