

EURO - info

The bulletin of enterprise policy

**Euro Info Centres provide
assistance for SMEs**

**How are tourism enterprises
adjusting to the euro?**

The euro and sub-contracting



European Commission

S U M M A R Y

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Welcome to the euro!

Since 1 January 1999 enterprises have been able to use euros. They will have until 1 January 2002 to make the final changeover to the single currency.

The use of the euro will now provide enterprises with considerable advantages. One of the most important is an end to exchange rate costs inside the euro zone, thereby facilitating enterprises' access to new markets and enabling them to take greater advantage of the internal market. Enterprises will be able to establish European strategies and plan to extend their activities.

Enterprises should regard the changeover to the euro as something more than just a technical change. They will have to adapt the whole of their organisation and their operating procedures.

It therefore represents a real strategic challenge for enterprises. DG XXIII has a range of instruments to help firms meet this challenge.

EURO - info is a concise information bulletin for SMEs and the craft sector. It is sent to those who put in a written request. EURO-info is published 10 times a year.

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"Enterprise Policy, Distributive Trades, Tourism and Co-operatives"

Changeover to the euro - 1999



Euro Info Centres provide assistance for SMEs

DG XXIII has entrusted the Euro Info Centre (EIC) network with the organisation of a campaign to help firms with the changeover to the euro. Most of the events are to be staged over the whole of the European Economic Area in the period up to 30 June 1999.

Many activities have already been undertaken to increase public awareness.

This year the focus will mainly be on exchanges of experiences among the many small groups of SMEs which are geographically isolated or vulnerable because of their size or sector of activity.

Thus 50 events will be organised in partnership with firms belonging to the same "euro chain" (producers, wholesalers, insurers, transporters operators...) or with companies and their suppliers or distributors. They will enable these operators to help one another in the process of changing over to the euro. Moreover, 60 Euro Info Centres will set up and run euro clubs facilitating the transfer of expertise between SMEs. Training will also be organised for employees - future euro presenters - who will then be able to train other employees from their firm themselves.

The EICs will also provide enterprises with a personalised advice service on the Internet - (more than 40 EIC Websites) - and practical help in the form of diagnoses. After analysing the situation of the enterprise, an EIC will draw up an action plan and will provide the entrepreneur with practical help for its implementation.

An example is a regional initiative launched by two French EICs which are going to organise theatrical performances for the entrepreneurs of their regions on the theme "the euro for modern times", preceded by round table conferences on the practical consequences of the changeover to the euro.

Another initiative is that of the Hull (UK) EIC which consists simply of an audio cassette which enables entrepreneurs to learn about the euro in the same way as they would learn a foreign language, in their cars, or the euro Quick Check developed by four German EICs, which provides 20 minutes of "revision" on the subject.

Moreover, initiatives each more original than the other will also be taken, involving products and services which are practical and easy to use.

INFORMATIONS

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How are tourism enterprises adjusting to the euro?



A conference entitled "The euro and tourism: opportunities and strategies for enterprises" was organised in Brussels on 16 October 1998 by the European Commission's Directorate General XXIII.

The conclusions of this important conference dealt with the strategies of tourism enterprises in the context of the changeover to the euro. The advent of the euro is on the whole perceived as being positive for commercial strategy by most of the operators in tourism, groups of travel agencies and tour operators. On the other hand, some operators and many small and medium enterprises (SMEs) in the tourism sector still seemed to have reservations about the euro, adopting a sort of wait-and-see attitude to the future development of the market. This stance is sometimes linked to the perception of the euro as simply being a new currency, implying new prices. This creates the risk of a delay in the introduction of the euro in this sector, and of harming the competitiveness of tourism.

The debate that then took place on the expectations and reactions of tourists vis-à-vis the euro showed in general that a genuine demand exists amongst tourists for tourist products to be paid for in euros. Moreover, tourists from third countries are expecting to reap a lot of benefits from the euro.

