COUNTRY FICHE - LUXEMBOURG

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CONTENT

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 – LUXEMBOURG

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 Luxembourg the Austrian Institute for Small Business Research (IfGH) co-operated with the Chambre des Métiers du Grand-Duché de Luxembourg.

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 Luxembourg 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 Luxembourg 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 market for support services in Luxembourg has undergone a rapid expansion and development in the last decade, both in quantitative as well as in qualitative terms. An *Action Plan in Favour of SME* (Ministère des Classes Moyennes, du Tourisme et du Logement du Luxembourg, 2001) has been introduced by the Luxembourg government in 1996 and updated in 2001. Also, a large number of new service providers has emerged, offering a wide range of external support to small and medium sized enterprises. As a consequence of this development, policy makers as well as entrepreneurs now find it difficult to identify well established, well proven services aiming at promoting and supporting the smallest businesses. 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 Luxembourg, by presenting, among others, information on the organisational structure of the service providers, target groups of services offered, types of services offered, as well as information on the promotion, quality and the objectives of services provided to micro, small and sole proprietor's businesses.

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:

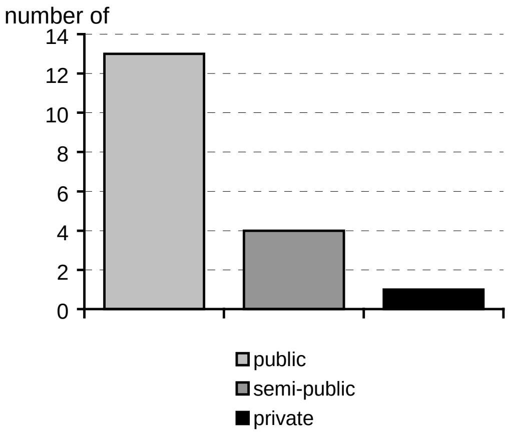
- The service originates in a public policy initiative and the provider of the service is public or, if private, is acting in line with agreed public policies (provider based criteria).
- The service is targeted at micro, small and sole proprietor's businesses either by its explicit intention or by its 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 Luxembourg, 20 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 Luxembourg. Particularly, all kinds of purely financial support, such as loans, guarantees, or all kinds of subsidies, are excluded from the analysis, as well as tax relief for small businesses.

[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

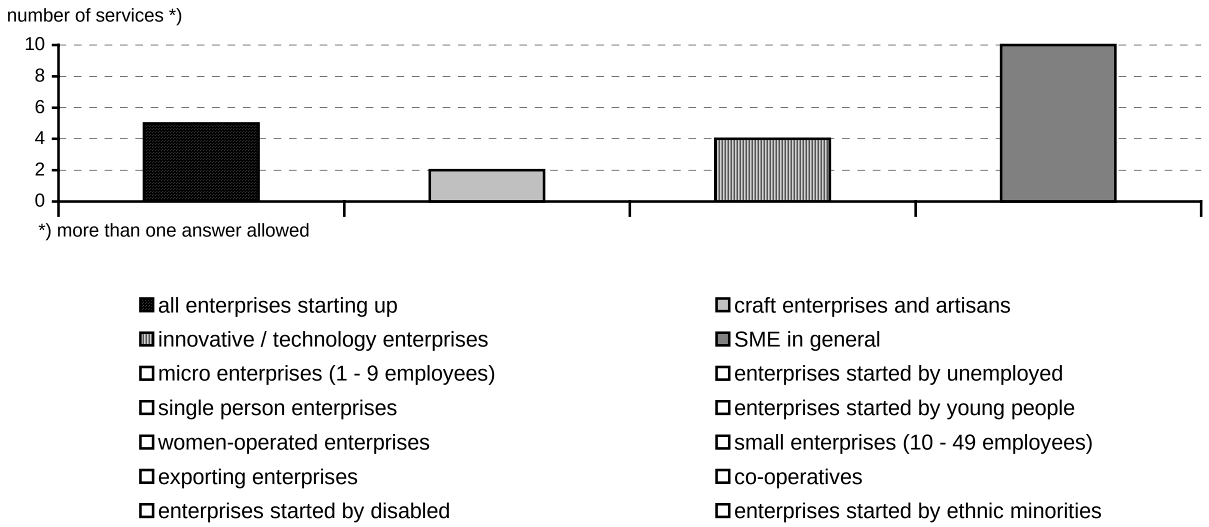
Most of the support services for micro, small and sole proprietor's businesses in Luxembourg are provided by public organisations. This is due to the dominance of the professional chambers in the support service market. Semi-public organisations are mainly active in the field of technology and innovation. This is primarily the case for measures initiated at national level (the 'Technology Watch Centre', for example) as well as at European level ('Business Innovation Centres'). The sole private actors providing support to micro, small and sole proprietor's businesses identified in Luxembourg sees to be the 'Business Angels' which exist in all European countries.

Most of the services are more or less ongoing services without any fixed ending date. The majority of the services were started in the 90´s. Some of the services can be seen as institutionalised since they exist for more than 50 years, such as the 'Centre for Promotion and Research of SMEs in the Skilled Craft Sector' ('Centre de Promotion et de Recherche – Chambre des Métiers'), for example.

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 Luxembourg, 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 2: Target population of the services identified

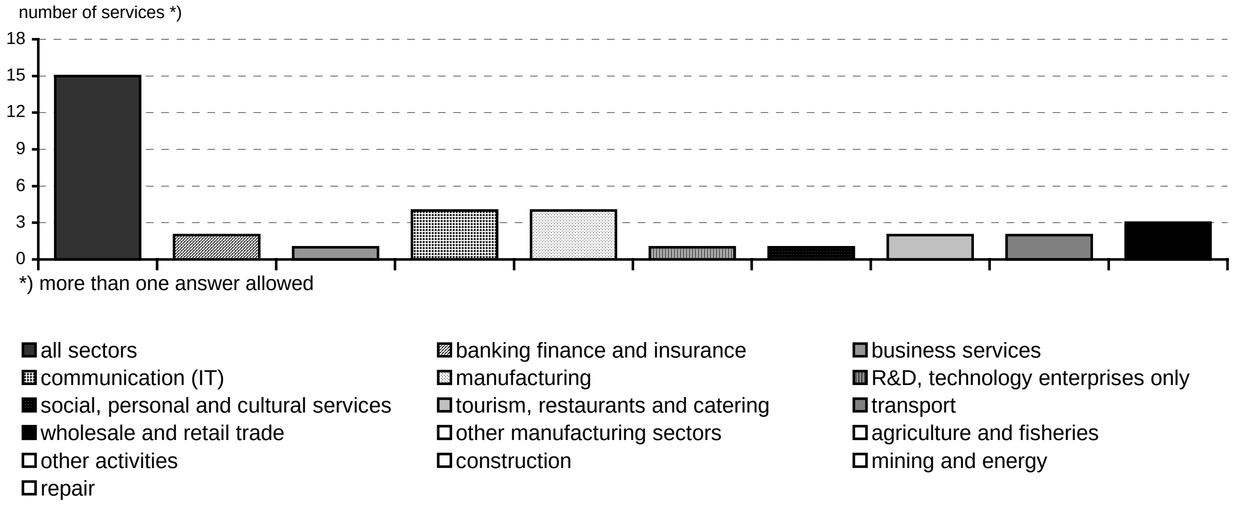


Source: IfGH/ENSR Support Services Database, 2001

In most cases, support services for micro, small and sole proprietor´s businesses in Luxembourg address SMEs in general (Graph 3). However, these services are taken into consideration because very small businesses represent an important target group. Some services target at innovative respectively technology enterprises, like the 'Innovation Agency' ('Luxinnovation GIE') or the European programmes 'Linking Innovation, Finance and Technology' (LIFT), 'Innovation Relay Centre' (ICR) and 'Business Innovation Centres' (BIC).

