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The bulletin of enterprise policy



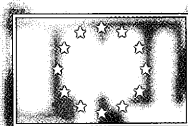
The perspectives for
European tourism policy



Commerce and
payment cards



Cooperation between
the Networks of the Euro
Info Centres and the Centres
of Enterprise and Innovation



European Commission

S U M M A R Y

New year's message from Mr. Guy Crauser Director General of DG XXIII

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New year's message from Mr. Guy Crauser Director General of DG XXIII



1998 was a fruitful year as far as Community policy in favour of enterprises was concerned. We launched a significant number of new initiatives in favour of European enterprises, while carrying on with the implementation of the Third Multiannual Programme for small and medium-sized enterprises (SMEs).

The main objective of our work has become more and more focused on the development of entrepreneurship within the Union and the promotion of an enterprise culture. An important Communication on this subject was adopted in April, and we have continued to work in collab-

oration with colleagues of the Commission and Member States to ensure that entrepreneurship was totally taken into account in the strategy of coordination of employment which is set out in Member States' National Plans for employment.

The BEST report, published in May, provides a detailed overview of the problems that enterprises encounter and lists a certain number of recommendations to simplify the environment of enterprises. We have reacted by proposing an Action Plan in such a way that the priority problems that are identified in the report can be translated into concrete measures within a programme with a clear time schedule.

Important work was carried out to develop the financial environment of enterprises. A directive to combat the persistent problem of late payments was proposed in March. A new and important financial instrument aimed at encouraging the creation of European Companies was adopted in April, within the framework of the Initiative for Growth and Employment. Furthermore, a new action concerning start-up capital (CREA) has been launched recently.

An important new step has been achieved by the publication in October of the report of the Top Level Group on Employment and Tourism. This includes in particular a certain number of recommendations aimed at encouraging growth and employment in this sector, with which we shall comply strictly.

What then are our objectives for 1999? We have set ourselves eight priorities of major importance.

The first is to set up new guidelines for Community enterprise policy. We shall be putting forward the next pluriannual Programme for SMEs, which begins in 2001, to anticipate the challenges that SMEs will have to face during the year to come. The proposal will be based on an assessment of the current programme, an assessment which is already under way. We shall also, together with the Member States, implement the BEST Action Plan.

Secondly, we will seek to develop the effectiveness of Community instruments and programmes which favour enterprises. A recommendation on this issue is scheduled for the second quarter. We shall also work on the help services available to enterprises by developing a communication as well as identifying and disseminating best practice in the field of help services available to small enterprises and the craft sector.

CEE: 111/48

The third priority is to encourage entrepreneurship and to stimulate sub-contracting. A certain number of actions in favour of the creation of entrepreneurship will be launched, following a communication which will be published on this subject during the first quarter and the creation of a network of educational organisations involved in the teaching of entrepreneurship or the training of business leaders (BENE). A new Community policy on sub-contracting will be dealt with in broad outline in a Communication on this subject.

Fourthly, 1999 will see the advent of the euro, and DG XXIII will continue its efforts to help enterprises to operate in this new context. This will include the publication of instruments such as a brochure and a CD-Rom devised to help SMEs get over this hurdle, or a targeted campaign implemented by the Euro Info Centres and pilot actions carried out in tourist destinations.

The widening of our enterprise policy to enterprises in candidate countries will be our fifth priority. We shall support the implementation of the Association Agreements with the CEEC and Cyprus, through the Multiannual Programme which is accessible to SMEs in these countries. We will try to help these enterprises prepare for and become fully integrated in the single market. An assessment will be made of the impact that widening will have on SMEs in the European Union.

In order to promote commercial initiatives, we will focus as sixth priority on the implementation of the actions set out in the White Paper which should be ready soon, in particular to develop access to electronic commerce as well as its use by SMEs. Best practice identified to develop the competitiveness of commerce will be widely disseminated.

