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EURO



World Trade Organisation negotiations on services



Enterprise policy: outcome of latest Management Committee meeting

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EUROPEAN COMMISSION

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'File of the month' turns the spotlight on two events with a future impact on SMEs' activities.

The first is the new round of negotiations within the World Trade Organisation. Those relating to services are set to focus on simplifying the regulatory framework.

The second is the initial mapping-out of discussions between the Commission and the Member States on the broad thrust of a new multiannual programme for enterprises. The exchange of views so far has highlighted the desire of national and Community authorities alike continually to enhance enterprise policy.

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FILE OF THE MONTH

1 WTO NEGOTIATIONS ON SERVICES

INFORMATION

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The next round of negotiations within the World Trade Organisation will get under way in Seattle (United States of America) in December, six years after the conclusion of the previous phase, the 'Uruguay Round'.

The chief areas covered will be agriculture and services.

The negotiations on services, known as 'GATS 2000' will set out to establish a set of basic rules governing international trade in services, as well as a legal framework designed to ensure compliance. The GATS will become a key reference text for all enterprises wishing to operate in the international market place.

The distributive trades and tourism will feature prominently in this process, but the various services provided by enterprises in the social economy will also be affected.

High on the agenda is the task of simplifying regulations. The prime aim here will be to identify and reduce the practical problems arising from the complexity of the different sets of national regulations with which service providers and users have to contend. The European Commission's stance will essentially reflect the principles underlying its activities on business start-ups and, more recently, the business environment simplification task force (BEST) action plan.

The Commission has adopted a series of criteria as its terms of reference for conducting the negotiations. Firstly, no sector must be excluded a priori from the negotiations. The opening up of markets must be linked with improvements in countries' internal regulations. A further goal is the creation of a stable and transparent environment for enterprises. Particular attention will be paid to the needs of developing countries, so that they can attract long-term investment and improve their infrastructures. Electronic commerce looks set to become a new and high-priority subject of discussion.

The negotiations will have a direct bearing on enterprises because the aim is to specify the framework of international rules within which they can engage in activities around the globe. A network of European enterprises (the European services network) has been set up with a remit to provide a substantial input for this process. The Commission is counting on very close support from representatives of industry and the enterprises concerned both before and during the negotiations, which are likely to last at least three years. Representatives of sectors under the responsibility of DG XXIII will also be informed and consulted during the various phases of the negotiations.

2 ENTERPRISE POLICY: OUTCOME OF THE LATEST MANAGEMENT COMMITTEE MEETING

INFORMATION



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The Management Committee charged with following the implementation of the third multiannual programme SMEs (Article 4 Committee) is made up of representatives of the Member States and is chaired by a representative of the Commission. Its meeting in Brussels on 9 July 1999 was the second to be attended by representatives of central and eastern European countries (CEECs).

The chairman, Mr Guy Crauser, Director-General of DG XXIII, opened this coordination meeting by summarising the working methods employed in implementing the decisions of the association councils. This related to the opening-up of the SME programme to CEECs, a subject which may be discussed at coordination meetings prior to the ordinary meetings of the Management Committee. He confirmed that the goal pursued was to enable the applicant countries to familiarise themselves with the programme and ensure active participation. He reminded members that the seven CEECs were taking part in all the activities under the third multiannual SME programme, except for a small number referred to specifically.

One of the highlights of the afternoon session, attended only by the representatives of the 15 EU Member States, was the initial discussion of an informal document presented by DG XXIII on the next multiannual programme.

In his introduction, the chairman emphasised that this was an initial reflection document on enterprise policy for the third millennium which had naturally not yet been approved by the new Commission and the new Commissioner responsible.

The discussion opened with wide-ranging contributions from the participants concerning the targeting of future enterprise policy and the duration of the programme. Also discussed were priority objectives in relation to European value added, with no areas being excluded.

The chairman also stated that the horizontal approach of a genuine enterprise policy needed to be underpinned. Activities undertaken by the European Union represented only a small percentage of those taking place at national, regional and local level. Better targeting had to be pursued 'on the ground'. Concerning BEST activities, the chairman reminded members that the report covered the overall setting for enterprises and would thus have a bearing on both the new programme and other policies. As far as programme duration was concerned, the chairman confirmed that scheduling depended on the new EU financial perspectives that emerged at the Berlin European Council. He added, however, that the programme's duration would be a matter for discussion by the Council of Ministers. The opinions of the European Parliament, the Economic and Social Committee and the Committee of the Regions would also be sought.