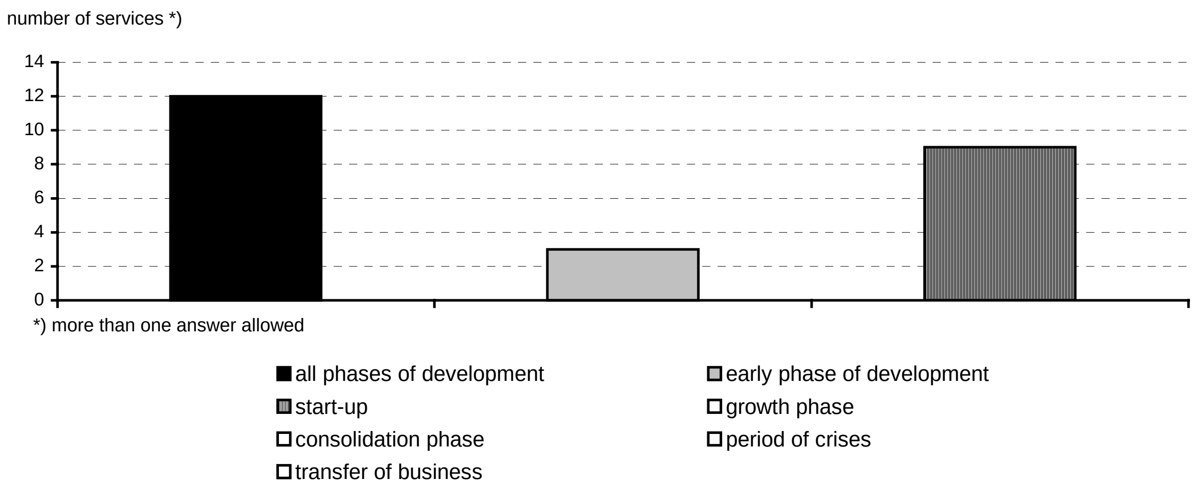
As can be seen from Graph 3, the support services identified are mostly not sector-specific but address all kind of sectors. Only a few services target at special sectors, thereby mostly addressed sectors are communication and manufacturing.

Graph 3: Sectors addressed by services identified



Source: IfGH/ENSR Support Services Database, 2001

Graph 4: Enterprise phase of development targeted by services identified



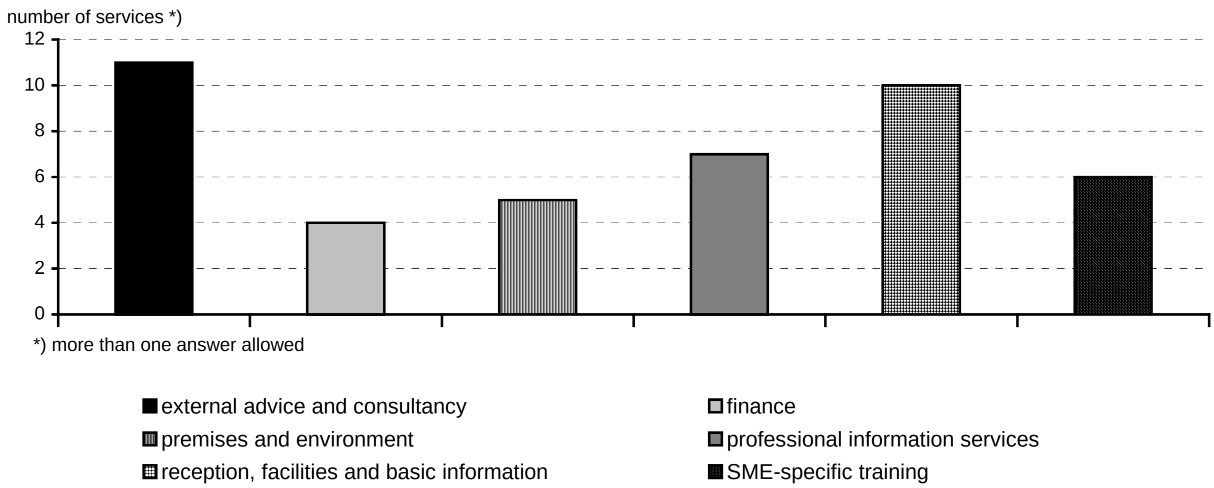
Source: IfGH/ENSR Support Services Database, 2001

Considering the different phases of development, special emphasis is put on start-ups and enterprises in the early phase of development (Graph 4). Beside these specialised services, many services address enterprises in all phases of their development. The focus on start-ups in Luxembourg is in line with the 'Concerted Action in the Field of Enterprise Policy'. The report on the 'Concerted Action' notes that enterprises require assistance particularly at the beginning of their life and that there is a lot of evidence that the right environment and the right type of information and advice at this stage can help both, to launch the business successfully and to ensure that it survives the difficult early years. Examples for services which in particularly target at starters are 'Doing Business in Luxembourg' ('Entreprendre en Luxembourg'), which offers overall information in legislative matters or 'Assistance and Advice for New Business Creators' ('Assistance et Conseil aux Créateurs d'Entreprises') which provides overall information mainly to start-ups in the craft sector.

2.3 TYPES OF SUPPORT SERVICES IDENTIFIED

When analysing the types of support services offered to micro, small and sole proprietor's businesses in Luxembourg 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 5: Types of services identified



Source: IfGH/ENSR Support Services Database, 2001

The providers of support services for micro, small and sole proprietor's businesses in Luxembourg offer all types of services. The majority of the services operate in the field of external advice and consultancy (i. e. facilities and basic information, professional information, and SME-specific training) as can be seen from Graph 5.

Some of the services in Luxembourg can be identified as first-stop-shops, as for example 'Orientation and Follow-up for New Business Creators' ('Service Création d'Entreprise et Bourse de Transmission d'Entreprises') which provides information and guidance to young entrepreneurs. 'Doing Business in Luxembourg' ('Entreprendre au Luxembourg') supports start-ups mainly in legislative and administrative matters. The Chamber of Commerce and the Chamber of Crafts provide widespread information concerning the creation of a business by means of their service 'Assistance and Advice to New Business Creators' ('Assistance et Conseil aux Créateurs d'Entreprises').

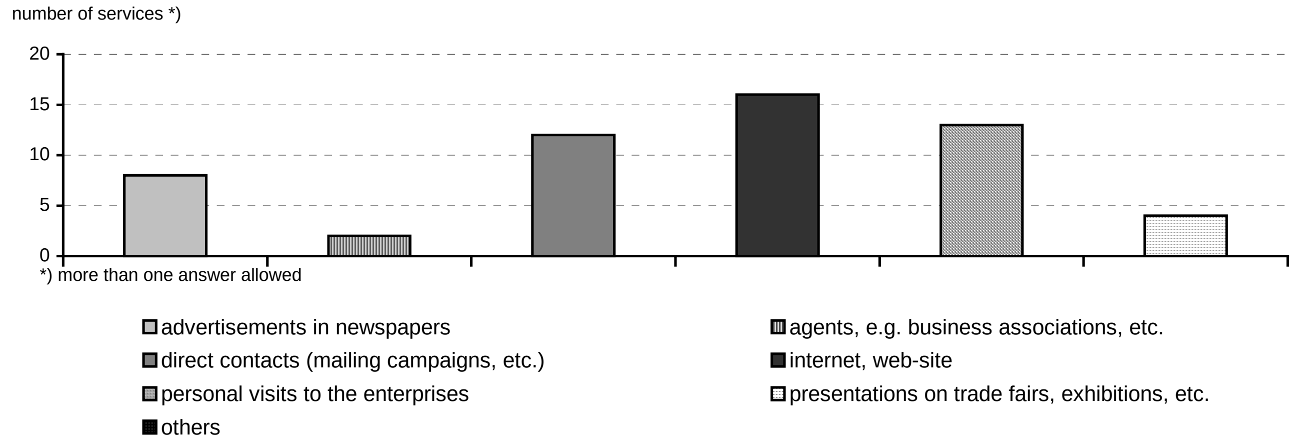
In Luxembourg an important part of the support services for small enterprises focus on support in the fields of technology and innovation. The 'Innovation Agency' ('Luxinnovation GIE'), for example, operates in following areas: It supports co-operation between technological/innovative enterprises to foster research, innovation and transfer of technology; as a first-stop-shop it informs SMEs on all aspects related to research and technological innovation to ensure the awareness of the enterprises; it assists companies in identifying their technological requirements and in organising and managing their innovation projects; and it gives recommendations and information to the politicians to implement a national policy in these fields. The 'Technological Watch Centre' ('Centre de Veille Technologique' - CVT) assists SMEs in searching, gathering, treating, analysing and managing scientific, technical and technological-economic information. For this, CVT offers a scientific and technical documentation, a patent documentation service, information research, information analysis and consulting in technical, competitive and business intelligence. Furthermore, awareness measures are taken.

