



HEADLINES

EU/Access to finance: Ensuring a more stable banking sector with adequate provisions for SMEs.

On 16 April 2013, the European Parliament adopted, by an overwhelming majority, a legislative resolution on the fourth revision of the Capital Requirements Directive. In July 2011, the European Commission adopted a proposal to revise the Capital Requirements Directive aimed at making the EU's banking sector more stable, risk-averse and resilient to shocks on the capital market. This would prevent future crises and restore market confidence of both consumers and businesses. Most of the key measures proposed by the Commission were upheld by the Parliament. The act introduces higher levels of capital to be reserved by banks, requires a higher liquidity coverage ratio and, in addition, sets a maximum leverage ratio of outstanding risks vis-à-vis retained capital. In order to mitigate the effects of these stricter provisions on the real economy, rapporteur Othmar Karas (EPP, AT) incorporated an *SME Supporting Factor*. The measure lowers the risk ratio to be used by banks for exposures to small business by 30%. Besides these technical prudential requirements, the new legislation establishes regular reporting obligations for banks and introduces a cap on bankers' bonuses, achieving greater transparency and less speculation in the financial sector.

ESBA Opinion

ESBA welcomes the vote in the European Parliament. The financial crisis has made it painfully clear that a stable financial and banking sector is vital to our economy. SMEs need to operate in a stable economic environment and there is a clear necessity to make the financial sector more risk averse. Many of the measures set out in the new Capital Requirements Directive are likely to be adequate instruments to reach these objectives. A difficult point in the negotiations was obtaining a balance, as stricter regulation of the banking sector can lead to a decrease in SME bank lending, higher interest rates, unfair risk weight assessments and disproportionate collateral requirements. ESBA particularly welcomes the introduction of the *SME Supporting Factor*, aligning risk exposures to small businesses more with the actual risk carried by banks. ESBA hopes that the new rules will truly lead to a shift in banking mentality.

To read more about the CRDIV package, please click [here](#).

To read the report on credit institutions and prudential supervision, please click [here](#).

To read the report on prudential requirements for credit institutions and investment firms, please click [here](#).

EU/CSR: Large companies to report on social responsibility and corporate governance.

On 16 April 2013, the European Commission published its proposal on non-financial disclosure of information by large companies. The measure, already announced during the Single Market Act I, requires companies with more than 500 employees to report on their environmental performance, as well as social and labour-related matters. In addition, large companies are asked to provide information on their diversity policy regarding the composition of their board of directors. As the Commission has opted to introduce a 'comply-or-explain' approach, businesses will have the option to refrain from reporting as long as they explain why they choose to do so. Technically, small businesses are exempt from the new legislation. On the occasion of the presentation of the proposal,

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

responsible Commissioner Michel Barnier therefore remarked: *“the costs for requiring small and medium sized enterprises to apply the new rules could outweigh the benefits”*.

ESBA Opinion

Although SMEs are exempted from the new obligations from the outset, ESBA warns for a potential ‘trickle down’ effect throughout the supply chain. Large companies should refrain from asking SMEs for similar information to be used in their own reporting, as this would undermine the intentions of the European Commission. SMEs generally show social and responsible business behaviour. Not formally by means of reports, but intuitively, by being engaged with the local community and by providing employment at a local level.

To access the webpages from by the European Commission on non-financial disclosure, please click [here](#).

To access the proposal by the European Commission, please click [here](#).

IN BRIEF

EU/Environment: Building a Single Market for Green Products.

On 11 April 2013, the European Commission presented a draft voluntary scheme to measure the environmental footprint of the production of products throughout their life cycle. The new initiative, dubbed “Building the Single Market for Green Products”, introduces harmonised calculation methods and seeks to enable companies to benchmark and compete on the basis of the ‘greenness’ of their product. With this initiative, the European Commission hopes to give a tool to businesses on the one hand, while it seeks to help consumers in making an informed choice on the other. Now, a three-year pilot programme will commence, after which the scheme can be tailored to specific products and sectors.

To learn more about the Single Market for Green Products Initiative, please click [here](#).