Concerning the priorities for the Finnish Presidency of the Council, the Finnish delegation stated that, apart from the Helsinki conference on concerted actions (the 'SME Forum'), the focal themes of the Presidency would be competition and competitiveness. Emphasis would also be placed on technological innovation, particularly by way of benchmarking techniques.



ON THE NETWORKS FRONT

3 PARTNERSHIP '99: IT'S ALL ABOUT WORKING TOGETHER

INFORMATION



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Over 400 participants from a total of 26 countries travelled to Zaragoza, the capital of Spain's Aragon region, to attend the seventh 'Partnership' conference on 1 and 2 July 1999. The conference is the annual forum for all those involved in the Commission's activities to promote SMEs.



This year, for the first time, representatives from other Commission departments (concerned with research, innovation and the regions) were also invited to take part, with a view to stimulating greater synergy between the various networks.

The bottom-up approach to the seminars was fully in line with the principle of subsidiarity, the various subjects being examined from the point of view of those in operational contact with SMEs at local level.

After the inaugural session, in which the President of the Regional Government of Aragon and the President of Zaragoza Province took part, DG XXIII Director Ranieri Bombassei opened the agenda, which focused on three chief objectives.

The first of these concerned the implications of Agenda 2000 for SMEs. A particular concern was the impact of enlargement, which — in spite of any misgivings it might cause — held enormous potential in terms of new markets and the anticipated boost for jobs.

The next subjects addressed were business support services and territorial diversity. Participants were able to obtain direct information about the networks (BC-NET, BRE, EIC, BIC and IRC) and programmes (fifth R & D framework programme) run by the Commission, and to exchange experiences in the field of SME development.

Finally, a general overview was presented of some specific instruments in the fields of finance, technology, R & D, cooperation programmes and networks, and subcontracting.

Over the two days of seminars, around 20 speakers took the floor. The conclusions were drawn and set out by Mr Ranieri Bombassei, who emphasised that joint action held the key to success for any future strategy.

'Working together' was thus the slogan of the conference, and this spirit of partnership was in evidence throughout. DG XXIII and Eurostat information stands, contact points for participants, and a full programme of social events organised by the Spanish authorities and the Commission helped make this a genuine occasion for meeting people and comparing notes in a friendly and relaxed atmosphere that augurs well for future partnership.

CRAFT SECTOR

4 FOLLOW-UP TO MILAN: FIFTH MEETING OF THE MILAN FOLLOW-UP GROUP — 14 JUNE 1999

INFORMATION



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The fifth meeting of the Milan follow-up group took place on 14 June 1999. For the first time, representatives of the applicant countries attended.

The group examined the relevant parts of the work programme of DG XXIII, the progress made in the work on the three local development seminars financed jointly by the European Commission and the Committee of the Regions, and the new possibilities opened up to SMEs under the fifth framework programme (1998-2002) and, in particular, the horizontal programme entitled 'Innovation and participation of SMEs'.

It noted the conclusions of a workshop on the environment and employment held jointly on 4 March 1999 by the European Association of Craft, Small and Medium-sized

Enterprises (UEAPME) and the Commission departments concerned. These conclusions were also discussed at the seminar on local development which took place in Kemi, Finland, on 23 and 24 June (see record of meeting in next article). The UEAPME will continue to pursue this line, with a view to organising further joint activities with the Commission in this field next year.

The group was informed about an initiative known as Screen (small and craft enterprise electronic networking) which is aimed at raising the profile of support services and promoting best practices for small enterprises. Screen sets out to approximate and coordinate at European level services which already exist in the various Member States. Entrepreneurs will be able to access these services via a Screen Internet site which should be up and running by the end of November 1999.

The next meeting of the Milan group is scheduled for Friday 24 September 1999. Featured on the agenda is a presentation, by the enterprises concerned, of projects financed under calls for proposals (96/C 232/31).