The third theme dealt with in-company adjustments to the euro in the tourism sector. It seemed clear that only enterprises in a position to use the euro would be able to benefit fully from the

opportunities for economic development offered by the new European currency.

In order to meet this challenge an enterprise's commercial strategy that takes account of the euro must necessarily be accompanied by a modification of its internal structures. Hence the vital need to adapt the accounting, IT systems, the decisions about regulations and taxes, social security and staff training.

Obstacles encountered by the tourism sector during the changeover to the euro constituted the fourth debate. Firstly the fact that 95% of tourism enterprises are SMEs may give rise to difficulties. Indeed these enterprises, due to their small scale, have limited financial resources available to them, which makes their adaptation to the euro more difficult. The many and varied activities which characterise the tourism sector may also slow down the introduction of the euro.

Hence the need to establish effective coordination between all the participants in the tourism sector in order to compensate for structural shortcomings. Effective coordination must also be established with the banking sector so that tourism operators are enabled to carry out their payment operations in euros from the start of the transitional period (payment by cheques and credit cards, exchange rate operations, invoicing etc...).

Both the internal and external activities for coordinating the changeover to the euro in the tourism sector can be undertaken by a wide-ranging partnership between chambers of commerce, professional associations and public authorities.

The Commission, meanwhile, is doing everything it can to help the tourism sector to make the changeover to the euro. It is providing enterprises with information and encouraging partnerships at a European level in order to identify best practices. One of the principal instruments for promoting this cooperation at Community level is the network of Euro Info Centres (EICs). This provides a means of operating at a local level.

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The euro and sub-contracting



In order to determine what impact the arrival of the euro is having on sub-contractors, an enquiry was carried out in September 1998 by DG XXIII and RIOS amongst a European sample of sales departments. The researchers aimed to obtain 50 replies, they received 83: 10 from Germany, 7 from Belgium, 51 from France, 5 from Great Britain and 10 from Italy. Since it is only a sample, the analysis of the results of the enquiry can only be of indicative and not statistical value, but it provides an illustration of the significant trends.

The enquiry first of all reveals that sub-contractors still do not have enough information, as at the time the enquiry was carried out most of them considered that the changeover to the euro would take place in 2001.

They therefore thought they still had the time to think about it. Consequently, a great deal of information and training still needs to be provided. However, many departments said they were preparing for the introduction of the euro (51 replies), but the preparations tended to take the form of a reflection more than practical steps. The majority (45) considered that purchasing strategies would be most affected by the introduction of the euro, whilst 36 of them thought changes would concern only the unit of account (euro). Decisive action should be carried out to deal with this trend.

As far as the direct consequences are concerned, 25 considered that the euro would bring about changes in relation to the currencies used. The majority of the replies (52) suggested the euro would be the currency used in relations with the other European countries.

The indirect consequences raised concerned payment periods, insurance and purchasing strategies. In regard to the payment periods, 44 of the people questioned hoped that the introduction of the euro would lead to harmonisation in this field. The desired periods range from between 30 days (13 replies) to 60 days (20 replies), the majority (40 replies out of 42 expressed) did not exceed this period. Very few considered that the euro would affect insurance. Only 13 positive replies were obtained concerning internal insurance and 17 for insurance of suppliers.

As for purchasing strategies, views were divided, but a significant number of replies inclined towards changes due to the disappearance of the exchange rate (32 yes against 46 no). Among those questioned 35 considered that there would be an increase in purchases in the countries of the euro zone.

Increased competitiveness is one of the most frequently mentioned factors likely to affect sub-contractors (65 yes against 8 no); this being mainly due to increased competition and a levelling down of prices. Some however considered that the differentiation of services would constitute an advantage for sub-contractors. In order to face up to this new market, alliances seemed to be a desirable solution for 48 of them.

The number of customers who envisaged helping their suppliers in as far as the change to the euro is concerned was relatively low (19 yes and 55 no). Moreover the problem of the lack of preparation of suppliers was felt to be worrying, since a considerable number (52 yes and 20 no) felt that it would be desirable for such training to be carried out by the organisations themselves.

