

SME WOMEN
QUARTERLY NEWSLETTER – December 2007

1. FOREWORD

From the President of the SME Women, MEP Corien WOORTMANN-KOOL



The EPP and female entrepreneurship in Europe According to the latest figures from Eurostat and the OECD, female entrepreneurship in Europe has decreased by 2% over the last decade. At this moment, around 13% of the women who have a job in Europe are entrepreneurs.

The (surplus) value of female entrepreneurship

It is crucial to promote entrepreneurship for women in Europe because they contribute to the diversity of entrepreneurship in general. More diversity leads to a broader choice of products and services for the consumer. Women often execute their jobs in different manners and sectors than men. We see, for example, that they often start a company in the personal or business service sector, undertake more part time positions and run smaller companies. The latter can create the flexibility needed to combine work and family life. This offers important chances that become all the more relevant in times where we have to deal with an ageing, declining working population.

On top of this, female entrepreneurs prove to be even more successful than their male counterparts, according to research done by *SME Netherlands*. In general, women are better prepared, take fewer risks, investigate the feasibility of their idea more thoroughly, and have more knowledge of their sector. They are also generally older when they start their company and they more often have a better relationship with their employees and contacts. Considering this, it is a pity that the amount of female entrepreneurs is decreasing. Why is this?

Obstacles for women entrepreneurs

Women, as opposed to men, face a number of fundamental obstacles when starting their own company. There is a general lack of motivation and preparation in education programmes and it is difficult to gain access to entrepreneurial

networks. But what seems to restrain women most of all from starting their own company is the difficult access to financing. This is sometimes due to practical reasons, but more often prejudices play an important role. Banks often have reservations concerning the financing of women's enterprises because they have less faith in their capacities. Women in the business or personal service sector often need a small starting capital, which is unattractive for banks since the costs for granting small loans are just as high as bigger ones. Even when women are granted a loan, it often turns out that these are of a different nature to those of male entrepreneurs. Women often get a relatively more expensive personal loan or continuous credit, instead of a business credit.

More chances for female entrepreneurs in Europe

The solution begins with more trust in entrepreneurship, in craftsmanship and in the creative capabilities of women in particular. Clear and concrete information programs towards banks and female entrepreneurs can help to improve the granting of credits and especially to make it easier to grant micro credits. Europe and the Member States have to make sure that the climate for entrepreneurship will improve. In this respect, decreasing bureaucracy is an important priority for the EPP. It is also crucial that more and better conditions to combine work and family life be realized.

INVITATION to WORKING LUNCH

The SME UNION of the EPP and
SME Women
cordially invite you to a Lunch Debate on
**Improving access to finance
for female entrepreneurs**
Tuesday, 22 January 12.30 – 14.00h
European Parliament, Salon des Membres
Rue Wiertz, 1047 Brussels

Introduction and Moderation

- Corien WORTMANN-KOOL MEP, President of SME Women, Vice-President of the EP Committee on International Trade, Vice-President of the EPP

Speeches

- Philippe de FONTAINE VIVE, Vice-President of the European Investment Bank
- Angelika NIEBLER MEP, Chairwoman of the EP Committee on Industry, Research and Energy

Impulse Statements

- Alessandra PERRAZZELLI, Head of International Affairs, Intesa Sanpaolo SpA
- Anna DANTI, Promoting female entrepreneurship, DG Enterprise and Industry Unit 'Craft, small enterprises, cooperatives and mutuals' (tbc)

Followed by a discussion with the participants

Conclusions

- Maria CAPPONE MP, Vice-President of SME Women, Bulgarian Observer in the European Parliament 2005-2006

If you do not have an access badge to the European Parliament, please send us your full name, place of residence and birth date as soon as possible.

RSVP until Tuesday, 8 January 2008 to sme@sme-union.org

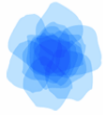
Fax: +32 2 230 92 18, call +32 2 233 38 - 37

Project Manager: Katrin GUTENTHALER

In cooperation with



2. PORTUGAL PRESIDENCY



PORTUGAL 2007

The Portugal Presidency has been promoting during their presidency the following EU legislation and instruments. The Lisbon Strategy, the European Pact for Gender Equality and the Roadmap for Equality between Women and Men 2006-2010.