- Brussels' role as an intelligence centre for enterprises should be upgraded by the rapid provision of useful, up-to-date information to local, regional and national business networks;
- national professional organisations are called upon to inform their governments about good practices linking the environment and employment, as well as to encourage them to take these into account when preparing plans and initiatives and use them in policies at European level;
- to promote the environmental sector, it would be useful to create environment-oriented 'virtual' R & D technology centres where capacity provided by educational institutions would be harnessed to the development of products and processes in the enterprise sector;
- the environmental support programmes for SMEs should be tailored to specific regional needs;
- after support services have come into play, the next move should be to disseminate best practices for the adoption of new technologies by small enterprises;
- the dissemination of new technologies and innovation should be stepped up at all levels, and management training programmes improved.

The conclusions of the three seminars on local development will be published in September and presented by Henning Jensen, chairman of Commission 6 of the Committee of the Regions, to the Helsinki SME Forum on 16 and 17 September 1999.

5 SEMINAR ON LOCAL DEVELOPMENT: NEW OPPORTUNITIES FOR ENTERPRISES

INFORMATION



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The third seminar on local development and small enterprises took place on 23 and 24 June 1999 in Kemi, Finland. Staged jointly by the Commission, the Committee of the Regions and the local and regional governments, it focused attention on emerging opportunities for enterprises.

Around 150 people took part in the various working groups, which addressed such topics as 'new strategies for small enterprises in the face of economic globalisation', 'taking account of new fields of enterprise in local/regional development strategy' and 'support services for small businesses in new fields of enterprise'. The key conclusions can be summarised as follows:

- to enable small enterprises to globalise, European training networks need to be developed on the basis of new information and communication technologies;
- 'clustering' at European level between small enterprises, the education sector and larger enterprises needs to be encouraged;

6 STUDIES: THREE STUDIES LAUNCHED

INFORMATION



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The Commission has launched the following three studies/surveys:



- 1) a study on entrepreneurs: young entrepreneurs, women entrepreneurs, co-entrepreneurs, and entrepreneurs from ethnic minorities;
- 2) a survey designed to identify organisations (networks) as well as know-how and knowledge transmission methods in rare craft trades;

- 3) the creation of a European network of organisers of international fairs dedicated to craftwork and small enterprises.

Any organisation interested can get in touch directly with the people responsible for the respective projects:

- 1) Professor David Smallbone, Project Director, Centre for Enterprise and Economic Development Research, Middlesex University Business School, The Burroughs, London NW4 4BT, United Kingdom, Tel. (44-181) 362 53 37, fax (44-181) 362 66 07, e-mail: d.smallbone@mdx.ac.uk, or Steven Johnson, Research Consultant, (same address), Tel. (44-181) 362 63 28, fax: (44-181) 362 66 07, e-mail: s.johnson@mdx.ac.uk.
- 2) Françoise Sabatier, Commissaire Général, Société d'encouragement aux métiers d'art (Commissioner General, Society for the Promotion of Craft Trades) — SEMA, Viaduc des Arts, 23, avenue Daumesnil, F-75012 Paris, Tel. (33) 155 78 85 85, fax (33) 155 78 86 15, e-mail: eurosema@easynet.fr
- 3) Gabriele Hanisch, Exportberatungsstelle Handwerk Baden-Wuerttemberg (Export Advisory Unit for the Badenwürttemberg Craft Sector, Heilbronner Str. 43, D-70191 Stuttgart, Tel: (49-71) 11 65 72 41, fax (49-71) 11 65 73 00, e-mail: ghanisch@hwk-stuttgart.de

ments as a means of examining matters relating specifically to commercial activities.

That is why, when the Community was established, a consultative body known as the Internal Commerce Group was constituted from the outset.

This group comprises national government officials responsible for commerce: Directors-General of national ministries whose portfolios include commerce, and government experts in the same ministries with more specific responsibility for European affairs.

The Internal Commerce Group provides the Commission with a forum for informing and consulting the Member States about projects relating to internal commerce and for taking note of countries' positions; group meetings are also occasions for a fruitful exchange of experiences and good practices between Member States.

The meeting on 24 June enabled the group to lay down a work programme on the basis of the White Paper on commerce and action plan. It was decided to give priority to four areas:

- 1) local distributive trades in rural, urban and mountainous regions and on islands; links with tourism and environmental issues;
- 2) new technologies and cooperation between enterprises; access to financing and training;
- 3) simplification of administrative procedures and improvement of the regulatory framework;
- 4) sensitive matters/topical issues, such as food crises, frontloading, competition and credit cards.

