



**EUROPEAN COMMISSION**  
ENTERPRISE AND INDUSTRY DIRECTORATE-GENERAL  
Promotion of SMEs competitiveness  
**Entrepreneurship**

**ANNEX TO THE  
REPORT OF THE EXPERT GROUP**

**MODELS TO REDUCE  
THE DISPROPORTIONATE REGULATORY BURDEN  
ON SMEs**

**COMPLETE LIST OF PROPOSED GOOD PRACTICES**

May 2007

## Table of contents

<b>Introduction.....</b>	<b>5</b>
<b>Size related exemptions .....</b>	<b>7</b>
Exemption from VAT registration (Bulgaria) .....	7
Exemptions Security group (Denmark) .....	7
VAT-registration (Denmark) .....	8
Crafts code reform (Germany) .....	8
Increase of thresholds (France) .....	9
Unincorporated businesses (Lithuania) .....	10
Exemption merger notification (Norway).....	11
Exemption business register (Austria) .....	11
Exemption VAT (Austria).....	12
Licenses (Austria).....	12
VAT Exemption for small firms (United Kingdom).....	13
Exemption from certain protection measures for workers in case of dismissal (EU) .....	13
Exemption from certain consultation and information duties vis-à-vis employees (EU).....	13
<b>Reduced Obligations.....</b>	<b>15</b>
Reduced HACCP standards (Belgium).....	15
Lump sum tax for individual entrepreneurs - EVA (Hungary) .....	15
Reduced accounting rules (Norway) .....	15
On the spot firm (Portugal).....	16
Custom's Stairway (Sweden) .....	16
Risk based scope of regulation (Sweden) .....	17
Statistics – The Osmotherly Guarantee (UK) .....	18
Derogations regarding rules for food business operators (EU) .....	18
Emmission trading reporting guidelines (EU) .....	19
<b>Simplified Obligations .....</b>	<b>20</b>
Simplified registration of employees (Belgium) .....	20
TPE and TEE (France).....	20
Contract for new recruitments (France).....	21
Simplified tax documentation (France) .....	22
Simplified tax forms (France) .....	22
Simplification apprentice tax (France) .....	22
Training for employers (France) .....	23
Corporation tax prepayment (Ireland).....	23
Registration and authorisation of enterprises (Romania).....	24
Flat rate tax expenses (Slovakia) .....	25
Tax representative (Sweden).....	25
Facilitated application for industrial installations (EU).....	26
<b>Temporal Exemptions .....</b>	<b>28</b>
Transitional period working time directive (EU) .....	28
Transitional period unit price directive (EU).....	28
<b>Privileged Treatment.....</b>	<b>29</b>
Contribution Payment Centres Ordinance (Bulgaria) .....	29
One stop shop for investment licences (Cyprus) .....	30
Lower tax rate on profits (Lithuania) .....	31
Patent express research (Austria).....	31
Promoting and Developing Youth Entrepreneurship (Romania) .....	31
Cost free patent (Romania) .....	32

REACH - Reduced Fees (EU) .....	33
Reduced EMA fees (EU).....	33
<b>Administrative Co-ordination.....</b>	<b>34</b>
One-stop-shop for start-ups (Belgium) .....	34
Simplification of administrative procedures (The Czech Republic) .....	34
Merger of social funds (France).....	36
One stop shop (France).....	37
One stop shop tax (France) .....	38
Authorisation of natural persons and family associations (Romania) .....	39
Improved Support for Start-Ups (Sweden) .....	40
Common Commencement Dates -CCDs initiative (UK)).....	41
<b>Electronic services.....</b>	<b>43</b>
E-depot (Belgium) .....	43
One stop shop (Spain) .....	43
Electronic information on tax issues (France).....	44
On the Spot Trademark (Portugal).....	44
On-line petitions (Portugal) .....	45
Access on-line to Information about IPR (Portugal) .....	45
Service Portal for SMEs (Romania) .....	46
Electronic Tax Return (Sweden) .....	46
Licensing (Sweden) .....	48
Personalised checklist of regulations (UK) .....	48
Single Contact for information on service directive (EU) .....	50
<b>Information/Coaching/Training .....</b>	<b>51</b>
BSMEPA (Bulgaria) .....	51
Startothek (Germany) .....	52
Longer business hours of CIS (France) .....	52
Mentoring (France).....	53
Youth Entrepreneurship (Italy).....	54
“Sportello Unico” (Italy) .....	55
Business info centres (Lithuania) .....	56
E-information (Lithuania).....	57
Calendar of Statistics (Luxembourg) .....	58
One-stop shop for companies (Luxembourg) .....	59
Website <a href="http://www.simplification.lu">www.simplification.lu</a> (Luxembourg).....	59
Start-up information services (Sweden).....	60
The No-Nonsense Guide to Government Rules and Regulations (UK) .....	61
Help desk of the European Medicines Agency (EU).....	62
REACH helpdesks (EU) .....	62
Handbook on new EU environmental funding opportunities (EU).....	63
Toolkits to deal with environmental impacts of a SME (EU) .....	63
SME-Environment website (EU) .....	63
Seminars on Basel II (EU) .....	64
EU 19 CSR Campaign .....	64
EMAS Toolkit for SMES (EU) .....	64
SME Energy Efficiency Toolkit (EU).....	64
<b>Early evaluation of regulatory effects on small businesses .....</b>	<b>65</b>
Impact Assessment (Lithuania) .....	65
Impact assessment and analysis proceedings of flows (Luxembourg) .....	65
Impact Assessment SMEs (Romania) .....	66

<b>Impact Assessment (Slovakia)</b> .....	67
<b>Impact Assessment (Sweden)</b> .....	67
<b>Small Firms Impact Test (UK)</b> .....	69
<b>General activities / Other measures</b> .....	<b>70</b>
<b>Law on administrative control (Bulgaria)</b> .....	70
<b>SME's survey concerning the perception of businesses (Luxembourg)</b> .....	70
<b>Reform company law (Austria)</b> .....	71
<b>Finicia Programme (Portugal)</b> .....	72
<b>Benchmarking Tool (Portugal)</b> .....	72
<b>Facilitator of access to finance to Portuguese SME's (Portugal)</b> .....	73
<b>Inofin (Portugal)</b> .....	74
<b>Pilot project: One-stop-shop for recruitment (Turkey)</b> .....	75
<b>Capacity building seminars (EU)</b> .....	76
<b>EMAS easy (EU)</b> .....	76

## Introduction

This annex to the main report by the expert group “Models to reduce the disproportional regulatory burden on SMEs” contains descriptions of all 101 measures that were discussed during the meetings of the group in 2006 and 2007. Not all of these could be integrated into its final report. Yet, knowing that any selection of models would necessarily remain subjective to some extent the group decided to publish all models in this annex for readers who want to get a more comprehensive overview of activities in the participating countries.

The measures presented here can be grouped into the following ten model categories:

- Size related exemptions
- Reduced obligations (i.e. partial exemptions)
- Simplified obligations
- Temporal exemptions
- Privileged treatment of small companies
- Administrative coordination
- Electronic services
- Taylor made information, coaching, training
- Early evaluation of regulatory impact on small businesses

Apart from these ten categories this annex also considers an eleventh category "other measures".

Admittedly, the classification of many examples is not clear and straightforward. In some cases a proposal could for example have been classified either as an electronic service or as an information service. In other cases it was not clear whether a measure constituted a case of administrative coordination, information or maybe even a privileged treatment of small companies. The experts tried to identify the most salient feature of each proposal and classify it accordingly. Yet, another group might have come to different decisions in some cases.