The seventh priority will be to help the social economy sector to realise its potential for growth and job creation. We intend to propose a multiannual programme for the social economy and to publish a White Paper on cooperatives and mutual societies.

Finally, we foresee an action aiming to promote the competitiveness and the quality of European tourism. This will include a communication on the follow-up of the recommendations of the Top Level Group for Tourism and Employment. The campaign against sexual tourism involving children will also continue, with a report on results achieved.

In looking at the longer term, in 1999 we will reflect on the crucial problem of the development of SMEs' access to innovation and technology. This will imply a collective effort within DG XXIII, with the collaboration of colleagues from the Commission and the economic organisations, and should lead to actions in the year 2000 and to the next Multiannual Programme.

Although a challenge, these priorities are realistic, and I believe that their realisation should benefit European enterprises.

I wish all readers a happy and fruitful new year.

*Guy Crauser
Director General of DG XXIII*

Perspectives of European Tourism Policy



The 23 November 1998, the German Tourism Federation has organised on the Petersberg near Bonn, its '98 Tourism Summit, which was attended by about 500 participants. At this event, Director-General Mr Guy Crauser presented a statement, of which the essential parts are reproduced hereafter.

Tourism in Europe profits from what the European Union does; this is indisputable. There is no contradiction to the subsidiarity principle, and the tourism industry is conscious of this fact.

The European Union must support the efforts of the tourism industry, Member States and their regions in order to strengthen the competitiveness and the quality of tourism in Europe and, to contribute, through growth in the field of competitive tourism, to fighting unemployment.

Without doubt, a multiannual programme for European tourism will play a key role in this respect. We need the programme not only as a legal basis for Community financing, but also in order to be clear about what we should do in the EU in favour of European tourism, and what we should not do.

Financing individual tourism projects from European budgetary appropriations for tourism is a thing of the past, even, if they concern pilot projects providing good examples. It is up to the Member States to do so. European financial instruments in other policy fields support them in this task.

Let us think of the Structural Funds, for example. Funding of competitiveness and quality oriented tourism from this source can effectively contribute to a sound and attractive regional development in many structurally weak regions of

Europe. And these funds are managed by the regions themselves, close to the local problems.

Financing from other Community policies, such as that for new technologies or that in favour of small and medium-size enterprises, is also open to the tourism industry. However, we need to make access to it still easier.

Thus, the integration of tourism into other Community policies is a priority task. The targeted use of existing community instruments can achieve much. We nevertheless need a programme that sets the framework for our contribution at Community level.

Let us look, for example, at the recommendations of the High Level Group¹. A number of them cannot be implemented free of charge. Large-scale market observation, structured dialogue, networking and co-operation in partnership, basic elements for advising the industry as well as support material and best practice - all this requires a minimum of Community financing. The clearer our concept, the easier it should be to overcome doubts about such a multiannual programme.

The following should be clearly understood: a Council Decision on such a programme is not only a question of legal basis and financial means. It will also provide European tourism with the recognition it deserves at European level. Such a decision will guide the policy content, approve the goals, the priorities and the approach.

Part of its important practical impact will be to be credible vis-a-vis the other Community policies considerably affecting the tourism sector in Europe. To this end we absolutely need the support of the Council of Tourism Ministers. Also, we should not miss anything that strengthens the political support given by the European Parliament. And we should not disappoint the readiness for co-operation that exists in the European tourism industry, the training sector etc.

¹ High Level Group on Tourism and Employment: EUROPEAN TOURISM - NEW PARTNERSHIPS FOR JOBS. European Commission, DG XXIII. Brussels, October 1998

The afore-mentioned keywords - information, structured dialogue, networking and co-operation in partnership, basic elements for advising the industry as well as best practice - outline the perspectives for action of the European Union in the tourism sector.

How does the European Commission intend to proceed, in order to achieve the highest possible Community added-value in its action?

Besides the implementation of the future multiannual programme we want to assure a good follow-up to the measures carried out so far. This means steps and orientations, which help corresponding local policy and move it forward, and which further stimulate the tourism industry and open new possibilities for it.

