

## **'THINK SMALL FIRST'** *Towards Improving and Simplifying the Business Environment for Business Start-ups*



### IN THIS NUMBER

*Towards Improving and  
Simplifying the Business  
Environment for  
Business Start-ups* p. 1



**BANKS-SME  
DIALOGUE: The Final  
Report from Bankers  
and SMEs** p. 3



**ASSISTANCE TO  
CRAFT AND SMALL  
ENTERPRISES: A Call  
for Proposals** p. 4



**THE SPECIALISED  
GROUPS OF THE EIC  
NETWORK: Greater  
Competencies for More  
Services to  
Enterprises** p. 5



**INTERPRISE** p. 6



**MEDPARTENARIAT  
JORDANIE: In Amman,  
13-14 July 1997** p. 7

At the initiative of Commissioner Christos Papoutsis, responsible for Enterprise Policy, the European Commission adopted a Recommendation addressed to the Member States on 22 April 1997 which identifies best practice in the field of improving and simplifying the business environment for enterprises in the start-up phase<sup>1</sup>. It recommends that the Member States take the most suitable measures to reorganise, simplify and up-date the business environment, especially at the moment of their creation and during the first years of their development.

According to the European organisations representing enterprises, improving and simplifying the complex and constantly changing business environment in which enterprises must operate is the most important priority. Numerous regulations have been adopted during the past twenty years and, coupled with administrative formalities, have a combined effect on enterprises of stifling their daily activities and hampering their competitiveness. Furthermore, the burden is disproportionate for small enterprises which, contrary to large firms, do not have all the necessary human or financial resources to bear up to them.

In order to structure the work involved, it has been deemed appropriate to concentrate first on the initial phase of an enterprise's life cycle, ie start-up and the first years of growth. Despite its importance for employment, the creation of an enterprise takes, in certain Member States, a considerable amount of time due to a lack of coordination amongst the administrative authorities which creates a labyrinth of cumbersome authorisation formalities and procedures. With regard to regulations and administrative formalities resulting primarily from Member State legislation, a first action<sup>2</sup> with the Member States and the derived organisations representing enterprises was launched at a Forum organised in June 1995 during the French Presidency which was followed-up by three specialised workshops.

<sup>1</sup> COM(97)1161

<sup>2</sup> see EURO-INFO no. 92-6-1995

Because it is widely recognised that SMEs offer the greatest possibilities for job creation, the public authorities should study ways of making the **administrative procedures required for creating a new enterprise simpler**, faster and more user friendly. The Commission recommends that the Member States examine the advantages offered by the following measures:

- Introduce a single form for registering enterprises
- Establish single contact points where enterprises can submit the registration form mentioned above. These contact points will be charged with transmitting the information contained in the form to all the other administrative services within a set deadline of one or two working days.
- Establish a single identification number to be used by enterprises when dealing with any part of the public administration.
- Avoid the introduction by the various authorities of superfluous and duplicative forms and/or contact points.
- Allow enterprises to refuse to supply non-confidential information if the data in question has already been provided to another authority.
- In as much as possible, use information technology and databases for transmitting and authenticating the information supplied and for sharing the information between authorities, provided that the appropriate measures have been taken to protect private information.
- Establish clear objectives with regard to deadlines for processing the requests of enterprises and the granting of licenses and authorisations.
- Introduce, as required, a system for automatically granting an authorisation if the authority has not responded to a request within the established deadline.