The priorities of the Portugal Presidency are:

- To promote women's Employability and Entrepreneurship for economic growth and social cohesion following the Lisbon Strategy
- To implement policies and practices that promote the reconciliation of professional, private and family life of women and men also as a response to demographic challenges and competitiveness
- To combat Gender Stereotypes in society in particular in Education, Work, Culture and the Media in order to eliminate discrimination and inequality between women and men
- To combat Gender Violence, in particular Domestic Violence against women and Trafficking in Human Beings with an emphasis on strategies to prevent and support the victims
- To promote studies on Women and Poverty in order to adopt indicators as a follow-up of the Beijing Platform of Action as well as to promote policies that will strive to eradicate Women's Poverty
- To promote a gender mainstreaming approach in all policies namely in the framework of the Lisbon Strategy¹

Meetings and conferences in this issue during the Portugal Presidency

- 11 September 2007 – **High-level Group for Gender Mainstreaming, Lisbon:**
The HLG on gender mainstreaming is an informal group made by high level representatives responsible for gender mainstreaming at national level and chaired by the Commission who convenes regular meetings twice a year. The Portuguese Presidency presented its draft report on the indicators on "Women and Poverty" as a follow-up of the Beijing Platform for Action.²
- 4 October 2007 – **Informal Meeting of the Ministers for Gender Equality, Lisbon:**
The main theme of this meeting was the Lisbon Strategy and Gender Equality. The main aim is to share best practices and to promote in each

¹http://www.eu2007.pt/NR/ronlyres/732FF7B4-433C-42AB-AF5B-4EFBA441DA00/0/IgualdadedeG%E9neropt_eng.pdf

²http://www.eu2007.pt/NR/ronlyres/732FF7B4-433C-42AB-AF5B-4EFBA441DA00/0/IgualdadedeG%E9neropt_eng.pdf

member state a political and legal framework that is favourable to gender mainstreaming, particularly in what concerns the follow-up of the Lisbon Strategy, of the European Pact for Gender Equality, of the Commission's Roadmap for Equality between Women and Men (2006-2010) and the orientations in the Commission's Communication on "Gender Pay Gap" and on the "Second phase of the Consultation to the Social Partners on Reconciliation between Professional, Family and Private Life".³

- **3-4 October 2007 – Conference on "Employability and Entrepreneurship – Gender Stereotypes", Lisbon:**

The Conference focused on the need for the growth of women's participation in the labor market and entrepreneurship to reinforce the Gender Equality dimension in the Lisbon Strategy in particular in the framework of the preparation of the guidelines for the new period 2008-2011. Another important topic to discuss was the reconciliation of professional, family and private life, of women and men, in particular of independent workers. The aim is to promote the sharing of the best practices among the different member states in order to foster the development of public policies and legislation that enhanced the implementation of gender equality practices.⁴

For more information about the conference (Programme, additional information, conclusion of the conference etc.), please visit:

http://www.eu2007.pt/UE/vEN/Reunioes_Eventos/Outros/Conf_IG.htm

- **8-9. October 2007 – Conference on "Trafficking in Human Beings and Gender", Oporto:**

The conference gathered experts on Gender Equality, Gender Violence and Trafficking in Human Beings. It also aimed to develop support networks among the different entities and agents that work to prevent and combat trafficking in human beings at national and European level.⁵

Legislative Initiatives during the Portugal Presidency

- Annual follow-up to the Beijing Platform for Action: indicators on women and poverty
Council Conclusions – Employment, Social Policy, Health and Consumers, 5-6 December
- Balanced roles for women and men in work, family and private life
Council Conclusions – Employment, Social Policy, Health and Consumers, 5-6 December
- Follow-up of the European Year of Equal Opportunities for All (2007)
Council Resolution – Employment, Social Policy, Health and Consumers, 5-6 December

³http://www.eu2007.pt/NR/ronlyres/732FF7B4-433C-42AB-AF5B-4EFBA441DA00/0/IgualdadedeG%E9neropt_eng.pdf