In conclusion, it is at once evident from this enquiry that since sub-contractors have not yet become completely aware of the imminence of the changeover to the euro, it is vital to provide more information on this subject. Preparatory training must then be given to sub-contractors, as well as purchasers, given the scale of the changes brought about by the changeover to the euro.

Finally, payment periods and model contracts need to be harmonised at a European level.

INFORMATIONS

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The news

A site for enterprises

In order to help enterprises deal with the proliferation of sources of information and thus the confusion and lack of confidence which this brings about, the Commission, under the auspices of the Action Plan for the Single Market, has decided to provide a simple and practical tool for obtaining community information: the site "One Stop Internet Shop" on the Commission's Europa site.

This site is built on two pillars.

The first concentrates a maximum of information in the same place to avoid enterprises having to look in different places. Since information already exists on other sites, this base systematically establishes a maximum of hyperlinks so as to avoid duplication. These links are made not only with Commission sites, but also with those of Member States or with a European standardisation bodies, for example.

The second pillar provides for guidance towards the services of the Euro Info Centre Network for cases where the enterprises are seeking additional information or further explanation, or more in-depth and personalised help. This network is composed of 233 Centres which have been given the task of being the "First access points for information" for enterprises as set out in the Third Multiannual Programme (1997-2000).

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The search for a "Business Angel"

The European Commission has launched a new programme under the Third Multiannual Programme for SMEs, which aims to promote networks of Business Angels. These networks will enable SMEs to have access to a source of financing other than banks and risk capital. Business Angels are entrepreneurs who have sold their enterprises. Although not wanting to start up a new enterprise themselves they are ready to help young entrepreneurs to do so. In order to do this they are ready to invest money and provide some time. However, Business Angels complain that they have not found enough suitable projects. Moreover, young SMEs which have projects fail to present them in an appropriate way to the Business Angels. They are not always

capable of providing a financial plan enabling the Business Angels to judge their projects.

On the other hand, new SMEs with interesting projects are seeking finance and advice, in particular during the start-up phase. They often complain of finding neither financing nor advice. In fact, the banks do not want to finance projects which do not have financial guarantees. As for risk capital funds, they rarely invest in companies which are starting up.

Networks have therefore been established to help SMEs in presenting their projects and to help Business Angels find sound SMEs. The activity of Business Angels is thus complementary to the risk capital market. The participation of Business Angels is even a pre-condition for gaining support from the risk capital market, which often constitutes a possible opening for the Business Angels.

The Business Angels networks therefore constitute a platform on which SMEs and Business Angels can meet. Thanks to private initiatives, networks which have already proved to be a success exist in the Netherlands and the United Kingdom. The Dutch network, for example, has arranged between 75 and 100 meetings per year.

The European Commission is willing to finance up to 50% of the cost of feasibility studies relating to the creation of these networks, as well as up to 50% of the cost of pilot projects aimed at setting up a national or regional network. The feasibility studies are financed for a period of one year and the pilot projects for three years.

Moreover, seminars will be organised to spread the idea of the Business Angels networks throughout Europe and to explain how to establish such networks.

Persons wishing to participate in this programme must send in a form before 30 September 1999 (for further details consult the Official Journal C263 of 20 August 1998).

I N F O R M A T I O N S

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“Cooperative entrepreneurship in Europe in the year 2000”



On 30 November and 1 December 1998 an important conference for the future of the European cooperative movement. It was held in Bologna (Italy) on the theme “Cooperative Entrepreneurship in Europe in the year 2000”.

The conference examined the situation and viewpoint of all cooperatives in the European Union and of the future Member States, irrespective of their size or sector of activity.

The aim of the conference was also to determine which Community policies are to be, drawn up and proposed and pursued in the next decade.

It emerged clearly that the cooperative movement is very much alive and has at its disposal a powerful economic and social potential that often is not yet explored. Cooperatives constitute an appropriate response to a good number of social and market needs. In fact they can satisfy better than traditional enterprises, through their flexible and democratic management.

