

& ENTERPRISE INDUSTRY *magazine*



Galileo takes off

Industrial competitiveness for economic recovery

21 new European Destinations of Excellence

Promoting good practice in micro-credit



European Commission
Enterprise and Industry

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EDITORIAL

*Satellite navigation is playing an increasingly important role in the global economy. It facilitates precise in-car navigation, effective transport management and accurate search and rescue, to name but a few examples. Following the successful launch of the **first two operational Galileo satellites**, E&I magazine focuses on how Galileo will benefit both European businesses and citizens.*

We also visit 21 new European Destinations of Excellence, thanks to the **EDEN Initiative**, which every year recognises achievements in sustainable tourism. In 2011, it focused specifically on the regeneration of physical sites, rewarding destinations that had successfully rehabilitated an aspect of local heritage and converted it into a tourist attraction.

Supporting **Europe's competitiveness** requires robust industrial and SMEs policies at the national level along with effective EU-level coordination. We discuss two recent reports that offer a valuable insight into the current state of play across Europe, as well as identifying key areas for action.

Another important study highlighted in this issue is **business dynamics**, which examines start-ups, transfers of businesses and second chance. 'Transfers of Business' and 'Second Chance' were also chosen as the main subjects of this year's European SME Week.

We look at the next deadlines for the evaluation and registration of chemicals under the **REACH** Regulation, and the tools developed to help companies fulfil their obligations.

Other articles examine the performance of European industry in the field of **resource efficiency** and sustainability, as well as the results of the EU's **Lead Market Initiative**, which aims to create market places for innovative products and services. As regards access to finance, a new voluntary European Code of Good Conduct for **micro-credit provision** has been launched. Finally, we look back on the achievements of the **Enterprise Europe Network** in 2011, and highlight some of the Best Practice Award winners.

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GALILEO TAKES OFF

*The successful launch of the first two operational Galileo satellites on 21 October 2011, from Kourou, French Guiana, confirms Europe's arrival on the **global satellite navigation** stage. This is about more than prestige – it is about **growth and jobs** which are key priorities in the current economic climate. Satellite navigation technologies play an ever-increasing role in the global economy and the lives of citizens. Galileo is expected to benefit both European citizens and enterprises from potentially every sector.*

Indeed, it is estimated that already 6 to 7% of Europe's GDP, or €800 billion, relies on satellite navigation applications.

"The launch of the first two Galileo satellites is an important first step towards a European satellite navigation system, allowing its users to know their exact position in time and space with greater precision and reliability," said Antonio Tajani, Vice-President of the European Commission, in charge of Industry and Entrepreneurship. "It will enable EU enterprises to develop new products and services based on improved satellite navigation services ranging from more precise in-car navigation, effective road, maritime and air traffic management, electric power grid synchronisation, electronic trading and mobile phone networks, search and rescue services, and more secure banking transactions. These are all vital services on which the European economy heavily depends. Galileo will underpin their functioning."

Navigating Europe's future

Satellite navigation is based on the principle of triangulation; if you know your exact distance from three different points, you can calculate your position. Global Navigation Satellite Systems (GNSS), such as >>

Galileo or GPS, work on this principle, using a constellation of satellites to determine your exact position on or above the Earth. Each additional satellite in view further improves accuracy. In 2014, there will be

an initial constellation of 18 Galileo satellites in place, capable of providing a truly cutting-edge, independent service. The ramp-up to a full constellation will continue up to 2020.



From left to right, Representative of the Prefecture of Kourou, Mr Le Gall CEO of Arianespace, Mr d'Escatha President of CNES, Minister Wauquiez (FR), Mr Dordain Director General of ESA, European Commission Vice-President Mr. Tajani and African Union Commissioner Mr Ezin.

Galileo is now firmly on the road to the provision of services. Once the 18 satellites are in orbit, Galileo will begin to provide three initial services: the Open Service, which can be used for free in applications such as in-car navigation or high-precision farming. The second is the Public Regulated Service (PRS), which will protect the functioning of management of critical transport and emergency services, police work and border control, as well as of peace missions, via its highly robust encrypted signals. These enhanced signals protect services against threats, such as "spoofing" which distort satellite navigation signals by giving inaccurate positioning data guiding a car, an ambulance or a ship. PRS will be valuable in crisis situations where it is essential that emergency and security services continue to function. The third service is the Search and Rescue Service, which is unique to Galileo – in the event of an emergency, for example a sailor is lost at sea, not only can he send his distress signal but with Galileo he will receive a confirmation message that he has been located and consequently that help is on its way.

Two more services will follow after 2014: the Safety-of-Life Service, which will help aviation to become safer and more efficient (precision approaches and en-route guidance); and the Commercial Service, a fee-based system for commercial applications such as mining, surveying and mapping. This service will provide the highest level of precision.

A team effort

A number of institutions and agencies are involved in Galileo, including:

- The European Commission, which is responsible for the management and coordination of the European satellite navigation programme, including both EGNOS and Galileo. It also owns the assets of both systems on behalf of the EU.
- The European Space Agency (ESA) which, as the architect and integrator of the system, manages the suppliers developing the technology underpinning Galileo.
- The European GNSS Agency (GSA) which manages all public interests related to Galileo and other GNSS programmes. It also works on the marketing strategy for Galileo and EGNOS, under the supervision of the European Commission.
- The European Satellite Services Provider (ESSP) which is a company set up to operate the EGNOS Open Service and its Safety-of-Life functionalities.

The Galileo constellation is being ramped up and further launches are foreseen to put the satellites in orbit with a view to providing initial services to EU citizens in 2014. Strict budgetary controls are in place for the future funding of Galileo. The Commission's proposal on the future governance of Galileo and EGNOS is currently under discussion with the European Parliament and the Council. The future looks bright. Get ready, Galileo is coming!

Your name among the stars

A children's drawing competition has been launched with a unique prize: the opportunity to have a Galileo satellite launched into space with your name on it. The competition was open to anyone who lives in one of the 27 EU Member States and was born in 2000, 2001 or 2002. One winner will be selected from each of the 27 EU countries and their names will be given to each of the 27 satellites in Galileo's constellation.

Winners from Bulgaria and Belgium have already been announced. Natalia is the Bulgarian winner and Thijs is the Belgian one. Their names were allocated to the two Galileo IOV satellites launched on 21 October from Kourou, French Guiana.

Applicants had until 15 November 2011 to submit their pictures, which must represent 'Space and Aeronautics'. A national jury panel will select the winning pictures in each Member State. In the first quarter of 2012, the winners will be presented with a certificate and a trophy that represents the satellite named after them.

Benefiting business

All sectors of Europe's economy have the potential to benefit. The use of Galileo in the road transport sector alone will deliver an estimated €43 billion in public benefits by 2030, according to a study commissioned by the European GNSS Supervisory Authority (GSA). With 10% of Europe's road network congested, Galileo could provide authorities with a new way to manage mobility and to increase safety on the road, as well as reducing pollution.

