



HEADLINES

EU/Financial Market: the Corporate Credit Mediator

Small businesses in the European Union are still struggling to get bank loans, causing substantial cash flow problems which can ultimately lead to bankruptcy. Despite insurgences by the European Commission and injections by the European Investment Bank, as well as national governments' efforts to increase the liquidity of banks, they still seem unwilling to take risks and require higher guarantees, and charge high interests. As a response to this development and in an effort to save small businesses from bankruptcy, several EU countries such as Belgium, Portugal and France have appointed a credit mediator, an independent entity which functions as a mediator between the applicant and the bank. The credit mediator aims to ensure that all possibilities for ensuring a loan are explored and that unnecessary bankruptcies are prevented. EU countries which have appointed a credit mediator see successful results. The French credit mediator reported a success rate of 66% of all cases in which he had mediated.

ESBA OPINION

ESBA fully supports the initiative of the credit mediator and encourages other EU Member States to follow. Small businesses are still facing tremendous difficulties trying to acquire a bank loan; in the current economic climate this is unacceptable. The smallest companies in particular can experience serious cash flow problems when coping with late payments by suppliers. Especially in light of the economic crisis, SMEs should be given the opportunity to get the European economy back on track. ESBA therefore urges European banks to fully cooperate with the initiatives of the credit mediator. For more information on the credit mediator, please contact the ESBA Secretariat.

IN BRIEF

EU/Environment: EU funding for greener economy

On 13 July, the European Commission, in an effort to stimulate economic recovery, has announced the first round of research calls for proposals which will officially be launched on 30 July and will aim to inject an amount of 268 million Euro in three crucial market areas. Collaborations between the Industry sector and the European Commission, called European Public-Private Partnerships (PPPs), have been allocated a total of 3.2 billion Euro from 2010-2013, dedicated to the development of new technologies in the automotive sector, as well as construction and manufacturing. The aim is to promote competitiveness, reduce excessive energy consumption of buildings, and the development of sustainable road transport. Half of the funding will be made available by the industry sector, the other half will come from the Commissions seventh framework programme.

For additional information on the PPPs please click [here](#)

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EU/Innovation: Discussion on EU Innovation Policy:

On 7 July, DG Enterprise and Industry launched an online debate on the future of innovation policy. The results of the discussion will be of significant importance for the new Innovation Plan for Europe, the launch of which will take place in autumn 2009. Stakeholders are invited to vote, comment, and share their ideas on the European Commission's Innovation Unlimited website until 31 August 2009.

To learn more about the debate or to take part in the discussion, please click [here](#)

EU/Institutions

On July 14-16, the newly elected European Parliament had its first Strasbourg session of the new term, in which it was officially constituted. In the four weeks subsequent to the constitution, the European Parliament will be in recess until 21 August during which no sessions will take place. During the last week of August, the political factions will convene to prepare the European Parliament's work for autumn. During the first week of September, the Parliamentary committees will meet for the first time. The first official plenary session will take place during the week following 14 September.

To read more about the European Parliamentary activities, please click [here](#)

Publications

Eurostat: "EU economic data pocketbook"

The "EU economic data pocketbook", published by Eurostat, comprises of a rich set of annual economic data, complemented by monthly and quarterly indicators of European aggregates, all EU Member States, and several economic partners in various fields.

To download the full publication, please click [here](#)

European Commission: "Sectoral growth drivers and competitiveness in the European Union"

The European Commission's report, entitled 'Sectoral growth drivers and competitiveness in the European Union', provides an in-depth understanding of trends and patterns of European competitiveness. The publication consists of two parts focusing respectively on relative strengths and weaknesses of European industries, and sectoral growth determinants.

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

Consultations

ONGOING:

Open Consultation on the future of EU Innovation

Closes: 31 August 2009

A business panel set up by DG Enterprise and Industry, which focuses on the future of EU innovation, has made its ideas available online in the form of an open consultation. The panel, consisting of distinguished individuals, brings together diverse perspectives on innovation. The aim of the consultation is for EU citizens to vote, comment and contribute to the shaping of ideas on future EU policy. The consultation will close by the end of August, at

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which time the panel will incorporate the outcome in its report to the Commission in the beginning of autumn.

To learn more about or participate in the consultation procedure, please click [here](#)

COMING UP

12 - 15 August: The 3rd International Conference on Sustainable Energy and Environmental Protection will take place in Dublin, Ireland. Researchers and practitioners from academic institutions and industry around the world are invited to present papers within the field of the Conference topic.

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

31 August - 3 September: The latest developments in sustainable technologies in the field of energy, built environment, transport, waste and industry will be discussed at the 8th International Conference in Aachen, Germany.

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

31 August - 4 September: The World Meteorological Organization is organizing the World Climate Conference - 3 in Geneva, Switzerland to promote a better understanding of climate legislation as well as the practical and scientific issues with regards to its implementation.

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

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COMING UP

Other SME related events

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To learn more about the event, please go to:

<http://www.dcu.ie/conferences/seep/index.shtml>

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To learn more about the event, please go to:

http://www.wmo.int/wcc3/outcomes_en.php