



COUNTRY FICHE - GREECE



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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 – GREECE

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 Greece the Austrian Institute for Small Business Research (IfGH) co-operated with the University of Piraeus/Research Centre (UPCR) in Piraeus.

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 Greece 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 Greece 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 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 Greece, 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 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).

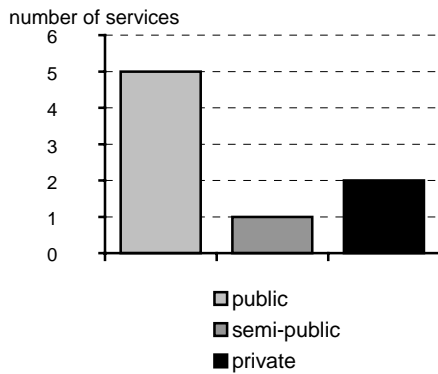
In Greece, 8 support services have been identified according to the above criteria.⁽¹⁾ However, it has to be noted that due to the comparatively strict definition, the selected services represent only a fraction of all external support available to micro, small and sole proprietor's businesses in Greece. 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. Services that reimburse costs or expenses for training of employees or for utilising external advice in specific business areas are also not included in the following analysis.

¹ A list of support services considered in section 2 is given in the appendix.



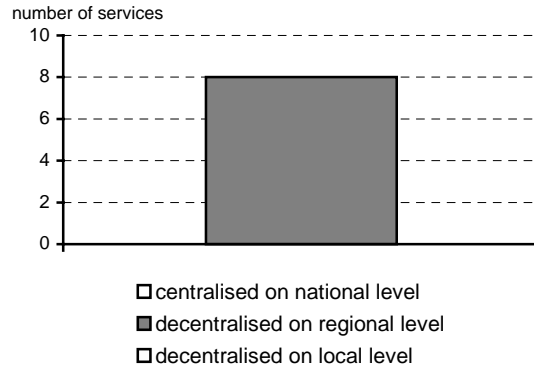
2.1 ORGANISATION OF SUPPORT SERVICES IDENTIFIED

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

As can be seen from Graph 1, most of the support services for micro, small and sole proprietor's businesses in Greece are provided by public bodies. In Greece, most of the support services available are programmes of the European Union. These programmes are totally or partly financed by the European Commission and are generally organised in a close co-operation with national institutions, such as the regional administrations, Prefectures, the Organisation for the Promotion of Exports and EOMMEX. Due to this close co-operation and the representation of the national institutions in every region of Greece, the contact points of the support services are regionally organised.

However, governmental institutions are not the only organisations being involved in support services for micro, small and sole proprietor's enterprises. Public bodies such as the Chambers of Industry, the Chambers of Industry and Commerce, the Chambers of Industry, Commerce and SMEs, Professional Chambers of Commerce, Exporters Association, etc. provide a lot of support for small businesses. Again, they are decentrally organised, e. g. the Chambers of Industry, Commerce and SMEs having 52 offices around Greece, all of them acting (beside others) as a service point for enterprises. Business Innovation Centers operate in close co-operation with some of the chambers mentioned above, sometimes within the same location. All of the organisations mentioned so far play an important role in the support policy for micro, small and sole proprietor's businesses in Greece. Apart from programmes with a fixed starting date, these public bodies offer a continuous opportunity for micro, small and sole proprietor's businesses to receive general information at national and European level, on matters of establishing a business, training or even financial support.

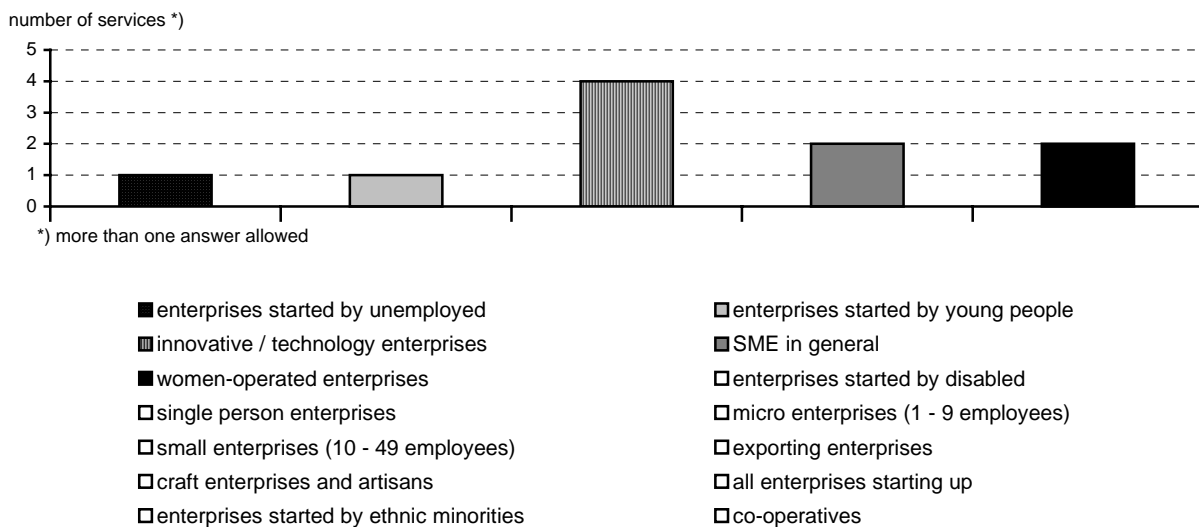
One of the most successful supporting organisations for handicraft, micro and small industrial firms in Greece is EOMMEX, providing financial assistance and information on subcontracting, helping to implement the incentives laws for micro and small industrial firms, providing training to new entrepreneurs etc.



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 Greece, 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, those services that, in practice, are mainly utilised by micro, small or sole proprietor's businesses are included in the analysis, although they may not explicitly be mentioned as a target group by the respective service provider.