Galileo can also contribute significantly to both European competitiveness and the economic recovery. The global annual market for navigation satellite products and services is currently valued at €124 billion, and is expected to grow over the next decade to an estimated market size of €244 billion in 2020.

Happy landing

In addition to Galileo, Europeans can already benefit from EGNOS, the European Geostationary Navigation Overlay Service. EGNOS acts as an enhancement to GPS, and will be completely compatible with Galileo. Comprising just three satellites and more than 40 ground stations, it provides positioning data throughout Europe to any EGNOS-enabled GPS receiver, and has become indispensable to applications where precision is essential. EGNOS also disseminates integrity signals in real-time, providing information on the health of the GPS constellation, a vital function for safety-critical applications.

The EGNOS 'Open Service', launched in October 2009, now serves applications such as personal navigation and precision farming in all 27 EU Member States. Switzerland and parts of Norway are also covered.

A major recent development is the EGNOS Safety-of-Life (SoL) service, which is now available for use in aviation. By augmenting existing GPS signals, EGNOS offers enhanced vertical precision and integrity, allowing pilots to rely on it for safer approaches to less easily accessible airstrips or under difficult weather conditions. This enables pilots to get closer to the ground before having to decide whether or not to abort a landing. The end result is safer approaches and more on-time and on-target flights.

While the EGNOS SoL service was made available on 2 March 2011, airports still need EGNOS-specific landing procedures for their runways in order for it to be used in real-flight operations. Therefore, the EU is currently helping airports, airlines and operators to develop and publish EGNOS-based airport-approach procedures, and to equip aircraft to fly according to those procedures.

Pole position

The ultimate goal of Galileo is to provide precise positioning of up to a few centimetres to as wide an array of users as possible. The significant number of satellites will also improve signals in high-rise cities and mountainous regions, where both buildings and hills can obstruct satellite frequencies. Galileo will also provide better coverage at high latitudes, thanks to the location and inclination of the satellites, which is of particular interest to northern Europe.

"The European Commission is looking ahead," said Vice-President Tajani. "No more talk of cost over-runs. In the next multi-annual financial framework, from 2014-2020, Galileo is being allocated €1 billion per year with a strict budgetary control mechanism in place." ■

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ECONOMIC RECOVERY THROUGH INDUSTRIAL COMPETITIVENESS

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*Supporting Europe's competitiveness requires **robust industrial and SMEs policies** at the national level along with effective EU-level coordination. To this end, the European Commission is ready to promote and monitor the structural improvements which can play a key role in ensuring sustainable growth. Two recent reports offer a valuable insight into the current state of play across Europe, as well as identifying key areas for action.*

Europe's economic recovery has slowed down and remains uneven and fragile. Although EU labour productivity is now 1.4% higher, jobs in industry and industry-related services are 11% below their 2008 peak. Recovery continues to be fragile due to unstable financial markets, rising energy and raw material prices and the need for budgetary consolidation.

Nonetheless, EU industry remains solid, and has the potential to push the European economy back into growth.

Monitoring competitiveness

In October 2011, the European Commission adopted a Communication entitled 'Industrial Policy: Reinforcing Competitiveness', in the framework of its commitment to monitor regularly Member States' competitiveness policies. The objective is to ensure that the European economy gets fully back on track and that the targets of the Europe 2020 strategy are achieved. One major message of the Communication is that while financial and fiscal stability are necessary preconditions for sustainable growth, this needs to be complemented

by the implementation of structural reforms and microeconomic policies. Member States are therefore encouraged to reinforce the implementation of their competitiveness policies.

This Communication was accompanied by two reports: the 'European Competitiveness Report 2011' and the 'Member States Competitiveness Performance and Policies Report'. The latter report assessed the strengths of Member States in encouraging innovative and sustainable business growth and outlined what needs to be done in the future. Meanwhile, the 'European Competitiveness Report 2011' analyses a number of key competitiveness topics and policy areas, within the priority challenges highlighted by Europe 2020 and its Industrial policy flagship adopted in October 2010.

Innovation at the national level

One salient point made in the Member States competitiveness report is that there are considerable differences across the bloc when it comes to productivity. For example, the average labour productivity in manufacturing ranges from almost

Key factors for sustainable growth in Europe

The EU Competitiveness report provides valuable information on crucial issues, such as raw materials, energy and resource efficiency and knowledge-intensive services, which will play a significant role in Europe's competitive future.

For example, it analyses the Union's import dependency on non-energy raw materials and how this affects the competitiveness of certain EU manufacturing industries. Creating a better operational and regulatory environment for industries affected by the current scarcity of raw materials, ensuring intelligent exploration and exploiting the resources available in Europe are some policy options available. Promoting innovation into substitute materials, better recycling techniques and sustainable production should also be encouraged.

In addition, the report shows that EU industry has significantly decoupled growth from environmental impact over the last 10-20 years and analyses the relationship between energy and resource efficiency and competitiveness. EU Industry and in particular energy intensive industrial sectors have been leading energy efficiency improvements. The EU industry is in many instances ahead of the US and has closed the gap on Japan (the world leader in many aspects of industrial efficiency). However, there are significant differences in performance across Member States and industrial sectors in the EU.

The development of knowledge-intensive business services (KIBS) is also crucial for Europe's competitive future. KIBS are increasingly used as direct and indirect inputs by industry, accounting for up to 9% of EU-12 and 18% of EU-15 exports. KIBS allow EU firms to open up new markets and they have spurred growth, exports, job creation and innovation in the EU. KIBS are important for the diffusion of new knowledge into manufacturing, says the report.

125% of gross value added per person employed in Ireland to below 20% in Bulgaria.

All Member States need to implement policies that encourage competitiveness. The report singled out Denmark, Germany, Finland and Sweden as innovation leaders, and identified technologies such as micro- and nano-electronics, nanotechnology, industrial biotechnology and photonics as key to the future competitiveness of EU industry.

In addition, Member States are working to promote regional links between academia, enterprises, banks and policy-makers, as can be seen in Denmark, France, Germany, Poland, Sweden and Belgium, for example. Nonetheless, the report suggests that more could be done in line with the Innovation Union Communication. For example, the development of clusters and networks can be supported through smart specialisation strategies with the assistance of EU regional policy.

A strategic European response

This point links with the main thrust of the European Competitiveness Report 2011, which emphasises the need for a proactive and coordinated approach to industrial competitiveness. "More than ever", stated the report, "the global nature of the main challenges requires full use and, where possible and appropriate, better integration of individual policies and a streamlining of concepts and existing instruments."

The report identified European firms as the main engines of growth, with the EU working to ensure

that the needs of enterprises are met at both the local and global level.

