



## **COUNTRY FICHE - FINLAND**



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## EXECUTIVE SUMMARY

### PURPOSE OF THE STUDY

Creating an appropriate environment for businesses to flourish is a central element in public policy for promoting entrepreneurship in Europe. Dramatic changes have taken place in the nature and the provision of business support services since their recognition as an increasingly important feature of economic policy. In some Member States of the European Union this has led to a proliferation of services. The European Charter for small businesses adopted by Member States in Santa Maria da Feira on 19/20 June 2000 calls for the creation of top class small business support easy to access and to understand and relevant to small businesses' needs. In order to find out whether existing services answer the specific needs of the smallest businesses, DG Enterprise of the European Commission has contracted the Austrian Institute for Small Business Research (IfGH) to carry out the present study on 'Support Services for Micro, Small and Sole Proprietor's Businesses', in the period from December 2000 to June 2002 in co-operation with members of the European Network for SME Research (ENSR) and other partner institutions from all Member States of the European Union and Norway.

The purpose of this study is threefold:

- to provide a comprehensive, descriptive and analytical overview of existing national and local support services, or integrated systems of such services, tailored to the needs of micro, small and sole proprietor's businesses (supply side analysis);
- to analyse the needs of European micro, small and sole proprietor's businesses with regard to the organisation, promotion, content and delivery of support services (demand side analysis);
- to provide comprehensive elements for the improvement of the supply of support services available to micro, small and sole proprietor's businesses in the Member States of the European Union and Norway.

### DEFINITION AND METHODOLOGY APPLIED

This study applies a purposely narrow definition of the term 'support services' for the analysis of the market for support services. To this regard a support service subject to analysis in the scope of this study has to fulfil the following criteria:

- it originates in a public policy initiative,
- it is targeted at micro, small or sole proprietor's businesses either by its explicit intention or by its practical use,
- it is offered at non-commercial conditions
- a substantial part of the service is of non-financial kind.

Based on this definition, 335 support services ranging from the provision of information, advice and consultancy to SME-specific training services, have been identified and analysed, which naturally only represent a fraction of all external support available to micro, small and sole proprietor's businesses in Europe. The information for the analysis of the *supply side* has been gathered by the co-operating research institutes in each of the Member States of the European Union and Norway according to a standardised guideline and has been compiled in an electronic database ('IfGH/ENSR Support Services Database').

Findings related to the *demand side* stem from an extensive literature review and an in-depth empirical analysis of the smallest enterprises' needs and experiences concerning the use of support services. In particular, a harmonised telephone survey on the basis of a standardised closed questionnaire was carried out in October 2001. The total sample includes more than 1,200 enterprises located in the European Union and in Norway, which allows for a detailed assessment of the needs of different types of enterprises concerning size class, sector and phase of development. At country-level, the findings are based on the statistical analysis of about 75 interviews with micro, small and sole proprietor's businesses in each country. Thus, variations from EU average values at country level have to be interpreted cautiously due to the comparatively lower sample size. However, given the methodologically profound and statistically reliable background of the analysis conducted at European level, results at country level should give a good indication of the situation in each country.



## MAIN FINDINGS

### **Participation of small businesses in support services is low**

The participation rate in support services among European micro, small and sole proprietor's businesses is quite low. Only 20 % of the smallest enterprises in the European Union and Norway have utilised support services during the past five years. This share further declines with decreasing size of an enterprise, ranging from a participation rate of 15 % for sole proprietors to 35 % for small enterprises (10 - 49 employees).

### ***Women, highly educated and growth oriented entrepreneurs make the most use of support services***

Participation of enterprises in support services differs according to specific characteristics of the owner or manager of an enterprise. Female entrepreneurs, for example, seem to be more willing to make use of support services than their male counterparts. Whereas 27 % of the enterprises owned by a woman have utilised support services within the last five years, this share of enterprises amounts to only 17 % where a man owns the enterprise. Also entrepreneurs with a secondary or university education use support services more often than entrepreneurs with elementary education. Furthermore, the decision of whether to use support services or not seems to be strongly correlated with employment growth as indicated by participation rates amounting to above 30 % among enterprises that have increased their number of employees by more than 10 % during the last three years.

### **There is a need for an outside view on small businesses' needs**

The majority of micro, small and sole proprietor's businesses that have not utilised any support service within the past five years states that this was because they did not feel any need for external support. This seems to be particularly the case for sole proprietors, among which the share of enterprises not feeling any need for external help amounts to almost 60 %. This attitude might be explained by the experience that many small enterprises, because of their heavy involvement in day-to-day business, may lose the sense of perspective when assessing their own needs. This pattern seems to underline that an external identification of needs is a crucial element when offering support to small businesses.

### **There is a lack of awareness of support services among small businesses**

More than three-quarters of enterprises lack information on the existence and availability of support for their respective enterprise. Thus, the relatively low participation in support services among European micro, small and sole proprietor's businesses might also be connected to the low level of information on support services offered. Creating awareness of the existence and availability of support services among entrepreneurs is therefore considered one of the major challenges of support policy in future.

### **Small businesses prefer direct contact with service providers**

Entrepreneurs from small businesses would generally prefer being directly contacted by service providers or even personally visited. However, these (rather cost-intensive) promotional tools are hardly applied by providers. Support services are mainly promoted via the Internet (providers' web-pages) and in newspapers, journals and magazines or are presented at trade fairs, exhibitions and seminars.

### **Small enterprises may think global, but act local**

Enterprises would prefer looking for support services either at local or at regional level. This effectively matches the way support services are currently organised in the European Union and Norway. Contact points of support services are decentralised and can be accessed either at regional or even at local level. However, it seems important that public authorities implement a more strategic approach to the support they provide and ensure that it is well co-ordinated with other service provision, particularly at the regional level. New stand-alone initiatives should be avoided, in order not to confuse the client and to facilitate the process of awareness creation.



### **The demand for specific types of services differs by the location of an enterprise**

The need of enterprises for support services varies by different types of regions. The share of enterprises demanding different types of support services in Objective 1 regions, for instance, is higher than elsewhere. Whereas 75 % of the enterprises located in Objective 1 regions express a need for financial services, for example, this share amounts to only 52 % for enterprises not located in disadvantaged areas. Similarly, there is a clearly stronger demand for one-stop-shops in rural areas (with less than 50.000 inhabitants) than in urban areas. Therefore, public authorities need to ensure that enterprises can get convenient access to all the support services they need, irrespective of the geographical location of an enterprise.

### **Small businesses need more tailor-made support and more targeted services**

The majority of enterprises express a strong demand for tailor-made support which takes account of their specific size class, phase of development or field of activity. Most of the support services offered to micro, small and sole proprietor's businesses in the Member States of the European Union and Norway, however, are targeted at SMEs in general and are hardly subject to a separate business support policy. Also services are usually targeted at all phases of the business life-cycle alike, with a particular focus only put on enterprises in the start-up and early phase of development.

### **Small businesses are not too satisfied with the level of understanding shown by service providers**

Although the vast majority of micro, small and sole proprietor's businesses in the European Union and Norway that have made use of support services within the last five years seem quite satisfied with their latest experience, comparatively low levels of satisfaction are achieved with regard to the understanding of the business by the provider and the effect the service had on the enterprise. In this respect public authorities responsible for support service provision should ensure that support organisations have access to the necessary human and material resources they need to provide top class services. It is of high importance that organisations employ staff with the skills and competencies as well as with the practical experience needed to understand small businesses and to deliver the full range of services they need.

## **CONCLUSIONS**

### **Creating awareness of support services is an important aim for support policy in future**

A large proportion of micro, small and sole proprietor's businesses is deterred from participation in support services due to poor awareness of this kind of support. Consequently, creating awareness of support services among micro, small and sole proprietor's businesses seems to be the most important challenge for European support service providers in future. Consistent and effective promotion of support services needs to be undertaken among well-targeted audiences of enterprises and potential entrepreneurs in order to increase the take up by small businesses.

### **Support services should be specifically targeted at small enterprises needs**

The majority of micro, small and sole proprietor's businesses would prefer to use support services that are specifically targeted at enterprises of their respective size and state of development. Thus, business support should take account of the differing needs of different types of small enterprises by providing distinct packages of services for the different target groups. Also, coherent support services need to be assured, so that enterprises can easily access a package of services covering all main management functions. In order to ensure that enterprises receive the support they need, service providers should develop procedures and terms of reference that determine which is the best advice available for the client.

### **Client-orientation has to be a fundamental principle of support service provision**

Quality assurance systems need to be routinely implemented, with reference to formal definitions of service standards, where appropriate. Furthermore, regular evaluations of the effectiveness and efficiency of support services have to become an integral part of the culture of support service provision. Service providers and policy makers should continuously use evaluation tools in order to improve the quality, design and cost effectiveness of support services.



## COUNTRY FICHE – FINLAND

### 1. INTRODUCTION

The following report is one of sixteen country fiches produced on behalf of the European Commission in the course of a research study on 'Support Services for Micro, Small and Sole Proprietor's Businesses'. The purpose of the country fiches is to provide an in-depth analysis of both, the supply side of the (public) market for support services (see section 2) as well as of the needs of micro, small and sole proprietor's businesses with respect to external support (see section 3) for each member state of the European Union plus Norway. With respect to the information provided for Finland the Austrian Institute for Small Business Research (IfGH) co-operated with Turku School of Economics and Business/Small Business Institute in Turku.

The first part of each country fiche is dedicated to the analysis of the *supply side* of the market for support services targeted at micro, small and sole proprietor's businesses. In this regard, information on the organisational structure of the service providers and the main characteristics of the services offered to micro, small and sole proprietor's businesses has been gathered on a decentralised basis; i. e. co-operating research institutes in each of the Member States of the European Union plus Norway have thoroughly analysed the supply of support services in their respective countries according to a standardised guideline and reported their findings to the IfGH, which then compiled the resulting information for each of the sixteen countries in an electronic database ('IfGH Support Services Database'). The main findings for Finland are presented in section 2 of this report both illustrated in Graphs (quantitative information) as well as enriched with extensive qualitative information.

The second part of each country fiche is dedicated to the analysis of the *demand side* of the market for support services targeted at micro, small and sole proprietor's businesses. About 75 enterprises in each country of the European Union plus Norway have been interviewed on their needs and experience with respect to support services and external support in general, resulting in a total sample of 1,200 enterprises. In particular, a harmonised telephone survey on the basis of a standardised closed questionnaire has been carried out in October 2001. For this purpose, stratified random samples of micro, small and sole proprietor's businesses have been drawn in each member state of the European Union and Norway and after survey completion, sample weighting to unify estimates was performed. Hence, findings presented in the report are based on data weighted by enterprises' size class and sector and are thus representing the structure of the whole population of micro, small and sole proprietor's businesses in each country. All in all enterprises of seven different sectors (namely manufacturing and construction, wholesale and retail trade, transport and communication, banking and finance, business services, repair and other services, and tourism) and three different size classes (namely small enterprises (10-49 employees), micro enterprises (1-9 employees) and sole proprietors) have been interviewed and accordingly weighted. The main findings for Finland are presented in section 3 of this report.

The last part of each of the country fiches is finally dedicated to drawing the main conclusions from the research undertaken in the course of the project.



## 2. SUPPLY OF SUPPORT SERVICES

The Finnish market for support services has undergone a significant expansion and development respectively restructuring during the last few years. The Ministry of Trade and Industry (MTI), that bears the main responsibility for SME policy, plays a major role in service provision to micro, small and sole proprietor's businesses by initiating and supporting a wide range of support services in close co-operation with other relevant ministries and organisations in Finland. In 1997 the Ministry of Trade and Industry, the Ministry of Agriculture and Forestry and the Ministry of Labour have merged their respective regional forces and jointly established fifteen 'Employment and Economic Development Centres' (in the following: EEDCs; also called T&E Centres; in Finnish: TE-Keskus) that are since then providing a comprehensive range of advisory and development services for businesses, entrepreneurs and private individuals. Each of the fifteen centres has a 'Business Service Point' and, thus, acts as a one-stop-shop. The aim of these regionally operating centres is *'to improve the development of companies and their operating environment, to take care of employment matters and to homogenise regional decision making in the fields of labour and enterprise policy. The EEDC tasks include provision of regional counselling, information as well as finance and training'* (Finnish SME Report, 1999).

The purpose of this section of the report is to systematically analyse the supply side of the market for support services targeted at *micro, small and sole proprietor's businesses* in Finland, by presenting information on the organisational structure of the service providers and the main characteristics of the services offered to micro, small and sole proprietor's businesses with respect to targeting, content, quality and promotion as well as to the main objectives addressed.

In order to provide for a detailed and comprehensive assessment of the specific characteristics of the services offered, a comparatively strict definition has been applied to the term 'support services' in this part of the analysis: A support service that qualified for being selected for further assessment had to fulfil the following criteria:

- The service originates in a public policy initiative and the provider of the service is public or, if private, is acting in line with agreed public policies (provider based criteria).
- The service is targeted at micro, small and sole proprietor's businesses either by its explicit intention or by its practical use and is targeted directly at enterprises and entrepreneurs (user based criteria).
- The service is offered at non-commercial conditions. It involves the provision of information, advice or training, or includes business services that are provided on a non-commercial basis. A substantial part of the service is of non-financial kind (content based criteria).