The description of the models is made according to the following structure:

Area:	E.g. taxation, employment, safety standards, general administration etc.
Type of measure	E.g. exemption, simplification etc. (this entry corresponds to the above mentioned ten categories and chapter headings) (from VAT registration)
Scope	Which enterprises are covered by the model (all, only small, only special sectors etc.)
Description	More detailed description of measure, including e.g. information on reform plans.
Advantages	Describes particular advantages of the measure that make it special
Applicable since	Starting date of measure
Applicable until	only in case the measure has a defined end
Legal basis	Law, government decision etc., reference for further information.

The structure has not been used completely in all cases since it was not possible for all measure to provide the information in this degree of detailed. Where no useful information could be given, the item was deleted. Moreover, for many measures a contact email address is given for readers who require more information.

The reader will see that the numbers of models presented for the various countries participating in the projects differ considerable. This should not be misunderstood e.g. in order to attempt a ranking of countries. The expert group did not have the resources nor the intention to judge the overall quality of the regulatory environment for small enterprises in the participating countries. If there are more examples from country X than from country Y in this report this does not mean that the situation in country X is necessarily superior.

Moreover, the list of models is certainly not; it might well be that good measures have been overlooked

## Size related exemptions

### Exemption from VAT registration (Bulgaria)

Area:	Taxation
Type of measure	Exemption (from VAT registration)
Scope	Small enterprises, which have annual turnover below 25 000 €
Description	<p>Small enterprises, whose turnover for the preceding 12 months is below 50 000 leva /BGN/ (approximately 25 000 €) are exempted from the obligation to register under the Law on VAT and to charge VAT.</p> <p>Small enterprises whose turnover for the preceding 12 months is above 25 000 leva /BGN/ (approximately 12 800 €) may choose to register under the Law on VAT. As of 1 January 2007 this limitation will be abolished and any enterprise, whose turnover for the preceding 12 months is below 50 000 leva /BGN (approximately 25 000 €) will have the right, if it chooses to do so, to register under the Law on VAT.</p>
Advantages	The rule is optional
Applicable since	1998
Applicable until	Unlimited. As of 1 January 2007 all enterprises, with turnover for the preceding 12 months below 25 000 € will be able to choose whether to have VAT registration or not.
Legal basis:	Law on VAT, published in State Gazette No. 153/23.12.1998, last amendment published in State Gazette No. 54/04.07.2006.
Contact	Marga Koutsarova, <a href="mailto:m.koutsarova@sme.government.bg">m.koutsarova@sme.government.bg</a>

### Exemptions Security group (Denmark)

Area	Labour law, work place security
Type of measure	Exemption (size related)
Scope	Small enterprises with less than ten employees.
Description	<p>According to Council Directive of 12 June 1989 on the introduction of measures to encourage improvements in the safety and health of workers at work (89/391/EEC) enterprises have to establish a security group (one or more employees who ensure that the principles of workplace security are honoured. For small companies the owner can assume this responsibility himself. Denmark has increased the threshold for such companies from 5 to 10 employees.</p>
Background	<p>The political focus on improving business climate and the Danish goal of 25% reduction in administrative burdens has been a driver for this change. Also the fact that establishing a formal security-group to deal with security and health work in companies with maximum 10 employees was seen to be unnecessary.</p>
Evaluation/Results	<p>The changes affect 37.587 of the 74.174 businesses which are now exempted from the obligation to form a security group. This reduces the annual regulatory burdens for businesses with less than 10 employees by €3 million on national level.</p>
Advantages	<p>This measure is a good example of how a regulatory burden that was equally costly to the smallest and the largest companies without equally need has been lifted for the smallest companies. Establishing a security-group in a small company does not bare the same benefit as in a larger company, where the complexity is larger.</p>

Applicable since	1. July 2002
Applicable until	-
Legal basis	BEK no. 491 of 20/06/2002
Contact	Susanne Tølbøl Lauritsen, <a href="mailto:stl@eogs.dk">stl@eogs.dk</a>

#### **VAT-registration (Denmark)**

Area	Taxation (VAT )
Type of measure	Exemption and limit of scope
Scope	a) Increase of the VAT-registration limit from approx. €2,700 to €6,700 b) definition of "large businesses" is changed from businesses with an annual VAT-attracted turnover of more then €1,3 million to more then €2 million.
Description	The VAT law affects 279,000 companies with a cost of €39.5 million. The exemption and limit of scope introduced reduce these administrative costs by €1.5 million. This is realised through: 1) an increase in the VAT-registration limit from approx. €2,700 to €6,700 2) a redefinition of "large businesses" from businesses with an annual VAT-attracted turnover over €1,3 million to €2 million.
Background	The later part results in 4,761 businesses exempted from the obligation to report VAT monthly. Instead they shall report VAT quarterly. The political focus on improving business climate and the Danish goal of a 25% reduction in administrative burdens has been the primary motivation for this law. Moreover, the fact that the VAT registration limit has not been changed since 1994, and is considerable lower than e.g. in Finland and UK. This measure is a typical example of how comparison with other countries can bring focus to areas with differentiation, and where one country can implement exemptions and limits into its own legislation to the benefit of SMEs, which will also bring it closer to the standards set by other countries.
Evaluation/Results	Despite the new law, which gives exemption to a number of companies, many of these companies still report VAT monthly. It shows the importance of better information on new rules to the companies. However, it is thought that the number will gradually decrease over time.
Advantages	This measure is a typical example of how comparison with other countries can bring focus to areas with differentiation, and where one country can implement exemptions and limits into its own legislation to the benefit of SMEs, which will also bring it closer to the standards set by other countries.
Applicable since	1. June 2002
Legal basis	LOV nr. 291 of 15/05/2002
Contact	Stephan Kim Jepsen, <a href="mailto:skj@eogs.dk">skj@eogs.dk</a>

#### **Crafts code reform (Germany)**

Area	Crafts law, trade law
Type of measure	Reduction of market entry barriers
Scope	All companies which exercise crafts activities as a craft enterprise or another business. In practice the crafts industry comprises mainly SMEs. About 90 % of all craft enterprises have fewer than 20 employees and 99 % fewer than 100 employees.

Description	By the amendment of the Crafts Code, a special authorisation to carry out a craft is no longer necessary to guarantee quality standards, but only to ward off dangers. As a consequence, 41 (instead of 94 trades before the amendment) are now subject to authorisation.
Reasons	First, difficulties with regard to the distinction between individual activities prevent the provision of services (e.g. dry mortarless construction and tiling) by one and the same provider. Second, in the past there were often disputes with the chambers of crafts regarding the authorisation of activities which either were not at all subject to authorisation or were subject to authorisation but were no danger for the public. Third, facilitations and more flexibility at the level below binding legal rules did not have the desired effect. Fourth, there was a considerable potential of entrepreneurs who were able to exercise a craft but did not meet the formal authorisation requirements. Fifth, the use of the authorisation requirement in the crafts concerned was not backed up by unequivocal empirical evidence. Sixth, a growing number of people maintained that such a considerable intervention in the freedom to choose one's occupation was no longer justified for a large part of the crafts. Furthermore, craft businesses are also increasingly faced with fiercer competition with European providers. Except for parts of the crafts sector, both enterprises and their organisation as well as consumers called for the amendment.
Evaluation/results:	The number of business start-ups rose in the crafts concerned. A survey of the impact of the amendment comprising more than the collection of data on the number of businesses is not planned in the near future. A decision on an evaluation taking also account of the long-term effects is planned to discuss at a later date. Nevertheless it seems that the amendment helps to reduce the obstacles for exercising a craft. A general problem of evaluating such a measure consists in the difficulty to make a comparison with the burden on businesses before the amendment.
Advantages	The main aspect of the amendment of the Crafts Code is the restriction of the authorisation requirement to what is absolutely necessary to "ward off dangers for the health and lives of third parties". The existing amendment has the advantage that proven structures were maintained so that a complete change was not required. Otherwise it would have been necessary to newly regulate occupations such as "electrician" since the abolition of the authorisation requirement for such occupations would result in considerable potential dangers. In addition, there are proven structures especially in the field of crafts qualification from which the craft businesses considerably benefit regardless of the authorisation requirement.
Applicable since	1 January 2004
Legal basis	Third Act to Amend the Crafts Code and other Regulations Pertaining to the Crafts Law of 24 December 2003.
Contact:	Michael Schorn (m.schorn@iwp-koeln.org), Institute for Economic and Political Research Richter & Schorn Joachim Garrecht (joachim.garrecht@bmwi.bund.de), Federal Ministry of Economics and Technology

