



### HEADLINES

#### **ESBA/Entrepreneurship: “Running a business in turbulent times”**

On 20 June 2013, ESBA organises the event “Running a business in turbulent times”. After the opening speeches by Massimo Baldinato, member of the Cabinet of Vice-President of the European Commission Antonio Tajani, and Phil Bennion, Member of the European Parliament (ALDE, UK), the event will examine three of the most important phases in the life of a European businesses: start up; maintenance and growth; and the unwelcome but real possibility of insolvency. Which tools do we have? What has been done by the European Institutions and what can entrepreneurs do to teach these institutions? You are cordially invited to an interesting debate where we will hear from both businesses and policy makers, searching for the most applicable solutions to accommodate businesses in these crucial phases of their life cycle.

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

To register for this event, please send an email to [secretariat@esba-europe.org](mailto:secretariat@esba-europe.org).

To follow our twitter wall live during the event, please look for the hashtag #ESBA2013.

#### **EU/Regulatory Burden: ESBA meets MEPs in Strasbourg to discuss Data Protection**

On 21, 22, 23 May 2013, during the European Parliament’s plenary session in Strasbourg, ESBA met with MEPs from all groups and from a wide variety of Member States to discuss the impact on SMEs of the General Data Protection Regulation. As the negotiations in the European Parliament on this dossier are advancing swiftly, ESBA urged MEPs to take into account the effects of the new rules on Europe’s smallest businesses. The meetings focused on establishing a balance between consumer protection and business conduct when processing personal data. In particular the stringent safeguard measures in the upcoming regulation, such as mandatory Data Protection Impact Assessments and the designation of Data Protection Officers – in combination with high sanctions in case of data breaches – were among the issues discussed. ESBA emphasised that the Regulation has both the potential to enhance consumer trust and could lead to growth of businesses online. Whilst it can be justified that businesses, however small, that process data as their core business should fall within the full scope of the Regulation, we must ensure that no undue burdens are put on the shoulders of traditional micro- and small businesses.

#### **ESBA President David Caro said:**

**If not properly calibrated, the new Regulation will amplify the burden on small businesses beyond the point that is reasonable. A recent study by the Analysis Group, the Dutch National Bank and the University of Vienna showed that the Regulation will raise the costs for businesses with €3000 to €7000, representing 16 to 40% of their annual ICT budget. For a small brick and mortar business, this would be too much. They would refrain from hiring staff, need to significantly reduce their marketing budget or stop pursuing a viable business idea. What is more disconcerting is the effect the new Regulation could have on aspiring entrepreneurs. We all recognise the fact that the new Regulation should establish sound and strict data protection standards. In this particular case, the proposal by the European Commission should not have exempted businesses on the basis of their size or employee base but rather have taken a risk-based approach. It is now up to the parliament to correct this.**

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

To access the joint position paper of ESBA, the FSB, ACT and CEA-PME, please click [here](#).

### IN BRIEF

#### **ESBA/Access to Finance: ESBA Board Member John Walker highlights SME financing needs**

On 4 June 2013, on the occasion of the event “Financing growth: the role of wholesale financial markets in funding business” organised by the IRSG, MEDEF, EUROPLACE and CBI, ESBA Board Member John Walker took part in the panel to discuss the regulatory framework regarding Access to Finance for European businesses. Mr Walker highlighted that - in particular in light of the still ongoing credit crunch – it is crucial to make alternative forms of financing available to SMEs. The regulatory framework should be calibrated accordingly in order to let SMEs benefit from alternative tools like peer-to-peer funding. It should be noted however, as Mr Walker stated, that “the vast majority of small businesses are dependent on bank loans. The first priority should be to get bank financing back on track”.

To access the full programme, please visit the website of the International Regulatory Strategy Group (IRSG), [here](#).