Graph 3: Target population of the services identified



Source: IfGH/ENSR Support Services Database, 2001

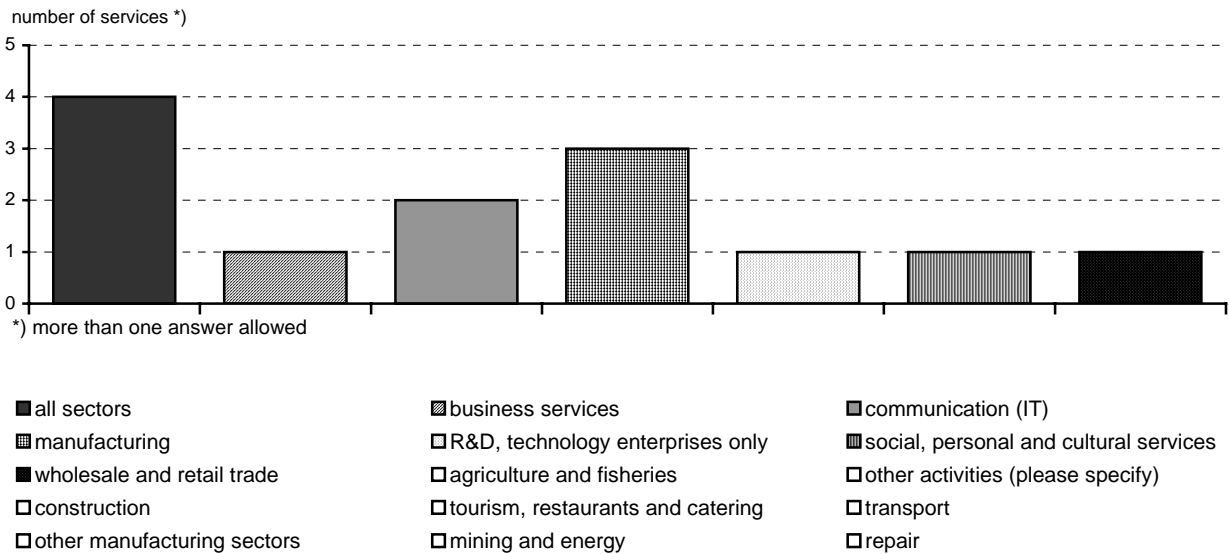
As a matter of fact, the Greek SME support policy is dominated by measures with an European background that are completely or partly financed by the European Commission, respectively. Most of these European initiatives concentrate on innovation and technology development, such as the 'Business Innovation Centres (BICs)', 'Linking Innovation, Finance and Technology (LIFT)' or the 'Innovation Relay Centres (IRCs)'. The IRCs, for example, focus on transnational technology transfer while creating contacts between companies and potential partners and developing services around their specific needs. Furthermore, the IRCs provide legal advice in areas such as international agreements, contracts or intellectual property.

In Greece, the support services offered do not explicitly target micro, small and sole proprietor's businesses. The target population of the services offered are innovative/technological enterprises, women-operated enterprises and enterprises started by young people (i. e. 'Training for Future Entrepreneurs'), as well as SMEs in general (see Graph 3). Contrarily, craft enterprises and artisans, ethnic minorities or exporting enterprises are not especially considered by current support services.

Looking at the addressed sectors of the services offered, special emphasis is laid on technology oriented sectors such as communication (IT) and R&D intensive enterprises, apart from services addressing all sectors. The manufacturing sector is also given special attention from current support services (see Graph 4).



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

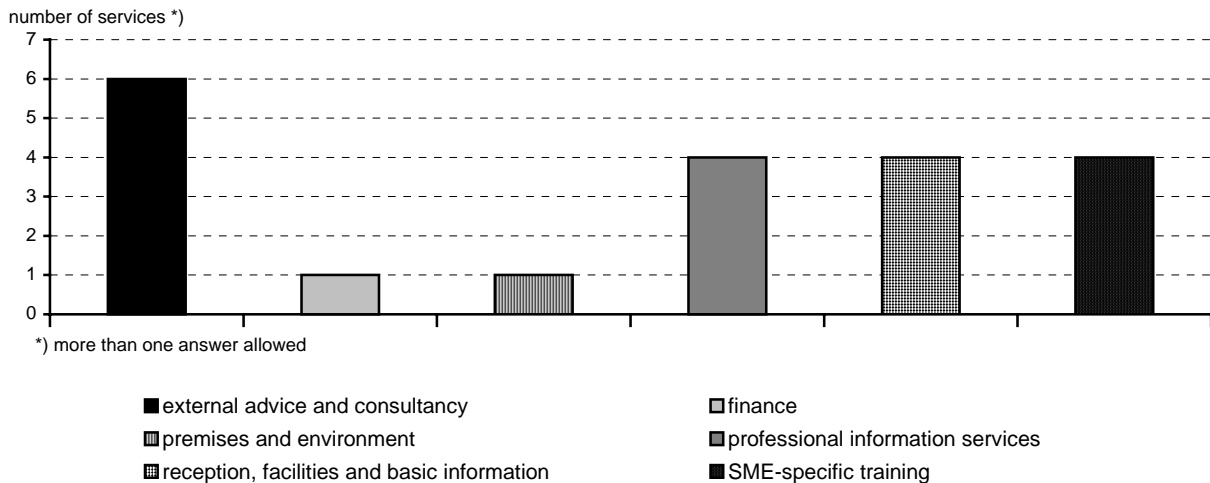
Support in the start-up phase and early phase of development of a company is sometimes crucial for the success or failure of an enterprise. Therefore, a lot of support services patronised by the European Commission aim at the early and the start-up phase. On the other hand, a couple of services do not take into account the specific life cycle phase of the enterprise but are open for help seeking enterprises at any time of their life cycle. (see Graph 5).



2.3 TYPES OF SUPPORT SERVICES IDENTIFIED

When analysing the types of support services offered to micro, small and sole proprietor's businesses in Greece it seems necessary to recall the definition applied in this part of the assessment. As to this regard, particularly, all kind of 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

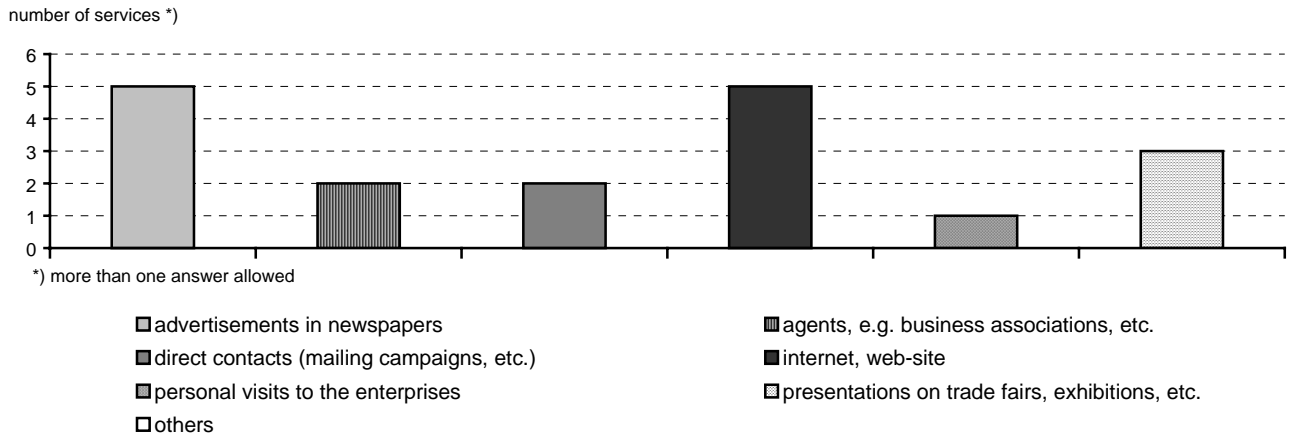
Most of the services available offer external advice and consultancy. Within this category, business planning and strategy, data processing, management and the development of business contacts are those areas, which the services concentrate on mostly (see Graph 6). As the emphasis is laid on special target groups within the small enterprises, many services offer training for start ups or targeted training, e. g. for women. An example for women-specific training is the 'Support Centre for Women's Employment'. This centre provides women with information, advice, assistance, technical support and networking to ensure the successful development of businesses of women.

