


2022 SME COUNTRY FACTSHEET'S EVIDENCE BACKGROUND DOCUMENT

The Netherlands

This document faithfully reproduces evidence from various relevant sources, thus providing SME-focused “pure facts” in the form of concise facts. This factual information arises from national evidence, data and insights, such as the SME-relevant recent national studies, surveys, publications, policy measures, etc. (including those published only in the national language) as well as relevant international studies and other relevant sources, indicators and statistics.

Table of contents of the SME-focused topics

KEY NOWCASTS & FORECASTS	2
ENVIRONMENTAL ASPECTS OF SUSTAINABILITY	2
SOCIAL ASPECTS OF SUSTAINABILITY.....	3
DIGITALISATION	4
INNOVATION	5
SKILLS	6
ADMINISTRATIVE BURDEN	6
REGULATORY OBSTACLES	7
ACCESS TO FINANCE	7
LATE PAYMENTS.....	9
ACCESS TO MARKETS	9
START-UP ENVIRONMENT.....	9
SCALE-UP ENVIRONMENT	10
IMPACT OF THE COVID-19 CRISIS.....	10
NATIONAL RECOVERY AND RESILIENCE PLAN	11
NATIONAL INDUSTRIAL ECOSYSTEMS *	11
OTHER RELEVANT TOPICS	12

Factual SME-related evidence	Source
KEY NOWCASTS & FORECASTS	 KEY NOWCASTS & FORECASTS
<p>In 2021, SMEs in the Netherlands recovered in terms of value added, increasing by 7.8 %, following a decline of 1.8 % in 2020. In contrast, employment in SMEs continued to fall by 0.6 % in 2021, after a decline of 0.7 % in 2020.</p>	<p>Estimates produced by JRC, based on figures from the Structural Business Statistics Database as well as provisional data for 2020-2021 from the National Accounts Database and the Short-Term Business Statistics Database.</p>
<p>The <i>tourism</i> ecosystem is one of the few ecosystems that declined in SME employment in both 2020 and 2021, by 1.2 % and 9.4 % respectively. However, SMEs generated strong recovery growth of 8.0 % in value added, following a drop of 3.9 % in 2020.</p>	<p>Estimates produced by JRC, based on figures from the Structural Business Statistics Database as well as provisional data for 2020-2021 from the National Accounts Database and the Short-Term Business Statistics Database.</p>
<p>In 2021, the <i>mobility-transport-automotive</i> grew by 8.0 % and 0.5 % in SME value added and SME employment, respectively, after declining by 4.3 % and 1.1 % in 2020.</p>	<p>Estimates produced by JRC, based on figures from the Structural Business Statistics Database as well as provisional data for 2020-2021 from the National Accounts Database and the Short-Term Business Statistics Database.</p>
<p>Based on data from early 2022, it was expected that SME value added and SME employment in the Netherlands would grow by 4.5 % and 0.9 % respectively, but Russia's war of aggression against Ukraine will affect these estimates.</p>	<p>Estimates and forecasts produced by JRC, based on figures from the Structural Business Statistics Database, provisional data for 2020-2021 from the National Accounts Database and the Short-Term Business Statistics Database and forecasts from the AMECO database.</p>
<p>In 2021, SMEs in the Netherlands generated 64.5 % of employment and 61.4 % of value added, compared to 64.4 % and 51.8 %, respectively, in the EU as a whole.</p>	<p>Estimates produced by JRC, based on figures from the Structural Business Statistics Database as well as provisional data for 2020-2021 from the National Accounts Database and the Short-Term Business Statistics Database.</p>
ENVIRONMENTAL ASPECTS OF SUSTAINABILITY	 ENVIRONMENTAL ASPECTS OF SUSTAINABILITY
<p>In the beginning of 2021, 55% of SMEs in the Netherlands valued sustainability above profit maximisation. Medium sized companies are more favourable towards sustainability with only 43% of small companies leaning towards sustainability. Companies with a sustainability preference have a positive business development view. They regard sustainability targets a good tool to improve their competitive position in procurement, to improve their company model and to increase their margin.</p>	<p>Annemein Kolk, Robert Gunther, ING en DVJ, Onderzoek verduurzaming bedrijven 2-meting coronajaar, 2021. https://www.ing.nl/media/ING%20onderzoek%20verduurzaming%20bedrijven%20coronajaar_tcm162-212348.pdf</p>
<p>66% of Dutch SMEs who invest in sustainability invest in environmental measures such as reducing waste and preventing pollution, transform to renewable energy, use sustainable materials and make product sustainable.</p>	<p>Quirine Storm van Leeuwen, Duurzaam ondernemen in mkb – bij kwart bedrijven nog niemand verantwoordelijk voor duurzaamheid, 2021. https://www.getapp.nl/blog/2336/duurzaam-ondernemen-in-mkb</p>
<p>According to research by the European Investment Bank, 49% of Dutch SMEs will have made investments in making their enterprises sustainable by 2020. This is well above the European average of 38%. However, Dutch SMEs lag in comparison to Dutch large companies of which 69% have already made investments to combat climate change. In their concerns about energy costs, Dutch SMEs are an outlier in comparison with SMEs in other European countries: only 16% of them are concerned about energy costs and only 6% of all investments by</p>	<p>European Investment Bank, European firms and climate change 2020/2021: Evidence from the EIB Investment Survey, 2021. https://www.eib.org/en/publications/european-firms-and-climate-change-2020-2021</p>