To access the Communication from the European Commission, please click [here](#).

EU/Employment: Crisis puts industrial relations under pressure.

On 11 April 2013, the European Commission published a report on the state of the industrial relations in Europe for the period 2010-2012, with a particular focus on the Social Dialogue. Through this mechanism, representatives from workers’ and employers’ organisations can reach joint agreement on work-related issues such as pension schemes and measures to counter unemployment. The report shows that the Social Dialogue in the various Member States is under pressure. Tax increases and public spending cuts have made it increasingly difficult to reach common ground.

To access the report “Industrial Relations in Europe 2012”, please click [here](#).

EU/Health and safety at work: Agreement in trilogue on exposure of workers to electromagnetic fields.

On 10 April 2013, the Committee of Permanent Representatives approved the compromise reached between the European Parliament and the Council on the proposal to amend [Directive 2004/40/EC](#) on electromagnetic fields. This Directive sets minimum requirements regarding the protection of workers that are for instance operating or installing broadcasting equipment, operate MRI scanners, or are engaged in magnetic testing. On 22 April 2012, an exchange of views on the outcome of

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

negotiations is scheduled to take place in the European Parliament Committee on Employment and Social Affairs. The vote in plenary will take place on 10 June, and the Council is expected to approve the final version before summer.

To access the European Commission's webpages on exposure to electromagnetic fields, please click [here](#).

EU/Labour costs: Large gaps in hourly payment across the EU27.

On 10 April 2013, Eurostat published new data estimating the hourly labour costs in 2012 across the EU Member States. The results show significant differences in wage-levels, ranging from €3.7 in Bulgaria and €4.4 in Romania to €39.0 in Sweden and €38.1 in Denmark. The average hourly wage for the economy in the EU27 is €23.4. Despite the crisis, the labour costs in the whole economy increased by 8.6% for the period 2008-2012.

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

EU/Taxation: Five of the largest Member States opt for more automatic exchanges of banking data.

On the 9 April 2013, the finance ministers of France, Germany, Italy, Spain and the United Kingdom sent a letter to the European Commissioner for Taxation and Customs Union, Audit and Anti-Fraud, Mr Algirdas Šemeta, informing him of an initiative they set up to exchange banking data. This initiative aims at creating a scheme to better combat tax fraud and evasion. First, a pilot multilateral exchange facility among the participating Member States will be established. This mechanism will be open for participation by other EU Member States. In addition, the five Member States urged Mr Semeta to progress quickly with the Administrative Cooperation and Mutual Assistance Directive of 2011 and the amending proposal to the Savings Taxation Directive of 2003.

To read more about the administrative co-operation and mutual assistance in the field of taxation, please click [here](#).

To access the joint letter by of France, Germany, Italy, Spain and the United Kingdom, please click [here](#).

EU/Public Procurement: Commission creates 'Golden Book of e-Procurement'.

On 9 April 2013, the European Commission published a report on Member States' good practices in the field of e-Procurement, in collaboration with the consultancy company *PWC*. This final report presents an in-depth analysis of 28 European electronic platforms in 18 Member States. On the basis of a list of 24 good practices, the report collects the opinions of 936 platform users in 25 different countries, including many SMEs. In this regard, the report assesses criteria such as enhancing SMEs accessibility in e-Procurement. The report should broaden the debate on public procurement, providing insights on the state of the art of e-Procurement legislations and the systems used.

To access the Golden Book of e-Procurement Good Practice, please click [here](#).

EU/EIF: New loans for Slovakian SMEs under the JEREMIE initiative.

On 3 April 2013, the European Investment Fund and the Slovak Guarantee and Development Fund (SZRF) signed a loan guarantee agreement with three Slovakian banks. Under this agreement, the banks involved will be able to provide up to €170 million of new loans to small businesses. These agreements are part of the Joint European Resources for Micro to Medium Enterprises (JEREMIE), a cooperation initiative between the EIF and the European Commission, which aims to finance SMEs and enhance entrepreneurship at EU level. The JEREMIE initiative is financed through the EU Structural Funds for 2007-2013. Up to this date, 8 national and 5 regional agreements have been signed in the EU.