Another form of training offered to new entrepreneurs is the simulation of day to day business activities which seems highly important in order to avoid failures of newly founded companies. Such companies very often have a very good business idea but shipwreck because of the lack of consolidated knowledge of business administration. In order to prevent these kind of failures, the 'Training for Future Entrepreneurs' was originated (by EOMMEX), for instance. This programme provides training to business starters with an average training duration of 250-300 hours. By analysing case studies and doing role plays, those business starters are prepared to successfully implement their specific business ideas.



2.4 PROMOTION OF SUPPORT SERVICES IDENTIFIED

Graph 7: Promotion of services identified

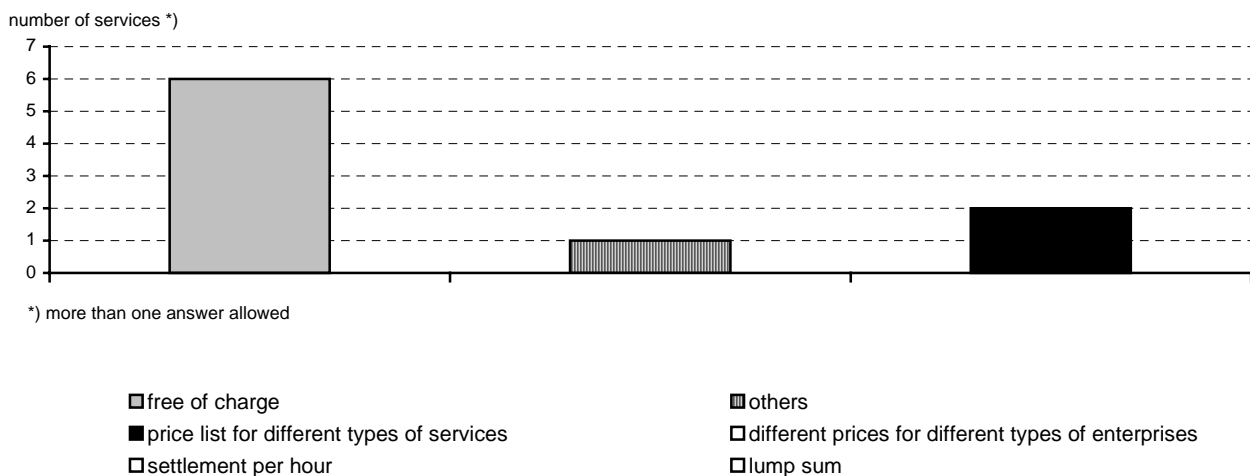


Source: IfGH/ENSR Support Services Database, 2001

Graph 7 shows that most of the support services use the Internet for their communicational purposes, making first information about the services for micro, small and sole proprietor's businesses available on their web-sites. It is believed that primarily young customers, who are familiar with the Internet, use this means to get the required information. Contrarily to other European countries, the traditional way of placing advertisements in newspapers is in Greece as strong as Internet presentations, whereas personal contacts such as trade fairs, exhibitions and mailing campaigns are less important in promoting support services for micro, small and sole proprietor's businesses.

2.5 PRICES OF SUPPORT SERVICES IDENTIFIED

Graph 8: Determination of prices of services identified



Source: IfGH/ENSR Support Services Database, 2001

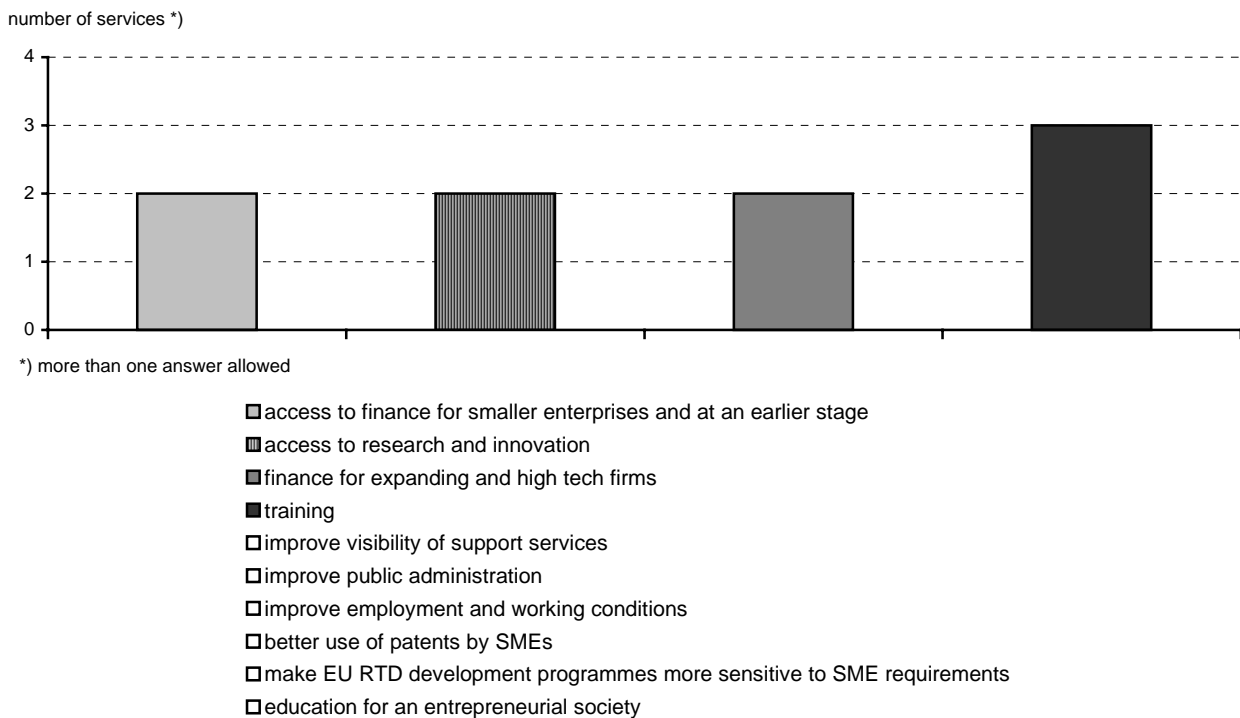


Most of the support services analysed in Greece are entirely free of charge. In case there is any charge for the service, prices differ for different types of services. As in Greece most of the available services are supported by the European Commission, these services are strongly subsidised and thus do not operate at commercial conditions (see Graph 8).