#### **Increase of thresholds (France)**

Area Labour and Social Security Law

Type of measure	Attenuation of threshold effects and targeted easing of charges.
Scope	Businesses with fewer than 20 employees
Description	<p>Additional hiring in businesses may cause a business to exceed certain workforce thresholds, thus entailing supplementary labour law obligations (obligation to set up representative organisations of the personnel) or financial levies.</p> <p>The main purpose is to raise the threshold triggering several financial obligations from 10 to 20 employees.</p> <p>First measure: recently hired young people under 26 are excluded from the workforce count.</p> <p>Second measure: the threshold triggering several financial obligations goes from 10 to 20 employees, i.e., contributions to the national housing fund; participation in the construction effort; payments to the individual training-leave fund.</p> <p>Third measure: set-up of a special scheme for enterprises with 10 to 20 employees for other vocational training related levies</p>
Background	The measures were taken as part of the emergency employment plan of July 2005. The easing of the law should facilitate the hiring of additional employees by businesses with fewer than 10 employees, which may have been reluctant to do so up to now. The growth of SMEs and especially VSEs is at the heart of the Government's economic policy because they are the richest wellsprings for employment and growth.
Applicable since	<p>4 August 2005</p> <p>A suit against Ordinance no. 2005-892 (on the adjustment of the rules for workforce count) was brought before the <i>Conseil d'État</i> (French Highest Administrative Court) that referred the appreciation of the legality of the Ordinance to the Court of Justice of the European Communities (CJEC). The enforcement of the ordinance has been stayed until the CJEC passes judgment.</p>
Legal basis	Legislation: Ordinances no. 2005-892 (on the adjustment of the rules for workforce count) and no. 2005-895 (on raising thresholds) of 2 August 2005
Contact	jean-michel.vern@dcaspl.pme.gouv.fr

### **Unincorporated businesses (Lithuania)**

Area	Start-up registration and tax regulations of individual activities
Type of Measure	Permission to carry out business activities without establishment of an undertaking; provisions with regard to the taxation of income from individual activities
Scope	Individual activities
Description	<p>Development of self-employment and small business in Lithuania is facilitated by allowing carrying out the business activities without the establishment of an undertaking in every case.</p> <p>The establishment of an undertaking is obligatory solely in the case when the laws on provision of certain activities strictly require incorporation of the undertaking.</p> <p>Moreover, the residents may carry out individual activities obtained the business certificate for the prescribed types of the activities and having paid income tax of the fixed amount set by municipal councils.</p>

	The Law on Income Tax of Individuals introduced flexible provisions with regard to the taxation of income from individual activities, i.e. the income may either be taxed at 33% rate having deducted allowable deductions, or at 15 % rate on the whole amount of income. In both cases the income tax is paid upon submission of an Annual Income Tax Return (prior to 1 May following the calendar year).
Reasons	The measure has been introduced in order to facilitate individual activities with not obligatory establishment of an undertaking in every case. That makes easier for persons to perform their individual activities and thus reduces the regulatory burden for start-ups. Flexible provisions with regard to the taxation of income from individual activities allow persons to choose the most appropriate taxation principle to be applied.
Applicable since	July, 2002
Legal basis	Law of the Republic of Lithuania on Income Tax of Individuals No IX 1007 of 2 July, 2002.

#### **Exemption merger notification (Norway)**

Area	Competition law
Type of measure	Exemption
Definition of Scope	Size, defined as limited turnover
Description	Merging companies have to report their decision to merge for the purpose of controlling their marked position. Smaller companies, defined as companies with at combined annual turnover less than 20 mills. NOK (2.503.129 Euro), are exempted from this obligation. The same goes for merging companies where one of the two has an annual turnover less then 5 mills. NOK (625.782 Euro).
Reasons	The exemption made for smaller companies are based on the fact that merging small companies, or one small and one large company, has limited influence on the marked situation. Reporting the merge would not lead to any action from the authorities, and the obligation to report would not meet the purpose of the law in question.
Advantages	Simplifies the merging process for smaller companies. The example shows that Regulatory burdens that are equally costly to all companies may in some areas be lifted for the smallest without negative consequences for the purpose of the rule in question.
Applicable since	2004
Legal basis	FOR 2004-04-28 nr. 673
Contact	Arild Tyse Helland ( <a href="mailto:arild.helland@nhd.dep.no">arild.helland@nhd.dep.no</a> )

#### **Exemption business register (Austria)**

Area	Civil law, company law
Type of measure	Exemption from otherwise mandatory rules, i.e. rule to maintain a "Firmenbuch"
Scope	Small business, i.e. business without a commercial organisation (since 1.1.2007: businesses with an annual turnover of less than 400,000 Euro).
Description	Small business are exempted from certain rules regarding the company, commercial power of attorney (Prokura) and accounting.

	Formerly small businesses were defined as businesses without a commercial organisation. As of 1.1.2007 (Novelle zum Handelsgesetzbuch, BGBl. I Nr. 120/2004) all companies with an annual turnover below 400,000 € have the possibility to opt for this exemption.
Evaluation:	The measure has been in place for a long time and has proven useful. However only 8.000 of the 150,000 companies registered are sole proprietorships. Therefore it is assumed that the duty to register is not fully complied with. The new rules should improve this situation.
Legal basis	Commercial code (Handelsgesetzbuch vom 10. Mai 1897, StF dRGBL. S 219/1897 most recent change: BGBl. I Nr. 120/2005.)
Contact:	MMag. Stefan Trojer; stefan.trojer@bmwa.gv.at

### **Exemption VAT (Austria)**

Area	Taxation (VAT)
Type of measure	Exemption from taxation (VAT)
Scope	Small enterprises with an annual turnover below 22.000€
Description	Small companies with an annual turnover below 22.000€ are exempt from VAT, i.e. they do not have to charge VAT (the rule is optional, i.e. businesses can opt for the normal rules). It is planned to increase the threshold to 30.000€
Background	Administrative simplification for small and very small businesses.
Advantages	The exemption constitutes an administrative simplification for small businesses. The rule is pragmatic and flexible since the business can decide if it wants to make use of it or not.
Applicable since	Permanent act, in force already before joining the EU
Legal basis:	§ 6 Abs. 1 Z 27 Umsatzsteuergesetz, BGBl. Nr. 663/1994 most recent change: BGBl. I Nr. 105/2005.
Contact:	MMag. Stefan Trojer; stefan.trojer@bmwa.gv.at

### **Licenses (Austria)**

Area	Licenses, Company law, trade regulations (Gewerbeordnung)
Type of measure	Exemption
Definition of scope	Size and sector
Scope	Small companies in the service sector (restaurants) with less than eight places, hotels with less than ten beds and similar small service providers (Schutzhütten, Buschenschanken).
Description	Exemption from the general obligation to prove certain abilities to perform the service (Befähigungsnachweiserfordernis).
Background	The aim of the measure is to facilitate the start-up of a business in this sector by deferring the need to provide certain proofs of qualifications until the business reaches a certain size.
Applicable since	1973, the exemption has been enlarged and formulated more systematically in several reforms of the trade regulations (e.g. 2002).
Legal basis	§ 111 Abs. 2 der Gewerbeordnung, BGBl. Nr. 194/1994.
Contact	MMag. Stefan Trojer; stefan.trojer@bmwa.gv.at

