

# A strong European policy to support Small and Medium-sized enterprises (SMEs) and entrepreneurs 2015-2020

## Public consultation on the Small Business Act (SBA)

Fields marked with \* are mandatory.

### Introduction & background

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Since its adoption in 2008, the Small Business Act (SBA) has proven its worth as a policy tool in support of the small and medium enterprises (SMEs). Various initiatives have been taken at both EU and national level to improve the environment in which these businesses operate and help them grow.

It is now time to reflect on what can be done in the years that lie ahead to make life easier for SMEs.

The Commission has drafted a consultation document including the on-going measures and the new proposals (see the link below).

This consultation is designed to collect feedback on the new initiatives set out in the consultation document.

**Please read it before you complete the questionnaire.**

[Consultation document](#)

### 1 - About you

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1.1 - Are you replying as/on behalf of:\*

- ☐ An EU citizen
- ☐ An individual company
- ☒ A national business organization
- ☐ A European business organization
- ☐ A national authority
- ☐ A regional authority
- ☐ Other

1.1b Are you registered on the Transparency Register?\*

- ☒ Yes  
☐ No

1.2 - Please give your name/ the name of the company/organization/authority\*

Confederazione generale dell'Industria Italiana - Confindustria

1.3 - Please give your e-mail address

delegazione@confindustria.eu

1.4 - Your country\*

- ☐ Austria  
☐ Belgium  
☐ Bulgaria  
☐ Cyprus  
☐ Czech Republic  
☐ Denmark  
☐ Estonia  
☐ Finland  
☐ France  
☐ Germany  
☐ Greece  
☐ Hungary  
☐ Ireland  
☒ Italy  
☐ Croatia  
☐ Latvia  
☐ Lithuania  
☐ Luxembourg  
☐ Malta  
☐ Netherlands  
☐ Poland  
☐ Portugal  
☐ Romania  
☐ Slovakia  
☐ Slovenia  
☐ Spain  
☐ Sweden  
☐ United Kingdom  
☐ Other

1.5 - How do you want your contribution to appear on the Commission's website?\*

- ☒ **Under the name supplied** (I consent to the publication of all information in my contribution, and I declare that none of it is subject to any copyright restrictions that would prevent publication.)
- ☐ **Anonymously** (I consent to the publication of all information in my contribution except my name/the name of my organisation, and I declare that none of it is subject to any copyright restrictions that would prevent publication.)
- ☐ **I do not want my contribution to appear - please keep it confidential** (It will not be published, but used internally within the Commission.)

## 2 - Reducing the administrative burden

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2.1 How important is a new EU regulation on regulatory simplification, designed to ensure the following in all EU countries?

	Very important	Important	Less important	Not important at all
Setting up a company at a maximum cost of €100 & within 3 days*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Obtaining the licenses needed within 1 month*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making the application of the "SME Test" or an equivalent system mandatory in all EU countries*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ensuring that national laws provide for a discharge within 3 years at most for entrepreneurs who have gone bankrupt*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

2.2 - An EU-wide campaign to cut red tape for SMEs is\*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

2.3 - Explore the possibility of lowering the transaction costs/fees for SMEs to facilitate their access to industrial and intellectual property is \*

- ☐ Very useful
- ☒ Useful
- ☐ Not very useful
- ☐ Not useful at all

2.4 - Improving consultation at an early stage of SMEs (and the organizations representing them) about burdensome legislation, focusing on implementation procedures at EU and national level, is \*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

2.5 - Encouraging EU countries to simplify tax procedures for new companies in their start-up phase to reduce administrative burdens and help them develop faster is \*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

2.6 - Identifying and addressing bottlenecks in national legislation which impede SMEs to grow is \*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

## 2.7 Any further suggestions or comments?

*1,500 character(s) maximum*

The Commission should encourage Member States to use the "Think Small First" principle that should be further and more widely utilized in the Member States.

The "Only once" principle should also be promoted. In order to obtain a license or a permit in 30 days, there must be only one authority responsible for issuing authorizations in each individual Member State. In this context the Commission should ensure that Member States have fully operational and efficient one-stop shops to further simplify the life of businesses. It would also be important to promote and encourage the "Lean Organization" principles and methods also in the PA both at the European and at the domestic level in order to improve corporate internal processes.

