



S M E_s

Europe's Future

eEurope:
SMEs GoDigital
Conference Report



Information Society



European Commission

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E u r o p e ' s f u t u r e

'eEurope: SMEs GoDigital' Conference Report

GoDigital, an initiative of the eEurope Action Plan 2002 to help SMEs doing business online

NB: This report summarises the conference debates and reflects the varied discussion and points of view of the participants. It does not necessarily reflect the views of the European Commission.

CONTENTS

1 INTRODUCTION: GODIGITAL ACHIEVEMENTS AND CHALLENGES	3
2 RECOMMENDATIONS	5
2.1 POLICY.....	5
2.2 TECHNOLOGY	10
2.3 AWARENESS AND SKILLS.....	15
2.4 ENTREPRENEURSHIP	18
2.5 SECURING DIGITAL SMES	20
3 BACKGROUND.....	23

Quotes from the Conference

"As far as SMEs are concerned, e-business too often remains a collection of gadgets and has not yet become a matter of business strategy."

Bruno Lamborghini, Chairman of the EITO, Chairman Olivetti
Tecnost

"Broadband networks as such will not create our future SMEs, but as part of the transformation, broadband networks can help in providing SMEs with faster and more stable communications."

Robert Verrue, Director General Information Society, European
Commission

"It would be nice to know what we actually need for our business, but it is difficult to know who to approach, what questions to ask and who to trust."

Chris Reade, General Manager, BT SMEs

"e-Commerce has the potential of transforming any business, even those businesses that are not first in people's minds as potential e-businesses."

Bernd Kütscher, Kütscher's Backstube

"The projection for 2005 is a demand for networking skills in Western Europe of about 1.9 million workers with a shortage of about 500,000 workers, based on a survey by CISCO and IDC."

Mike Couzens, Managing Director, Cisco

"No ICT network can be tailored to be 100% secure."

John Harrison, Business Manager, Smart421

1 Introduction: GoDigital achievements and challenges

The SMEs GoDigital Conference took place in Brussels, on 16 May 2002 as an initiative of Erkki Liikanen, European Commissioner for Enterprise and Information Society. The conference was organised by Directorate Generals Information Society and Enterprise.

Erkki Liikanen's initiative

The participants welcomed the “eEurope: SMEs GoDigital” conference as a timely event to discuss progress of the GoDigital initiative. They expressed the usefulness of the measures of the GoDigital initiative to help SMEs enter the digital age.

Timely event

GoDigital is an EU initiative to support SMEs doing business online. It is part of the eEurope Action Plan 2002 launched to implement the Lisbon strategy agreed by the European Council of March 2000. At this Summit, the Heads of State and Government set a new goal for the Union of becoming the world’s most dynamic and competitive knowledge-based economy by 2010.

GoDigital

The recommendation was to continue supporting SMEs’ access to the information society at European level. It was recognised that the connection to Internet is not enough to improve business performance. Future action should help small companies to “climb the e-business ladder”.

Recommendation

Five Themes

The conference provided very precise recommendations which are detailed in this report in five chapters:

- Policy
- Technology
- Awareness and Skills
- Entrepreneurship
- Securing Digital SMEs

Objectives

The objectives of the Conference were:

- To assess the numerous actions already undertaken and implemented;
- To present “success stories” and remarkable examples that could be replicated;

To identify the real needs of SMEs for the forthcoming years and, therefore to contribute to the debate for the potential follow-up of GoDigital in the eEurope 2005 Action Plan.

2. Recommendations

2.1 Policy

SMEs are the backbone of European economy but they are lagging behind in the use of e-business

It is well known that 99% of EU enterprises are SMEs and that SMEs generate each year a great portion of the Union's GDP and create a significant amount of new jobs for European citizens.

However, several speakers emphasised that many SMEs are still sceptical to use the Internet more intensively as a business tool. SMEs are struggling, every day, for economic survival. Thus, they will only fully embrace the Internet if the advantages are clearly demonstrated.