### **VAT Exemption for small firms (United Kingdom)**

Area	Taxation
Type of measure	Exemption from obligation
Definition of Scope	Turnover
Scope	Small businesses with a turnover below £60,000.
Description	Small businesses with a turnover below £60,000 can opt if they want to register for VAT or not.
Reasons	Administrative simplification
Applicable until	Ongoing

### **Exemption from certain protection measures for workers in case of dismissal (EU)**

Area	Labour law
Type of measure	Exemption
Definition of Scope	Number of employees
Scope	Businesses employing less than 20 workers
Description	The objective of the Directive is to approximate Member States' legislation concerning the practical arrangements and procedures for such redundancies, as well as to afford greater protection to workers in the event of collective redundancies. An exemption from the directive is granted for small companies.
Applicable since	September 1998
Legal basis	COUNCIL DIRECTIVE 98/59/EC of 20 July 1998 on the approximation of the laws of the Member States relating to collective redundancies

### **Exemption from certain consultation and information duties vis-à-vis employees (EU)**

Area	Labour law
Type of measure	Exemption
Definition of Scope	Number of employees
Description	Directive Businesses employing less than 50 employees in one Member States and/or businesses employing at less than 20 employees in any one Member State.
Description	<p>Directive 2002/14/EC aims at establishing a general framework for informing and consulting employees in the European Community pursuant to the Commission Communication of 14 November 1995, in order to fill the gaps and counter the shortcomings in the provisions in force at national and Community levels. Small businesses can be exempt by Member States from the consultation/information if it is deemed that the requirements might constitute too much of a burden.</p> <p>The aim of the Directive 2001/23/EC is to ensure that employees' rights continue to be safeguarded in the case of transfers of undertakings. Member States are given the possibility to limit the information and consultation obligations to those undertakings which, in terms of the number of employees, meet the conditions for the election or nomination of a collegiate body representing the employees.</p>
Applicable since	March 2002 and March 2001
Legal basis	Directive 2002/14/EC of the European Parliament and of the Council of 11 March 2002 establishing a general framework for informing and consulting employees in the European Community and Council Directive 2001/23/EC

of 12 March 2001 on the approximation of the laws of the Member States relating to the safeguarding of employees' rights in the event of transfers of undertakings, businesses or parts of undertakings or businesses.

## Reduced Obligations

### Reduced HACCP standards (Belgium)

Area:	Food safety
Type of measure:	Exception to general rules (size related)
Scope:	1) Small businesses that sell to consumers (B2C), employ less than 5 people (full time equivalent) and have a selling surface < 400m <sup>2</sup> 2) Small businesses that sell to other business (B2B) and employ less than 2 people
Description:	Businesses that fulfil the above mentioned criteria do not have to apply the full HACCP rules (Hazard Analysis Critical Control Points) but can make use of a simplified system. Businesses that use a certified guide (provided by the sector) pay less retributions to the Agency for Food Safety. Archiving and registration obligations are limited to 6 months.
Advantages:	Reduction of retributions –administrative burden (paperwork) reduced
Applicable since:	18/11/2005
Legal basis:	Ministerial Decree 24/10/2005
Contact:	autocontrole@favv.be

### Lump sum tax for individual entrepreneurs - EVA (Hungary)

Area	Taxation
Type of measure	Simplification of administrative matters and taxation
Scope	Individual entrepreneurs with sales below 25 million Forint
Description:	The "EVA" system is a simple form of an "impot forfaitaire" at a reduced tariff for individual entrepreneurs with sales (including VAT) below 25 million Forint (100,000 EUR). The tax rate is set at 15 % of sales. The tax replaces taxes on personal and corporate revenues and dividends. The method is simple: The individual entrepreneurs records the sum of his sales (including VAT of 20%) and four times a year pays the tax of 15% to the national tax office. As of 2007 the Hungarian government plans to increase the EVA tax rate to 25% and the VAT rate to 23%.
Advantages	The aim of the programme is to simplify taxation. The current system has been chosen by 80,000 individual entrepreneurs. Since the system is simple and advantages the incentive to hide taxes is reduced. The administrative costs are reduced. As of the year 2007 the tax rate will be increased to 25% of the sales which might lead to a larger number of companies opting for the normal tax on corporations.
Applicable since	The EVA system was established in 2003.
Legal basis	Law modifying of XLIII./2002.
Contact	zeiler.julianna@gkm.gov.hu

### Reduced accounting rules (Norway)

Area	Accounting
Type of measure	Simplification
Scope	Small companies defined by sales, balance sheet sum, number of employees.
Description	The law of accountancy sets up three criteria to divide small and large companies: Sales income, sum of balance and number of employees. If two

	of the tree criteria are fulfilled, the company is defined as a small company. The law reduces the administrative burdens on small companies by giving reduced requirements to annual accountancy reports.
Reasons	Small companies are easier to control; which reduces the need of detailed information in small companies annual reports.
Advantages	Less administrative burdens for smaller companies. Since most companies in Norway will be defined as small companies, the definition are of importance to a significant number of companies.
Applicable since	2004-12-10 (last upgrading)
Legal basis	LOV 1998-07-17
Contact	Arild Tyse Helland ( <a href="mailto:arild.helland@nhd.dep.no">arild.helland@nhd.dep.no</a> )

#### **On the spot firm (Portugal)**

Area	Creation of companies
Type of measure	Simplification of the creation of commercial companies by allowing this to be done at a single contact point
Description	The “On the Spot” procedure is a new initiative for setting up a commercial company (at a single contact point, with only one form, in just one hour and at average cost of 360 €). It applies to single member companies, limited liability companies as well as joint stock companies. Future entrepreneurs do not need to obtain a “certificate of admissibility” for the company’s name from the National Registry of Bodies Corporate (RNPC) in advance. Nor is there any need for a notarized deed to record the formation. The company’s definitive “body corporate identity card”, Social Security number, memorandum and articles of association and trade registry certificate are all provided on the spot.
Reasons	Until July, 2005, the process of starting up a company in Portugal involved a trail of approximately 2 months and more than 10 procedures, through different public services.
Background	The national Technological Plan and Measures of Administrative Simplification (Simplex) approved by the Portuguese Government
Evaluation/Results	With almost 6000 companies established by this new procedure, the project’s balance becomes very positive in terms of: project’s performance benchmarks; potential customers’ interest benchmarks; economy’ impact benchmarks. Companies’ savings in the set up process are estimated at more than 700.000€ (More than 135.000 days saved in comparison with a traditional average time of 25 to 30 days. Applicable since July 2005
Applicable since	July 2005
Legal basis	Decreto-Lei n. ° 111/2005, from July, 8 <sup>th</sup>

#### **Custom's Stairway (Sweden)**

Area:	Customs procedures and regulations
Type of measure:	A system for reducing customs clearance burdens on the basis of a risk assessment (quality assurance) of companies.
Scope:	All importers, exporters and forwarding agents regardless of size or line of business.
Description:	The Custom's Stairway (introduced 2002) is a system for customs clearance reducing burdens on companies. Through the Stairway, companies can

become certified by the Swedish Customs Service by getting their routines quality assured. Thus certified, companies will obtain a better service and simpler handling of their customs procedures. Customs and companies co-operate by ensuring that the information is correct from the beginning, which then in turn, offers a quicker and smoother border passage.