In Finland 25 support services have been identified according to the above criteria.<sup>(1)</sup> However, it has to be noted that due to the comparatively strict definition, the selected services represent only a fraction of all external support available to micro, small and sole proprietor's businesses in Finland. Particularly, services that mainly offer financial support, such as loans, guarantees, or all kinds of subsidies as well as tax relief for small businesses are excluded from the analysis.

In Finland, this kind of financial support is, for instance, provided by Finnvera plc, which is a specialised financing company entirely owned by the state. Finnvera plc promotes Finnish exports by offering export credit guarantees and supports domestic operations of small and medium sized companies by offering risk financing and guarantees. Finnvera plc has its own network of regional offices to be contacted by the entrepreneurs applying for a particular loan. Additionally, this public finance service can be reached via EEDCs. Finnvera plc has been chosen as an example of good practice by the Commission of the European Communities in 1999 for the reason that it successfully provides micro loans with low interest rates especially to micro-enterprises and small businesses set ups (see European Commission, 1999b). The main financing organisation for applied and industrial R&D in Finland is the National Technology Agency of Finland (Tekes), which is a subordinate to the Ministry of Trade and Industry. Tekes, for instance, finances national technology programmes as well as applied technical research and risk-intensive industrial R&D projects targeted at small and medium sized enterprises. Also the EEDCs are among the most important providers of subsidies for SMEs in Finland.

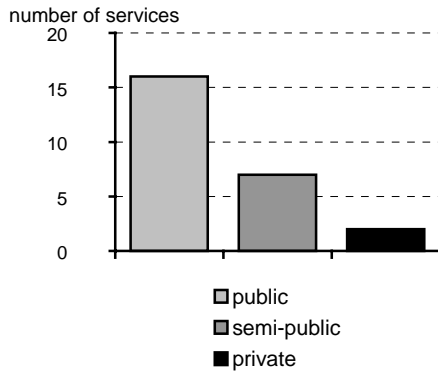
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<sup>1</sup> A list of support services considered in section 2 is given in the appendix.



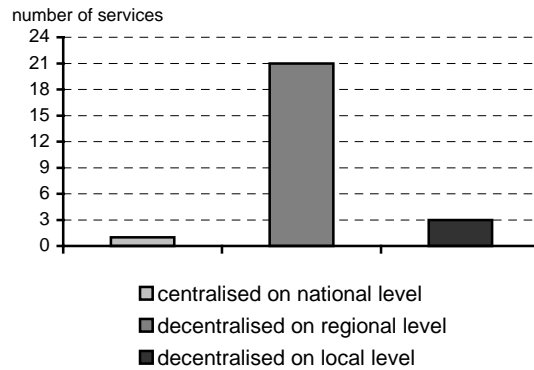
## 2.1 ORGANISATION OF SUPPORT SERVICES IDENTIFIED

**Graph 1: Status of the leading organisations of services identified**



Source: IfGH/ENSR Support Services Database, 2001

**Graph 2: Organisation of the contact points of services identified**



Source: IfGH/ENSR Support Services Database, 2001

The Finnish support market for micro, small and sole proprietor's businesses is clearly dominated by public providers (see Graph 1). The lack of private suppliers in Finland can be explained by the strong role of the Finnish Ministry of Trade and Industry (MTI) in support service provision: the MTI does not only bear the main responsibility for SME policy but also initiates and supports a wide range of support services in close co-operation with other relevant ministries and organisations in Finland as well as with private consultants that mostly carry out the concrete service. Many of the public services offered are arranged and co-ordinated by the Employment and Economic Development Centres (EEDCs), respectively supported by the MTI. The fifteen EEDCs all around Finland often use private consultants in their programmes and can essentially be described as one-stop-shops that administer several business support services often tailored at specific types of enterprises (e. g. the 'Profiitti-programme for enterprises in the retail, restaurant and hotel sectors' ('Profiitti-kaupan sekä ravintola- ja matkailualan yritysten kehittämissohjelma'), or the 'Pikara-programme' ('Pikara-ohjelma') for enterprises in the growth phase to overcome crises related to growth). Also official registration, which is obligatory in Finland, is a public service provided by the National Board of Patents and Registration in Finland respectively also through EEDCs, 'Enterprise Agencies' ('Uuusyrityskeskus'), state local offices and various other organisations.

In addition to public service providers in Finland, there are also some important semi-public service providers such as the 28 local 'Enterprise Agencies' that aim at improving co-operation and networking of advisors at the local and regional level as well as the two national 'Enterprise Agencies': the 'Rural Enterprise Agency' and the 'Female Enterprise Agency'.

The services offered by private leading organisations acting in line with agreed public policies are those initiated at European level, i. e. the 'European Business Angels Network (EBAN)' and the initiative 'Young Enterprise Europe'. The few private support services initiated in Finland mainly engage in keeping databases or in giving advice and assistance to entrepreneurs starting up a company.

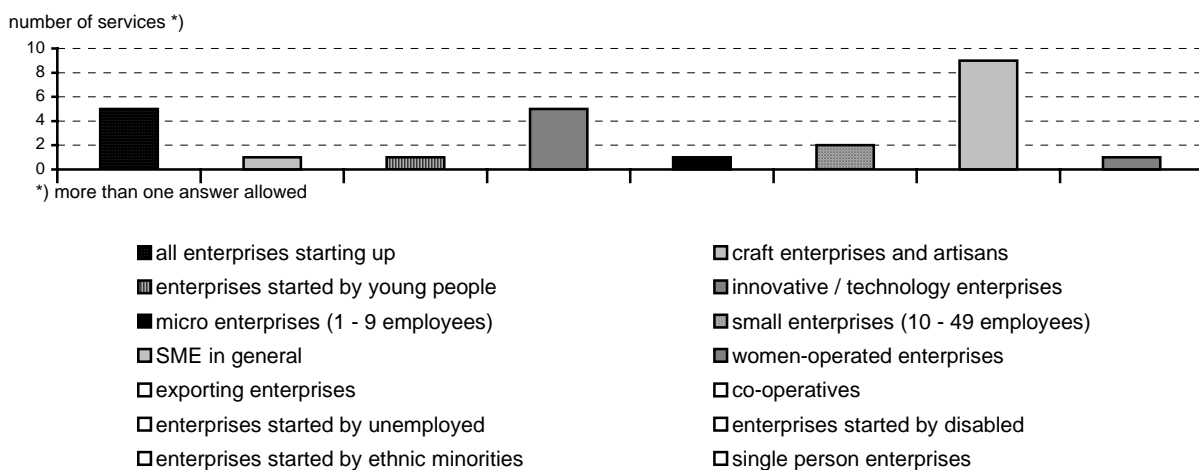
Contact points of support services offered in Finland are generally regionally organised. This is the case for support services initiated in Finland as well as at European level. The services locally organised, mentioned in Graph 2, are basically those services offered by the 'Enterprise Agencies' and administered by the Finnish Jobs and Society Association. Almost all support services offered in Finland are 'institutionalised', i. e. that they are ongoing services without any fixed ending date. For instance, the 28 local 'Enterprise Agencies' were already established beginning with 1989, when the Finnish Jobs and Society was established; the majority of services offered by the EEDCs were initiated in 1996 (within their former organisation: the regional offices of Trade and Industry).



## 2.2 TARGET GROUPS OF SUPPORT SERVICES IDENTIFIED

As stated above, this report only deals with support services targeted at micro, small or sole proprietor's businesses. However, in many countries, and also in Finland, these businesses are considered a sub-group of small and medium sized enterprises (SMEs) and are hardly subject to a separate business support policy. Therefore, also services though not explicitly targeted at but mainly used by micro, small or sole proprietor's businesses are included in the analysis.

**Graph 3: Target population of the services identified**



Source: IfGH/ENSR Support Services Database, 2001

Support services available in Finland are usually targeted at a wide range of enterprises: the majority of services address SMEs in general. There is hardly any organisation that restricts itself to the provision of support services for the smallest enterprises, though, unlike in other countries, there is at least some support available explicitly focused on micro and small enterprises (see Graph 3). For example, two programmes of the EEDCs are specifically aimed at supporting small enterprises with less than 50 employees: One of these services is called 'Profit' ('Tuotto') and addresses manufacturing companies; the other one - a development programme for enterprises in the private service sector - is called 'Profiitti'.

Special consideration from service providers is also given to enterprises starting up (e. g. by the 'Enterprise Agencies' ('Uuusyrittäskeskus')) respectively to innovative businesses in the field of technology (e. g. by the services initiated at European level such as 'Innovation Relay Centres (IRC)', 'Business Innovation Centres (BIC)', and 'Linking Innovation, Finance and Technology (LIFT)' as well as by services initiated at national level such as 'Invention market' ('Keksintöpörssi'), which aims at assisting enterprises in developing business ideas by promoting invention projects).



According to the Finnish SME Report (1999), the focus of Finnish SME policy has traditionally been on industry and technology. It was only in the mid 1990s that more service-related measures have been introduced. This general picture is also suitable to illustrate the structure of the support service market for micro, small or sole proprietor's businesses with respect to sector-specific targeting in Finland: Although support services are usually not sector specific, i. e. most of the service providers address all kinds of sectors, some support is specifically directed towards enterprises in the manufacturing or communication sector: The European initiatives 'Linking Innovation, Finance and Technology (LIFT)' and 'Innovation Relay Centres (IRC)', for instance, are basically targeted at enterprises in R&D, technology or communication (IT) related sectors. Also some services provided by the EEDCs are specifically designed to support certain branches (e. g. the 'craft'-development programme for craft enterprises ('Taitava - käsityöyritysten kehittämissohjelm') or the 'Profiiti'-programme for enterprises in the retail, restaurant and hotel sectors).

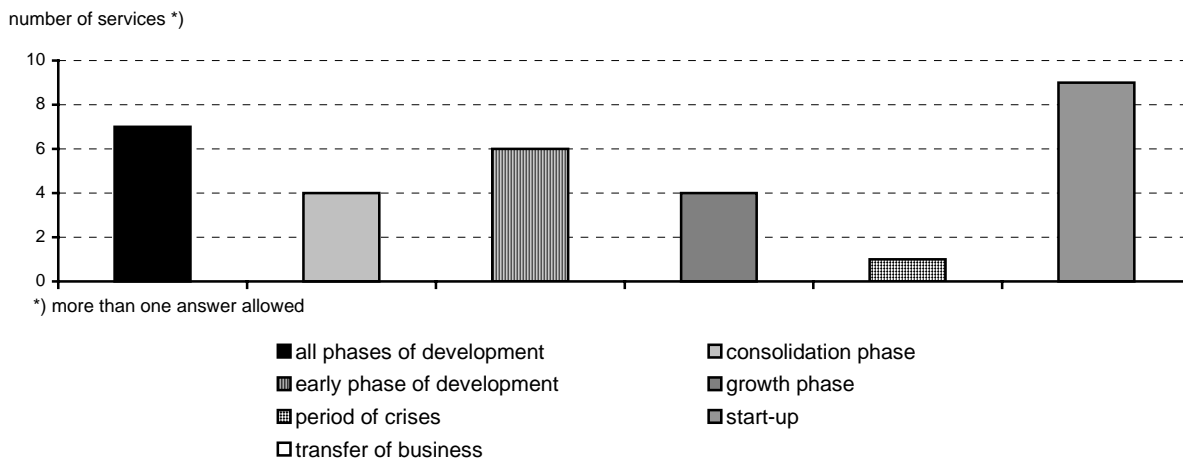
**Graph 4: Sectors addressed by services identified**



Source: IfGH/ENSR Support Services Database, 2001



Graph 5: Enterprise phase of development targeted by services identified



Source: IfGH/ENSR Support Services Database, 2001

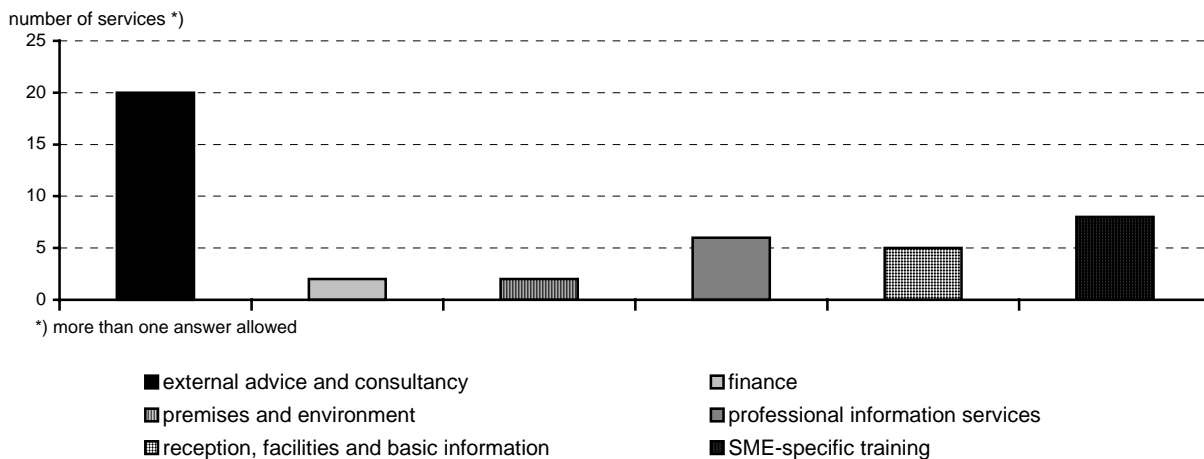
The majority of Finnish support services for micro, small and sole proprietor's businesses in Finland concentrate either on start-ups or on enterprises in their early phase of development (e. g. the 'Business Service Points' ('Yrityspalvelupiste') arranged by the EEDCs or the numerous 'Enterprise Agencies' ('Uuusyrityskeskus') lead by the Finnish Jobs and Society Association). In comparison to other European countries, a relatively high proportion of services is furthermore targeted at enterprises in the growth phase (e. g. the 'Balanssi' – development programme to ensure financing equilibrium) or consolidation (e. g. the 'Globaali' - internationalisation programme for SMEs). Many services cover all phases in an enterprise's life cycle. One service that is especially designed to help entrepreneurs to cope with periods of crises related to growth is the 'Pikara - programme' provided by the EEDCs.