#### **ESBA/Regulatory Burden: Small businesses and Working Group Mittelstand discuss General Data Protection Regulation**

On 4 June 2013, the European Small Business Alliance participated in the Data Protection roundtable organised by the Working Group Mittelstand of the German CDU/CSU delegation in the European Parliament’s EPP Group (PKM Europe). The roundtable focused on the impact on SMEs of the General Data Protection Regulation, currently being negotiated in the European Parliament Committee on Civil Liberties Justice and Home Affairs (LIBE). Under the auspices of shadow rapporteur Axel Voss MEP and Markus Ferber MEP, the participants assessed the burden on small businesses that this new Regulation could realise. The participants discussed the excessive documentation requirements, in particular whether less stringent safeguard measures could achieve the same goal of consumer protection. All parties agreed on further cooperation, with the aim of establishing a high level of protection for consumers, without hampering the freedom of companies to pursue legitimate business interests.

To access the joint position paper of ESBA, the FSB, ACT and CEA-PME, please click [here](#).

#### **EU/Access to Finance: EIB and UniCredit team up to support Italian businesses**

On 3 June 2013, the European Investment Bank (EIB) signed four agreements with the Italian bank UniCredit with the aim to provide 580 million euro in medium and long term loans to Italian businesses. The financial support will be distributed among four different kinds of businesses. Italian SMEs will benefit from 400 million euro, while 50 million euro will be distributed among midcaps. The EIB will also provide 100 million euro for companies implementing environmental and renewable energy programmes and 30 million euro for research and development projects in the framework of the initiative ‘Industria 2015’.

To access the website of the European Investment Bank, please click [here](#).

To access the website of the UniCredit Group, please click [here](#).

#### **EU/Health and Safety: New Directive on Electromagnetic Fields to be adopted next week**

On 3 June 2013, Ms Morin-Chartier (EPP, FR), rapporteur on behalf of the European Parliament Employment and Social Affairs Committee, called for a swift adoption of the proposal for a revision

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

of the Directive on health and safety at work: exposure of workers to electromagnetic fields. The proposal is expected to be put to a vote on 11 June 2013, during the Parliament's next plenary session. The purpose of this revision is to reinforce worker safety, while leaving the necessary flexibility for innovation by the industry.

For more information about the protection of workers from Electromagnetic Fields, please click [here](#).

### **EU/Schengen: New Commission report on the Schengen area**

On 3 June 2013, the Commission presented its biannual report on the functioning of the Schengen area. The report, meant as an evaluation exercise for the period of November 2012 until 30 April 2013, focuses on the state of the implementation of the Schengen rules amongst all countries of the area. Particular attention is paid to the Visa Information System (VIS) and the Security Information System (SIS II), and to the current situation regarding migration flows at the external borders.

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

For more information about the Schengen area, please click [here](#).

### **EU/Environment: Eco-Innovation Initiative performs well on job creation and green innovation**

On 31 May 2013, the European Commission released a report on the results of the Eco-Innovation Initiative, funded under the Competitiveness and Innovation Framework Programme (CIP). This initiative supports projects by small businesses that aim to find innovative solutions to environmental challenges. The initiative is operational since 2008, has funded 240 projects up to date and allocated an estimated € 200 million in the period 2008-2013. On average, the projects generate a return on investment of 20/1 and result in the creation of 8 permanent positions.

To access the European Commission's webpages on the Eco-innovation Initiative, please click [here](#).

To access the report on the results of the Eco-innovation Initiative, please click [here](#).

### **EU/Business: European Account Preservation Order adopted in JURI Committee**

On 30 May 2013, the European Account Preservation Order (EAPO) was unanimously approved by the European Parliament Committee on Legal Affairs (JURI). The EAPO, carried through Parliament by rapporteur Raffaele Baldassare (EPP, IT), is intended to harmonise the procedure by which creditors can block accounts of a debtor in a different Member State. In order to prevent abuse of the measure, a liability clause is inserted. This obliges creditors to compensate for damages incurred in case of unjustified claims. The European Commission stated earlier that the EAPO would assist companies in recovering € 600 million annually.

For more information on the European Account Preservation Order, please click [here](#).

### **EU/ Employment: Labour mobility to support EU economic recovery strategy**

On 28 May 2013, on the occasion of the final conference of the Single European Labour Market project, European Commissioner responsible for Employment, Social Affairs and Inclusion, Mr László Andor, emphasised the importance of improving conditions of labour mobility in the European Union. He recalled that free mobility is one of the fundamental rights entitled to the European citizens and should be used as a tool to the fight economic crisis and unemployment.

