Small and Medium-sized Enterprises Craft sector





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An Expanded Mission for the EURO INFO CENTRES (EIC)

The Third Multi-annual Programme for SMEs (1997-2000)¹ was adopted by the European Council on 9 December 1996. Its principle objectives are to improve the administrative and financial environment for SMEs, help SMEs Europeanise and internationalise their strategies, particularly through better information services, and to strengthen their competitiveness through improved access to research, innovation and training.

Within this new framework, the 228 Euro Info Centres and the 19 Correspondence Centres of the network will be taking on additional responsibilities, such that their field of activities has been expanded far beyond the simple task of informing. The future development of the network will take place in line with four major objectives:

1. The EICs as 'first-stop information shops'

Given the multiplication of specialised Community information networks, a need was developing to simplify and speed up SMEs' access to Community programmes by designating a central contact point. The Commission has confided this role to the Euro Info Centres. The EICs will maintain their initial objectives of providing SMEs with up-to-date, targeted information about enterprise policy and to offer them advice and assistance. From now on they will also now receive all questions from SMEs, directing them when necessary to the proper authorities, thus becoming 'first-stop Community information shops'.

2. Increasing the qualitative and quantitative impact of the EICs

The initiatives and experiences of each EIC will be able to enrich the entire network thanks to a new stimulated and organised system for exchanging good practice. This information will be disseminated to the entire network only after proven through proper experimentation and positive results.

¹ COM(96)98 Final and COM(96)591 Final.

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European Commission

Directorate general XXIII Enterprise policy, Distributive Trades, Tourism and Cooperatives Rue de la Loi, 200 (AN 80) B-1049 Brussels Belgium

3. Using the new information technologies

The information tools in general will tend toward the WWW technology and electronic forums will also be established. This strategy aims to reinforce the capabilities of the networks services and to stimulate the exchange of good practice between EICs in order to give full satisfaction to their clients, the SMEs.

4. Improving the visibility and credibility of the EICs

The programmes which the European Union offers to enterprises are not sufficiently well known and the EICs are no exception to the rule. Their potential for aiding SMEs is limited. In addition, the new role of the EIC — as 'first-stop information shops' needs to be made better known amongst small and medium-sized enterprises so that SMEs can take full advantage of the network and all the services that the EU is making available to them. A policy of decentralised communication will be set up whose main objectives will be to publicise the network and to establish it as a genuine partner in helping SMEs achieve full development.

A new central structure was put into place at the beginning of 1997. As in the past, its role will be to support the EICs in their task of information. It will also help the EICs achieve their goals as set out in the new multi-annual programme, especially by offering innovative information products in relation to the expectations of SMEs and by endeavouring to increase SME awareness and recognition of the network. To achieve this, the new central structure will use and make available to the EICs the best information technology available.

For further information: EUROPEAN COMMISSION

DG XXIII/B.1 — EURO INFO CENTRES Jean-Pierre HABER rue de la Loi, 200 (AN80) — B-1049 BRUSSELS Tel: +32-2/295.05.38 Fax: +32-2/295.73.35

EUROPEAN CONFERENCE ON THE CRAFT SECTOR AND SMALL ENTERPRISES: Conclusions from the Dublin Preparatory Conference

The Third European Conference on the Craft Sector and Small Enterprises will be held in Milan, Italy on 20 to 22 November 1997. It will be preceded by a number of 'Preparatory Conferences' organised in the various Member States². The second of these Preparatory Conferences — held in Dublin, Ireland on 5-6 December 1997 — was prepared during the Irish Presidency of the European Council and organised by FORBAIRT in collaboration with the Irish Ministry of Enterprise and Employment and European professional organisations. This conference brought 130 participants together around the subject of 'Financing Enterprises throughout their Development'.

The participants established priorities and suggested the following actions in order to improve the difficult financial situation of the majority of small enterprises:

In the medium term, bank loans will remain the primary source of financing for small businesses and craft enterprises. It is therefore essential to improve the relations between banks and enterprises.

Actions suggested:

- encourage banks to analyse more carefully the commercial potential of the enterprise in question before taking
 a decision on the loan to be granted. In addition, the banks should take into consideration the consequences of
 their own decision-making system, especially where the relation between centralisation and regionalisation is
 concerned;
- develop systems of loan guarantees adapted to the specific needs of the craft sector and small enterprises;
- support the creation and development of capital availability through systems of mutual guarantees and risk capital;
- examine how to better integrate representatives of SMEs into the administrative boards of banks.

It is necessary to reinforce the system of loan guarantees, in particular by creating such systems in those countries where they do not yet exist.

Actions suggested:

- preparation and launching of appropriate actions in those countries where these systems do not yet exist;
- clarification of the role of the European Investment Fund (EIF) in the implementation of the European system of loan guarantees (proposal from the European Commission).