⁴http://www.eu2007.pt/NR/ronlyres/732FF7B4-433C-42AB-AF5B-4EFBA441DA00/0/IgualdadedeG%E9neropt_eng.pdf

⁵http://www.eu2007.pt/NR/ronlyres/732FF7B4-433C-42AB-AF5B-4EFBA441DA00/0/IgualdadedeG%E9neropt_eng.pdf

- Trafficking in human beings and Gender
Council Conclusions – Justice and Home Affairs, 6-7 December

3. Latest Events



The European Parliament organized on **11 and 12 October 2007** in Brussels a conference on “Equal Opportunities for All”. The event was opened with the speech of **Rodi Kratsa-Tsagaropoulou**, Vice-President of the European Parliament. She underlined the importance of legislation concerning equal opportunity between women and men. **Vladimir Spidla (Commissioner for Employment, Social Affairs and Equal Opportunities)** stressed out that the Commission is in dialogue with enterprises and most of them are against any kind of discrimination. He also mentioned that each individual should be aware of own rights. The President of the Social Platform, **Fintan Farrell** proposed to establish independent bodies to control discrimination in each country. **Karon Monaghan**, barrister at Matrix Chambers, (UK) mentioned that EU legislation is needed to be changed because in this form it is not longer effective enough, while identifying discrimination issue should be high on the political agendas. **Dimitrina Petrova**, Executive Director of the Equal Right Trust from London showed that in most countries antidiscrimination rules are in place at constitutional level. One of the workshops discussed the topic of “*Evidence of discrimination in access to goods and services*”. In this framework, were brought up issues like: the need of radical steps and reforms, lack of implementation of legislation especially of services directive, women rights and their creative aptitudes. The implementation an issue was highlighted in other workshop by stressing out the commitments and responsibilities the national level politicians should assume. The closing session concluded that more has to be done regarding the implementation of legislation on discrimination.



On **5th November 2007**, at the meeting of the Committee on Women’s Rights and Gender Equality of the European Parliament, the draft report on the situation of women in rural areas of the EU was discussed. The Rapporteur **Christa Kläß, EPP-ED** mentioned that women in rural areas need particular political attention. Therefore she asked for genuinely support for local initiatives, community action and an integrated approach to rural development, focusing on women. Mainstreaming gender into the rural sector must be a key strategy not only for the promotion of equality between women and men, but also for sustainable economic growth. The Rapporteur called first of all for the necessity to ensure that gender dimension should be taken into account in the impact assessments of the EU rural development policies as well as into all budgetary processes linked to the implementation of rural development policies. She also mentioned the importance of raising the society’s awareness regarding

the disadvantaged women in rural areas. It is important to support the development of networks as highly transformative in terms of improving women's employment opportunities i.e. establishing regional resource centers for women that could focus its efforts on empowering women, particularly those between the ages of 25 and 60 years who face unemployment and to support them towards self-employment or in developing services within their own communities through grassroots consultation and need assessment.

By entering into self-employment and setting up small businesses women can be at the forefront on innovation and diversification in rural areas. In the recommendation of the draft report was underlined that the successful LEADER program should continue as it have helped many women developed paying activities in the fields of tourism, crafts and regional products. The European Union should support the Member States to promote the reconciliation of working and family lives in rural as well as in urban areas, especially in economically underdeveloped rural regions, in close connection with the communities by promoting an access to employment.