Except for a few start-ups which are at the leading edge of the IT revolution, the major part of SMEs still have some reservations that prevent them from jumping easily into the digital age. These barriers are well-known: lack of time, lack of resources, lack of skilled employees, lack of easy to use technology adapted to SMEs, and also lack of awareness of the potential benefits for them.

Being more follower than leader of the change process, SMEs seem to need support from public institutions and other "catalysers" to accelerate the diffusion of the Internet and e-business and thus to avoid a digital divide between larger and smaller enterprises. SME managers have, too often, the feeling that the public sector do not fully understand their specific problems, risks and needs.

Public institutions are essential enablers to SMEs to go digital

The eEurope Action Plan, the GoDigital Initiative and similar public policies at national and regional level are based on the conviction that political leadership and commitment from all layers of government - European, national, regional and local - are necessary to make significant progress. It was reassuring for the policy-makers who were present to hear from the participants to the conference that this is a shared belief.

However, it was also made clear that the main responsibility for structural change lies with the enterprises themselves and that no direct subsidies for enterprises should be expected from the Commission. The main role of the Commission is to facilitate the exchange of best practice and to help SMEs to help themselves. On the basis of this common agreement, the panels and the floor expressed several precise demands regarding the content of those public policies as follows:

Remove legal barriers to the development of e-commerce

In contrast to larger firms who employ specialised lawyers, it is more difficult for small businesses to master complex and varying legal rules. Thus, SMEs would benefit most from a simplification of law.

Standards and interoperability

Many participants stated that there is a real need for common standards and norms in many IT subfields. This is true in general but SMEs are really eager for the establishment of interoperability between many inconsistent norms so often imposed to them.

e-Government as an incentive for SMEs to do eBusiness

In the opinion of many speakers and participants, it is obvious that the future generalisation of e-government, including all sort of e-procedures, on-line submission of official documents requiring digital signatures, on-line VAT returns and tax payments and, last but not least, the widespread use of public e-procurement will be the most efficient incentive for SMEs to convert themselves to e-business.

The case of the US under the Clinton administration is an illustration of such a process: the setting up of a federal on-line procurement system urged American SMEs to go digital. The same would happen in Europe.

Both the Member States and the European Commission have to show the way: by going digital themselves, public administrations will pull SMEs into the digital economy.

Reduce the e-business digital divide and the skills gap

The problem of national and regional IT divide, (cf. the Scandinavian “digital boom” by comparison with the average situation in the EU, or the inequalities between the North and South of Italy) will have to be addressed by regional and national authorities. Special attention should be paid to the situation of peripheral regions, such as the Greek Islands.

The existing ICT skills gap between major companies and SMEs, and between SMEs employing more or less than 10 people has also to be addressed. There is an obvious link between this main objective and the ones outlined below.

Address the problem of technophobe and “e-fatigue”

Several recent opinion surveys suggest that, in addition to the traditional technophobia (reluctance to adopt new technologies), which has always been more frequent among SMEs managers than in large companies, a new feeling of weariness, or “e-fatigue” is appearing among managers who normally make the greatest efforts to stay up to date in e-business.

EU and national institutions, support centres as well as technology providers will have to take into account such a phenomenon while designing their future communication strategies in direction of SMEs. In particular, awareness raising should build upon clear facts and figures rather than on overoptimistic projections.

Involve universities and education systems to help SMEs do eBusiness

Education systems and universities can contribute in preparing for the new generation of specialised professionals who will help SMEs go digital.

European institutions could contribute to raising awareness about this issue in the academic world. The EU could also take the initiative in setting up networks of relevant partners to design more precisely the required profile and syllabus of these future “e-business angels”. Student programmes with SMEs could also be used.

Bridge the communication gap between public institutions and SMEs

Many representatives of support centres insisted upon the lack of understanding between public institutions and the real world of SMEs.

It was suggested to maintain a constant dialogue with the relevant partners at all layers of government.

Support SMEs to participate in EU programmes

As regards EU institutions, the problem of visibility and accessibility of the existing European programmes for small enterprises located far from Brussels has been raised. EU programmes and funding should be better advertised in the field.