Two services are specialised in training measures. The 'Development of Management Skills' ('Formation au Brevet de Maîtrise') provides training in management skills that allows entrepreneurs without formal education to benefit from continuous training. 'Training for managers and supervisors' ('Formation au Manager-PME') carries out studies about management needs and selects appropriate programmes to have a suited offer for SME-managers.

Some services offer overall support and can therefore be identified as a integrated system. The 'Regional One Stop Shop for SMEs' ('Guichet Unique PME') supplies widespread information, advice and consultancy and training to small businesses by direct, individual advice through personal contacts. 'Advice and Support to SMEs' ('Centre de Formalités PME' of the Chamber of Commerce respectively 'Assistance et Conseil aux PMEs' of the Chamber of Crafts) offers help on economic, legal, fiscal, social and administrative matters.

2.4 PROMOTION OF SUPPORT SERVICES IDENTIFIED

Graph 6: Promotion of services identified

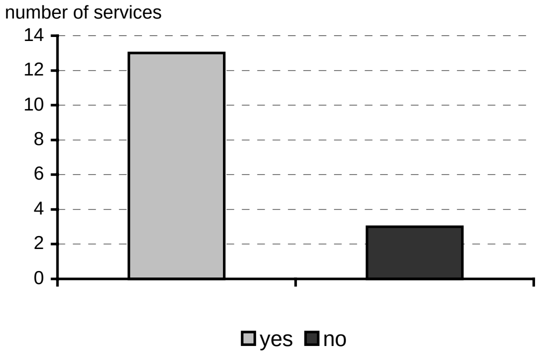


Source: IfGH/ENSR Support Services Database, 2001

As can be seen from Graph 6, most service providers in Luxembourg use the Internet for 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. Furthermore the organisations use direct contacts and personal visits to the enterprises as promotional instrument. This focus on a personalised advertisement in Luxembourg is remarkable and partly due to the straightforwardness of the business activities in the country.

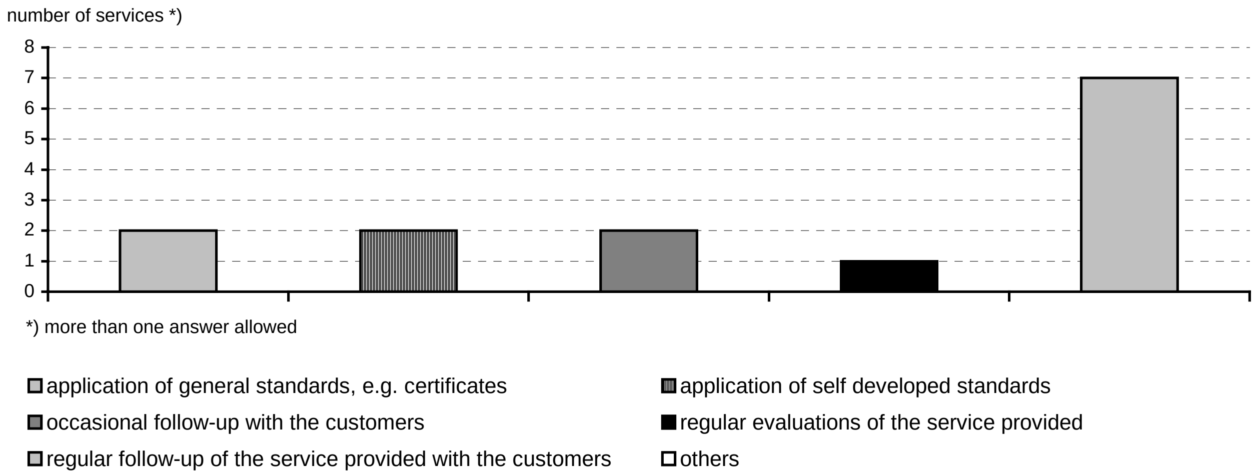
2.5 QUALITY AND PRICES OF SUPPORT SERVICES IDENTIFIED

Graph 7: Existence of quality assurance mechanisms



Source: IfGH/ENSR Support Services Database, 2001

Graph 8: Types of quality assurance mechanisms



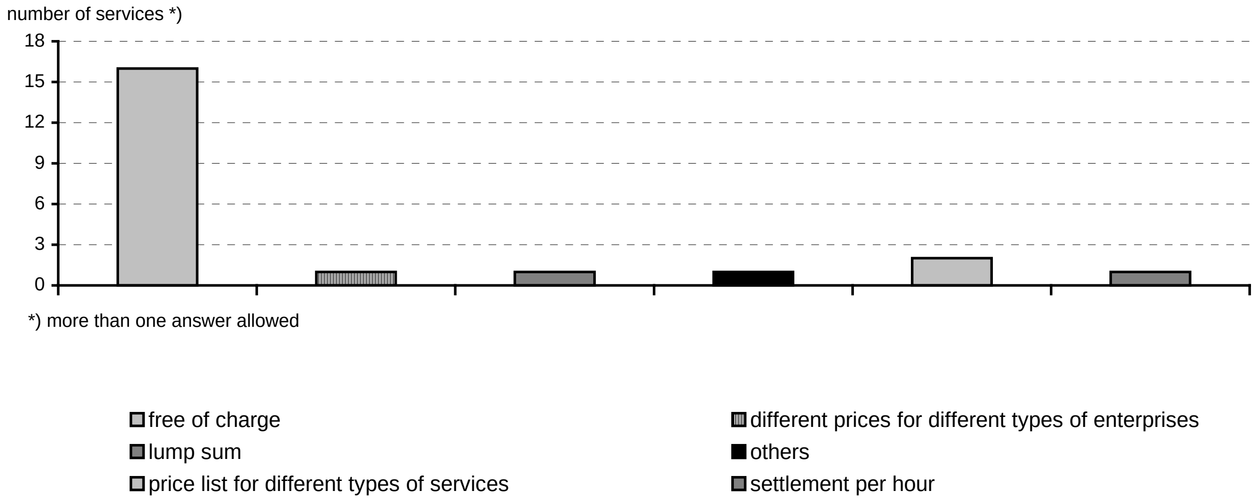
Source: IfGH/ENSR Support Services Database, 2001

Most of the support services targeted at micro, small and sole proprietor's businesses in Luxembourg have established mechanisms to assure the quality of the support provided as can bee seen from Graph 7. The most common type of mechanism applied is the regular follow-up with the customers, which allows to consider the demands of the customers when improving the measure in question (see Graph 8).

Where evaluation results are available – this is mostly the case for technological oriented services - they point to the high quality of the support services in Luxembourg. In most cases participants give a positive feedback and the number of enterprises using the services is increasing. The 'Innovation Agency' ('Luxinnovation GIE'), for example, has to regularly report on the number of companies visited, the number of successful research and innovation projects undertaken by the companies, and the number of information campaigns (in 2000 more than 80 enterprises have been assisted by the agency). The 'Technology Watch Center' ('Centre de Veille Technologique') is supervised by a group of national partners. The annual report 1999 of the 'Start-up Incubator' ('Technoport Schlassgoart') indicates that 978 companies have been in contact with the incubator, 201 companies were visited, 77 events had been organised, 612 hours of training and information activities were held with 1334 participants, 33 technology projects have been carried out, 76 consultancies were performed and 6 companies have been located in the start-up incubator.

The 'Regional One Stop Shop for SMEs' (Guichet Unique PME') is regularly evaluated and a regular follow-up with the customers is provided. In 2000 more than 1000 consultancies and seminars with 136 participants have been held. The consultancies concerned mainly management and finance (26 %), access to markets, start-up and transmission (29 %) and environment (28 %).

