



HEADLINE

ESBA Honorary President Tina Sommer delivers SMEs' stance on European Common Sales Law at European Parliament hearing

On 5 December 2012, the EPP Group organised a hearing in the European Parliament on the Common European Sales Law (CESL). Tina Sommer was invited to deliver the SMEs' point of view on the matter. The proposal for a Sales Law aims at creating a second contractual regime for cross-border contracts. This would facilitate the ease of doing business abroad as both businesses and consumers become familiar with a single set of rules. Upon agreement to use the second regime, the Sales Law can be used for both business to consumer contracts and, if at least one of the parties is an SME, for business to business transactions.

Tina Sommer was asked to explain how the new law would affect real-life businesses. Ms Sommer, having run micro- and small businesses all her working life, explained that small businesses face difficulties in trading abroad as a result of the complexity of the legal system in the different Member States. She stated that a second contractual regime would enable small businesses to expand Europe-wide with one legal system, and would give consumers the chance to order products and related services that would otherwise not be available.

Touching upon the issue of the information that business will be required to provide to customers under the new regime, Ms Sommer noted that that they are fair and balanced overall, but businesses need help. It is necessary and essential for businesses to have a clear list of which pieces of information to provide, including samples of terms and conditions.

To read the full version of the speech, please click [here](#).

IN BRIEF

EU/Access to finance: Council hopes to conclude negotiations on Capital Requirements Directive before 2013

On 4 December 2012, the Economic and Financial Affairs Council concluded that the European Union urgently needs to adopt the Capital Requirements Directive (CRD IV), implementing the Basel III Accords, in order to preserve its own credibility. The new capital requirements should strengthen the capital position of banks, making them more resilient to market shocks and better equipped to withstand unpaid outstanding credit. The trilogue discussions between the European Parliament and the Council are still on-going. A crucial part of the new Directive is the 'SME Supporting Factor'. This factor would allow banks to reduce the risk attributed to SME loans which in turn should ease the effect of the new requirements on the provision of loans to small businesses.

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To read more about the revision of the Capital Requirements Directive, please click [here](#).

EU/Environment: European Commission unveils 7th Environmental Action Programme

On 29 November 2012, the European Commission published its proposal for a 7th Environment Action Programme (EAP) 'Living well, within the limits of our planet' for 2020. In the light of the EU 2020 Strategy, nine priority objectives are put forward in the 7th EAP proposal. Facing global ecological trends, low-carbon emissions, waste and natural resources management, water and air quality and chemicals, are the main concerns of this new programme, intended to meet with targets of sustainable and inclusive growth. The Commission has already designed a framework of initiatives regarding these objectives over the years, but they need further improvement and efforts to ensure the evolution towards a more resilient and lasting environment.

To read the proposal for a 7th Environment action programme, please click [here](#).

To read the impact assessment attached to the proposal, please click [here](#).

EU/CSR: Barroso highlights SMEs' social role at first European high-level CSR convention

On 29 November 2012, while speaking at the first Enterprise 2020 Summit in Brussels, President of the European Commission José Manuel Barroso shared his views on corporate social responsibility (CSR). Linking CSR to European values, the Commission President mentioned Horizon 2020 and other EU programmes as examples of the Commission's commitment to CSR. Barroso highlighted how supporting job creation in SMEs through these programmes can be an effective way to combat social exclusion. He also called on national governments to give the EU's executive more powers to address socio-economic issues at the European level.

To read more about the Commission's work on Corporate Social Responsibility, please click [here](#).

To read more about the Enterprise 2020 initiative, please click [here](#).

EU/Competitiveness: Comprehensive Programme to boost competitiveness of European SMEs approved in Parliamentary Committee.

On 29 November, the European Parliament Committee on Industry, Research and Energy (ITRE) approved the draft report by Rapporteur Jürgen Creutzmann on the COSME Programme (2014-2020). This programme should provide a hands-on approach to assist micro and small businesses in all stages of their development, in particular through its financial instruments. Originally, the programme carried a projected budget of €2.6 billion, however, the ITRE Committee called for a significant increase of the allocated funds. COSME's final budget is subjected to the negotiations on the EU's next Multi-annual Financial Framework.