EU funding is not part of the business plan of the average SME: it is not their professional culture. The documentation issued by the European Commission is complicated. The files that each applicant has to complete are very detailed and often irrelevant to the real situation of the average SME. EU Framework Programmes are not easily accessible to SMEs unless they are pulled in via Chambers of Commerce, EuroInfo Centres or academic institutions acting as SME contact nodes.

Therefore, a demand for simplification of EU administrative procedures was expressed at the conference. A collective reflection should at least be organised to determine the way and means to provide a much stronger support to SMEs who wish to be involved in EU programmes.

2.2 Technology

Using the language of business benefit

The drive to encourage on-line take-up by SMEs needs to use the language of business benefit and to interpret the technology in terms of the business capability that it can provide (“positioning the value proposition”). Examples might be to increase customer awareness, to extend markets, or to understand better customers’ requirements.

Technology providers need to communicate the values of the technology to companies, and especially to SMEs. The remark was made that “SMEs don’t know what (ICT) is out there”. Even though that is true to a certain extent, it misses the point that SMEs are highly focused on their core business and perceive technology as important only if directly relevant to their business.

The aim is therefore to establish the relevance with appropriate lightweight business models and cost-benefit methods and, in the longer term, to demonstrate how new and ICT-improved business processes can evolve.

Research to make technology less complex and more interoperable

Except for security and trust the availability of ‘technology’ is not seen as the main barrier for SMEs – but may become so as some of the other barriers are removed. However, there is concern about the many different architectures and solutions that are emerging and their interoperability and longevity.

Technology offerings are still highly complex. SMEs need more lightweight solutions that are encapsulated to hide complexity while still working with legacy systems. In turn, interoperability and the reduction of technology lock-in require open standards for the interfaces of the components of those solutions. While such standards need to be produced more quickly, they also need to fit within a framework that ensures inter-working. The CEN CWA 14228 (June 2001) compares 21 such frameworks (excluding .net™). Such a proliferation appears as a problem for the development of stable standards.

Research is needed on how to take existing technology (improved where needed) and to make that useful and lightweight for SMEs. This needs an integrated approach to cover not only platforms and software, but also training and access to networks of support and “like minds”. Action is also needed to encourage the emergence and organisation of such external support networks and markets.

There is also a concern that while new technologies are being or will be rolled out (e.g. “broadband is assumed”, “broadband is the main instrument to help SMEs”), ICT suppliers and service operators are lagging in the development of agreements and applications for those technologies, e.g. B2C mobile e-commerce enabled by GPRS and UMTS. Moreover, competition policy should address the unbundling of the local loop to encourage new suppliers and so reduce the costs of broadband access for SMEs.

New business models for “e-solutions”

New business models are emerging to supply e-commerce capability as a rented service, so overcoming SME problems of committing capital, reducing initial set-up costs, allowing experimentation and faster opt-in and opt-out of business networks, provides some degree of insulation from the fast-changing underlying technology. These business models will probably require new end-to-end partnership arrangements for the technology and service providers.

Outsourcing possibilities

Several outsourcing services were identified which could simplify implementation and operation for SMEs who are generally wary of heavyweight solutions and the competencies required to drive them. These ranged from virus scanning, security, access policies, and protection of data rights to trusted application management and data management.

The need for an European approach

Participants expressed the need for a pan-European approach in some areas such as payment systems, interoperability of technology and promotion of harmonised tax and VAT regimes.

Networks of support and mentoring

SMEs need personalised advice from someone they trust. Peer networks, especially other SMEs who have 'gone digital' and can share their experience are important as are networks of support on technical, security and legal issues.

There are also mentoring possibilities to be encouraged, e.g. the 'secondment' of ICT- students and retirees to SMEs.

Soft issues are crucial

Some of the differences between SMEs are soft issues such as their different cultures and mental models (e.g. style of decision-making), risk aversion or otherwise, and their experience with collaborative approaches. These need to be characterised in terms of how they hinder the take-up not only of e-business but also of more advanced usages such as e-cooperation, knowledge sharing and learning networks.