### 2.3 TYPES OF SUPPORT SERVICES IDENTIFIED

When analysing the types of support services offered to micro, small and sole proprietor's businesses in Finland it seems necessary to recall the definition applied in this part of the assessment. As to this regard, particularly purely financial support, such as loans, guarantees, or all kinds of subsidies or tax relief for small businesses are excluded from the analysis. Thus, it is not surprising that hardly any service has been identified with focus on 'finance'.

Graph 6: Types of services identified



Source: IfGH/ENSR Support Services Database, 2001

As presented in Graph 6, the vast majority of Finnish support service providers concentrate on the provision of external advice and consultancy, closer examination reveals furthermore a special focus on business planning and strategy. Significant importance is also given to SME-specific training, whereas sheer information services seem to be offered to a lesser extent, compared to other types of services available in Finland.

Consultancy and advice is mainly offered by Finnish providers such as the Employment and Economic Development Centres (EEDCs) and the 'Enterprise Agencies'. The EEDCs' tasks include, among others, advising potential entrepreneurs that consider setting up a business, advising enterprises in various states of their life cycles or assisting entrepreneurs in matters associated with export activities and internationalisation. The local 'Enterprise Agencies' predominantly provide help and advice on the creation of new business ideas in companies in order to promote start-ups respectively the profitability and employment potential in existing firms. The 'Rural Enterprise Agencies' specifically advise rural start-ups and promote entrepreneurship in the countryside. Similarly, the 'Female Enterprise Agencies' are specialised in advising women interested in starting up a business. The Finnish Employment and Economic Development Centres (EEDCs) aim at offering coherent packages of support to entrepreneurs. Each of the 15 EEDCs, thus, has a 'Business Service Point' ('Yrityspalvelupiste') and thereby acts as a one-stop-shop helping enterprises to set up, expand and develop their business operations and personnel by offering different kinds of services ranging from the assistance in setting up a company (provision of regional counselling, information and finance) to evaluations of alternative financing options and the provision of special training services. The EEDCs provide SME training, each year targeting at different innovative and urgent areas. Each EEDC organises training programmes which are often run by subcontracting training institutions (e. g. the Small Business Institute currently runs a few 'Transfer of Business' programmes that are financed by the ESF through the EEDCs).

Also, the 19 science parks based in different university towns can be described as typical one-stop-shops with various services offering reception, facilities, basic information as well as technology incubators (special support service for R&D technology and other high tech enterprises).



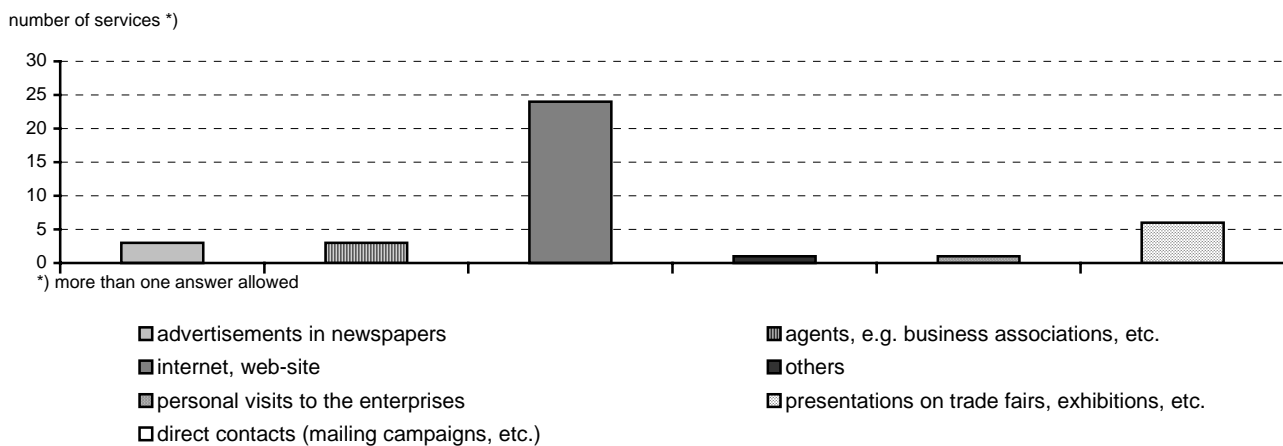
Apart from services offered by the EEDCs, there are some other support services offering SME-specific training: among these 'Spinno Training Education Programme' ('Spinno Training Koulutusohjelmat') - an education programme that offers business training and consultancy to entrepreneurs starting up an innovative high tech company. Another example are training courses organised by different vocational training institutions and targeted at entrepreneurs trying to gain qualifications for creating or further developing a business.

A general objective of Finnish support policy is to improve the possibilities of SMEs in the field of technology transfer. As to this regard the Finnish Technology Development Centre (Tekes) offers programmes that aim at fostering co-operation between large enterprises, research organisations and SMEs.

Networking, respectively co-operation is of special importance with respect to incubators, as it is important that they are linked to local innovation networks in order to be cost-effective. Incubators, however, mainly involve medium and large scale enterprises and are often thought only to involve science-based companies. For this reason the 17 incubators in the Helsinki region (organised by the EEDC for Uusimaa), which work together as a network with groups of incubators developing training programmes, examining quality issues or finding better ways to identify potential entrepreneurs, have been chosen by the Commission of the European Communities as an example of good practice (see European Commission, 1999b).

## 2.4 PROMOTION OF SUPPORT SERVICES IDENTIFIED

Graph 7: Promotion of services identified



Source: IfGH/ENSR Support Services Database, 2001

In Finland, support service providers do relatively rarely advertise in newspapers or other traditional media, personally visit enterprises or promote their services through agents, as can be seen from Graph 7. Exceptions are services provided by the MTI and in practice by the EEDCs that are also promoted through a special magazine for SMEs dealing with public businesses services. However, in general it is rather the potential customers that have to actively search for information on support services; either on the Internet, which is the most common communicational tool of support services (i. e. information on almost all services can easily be found on the provider's web-sites), or by visiting trade fairs and exhibitions where service providers present the services they offer.

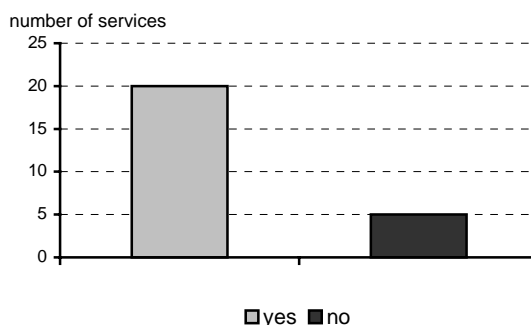
There are some differences between services initiated at the European level and national services: the former are more often presented at trade fairs and do occasionally engage agents or use media such as newspapers or journals for the dissemination of promotional material, whereas services initiated in Finland do most often only 'communicate' via the Internet with their potential beneficiaries. This causes the problem that many support services offered are often not very well known (e. g. different programmes launched by the EEDCs).



## 2.5 QUALITY AND PRICES OF SUPPORT SERVICES IDENTIFIED

Most of the support services targeted at micro, small and sole proprietor's businesses in Finland have established some kind of mechanism that shall assure the quality of the support provided (see Graph 8 below): Services initiated at the European level such as 'Young Enterprise Europe' or 'Linking Innovation, Finance and Technology (LIFT)' often apply self-developed quality standards, whereas services initiated at the national level are mostly evaluated either by the suppliers themselves (with the help of feedback forms) or by independent research institutes.

Graph 8: Existence of quality assurance mechanisms



Source: IfGH/ENSR Support Services Database, 2001

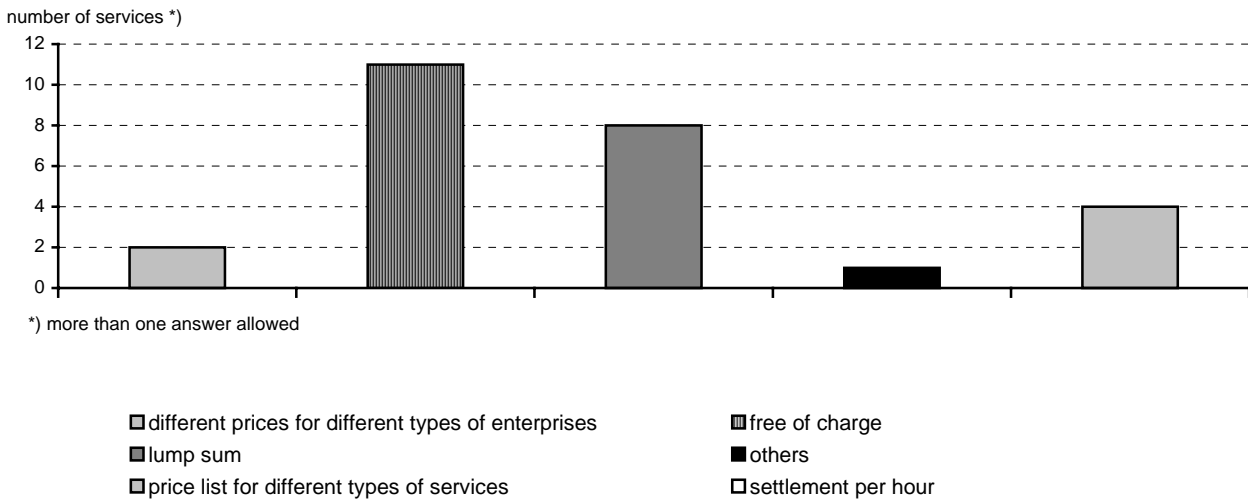
Some 'Enterprise Agencies' have been evaluated, though not on a regular basis. Quality assurance within these agencies works through the leading organisation Finnish Jobs and Society that aims at developing working models, minimum levels, evaluation practices, certification, etc. common to the network and approved by experts of business life. The performance of the services provided by the 28 local 'Enterprise Agencies' is quite satisfactory: over 4.000 small enterprises have started up with the help and advice of the agencies in the year 2000 producing over 5.000 new jobs - it is estimated that the market share of 'Enterprise Agencies' is about 20 %; i. e. they were able to reach a fifth of the total start-up population. Particularly the performance of the services offered by the 'Female Entrepreneurship Agency' is considered a success insofar as it has clearly increased women's interest towards entrepreneurship. This is underlined by the fact, that though only about 30 % of all Finnish entrepreneurs are women, the female share of the 'Enterprise Agencies' customers is almost 50 %.

The services offered by EEDCs are generally considered successful and efficient. It has been noticed, that entrepreneurs participating in one of the consultancy programmes offered, readily participate in others, too. A problem common to services offered by the EEDCs is that they are not very well known. The annual number of participating entrepreneurs per service offered is rather small and in the year 2000 ranged between 7 ('Gloaali'-programme) and 634 ('ProStart'-business idea evaluation and development programme). Most of the services have been evaluated. The 'Balanssi'-programme has been subject of an evaluation process in the year 2001 with the results indicating participant satisfaction (on a scale from 1-10, on average 8.3): practically all enterprises were willing to promote the programme to other enterprises and one third have already done so (Pukkinen and Sinervo, 2001).

Another example of effective support offered to micro, small and sole proprietor's businesses is the 'Spinno Training'-programme. The Spinno Business Development Centre arranges competitions for business ideas and picks up the most promising proposals to its training programmes. This service was established in 1991 and has since then evaluated 600 applications out of which 180 have been transformed into new companies offering about 800 jobs. International evaluations on behalf of the Finnish Ministry of Trade and Industry show that Finnish innovation activities are both of high standard and progressive. An example for successful support to smaller enterprises are the services offered by the Foundation for Finnish Inventions, that provides free advice on matters relating to the development, patenting, marketing and licensing of inventions (the amount of applications relative to the population in Finland is the fourth largest after Japan, Germany and Sweden).