Bolstering business

Both reports identify an open, efficient and competitive business environment as the crucial catalyst for growth. Bolstering business requires a range of actions, from improving infrastructure to shortening the time needed to obtain a building licence. Promoting competition among service providers that use broadband, energy and transport infrastructure should also be a priority.

The EU remains the largest regional destination for foreign direct investment, with a quarter of worldwide consumption and investment taking place within its expanding borders. This remains a formidable advantage, but the Union must continue to invest in its potential to lead by innovation and entrepreneurship in an increasingly competitive world. ■

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DELIVERING RESOURCE-EFFICIENT GROWTH

*Europe needs more growth and jobs but these cannot come at the expense of the environment. That is why an effective industrial policy needs to embrace resource efficiency. Two recent studies examine the **progress** that has been made in Europe, and the **opportunities** that exist for future sustainable growth and job creation.*

The EU aims to encourage European industries to continually improve their environmental performance and to deliver innovative solutions to environmental challenges. To that end, a great deal of effort has been spent on ensuring not only that Europe is on its way towards a resource-efficient future, but also that businesses are in a position to take full advantage of the opportunities presented by the ongoing transition to a more sustainable, resource-efficient and low-carbon economy.

Two recent research studies funded by the European Commission under the Competitiveness and Innovation Framework Programme (CIP) provide valuable insights on the overall environmental performance of European industry in recent years, and highlight the potential for further improvement. The 'Study on the Competitiveness of European Companies and Resource Efficiency' looked at resource-efficiency performance, the obstacles businesses encounter and the opportunities that exist.

Meanwhile the 'Report on EU industry in a sustainable growth context' focused on the overall eco-performance of EU industry over the last 10 to 20 years.

Seizing the moment

Both studies confirm that European industries have substantially increased their resource-efficiency and environmental performance over the past few years. Significant decoupling of economic growth and environmental impact has already been achieved and is continuing. Industrial energy intensity, for example, has improved by more than 20% since 1995, while industrial greenhouse gas emissions and waste generation are also much reduced.

Compliance with environmental regulations is perceived as being a strong driver towards achieving resource efficiency, but it is not the only one: industry representatives consulted in the studies also acknowledged that resource efficiency is an important and valid strategy for cost reduction, for being less vulnerable to imports of scarce resources and potentially for increasing competitiveness.

Indeed, industry is a core driving force behind the technical and technological innovation required for greater sustainability and resource efficiency. Although eco-innovation remains under-exploited, public and private investment in this area in the EU has continuously increased over the last 10 to 20 years. Furthermore, the eco-industries sector has grown to become a sector equivalent (in terms of employment) to chemicals or electrical and optical equipment.



A shining example

Glass-making is a high-temperature, energy-intensive process. The energy used in production is provided either directly by the combustion of fossil fuels, or by electrical heating, or by a combination of both techniques.

Recycled glass can lead to substantial reductions in energy consumption. For every 10% of recycled glass used in the production process, a producer can save between 2 to 3% energy, compared to using raw materials. Furthermore, glass can be 100% recycled, without any impact on the quality of the material.

The Netherlands has set the standard for glass recycling, reaching 92% in 2009. The positive attitude of Dutch citizens towards recycling, and stimulating marketing campaigns to increase awareness are just two of the reasons behind this success.

There are also incentives for companies and citizens to recycle.

Annual employment growth between 1999 and 2008 has averaged approximately 180 000 jobs per year in this sector, representing over 7% annual growth, and in 2008 it was estimated to employ 3.4 million people across the EU.

Improving results

Ways of further improving resource efficiency are also discussed in the reports. The potential to develop new sustainable products and use alternative materials is identified, as is the possibility of developing new business models such as chemical leasing. This business model ensures that the producer not only provides the chemical materials, but also the know-how and expertise on how to reduce chemical consumption and how to optimise the conditions of use. Encouraging the use of waste as a potential resource through better information, product design and the sharing of good practice is highlighted, too.

However, it is also recognised that resource-efficiency measures usually require large upfront investments, which may not be affordable to companies, particularly SMEs. The problem is even more acute in the currently difficult economic situation, which makes access to finance more difficult. Both reports call for more action to be taken at the EU level in this regard.

Promoting a better future

The reports are closely linked to the objectives laid out in the Europe 2020 Flagship Industrial Policy Communication, which set out a new framework to promote the modernisation of Europe's industrial base and the transition to a low-carbon resource-efficient economy. The Resource Efficiency flagship also falls within the Europe 2020 strategy for sustainable, smart and inclusive growth.

Both reports underline the point that improved sustainability and resource efficiency are not only crucial to protecting the environment, but also beneficial to industry, given the fact that they open up new market opportunities. The reports highlight a series of challenges that need to be tackled in order to harness further potential for growth and resource efficiency. As long as businesses are able to perceive and realise these benefits, and policy-making supports them with appropriate framework conditions, then Europe's resource-efficient future looks bright. A forthcoming revision of the sustainable consumption, production and industrial policy action plan will address many of these issues. ■

Lightening the load

Cement is one of the most important building materials. Some 3 billion tonnes were produced globally in 2009, of which approximately 7% were produced in the EU. Cement is also a resource-intensive industry, and is responsible for significant CO₂ emissions. In fact, energy costs and CO₂ emissions permit costs amount to 40% of the cost of cement production.

However, the industry is working towards more sustainable methods of production. Waste is increasingly being used as a substitute for primary materials and as fuel for energy generation, ensuring that both natural primary materials and fuels are preserved and CO₂ emissions are reduced.

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EUROPE NEEDS MORE LEAD MARKETS

The final evaluation of the EU's Lead Market Initiative, which aims to create and develop market places for innovative products and services, has concluded that this approach has not only delivered concrete results in various sectors but needs to be scaled up in order to boost Europe's competitiveness.

In 2008, the EU launched its Lead Market Initiative (LMI) to bolster innovation by promoting collaboration between the European Commission and Member States. In order to focus resources on the most promising innovations, the LMI seeks to identify sectors which are highly innovative, have a strong technological and industrial base and provide solutions that can help meet broader strategic, societal, environmental and economic challenges.

Following a thorough public consultation, six sectors were selected: e-health, protective textiles, sustainable construction, recycling, bio-based products and renewable energies. Combined, it is estimated that these six areas could be worth an estimated €300 billion and create an additional 3 million jobs by 2020.

Under the LMI, an action plan was developed for each of the six sectors which outlined a range of achievable outcomes to be delivered through a combination of demand-side policies, including legislation, public procurement measures and standardisation efforts.

A lead worth following

The LMI has led the way as an innovative approach to boosting innovation, a recent evaluation of the initiative's pilot stage concluded. Described as being at "the forefront of an important shift in innovation policy", the evaluation noted that the LMI's "major strength was its potential to focus on a relatively restricted number of inter-related policy issues".