Work is also needed to consider how such cultural barriers can be addressed, e.g. by developing new ways of thinking about knowledge management and knowledge sharing.

All SMEs are different

Each SME is unique in terms of its culture, value of the transaction, B2B or B2C relationship, physical or electronic good or service, regional environment, broadband/internet accessibility, stage of e-development, etc. Here e-development refers to the various phases of on-line take-up, from awareness to interest, to evaluation trials to adoption in support of existing processes to continuing improvement of those processes. Future surveys should address these differences and seek to understand their effects.

2.3 Awareness and Skills

Awareness raising is important, but the message needs to be adjusted - Improving the understanding of e-business among SMEs

Although many SMEs in the EU have recently taken the first steps towards “going digital”, raising awareness about e-business will continue to be important. The main reason is that SMEs progress to the stage of “being connected”, but many of them do not yet understand how to move toward the next implementation step - an integrated e-business strategy. Public awareness and support measures helping businesses move forward may therefore be necessary. The message level of pitch of awareness activities should be adjusted accordingly to the requirements of SMEs. It should be demonstrated and communicated to SMEs that e-business is not parallel to their “normal” business, but encompasses all internal and external business processes. “Going Digital” does not simply mean to get connected to the Internet but to implement integrated IT and business solutions.

E-commerce to e-business: The focus on e-commerce is restrictive

Many e-business awareness initiatives of the past have had a narrow focus on e-commerce, i.e. on selling and purchasing online. Such a perspective did not take into account that e-business integrates internal and external business processes into a digital business environment. This has important consequences for policy initiatives on awareness and skills. Disappointment among SMEs about the

limited success of their e-commerce activities can, to some extent, be attributed to misguided expectations as a consequence of overemphasising the “selling online” aspect of e-business.

ICT skills shortage remains a severe problem for SMEs

Despite the recent downturn in the economy, Europe's long-term demand for skilled ICT people will remain strong. The shortage of skilled professionals will remain at a high. While this shortage affects all enterprises, the situation is particularly difficult for SMEs. This includes several sub-sets of qualifications, for instance technical skills in networking as well as managerial and entrepreneurial skills.

It remains important to promote education and training programmes for IT and networking engineers, it is also essential to improve the managerial qualifications for electronic business, especially in SMEs. Awareness should be followed by coaching to give a basic understanding on how e-business works.

SMEs need the right intermediaries

While SMEs are the ultimate target group for public awareness initiatives, it is practically impossible to address them directly. Therefore it is of crucial importance to co-operate with the right intermediaries, i.e. with those who have a high credibility among SMEs. This includes business advisors, chambers of commerce, banks, and the specific “social networks” in which SMEs operate. More attention should be paid to the sector specific networks, because e-business requirements may differ between business sectors. Awareness initiatives that are too general and fail to take

into account the specific needs of a sector run the risk of not getting attention.

Suggestions for eEurope 2005

1. More analysis of the impact of e-business: Now that SMEs have had their first experience with e-business, analysis should focus on the impact of going digital. This includes the collection of best practices (“success stories”) as well as failures.

2. Set targets for SME connectivity and measure it! Based on the positive experience of connecting schools to the Internet, where ambitious quantitative objectives (e.g. “all secondary schools to be connected to the internet by 2002”) helped to achieve the goal, it was suggested to define similar target marks for SME connectivity and to continuously measure the progress achieved.

3. Broadband: Prepare for the demand. The infrastructure component of e-business should not be neglected. It must be guaranteed that the networks have the appropriate capacity and are “ready” to satisfy the future demand for broadband connectivity. Raising awareness and stimulating demand should be poised with the right network capacity at a reasonable price.

4. Knowledge sharing in communities of practice and business ecosystems: Create opportunities for SMEs to exchange their experience and learn from each other.

2.4 Entrepreneurship

Co-ordinated awareness raising and lessons from mistakes

The task of raising awareness should be pushed down to regional catalysts, public sector bodies, federations of chambers of commerce, and educational institutions. This should take place within agreed regional, national and European frameworks. Needs in different regions are varied: programmes need to be flexible and to target the appropriate groups.