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

To learn more about the JEREMIE initiative, please click [here](#).

EU/Data protection: Chair of Article 29 Working Party reacts to industry concerns after new amendments are tabled.

On 2 April 2013, Jacob Kohnstamm, chair of the Article 29 Working Party, expressed his support to the recent draft report by rapporteur Jan Philipp Albrecht (Greens/EFA, DE) on the Commission's proposed General Data Protection Regulation. The Article 29 Working Party, an advisory body to the European Commission representing Data Protection Authorities in the Member States, delivers opinions and recommendations as regards the protection of personal data in the EU. Mr Kohnstamm's remarks arrive amidst growing concern of business on the very restrictive approach taken by the rapporteur. The European Parliament Committee on Civil Liberties, Justice and Home Affairs will next convene on 24 April to discuss the 3,000 amendments tabled.

To read more about the General Data Protection Regulation, please click [here](#).

To learn more about the Article 29 Working Party, please click [here](#).

To access ESBA's position paper on the General Data Protection Regulation, please click [here](#).

To access ESBA's recommendations on specific articles in the General Data Protection Regulation, please click [here](#).

To access ESBA's specific suggestions for amendments to the General Data Protection Regulation, please click [here](#).

PUBLICATIONS

EU/Commission: Commission publishes strategic report 2013 on Cohesion policy.

On 18 April 2013, the European Commission released its strategic report on the implementation of the EU's Cohesion policy in the period 2007-2013. Compiling the 27 national strategic reports presented at the end of 2012, the report depicts the accelerated implementation of the cohesion programmes and the progress towards the objectives set for 2015.

To access the report, please click [here](#).

EU/Commission: Report on the functioning of the MoU on the Sale of Counterfeit Goods via the Internet.

On 18 April 2013, the European Commission presented its report on the functioning of the Memorandum of Understanding (MoU) concerning the sale of counterfeit goods via the Internet. This MoU was aimed at establishing a code of practice and enhancing collaboration among the 39 different internet sites covered by the 33 companies and trade associations gathered.

To access the report, please click [here](#).

EU/Energy: An integrated climate and energy framework.

On 18 April 2013, the European Renewable Energy Council published a report carrying its propositions for the EU energy policy toward 2030. The publication stresses benefits of an ambitious, binding and integrated renewable energy policy in comparison with a technology-neutral gHg approach.

To access the report, please click [here](#).

EU/Eurostat: Production in the construction sector decreased by 0.8%.

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

On 17 April 2013, Eurostat published statistics on production in the construction sector. According to the February 2013 figures the production index decreased by 0.8% in the euro area and by 0.4% in the EU27 area. These figures are up by 0.8% in the EA17 but fell by 1.1% in the EU27 area compared to last year at the same period.

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

EU/Eurostat: Euro area inflation decreased to 1.7%.

On 16 April 2013, Eurostat published the euro area inflation rate for March 2013. The annual inflation of the euro area decreased to 1.7%, compared to 1.8% in February. In the EU27 area, it has decreased to 1.9%, compared to 2.0% on the same period.

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

EU/Eurostat: Euro area notes €10.4 billion goods trading surplus for February 2013.

On 15 April 2013, Eurostat published its first estimates of the trade in goods balance during February 2013 for both the euro area and the EU27. The euro area noted a €10.4 billion trading surplus, while the EU as a whole ran a €1.8 billion surplus in international trade of goods. These figures have been up compared to February 2012 (€10.4 billion for the EA17 and €-13.1 billion for the EU27 area).

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

EU/Eurostat: EU Industrial production increased by 0.4% in February 2013.

On 12 April 2013, Eurostat published the latest figures regarding the industrial production in the EU27. In February 2013 compared with January 2013, seasonally adjusted industrial production increased by 0.4% in the Euro area and the EU27 area. In February 2013 compared with February 2012, industrial production decreased by 3.1% in the Euro area and by 2.5% in the EU27.

