



HEADLINES

EU/Access to finance: ECB's report indicates better bank lending for SMEs

On 30th April, the European Central Bank (ECB) published its tenth report on the results of the "Survey on the access to finance of small and medium-sized enterprises (SMEs) in the euro area for a six-month period going from October 2013 to March 2014. The results suggest that financing conditions for SMEs continue to differ significantly across euro area countries and are in general more difficult than those of larger companies. SMEs reported deterioration in the availability of bank loans, albeit to a lesser extent than in the previous survey round (-4% of respondents, in net terms, after -11% in the previous round). There is as well a marginal decline in the rejection rate for euro area SMEs applying for a loan (11%, down from 12%). However, the percentage of SMEs reporting access to finance as their main problem declined to 14% (from 16%).

ESBA OPINION

ESBA welcomes the report but warns for too much optimism. Though the figures imply a marginal increase in lending overall, differences between Member States are still very significant. Furthermore, the fact that bank lending is not indicated as the number one problem for SMEs – regulatory and administrative burden would take the first place – we should not underrate the still significant problem small businesses have accessing finance. The ECB has a responsibility towards improving these conditions.

To read the ECB's report, please click [here](#).

IN BRIEF

EU/ Transport: A common tolling system for Europe?

The proposal launched by German party CSU to introduce a road toll, a form of road fee, to be applied only to foreign motorists has spurred debate and negative reactions from the European Commission. On 20 April 2014, Commissioner Oettinger, releasing an interview to the Welt am Sonntag, declared that rather than sustaining discriminatory solutions, the European Union should adopt a common-EU tolling system for cars. While the German plan may find difficulties in being applied as it could breach EU law non-discriminatory principles, Oettinger proposal has generated sceptic comments. According to a road expert interviewed by Euractiv on 28 April 2014, even though the system could work in principle as complying with the "polluter pays" ratio, its effective implementation may result more complex than expected at a first sight and may produce undesired negative redistributive outcomes due to the significant differences among Member States in terms of road development, condition and use, as well as financial needs for their maintenance. Moreover, the European Commission had already made available, in 2012, a set of Guidelines outlining common principles on tolling systems.

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To read more about the topic click [here](#) and [here](#).

For more information on the 2012 Commission Guidelines, please click [here](#).

EU/Cohesion Policy: Boosting the competitiveness of SMEs

An Informal Meeting of EU ministers responsible for Cohesion Policy took place in Athens on April 24th and 25th. Hosted by the Greek Ministry of Development and Competitiveness, attendees discussed support to SMEs, in particular access to financing for SMEs such as their access to public funds, structural funds and others tools as well as improvement of their business environment. To that end, EIB and the IIF, as well as European representatives of SMEs have been invited to share their views.

To learn more on the Informal Meeting of Ministers for Cohesion Policy, please click [here](#).

To read the discussion paper on SMEs support, please click [here](#).

EU/ Health and Safety: Commissioner Andor and ILO Director General step up cooperation on health and safety at work

On 28 April 2014, László Andor, European Commissioner for Employment, Social Affairs and Inclusion, and Guy Ryder, International Labour Organisation (ILO) Director General, reached an agreement to increase cooperation in health and safety at work. Closer cooperation will allow greater synergy and consistency in the way occupational safety and health challenges are addressed at global level. The European Commission and ILO already share a mutual interest in supporting each other's activities, as well as the same preventative approach to tackling occupational and work-related diseases. Furthermore, both organisations recognize the vital role of labour inspections and have a common understanding of the need to strengthen tripartite occupational safety and health governance culture.

For the Commission announcement, please [click here](#).

For the ILO announcement, please [click here](#).

EU/Digital agenda: Up to 1.5 million more jobs through digital entrepreneurship in Europe

Only 6% of the adult population of Europe is engaged in a new business, compared with 13% in the US. To take away doubts and uncertainty when it comes to create new businesses, the European Commission launched on April 29th the Wafify Platform together with ICT stakeholders. Through digital entrepreneurship, Wafify aims to help entrepreneurs to overcome the barriers that prevent them from starting their new business. The Wafify initiative will be run throughout Europe for two years as it's estimated that 1, 5 million additional jobs would be created in the EU Internet Economy, if the entire EU mirrors the entrepreneurship performance of the US or Sweden.