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 11). 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 Greece.

Graph 9: Action plan objectives addressed by services identified



Source: IfGH/ENSR Support Services Database, 2001

The support services available in Greece emphasise mainly the following objectives: Training (in any form), access to finance for smaller enterprises and at the beginning of their life cycle and on research, innovation and technology. It is strongly believed that motivating enterprises to innovate and to make use of research and development, especially in technology driven sectors, contributes to an improvement of competitiveness.



3. DEMAND FOR SUPPORT SERVICES

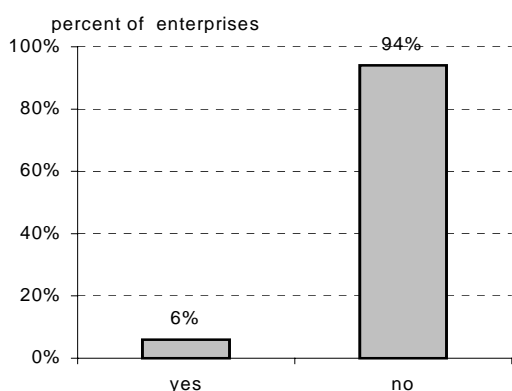
The purpose of this section of the report is to systematically analyse the demand side of the market for support services targeted at *micro, small and sole proprietor's businesses* in Greece, by examining the participation of enterprises in support services, their awareness of the availability of support 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, however, are not directly related to those services mentioned in section 2 of the report. Furthermore, results presented are based on 75 telephone interviews conducted in Greece, but, due to respective data weighting, relate to the whole population of micro, small and sole proprietor's businesses in Greece (see section 1). Nevertheless, because of a relatively low number of observations with regard to specific issues at country level, results might show high sample errors and thus have to be interpreted cautiously.

3.1 PARTICIPATION IN SUPPORT SERVICES

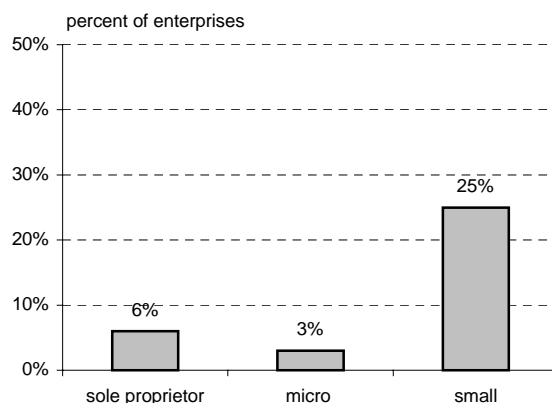
To improve the access of small enterprises to top-class business support is one of the major policy objectives of the European Commission expressed in various Commission documents, such as the *Action Plan to Promote Entrepreneurship and Competitiveness* (European Commission, 1999a) and the *Feira European Charter for Small Enterprises* (European Commission, 2000a), for example. 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 and business support systems that are easy to access and understand and relevant to the needs of small businesses. However, as was shown in section 2, the supply of support services in Greece does not seem to be really extensive, and even the few existing services are hardly used by micro, small and sole proprietor's businesses.

Graph 10: Participation rate of enterprises



Source: IfGH/ENSR Small Business Survey, 2001

Graph 11: Participation rate of enterprises, by size class



Source: IfGH/ENSR Small Business Survey, 2001

As can be seen from Graph 10, the participation rate (i. e. the share of enterprises having made use of support services during the last five years) amongst Greek micro, small and sole proprietor's businesses is very low. As few as 6 % of the smallest enterprises have utilised any support scheme within the last five years.

It has to be noted that the generally low participation in Greece is higher for small enterprises (10 to 49 employees). One quarter of those companies has already taken advantage of support services. Sole proprietors and micro enterprises, to the contrary, very rarely make use of support services, whereby the participation rate of micro enterprises is even lower than that of sole proprietors (see Graph 11).



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 in Greece the use of support services is markedly less common than in the other Member States of the European Union. A comparably meagre participation rate is also to be found in Sweden and Norway, while in the Netherlands, Ireland and Denmark participation rates are above the EU average.

Table 1: Participation rate of enterprises, by country

country	participation rate ^{*)}
Netherlands	34 %
Ireland	<i>significantly</i> 32 %
Denmark	<i>above average</i> 28 %
United Kingdom	27 %
Finland	25 %
France	22 %
EU (15) and Norway	20 %
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	**)

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

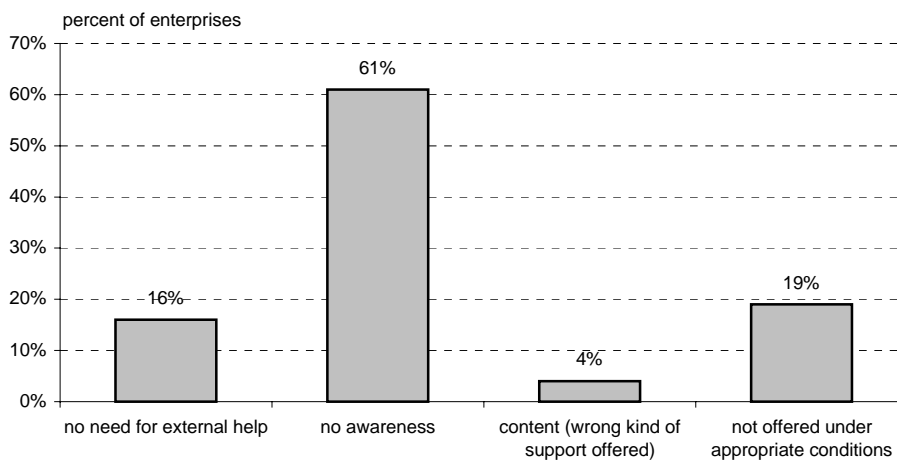
^{**) no reliable data available}

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 Greek micro, small and sole proprietor's businesses for non-utilisation of support services are illustrated in Graph 12.