The Alliance of Liberals and Democrats for **Europe** (ALDE) hold a public hearing in the topic of “**Increasing the Opportunities for Women in the Labour Markets and in Politics**” on the **7th November 2007** in the European Parliament. The opening speeches were held by **Hans-Gert Pöttering**, Chairman of the European Parliament and **Margot Wallström**, Vice-President of the European Commission. Mr. Pöttering underlined that in 2007 the European Union celebrating “50 Years Rome Treaty” and EU women have become with the time a more important rule and position. This is also reflected in the fact that more women have academy education and this has very different effects like e.g. reducing corruption. Mrs. Wallström mentioned that the number of the women members of the parliaments is increasing as well in the national as in the European level. **Anita Haataja**, from the Social Insurance Institution of Finland stressed the difference between the countries, especially regarding the duration of the maternity leave. Her conclusions were that we have much progress in the EU gender indicators but we also have a lack of logic in compiling statistics and an impact of leave policies invisible. The Finnish experience is that there is not very much impact on mothers’ labour market status on average, but more polarization between mothers with young children. **Brenda King**, President of the EESC’s Section for Employment, Social Affairs and Citizenship from the United Kingdom, called for a more active role of the national and local governments, which should support women entrepreneurs. **Claudette Baldacchini**, Member of the Committee of Regions from Malta explained that the quote of the women participants in the politics of the Committee of the Regions is very low. But she also mentioned that discussions at European level are regarding statistic and one should be careful, and take into account the cultural barriers, too. **Silvia Tomigas**, from the Women’s Association of the Central Party from Estonia was talking concerning the rule of the women in politics also about the position and power of the public media. Women should learn how to

use this kind of channel to the society more successful. In the discussion the aspect of the mental attitude of the civil society's member was also mentioned. For example all the books which are used in education, gender related examples were brought.



On the 28th of November 2007 Gisèle Halimi, international lawyer, writer and political thinker, presented her study on a clause which seeks to promote the upward harmonization of women's right in the EU's legislative process towards the existing laws which most promote women's status. It is important to find out the status of women in the Member States. The analysis of laws and practices were started regarding the following topics: the choice to give life; family law; fight against violence exercised on women; working place, political representation. The results of such a research should be afterwards discussed between the participants of the government and the civil society. Mrs. Halimi underlined the rule of the feasibility in order to ensure women's economical independence while violence against women, must be refused. The most favored European Woman Rule was developed from the existing laws in the 27 Member Countries of the EU. Thanks to this legislative measure, each woman in Europe could claim the same rights as any other European woman. The Rule shall therefore be the legal foundation continually leveling women's rights up.⁶



On the **7th of December 2007**, Maria Cappone, SME Women Vice-President in Sofia organized the SME Women Working Lunch, with participation of SME Women President Corien Wortmann-Kool MEP. The topic of the Working Lunch was "Women's Leadership towards Economic Growth and Change: Entrepreneurship and Politics for the Development of Bulgaria in the EU". 18 highly distinguished and accomplished women entrepreneurs and politicians were present to this event.



⁶ Intermediary Report, The Most Favoured European Woman Rule, March 26th, 2007, Gisèle Halimi

4. BEST PRACTICE

Please send us the following questionnaire

Please, show off your

NATIONALITY:

JOB DISCRPTION:

1. **At which level is the organization which involves and supports women entrepreneurs that you know of and/or are active in organized?**

- At** local level
- At** regional level
- At** national level

Is this organization organized by a political party **in** your country or by some other institution?

- by a party (please, give / write down the reference)
- by some other institution / organization (please give / write down the reference)

Are you an active member in **this organization/one of these organizations?**

- yes
- no

If yes, could **you please give a brief description of your activities?**

.....

2. Are you satisfied with the rate of involvement of women's participation in the decision making processes in your country?

- yes
- no

2.1. Are women by your party **involved** in policy making- decision making processes?

- yes
- no

2.2. If yes, are you satisfied with the rate of involvement?

- yes
- no

2.3. If women are involved in the policy making – decision making processes, in which way? (E.g. trainings, seminars etc. – please list it)

.....

2.4. Are the activities well-targeted to ensure that they meet the specific needs of women entrepreneurs?

- yes
- no

If no, please give some reason for it:

.....

Do you have any suggestions regarding this issue?

.....

3. Do you know about any network, databases and/or Internet discussion pages for women entrepreneurs?

- yes
- no

If yes, please give some examples:

4. Do you know **of** any action **at** European level, which promotes women entrepreneurship?

- yes
- no

If yes, please list, which one:

.....

5. Please, write down, if you know about any special projects, any means, tools regarding women entrepreneurship:

.....