Dutch SMEs will be for more efficient use of energy.	
The energy-saving obligation in the Activities Decree for environmental management obliges companies and institutions to implement all energy-saving measures with a payback period of five years or less. This concerns companies and institutions that use more than 50,000 kWh or 25,000 m ³ natural gas (equivalent) per year. The obligation is linked to energy use and therefore affects part of the Dutch SMEs. The energy conservation information obligation came into force on 2 May 2019. The obligation implies that from 2019 onwards, the corresponding companies and institutions must report once every four years which energy saving measures have been carried out. In September 2021 the first results of the measure have been published, although no specific information on SMEs has been provided. 57,537 business establishments, (representing 63.9% of the target group) have reported that an average 18.3% of the applicable recognised measures have not yet been implemented.	Ministerie van Economische Zaken en Klimaat, Kamerbrief Stand van zaken informatieplicht, energiebesparingsplicht en extra capaciteit toezicht en handhaving, 2021. https://www.rijksoverheid.nl/documenten/kamerstukken/2021/09/06/kamerbrief-over-stand-van-zaken-informatieplicht-energiebesparingsplicht-en-extra-capaciteit-toezicht-en-handhaving
In 2020, a pre-COVID ex-ante study on the impact of the Dutch Climate agreement revealed that the Dutch SMEs will face between EUR 73 and EUR 161 million additional yearly costs to make the transition to zero emission transport vehicles. For the transfer to low emission business premises, an additional expenditure by SMEs between EUR 8.5 and EUR 25.7 billion will be needed in the period until 2050.	Ministerie van Economische Zaken en Klimaat, MKB-impacttoets Klimaatakkoord, 2020. https://www.rijksoverheid.nl/documenten/kamerstukken/2020/02/21/bijlage-rapport-mkb-impact-toets
In 2021, the proportion of SMEs that offered green products or services was higher in the Netherlands (45%) than the EU-27 average (31.6%).	European Commission, Eurobarometer on SMEs, resource efficiency and green markets, 2022.
SOCIAL ASPECTS OF SUSTAINABILITY  SOCIAL ASPECTS OF SUSTAINABILITY	
For social entrepreneurship, the Netherlands is not a favourable country. There is no specific legal entity for social enterprises and support measures specifically addressed to social enterprises do not exist at national level.	Dutch Committee for Entrepreneurship, State of SMEs Annual Report 2021, Entrepreneurs on the move, 2021. https://www.staatvanhetmkb.nl/jaarbericht/jaarbericht-2021
The majority of social enterprises in the Netherlands is financially independent. In 2020 43% made profit, 29% made break-even and 28% lost money. According to Dutch social enterprises, municipalities should procure more often with social enterprises (according to 77% of social enterprises), social entrepreneurship should be an integral part of municipality's policies and the knowledge and expertise on social entrepreneurship should be improved. From the social enterprise, 55% has the UN Sustainable Development Goals as a priority, 44% is communicating on them and 27% is reporting them in their annual report.	Social Enterprise NL, Social-enterprise-monitor-2020, 2020. https://www.social-enterprise.nl/over-sociaal-ondernemen/publicaties/intern/Social-enterprise-monitor-2020
The main missions of social enterprises in the Netherlands are the improvement of labour participation of vulnerable groups, circular economy and sustainability and improvement of	Social Enterprise NL, Social-enterprise-monitor-2020, 2020.