Graph 9: Determination of prices of services identified



Source: IfGH/ENSR Support Services Database, 2001

The majority of the suppliers offer their services free of charge (see Graph 9). For services that are charged, service providers most often account a lump sum or determine prices with the help of a price list for different types of services. It is not very common in Finland to charge different prices for different types of enterprises nor to base price calculations on a settlement per hour.

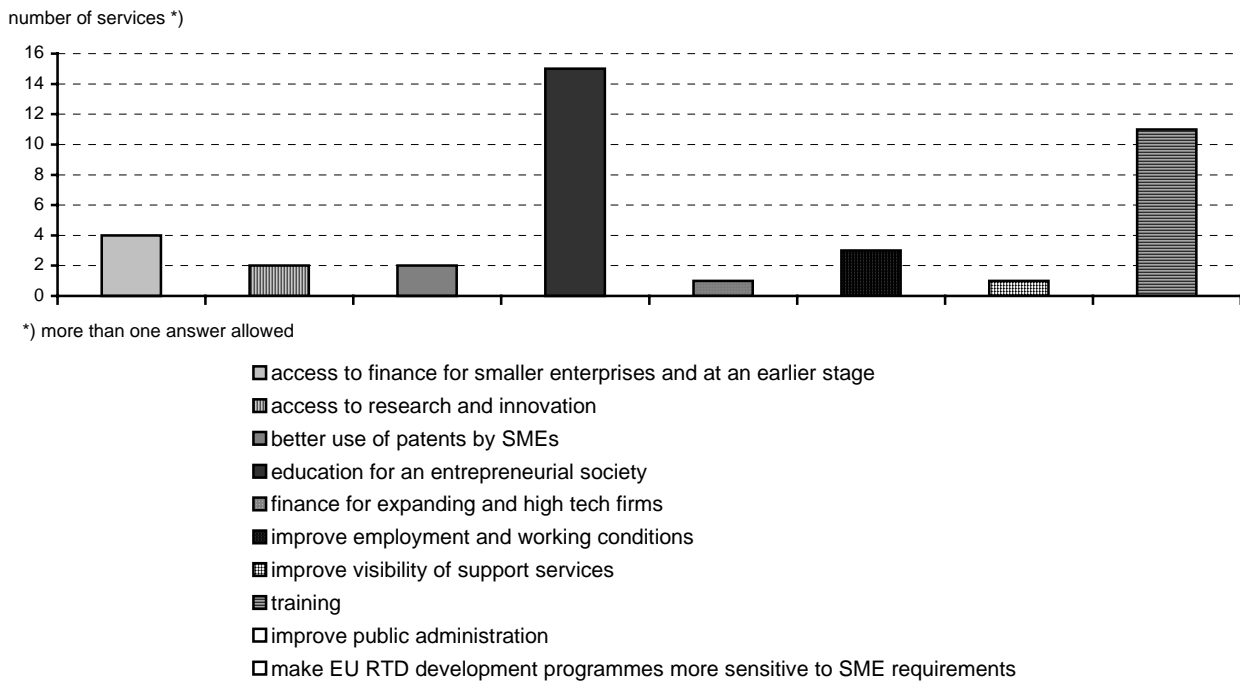
## 2.6 OBJECTIVES OF SUPPORT SERVICES IDENTIFIED

Public support for micro, small and sole proprietor's businesses is founded on the conviction that economic growth is strongly linked to the development of these enterprises. The objectives of the various forms of support offered are complex and aim at different scopes of business life. Many services offer practical advice and consultancy with special emphasis on sectors or different phases of development. Depending on the main focus of the service, objectives are, for example, to provide information on support services, to strengthen the readiness for enterprise start-ups and prepare potential entrepreneurs, to improve SMEs' competitiveness and innovation capacity or to secure jobs. The achievement of these aims should lead to a higher and sustainable economic growth and welfare. By means of an *Action Plan to Promote Entrepreneurship and Competitiveness* the European Commission (1999a) has set out a number of priority aims which are most important for promoting entrepreneurship and creating a business environment that encourages the creation and growth of new businesses in order to improve the competitiveness of Europe's economy (see Graph 10). The classification of national support measures according to these 'action plan objectives' shall help to present a well structured and systemic overview on the aims of the various support services available to micro, small and sole proprietor's businesses in Finland.

There is a broad consensus among experts that fostering self-employment and the creation of new enterprises is important for tackling unemployment and promoting economic growth. Therefore, most of the services in Finland targeted at micro, small and sole proprietor's businesses aim at supporting entrepreneurship and encouraging people to become independent. Besides that, Finland puts strong emphasis on training for entrepreneurs in order to provide them with additional skills on how to run and develop a sustainable business.



Graph 10: Action plan objectives addressed by services identified



Source: IfGH/ENSR Support Services Database, 2001

As can be seen from Graph 10, support services in Finland mainly address the action plan objectives 'education for an entrepreneurial society' and 'training'. There are no services targeted at 'improving public administration' and only some at 'improving employment and working conditions'. Furthermore, due to the narrow definition of the term 'support services' applied to this part of the research (see above) which implicates the exclusion of purely financial services, the action plan objectives 'access to finance for smaller enterprises and at an earlier stage' and 'finance for expanding and high tech firms' are underrepresented among the identified services.

The major objectives addressed do fall in line with the current SME policy in Finland that focuses on 'improving the growth and competitiveness of SMEs' and 'developing the workplace at SMEs' with special consideration of the needs of very small and growing industrial companies. Another explicit goal mentioned in the SME Report (1999) is to 'improve the operating environment for SMEs', which involves, for example, the simplification of license procedures and the evaluation of the effects that regulations and laws have on SMEs.



### 3. DEMAND FOR SUPPORT SERVICES

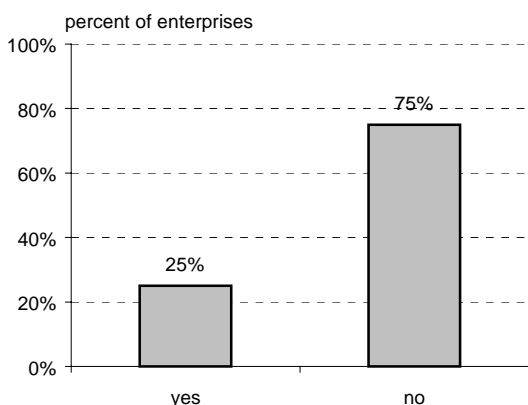
The purpose of this section of the report is to systematically analyse the demand side of the market for support services targeted at *micro, small and sole proprietor's businesses* in Finland, by examining the participation of enterprises in support services, their awareness of the availability of support services, their needs with respect to the content, conditions and design of support services as well as on issues such as the general attitude of entrepreneurs toward support services.

The definition of the term support services applied to this part of the research study contains all types of services, such as the provision of information, advice, training, or other business services that are offered at non-market conditions and are of non-financial kind. The findings provided in the following are not directly related to those services mentioned in section 2 of the report. Results presented are based on 75 telephone interviews conducted in Finland and by the means of data weighting relate to the whole population of micro, small and sole proprietor's businesses in Finland (see section 1). Due to a relatively low number of observations with regard to specific issues at country level, the respective results have to be interpreted cautiously.

#### 3.1 PARTICIPATION IN SUPPORT SERVICES

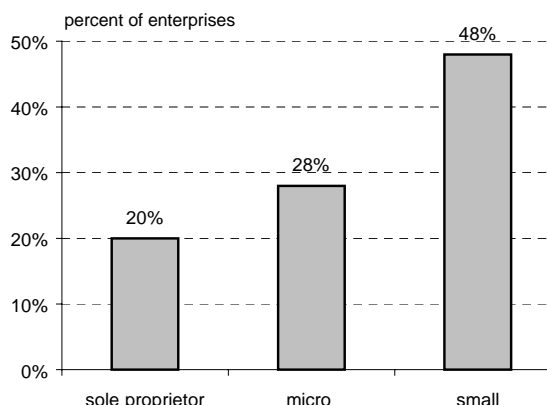
To improve the access of small enterprises to top-class business support is one of the major policy objectives of the European Commission expressed in various Commission documents, such as the *Action Plan to Promote Entrepreneurship and Competitiveness* (European Commission, 1999a) and the *Feira European Charter for Small Enterprises* (European Commission, 2000a). In order to stay competitive and contribute to economic growth and employment in Europe, small enterprises need the best possible environment as well as information on business support systems that are easy to access and understand and relevant to the needs of small businesses. The supply side of the Finnish market for support services has undergone a significant expansion and development during the last few years offering a wide array of services to small businesses (see section 2). However, micro, small and sole proprietor's businesses in Finland still seem to make rather little use of the services offered.

Graph 11: Participation rate of enterprises



Source: IfGH/ENSR Small Business Survey, 2001

Graph 12: Participation rate of enterprises, by size class



Source: IfGH/ENSR Small Business Survey, 2001

As can be seen from Graph 11, the participation rate amongst Finnish micro, small and sole proprietor's businesses is, as in most European countries, quite low. Only one quarter of Finnish enterprises within these size classes has utilised any business support scheme within the past five years. Furthermore, enterprises' participation in support services - as in most other European countries - decreases with decreasing size of the enterprise: Whereas almost every second small enterprise (10-49 employees) has made use of support services, it is only about 20 % of sole proprietor's businesses (see Graph 12) that have utilised any kind of support service during the last five years.



On average 20 % of all micro, small and sole proprietor's businesses in the European Union Member States and Norway have participated in support services within the last five years. Variations from this value at country level have to be interpreted cautiously as sample errors may be up to +/- 10 %. However, it can be concluded from Table 1 that compared to other European countries the Finnish participation rate lies in the good midfield. In the Netherlands, Ireland and Denmark participation rates are above average, while in Sweden, Greece and Norway relatively less micro, small and sole proprietor's businesses have utilised any support service within the last five years.

**Table 1: Participation rate of enterprises, by country**

| country                   | participation rate <sup>*)</sup> |
|---------------------------|----------------------------------|
| Netherlands               | 34 %                             |
| Ireland                   | <i>significantly</i> 32 %        |
| Denmark                   | <i>above average</i> 28 %        |
| United Kingdom            | 27 %                             |
| <b>Finland</b>            | <b>25 %</b>                      |
| France                    | 22 %                             |
| <b>EU (15) and Norway</b> | <b>20 %</b>                      |
| Germany                   | <i>on average</i> 20 %           |
| Portugal                  | 20 %                             |
| Belgium                   | 20 %                             |
| Spain                     | 19 %                             |
| Austria                   | 16 %                             |
| Italy                     | 16 %                             |
| Sweden                    | <i>significantly</i> 10 %        |
| Greece                    | <i>below average</i> 6 %         |
| Norway                    | 3 %                              |
| Luxembourg                | **)                              |

<sup>\*)</sup> share of enterprises having made use of support services within the last five years, maximum sample error at country level: +/- 10 %

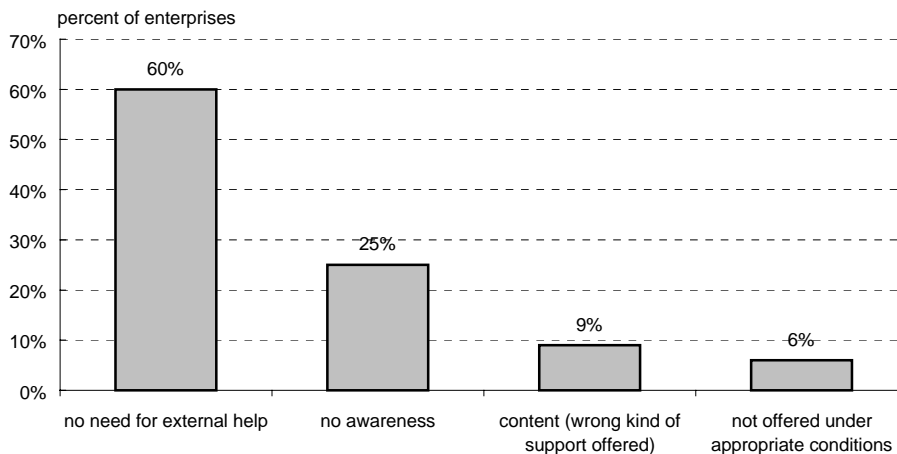
<sup>\*\*)</sup> no reliable data available

Source: IfGH/ENSR Small Business Survey, 2001



There may be various reasons why enterprises do not make use of support service offered in their respective country. However, most of these reasons can be categorised into four groups: a) enterprises believe that they do not have any need for external help, b) enterprises are not aware of the existence and availability of support services, c) the content of support services offered does not match the needs of enterprises, and d) the respective support services are not offered under appropriate conditions. The most dominant reasons for Finnish micro, small and sole proprietor's businesses for non-utilisation of support services offered in their country are illustrated in Graph 13.