## 3 - Access to finance

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3.1 - Strengthening the venture capital market in Europe (through legislation and by other means), so as to attract private institutional investors back to the markets, is\*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

3.2 - Mobilising all the funds allocated to the financial instruments under COSME so that at least 220 000 SMEs in the EU benefit from improved access to finance (EU-supported venture capital funds, guarantees and counter-guarantees) is\*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

### 3.3 How important are the following initiatives in developing alternative sources of finance?

	Very important	Important	Less important	Not important at all
Removing obstacles to crowd-funding & raising awareness about its risks and benefits and how SMEs can access it (through information, events, forums for those potentially interested, etc.)*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Further developing & spreading mezzanine financing (hybrid, i.e. debt/equity, form of financing) by sharing best practices & setting up discussion forums on the subject*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disseminating good practices in the field of supply chain finance through awareness-raising activities*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 3.4 - Helping to revive EU securitisation markets through appropriate legislation is\*

- ☐ Very useful
- ☒ Useful
- ☐ Not very useful
- ☐ Not useful at all

### 3.5 - Increase cooperation with financial institutions to raise awareness of EU financial instruments for SMEs by signing agreements with relevant EU and national associations is\*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

### 3.6 Any further suggestions or comments?

*1,500 character(s) maximum*

The European Commission should:

Link traditional long-term investors to the world of SMEs promoting alternative instruments (eg. Minibonds) and the participation in the real economy of insurance companies and pension funds.

Disseminate and strengthen crowdfunding, by extending its scope.

Crowdfunding should be extended to all the SMEs that significantly invest in innovation.

Identify the actions to encourage SMEs to use the funds and the solutions proposed by the EIB, also according to the "Junker's investment plan".

Strengthen the guarantee system for businesses through the use of EIB and EIF funds.

Encourage, on the supply side, companies to be listed on the stock market by introducing simplified regulations and tax benefits.

Promote, on the demand side, the creation of specialized funds that invest in small and mid caps companies that are already listed or that are being listed.

Promote initiatives to strengthen the financial culture of businesses and to develop customized financial solutions. Initiatives like the "Elite Project" should be encouraged and financially supported at EU level.

It is also important to foster the dialogue with banks and with other financial institutions to ensure greater transparency in lending decisions, thus facilitating the access of SMEs to financing. In this context, the evaluation of qualitative variables in the rating systems of banks plays a strategic role in improving the assessment of companies' creditworthiness.

## 4 - Promoting market access for SMEs

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4.1 How important are the following initiatives in improving access to the EU single market for SMEs?

	Very important	Important	Less important	Not important at all
Upgrading the Enterprise Europe Network by developing local cooperation with SMEs stakeholders & providing new services*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Setting up a European Resource Efficiency Excellence Centre to inform & advise SMEs & provide support on this field*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Helping some 100 less-advanced cluster organizations to develop customised support services for SMEs through twinning schemes with advanced cluster organizations - by 2020*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

4.2 Developing an integrated Commission strategy to help SMEs do business outside the EU (to increase the percentage of such firms up to 20% by 2020)\*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all



4.2a How important are the following proposals, which could be included in the Commission's strategy to help SMEs do business outside the EU?

	Very important	Important	Less important	Not important at all
Providing added value & complementing the national & regional assistance provided by defining the geographic scope of measures clearly*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Strengthening links between various EU support programmes & initiatives (EEN, IPR Helpdesk, EU SME Centres, etc.)*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Showcasing successful EU SMEs operating on global markets & increasing awareness among SMEs of EU-financed initiatives in this field*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Encouraging SMEs to expand business outside the EU through Missions for Growth & cooperation within international clusters*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supporting an international environment that is more conducive to doing business for SMEs by establishing & following up SME dialogues with key EU trade partners*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

4.3 Exploring the option of targeting policy measures on mid-range companies (firms with over 249 employees) to help them expand their international business is\*

- ☐ Very useful
- ☐ Useful
- ☐ Not very useful
- ☒ Not useful at all

#### 4.4 Any further suggestions or comments?

*1,500 character(s) maximum*

The Commission should:

Promote closer links among several different EU support programs and initiatives, including improved positioning of the services provided by the EEN in third countries.

Support training programs tailored for SMEs, including solutions to increase their internationalization skills/attitudes, for example by supporting SMEs in making use of export managers' expertise.

Directly support SMEs that wish to approach new markets through "Missions for growth".

Promote initiatives to support internationalization consortia which play an essential role in assisting the supply chain of SMEs in the internationalization process.

Intervene in the banking and insurance sectors that need to strengthen their direct presence on foreign markets and their ability to partner with companies which already operate on these markets or which intend to do so.

Upgrade national internationalization support institutions and agencies, embassies and consulates, but also of the European Commission delegations in third countries, in view of creating an economic diplomacy abroad to ensure full support to European SMEs.