Graph 9: Determination of prices of services identified



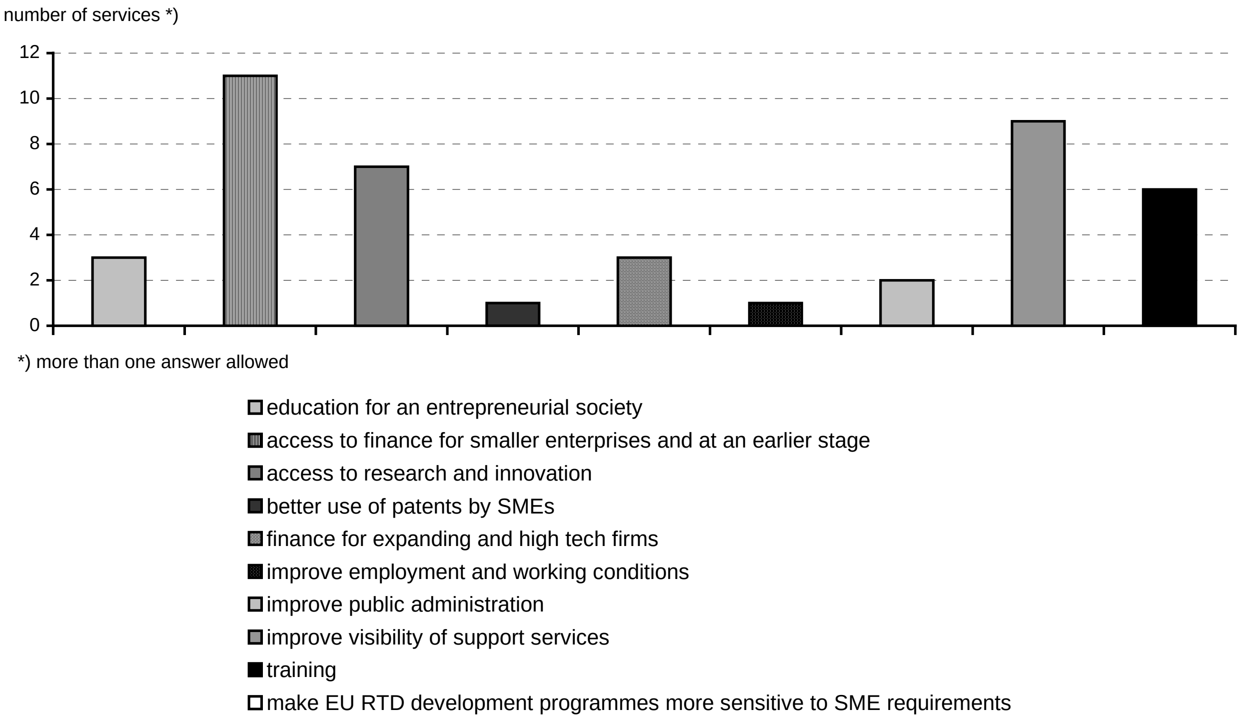
Source: IfGH/ENSR Support Services Database, 2001

Most of the services are provided free of charge (Graph 9).

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 Luxembourg.

Graph 10: Action plan objectives addressed by services identified



Source: IfGH/ENSR Support Services Database, 2001

As can be seen from Graph 10, almost all action plan objectives set out by the European Commission are addressed by at least some of the identified support services in Luxembourg. In most cases the support initiatives address more than one action plan objective. The objective mostly focussed is 'access to finance for smaller enterprises and at an earlier stage' because most of the services provide professional information including all information concerning financial aid and subsidies. The objective 'improve visibility of support services', which is addressed by many services as well, reflects the effort of service providers in Luxembourg to increase awareness of entrepreneurs on the availability of support services. The technological oriented services mostly address the action plan objective 'access to research and innovation'.

In order to further ameliorate the situation of the smallest enterprises, an update of the *Action Plan in Favour of SME* (Ministère des Classes Moyennes, du Tourisme et du Logement du Luxembourg, 2001) of 1996 has been approved by the Luxembourg government in February 2001. This new plan emphasises on entrepreneurial spirit and aims at a sustainable development of competitive SMEs, by improving legislation and access to support services (basically with regard to the provision of finance and training) for SMEs.

3. DEMAND FOR SUPPORT SERVICES

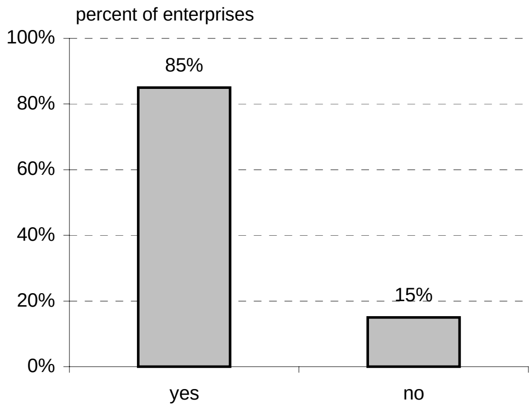
The purpose of this section of the report is to systematically analyse the demand side of the market for support services targeted at *micro, small and sole proprietor's businesses* in Luxembourg, by examining the participation of enterprises in support services, their awareness of the availability of 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 Luxembourg, but, due to respective data weighting, relate to the whole population of micro, small and sole proprietor's businesses in Luxembourg (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

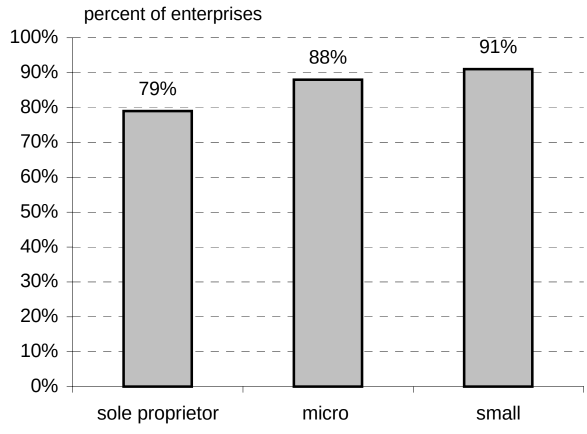
To improve the access of small enterprises to top-class business support is one of the major policy objectives of the European Commission expressed in various Commission documents, such as the *Action Plan to Promote Entrepreneurship and Competitiveness* (European Commission, 1999a) and the *Feira European 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. A lot of efforts have been undertaken in Luxembourg as to this regard, already and a large number of new service providers has emerged, offering a wide range of external support to small and medium sized enterprises (see section 2). Micro, small and sole proprietor's businesses in Luxembourg seem to appreciate these developments by numerously using the services offered.

Graph 11: Participation rate of enterprises*)



*) data not representative due to biased sample selection
Source: IfGH/ENSR Small Business Survey, 2001

Graph 12: Participation rate of enterprises, by size class*)



*) data not representative due to biased sample selection
Source: IfGH/ENSR Small Business Survey, 2001

Graph 11 suggests an extremely high participation rate of micro, small and sole proprietor's businesses in support services offered in Luxembourg. It, however, has to be noted that the data provided are not representative for the whole population of micro, small and sole proprietor's businesses in Luxembourg in this aspect, due to biased sample selection.

Still, it may be observed that - similar to most of the other European Union Member States and Norway - within the group of sole proprietors, micro and small businesses, participation rates grow in line with enterprise size, (see Graph 12).

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 %. 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.

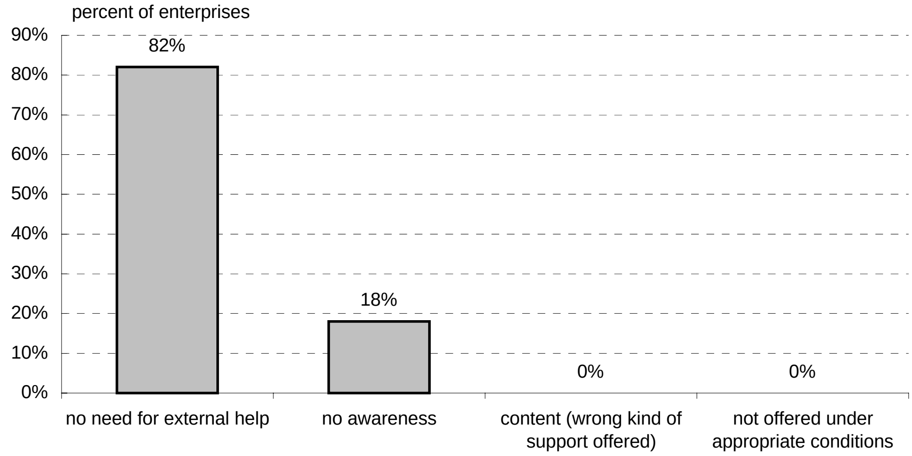
Table 1: Participation rate of enterprises, by country

country		**participation rate*)**
Netherlands		34 %
Ireland	*significantly*	32 %
Denmark	*above average*	28 %
United Kingdom		27 %
Finland		25 %
France		22 %
EU (15) and Norway		***20 %***
Germany	*on average*	20 %
Portugal		20 %
Belgium		20 %
Spain		19 %
Austria		16 %
Italy		16 %
Sweden	*significantly*	10 %
Greece	*below average*	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 services 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 micro, small and sole proprietor's businesses in Luxembourg for non-utilisation of support services offered in their country are illustrated in Graph 13.