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

To read more on the Wafify Initiative, please click [here](#).

EU/Access to finance: ECB's report indicates financing conditions for SMEs in the euro area remain an issue

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To read the ECB’s report, please click [here](#).

EU/ Digital Agenda: The EU Telecommunication reform in the agenda of the upcoming Italian presidency

On 30 April 2014, during an event held by the European Telecommunications network Operators Association (ETNO), Mr Peronaci, Italy’s deputy permanent representative at the EU, has manifested the intention of the incoming Italian Presidency to the European Council to support the text for a reform of the European telecommunications market, approved in first reading by the European Parliament on 18 March 2014. The approval, as well as the possible future support by the Italian Presidency (which remains debated), has fostered harsh comments by the industry and by other Member States governments. The most debated provision refers to whether “net neutrality” (i.e. the freedom for Internet users to access different services without seeing their connections slowed down to favour alternative paid offers) should be maintained, as previewed by the recently approved text, or not. The risk of an excessive consumer protection foreseen by some is that it may impact the sector innovation as companies may be dis-incentivised to develop new offers. In any case, neither a formal endorsement, nor a specified time-line for the reform debate and approval in the Council has been provided yet by the Italian government.

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

To read the text of EU telecommunication reform approved by the European Parliament on 18 March 2014, please click [here](#).

EU/Digital Agenda: European Commission launched new campaign on ‘E-skills for job’

The Commission has identified ICT as one of three employment growth areas. On 6th May, following the release of a new study, the Commission launched in Athens the “e-Skills for Jobs” campaign together with the Hellenic Presidency of the EU’s Council of Ministers. This new study “e-Skills in Europe: measuring Progress and Moving Ahead” shows the trend towards higher-level ICT skills will continue. The main forecast scenario suggests that by 2020 the number of ICT management, architecture and analysis jobs grows by 44% compared to 2011, and related jobs by 16%. Consequently, the study claims that there is a corresponding need to increase the quality and relevance of e-skills available in the labour market, particularly since the supply of university graduates is not keeping pace. More than 60% of Europe’s digital jobs vacancies are in UK, Germany, Italy and France.

To learn more about the study ‘E-skills in Europe’, please click [here](#).

EU/TTIP: At the core of EU discussions

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This week started with a Speech by Commissioner for Trade, Karel de Gucht, which he gave at the German Economic Ministry. As he emphasised the importance of liberalisation both to help EU firms establish themselves in the US and vice-versa, his opinion was then mirrored by Eric Schweitzer on Tuesday. Indeed, in an article written for German newspaper Die Welt Mr Schweitzer, President of the German Chambers of Commerce and Industry, underlined the importance of TTIP especially to help SMEs. He argued that the lack of mutual recognition and differing standards blocked easy access to both markets, and resulted in a loss of a potential extra 100 billion per annum for both the EU and the US which would be unlocked upon ratification of the Transatlantic Trade and Investment Partnership. Finally, on Wednesday Martin Schulz entered the debate as well, commenting on the form rather than the content, and saying that although "TTIP should not be allowed to undermine social standards, data protection rules and environmental protection," it would still be one of his priorities were he to become the next President of the Commission, albeit if the process of ratification remained transparent.

To read more about the on-going discussions, please click [here](#).

PUBLICATIONS

EU/Eurostat: Government deficit

On the 23th April, Eurostat stated that in 2013, the government deficit of both the euro area (EA18) and the EU28 decreased in absolute terms compared with 2012, while the government debt rose in both zones. In the euro area the government deficit to GDP ratio decreased from 3.7% in 2012 to 3.0% in 2013, and in the EU28 from 3.9% to 3.3%. In the euro area the government debt to GDP ratio increased from 90.7% at the end of 2012 to 92.6% at the end of 2013, and in the EU28 from 85.2% to 87.1%.