The Stairway consists of five steps. Companies that are not quality assured and have no (step 1) or some (step 2) special permits (e.g. credit, summary declaration etc) have to undergo the standard customs procedures. Companies that apply for step 3 have some of their routines checked and quality assured by the customs service. For such companies the only interruption from the customs will then be in the flow of goods that has not been quality assured. On step 4 are companies that have had all their customs routines quality assured. For them there will be no interruption in the flow of goods from the customs. A company, which can trace goods on an article level in all their customs routines, can reach step 5.

Evaluation/Results: The system's implementation has resulted in a more efficient procedure for both all parties involved. So far 227 companies have been certified.

Applicable since: Spring of 2002

Legal basis: Swedish Customs Service's regulation TFS 2000:20

Contact: Henrik Wingfors ([henrik.wingfors@industry.ministry.se](mailto:henrik.wingfors@industry.ministry.se))

Weblink [http://www.tullverket.se/en/Business/the\\_stairway/](http://www.tullverket.se/en/Business/the_stairway/)

#### **Risk based scope of regulation (Sweden)**

Area Environmental law

Type of measure Risk-based approach for environmentally hazardous business activities and reduced regulatory burdens on small business

Scope Environmental Hazardous Business Activities are classified in three different categories: A, B and C. The more dangerous the business activity is the stricter regulations apply. Small businesses are usually found in the less dangerous category (e.g. car washers, small mechanical works shops, users of smaller amounts of chemicals etc.)

Description For the less dangerous category (=C) lesser reporting applies and no permits are required. A simpler process is used where the company must send in information six weeks in advance before starting their business.

For more environmentally hazardous business (category A and B) permits are required from the either the County Administration or the Environmental Court before starting. An annual report must be submitted describing the environmental impact of the business activity.

Reasons The risk-based approach for regulation of environmental hazardous business activities was used at first as a tool to find proportional supervision and control depending on the nature of the business. The recent and current reviews of the regulation have also been aimed at reducing the burdens on SMEs by moving the companies from the higher categories (A and B) into to the less burdensome category (C). About 1350 business (of 6000) were moved down at the last review and got substantial reduction in administrative burdens.

Evaluation/Results The reduction of companies' burdens led to a reduction of burdens on supervising authorities and thus releasing resources for the authorities to focussing on the most environmentally hazardous industries. This reduction

	is also contributing to reach the coming target for administrative reduction in the environmental area.
Applicable since	The current rules were reviewed in 2004 and another review is on-going.
Legal basis	Ordinance (1998:899)
Contact	Henrik Wingfors (henrik.wingfors@industry.ministry.se)

### **Statistics – The Osmotherly Guarantee (UK)**

Area	Statistical reporting duties
Type of measure	see description
Scope	Small enterprises with less than ten employees.
Description	Under the so-called "Osmotherly Guarantee" businesses employing between 0 and 9 persons are guaranteed that, if selected for an Office of National Statistics (ONS) survey: <ul style="list-style-type: none"> <li>• they would be notified of the period during which they will be included in the survey (generally not exceeding 15 months);</li> <li>• they would not be required to contribute to another of ONS's statutory surveys during that time; and</li> <li>• following this period, they would not be required to contribute to any statutory ONS postal survey for a further three years.</li> </ul>
Reasons	Completing statistical returns can be particularly burdensome for small businesses. In many cases the request may necessitate ad hoc the assembly of data not readily available. This is time consuming and expensive for small firms.
Background	The "Osmotherly Guarantee" was recommended in the 1996 report <i>Statistical Surveys: Easing the Burden on Business</i> led by Sir Edward Osmotherly.
Evaluation/Results	ONS has been largely successful in applying the guarantee. There have been a few exceptions for example where it has been necessary to ensure that the results of a survey would be sufficient in quality and coverage to enable appropriate evaluation. ONS continues to adopt sampling strategies designed to avoid burdening the smaller businesses as far as possible and is currently considering whether the Guarantee can be extended further..
Applicable since	1997.
Website	<a href="http://212.58.231.21/methods_quality/downloads/ReducingBurden.pdf">http://212.58.231.21/methods_quality/downloads/ReducingBurden.pdf</a>

### **Derogations regarding rules for food business operators (EU)**

Description	The Regulation lays down general rules for food business operators on the hygiene of foodstuffs. Flexibility is given to small businesses in the form of derogations from certain requirements of the Annexes.
Applicable since	1.1.1996
Legal basis	Regulation (EC) No 852/2004 of the European Parliament and of the Council of 29 April 2004 on the hygiene of foodstuffs and Regulation (EC) No 853/2004 of the European Parliament and of the Council of 29 April 2004 laying down specific hygiene rules for food of animal origin.

## Emmission trading reporting guidelines (EU)

Description	The main changes for SME with respect to the 2004 previous Guidelines are related to a <b>greatly improved cost-effectiveness</b> . This is achieved by means of a list of exemptions from Annex I requirement for small emitters below 25,000 tonnes of fossil CO <sub>2</sub> , including: reduced frequency of site visits by the verifier, reduced documentation requirements, the use of low-tier monitoring approaches, reduced requirements for laboratories, simplified uncertainty assessments, the use of financial documents and minor deviations in respect to the reporting year. The threshold of 25,000 tonnes of CO <sub>2</sub> will cover more than 50% of the 10,000 installations that are now under the EU ETS. In this way we ensure that SME have a fair treatment and at the same time are an important part of a broader capacity building process such as the EU ETS.
Application since	November 2006 (foreseen?)
Legal basis	Revision of the Monitoring and Reporting Guidelines of the Emission Trading Scheme

## Simplified Obligations

### Simplified registration of employees (Belgium)

Area:	Employment/social security
Type of measure:	E-government
Scope:	All employers, but particularly profitable for self-employed and SME's
Description:	Self-employed people or businesses have to declare new employees or employees that leave the job to the social security office electronically or by phone.
Advantages:	Reduction of time and paperwork (e.g. abolishment of personnel register that had to be kept by every employer and contained data concerning the employees)
Applicable since:	01/01/2003
Legal basis:	Royal decree of 05/11/2002
Contact:	<a href="http://www.socialsecurity.fgov.be">www.socialsecurity.fgov.be</a>

### TPE and TEE (France)

Area	Social Security Law
Type of measure	Creation of a system simplifying the declarative obligations when hiring an employee in very small enterprises.
Target definition	All businesses with fewer than 5 employees ( <i>chèque-emploi TPE</i> , VSE employment cheques) All enterprises: when an 'occasional' employee is hired ( <i>Titre Emploi Entreprises – TEE</i> , enterprise employment voucher) Relevant businesses: VSE employment cheques are for enterprises with fewer than 5 employees <i>TEE</i> (enterprise employment vouchers): are for all enterprises provided that employee does not work for more than 100 days or 700 hours per year at the same enterprise
Description	With the <i>Titre Emploi Entreprise</i> , entrepreneurs hiring occasional employees can replace a dozen different declarative statements, viz., hiring declarative statements, statements filed with social organisations (URSSAF, ASSEDIC, AGIRC, ARRCO, and so on), with a single form. When an entrepreneur subscribes to the <i>TEE</i> system, the latter is as legally binding as a work contract; the system exempts entrepreneurs from the obligation of drawing up a wage-slip and calculating the social contributions and levies they owe. VSE employment cheques provide the same simplifications for permanent employees of enterprises with fewer than 5 employees. The cheques attached to the social stub of the VSE employment chequebook may also be used to pay the wages of the said employees. With VSE employment cheques and <i>TEEs</i> , entrepreneurs only have to provide the administrative information on employees once and to pay all social contributions once.
Assessment / Results	On May 1 2006, there were 40,000 subscriptions to the <i>TEE</i> service and 30,000 to the VSE employment check system. A communication campaign on the advantages of the systems should quickly improve the above results.