Fiscal, social, environmental and statistical restraints which hamper **an enterprise' start-up and first years of development** can be improved or abolished by means of the following provisions:

- Examine all the improvements possible in the fiscal treatment given to newly established enterprises;
- Take the appropriate fiscal measures to encourage outside investment in newly established enterprises (cf: 'Business Angles');
- Lighten the employer's contribution to social security, at least for a certain period of time, when workers are hired.
- Examine possible improvements to the administrative or legal provisions which could discourage enterprises from hiring and encourage the establishment of a more flexible labour market.
- Establish a dialogue between the social security and taxes services with a view to creating a coordinated interface with enterprises.
- Examine the different demands made on SMEs with regard to declarations they must make — paying particular attention to the types of declarations, their frequency and the length of time that documents must be kept — in order to simplify and harmonise these demands as much as possible.
- Examine the existing administrative or legal provisions in order to simplify or abolish those which unduly limit access to certain professions.
- Authorise small enterprises to declare VAT on a quarterly basis and an optional VAT exemption should be made available to them.
- Examine the means of improving the situation of micro-enterprises, especially single-owner enterprises, in the areas of taxation, social security and pension schemes.

In order to allow the Commission to evaluate the progress achieved, the Member States are invited to submit it an annual report on the measures they have adopted in following the present recommendation which will appear in a forthcoming edition of the Official Journal of the European Communities. In addition, the Commission will provide the EURO INFO CENTRES with full information on the progress achieved so they can provide first-hand information to enterprises having to fulfil administrative procedures in other Member States of the European Union.

The text of the Recommendation is available on the INTERNET at <http://EUROPA.eu.int/en/comm/dg23/index.htm>.

**For further information:** EUROPEAN COMMISSION  
DG XXIII/A1 — Improvement of the Business Environment  
Reinhard SCHULTE-BRAUCKS  
rue de la Loi, 200 (AN80)- B-1049 BRUSSELS  
Tel: +32-2/295.58.82 — Fax: +32-2/295.97.84

## BANKS-SME DIALOGUE:

### The Final Report from the Round Table of Bankers and SMEs

The vast majority of small and medium-sized enterprises — approximately 80% — find their primary source of financing in overdrafts and bank loans and the majority of them remain underfinanced throughout their existence. Therefore it is vital for them to maintain good relations with their bank in order to survive during the first difficult years to attain a job producing level of growth, despite frequent feelings of miscomprehension. According to representatives of SMEs, bank rates are too high, and banks require disproportionate guarantees, employ too little risk capital and are lacking in transparency. For their part, the banks feel that the main problem encountered amongst SMEs lies in managing the relationship with the banks. According to bankers, SMEs which communicate well have a greater chance of being granted loans.

To deal with this rather conflictive situation, a first Round Table of bankers and SMEs was set up in 1993 at the initiative of the European Commission. Its objective was to draw up an inventory of the problems linked with relations between financial bodies and SMEs. The second Round Table of Bankers and SMEs<sup>3</sup> was constituted in 1995 by Christos PAPOUTSIS, Commissioner responsible for enterprise policy, and charged with the mission of studying which actions the banking sector could take to remedy the problems of financing encountered by SMEs and with identifying within the Member States the best practices suitable for widespread dissemination throughout the European Union.

The conclusions of the final report<sup>4</sup> presented by Christos PAPOUTSIS at the end of February 1997 underscored that the problems facing the relations between Banks and SMEs are in part cyclical, becoming more serious, for example, with an increase in interest rates. In addition, SMEs do not look only for banking products and services at a competitive price. They also look for transparency (particularly in the granting of credits) and training in financial matters.

To meet these needs, the authors of the report recommend that **banks and financial institutions** elaborate, perfect and combine financial products and services aimed at facilitating SMEs growth while not losing sight of providing better training for their own personnel.

The report recommends that **national and regional authorities** particularly encourage guarantee schemes, capital risk funds and European capital markets through fiscal and financial measures designed to reduce legislative, administrative and fiscal burdens. It also recommends the designation of a mediator responsible for conflicts between SMEs and banks, etc. As for the European institutions, the report recommends launching pilot actions to evaluate the effectiveness of the new financial instruments at the European level, disseminating the results of best practice and reinforcing current policies in favour of SMEs with the help of the European Investment Bank, the European Investment Fund and the Structural Funds.