<p>social cohesion. More than half of the social enterprise (56%) is working for public entities. The main issues of social enterprise are to acquire and preserve clients (45%), the recognition as a social enterprise (31%), collaboration with municipalities (31%), access to finance (31%) and administrative burden (25%). 96% of Dutch social enterprises encourage other organisations to act in a more sustainable and inclusive way, 46% is collaborating with SMEs, 44% is collaborating with other social enterprises, 39% is active in lobbying the government and politics and 34% collaborates with large companies.</p>	<p>https://www.social-enterprise.nl/over-sociaal-ondernemen/publicaties/intern/Social-enterprise-monitor-2020</p>
<p>Social enterprises were hit hard by the COVID-19 pandemic: 74% saw a decrease in their turn-over and 40% could not implement the foreseen investments. However, 26% identified new markets or business models.</p>	<p>Social Enterprise NL, Social-enterprise-monitor-2020, 2020. https://www.social-enterprise.nl/over-sociaal-ondernemen/publicaties/intern/Social-enterprise-monitor-2020</p>
<p>According to a research in 2018, about four in every ten municipalities develops policies to stimulate social enterprises. Examples are the local measures Support for social enterprises in Amsterdam (<i>Ondersteuning voor sociale firma's</i>) and Working together for work in Utrecht (<i>Samen werken aan werk</i>).</p> <p>Social enterprises have the tendency to unite and join other networks with similar values and preferences. The largest network organisations in the Netherlands are MVO Nederland (Sustainable entrepreneurship, more than 2000 members), Social Enterprise NL (more than 350 members) and Starters4Communities (Training in Social Entrepreneurship and Sustainability, 1114 Alumni).</p>	<p>Niels Bosma, European Commission, Social enterprises and their ecosystems in Europe, 2019, Updated country report: The Netherlands, 2019. http://ec.europa.eu/social/main.%20jsp?advSearchKey=socenterfiches&mode=advancedSubmit&catId=22</p> <p>PwC, Prille kansen: de samenwerking tussen sociale ondernemingen en gemeenten in Nederland: PwC, 2018. https://www.pwc.nl/nl/assets/documents/samenwerking-tussen-sociale-ondernemingen-en-gemeenten.pdf</p>


DIGITALISATION



DIGITALISATION

<p>Customer experience was the most important digitalisation issue for Dutch SMEs in 2021. Priorities change quickly. Modernisation of IT equipment was the main priority in 2020 and recruitment of talented staff was a hot topic in 2019. Customer experience is an issue for 57% for small companies, while 15% has already dealt with the issue. 55% of medium sized enterprise is still occupied with improving customer experience, while 20% has achieved their customer experience goals already.</p>	<p>KPN The Digital Dutch 2021, Monitor Digital Transformatie, 2021. https://www.kpn.com/zakelijk/blog/monitor-digitale-transformatie.htm</p>
<p>Dutch SMEs are increasingly using online sales and again earn more on average than their European colleagues. On average, 13% of total SME turnover derives from online activities. By integrating technology such as big data and the cloud into their business operations, Dutch entrepreneurs achieve scores far above average within Europe. Improvements within digital entrepreneurship lie in the application of artificial intelligence technology and in the use of ICT to become more sustainable. 75% of Dutch SMEs have at least basic levels of digital intensity, the fourth highest score in the EU.</p>	<p>European Commission, Digital Economy and Society Index (DESI) The Netherlands, 2021. https://digital-strategy.ec.europa.eu/en/library/digital-economy-and-society-index-desi-2021</p>

<p>Digital Werkplaatsen (Digital Workshops) are a successful policy instrument to stimulate digitisation of the broad, small, non-innovative SME on the one hand and practical learning within vocational education on the other.</p> <p>The Digital Workshops connect small SMEs and education. In 2021, an evaluation of the first six Digital Workshops shows that they succeed in bridging the gap between education and SMEs. Since the beginning of 2020, 200 SMEs were assisted by 758 students. They provided concrete help with digitisation and, together with short training courses, a total of 1,154 contacts were made with and one (or more) of the seven higher vocational colleges involved, six secondary vocational schools or 7 universities. The COVID-19 pandemic hindered Digital Workshops only to a limited extent. 91% of the participating enterprise will continue digitalisation. 39% will continue independently to improve their business processes and online marketing. 18% will engage a specialised supplier. 15% will continue working with an educational institute. 12% invests in digital infrastructure and 9% will employ new personnel.</p>	<p>Daniël Bischoff van Heemskerck, Corina Kuiper, Thomas Boekhoud, Katapult, Voortgangsrapportage Digitale Werkplaatsen 2021, 2021. https://www.rijksoverheid.nl/binaries/rijksoverheid/documenten/rapporten/2021/07/06/voortgangsrapportage-digitale-werkplaatsen-2021/bijlage-2-bij-kamerbrief-jaarbericht-staat-van-het-mkb-2021.pdf</p>
<div> <div>INNOVATION</div> <div>  <div>INNOVATION</div> </div> </div>	
<p>Dutch SMEs can increase their growth opportunities if they investment in knowledge and technology for new products, services or business models. Yet investments in innovation lag behind. Most SMEs do not realise any product or process innovation. Medium-sized companies are more innovative than small companies: 51% of medium-sized companies in the Netherlands are innovative, compared to 33% of small companies. Most process innovations are implemented in administration and information processing or communication.</p>	<p>Dutch Committee for Entrepreneurship, State of SMEs Annual Report 2021, Entrepreneurs on the move, 2021. https://www.staatvanhetmkb.nl/jaarbericht/jaarbericht-2021</p>
<p>In 2021, Dutch SMEs benefit from about two-thirds of the total state budget of EUR 1.56 billion for innovation for innovative companies. This includes the tax credit for research and development (WBSO), Eureka support (Eurostars), Innovation Credit, Seed Capital and Early Stage Financing, excluding the Innovation Box of the Ministry of Finance. In 2021, another EUR 0.10 billion is available for direct supporting R&D and innovation through the SME innovation stimulation Region and Top Sectors (MIT), Joint Technology Initiatives (JTIs), Eureka Clusters and Small Business Innovation Research (SBIR)</p>	<p>Centraal Bureau voor de Statistiek (CBS), Vijf jaar implementatie van de SDG's in Nederland (2016-2020) - monitoring en reflectie, 2021, 3. Stand van zaken per SDG, 3.9 SDG 9 Industrie, innovatie en infrastructuur 9.5, 2021. https://www.cbs.nl/nl-nl/longread/aanvullende-statistische-diensten/2021/vijf-jaar-implementatie-van-de-sdg-s-in-nederland--2016-2020--</p>
<p>The level of cooperation of Innovative SMEs in the Netherlands is almost stable at 174.8 in 2020 (100 being the European reference point in 2014), but the rest of the European Union is catching up and has reached a level of 146.5.</p>	<p>Ministerie van Economische Zaken, Monitor MKB-actieplan Versie September 2021, Toepassing van innovatie (H) – samenwerking MKB met anderen, 2021. https://www.bedrijvenbeleidinbeeld.nl/binaries/bedrijvenbeleid/documenten/publicaties/2021/10/12/monitor-mkb-actieplan/Monitor+MKB-actieplan+2021.pdf European Commission, European Innovation Scoreboard, 2021. https://ec.europa.eu/info/research-and-innovation/statistics/performance-indicators/european-innovation-scoreboard_en</p>