## 5 - Releasing entrepreneurial & innovation potential for growth

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5.1 - Scaling up the "Erasmus for Young Entrepreneurs Programme" from 800 to 10 000 exchanges a year by 2020 is\*

- ☐ Very useful
- ☒ Useful
- ☐ Not very useful
- ☐ Not useful at all

5.2 - An EU-wide Early Warning Platform for stakeholders and experts to provide counselling to business in difficulties and help viable companies surmount the crisis, save jobs and avoid bankruptcy is\*

- ☐ Very useful
- ☒ Useful
- ☐ Not very useful
- ☐ Not useful at all

5.3 - Setting targets for all EU countries to integrate entrepreneurship into secondary school curricula as a key subject by 2018 is\*

- ☐ Very useful
- ☒ Useful
- ☐ Not very useful
- ☐ Not useful at all

5.4 - Ensuring that the on-line platform for women entrepreneurs (to be launched in 2015) becomes a recognised and used one-stop shop involving local, national & EU stakeholders is\*

- ☐ Very useful
- ☐ Useful
- ☒ Not very useful
- ☐ Not useful at all

5.5 - Consulting entrepreneurs throughout Europe to collect ideas for new initiatives to promote entrepreneurship and youth start-ups is\*

- ☐ Very useful
- ☒ Useful
- ☐ Not very useful
- ☐ Not useful at all

5.6 - Supporting EU countries and regions to develop models for start-up and growth centres and promoting these models is\*

- ☒ Very useful
- ☐ Useful
- ☐ Not very useful
- ☐ Not useful at all

5.7 How important are the following initiatives in facilitating the transfer of business?

	Very important	Important	Less important	Not important at all
Urging EU countries to put in place national action plans on business transfers and have a one-stop shop on transfer or a transfer of business element in existing one-stop shops by 2017*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developing and spreading "Quality Standards" for online markets for business transfers & encouraging the linkages between already existing cross-border matching platforms*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Facilitating EU-wide networking to encourage exchanges between researchers & practitioners; setting up a European Mentors Network for Transfers*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Supporting an EU-wide matching platform for universities/business schools focusing on business transfer*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

5.8 How important are the following measures in supporting the Commission's new clusters strategy?

	Very important	Important	Less important	Not important at all
Promoting and supporting business management innovative models, also through initiatives aimed at developing new managerial skills for SMEs*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bringing together cluster policy-makers in a European Cluster Growth Policy Platform, to share policy experience & develop a shared methodology for cluster policy*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Setting up a regular dialogue on emerging industries with SME communities and business support & clusters practitioners	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 5.9 Any further suggestions or comments?

*1,500 character(s) maximum*

Confindustria believes that in order to release innovation potential for growth the Commission should:

Introduce a criterion at the EU and Member States' level to identify "Innovative SMEs" on the basis of requirements such as a high ratio of R&D expenditure vs. turnover, a high export record, the number of patents or the number of qualified researchers employed. These companies should have a priority/automatic access to European, national and regional incentives and funds and to ad hoc solutions (See Competitiveness Council Conclusion of 4 December on industrial competitiveness).

Promote specific measures at the EU and Member States' level to improve the management capacity of SMEs and to support the development and the dissemination of innovative business models such as lean management. Action 5.8.1 appears as very important and it shouldn't be only limited to the new European cluster strategy, but encouraged also in a wider perspective, also within the promotion of a broader concept of innovation.

Encourage business partnerships, particularly between start-ups and established SMEs so as to disseminate innovation, particularly in more mature and traditional sectors.

Confindustria has launched "Adottup ", a best practice which can be extended at the EU level. This measure aims at promoting partnerships between start-ups and established SMEs to support the development of the former and above all to renew or expand the business of the latter.

## 6 - Boosting skills development

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6.1 How important is to launch a Commission initiative, comprising employment, education & enterprise dimensions, to overcome the shortage of skilled labour by promoting the following measures?

	Very important	Important	Less important	Not important at all
Training schemes for skilled workers directly involving SMEs from the concerned sector*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
A dual system in vocational training*	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A better image of skilled crafts & technical jobs in SMEs*	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

6.2 Any further suggestions or comments?

*1,500 character(s) maximum*

The priorities in the renewed SBA should also include policies to develop business ecosystems, with particular attention to leading companies . A business ecosystem is a business community, often with a leading company, in which enterprises obtain an added value from their ongoing interaction, even at the transnational level.

Therefore The Commission should promote:

actions to support existing ecosystems and to launch new ones and to encourage SMEs to actively participate in these ecosystems through specific communication activities and the mapping of industrial networks (or business ecosystems) in Europe.

"Relationship pacts" with a "leading company" based on proper and solid fundamentals allowing an easier access to finance for this company and foreseeing its commitment to pay the suppliers according to a fixed schedule;

Agreements with the banking system so that companies having stable contractual relationship with the leading company can borrow on their same terms.

Business networks are an important tool to promote business collaboration on the basis of shared projects while maintaining the autonomy of individual companies.

The European Commission should:

Develop a common terminology for the different business aggregation models existing in Europe to allow for their mutual recognition.

Develop guidelines or soft law interventions to create a reference framework in the EU and national legislation.

Encourage the creation of international business networks.

## Contact

✉ [entr-sba@ec.europa.eu](mailto:entr-sba@ec.europa.eu)

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