The Round Table has also examined various examples of good practice suitable for transposing into the Member States. The best practices are in areas such as risk assessment by banks (Italy, Germany, United Kingdom and Netherlands), the treatment of high-risk clients (Ireland, Germany, Italy, France and Sweden), the support of specific target groups (Netherlands), the financing of private risk (United Kingdom and Ireland), the support of SMEs which unite (Portugal), and encouraging the enterprise spirit (Ireland and United Kingdom).

Mr Christos PAPOUTSIS, Commissioner responsible for enterprise policy, recently announced that he planned to inaugurate a third ROUND TABLE toward the autumn of 1997. Its priorities will focus on financing new enterprises and accessing capital markets.

**For further information:** EUROPEAN COMMISSION  
DG XXIII/C2 — Concerted Actions and Improvement of Conditions for Better  
Access to Financing  
Albrecht MULFINGER  
rue de la Loi, 200 (AN80)  
B-1049 BRUSSELS  
Fax: +32-2/295.21.54

<sup>3</sup> The number of participants has grown: 7 of the 22 members which make up the Round Table are European SME organisations. The number of banks has risen to 15 in total (one for each Member State) and represent cooperative banks, savings institutions and commercial banks.

<sup>4</sup> Round Table of Bankers and SMEs — Final report — DG XXIII/53/97-EN. A summary of the report is available in all official languages of the European Union.

## ASSISTANCE TO CRAFT AND SMALL ENTERPRISES: A Call for Proposals

Within the framework of the multi-annual programme for small and medium-sized enterprises (SMEs) in the European Union (1997-2000)<sup>5</sup> and following the resolution of the European Council aimed at fully realising the potential of small and medium-sized enterprises (including micro-enterprises and craft enterprises) through an integrated approach designed to improve the business environment and to stimulate enterprise support measures<sup>6</sup>, the European Commission plans to co-finance projects aimed at providing assistance to craft and small enterprises. To this end a 'call for proposals' appeared in the Official Journal of the European Communities<sup>7</sup>. A single entity can submit several proposals with a limit of one proposal per objective.

### The different objectives of the proposals are:

1. *Transnational cooperation*: the objective of this action is to promote long-lasting partnerships between craft enterprises and small enterprises to help them benefit from the advantages of the internal market. The cooperation projects can be developed in the following fields: crossed sales, production of goods under licence, the improvement of access to research and development, internationalisation and search for markets in third countries, preparing for use of the euro, participation in encounters aimed at reinforcing cooperation between enterprises. The implementation and reinforcement of the network in favour of young entrepreneurs and women entrepreneurs (creation of a European network of women entrepreneurs and/or co-entrepreneurs) will also be the focus of a co-financing project.
2. *The common participation of small enterprises and craft enterprises at fairs and trade shows in EEA countries*<sup>8</sup>: proposals can include the preparation and realisation of the following stages: marketing actions of the enterprises participating directly in the event; preparatory seminars and meetings of the participating enterprises; cost of interpretation; costs related to actions designed to promote the participation of women heads of enterprises.
3. *The promotion of the culture and spirit of European enterprises*: proposals can include the realisation of the following actions: a European prize for women entrepreneurs; actions (a video, for example) aimed at creating a positive image for the craft sector and its career possibilities; actions for enterprise creators in less-favoured zones.
4. *The financing and access to credit for small enterprises and craft enterprises*: the proposal should facilitate the creation of the enterprise and/or accompanying the enterprise during the first phase of its existence (0-5 years). The proposals will revolve around the following priorities: support for training and/or assistance in accessing credit and financial management of the enterprise; pilot-actions for the exchange of best experiences relating to micro-loans and advice for creators of micro-enterprises.
5. *Professional training for craftsmen and creators of small enterprises*: the proposals will focus on the following priorities: training of young apprentices, training of heads of enterprises and/or co-entrepreneurs, training of trainers, training in the creation of enterprises. The proposals will emphasise the following aspects: expertise in existing systems in other sectors and/or Member States; exchange of best practice, particularly in relation to modes of organisation for training and to conditions of transferability; experimentation in a regions through the collaboration of different public and private partners.
6. *Access to information and to services through developing information technology*: the action presented should demonstrate an interest in creating an information server (on information networks) aimed at disseminating information, services and useful advice to heads of small enterprises and craft enterprises. The proposals will focus on the following priorities: expertise in existing systems in other sectors and/or Member States; creation of a repertoire of these systems; experimentation in a regions in collaboration with different public and private partners.
7. *The training of 'Euro-Consultants' from consulting bodies*: the objective is to incite craft organisations to become more involved in Community policies and to improve the participation of craft enterprises and small enterprises in Community actions. The proposals should conceive and experiment with a training programme for European consultant management for craft and small enterprise organisations and then define the bases of a general programme suitable for use in all the Member States.