It is equally important to make the corresponding actions visible for those who benefit from them. Amongst other things, good and modern processing and dissemination of information can help to this end. We want to contribute considerably to identifying the already mentioned best practice and additional suitable instruments, and to making them widely known.

We also find work to be done within the European Commission itself. We will further increase the collaboration with other EU policies and the corresponding Directorates-General. In view of the particularly high growth and employment potential in the tourism sector there is no reason to apply other Community policies less to tourism than to other economic sectors. We must make it easier for the tourism industry to get information on these Community policies and to gain access to them.

A second example concerns the recent decision on the continuation of the 5th Action Programme for the Environment. Tourism is one of its five priority sectors. We help to realise the Community priority objectives defined in this decision - in Europe and world-wide.

Of course, we continue to seek both dialogue and the co-operation with the tourism industry and the organisations representing it. We will further intensify both.

Furthermore, we would like to stimulate a more intense transeuropean co-operation of tourism destinations with

regard to all kinds of issues, and contribute to it. Likewise we will strive for a still stronger partnership of the supralocal tourism industry with those locally responsible, the population and the different interest groups. This, too, improves the basic conditions for tourism and its role as an engine for growth and employment.

Commerce and payment cards



In anticipation of the arrival of the euro in our wallets in the form of payment cards from 1 January 1999, a meeting of the working group of the CCD (Committee for Commerce and Distribution) on payment cards was held in Brussels on 4 November. The principal subjects dealt with during this meeting concerned the fight against fraud and forgery of means of payment other than cash, the relationship between issuers and card holders in operations carried out through electronic payment instruments, the problem of interoperability of the electronic wallet and the problems linked to payments within the economic and monetary Union with the consequences which that could have on the commerce sector.

The Communication of the Commission on a framework of actions to fight against fraud and forgery of means of payment other than cash is mainly based on on a strategy of prevention as well as on measures to punish fraud. Losses estimated at 3 billion dollars world-wide occur each year with regard to payment cards, electronic money, cheques and bank electronic transmission services. In certain countries, 2% of cheques are without provision. Furthermore, we are bound to note that payments via Internet and by telephone do not present sufficient guarantees of security.

It is therefore imperative to harmonise and strengthen the criminal law in Member States in order to combat the problems of fraud more effectively. With the aim of ensuring a real single market for financial operations, during this meeting the representatives of the commerce sector proposed to Member States that they should consider joint actions in this field.

The problem of the responsibility of the commerce sector with regard to cheques and payment cards was also raised. Indeed, retailers do not accept that they should shoulder all the responsibility; all the more so since when they accept payment cards and cheques they have to meet costs among which is included a premium to insure against fraud.

The CCD will express an opinion on the problems of fraud and on the Communication of the Commission in order to propose practical solutions to the relevant services of the Commission.

The second subject dealt with was the recommendation of the Commission on operations carried out using electronic payment instruments and in particular the relationships between issuers and card holders. By instrument of payment one means everything with the exception of cheques and guarantee cards. The costs of these transactions come under the legal jurisdiction of each Member State, the Community having no right to legislate in this field. On this subject, the question was raised of the real competence of Member States to legislate. In fact, according to Articles 85 and 86 of the Treaty of Rome, competition law is within the scope of competence of the Commission. Another question was raised: who should be liable for the costs linked to electronic payments ? Transparency with regard to the level of costs seems to be lacking.

On the subject of interoperability of electronic money, the problem was raised of knowing if the euro in payment card form will be accepted and easy to use in the 11 Member States which constitute the economic and monetary Union. Currently, clients encounter a certain number of problems such as national fragmentation, lack of interoperability and a certain mistrust between bank card holders and other operators.