The evaluators, who consulted with concerned stakeholders to produce the evaluation, found not only that the LMI had made the right choice in selecting

The right medicine for supply and demand

As anyone who has studied economics can tell you, supply and demand are intimately connected. For that reason, some LMI initiatives have focused not only on demand issues but also on questions of supply.

An example of this was epSOS, which worked to supply health professionals with patient data in order to improve healthcare for European citizens when they are abroad in the EU. The epSOS system enables the digitisation of patient data through interoperable, open source IT systems. This involves both the creation of a standardised pan-European IT architecture and standardised rules for entering data.

By enabling a patient's data to travel with the patient, epSOS is helping to improve European healthcare services, especially in these austere times, by enabling the efficient use of resources, and is facilitating the emergence of an increasingly unified European e-health market.

the six sectors upon which it focused, but that the sectoral action plans were implemented in their entirety (with minor adjustments) and had mostly delivered concrete and promising results.

Moreover, despite not having a dedicated budget, the Lead Market Initiative has delivered a lot of bang for its buck. Not only did the LMI lead to a number of specialised calls for proposals under the EU's various funding programmes, but it also prompted industrial actors to play significant roles in these emerging sectors, particularly bio-based products, e-health and protective textiles.



21 NEW EUROPEAN DESTINATIONS OF EXCELLENCE

*By rewarding tourist areas which pursue a sustainable development path, the EDEN initiative boosts awareness of **Europe's touristic diversity and quality**, and helps to spread good practices. The 2011 edition focused on the regeneration of physical sites which were converted into tourism attractions and catalysts for wider local regeneration: join us for a tour of excellence.*

Tourism is vitally important to the European economy, providing a diverse range of employment and opportunities.

Some 1.8 million companies, many of them SMEs, operate in the sector, providing jobs for an estimated 12 to 14 million Europeans.

To ensure that projected growth in tourism is not accompanied by environmental or societal damage, there has been a positive shift towards the promotion of socially responsible and sustainable tourism.

Tourism as a catalyst for change

The EDEN initiative is an example of this commitment to sustainable tourism. Since 2007, EDEN, which stands for European Destinations of Excellence, has been rewarding successful sustainable business models across Europe while, at the same time, providing a platform for the exchange of good practices among tourist destinations. The project stresses the potential of tourism to act as a catalyst for wider local regeneration.

The selection and nomination of the destinations under a specific annual theme is carried out at national level,

with one submission per country sent to the European Commission. Selected destinations must be able to demonstrate their commitment to social, cultural and environmental sustainability. Award recipients are often non-traditional, emerging, little-known European

Political framework for tourism

EDEN forms part of the Commission actions, underlined in last year's Communication 'Europe, the world's No 1 tourist destination – a new political framework for tourism in Europe'. The focus of the Communication is on maintaining in a sustainable manner Europe's position as the world's top tourist destination. The Communication covered 21 actions, divided into four main areas: improving the competitiveness of European tourism; promoting sustainable, responsible and qualitative tourism; enhancing Europe's image as a home to sustainable and high-quality destinations; and maximising the potential of EU policies and financial instruments for the development of European tourism.

Special mention has been made of the diversification of tourism products and services, with a focus on the promotion of Europe's common cultural and natural heritage, achievable through such initiatives as EDEN.

Discover Europe's hidden treasures

The 21 winning European Destinations of Excellence in 2011 are:

Austria - City of Gmünd/Carinthia	Hungary - Mecsek	Malta - Għarb
Belgium - Marche-en-Famenne	Iceland - Stykkishólmur Municipality	The Netherlands - Veenhuizen
Croatia - Pustara Višnjica	Ireland - The Great Western Greenway,	Poland - Żyrardów
Cyprus - Kalopanagiotis	Co Mayo	Portugal - Faial Nature park
Czech Republic - Slovácko	Italy - Monteverchio, Municipality	Slovenia - Idrija
Estonia - Lahemaa National Park Manors	of Guspini	Spain - Trasmiera Ecopark
France - Roubaix	Latvia - Ligatne Village	Turkey - Hamamönü-Altındağ Ankara
Greece - Municipality of Delphi	Lithuania - Rokiškis Manor	

More information on the EDEN winning destinations can be found at: <http://ec.europa.eu/eden>

destinations, as the goal of the project is to increase awareness of European diversity, to attract tourists to interesting places they may not have heard of and to redress the imbalance in tourism flows.

Regeneration of physical sites

This year, the EDEN Award celebrates its fifth year of showcasing Europe's excellence in sustainable tourism. The 2011 EDEN Award focused specifically on the regeneration of physical sites, and sought to reward destinations that had successfully rehabilitated some aspect of their local heritage and converted it into a tourist attraction. Candidate destinations ranged from abandoned mines and disused factories to derelict railways and overgrown farmsteads, which once played a key role in European history. The award sought to recognise successful examples of sustainable regeneration, which enable people to rediscover the past and learn about traditional ways of life.

On 27 September this year, 21 winning destinations were officially awarded at the EDEN Awards ceremony in Brussels (see box for winners). The event was closely linked to European Tourism Day, which also took place on 27 September and focused on European industrial heritage.

EDEN Network

Given that the EDEN Award emphasises sustainability, it is logical that good practices should be learned and passed on to others. In order to achieve this as effectively as possible, the EDEN Network was

established on European Tourism Day in 2008.

The so-called 'Declaration on a European Network of Destinations of Excellence for Sustainable Tourism' is an official commitment by EDEN award winners past and present to collaborate and exchange information and knowledge about tourism development.

In 2011, EDEN Network members adopted a mission statement and strategy, establishing common ground for a long-term action plan. Following the EDEN Awards in September 2011, and the addition of 21 new EDEN destinations, the Network has grown to 98 members and now includes destinations from 26 European countries.

Indeed, with the backing of the European Commission, the EDEN Network has the potential to become an important authority on sustainable tourism for government institutions, tourism bodies, the media, tour operators and citizens. In this light, members will soon establish an association open to all destinations meeting strict criteria on tourism sustainability. Moreover, as part of a strategy to increase the network's visibility, a label initiative has been outlined which will give EDEN destinations the chance to promote themselves internationally using what is hoped will become a recognisable label. ■

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BUILDING A DYNAMIC EUROPE

Giving entrepreneurs a second chance at success and encouraging the handover of businesses are crucial ingredients in ensuring Europe's long-term prosperity, according to a new study. These issues were also highlighted during the recent European SME Week 2011.