There are many competing regional/national/EU programmes with little co-ordination between them. This confuses SMEs. It is not always clear who to ask for help. Key to effective dissemination is showcasing elements from not solely best practices but also less effective methods and projects in order for SMEs to learn from others' mistakes as much as others' successes.

Dispute resolution, arbitration and company law

Participants agreed that consensus on legal issues was an important prerequisite to the development of an EU-wide digital marketplace. The actual creation of the ".eu" company is an outward sign of progress in creating a defined European framework for e-Business. Nevertheless, the issue of dispute resolution is a key element which to date has no solution. A low-cost, simple procedure is required to resolve disputes as SMEs often work with little or no legal guarantees but upon established trust and confidence. The aim of an EU-wide agreement on customs was raised. Some harmonisation on company

law would also be required so that consumers could more easily understand with which type of companies they are dealing.

The need for SME friendly regulation

Regulations need to be drafted in ways that are more friendly to SMEs. The protection of personal data has been described as an example that it is sometimes difficult to understand what is required by the law.

The need for more training

This is tied in with the awareness raising issues. Some speakers expressed concern over the use of public funds to directly support training and suggested that a large responsibility lay with the ICT solution providers to support and train their users. It may well be necessary to set-up schemes to make sure that such providers understand the needs of SMEs in this respect. There are a wealth of such training courses available and ran by ICT solution providers; nevertheless, the actual financial cost and the opportunity costs associated to losing man-days in an SME hinders high-level enrolment in current training solutions.

Fighting against the regional divide

There was concern about the divide between the north and the south of Europe, and between the urban and rural areas within countries themselves. Some participants stated that there is a need for action to fight the danger of monopolisation of the benefits of the new economy by a privileged set of higher technology regions.

2.5 Securing digital SMEs

Security awareness raising specific for SMEs

The lack of confidence in the Internet is the main reason behind the under-development of eCommerce amongst SMEs. This is intimately related to the lack of awareness and skilled resources which altogether also explain why SMEs have not equipped themselves with appropriate security technologies and processes.

Both policy-makers and participants acknowledge the threats to security as a major barrier to the development of eCommerce and eGovernment services. In this respect, the Commission and the Council have taken a number of important steps to enhance the security of our EU communication and information networks. However, SMEs seldom have financial or technical resources to dedicate to security.

Because of the lack of awareness on threats and risks to security, most SMEs still need to be convinced of the benefits to address security now by investigating the risks, adopting available guidance and practices, and not as a remedial action. The major challenge is, therefore, how to develop in Europe a security culture, in particular towards SMEs, and to facilitate the exchange of security best practices.

A new SMEs security culture

As stated above, the major challenge for the next few years is how to develop a security culture among European SMEs. To this purpose the fact should not be overlooked that security has to do with technology as well as, even more importantly, with people who are common to large and small organizations. Reshaping values, beliefs, and attitudes as well as building a new understanding of the risks associated with eCommerce are prerequisites to a shift in the everyday practices and behaviours of SME managers and employees. Future initiatives from the EU Institutions could make a major contribution to the development of such a culture.

The need for action from the stakeholders

Micro SMEs often have little hierarchy in structure, defined procedures or knowledge management. This translates into a real danger of information loss or theft. The need to implement security policy and mechanisms to control access to information and to digital assets is basic. For many SMEs accessing basic security technologies (i.e. firewalls, authentication mechanisms, etc.) and/or services (i.e. security certification, standards, etc.) would be the first step on the road to more secure environments. In this context, ISPs could help a lot by doing more to improve the security of networks and to secure their customers by making security part of their competitive advantage and offering.

Market forces can not resolve on their own the issue of security of communication and information networks. European institutions will have a major role to play: they have to make sure that all stakeholders (including SMEs) will get involved and engage in

concrete operational activities to improve security of communication and information networks and to overcome the unresolved problems that still exist (i.e. legal issues, slow progress on standards for incident data collection and handling, education, etc.).