For more news on the future of the COSME programme, please click [here](#).

EU/Broadband: Vice-President Kroes calls for a better regulatory framework to spur the uptake of broadband internet in the EU.

On 27 November 2012, Vice-President of the European Commission responsible for the Digital Agenda, Neelie Kroes, held a speech focusing on the need of guaranteeing fair competition and encouraging investments in the broadband market. Vice-President Kroes underlined the important role the European Union can play by providing a flexible regulatory framework to encourage private

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and public investments. Ms Kroes concentrated on the need of providing fast broadband coverage for the whole Europe, a measure which would reinvigorate the EU's economy, revitalise its public services and stimulate the creation of new jobs.

To read the Commission Communication "A Digital Agenda for Europe", please click [here](#).

To read the "Digital Agenda for Europe Scoreboard 2012", please click [here](#).

EU/Fraud: Commission announces new initiative on misleading B2B marketing

On 27 November 2012, Vice President and Commissioner for Justice Viviane Reding announced the European Commission will "beef up" existing legislation against deceptive marketing aimed at European businesses. While the Misleading and Comparative Advertising Directive (2006/114/EC) already provides some protection against misleading business-to-business practices, the Commission says the move towards online advertising prompts new action. B2B scams are particularly harmful to SMEs and are estimated to cost the average EU company between 1,000 and 5,000 euros per year.

To read the Commission's Communication 'Protecting businesses against misleading marketing practices and ensuring effective enforcement', please click [here](#).

PUBLICATIONS

EU/Eurostat: Volume of retail trade down by 1.2% in euro area

On 5 December 2012, Eurostat released estimates of the retail volume in October 2012. In the euro area, retail volume was down by 1.2% compared to the previous month (down by 3.6% compared to October 2011). In the EU27, retail volume was down by 1.1% compared to September 2012, or down by 2.4% compared to October 2011.

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

EU/Commission: Guide to human rights for small and medium-sized enterprises

On 4 December 2012, the European Commission's DG Enterprise published 'My business and human rights', an introductory guide to human rights for small and medium-sized enterprises. Based on the United Nations Guiding Principles on Business and Human Rights, the guide aims to help SMEs implement these principles in their business model and organisation.

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

EU/Eurostat: Industrial producer prices up by 0.1% in both euro area and EU27

On 4 December 2012, Eurostat released monthly statistics on industrial prices for October 2012. Compared to the previous months, prices rose by 0.1% in both the euro area and the EU27.

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

OECD: Economic Outlook, Volume 2012 Issue 2

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On 3 December 2012, the OECD published its second Economic Outlook for 2012. It notes the economic outlook has again weakened, in some cases even resulting in a 'double dip'. The report names a lack of confidence, deleveraging, fiscal consolidation, lower global trade and rising unemployment as the main causes for the weaker outlook.

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

EU/Eurostat: Euro area unemployment rate at 11.7%

On 30 November 2012, Eurostat published the seasonally-adjusted unemployment rate in October 2012. The euro area unemployment rate was at 11.7% (up from 11.6% in September 2012), while the EU27 unemployment rate was at 10.7% (up from 10.6% in September 2012).

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

EU/Eurostat: Euro area inflation estimated at 2.2%

On 30 November 2012, Eurostat published its first estimate of the inflation rate in November 2012. The euro area inflation rate is expected to go down to 2.2%, from 2.5% in October 2012.

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

EU/Commission: Annual Growth Survey 2013

On 28 November 2012, the European Commission's DG Economic and Monetary Affairs published its Annual Growth Survey for 2013. Because the European economy has still not recovered from the crisis, the Commission recommends pursuing the same priorities as last year, which include differentiated fiscal consolidation and restoring lending to the economy.