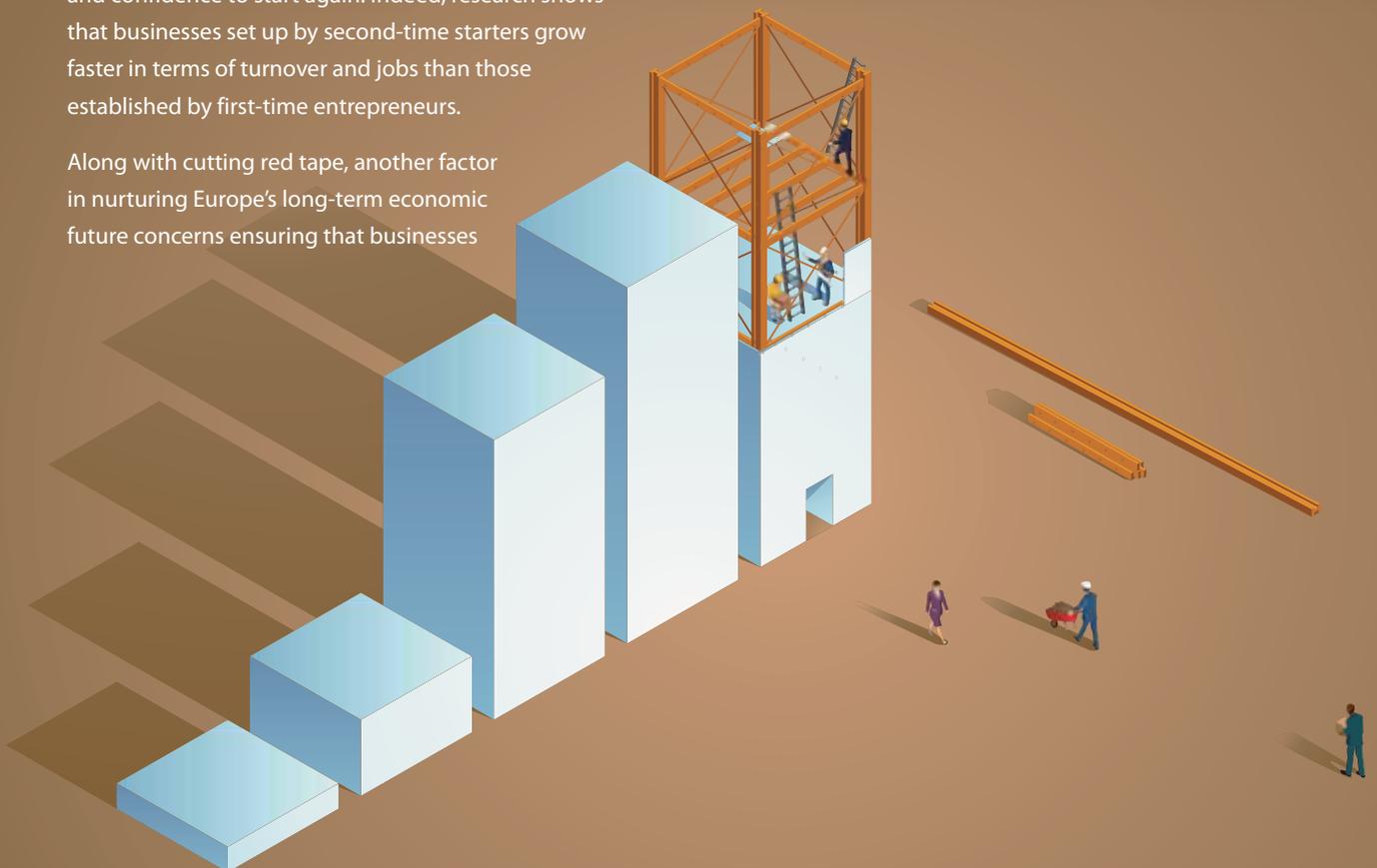
Entrepreneurs are the key source of wealth creation, competitiveness, jobs and innovation in Europe. Around 80% of all new employment is created by new companies, which is why start-ups are so crucial to Europe's long-term well-being. However, since only 50% of new businesses survive the first five years, entrepreneurs need to be given the opportunity and confidence to start again. Indeed, research shows that businesses set up by second-time starters grow faster in terms of turnover and jobs than those established by first-time entrepreneurs.

Along with cutting red tape, another factor in nurturing Europe's long-term economic future concerns ensuring that businesses

are able to grow and continue to provide jobs long after their creators have moved on or retired. It is estimated that Europe loses around 150 000 firms – or 600 000 jobs – every year because owners cannot find a suitable successor. Finding and equipping the next generation of entrepreneurs to carry on the work of others is therefore vitally important.

Supporting Europe's entrepreneurs

These issues were recently examined in-depth in a study entitled 'Business dynamics: Start-ups, business transfers and bankruptcy'. Three key conclusions emerged. These were a need to reduce regulatory complexity, which has a considerable impact on entrepreneurial activity; a need for an integrated approach in improving the regulatory framework; and a need for this regulatory framework to be more supportive towards entrepreneurs.



While the Business Dynamics report found that licensing complexity has a low impact on the creation of new firms and total entrepreneurial activity, it suggests that more streamlined regulation could lead to quicker access to market, resulting in marginal GDP gains. It also found that awareness of regulatory procedures among businesses needs to be increased; a recent Eurobarometer survey found that only a few respondents were aware of the licences and procedures involved in setting up a business.

Furthermore, the study estimated that while 450 000 firms with 2 million employees are transferred each year across Europe, 150 000 companies with 600 000 employees are not. Smaller businesses and those younger than three years old are most vulnerable to transfer failure. Businesses most closely related to their owner's skills and personality were often considered difficult to transfer.

Thus, establishing a transfer-friendly regulatory framework is a priority. But while this is under development in many European countries, awareness of the practice is still low. The study found that while 16 countries have implemented more than 50% of European Commission recommendations on facilitating business transfers, the systematic monitoring of business-transfer activity is still lacking. Support is therefore needed to create greater awareness, and to ensure a higher percentage of business transfers are successful.

Business dynamics also found that more than 40% of failed entrepreneurs are discouraged from restarting, not just because of the social stigma attached to bankruptcy, but because there are real impediments to restarting a business in Europe. When asked to identify the main problem for restarters, 37% of respondents to a study survey indicated difficulties in finding the necessary finance. This not only deters experienced entrepreneurs from re-entering business, but also spills over to create a more risk-averse culture, with a reduced entrepreneurial attitude. Putting in place suitable financing instruments for restarters should therefore be a priority.

Transfers and second chances

For these reasons, 'Transfers of Business' and 'Second Chance' were chosen as the main subjects of this year's European SME Week, which aimed to highlight and

The importance of early planning

Under the umbrella of the European SME Week 2011, hundreds of events were held across Europe. The Austrian Chamber of Civil Law Notaries organised one of them, focusing on how to hand over a company successfully. Participants agreed that early planning of a company handover is the key to success, and recommended starting to plan some five to ten years ahead of the actual transfer. "The biggest mistake is failing to prepare professionally and in good time for the transfer," said Michael Umfahrer, chairman of the company law committee of the Austrian Chamber of Civil Law Notaries. Participants also agreed that company handovers are best tackled in a team effort.

address Europe's under-exploited entrepreneurship resources. The European SME Week, whose first edition took place in 2009, is a key component of the European Commission's strategy to support small and medium-sized enterprises, which calls on the EU and its Member States to encourage entrepreneurship and innovation through its 2008 Small Business Act (SBA).