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

EU/Eurostat: EU27 area hourly labour costs between €3.7 and €39 in 2012.

On 10 April 2013, Eurostat published the hourly labour costs in 2012 for the EA 17 and EU27 area. The range of these hourly costs sets between €3.7 to €39, with an average of €28.0 in the EA17 and €23.4 in the EU27 area. An increase by 8.6% and 8.7% is observed respectively in the euro area and the EU27 area between 2008 and 2012.

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

EU/Eurostat: Volume of retail trade down in EA17 and stable in EU27 area.

On 5 April 2013, Eurostat published the figures on the volume of retail trade in the euro area and EU27. At -0.3% for the EA17, these figures have decreased compared to January 2013 (+0.9%). Compared to February last year, the volume of retail trade fell by 1.4% in the euro area (EA17) and by 0.2% in the EU27.

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

EU/Eurostat: Producer price index increase by 0.2% in EA17 and 0.4% in EU27 area.

On 4 April 2013, Eurostat published the industrial producer prices in the euro area and EU27. In February 2013, compared with January 2013, the industrial producer price index rose by 0.2% in the euro area and by 0.4% in the EU27. The figures are up compared to the same period last year, increasing by 1.3% for the two areas.

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

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

EU/Eurostat: Unemployment rate at 12% in the euro area and at 10.9% in the EU27.

On 2 April 2013, Eurostat published the seasonally adjusted unemployment rates for February 2013. The figures show that for the EU27, the unemployment rate was 10.9%. For the euro area, the unemployment rate was 12%, compared to 10.8% and 11.9% respectively for January 2013.

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

CONSULTATIONS

NEW:

Consultation on the development of network codes and guidelines for 2014 in the single market of gas and electricity.

Closes: 13 May 2013

On 2 April 2013, the European Commission launched a public consultation in the field of gas and electricity. This consultation aims to consider the opinion of stakeholders regarding network codes and guidelines for 2014, receiving external useful opinions for the work of the European Commission with ACER and ETSOs on electricity and gas.

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

ONGOING:

Consultation on the Green Paper on unfair trading practices in the business-to-business food and non-food supply chain in Europe.

Closes: 30 April 2013

On 31 January 2013, the European Commission launched a consultation so as to assess the common trading practices in the food and non-food supply chain and their effects on companies. Indeed, unfair behaviours between companies are a definite obstacle to development and innovation for SMEs, and significant improvement in the enforcement of the rules related to B2B relationships in the area of food and non-food supply chain activities is needed.

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

Consultation on the first draft of the new *de minimis* Regulation replacing Regulation No 1998/2006.

Closes: 15 May 2013

A central register of all *de minimis* measures, which provides the Member states with a transition period for implementation, is introduced in the draft proposal for Regulation. The draft also takes into account the recurring requests from stakeholders for clarification and simplification of the rules in order to achieve a significant reduction of the administrative burden for small aid measures.

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

Consultation on technology transfer agreements.

Closes: 17 May 2013

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

On 30 April 2014, the current Regulations concerning licensing patents, know-how, software or technology will expire. The Commission seeks the views of stakeholders on a draft proposal on revised technology transfer block exemption Regulation ("TTBER") and the accompanying Guidelines.

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

Consultation on a European Taxpayer's Code.

Closes: 17 May 2013

The European Commission seeks to gather the views on the general and procedural principles to be considered in the context of the development of a European Taxpayer's Code. The views expressed by the contributors will be used by Commission services to identify the appropriate content of a European Taxpayer's Code and develop the appropriate policy response.

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

Consultation on the Use of an EU Taxpayer Identification Number (TIN).

Closes: 17 May 2013

The Commission is seeking to collect information on the possible scope of an EU Taxpayer Identification Number (TIN) (both in terms of operations and taxpayers covered), its practical aspects (including possible simplification and a step-by-step approach), its design and functioning, as well as various legal considerations (i.a. data protection). The views expressed by the contributors will be used by the Commission services to identify the appropriate approach to the creation of an EU TIN and to develop the appropriate policy response.