Deadline for sending the completed questionnaire is Friday 18 January 2008.

sme@sme-union.org

5. INTRODUCING OUR MEMBERS



Dear colleagues of SME Women,

It is a pleasure for me to be contributing in the quarterly newsletter and I very much look forward to our cooperation in the SME Women working group.

As the new chairperson of Woman in Business in Austria I am very pleased that I have the opportunity to introduce myself in the SME Women Quarterly Newsletter.

First, I would like to give a short introduction about myself.

I was born in Styria, a province in the south of Austria. After the college of hotel management and several years of commercial practice I took over leadership of the restaurant and delicatessen store Laufke in Graz.

From the start of my career it was always my mission to encourage and improve conditions for women self-employed. Therefore I got involved with politics and stand up for economic interests of businessmen and women in small and medium sized enterprises.

Since October 2006 I am also a member of the national council and now I am honoured to be chosen new chairperson of Woman in Business in Austria. Woman in Business is a working group in the Austrian Wirtschaftsbund and supports and promotes the interests of small and medium sized businesses in their dealings with the policy institutions. It is the representation of interests and the network on a federal level as well as in the nine provincial organizations. As a representation of interests, Woman in Business supports the improvement of the general framework for female entrepreneurs and therefore we have to establish stable relations between all the key players.

One of my main issues is to actively encourage more women to stand up for political interests and political functions. As a mother of two children I realised very early that reconciliation of work and family life needs high management qualities. This is one of the reasons why more women should apply for management positions because they are extremely capable at fulfilling functions of this kind.

We should also encourage women in networking, economic independence and in the reconciliation of work and family life. Therefore we need to attach for example great importance to continuing education.

As far as the development of network is concerned we have to overcome barriers and benefit from the exchange of information and wide, varied experiences. We need to take our focus on specific needs of self-employed women and best practices.

On the strength of past experience, strong women give encouragement to other women and improve conditions for women self-employed, through that they represent an emerging force and have the capacity of making a difference when given the opportunity to do so.

I believe that the cooperation of both experienced women and men in entrepreneurship and business acumen plays the key role and give me the strength for my involvement in politics and diplomatic interests. We have the duty to adopt new patterns of action and a framework from institutions and politics to support women to achieve their entrepreneurial spirit such as self-realisation, flexibility, creativity and independence.

Adelheid-Irina Fürntrath

Chairperson of Woman in Business Austria

6. WOMEN ENTREPRENEURS

On 6 December 2007 at a ceremony in Porto the **European Enterprise Awards** was handed over. VP of the EC Günter Verheugen launched the **European Enterprise Awards** in November 2005, which recognize and reward outstanding initiatives that support entrepreneurship at the regional level.

The awards objectives are fourfold:

- To identify and recognize successful activities and initiatives undertaken to promote enterprise and entrepreneurship
- To showcase and share examples of best entrepreneurship policies and practices
- To create a higher awareness of the role entrepreneurs play in society
- To encourage and inspire potential entrepreneurs

There are six categories in the European Enterprise Awards: 1) Entrepreneurial Trailblazer Award, 2) Enterprise Support Award, 3) Red Tape Reduction Award, 4) Investment in People Award, 5) Responsible Entrepreneurship Award 6) Jury's Grand Prize.⁷

⁷ http://ec.europa.eu/enterprise/entrepreneurship/smes/awards/index_en.htm

More than 300 regional and local authorities – including towns, cities, regions and communities as well as public-private partnerships between public authorities and entrepreneurs, educational programs and business organizations – competed in the national round of the 2007 Awards. Participating countries could select up to two candidates for the European competition. The final 48 nominees represented a wide variety of projects that are successful in facilitating business and supporting entrepreneurship across Europe. Short listed candidates are:

