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SME Supplement

- Finance 5 ● Research 12, 33
- EU-wide contact points for SMEs 17
- Business and innovation 37

focus

In this issue

A practical guide for SMEs on how to network, obtain funding and grow:

- Financing programmes, page 5
- SME research projects, page 12
- Pull-out section on EU-wide contact points for SMEs, page 17
- Business and innovation, page 37



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Think small first:

A guide to the EU's services for SMEs

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CORDIS focus

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This CORDIS focus SME Supplement is based on information from CORDIS and additional content mainly provided by the European Commission's Research DG (Research and SMEs unit) and the Enterprise and Industry DG (Entrepreneurship unit).

To access more detailed information about the EU's services for SMEs, please visit the CORDIS website's dedicated pages on SMEs: <http://sme.cordis.europa.eu/home/index.cfm> and <http://cordis.europa.eu/fp6/sme.htm>

Useful information on SMEs is also available on the Research DG website: <http://ec.europa.eu/research> and the Enterprise and Industry DG website: <http://ec.europa.eu/dgs/enterprise>

This Supplement features SME services, financing facilities, research projects and national contact points. While the aim was to showcase a representative range of SME-related information, the coverage makes no claim to completeness, nor is a relative ranking implied or intended.

A list of frequent abbreviations used in this Supplement is available on page 4.

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Putting SMEs first: EU programmes boost entrepreneurship and innovation

The EU's 23 million small and medium-sized enterprises (SMEs) are the real 'giants' of the European economy, accounting for two thirds of all private sector jobs. They are a key source of dynamism, ideas and entrepreneurship in some of the most innovative sectors in the EU economy.

In recognition of this vital role, the EU has shifted its SME policy into a higher gear. True to our commitment to 'think small first', we're putting the needs of small businesses at the heart of everything we do.

Apart from helping to shape a more entrepreneurial culture in which SMEs can start up and grow, the main ways we provide support to small and medium-sized firms are by improving their access to finance, encouraging their research and innovation efforts, and helping them to network.

In order to move from words to deeds, the EU has significantly increased funding in its 2007-13 budget for measures designed to help SMEs. Boosted by this extra money, a range of programmes managed by the European Investment Fund (EIF) will continue to invest in SME-friendly venture capital funds and to back small firms with financial guarantees. Meanwhile, the EU's Structural Funds for regional development, which have channelled EUR 21 billion into supporting SMEs over the last six years, will continue to provide crucial assistance to small companies.



Dr Zoran Stančić

On the research and innovation side, the projects we support do a great deal to help technology-oriented, visionary SMEs to realise their ambitions — whether they perform research or outsource their research needs. Our programmes and services favouring joint research enable small enterprises to share new ideas, find business partners and further develop their innovation network.

We are also helping SMEs to expand into international markets, not only by providing face-to-face technical assistance through our network of Euro Info Centres (EICs) and Innovation Relay Centres (IRCs), but also thanks to interactive business portals and databases providing information on trade rules, the Internal Market and business opportunities in the EU.

We know that over-regulation always hits SMEs the hardest, so cutting red tape is a top priority. In a bid to achieve a significant reduction in the administrative burdens affecting businesses, we are actively streamlining EU regulations and encouraging the adoption of best practice at national and regional level. We are also working with national governments to draft intelligent laws for the future: by 2007, we aim to make it possible to set up a new company anywhere in Europe within one week and through a single point of contact.

This CORDIS focus SME Supplement tells you all you need to know about the EU's services for SMEs, from financing schemes through to research projects and business networks. It is designed to help SMEs make the most of all the opportunities the EU offers them.

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INTRODUCTION		4
FINANCE	<i>Financing facilities</i>	
	Structural Funds and small and medium-sized enterprises (SMEs)	5
	<i>Financial instruments</i>	
	European Technology Facility (ETF) Start-up facility	6
	Seed Capital action	7
	SME Guarantee facility	
	JEREMIE	8
	Innovation 2010 initiative (i2i)	9
	EU SME Finance facility	
	<i>Web services</i>	
	Grants of the European Union	10
	<i>Publications</i>	
	<i>European Union programmes for SMEs</i>	11
	<i>How to deal with the new rating culture</i>	
	<i>Fit for the euro</i>	
RESEARCH	<i>Research projects for research-performing SMEs</i>	
	Specific targeted research projects (STREPs)	12
	Integrated projects (IPs)	
	Networks of Excellence (NoEs)	13
	Economic and technological intelligence (ETI) projects for SMEs	14
	<i>Research projects for SMEs in need to outsource research</i>	
	Cooperative research projects	15
	Collective research projects	16
EU-WIDE CONTACT POINTS FOR SMEs	<i>EU-wide contact points for SMEs</i>	17
RESEARCH	<i>Web services</i>	
	SME TechWeb	33
	Research and innovation on the Europa website	
	Research Information Centre	34
	CORDIS project database	
	CORDIS 'Find a partner'	
	<i>Contact points</i>	
	SME national and regional contact points for research and development (R & D)	35
	Business and Innovation Centres (BICs)	
	<i>Publications</i>	
	CORDIS <i>focus</i> SME Supplement	36
	<i>SME Update</i> newsletter	
	Publications on FP6 for SMEs	
BUSINESS AND INNOVATION	<i>Web services</i>	
	European Business Support Networks (b2europe)	37
	The Digital Business Ecosystem (DBE)	
	'Easytrade' web portal	38
	Leonardo da Vinci dissemination database	
	The 'Market access' database	39
	'Your Europe' portal	
	Tenders electronic daily (TED)	40
	Normapme	
	IMP ³ rove	41
	SOLVIT	42
	<i>Contact points</i>	
	Innovation Relay Centres (IRCs)	43
	Euro Info Centres (EICs)	44
	Intellectual Property Rights (IPR) helpdesk	45
	'Innovating Regions in Europe' (IRE) network	
	<i>Publications</i>	
	<i>European Innovation</i>	46
	<i>Enterprise Europe</i>	
	<i>Euroabstracts</i>	
INDEX OF KEY WORDS		47

Introduction

SMEs matter to Europe: there are over 23 million of them in the EU, providing 75 million jobs. Fostering an SME-friendly environment is, therefore, a key EU priority as we seek to work, together with national governments, towards achieving the growth and jobs targets of our Lisbon strategy. Aside from continuing to run and develop intelligent and forward-looking policies, the EU putting its money where its mouth is. For example, the EUR 3.6 billion 'competitiveness and innovation framework programme' (CIP) will provide a flagship SME programme under which the EU will be spending 60 % more on SMEs in 2013 than it did in 2006.

Funding aside, the EU has put together several dedicated initiatives to initiate dialogue with SMEs, to advise them on the difficulties they encounter, and to help boost policies that promote entrepreneurship. The European SME Day campaign, the creation of a special SME Envoy inside the European Commission, and the launch of the new European Enterprise Awards are just a few examples of these forward-thinking projects.

The European SME Day, held for the first time in Brussels and other European capitals in June 2006, has brought together entrepreneurs and policy-makers, and have been adding momentum to our campaign to bring about more SME-friendly framework conditions across the EU.

The SME Envoy, Françoise Le Bail, is a senior European Commission official whose job is to better integrate the SME dimension in EU policies. Mrs Le Bail listens to SMEs and their representatives, and highlights their concerns to the different Commission services. The feedback she gets helps her to provide input to various

EU policies which potentially affect SMEs. Outside of the Commission, the Envoy maintains regular contact with SMEs and their representative organisations, as well as providing information and collecting feedback.

Operating under the supervision of the SME Envoy, the SME panels — organised by the EICs — are a quick and easy-to-use consultation mechanism, through which small companies can give their views on specific areas of policy-making. Meanwhile, the SME feedback system allows SMEs to complain directly to us if they find that European legislation or policies have not been correctly implemented.

The new European Enterprise Awards are also overseen by the SME Envoy. This initiative is designed to reward the local and regional authorities that do the best job at promoting entrepreneurship, and creating a favourable environment for SMEs.

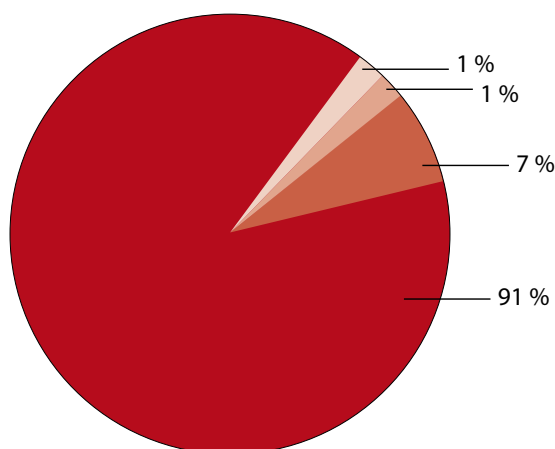
The Supplement that you are about to read provides an overview of some of the dozens of projects, networks and services aimed directly at SMEs — from financing facilities and research projects through to business and innovation services. Browsing through these pages should help you to clarify the many opportunities the EU offers to small companies, and to recognise the growing partnership between SMEs, the EU and its Member States.

For more information, please visit the European Commission's SME policy website:
<http://ec.europa.eu/enterprise/smes>
 and read the information pack 'Putting SMEs first':
http://ec.europa.eu/enterprise/entrepreneurship/docs/facts_en.pdf



Europe's enterprises

- Micro-businesses: 1 to 9 employees
- Small firms: 10 to 49 employees
- Medium-sized firms: 50 to 249 employees
- Large enterprises: 250 employees or more



Frequent acronyms

BIC	Business and Innovation Centre	ICT	information and communication technology
CIP	competitiveness and innovation framework programme	IP	Integrated project
CORDIS	Community Research and Development Information Service	IPR	intellectual property rights
EIB	European Investment Bank	IRC	Innovation Relay Centre
EIC	Euro Info Centre	IST	information society technologies
EIF	European Investment Fund	NCP	national contact point
ERDF	European Regional Development Fund	NoE	Network of Excellence
ETF	European technology facility	R & D	research and development
ETI	economic and technological intelligence	RTD	research and technological development
FP6/FP7	Sixth/Seventh Framework Programme of the European Community for research, technological development and demonstration activities	SME	small and medium-sized enterprise
		STREP	specific targeted research project
		VAT	value-added tax

Through its financial instruments, the European Commission makes it easier for SMEs to gain access to the money they need to get off the ground and grow. The Structural Funds — designed to support the EU's less privileged regions — provide a great deal of support to small enterprises.

Meanwhile, the EIF manages a series of financial instruments on behalf of the European Commission. These instruments support the provision of loans for small companies through guarantees to financial intermediaries. They also help facilitate venture capital investment into SMEs.

This section looks at the EU funding available to SMEs, both from Structural Funds and funds for innovation, and through financial instruments financed by the Commission.

Financing facilities

Structural Funds and SMEs: closing the entrepreneurial gap between regions

Structural Funds represent one of the largest sources of SME support in the EU — they are designed to reduce disparities in regional development and promote economic and social cohesion in the EU.

The Europe of regions is still marked by economic inequality. Lagging areas need to catch up, declining industrial regions need restructuring, and people in rural areas need to diversify their economies as a result of declining agriculture.

To respond to these pressing needs, the EU has developed a comprehensive regional policy through which aims to strengthen the economic, social and territorial cohesion of the EU, and to improve the prospects of ailing regions. Structural Funds underpin this effort, providing financial aid for the creation of new opportunities. The funds give particular support to innovative activities and prioritise the creation of networks linking regions and businesses.

Structural Funds offer a real opportunity to strengthen SME support structures in the EU's least favoured regions. They promote entrepreneurship and job creation where traditional industry has declined. They also encourage the development of human resources by modernising training

systems and promoting employment. As a result, Structural Funds help SMEs to increase their competitiveness, which in turn benefits individual regions and, ultimately, the EU.

A considerable amount of the Structural Funds for SMEs are implemented through the European Regional Development Fund (ERDF), one of the EU's principal funding instruments. This fund's resources are used to cofinance the business activities of small enterprises, contributing to regional economic growth. For the period 2000–06, the ERDF invested EUR 21.6 billion in SME development and EUR 3 billion in risk capital financing for SMEs.

The current budgetary cycle for Structural Funds is coming to an end and a new cycle is upon us. For the period 2007–13, the European Commission's cohesion policy proposal puts its main emphasis on com-

petitiveness; the Member States have set an ambitious target to earmark the major part of their Structural Funds specifically towards the Lisbon strategy for jobs and growth. In addition, the funds will focus less on direct investment aid to SMEs and more on stimulating innovation in SMEs — with financial schemes for SMEs, entrepreneurship training support services, and technology transfer mechanisms.

For more information, please visit the Inforegio website: http://ec.europa.eu/regional_policy/atlas/index_en.htm

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Reducing disparity in the Alsace region

Alsace is a prosperous but disparate region, with several areas affected by industrial decline — particularly northwest Alsace, the Vosges valleys, Sundgau and the Mulhouse area.

An EU programme is cofinancing efforts to support companies in the region, particularly SMEs. Assistance from the Structural Funds

will amount to EUR 93.4 million out of a total project budget of EUR 293.5 million. Planned measures aim to improve the skills of SME employees and get people back into the workplace. Specific actions also focus on training for female entrepreneurs. With the help of measures financed from EU Structural Funds, Alsace can develop into a more harmonious region, far less blighted by stark inequalities.

Financial instruments

On behalf of the European Commission, the EIF manages the following three instruments within the framework of the financial instruments of the 'Multiannual programme for enterprise and entrepreneurship' (MAP), for 2001–06: the ETF Start-up facility, the Seed Capital action and the SME Guarantee facility. MAP will be followed by the CIP for the period 2007–13, which will provide a significant budget increase for these financial instruments.



The ETF Start-up facility: risk capital for innovative SMEs

The 'ETF Start-up facility' provides risk capital to innovative SMEs. It does this through investment in venture capital funds, financing high-growth companies during their first five years.

A Eurobarometer poll published in 2005 showed that many SMEs are finding it more and more difficult to obtain a bank loan. Yet improving small companies' access to finance is one of the key vectors of business expansion, job creation and economic growth. The ETF Start-up facility invests in venture capital funds created to provide risk capital to SMEs with very high growth potential as an alternative to bank loans. This kind of finance is essential at the early and expansion stages of innovative SMEs, when the income stream of the company may be low or non-existent. Traditional bank lending can be unsuitable when the company is not yet ready to assume interest payments.

