



HEADLINES

EU/ Finance: ESBA speaks at Dutch socialist party SME day

On 19 March 2012, ESBA was invited to speak at a special SME day of the Socialist Party (SP) in the Netherlands. Organised by MEP Dennis de Jong (GUE), the event was moderated by SP party leader Emile Roemer and centred around topics such as SMEs' difficult access to finance. As the new and more stringent rules regarding capital requirements for banks are causing bank loans to become even less accessible for small businesses, alternative means of finance were discussed. An idea to resurrect the Credit Unions in order to fill the funding gap was received with mixed feelings by the audience, which was made up mainly of small business owners.

To read more about the event, please visit the party's website [here](#)

ESBA Opinion

Access to finance remains one of the major obstacles faced by SMEs. Between the banks' decrease in SME lending and the European Commission's sudden focus on 'highly innovative' SMEs and venture capital, 'normal' SMEs, which form the large majority of all businesses, are still struggling to finance their investments. The lack of quick and accessible capital hampers the potential growth of small businesses significantly, preventing them from hiring additional staff. If the EU looks to SMEs to boost employment and get the economy back on track, more and better sources of funding should be made available to them, not only to the highly innovative companies.

IN BRIEF

EU/ Trade: European Parliament opposes ACTA's referral to the Court of Justice

On 27 March 2012, the European Parliament Committee on International Trade voted against referral of the contested Anti-Counterfeiting Trade Agreement (ACTA) to the Court of Justice of the European Union. The Commission intends to let the CJEU deliver an opinion whether ACTA interferes with EU law on digital freedoms. The International Trade Committee called for more openness on how the agreement was negotiated before casting its decisive vote, which remains scheduled for 29 or 30 May 2012. While many civil liberties groups are pushing the MEPs to reject ACTA, the European Commission intends to submit its questions to the CJEU by the end of April.

To learn more about the Anti-Counterfeiting Trade Agreement, click [here](#)

To access the Council's decision on the Anti-Counterfeiting Trade Agreement, click [here](#)

EU/ Taxation: Commission throws budgetary argument on the table to promote the FTT

On 23 March 2012, the Commission launched a new offensive to defend the Financial Transaction Tax. The argument is that taxing shares, bonds and derivatives - if adopted as a new own resource of the EU budget - would have the effect of reducing Member States' contributions to the Union's

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budget. According to the Commission's estimates, €54 billion out of the €81 billion generated by the FTT would end up in the EU budget in 2020. Consequently, Member States contributions to the budget would be reduced by the same amount. The finance ministers meeting on 30 and 31 March will debate on the FTT, it is increasingly unlikely that an agreement will be found.

To read the text of the proposal for a Council Directive on a common system of financial transaction tax, please click [here](#)

EU/ Small Businesses: Annual conference of Federation of Small Businesses (FSB)

On 22, 23 and 24 March 2012, ESBA's UK member, the Federation of Small Businesses (FSB) held its annual conference in Scarborough, UK. Small business owners came together to exchange practices, discuss common obstacles to entrepreneurship and do business in an informal setting. Next to the FSB's Annual General Meeting, the programme allowed for debates with Members of Parliament, for company presentations and for various network opportunities. At the exhibition, FSB Members had the opportunity to gather information on services available to small businesses.

To learn more about the Federation of Small Businesses in the UK, please click [here](#)

EU/ Taxation: Parliament calls for compulsory Common Consolidated Corporate Tax Base

On 21 March 2012, the European Parliament Committee on Economic and Monetary Affairs (ECON) adopted a legislative resolution expressing its wish to make the use of a Common Consolidated Corporate Tax Base (CCCTB) compulsory for larger companies. In March 2011, the European Commission had adopted a proposal for a common system of calculating taxable profits, which was however voluntary in nature. The ECON Committee stressed that a mandatory corporate tax would reduce administrative burdens and would prevent companies from transferring their establishment to other Member States purely for fiscal reasons.