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

Consultation on the Revision of the EU legal framework on environmental inspections.

Closes: 26 May 2013

The purpose of this consultation is to collect the views of all relevant stakeholders, at national and EU level, on the possible main concepts for the revision of the current EU framework on environmental inspections. It builds on previous consultations and seeks to complement them with stakeholder views on ideas for the design of a new horizontal binding instrument on environmental inspections which the Commission, subject to the conduct of a full impact assessment, intends to propose later in 2013.

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

Consultation on the Green Paper on plastic waste.

Closes: 6 June 2013

The purpose of this Green Paper is to launch a broad reflection on possible responses to the public policy challenges posed by plastic waste, which are at present not specifically addressed in EU waste legislation. The follow-up to the Green Paper will be an integral part of the wider review of the waste legislation that will be completed in 2014. This review will look at the existing targets for waste recovery and landfill as well as an ex-post evaluation of five directives covering various waste streams.

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

Consultation on the European Small Claims Procedure.

Closes: 10 June 2013

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

An evaluation of the practical application of the Regulation establishing a European Small Claims Procedure and an assessment of what improvements are needed to enhance its attractiveness as a means of resolution of cross-border disputes are the main questions of this consultation.

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

Consultation on Mutual Societies: results of a study on the current situation and prospects of mutual societies in Europe.

Closes: 14 June 2013

After having provided details on the characteristics, the legal frameworks, the corporate governance, and the economic importance, as well as on the barriers that mutual societies face in Europe when they wish to engage in activities across borders or to create groups, the study ends by giving recommendations on how these obstacles could be removed. In parallel, the main interrogations the Commission is seeking views on by opening this public consultation are 'How can mutual societies be promoted?' and more specifically 'what are the need and possible advantages of a proposal for a Regulation establishing the legal statute for European Mutual Society?'

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

Consultation on the Green paper on the long-term financing of the European economy.

Closes: 25 June 2013

In order to establish a further assessment by the Commission of the barriers to long-term financing, with a view to identifying possible policy actions to overcome them, this Green Paper attempts to initiate a broad debate about how to address the complex and pressing challenges related to the long-term financing of the European economy.

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

Consultation on the 2015 International Climate Change Agreement: Shaping international climate policy beyond 2020

Closes: 26 June 2013

This consultation aims to gather views and experience from all relevant European stakeholders with a view to determine the best international climate policy for the period beyond 2020. The Commission also published a Consultative Communication on the 2015 International Climate Change Agreement in order to give further background to the questionnaire.

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

Consultation on the Green Paper on a 2030 framework for climate and energy policies.

Closes: 2 July 2013

Taking into account the longer term perspective set out by the Commission in the Roadmap for moving to a competitive low carbon economy in 2050, the Energy Roadmap 2050 and the Transport White Paper, and drawing lessons from the current 2020 framework for climate and energy policies, the Green paper prepares the design of the 2030 framework on climate and energy policies. Questions focus on the type, nature and level of climate and energy targets for 2030; the coherence between different policy instruments; the competitiveness and security of energy supply; and the distribution of efforts between Member States.

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

COMING UP

EU Institutions: Important dates

22 April 2013 – Meeting of the General Affairs Council
22-23 April 2013 – Meeting of the Foreign Affairs Council
22-23 April 2013 – Meeting of the Agriculture and Fisheries Council
22-25 April 2013 – European Parliament Committee meetings
24 April 2013 – Weekly meeting of College of Commissioners
24 April 2013 – COREPER I meeting
24 April 2013 – COREPER II meeting
26 April 2013 – COREPER I meeting
1 May 2013 – Weekly meeting of College of Commissioners
1-3 May 2013 – Informal Meeting of the Competitiveness Council (Dublin)
2 May 2013 – COREPER I meeting
2 May 2013 – COREPER II meeting
2 May 2013 – Meeting of the Governing Council of the ECB
6-7 May 2013 – European Parliament Committee meetings
6-7 May 2013 – European Parliament Plenary Session
7 May 2013 – Weekly meeting of College of Commissioners
8 May 2013 – COREPER I meeting
8 May 2013 – COREPER II meeting
13 May 2013 – European Parliament Committee meetings
13 May 2013 – Eurogroup
13-14 May 2013 – Meeting of the Agriculture and Fisheries Council
14 May 2013 – Meeting of the Economic and Financial Affairs Council
15 May 2013 – COREPER I meeting
15 May 2013 – COREPER II meeting
15 May 2013 – Weekly meeting of College of Commissioners