<sup>5</sup> OJEC no. L6 of 10.01.97.

<sup>6</sup> OJEC no. C18 of 17.01.97.

<sup>7</sup> OJEC no. C117 of 15 April 1997

<sup>8</sup> EEA: European Economic Area: the 15 Member States of the European Union, Norway, Liechtenstein and Iceland.

Those submitting the proposal must be a citizen of a Member State of the European Economic Area. The proposals must be significant, innovative and involve at least one partner from another Member State of the EEA. Entities from Central and Eastern Europe and from third Mediterranean countries can be associated but with no right to financial participation from the Commission.

The European Commission can cover up to 50% of the total cost of each project accepted. The submitter of the proposal must contribute at least 25% of the project cost.

Persons interested by the call for proposals outlined above can consult the full text in the Official Journal of the European Communities no. C117 of 15 April 1997. They must ask the Commission in writing to send them the form for submitting a request for a financial contribution and the tender specifications detailing the content, modalities and conditions for submitting proposals. The proposal must be submitted no later than 16 June 1997.

**To obtain requests for forms and the tender specifications:**

EUROPEAN COMMISSION  
DG XXIII/AR — Craft Sector and Enterprise Policy  
rue de la Loi, 200 (AN80)  
B-1049 BRUSSELS  
Fax: +32-2/295.45.90

## **THE SPECIALISED GROUPS OF THE EIC NETWORK: Greater Competencies for More Services to Enterprises**

The Euro Info Centres (EIC) have a vocation of generalist, their primary mission being to assist, inform and advise small and medium-sized enterprises in all fields pertaining to Europe. However, parting from the simple and basic fact that certain subjects are on the one hand especially sensitive to enterprises and on the other hold a priority role in the dynamic construction of the European economy, specialised groups have been created within the network.

The 16 groups cover the following topics: craft and micro-enterprises; information on the internal market, VAT, public markets, research and development, standardisation/certification/quality, structural funds, training programmes, Central and Eastern European Countries, Mediterranean, Asia, information society, textile and clothing, information on markets and cooperation.

The specialised groups meet regularly for exchanges. Over and above that, the members maintain regular and spontaneous contacts thus favouring the flow of information, experience, competencies and good practice.

By being innovative, they develop new products and services. For example, the specialised group on the environment has created and launched the Eco-Management Guide which is both a guide and software for self-analysis and motivation to apply the EMAS norms in SMEs; the specialist group on the information society participated in the organisation and the content of the last two information society weeks; the groups in charge of external relations facilitate SME access to programmes such as PHARE, JOPP, TACIS, MEDA and Asia-Invest; the training programme group is participating in the LEONARDO programme. They are flexible and thus designed to evolve in response to priorities, as much in their number as in their content.

Parallel to their role as generalists, the specialised groups offer their local clientele a particular competency. They also help them to benefit from the entire network, with each EIC being able to call on them in response to the requests put to them. They thus help reinforce the general level of the network and the inauguration of the EIC as first-stop-shops for information.

