

## Community Actions in favour of SMEs



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On 8 September 1995 the European Commission, at the proposal of Mr Christos Papoutsis, Member of the Commission responsible for enterprise policy, adopted the report on the coordination of activities in favour of small and medium-sized enterprises (SMEs) and the craft industries<sup>1</sup>.

The aim of this report is to give a global overview of the measures taken by the European Union in favour of SMEs under its various policies. In drawing up this document, the Commission was aiming to respond to the Council's wish<sup>2</sup>, while at the same time taking account of the framework proposed in its integrated Programme in favour of SMEs and the craft industries<sup>3</sup>. This rapport, which is addressed not only to the European institutions but also to all those involved in the development of SMEs, is intended to help improve the visibility and transparency of Community measures in favour of SMEs.

In this report, the Commission sets out the measures taken under the enterprise policy and those taken under the other policies of the Union. In the spirit of the Integrated Programme, the Commission has followed the two major thrusts of the enterprise policy, ie the improvement of the legal, administrative, fiscal and financial environment and measures to support SMEs. The report relates not simply to programmes with a budgetary impact (such as the structural funds, research and vocational training) but also to policies which may have an impact on the legal and financial environment of SMEs (such as the achievement of the Single Market, tax regulations and the rules of competition).

**In the field of improving the administrative, legal, fiscal and financial environment of businesses**, the Commission has presented several proposals for measures which should have a favourable impact on SMEs.

<sup>1</sup> COM(95)362 of 8 September 1995

<sup>2</sup> Article 5 of the Council Decision 93/379/CEE of 14.06.1993

<sup>3</sup> COM(94)207 of 3 June 1994



Three recommendations relating respectively, to the *taxation of SMEs*, the *transfer of businesses*, and *payment periods in commercial transactions* form part of the broader partnership with the Member States. In this way, the Commission identifies best practice within the Union and invites those Member States which have not yet taken similar steps to adopt it as their model and to introduce the appropriate measures.

An *evaluation of the impact of legislative proposals on SMEs* has allowed the needs of SMEs to be taken into account in the legislative process, for instance in the case of the directives on environmental auditing and the ecological label.

**In the field of measures in support of SMEs**, the European Union has set up new instruments and programmes specifically aimed at SMEs.

As part of the *enterprise policy*, the Commission is supporting the development of SMEs through the *business information network* (the Euro Info Centres), the *transnational cooperation networks and programmes* (the BC-NET networks, the BCC, the EUROPARTENARIAT and INTERPRISE programmes and the measures in favour of subcontracting) and the *pilot projects* (EUROMANAGEMENT, seed capital, Commerce 2000), which are aimed at improving the management, the financing and the know-how of SMEs.

**Under the other policies, SMEs are supported principally through the structural funds and the programmes of research and technological development, vocational training and international cooperation.**

Firstly, the *Community SME initiative*, which stems from the White Paper on Growth, Competitiveness and Employment, dovetails naturally with the Integrated Programme actions, albeit in accordance with the methods and procedures for the Structural Funds. The SME initiative, to which one thousand million ECUs have been allocated, mainly for the assisted regions, is intended to contribute significantly to making SMEs more competitive by improving their know-how and assisting them to operate internationally. The *ADAPT Community initiative*, which concerns adaptation to industrial change and improving the competitiveness of enterprises (1.4 thousand million ECU), contains several measures to assist SMEs and will be coordinated with the SME initiative so as to avoid duplicating the use of funds and to reinforce their complementarity.

The *Structural Funds* in general will assist SMEs in the context of the operational programmes which have been adopted for 1994-1999. The Commission attaches particular importance to following up these programmes, so that SMEs can make effective use of the sums allocated to them.

The new financial instruments set up following the Edinburgh and Copenhagen Councils — *EIB loans at reduced rates of interest for SMEs which create jobs and European Investment Fund guarantees for SMEs* — are already in place.