To read more about the EU's initiatives on a CCCTB, please click [here](#)

To read the full text of the Commission proposal, please click [here](#)

EU/ EIB: Financial support for SMEs in France

On 21 March 2012, the European Investment Bank (EIB) concluded an agreement with the French banking and insurance group Crédit Mutuel ARKEA to allocate €120 million in loans to SME projects. The loans will be attributed by Crédit Mutuel ARKEA to SMEs active in the sectors of agriculture, industry and services. As acknowledged by the EIB, SMEs are proven to grow faster than larger companies and are responsible for two thirds of private sector jobs. This agreement will provide valuable support to the development of projects run by small businesses in these sectors in France.

To read more about the European Investment Bank's support to SMEs, please click [here](#)

EU/ Public Procurement: Balancing the EU single market and protectionism abroad

On 21 March 2012, the European Commission adopted a proposal to allow Member States to exclude third country companies from large tenders if there are restrictions to trade in the company's home market. The proposed regulation would serve as an incentive for third countries to open up their markets to European businesses. The proposal complements the earlier initiative of the European

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Commission to simplify EU public procurement rules in order to give SMEs easier access to this market.

To read the full text of the proposal by the Commission, please click [here](#)

To learn more about the Commission's efforts to simplify the Public Procurement rules, please click [here](#)

EU/ Employment: Commission publishes proposals on the rights of posted workers

On 21 March 2012, the Commission unveiled two proposals clarifying the interaction between the exercise of social rights and the exercise of the Single Market freedoms. The proposal for a Directive aims to ensure the enforcement of the rights of posted workers in the construction sector. In addition, a proposal for a regulation clarifies the right of workers to take collective action. The Commission makes it clear that workers' rights and Single Market freedoms are on an equal footing, whereas in previous rulings the Court of Justice of the European Union had seemed to consider that trade unions' right to strike may be limited by employers' right to freedom of establishment.

To read the proposal for a directive please click [here](#)

To read the proposal for a Council regulation, please click [here](#)

EU/ Standardization: a bigger voice for SMEs and consumers

On 21 March 2012, the European Parliament Committee on Internal Market and Consumer Protection approved the draft report by Italian MEP Lara Comi on the Commission's proposal for a regulation to modernise the European standardization process. The Parliament's amendments call to improve the participation of small and medium-sized businesses and consumer organisations in the development of voluntary standards. These ensure that products and services meet legal requirements, but do not always take into account the scale of SMEs and consumers' expectations.

To read the European Commission's proposal for a regulation on European Standardization, please click [here](#)

To read MEP Lara Comi's (EPP/IT) draft report on the proposal for a regulation on European Standardization, please click [here](#)

EU/ Industry: Machine tools industry calls for EU action to face new global challenges

On 21 March 2012, the European Association of the Machine Tool industries, CECIMO, launched its 'Study on the Competitiveness of the European Machine Tool Industry' during a roundtable debate in the European Parliament. The study highlights the shift of the machine tools market to Asia, forcing European companies to expand to Asian markets. This is almost impossible for SMEs, which represent over 80% of machine tool companies in Europe. CECIMO urges Europe to consolidate its market leadership by helping its industry to adapt to the new global environment.

To read the study published by CECIMO, please click [here](#)

EU/ Public procurement: Towards a simplified and more efficient public procurement in the EU?

On 20 March 2012, the European Parliament Committee on Internal Market and Consumer Protection organized a public hearing to exchange views with stakeholders on the reform of the EU's

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public procurement process. The shift from 'lowest price' to the 'most economically advantageous tenderer' principle appeared to be generally applauded. By introducing this principle, the European Commission not only seeks simplification and efficiency, but also inclusion of social, environmental and sustainability criteria while ensuring a higher participation of SMEs and a wider use of e-procurement.

To learn more about the EU's public procurement procedures, click [here](#)

To access the European Commission's proposal for a Directive on public procurement, click [here](#)

To access rapporteur Marc Tarabella's (S&D/BE) working document on the Commission's proposal, click [here](#)

EU/ Parliament: MEPs want more time to decide on Alternative Dispute Resolution

On 19 March 2012, it became clear that the presentation of the draft opinions of the European Parliament Committee on the Internal market and Consumer protection concerning the proposals laying down the Alternative Dispute Resolution (ADR) and Online Dispute Resolution (ODR) schemes is delayed. The two proposals were not on the agenda of the Committee meeting that took place on 19, 20 and 21 March. During a previous public hearing on 29 February, IMCO members had been quite critical of the initiative and the Committee's chairman Malcolm Harbour said that the coordinators needed to work on a realistic timetable. The adoption of the proposals before the end of the Danish presidency is very unlikely.