- **Belgium:** Cap'Ten, be captain of your project, ICHEC-PME, Brussels
- **Denmark:** Ethnic coach for ethnic entrepreneurs in the Vejle area, Vejle Business Development, Vejle
- **Estonia:** Company Registration Portal (CReP), Centre of Registers and Information Systems, Tallinn
- **France:** Fund for business start-up leave, CAP Création Sarthe, Le Mans
- **Germany:** XperRegio, Arnstorf
- **Hungary:** Széchenyi Card Scheme, KAVOSZ, Budapest
- **Italy:** Fabrica Ethica, Tuscan Region Production Activities Councillorship, Florence
- **Luxembourg:** 1,2,3,GO, the Greater Region network of experts and its business start-up bonuses, Business Initiative asbl, Luxembourg
- **The Netherlands:** 1)Eigen Werk, 2) AmsterdamThuishuis Foundation, Groningen provincial centre for social development, Groningen
- **Spain:** Development of premises for business use in Bilbao, Lan Ekintza-Bilbao, Bilbao
- **United Kingdom:** 1) Enterprising North Staffordshire, North Staffordshire Regeneration Zone Ltd, Stoke-on-Trent, 2) The Paper Trail, Hemel Hempstead⁸

Please, find more details about the short listed projects and candidates:
<http://europa.eu/rapid/pressReleasesAction.do?reference=MEMO/07/425&format=HTML&aged=0&language=EN&guiLanguage=en>

Winners' List:

1. Entrepreneurial Trailblazer Award

Winner: Ethnic Coach in the Vejle Area, Vejle, Denmark

Runner-up: Xper Regio, Lower Bavaria, Germany

2. Enterprise Support Award

Winner: 1,2,3 GO, the Greater Region network of experts and its business start-up bonuses, Luxembourg

Runner-up: Nord Staffordshire Regeneration Zona Ltd, North Staffordshire, United Kingdom

3. Red Tape Reduction, Good Practices in Red Tape Reduction

Winner: Company Registration Portal (CReP), Tallin, Estonia; Széchenyi Card Scheme, Budapest, Hungary

4. Investment in People Award

Winner: Cap'Ten, ICHEC-PME, Bruxelles, Belgium

Runner-up: Eigen Werk, (Work for Yourself), Amsterdam, The Netherlands

5. Responsible Entrepreneurship Award

Winner: Fabrica Ethica, (Ethical Production), Tuscany, Italy

Runner-up: The Paper Trail, Hertfordshire, United Kingdom

6. Grand Jury Award

⁸<http://europa.eu/rapid/pressReleasesAction.do?reference=IP/07/1589&format=HTML&aged=0&language=EN&guiLanguage=en>

Winner: Development of premises for business use in Bilbao, Lan Ekintza-Bilbao, Spain
Jury's Special Mentione: CAP Création Sarthe, Sarthe, France; Thuishuis (Childcare from Home) Foundation, Groningen, The Netherlands

Please, find more information about the winners:

http://ec.europa.eu/enterprise/entrepreneurship/smes/awards/press/download/winners_pressrelease_07_en.pdf

7. INTRODUCING BUSINESS NETWORKS

The European Network to promote Women's Entrepreneurship, **WES**, is a network created on a Swedish initiative in October 1998 and launched officially in June 2000. The network is composed of 16 members, from all the countries of the European Union, plus Iceland and Norway. The delegates in the network represent central national governments and institutions with the responsibility to promote female entrepreneurship. **WES aims to promote women's entrepreneurship** including: Raising the visibility of existing women entrepreneurs; Create a climate that is favourable to woman entrepreneurs; Increase the number of new women entrepreneurs; Increase the size (scale) of existing women run businesses. **The means for WES to reach this objective** are: To be a discussion partner towards the European Union (European Commission and European Parliament); To co-operate with already existing networks and organizations; Benchmarking, exchange of information and good practice; Common projects. **Contact person for WES:**

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www.likavillkor.se

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B - 1049 Brussels
Fax: +32-2-296 62 78
E-mail: entr-entrepreneurship@ec.europa.eu

Fore more information about the members of the WES, please visit:

http://ec.europa.eu/enterprise/entrepreneurship/craft/craft-women/documents/list_wes_members_updated_09_2007.pdf

8. SME WOMEN NEWS

“A single Market for 21st century Europe”

The act of packages of the European Commission “A single Market for 21st century Europe” about the further steps of the performance of the single market (the number of the document: COM(2007) 724 final, the number of the press release: IP/07/1728). The aim of the package, which was published on the 20th of November 2007, of initiatives is the modernization of the single market and to benefit the European Citizens in the global competition. The package of initiatives are about the extension of the consumer protection, improvement of the standard of the information for small and middle enterprises, the adaptation of “Research Passport” and the improvement of services of general interests and quality of social services.