To access more information about the free movement in the European Union, please click [here](#).

### **ESBA/Standardisation: ESBA President David Caro sheds light on how standardisation affects SMEs**

On 28 May 2013, ESBA President David Caro spoke at the conference "SMEs and Standardization", organised by the European standardisation bodies CEN, CENELEC and ETSI. Mr Caro stressed that although standardisation can bring benefits, the costs it induces can be very high, leading most SMEs

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

to perceive it as purely costly. Drawing on his personal experience as owner of a micro-enterprise he underlined the critical role in the process played by accreditation bodies and advisors. Consequently Mr Caro stressed the need to ensure that SMEs are fully included in the standardisation process.

For more information about the SMEs and standardisation, please click [here](#).

To download the European Commission's Guidebook on SME standardisation, please click [here](#).

### **EU/ Digital Market: Europe introduces its first industrial strategy for electronics**

On 24 May 2013, the European Commission launched its first community-wide industrial strategy for electronics. The electronics sector is one of the most dynamic and growing industries in the EU. The strategy should benefit all economic sectors depending on electronic products and services. The Vice-President of the European Commission responsible for Digital Agenda, Ms Neelie Kroes, expressed her hope that the new strategy will attract more investments in the sector.

To access the Communication on European Strategy for micro- and nanoelectronic components and systems, please click [here](#).

To access the European Commission's webpages on the Digital Agenda for Europe, please click [here](#).

### **EU/Dispute resolution: The positive effects of the new alternative dispute resolution and online dispute resolution mechanisms**

On 23 May 2013, the European Consumer Centres' Network's (ECC-Net) held its annual conference in Dublin, hosted under the auspices of the Irish presidency. The new alternative dispute resolution and online dispute resolution mechanisms were both adopted on 21 May 2013 and are awaiting approval in the Official Journal of the European Union. The mechanisms are intended to enable faster, more efficient and less costly dispute resolution. For consumers, this should lead to saving to around 22.5 billion euros every year. For businesses, these mechanisms should lead to less money spent in courts and a higher level of consumer confidence.

To access the European Commission's webpages on Alternative/Online Dispute Resolution, please click [here](#).

### **EU/Cohesion policy: Smarter allocation of Cohesion funds to counter economic crisis**

On 21 May 2013, the Commission proposed two new country specific measures to use the EU's Cohesion Policy more effectively in countering the on-going crisis. The two measures are geared at fostering growth, reducing unemployment and reaching out to small businesses by easing the conditions under which already allocated Cohesion funds can be used for investments. The first measure would allow Cyprus, Greece and Portugal to reduce their co-spending under the cohesion policy to only 5%. This would make available 500 million euros in these countries in the course of the year 2014. The second measure expands the timespan during which Romania and Slovakia can spend the allocated funds.

To learn more about the EU's Cohesion Policy, please click [here](#).

### **EIB/Access to finance: SMEs to benefit from 1 billion euro investment boost**

On 17 May 2013, the European Investment Bank and the Spanish state-owned bank Instituto de Crédito Oficial signed a EUR 500 million loan agreement putting fresh impetus to SME access to finance in Spain. The EIB's investment will be doubled by Instituto de Crédito Oficial leading to a total investment of 1 billion euros. Under the deal, the interest rates of the loans to businesses will need to be kept low. Moreover, the investment is particularly geared to long-term investment projects. Estimates indicate that 35% of the overall loan amount will be devoted to projects in convergence regions where SMEs are the main source of employment.

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

To access the website of the European Investment Bank, please click [here](#).

To access the website of Instituto de Crédito Oficial, please click [here](#).

### **EU/Green entrepreneurship: Call for Proposals launched for Eco-Innovation 2013**

On 17 May 2013, DG Enterprise and Industry launched a call for proposals in the field of Eco-Innovation. A total of € 31.5 million euros will be made available to the best 45 Eco-Innovation projects contributing to a green economy. The projects will address areas such as material recycling, water, sustainable building products, green business, and the food and drink sector. This call is part of the Entrepreneurship and Innovation Programme (EIP), aimed at promoting sustainable competitiveness of European SMEs. On 5 September 2013, the call for proposals on Eco-Innovation will close.