To read the proposals on ADR and ODR, please click [here](#) and [here](#)

PUBLICATIONS

EU/ Commission: Business climate indicator for the euro area for March 2012

On 29 March 2012, DG Economic and Financial Affairs published the Business Climate Indicator (BCI) for the euro area for March 2012. The BCI decreased by 0.14 points to -0.30.

To access this publication, please click [here](#)

EU/ Commission: Economic sentiment indicator for March 2012

On 29 March 2012, DG Economic and Financial Affairs published the Economic Sentiment Indicator (ESI) for March 2012. The statistics show that the ESI decreased by 0.8 points in the EU in March, and decreased by 0.1 point in the euro area.

To access this publication please click [here](#)

OECD: Economic surveys: European Union 2012

On 27 March 2012, the Organisation for Economic Cooperation and Development (OECD) published its economic survey of the European Union for 2012. The OECD advises the EU to strengthen the Single Market and to engage in labour market reforms. Migration policies in the EU should also be developed to answer to the shortage of workers.

To access this publication, please click [here](#)

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OECD: Economic surveys: euro area 2012

On 27 March 2012, the OECD published its economic survey of the euro area for 2012. The study finds that the EU needs to take decisive action in order to stabilize its sovereign debt markets, that fiscal consolidation remains necessary and that the monetary policy has to uphold price stability. In addition, it points out that ambitious reforms are needed to boost growth.

To access this publication, please click [here](#)

EU/ Eurostat: Statistics in focus - issue number 18/2012

On 23 March 2012, Eurostat published an overview of the use of e-commerce in companies in the EU27 in 2010 and 2011. Its main finding is that the share of turnover from e-commerce was stable at 14% in 2009 and 2010.

To access this publication, please click [here](#)

EU/ Commission: Flash consumer confidence indicator for EU and euro area

On 22 March 2012, the Commission published the flash consumer confidence indicator for the EU and euro area for March 2012. Consumer confidence kept improving in both the EU and euro area. It went up to -19.1 from -20.1 in February 2012 compared to the long-term average in the EU and up to -19.0 from -20.3 in February 2012 in the euro area.

To access this publication, please click [here](#)

EU/ Eurostat: Data for short-term economic analysis - Issue number 03/2012

On 16 March 2012, Eurostat published its monthly review of short-term economic data. It finds that GDP decreased by -0.3% in the fourth quarter of 2011 in both the euro area and the EU compared to the previous quarter. Concerning the inflation rate, in February 2012 the flash estimate for the euro area was stable at 2.7%, as recorded in January.

To access this publication, please click [here](#)

CONSULTATIONS

NEW

Public consultation on the assessment of the suitability of the International Public Sector Accounting Standards for the Member States

Closes: 11 May 2012

One of the elements of the Six-Pack - the Council Directive on requirements for budgetary frameworks of the Member States - calls for the Commission to carry out an assessment of the suitability of International Public Sector Accounting Standards (IPSAS) for EU Member States by the end of 2012. On behalf of the Commission, Eurostat will carry out the assessment report. Taking into account the importance of this subject and the potential interest of a wide range of

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stakeholders, and given the potential resource implications of any recommendations on future IPSAS implementation, Eurostat is launching this public consultation.

To access this consultation, please click [here](#)

Blue Growth: sustainable growth from the oceans, seas and coasts

Closes: 11 May 2012

The Blue Growth initiative builds on earlier policy initiatives to recognise the potential of these marine resources and thus aids in realising the Europe 2020 strategy towards smart, sustainable and inclusive growth. This consultation aims at gathering the opinion of individuals and stakeholders that have an interest in and would like to shape the EU actions in the marine and maritime sectors.

To access this consultation, please click [here](#)

Consultation on the future of European Company Law

Closes: 14 May 2012

European company law is a cornerstone of the internal market. EU company law has evolved significantly over the last 40 years. The scope of EU harmonisation covers the protection of interest of shareholders and others, the constitution and maintenance of public limited-liability companies' capital, takeover bids, branches disclosure, mergers and divisions, minimum rules for single-member private limited-liability companies, shareholders' rights and related areas such as financial reporting and accounting. The purpose of this consultation is to collect views from all interested stakeholders on the future of European company law.