To cope with this extensive programme, it was decided that the government experts should meet once a quarter and stay constantly in touch by means of regular exchanges of documents. The Directors-General would meet twice yearly to take stock of the work carried out and provide the group with fresh guidance.

Just in:

On 9 July 1999, the Committee on Commerce and Distribution (CCD) adopted an opinion on the frontloading of euro coins and banknotes, a topical issue of major importance to enterprises in the sector. This opinion will be the subject of an in-depth article in the next issue of our bulletin. You can obtain the text at the following addresses:

Fax (32-2) 29-58984, e-mail: Sheila.Jones@dg23.cec.be

COMMERCE

7 INTERNAL COMMERCE GROUP: AN AMBITIOUS WORK PROGRAMME

INFORMATION



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Following on from the conclusions of the Industry Council on 29 April 1999, the Internal Commerce Group held an important meeting on 24 June 1999 which brought together representatives of DG XXIII and high officials from the 15 Member States. The group set itself a wide-ranging and ambitious work programme.

The Commission sets great store by regular meetings between its representatives and those of the Member States' govern-

ments as a means of examining matters relating specifically to commercial activities.

NEWS

**8 MUTUAL GUARANTEE SOCIETIES:
UNITY IS STRENGTH FOR SMES**

INFORMATION



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While there appears to be no shortage of capital on the financial market, SMEs — and particularly the smaller ones — often feel that, for them, the door has been slammed shut. They are seen as being 'too small for risk capital financing and unable to offer the guarantees necessary to obtain bank loans'. Often, the best solution is to go through a mutual guarantee society (MGS).

The principle is that the MGS comes actively into play as a third partner in the deal. Financed and run by the SMEs themselves, it represents the small business seeking a loan and provides the lender with guarantees not only of the financial kind (in principle 50 %) but also regarding corporate integrity and technical capacity. The bank then grants the loan to the SME in the knowledge that the latter has the full support of the MGS. This system already works very well in France and Italy.

In order to encourage this approach across a broader front, the Commission initially launched a call for proposals with a view to financing feasibility studies and assisting MGSs in their start-up phase (OJ C 263, 20.8.1998). Some of the projects selected are set out below. A further call for proposals was subsequently launched with the aim of making the concept more widely known (OJ C 145, 26.5.1999).

Feasibility studies

KOOPi (Sweden)

KOOPi represents the Swedish cooperative movement and supports its development by way of information dissemination and promotion activities, seminars, support for young enterprises, etc. KOOPi is a member of various networks and organisations in Sweden and at EU level.

In association with a partner, KOOPi will be studying whether the necessary conditions exist for an MGS to operate in Sweden. KOOPi will receive assistance from other European organisations with experience of this type of financing.

The study will comprise three successive stages:

- 1) an analysis of what has already been carried out in this field (European experience, MGSs already created) and of the Swedish market;
- 2) an assessment of the demand situation;

- 3) final conclusions, communicated in the form of a report and a conference.

Union Lorraine CGPME (France)

In the CGPME, SMEs have a partner who will represent them in economic terms, vouch for their integrity, inform them about their rights and obligations, update them on economic matters and, moreover, act as an intermediary vis-à-vis other potential partners.

The proposed feasibility study will extend over six phases:

- 1) a general study of the legal and financial framework for SMEs, with case studies of existing MGSs;
- 2) an analysis of the commercial interests of a group of 25 SMEs, with a view to gauging the viability of an MGS;
- 3) an examination of the principal existing regional structures;
- 4) an assessment of banking policy in Lorraine;
- 5) the drawing-up of a concrete proposal for the creation of an MGS;
- 6) final report and conclusions.

The objective of the exercise is to inform employers and the financial operators concerned about how to create an MGS and establish financial partnerships between Germany and Lorraine. This should take concrete shape with the setting up of an MGS for Lorraine.

Creation of mutual guarantee societies

NAMGS (National Association of Mutual Guarantee Societies Ltd) (United Kingdom)

The NAMGS serves the regions of the United Kingdom by providing an overall support package designed to promote the creation and development of MGSs. Financial, legal and technical aspects are covered.

The priority aim is to set up MGSs which will be able to offer guarantees and thus help SMEs to obtain medium- and long-term loans. The NAMGS will be able to turn to Belgian and French MGSs for advice.