Cooperatives in fact cover a wide range economic activities, from banking to agriculture, through retailing to leisure, culture, the social and health sectors.

They contribute to the creation, stabilisation and continuity of employment. It is recognised that jobs created in the cooperatives are more viable than those of traditional enterprises. The form of the cooperative also enables unemployed workers to create an enterprise in such a way that they as have stable employment and, thus, avoid economic decline or even promote the development of their region.

The Bologna conference was certainly not an end in itself.

It constituted the basis for a White Paper which the Commission intends to approve next autumn, on the theme “Cooperative Entrepreneurship - Europe 2000”.

This White Paper will examine in depth the major questions of concern to cooperatives. These issues also very often concern

enterprises in general, such as the conditions of entrepreneurship, the legal and fiscal framework, training and management, access to financing, competitiveness. It is expected that policies or measures will be proposed for implementation both at Community and national levels, or through the cooperative movement itself.

The White Paper should also inspire the establishment of legal instruments or the development of programmes and concrete initiatives.

It will be "constructed" with the help of participants in the field, especially cooperatives which will collaborate actively in its elaboration. Of course, It will also have the support of the Consultative Committee of the CMAF. Good practices or valuable experiences must also be examined to ensure their transfer or networking throughout the Union.

Cooperatives must also be self-critical and see how they can first help themselves and also consider how they can become more involved in the Single Market.

Regrettably, cooperatives are sometime reluctant to form links, to create networks, to develop European cooperation. However, progress is being made, with networks expanding and trade being developed. The European dimension and cooperation now has to be strengthened.

The entrepreneurial capacities of cooperatives must, like the potential of the traditional enterprises, be developed in order to enable them to face the huge challenges of enlargement, globalisation and new technologies. To this end it is necessary to modernise and/or devise new tools for the management and training of staff. Cooperatives must also be given a specific framework of action and the case should be examined for granting them - in certain cases - appropriate fiscal incentive on the basis of their specific circumstances.

The White Paper should also emphasise the capacity of cooperatives for developing an active and responsible form of citizenship, show the social role they can play within a community as structures close to the ground and consequently their role in local development. But cooperatives can also be a factor for promoting cohesion and contributing to the development of solidarity between North and South, helping the poorest countries to restructure and to develop. This can be achieved by lending support to development aid initiatives and ethical and supportive forms of trade etc. throughout the Union.

The White Paper should be integrated into the business support being promoted by the Commission and written into the main lines of future Community initiatives. It will seek in particular to highlight the specific features of the cooperative movement, which, whilst developing, should ensure the maintenance of its fundamental values of democratic and supportive management, underline its objective of redistributing profits without a purely lucrative aim, and its potential in terms of employment.

The White Paper "Cooperative Entrepreneurship - Europe 2000" should constitute the Community reference-point for cooperatives at the beginning of the 3rd millennium.

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The Third Multiannual Programme for SMEs (1997-2000) open to CEECs

Directorate General XXIII is in the process of opening up the Third Multiannual Programme to would-be EU members amongst the Central and Eastern Europe countries (CEECs) and Cyprus. This initiative forms part of a pre-accession strategy aimed at progressively familiarising the candidate countries with the policies and working methods of the European Union.

The programme has been available since 1 December 1998 to six countries: Bulgaria, the Czech Republic, Estonia, Hungary, Poland and Slovakia. Romania has been participating since 1 January 1999. Sometime this year the programme should also be accessible to Slovenia, Lithuania, Latvia and Cyprus.

The selection criteria for projects in the framework of this programme are applied in the same way to candidate countries and to Member States of the European Union.