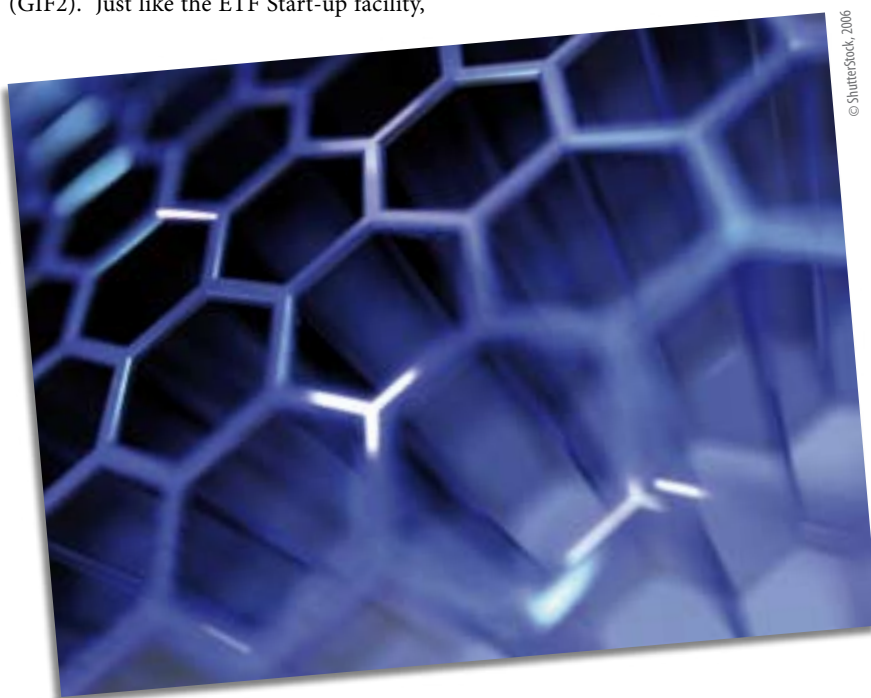
Within the framework of the ETF Start-up facility funded by the EU, the EIF invests Community funds in specialised venture capital funds, notably those specialising in financing firms at very early stages in their development. These include seed funds, funds operating regionally, funds focused on specific industries or technologies, and venture capital funds financing research and development (R & D). This last category can include funds linked to research centres and science parks which in turn provide risk capital for SMEs.

ETF Start-up will be followed by the High Growth and Innovative SME facility (GIF) for the period 2007–13. GIF aims to significantly increase the supply of development equity for innovative SMEs in their early stages (GIF1) and in the expansion phase (GIF2). Just like the ETF Start-up facility,

GIF will share risk and reward with private equity investors on a *pari passu* basis, providing important leverage for the supply of equity to innovative companies.

Innovative enterprises wishing to apply for an equity investment under ETF Start-up or GIF need to contact one of the programme's financial intermediaries, which are selected directly by the EIF.

For more information, please visit the EIF website: <http://www.eif.org/venture/ecres/product.asp?prod=69>



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Skype Technologies: taking the world by storm

Amongst those SMEs which have benefited from ETF Start-up is Skype Technologies. This Internet communications company, a peer-to-peer phone services provider using voice-over-Internet protocol, was included in the 100 best-performing and innovative high-tech private companies of Europe (listed by *Tornado 100* in January 2005). Skype was an early beneficiary of the European Commission's ETF Start-up facility investment. The EIF placed ETF Start-up funds with the New Tech Venture Fund of Mangrove Capital Partners (Luxembourg), which in turn became an investor in Skype. Skype was acquired by eBay in October 2005.

A further success story is the initial financing of Wave Light Laser Technologies, a German firm making lasers to treat skin and eye complaints. The company saw its annual revenues grow more than 10 times in the past 5 years and is now listed on the *Deutsche Börse Prime Standard*. In 2005 it increased its revenue by 30 % to EUR 80.6 million and its number of employees by 24 % to 267. The company is present in Europe, the United States and Asia and plans to further expand its market position worldwide.

The Seed Capital action: sowing the seeds of innovation and growth

The Seed Capital action complements the ETF Start-up facility by covering part of the costs of seed funds and incubators in which the EIF already invests.

Seed capital is money used for the initial investment in a project or start-up company, for proof-of-concept, market research or initial product development. Although the venture capital market is growing in Europe, there are only a few funds active in the seed phase. This is because the costs linked to the execution and monitoring of investments are very high compared with the low amounts invested. Returns on seed capital investments are also comparatively low. The EU's Seed Capital action programme therefore targets seed or early stage funds during the period when private sector co-investors remain scarce.

The Seed Capital action aims to promote the supply of capital for the creation and

transfer of small, new and innovative businesses across Europe with the potential for growth and job creation. It does this by providing limited grants to support the recruitment by the seed capital funds of additional specialised staff, particularly investment

managers, in order to strengthen the fund management teams and thus increase the funds' chances of success.

For more information, please visit the EIF website:
<http://www.eif.org/venture/ecres/product.asp?prod=70>

SME Guarantee facility: keeping funds flowing for newly-established SMEs

The SME Guarantee facility — funded by the EU and run by the EIF — provides co- and counter-guarantees to schemes that guarantee loans to, or equity investments in SMEs, as well as direct guarantees to banks for their loans to SMEs. It does this by sharing risks with national, regional and mutual guarantee schemes as well as other appropriate institutions, including the European Investment Bank (EIB).

The SME Guarantee facility is funded by the EU and is operated by the EIF on behalf of the European Commission. In order to

make a full range of guarantee products available to SMEs, four windows are available under the facility.

- Loan guarantees help companies with growth potential, with up to 100 employees.
- Micro-credit guarantees support SMEs with staff up to 10 (more information on p. 8).
- Equity guarantees promote the investment of private funds in SMEs with growth potential.
- The information and communication technology (ICT) loan guarantee supports companies with up to 100 employees, but priority is given to those with up to 50 employees. Its objective is to boost investments in information technology equipment, software and relevant training, in order to help small businesses modernise and become more competitive.

Guarantees have a high leverage effect in increasing the supply of direct finance to small or newly-established companies through loans or leasing, micro-credit, equity or quasi-equity funds. By providing such guarantees, the facility ensures an increase in this finance. The full costs of the guarantees are met from the facility's budget. They cover up to 50 to 75 % of all the default risk of each underlying loan in the guaranteed portfolio, subject to an overall cap on losses.

For more information, please visit the EIF website:
<http://www.eif.org/portfolio/ecport>

Helping small businesses gain access to finance

As part of the SME Guarantee facility, the Micro-credit guarantee supports enterprises with up to 10 employees. The objective is to help entrepreneurs gain access to finance when they start a new business — a particular challenge given the relatively high risk and low security of the endeavour.

Micro-credits (loans below EUR 25 000) have a significant impact on SMEs that receive them and are especially important in the

new Member States. Financial institutions, however, tend to offer an insufficient supply of micro-credit — this is a major issue which especially affects potential entrepreneurs who are unemployed, women or people from an ethnic minority. By supporting micro-loan supply, therefore, the EIF, on behalf of the European Commission, is supporting not just entrepreneurship and economic growth, but also social inclusion.



Under the Micro-credit guarantee window, the EIF issues partial guarantees (directly or indirectly) to cover portfolios of micro-loans for borrowers with insufficient security. The facility aims to encourage financial institutions to become more involved in supporting small companies by offering loans of a smaller amount. It also aims to provide access to financing to a larger population of small companies for a wider variety of investments, and provide guarantees for riskier loans. Every euro provided in the form of a guarantee unblocks EUR 8 of micro-credit.

Within this scheme, particular attention is given to backing entrepreneurs who are starting up their business. Priority is given to medium-term financing: that is, loans of at least 18 months.

JEREMIE: tailor-made funds from regional grants

The 'Joint European Resources for Micro to Medium Enterprises' (JEREMIE) initiative aims to enhance the execution of EU regional policy and improve access to finance for SMEs.

As a financing tool under the 2007–13 ERDF, JEREMIE will complement other SME finance initiatives at EU level, notably the CIP.

The initiative will be jointly managed by the European Commission, the EIB and the EIF. The EIF will act as a unique counterpart to Member States.

JEREMIE will enable the EU's Member States and regions to use part of the funds they are eligible for to assist start-ups, micro-enterprises and SMEs with great flexibility. This will be achieved through specific financial instruments which are designed for SME needs and accommodate local conditions. Once reimbursed, the funds will be rolled over and used again — this will result in a multiplier effect, as they will potentially benefit a higher number of SMEs than under a simple grant system.

The EIF is currently carrying out an analysis of access to finance needs in the Member States and may subsequently act as a 'fund-

holder' in a number of Member States, managing the JEREMIE resources and selecting the financial intermediaries who will provide finance to SMEs.

The EIF will work with the full support of the EIB and its lending capacity. The latter will provide expertise in areas like evaluation and

rating. Where the EIF acts as a fundholder, it will cooperate with local financial intermediaries such as venture capital funds, loan guarantee schemes, banks and micro-finance providers. Funds will be channelled by the EIF to these local financial institutions which will, in turn, provide financing to SMEs. Other, national institutions may also act as fundholders, together with or instead of the EIF.

For further information, please visit the JEREMIE website:
<http://www.eif.org/jeremie>



Innovation 2010 initiative: embracing new technologies

The aim of the EU's Lisbon strategy is to make Europe a more attractive place to invest and work. The strategy recognises that knowledge and innovation are the keys to growth and that businesses should be able to create more and better jobs. In response to these goals, the EIB's 'Innovation 2010 initiative' (i2i) focuses on four key areas.

First, the EIB finances private and public sector investment in research, the development of centres of excellence and academic research centres.

Second, the EIB lends for human capital formation. It supports university training by improving access to training and life-long learning. An important contribution is to support the integration of research into higher and vocational education projects,

especially helping to finance upgrading of information technology infrastructure, improving digital literacy and spreading e-learning.

Third, the EIB lends to projects that help the diffusion of technology and the development of ICT. In particular, the EIB assists the creation of communication networks in sectors like health and transport. Further, the EIB is an important contributor to the

development of electronic commerce platforms and to the roll-out of fixed and mobile broadband networks.

Fourth, the EIB supports entrepreneurship by financing innovative SMEs via commercial banks and, through the EIF, investing in venture capital funds to provide innovative SMEs with equity resources.

i2i is linked to the European research area. This means that in addition to the 25 EU Member States, Bulgaria, Romania, Turkey and the Western Balkans can benefit from it.

The EIB's objective is to lend EUR 50 billion to foster innovation in this decade. In the first five years since the Bank set up i2i, it lent EUR 24.5 billion and provided EUR 2.3 billion in venture capital through the EIF.

Many of the loans increase the economic and social cohesion of the Union and in total about two thirds of the i2i lending went to projects in the least developed regions of the Union. Many loans have helped to establish centres of excellence in less-favoured regions of the Union, which bears testimony to the strong contribution made by EIB lending to the transfer of knowledge to areas of the EU that are lagging behind.

For more information, please visit the EIB's website:
<http://www.eib.europa.eu>



EU SME Finance facility: reaching out to central and eastern Europe

This SME Finance facility, run jointly by the EU and several International Financial Intermediaries (IFIs), stimulates the supply of loans and leasing to SMEs in the new Member States and EU accession countries. It does this by providing a combination of credit lines (from the IFIs) and technical assistance (funded by the EU) to local banks and leasing companies who wish to develop their SME business.

The EU SME Finance facility was set up for micro, small and medium-sized enterprises in the central European region, including Bulgaria, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia and Slovenia. It also covers Turkey. In total, the facility has channelled over EUR 2.5 billion to SMEs in the region, matched by EUR 367 million in incentives from the EU.

The local banks and leasing companies focus on financing SMEs at the lower end of the size spectrum; the average credit line pro-

vided by the IFIs is between EUR 5 million and EUR 20 million, while the finance on offer to SMEs is in the range of EUR 20 000 to EUR 250 000.

The EU usually covers either performance fees, which help compensate the banks and leasing companies for the extra costs related to SME lending, or technical assistance, which is aimed at recruiting and training bank staff for SME financing activities, as well as improving management information systems, strengthening management capabilities and marketing expenses towards SMEs.



For more information, and a list of the intermediaries participating in the facility, please visit the European Commission website:
http://ec.europa.eu/enlargement/glossary/terms/sme-facility_en.htm

Grants of the European Union

The 'Grants of the European Union' website provides an overview of all the grants and loans awarded by the European Commission, with an explanation of how to apply for a grant in all areas of EU policy.

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The European Commission awards money in the form of grants in order to implement projects or activities related to EU policies, in fields as diverse as research, education, health, environmental protection, regional policy and many more. The grant beneficiaries are mainly private or public organisations, and can exceptionally be individuals, chosen for their capacity to implement the projects concerned.

With a list of European policies under which grants are awarded, the website provides a full description of every programme. It also provides additional information on each initiative and on the application process, organised by field of policy.

Since grants cover a very diverse range of fields, the specific conditions that need to be fulfilled vary from one field to another; hence, applicants should carefully consult the rules of each grant programme.

However, some basic principles apply to all EU grants.

- They are a form of complementary financing. The EU does not finance projects up to 100 % — only projects taking place outside the EU have the possibility to be financed in full.
- They enable a given operation to break even

financially and cannot lead to a profit for their beneficiaries.

- They cannot be awarded retroactively for actions that are already completed.
- Only one grant may be awarded for the same action.

Grants are not awarded on a case-by-case basis; instead, they are subject to annual programming. Before 31 March each year, the relevant Commission departments fix the broad outlines of the grants that are envisaged over the year. Calls for proposals are then published on the departments' websites, and the grants are awarded to the best candidates.

Some grants are exceptionally awarded directly to certain beneficiaries without a call for proposals. This may be due to their specific competences or characteristics which means that they are the sole beneficiaries for certain actions (situations of

monopoly), or to the emergency nature of the action (humanitarian aid in particular).

As grants come from public money, transparency is key: by 30 June of each year, the list of grants awarded during the previous year is published on the Internet.

Aside from grants awarded following calls for proposals, the Commission also concludes public procurement contracts for the supply of goods, the implementation of works or the provision of services. These contracts are concluded following calls for tender — for more information on this, see the page on the 'Tenders electronic daily' (TED) web service.



For more information on EU grants and funds, please visit the website:
<http://ec.europa.eu/grants>

European Union programmes for SMEs — an overview of the main funding opportunities available to European SMEs

This guide, published in 2005 and due to be updated by the end of 2006, presents summarised information on the funding opportunities available to SMEs, with links to the main websites for each programme.

The guide divides the EU's financial assistance schemes to SMEs into four categories.

- Funding opportunities directly available to SMEs: mostly thematic funding with specific objectives — environment, research, education — designed and implemented by different departments of the European Commission. SMEs can apply directly for the programmes, generally on the condition that they present sustainable, value-added and trans-national projects.
- Structural Funds: a major funding source for SMEs, through the different pro-

grammes and initiatives implemented in the regions.