SKILLS  SKILLS	
<p>Lifelong learning is essential but still has too little priority within Dutch SMEs. Large companies have been leaders in the field of Lifelong Learning for years with a steady participation of 25% in the last ten years, whereas SMEs participation is 20% for medium sized enterprises 20% and 17% for small sized enterprises and micro enterprises. During the COVID-19 crisis there is even a slight decrease. Across the business economy and the various size classes, there has been no substantial increase in participation in Lifelong Learning for the past ten years.</p>	<p>Dutch Committee for Entrepreneurship, State of SMEs Annual Report 2021, Entrepreneurs on the move, 2021. https://www.staatvanhetmkb.nl/jaarbericht/jaarbericht-2021</p>
<p>The average costs for studying in medium sized enterprises have almost reached the same level as in large companies at EUR 400 per company in 2019. The average budget for small companies has grown to nearly EUR 300 per company in 2019. For micro enterprise the budget fluctuates at about EUR 200 per company in the period from 2014-2019. The data for 2019 are the latest available data by Statistics Netherlands (CBS).</p>	<p>Ministerie van Economische Zaken, Monitor MKB-actieplan Versie September 2021, Menselijk kapitaal (S1) – gemiddelde studiekosten per werknemer, 2021. https://www.bedrijvenbeleidinbeeld.nl/binaries/bedrijvenbeleid/documenten/publicaties/2021/10/12/monitor-mkb-actieplan/Monitor+MKB-actieplan+2021.pdf</p>
<p>The proportion of graduates from secondary vocational education (48% in 2019) and higher vocational education (41% in 2019) who are admitted to SMEs has decreased slightly over the past six years. The proportion of graduates from university education admitted to SMEs has remained more or less constant (36% in 2019). These are the latest figures published by the Statistics Netherlands (CBS) in September 2021</p>	<p>Ministerie van Economische Zaken, Monitor MKB-actieplan Versie September 2021, Menselijk kapitaal (S2) – percentage mbo-, hbo- en wo-gediplomeerden dat doorstroomt naar mkb, 2021. https://www.bedrijvenbeleidinbeeld.nl/binaries/bedrijvenbeleid/documenten/publicaties/2021/10/12/monitor-mkb-actieplan/Monitor+MKB-actieplan+2021.pdf</p>
ADMINISTRATIVE BURDEN  ADMINISTRATIVE BURDEN	
<p>The Dutch government bases its information on administrative burden on Global Competitiveness Index of the World Economic Forum, which has not been updated since 2019. Between 2015 and 2018, the administrative burden lessened, to remain at the same level in 2019.</p>	<p>Ministerie van Economische Zaken, Monitor MKB-actieplan Versie September 2021, Regelgeving (H) – regeldruk, 2021. https://www.bedrijvenbeleidinbeeld.nl/binaries/bedrijvenbeleid/documenten/publicaties/2021/10/12/monitor-mkb-actieplan/Monitor+MKB-actieplan+2021.pdf</p>
<p>The SME Test (MKB Toets) is an ex-ante assessment on the administrative burden for SMEs in new laws and regulations. Since the introduction of the SME Test, 39 tests have been conducted on laws and regulations from 7 Ministries (status of 1 April 2021). There is a lack of consistency in applying the SME Test by different ministries and for laws and legislation which have not been tested, there is lack of clarification on why the SME Test has not been applied. The added value of the SME Test is recognised, and all SME Tests resulted in adjustments and new insights provided by entrepreneurs. In some cases, it has been difficult to identify an SME expert, which could be resolved by allowing the involvement of industry associations.</p>	<p>Rijksoverheid, MKB-toets, 2022. https://www.rijksoverheid.nl/onderwerpen/regeldruk/regeldruk-bij-ondernemers/mkb-toets</p> <p>Ministerie van Economische Zaken, Evaluatie MKB-toets, Evaluatie MKB-Toets, 2021. https://www.rijksoverheid.nl/documenten/rapporten/2021/10/29/evaluatie-mkb-toets</p>