² see EURO-INFO 95 (November 1996) and EURO-INFO 97 (January 1997).

In questions of risk capital, the availability of capital should be raised from 50,000 ECUs to 100,000 ECUs in order to realise direct investments in newly created enterprises.

Actions suggested:

- analyse the real availability in the Member States for sums of this amount;
- analyse the results of the Commission's pilot actions in the area of seed-capital and risk capital, and evaluate the impact of this programme in relation to the objectives set out.

Bank loans are important. Entrepreneurs, however, need to be more aware of all the financial and refinancing instruments available to the craft sector and to small enterprises:

Actions suggested:

- support an information campaign about the different financial instruments available: risk capital, capital markets for SMEs, 'Business Angels leasing', etc;
- reinforce SME capital markets, particularly with a view to making them more attractive for rapidly growing small enterprises.

In questions of financing enterprises, there is no one standard solution. It is therefore necessary to help entrepreneurs gain a keener knowledge of the various methods of financial management so they can determine the best 'financing mixture' for their businesses.

Actions suggested:

- support for training in the area of financial management;
- support for developing long-term financial instruments (particularly through bank loans) in order to assure a continued development for small businesses and craft enterprises.

During periods of recession payment periods tend to become longer. Given the financial difficulties experienced by a large number of craft and small enterprises, it is essential that the Commission's recommendation on payment periods be applied by the Member States.

Actions suggested:

immediate implementation of legislative measures as required. In certain cases, payment of interest by central or local authorities.

SMEs do not clearly understand what effects the single currency will have on their problems of financing.

Actions suggested:

- examine the probability of an increasing liquidity in primary and secondary markets and take into consideration initiatives which promise to attract international institutional investors to these markets;
- examine what effects the single currency will have and analyse the complications caused by its introduction;
- study the obstacles to international and geographic development in these enterprises.

For further information: DG XXIII - Craft Sector

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ARIES: an Innovative EURO INFO CENTRE

ARIES is a good example of the range of innovatory ways in which the Euro Info Centres (EIC) can provide information. In contrast to the majority of EICs, ARIES is not confined to a particular geographic zone. ARIES distributes its information proactively on the Internet throughout Europe. It currently has several hundred users in more than 20 European countries, most of which in turn redistribute the information they receive to their members through non-electronic means.

ARIES is the EIC specialised in social economy or the third sector (cooperatives, mutualities, associations and foundations). ARIES (Social Economy Information Network Association) was created by three representative organisations for the social economy at the European level: the CECOP (Comité européen des coopératives de production), ECAS (Euro Citizen Action Service), and the EFC (European Foundation Centre). It receives support from the European Commission (DG XXIII) and from the EFC.

Aries is aimed at organisations which combine an economic activity with the social objectives of Europe as a whole. Professionals involved in supporting and advising enterprises and micro-enterprises, local development and *community economic development* as well as organisations dedicated to training, find ARIES' information services particularly useful. ARIES offers them useful information, while providing a way to put their **own information on-line**. Many EIC are invited to help innovative local economic development projects, and the services of AIRES can be of great assistance to them. ARIES will likewise serve as a forum for discussion over the Internet and will allow people to exchange ideas and establish business and project partnerships.

According to ARIES coordinator, Mr Hans-Gerd Nottenbohin, members of AIRES, come into contact with each other as well as with current news and databases. In order to avoid any possible information overload, ARIES provides information that is both targeted and worthwhile, while choosing the European news items of greatest interest to social economy organisations. Currently some 7 article are provided each day. Users find information on hundreds of calls for tender and calls for proposals from the European Union. Likewise, special attention is given to those programmes with special interest for the social economy, such as LEONARDO, PHARE or ADAPT.

With its project entitled 'Funders On-Line' ARIES also aims to develop an interactive source of on-line information about foundations and distributors of social funds which can support social projects.

- Access to ARIES is available either through an Internet mailing list or directly on the World Wide Web. AIRES BBS is not directly accessible from the host servers (Poptel and Geonet).
- A Subscription to ARIES (cost 50 ECU/year) can be requested:

on-line on the ARIES WWW site: http://www.aries.eu.int
 or request a form from:
 ARIES — 51, rue de la Concorde — B-1050 Brussels — Belgium Tel: +32-2/513.75.01
 Fax: +31-2/512.32.65
 E-mail: aries-brussels@aries.eu.int

ARIES — One Month Free Trial To subscribe to ARIES by mailing list, send an e-mail message to: majordomo@poptel.org.ukwith the following message: subscribe aries-trial

- Existing user networks in Germany and the United Kingdom:
 - ARIES e.V Huckarder Strasse 10-12 D-44147 DORTMUND Germany Tel: +49-231/16.24.76
 Fax: +49-231/907.02.69 E-mail: hansgerd@aries.eu.int
 - ARIES UK User Group 32 West End Chipping Norton OXFORDSHIRE UK OX7 5EX Tel:
 +44 1608.644.022 Fax: +44 1608.644.088 E-mail: vivian@aries.eu.int.