To access the call for proposals, please click [here](#).

To learn more about Eco-Innovation initiative, please click [here](#).

To learn more about the Entrepreneurship and Innovation Programme (EIP), please click [here](#).

### **EU/Insolvency Rules: Establishing a framework tailored for entrepreneurship**

On 16 May 2013, on the occasion of the European Insolvency & Restructuring Congress, Vice-President of the European Commission Vivianne Reding underlined the fact that the EU's insolvency regime is in need of revision. In December 2012, the European Commission published a proposal to amend the current insolvency Regulation. The new rules should be more suited to restructure businesses instead of filing for bankruptcy immediately. Ms Reding stated that the reform should lead to a situation where "honest business owners should get a second chance, so that entrepreneurship does not become a 'life-sentence' if things go wrong".

To access the Commission Proposal for a Regulation, please click [here](#).

To learn more about the EU's work on insolvency proceedings, please click [here](#).

### **EU/Digital Agenda: Making use of the business' online potential**

On 16 May 2013, Vice-President of the European Commission Neelie Kroes highlighted the importance of the internet for growth, competitiveness and employment. Speaking at the 11<sup>th</sup> European Business Summit, Ms Kroes underlined the advantages for the EU economy of technologies such as cloud computing, eGovernment, ICT and telecom services. The single market must expand to the online world, Vice-President Kroes stated, in order for European economies to compete in a global economy.

To access the European Commission webpages on the Digital Agenda for Europe, please click [here](#).

### **EU/Construction: More harmonised approach necessary to guarantee long term investment in energy efficient buildings**

On 16 May 2013, the head of Responsible Property Investments at Hermes Funds Managers, Ms Tatiana Bosteels, criticised the lack of harmonisation in the European Building Efficiency Regulations. Referring to a report by the Institutional Investors Group on Climate Change, she pointed out that investors increasingly take the energy performance of buildings into account in assessing the value of their assets. At the same time, the methods by which energy performance is calculated differ widely among Member States. For a true surge in sustainable building, Ms Bosteels argued, Europe needs to harmonise the definitions that are used for energy assessments.

To access the European Commission webpages on Energy Efficiency in Buildings, please click [here](#).

To access the study by the Institutional Investors Group on Climate Change, please click [here](#).

### **EIB/Access to finance: EIB President Hoyer defines SME support as key priority for the bank**

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

On 14 May 2013, the Board of Governors of the European Investment Bank (EIB) held its annual gathering in Brussels. On this occasion, EIB President Werner Hoyer reiterated the bank's commitment of supporting SMEs in the current economic environment. The EIB's lending over 2012 totalled €52 billion euros and in the same year the EIB experienced a € 10 billion euros increase in paid-in capital. The increase will enable the EIB to allocate € 60 billion euros to European initiatives in the period 2013-2015, of which Mr Hoyer stated that €15 billion is reserved for SMEs.

To access the EIB's annual report over the year 2012, please click [here](#).

To access the EIB webpages on financing SMEs, please click [here](#).

### **EU/Environment: Super credits and a maximum speed limit to bring down emissions of light commercial vehicles**

On 7 May 2013, the ENVI Committee voted in favour of an electronic limitation of the speed of vans at 120km/h. This would reduce emissions by vans to the 2020 target of 147g of CO<sub>2</sub> per km. Car manufacturers will also be allowed to attribute so-called 'super-credits' to compensate for more polluting vehicles. These credits can be accumulated by producing vehicles emitting less than 50g per km. As a consequence, the maximum emission targets will not be lowered to 118g per km, as envisaged earlier. This text will now be discussed among the EU institutions. The Irish Presidency hopes to negotiate a compromise by the end of June 2013.

To learn more about the EU's efforts in limiting the emissions of light commercial vehicles, please click [here](#).

## **PUBLICATIONS**

### **EU/Eurostat: Decrease of industrial producer prices in Euro area**

On 4 June 2013, Eurostat released new figures on the drop of industrial producer prices in Euro area in April 2013. The reduction registered in the Euro area diminished by 0.6% from March 2013, while the industrial producer prices in EU27 dropped by 0.7%.