The implementation of the *fourth Framework Programme of Research and Technological Development* should enable SMEs to become much more involved, with the introduction, in 12 programmes, of *technological incentive measures for SMEs and a budget of 700 million ECU for them*. In addition to these measures, SMEs can also be involved in the other actions which are not aimed at them exclusively under the programmes. New simplified procedures for SMEs to submit proposals and for these to be evaluated have been set up.

In the field of *vocational training*, the new *Leonardo Programme*, to which 620 million ECU has been allocated for 1995-1999, contains schemes aimed at SMEs, in particular for them to acquire qualifications and skills for adapting to industrial change, developments in production systems and the dissemination of new technologies. It also covers training for managers of SMEs, carrying out linguistic audits and new training methods in SMEs.

With regard to *international cooperation*, coordination of enterprise policy with the programmes for cooperation with non-Community countries such as PHARE, TACIS and MED-INVEST has enabled the countries concerned to benefit from the expertise acquired regarding enterprise policy and from the existing networks of intermediaries, and has also given SMEs in Europe a better knowledge of the opportunities open to them in non-Community countries through the Community programmes.

The Commission will continue its efforts to contribute through its policies to assisting SMEs to develop. Substantial progress has been made, as the report shows, in the field of the Structural Funds and, in particular, through the Community SME initiative, Research and Technological Development (through specific measures in favour of SMEs) and vocational training (in particular in connection with the new Objective 4, the ADAPT initiative and the new LEONARDO Programme). The Commission would ensure that implementation of the programmes was monitored so that the stated objectives of giving more support to SMEs produced practical advantages for them.

Nevertheless, by virtue of the principle of subsidiarity, and since SME policy bears mainly on national and regional authorities, the Commission's role in coordinating the policies of the Member States (Article 130 of the Treaty on European Union) is confined to *stimulating or even organising and orchestrating mutual consultation and cooperation between them and the Commission with a view to ensuring greater efficiency, visibility and*



*a degree of convergence regarding the actions.* The Integrated programme, which introduces the second generation of enterprise policy, clearly forms part of this. The concerted actions with Member States contained in the Integrated Programme should assist in promoting the coordination of actions carried out at national, regional or local level. An initial concertation forum on the legislation and constraints with which enterprises are faced when they are being formed and during the first few years of their existence was organised in Paris in June 1995. A second forum, concerning support systems for establishing enterprises and assisting them in the first few years of their existence is planned for Madrid in November 1995 (see below).

In future, the Commission will continue its efforts, internally and with all its partners, the Member States, the European Institutions, and trade organisations to ensure that the European Union's actions to assist SMEs will produce growth, competitiveness and employment.

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## **CONCERTED ACTIONS No. 2: A Forum in Madrid, 16 — 17 November 1995**

Within the framework of Concerted Action no. 2, a **forum** entitled 'Support Measures for Enterprises: Creating and Assisting Young Enterprises' will be held in Madrid on 16 and 17 November 1995. The forum's goal is to present the best practices selected from within the Member States and to stimulate an open discussion on the factors determining the success of the measures presented as well as their possible introduction in other contexts.

Measures dealing with 'creation' will not be the only ones presented at the forum. Support initiatives for new enterprises will likewise be taken up during the discussions. Given the failure rate characteristic of newly created enterprises, the most efficient approach would consist of integrating the 'pre and post start-up' measures with complementary measures aimed at ensuring focused, individualised support during the first years of an enterprise's existence.

The programme and the topics of discussion at the forum, as well as the choice of speakers and participants, have all been established with the collaboration of the members of the steering committee and in accordance with the letter and spirit of the concerted actions. This steering committee is made up of the European Commission, representatives of the Member States and professional organisations at the European level.