The specialised groups constitute an essential tool in the EIC network, allowing it to be ever more attentive both to the service provided to SMEs and ever more able to give on-site support to Community initiatives and programmes in favour of SMEs.

**For further information:** EUROPEAN COMMISSION  
DG XXIII/B1 — Enterprise Information  
Martine DISS  
rue de la Loi, 200 (AN80) — B-1049 BRUSSELS  
Fax: +32-2/295.73.35

## **CRAFT ENTERPRISES: A Seedbed for Enterprises and New Employment**

United in Plenary Session on 20 March 1997, the Economic and Social Committee (ESC) of the European Communities adopted a 'supplementary opinion on the craft sector and small and medium-sized enterprises'<sup>9</sup>.

Taking stock of the situation of SMEs and the craft sector in Europe, the Economic and Social Committee proposes ten lines of action designed to promote the development of enterprises and indicates four priorities for implementing them. In accordance to the priorities adopted, these actions should emphasise the specific nature of the craft sector, contribute to the emergence of a European identity for the craft sector, support the economic rise of enterprises and motivate enterprises and their representatives to participate in dialogue at the European level. (The text of the supplementary opinion is available in all the official languages of the European Union by contacting the ESC secretariat, rue Ravenstein, 2 — B-1000 Brussels — Tel: +32-2/546.93.93 — Fax: +32-2/546.97.64

<sup>9</sup> Rapporteur: Antonello PEZZINI, Group of Diverse Activities (Italy).

## **INTERPRISE:**

### **Encouraging Partnerships between Industries and/or Services in Europe**

The INTERPRISE programme (Initiative to Encourage Partnership between Industries and/or Services in Europe) is designed to support local, regional and national actions aimed at stimulating cooperation between small and medium-sized enterprises in Europe. Within this context, the programme is designed to support the actions (distribution of a catalogue containing the desired cooperation profiles, organisation of meeting days with pre-arranged bilateral rendez-vous) which are aimed at putting heads of enterprise into direct contact with each other in order to facilitate their cooperation efforts.

This programme is conceived on the model of the Europartenariat programme and is directed at all regions, whether they are eligible for structural funds or not, and provides for the organisation of small-scale events. 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 events will take place in the coming months:

#### **BIZKAIA 97**

*Meetings:* 5 June 1997 in Bilbao, Spain

*Countries involved:* Spain, Denmark, United Kingdom, Italy, Netherlands

*Sectors:* electronics, information technology, environment, mechanics, machinery.

*Organisation:* DIPUTACIÓN FORAL DE BIZKAIA — Mrs IZASKUN ARTEXTE — Obispo Orueta, 6 — E-48009 BILBAO — Tel.: +34-4-420.73.00 — Fax: +34-4-420.80.87.

#### **INTERPRISE DATALINK 1997**

*Meetings:* 15-16 September 1997 in Lübeck, Germany

*Countries involved:* Sweden, Germany, Denmark, Finland

*Sectors:* printing, graphics, paper industry

*Organisation:* KWL-KOORDINIERUNG — BÜRO WIRTSCHAFT DATALINK LS — Björn JACOBSEN — Wielandstraße, 14A — D-23558 LÜBECK — Tel.: +49-451-8716123 — Fax: +49-451-8716114.