Other SME-related events

Fostering Corporate Responsibility through Self- and Co-regulation: The Case of Sector-specific Initiatives.

23 April 2013

Brussels, Belgium

The conference on 'Fostering Corporate Responsibility through Self- and Co-regulation: The Case of Sector-specific Initiatives', organised by Bertelsmann-Stiftung, will discuss latest developments on EU policy on Corporate Social Responsibility. In particular, the role of CSR within EU Europe 2020 flagship initiatives will be emphasised.

To access the webpages of the Bertelsmann-Stiftung, please click [here](#).

Europe as a Location for Industry and Innovation.

23 April 2013

Bruges, Belgium

The Bruges European Business Conference, co-organised by the College of Europe and Deloitte, will focus on how innovation and competitiveness programmes can make Europe a more appealing place of production for industry. Speakers will include Mr Johannes Hahn, European Commissioner for

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

Regional Policy and Mr Kris Peeters, Minister-President of the Flemish Government and Flemish Minister for Economy, Foreign Policy, Agriculture and Rural Policy.

To find more information about the event, please click [here](#).

Kick-off of EIF project “The Digital World in 2030”.

23 April 2013

Brussels, Belgium

The European Internet Foundation (EIF) organises an event to exchange opinions and views with panelists and participants and to use them as inputs for their project called “Digital World in 2030”.

To find more information about the event, please click [here](#).

CO2 targets for cars: good news for consumers?

23 April 2013

Brussels, Belgium

The event will bring together key stakeholders in order to discuss the Commission’s new proposals to limit CO2 emissions. Particular focus will be on the setting of long-term emissions targets, the proposed revision of the emissions test cycles and super-credits for hybrid and electric vehicles.

To find more information about the event, please click [here](#).

Putting Science into Standards: the example of Eco-Innovation.

24-25 April 2013

Brussels, Belgium

The European Forum for Science and Industry organises a round table under the name “Putting Science into Standards: the example of Eco-Innovation” hosted by the European Association of Research and Technology Organisations (EARTO), the European Standards Organisations and the European Commission. A number of EU officials and experts will intervene and contribute to the discussions.

To find more information about the event, please click [here](#).

The Irish Presidency: A mid-term assessment.

25 April 2013

Brussels, Belgium

Centre for European Policy Studies (CEPS) organises a mid-term assessment of the Irish Presidency. Eamon Gilmore, Tánaiste and Minister of Foreign Affairs and Trade of Ireland, will take part as a speaker.

To find more information about the event, please click [here](#).

Lunch Seminar: Servicification - Why free trade in services matter to manufacturing?

25 April 2013

Brussels, Belgium

The European Centre for International Political Economy (ECIPE) will hold a lunch seminar on the interdependence between the manufacturing and the free trade of services. Speakers including scholars, National Board of Trade of Sweden as well as leading representatives from services and manufacturing industries will express their views on the barriers and the opportunities which the servicification creates.

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

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ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

SMEs and Economic Recovery: Belgian and Irish Examples.

25 April 2013

Brussels, Belgium

The Ireland Belgium Business Association organises a breakfast panel discussion on sharing the best practices among Ireland and Belgium related to the economic recovery of the SMEs. The Members of the European Parliament Philippe de Backer and Sean Kelly as well as Costas Andropoulos from European Commission's DG Enterprise and Industry are invited to participate as speakers.

Innovative Instruments for Financing Resource Efficiency.