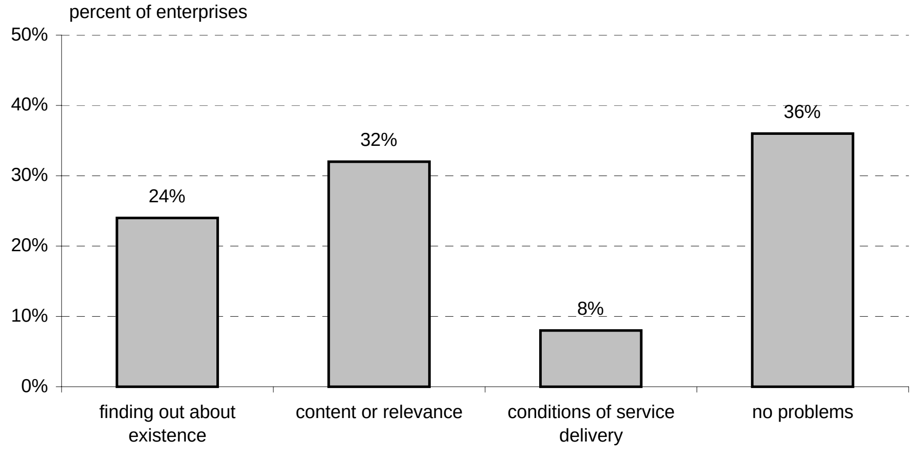
Graph 13: Main reason for not using support services*)



*) only enterprises that have not made use of support services within the last five years. However, due to the high participation rate and hence small number of observations sample error exceeds +/- 15.
Source: IfGH/ENSR Small Business Survey, 2001

As can be seen from Graph 13, the main reason for enterprises in Luxembourg not making use of support services is that they do not see any need for external help. Another cause for non-utilisation, which seems to be of rather little importance in Luxembourg, is, that enterprises lack information on the existence and availability of support services even where they would in principle have a need for external support. To the contrary, neither the content nor the conditions of support delivery seem to present a barrier to the utilisation of external support. Nevertheless, 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.

Graph 14: Main difficulty when using support services*)



*) only enterprises that have made use of support services within the last five years
Source: IfGH/ENSR Small Business Survey, 2001

More than one third of the enterprises that have made use of support services during the last five years quote not to have met any problems. When enterprises face difficulties while using support services, these basically occur with respect to the content or the visibility of the support services offered. Almost one third of the micro, small and sole proprietor's businesses feels that the type of support received was not relevant to their enterprise. A quarter of enterprises states to have experienced major difficulties with finding out about the existence of the respective service in the first place. Very few enterprises (8 %) indicate that the conditions of service delivery posed a major problem (see Graph 14).

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 Luxembourg. 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 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*.

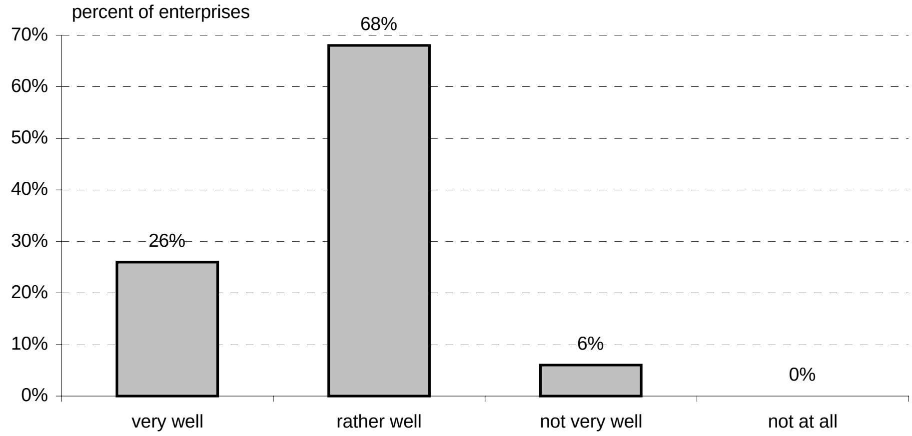
The problems related to the *content of support services* are analysed by comparing the supply side of the market for support services (see section 2) to the needs of micro, small and sole proprietor's businesses. Attempts are made to detect prevailing mismatches between enterprises' need for external 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 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 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, for example, the *European Observatory for SMEs*, European Commission, 2000b). As can be seen from Graph 14, even one quarter of those enterprises that have already used this kind of support find it most difficult to find out about its existence of the respective support. 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.

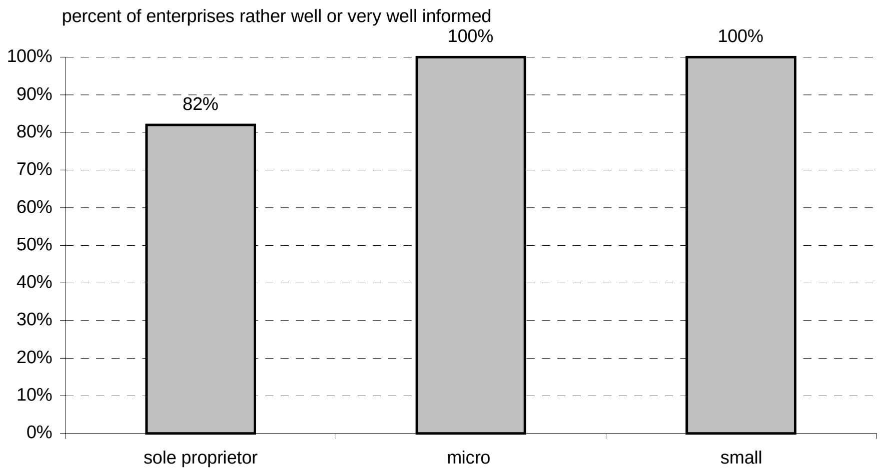
Graph 15: Information rate of enterprises with respect to support services*)



*) data not representative due to biased sample selection
Source: IfGH/ENSR Small Business Survey, 2001

Again, due to biased sample selection, data presented in Graph 15 are not representative for the whole population of micro, small and sole proprietors businesses in Luxembourg. However, from Graph 16 it may be concluded that sole proprietor's are in general not that well informed on the possibilities to obtain external support as their larger counterparts.

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



Source: IfGH/ENSR Small Business Survey, 2001

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 information rates clearly above average are found in Belgium and the Netherlands, while 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.

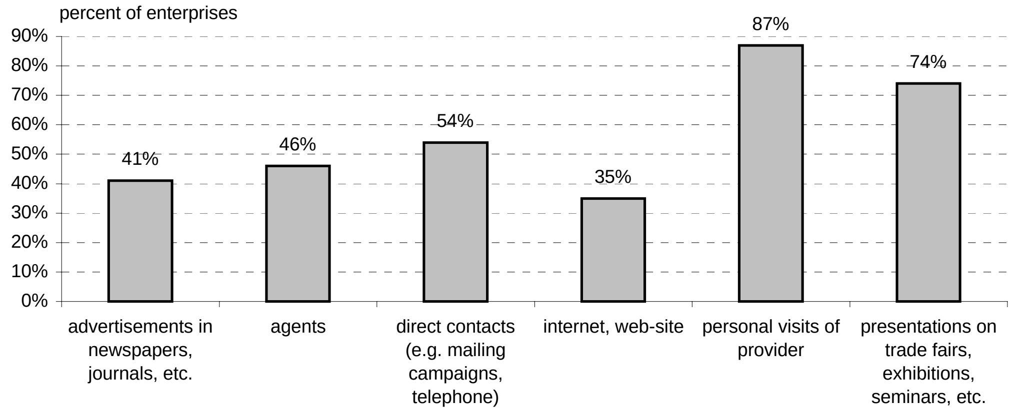
Table 2: Information rate of enterprises with respect to support services, by country

country		information rate*)
Belgium		45 %
Netherlands		43 %
Austria	*significantly*	36 %
Sweden	*above average*	36 %
Finland		34 %
Italy		31 %
Denmark		30 %
Spain		29 %
Norway	*on average*	27 %
Ireland		25 %
EU (15) and Norway		***24 %***
Germany		22 %
United Kingdom		18 %
France	*significantly*	15 %
Portugal	*below average*	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 shown in section 2.4, the support service providers in Luxembourg follow a rather personalised advertising approach, but also provide information on the Internet. An analysis of the preferences of micro, small and sole proprietor's businesses with regard to the means for information provision shows that these types of promotional activities indeed well meet the preferences of the smallest businesses as to this regard.