Graph 12: Main reason for not using support services^{*)}

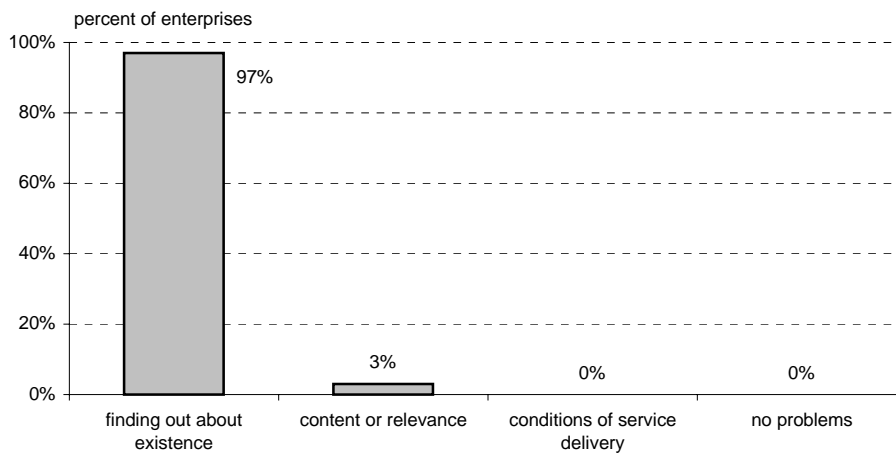


^{*)} only enterprises that have not made use of support services within the last five years

Source: IfGH/ENSR Small Business Survey, 2001

The main reason for many Greek enterprises not making use of support services is that they lack information about the existence and availability of support services even in case they would basically have a need for external support. Interestingly, the share of micro enterprises indicating this as the main motive is much lower than that of sole proprietors and small companies, respectively. The fact that the available services are not provided under appropriate conditions regarding the pricing policy or the promptness of the services offered constitutes the second strongest motive for non-participation (indicated by almost one fifth of the companies). In general, it can be assumed that Greek micro, small and sole proprietor's businesses are rather aware of their need for support services – only a relatively small share of 16 % indicates not to necessitate external help (for comparison: in the EU average this percentage is as high as 54 %). However, especially enterprises in the transfer phase do not see much need for external support, yet. Wrong kinds of support offered are the reason for non-utilisation for as few as 4 % of the companies. Again, for companies in the transfer phase this seems to be the most important motive for avoiding support services.

It may be concluded, that the low participation rate amongst Greek enterprises may be successfully increased by concentrating on the promotion of the supply of support services and by improving the conditions under which they are offered. In contrast, special emphasis on an amelioration of the provided contents does not seem to be useful as only a minority of firms indicates that a wrong kind of support offered was the reason for not taking advantage of support services.

**Graph 13: Main difficulty when using support services^{*)}**

^{*)} only enterprises that have made use of support services within the last five years, due to small number of observations sample error amounts up to +/- 25 %

Source: IfGH/ENSR Small Business Survey, 2001

It has to be noted that the values presented in Graph 13 have to be interpreted with caution due to a relatively high sample error. However, it may be concluded from the analysis that like those companies that did not participate in support services, also those (few) that took advantage of some services during the last five years state that finding out about the existence of the respective support service poses an important problem.

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 Greece: 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 Greece 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 done in *section 3.3* of this report.

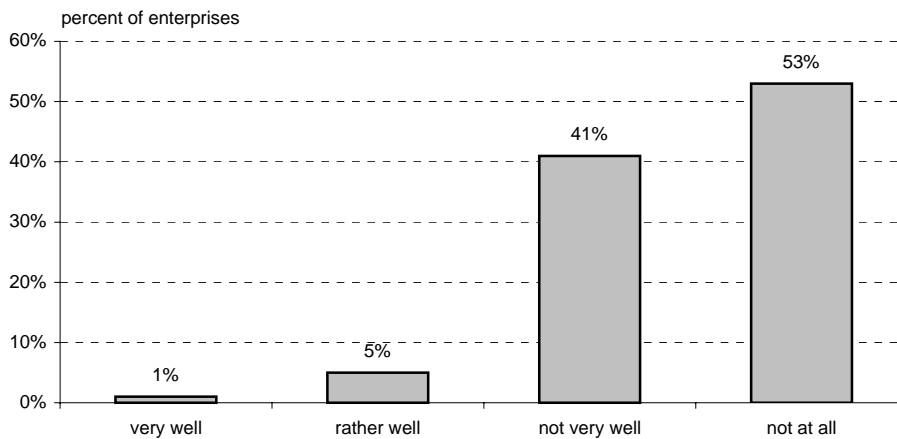
Finally, the *conditions of delivery* and the respective problems are investigated by considering on the issue of satisfaction with the use of support services. An illustration of how satisfied enterprises are with the utilisation of support services is followed by a cross-national comparison of '*satisfaction rates*' (i. e. the share of enterprises satisfied with the use of support services). This is done 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 issues 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). As can be seen from Graph 12, more than 60 % of the smallest enterprises in Greece have not yet used any support service as they are not aware of the existence of any support for their enterprise. 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 14: Information rate of enterprises with respect to support services

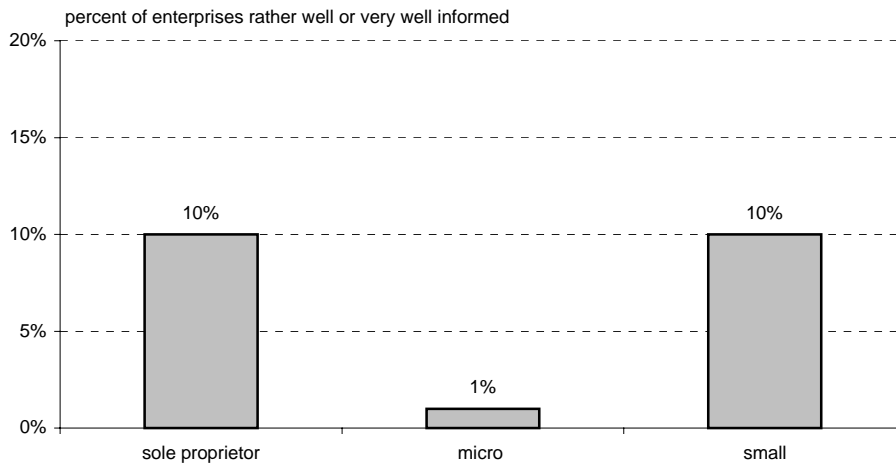


Source: IfGH/ENSR Small Business Survey, 2001

As can be seen from Graph 14, Greek micro, small and sole proprietor's businesses are rather poorly informed on the existence and availability of support services offered for their respective enterprise: Only 1 % of enterprises indicates to be 'very well' informed, another 5 % feel 'rather well' informed. Thus, in total, about 95 % of enterprises in Greek lack information on the availability of support services for their business – constituting a value that lies far above the European average.



Graph 15: Information rate of enterprises with respect to support services, by size class



Source: IfGH/ENSR Small Business Survey, 2001

Although the information rate of Greek enterprises on the existence and availability of support services is generally very low, the results shown in Graph 15 are rather alarming. Whereas at least 10 % of sole proprietors' and small businesses, respectively, indicate to be 'very well' or 'rather well' informed about Greek support services, only 1 % of the companies with 1-9 employees states to dispose of sufficient information. Therefore, it may be assumed that the promotion by Greek support service providers is not as extensive as necessary and seems to particularly miss the size class of micro enterprises.