#### **INTERPRISE TEXTILIA 1997**

*Meetings:* 28-30 September 1997 in Erfurt, Germany

*Countries involved:* Germany, Austria, Czech and Slovak Republics, United Kingdom, Morocco, Portugal

*Sectors:* textile industry

*Organisation:* EIC ERFURT HELABA LANDESBANK HESSEN-THÜRINGEN — Mrs Christine KRATZKE — Bahnhofstrasse 4A — D-99084 — ERFURT — Germany — Tel.: +49-361-562.47.98 — Fax: +49-361-665.72.33

#### **EUROPARTNERS '97**

*Meetings:* 20-21 October 1997 at Nykobing Falster, Denmark

*Countries involved:* Denmark, Finland, United Kingdom, Ireland, Norway, Netherlands, Sweden

*Sectors:* information and communication (high-tech industries)

*Organisation:* EIC STORSTROEM — STORSTROEM Business Development Centre — Grethe LAM-BRECHT — Marienbergvej, 80 — DK-4760 VORDINGBORG — Denmark — Tel.: +45-55.34.01.55 — Fax: +45-55.34.03.55

### **INTERPRISE EUROINTERNET**

*Meetings:* 10-11 November 1997 in Venice, Italy

*Countries involved:* Italy, Denmark, Finland, Sweden

*Sectors:* networking, net software, internet architecture

*Organisation:* EUROSERVIZI — H el ene SADAUNE — Via Cipro 18A — I-30126 LIDO VENEZIA — Tel.: +39-41.526.75.85 — Fax: +39-41.526.92.59

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

### **MEDPARTENARIAT TUNISIE: 25-26 September 1997 in Tunis**

MEDPARTENARIAT is an initiative of the European Commission whose objective is to strengthen cooperation between heads of SMEs in Countries of the Mediterranean Basin and their counterparts in the European Union.

Within the context of MEDPARTENARIAT TUNISIE, the meeting days between heads of enterprise will take place on 25-26 September 1997 in Tunis. These days will allow 300 selected Tunisian enterprises to make contact with some 600 enterprises from the European Union and the Mediterranean area. The profile and offers and demands for cooperation of the Tunisian enterprises in the fields of commerce, technology and finance are contained in a catalogue (translated into English, German, Italian, Spanish and French) which has been distributed widely by a network of national consultants. The Tunisian SMEs are mainly active in the following sectors: textile, transformation of agricultural products, electricity and electronics, mechanical industry, chemical and pharmaceutical industry, environment, industry related services.

**For information:** AGENCE DE PROMOTION DE L'INDUSTRY

API — Tunisie

63 rue de Syrie

1002 TUNIS Belv ed ere — TUNISIA

Tel: (216-1)792.144

Fax: (216-1)782.482

E-mail: api@api.com.m

### **MEDPARTENARIAT JORDANIE 1997: In Amman, 13-14 July 1997**

As part of the extension of the EUROPARTENARIAT programme, a highly appreciated formula in the European Union, MEDPARTENARIAT is an initiative of the European Commission designed to promote cooperation between small and medium-sized enterprises of the EU and third countries of the Mediterranean Basin by supporting direct contacts between heads of enterprises. MEDPARTENARIAT events have already been held in Turkey (1994), in Morocco (1995) and in Israel (1995).

MEDPARTENARIAT Jordanie will be held in Amman on 13-14 July 1997. This initiative is aimed at assisting SMEs extend their activities in the commercial, technical or financial fields by searching for a long-term transnational cooperation partner. For this event, the profiles and the offers and demands for cooperation of approximately 150 selected Jordanian enterprises have been published in a catalogue which has been widely distributed throughout the European Union and in certain third countries by a network of specialised national consultants responsible for promoting the MEDPARTENARIAT Jordanie.

At the Royal Cultural Centre in Amman, each Jordanian enterprise will have a stand to greet visitors and discuss partnership deals. Each enterprise will receive in advance a list of its meetings and interpretation will be available upon request.