On the subject of the problems linked to payments within the economic and monetary Union, the reflections focused mainly on the fact that intracommunity transnational transfers are always more expensive than national transfers, as well as on the question of knowing when and how the payments could be carried out in euro. For the Committee for Commerce and Distribution, it is certain that the conversion of national currencies into euro should be made without additional cost. As for the cost of transnational transfers outside the Community, a solution could be found in the international payment by

bankers order. But, once more, this would require considerable standardisation at the legal level.

And consumers ? It is essential to resolve the question of costs linked to electronic transactions, because such costs, above all those concerning intracommunity transnational transfers, carry the risk of undermining consumer confidence in the euro. All payments made in euro during the transition period (debit cards, credit cards, bank transfers, cheques, electronic money) are considered to be important in order to familiarise consumers with the single currency. According to the view of the CCD, in the future a strengthened dialogue between banks and traders is desirable.

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Cooperation between the Networks of the Euro Info Centres and the Centres of Enterprise and Innovation



Communication, exchange of experience and cooperation are elements of success in a context of market globalisation. It is with this in mind that the Commission has organised cooperation between the Euro Info Centres (EIC) and the European Centres for Enterprise and Innovation (ECEI) networks to increase the effectiveness of support for SMEs. In order to better inform enterprises on the opportunities offered by this cooperation, a brochure will shortly be published setting out an overall view of the tasks of the EIC and the ECEI and providing examples of cooperation between these two networks.

Given the key role played by SMEs in economic growth and the creation of jobs in Europe, the Commission has set up networks offering information and support services to enterprises.

Information concerning Community issues is provided to SMEs by the Euro Info Centres. This network informs enterprises about Community programmes as well as about Community legislation and initiatives. The EIC are the "first stop shop for access to Community information" and are set up next to existing and active structures at regional and local level (chambers of commerce, socio-professional organisations, development agencies, banks etc.). In addition to their function of providing information, the role of the EIC is turning more and more towards help and advice to SMEs with regard to European programmes. It is therefore a question of promoting these programmes and of facilitating SMEs' access to them. The EIC are based in the countries of the European Union, but also in Norway, Iceland, the countries of Central and Eastern Europe and the Mediterranean.

As for the European Centres for Enterprise and Innovation, these are local development tools whose aim is to stimulate and encourage the creation of enterprises. The ECEI are created by committees of promoters who bring together public and private capital (notably regional and national institutions, development agencies, universities, research centres, financial institutions and private companies). The ECEI are responsible for providing help to SMEs with regard to management, innovation, search for financing and market research. Thus they seek to exploit the latent potential for development of the disadvantaged regions, which are either ignored or hardly exploited by the private sector or by the traditional instruments of help for enterprises. In this respect, the ECEI offer not only a range of traditional services, but also use their expertise to assess the management capacity of the entrepreneurs who take advantage of their services, notably through an assessment of a business plan.

The activities of these two networks being complementary, Directorate General XVI, which coordinates the ECEI, and Directorate General XXIII, which coordinates the EIC, signed a Cooperation Agreement between the EIC and the ECEI in October 1997. The objectives of this are:

- The identification of good practice in cooperation between EIC and ECEI in the field;
- The reciprocal promotion of the activities of the two networks;
- The exchange between EIC and ECEI of questions emanating from enterprises, according to respective skills;
- The organisation of joint events;

- The search for complementarity in the development of training programmes;
- The establishment of connections for electronic data transmission favouring communication between the members of the two networks and their support structures.

In order to disseminate good practice with regard to cooperation between the two networks, a brochure is about to be produced. It will contain a description of the tasks and objectives of the EIC and the ECEI, as well as a detailed description of successful case histories of joint projects between EIC and ECEI. The accent will be put on the advantages of these partnerships, in terms of improvement in the range of services offered to clients and of the improvement in the cost-effectiveness ratio of the centres. In a first stage, the brochure will be addressed to the personnel of the EIC and the ECEI, but it is planned thereafter to jointly promote the services of the EIC and the ECEI to the SMEs.