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

### **EU/EIF: European Small Business Finance Outlook**

On 3 June 2013, the EIF published their Small Business Outlook, presenting an analysis of the main markets relevant for the EIF in relation to SMEs. The subjects in the publication concern SMEs' general finance environment, guarantees and securitisation.

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

### **EU/Eurostat: Trades records between EU27 and Russia in 2012**

On 3 June 2013, Eurostat released new figures on the record levels of trades between EU27 and Russia. In 2012, EU27 exports to Russia raised up to € 213 billion; while the EU27 deficit with Russia augmented up to € 90 billion in 2012.

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

### **EU/Eurostat: Unemployment in the Euro area grew up to 12,2%**

On 31 May 2013, Eurostat released new figures on unemployment data in the Euro area as well as in the EU27. In the Euro area, it increased up to 12.2% in April 2013 compared to the 12.1% in March 2012. Whereas in the EU27, the unemployment was registered at 11.0%, the same level from March 2012.

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

### **EU/Eurostat: Increase of annual inflation in the Euro area up to 1.4%**

On 31 May 2013, Eurostat released new figures on estimated annual inflation in May 2013. The data shows that the annual inflation in May 2013 increased up to 1.4% compared to 1.2% in April 2013. Among the components, food, alcohol & tobacco is estimated to have the highest annual rate in May 2013.

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

### **EU/Eurostat: Reduction of CO2 emissions by 2.1% in the EU27**

On 29 May 2013, Eurostat published data on the estimated decrease of CO2 emissions by 2.1% in 2012 compared to the 2011 ones. In 2012, these emissions fell in 23 Member States. The UK, Malta, Lithuania and Germany were the only Member States without a decrease of CO2 emissions in 2012.

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

### **EU/EIB: fostering competitive and sustainable energy in Europe**

On 28 May 2013, the EIB issued a publication on the promotion of supply of energy and reduction of energy consumption. In partnership with EU institutions, the EIB promotes sustainable energy through programmes such as JASPERs, JEREMIES, JESSICA, the Marguerite Fund, the GEEREF and the EEEF.

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

### **EU/EIF: Forecasts on European SMEs portfolios**

On 27 May 2013, the EIF elaborated, in cooperation with the University of Luxembourg/Luxembourg School of Finance, a publication on European SMEs portfolios forecasts. The paper mainly focused on forecast models for portfolios of SMEs loans.

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

### **EU/Eurostat: Household electricity and gas prices levitated in the EU27**

On 27 May 2013, Eurostat released new figures on the rise of household electricity and gas prices in the EU27 between the second half of 2011 and the second half of 2012. The household electricity price has increased by 6.6% while the gas price rose by 10.3%.

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

### **EU/EIB: Promotion of waste management**

On 24 May 2013, the EIB issued a publication on the promotion of a sustainable waste management. The EIB promotes activities such as the reuse of waste and investments in structures for treating residual waste products remaining after the recycle process is completed.

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

### **EU/EIF: EIF 2012 Report**

On 24 May 2013, the EIF issued their annual report for the year of 2012. The report provides a deepened analysis on the 2012 business year, focusing on equity, guarantees and credit enhancement/securitisation, microfinance, and regional development and partnerships.

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

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

### **EU/Eurostat: EU27 regional unemployment in 2012**

On 22 May 2013, Eurostat released new figures about the unemployment rate in the EU27 regions in 2012. The regional unemployment rates ranged from 2.5% in Salzburg and Tirol to 38.5% in Ceuta and 34.6% in Andalucía.

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

### **EU/Eurostat: Production in construction sector down by 1.7% in the euro area and down by 1.1% in EU27**

On 17 May 2013, Eurostat released new production figures relating to the construction sector for March 2013 compared to February 2013. For this period a production decline of 1.7% was noted in the euro area and a decline of 1.1% in EU27. Compared to March 2012, the production in the construction sector fell down by 7.9% in the euro area and by 7.2% in the EU27 in March 2013.

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

### **EU/Eurostat: 22.9 billion euro surplus in the international trade in goods for the euro area and 15.8 billion euro for EU27**

On 16 May 2013, Eurostat released figures about the trade in goods balance. In the euro area, a surplus of 22.9 billion euro was noted for March 2013 compared with 6.9 billion in March. In the EU27 a surplus of 15.8 billion was noted, compared with -8.2 billion in March 2012.