As part of the SME Week, a summit was held at the European Parliament on 6 and 7 October to discuss these two issues, in order to raise awareness and remove the stigma of failure attached to unsuccessful ventures. The summit emphasised the fact that, besides being rewarding, taking over an existing business also promises a degree of stability, since transferred businesses usually come with a viable product or service and an existing customer base. Furthermore, statistics show that a transferred business has a significantly lower exposure to failure than a new start-up.

The findings of the Business dynamics study very much echo the Commission's Review of the SBA, published earlier this year, which stressed the need for Member States to step up their efforts to support SMEs. The SBA Review also set out a series of actions to align the SBA with the priorities of the Europe 2020 strategy, the EU's growth strategy for the coming decade. ■

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PROMOTING GOOD PRACTICE IN MICRO-CREDIT

*The micro-credit sector can play a significant role in improving **access to finance** and encouraging entrepreneurship. A new flexible and voluntary European Code of Good Conduct for micro-credit provision aims to guide both businesses and financial institutions towards **a better working relationship**.*

While the European micro-finance market is a growing and vitally important support sector for SMEs, legal and institutional differences between Member States have resulted in vastly differing lending practices. This has been further compounded at times by the sheer diversity of micro-credit providers, which range from commercial and savings banks to credit unions and charities.

Development through discussion

For these reasons, the European Commission has promoted the establishment of a flexible, voluntary European Code of Good Conduct for micro-credit provision. Such a code should not only provide SMEs with safer access to the micro-funding they need, but should also support the micro-funding sector itself in raising service quality and moving towards sustainability.

The European Commission began to develop the Code by first consulting with key players within the micro-finance sector. Stakeholders, such as investors, customers, owners and regulators, were involved in discussions, and the experiences of trade associations such as the European Micro finance Network (EMN), the Micro finance Centre (MFC) and the Community Development Finance Association (CDFA) were also drawn upon.

Who is it for?

The purpose of the Code is quite clear. It is not to introduce or replace existing regulation, but rather to establish a set of common standards in terms of the operation and reporting of micro-credit providers. The Code is primarily designed to cover non-bank micro-credit providers, which provide loans of up to €25 000 to micro-entrepreneurs. It also identifies and excludes certain types of institutions which cannot feasibly be covered by the Code, or whose practices cannot be considered to be good practice.

Micro-credit-provider board members and managers can employ the Code as a tool to improve the operation of the sector, and customers can use it to ensure that they are treated in a fair and ethical way.

Ensuring reliability and transparency

The Code is divided into five sections, the first of which covers customer and investor relations. It states clearly that micro-credit providers have certain obligations towards customers and investors, and that establishing transparency and reliability in dealing with investors is of great importance.

The obligations of micro-credit providers include a fair and transparent lending process, the right to redress, the avoidance of customer over-indebtedness and the

protection of customer data and transparency vis-à-vis investors. Such providers must also disclose lending costs in their advertising, and for loans of 12 months or longer, they must provide clear and accurate information in an annual statement.

The second section of the Code covers governance. According to the 'Handbook for the Analysis of the Governance of Micro finance Institutions', governance "encompasses all the mechanisms by which stakeholders... define and pursue the institution's mission... and ensure its sustainability by adapting to the environment, preventing and overcoming crises".

In order to ensure strong and accountable governance structures, the Code stipulates that micro-credit providers must produce a regularly reviewed business plan at least once a year. A business plan can serve as a road map, by guiding an organisation's policies and strategies.

Micro-credit providers face numerous risks that threaten their financial and institutional viability and long-term development, thus the third section deals with managing risk. The Code states that providers should have robust systems and procedures for identifying, assessing and prioritising risks, along with internal controls for preventing or detecting undesirable outcomes.

The fourth section of the Code contains a set of common standards for the reporting and disclosure of social and financial performance indicators. The standards are largely based on definitions of the Micro finance Information Exchange (MIX), which are internationally accepted accounting standards.

Finally, the fifth section sets out common standards for management information systems (MIS), which involve the capturing and processing of raw data and its dissemination to users. An effective and appropriate MIS can enable micro-credit providers to serve their customers with greater efficiency and reliability.

The Code, which was officially launched at the recent Open Days 2011 (European Week of Regions and Cities) in October, is intended to be updated every year through stakeholder contributions and shared best practice. ■

Encouraging innovation by stimulating investment

European micro-credit funding is available through the financial instruments of the Competitiveness and Innovation Framework Programme (CIP). Under CIP, €1.1 billion has been allocated to the financial instruments, designed to facilitate access to loans and equity finance for SMEs where market gaps have been identified.

Another action to Support Micro-finance Institutions in Europe is JASMINE, a joint initiative of the European Commission, the European Investment Bank (EIB) and European Investment Fund (EIF). JASMINE aims to enhance the capacity of non-bank micro-credit providers in a number of fields to help them become sustainable and viable operators in the micro-credit market. The European Progress Microfinance Facility also aims to increase the availability of micro-loans by issuing guarantees to share the providers' potential risk of loss. The facility does not directly finance entrepreneurs, but enables selected micro-credit providers in the EU to increase lending.

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PREPARING IN TIME FOR REACH

*The REACH Regulation is designed to deliver both a **high level of protection** from the potential risks posed by chemical substances and a **strong, innovative European industry** that is competitive on the global market. REACH concerns not only the traditional chemical industry, but also businesses from several other sectors.*

REACH, which entered into force on 1 June 2007, is one of the most significant pieces of EU industrial legislation. Its main objectives are the protection of human health and the environment, enhancing competitiveness and innovation within the chemicals industry, and the free circulation of substances in the EU single market. Central to the legislation is the need to balance competitiveness and safety; in other words, ensuring industrial growth while keeping the environmental – and social – impact at a sustainable level. Minimising the burden on industry in meeting its REACH obligations also remains a priority of the European Commission.

Suitable use of chemicals

The Regulation not only covers chemicals used in industrial processes, but it also extends to chemicals used in our daily lives, such as cleaning products, paints, furniture and electrical appliances. It recognises that the transition to a more sustainable, resource-efficient and environmentally friendly economy is a challenging but necessary journey, and one in which new markets can be created. Indeed, industries that take into account the full environmental and economic impacts of their products and supply-chain activities can help reduce the EU's dependence on resources, promote innovation and make companies more competitive. This is at the heart of REACH.

Every industrial sector therefore needs to know about REACH. For instance, high levels of cadmium have been found in some jewellery articles, especially in imported imitation jewellery, and the European Commission has banned cadmium in all jewellery products, plastics and brazing sticks from December 2011.