The average information rate of micro, small and sole proprietor's businesses in the European Union Member States and Norway lies at 24 %. Again, 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 the information rate of Greek enterprises is clearly below average and the lowest within the Member States of the European Union. A comparably meagre information rate is also to be found in France and Portugal, whereas 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 in Belgium and in the Netherlands, for example, is far above the EU average.



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

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

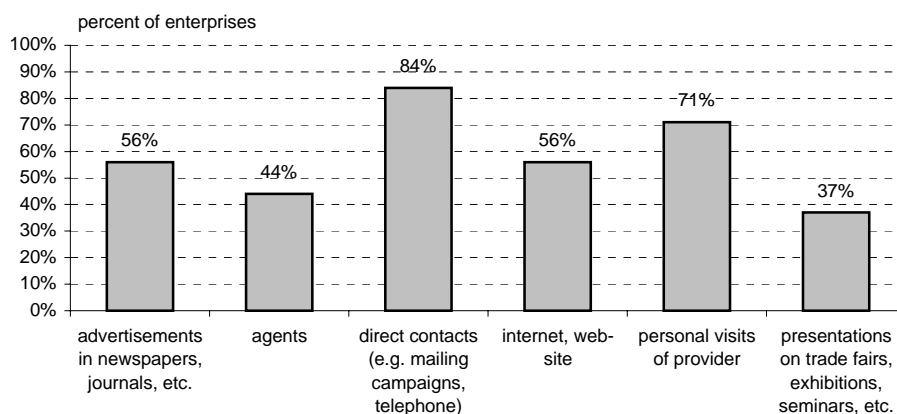
^{*)} enterprises rather well or very well informed on support services, maximum sample error at country level: +/- 10 %

^{**)} 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 to this regard it was found in section 2.4 that providers use a variety of different instruments to promote their services in Greece, with a particular focus on the Internet. However, an analysis of the preferences of micro, small and sole proprietors' 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 among Greek enterprises.

Graph 16: Type of promotion activities preferred by enterprises^{*)}



^{*)} 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 16 that in Greece micro, small and sole proprietors' businesses have a clear preference for direct contacts (indicated by 84 % of the enterprises) and personal visits by the provider (71 %), followed by advertisements in newspapers or journals (56 %) and the Internet (56 %). This corresponds to the survey results of Chatzakis et al. (2000) finding that the most effective means of support service promotion in Greece are direct contacts with the clients and visits to the business installations. According to this study, the top three means of communication are visits by the field service, direct mail action and presentations as well as service provider web-sites. In contrast to other European countries (e. g. United Kingdom) even the interest in presentations at trade fairs and similar events is rather high in Greece.

When compared to how support services are actually promoted in Greece (see section 2.4), it is found that only a minority of support service providers communicates with (potential) clients via direct contacts or offers personal visits - which of course are amongst the most costly promotional means – although enterprises show a clear preference for these types of information provision. However, Internet and newspaper promotion are more commonly applied by the supply side and in this context, the needs and wants of the demand side seem to be fulfilled (see also Graph 7).

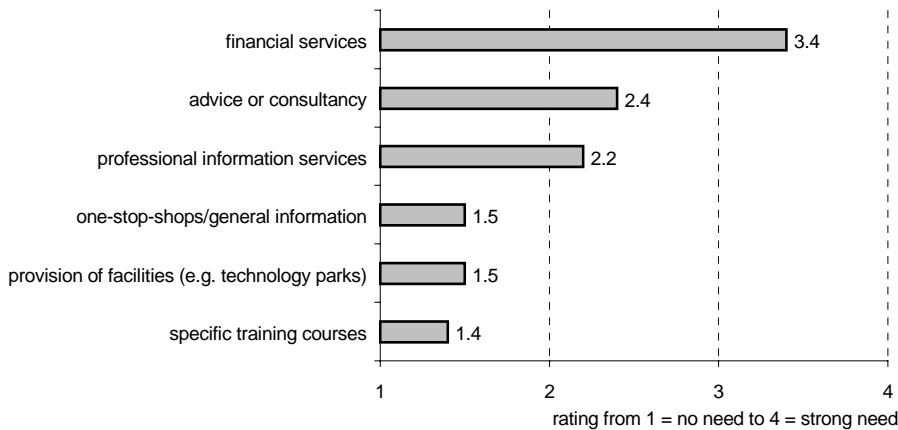
Generally, businesses seem to clearly prefer looking for support services either at local or regional level. Only about one quarter of the enterprises would consider visiting contact points at national level and no enterprise would look for information on available support services at European level. When compared to the actual organisation of support services in Greece (all of them are decentralised at regional level as can be seen from Graph 2), it may be assumed that in this respect the supply side largely meets the needs of the enterprises.

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 Greek micro, small and sole proprietor's businesses not to make use of support services. Furthermore, virtually no enterprise claims this aspect of support services to be a major difficulty when participating in or using support services. However, although the need for support services generally seems to be low in Greece, which might be due to the fact that particularly smaller enterprises often have problems in identifying or expressing their actual need for external support, 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.



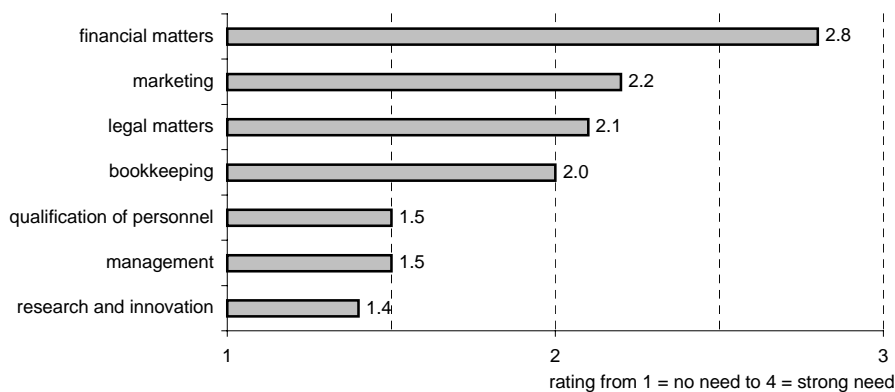
Graph 17: Need for different types of support services



Source: IfGH/ENSR Small Business Survey, 2001

Greek micro, small and sole proprietor's businesses generally express a low need for support services (on a scale from 1 - no need to 4 - strong need on average 2.1). However, when differentiating between various types of services it can be seen that the demand for financial services is clearly the highest, followed by the need for advice and consultancy as well as that for professional information services (see Graph 17). This is roughly in line with the results obtained by Chatzakis et al. (2000) who find that consulting services on specific subjects and financing sources constitute the two most important types of services demanded by Greek SMEs. A comparison of the demand with the supply side of the market for support services in Greece (see Graph 6) again shows a certain degree of mismatch. The actual supply of solely financial services was not subject to this analysis and therefore might not be compared. However, basic information, SME-specific training courses and professional information services are offered less often, but to the same extent. Nevertheless, the latter seems to be needed more by the enterprises and could be offered to a larger extent. On the other hand, advice and consultancy is provided by two thirds of the service organisations and indeed constitutes one of the most important services for the companies.