To access this consultation, please click [here](#)

Public consultation 'Financial Support for Energy Efficiency in Buildings'

Closes: 18 May 2012

The objective of this consultation is to obtain the views of stakeholders on how the financial support for energy efficiency measures aimed at improving the energy performance of buildings, both at EU as well as at national/regional/local level, could be improved.

To access this consultation, please click [here](#)

Consultation on gender imbalance in corporate boards in the EU

Closes: 28 May 2012

This consultation will feed into an assessment of possible EU-level measures to enhance female participation in economic decision making, which will inform the Commission's decision on whether to propose action and on the form it should take.

To access this consultation, please click [here](#)

Consultation on the internal market: factual examples of double non-taxation cases

Closes: 30 May 2012

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It is undesirable that in the EU Internal Market a taxpayer is subject to double non-taxation on his/her cross-border activity as this gives the taxpayer a competitive advantage compared to other taxpayers who are subject to ordinary taxation. The Commission is presenting this consultation to the public in order to gather evidence of double non-taxation within the EU and in relation with third countries. The results of the consultation will be used to identify and develop the appropriate policy response to double non-taxation.

To access this consultation, please click [here](#)

Consultation on the EU environment policy priorities for 2020: Towards a 7th EU Environment Action Programme

Closes: 1 June 2012

The purpose of this consultation is to collect the views of all stakeholders at EU and national level and the public at large on the environment policy priorities up to 2020. Informed opinions are sought on the priority areas to be addressed and on the most effective tools for the EU to employ in addressing the challenges described in the consultation document.

To access this consultation, please click [here](#)

Consultation on policy options for the 'Blueprint to Safeguard Europe's waters'

Closes: 7 June 2012

The European Commission is asking the public for its views on the most appropriate actions to improve water management in Europe and to safeguard our water resources for all users (consumers, agriculture, industry and nature itself). The public's views will help to formulate the policy proposals to be included in a 'Blueprint to Safeguard Europe's Water Resources' planned for the end of 2012.

To access this consultation, please click [here](#)

The provision of information and reservation services for safe and secure parking places for trucks and commercial vehicles under the ITS Directive 2010/40/EU

Closes: 8 June 2012

The objective of this public consultation is to collect the opinions of stakeholders and EU citizens on the provision, where possible, of information and reservation services for safe and secure parking places for trucks and commercial vehicles.

To access this consultation, please click [here](#)

Consultation on bank accounts

Closes: 12 June 2012

The purpose of this consultation is to gather stakeholders' views on the need for action and on the possible measures to be taken in relation to the issues of transparency and comparability of bank account fees, bank account switching and access to a basic payment account.

To access this consultation, please click [here](#)

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Public Consultation on the access to interoperability information of digital products and services

Closes: 20 June 2012

The Commission will analyse how the market situation could change if the significant market players were legally forced to disclose interoperability information and - if necessary - draft a Communication or a Directive by 2012. A public consultation on the access to interoperability information of digital products and services is open until 20 June 2012. It essentially addresses owners and potential users of interoperability information that is not covered by standards.

To access this consultation, please click [here](#)

ONGOING

Consultation on delivering more sustainable consumption and production

Closes: 3 April 2012

The European Commission wants to gather views and additional information on the possible introduction of EU wide measures related to Sustainable Consumption and Production. The consultation offers an opportunity to all interested parties to express their views, to give their opinion on the proposed policy options.

To access this consultation, please click [here](#)

Consultation on the Green Paper 'Towards an integrated European market for card, internet and mobile payments'

Closes: 11 April 2012

The purpose of this consultation is to collect information from all interested stakeholders on the existing situation of the card, internet and mobile payments market and the potential hurdles for integration at European level in these markets.

To access this consultation, please click [here](#)

Consultation on the revision of the European Union rules on regional state aid

Closes: 26 April 2012

As derogation to the general prohibition to grant aid, the Treaty on the Functioning of the European Union (TFEU) provides that state aid to promote regional development can, under certain conditions, be considered compatible with the internal market. The compatibility criteria to be fulfilled as regards such aid are laid down in the Guidelines on national regional aid for 2007-2013 (RAG) and Articles 87 and 88 of the Treaty (GBER). The RAG and the GBER will expire on 31 December 2013. The present public consultation offers stakeholders the opportunity to provide input to the Commission at an early stage to suggest possible amendments to these rules.