A mixture of plenary sessions and workshops has been adopted as the programme format. Topics of a political bearing (culture and spirit of the enterprise, the general objectives of economic policy) and the conclusions of the working days will be debated over the course of the two plenary sessions. Three workshops will be dedicated to the analysis of different financial aid initiatives and to fiscal measures, to measures dealing with aid, training and consulting and to infrastructure (enterprise breeding-grounds, scientific parks, enterprise centres, etc).

The presence of Mr Christos Papoutsis, Member of the Commission responsible for enterprise policy, along with numerous other dignitaries (such as the Spanish minister of Industry and Energy, the Swedish minister of Industry and Commerce and the Irish Employment minister) combined with the quality of the speakers and the participants appointed by the Member States and the professional organisations will make this meeting a must on the agenda of any and all experts in the sector.

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## TOWARDS A BETTER MANAGEMENT OF THE FINANCIAL FLOW IN SMEs

On 30 November 1994 the European Commission adopted a recommendation on late payments<sup>4</sup> which underscores the need to obtain computer software for entrepreneurs capable of giving them an integrated management of financial flow. Faced with a widely diverse offer in software, it is important to provide management tools which are compatible and harmonised which will enable businesses to obtain an automatic result in economic and accounting exercises, to facilitate risk management and to provide for an optimum management of immobilisation, of cash flow and of currency exchanges. To meet this need, DG XXIII has set up a panel of experts (financial directors, treasurers, certified public accountants) who have drawn up a document which defines 'The Principles of Software Organisation for the Management of Financial Flow in European Enterprises.' This document has been distributed to interested professional organisations and institutions. This autumn their contributions will enable the elaboration of a revised version of the text which will then be the most precise statement possible of an enterprise's need in terms of management control (improvement of management control could save the equivalent of 2 to 3% of turnover) and will stimulate the provision of adequate, compatible and integrated software on the market.

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DG XXIII — Michel SOUBIES  
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## EUROMANAGEMENT — Environment: Identifying the Means to Facilitate the Participation of SMEs in a System of Environmental Auditing

With a view to promoting continuing improvements in environmental performance in industry, the Council adopted on 29 June 1993 Regulation (CEE) no. 1836/93<sup>5</sup> which allows for industrial sector enterprises to take part voluntarily in a Community eco-audit system. This system is based on the establishment and implementation by enterprises of policies, programmes and environmental management systems for their production sites; and on the systematic, objective periodic evaluations of the efficiency of these elements (eg by independent inspectors). The enterprises participating in the system will inform the public annually by means of 'environmental declarations'.

This 'Community System of Environmental Management and Audit' will furthermore make participating enterprises eligible to appear on a European list of officially recognised non-polluting production sites.

The Community System of Environmental Management and Audit (EMAS) is a source of concern for SMEs. While voluntary in theory, this Regulation<sup>6</sup> could rapidly become quasi-obligatory for those SMEs which could easily come under pressure by their clients to conform. In order to help SMEs apply this system, the European Commission has decided to draw up a European EMAS Guide and to launch the EUROMANAGEMENT-Environment pilot action. EUROMANAGEMENT-Environment will be composed of two phases and will be carried out within the 15 Member States by means of a network of approximately 50 specialised consultants.

During the first phase each consultant will organise an information seminar for the directors of the SMEs participating in the pilot action. They will also ensure the development of individual environmental management systems, and will analyse the adjustments needed to respond to the demands of the eco-audit.

During the second phase each consultant will help at least one of the SMEs to implement an environmental management system and to register in the EMAS system. Both phases are designed to test and adapt the European EMAS Guide to be published later.

<sup>4</sup> see EURO-INFO 75/94

<sup>5</sup> Community System of Environmental Management and Auditing — OJ of the CE — L168 of 10.07.1993

<sup>6</sup> Regulation (CEE) 1836/93 — OJ L 168 of 10.07.1993 — Community System of Environmental Management and Auditing



In order to implement these different actions the Commission has launched a call for tenders<sup>7</sup> in the Official Journal of the European Communities aimed at selecting a European coordinator. This coordinator will be charged with drawing up the EMAS Guide for SMEs; organising, managing and supervising the quality of the work provided by the network of consultants. In addition, the European coordinator will be responsible for analysing the consultants' reports and for evaluating the experience accumulated during the first phase in order to file a report on the adaptation requirements for SMEs wishing to meet the demands of the eco-audit.