Graph 18: Need for external support, by business areas



Source: IfGH/ENSR Small Business Survey, 2001



With respect to the need of Greek enterprises for external support in specific business areas, it is mainly financial matters enterprises seem to need most help with, followed by marketing, legal and bookkeeping matters as may be concluded from Graph 18. By contrast, there does not seem to be much demand for help with management or research and innovation matters, which however, are core business areas with regard to the development and competitiveness of an enterprise.

One reason for the relatively low take-up of 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. The majority of Greek micro, small and sole proprietor's businesses (96 %) would prefer to use support services that are specifically targeted at enterprises of their respective *sector*. More than half of these enterprises even indicate that it is 'very important' for them to be offered support tailored to their specific 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 higher than their actual supply: A high share of the support services offered in Greece addresses all sectors alike, special emphasis on certain sectors is – with the exception of manufacturing – hardly ever applied.

Almost the same share of companies (95 %) considers it important that support services are specifically targeted at the current *phase of development* of the enterprise. Here, as much as 85 % think that this kind of orientation is 'very important'. Particularly, it is believed that it is the start-up phase, the early phase of development and the growth phase in which enterprises need most external support. Considering the supply side one can see that about half of the offered services are targeted at the start-up and early phase of the companies. However, there seems to be no service provider that fulfils the special needs of growing companies (see Graph 5).

Only slightly less enterprises (89 %) opt for support services designed for specific *size classes*, whereby all of the micro enterprises (1-9 employees) would prefer service providers specially focussing their respective size class. However, as was shown in section 2.2, Greek support services are not explicitly targeted at specific size classes of enterprises (see Graph 3).

Generally, it can be concluded that Greek micro, small and sole proprietor's businesses have a rather high demand for more segmented support services which is only partially fulfilled by the suppliers. Therefore, next to raising the awareness about the existence of support services, an explicit target group orientation may increase the low participation rate amongst Greek companies.

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. It is often the conditions of service delivery that pose 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. In contrast to most other European countries, this does not seem to represent a major issue for Greek enterprises as the conditions of service delivery are hardly mentioned as a problem by enterprises (see section 3.1). Still, 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.



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. Due to the high variation of the corresponding values for Greece and some other countries these are not included in the country ranking presented.

Table 3: Satisfaction rate of enterprises, by country

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

^{*)} enterprises very or rather satisfied with the latest use of support services, maximum sample error at country level: +/- 15 %

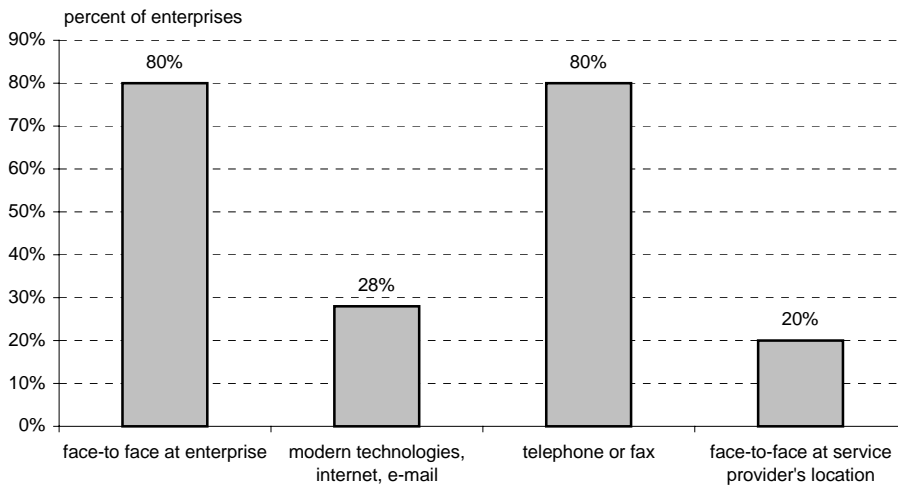
^{**)} due to small number of observations sample error may amount up to +/- 25 %

Source: IfGH/ENSR Small Business Survey, 2001

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 Greek micro, small and sole proprietor's businesses regarding these aspects and furthermore to compare the findings with the supply side of the Greek support services market.



Graph 19: Form of communication with the service provider preferred by enterprises^{*)}

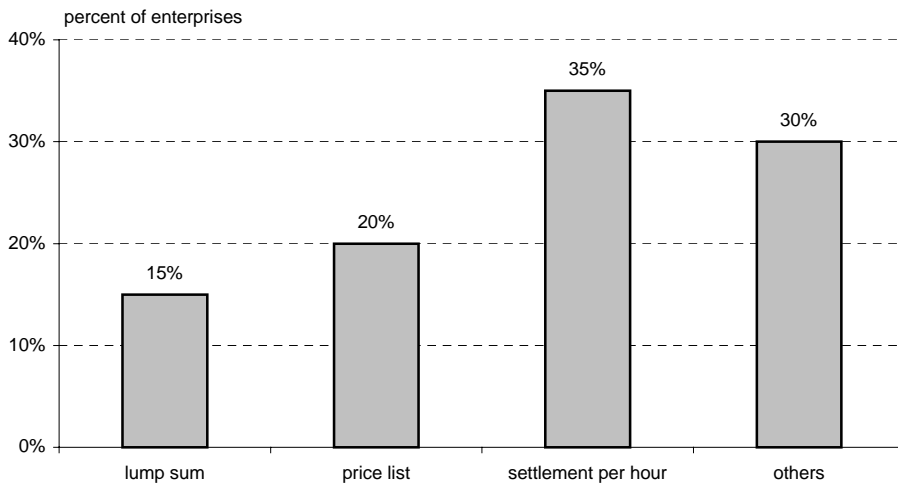


^{*)} more than one answer allowed

Source: IfGH/ENSR Small Business Survey, 2001

Micro, small and sole proprietor's businesses in Greece clearly prefer communicating face-to-face with the support service provider at their enterprise's location and communicating via telephone or fax (each stated by about 80 % of the companies) when using support services. About one quarter of the companies prefers modern technologies such as Internet or e-mail, and every fifth enterprise wants to visit the support service providers location.