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

### **EU/Eurostat: Euro area GDP estimated to fall by 0.2% and EU27 by 0.1%**

On 15 May 2013, Eurostat released its GDP flash estimate for the first quarter of 2013. Compared with the previous quarter, the euro area GDP decreased by 0.2% and by 0.1% in the EU27.

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

### **EU/Eurofound: Report on restructuring in European SMEs**

On 14 May 2013, Eurofound, the European Foundation for the Improvement of Living and Working Conditions, published a report on Restructuring in SMEs in Europe. The report aims at raising awareness among policymakers on the challenges faced by the SMES when restructuring and adapting to new competitive conditions.

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

### **EU/Eurostat: Volume of retail trade down by 0.1% in euro area and by 0.2% in EU27**

On 6 May 2013, Eurostat released estimates on retail trade. When comparing March 2013 with February 2013 the volume of retail trade has decreased by 0.1% in the euro area and by 0.2% in the EU27. The comparison between March 2013 and March 2012 shows the retail sales index fell by 2.4% in the euro area and by 1.6% in the EU 27.

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

### **EU/Commission: Spring forecast 2013 shows that the EU economy is slowly on the path toward recovery**

On 3 May 2013, the European Commission published its spring forecast for 2013. Following these projections the European Union economy will growth in the second half of 2013. Economic activity

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

will increase by 1.4% in the EU27 and by 1.2 % in the euro area. This year's annual EU GDP is predicted to contract by 0.1% in the EU27 and by 0.4% in the euro area.

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

### **EU/EIB Group: Supporting SMEs in 2012 - joint report**

On 2 May 2013, the European Commission, jointly with the European Investment Bank and the European Investment Fund presented a report on their activities facilitating access to finance for SMEs in 2012.

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

## **CONSULTATIONS**

### **NEW:**

#### **Consultation by the Commission on the Structural Reform of the Banking Sector**

*Closes: 3 July 2013*

This consultation aims at defining key aspects such as the scope and impact of the reform of the banking system. This reform will establish a European banking system which will in turn foster economic growth.

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

#### **Consultation on problems faced by service providers in obtaining insurance cover when providing services in another Member State on a temporary basis**

*Closes: 16 August 2013*

This consultation aims at evaluating risks and obstacles that individual entrepreneurs and businesses have to deal with when trying to secure insurance cover for State Entrepreneurs and businesses in another Member. All relevant stakeholders can participate, and contributions from SMEs are especially welcome.

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

#### **Consultation on the new EU occupational safety and health policy framework**

*Closes: 26 August 2013*

This consultation seeks to gather opinions and contributions on the evaluation of the European Strategy on Safety and Health at Work 2007-2012 in order to identify challenges and solutions in the area of occupational safety and health.

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

#### **Consultation on the Review of the European Waste Management Targets**

*Closes: 10 September 2013*

The review of the waste management targets consultation intends to identify problems and suggest solutions regarding the waste framework directive, landfill directive and packaging directive.

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

### ONGOING:

#### **Consultation on the European Small Claims Procedure**

*Closes: 10 June 2013*

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*

The European Commission is seeking the views of all stakeholders on the functioning and prospects of mutual societies in Europe. Contributions are welcomed on how mutual societies can be promoted and on 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 a draft General Block Exemption Regulation (the GBER) on state aid measures**

*Close: 28 June 2013*

On 8 May 2013, the Commission issued a Communication on State Aid Modernisation (SAM) which aim which proposed revisions of current legislation on State aid legislation. The review of the General Block Exemption Regulation will be a significant part of this piece of legislation due to its relation to simplified procedures for aid granting and allowing several measures.