Graph 17: Type of promotion activities preferred by enterprises*)



*) more than one answer allowed
Source: IfGH/ENSR Small Business Survey, 2001

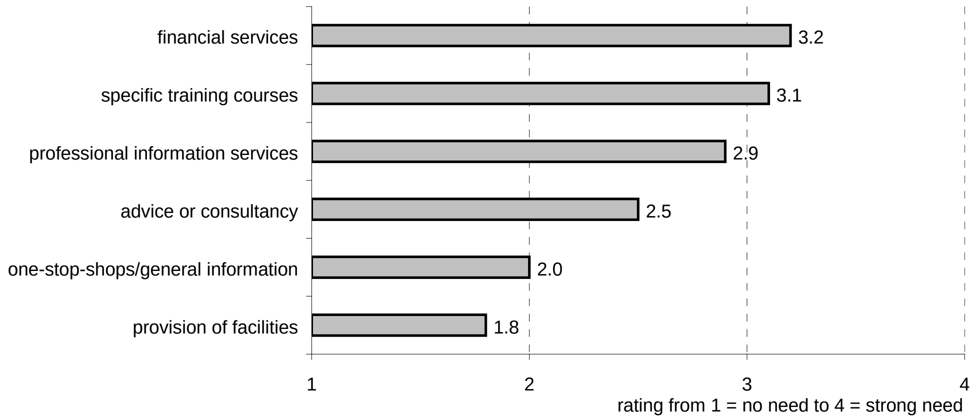
Micro, small and sole proprietor's businesses in Luxembourg prefer to be informed on available support through various channels. However, the most preferred advertising tools are personal visits of the provider to the enterprise (87 %) and presentations at trade fairs (74 %). Also, the majority of enterprises prefer directs contacts that might be effected through mailing campaigns or telephone calls. Agents and advertisements in newspaper receive less attention by the enterprises, while the Internet seems to be the least preferred medium.

When compared to how support services are actually promoted in Luxembourg (see section 2.4), it is found that indeed a personalised advertising approach is followed by most of the support service providers, as can be seen from Graph 6. The Internet seems to be more prominent for support service providers than for enterprises as a means for creating awareness, while presentations at trade fairs seem to be favoured by the enterprises, but hardly focussed by service providers. Nevertheless, the supply and the demand side of the market for support services seem to match rather well with regard to the instruments applied and requested for creating visibility/ awareness of support services in Luxembourg.

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.) does not really seem to prevent micro, small and sole proprietor's businesses in Luxembourg to utilise support services (see Graph 13). However, more than one third of enterprises that have made use of support services during the last five years claims this aspect to be a major difficulty (see Graph 14). The need for support services generally seems to be comparatively high in Luxembourg. Still, 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.

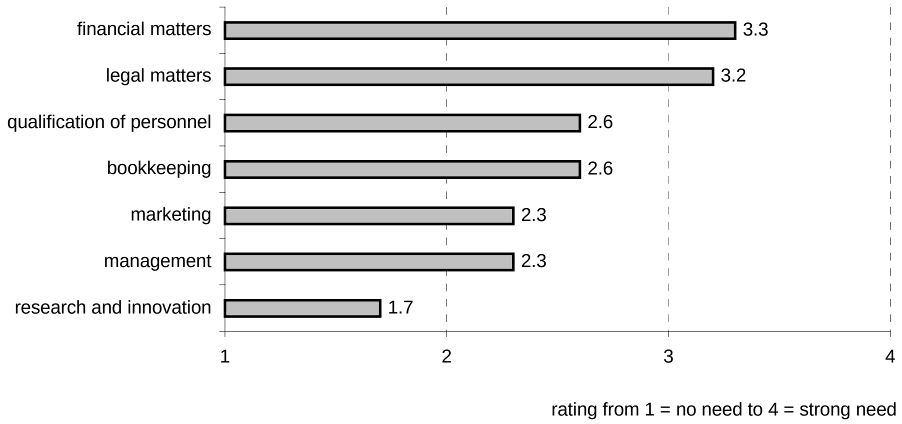
Graph 18: Need for different types of support services



Source: IfGH/ENSR Small Business Survey, 2001

Micro, small and sole proprietor's businesses generally express a relatively high need for support services (on a scale from 1 - no need to 4 - strong need on average 2.6) when directly asked for that. However, when differentiating between various types of services one can see, that the demand for financial services, specific training courses and professional information services seems to be clearly higher than the one for one-stop-shops that provide general information or for facilities such as incubation units, for example (see Graph 18). A comparison of the demand with the supply side of the market for support services in Luxembourg reveals that specific training courses do not seem to be offered to the extend to which they are needed by businesses in Luxembourg (see Graph 6). However, this seem to be already accounted for in the new 'Action Plan in Favour of SME' ('Plan d'Action in Faveur des PME'), that stresses the importance of assistance to SMEs in qualification matters.

Graph 19: Need for external support, by business areas



Source: IfGH/ENSR Small Business Survey, 2001

With respect to specific business areas, it can be seen from Graph 19 that it is financial or legal matters enterprises in Luxembourg mostly need support with. The qualification of personnel and bookkeeping are also rated quite high. By contrast, there seems to be lower need in the areas of marketing and management and the lowest need is expressed for research and innovation matters.

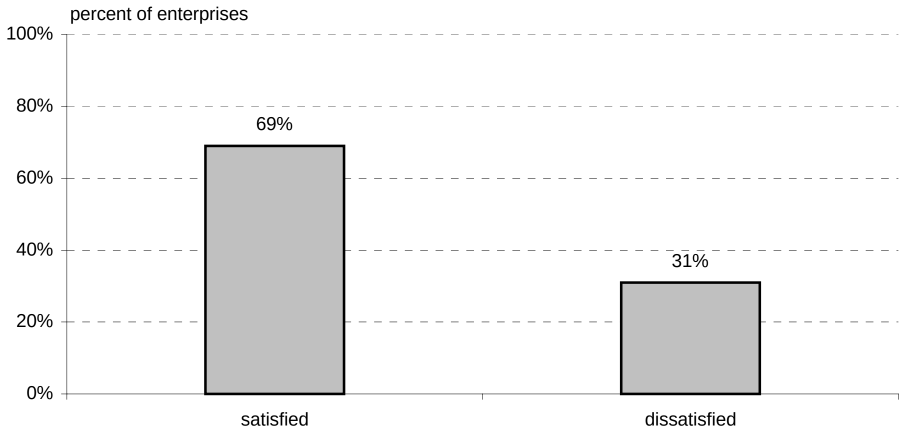
Luxembourg's micro, small and sole proprietor's businesses would prefer to use support services that are specifically targeted at enterprises of their respective *sector* and *phase of development*. About one third of the enterprises even indicate that it is 'very important' for them to be offered support tailored to the specific sector and phase of development they are in. It is particularly believed that it is phases of crisis in which enterprises need most external support. A comparison with the supply side of the market for support services (Graph 4) reveals that most of the support services offered target all phases of development while some address the start-up phase and few the early phase of development. There seems to be no support service in Luxembourg that is offered to enterprises in the phases of crises. On the other hand, the offer of support services in Luxembourg seems to be very diversified with regard to the different sectors (see Graph 3), which indicates that supply and demand meet rather well in this aspect.