The participation of the CEECs in the multiannual programme for SMEs enables the SMEs of these countries to establish exchanges of practice and a better dialogue with the enterprises

and organisations of the European Union. As far as the first seven countries participating in the programme are concerned, financing will extend to the following fields of application:

- In the field of information, the Euro Info Centre (EIC) network will extend to the seven first countries participating in the programme. At present there is already a Euro Info Centre correspondence office in each of these countries. In the future, no less than 49 EICs will open in these seven countries. In order to select them in a regionalised manner, a call for tenders was published on 22 December 1998. The final date for the presentation of projects is 18 February 1999 at 5 p.m..
- All the CEECs will continue to participate in the meetings of the Europartenariat (direct meetings between enterprises, aimed at establishing cooperation agreements).
- Henceforth it will also be possible to organise one "Interprise" event per year in each of the seven countries mentioned above. To this end, a call for tenders will be launched each year. As a reminder, Interprise is a programme aimed at creating cooperation agreements between enterprises through the organisation of direct meetings, targeted by sector, between SMEs of at least three regions of the Union.
- All the countries, with the exception of Romania at present, will participate in the projects launched in the field of craft industry and small enterprises.
- Bulgaria, the Czech Republic, Estonia, Hungary and Poland have, moreover, decided to participate in the part of the programme relating to the commerce and distribution sector.
- Hungary, Poland and Slovakia, for their part, have chosen to participate in the organisation of IBEX "inverted fairs". These fairs, organised in the field of sub-contracting, enable sub-contracting SMEs to meet representative of the industries.

Representatives from Bulgaria, the Czech Republic, Estonia, Hungary, Poland, Romania and the Slovak Republic will in future be invited to take part in coordination meetings with the "Article 4 Committee". This management committee is composed of representatives of the Member States, which help the Commission in the implementation of the Multiannual Programme.

Enlargement and Voluntary Organisations and Foundations

"The enlargement of the European Union and the Associations and Foundations" was the theme of the 8th and 9th Meetings of Experts which were held in Brussels on 11 and 18 November 1998. These meetings were organised in the framework of the follow-up to the Commission Communication on "the promotion of the role of voluntary organisations and foundations in Europe". During these meetings the nature of this sector in the candidate countries was analysed as well as the relations between these countries and the Union in this context. The aim pursued was to establish in what way Community policies could make a greater contribution to development.

During the meetings a general view was outlined of the fiscal and legal framework relating to the Associations and Foundations in each of the candidate countries. Some countries have, more than others, developed the relationship between this sector and the public authorities. Financing was shown to be one of the major problems of Associations and Foundations in these countries which have no tradition of private donations as in Western Europe.

In regard to these networks, it has been discovered that at present scarcely any links exist between the candidate countries, even if links have been developed progressively with the European Union. These meetings should make it possible to open up initiatives involving the Commission and the non-governmental organisations in the candidate countries.

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Proposal for a framework of action aimed at helping SMEs in the tourism sector

(Conference in Llandudno - May 98)



The objective of the conference, organised with the support of the Directorate for Tourism of DGXXIII, was to establish recommendations concerning the measures to be taken so that small and medium enterprises (SMEs) in tourism are better integrated into the 3rd multiannual programme for SMEs.

The conference clearly showed that SMEs should not be considered as smaller versions of large enterprises, since they have their own requirements and their own needs. More than 99% of tourism enterprises employ less than 250 people, and 94.2% of them are small enterprises with less than 10 employees. The tourism enterprises provide on average work for six employees and contribute significantly to the GDP (gross domestic product) of their countries. In fact, 6.5% of the total turnover generated by the SMEs in Europe comes from tourism SMEs, even if the turnover in this sector is measured on the basis of direct expenses. Considering that the expenses in the field of tourism support the economy indirectly, it is probable that the real contribution of this sector to the economy is even greater than estimated.