For more information, please visit:

http://ec.europa.eu/citizens_agenda/index_en.htm

The European Competitiveness Report

The European Commission published the European Competitiveness Report, which underlines utmost the competitiveness and the long-term welfare. (The number of the press release: IP/07/1645, MEMO/07/445).

According to the Report the European Union closed in 2006 the most successful year of the new millennium, because the totalized GDP of the EU improved with 3 % and there is no example for such a growth since 2000. The productivity, namely the rate/ employee was increasing with 1, 5 % in the last year. In 2006 we could notice for the first time, that the gap compared to the USA stopped and the productivity of the EU increased with 0, 1% and extended faster than the productivity of the USA (1,4%).

The European industry could save its position – including services and production – better in the global market, than their American and Japanese partners. The fastest growth rate/employee was noticed in sectors which are related to the telecommunication sector and computer sciences, especially in the manufacture of equipments in the telecommunication, office appliances and computers, furthermore in services which are related to telecommunication and to computers. Above all, last year the production was increasing also in those sectors, in which it was decreasing constantly during 2000-2005.

The most important establishment of the Competitiveness Report is the efficiency of the implementations of the reforms on the European level, which is due to the effect of the transborder knowledge and to the harmony between the different political areas.

Please, find the European Competitiveness Report:

http://ec.europa.eu/enterprise/enterprise_policy/competitiveness/1_eucompetrep/eu/eu_compet_reports.htm

Political biannual review on small and medium enterprises

On 8th October 2007, the European Commission established its political biannual review on small and medium enterprises (IP/07/1452).

This document points out that SMEs took the main role in the growth of employment rate, especially in building industry, in transport, in communication sector and in tourism. That is the reason why the Commission emphasizes that the SMEs fill in a significant place in the EU politics.

Therefore, a considerable part of Structural Funds are spent on creating SMEs and supporting the growth of the SMEs. More than 1 billion euros have been saved for SMEs from the Competitiveness and Innovation Framework Program.

According to the review, creating a company has become easier in recent years, because the costs of the creation decreased from € 831 (2002) to € 554 (2007), considering the data of the 15 Member States.

In addition there is an advance in reducing bureaucracy: the length of administration process for registration has been reduced from 24 to 12 days.

Better regulation of microcredits

Access to loans under €25 000 can be difficult for businesses and self-employed despite the fact that small firms are crucial for European growth and employment. Two Member States, France and Romania, have specific legislation on microcredit institution, the rest rely on general banking and company legislation. When microcredit is provided by banks, they are subject to European banking law, but when it is provided by institutions that are not banks, the regulatory framework differs from country to country. The Commission consulted experts on microcredit from the industry, the Member States and Turkey in order to identify good practices in regulation microcredit. The experts made four recommendations:

- Allow lending by institutions that are not banks
- Avoid setting interest rate caps too low
- Ensure minimum legislative standards
- Create a favourable general environment for micro-enterprises

For more information, please visit:

http://ec.europa.eu/enterprise/entrepreneurship/financing/docs/profile_sheet_2007.pdf

Europeans of the Year Awards

The results of the poll for the Europeans of the Year Awards were announced at the EV50 black-tie gala ceremony which was held at the Palais d'Egmont in Brussels on 27 November 2007.

The following were voted Europeans of the Year in 2007:

Commissioner of the Year: Viviane Reding

MEP of the Year: Claudio Fava

Stateswoman of the Year: Angela Merkel
Diplomat of the Year: Benita Ferrero-Waldner / Frank-Walter Steinmeier
Campaigner of the Year: Arnold Schwarzenegger
Business Leader of the Year: Richard Branson
Journalist of the Year: Reneta Nikolova
Achiever of the Year: Jean-Claude Trichet
Non-EU citizen of the Year: Garry Kasparov

European of the Year: Valdas Adamkus

For more information, please visit:
<http://www.ev50.org/noflash/gala.asp?id=18>

Strategic Report on the renewed Lisbon strategy for growth and jobs

Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions - Strategic Report on the renewed Lisbon strategy for growth and jobs - Launching the new cycle 2008-2010 (COM (2007) 803 final)

The Commission has approved a Communication setting out a mid-term review of the renewed Lisbon Strategy for growth and jobs and providing the basis for decisions by the 2008 Spring European Council concerning the launch of the next cycle.