**Graph 13: Main reason for not using support services<sup>\*)</sup>**



<sup>\*)</sup> including all enterprises that have not made use of support services within the last five years

Source: IfGH/ENSR Small Business Survey, 2001

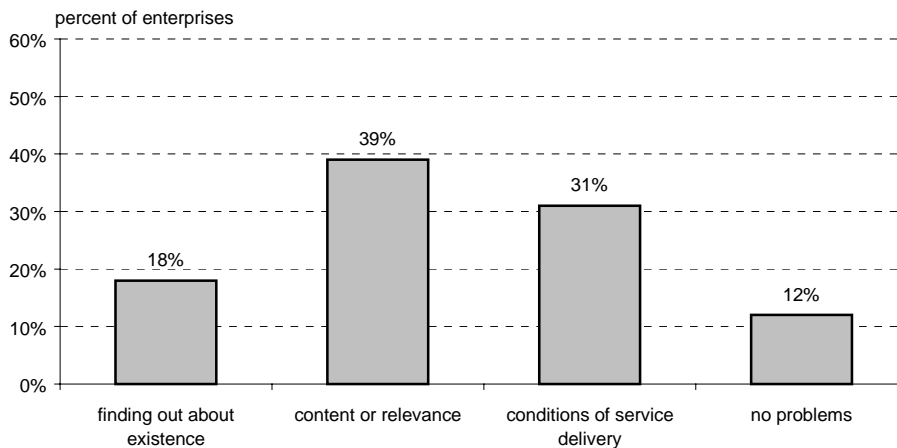
The main reason for Finnish enterprises not making use of support services is that they do not see any need for external help (indicated by 60 % of enterprises as the main reason for non-utilisation). Especially among sole proprietors this argument for non-participation is uncontested with almost three quarters of 'one-person' businesses having the conviction that their enterprise can well be successfully run without this kind of support. In this context it has to be borne in mind, that sole proprietors are, as a matter of fact, often deterred from using support services due to time restrictions; when sole proprietors use support services, they have to close their business.

The second strongest reason for non-participation is that enterprises often lack information on the existence and availability of support services even in case they would in principle have a need for external support (indicated by 25 % of enterprises as the main reason). Hence, it may be assumed that the low participation rate amongst Finnish enterprises is not likely to be significantly raised by concentrating on the improvement of the actual supply of support services, i. e. the content or the conditions under which services are offered, because these facets of support service supply do not seem to prevent a great part of enterprises from using support services. The future challenge rather seems to lie in improving the promotion of support services and raising the awareness of the merits support services can provide (see also section 4).



However, as can be seen from Graph 14, almost 40 % of the Finnish enterprises that have already used support services claim that the main difficulty when using support services is related to the content of the respective services. Another third of Finnish enterprises experiences major difficulties related to the conditions of service delivery.

**Graph 14: Main difficulty when using support services<sup>\*)</sup>**



<sup>\*)</sup> including all enterprises that have made use of support services within the last five years

Source: IfGH/ENSR Small Business Survey, 2001

When compared to findings in other European countries this is quite surprising, as most European enterprises tend to highlight their difficulties with finding out about the existence of support services when asked about their respective experience. Therefore, it has to be noted that, in order not to lose potential regular customers of support services it is well important to both improve the conditions of service delivery as well as to adapt the services to the demand of enterprises, for instance, with respect to the types of services offered.

In the following sections, it is sought to deepen the investigation on the main reasons for not using support services by micro, small and sole proprietor's businesses in Finland. Beginning with the problem related to a *lack of awareness*, an illustration of the rate of information on the existence and availability of support services in Finland is provided followed by a cross-national comparison of '*information rates*' (i. e. the share of enterprises well informed on the existence and availability of support services). An attempt is made to detect mismatches between enterprises' needs with respect to how they want to be informed on support services and how providers actually promote the services they offer. This is done in *section 3.2*.

The problems related to the *content of support services* are analysed by comparing the supply side of the market for support services (see *section 2*) to the needs of micro, small and sole proprietor's businesses. Attempts are made to detect prevailing mismatches between enterprises' need for external help and what is actually available on the market for support services. This is presented in *section 3.3* of this report.

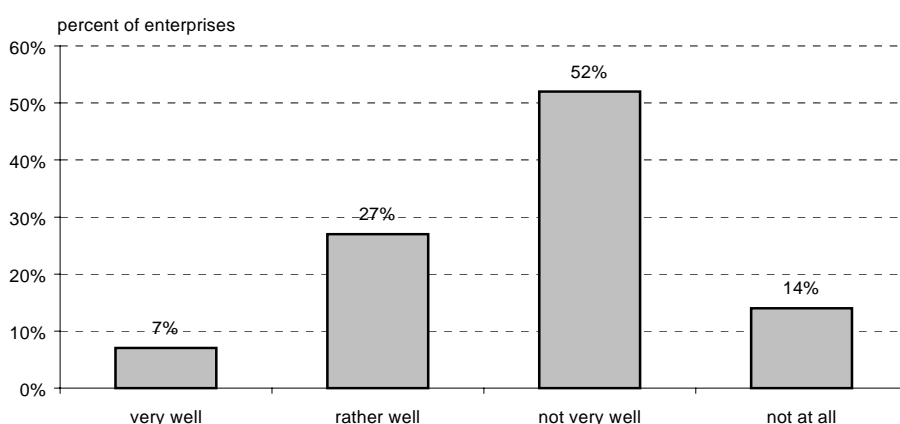
Finally, the *conditions of delivery* and the respective problems are investigated by considering the issue of satisfaction with the use of support services. An illustration of how satisfied enterprises are with the utilisation of support services is followed by a cross-national comparison of '*satisfaction rates*' (i. e. the share of enterprises satisfied with the use of support services). This is presented in *section 3.4*.



### 3.2 AWARENESS OF SUPPORT SERVICES

The counterpart of a potential 'lack of awareness' on the demand side might be a 'lack of visibility' of support services on the supply side. Creating awareness of the existence and availability of support services among entrepreneurs is considered one of the major challenges in support policy for small and medium sized enterprises and in particular for micro, small and sole proprietor's businesses. Several previous empirical studies have identified this issue as being one of the major constraints for the utilisation of support services by small enterprises (see, e. g., the *European Observatory for SMEs*, European Commission, 2000b). It is the aim of this section to further elaborate on the issue of awareness by providing data on the information rate of enterprises with respect to the availability of support services for their respective business and by identifying a potential mismatch between enterprises' needs with respect to how they want to be informed on support services and how providers actually promote the services they offer.

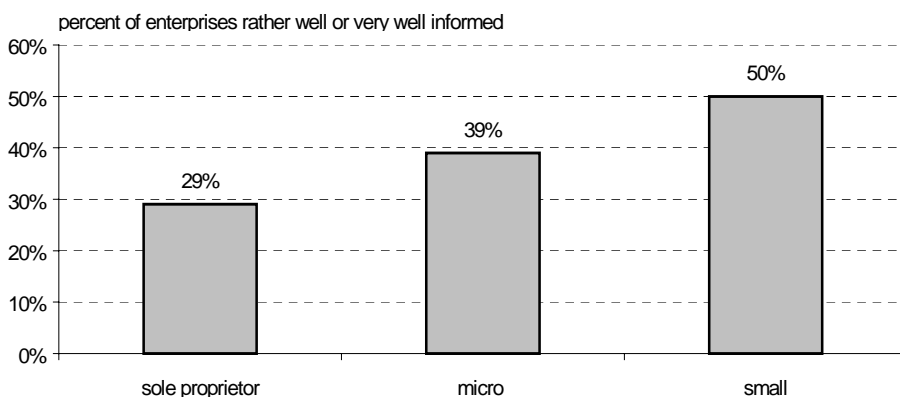
**Graph 15: Information rate of enterprises with respect to support services**



Source: IfGH/ENSR Small Business Survey, 2001

As can be seen from Graph 15, Finnish micro, small and sole proprietor's businesses are rather poorly informed on the existence and availability of support services: Only 7 % of enterprises indicate to be 'very well' informed, another 27 % feel 'rather well' informed. Thus, in total, more than 65 % of enterprises in Finland lack information on the availability of support services for their business.

**Graph 16: Information rate of enterprises with respect to support services, by size class**



Source: IfGH/ENSR Small Business Survey, 2001

As illustrated in Graph 16, the information rate of enterprises on the existence and availability of support services – as in most other European countries – even declines with decreasing size of an enterprise: Whereas among small enterprises (10-49 employees) 50 % of enterprises indicate to be 'very well' or at least 'rather well' informed, only about 30 % of the sole proprietors claim to be sufficiently informed.



The average information rate of micro, small and sole proprietor's businesses in the European Union Member States and Norway lies at 24 %. Variations from this value at *country level* have to be interpreted cautiously as sample errors may be up to +/- 10 %. However, it can be concluded from Table 2 that compared to other European countries the information rate of Finnish enterprises is clearly above average together with Belgium, the Netherlands, Austria and Sweden. In France, Portugal and Greece, on the other hand, the amount of micro, small and sole proprietor's businesses being informed on the existence and availability of support services offered for their respective enterprise is far below the EU average.

**Table 2: Information rate of enterprises with respect to support services, by country**

| country                   | information rate <sup>*)</sup> |
|---------------------------|--------------------------------|
| Belgium                   | 45 %                           |
| Netherlands               | 43 %                           |
| Austria                   | <i>significantly</i> 36 %      |
| Sweden                    | <i>above average</i> 36 %      |
| <b>Finland</b>            | <b>34 %</b>                    |
| Italy                     | 31 %                           |
| Denmark                   | 30 %                           |
| Spain                     | 29 %                           |
| Norway                    | <i>on average</i> 27 %         |
| Ireland                   | 25 %                           |
| <b>EU (15) and Norway</b> | <b>24 %</b>                    |
| Germany                   | 22 %                           |
| United Kingdom            | 18 %                           |
| France                    | <i>significantly</i> 15 %      |
| Portugal                  | <i>below average</i> 11 %      |
| Greece                    | 6 %                            |
| Luxembourg                | **)                            |

<sup>\*)</sup> enterprises rather well or very well informed on support services, maximum sample error at country level: +/- 10 %

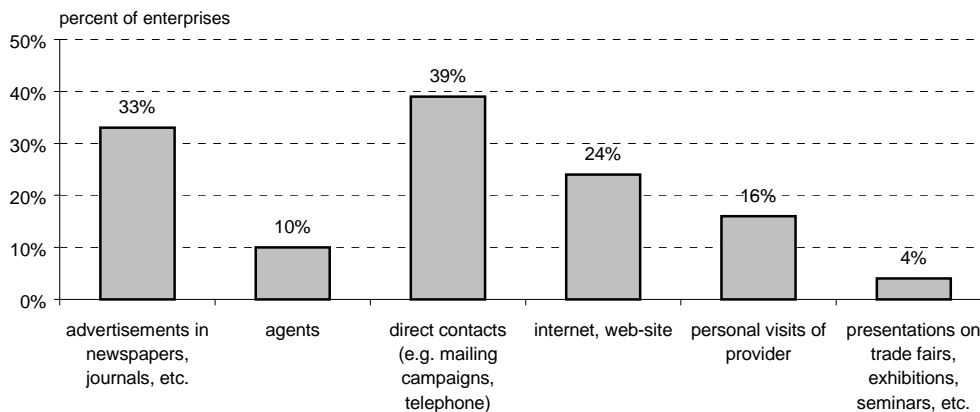
<sup>\*\*)</sup> no reliable data available

Source: IfGH/ENSR Small Business Survey, 2001

Problems related to a lack of information respectively awareness on the side of enterprises in the European Union Member States and Norway may be related to the effectiveness of promotional activities applied by support service providers in order to attract or to reach as many potential users as possible. As shown in section 2.4, Finnish providers use a variety of different instruments to promote their services. However, an analysis of the preferences of the smallest businesses with regard to the means for information provision shows that additional measures might need to be put in place in order to increase awareness of support services.



Graph 17: Type of promotion activities preferred by enterprises<sup>\*)</sup>



<sup>\*)</sup> more than one answer allowed

Source: IfGH/ENSR Small Business Survey, 2001

With respect to how enterprises want to be informed on support services, it can be concluded from Graph 17 that in Finland micro, small and sole proprietor's businesses have a preference for direct contacts (39 %) and advertisements in newspapers or journals, etc. (33 %) followed by Internet based information transfer (24 %). When compared to how support services are actually promoted in Finland (see section 2.4), it is found that there is indeed a lot of information on support services available on the Internet (web-sites of providers). However, although many enterprises would appreciate being directly contacted by the provider, this kind of promotion activity is hardly ever applied. The same holds for advertisements in newspapers or journals and the like: Every third Finnish micro, small and sole proprietor's business would prefer support services to be promoted in newspapers, journals or magazines but Finnish providers of support services rarely do so, as can be seen from Graph 7. Exceptions are the support services provided by the Ministry of Trade and Industry (MTI) most of which are advertised in different kinds of economic or other newspapers. The MTI also publishes a special magazine for SMEs dealing with the services provided by the Employment and Economic Development Centres (EEDCs or T&E Centres) and other public business support services.