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

EU/Eurostat: Government deficit

On the 24th April, Eurostat released a report on the seasonally adjusted government deficit for the fourth quarter of 2013. The seasonally adjusted general government deficit to GDP ratio stood at 2.6% in the euro area (EA18), down from 3.1% in the third quarter of 2013. In the EU28 the deficit to GDP ratio also decreased from 3.5% of GDP in the third quarter of 2013 to 3.1% of GDP in the fourth quarter of 2013.

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

EU/ Eurostat: Business investment

On the 30th April, Eurostat reported that in the fourth quarter of 2013, the business investment rate was 19.5% in the euro area, compared with 19.2% in the third quarter of 2013. This rise was the result of a higher increase in investment (+1.6%) than in gross value added (+0.5%), while total stocks (materials, supplies and finished goods) fell. In the EU28, the investment rate was 19.4% in the fourth quarter of 2013, compared with 19.1% in the previous quarter.

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

EU/ Eurostat: Inflation

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On the 30th April, Eurostat stated that Euro area annual inflation is expected to be 0.7% in April 2014, up from 0.5% in March. Looking at the main components of euro area inflation, services is expected to have the highest annual rate in April (1.6%, compared with 1.1% in March), followed by food, alcohol & tobacco (0.7%, compared with 1.0% in March), non-energy industrial goods (0.1%, compared with 0.2% in March) and energy (-1.2%, compared with -2.1% in March).

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

EU/ Eurostat: Unemployment

On 2 May, Eurostat reported that in March 2014, the euro area (EA18) seasonally-adjusted unemployment rate was 11.8%, stable since December 2013, but down from 12.0% in March 2013. The EU28 unemployment rate was 10.5% in March 2014, stable compared with February 2014, but down from 10.9% in March 2013.

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

EU/ Eurostat: Industry

On 5th May, Eurostat stated that in March 2014, compared with February 2014, industrial producer prices fell by 0.2% in the euro area (EA18) and by 0.3% in the EU28. In February prices decreased by 0.2% and 0.1% respectively.

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

EU/Eurostat: Retail trade

On 6th May, Eurostat reported that In March 2014 compared with February 2014, the seasonally adjusted volume of retail trade rose by 0.3% in both the euro area (EA18) and the EU28. In February retail trade increased by 0.1% and 0.3% respectively. In March 2014 compared with March 2013 the retail sales index increased by 0.9% in the euro area and by 1.6% in the EU28.

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

CONSULTATIONS

Consultation on Establishment of the annual priority lists for the development of network codes and guidelines for 2015 and beyond

DEADLINE: 09/05/2014

The European Commission is consulting stakeholders on the priorities for the development of network codes and guidelines for 2015 and beyond in order to establish an annual priority list identifying the areas to be included in the development of network codes.

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

Consultation on introducing the European Professional Card (EPC) for nurses, doctors, pharmacists, physiotherapists, engineers, mountain guides & real estate agents

DEADLINE: 02/06/2014

The objective is to seek further views and collect data on issues including the mobility of professionals, application procedures & fees from the professional associations & the authorities responsible for recognition of professional qualifications in the EU countries.

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

Consultation on investment protection and investor-to-state dispute settlement (ISDS) in the Transatlantic Trade and Investment Partnership Agreement (TTIP)

DEADLINE: 21/06/2014

The proposed approach contains a series of innovative elements that the EU proposes using as the basis for the TTIP negotiations. The key issue is whether the EU's proposed approach for TTIP achieves the right balance between protecting investors and safeguarding the EU's right and ability to regulate in the public interest.

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

NEW

Consultation on the Europe 2020 strategy

DEADLINE: 31/10/2014

The objective is to inform on the review of the Europe 2020 strategy and to seek stakeholders' views on its further development.