Most of the enterprises (79 %) also consider it very important that support services are specifically targeted at their respective *size class*. When compared to the supply side of support services (see Graph 2), however, it can be assumed that the demand for size class specific support services is higher than their actual supply: Support services offered in Luxembourg hardly distinguish between enterprises of different size classes, they are more likely to be targeted at start-ups, innovative enterprises or craft enterprises while a segmentation by size classes may only implicitly be considered.

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 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. In contrast to most other European countries, this does not seem to represent a major issue for enterprises in Luxembourg 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.

Graph 20: Satisfaction rate of enterprises*)



*) only enterprises that have made use of support services within the last five years
Source: IfGH/ENSR Small Business Survey, 2001

Two thirds of the micro, small and sole proprietor's businesses in Luxembourg that have made use of support services within the last five years indicate satisfaction with their latest experience in this respect, as can be seen from Graph 20.

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.

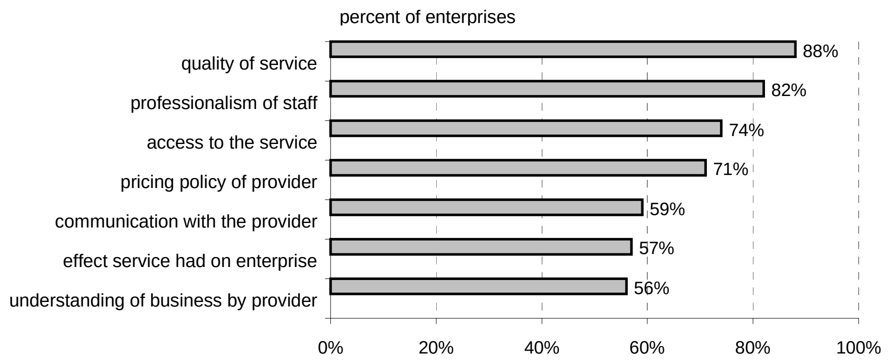
Table 3: Satisfaction rate of enterprises, by country

country		satisfaction rate*)
Ireland		90 %
Portugal		90 %
Spain		85 %
Belgium		82 %
United Kingdom		81 %
EU (15) and Norway	*on average*	***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

While Graph 20 presents the satisfaction rate of micro, small and sole proprietor's businesses in Luxembourg with 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*)

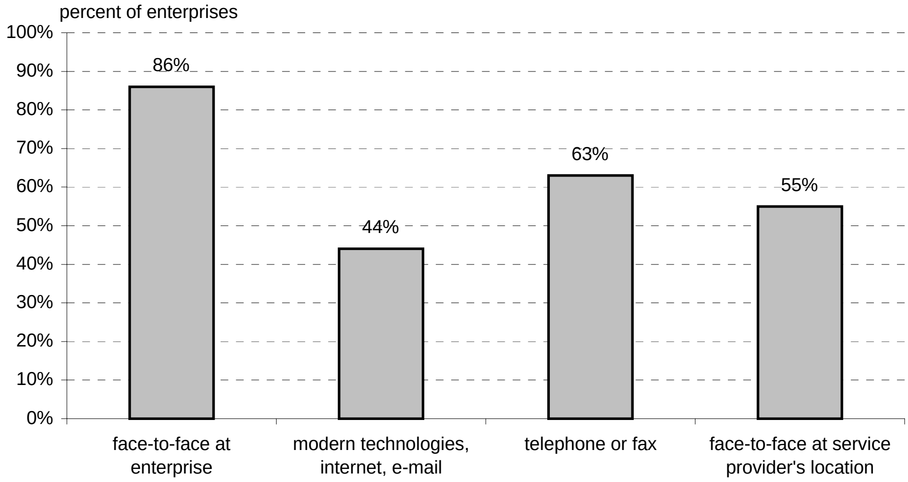


*) only enterprises that have made use of support services within the last five years
Source: IfGH/ENSR Small Business Survey, 2001

As can be seen from Graph 21, the vast majority of micro, small and sole proprietor's businesses in Luxembourg that have used support services during the last five years are particularly satisfied with the general quality of the service (88 %) and the professionalism of the staff (82 %). Least satisfaction is reached with the effect the service had on the enterprise (57 %) and the understanding of the business by the service provider (56 %).

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

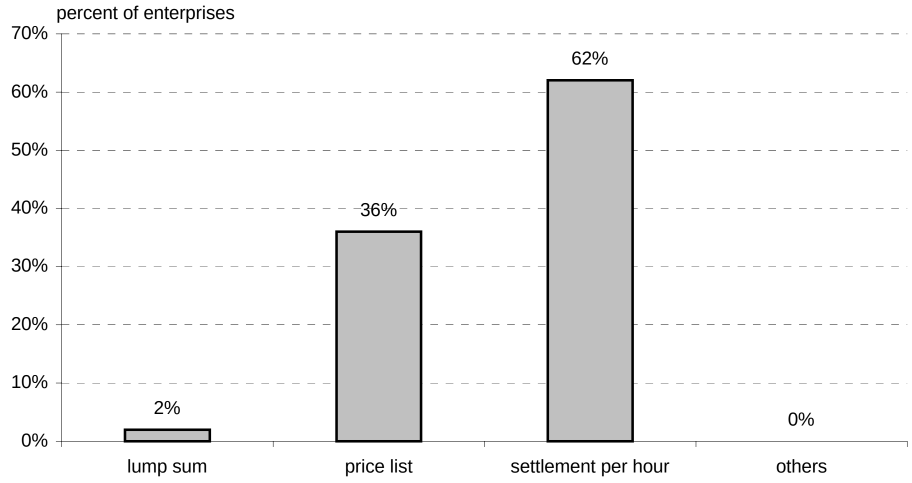
Graph 22: Form of communication with the service provider preferred by enterprises*)



*) more than one answer allowed
Source: IfGH/ENSR Small Business Survey, 2001

Micro, small and sole proprietor's businesses in Luxembourg clearly prefer communicating face-to-face with the support service provider at their enterprise's location (86 %) when using support services. More than half of all enterprises appreciate the possibility to use telephone or fax to contact the provider or to communicate face-to-face at the provider's location. Modern technologies (e. g. Internet, e-mail) seem to be among the least preferred communication tools by enterprises (see Graph 22).

Graph 23: Form of payment preferred by enterprises

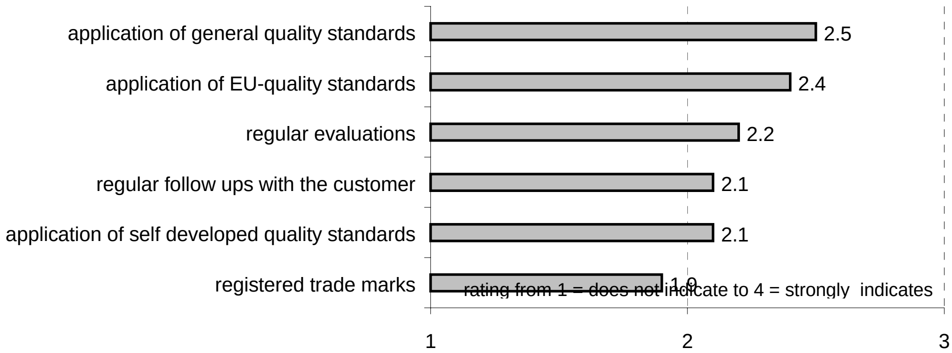


Source: IfGH/ENSR Small Business Survey, 2001

As far as the pricing policy of service providers is concerned, micro, small and sole proprietor's businesses in Luxembourg clearly prefer settlements per hour (62 %) to prices according to given price lists (36 %). Virtually no enterprise likes to pay a lump sum, as can be seen from Graph 23. Still, actually most of the services offered in Luxembourg are free of charge (see Graph 9).

The quality of services is usually difficult for enterprises to asses 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 Luxembourg 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 Luxembourg assess the quality of a service provided, they trust most in general or EU quality standards. Regular evaluations or follow-ups with the customer as well as the application of self-developed standards do not that strongly indicate high quality to the enterprises. It is also less important to enterprises in Luxembourg whether service providers use registered trademarks (see Graph 24).