- Financial instruments: financial tools managed by the EIF and made available via national financial intermediaries.
- Other types of support: these consist generally of non-financial assistance, mostly in the field of internationalisation.

The guide can be downloaded from the following website:
http://ec.europa.eu/enterprise/entrepreneurship/sme_envoy/pdf/support_programmes_2005_en.pdf



How to deal with the new rating culture — a practical guide to loan financing for small and medium-sized enterprises

Published by the European Commission in July 2005, this guide provides concrete guidelines for SMEs applying for loans from banks. It is designed to serve the information needs of SME executives who deal directly with banks on credit matters.

Because European SMEs are very dependent on bank lending, changes in bank behaviour affect SMEs' access to loans. For this reason, there have been discussions in many countries about changes in the banking markets, including the effects of the reforms in banks' capital requirements (the Basel II agreement).

For many reasons that are only partially linked to the new Basel II agreement,

banks have changed their behaviour and are attaching more attention to the relative riskiness of their clients. To estimate the risk of their client firms, banks need more information than before. SMEs that can show that they are stable can expect to benefit from lower interest rates and better access to loans; riskier SMEs are likely to face higher interest rates and higher collateral requirements.

Along with an overview of ongoing developments in the banking industry, including recent regulation, this publication gives some insight into how the SME lending business will evolve over time. In addition, it describes banks' credit processes and current changes relating to them, with a particular focus on what ratings are and how banks use them now and in the future. Finally, the guide offers SMEs a set of basic rules for dealing successfully with banks on credit matters in the evolving financing environment.

The guide can be downloaded from the following website:
http://ec.europa.eu/enterprise/entrepreneurship/financing/docs/basel_2_guide/basel_guide%20_en.pdf

Fit for the euro — a guide for small and medium-sized enterprises

Helping small companies adapt to the euro, this 2005 publication contains advice drawn from the experiences of SMEs in countries where the euro has already been introduced.

A wealth of information in the brochure is very topical for SMEs in Slovenia, which is preparing to adopt the euro. Among other

things, a short description is included on how SMEs can benefit from the introduction of the European currency, along with

advice on when and how they should start the changeover. It also analyses the impact this will have on the SMEs' systems, as well as considerations that must be given to existing and new contracts.

The guide can be downloaded from the following website:
http://ec.europa.eu/enterprise/entrepreneurship/financing/docs/euro_guide/euro_guide_en.pdf

RESEARCH

From 2002 to 2006, the Sixth Framework Programme (FP6) was the EU's main instrument to promote and support R & D in Europe. This five-year programme has a total budget of EUR 17.9 billion. The bulk of the budget goes to the 'thematic areas' — that is, those areas where the EU in the medium term intends to become the most competitive and dynamic knowledge-based economy in the world. Research-performing SMEs are encouraged to take part in the 'thematic areas' and 15 % of the budget (approximately EUR 1.9 billion) is dedicated to them. In addition, EUR 473 million are earmarked specifically for SMEs in need to outsource research.

From 2007 onward, European research will get an even greater boost. The total budget for the new seven-year Framework Programme for research (2007–13) has already been agreed: EUR 53.2 billion for supporting scientific and technological excellence in Europe. A similar 15 % target for SME participation will most likely apply — the indicative budget for the SME specific actions in the Seventh Framework Programme (FP7) is around EUR 1.3 billion.

This section looks at some of the EU's projects for SME research funded under FP6, as well as web services and contact points for innovative SMEs.

Research projects for research-performing SMEs

STREPs: a perfect match for SMEs

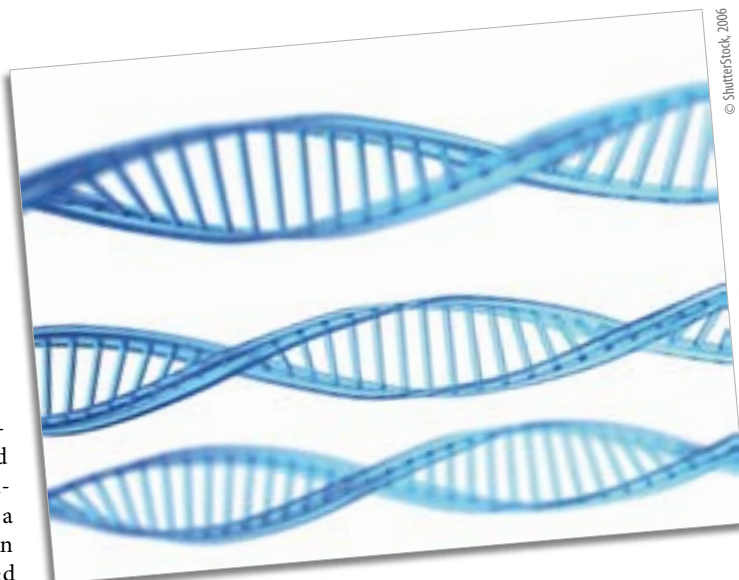
Specific targeted research projects (STREPs) are EU-funded consortia which bring together various research partners from across business and academia.

A typical STREP consortium comprises universities, research institutions, and enterprises of all sizes, including SMEs. These consortia are usually comprised of between 6 and 15 participants, with EU funding typically between EUR 0.8 million and EUR 3 million and a project duration of between 18 and 36 months.

In contrast to the multi-objective and more multi-disciplinary approach of larger Integrated projects (IPs), STREPs focus on specific research objectives with clear and exploitable outputs that can be brought to the market quickly — this narrower scope makes it easier for SMEs to manage their

participation in a STREP.

The knowledge gained from participating in a project can be exploited for commercial advantage. Other benefits include acquiring a wider network of business and research contacts and keeping abreast of the latest developments in the company's specific field.



For more information and to find a project, please visit the CORDIS FP6 website: <http://cordis.europa.eu/fp6/projects.htm>

The brochure 'SMEs in STREPs under FP6' can be downloaded from the following website: <http://sme.cordis.europa.eu/about/downloadable.cfm>

Integrated projects: an impetus for change

In order to have a positive impact at European level, IPs are designed to assemble the critical mass of expertise and resources necessary to achieve ambitious scientific and technological results.

An IP's activities not only include research, but also technological development, demonstration, promotion, training, and knowledge management and transfer. IPs were introduced for the first time under FP6. They are seen as the 'knowledge production engines' required to meet the

research objectives of the programme's priority thematic areas.

The projects normally run for between three and five years, and tend to be on a larger scale than earlier EU-funded research projects. Total project budgets of over

EUR 20 million are not uncommon, while consortia regularly include 20 or more partners.

For high-tech SMEs involved in project consortia as research performers with their own specialised technology or know-how, IPs often provide a springboard for the launch of new products or services, or for the internationalisation of their market presence.

For more information and to find a project, please visit the CORDIS FP6 website: <http://cordis.europa.eu/fp6/projects.htm>

The brochure 'How to join a running IP' can be downloaded from the following website: <http://sme.cordis.europa.eu/about/downloadable.cfm>

Networks of Excellence: propelling European research to the top

Strengthening scientific and technological excellence across Europe can only be achieved by bringing together the right expertise at EU level — this is where the Networks of Excellence (NoE) come in.

NoE aim to overcome the fragmentation of European research by gathering the critical mass of resources and expertise needed to provide European leadership. While an IP project aims to solve a particular problem in a specific scientific area, NoE projects generally aim to strengthen scientific and technological excellence on a particular research topic. They include a training component and run for up to seven years.

Participants may be research entities such as research centres, universities, enterprises — including SMEs — and research and technology organisations. The joint programme of activities (JPA) is the collective vehicle for achieving the objectives of the network. It consists of a coherent set of new or redesigned activities that the participants undertake jointly. The intellectual property rights (IPR) remain with the participants of the project.

For more information on the Intuition network, please visit:
<http://www.intuition-eunetwork.org>

For more information on NoE, please visit:
http://cordis.europa.eu/fp6/instr_noe.htm



Virtual reality in the workplace

Intuition is a NoE focused on virtual reality (VR) and virtual environment applications for future workspaces. It is funded by the EU under the FP6 thematic area 'Information society technologies' (IST). The network includes 60 partners and is being coordinated by the institute of communication and computer systems of the National Technical University of Athens in Greece.

VR technology has started to be used to a great extent in industrial applications. The technology, however, has so far suffered from a lack of organisation and long-term vision. A key objective is to encourage the adoption of virtual environments in industrial

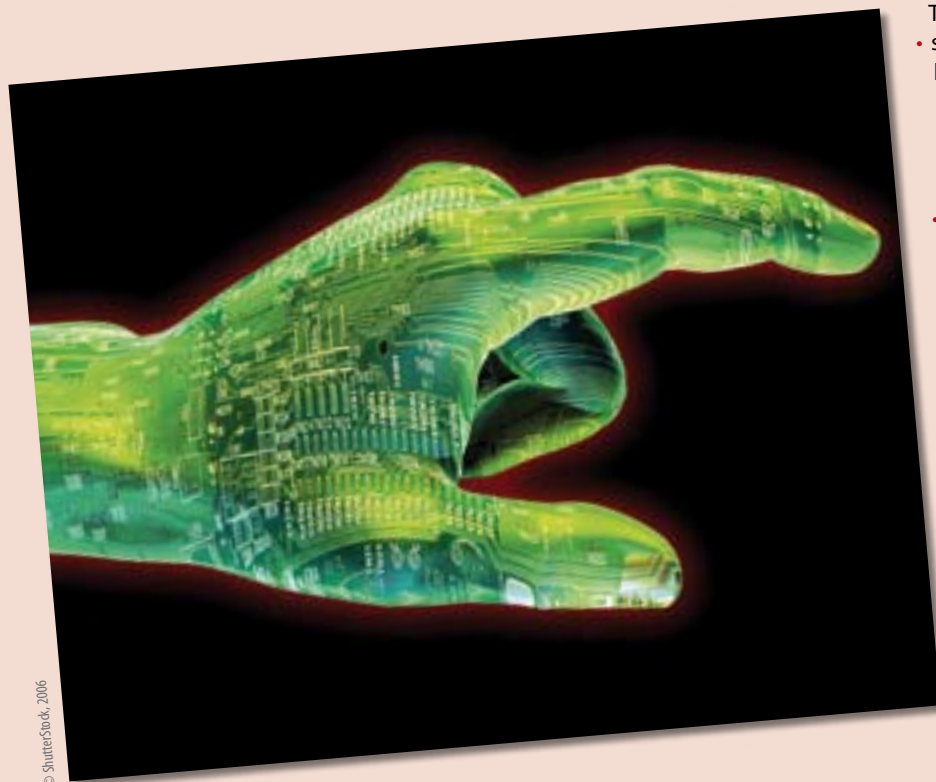
processes, and assess the extent to which they are spreading into the workplace and everyday life. Their impact on the actual working environment must also be assessed.

While VR technology is still a rapidly evolving and diversifying field, the massive R & D process has reached a point where pan-European structuring and integrating effort are an absolute necessity. One of Intuition's targets is to overcome the fragmentation that has widely been observed and bring about lasting integration in the European area.

The Intuition network aims to:

- systematically acquire and cluster knowledge on VR concepts, methodologies and guidelines, to provide a thorough picture of the state of the art and provide a reference point for the development of future projects;
- perform a review of existing and emerging VR systems and virtual environment applications, and establish a framework of relevant problems and limitations to be overcome;
- identify user requirements and wishes as well as promising new application fields for VR technologies.

The project has been divided into 10 working groups in the following areas: aerospace, augmented reality, automotive and transport, constructions and energy, engineering design, entertainment and culture, evaluation and testing, education and training, haptic (or tactile) interaction, and medicine neuroscience.



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ETI projects for SMEs: helping SMEs take part in FP6

For small companies wishing to take part in FP6's mainstream research projects, economic and technological intelligence (ETI) projects are a stepping-stone to getting involved. The scheme also improves SMEs' access to scientific and technological information.

ETI projects typically last for three years, with a total budget of EUR 1.5 million. Dozens of ETI projects are currently running across the EU.

The projects build bridges between SMEs, researchers, entrepreneurs and investors: they are not run by SMEs themselves, but by intermediary organisations with good access to dissemination routes, such as SME

national contact points, industrial federations, networks or associations of research performers, professional associations, chambers of commerce and so on. These bodies are responsible for creating an environment more conducive to new ideas through the EU and help create innovative technology-based research initiatives.



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For more information, please visit the CORDIS SME TechWeb website: http://sme.cordis.europa.eu/economic/eti_projects.cfm

The brochure 'Economic and Technological Intelligence' and the folder 'ETI projects', Volume I and II can be downloaded from the following website: <http://sme.cordis.europa.eu/about/downloadable.cfm>

Keeping up with the latest trends

The fashion industry contributes strongly to the European economy, providing employment for about 3 million people. However, SMEs throughout the industry need to undergo dramatic innovative change if they are to compete successfully on a global scale.

Fashion Net, an ETI project, aims to make it easier for SMEs in the sector to access EU research projects. It also plans to encourage transnational innovation and technology transfer among SMEs operating in the fashion business. The scheme is intended to strengthen the various networks in which expertise and best practice are exchanged, helping in turn to boost the competitiveness of small companies.



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The project ranges greatly in scope, covering all types of businesses from design to the production of clothing materials of all kinds. It is also aimed at SMEs involved in associated activities, such as supply-chain management and business development. Its main targets are those SMEs that are already innovative to some degree — roughly half of the total involved in the fashion business.

There are many reasons why SMEs can benefit greatly from Fashion Net. Firstly, they are generally understaffed and therefore do not have the human resources necessary to invest in innovation. Secondly, it is difficult for innovative SMEs to obtain information about potential research partnerships and how they might gain access to them. Intermediary organisations can help greatly by taking their innovative ideas and formalising them in proposals for specific transnational collaborative projects.

The Fashion Net project is being carried out by 16 partners in 8 countries — the Czech Republic, France, Greece, Italy, Lithuania, Romania, Spain and Turkey. At the core of the project is a network of SME intermediaries — industrial associations, research organisations and NCPs, as well as clusters of SMEs.

An information campaign is planned, targeting 4 500 SMEs. This is being implemented through two conferences, eight innovation workshops and eight training sessions. Moreover, 155 technology audits and a number of best practice cases will be collected throughout the project. The actions of SMEs will also be integrated and coordinated once they have joined up to an FP6 project proposal.

Although the Fashion Net contract finished in April 2006, a new ETI contract 'Fashion to Future' was awarded to a consortium made up of three ETI projects: Fashion Net, ITE (based on intelligent textiles) and SHOES 5000 (based on footwear components). The aim is to increase the competitiveness of SMEs in the fashion sector through simplified access to research and innovation results. Although it is an FP6 project, it also promotes the participation of SMEs in FP7.