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The news

CREA Programme: to encourage the creation and the transmission of enterprises

With the aim of stimulating the creation and the transmission of innovative enterprises which have a potential for growth and job creation, the Commission has launched a new programme called CREA (Capital Risque pour les Entreprises en Phase d'Amorçage - Risk Capital for Enterprises in the Start-up Phase).

European SMEs generally encounter considerable difficulties in obtaining financing. The banks rarely lend and when they do it is at high interest rates. To remedy this situation, the Commission has launched the CREA programme, whose objectives are:

- To assist and encourage venture capital funds and similar organisations from the first years of their activity.
- To establish at European level a network of venture capital funds and to stimulate an exchange of best practice and training.

The majority of creators of enterprises and entrepreneurs who take over small enterprises are confronted with a serious shortage of capital. This is why it is not unusual for creations or transmissions of enterprises to fail due to insufficient financing.

The objective of the CREA programme is therefore to increase the chances of success of new enterprises by bringing them additional share capital. More concretely, CREA supports new or recently created venture capital funds in Europe by the granting of repayable loans covering a maximum of 50% of the running costs of the fund (to a total of 500,000 ECU) for a maximum period of three years.

The start-up capital should remain in the recipient enterprise for at least 5 years. However, if the fund wished to extricate itself from its investment earlier, the Commission would receive 10% of the profit made.

By increasing the chances of success of new enterprises through the provision of additional share capital, CREA on the one hand helps SMEs to obtain bank loans more easily, and on the other hand favours the creation of employment.

The Commission will shortly publish in the Official Journal a call for tender concerning the establishment of the network of venture capital funds.

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A Corporation of Cooperatives adapted to the market

The "Mondragon Corporacion Cooperativa" (MCC), founded in 1956, is a Spanish cooperative structure with 35,000 workers and a multi-sectorial activity in line with the development of the market. The basic principle of the MCC is the cooperative structure and operation: the workers also have member status, each worker having the right to vote, management is democratic, information is disseminated to everyone, training is ongoing and great importance is accorded to customer service.

The MCC is composed of three branches: finance, industry and distribution. It also has a technical school, a university and a research centre. The different cooperatives have their own management autonomy, they position themselves on the market in order to confront the demands and challenges of the capitalist system, the single market and competition. Moreover, the MCC has enterprises all over the world and must therefore abide by the laws of different countries.

It is interesting to note, for example, that the university also has a corporate structure. Indeed, its Board is made up of one third professors, one third personnel and one third students, all being members and each having one vote.

This cooperative structure has no union in the enterprises, since all the workers are members of the MCC.

As the MCC is a model of economic prosperity, stability and consideration for workers, it could be presented in the European Union as an example of "good practice".

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Management in Associations and Foundations



A conference entitled "Management in Associations and Foundations" took place in Brussels on 23 November 1998. It was the 7th meeting of experts coming from the world of associations, foundations and the field of training.

This meeting was part of the action programme implemented in the framework of the follow-up of the Communication of the Commission on "The promotion of the role of associations and foundations in Europe".

During the conference the problems linked to management in the sector of associations and foundations and to adaptation and organisation of a network for training and good practice were tackled. The question of the role that investors can play, whether they come from the public or private sector, was also discussed. As for the last part of the meeting, it was devoted to exchanges of experience and good practice as well as the presentation of concrete examples.

The conference arrived at a certain number of conclusions, such as:

- the proposal to take a more global approach to the problem of entrepreneurship linked to the idea of "capacity building"
- the differences observed between large and small organisations, the former having a role to play in the transmission of experience
- the importance of reinforcing the networks of good practice which exist just about everywhere in Europe
- the awareness of the suppliers of capital that increased responsibility and transparency are necessary
- the difficulty of finding a balance between the professionalism of the sector and its dynamic and innovative capacities.

Conference on the challenges of Information Technology in the non-profit sector

This conference, which was held in Vienna on 13 november 1998, follows on from the conclusions of the Communication of the Commission on the promotion of the role of associations and foundations in Europe.