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

EU/Eurostat: EU27 surplus up to 121 bn euro in 2011

On 26 November 2012, Eurostat released the figures on the EU's trade in services in 2011. EU27 services exports rose by 7% to 604 billion euros, while services imports rose by 4% to 483 billion euros. In all, the surplus rose from 103 billion euros in 2010 to 121 billion euros last year. The highest surpluses were recorded with the EFTA countries (35 billion euros), Russia (10 billion euros) and China (8 billion euros).

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

CONSULTATIONS

NEW:

Consultation on an integrated delivery market to boost e-commerce in the EU

Closes: 15 February 2013

Three priority areas have been identified to address the problems and challenges faced by e-retailers and consumers in the EU: improving convenience of delivery services for consumers and SMEs across

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the EU; ensuring more cost effective delivery solutions and better prices for consumers and SMEs; promoting improved interoperability of delivery services between operators, and between operators and e-retailers, notably SMEs.

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

Consultation on civil enforcement of intellectual property rights: the efficiency of proceedings and accessibility of measures

Closes: 30 March 2013

This technical survey aims at gathering specific information on the efficiency of proceedings and accessibility of measures used in the context of civil enforcement of intellectual property rights. These data should enable the European Commission to conduct a comprehensive assessment of the functionality of civil enforcement systems put in place in the Member States in order to improve the situation of all the actors active in the innovative sectors of European economy.

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

ONGOING:

Consultation on the proposed EU Green Public Procurement (GPP) criteria for waste water infrastructure works

Closes: 14 December 2012

In order to facilitate the uptake of Green Public Procurement, the European Commission is developing EU GPP criteria to assist the contracting authorities throughout the European Union. The development process includes a consultation inviting comments by interested parties. The present consultation relates to waste water infrastructure works.

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

Consultation: Bio-based industries, towards a public-private partnership under Horizon 2020?

Closes: 14 December 2012

This public consultation is intended to provide opportunities for input on the state of play of the full bio-based industries value chain in Europe, in particular with regard to aspects related to research and innovation. A public-private partnership is being envisaged to implement research and innovation activities under Horizon 2020. This consultation is specifically seeking input in connection therewith.

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

Consultation on the urban dimension of the EU transport policy

Closes: 17 December 2012

The European Commission wishes to consult the public and all other relevant stakeholders on how best to contribute with targeted EU-level action to high-quality and sustainable urban transport and mobility for all users in the 27 EU Member States.

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

Consultation: which are the top 10 most burdensome EU legislative acts for SMEs?

Closes: 21 December 2012

The European Commission is looking for concrete proposals to reduce the administrative burden on businesses. With this in mind, the European Commission is calling upon businesses: "Let us know what could be done better - we would like your ideas for reducing red tape!". This consultation for Small and Medium Sized Enterprises (SMEs) and their representative organisations should help to identify the top ten EU legislative acts considered most burdensome by micro-companies and SMEs.

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

Consultation on a possible framework for the recovery and resolution of nonbank financial institutions

Closes: 28 December 2012

This consultation looks to ascertain how and when the failure of a financial institution other than a bank can threaten financial stability. The main institutions considered in this respect are financial market infrastructures, such as central counterparties and central securities depositories, and systemic insurance companies. Second, it considers what arrangements could be needed to prevent their failure from compromising financial stability.

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

Consultation on the future of transnational company agreements

Closes: 31 December 2012

With its new staff working document "Transnational company agreements: realising the potential of social dialogue", the European Commission takes stock of the TCA expert group's work and outlines options for further steps. The European Commission now invites all interested parties to share their views on the challenges and opportunities faced by TCAs and on the specific options put forward.

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

Consultation: review of existing legislation on VAT reduced rates

Closes: 4 January 2013

The European Commission invites all interested parties to submit their contributions in response to the questions raised in the consultation document 'Review of existing legislation on VAT reduced rates'. The European Commission services have made a first evaluation of the current VAT rates structure and the goods and services mentioned hereafter are the ones which require to be examined further in the light of the above three guiding principles. With this public consultation, the European Commission is now seeking the opinion of stakeholders.