Fidicoop Toscana (Italy)

Fidicoop Toscana is likewise already active on the MGS front. It is seeking to upgrade its activities so as to further enhance the support and advice it can offer in the field of financing. The society helps small businesses to gain access to risk capital funds, negotiating where necessary with several banks in order to conclude the requisite agreements.

Gepafin (Italy)

Apart from access to credit, the focus of Gepafin's activities is on economic reconstruction. It is a GMS with a unique 'all-in-



one' approach geared to providing various types of assistance simultaneously.

The range of services will encompass guarantees against the risks of insolvency and fluctuating interest and exchange rates. Also on offer will be subsidies for investments and the financing of short-term debts. Guarantees will also be available to cover capital increases, as well as the risk associated with partnership operations.

9 FIRST MEETING BETWEEN THE CONSULTATIVE COMMITTEE FOR COOPERATIVES, MUTUAL SOCIETIES, ASSOCIATIONS AND FOUNDATIONS (CCCMF), THE ECONOMIC AND SOCIAL COMMITTEE (ESC) AND THE COMMITTEE OF THE REGIONS (COR).

INFORMATION



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On 2 July 1999, under the aegis of Directorate-General XXIII, the bureau of the Consultative Committee for Cooperatives, Mutual Societies, Associations and Foundations (CCCMF) had its first meeting with a delegation of the Economic and Social Committee (ESC) and representatives of the Committee of the Regions (COR).

The participants exchanged ideas on ways of generating greater synergy between the efforts of their respective organisations to raise the profile of the social economy in the context of European Union policies. On this subject, the Economic and Social Committee was currently preparing an own-initiative opinion on the social economy and the single market, while the representatives of the Committee of the Regions proposed that the social economy should be involved in the organisation of regional conferences on structural funds. Moreover, the Portuguese Presidency would be organising a public hearing on the social economy, scheduled to take place in Portugal from 9 to 11 March 2000. On the agenda: local development, social insertion and employment.

CALLS FOR PROPOSALS/CALLS FOR TENDERS

18 UPDATE

INFORMATION



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— **Calls for proposals for adapting tourism SMEs in line with environmental requirements**

Final date for receipt of proposals: 15 September 1999

OJ C 165, 11.6.1999, p. 11

— **Call for proposals for the organisation of international buyers' exhibitions (IBEX) in Hungary, Poland and Slovakia**

Final date for receipt of proposals: 1 October 1999

OJ C 189, 6.7.1999, p. 11

— **Call for proposals for the organisation of international buyers' exhibitions (IBEX)**

Final date for receipt of proposals: 1 October 1999

OJ C 200, 15.7.1999, p. 11

— **Provision of assistance for transnational cooperation in favour of SMEs — Call for applications with a view to expanding the BC-NET (business cooperation network) in the Member States**

Final date for receipt of tenders: 31 December 2001

OJ S 127, 3.7.1999, call No 92977

— **Support measures and initiatives for enterprises (database)**

Final date for receipt of tenders: 2 October 1999

OJ S 136, 16.7.1999, call No 100894

The texts are available on our Internet pages at the following address: <http://europa.eu.int/en/comm/dg23/cftindex.htm>

Reminder: Lot 10.1 under the call for proposals for several projects in the field of training and related support services for small and medium-sized enterprises (98/C 263/14)

The invitation to submit proposals in respect of lot 10.1, concerning the 'promotion of the spirit of enterprise in secondary schools by virtue of partnerships between the education authorities and the professional organisations representing the crafts and small business sector', remains open until 30 June 2001. Evaluations are carried out every six months, the first deadline having been December 1998. Lot 10.1 relates to a promotional campaign in secondary schools designed, on the one hand, to increase pupils' interest in a career as an entrepreneur and, on the other, to counteract the misunderstandings and prejudices of parents and teachers concerning the enterprise culture. The next deadline for receipt of project proposals is 31 December 1999.

For more information, contact: William Aitchison, e-mail: William.Aitchison@dg23.cec.be

JUST OUT

11 NEW PUBLICATIONS

INFORMATION



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Report on the evaluation of the third multiannual programme for SMEs in the European Union (1997-2000)

Communication from the Commission COM/1999/319 final — 29 June 1999

Available in all official languages on the Internet: <http://europa.eu.int/en/comm/dg23/news23.htm>

Euro preparation guide for tourism enterprises: includes detailed checklist

Paris: Association of the Monetary Union of Europe, 1999 — 38 pp.