COMPETITION: Towards a Revision of the Communication on Agreements of Minor Importance

The European Commission is preparing the revision of its 1986 communication on agreements of minor importance 'de minimis' which are not subject to the prohibition on agreements contained in article 85, paragraph 1 of the EC Treaty³. The text currently in force provides that the Commission will not intervene in agreements between enterprises as long as their combined shares in the market remains under 5% and that their combined turnovers do not exceed 300 million ECUs. In order to avoid unnecessary administrative charges for enterprises and to centre the European policy on mergers on the more important cases, the Commission plans to base its new communication 'de minimis' solely on the tangible nature of the restriction on competition.

According to the new text, agreements between enterprises engaged in the production or distribution of goods or in the delivery of services would not fall within the scope of the prohibition in article 85, paragraph 1 as long as the market shares held by the participating enterprises do not exceed, on any of the markets in question:

- the 5% threshold when the agreement is between enterprises operating at the same stage of production or marketing ('horizontal' agreement);
- the 10% threshold when the agreement is between enterprises operating at different economic stages ('vertical' agreement).

³ OJ of the EC no. C231 of 12/09/1986 and OJ no. C368 of 23/12/1994. Article 85, paragraph 1 prohibits those agreements which which may effect trade between Member States and which have as their objective the prevention, restriction or distortion of competition within the common market.

The Commission is also proposing to no longer consider as being of minor importance those agreements bearing on price fixing or production quotas, or on the sale and distribution of markets or supply sources, even though the market shares held by the contracting parties remain below the established thresholds.

Finally, the extension of the Communication 'de minimis' to large enterprises holding minimal market shares does not pose a threat to SMEs⁴. On the contrary, the position of SMEs is actually reinforced. The Communication is based on the principle of non-intervention in the affairs of SMEs and only provides for two very narrowly defined exceptions:

- when the agreements have a bearing on a substantial portion of the market in question;
- when competition in the market in question is restricted by the combined effect of networks of similar parallel agreements set up by several retailers or producers.

SMEs (turnover up to 40 million ECUs; up to 250 employees) will, therefore, benefit from special treatment designed to protect them from interventions and Commission proceedings on competition, and will henceforth be relieved of unnecessary administrative burdens. Following on the publication of the proposal in the Official Journal⁵ and before the adoption of the final text by the Commission, interested parties are invited to present their comments on this modified Communication 'de minimis' to the address below within the next two months:

European Commission Directorate General for Competition Division IV/A.2 — Legal and Legislative Affairs Cort. 150 3/62 — Rue de la Loi, 200 — B-1049 Brussels — Belgium E-mail address: Nelly.Depessemier@dg4.cec.be

INTERPRISE:

Promoting Partnership between Industries and/or Services in Europe

The INTERPRISE programme is designed to support local, regional and national actions aimed at stimulating direct contacts (ie personalised meetings) between heads enterprises with a view towards establishing cooperation agreements between small and medium-sized enterprises. The projects must include at least three regions from three European Union countries and may, in certain instances, also be extended to regions from non-member countries.

The following INTERPRISE events will take place during the coming months:

HARDWARE

Meetings: 3 March 1997 in Cologne, Germany Countries involved: Belgium, Germany, France Sectors: hardware Organisation: DEBELUX — Deutsch-Belgisch-Luxemburg Handelskammer — Mr Ralf LISSEK — Manhattan Office Tower — 21, avenue du Boulevard — B-1210 BRUXELLES — Belgium — Tel.: +32-2/203.50.40 — Fax: +32-2/203.47.58.

INTERPRISE HELSINKI REGION

Meetings: 6-7 March 1997 in Helsinki, Finland Countries involved: Finland, Germany, United Kingdom, Netherlands, Sweden Sectors: renewable energies and the environment Organisation: Finnish Foreign Trade Association — Mr Antero VANATEN — Arkadiankatu, 2 — P.O.Box 908 — FIN-00101 HELSINKI — Tel.: +358-204-695.220 — Fax: +358-204.695.552.

EUROMAR

Meetings: 8-9 April 1997 in Birmingham, United Kingdom
Countries involved: United Kingdom, Greece, Netherlands
Sectors: environment (pollution, waste, water treatment)
Organisation: Business Briefings Consultants Ltd — Mr Howard EVANS — Maxwelton House — 41 Boltro Road,
Haywards Heath — GB-RH16 1BJ — West Sussex — Tel.: +44-444.416.678 — Fax: +44-444-441.162.

⁴ Such as defined in the Commission recommendation of 3 April 1996 / JO no L107 of 30/4/1996.

⁵ Official Journal of the EC series C29 of 30/01/1997.