Research projects for SMEs in need to outsource research

Cooperative research projects: supporting innovative SMEs

For innovative SMEs without their own research capabilities, cooperative research projects bring together smaller players from different countries with a specific research objective or need. FP6 places a strong emphasis on this kind of SME support and has set aside about EUR 320 million.

A large part of the research work required is assigned to so-called R & D performers: universities, research centres or technological institutes. Ownership and IPR, however, remain exclusively with the SMEs.

Tightly focused on short-term industrial requirements, the projects may address any relevant scientific or technological research topic. They last no more than two years and have overall EU funding between EUR 0.5 million and EUR 2 million.

Two types of activities are eligible for funding under the scheme — research and innovation-related activities, and consortium management activities.

- Research and innovation-related activities: these can include any science and technology topic based on well-defined and clearly focused research objectives leading to concrete results. The planned outcome should be applicable knowledge that will

either improve upon or develop new products, processes or services — or meet the needs of other SMEs. Innovation-related activities should also promote the exploitation of results.

- Consortium management activities: this covers the overall coordination costs relating to the project and includes managing the consortium agreement, addressing the overall legal, contractual, financial and administrative aspects as well as coordinating knowledge management and other innovation-related activities at consortium level.

For more information, please visit the CORDIS FP6 website:
<http://cordis.europa.eu/fp6/projects.htm>

The brochure 'Co-operative Research' and the folder 'Co-operative Research projects for SMEs', Volume 1 and 2 can be downloaded from the following website:
<http://sme.cordis.europa.eu/about/downloadable.cfm>

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Safe blood for hospitals

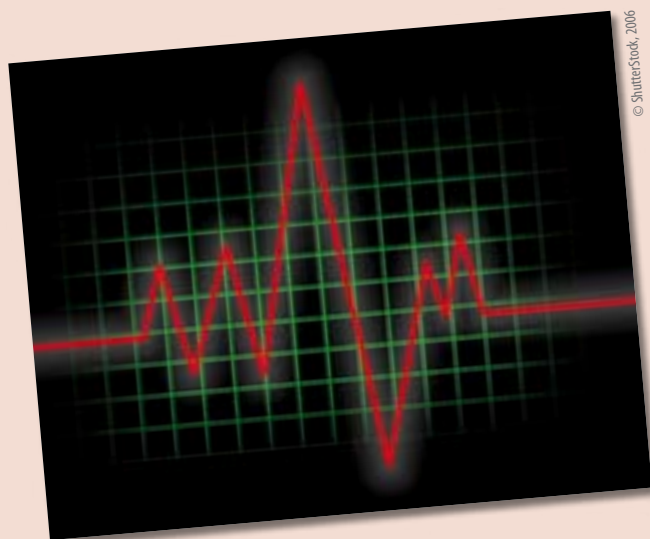
The Rastud project, carried out by three SMEs, addressed the problem of ensuring total safety of blood products. Blood centres

and hospitals are always in search of donors to guarantee a constant supply of blood, and a fast and accurate means of analysing the blood must be found in order to screen for bacteria.

With the cooperation of universities, the Rastud project formed an R & D network in order to create a machine that can detect bacteria in blood quickly and efficiently. Many hundreds of blood centres and many more hospitals in Europe will benefit from this project — there is an enormous market for the machine, worth some EUR 7 billion worldwide.

Rastud demonstrates the way in which cooperative research projects bring benefits both to SMEs and research institutes. Under the scheme, universities offer concrete solutions to business, and they have an opportunity to broaden their own knowledge and to create new technologies that can be used by other companies.

The EU contributed EUR 773 000 to the financing of Rastud, which had a total budget of EUR 1 402 000.



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Collective research projects: exploiting R & D results

Thanks to collective research projects, large communities of SMEs can expand their knowledge base through R & D on widely-shared technological, environmental, safety or standards issues.

Just like cooperative research, collective research activities are assigned to so-called R & D performers — that is universities, research centres or technological institutes. They carry out work for industrial associations and groupings representing SMEs, in order to improve the overall competitiveness of large communities of SMEs and SME-intensive sectors.

Moreover, collective research projects usually run longer, and are larger in size, than cooperative research projects. Their typical duration is between two and three years, and they benefit from overall EU funding between EUR 2 million and EUR 5 million.

Every collective research project includes a 'core group' of SMEs who are involved in all aspects of the project, from the initial research concept through to the dissemination of the final results. Activities cover research and innovation-related work, consortium management tasks and training activities — particularly the training of SME managers and technical

staff regarding the new knowledge generated by the project.

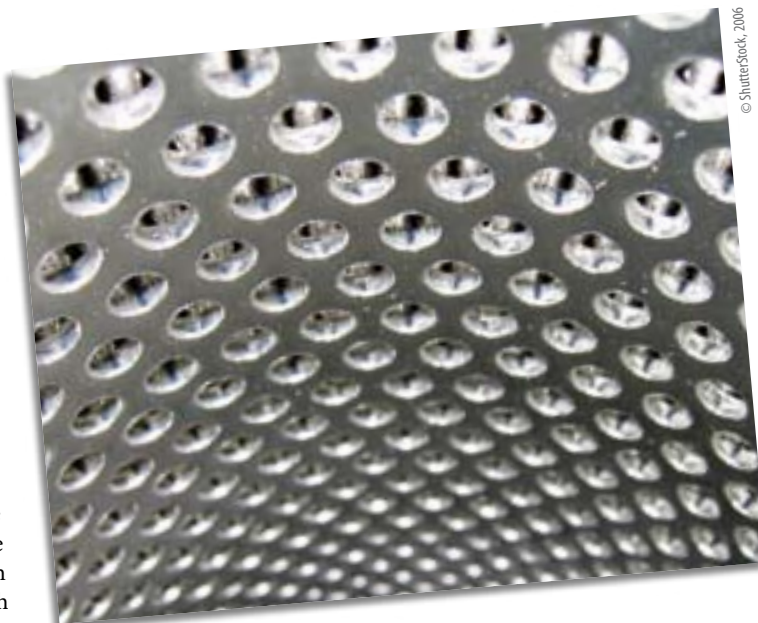
As Europe-wide initiatives, these projects aim to:

- reinforce the technological basis of sectors;
- develop 'technological tools', such as diagnosis methods, safety equipment, etc.;
- find solutions to common challenges such as fulfilling environmental performance criteria, meeting regulatory requirements, achieving workplace safety standards; and
- carry out pre-normative research to help set European norms and standards.

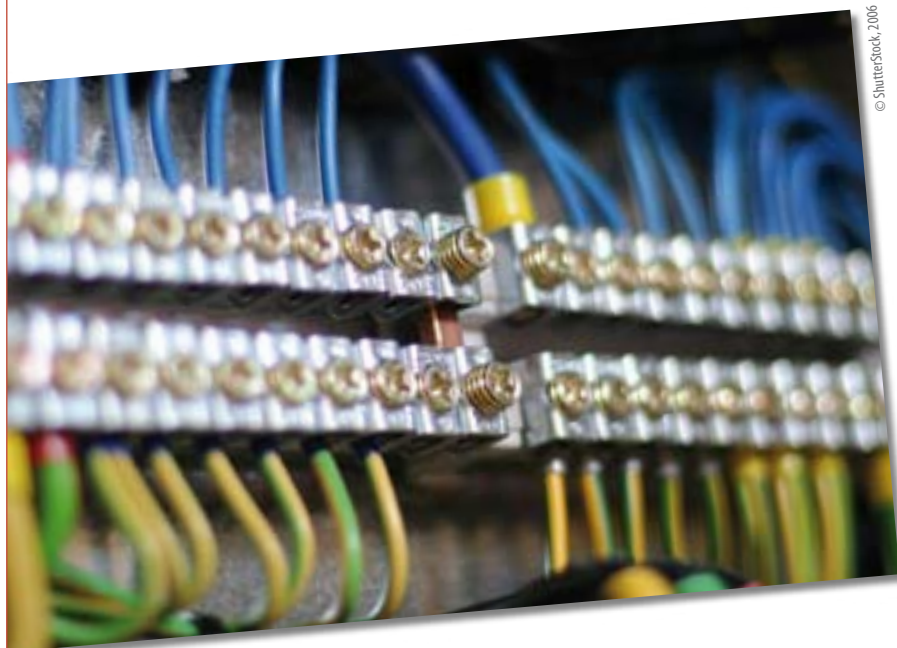
The project's IPR belong exclusively to the contracting industrial associations and groupings.

For more information, please visit the CORDIS FP6 website:
<http://cordis.europa.eu/fp6/projects.htm>

The brochure 'Collective Research' and the folder 'Collective Research projects for SMEs', Volume 1 and 2 can be downloaded from the following website:
<http://sme.cordis.europa.eu/about/downloadable.cfm>



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Faster tools for better business

Tool-making — a sector consisting mainly of SMEs — has a turnover of EUR 11 billion. As manufacturing tools for plastic injection moulding is a labour-intensive process, the automation of existing production will be essential for these SMEs to remain competitive. With a total budget of EUR 3 516 000 (of which EUR 1 757 000 contributed by the EU), the Fastool project has sought to address these challenges by installing low-cost automation into workshops.

Fastool has brought together industrial associations from Germany, Spain, the Netherlands and the United Kingdom to carry out this collective research project on behalf of their members.

In the Netherlands the trade association represents 120 SMEs, in Germany 180, in Spain 209 and in the United Kingdom 299; their role is to disseminate knowledge on best practice techniques to the SME community. The R & D network also stretches across these four countries.

The benefits are plentiful, and are helping to keep tool manufacturers in Europe. They include a reduction in programming time of up to 95 %, an improvement in graphite machines, a reduction in labour costs by extending the working day, and an increased utilisation of expensive equipment.

List of Innovation Relay Centres, national contact points for SMEs and Business and Innovation Centres. EIC national networks.

For more information on these services, see the articles on pages 35, 43 and 44.

CORDIS

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EU-wide contact points for SMEs



BELGIUM

IRC regional contact points

Direction Générale des Technologies, de la Recherche et de l'Energie – Ministère de la Région Wallonne (DGTRE–CRIW)
Avenue Prince de Liège, 7
B-5100 Jambes (Namur)
Tel. (32-81) 33 55 50
Fax (32-81) 30 66 00
E-mail: jc.disneur@mrw.wallonie.be
Web: <http://recherche-technologie.wallonie.be>

Groupement d'Intérêt Economique des Centres d'Entreprises et d'Innovation (GIE–CEI) de Wallonie

Avenue Sergent Vriethoff, 2
B-5000 Namur
Tel. (32-81) 71 71 38
Fax (32-81) 71 82 55
E-mail: vvb@bep.be
Web: <http://www.bepentreprises.be>

Instituut voor de Aanmoediging van Innovatie door Wetenschap en Technologie (IWT) in Vlaanderen
Bischoffsheimlaan, 25
B-1000 Brussels
Tel. (32-2) 209 09 39
Fax (32-2) 223 11 81
E-mail: irc@iwt.be
Web: <http://www.iwt.be/irc>

SME national and regional contact points for R & D

Brussels Enterprise Agency
Rue Gabrielle Petit, 4-b 12
B-1080 Brussels
Tel. (32-2) 422 00 25
Fax (32-2) 422 00 43
E-mail: jev@abe.irisnet.be
Web: <http://www.abe.irisnet.be>

Instituut voor Aanmoediging van Innovatie door Wetenschap en Technologie (IWT) in Vlaanderen
Bischoffsheimlaan, 25
B-1000 Brussels
Tel. (32-2) 209 09 25
Fax (32-2) 223 11 81
E-mail: adl@iwt.be
Web: <http://www.vlaanderen.be/6kp>

Union wallonne des Entreprises (UWE)
Chemin du Stockoy, 1–3
B-1300 Wavre
Tel. (32-10) 47 19 66
Fax (32-10) 45 33 43
E-mail: stephane.waha@uwe.be
<http://www.ncpwallonie.be>

Business and Innovation Centres

Bureau Économique de la Province de Namur
Avenue Sergent Vriethoff, 2
B-5000 Namur
Tel. (32-81) 71 71 71
Fax (32-81) 71 71 00
E-mail: info@bep.be
Web: <http://www.bep.be>

Cap Innove
Rue de l'Industrie, 20
B-1400 Nivelles
Tel. (32-67) 88 36 11
Fax (32-67) 88 36 88
E-mail: info@capinnove.be
Web: <http://www.capinnove.be>

Centre Européen d'entreprise et d'innovation (CEEI) Heracles
Avenue Général Michel, 1E
B-6000 Charleroi
Tel. (32-71) 27 03 11
Fax (32-71) 31 67 35
E-mail: heracles@heracles.be
Web: <http://www.heracles.be>

CEEI ID
Parc d'Activités économiques de Saintes
Avenue Léon Champagne, 2
B-1480 Saintes
Tel. (32-2) 390 92 72
Fax (32-2) 390 93 86
E-mail: info@agenceid.be
Web: <http://www.agenceid.be>

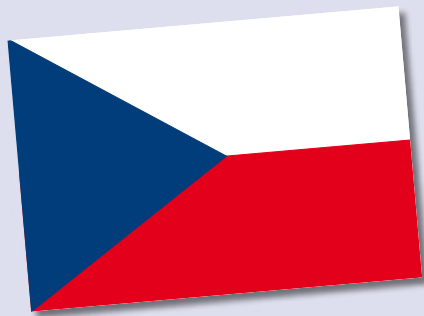
Idelux
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Tel. (32-63) 23 18 11
Fax (32-63) 23 18 95
E-mail: daniele.grodos@idelux-aive.be
Web: <http://www.idelux.be>

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Cipalstraat, 3
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Fax (32-14) 57 05 60
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Web: <http://www.innotek.be>

Maison de l'Entreprise S.A.
Parc Scientifique Initialis
Rue Descartes, 2
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Tel. (32-65) 32 15 11
Fax (32-65) 36 17 46
E-mail: projets@lme.be
Web: <http://www.lme.be>

Socran S.A.
Liège Science Park
Avenue Pré-Aily
B-4031 Angleur
Tel. (32-4) 367 83 11
Fax (32-4) 367 83 00
E-mail: info@socran.be
Web: <http://www.socran.be>

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CZECH REPUBLIC

IRC regional contact points

BIC Ostrava

Mostárenská 1156/38
CZ-70300 Ostrava - Vítkovice
Tel. (420) 595 95 74 58
Fax (420) 595 95 67 51
E-mail: projekty@bicova.cz
Web: <http://www.bicova.cz>

BIC Plzen s.r.o.