Concrete examples were presented in different workshops. The discussions which ensued enabled the priorities of the tourism sector to be identified, thanks to the fact that around 20% of the participants came from SMEs. Based on the summing up of the workshop rapporteurs, the final statement was prepared in cooperation with all the speakers and chairpersons of the workshops. This document contains 10 recommendations concerning Community measures to be adopted in support of tourism SMEs:

- Improve the knowledge and distribution of existing and new best practices in the field of tourism SMEs
- Encourage and promote sustainable development, particularly where products provided by the tourism SMEs are concerned
- Examine and improve the systems of aid to enterprises
- Establish advice and assistance aimed at promoting the adoption of information and communication technologies
- Study the existing mechanisms for providing financial help for SMEs
- Harmonise fiscal and legal provisions concerning SMEs
- Establish a dialogue and constructive partnership with the large tourism bodies
- Develop awareness and training of SMEs in the fields of management and human resources
- Improve research and statistics relating to SMEs

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Participation of SMEs in the Transatlantic Business Dialogue

The Transatlantic Business Dialogue - TABD - is a unique process. It is governed by industry, enabling discussions to take place between American and European industry, but also between industry, the European Commission and the American government. It has become an influential political instrument for industry encouraging governments, through recommendations, to take measures to facilitate transatlantic trade and investment by eliminating inefficient and costly procedures and by improving cooperation.

The TABD uses a permanent structure and applies a very efficient "modus operandi"; it is composed of four working groups (regulatory norms and policies, initiatives to encourage business, general questions, SMEs) responsible for drawing up recommendations and supervising their application. The SME group is responsible for promoting the interests of SMEs and targets the development of initiatives to improve transatlantic cooperation (TASBI).

The groups work throughout the year and a global conference is organised in November to assess the implementation of the recommendations, draw up new ones and examine progress achieved with regard to key questions. The last conference, in Charlotte (United States), saw the participation of an increasing number of SMEs, who benefited from a specific meeting with a twofold aim.

The first was the preparation of SMEs for discussions with the other groups, by analysing the problems and opportunities encountered and selecting questions of fundamental interest in their transatlantic exchanges (official recognition and metric labelling and electronic commerce were recognised as fundamental subjects).

The second objective was to make a report on the results obtained by the "Transatlantic Small Business Initiative - TASBI" and on the state of the implementation of the recommendations. This report showed that the TASBI - conceived by

the SME group in 1996 to give the SMEs a concrete strategy and to help them in the framework of transatlantic cooperation - is making rapid progress and that a considerable number of recommendations have been carried out by the administrations. In fact it was shown that American and European SMEs had demonstrated a very positive response to the partnership events organised, since 3700 business encounters were held during these meetings in 1998.

It was shown that considerable progress had been made in the creation of the TASBI/SME web page. This page is intended to provide information and contacts on political, economic and cultural environments as well as creating concrete opportunities for cooperation. Progress has also been made in the development of a network of intermediaries in the United States.

The meeting ended with the description of initiatives undertaken to improve SME's information on the TABD/TASBI and their participation in the TABD.

INFORMATIONS

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Local business in disadvantaged urban areas



An enquiry into the situation of local business in disadvantaged urban areas has just been carried out, at the initiative of DG XXIII, in the European Union and certain Central and Eastern European countries (CEECs) through 1700 local organisations responsible for collective action on behalf of local business. The aim of the enquiry was:

- To identify the main problems encountered;
- To locate the provisions for supporting local business in the different countries of the enquiry and the levels of expertise employed;
- To bring together the main lines of the solutions developed

The results of this enquiry will be presented to the European Congress on Commerce and the Town (Torremolinos) on 24, 25 and 26 February 1999 and will be published in a future article.

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Agenda

European Congress: Commerce and the Town - Torremolinos

The European Commission is organising, in cooperation with the Spanish Ministry for the Economy and Finance, the first European Congress on "Commerce and the Town". The congress will take place in Torremolinos (Malaga province, Spain) from 24 to 26 February 1999.

The principal questions to be dealt with will be:

- The situation of local business in disadvantaged areas of the EU and certain CEECs.
- The legislation and fiscal policy of the 15 Member States concerning the setting up of businesses on the outskirts of towns.
- The Structural Funds and Agenda 2000.
- Commerce and the rehabilitation of urban areas
- The cultural heritage, urban planning, security in towns, strategies for development of the economy of towns, transport and accessibility of commercial areas...etc.