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

Consultation on e-invoicing in public procurement

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Closes: 14 January 2013

The European Commission seeks contributions from public authorities and enterprises directly involved in e-invoicing in public procurement. Among the points taken into consideration in the consultation, in view of the decision of several Member States to make e-invoicing mandatory for their public procurement, the extension of this requirement to all public procurement in the EU is one of the options under consideration.

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

Consultation on the European Union e-Freight Initiative

Closes: 17 January 2013

The EU aims at establishing the adequate structural conditions for fostering growth of the EU economy. A main element needed to support growth is the facilitation of the transport of goods. E-Freight will help improving the efficiency of freight transport and thus contribute to growth and competitiveness.

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

Consultation: generation adequacy, capacity mechanisms and the internal market in electricity

Closes: 7 February 2013

The Commission invites all interested parties to submit their contributions in response to the questions raised in the consultation document 'Generation adequacy, capacity mechanisms and the internal market in electricity, with the goal of ensuring a more coordinated approach to assessing generation adequacy and security in the internal electricity market.

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

COMING UP

EU Institutions: Important dates

- 10-13 December 2012 – European Parliament Plenary Session
- 10 December 2012 – Competitiveness Council
- 11 December 2012 – General Affairs Council
- 12 December 2012 – Weekly meeting of the College of Commissioners
- 12 December 2012 – COREPER I
- 13-14 December 2012 – European Council
- 17 December 2012 – Environment Council
- 17-18 December 2012 - Committee Meetings of the European Parliament
- 19 December 2012 – COREPER I
- 19 December 2012 – Weekly meeting of the College of Commissioners
- 20 December 2012 – Transport, Telecoms and Energy Council
- 21 December 2012 – COREPER I
- 7 January 2013 - Committee Meetings of the European Parliament
- 8 January 2013 - COREPER II
- 10 January 2013 - Committee Meetings of the European Parliament

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11 January 2013 – COREPER I

14-17 January – European Parliament Plenary Session

16 January 2012 - COREPER I

17 January 2013 – COREPER II

18 January 2012 - COREPER I

Other SME-related events

The EU Takeover Bids Directive, fit for purpose?

11 December 2012

Brussels, Belgium

The event, hosted by the Centre for European Policy Studies, will focus on the implementation of the Takeover Bids Directive. The conference will also feature a presentation of the study conducted by CEPS-ECMI and Marccus Partners entitled 'A Legal and Economic Assessment of European Takeover Regulation'.

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

7th Meeting of the EU-Russia Permanent Partnership Council on Energy

12 December 2012

Lefkosia, Cyprus

The Permanent Partnership Council, in which the Commissioner of Energy, the Minister of Energy of the Russian Federation and the Presidency of the Council of the EU participate, will organise the 7th dialogue between EU and Russia on energy-related topics.

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

Joint Research Centre Conference – “Innovation in Service Sector”

13 December 2012

Lefkosia, Cyprus

In the light of the recent economic crises that Europe has been undergoing, innovation in services should be the keyword to boosting growth and competitiveness in the EU. The Member States that are part of the Joint Research Conference will debate the issue.

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

Youth on the Move: perspective of regional and local authorities

13 December 2012

Brussels, Belgium

Considering the unemployment digits of youth in the EU and the importance of this issue within the Europe 2020 strategy, the Committee of the Regions will hold a conference presenting all relevant aspects surrounding this strategy.

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

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Conference on reforming EU fiscal governance

13 December 2012

Brussels, Belgium

The European Central Bank, together with the International Monetary Fund, is holding a joint debate on the necessity of reforming the EU fiscal framework. In order to bolster economic growth, fiscal disparities should disappear to ensure better coordination at the EU level.

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

Seminar on Electronic Procurement - An opportunity to provide feedback on Commission projects

14 December 2012

Brussels, Belgium

During this conference organized by the Commission's DG Market, a study on e-procurement measurements will be presented, as well as a Golden Book and recommendations by an expert group on e-tendering and the way it is conducted, especially for SMEs.

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