Riegrova 1
P.O. Box 325
CZ-30625 Plzen
Tel. (420) 377 23 53 79
Fax (420) 377 23 53 20
E-mail: klement@bic.cz
Web: <http://www.bic.cz>

Technology Centre AS CR

Rozvojová 135
CZ-16502 Prague 6
Tel. (420) 234 00 61 00
Fax (420) 220 92 26 98
E-mail: kudrnova@tc.cas.cz
Web: <http://www.circ.cz>

SME national and regional contact points for R & D

Technology Centre AS CR

Rozvojová 135
CZ-16502 Prague 6
Tel. (420) 220 39 07 26
Fax (420) 220 92 26 98
E-mail: skarka@tc.cas.cz
Web: <http://www.tc.cz>

Business and Innovation Centres

BIC Ostrava

Mostárenská 1156/38
CZ-70300 Ostrava - Vítkovice
Tel. (420) 595 95 74 58
Fax (420) 595 95 67 51
E-mail: bicova@bicova.cz
Web: <http://www.bicova.cz>

BIC Plzen

P.O. Box 325
CZ-30625 Plzen
Tel. (420) 377 23 53 79
Fax (420) 377 23 53 20
E-mail: bic@bic.cz
Web: <http://www.bic.cz>

Podnikatelské a inovační centrum BIC Brno, spol. s r.o.

Příkop 4
CZ-60200 Brno
Tel. (420) 545 17 61 30
Fax (420) 545 17 61 20
E-mail: bicbrno@bicbrno.cz
Web: <http://www.bicbrno.cz>

Technology and Innovation Centre (TIC) Prague

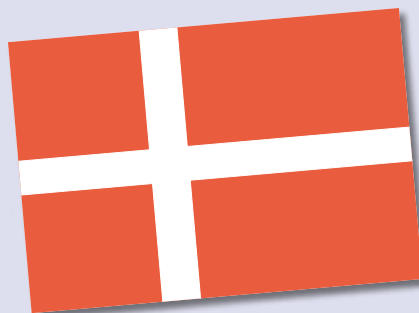
TIC CTU
Plzenska 221/130
CZ-15000 Praha 5
Tel. (420) 257 19 99 13
Fax (420) 257 21 23 40
E-mail: office@bic.cvut.cz
Web: <http://www.bic.cvut.cz>

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Fax (420) 220 92 12 17
E-mail: skarka@tc.cas.cz
Web: <http://www.tc.cz>

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DENMARK

IRC regional contact points

East Jutland Innovation (EJI) A/S

Forskerparken
Gustav Wieds Vej 10C
DK-8000 Aarhus C
Tel. (45) 86 20 20 00
Fax (45) 86 19 62 18
E-mail: LST@innovation.sp-aarhus.dk
Web: <http://www.oei.dk>

EuroCenter — Ministry for Science, Technology and Innovation

c/o Teknologisk Institut, Indgang 8
Gregersensvej, Postboks 141
DK-2630 Taastrup
Tel. (45) 72 20 29 64
Fax (45) 72 20 29 79
E-mail: OKD@eurocenter.info
Web: <http://www.eurocenter.info>

SME national and regional contact points for R & D

EuroCenter — Ministry for Science, Technology and Innovation
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E-mail: afl@eurocenter.info
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Web: <http://www.bic-nord.dk>

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GERMANY

IRC regional contact points

Agentur für Innovationsförderung & Technologietransfer GmbH Leipzig

IRC Sachsen
D-04109 Leipzig
Tel. (49-341) 12 67 14 69
Fax (49-341) 12 67 14 64
E-mail: drbilling@irc-sachsen.de
Web: <http://www.irc-sachsen.de>

Ati-Küste GmbH Gesellschaft für Technologie und Innovation

Schonenfahnerstraße 5
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Web: <http://www.ati-kueste.de>

AXON Technologie Consult GmbH

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E-mail: IRC@axon-technologie.de
Web: <http://www.irc-bremen.de>

Bayern Innovativ Gesellschaft für Innovations- und Wissenstransfer GmbH
Gewerbemuseumsplatz 2
D-90403 Nürnberg
Tel. (49-911) 20 67 13 10
Fax (49-911) 20 67 17 22
E-mail: eu@bayern-innovativ.de
Web: <http://www.irc-bavaria.de>

BTI Technologieagentur Dresden GmbH
Gostritzer Straße 61-63
D-01217 Dresden
Tel. (49-351) 871 75 60
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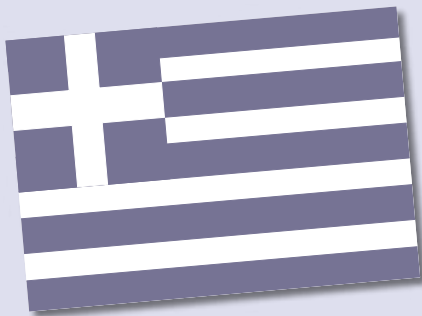
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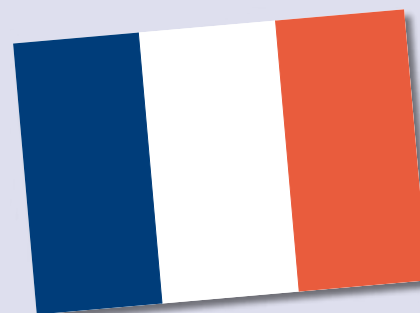
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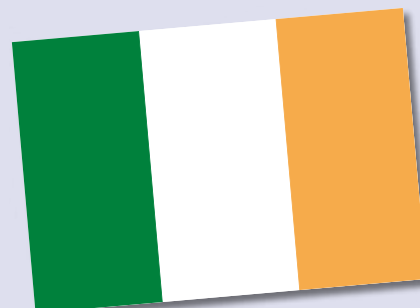
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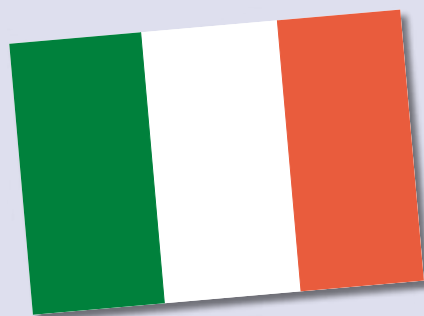
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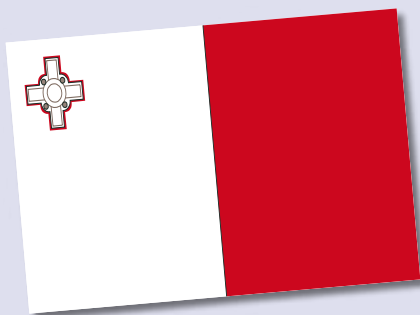
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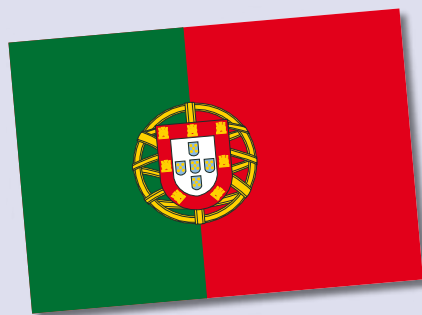
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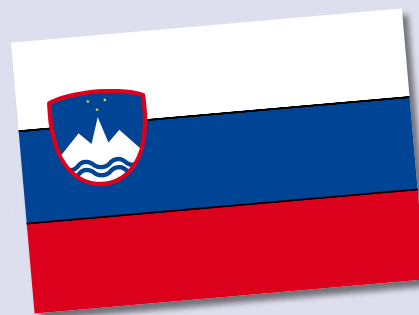
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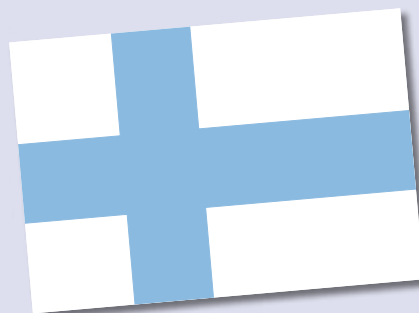
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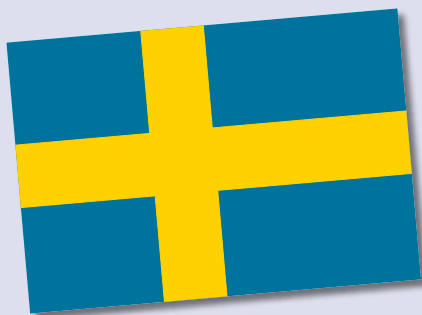
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E-mail: john.miller@technologyenterprise.co.uk
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Defence Diversification Agency

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Web: <http://www.seeirc.org>

TVT Business Innovation Ltd.

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London Technology Network

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Web: <http://www.london-irc.org>

East of England IRC

St. John's Innovation Centre Ltd.
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Web: <http://www.innovation-east.co.uk>

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Business and Innovation Centres**Birmingham BIC**

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E-mail: info@astonsciencepark.co.uk
Web: <http://www.astonsciencepark.co.uk>

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Nottinghamshire Enterprises
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Centre for Business Excellence
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Innovation Centre Noribic

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University of Warwick Science Park Ltd.

Barclays Venture Centre
Sir William Lyons Road
UK-CV4 7EZ Coventry
Tel. (44-24) 76 32 30 00
Fax (44-24) 76 32 32 30 01
E-mail: contact@uwsp.co.uk
Web: <http://www.uwsp.co.uk>

Euro Info Centres

Find a centre near you:
<http://www.euro-info.org.uk>

The addresses listed in this pull-out section are based on the information featured on the organisations' respective websites. While the highest possible accuracy was aimed for, CORDIS cannot take responsibility for inaccuracies or changes in contact details.

SME TechWeb: information at your fingertips

The SME TechWeb service is an easy-to-use, one-stop source of advice and information about EU research, specially tailored to SMEs. It contains all the general information you need in order to understand the EU's SME-specific measures — and, for those who wish to participate in a research project, details on how to submit a research proposal for funding.



SME TechWeb provides resources and information for technology-oriented SMEs interested in modernising and expanding abroad. It helps SMEs tap into EU funding for R & D, which is crucial for ensuring that companies keep ahead in today's competitive global market.

The site gives details of the NCPs for R & D in every country. This network of NCPs has been established to help potential participants in EU-funded projects, providing appropriate information and assistance.

NCPs are set up by each Member State and associated state. They cover each of the FP6-specific programmes (programmes that fund EU research and support innovative businesses).

SMEs that need assistance in preparing a European R & D proposal can contact their local NCP, which offers direct one-to-one help, local and personal access to information about the specific programmes, and help in identifying suitable partners.

SMEs are guided through a research project step-by-step, from the identification of needs to the commercial exploitation of results. They can also access the latest information available on FP6 and FP7, share knowledge and experiences on small business growth management and provide examples of ongoing and completed projects.

For more information, please visit SME TechWeb:
<http://sme.cordis.europa.eu/home/index.cfm>

Research and innovation on the Europa website: a guide to EU research activities

The EU's Research and Innovation portal offers a wealth of information on EU-funded research activities and opportunities, support centres, business practices and EU decisions related to the field of research.

Europe is increasingly facing challenges, not just from traditional competitors but also from emerging economies. To tackle these head-on, the EU needs to invest heavily in research and innovation activities. Joint research programmes provide the means and opportunities that individual Member States alone cannot offer. From 2002 to 2006, FP6 provided funding worth some EUR 20 billion to build a European research area. The programme's successor, FP7, will run from 2007 to 2013 with a much greater budget, ensuring that research and innovation remain at the heart of EU policies.

The research portal serves as a point of entry for anyone interested in EU research programmes. It contextualises the Framework Programme, highlighting its importance in a wider European context of creating growth and jobs. It maps out priority research areas and provides transparent information about the final destination of the ample funds earmarked for Framework Programme projects.

Moreover, the portal directs potential project participants to the Commission's Research

web pages, which provide more detailed information as well as specific details on FP7 funding.

Visitors can also consult the CORDIS web pages, which provide extensive detail of FP7 and application procedures. The CORDIS European Innovation Portal also offers useful practical information for innovative SMEs on patenting and directs surfers to a number of online services that aid businesses in their innovative endeavours. What is more, visitors can keep abreast of all the latest decisions, events and actions by browsing through press releases, reports and publications on research.

For more information, please visit the following websites:

Europa Research and Innovation portal:
http://europa.eu/pol/rd/index_en.htm

European Commission Research website:
http://ec.europa.eu/research/index_en.cfm

CORDIS FP7: <http://cordis.europa.eu/fp7>

CORDIS European Innovation Portal:
<http://cordis.europa.eu/innovation>



Research Information Centre: keeping up with the latest in research

The Research Information Centre gives online visitors enhanced access to hundreds of articles and stories from several editorial sources from the European Commission's Research DG, including RTD info, research headlines and success stories.

Articles have been carefully indexed under 14 themes and up to 70 sub-themes to help visitors find information on a specific research topic. A broad range of topics is covered, including agriculture,

energy, transport and space, health and life sciences, and the information society. The homepage features the success stories that resulted from highly promising research projects.

By clicking on a theme, readers are offered a number of sub-themes, allowing them to search for specialised information without burdensome scrolling. The website also directs enthused readers to the FP6 website, where they can explore how to actively take part in European research activities.

For more information,
please visit the Research Information Centre website:
http://ec.europa.eu/research/infocentre/index_en.cfm

CORDIS project database for cooperative, collective and ETI projects: an overview of innovative SME research projects

This website provides access to a database of all the projects currently supported by FP6, including specific research actions — principally cooperative research, collective research, integrated projects and projects in the field of economic and technological intelligence (ETI).

The database allows the user to search for a particular word or phrase (e.g. 'laser' or 'waste management') by entering it in the free text field. Particular projects can also be selected by type or country.

The database — available in English only — is updated every month to include further projects as their contracts are signed.



For more information on all the projects currently funded by FP6,
please visit the CORDIS project database website:
<http://cordis.europa.eu/fp6/projects.htm>

CORDIS 'Find a partner': connecting people

'Find a partner' is a tailor-made online service which helps companies to connect with the best research associates for their projects, either in the context of an EU-funded R & D projects, or within a broader search for a technology-oriented partnership.



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The service offers thousands of active partnership requests from companies, research institutions and universities across Europe and beyond. Companies seeking collaborators to take part in EU-funded research can propose a project and set up a consortium. Alternatively, they can advertise their expertise if they prefer to join a consortium. And even if they are not interested in participat-

ing in EU-funded projects, SMEs can still use the service to identify another company for private collaboration like a commercial agreement or joint venture.

At any one time, a user can access between 5 000 and 10 000 organisations actively looking for partners. The service is dynamic and the numbers increase or decrease depending on the collaboration needs of the organisations entering their profiles. Over the years, tens of thousands of organisations have entered their collaboration needs and searched the 'Find a partner' service. Improvements in communication technology have made it even easier for a broad spectrum of organisations to take advantage of the service. The service provides an easy, comprehensive 'first contact point' to help bring complementary organisations together.