The programme included presentations by DG XXIII on the importance of information technology in the third sector and data produced by DG III and DG V, collected from studies on the utilisation of information technology and from projects in this field supported by the Commission. Examples were provided by non-governmental organisations on the possibilities offered by information technology, both as a data base of suppliers of capital, as an instrument for lobbying and obtaining capital, or again as a means of disseminating information in this sector.

"The World of NGOs" hopes to organise other meetings to explore the potential of information technology in the third sector. It is currently developing a new site on this subject.

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Europartenariat Spain '98



The meeting "Europartenariat Spain '98", whose aim was to create cooperation agreements between SMEs, took place in Valence on 12 and 13 November 1998. This event proved to be a real success, since no less than 2,583 visitors were counted. Furthermore, the number of meetings organised

was particularly high at 19,365. It should be noted that a large proportion of these meetings had been arranged previously, thanks to the use of the Internet.

During the meeting, the B/2 Unit (Internationalisation of SMEs: networks of enterprises and partnership events) of DG XXIII held a working session with the Spanish members of the BC-NET (Business Cooperation Network) and BRE (Bureau de Rapprochement des Entreprises) networks. The objective of this meeting was to present to the members of these two networks who were present the principal political priorities for the future which had been approved very recently. These priorities are mainly focused on three areas: quality, geographical expansion and technological development.

Moreover, this working session served as a discussion forum for the members of the two networks, who were able to exchange ideas and explore new development possibilities for the networks.

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CMAF Meeting

The 2nd meeting of the Consultative Committee of the Cooperatives, Mutual Societies, Associations and Foundations (CMAF) which was held on 6 November, was devoted to the preparation of its programme of work. The principle questions dealt with were:

- The adoption of the European status of the Cooperative, Mutual Society and Association
- The necessity for a framework programme benefitting the social economy.
- The visibility of the sector and the development of networks (information structures)
- The future of structural funds
- Taxation system
- Local development

In addition the Committee expressed the wish that a working group should take charge of questions concerning current issues as well as the problem of competition.

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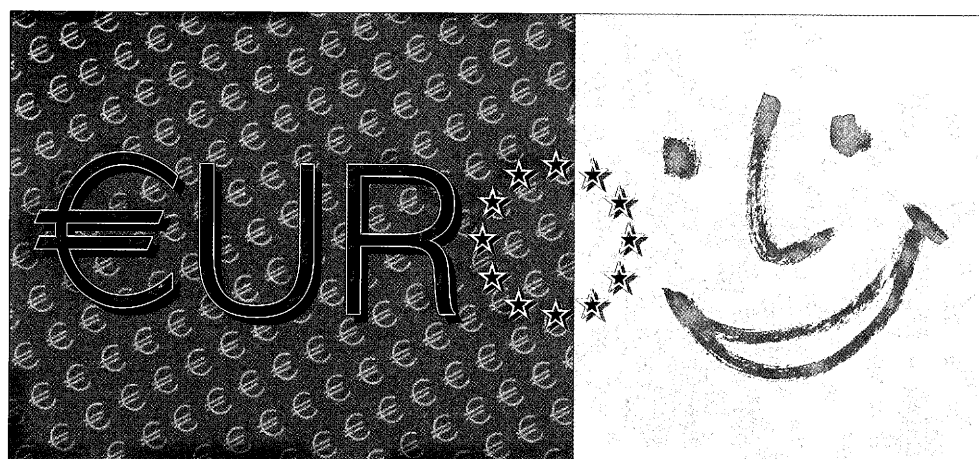
India and the European Commission are organising two days of business contacts in New Delhi on 15 and 16 March 1999. At this meeting there will be 355 Indian enterprises wishing to conclude cooperation agreements in the following sectors:

- chemistry and plastics processing
- electronics and hardware
- food (processing and packaging)
- light engineering
- software and services
- technology and the environment

It is expected that 350 enterprises from the European Union will attend.

INFORMATIONS

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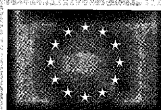


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