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

10 June 2013 – European Parliament plenary session  
10 June 2013 – European Parliament committee meetings  
10 June 2013 – Transport, Telecommunications & Energy Council  
11 June 2013 – European Parliament plenary session  
11 June 2013 – European Parliament committee meetings  
11 June 2013 – Commission's weekly College meeting  
12 June 2013 – European Parliament plenary session  
12 June 2013 – European Parliament committee meetings  
13 June 2013 – European Parliament plenary session  
13 June 2013 – European Parliament committee meetings  
14 June 2013 – Foreign Affairs Council  
14 June 2013 – Coreper I  
17 June 2013 – European Parliament committee meetings  
17 June 2013 – Coreper II  
17 June 2013 – G8 Summit  
18 June 2013 – European Parliament committee meetings  
18 June 2013 – Environment Council  
19 June 2013 – European Parliament committee meetings  
19 June 2013 – Agriculture and Fisheries Council  
19 June 2013 – Coreper I  
19 June 2013 – Coreper II  
19 June 2013 – Commission's weekly College meeting  
20 June 2013 – European Parliament committee meetings  
20 June 2013 – Eurogroup  
20 June 2013 – Employment, Social Policy, Health and Consumer Affairs Council  
20 June 2013 – Governing Council meeting of the ECB  
21 June 2013 – Economic and Financial Affairs Council  
24 June 2013 – European Parliament committee meetings  
24 June 2013 – Foreign Affairs Council  
24 June 2013 – Agriculture and Fisheries Council  
25 June 2013 – General Affairs Council  
25 June 2013 – Agriculture and Fisheries Council  
26 June 2013 – Coreper I  
26 June 2013 – Commission's weekly College meeting  
27 June 2013 – General Affairs Council  
27/28 June 2013 – European Council  
28 June 2013 – General Affairs Council  
1 July 2013 – European Parliament Plenary Session  
1 July 2013 – European Parliament committee meeting  
1 July 2013 – Croatia joins the EU  
2 July 2013 – European Parliament Plenary Session  
2 July 2013 – European Parliament committee meeting  
3 July 2013 – European Parliament Plenary Session  
3 July 2013 – Committee of Region Plenary Session  
3 July 2013 – European Parliament committee meeting  
4 July 2013 – European Parliament Plenary Session  
4 July 2013 – Committee of Region Plenary Session  
4 July 2013 – European Parliament committee meeting  
5 July 2013 – Coreper I

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

8 July 2013 – European Parliament committee meeting  
8 July 2013 – Eurogroup  
9 July 2013 – Economic and Financial Affairs Council  
9 July 2013 – European Parliament committee meeting  
10 July 2013 – European Parliament committee meeting  
11 July 2013 – European Parliament committee meeting

### **Other SME-related events**

#### **ALDE SME Conference**

**9 June 2013**

##### **Nuremberg, Germany**

The ALDE group in Germany will organise a conference on better law making for SMEs in Nuremberg, Germany on 9 June 2013. The event seeks to gather SMEs from the Nuremberg region and SMEs from the border region with the Czech Republic. Next to individual businesses, the conference aims to attract policy makers, SME organisations and journalists.

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

#### **Meeting of the Network of SME Envoys**

**11 June 2013**

##### **Brussels, Belgium**

On 11 June 2013, the DG Enterprise and Industry will host the meeting of the Network of SME Envoys. ESBA will be represented at the meeting by its President David Caro.

For more information about the Network of SME Envoys, please click [here](#).

#### **Does the Eurozone need a Monetary ‘Kiss of Life’?**

**11 June 2013**

##### **Brussels, Belgium**

On 11 June 2013, ECIPE will organise a lunch seminar to discuss the policy of the European Central Bank in the current economic context compared to other central banks in the rest of the world. The main question will be whether the ECB should also move towards market monetarism to fight deflation or stick to its anti-inflation policy.

To learn more about the lunch seminar, please click [here](#).

#### **EuroSME2013**

**11-12 June 2013**

##### **Dublin, Ireland**

On 11 and 12 June 2013, Enterprise Ireland will organise, in the context of the Irish presidency of the EU, the EuroSME2013 conference. The aim of this conference is to better understand the needs of SMEs, especially in terms of support mechanisms, and the role of SMEs in innovation growth and jobs in the context of horizon 2020 and the cohesion policy 2014-2020.