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

COMING-UP

EU Institutions: important dates

12 May 2014 – Foreign Affairs Council

13 May 2014 – General Affairs Council

14 May 2014 – COREPER I

15 May 2014 – New Commission communication on private sector: Achieving Inclusive and Sustainable Growth in Developing Countries

15 May 2014 – Foreign Affairs Council

15-16 May 2014 – European Council

19-20 May 2014 – High-level conference on social policy innovation

19-20 May 2014 – Agriculture and Fisheries Council

21 May 2014 – COREPER II

21 May 2014 – 9th Stakeholder's Day, European Chemicals Agency (ECHA)

23 May 2014 – COREPER I

26 May 2014 – Competitiveness Council

28 May 2014 – COREPER II

28 May 2014 – COREPER I

Other SME-related events

Employment and Social Inclusion in Europe: Developing Skills and Supporting Disadvantaged Groups

15 May 2014

Brussels

Public Policy Exchange

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This event provides a valuable opportunity to discuss the challenges behind current unemployment trends in the EU. Delegates will have the opportunity to examine initiatives and innovative projects that have been implemented to tackle unemployment and social exclusion at national and EU levels. This Symposium will also allow delegates to exchange best practices and discuss solutions to boost employment in the EU.

NEW

Mind the Gap! Innovating for Regional Cohesion and Smart Growth

18-22 May 2014

Salzburg

Salzburg Global is launching a new partnership with the European Commission, with the participation of the OECD, to help key stakeholders understand the rules and results-oriented focus of the reformed Cohesion Policy. Participants will examine tools for environmentally sustainable innovation, human capital development, creation and financing of SMEs and the transition to a low carbon economy.

NEW

Training Course: Business in Horizon 2020- the SME Instrument in detail

19-20 May 2014

Brussels

Octopux Consulting

Run by an SME owner, Ms. Daniela Gomes, this training course is an opportunity to learn crucial practical information about the SME Instrument funding scheme in Horizon 2020, as well as essential practical tips on how to prepare an excellent proposal based on best practices and exercises.

NEW

9th Stakeholders' Day

21 May 2014

Helsinki

ECHA

The Stakeholders' Day is open to all but it is particularly relevant for those involved in REACH and CLP, industry associations, companies, public bodies, NGOs, third country representatives and the media. The conference offers participants the chance to hear the latest news and updates from ECHA, European industry associations and NGOs.

NEW

Cross-border credit and claims management within the EU

21 May 2014

Budapest

DG Enterprise and Industry

The Budapest seminar on Cross Border Business is one of a series of national events whose purpose is to help SMEs to understand what options are available to them for successfully managing cross border credit and for recovering cross-borders payments.

NEW

Europe 2020 Summit and European Digital Forum Launch

22 May 2014

Brussels

The Europe 2020 Summit, organized by the Lisbon Council, convenes just days after the launch of the European Commission consultation on the future of this vital growth and jobs programme.

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Participants will discuss how this important European Union policy agenda can be renewed and revamped to fit the realities of the post-crisis world. The Summit will also mark the Brussels launch of the European Digital Forum, a new think tank spearheaded by the Lisbon Council and Nesta, and Startup Europe Partnership, an innovative platform led by Mind The Bridge and Nesta.

ACR+ and 20th Anniversary, EWWR Awards and General Assembly

22-23 May 2014

Rome

ACR+

This event consists of three parts, the EWWR Conference on European waste projects and the role of communication in the EWWR, the European Awards Ceremony where the most outstanding actions carried out in the EWWR 2013 will be rewarded, and the 20th anniversary conference & ACR+ General Assembly 2014.

Horizon 2020 Proposal Development – From idea to proposal

27 May 2014

Webinar

This new webinar provides practical tips on developing a project proposal in response to H2020 calls. It will explain how to analyse the call and the work programme topic, what to pay attention to in the new templates, and what the evaluators will look for in proposals. Differences between FP7 and H2020 will be covered.

Addressing cybersecurity: the corporate perspective

5 June 2014

Brussels

Bruegel

As we become more reliant on modern technology, we also become more vulnerable to cyber-attacks such as corporate security breaches, spear phishing, and social media fraud. The challenge to understand cyber risk and deliver effective and accessible security becomes harder as technology continues to rapidly evolve and our systems become ever more complex. The panel will discuss these issues and address the following questions: what can companies and individuals do to address these threats and what role can and should policy makers play?