Generally, the majority of businesses (58 %) seem to clearly prefer looking for support services at local level. An additional 21 % prefer support service providers to be contacted at regional level and, different to most other European countries, almost every third (31 %) Finnish enterprise indicates a preference for support services at national level. When compared to how support services are actually organised in Finland (see Graph 2), one can see that despite the preference for services to be contacted at local level, contact points for most services are in fact for the majority of cases regionally organised. Only few service providers operate at national level.

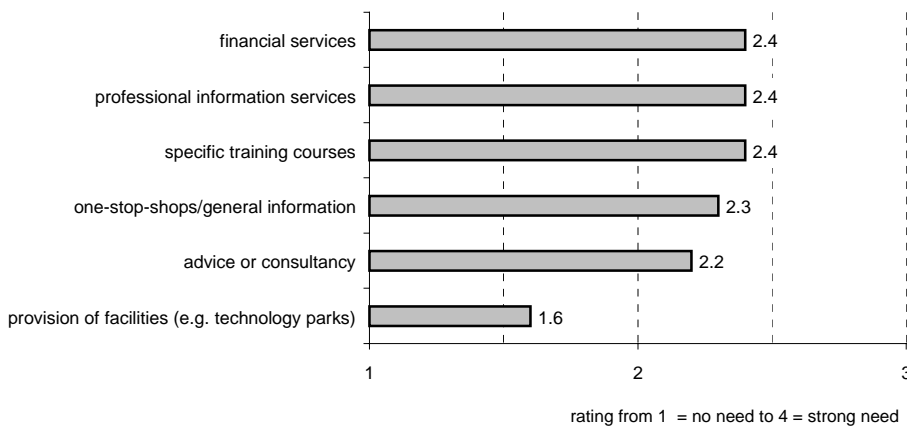
Mismatches between the supply and demand side in the field of promotion and information provision on support services offered in Finland are, as shown above, to be found both in the way support services are promoted as well as in the organisation of their contact points. The awareness on support available to micro, small and sole proprietor's businesses might be increased by providers directly contacting enterprises (e. g. direct mailing) - which of course is amongst the most costly promotional means - as well as by fostering the promotion of the services in newspapers, journals or magazines. Furthermore, enterprises also like to inform themselves on support services via the Internet and thus high quality and user friendly service provider's web-sites are crucial in order to increase the level of information available for enterprises. With respect to the organisation of support services, it might be advisable to facilitate the access to support services by giving the enterprises the opportunity to contact service providers at local level, whenever feasible. However, it has to be borne in mind, that services have to be kept efficient and consequently that the establishment of local contact points may not be a realistic reaction to potential clients' demands.



### 3.3 CONTENT OF SUPPORT SERVICES

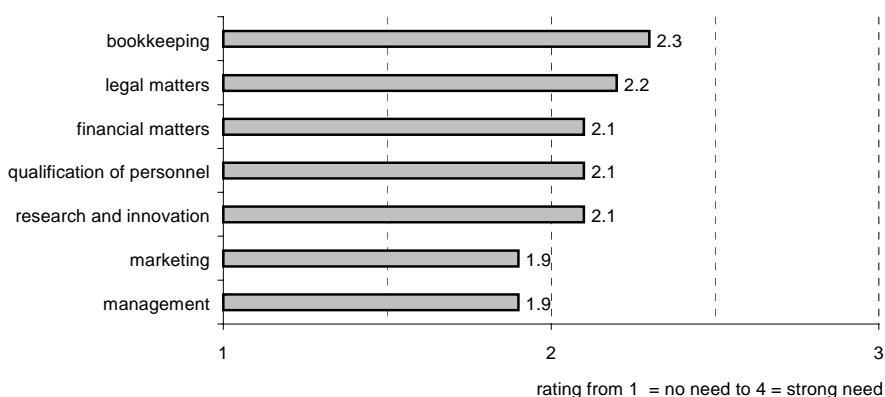
Once the problem of lacking awareness has been overcome by enterprises, it still remains difficult to identify the type of support that is considered relevant for the development of one's enterprise. As outlined in section 3.1, the content of available support (i. e. the types of support offered, the targeting of support services, etc.) seems to be no major reason for Finnish micro, small and sole proprietor's businesses not to make use of support services. However, 4 out of 10 enterprises that have participated in support services do claim this facet of support services to be the main difficulty when using support services. As can be seen from Graph 18, the need for support services generally seems to be comparatively low in Finland, which might be due to the fact that particularly smaller enterprises often have problems in identifying or expressing their actual need for external support. However, there are some types of services that seem to be more important to enterprises than others. Thus, it is the aim of this section to detect prevailing mismatches between enterprises' need for external help and what is actually available on the market for support services.

**Graph 18: Need for different types of support services**



Source: IfGH/ENSR Small Businesses Survey, 2001

Finnish micro, small and sole proprietor's businesses generally express a moderate need for support services (on a scale from 1 - no need to 4 - strong need on average 2.2). However, when differentiating between different types of services one can see, that the demand for financial services, professional information services and specific training courses is clearly higher than the one for advice and consultancy or the provision of facilities such as technology parks (see Graph 18). A comparison of the demand with the supply side of the market for support services in Finland shows that regarding the supply of specific training courses and professional information services, it can well be concluded that the supply of support services in Finland efficiently matches the demand of the enterprises, since it is these types of services that are, besides external advice and consultancy, most often offered (see Graph 6).

**Graph 19: Need for external support, by business areas**

Source: IfGH/ENSR Small Business Survey, 2001

With respect to the need of Finland's enterprises for external support in specific business areas, it is mainly bookkeeping and legal matters, enterprises seem to need help with, as may be concluded from Graph 19. By contrast, there does not seem to be much demand for help with management or marketing, which however, are core business areas with regard to the development and competitiveness of an enterprise.

One reason for the relatively low take-up for support services expressed by enterprises of all size classes - as in most other European countries - might be a lacking target group orientation of the majority of support services offered as far as size class, sector, or the phase of development of an enterprise are concerned: Firstly, the majority of Finnish micro, small and sole proprietor's businesses (90 %) would prefer to use support services that are specifically targeted at enterprises of their respective *size class*. More than half of these enterprises even indicate that it is 'very important' for them to be offered support tailored to their specific size class. Yet, when compared to the supply side of the market for support services (see Graph 4), it has to be concluded that the demand for support services targeted at enterprises in specified size classes clearly exceeds their supply (see Graph 3): The majority of support services available in Finland address SMEs in general.

Secondly, the majority of Finnish micro, small and sole proprietor's businesses (80 %) also consider it important that support services are specifically targeted at enterprises of their respective *sector*. When compared to the supply side of the market for support services (see Graph 4), however, it can be assumed that the demand for sector-specific support services is significantly higher than their actual supply: The majority of support services offered in Finland address all sectors alike, rather than being focussed on specific ones.

Similar considerations hold true with regard to the targeting of support services towards specific phases of development of an enterprise. The majority of micro, small and sole proprietor's businesses (78 %) in Finland would prefer to use support services that are specifically targeted at their current *phase of development*. Particularly, it is believed that it is the start-up and transfer phase in which enterprises need most external support. When compared to the supply side of the market for support services (see Graph 5) it might be concluded that there is indeed a wide range of support offered to enterprises in the start-up phase. However, it has to be noted, that although almost 50 % of all enterprises believe that businesses in the transfer phase are among those needing most external help, no support provider exclusively seems to concentrate on enterprises in this particular phase.

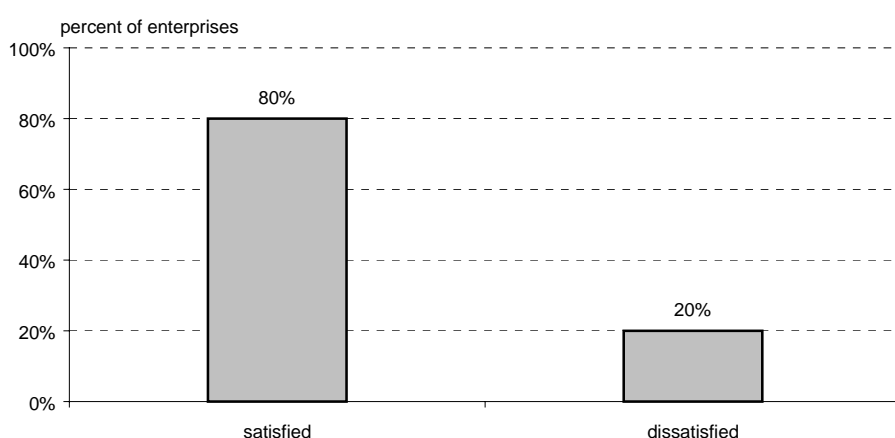
The lack of services for enterprises in the transfer phase is a problem that already led to debates and further development of the support service system in Finland. For instance, the Small Business Institute has been contracted to run a few long-term programmes on the transfer of businesses. Simultaneously, the MTI is building a network of consultants to provide short-term consultancy (2-3 days), which will be launched in March 2002. Furthermore, the Small Business Institute created a database to help the EEDCs to deal with enterprises in this phase of development. In addition, there are some other public support services in Finland that address enterprises in the transfer phase, which are, however, not sufficiently promoted (i. e. support service providers in Finland may dispose of agents or consultants specialised on specific phases of development of an enterprise, which however, is not very transparent).



### 3.4 CONDITIONS AND DELIVERY OF SUPPORT SERVICES

In order to increase the take-up of support services by micro, small and sole proprietor's businesses, creating awareness of the availability of support and offering suitable or relevant types of services might not be sufficient if enterprises are not convinced of their real value and quality. As outlined in section 3.1, for one third of Finnish micro, small and sole proprietor's businesses it is the conditions of service delivery that poses the main difficulty when using support services. This credibility gap needs to be overcome in order not to lose potential participants who are generally convinced of the usefulness of external help and are likely to use support services regularly if these are offered under appropriate conditions. Thus, it is the aim of this section to further elaborate on the issue of delivery of support services by providing data on the satisfaction rates of enterprises with support services offered and by identifying a potential mismatch between enterprises' preferences for specific forms of communication, payment, etc. and the way, support services are actually delivered.

**Graph 20: Satisfaction rate of enterprises<sup>\*)</sup>**



<sup>\*)</sup> including all enterprises that have made use of support services within the last five years  
Source: IfGH/ENSR Small Business Survey, 2001

As can be seen from Graph 20, the vast majority (80 %) of the Finnish micro, small and sole proprietor's businesses that have made use of support services within the last five years indicate satisfaction with their latest experience in this respect.

The average satisfaction rate with respect to support services used by micro, small and sole proprietor's businesses in the European Union Member States and Norway during the last five years lies at 80 %. It is hardly possible to interpret variations from this value at country level due to comparatively high sample errors amounting up to +/- 15 %. Still, it might be assumed that Ireland and Portugal are at the upper end while Luxembourg and Denmark are at the lower end of satisfaction with respect to support services used. The Finnish satisfaction rate resembles the value for the EU average.



**Table 3: Satisfaction rate of enterprises, by country**

| country                   | satisfaction rate <sup>*)</sup> |
|---------------------------|---------------------------------|
| Ireland                   | 90 %                            |
| Portugal                  | 90 %                            |
| Spain                     | 85 %                            |
| Belgium                   | 82 %                            |
| United Kingdom            | 81 %                            |
| <b>EU (15) and Norway</b> | <i>on average</i> <b>80 %</b>   |
| <b>Finland</b>            | <b>80 %</b>                     |
| France                    | 79 %                            |
| Netherlands               | 76 %                            |
| Germany                   | 76 %                            |
| Luxembourg                | 69 %                            |
| Denmark                   | 67 %                            |
| Austria                   | 51 % <sup>**)</sup>             |
| Greece                    | 68 % <sup>**)</sup>             |
| Italy                     | 82 % <sup>**)</sup>             |
| Norway                    | 64 % <sup>**)</sup>             |
| Sweden                    | 22 % <sup>**)</sup>             |

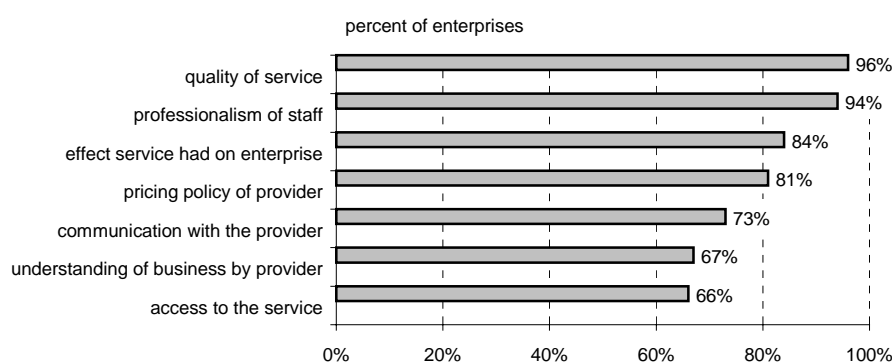
<sup>\*)</sup> enterprises very or rather satisfied with the latest use of support services, maximum sample error at country level: +/- 15 %

<sup>\*\*)</sup> due to small number of observations sample error may amount up to +/- 25 %

Source: IfGH/ENSR Small Business Survey, 2001

While Graph 20 presents the satisfaction rate of micro, small and sole proprietor's businesses in Finland with the support services used in rather general terms, the following Graph 21 illustrates the degree of satisfaction differentiated by specific issues related to the delivery of support services.