Advantages	<p>The main advantages of the measures are that they are time and money savers for entrepreneurs who can spend time on other tasks and thus improve their competitiveness.</p> <p>The simplifications can also lift certain hurdles to hiring, especially the hiring of the very first employee.</p> <p>Actually, if the administrative procedures for hiring are simplified, a budding entrepreneur may be less reluctant to hire the first employee.</p>
Applicable since	The VSE employment cheque measure has been in effect since 1 September 2005 and the <i>TEE</i> (enterprise employment voucher) since 10 August 2005.
Legal basis	<p>For the <i>TEE</i>: Article 5 of Ordinance no. 2003-1213 of 18 December 2003 and Decree no. 2005-983 of 10 August 2005</p> <p>For VSE checks: Ordinance no. 2005-903 of 02 August 2005 and Decree no. 2005-1041 of 26 August 2005</p>
Contact	claire.bellini@dcaspl.pme.gouv.fr

### Contract for new recruitments (France)

Area	Labour law
Type of measure	<i>Contrat Nouvelles Embauches</i> (contracts for new recruits): Creation of an open-ended employment contract where breach of contract clause is not as constraining during the first two years.
Relevant businesses	Businesses with a maximum of 20 employees
Description	<p>The contract for new recruits is an open-ended employment contract that can only be used by businesses with fewer than 20 employees.</p> <p>The procedure for breaking the contract has been simplified, now only requiring the mailing of a registered letter during the first two years following the recruitment. However, employee must still be given advance notice, which has been set at two weeks for recruits who have been on the job anywhere from a month to fewer than six months and at one month for recruits having been on the job from 6 months to 24 months.</p> <p>In exchange, employees are entitled to additional guarantees i.e., special compensation in case of breach of contract, strengthened unemployment coverage, right to training, and so on.</p> <p>At the end of the two-year period, the contract is governed by the standard rules for open-ended contracts.</p>
Reasons	The purpose is to reduce entrepreneurs' reluctance to hire people under open-ended contracts.
Context	The measure is one of the central points of the emergency employment plan launched in July 2005.
Assessment / Results	Total of all recruitment intentions over 8 months (from Sept. 05 to April 06) amounted to 452,000.
Advantages	The special feature of the measure is to ease the rules governing breach of employment contract, and thus do away with entrepreneurs' reluctance to recruit.
Applicable since	4 August 2005
Applicable until	An adjustment and/or a possible extension of the system may be considered after an assessment period, and before 31 December 2008.
Legal basis	Legislation: Ordinance 2005-893 of 2 August 2005
Contact	jean-michel.vern@dcaspl.pme.gouv.fr

### **Simplified tax documentation (France)**

Area	Taxation
Type of measure	Simplification of declarative statements
Target definition	Businesses employing at least ten employees
Description	Entrepreneurs with at least 10 employees no longer have to enclose the supporting exonerative documents with their continuous vocational training participation statement (PFPC). A simple sworn statement has replaced the supporting documents.
Context	Every year the General Tax Directorate initiates simplification measures either in the budget acts or, more recently, through Ordinances following the adoption of enabling acts.
Assessment / Results	The measure should benefit 150,000 businesses with more than 10 employees. It helps reduce tax costs for enterprises and specifically businesses without an in-house administrative department, as well as for the French State.
Applicable since	01/01/2004
Legal basis	Ordinance 2003-1235 of 24/12/2003
Contact	<a href="mailto:isabelle.merle@dcaspl.pme.gouv.fr">isabelle.merle@dcaspl.pme.gouv.fr</a>

### **Simplified tax forms (France)**

Area	Taxation
Type of measure	Simplification of declarative forms
Relevant businesses	The businesses subject to the micro-business taxation scheme Solely for businesses with a turnover that does not exceed 76,300 euros (exclusive of tax) for an activity involving sales or housing supply, and that is not more than 27,000 euros (exclusive of tax) for other activities.
Description	The entrepreneur used to list the amount of the year's revenue on a supplementary form (no. 2042 C) and complete a statement (no. 2042 P) for the establishment of the business tax base. Form no. 2042 P has been eliminated. All the information is now found in form no. 2042 C.
Context	Every year the General Tax Directorate initiates simplification measures either in the budget acts or, more recently, through Ordinances following the adoption of enabling acts.
Assessment / Results	The measure resulted in 560,000 forms less to fill out for as many businesses.
Applicable since	01/01/2006
Legal basis	Ordinance 2005-1512 of 7/12/2005
Contact	<a href="mailto:isabelle.merle@dcaspl.pme.gouv.fr">isabelle.merle@dcaspl.pme.gouv.fr</a>

### **Simplification apprentice tax (France)**

Scope	Taxation
Type of measure	Simplification of declarative statements
Target definition	All businesses with employees
Description	Businesses no longer have to establish specific exemption requests for the apprenticeship tax (TA) with all the supporting documents of expenses; employment departmental committees are no longer involved in processing the said requests. Now, businesses list on the TA statement the amount of

exonerative expenses and send it to the SIE (tax department for enterprises). The collection bodies are controlled by the DGEFP (Ministry of Employment) to assess whether expenses are liable for TA exemption. As of 2006 tax statements, the committees under the Prefects' authority will no longer control of exonerative expenses.

(Moreover, there are plans (currently being examined by the General Tax Directorate) to replace the statements for the apprenticeship tax and apprenticeship development contribution by including the information required for tax management and control in the yearly payroll statement (DADS) or in the corporate results return. The measure would eliminate 1,100,000 declarations.)

Context	Every year the General Tax Directorate initiates simplification measures either in the budget acts or, more recently, through Ordinances following the adoption of enabling acts.
Assessment / Results	The measure involves 800,000 declarative statements.
Applicable since	01/01/2006
Legal basis	Ordinance 2005-1512 of 7/12/2005
Contact	<a href="mailto:isabelle.merle@dcaspl.pme.gouv.fr">isabelle.merle@dcaspl.pme.gouv.fr</a>

### **Training for employers (France)**

Scope	Taxation
Type of measure	Simplification of declarative statements
Scope	Any business with fewer than 10 employees
Description	Objective: Eliminate the statements of employers' participation in continuous employee occupational training and replace them with the information required for tax management and control in the yearly payroll statement (DADS) or in the corporate results statement.
Context	Every year the General Tax Directorate initiates simplification measures either in the budget acts or, more recently, through Ordinances following the adoption of enabling acts.
Assessment / Results	The measure would eliminate 1,100,000 declarative statements.
Legal basis	At this time the draft enabling act authorising the government to take this measure through ordinances is before the <i>Conseil d'Etat</i> (French Highest Administrative Court).
Contact	<a href="mailto:isabelle.merle@dcaspl.pme.gouv.fr">isabelle.merle@dcaspl.pme.gouv.fr</a>

### **Corporation tax prepayment (Ireland)**

Area	Taxation
Type of Measure	Modified Corporation Tax preliminary payment arrangement.
Scope	Companies with a tax liability for an accounting period of less than €50k. All companies with a Corporation Tax liability of less than €50,000 can avail of this arrangement.
Description	Companies with a Corporation Tax liability of less than €50k for an accounting period may base their preliminary tax payment for the accounting period on the liability for the preceding accounting period. In the case of such companies, when the final tax liability for the accounting period is determined, interest will not be charged in respect of any balance

	of tax payable if the preliminary tax paid for the accounting period is not less than either: 90% of the liability for the accounting period, or 100% of the final liability for the preceding accounting period.
Reasons	To ease the compliance burden on small companies of having to estimate before the end of an accounting period their tax liability for the accounting period.
Background	Companies are charged tax for an accounting period. Tax is payable for the accounting period as follows: preliminary tax 1 month before the end of the period; any balance of tax 9 months after the end of the accounting period when making the tax return for the period. Any balance of tax due on the making of a return will carry interest unless the preliminary tax is not less than 90% of the final liability for the accounting period. The modified arrangement eases the burden on small companies by allowing them to base their preliminary tax payment on the final liability for the preceding accounting period.
Evaluation/results	38,000 firms are eligible to avail of this arrangement. The number of firms who do avail of it is not recorded. No evaluation has been conducted.
Advantages	The arrangement eases the compliance burden on small companies by not requiring them to estimate before the end of an accounting period their tax liability for that accounting period.
Applicable since	2002
Legal basis	Section 958 of the Taxes Consolidation Act 1997.
Contact	<a href="mailto:Don.oconnor@enterprise-ireland.com">Don.oconnor@enterprise-ireland.com</a>