Likewise, after the second phase, the European coordinator will draw up conclusions based on the technical and organisational problems encountered while implementing the EMAS system in a test group of 50 enterprises. The coordinator will also evaluate the need for revising the Regulation, which is scheduled for before July 1998.

**For further information:** EUROPEAN COMMISSION  
DG XXIII/B3 — Improving Conditions of Access to Enterprises and the Market  
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## **INTERPRISE:**

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

The INTERPRISE programme is designed to support local, regional and national actions aimed at stimulating direct contacts (ie personalised meetings) between heads of enterprises with a view towards establishing cooperation agreements between small and medium-sized enterprises. The projects must include at least three regions from three European Union countries and may, in certain instances, also be extended to regions from non-member countries. A specific action — MED-INTERPRISE — has been set up within the framework of MED-INVEST for third countries from the Mediterranean basin.

Each project originates from a local initiative sponsored by such organisations as chambers of commerce and industry, local, regional or national development agencies, European Business and Innovation Centres (EBIC), Euro-Info Centres, BC-Net/BCC, research centres, or private consultants. Each project must be submitted to the Commission at least nine months before the date of the event and must involve at least 15 to 20 enterprises from each region. The European Commission can provide as much as 50% of the event's total budget, up to a maximum of 50,000 ECU.

The following INTERPRISE events will take place during the next few months:

#### **DECIDE III**

*Meetings:* 5 and 6 October 1995 in BOURGES (France)

*Countries involved:* France, Spain, United Kingdom, Italy, The Netherlands

*Sectors:* Defense Industries

*Organisation:* EIC CENTRE — CRCI CENTRE — M. Bernard Cottin / M<sup>me</sup> Gonda de Bruin — 35, avenue de Paris — F 45000 ORLEANS — Tel: '33/38.54.58.58 — Fax: +33/38.54.09.09.

#### **INTERPRISE NORTH WEST 95**

*Meetings:* 20 and 21 1995 in Warrington, Cheshire (United Kingdom)

*Countries involved:* United Kingdom, Spain, Ireland and Portugal

*Sectors:* chemical plastic and pharmaceutical industries; textiles and clothing.

*Organisation:* SOUTH AND EAST CHESHIRE TRAINING AND ENTERPRISE COUNCIL — Mr Mike Collins — PO BOX 37 — Dalton Way — Middlewich — GB-CW10 OHU CHESHIRE — Tel: '44-606/73.70.09 — Fax: '44-606/73.70.22

#### **INTERPRISE HALLE**

*Meetings:* 23 and 24 October 1995 in HALLE (Germany)

*Countries involved:* Germany, Austria, The Netherlands, Czech and Slovak Republics, Sweden, Slovenia

*Sectors:* mechanical, electrotechnical, electronic engineering,

*Organisation:*

— EIC MAGDEBURG — Mr Heinz Dieter Dömland — Bahnhofstrasse, 49A — Postfach 1568 — D-3010 MAGDEBURG — Tel: +49-391/561.91.61 — Fax: +49-391/561.91.62

<sup>7</sup> Call for Tenders no. 95/C 231/10 in OJ of the CE — C 231 of 05.09.1993



— EIC HANNOVER NIEDERS. AGENTUR FÜR TECHNOLOGIETRANSFER UND INNOVATION —  
Mrs Christiane Fröchtling — Vahrenwalderstrasse, 7 — D-30165 HANNOVER — Tel: +49-511/93.57.121  
— Fax: +49-511/93-57-439