**Graph 21: Satisfaction with the use of support services, by different aspects<sup>\*)</sup>**



<sup>\*)</sup> including all enterprises that have made use of support services within the last five years

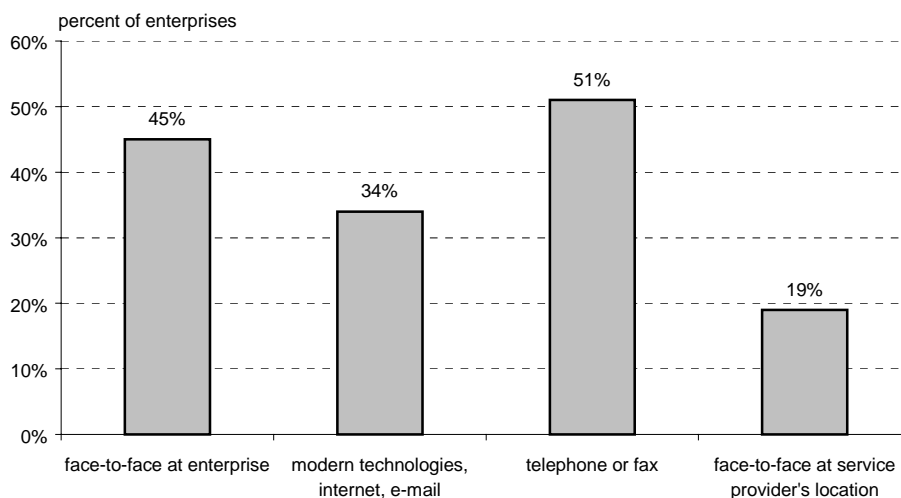
Source: IfGH/ENSR Small Business Survey, 2001



As can be seen from Graph 21, almost all micro, small and sole proprietor's businesses in Finland that have used support services during the last five years express satisfaction with the quality of the service they have received as well as with the professionalism of the provider's staff. Still More than 80 % of the enterprises are pleased with the effect the service had on the enterprise. Comparatively many enterprises, in contrast, show low satisfaction with respect to access to the service and to the understanding of the business by the provider.

In the following, it is intended to investigate three different facets of service delivery: the form of communication with the provider, the form of payment, and quality assurance mechanisms. The attempt is to analyse the preferences of Finnish micro, small and sole proprietor's businesses regarding these aspects and furthermore to compare the findings with the supply side of the Finnish support services market.

**Graph 22: Form of communication with the service provider preferred by enterprises<sup>\*)</sup>**



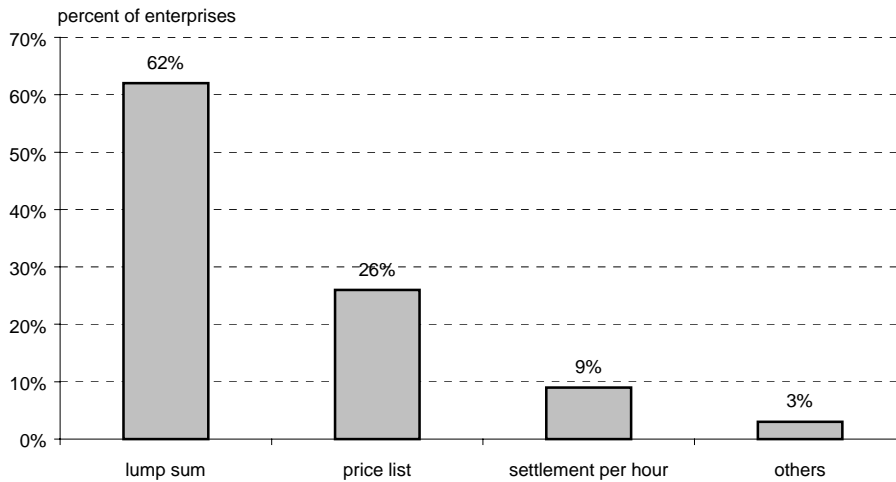
<sup>\*)</sup> more than one answer allowed

Source: IfGH/ENSR Small Business Survey, 2001

When using support services, Finnish micro, small and sole proprietor's businesses clearly prefer the provider's staff to come to their enterprise's location. In terms of other forms of communication apart from face-to-face contacts, Finnish enterprises seem to be willing to make extensive use of telephone or fax as well as, to some lower extent, modern communication technologies (see Graph 22).



**Graph 23: Form of payment preferred by enterprises**



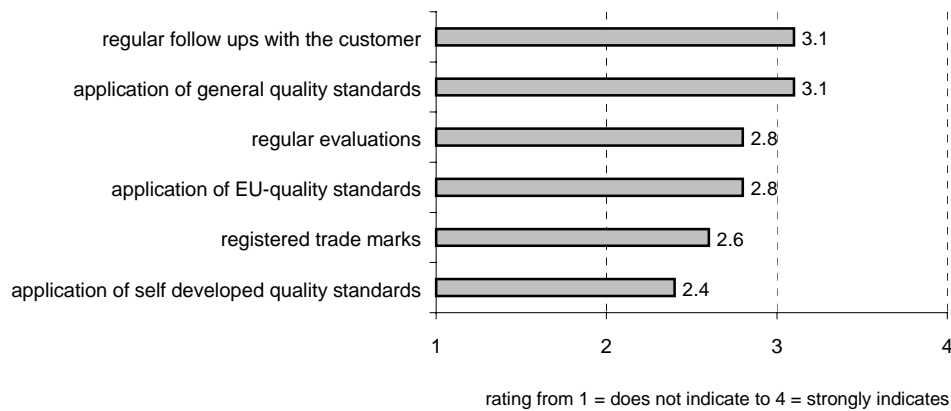
Source: IfGH/ENSR Small Business Survey, 2001

As far as the pricing policy of service providers is concerned, Finnish micro, small and sole proprietor's businesses seem to prefer paying lump sum and prices according to given price lists to arranging settlements per hour with the service provider (see Graph 23). The latter form of payment is also hardly ever used by the service providers, which in connection to the fact, that many of the services offered (see Graph 10) are actually free of charge, explains the comparatively high share of enterprises satisfied with the pricing policy of service providers as indicated in Graph 21.

The quality of services is usually difficult to assess for enterprises before actually utilising them. However, in order to increase enterprises' trust in the reliability of the respective providers, it is advisable to apply quality assurance measures, that are, besides being indispensable in order to guarantee high quality service provision, also highly visible and recognised by the enterprises. Applying quality standards or offering regular follow-ups with the customer, for instance, is vital to successfully promote support services. Choosing the right measures as to this regard - the ones enterprises trust most - and making them visible to the enterprises might be crucial in order to strengthen enterprises' belief in the usefulness of support services and by that their demand for support of this kind. Thus, the question of how high quality of services offered might be communicated to enterprises respectively which criteria enterprises apply to judge the quality of a service is also dealt with in the scope of this study. The findings for Finland as to this regard are presented in Graph 24, below.



**Graph 24: Criteria that indicate high quality to enterprises**



Source: IfGH/ENSR Small Business Survey, 2001

When micro, small or sole proprietor's businesses in Finland try to assess the quality of a service provider, the criteria they trust most include regular follow-ups with the customer and the application of general quality standards. It seems to be comparatively less important to enterprises in Finland whether support service providers use registered trademarks or apply self-developed quality standards (see Graph 24).



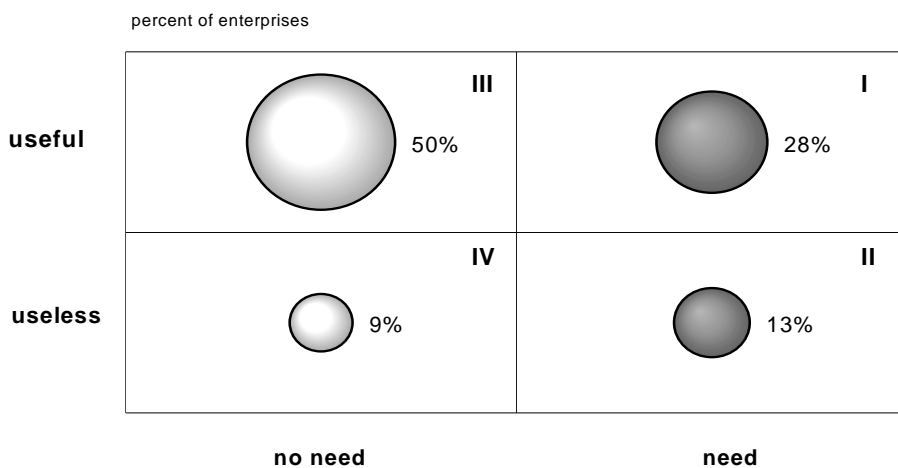
### 3.5 FUTURE POTENTIAL OF THE MARKET FOR SUPPORT SERVICES

The following matrix gives an overview on the future potential of the market for support services in Finland by different types of enterprises, together with the respective strategy to be applied in order to increase the take-up and utilisation of support services. For this purpose, the attitude of enterprises towards support services has been segmented according to two characteristics:

- a) enterprises' subjective rating of the general *usefulness* of support services and
- b) enterprises' indication of the *need for support services* with respect to the own enterprise.

These characteristics are assumed to significantly influence the readiness of enterprises to participate in support services in the future. The combination of these two characteristics in a matrix results in four different types of enterprises and allows one to judge the potential of the market for support services as well as to derive specific strategies for mobilising this potential. The matrix shown in Graph 25 distributes those micro, small and sole proprietor's businesses in Finland that have not participated in any type of support service during the last five years, according to their attitude towards support services.

**Graph 25: Strategic matrix on the potential of the market for support services in Finland<sup>1)</sup>**



<sup>1)</sup> only enterprises that have not made use of support services within the last five years  
Source: IfGH/ENSR Small Businesses Survey, 2001

**I. Quadrant:** The first quadrant describes the share of enterprises that have indicated a need for external support and that are convinced of the usefulness of support services. These enterprises are basically willing to participate in support services, but seem to lack information on their availability and on how to access them. This group of enterprises is probably very sensitive to any type of *awareness-raising measures and promotional activities* applied by support service providers. Enterprises located in this quadrant are the ones that are most likely to use support services in the future. Their share in all enterprises not having used support services in the last five years in Finland amounts to 28 %. They might best be mobilised by improving and reinforcing marketing and promotional activities of existing support services, by placing advertisements in newspapers and journals or focussing on mailing campaigns, for example.



**II. Quadrant:** Enterprises in this quadrant have indicated a general need for support services, but doubt their usefulness. This might be due to a certain discontentment with the existing offer of support services. These enterprises might be most sensitive to strategies aiming at the improvement of the *content and conditions of delivery* of services, such as a better target group orientation of services offered or an improvement of communication strategies and the understanding of the businesses' needs, for example. The enterprises in this quadrant (13 % in Finland) are rather critical towards support services but may well be mobilised by improving the content and delivery mechanisms of support services.

**III. Quadrant:** This quadrant contains the share of enterprises that generally consider support services to be useful, but do not see any need for their own enterprise as to this regard. It is usually more difficult to mobilise enterprises that indicate no need for external support than enterprises not utilising support services for other reasons, such as a lack of information or dissatisfaction with the offer, for example. However, as these enterprises believe in the general usefulness of support services they might be sensitive to strategies aiming at the *proliferation of information on the merits of support services* by the dissemination of 'good practices' or the demonstration of success rates of enterprises using support services, for example. In Finland 50 % of micro, small and sole proprietor's businesses seem to be sensitive to this kind of strategies. However, the attitude of this comparatively large group of enterprises is also often related to a general difficulty in identifying needs or facing economic or operational problems of their daily business, which needs to be overcome. Still, the majority of enterprises in Finland seem to be at least convinced of the usefulness of support services, which is a good starting point for further activities as to this regard.

**IV. Quadrant:** Finally, quadrant IV describes the share of enterprises that neither indicate any need for support services nor believe in their usefulness. This attitude, particularly of smaller enterprises, is in line with results from a previous research study on SMEs in the European Union (Alten and Weiß, 2000), where it has been found that many small enterprises do not have the competency to judge their own needs correctly and to derive a specific demand from these needs. The lack of knowledge of their own needs in consequence may lead to a low acceptance of support services offered to the market, which is often associated with a general suspiciousness against 'externals' and a lacking readiness to give external support service providers insight into the economic and operational matters of one's enterprise. This group of enterprises will most probably stay insensitive to any traditional promotional or awareness creation measures and is thus not very likely to use support services in the future; their share fortunately amounts to only 9 % in Finland.