For more information,
please visit the CORDIS 'Find a partner' website:
<http://cordis.europa.eu/fp6/dc/index.cfm?fuseaction=UserSite.FP6PartnersPage>

SME national and regional contact points for R & D: one-to-one help for SMEs

National contact points (NCPs) have been set up to offer direct one-to-one help to applicants for R & D funding. In each EU Member State, associated country and candidate country, a network of official NCPs offers support for SMEs that need assistance to prepare a European R & D proposal.

There are national and regional contact points in all the EU Member States as well as Bulgaria, Croatia, Iceland, Israel, Liechtenstein, Norway, Romania, Switzerland and Turkey.

The network of NCPs has been established to help potential research project

participants by providing them with the appropriate information and assistance. NCPs are set up by each Member State and associated country — every FP6-specific programme is covered by at least one NCP in every country. This

includes SME participation in the seven FP6 priority thematic areas, cooperative research and collective research projects. The contact points can also help companies find partners and identify national support initiatives.

By helping potential applicants to identify the most appropriate activity, and to obtain information about the procedures and administrative requirements, NCPs help increase the likelihood of obtaining funding. They also come together to form a Europe-wide network that provides local and personal access to information about specific programmes of FP6, and assistance to potential partners.

As the NCPs are national structures, the type and level of services offered may differ from country to country. In general, the following basic services are available:

- guidance on choosing thematic priorities and instruments;
- advice on administrative procedures and contractual issues;
- training and assistance on proposal-writing;
- distribution of documentation (forms, guidelines, manuals etc.);
- help in finding research partners.

Since NCPs are appointed for each of the areas of FP6, companies should contact the NCP relevant to their area of interest when seeking support.



Business and Innovation Centres: stepping in where innovators venture out

Business and Innovation Centres (BICs) support small and medium-sized businesses, offering strategic guidance on innovative projects. Their activities contribute to regional and local economic development, fostering pioneering research activities in existing SMEs and encouraging locals to set up new innovative businesses.

The BICs network offers a range of services to help European entrepreneurs set up shop or take their business abroad. The centres actively seek out innovative projects and carry out a range of activities to advance business incubation. These include risk analysis, business planning support, mentoring and training, and facilitating access to premises and to finances. BICs also offer support after the business has been set up; they advise SMEs on how to go European, or even global, and put them in touch with other entrepreneurs to encourage cooperation. The network of over 150 BICs covers most EU Member States, and also includes partners in countries far beyond the EU's borders.



For more information, please see the list of NCPs and BICs featured in this Supplement's pull-out section.

Publications

CORDIS focus SME Supplement

This is the first edition of the new CORDIS focus SME Supplement series which highlights the wide range of services that the EU has on offer for SMEs, and some of the EU-funded research results exploited by them. With a Supplement aimed specifically at European SMEs, CORDIS focus showcases the results of a fruitful partnership between the EU and Europe's numerous SMEs, and provides inspiration for future cooperation. The series is available free of charge in six languages: Spanish, German, English, French, Italian and Polish.

The SME Supplements are a welcome addition to the monthly round-up of news in the CORDIS focus Newsletter which provides a review of the main developments in all aspects of EU research and innovation activities. The Newsletter covers general policy developments, programme implementation and updates, calls for proposals and tenders, research results and new technologies, events, legislative activities and news from around Europe: (<http://cordis.europa.eu/focus>).

Subscription to CORDIS focus, including the Newsletter and its various Supplements, is free. If you would like to subscribe or to change an existing subscription, please use the form on the back cover or access the subscription form online at: http://cordis.europa.eu/news/focus/subscribe_en.html



SME Update newsletter

SME Update is a free publication offering news and views on the latest developments related to EU research for SMEs.

The four-page newsletter, published quarterly in English by the European Commission's Research DG, contains news, opinion, statistics

and advice on how SMEs can take part in European research projects, as well as interviews and examples of successful projects.

For more information and to download the 'SME Update' newsletter, please visit: <http://sme.cordis.europa.eu/about/downloadable.cfm>



Publications on FP6 for SMEs

A number of specific EU publications on cooperative, collective and ETI projects offer an abundance of case studies and success stories to inspire researchers and entrepreneurs alike.

The projects outlined all run under FP6 and comprise a wide variety of innovative initiatives. Nevertheless, they share a common goal: dovetailing innovative research and improving business prospects.

Brochures on cooperative research projects, collective research projects, ETI actions and STREPs as well as a wealth of other publications targeted at SMEs, are available for download from the CORDIS SME TechWeb website.

For more information and to download the publications, please go to: <http://sme.cordis.europa.eu/about/downloadable.cfm>

A whole range of EU actions offer support to help businesses develop and grow — from networks enabling SMEs to join forces, to databases presenting all the answers to small companies' questions on international trade, IPR and the Internal Market.

In this section, you will find an overview of some of the EU's schemes to support business and innovation.

Web services

European Business Support Networks: putting SMEs first

The alliance of 'European Business Support Networks' (b2europe) is an EU initiative created in order to dispel any confusion among SMEs on where to turn for assistance in their region. It makes it easier for SMEs to expand their business, obtain technologies, and find business partners or funding opportunities.

b2europe partnerships are a step towards creating an effective one-stop-shop approach to business support for European SMEs.

Through b2europe, SMEs can find their way more easily through the plethora of Euro-

pean services. The regional b2europe alliances generate closer cooperation between regional business support networks across Europe, enhancing their ability to deliver better services to SMEs. Different networks can share information and best practice and achieve better-targeted referral of clients.

The members of b2europe all sign on to a charter and a code of conduct and commit to focusing on the following areas of action.

- Client support: as b2europe is first and foremost an initiative to deliver enhanced support to Europe's SMEs, its members strive to strengthen

the impact and quality of the services they provide through improved contact at the local level.

- Skills and expertise: b2europe undertake actions to exploit the synergies that exist between them.
- Multiple entry point: a simple and transparent business support model based on a multiple entry point system guarantees that clients receive a tailored service from the most appropriate source.
- Referral of clients: a signposting mechanism is applied to ensure that the referral of a client is subject to high-quality standards and meets a set of minimum requirements.

Members include, among others, the IRCs and the EICs (described on p. 43 and p. 44), Business and Innovation Centres (described on p. 35), and Eurocentres.

For more information, please visit the b2europe website:
<http://ec.europa.eu/enterprise/networks>



The Digital Business Ecosystem: cutting-edge software for all SMEs

The Digital Business Ecosystem (DBE) is a new approach to business networking that aims to bring SMEs into the next generation of Internet usage. The project is also developing innovative new ways of involving regions and SMEs in major multinational research projects.

As a new generation of Internet-based software technologies starts to appear on the horizon, small companies risk being left behind because of the growing need for IT literacy and sophisticated resources. The DBE aims to put ICT companies and their SME clients at the forefront of major developments in software, hence helping them to compete at world-class level no matter how small, remote, or obscure their business.

The DBE provides an operating platform to underpin a wide variety of ICT developments for SMEs, both individually and as part of a regional ICT strategy. It is designed to be free and open source — this means it costs little and is adaptable by local software developers. As a result, SMEs need no longer be at the mercy of the proprietary interests of major suppliers: they can develop applications

locally to improve their competitiveness in all sectors.

The DBE is funded as an 'integrated project' under FP6 (see p. 12). It brings together expertise from the worlds of science, computing, business, and economic development — 20 partners from 10 EU Member States are working together to build the user community that will launch the DBE as a permanent facility.

For more information, please visit the DBE website:
<http://www.digital-ecosystem.org>

Easytrade web portal: opening up international trade for SMEs

Easytrade is a web portal giving SMEs easy access to information on international trade. It also interconnects the back office systems of the various companies involved in a transaction, and is a virtual meeting place where products can be found and transactions negotiated.

In spite of the Single Market, SMEs still face many hurdles to trading across borders: they may not know all the shipping requirements, paperwork, taxes and customs regulations, or they may have trouble finding a supplier for the product they want. As a result, they miss out on important trade opportunities.

Easytrade is addressing this problem by providing SMEs with all the information they need on international trade: the portal details the maze of documents required

to transport goods, from export-import licenses to tax and custom duties. The database is continually updated, since many regulations such as taxes and duties change frequently.

And the portal is more than a database. As a real-time integrated system, it connects the different companies involved in a transaction — a manufacturer, for instance, can link to the back office of a transport company so that the necessary transport documents are printed.

Moreover, a facility known as 'Cyberfair' provides a virtual meeting place for product vendors, purchasers and foreign trade professionals, where products can be found and transactions are negotiated.

Now being commercialised as 'Xport-plus.net', the Easytrade platform is currently available in six languages, with further versions planned. It is being used by around 500 SMEs in 7 European countries. The system won Spain's Best Business Idea Award 2004 and is attracting significant interest from investors.

For more information, please visit the EU's Information Society website: http://ec.europa.eu/information_society

'Leonardo da Vinci' dissemination database: education for improved competitiveness

The 'Leonardo da Vinci' programme funds research into SMEs' training and development needs. The dissemination database, established following the completion of these projects, makes the results of the programme more visible and ensures that they are actively exploited within training systems and practices.

The 'Leonardo da Vinci' programme supports innovative transnational initiatives aimed at promoting the knowledge, aptitudes and skills necessary for the successful integration of EU citizens into working life. SMEs can clearly benefit from such initiatives — taking companies' needs into consideration, the programme helps to build a European skilled workforce for an increasingly competitive world.

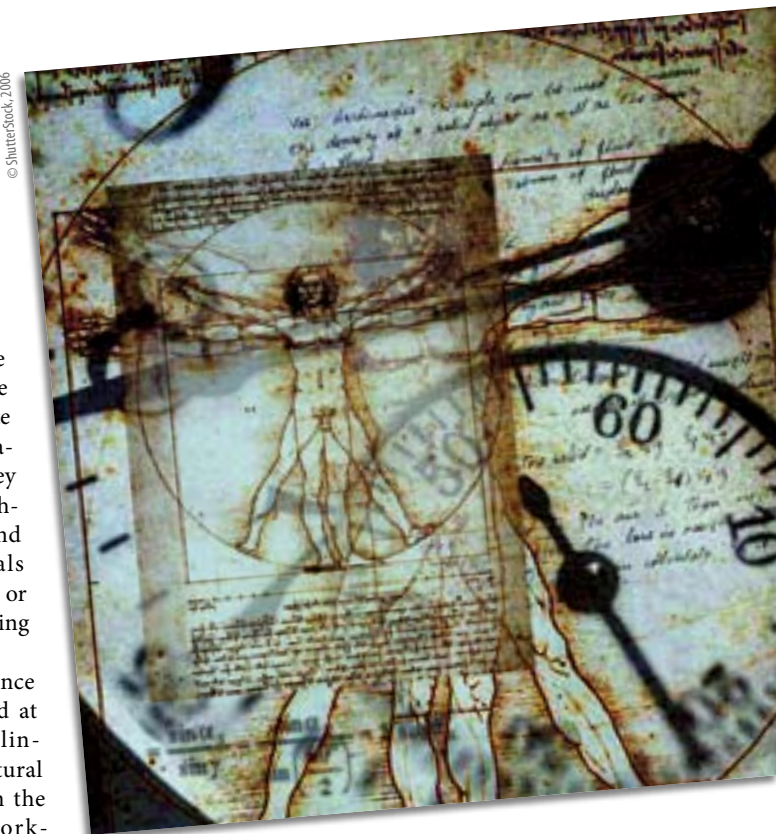
With this mission in mind, the programme encourages European citizens to improve their skills throughout their lives. It promotes mobility, innovation, and quality of training through transnational partnerships — cooperation between various players in vocational training such as training bodies, vocational schools, universities, businesses and chambers of commerce.

'Leonardo da Vinci' provides funding for a range of projects, each one of which has the potential to improve business for European SMEs.

- Transnational network projects aim to assemble, pool and build on European expertise and innovative approaches.
- Grants enable people in vocational training to complete a traineeship in another

European country. These projects prepare European workers for the multilingual European market, where competence in at least one foreign language is a boon to job seekers.

- Pilot projects are used to improve quality and promote innovation in vocational training. They develop tools, methods or concepts and concrete materials that can be used in, or adapted for, changing environments.
- Language competence projects are aimed at enhancing multilingual and multicultural communication in the training and working environment. The projects develop methods, approaches and tools which are related directly to work situations.



For more information, please visit the 'Leonardo da Vinci' programme website: http://ec.europa.eu/education/programmes/leonardo/index_en.html

The 'Market access' database: a guide to cracking world markets

The 'Market access' database is a free, interactive and easy-to-use service providing information about market access conditions in non-EU countries. It also works as a tool for the European Commission to follow up complaints from businesses about barriers to trade in non-EU countries.



As a central pillar of the EU's trade policy, the market access strategy aims to reduce the obstacles faced by European exporters of goods and services. The resulting database is an important operational part of this strategy, supporting a continuous three-way exchange of information between the EU institutions, Member States and European business.

As well as informing businesses on how to export to and invest in key third country markets, the database is used to follow up complaints on barriers to trade — whether in the World Trade Organization or in bilateral consultations with the countries concerned.

The 'Market access' database covers the following topics.

- Sectoral and trade barriers: information on export and investment conditions in non-EU countries, including all the EU's major trading partners. Companies can also identify trade barriers affecting them in the individual countries.
- Applied tariffs: this section provides the duties and taxes applicable to products, allowing exporters to calculate a landed cost.
- Exporters' guide to import formalities: everything exporters need to know about the import procedures and documents required for the import of a particular product.

- Statistical database: an overview of trade flows between the EU and non-EU countries, accessed by entering a harmonised system code or product description.
- Studies: the full text of reports and studies on market access is available for download. They cover geographical areas, selected business sectors or relevant horizontal issues (e.g. labelling).

For more information,
please visit the 'Market access' database website:
<http://madb.europa.eu/mkacccb2/indexPubli.htm>

'Your Europe' portal: making business easier within the EU

The 'Your Europe' business portal is a single web access point containing a wealth of practical information on running a business in the EU. It brings together data, information and useful links to help companies grow and achieve a European dimension.



Managing a trans-European business is no easy task due to the mass of information and national legislation companies have to get to grips with. How does one set up a subsidiary company in another Member State? What are the obligations when registering or certifying a trade mark? What environmental legislation applies to a particular business? How does a company lodge a complaint or claim compensation in another Member State?

The answers to all these questions — and many more — can be found on the 'Your Europe' business portal. The website features practical information on rights and opportunities in running a business in the EU and its Internal Market. It provides advice on questions such as how to certify a product, how to bid for public contracts, how to extend business activities in another EU country, and a wealth of additional information about the European Internal Market.

The portal features information in the following areas.