25 April 2013

Brussels, Belgium

The Institute European Environmental Policy (IEEP) organises an expert workshop on "Innovative instruments for financing resource efficiency". The event will bring together representatives of the European Commission, the financial, banking and business sectors as part of a study carried out jointly by IEEP, ICF GHK and PBL for the European Commission's DG Environment.

To access the webpage of IEEP, please click [here](#).

Encouraging Cross-border Mediation, ADR & ODR.

25-26 April 2013

Trier, Germany

The Academy of European Law (ERA) will hold a conference on the latest developments in cross-border litigation, mediation, alternative dispute resolution (ADR) and online dispute resolution (ODR). Various scholars, mediators and advisors will participate and contribute to the discussion.

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

SME Finance Forum

2 May 2013

Dublin, Ireland

The next SME Finance Forum will take place in Dublin under the auspices of the Irish Presidency. Among the speakers will be Vice-President of the European Commission Antonio Tajani, the Irish Minister for Jobs, Enterprise and Innovation Richard Bruton, the Chief Executive of the European Investment Fund Richard Pelly and Philippe de Backer MEP (ALDE, BE), who drafted the European Parliament's report on improving access to finance for SMEs. The European Small Business Alliance will be represented by its President, David Caro.

To find more information about the SME Finance Forum, please click [here](#).

UMU Yearly Award Ceremony.

3 May 2013

Berlin, Germany

ESBA's Member the Union Mittelständischer Unternehmen annually awards a politician that has best served the interests of SMEs. The 2013 recipient of this award will be Ms Kerstin Andreae, Member of the German Bundestag and vice-chairman of Alliance 90/The Greens. Earlier laureates include former German Prime Minister Gerhard Schroeder and EU Commissioner for Energy Mr Gunther Oettinger.

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

ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

The Blueprint towards a genuine EMU: Deepening the debate on Europe's future economic, monetary and political union.

7 May 2013

Brussels, Belgium

The European Commission hosts a high level political conference on the Blueprint towards a genuine EMU with the aim to deepen the debate related to the Europe's future economic, monetary and political union. The European Commission's President José Manuel Barroso will open the conference with a welcome speech and the Vice-President of the European Commission responsible for Economic and Monetary Affairs and the Euro, Olli Rehn, will close the event.

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

Empowering a generation of "Digital Marketers".

14 May 2013

Brussels, Belgium

StartUp Europe in cooperation with The Lisbon Council, Telefonica, Mozilla organizes a seminar on the importance of digital literacy. Panelists from the public and business sector will gather to discuss how to provide sufficient knowledge and skills for the new "digital generation".

To find more information about the event, please click [here](#).

The 12th annual European Corporate Governance & Company Law Conference.

16-17 May 2013

Dublin, Ireland

The conference is held as part of Ireland's Presidency of the Council of the European Union. This event aims at facilitating a discussion on the Action Plan on Corporate Governance and Company Law, both launched by the Commission on 12 December 2012.

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

Compliance Programmes in EU and National Competition Law?

23 May 2013

Brussels, Belgium

This event is organised by the College of Europe in the framework of its lunch talk serie. It will offer the opportunity to Mr Hendrik Bourgeois from General Electric (GE), Mr Steven Preece, from the Office of Fair Trading (UK) and Mr Wouter Wils, from the European Commission and King's College London to present their views on the EU and national competition law before opening the floor for a Q&A session with the audience.

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

'SMEs and Standardisation' European Conference.

28 May 2013

Brussels, Belgium

This conference, organised by DG Enterprise and Industry and CEN, the European Committee for Standardisation, focuses on raising awareness about standardisation and its advantages for businesses, particularly for SMEs. The conference will highlight how companies make use of standards and how they can be included in the process of the development of standards.

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

Sustainable business transfers in Europe, with specific focus on business transfers to employees.

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ESBA Bulletin of 22 April 2013 – Volume 15 – Number 6

3 June 2013

Brussels, Belgium

This conference, organised by the CECOP and the EESC, aims to address the business transfer strategy that has been progressively used since the beginning of the crisis to save jobs and SMEs. This conference will be the occasion for various business sectors to share views and experiences on this situation.

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