#### **INTERPRISE TOLEDO '95**

*Meetings:* 25 and 26 October in TOLEDO (Spain)  
*Countries involved:* Spain, France, United Kingdom  
*Sectors:* new materials, wood and furniture, textile, agro-industry  
*Organisation:* CCI TOLEDO — Mr Javier Diaz — Plaza de San Vincente, 3 — E-45001 TOLEDO — Tel:  
+34-25/21.44.50 — Fax: +34-25/21.39.00

#### **INTERPRISE ECOCONSTRUCT**

*Meetings:* 27 and 28 October 1995 in LEIPZIG (Germany)  
*Countries involved:* Germany, Austria, Bulgaria, Denmark, France, Poland, Sweden  
*Sectors:* construction and the environment  
*Organisation:*  
— EIC LEIPZIG — IHK LEIPZIG — Mrs Christa Friedrich — Goedelerring, 5 — D-04109 — LEIPZIG  
— Tel: +49-341/2.67.325 — Fax: +49-341/12.67.421  
— EIC MÜNCHEN — IHK MÜNCHEN — Mrs Suzanne Weiss — Max-Jozef-Strasse, 2 — D-80323  
MÜNCHEN — Tel: +49-89/511.62.09 — Fax: +49-89/511.64.55

#### **EUROPARTNERS '95**

*Meetings:* 31 October and 1 November 1995 in BREMEN (Germany)  
*Countries involved:* Germany, Denmark, United Kingdom, Ireland, Norway, The Netherlands, Sweden  
*Sectors:* environment, energy, maritime and off-shore equipment  
*Organisation:* EIC — AXON TECHNOLOGIE CONSULT GmbH — Mr Klaus Lenz — Hanseatenhof, 8 —  
d-28195 BREMEN — Tel: +49-421/17.55.55 — Fax: +49-421/17.16.86

#### **INTERPRISE GASTRONOMY '95**

*Meetings:* 3 and 4 November 1995 in HERAKLION (Greece)  
*Countries involved:* Greece, Belgium, United Kingdom  
*Sectors:* agri-food stuffs  
*Organisation:*  
— MEDITERRANEAN AGRONOMIC INSTITUTE OF CHANIA — Mr Nikolaidis — Alsyllion  
Agrokepion — PO Box 85 — GR-73100 CHIANIA — Tel: +30-821/89.511 — Fax: +30-821/81.154  
— EUROPARTNERS LTD — Mr Caniaris Alexis — 101, Avenue Syngrou — GR-11754 ATHENS — Tel:  
+30-1/92.21.254 — Fax: +30-1/92.21.589

#### **AGRINORD '95**

*Meetings:* 6 and 7 November 1995 in LÜBECK (Germany)  
*Countries involved:* United Kingdom, Germany, Denmark, Estonia, Lithuania, Latvia, Norway, Sweden,  
Finland  
*Sectors:* agri-food stuffs, fishing, machining, research  
*Organisation:* HUMBERSIDE EUROPEAN BUSINESS INFORMATION CENTRE — HULL — Mr Nor-  
man O'Neill — Mrs Sally Hewitt — Cottingham Road — GB-HU6 7RX HULL — Tel: +44-482/46.59.40  
— Fax: +44-482/46.62.05

#### **FUTURALLIA IV**

*Meetings:* 16 and 17 November 1995 in POITIERS (France)  
*Countries involved:* France, Belgium, Canada, Czech and Slovak Republics, Germany, Spain, United Kingdom,  
Greece, Portugal  
*Sectors:* agri-food stuffs, wood, furniture, transport  
*Organisation:*  
— CCI de la VIENNE — ASSOCIATION POITOU-CHARENTE-EUROPE/EIC — Mrs F. Vilain — Mr  
F. Descheemaekere, Mr Thomas Michel — 47, rue du Marché — BP 229 — F-86006 — POITIERS  
CEDEX — Tel: +33/49.60.98.00 — Fax: +33/49.41.65.73  
— API TUNISIE — Mr Gaida — 8, rue de la Bienfaisance — F-75008 PARIS — Tel: +33-1/45.22.68.57  
— Fax: +33-1/45.22.68.53



For further information on a specific INTERPRISE event, please contact the organisers.