The Regulation obliges all manufacturers and importers of chemicals to identify and manage risks linked to the substances they produce, import and market. Businesses need to demonstrate that they have done so appropriately by means of a registration dossier, which is submitted to the European Chemicals Agency (ECHA).

Policy-makers have been careful to give industry enough time to meet their obligations. However, businesses must be aware of certain upcoming deadlines: by 1 June 2013, all substances manufactured and imported in quantities of more than 100 tonnes per year must be registered, while all substances manufactured and imported in amounts of more than 1 tonne per year must be registered by 1 June 2018.

Help is at hand

It is vitally important that businesses prepare for these deadlines well ahead of time. Besides being complex and technical, REACH registration is also time consuming; preparing a dossier can take up to one and a half years, and the costs involved can be high. This is an issue not only for the chemical sector, but also for other sectors using chemicals.

For these reasons, the European Commission has taken special care to provide as much assistance as possible to businesses – and especially SMEs – to ensure that they are able to meet their obligations. For example, the European Commission has taken action to reduce fees for SMEs. These reductions amount to 90% for micro-enterprises, 60% for small companies and 30% for medium-sized companies.

European Commission Vice-President Antonio Tajani, Commissioner for Industry and Entrepreneurship, with the full agreement of Commissioner for the

Environment Janez Potočnik, said: "This has been a priority for me since the beginning of my mandate. Now with significant reductions of up to 90% for smaller companies in the chemical sector we will ensure that they continue to be competitive. With the REACH and CLP (Classification, Labelling and Packaging Regulation) regulations, we have laid the foundations for a modern legislative scheme, which also creates new opportunities for businesses."

To ensure eligibility for these reduced fees, businesses must determine their size based on staff headcount, annual turnover, and/or annual balance sheet total. While different definitions of SMEs exist in different countries, for the purposes of REACH, only the definitions set out in Commission Recommendation 2003/361/EC can be taken into account.

There is also a strong emphasis in REACH on the need to share data, in order to avoid repeating or duplicating work, limit testing on animals and, of course, to cut costs. For that, registrants have to join a Substance Information Exchange Forum (SIEF), which brings together companies registering the same substance. Data sharing with other members of a SIEF is obligatory. Each SIEF nominates a Lead Registrant, who then submits the joint dossier to ECHA. Manufacturers and importers of substances in quantities below the

threshold of 1 tonne per year, and other stakeholders who legitimately possess data on substances, can voluntarily join a SIEF and share data as data holders.

In addition, the European Commission and ECHA have developed a number of tools to help businesses – and SMEs in particular – conform to the obligations set out in REACH. SMEs not familiar with REACH can clarify their obligations by using the Navigator Tool, where they will also find Guidance Documents in 22 EU languages. Auto fill-in forms will enable SMEs to fill in REACH-IT web forms with one click. In addition, helpdesks in each Member State provide advice to industry on their obligations and how to fulfil these under REACH, in particular in relation to registration. European Commission Vice-President Antonio Tajani, responsible for Industry and Entrepreneurship, recently urged Member States to make sure that these helpdesks are appropriately staffed to meet increasing demands in view of the upcoming deadlines. ■

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WORLD-CLASS BUSINESS SUPPORT

*The European Commission is further strengthening the Enterprise Europe Network with **new contact points in Asia and Africa**. The growing reach of the Network was evident at its annual conference, which welcomed more than 900 participants from 50 countries. The event featured awards to **companies which have successfully used the Network** to find opportunities abroad or to develop their business and research activities.*

The conference, held from 26 to 28 September in Warsaw, Poland, also presented an opportunity to reflect on the progress made since the Network was launched in 2008 as a key part of the EU's Competitiveness and Innovation Framework Programme.

The Enterprise Europe Network now spans 50 countries and is made up of nearly 600 partner organisations, including chambers of commerce, enterprise agencies and research institutes. The European Commission is currently expanding the international outreach of the Network by opening new branches in Asia and Africa.

"In order to compete, Europe's enterprises must focus on innovation and internationalisation," said Antonio Tajani, European Commission Vice-President in charge of Industry and Entrepreneurship. "The Enterprise Europe Network is a key tool for achieving these goals, and these new centres in Japan, China and North Africa will create even more opportunities for companies."

Europe's shining stars

Five SMEs and innovators received **Network Stars** awards at the conference. The awards recognise companies which have found opportunities abroad and developed their businesses, working closely with the Enterprise Europe Network. The **New Horizons** category, which highlights how the Network has helped companies branch out into new countries or fuel new ideas, was won by Danish wind firm APRO and UK company Cosalt. By linking up through the Network, the joint venture, which provides offshore installation, offshore service, and safety and inspection services to the wind farm industry, has already created 30 new jobs.

The two companies connected through a mission organised by their local Network branches, based in the Business Development Centre Herring & Ikast-Brande in Denmark and Targeting Innovation in the UK.

The **Doing Good Business** category was won by French scientist Dr Frederique Magdinier from the LBMC Institute in Lyon and British researcher Dr Mark Maconochie from the University of Sussex for their pioneering research into finding a potential cure for deafness. "We wanted to develop our technology in a new direction and the Network was there to help," said Dr Magdinier.

The local Network team at the Rhône-Alpes Chamber of Commerce helped Dr Magdinier to write and post a technology offer in the Network's technology transfer database, which contains more than 13 000 profiles. Dr Maconochie was alerted about this technology by his local Network branch at Enterprise Europe Network South-East UK. The research has potential implications for the treatment of inherited deafness, noise-induced deafness and deafness caused by the over-subscription of antibiotics.

Finally, Icarus Sailing Media, run by Greek former sailing champions Antonios Kondis and Jason Georgaris, won the special **Rising Star** award, given by the Executive Agency for Competitiveness and Innovation, which runs the Network on behalf of DG Enterprise & Industry. The Network helped Kondis and Georgaris to identify and protect their intellectual property, making it possible for them to launch an innovative business broadcasting sailing tournaments.

EU SME Envoy Mr Calleja Crespo (second from the right) with Network Stars award winners



Practice makes perfect

Another highlight of the conference were the Network's **Best Practice** awards. The awards aim to give visibility and recognition to Network partner organisations which have developed outstanding management and working methodologies, excellent services and useful tools.

The **Access to Finance** category was won by Finnish partner Technopolis, which developed a matchmaking event to connect small businesses with financiers and corporations. The MoneyTalks Forum is held twice a year and enables entrepreneurs to request meetings with other participants. This event has become increasingly international.

The **Innovation Support Services** category was won by Germany-based firm ZENIT, which has developed a web-based self-assessment tool focusing on analysing innovation capabilities, strengths and weaknesses. The end result is an analysis report with a series of recommendations. There are already 35 new companies using the tool and it is hoped that by the end of the year there will be up to 50 to 60 new users.