**For further information:** JORDAN EXPORT DEVELOPMENT & COMMERCIAL

CENTRES CORPORATION (JEDCO)

MEDPARTENARIAT TEAM

Mr Ghaith BAKRI

PO BOX 7704

AMMAN 11118 — JORDAN

Tel: +962-6-60-36-60

Fax: +962-6-60-61-20

To obtain the catalogue for **MEDPARTENARIAT JORDANIE** and to help you put form to your projects, the following national consultants are at your disposal:

*IN THE EUROPEAN UNION:*

- **GERMANY:** IHK-Gesellschaft zur Forderung der Aussenwirtschaft — at Bonn, Miriam TEUWEN — Tel.: +49-228-104.165 — Fax: +49-228-104.38 — in Berlin, Katrin RUH — Tel.: +49-30-4880.61.30 — Fax: +49-30-4880.61.03
- **AUSTRIA:** Austrian Federal Economic Chamber — Heinz KAUFMANN — Tel.: +43-1-501.054.308 — Fax: +43-1-502.062.55
- **BELGIUM:** SOCRAN — Corinne DE RYCKER — Tel.: +32-4-367.83.11 — Fax: +32-4-367.83.00 — GOM VLAAMS-BRABANT — Ivo PEETERS — Tel.: +32-2-257.03.35 — Fax: +32-2-252.45.94
- **DENMARK:** DANISH CHAMBER OF COMMERCE — Claes DALHOFF JENSEN — Tel.: +45-33-950.537 — Fax: +45-33-120.525
- **SPAIN:** DG de POLITICA DE LA PYME — Milagros QUINTINA CARRETERO — Tel.: +34-1-582.93.45 — Fax: +34-1-582.94.00
- **FINLAND:** FINISH FOREIGN TRADE ASSOCIATION — Timo KARISTO — Tel.: +358-204.695.388 — Fax: +358-204.695.535
- **FRANCE:** ACFCI — Anne SIBILLE — Tel.: +33-1-40.69.37.96 — Fax: +33-1-40.69.38.08
- **GREECE:** EXPORTERS' ASSOCIATION OF NORTHERN GREECE — Babis FILADARLIS — Tel.: +30-31-551.372 — Fax: +30-31.555.198
- **IRELAND:** THE IRISH TRADE BOARD — Charlie KELLY — Tel.: +353-1-206.60.00 — Fax: +353-1-206.64.97
- **ITALY:** MONDIMPRESA — Claudio LEONE — Tel.: +39-6-54.95.41 — Fax: +39-6-549.54.409
- **LUXEMBOURG:** FEDIL — Sabrina SAGRAMOLA — Tel.: +352-423.939 — Fax: +352-438.326
- **NETHERLANDS:** NCH — Ruud M.C. GEENE — Tel.: +31-70-344.15.44 — Fax: +31-70-385.35.31
- **PORTUGAL:** ASSOCIAÇÃO INDUSTRIAL PORTUGUESA — Silvina BAPTISTA — Tel.: +351-1-360.10.00 — Fax: +351-1-364.67.86
- **UNITED KINGDOM:** **England and Wales:** BCC — Robin BUSSELL — Tel.: +44-1203-694.484 — Fax: +44-1203-695.844 — **Northern Ireland:** NICCI — Arthur BELL — Tel.: +44-1232-244.113 — Fax: +44-1232-247.024 — **Scotland:** Scottish Innovation — Agnes BARCLAY — +44-141-554.5995 — Fax: +44-141-556.6320
- **SWEDEN:** NUTEK — Birgitta SVENSON — Tel.: +46-8-681.91.00 — Fax: +46-8-744.4045

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

<http://europa.eu.int/en/comm/dg23/euroinfo/0497.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.

\* The information contained in this bulletin maybe reproduced, provided that acknowledgment of the source is made. This publication is written in a journalistic style and is not a faithful translation of the legal texts to which it refers. The elements discussed in the current EURO-INFO are purely for information purposes.

\* EURO-Info is at your service. Tell us about yourselves. Write for a free subscription.

For further information or suggestions:

Directorate General XXIII Enterprise Policy, Trade, Tourism and Cooperatives — Euro-Info — Paola PICCAROLO — Rue de la Loi 200 (AN 80), B — 1049 BRUSSELS — Fax: +32-2/299.27.69.