#### **Registration and authorisation of enterprises (Romania)**

Type of Measure	Reducing the registration time from 20 days to 3-5 days by simplifying the procedure of registration and authorisation of natural persons, family associations and legal persons
Description	<p>This law simplifies the registration and authorizing procedure in the following sense:</p> <ul style="list-style-type: none"> <li>- it reduces the duration for issuing the registry certificate and the remarks certificate from 20 days to 3 days and 5 days, respectively, as calculated in compliance with the provisions of the Civil Procedure Code.</li> <li>- it authorizes the operation of a trading agent based on the latter's statement that he/she does not carry out that particular activity or that the requirements stipulated in legislation for that activity have been met.</li> <li>- it eliminates the annex that used to be attached to the registration certificate and it places more emphasis on the role of the public competent authorities' inspections;</li> </ul> <p>The registration with the Trade Registry of natural persons and of family associations is carried out based on an authorization issued in this sense by the competent City Hall, in compliance with the legislation, thus removing the need for a delegated judge's conclusion, as stated in art 6, paragraph (1) in Law no 26/1990 regarding commerce, republished, amended and completed.</p>

Context	<p>The registration certificate, bearing the unique registration code, represents the document that proves that a particular legal person has been entered into the database of the Trade Registry office with the Court House and that his/her commercial activity shall be looked into by the tax authorities.</p> <p>An essential point for the simplification of registration procedures with the Trade Registry is the fact that all public institutions computerized their database and in this way the document flow and communication between institutions themselves and between institutions and applicants are highly reduced.</p>
Applicable since	September 2004
Legal basis	Law no 359/2004 of 13 Sept. 2004 (simplifying the official procedures for the registration to the Trade Registry of natural persons, family associations and legal persons, along with their tax registration and the legal persons' authorization for operation, published in the Official Journal no 839 of the 13th of September 2004, amended and completed through Government Emergency Ordinance no 75/2004).

#### **Flat rate tax expenses (Slovakia)**

Area	Taxation
Type of measure	Simplification of tax declaration
Definition of Scope	Turnover
Scope	Small enterprises – physical persons that do not have to charge VAT.
Applicable since	Permanent act, in force from January 1, 2004.
Description	Small companies – physical persons that do not have to charge VAT (the rule is optional, i.e. businesses can opt for the normal rules) is not obliged to do standard accounting and for income tax purposes can declare flat rate expenses 40% of its income. For craftsman without any other activities, the flat rate of expenses is 60%.
Advantages	It is a pragmatic solution that helps the smallest enterprises. The rule is flexible since the business can decide if it wants to make use of it or not. It significantly helps reduce administrative costs for enterprises and specifically businesses without an in-house administrative department.
Legal basis:	Tax Act 595/2003 Coll. about income taxes
Contact:	Juraj Majtan, Slovakia, majtan@profesor.sk

#### **Tax representative (Sweden)**

Area	Taxation
Type of measure	The legal right to use one representative when handing in the electronic tax return form.
Definition of scope	All companies that are using the electronic tax return form.
Scope	This measure is useful when the right to sign for the company is connected to more than one owner or for companies that are using business administration services.
Description	The owner of a business has to apply for the right to use another person as the legal representative for the company when filing the tax return form. The representative will be able to use the service in the same manner as the owner as soon as the application is approved and the person is registered.

	However, the responsibility is still on the owner of the company and not on the representative.
Background	During the period of 1990 to 2000 The Swedish Tax Authority made an extensive research about how to digitalise the administrative routines related to taxes. The key to the development of the electronic tax return form was the invention of the electronic identification document, which made it possible for people to sign documents electronically. When this became possible The Swedish Tax Authority started to develop the electronic tax return form. The need for the possibility to use a representative when handing in the electronic tax return form was soon identified. The numbers of user was not as many as expected and the key measure to increase the usage of the service was the possibility for companies to use a representative.
Evaluation/Results	One technical obstacle has been identified Today it is not possible for a book keeping company to send in several electronic tax return forms at the same time. Solving this problem would lower the costs and the price for the service and therefore also become more attractive for the smaller companies to buy.
Advantages	The service makes it possible to use a book keeping service “all the way” when it comes to handle the routines connected to tax return forms. Foreign companies can because of this measure use the electronic tax return form. A representative with a Swedish security number and a permanent address can be used if the company is interested to use this service.
Applicable since	April 2006
Legal basis	SFS 1995:1117.
Contact	Henrik Wingfors ( <a href="mailto:henrik.wingfors@industry.ministry.se">henrik.wingfors@industry.ministry.se</a> )

#### **Facilitated application for industrial installations (EU)**

Area	Environmental law
Type of measure	Facilitated application
Scope	SMEs
Description	<p>The IPPC Directive is about minimising pollution from various industrial sources throughout the European Union. Operators of industrial installations covered by Annex I of the IPPC Directive are required to obtain an authorisation (environmental permit) from the authorities in the EU countries. About 50.000 installations are covered by the IPPC Directive in the EU.</p> <p>Although the IPPC Directive mostly focuses on larger polluting installations, it will also cover some SMEs. The Directive already contains considerable flexibility which Member States may use to facilitate application to SMEs, for example allowing Member States to tailor their permitting regimes, approaches to compliance enforcement and many other matters as they see fit. The Directive also allows the Member States complete freedom to establish charging regimes, and therefore to provide differentiated charges between SMEs and larger enterprises. One provision of the Directive that may be particularly applicable in respect of SMEs is gives the possibility to Member States to apply general binding rules rather than individually determined permit conditions. The Commission presently has only general</p>

Applicable since	information on how and where such general binding rules are applied, but is launching a study which will provide more precise information in this area.
Legal basis	1996, 1999 and 2007 <sup>1</sup> Council Directive 96/61/EC of 24 September 1996 concerning integrated pollution prevention and control (IPPC)

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<sup>1</sup> New installations, and existing installations which are subject to "substantial changes", have been required to meet the requirements of the IPPC Directive since 30 October 1999. Other existing installations must be brought into compliance by 30 October 2007. This is the key deadline for the full implementation of the Directive.