REGULATORY OBSTACLES	 REGULATORY OBSTACLES
<p>According to the advocacy organisation of SMEs in the Netherlands, MKB Nederland, the investments needed to comply with regulations has increased EUR 1.2 billion per year, during the last four years. MKB Nederland has published an inventory of the bottlenecks specified by sector (construction, retail, youth welfare, transport, childcare, chemical industry) and by policy (labour, environment, privacy and tax). One of the main complaints is that the Dutch government adds its own regulation on top of European regulations, which increases administrative burden. At the European level, MKB Nederland identifies regulatory bottlenecks on the European directive on package travel as result of the COVID-19 pandemic, the European directive on genetically modified organism cultivation, the Dutch interpretation of the European de minimis regulation in regard to support for research and development and the EU Directive on health rules as regards animal by-products and derived products not intended for human consumption in relation to garbage in the aviation sector. In addition, MKB Nederland criticises the lack of flexibility in European regulation in respect to inform final consumers, which is only possible on paper or by email, while a QR code could also be used.</p>	<p>VNO-NCW, MKB Nederland, Regeldruk, het zand in de motor, 2021. https://www.mkb.nl/nieuws/nullijn-nodig-tegen-uitdijende-regeldruk</p>
<p>Since 2017 the "Adviescollege toetsing regeldruk (ATR)"- Advisory Board for Review of Regulatory Pressure advises the Dutch parliament on the effects of proposed regulations. The assessment framework of the ATR consists of four key questions of which one could directly include the SME Test (see above): "Is the method of implementation viable for those who have to comply with the legislation?". In 2020 the advice of the ATR was essential for the COVID-19 related TOZO regulation, on the support for self-employed entrepreneurs. In the original text it was not clear how the entrepreneurs could demonstrate that COVID-19 affected them. The mandate of the advisory board is extended until ultimo 2022. The ATR is a member of RegWatchEurope, which brings together boards from Germany, Norway, the Czech Republic, UK, Sweden and Finland.</p>	<p>Adviescollege Toetsing Regeldruk, https://www.atr-regeldruk.nl/</p>
<p>In 2020, the average transposition delay for overdue directives was higher in the Netherlands (12.8 months) than the EU-27 average (7.36 months).</p>	<p>European Commission, Single Market Scoreboard, 2021.</p>
ACCESS TO FINANCE	 ACCESS TO FINANCE
<p>A strong increase in the demand for external financing of SMEs was evident until mid-2014. From the 2nd half of 2014 onwards, the supply of external financing increased more strongly than demand. These developments are almost in line with the the economic crisis from 2008 till 2013. With the COVID-19 pandemic a turning point was</p>	<p>Ministerie van Economische Zaken, Monitor MKB-actieplan Versie September 2021, Financiering (H2) – financiering gap: toegang tot en behoefte aan externe financiering voor het mk, 2021. https://www.bedrijvenbeleidinbeeld.nl/binaries/bedrijvenbeleid/documenten/publicaties/2021/10/12/monitor-mkb-actieplan/Monitor+MKB-actieplan+2021.pdf</p>