Published with the support of DG XXIII by 'Association of the Monetary Union of Europe': info@amue.org — fax (33) 145 22 33 77

Available on the Internet: http://www.amue.org/business/tourism/english/t_e_indx.htm

In cooperation with Eurostat:

Tourism in Europe: Key figures 1997-98

Luxembourg: EUR-OP, 1999 — 34 pp.

EUR-OP catalogue No CA-23-99-031-EN-C

Languages available: EN

Price: EUR 7

Tourism in the Mediterranean countries: Key figures 1997-98

Luxembourg: EUR-OP, 1999 — 22 pp.

EUR-OP catalogue No CA-23-99-039-EN-C

Languages available: EN

Price: EUR 7

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LETTERS PAGE

12 QUESTIONS ASKED

I N F O R M A T I O N

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1. **The Treaty of Amsterdam entered into force on 1 May 1999 following the completion of the ratification procedures. What fundamental changes should SMEs note in particular?**

The Treaty of Amsterdam focuses more on the rights of individual persons. It includes a new title on employment, and what used to be Article 130 under Title XIII is now Article 157 under Title XVI. This is certainly more than a mere renumbering exercise. It has to be read in the context of major EU reform whose impact includes the opening up of new opportunities in the field of enterprise policy.

2. **What are the terms of reference for the 'Dialogue with business' Internet site? Is access free of charge?**

Numerous enterprises consult the 'Dialogue with business' site, and over 11 000 requests for information and advice are received daily. Available in the 11 official languages of the European Union, the site is free of charge.

It has been voted by French periodicals the best Internet site serving the world of enterprise. It has also been cited as an example in a broad-based media campaign highlighting the usefulness of the Internet.

It is a joint DG XV-DG XXIII initiative.

Absolute priority will be given in future to the setting-up of a feedback system backed up by the Euro Info Centre network. By virtue of this direct link, the Commission will be able to take on board the full gamut of problems encountered by SMEs and take them fully into account when formulating its policies.

Apart from the information available on-line, SMEs can also contact their nearest EIC for advice geared to their specific situations.

EURO INFO CENTRES

13 1999 EURO INFO CENTRES CONFERENCE



PROXIMITY: A NEW CHALLENGE FOR ENTERPRISE SUPPORT SERVICES

The 1999 Euro Info Centres (EIC) Conference will take place on the Greek island of Rhodes on 15 and 16 October 1999. It will be attended by more than 400 participants, representing not only the EICs of the 15 EU Member States, Norway and Iceland, but also those of central and eastern Europe and the Mediterranean basin.

Following on in a tradition of exchanges and meetings, the EIC conferences are designed to further strengthen the network's underlying bonds. They are also an occasion for addressing subjects with a key bearing on network strategy.

Taking place under the banner of 'Proximity: a new challenge', this year's conference will focus on redefining the proximity concept in the field of business services.

Hitherto, economic operators have tended to see their product offering as an overall package, regarding the proximity aspect as an essentially geographical notion. Ways need to be found of persuading them to reconsider the meaning of proximity in the light of qualitative criteria. A more differentiated view has to be taken of the product portfolio, so that it can be structured along new organisational lines embracing enterprise networks, subcontracting arrangements, etc.

The 'repositioning' of local networks will in turn enable the EICs to reshape their own client relations so as to achieve greater proximity.

To generate input for this discussion, the evolution of enterprises and of the public service sector will be analysed and discussed. Also under consideration will be the future of European SMEs in the light of technological, political and socioeconomic developments. With 44 EICs having recently opened their doors in central and eastern European countries (CEECs), the situation of enterprises in those countries will also be the subject of specific analysis.

With a view to ensuring consistency between the services offered to enterprises, the specific methods of cooperation between the various networks of the European Commission will also be examined. The aim is to meet the requirements of business more effectively.

In order to stimulate discussion at the conference, DG XXIII is currently carrying out two studies whose results will be announced in October. The first relates to the support and assistance required by SMEs, while the second is concerned with European SMEs in the context of enlargement.



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