## 4. SUMMARY AND CONCLUSIONS

The Finnish market for support services, which is clearly dominated by public providers, has undergone a significant expansion, development and restructuring during the past few years. External support mainly concentrating on advising and consulting services, followed by SME-specific training courses and information services, is generally regionally organised. It might be considered problematic, that in Finland, as in many other European countries, there seems to be hardly any service available specifically targeted at micro, small or sole proprietor's businesses (i. e. most services address SMEs in general). Furthermore, support services in Finland are usually not sector-specific nor, although a significant part of support services targets at enterprises in the start-up phase, specialised on certain phases of enterprises' development (e. g. transfer phase).

The majority of support service providers use only the Internet for promotion purposes, far behind followed by presentations at trade fairs or exhibitions. Just a few providers directly contact or personally visit potential beneficiaries. Most of the support services targeted at small businesses have established mechanisms to assure the quality of the services provided, whereby regular evaluations and self-developed quality standards are among the most commonly used instruments for quality assurance. Also, the pricing policy of service providers in Finland seems to be rather transparent. Many of the services offered are free of charge; others are charged with a lump sum and few according to given price lists.

As far as the demand side is concerned, micro, small and sole proprietor's businesses in Finland seem to make rather little use of the support services offered. Compared to other European countries, the Finnish participation rate amounting to 25 % is, however, clearly above the EU average of 20 %. The main reasons for 60 % of the Finnish enterprises not to make use of support services is that they do not see any need for external help. Also the information rate of micro, small and sole proprietor's businesses in Finland is rather low, with only 34 % of smaller businesses considering themselves well or rather well informed on the existence and availability of support services. The attempt to increase awareness on support available to smaller enterprises might be enforced by motivating Finnish suppliers to directly contact enterprises (e. g. through mailing campaigns, telephone contacts, etc.) and to advertise their services in journals and newspapers. These types of promotion activities are hardly focused by service providers, yet, but might be very effective with regard to increasing the information rate of enterprises, because it is these forms of promotional activity Finnish enterprises prefer.

Finnish micro, small and sole proprietor's businesses generally express a moderate need for support services with the demand for financial and professional information services as well as specific training courses ranking comparatively high. Regarding specific business areas, it is mainly bookkeeping and legal matters, the smallest enterprises seem to need help with. However, one reason for the comparatively low utilisation of support services indicated by micro, small and sole proprietor's businesses in Finland might be due to a lacking target group orientation of the majority of support services as far as size class, sector, or phase of development of an enterprise are concerned. In this regard, utilisation of support services might benefit from better targeting services at the smallest businesses and at specific sectors, as well as from better promoting existing specialised services.

The large majority of the micro, small and sole proprietor's businesses in Finland that have made use of support services within the last five years are quite satisfied with the services received. When compared to the other EU countries and Norway, the satisfaction rate in Finland (80 %) is, however, average. Enterprises seem to be particularly unhappy with the service providers understanding of the business and the access to the service. Comparatively high satisfaction is reached among enterprises with regard to the quality of the service and the professionalism of the provider's staff.

## APPENDIX

List of support services considered.

| original name/English name   | organisation  | contact person and address  | telephone/fax                             | e-mail/web-page   |
|--|---|---|---|---|
| Business Angels  |   | Monica Reino<br>Avenue des Arts 12, Bte 7<br>1210 Bruxelles                             | Tel.: 32/2/2184313<br>Fax: 32/2/2184583   | Info@eban.org<br><a href="http://www.eban.org">www.eban.org</a>   |
| Business Innovation Centres (BIC)  |   | Ben Butters<br>Avenue de Tervuren 168, Bte 25<br>1150 Bruxelles                         | Tel.: 32/2/7611085<br>Fax: 32/2/7729574   | Bbu@ebn.be<br><a href="http://www.ebn.be">www.ebn.be</a>  |
| Euro Info Centres  | Euro Info Centres Network   |   |   | Info-eic@fcis.cec.eu.int<br><a href="http://europa.eu.int/comm/enterprise/networks/eic/eic.html">http://europa.eu.int/comm/enterprise/networks/eic/eic.html</a> |
| Yrityspalvelupiste/<br>Business Service Points                                 | Employment and Economic<br>Development Centres/<br>Työvoima- ja<br>elinkeinokeskus,<br>Ministry of Trade and<br>Industry/Kauppa- ja<br>teollisuusministeriö | Chief counsellor<br>Marjukka Aarnio<br>Aleksanterinkatu 4<br>00170 Helsinki             | Tel.: 358/9/1601<br>Fax: 358/9/1602694    | marjukka.aarnio@ktm.vn.fi<br><a href="http://www.-te-keskus.fi">www.-te-keskus.fi</a>   |
| Uusyrityskeskus/<br>Enterprise Agency  | Finnish Jobs and Society<br>Association/Suomen Jobs<br>and Society  | Chief executive officer<br>Tuomo Haavisto<br>Kaisaniemenkatu 1 B a 71<br>00100 Helsinki | Tel.: 358/9/6846620<br>Fax: 358/9/6846621 | tuomo.haavisto@uusyrityskeskus.fi<br><a href="http://www.uusyrityskeskus.fi">www.uusyrityskeskus.fi</a>   |
| Turun seudun kehittämiskeskus TAD-<br>centre/<br>Turku Area Development Centre | Municipalities and cities   | Director<br>Ilpo Siro<br>Mustainveljestenkuja 4<br>20700 Turku                          | Tel.: 358/2/2627777<br>Fax: 358/2/2627458 | tad.centre@turku.fi<br><a href="http://intratad.turku.fi/">http://intratad.turku.fi/</a>  |
| Yrittäjän ammatitutkinto/<br>Vocational qualification for<br>entrepreneurs     | The National Board of<br>Education/Opetushallitus   | Counsellor of education<br>Seppo Hyppönen<br>P.O. Box 380<br>00531 Helsinki             | Tel.: 358/9/774775<br>Fax: 358/9/77477703 | seppo.hypponen@oph.fi<br><a href="http://www.oph.fi">www.oph.fi</a>   |

| original name/English name  | organisation   | contact person and address   | telephone/fax                               | e-mail/web-page   |
|---|--|--|---|---|
| Yrityksen rekisteröiminen/<br>Registration  | National Board of Patents<br>and Registration of<br>Finland/Patentti- ja<br>rekisterihallitus                      | Department director<br>Sakari Kauppinen<br>Arkadiankatu 6 A<br>00100 Helsinki    | Tel.: 358/9/6939500<br>Fax: 358/9/69395328  | sakari.kauppinen@prh.fi<br><a href="http://www.prh.fi">www.prh.fi</a>   |
| PostStart – nuorten pk-yritysten<br>analysointi- ja kehittämisohjelma/<br>PostStart –analysis and development<br>programme for recently-established<br>SMEs | Ministry of Trade and<br>Industry/ Industrial Division;<br>Kauppa- ja<br>teollisuusministeriö/<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694      | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a>                             |
| ProStart –yritysidean arviointi- ja<br>kehittämisohjelma/<br>ProStart – business idea evaluation<br>and development programme                               | Ministry of Trade and<br>Industry; Industrial Division/<br>Kauppa- ja<br>teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694      | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a>                             |
| Keksintöpörssi/<br>Invention market   | Foundation for Finnish<br>Inventions/Keksintösäätiö  | Executive director<br>Kari Sipilä<br>Tekniikantie 12<br>02150 Espoo              | Tel.: 358/9/5024320<br>Fax: 358/9/50243210  | kari.sipila@keksintosaatio.fi<br><a href="http://www.innofin.com">www.innofin.com</a>                             |
| Spinno Training Koulutusohjelmat/<br>Spinno Training Education<br>Programme   | Spinno Business<br>Development Centre  | Development director<br>Marit Tuominen<br>Tekniikantie 12<br>02150 Espoo         | Tel.: 358/9/25173102<br>Fax: 358/9/25172222 | spinno@spinno.fi<br><a href="http://www.spinno.fi">www.spinno.fi</a>  |
| Maaseutuyrittäjyyden kehityskeskus,<br>MAEK/<br>The Rural Enterprise Agency   | Finnish Jobs and Society<br>Association/Suomen Jobs<br>and Society   | Chief executive<br>Tuomo Haavisto<br>Kaisaniemenkatu 1Ba 71<br>00100 Helsinki    | Tel.: 358/9/6846620<br>Fax: 358/9/6846621   | tuomo.haavisto@uusyrityskeskus.fi<br><a href="http://www.uusyrityskeskus.fi/MAEK">www.uusyrityskeskus.fi/MAEK</a> |
| Naisyritykskeskus ry/<br>The Female Entrepreneurship Agency   | Finnish Jobs and Society<br>Association/Suomen Jobs<br>and Society   | Chief executive<br>Tuomo Haavisto<br>Kaisaniemenkatu 1Ba 71<br>00100 Helsinki    | Tel.: 358/9/6846620<br>Fax: 358/9/6846621   | tuomo.haavisto@uusyrityskeskus.fi<br><a href="http://www.uusyrityskeskus.fi">www.uusyrityskeskus.fi</a>           |
| Kunto- pk-yrityksen liiketoiminnan<br>kehittämisohjelma/<br>'Fit' – programme for the development<br>of business activities for SMEs                        | Ministry of Trade and<br>Industry; Industrial Division/<br>Kauppa ja<br>teollisuusministeriö;<br>Elinkeino-osasto  | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694      | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a>                             |

| <b>original name/English name</b>  | <b>organisation</b>   | <b>contact person and address</b>  | <b>telephone/fax</b>                   | <b>e-mail/web-page</b>  |
|--|---|--|--|---|
| Tuotto- tuotannollisten yritysten tuottavuuden kehittämisohjelma/<br>'Profit' – productivity development programme for manufacturing enterprises                               | Ministry of Trade and Industry; Industrial Division/<br>Kauppa ja teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694 | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a> |
| Profiitti- kaupan sekä ravintola- ja matkailualan yritysten kehittämisohjelma/<br>Profiitti– development programme for enterprises in the retail, restaurant and hotel sectors | Ministry of Trade and Industry; Industrial Division/<br>Kauppa ja teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa<br>PL 32<br>00023 Valtioneuvosto Helsinki         | Tel.: 358/9/1601<br>Fax: 358/9/1602694 | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a> |
| Balanssi- pk-yrityksen rahoittamisohjelmaohjelma/<br>Balanssi– development programme to ensure financing equilibrium   | Ministry of Trade and Industry; Industrial Division/<br>Kauppa ja teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694 | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a> |
| Taitava- käsityöyritysten kehittämisohjelma/<br>'Craft' – development programme for craft enterprises  | Ministry of Trade and Industry; Industrial Division/<br>Kauppa ja teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694 | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a> |
| DesignStart- kehittämisohjelma/<br>DesignStart- development programme  | Ministry of Trade and Industry; Industrial Division/<br>Kauppa ja teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694 | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a> |
| Globaali- pk-yritysten kansainvälistymisvalmiuksien analysointi- ja kehittämisohjelma/<br>Globaali- internationalisation programme for SMEs                                    | Ministry of Trade and Industry; Industrial Division/<br>Kauppa ja teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694 | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a> |
| Pikara-ohjelma/<br>Pikara-programme  | Ministry of Trade and Industry; Industrial Division/<br>Kauppa ja teollisuusministeriö;<br>Elinkeino-osasto | Chief counsellor<br>Anna-Liisa Levonen<br>PL 32<br>00023 Valtioneuvosto Helsinki | Tel.: 358/9/1601<br>Fax: 358/9/1602694 | annaliisa.levonen@ktm.vn.fi<br><a href="http://www.te-keskus.fi">www.te-keskus.fi</a> |

| <b>original name/English name</b>                 | <b>organisation</b> | <b>contact person and address</b>                         | <b>telephone/fax</b>                          | <b>e-mail/web-page</b>  |
|---|---------------------|---|---|---|
| Innovation Relay Centre (IRC)                     |                     | George Barton<br>2, Rue Pletzer<br>8080 Helfent-Bertrange | Tel.: 35/2/4410122200<br>Fax: 35/2/4410122055 | Info@ircnet.lu<br><a href="http://www.cordis.lu/irc">www.cordis.lu/irc</a>                                    |
| Linking Innovation, Finance and Technology (LIFT) | European Commission | Steve Glange<br>11, Rue de Bitbourg<br>1273 Luxembourg    | Tel.: 35/2/428001<br>Fax: 35/2/428003         | Info@lift.lu<br><a href="http://www.lift.lu">www.lift.lu</a>  |
| Young Enterprise                                  |                     | Gretl Hallwood<br>58 Ballard Chase<br>Abingdon OX14 1XQ   | Tel.: 44/1235/555156<br>Fax: 44/1235/555156   | Yeeops@btinternet.com<br><a href="http://www.young-enterprise-europe.com">www.young-enterprise-europe.com</a> |