For information on the INTERPRISE Programme,  
EUROPEAN COMMISSION  
DG XXIII/B2 — INTERPRISE  
rue de la Loi, 200 (AN80)  
B-1049 BRUSSELS  
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## TOURISM AND THE ENVIRONMENT: A European Grand Prix

Launched in March 1995 by the European Commission, the first 'European Grand Prix for Tourism and the Environment' attracted 269 applicants from the 17 participating countries (the Member States of the European Union plus Iceland and Norway). The prize is designed to promote sustainable tourism in European countries. After being chosen by a national jury, the selected tourist sites (5 each for France, Germany, United Kingdom, Spain, Italy; and 3 each for the other countries) will be subjected this autumn to evaluation by a European jury which will designate the winner and any possible special prizes. The 'European Grand Prix for Tourism and the Environment' will be officially awarded in Brussels at the end of 1995.

For further information: Agence VITESSE — GROUPE EURO RSC G  
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## HEALTH AND SAFETY IN THE WORK PLACE: The SAFE Programme to Improve Working Conditions in SMEs

On 12 July 1995 the European Commission adopted a fourth Community programme on health, safety, and hygiene in the work place<sup>8</sup>. As a new initiative in support of actions designed to improve job safety in SMEs (SAFE), this framework programme has a three-pronged objective: safety information and training for the work place; consolidation of the accumulated legislation in overseeing the implementation of directives and proposing possible new ones; developing a coherent framework in line with other Community and associated third-country policies.

SMEs have special needs in questions of health and safety. The new SAFE Programme (European Action Programme for Safety) will apply the best practices in force as the standards for up-dating work sites which are safe, productive and competitive. It will grant its support to equipping reference work sites where practical solutions have been put in place to avoid professional risk and which may serve as models for others. Industrial and worker circles will learn from the best practices implemented by their counterparts rather than from indications handed down by the European or national authorities. SAFE will also actively seek to promote new approaches with respect to new at risk sectors or high risk activities and will aim to show that, far from being a burden for enterprises, improving the work site could reinforce their competitiveness.

For further information: EUROPEAN COMMISSION  
DG V — Employment, industrial relations and social affairs  
Programme SAFE  
Bâtiment Jean Monnet  
rue Alcide de Gasperi  
L-LUXEMBOURG

<sup>8</sup> COM(95) 282



## FOR YOUR INFORMATION

### A European Conference: 9th and 10th November 1995 in Barcelona (Spain)

#### THE CHALLENGE FOR BUSINESSWOMEN

One of the most significant changes of this century has been the massive entry of women into the job market, and, more recently, as a business woman or business partner, which has posed an important challenge for them. This European Conference is designed to analyze the challenge it means for a woman to set up her own business; delve deeper into the problems and difficulties posed to established businesswomen, and any woman who wishes to set up her own business (training, financing, taxes, competitiveness, etc); promote the role of the businesswoman as a driving force of local and rural economy. This European Conference, organised by the CTD (in cooperation with the Generalitat de Catalunya — Departament de Treball) with support from the European Commission (DG XXIII — Enterprise Policy and DG V — Employment, Industrial Relations and Social Affairs) will be held in Barcelona in the Auditori Palau de la Generalitat de Catalunya, Plaça Sant Jaume, s/n on 9th and 10th November 1995. It is addressed to businesswomen, their associations and all those who work for the economic development of their region, such as public administrations, regional or territorial collectives, chambers of commerce, trainers and consultants working in the area of enterprise creation.

**For further information: 'The Challenge for Businesswomen'**

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EUROPEAN COMMISSION

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