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Calls for proposals

Call for proposals for the creation of a BC-NET network



The call for proposals (OJ No. S 157/50 (14.8.97) concerning new candidatures for the Business Cooperation Network (BC-NET) is open until 30/06/99.

To obtain the form or for further information, please contact:
European Commission - DG XXIII - Central Unit BC-NET,
rue de Geneve 3, B - 1140 BRUXELLES. Fax +32.2/ 296.25.72.
Tel: +32.2/296.54.89.

Call for proposals aimed at launching a "start-up capital" action

The Commission wants to encourage, through this action, the establishment of start-up capital funds which have as a mission the support of enterprises in the start-up phase, as well as financing the follow-through for enterprises. Official Journal C 363/30 of 25.11.98. (Information: Mr. Rudy Aernoudt, fax: +32 2/ 295.21.54. E-mail Rudy.Aernoudt@dg23.cec.be).

Seminars

A series of seminars are being organised to discuss the role of regional and local authorities in the promotion of small enterprises and of business culture. The organisers are the local authorities in collaboration with the Committee of the Regions and DG XXIII of the European Commission.

1. Gijon, 18-19 March 1999

Theme: Young entrepreneurs

2. Bayreuth: 22-23 April 1999

Theme: Enlargement

2. Sussex, 10-11 June 1999

Theme: New opportunities for commerce.

INFORMATION S

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Some useful sites

www.cordis.lu (Information service on community research and development)

<http://europa.eu.int/euro/html/entry.html> (Euro)

<http://europa.eu.int/eur-lex/it/oj/index.html> (European Union law and the Official Journal on-line free)

<http://mkaccdb.eu.int/> (Database on the international markets)

<http://www.ispo.cec.be> (Information Society Projects Office)

<http://www.eur-op.eu.int> (Official Publications Office of the European Communities)

<http://europa.eu.int/scadplus/> (Automated Central service for documentation)

<http://www.inforegio.org> (Information on regional policy)

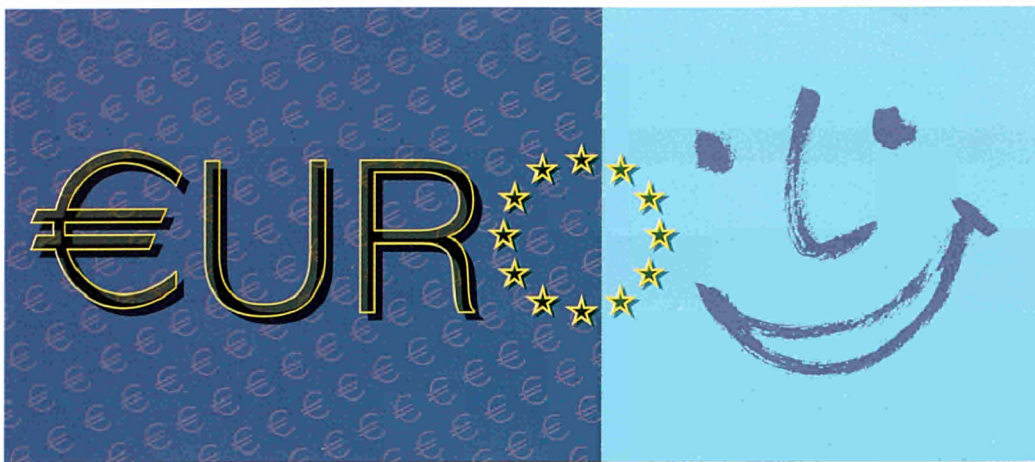
<http://www.rural-europa.aeidl.be> (Site of the Programme Leader on Rural Europe)

Indicate sites of interest for the SMEs by e-mail and they will be published in Euro-Info.
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New address:

Readers are asked to note that as from December 1998, the offices of Directorate general XXIII are no longer at 80 rue d'Arlon - 1049 BRUSSELS but at 3 rue de Genève - 1040 BRUSSELS (EVERE).

Telephone and fax numbers of officials have not changed.



Payments in euros accepted



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