- General EU-wide information: business information in several languages, on eight different thematic areas including business development, funding opportunities, public procurement and taxation.
- Information at national level: country-specific business information on the individual Member States, covering the same eight thematic areas. The information is available in the language of the selected country plus German, English and French.
- Useful links: both the EU-wide and the country-specific pages contain a set of links to external sources of information which can supplement the advice on the website.
- Services for business: a separate page lists links to the most useful websites detailing EU services for business activities, including 'SOLVIT', 'Europe Direct' and the 'Business Support Network'.

For more information,
please visit the 'Your Europe' website:
<http://ec.europa.eu/youreurope/nav/en/business/home.html>

Tenders electronic daily: a database of EU tenders

Enabling companies to browse thousands of calls for tender across the EU through its central search engine, 'Tenders electronic daily' (TED) is an invaluable tool for all businesses.

EU public procurement law aims to ensure that all European companies have a fair chance to bid for public contracts. Open and transparent tendering procedures mean more competition, stronger safeguards against corruption, better service and value for money for taxpayers and, ultimately, a more competitive Europe. EU public procurement markets are worth over EUR 1 500 billion, more than 16 % of total EU GDP.

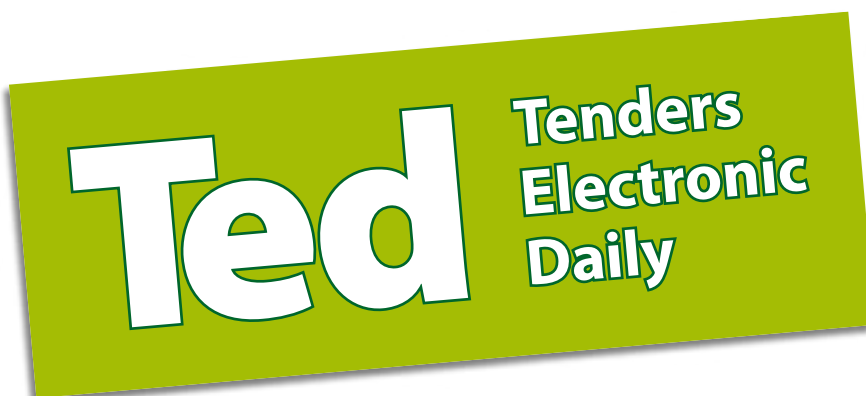
As part of this, TED enables all businesses to browse public tenders through its versatile search engine, available in 20 EU languages: they can search through thousands of business opportunities across the EU in over a dozen different sectors, from agriculture and construction to computer services and education.

A series of recent improvements have added the following features to TED to make it more user-friendly.

- Sorting of the result list: visitors can now sort the result list by document number, country, publication date or deadline.

- Business opportunities by business sector: companies can access notices by browsing by business sector. The sectors are mapped with the help of certain top-level Common Procedure Vocabulary codes.
- Registering to 'My TED': users can now register to 'My TED' to have access to additional functionalities, including 'Preferences', 'Clipping list' for storing documents and 'Saved queries' for storing queries.

For more information, please visit the TED website: <http://ted.europa.eu>



Normapme: insisting on Europe-wide standards

Normapme — or the European Office of Crafts, Trades and Small and Medium-Sized Enterprises for Standardisation — is an organisation created to help SMEs navigate Europe's standardisation process.

A standard is an agreement between the parties involved, such as manufacturers, sellers, purchasers, users and regulators of a particular product, process or service. Its adoption ensures that all operators have access to clear technical specifications, quality, performance and reliability. The objective of standardisation is to ensure that products and services are suitable for their purpose and are comparable and compatible.

Standards are essential in today's markets: they ensure that parts produced across bor-

ders are compatible and that networks are interoperable; they reduce costs for manufacturing and warehousing and make life easier for consumers, reassuring them that they are buying the correct item. Hence, standardisation contributes to the reduction of trade barriers and to increased competitiveness.

Every year, over 1 000 European standards are adopted by the 3 European standards organisations. Although the standardisation process formally allows for participation and input from all stakeholders, SME and craft

enterprises are often not aware of what is going on in standardisation and its importance. Unlike large corporations, SMEs do not have the means to keep abreast of the latest legislation and use it to their advan-

tage. They often run into hurdles in accessing and applying European and national standards because of lack of knowledge, difficulties in accessing the right information and problems in understanding EU directives.

To tackle these problems, Normapme has established permanent contacts with the three recognised European standards organisations and participates in technical committees of particular interest to SMEs and craft business. The organisation publishes information on new directives in clear, transparent language, and allows SMEs to formulate proposals on improving standards and directives.

The European Commission consults Normapme on a regular basis. To ensure a clear and productive feedback process, the organisation writes position papers and comments on draft proposals. Normapme takes part in sectoral committees, which allows the organisation to provide specific input for European policies in different areas.

For more information, please visit the Normapme website: <http://www.normapme.com>



IMP³rove: helping SMEs harness innovation

IMP³rove is a four-year project launched as part of 'Europe Innova', a network created to drive European innovation. The project has been designed to help SMEs harness innovation by developing a European self-assessment tool (SAT) for innovation management.

Many young, upcoming companies do not possess the entrepreneurial skills needed to exploit new discoveries successfully and survive in a competitive market. The challenge for small companies is to satisfy the demands of existing customers while continuing to push the boundaries in the quest for new ideas and opportunities. They also need to react quickly to technological developments in order to take a share of the low-end market from large companies.

IMP³rove is specifically aimed at helping innovative companies to overcome these problems. The ultimate goal is to help SMEs exploit innovation successfully and survive in a competitive market — the project will provide innovation facilitators with new and better tools to consult enterprises on innovation management issues.

Launched at the beginning of 2006, the project covers a wide range of industry sectors, including chemicals and pharmaceuticals,



ICT, mechanical engineering, transportation, services, textiles and food products. Via the scheme, intermediaries and SMEs are involved in:

- benchmarking existing consulting approaches and SATs in innovation management;
- developing a state-of-the-art methodology for innovation management consulting, and online SATs to ease access to funding for SMEs;

- conducting field tests of the tools developed and interviewing a minimum of 1 500 SMEs in 25 countries, with the active participation of European intermediaries;
- promoting and disseminating the IMP³rove results, including train-the-trainer workshops and open days for innovation professionals.

Ultimately, IMP³rove will lead to the creation of a European online SAT that allows companies to assess their ability to innovate compared to their competitors. As a result, SMEs will have a clearer picture of their innovation management performance and improvement potential.

With the participation of intermediaries, the initiative will also produce a toolkit in support of innovation management that will be used by facilitators at regional and national level.

In addition, the project will lay the foundation for a European innovation management certification system that will build on the newly defined SAT and the experience gathered from IMP³rove.

Furthermore, financial actors will have a tangible way of evaluating companies and facilitating access to finance, and policy-makers will obtain first-hand insights both on key success factors for innovation management and on the constraints to innovation faced by SMEs.

For more information, please visit the IMP³rove website by going to the 'Innovation management' section on the Europe Innova website: <http://www.europe-innova.org>



SOLVIT: the network for effective problem solving in Europe

SOLVIT is a user-friendly service, free of charge, and designed to help businesses and citizens find fast and pragmatic solutions to their Internal Market problems. If businesses are faced with a cross-border problem, caused by incorrect application of EU rules by a public administration, they can turn to SOLVIT. SOLVIT usually solves problems within a maximum deadline of 10 weeks and keeps you informed of progress in your case. Thanks to the cooperation between national administrations of all European Economic Area (EEA) countries and the online database, SOLVIT manages to find solutions in 78 % of the cases.

The Internal Market offers many opportunities for businesses to expand in another EU Member State. But while the Internal Market generally works well, mistakes sometimes occur. For example, a business may be faced with administrative obstacles, unjustified refusal of access to a national market or problems with value-added tax (VAT) reimbursement.

The aim of SOLVIT — which has been in operation since July 2002 — is to solve these types of problems without legal action and free of charge. The SOLVIT centres' goal is to help citizens and businesses alike to exercise their Internal Market rights across the EU; they are committed to providing real solutions to problems within 10 weeks.

The policy areas SOLVIT has mostly dealt with so far include topics such as the recognition of professional qualifications and diplomas, market access for products and services, public procurement, taxation and establishment as self-employed.

When a case is submitted to SOLVIT, the local SOLVIT centre (known as the 'home' SOLVIT centre) will first check the details of the application to make sure that it concerns the misapplication of Internal Market rules and that all the necessary information has been made available. It

will then enter the case into an online database, and it will be forwarded automatically to the SOLVIT centre in the other Member State where the problem has occurred (the 'lead' SOLVIT centre). The two centres work together to try to solve the problem — the home SOLVIT centre keeps the complainant informed of progress.

The system ensures that problems are solved as efficiently as possible. The network is coordinated by the European Commission and operated by the Member States; the Commission also provides the database facilities and, when needed, helps to speed up the resolution of problems.

For more information and the contact details of all the SOLVIT centres, please visit the SOLVIT website: http://ec.europa.eu/solvit/site/index_en.htm

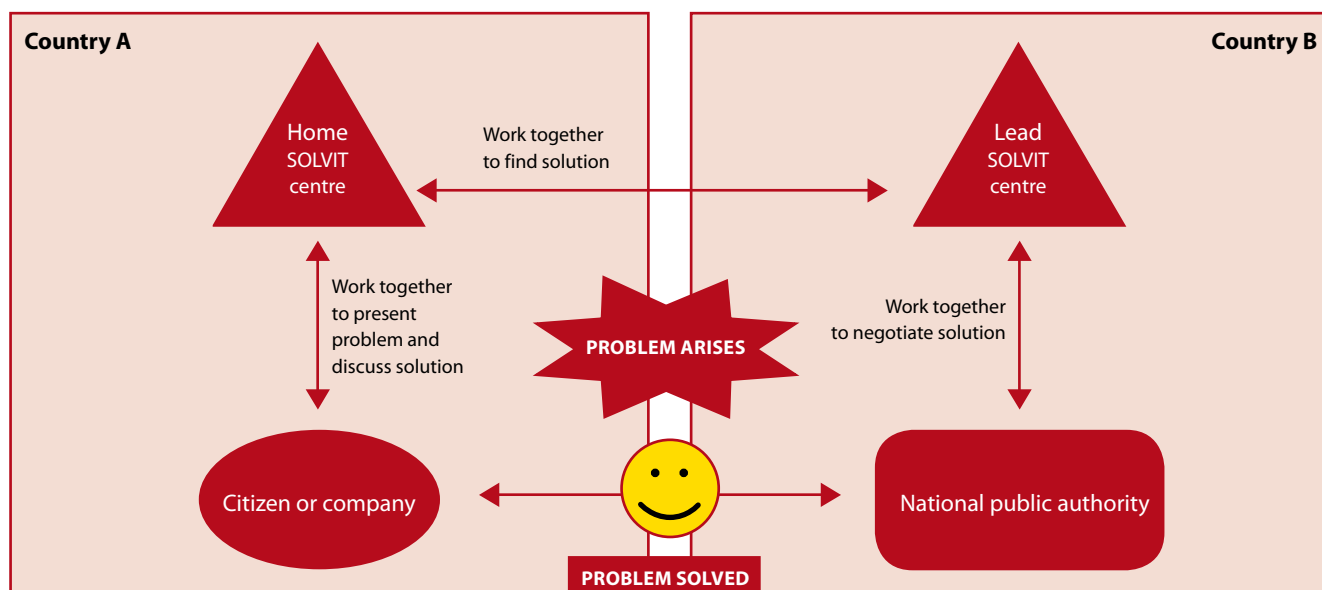


Orange juice for all

There are countless success stories illustrating the efficiency and effectiveness of the SOLVIT system. A recent case involved a Dutch company exporting orange juice from Brazil to various EU Member States, via the Netherlands. In Cyprus, the company was asked to produce a health certificate for the juice as a condition for putting it on the market. Since this requirement was against EU law, the company contacted SOLVIT for help. SOLVIT Cyprus

managed to convince the ministry responsible that under EU law, products from other Member States should be accepted without health certificate. The ministry subsequently changed the rules.

SOLVIT Cyprus thereby not only solved the specific problem, but also achieved a structural change to avoid further problems in this area. The case was solved in three weeks.



Innovation Relay Centres: brokering agreements for business innovation

Innovation Relay Centres (IRCs) stimulate the transnational transfer of innovative technologies and promote technology partnerships. By bringing companies together, they make innovation a business reality.

The EU can only raise its capacity for growth if it invests in innovation. The Europe-wide network of IRCs acts as a broker, helping SMEs access the information, knowledge, technologies, finance, expertise and assistance they need from the resources available throughout the region and discover possibilities for partnership and cooperation. The cross-border collaboration and exchange of know-how gives the most innovative companies significantly greater visibility, so their success can be emulated by others throughout the region.

The network consists of 71 IRCs, involving 230 organisations in 33 countries within and outside the EU. In the past 10 years, it has helped more than 55 000 client companies exploit their research results and meet their technology needs. Technology transfer from one country to another is made possible when an organisation or company makes an innovative technology available to another. This can occur in the form of a licensing agreement, a joint venture agreement, a manufacturing agreement, or a commercial agreement with technical assistance.

Most IRCs are operated by consortia of regional organisations with established reputations in local research and industrial communities. These include inno-

vation agencies, chambers of commerce, regional development agencies and university technology centres. All IRCs draw strength from their membership of a European network. The strong technical and personal links within the network equip each IRC to broker technology transfers quickly and efficiently.

Over 7 500 client companies have benefited from the network's technology profile e-mail alert system — the efforts have led to more than 16 000 technology transfer negotiations, resulting in 4 000 IRC clients signing 'deals' since 1995.

From the analysis of technology needs right through to support for transnational negotiations, IRC experts can deliver the specialised help needed to bring about profitable licensing, manufacturing, distribution, exploitation or joint development deals based on the transfer of technology between partners in different countries.

The IRC network serves multinational corporations and maintains links with other technology transfer networks. It is active in exploiting synergies between industrial clusters, to which it offers the full IRC service, assisting regional clusters to participate in transnational activities.

A recent study of the network's socio-economic impact found that, in the regional economies they serve, IRCs create value



approximately 1.8 times greater than the total public funding committed by the European Commission and their own national or regional authorities.

This calculation of network added value is based exclusively on documented increases in turnover and jobs directly attributable to technology deals brokered by IRCs, and takes no account of 'collateral competitiveness gains' which arise from the improved innovative capacity of IRCs' client firms. But IRCs are also key agents for increasing innovation awareness in companies, and key vectors for collaboration between a region's industrial community and its research base.

The IRC acts as a catalyst for innovation and, by supporting knowledge transfer and the commercialisation of new technologies, is helping Europe's countries and regions to realise their full economic potential. IRCs operate in all EU Member States as well as in Bulgaria, Chile, Iceland, Israel, Norway, Romania, Switzerland and Turkey.