reached in the 1st half of 2020. Since then, the demand for external financing rose faster than the supply.	
After an increase in the demand for dedicated financial instruments for SMEs (groeifaciliteit, BMKB, Garantie Ondernemingsregeling) of the Ministry of Economic Affairs and Climate until 2016, the demand decreased until 2019. With the COVID-19 pandemic in early 2020, the demand for the financial instruments has more than doubled.	Ministerie van Economische Zaken, Monitor MKB-actieplan Versie September 2021, Financiering (H1) – beschikbaarheid van en toegang tot verschillende vormen van financiering, 2021. https://www.bedrijvenbeleidinbeeld.nl/binaries/bedrijvenbeleid/documenten/publicaties/2021/10/12/monitor-mkb-actieplan/Monitor+MKB-actieplan+2021.pdf
Almost one fifth of SMEs needed external financing. 86% of SMEs, which percentages remained unchanged during the COVID-19 pandemic. In the end, 7% made a successful funding request, which was 10% before the pandemic. The amount of financing sought was, on average, EUR 99,000. Of the companies in need of external financing, 74% were (very much) hindered in their business operations by the pandemic. The need for financing increased the more businesses felt hampered by the pandemic. They indicated that they had difficulty in continuing to pay fixed costs and employees, and businesses were sometimes (temporarily) closed. Companies without a need for external financing were less likely to suffer the consequences of the pandemic (43%).	Statistics Netherlands (CBS), Mkb vraagt minder financiering aan dan voor corona, 2021. https://www.cbs.nl/nl-nl/nieuws/2021/50/mkb-vraagt-minder-financiering-aan-dan-voor-corona
The COVID-19 pandemic has influenced the financing priorities of Dutch SMEs significantly. Before the pandemic the most important financing goal was working capital and stocks (before 21% and during the pandemic 13%). In the period of the pandemic between July 2020 and July 2021, almost a quarter (23%) of the successful funding applications of SMEs were aimed at bridging finance. But still for 16 % of SMEs the objective was to expand the business (before 19%). And real estate finance decreased from 18 to 12%). Noteworthy is that financing new activities slightly improved (before 9% and during the pandemic 10%).	Statistics Netherlands (CBS), Mkb vraagt minder financiering aan dan voor corona, 2021. https://www.cbs.nl/nl-nl/nieuws/2021/50/mkb-vraagt-minder-financiering-aan-dan-voor-corona
In 2020, the willingness of banks to provide a loan was worse in the Netherlands than in the EU, as the percentage of respondents that indicated a deterioration was higher in the Netherlands (28.64%) than the EU-27 average (14.84%).	European Commission and European Central Bank, Survey on Access to Finance for Enterprises (SAFE), 2020.

LATE PAYMENTS		 LATE PAYMENTS
An analysis of the measures to improve the payment terms of large companies to Dutch SMEs concluded (before the COVID-19 pandemic) that: (1) a shortening of the payment terms to 30 days will be stricter than the European guideline, (2) SMEs with fluctuating turnover can be affected by late payments, (3) SMEs do not use legal measures to request earlier payment, (4) Most large companies have implemented the 60 days term, (5) Companies regard payment terms as a part of contract negotiations.	Sira Consulting BV, Onderzoek naar de bestrijding van lange betaaltermijnen, 2020. https://www.helpdesk-efactureren.nl/binaries/helpdesk-efactureren/documenten/rapporten/2020/06/19/onderzoek-naar-de-bestrijding-van-lange-betaaltermijnen/rapport-onderzoek-naar-de-bestrijding-van-lange-termijnbetalingen.pdf	
At the beginning of 2020, the Ministry of Economic Affairs and Climate has calculated that at least 50,000 Dutch SMEs accepted longer payment terms from large companies than they can manage in their working capital. This leads at least to 21% of the finance need of SMEs, which represents a SME financing gap of EUR 55 billion. The Minister of Economic Affairs and Climate has proposed to shorten the payment period of large companies to SMEs from 60 days to 30 days. At present, a bill for the amendment of Book 6 of the Civil Code in connection with reducing the statutory payment term to 30 days is before the Second Chamber.	Government of the Netherlands, Kabinet verkort betaaltermijn grootbedrijf aan mkb naar 30 dagen, 2021. https://www.rijksoverheid.nl/actueel/nieuws/2021/03/16/kabinet-verkort-betaaltermijn-grootbedrijf-aan-mkb-naar-30-dagen	
ACCESS TO MARKETS		 ACCESS TO MARKETS
Export in the Netherlands increased with 20% between January and August 2021 in comparison to the same period in 2020. The export of the SME intensive flowers and plants sector increased by 24%.	Statistics Netherlands, Factsheet Internationale handel, 2021. https://www.cbs.nl/nl-nl/achtergrond/2021/48/factsheet-internationale-handel-januari-augustus-2021	
The latest analysis of international trade in the Netherlands provides insight in the Dutch economy before the COVID-19 pandemic. In 2019, 33% of Dutch SMEs was trading internationally, while for 89% of large companies was trading internationally. For Dutch SMEs the main obstacles to trade internationally are local partners, local market intelligence, different laws and regulations, access to finance and payment and exchange rate risks. The main difference between international trading SMEs and large companies are the share of two-way traders. 65% of large Dutch companies were two-way traders, while only 7% of Dutch SMEs. Two-way traders are mostly integrated in international value chains. Two-way trade is increasing with company size. The share of companies which only import or only export is comparable between SMEs and large companies. 23% of SMEs only import, while 20% of large companies only import. Both 4% of SMEs and large companies only exports.	Statistics Netherlands, Nederland Handelsland, Export, Import & Investerings, 3 Kenmerken van het internationale bedrijfsleven, 2021. https://longreads.cbs.nl/nederland-handelsland-2021/kenmerken-van-het-internationale-bedrijfsleven/	
START-UP ENVIRONMENT		 START-UP ENVIRONMENT
In 2020, there are over 8,300 start-ups, scale-ups and grownups, which provide more than 130,000 jobs. In the past three years the average	Ministerie van Economische Zaken, Monitor MKB-actieplan Versie September 2021, Toepassing van innovatie (S1) – aantal, grootte en groei (in	