The Communication is composed of a "Strategic Report" setting out orientations for the Strategy in the next three years, "country chapters" providing detailed assessments of progress made by each Member State in implementing its National Reform Program, an assessment of progress in the macro-economic, micro-economic and employment areas, and a proposal to update the country-specific recommendations. The Communication also includes a Commission Recommendation and a proposal for a Council Decision to extend the Integrated Guideline

2. Enterprises and industry

Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions - Community Lisbon Program 2008-2010 (COM (2007) 804 final)

The Commission has approved, in the context of the Lisbon strategy, an action program complementing National Reform Programs implemented by Member States. The Community Lisbon Program for the period 2008-2010 sets out a series of ten prioritized key objectives, with strong community value-added and impact on growth and jobs, that should be achieved at Community level by 2010.

3. Regional policy / Employment, social affairs and equal opportunities

Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions - Member states and regions delivering the Lisbon strategy for growth and jobs through EU cohesion policy, 2007-2013. (COM (2007) 798 final)

The Commission has approved a Communication setting out an initial overview of the results of the negotiations of the new generation of cohesion policy strategies and programs for the period 2007-2013. The Communication provides a detailed assessment by policy area of progress over the three years 2005-2007 in the implementation of the renewed Lisbon strategy and reflects on the potential role of cohesion policy programs in taking the Lisbon Strategy forward during its next three year cycle.

Reform Treaty

At an EU Summit on 21-23 June a deal on institutional reform was found. Having finalized the technical details, legal experts from the 27 member states presented a new version of the 'Reform Treaty' earlier this month, but some political issues still had to be resolved. Some last-minute objections by Italy, Poland, Austria and Bulgaria had been raised just ahead of the informal summit on 18-19 October. The deal therefore comes as a great relief to EU leaders, allowing them to move on and leave institutional issues behind.

- Ratification in all 27 member states ahead of the European elections in June 2009. Some member states, such as the UK, the Netherlands and Denmark, are facing heated debates on whether to put the new EU Treaty to a public vote in a referendum. **Poland** managed to include the so-called **Ioannina clause** in a Protocol. This allows for a minority of member states to delay key decisions taken by qualified majority in the Council "within a reasonable space of time", even if they do not dispose of a blocking minority. However, the clause is not included in the actual Treaty text, which means that member states can alter this provision without having to go through the cumbersome procedure of Treaty change.
- **Italy** obtained an **extra seat** in the European **Parliament**, putting it back on equal footing with the UK, but giving it one seat less than France.
- The **UK** defended its "**red lines**" and received wide-ranging opt-outs on cooperation in justice and home affairs. The UK and Poland also opted out of the Charter of Fundamental Rights.

Key institutional reforms that the new Treaty will bring include the streamlining of decision-making in the Council, a permanent Council President and an EU foreign policy representative being member of the Council and the Commission, reducing the number of Commissioners and strengthening the role of national parliaments.

Next steps:

- **13 Dec. 2007:** The new EU Treaty was formally signed by heads of state and governments in Lisbon.
- **1 Jan. 2009:** The new Treaty is to enter into force, provided that all member states have ratified it.
- **June 2009:** Deadline for member states' ratification of the "Lisbon Treaty" ahead of European elections.⁹

Please send your comments and opinion to us. Further information about your events, national studies or women projects is warmly welcomed. The next SME Women & Start-up QUARTERLY is planned for March 2008.

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**WE WISH YOU ALL A MERRY CHRISTMAS
&
A HAPPY NEW YEAR**

⁹ <http://euractiv.com/en/future-eu/eu-summit-leaders-strike-treaty-deal/article-167732>