Graph 20: Form of payment preferred by enterprises



Source: IfGH/ENSR Small Business Survey, 2001

As far as the pricing policy of service providers is concerned, Greek micro, small and sole proprietor's businesses seem to prefer arranging settlements per hour to paying lump sums and prices according to given price lists (see Graph 20). Here, again, a certain degree of mismatch between supply and demand side can be observed. Those few services that are not offered for free are charged according to a given price list for different types of services. Other forms of payment are hardly applied by service providers (see Graph 8).



The quality of services is usually difficult for enterprises to assess 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 Greece as to this regard are presented in 21, below.

Graph 21: Criteria that indicate high quality to enterprises



Source: IfGH/ENSR Small Business Survey, 2001

When micro, small or sole proprietor's businesses in Greece try to assess the quality of a service provider, the criteria they trust most include the application of general and EU-quality standards. It seems to be comparatively less important to enterprises in Greece whether support service providers apply regular evaluations (see Graph 21), which, however, is a quite important instrument, not only in order to guarantee high quality service provision, but also for continuously monitoring the evolution of a service in charge. Still, the main function of this instrument seems to lie in assessing rather than in signalling high quality to potential clients.



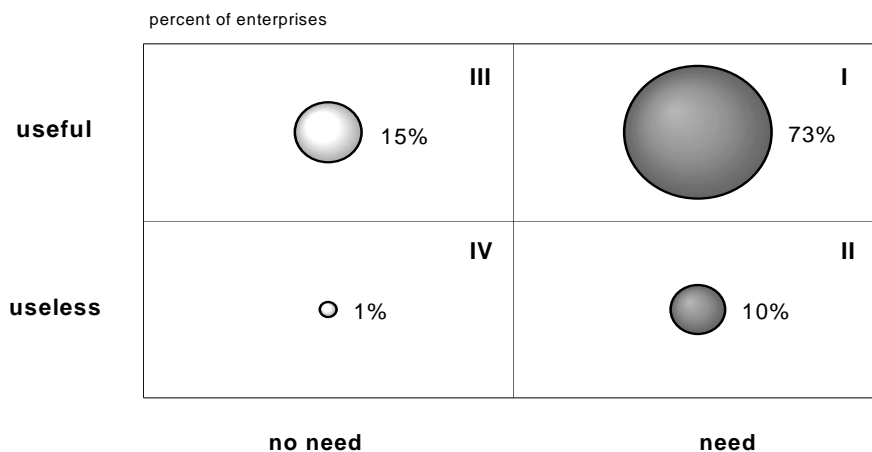
3.5 FUTURE POTENTIAL OF THE MARKET FOR SUPPORT SERVICES

The following matrix gives an overview on the future potential of the market for support services in Greece 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 22 distributes those micro, small and sole proprietor's businesses in Greece that have not participated in any type of support service during the last five years, according to their attitude towards support services.

Graph 22: Strategic matrix on the potential of the market for support services in Greece^{*)}



*) only enterprises that have not made use of support services within the last five years
Source: IfGH/ENSR Small Business 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 Greece amounts to as much as 73 %. They might best be mobilised by improving and reinforcing marketing and promotional activities of existing support services, by direct contacts or personal visits of the providers, 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 (10 % of the enterprises that have not utilised support services in the last five years in Greece) 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 Greece 15 % 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 Greece 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 to 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 1 % in Greece.



4. SUMMARY AND CONCLUSIONS

The market for support services in Greece is characterised by a rather limited extent of supply when compared to other European countries. Generally, public providers of support services dominate the market, whereby most of the available programmes are initiated by the European Union. Most of them focus on innovation or technology development and are not explicitly targeted at micro, small and sole proprietor's businesses. Next to addressing all phases of development, many Greek support services aim at enterprises in the start-up phase and the early phase of development.

Support services for small enterprises in Greece mainly offer external advice and consultancy, in particular business planning and strategy, data processing, management and the development of business contacts. Thereby, the majority of support service providers use the Internet for promotion purposes, followed by advertisements in newspapers. The majority of services are offered free of charge as they are often subsidised by the European Union. Generally, most of the support services for micro, small and sole proprietor's businesses in Greece address the action plan objectives training (in any form) as well as access to finance and to research and innovation.

As far as the demand side is concerned, micro, small and sole proprietor's businesses in Greece seem to make very little use of the support services offered. Compared to other observed European countries the Greek participation rate (6 %) is among the lowest and is particularly low for micro enterprises. The main reason for many Greek enterprises not to make use of support services is that they lack awareness of the existence and availability of support for their enterprise. Also the information rate of micro, small and sole proprietor's businesses in Greece is rather low, with only 6 % of smaller businesses considering themselves well or rather well informed on the existence and availability of support services. The awareness of support available to smaller enterprises might be increased in Greece by personally visiting enterprises as well as by directly contacting them, i. e. via mailing campaigns, telephone contacts, etc. Both 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.

Greek micro, small and sole proprietor's businesses generally express a quite low need for support services, with the demand for financial services as well as advice and consultancy ranking comparatively highest. Regarding specific business areas it is mainly financial, marketing and legal matters the smallest enterprises seem to need help with. However, one reason for the low utilisation of support services by micro, small and sole proprietor's businesses in Greece 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. As to 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.

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 Avenue des Arts 12, Bte 7 1210 Bruxelles	Tel.: 32/2/2184313 Fax: 32/2/2184583	Info@eban.org www.eban.org
Business Innovation Centres (BIC)		Ben Butters Avenue de Tervuren 168, Bte 25 1150 Bruxelles	Tel.: 32/2/7611085 Fax: 32/2/7729574	Bbu@ebn.be www.ebn.be
Euro Info Centres	Euro Info Centres Network			Info-eic@fcis.cec.eu.int http://europa.eu.int/comm/enterprise/networks/eic/eic.html
Ekpaidevsi neon epicheirimiton/ Training for Future Entrepreneurs	EOMMEX	Mrs Youla Komodromou – Spyropoulou Xenias Street 16 11 528 Athens	Tel.: 30/1/7491295 Fax: 30/1/7491295	
Innovation Relay Centre (IRC)		George Barton 2, Rue Pletzer 8080 Helfent-Bertrange	Tel.: 35/2/4410122200 Fax: 35/2/4410122055	Info@ircnet.lu www.cordis.lu/irc
Linking Innovation, Finance and Technology (LIFT)	European Commission	Steve Glange 11, Rue de Bitbourg 1273 Luxembourg	Tel.: 35/2/428001 Fax: 35/2/428003	Info@lift.lu www.lift.lu
Anaptyxi kainotomias kai schediasmos proionton/ Development of innovation and product design	EOMMEX	Director Spiros Analytis Xenias Street 16 11528 Athens	Tel.: 30/1/7491242 Fax: 30/1/7491225	
Support Centre for Women's Employment	Creative	Director Vassilis Papaioannou 5 Salaminos street 54626 Thessaloniki	Tel.: 30/31/522182 Fax: 30/31/522378	