<p>growth rate was 8% in terms of employees, which is homogeneous amongst all sectors. The COVID-19 pandemic has slowed down the growth. But the last 10,000 jobs have been added during the pandemic. In 2021, Foodtech is the fastest growing sector, while Fintech and eCommerce are, in absolute terms, the largest sector in terms of employees.</p> <p>VC investments in start-ups and scale-ups are booming, especially in Series C and investment above EUR 100 million. In 2020, the investment volume was EUR 1.6 billion and has reached more than EUR 5 billion in 2021. The combined enterprise value of homegrown start-ups is EUR 296 billion as of October 2021, which is 2.6 times more than in 2017.</p>	<p>werknemers) startups en scale-ups, 2021. https://www.bedrijvenbeleidinbeeld.nl/binaries/bedrijvenbeleid/documenten/publicaties/2021/10/12/monitor-mkb-actieplan/Monitor+MKB-actieplan+2021.pdf</p> <p>Dealroom, Techleap, CBRE, Netherlands Startup Employment 2021, 2021. https://dealroom.co/blog/dutch-startups-jobs-2021</p>
<p>The Netherlands ranks 4th for start-up investment per million inhabitants behind Sweden, Estonia and United Kingdom. It ranks 3rd for start-up density per million inhabitants behind Estonia and Ireland.</p>	<p>Dealroom, Techleap, CBRE, Netherlands Startup Employment 2021, 2021, https://dealroom.co/blog/dutch-startups-jobs-2021</p>
<p>SCALE-UP ENVIRONMENT</p>	
<p>The Netherlands houses 168 scale-ups and 31 grownups, ranking 7th on list of top scale-up countries in Europe. On the list of top scale-up cities in Europe, Amsterdam is ranking 8th. The top-funded scale-up in the Netherlands is Picnic with EUR 386 million raised. The Netherlands is the home of scale-ups for a sustainable future, such as Black Bear Carbon, which intends to convert used tires into black carbo. Black Bear Carbon raised EUR 21 million.</p>	<p>Erasmus Centre for Entrepreneurship, European ScaleUp Monitor 2021, The state of the art around young fast-growing companies in Europe, 2021. https://ece.nl/research/european-scaleup-monitor/</p>
<p>The landscape of fastest growing companies in the Netherlands is changing fast. Fast growing companies have a minimum of 10 employees, a minimum of EUR 5 million turnover and realised a growth of 20% per annum in the last three years. In the top 250 of fastest growing companies, 144 of them were listed for the first time in 2021. The top 250 created more than 30,000 jobs, of which 15% is also a start-up. The fastest growing companies are in average 6-10 years old.</p>	<p>Erasmus Centre for Entrepreneurship, Top 250 Groeibedrijven, Inzichten in de top snelgroeiende bedrijven in Nederland, 2021. https://ece.nl/app/uploads/Insight_report.pdf</p>
<p>IMPACT OF THE COVID-19 CRISIS</p>	
<p>The support measures of the government have limited the number of SMEs in a vulnerable solvency position. If companies had not used the support measures, the number of SMEs with a negative solvency position would have been about 2% higher than in the scenario without the COVID-19 crisis. The support measures limit the increase to around 0.2 %. The solvency positions of companies in the hotel and catering industry have improved most due to the aid measures: without the aid packages, there would have been at least 10% more hotel and catering companies with a risky solvency position than in a year without the COVID-19 crisis. The aid measures reduced the solvency position to about 3 % points for the hotel and catering industry.</p>	<p>Centraal Plabureau, COVID-19 en de gevolgen voor het Nederlandse mkb en banken, 2021. https://www.cpb.nl/risicorapportage-financiele-markten-2021#docid-160569</p>