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

#### **Creating New Business Opportunities for SMEs in the Life Sciences Area: Are you already prepared for Horizon 2020 in the Health sector?**

**13 June 2013**

##### **Brussels, Belgium**

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

On 13 June 2013, Fit for Health will organise a conference on creating new business opportunities for SMEs in the life sciences area. This conference will welcome SMEs and academic researchers active in the Life Sciences sector National, regional and European Institutions, experts, etc.

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

### **First meeting of Network and Information Security (NIS) Public-Private Platform**

**17 June 2013**

**Brussels, Belgium**

On 17 June 2013, the European Commission will launch the NIS Public-Private platform with a very first meeting for the participants to the platform. Among those participants are Member States governments, private actors, organizations. The input provided by this platform will be used by the Commission to formulate recommendations for 2014 on cyber security in the value chain.

To learn more about the Network of Information Security, please click [here](#).

### **52<sup>nd</sup> meeting of the Consultative Commission on Industrial Change (CCMI)**

**18 June 2013**

**Brussels, Belgium**

On 18 June 2013, the EESC will organise the 52<sup>nd</sup> CCMI meeting, in order to discuss opinions on a stronger European industry for growth and economic recovery and on releasing the potential for economic growth in the space sector.

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

### **Brussels Economic Forum 2013: The future of EMU**

**19 June 2013**

**Brussels, Belgium**

On 19 June 2013, the European Commission will present the 14<sup>th</sup> edition of the Brussels Economic Forum (BEF), which will focus on the Economic and Monetary Union (EMU).

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

### **Investing in growth and development: the role and aspirations of SMEs in Latin America and Europe**

**19 June 2013**

**Brussels, Belgium**

On 19 June 2013, Friend of Europe will organise a conference on Investing in growth and development focused on the role and aspirations of SMEs in Latin America and Europe, where they are important economic actors.

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

### **Running a business in turbulent times**

**20 June 2013**

**Brussels, Belgium**

On 20 June 2013, ESBA organises its event "Running a business in turbulent times. You are cordially invited to an interesting debate where we will hear from both businesses and policy makers, searching for the most applicable solutions to accommodate businesses in these crucial phases of their life cycle.

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

## ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7

To register for this event, please send an email to [secretariat@esba-europe.org](mailto:secretariat@esba-europe.org).

### **The industrial internet: Reversing Europe's waning productivity?**

**20 June 2013**

**Brussels, Belgium**

On 20 June 2013, Friend of Europe will organise a conference on the potentials of industrial internet and its impact on society, and global economy and other industries. The aim of the conference will be to identify what can and should be done for Europe move forward in this area.

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

### **Europe 2020: Bridging the Digital Divide, Securing Equal Access to High-Speed Internet**

**25 June 2013**

**Brussels, Belgium**

On 25 June 2013, Public Policy Exchange will hold the conference “Bridging the Digital Divide, Securing Equal Access to High-Speed Internet” which will focus on the Internet debate in the context of the revised Digital Agenda for Europe in 2013-14 and the 2020 targets. The EU needs to achieve better, faster internet access. How can the existing obstacles be overcome?

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

### **Innovative Pathways for European Microfinance**

**25-26 June 2013**

**Stockholm, Sweden**

On 25 and 26 June 2013, the European Microfinance Network (EMN) is holding in Stockholm its 10th Annual Conference, which will focus on the challenges that the microfinance industries face and ways to solve them.

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

### **Technical workshop on the follow-up to the Review of REACH**

**27 June 2013**

**Brussels, Belgium**

On 27 June 2013, the European Commission organises a workshop on the follow up and implementation of the report on the Review of REACH. Stakeholders are invited to provide feedback on the report's findings and to suggest further steps to be taken.

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

### **Occupational Health and Safety: Improving Working Conditions in Europe**

**9 July 2013**

**Brussels, Belgium**

On 9 July 2013, Public Policy Exchange will organise a conference on improving working conditions regarding health and safety in Europe.

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

### **European Cluster Observatory validation workshop**

**10 July 2013**

**Brussels, Belgium**

## **ESBA Bulletin of 7 June 2013 – Volume 15 – Number 7**

On 10 July 2013, PwC Luxembourg and the European Commission DG Enterprise will hold the "European Cluster Observatory" validation workshop. ESBA President David Caro will participate to this event as one of the speakers.

Registration to this event will open shortly.