INTERPRISE PRO-COM-TEC

Meetings: 14-15 April 1997 in Liege, Belgium Countries involved: Greece, Belgium, Cyprus, United Kingdom, Malta Sectors: communication technology, telecommunications Organisation: EUROPARTNERS Ltd — Mr Alexis CANIARIS — 101, avenue Syngrou — GR-11745 ATHENS — Greece — Tel.: +30-1-92.21.254 — Fax: +30-1-92.21.589.

ECOBUSINESS '97

Meetings:17-18 April 1997 in Toledo, Spain Countries involved: Spain, Finland, Italy, Israel Sectors: technology and services in the environmental sector, renewable energies

TRANSCHANNELL III

Meetings: 24-25 April in Lille, France Countries involved: France, Belgium, United Kingdom Sectors: multi-sectoral Organisation: Agence régionale de développement Nord-Pas de Calais — Mr Maurice BAUDOUX — boulevard de la Liberté, 185 — F-59013 LILLE (France) — Tel.: +33-03.20.14.44.00 — Fax: +33-03-20.57.07.55.

- For further information on a specific INTERPRISE event, please contact the organiser.
- For information on the INTERPRISE programme itself: European Commission DG XXIII/B2 INTER-PRISE — rue de la Loi, 200 (AN80) — B-1049 Brussels — Fax: +32-2/295.17.40

UE-CCG INTERPRISE

Meetings: 20-21 May 1997 in **RIYAD**, Saudie Arabia Countries involved: United Arab Emirates, Oman, Qatar, Bahrein, Saudie Arabia, Kuwait Sectors: food-stuffs, construction, chemicals, plastics, metallurgy, engineering Organisation: Assemblée des chambres françaises de Commerce et d'Industrie (ACFCI) — Alexandre COLOMB — 1/2 avenue des Arts — B-1210 Bruxelles — Belgium — Tel.: +32-2/221.04.11 — Fax: +32-2/217.69.87.

EURO INFO and many other sources of information are available on the INTERNET via the EUROPA server:

http://europa.eu.int/en/comm/dg23.htm

- * EURO-INFO is a newsletter for small businesses and craft trades. It is distributed free of charge to business organisations, associations and groups and to correspondents of the Business Cooperation Centre (BRE) to members of the BC-NET (Business Cooperation Network) and to EURO INFO CENTRES and to SME executives who request a copy. EURO-Info appears 10 times per year.
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EURO-OP — DG XXIII B.PP. 2201 L-1022 LUXEMBOURG

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	С	Library /	Documentation Centre	G FD	Regional Administration, Regional Elected Body
	CG	Euro Info	Centre	G FE	Local Administration, Local Elected Body
	CH	BC-Net a	nd BRE	GG	Party or Political Movement
	D	Culture -	Leisure – Sport	Π	Body of the European Communities (please
	E	Education			specify
0	F	Public Se	rvice		

O.1	International Organisation	🗆 NI	Tourism (restaurant, hotelier, travel)			
ΟK	Diplomatic Corps	🗆 NJ	Service company, consulting agency			
ΩL	Trade Union or Professional Organisation of wage earners	D NO	SME (-250 employees) (please specify)			
D LC	Craft Sector or Commercial Organisation	□ NP	Craft Entreprise and micro-enterprise			
🗆 LE	Chamber of Commerce	οū	Scientific Institute, research institut			
M	Professional Organisation (please specify)	□ YB	Enterprise Association (please specify)			
O N	Industry, private or public enterprise					
	Commerce	ΩZ	Other (please specify)			
- 110						
5. I am interested in the following topics (tick 8 maximum)						
D T01	Institutional Affairs	□ T10	Economy, Consumer			

□ T11 External Relations

□ T13 Regional Policy

□ T15 Scientific Research

□ T16 Information, Education, Culture

□ T14 Environment

□ T17 Statistics

□ T12 Energy

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□ T02 Internal Market and Commercial Policy

- □ T03 Agriculture, Forestry, Fisheries
- □ T04 Employment and work
- D T05 Social
- □ T06 Law and Legal Issues
- □ T07 Transport
- □ T08 Competition and Enterprise
- □ T09 Finance
- 6. In the framework of actions carried out by DG XXIII, I am especially interested in the following areas (please tick)
- Community strategy for the development of enterprises
- □ Improvement of the business environment
- □ Social economy (cooperatives, mutual companies, associations and foundations)
- □ Trade and distribution
- Craft sector and small enterprises
- □ Information for Enterprises and relations with other Community networks
- Development of cooperation and promotion of internationalism
- □ Reinforcement of competitiveness (access to technology, training and the information society)
- □ Promotion of sub-contracting
- Concerted actions and improvement of access to support programmes
- Concerted actions and improvement of conditions for better access to financing
- Concerted actions and Community contribution in favour of tourism

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