For more information, please visit the IRC website:
<http://irc.cordis.europa.eu>

A list of IRC regional contact points by country is available in this Supplement's pull-out section.

Euro Info Centres: information on your doorstep

The 300 Euro Info Centres (EICs) across Europe inform businesses about EU matters including legislation, financing, market research and business cooperation.

Businesses in the EU are often confronted with questions on topics such as the latest legislation on maximum noise levels for manufacturing, the safety standards for

machinery, or the duty on imported goods. Regardless of what stage of a business cycle an SME is at, or what level of familiarity it has with European affairs, an EIC can help the company take advantage of business opportunities — and it can connect it to partners in 46 countries.



EICs organise trade missions and provide information on programmes which relate to both EU and non-EU countries. They advise companies on opportunities provided by European Commission programmes and invest in a number of awareness-raising activities. In addition, EICs provide a range of publications offered in local languages. Publications include documents on VAT refunds for foreign companies, a guide to energy efficiency, a business partnership guide and many others.

The network is comprised of 300 EICs spread throughout the EU, the European Economic Area (EEA) and the accession countries. All EICs sit within a bigger structure known as the host — these could be chambers of commerce, regional development agencies or similar organisations.

Through their local EICs, companies can contribute to EU policy-making. The network of EICs confidentially feeds back company concerns to the Commission by gathering information through a variety of means such as direct discussion, regional surveys or participation in consultation panels. Such feedback prevents any obstacles to business from recurring and helps the Commission to respond more quickly and accurately to the demands of citizens, consumers and businesses.

For more information, please visit the EIC website:
<http://ec.europa.eu/enterprise/networks/eic/eic.html>

Websites of the EIC national networks are referenced in the pull-out section of this Supplement.

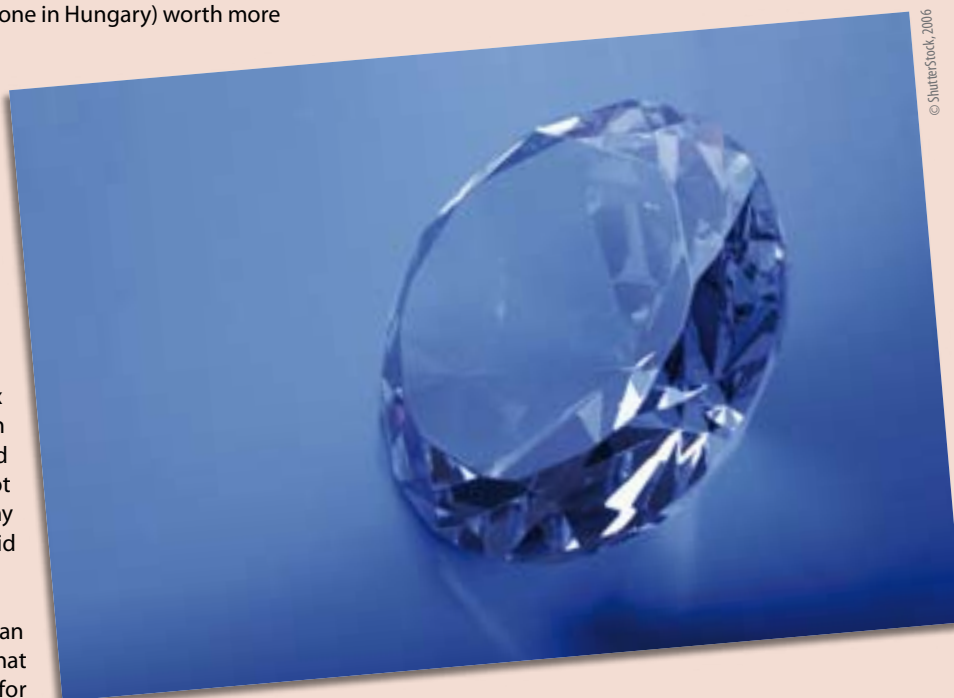
Help is at hand

A Romanian hand tool manufacturer who wanted to diversify his business contacted his local EIC in Brasov to get assistance in finding both new partners and markets. The client's company profile and request were disseminated by the EIC to targeted network members. The results were significant for the Romanian company: after a series of meetings with potential business partners, four contracts (three in Slovakia and one in Hungary) worth more than EUR 90 000 were signed. The EIC helped the Romanian company by providing assistance in business cooperation, designing the company's profile and maintaining the flow of communication between interested parties.

In another case, the Antwerp EIC was asked for clarification when a German company tried to charge a Belgian SME 16 % VAT for repairing diamond cutting tools. A local tax expert at the VAT administration in Antwerp, consulted by the EIC, stated that the German company should not charge any VAT. The German company and their local VAT administration did not agree.

The EIC then approached the European Commission for a letter confirming that in the case of a temporary export for

repair VAT was not payable. The letter was sent to the German company. This resulted in correct invoicing and the German SME keeping a customer and learning about the new tax regime. For the Belgian company it meant it would continue doing business with the German SME without losing money by paying unrecoverable VAT.



IPR helpdesk: getting IPR right

The 'IPR helpdesk' provides potential and current contractors taking part in EU-funded research projects with assistance on issues related to IPR. The service is free of charge and aims to raise the European research community's awareness of IPR issues — with advice on a range of questions such as how to protect the results of innovation in a preliminary stage and how to solve possible IPR conflicts.

The helpdesk offers two invaluable services. Firstly, researchers can send in a question pertaining to a preliminary consortium agreement and, within a maximum deadline of three days, the helpdesk will examine the case and respond to the problem. The desk also provides an online platform containing up-to-date and accurate information on IPR issues.

The consortium running the project is made up of the following partners, who each bring considerable expertise to the venture: the University of Alicante, the European Research and Project Office GmbH, and the Intellectual Property Law Institute of the Jagiellonian University in Krakow. The helpdesk is run in six languages (Spanish, German, Eng-

lish, French, Italian, and Polish) and experts answer queries directly over the phone or by e-mail. The website also hosts a complete set of documents published by the consortium members, as well as official documents and model contracts.

By registering on the website, users can receive daily, weekly, quarterly or monthly updates of IPR helpdesk news and events organised by the consortium.



For more information,
please visit the IPR helpdesk website:
<http://www.ipr-helpdesk.org>

Innovating Regions in Europe: boosting regional innovation

Giving regions access to new programmes, schemes and interregional training opportunities, the 'Innovating Regions in Europe' (IRE) network helps boost R & D and competitiveness among regional companies.

The IRE network currently brings together around 235 member regions from the EU, as well as from a range of associated countries including Israel, Norway and Switzerland. The regions are usually represented in the network by a regional authority or development agency.

Since 1994, more than 120 European regions have received support from the European

Commission for carrying out regional innovation strategy projects. Currently, the Commission is funding 45 projects to develop and implement regional innovation strategies mainly in new Member States and candidate countries as well as projects to develop benchmarking and impact assessment schemes. The IRE network was originally established to support these regions in their work to enhance innovation, but over

time it has developed into a broad support service and a platform for collaboration and exchange of experiences.

Visitors may want to identify regions that have developed actions in the fields of agro-food, biosciences, economic intelligence or technology audits. Alternatively, they may want to find out how other regions promote university-industry collaboration or finance their regional innovation activities. The IRE info point provides clear information about selected experiences and good practice of IRE member regions in the area of interest. It identifies which regions have been active in specific areas or sectors along with the activities they have launched, the problems they have overcome, and the results they have achieved. The information might serve as a source of inspiration for future actions, schemes and collaboration opportunities for regions interested in innovation.

The IRE secretariat also supports actors from European regions by organising study visits to other IRE regions in order to analyse issues related to regional innovation promotion. This could facilitate networking and pave the way for transregional cooperation.



For more information,
please visit the IRE network's website:
<http://www.innovating-regions.org>

Publications



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European Innovation

Published six times a year in six languages, the European Innovation magazine covers the latest developments in innovation policy and practice in the EU.

A relatively new publication, *European Innovation* was launched in July 2005, replacing the former *Innovation & Technology Transfer* magazine. The change reflects a growing awareness that innovation is not confined to technology, as well as a broadening of innovation policy to address the needs of all the Union's smaller firms.

Every edition is dedicated to a specific theme, with recent issues covering topics like environmental technologies and eco-innovation, and innovation in the automotive industry. Other editions

have addressed policy-related themes such as IPR or have focused on specific topics, such as women entrepreneurs.

The magazine is published in Spanish, German, English, French, Italian, and Polish. It is offered free of charge and is also available online.

For more information and to download the 'European Innovation' magazine, please visit the CORDIS website: http://aoi.cordis.europa.eu/list_publ.cfm?Pub=1&r=1

Enterprise Europe

The Enterprise Europe newsletter chronicles the many ways in which EU initiatives are fostering competitiveness, innovation, entrepreneurship and sustainable development.

The newsletter provides clear insights into European Commission thinking about enterprise and industrial policy. Its in-depth articles offer up-to-date commentary on how the Commission is working with the business community and Member States to create more jobs and growth by helping develop innovative and responsible enterprise in Europe.

Articles address a range of issues in key subject areas such as competitiveness, entrepreneurship, innovation, Single Market and the global marketplace. They also delve into specific business sectors

such as tourism, highlighting the ways in which the EU helps sectors to build on their successes.

The newsletter is delivered by post free of charge anywhere in the world and is also available online.

For more information, and to subscribe or download issues of the 'Enterprise Europe' newsletter, please go to: <http://ec.europa.eu/enterprise/library/enterprise-europe/news-updates/archive.htm>

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Euroabstracts

The bimonthly English-language review Euroabstracts provides a round-up of new publications on research and innovation from around Europe.

This review of European innovation and enterprise publications explores key issues of interest to European entrepreneurs, such as the best ways of managing innovation by integrating technological,

market and organisational changes. Figures are featured regularly regarding the state of the EU's science and technology landscape, as well as consumer behaviour and attitudes. *Euroabstracts* also exam-

ines how frontier research — that is, research which is at the forefront of creating new knowledge — can fuel European innovation.

For more information, please visit the 'Euroabstracts' website: http://aoi.cordis.europa.eu/list_publ.cfm?Pub=2&r=1

The latest 'Euroabstracts' articles are published on the 'Articles on Innovation' page: <http://cordis.europa.eu/aoi/home.cfm>

BANKS	7, 8, 9, 11
BENCHMARKING	41, 45
COLLABORATION	34, 43, 45
COMPETITIVENESS	4, 5, 6, 14, 16, 37, 38, 40, 43, 45, 46, 48
CREDIT	7, 8, 9, 11
EDUCATION	9, 10, 11, 13, 38, 40
ENTERPRISE	4, 6, 46
ENTREPRENEURS/ENTREPRENEURSHIP	2, 4, 5, 6, 8, 9, 11, 14, 35, 36, 46
EXCELLENCE	9, 12, 13
EXPERTISE	8, 12, 13, 14, 34, 37, 38, 43, 45
EXPORT	38, 39, 44
FINANCING	2, 4, 5, 6, 8, 9, 10, 11, 15, 44
GROWTH	4, 5, 6, 7, 8, 9, 33, 43, 46
FP6	4, 12, 13, 14, 15, 16, 33, 34, 35, 36, 37
FP7	4, 12, 14, 33
GRANTS	7, 8, 9, 10, 38
HELPDESK	45
IMPORT	38, 39
INCUBATORS	7
INNOVATION	2, 4, 5, 7, 9, 14, 15, 16, 33, 36, 37, 38, 41, 43, 45, 46, 48
INTELLECTUAL PROPERTY RIGHTS/IPR	4, 13, 15, 16, 37, 45, 46
INTERNAL MARKET	2, 37, 39, 42
INVESTMENT	5, 6, 7, 8, 9, 39
JOINT VENTURE	34, 43
KNOWLEDGE	9, 12, 13, 15, 16, 33, 38, 40, 43, 46, 48
LEGISLATION	4, 39, 40, 44
LOANS	5, 6, 7, 8, 9, 10, 11
MARKETS	2, 11, 39, 40, 44
NATIONAL CONTACT POINTS	2, 14, 17, 33, 35, 45
NETWORK	2, 12, 13, 14, 15, 16, 33, 35, 38, 39, 41, 42, 43, 44, 45
PARTNERSHIP/PARTNER	4, 34, 36, 43, 44
POLICY-MAKING	4, 44
PUBLICATIONS	11, 33, 36, 44, 46, 48
RESEARCH	2, 4, 6, 7, 9, 10, 11, 12, 13, 14, 15, 16, 33, 34, 35, 36, 37, 38, 43, 44, 45, 46, 48
R & D	4, 6, 12, 13, 15, 16, 33, 34, 35, 45, 48
REGIONS/REGIONAL	2, 4, 5, 6, 7, 8, 9, 10, 11, 35, 37, 41, 43, 44, 45
RISK CAPITAL	5, 6
SCIENCE PARKS	6
SEED CAPITAL	7
SKILLS	5, 37, 38, 41
SOFTWARE	7, 37
STANDARDS	16, 37, 40, 44
STRUCTURAL FUNDS	2, 5, 11
SUPPORT	2, 5, 7, 8, 9, 11, 12, 15, 33, 35, 37, 39, 41, 43, 45
TECHNOLOGY	2, 4, 5, 7, 9, 12, 13, 14, 15, 33, 34, 43, 45, 46, 48
TRADE	2, 16, 37, 38, 39, 40, 44
TRAINING	5, 7, 9, 12, 13, 14, 16, 35, 38, 45
TRANSNATIONAL	11, 14, 38, 43
UNIVERSITY(IES)	9, 12, 13, 15, 16, 34, 38, 43, 45
VENTURE CAPITAL	2, 5, 6, 7, 8, 9
WEB PORTAL	38

CORDIS: a vital source of information for SMEs

CORDIS, the Community Research and Development Information Service, is a platform to European R & D and innovation activities.

CORDIS offers a wide range of information about EU research and innovation policies, EU funding programmes, initiatives, potential partners, and previous and ongoing projects. The service is a powerful resource to gain knowledge and find out about funding for both SMEs and big companies across Europe that wish to increase their innovative potential.

The main aims of CORDIS are:

- to facilitate participation in European research and innovation activities;
- to improve exploitation of research results with an emphasis on sectors crucial to Europe's competitiveness;
- to promote the diffusion of knowledge, hence fostering the innovation performance of enterprises and the societal acceptance of new technology.

Within the CORDIS website, the 'SME TechWeb' service is a one-stop source of advice and information about EU research, specially tailored to SMEs. It contains all the general information you need in order to understand the EU's SME-specific measures — and, for those who wish to participate in a research project, details on how to submit a research proposal for funding.

<http://cordis.europa.eu/smetechweb>



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