Strengthening of Europe's security incident response capabilities

Europe has to reinforce and urgently integrate its computer security incident response capabilities to meet the needs of public and private sector (including SMEs) and citizens. To this purpose the development of a European early warning system is a key objective for the immediate future. Such a system should be developed in a cross-national co-operative way so to become an efficient tool to anticipate and assess online threats and vulnerabilities all over Europe.

3 Background

“GoDigital Progress Report” and “e-Business Projects Report”

The GoDigital Progress Report and the Take-up Project Assessment Report were distributed to all conference participants and can be found online¹. The report “IST eBusiness and eWork SME Take-up Projects Status Report” provides an assessment of the IST programme support to the SME GoDigital challenge and an overview of the state-of-play in IST take-up projects in the area of e-business.

Conference exhibition

As part of the conference, seven exemplary IST Programme take-up projects which highlight physical demonstrable results were on exhibit. The presentations included end user collaborative software, multi-point remote design, supply chain management, knowledge management and dynamic networked organisations.

¹ <http://europa.eu.int/godigital>

This report

This report is based on the conference report written by Dr Jan-Michel Eymeri and the session rapporteurs². The report was edited by Hannele Ihonen, Gareth MacNaughton, Jesús Villasante and Angelos Ktenas of the European Commission. The report summarises the main reflections, suggestions, opinions, demands and concerns that emerged from the exchanges between the participants during the conference. The views expressed in this report do not necessarily reflect the official position of the European Commission.

Speeches, presentations and videos of the conference in addition to information on GoDigital activities can be found at:

<http://europa.eu.int/godigital>

Information on benchmarking regional and national policies in support of e-business for SMEs can be found at:

<http://europa.eu.int/comm/enterprise/ict/policy/benchmarking.htm>

² The session rapporteurs were Mr David SHORTER, Mr Mícheál Ó FOGHLÚ, Mr Hannes SELHOFER and Mr Hans MARTENS.

Annex: Conference programme

eEurope: SMEs GoDigital, Brussels, 16 May 2002

9:30	<p style="text-align: center;">Welcome</p> <p>A video welcome message, Erkki Liikanen, European Commissioner for Enterprise and Information Society</p> <p>Rosalie Zobel, Director, Information Society Technologies: New Working Methods and Electronic Commerce, DG Information Society, European Commission</p>
9:40	<p style="text-align: center;">GoDigital achievements</p> <p style="text-align: center;"><i>GoDigital Video Presentation</i></p> <p><i>Go Digital Achievements</i>, Fabio Colasanti, Director General, DG Enterprise, European Commission</p>
10:15	<p style="text-align: center;">GoDigital Challenges</p> <p>Chair: Brandon Mitchener, Reporter, The Wall Street Journal Europe</p> <p style="text-align: center;">Panel discussion</p> <p style="text-align: center;"><i>Challenges to SMES going digital: the practice</i></p> <p>Panellists: Monika Jungemann-Dorner, Head of International Projects, ComNetMedia AG; Victor Thamburaj, CEO, TLON GmbH; Aleardo Furlani, Managing Director, Innova; Johan Helsingius, Principal, Julf Technologies & CTO Emeritus, KPNQwest</p>
11:30	<p style="text-align: center;">Panel discussion</p> <p style="text-align: center;"><i>Challenges to SMES going digital: the policy</i></p> <p>Panellists: Bruno Lamborghini, Chairman of the EITO, president BIAC, Chairman Olivetti Tecnost; Paul Atkinson, Deputy Director, Directorate for Science, Technology and Industry, OECD; Yannis Caloghirou, Professor, Secretary General, Ministry of Industry, Greece; Helen Osman, Head of the e-Business Policy Team, Department of Trade and Industry, UK; Hanns-Eberhard Schleyer, Secretary General, German Confederation of Skilled Crafts and Small Business (ZDH)</p>