The Network has 17 specialised industry sector groups, which pool expertise to help companies find partners and exchange technologies. This year, the Agrofood Sector Group won a Best Practice Award for its matchmaking tool, ProProProgram. It is designed to facilitate knowledge-sharing and maximise partnership opportunities when the members of the Sector Group meet.

"You can't start signing contracts without knowing your legal rights," said Georganis. "Being a team of engineers with no legal expertise we didn't know where to start." Katerina Leoussi, Network coordinator at the Athens branch, based at the Chamber of Small and Medium-Sized Industries, recognised the potential of their innovation and briefed the team on how to legally protect their IPR and make their investments pay off.

Growing potential

The Network Stars awards underline the important role the Enterprise Europe Network plays in fostering SME opportunities and growth. In the past three years, the Network has served 3.1 million European SMEs, held more than 19 000 local events and attracted around 66 000 businesses to brokerage events and company missions. It has also helped companies to create 4 500 joint ventures and 1 490 firms to apply for funding from the EU's Seventh Framework Programme for Research (FP7).

"Today, I see a fully integrated organisation that has developed into the biggest support network to enterprises in the world," said Joanna Drake, Director for SMEs and Entrepreneurship and Deputy SME Envoy at the European Commission. "Considering it is just over three years old, the Network has achieved unexpected goals, laying the foundations for it not only to continue, but possibly to grow in terms of new instruments and tasks." ■

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Enterprise Europe Network

www.enterprise-europe-network.ec.europa.eu

Network in action:

www.youtube.com/user/enterpriseeurope?feature=mhee

www.youtube.com/user/enterpriseeurope?feature=mhee#p/u/1/ub9N7tHead4

www.youtube.com/user/enterpriseeurope?feature=mhee#p/u/1/ub9N7tHead4



Business Support on Your Doorstep

NEWS IN BRIEF

A WORLD OF OPPORTUNITY

The European Commission has presented 'Small Business, Big World', a Communication which aims to help European SMEs seize global opportunities and profit from fast-growing emerging markets, such as in China, India and Russia. This is key to boosting competitiveness and creating employment. At the moment, only 13% of EU SMEs are internationally active outside the Union through trade, investment or other forms of co-operation with foreign partners. The Commission therefore is working to establish a more coherent and effective EU strategy for supporting SMEs in international markets.



IMPROVING PRODUCT SAFETY

The EU has amended nine Directives in order to improve the safety of a wide variety of products. The sectors concerned are electrical and electronic products, lifts, measuring instruments, civil explosives, pyrotechnic articles and equipment for use in potentially explosive atmospheres. Market surveillance and customs officers will now be able to check the safety of products better using more effective tools, while Member States will be able to improve the supervision of monitoring bodies that check the conformity of products with EU law.



CORPORATE SOCIAL RESPONSIBILITY

The European Commission has put forward a simpler definition of Corporate Social Responsibility (CSR), describing the concept as "the responsibility of enterprises for their impacts on society". The new definition is part of a new CSR strategy to help enterprises achieve their full potential in terms of creating wealth, jobs and solutions to the many challenges facing Europe's society. According to the Communication, enterprises should have in place a means of integrating social, environmental, ethical human rights and consumer concerns into their business operations and core strategy.



CONSTRUCTION PRODUCTS

Although Europe's construction products sector is economically important, it has not yet fully exploited the opportunities offered by the single market due to remaining trade barriers. To address this, a new Regulation aims to simplify the legislative framework and strengthen the credibility of the system. This Regulation is also an interesting test case in the practical implementation of the Small Business Act.

ADDRESSING SOCIAL ISSUES

While social innovation can help Europe respond to challenges where the boundary between the 'social' and the 'economic' blurs, it can only do so through adequate funding. A new report entitled 'Financing social innovation: state of play in Europe and throughout the World', provides a number of practical recommendations for future social innovation funding programmes. The report also identifies the different ways in which the EU has helped empower citizens and organisations to address social issues. 'Financing social innovation' is part of a series of reports and recommendations designed to define, analyse and support best practice in the field.



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UPCOMING EVENTS

● EU-Africa Partnership on Raw Materials, 26 January 2012, Brussels

With speakers coming from Africa, the EU and beyond, this high-level conference will cover good governance, investment and infrastructure and geological knowledge and skills. These areas are the focus of co-operation between the EU and the African Union on raw materials as part of the Joint Africa-EU Strategy Action Plan 2011-2013. The conference will provide a platform for discussion between African and European partners on approaches to translating mineral resource wealth into real development for Africa.

www.ec.europa.eu/enterprise/policies/raw-materials

● Network of national SME Envoys and EIF workshop, 25 and 26 January 2012, Luxembourg

This invitation-only meeting of the Network will focus on the theme of simplification, one of the priorities of the Small Business Act for Europe. Chaired by EU SME Envoy Daniel Calleja Crespo, the event will also track progress in implementing the key deliverables agreed by the SME Envoys, which include improving SMEs' access to finance. In this context, the European Investment Fund (EIF) will host a workshop on EU Financial Instruments for SME competitiveness and innovation.

www.ec.europa.eu/enterprise/policies/sme/small-business-act/sme-envoy

● Textiles and clothing sector in the Euro-Mediterranean region, 12-13 March 2012, Milan

Industry representatives, chambers of commerce, SMEs and innovation agencies will meet to share best practices in securing support. Various funding opportunities for start-ups, along with cross-border business to business and business to research co-operation programmes for the textiles and clothing sector in the Euro-Mediterranean region will be discussed.

www.ec.europa.eu/enterprise/sectors/textiles/external-dimension/euro-mediterranean-region

● 2012 e-Skills Week, 26-30 March 2012, across Europe

Hundreds of events will highlight the demand for citizens to engage in e-skills for jobs and for life. The objective is to inform the young, professionals and SMEs about the vast range of opportunities that ICT-related jobs present. A diverse programme of activities will run from January to May 2012, culminating in a dedicated European e-Skills Week from 26 to 30 March 2012. The first European e-Skills Week in 2010, which focused on raising the awareness of European citizens of the importance of the need for digital skills for jobs, reached out to 65 million European citizens across 35 countries.

<http://eskills-week.ec.europa.eu/web/guest>

ENTERPRISE & INDUSTRY *magazine*

The *Enterprise & Industry* on-line magazine provides regular updates on policy development, on legislative proposals and their passage to adoption, and on the implementation and review of regulation affecting enterprises. Articles cover issues related to SMEs, innovation, entrepreneurship, the single market for goods, competitiveness and environmental protection, industrial policies across a wide range of sectors, and more. In short, it addresses all EU policies under the responsibility of the European Commission's Directorate-General for Enterprise and Industry.

Three times a year, the best of the on-line articles, together with a feature article, are presented in the printed edition of the magazine. You can subscribe to receive the magazine – in English, French, German or Italian – free of charge by post. Visit the website and subscribe on-line.

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