<p>In 2021, economic recovery has resulted in 4.5% growth, after a contraction of 3.8% in 2020. The forecast for 2022 is a growth of 3.6%. These forecasts are better than other EU member states, thanks to a lesser dependence on tourism in comparison to countries like France and Spain. Also, the lesser dependence on manufacturing in comparison to other member states plays a role. But the Netherlands is affected comparable by the lack of materials in worldwide supply chains, which has led to lack of raw materials, a lack of transport means, lower stocks and logistical problems in international harbours. Before the COVID-19 crisis a shortage of personal was eminent, which was dampened by the crisis. But the shortage of personnel is now similar to the shortage before the crisis.</p>	<p>De Nederlandsche Bank, Zes vragen over de ontwikkelingen van de Nederlandse economie, 2021. https://www.dnb.nl/actueel/algemeen-nieuws/oude-nieuwsberichten/nieuwsberichten-2021/zes-vragen-over-de-ontwikkelingen-van-de-nederlandse-economie/#:~:text=De%20economische%20groei%20in%202021%20komt%20naar%20verwachting%20uit%20op,stiijing%20ten%20opzichte%20van%202020 .</p> <p>De Nederlandsche Bank, Dutch economy expected to bounce back swiftly after COVID-19 crisis, 2021. https://www.dnb.nl/en/actueel/dnb/oude-persberichten/press-releases-2021/dutch-economy-expected-to-bounce-back-swiftly-after-covid-19-crisis/</p>
<p>In 2020, the Dutch economy contracted 8.4% in the second quarter in comparison to the first quarter. In the first half of 2020 the bankruptcies were comparable to 2019 and in the rest of 2020 and in 2021 the bankruptcies were below the level of 2019 almost every week. However about 9,300 SMEs reported a liquidity issue, which are predominantly in the hospitality sector, tourism, wellness, sport & recreation and culture sectors. The solvency deficit in SMEs caused by the COVID-19 pandemic amounts to approximately EUR 2.1 billion. The median solvency shortfall caused by the pandemic is EUR 13,000.</p>	<p>CBS, Economic impact of COVID-19. https://www.cbs.nl/en-gb/dossier/coronavirus-crisis-cbs-figures/economic-impact-of-covid-19</p> <p>De Nederlandsche Bank, De financiële positie van het Nederlandse mkb één jaar na de Covid-19, uitbraak, 2021. https://www.dnb.nl/media/jlzhofi1/def_dnbanalyse-de-financi%C3%A9le-positie-van-het-nederlandse-mkb-%C3%A9n-jaar-na-de-covid-19-uitbraak.pdf</p>
<p>NATIONAL RECOVERY AND RESILIENCE PLAN</p>	
<p>The Netherlands is the only EU member states which has not requested a share in the Recovery and Resilience Plan. The outgoing government had left the development of the plan to the new government. A new government coalition agreement was concluded on 15 December 2021, in which a reservation of EUR 4.5 billion is made for the National Recovery and Resilience Plan between 2023 and 2025, without further specification.</p>	<p>Europa Nu, Nederland nu officieel enige EU-land zonder plan voor budget uit coronaherstelfonds, https://www.europa-nu.nl/id/vln2jp225syn/nieuws/nederland_nu_officieel_enige_eu_land?ctx=vh6ukzb3nnt0</p>
<p>NATIONAL INDUSTRIAL ECOSYSTEMS *</p>	
<p>The Dutch Industry generates over 12% of the Netherlands's national income. The Netherlands is a leader in agri-food, maritime and mechanical engineering clusters. The Dutch Industry employs more than 800,000 people, working in a wide range of occupations, from laboratory researcher, process operator in a factory to assembly line worker. Although Dutch SMEs are more domestically focused than large companies, they often indirectly have a global reach serving as suppliers to multinationals. There is no Dutch vision on Industrial Ecosystems, except a vision on Industry in the Netherlands, presented by the Dutch State Secretary of Economic Affairs and Climate Policy on the 30th of October 2020. According to this vision the Netherlands will follow the European Commission vision on 'industrial alliances' and expressed its interest in the</p>	<p>Government of the Netherlands, Vision on Industry in the Netherlands, 2020. https://www.government.nl/binaries/government/documents/letters/2021/04/09/vision-on-industry-in-the-netherlands/Vision+on+Industry+in+The+Netherlands.pdf</p>

<p>hydrogen and raw materials alliances. The Dutch industrial policy is based on the following policy principles:</p> <ol style="list-style-type: none"> 1) Investing in growth markets; 2) Digitisation; 3) Human capital; 4) Sustainability and raw materials; 5) Conditions for establishing a business. <p>Especially in the area of digitisation the Dutch government recognises considerable unutilised opportunities for SMEs, particularly in the Smart Industry Programme.</p>	
<p>OTHER RELEVANT TOPICS</p>	
	 <p>OTHER RELEVANT TOPICS</p>

* "National industrial ecosystems" refer to the national aspects of the industrial ecosystems as defined by the EC.

<https://op.europa.eu/en/publication-detail/-/publication/6355326c-ae95-11eb-9767-01aa75ed71a1/language-en>