When compared to the quality assurance mechanisms actually deployed by providers in Luxembourg, it can be seen that the vast majority of support service providers rely on regular follow-ups with the customers, whereas other means of quality assurance are applied only sporadically.

4. SUMMARY AND CONCLUSIONS

A number of new support services have been introduced in Luxembourg in the last decade. The market for support services has been further strengthened through the issuing of the updated 'Action Plan in Favour of SME' in the beginning of 2001. Generally, public providers of support services dominate the market, whereas semi-public and private suppliers hold relatively smaller shares. There hardly seems to be a service available specifically targeted at micro, small or sole proprietor's businesses. Nevertheless, certain emphasis is put on enterprises starting up, on innovative enterprises as well as on craft enterprises. Although most support services address all sectors alike, many of them have a specific focus on selected sectors which leads to a comparatively good diversification of the offer in Luxembourg by sector. Concerning the phase of development, emphasis is put on the start-up phase and on the early phase of development.

Support services for small enterprises in Luxembourg mainly offer external advice and consultancy, followed by reception/facilities/basic information. Nevertheless, other types of support services are also commonly offered. To promote their service, the majority of the providers use the Internet, in combination with a personalised advertising approach (e. g. through direct contacts or personal visits to the enterprises). Most of the support services targeted at small businesses have established mechanisms to assure the quality of the support provided, whereby regular follow-ups with the customers is the most commonly used instrument for quality assurance in Luxembourg. However, general and self-developed standards as well as occasional follow ups are also applied. Most of the support services offered in Luxembourg are provided free of charge. Apart from access to finance the action plan objective to improve the visibility of support services is quite often targeted by services offered in Luxembourg. The objectives 'access to research and innovation' and 'training' also seem to be of considerable importance.

As far as the demand side is concerned, micro, small and sole proprietor's businesses in Luxembourg generally express a quite high need for support services with the demand for financial services (also advice in financial matters), specific training courses and professional information services, ranking highest. Regarding specific business areas it is mainly financial, legal and personnel qualification as well as bookkeeping matters, the smallest enterprises seem to need help with. Currently, training/qualification does not seem to be offered to the extent the smallest businesses would require it. Nevertheless, the new 'Action Plan' stresses the importance of professional qualification for a sustainable enterprise development.

Generally, more than two thirds of the micro, small and sole proprietor's businesses in Luxembourg that have made use of support services within the last five years are satisfied with the services received. Comparatively high satisfaction is reached among enterprises with regard to the generally quality of the service and the professionalism of the staff. When compared to other countries, the satisfaction rate in Luxembourg (69 %) among average. Enterprises seem to be particularly satisfied with the general quality of the service and the professionalism of the staff. As far as communication is concerned, the smallest businesses would prefer to speak face-to-face with the provider at their own location.

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
Innovation Relay Centre (IRC)		George Barton 2, Rue Pletzer 8080 Helfent-Bertrange	Tel.: 352/4410122200 Fax: 352/4410122055	Info@ircnet.lu www.cordis.lu/irc
Linking Innovation, Finance and Technology (LIFT)	European Commission	Steve Glange 11, Rue de Bitbourg 1273 Luxembourg	Tel.: 352/428001 Fax: 352/428003	Info@lift.lu www.lift.lu
Technoport Schlassgoart/ Start-up incubator	CRP – Henri Tudor	Manager Claude Wehenkel Rue de Luxembourg 66, BP 144 4002 Esch-sur-Alzette	Tel.: 352/5455801 Fax: 352/5455804915	info@technoport.lu www.technoport.lu
Centre de Veille Technologique (CVT)/ Technology watch center	CRP (Centre de recherche public) – Henri Tudor	Manager Serge Quazzotti Rue de Luxembourg 66, BP 144 4002 Esch-sur-Alzette	Tel.: 352/5455801 Fax: 352/5455804915	info@technoport.lu www.technoport.lu
Luxinnovation GIE/ Innovation Agency	Luxinnovation GIE	Manager Gilles Schlesser 31 bd Konrad Adenauer, BP 1372 1115 Luxembourg	Tel.: 352/4362631 Fax: 352/438120	luxinnovation@luxinnovation.lu www.luxinnovation.lu

original name/English name	organisation	contact person and address	telephone/fax	e-mail/web-page
Entreprendre au Luxembourg/ "Doing Business in Luxembourg"	Chamber of Commerce of the Grand Duchy of Luxembourg	Advisor Marc Faber 31 bd Konrad Adenauer 1115 Luxembourg	Tel.: 352/4239391 Fax: 352/423826	pme@cc.lu www.cc.lu
Formation au Manager – PME/ "Training for managers and supervisors"	Chambre des Métiers du Grand–Duché du Luxembourg	Conseiller de direction Paul Krier 2 Circuit de la Foire Internationale, BP 1604 1016 Luxembourg	Tel.: 352/4267671 Fax: 352/426787	paul.krier@cdm.lu www.cdm.lu
Assistance et conseil aux PMEs/ "Advice & support to SMEs"	Chamber of Skilled Crafts of the Grand Duchy of Luxembourg	Advisor Marc Gross 2 Circuit de la Foire Internationale 1347 Luxembourg	Tel.: 352/4267671 Fax: 352/426787	promotion@cdm.lu www.cdm.lu
Guichet Unique PME/ Regional One stop shop for SMEs (for the northern areas)	Chamber of Skilled Craft / Chamber of Commerce	Advisor Mario Grotz Duerefstross 11 9766 Muntzhausen	Tel.: 352/929936 Fax: 352/929985	mario.grotz@cc.lu
Centre de Formalités PME/ "Advice & support to SMEs"	Chamber of Commerce of the Grand Duchy of LuxembourgChamber of Skilled Crafts of the Grand Duchy of Luxembourg	Advisor Marc Faber 31 Bd Konrad Adenauer 1115 Luxembourg	Tel.: 352/4239391 Fax: 352/438326	pme@cc.lu www.cc.lu
Assistance et conseil aux créateurs d'entreprises/ "Assistance and advice for new business creators"		Charles Bassing 2 Circuit de la Foire Internationale, BP 1605 1016 Luxembourg	Tel.: 352/426767251 Fax: 352/426787	charles.bassing@cdm.lu www.cdm.lu
Assistance et conseil aux créateurs d'entreprises/ "Assistance and advice to new business creators"	Chamber of Commerce of the Grand Duchy of Luxembourg	Advisor Marc Faber 31 bd Konrad Adenauer 1115 Luxembourg	Tel.: 352/4239391 Fax: 352/428326	pme@cc.lu www.cc.lu

original name/English name	organisation	contact person and address	telephone/fax	e-mail/web-page
Centre de Promotion et de Recherche - Chambre des Métiers/ "Centre for the Promotion and the Research of SMEs in the skilled craft sector"	Chambre des Métiers du Luxembourg	Directeur Michel Brachmond 2 Circuit de la Foire International, BP 1604 L-1016 Luxembourg	Tel.: 352/4267671 Fax: 352/426763	direction@cdm.lu www.cdm.lu
Formation au Brevet de Maîtrise/ "Development of management skills"	Chambre des Métiers du Luxembourg	Sous-directeur Ted Mathgen 2 Circuit de la Foire Internationale, BP 1604 L-1016 Luxembourg	Tel.: 352/426767207 Fax: 352/426787	direction@cdm.lu www.cdm.lu
Service conseils PME/ "Orientation & follow-up for new business creators"	Chamber of Commerce of the Grand Duchy of Luxembourg	Bd Konrad Adenauer 31 1115 Luxembourg-Kirchberg	Tel.: 352/4239391 Fax: 352/438326	pme@cc.lu www.cc.lu
Service Création d'Entreprise et Bourse de Transmission d'entreprises/ "Orientation & follow-up for new business creators"	Chambre des Métiers du Luxembourg	Responsible Charles Bassing Circuit de la Foire Internationale 2, BP 1604 1016 Luxembourg-Kirchberg	Tel.: 352/426767251 Fax: 352/426787	bassing.charles@cdm.lu www.cdm.lu
Bureau d'accueil du service des autorisations d'établissement/ "Reception office within the registry of companies"	Ministère des Classes Moyennes	Rue Emile Reuter 6 2420 Luxembourg	Tel.: 352/4784717 Fax: 352/4784740	