To access this consultation, please click [here](#)

Online consultation on administrative burdens reduction

Ongoing

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The European Commission has launched an online consultation on the reduction of administrative burdens. Inspired by examples of best practices in Belgium and the Netherlands, the consultation invites entrepreneurs to identify unnecessary red tape in order to help the EU improve the quality of its legislation. The consultation is part of the Action Programme to reduce administrative burdens on businesses in the EU by 25% in 2012.

To access this consultation, please click [here](#)

COMING UP

EU Institutions: Important dates

4 April 2012 – Weekly Meeting of the College of Commissioners
4 April 2012 – Meetings Coreper I & II
4 April 2012 – Governing Council meeting of the European Central Bank
10 - 12 April 2012 – European Parliament Committee meetings
17 - 20 April 2012 – European Parliament Plenary Session
17 April 2012 – Weekly Meeting of the College of Commissioners
18 - 20 April 2012 – Environment Council
23 April 2012 – Foreign Affairs Council
24 April 2012 – General Affairs Council
23 - 25 April 2012 – Employment, Social Policy, Health and Consumer Affairs Council
25 April 2012 – Weekly Meeting of the College of Commissioners
27 April 2012 – Justice and Home Affairs Council
27 April 2012 – Agriculture and Fisheries Council

Other SME-related events

Euro-Mediterranean conference on research and innovation

2-3 April 2012

Barcelona, Spain

The main objectives are to define the objectives and main elements of a medium to long term agenda of Euro-Mediterranean cooperation in research and innovation and to promote a process of coordination between the European Commission, EU Member States and Mediterranean policies and programmes with the aim of enhancing the scientific capacities of the Mediterranean countries.

To learn more about this event, please click [here](#)

Webinar ‘Social Networks: expanding your organisation’s reach’

5 April 2012

Online

By attending this web-based seminar, businesses can learn what social media is all about, how to get started on social media and why and how social channels can be used effectively in business.

To learn more about this event, please click [here](#)

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EWEA Wind Energy event 2012 on shaping the future of the wind energy industry

16-19 April 2012

Brussels, Belgium

The seminar is tailored to anyone new to wind energy as well as people working in a particular sub-sector or function who want to understand their industry as a whole. Armed with this global view of wind energy, participants will get even more out of the main conference and exhibition.

To learn more about this event, please click [here](#)

StandarDays: Introducing European standardization and for a better understanding of European standards

17-18 April 2012

Brussels, Belgium

StandarDays is a two-day information session consisting of an introductory plenary meeting, which explains the different aspects and tasks of CEN and CENELEC (day 1) and interactive in-depth workshops (day 2). This structure gives participants the opportunity to familiarise themselves with the overall European standardization system (day 1) and then take advantage of the CEN and CENELEC expertise to obtain further clarification and explanations (day 2).

To learn more about this event, please click [here](#)

Transparency and predictability of licensing in ICT through patent pools

18 April 2012

Brussels, Belgium

The Commission, in cooperation with the European Patent Office, is organising a workshop that aims at evaluating whether and how patent pools could contribute to the further increase of transparency and predictability in IPR treatments in ICT standardisation.

To learn more about this event, please click [here](#)

Conference 'Cross-border sales: what is the best legal framework for business-to-business contracts?'

19 April 2012

London, UK

The speakers will examine and discuss on one side the project of a Common European Sales Law, which has been recently proposed by the European Commission, and on the other side the CISG (Vienna Sales Convention), which is the law applicable to cross-border sales in most countries of the world. Members of the ICC task force that has been revising the ICC Model International Sales Contract will also take the opportunity to discuss their approach and present issues that have been the subject of relevant discussion.

To learn more about this event, please click [here](#)

Public hearing on a code of ethics for European employers

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19 April 2012

Brussels, Belgium

The objective of this hearing is to introduce the participants to the code of ethics that was drafted by the Employers' Group of the EESC for European employers but also to debate on the issues raised in the document. How much should the employers disclose about their companies? How should employers take their partners and environment into account in their daily work?

To learn more about this event, please click [here](#)

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