12:30	Lunch
14:00	Parallel sessions (please see next page)
16:15	<p>GoDigital: future directions</p> <p>Chair: Robert Verrue, Director General, DG Information Society, European Commission</p> <p><i>What are the issues for SMEs now and in the future?</i></p> <p>Dr Jean-Michel Eymeri, Assistant Professor, Paris 1 Sorbonne University</p> <p><i>eEurope 2005</i></p> <p>Sidse Aegidius, Head of Division, Danish Ministry of Science, Technology and Innovation</p> <p><i>Personal view: What could be done for 20 million European SMEs?</i></p> <p>Bruno Lamborghini, Chairman of the EITO, president BIAC, Chairman Olivetti Tecnost</p> <p><i>Future Directions for GoDigital in eEurope 2005</i></p> <p>Robert Verrue, Director General, DG Information Society, European Commission</p>
17:30	Conference close

GoDigital issues for SMEs				
14:00	<p>Session 1 Technology Chair: Rosalie Zobel, Director, Information Society Technologies: New Working Methods and Electronic Commerce, DG Information Society, European Commission</p> <p><i>Technological difficulties with enterprises going digital</i> Ian Cole, Director, HP Labs, Europe</p> <p><i>Market Directions</i> Theresa Kushner, Director of SME Marketing, IBM EMEA</p> <p><i>Case studies</i> Yvonne Thomas, Director, BT SME Sales</p> <p><i>eCAMP project on eLearning for SMEs</i> Albert Angehrn, Director of the Learning Center for Advanced Technologies, Professor of Information Systems, INSEAD</p> <p><i>Research questions</i> Peter Lockemann, Director, Computer Science Research Centre, Karlsruhe</p> <p>Discussion</p>	<p>Session 2 Entrepreneurship Chair: Pedro Ortún, Director, Services, Commerce, Tourism, e-Business and IDA, DG Enterprise, European Commission</p> <p><i>Fostering entrepreneurship</i> Hans Werner Müller, General Secretary, European Association of Craft and SMEs (UEAPME)</p> <p><i>Regional aspects</i> Constance Hannify, Member of Offaly County Council, Doon, Ireland</p> <p><i>Regional SME initiatives</i> Geert Eggermont, Project Manager, UNIZO, Union for Self-employed and SMEs, Flanders, Belgium</p> <p><i>SME practical view</i> Bernd Kütscher, Kütscher's Backstube</p> <p><i>Young entrepreneurs</i> Marco Pezzini, Secretary General, Young entrepreneurs for Europe</p> <p>Discussion</p>	<p>Session 3 Awareness and Skills Chair: Reinhard Büscher, Head of Unit, eBusiness, ICT industries and services, DG Enterprise, European Commission</p> <p><i>Raising Awareness to SMEs</i> Maureen McKeown, Scottish Enterprise</p> <p>Stefan Noort, Project Manager, b-Online, Lower Saxony, Germany</p> <p><i>Industry and ICT skills</i> Mike Couzens, Managing Director, Cisco</p> <p><i>eLearning for SMEs</i> Maruja Gutierrez Diaz, Head of Unit, Multimedia: culture – education – training, DG Education and Culture, European Commission</p> <p><i>Industrial perspective</i> Michael Newstead, 3COM, eLIG</p> <p>Discussion</p>	<p>Session 4 Securing digital SMEs Chair: Thierry Van der Pyl, Head of Unit, Information security and confidentiality, intellectual property, DG Information Society, European Commission</p> <p><i>The European policy development on network and information security</i> Danny de Temmerman, Analysis, Policy planning, eEurope, DG Information Society, European Commission</p> <p><i>EISPP: working with SMEs in EU</i> Claudia Natanson, Head of Secure Business Services, BT-Ignite</p> <p><i>New EU initiatives on CSIRT</i> Peter Kossakowski, Consultant</p> <p><i>The on-going discussion on a European warning information system</i> John Harrison, Business Manager, Smart421</p> <p><i>The Danish experience and view</i> Poul Bernt Jensen, Senior Advisor, IT and Telecom Division, Danish Ministry of Science, Technology and Innovation</p> <p>Discussion</p>

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<http://europa.eu.int/godigital>

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