## Temporal Exemptions

### Transitional period working time directive (EU)

Description	<p>The Directive establishes minimum requirements in relation to the organisation of working time in order to improve the health and safety protection of persons performing mobile road transport activities and to improve road safety and align conditions of competition. It entered into force in 2005.</p> <p>Yet, self-employed drivers, thus micro enterprises, benefit from a longer transitional period as the application of the Directive for them is postponed until 23 March 2009</p>
Applicable since	23 March 2002
Legal basis	Directive 2002/15/EC of the European Parliament and of the Council of 11 March 2002 on the organisation of the working time of persons performing mobile road transport activities

### Transitional period unit price directive (EU)

Description	<p>Directive 98/6/EC provides that the selling price and the price per unit of measurement, referred to as “the unit price” (e.g. price per kilo, litre, metre, or of a different single unit of quantity which is widely and customarily used in the Member State concerned” shall be displayed for products offered by traders to consumers. This in order to improve consumer information and to facilitate comparison of prices.</p> <p>However, in Article 6, the Directive provides that “<i>If the obligation to indicate the unit price were to constitute an excessive burden for certain <u>small retail businesses</u> because of the number of products on sale, the sales area, the nature of the place of sale, specific conditions of sale where the product is not directly accessible for the consumer or certain forms of business, such as certain types of itinerant trade, Member States may, <u>for a transitional period</u> ... provide that the obligation to indicate the unit price of products other than those sold in bulk, which are sold in the said businesses, shall not apply...</i>”</p>
Applicable since	18 March 1998
Legal basis	Directive 98/6/EC of the European Parliament and of the Council of 16 February 1998 on consumer protection in the indication of the prices of products offered to consumers

## Privileged Treatment

### Contribution Payment Centres Ordinance (Bulgaria)

Area:	Regulation on company social security obligations
Type of measure:	To facilitate small and medium companies to conform to the legal regulations in the social security area and to reduce the informal economy by bringing companies activities to light
Scope:	SMEs up to 50 persons
Description:	<p>The regulation:</p> <ol style="list-style-type: none"><li>1) Stipulates the method and order of setting up, registering and functioning of contribution payment centres (CPC)</li><li>2) Stipulates that contribution payment centres may run the social security obligations of their members</li></ol>
Reasons:	A good number of micro and small companies in Bulgaria are reluctant to emerge from the shadowed economy not solely because of the high taxes imposed on their activity but rather because of the burdening social security paperwork, insufficient information of the legal regulations and the long time spent in state institutions' and banks offices to fulfill their legal duties. CPC can inform companies on their legal duties and assist them in this respect by doing all these obligations on their behalf.
Background:	This ordinance being part of the Social Security Code was adopted still in 2001 but was amended as from 1 <sup>st</sup> January 2006 allowing companies with up to 50 employees to become members of the Contribution Payment Centres (previously up to 10). Following a joint project with the ILO in 2005-2006 on establishing CPCs by employers' organisations in Bulgaria, the Bulgarian Industrial Association initiated this legislative change and tabled a proposal to the Bulgarian Parliament with the aim of extending the scope of companies that can be covered by CPCs.
Evaluation/Results:	Although numerous financial-accounting houses exist in Bulgaria, they are not registered - in contrast to the CPCs - in the National Social Security Institute (NSSI) in accordance to the CPC regulation and cannot collect social contributions from enterprises and remit them to NSSI accounts. Therefore, a good market niche is available for CPCs in Bulgaria. The Bulgarian Industrial Association managed to set up already 6 centers by some of its regional employers' members, which created their own network. The process of recruiting members of these CPCs for the time being shows that their number is increasing, as small companies and craftsmen see the use of it.
Advantages:	<ol style="list-style-type: none"><li>1) This regulation provides for the collection of social security contributions and their remittance by the CPC to the accounts of the National Revenue Agency and the National Social Security Institute in accordance to the Social security code, the Health insurance act and the Law for guaranteed takings of workers and employees; drawing of money compensations and allowances from the National social security institute and paying them to member companies and their employees, etc.</li><li>2) The regulation allows small companies to concentrate on their core activities and transfer the fulfilment of these obligations on the shoulders of CPC experts.</li></ol>

3) The regulation giving birth to contribution payment centres is an opportunity to cut certain part of the informal economy in Bulgaria by making companies activities more transparent.

4) The CPC can be a big facilitation for companies in their relations with the social security institutions.

Applicable since: 9 April 2001

Legal basis: Social Security Code – Contribution Payment Centres Ordinance Adopted by a Government decree No. 89 of 9.04.2001, promulgated on 13.04.2001, amendments in force as from 1 January 2006

### **One stop shop for investment licences (Cyprus)**

Area	Licences
Type of Measure	One-stop-shop to speed up administrative procedures for granting the required licenses. It is actually a measure of privileged treatment encouraging investments.
Scope	Cypriot or foreign companies, which engage in the realization of specific investments and submit comprehensive business proposals (the investment amount should be equal to or greater than 1,660,000 Euro).
Description	<p>The Foreign Investors Service Centre (one-stop-shop) has the following responsibilities/authorities:</p> <ul style="list-style-type: none"> <li>• Receive and assess investment proposals and recommend (if justified) their acceleration.</li> <li>• Recommend to the appropriate governmental authorities the acceleration of the required licensing procedures.</li> <li>• Monitor the procedure to obtain the necessary licenses for the realization of the investments.</li> <li>• Act as a liaison for the abolishment of obstacles and/or delays that may emerge as a result of administrative or other intervention.</li> </ul> <p>In order to facilitate the work of the responsible body (Foreign Investors Service Centres) each government department has nominated two persons who are obliged to follow up the acceleration process of each request within their own department.</p> <p>The one-stop-shop provides any information needed by interested investors and the service accelerating the procedures is provided free of any charge.</p>
Reasons	Eliminate time consuming, bureaucratic intervention that hinders the realization of valuable investments. The time for obtaining licences is greatly reduced (in some cases from two years to six months).
Background	The specific measure was the result of a lobby from the business organizations of the island based on the complaints of Cypriot and foreign investors.
Evaluation/Results	The measure is working very well and is improving constantly since it was very recently applied. The number of requests from interested investors is small and this fact is attributed to the number of very little promotion that is made for the specific measure and also to the relatively high amount of the requested value of investment.
Application since	5 September 2005.
Legal basis	Decision by the Council of Ministers (no.62.593).
Contact:	Konstantinos Christofides – Cyprus Employers & Industrialists Federation, e-mail: <a href="mailto:cchristofides@oeb.org.cy">cchristofides@oeb.org.cy</a>

### **Lower tax rate on profits (Lithuania)**

Area	Taxation
Type of Measure	Relief of taxes on profit
Scope	Businesses with up to 10 employee, taxable period revenue not exceeding LTL 1 million (EUR 290 thousand)
Description	<p>Apart from a general profit tax rate of 15% the law on profit tax envisages more favourable tax rate for small enterprises:</p> <p>1) Taxable profit of entities whose income over the taxable period is not in excess of LTL 500 thousand (EUR 145 thousand) and an average number of workers on the payroll is 10 or less, is taxed at 13%;</p> <p>2) individual (personal) enterprises, partnerships and limited partnerships in which an average number of workers on the payroll is 10 or less and the taxable period revenue does not exceed LTL 1 million (EUR 290 thousand) the share of taxable profit adequate to the amount of LTL 25 thousand (EUR 7,2 thousand) is taxed at the 0% rate, and the remaining share of the taxable profit – at 15% .</p>
Applicable since	April 2004
Legal basis	Law of the Republic of Lithuania on Profit Tax No. IX-675 of December 20, 2001.

### **Patent express research (Austria)**

Area	Patent law
Type of measure	Privileged treatment
Scope	SMEs
Description	The express research is a research to establish the state of the art in a certain technical field. It is for SMEs that need to know urgently if a technical solution might be worthy of receiving a patent and if a patent procedure would be successful. The express research is organised according to the Patent Cooperation Treaty-Rules (PCT) and covers the literature on patents in German, English and French, i.e. more than 45 million documents and scientific-technical literature. Results are delivered within one month.
Background	In a short time the express research establishes the basis for solving technical problems, evaluate inventions and new techniques, judge the market situation and estimate future market trends.
Advantages	Entrepreneurs can assess quickly and without the risk of a time consuming patent application (which can take up to a year) if a new solution that they have found can be patented. Especially for SMEs this is an important help in the administration of their technical assets.
Applicable since	Introduced 2004.
Legal basis	§§ 57ff Patentgesetz, BGBl. Nr. 259/1970 idF. BGBl. I Nr. 96/2006.
Contact	MMag. Stefan Trojer; stefan.trojer@bmwa.gv.at

### **Promoting and Developing Youth Entrepreneurship (Romania)**

Area	Fees and taxes/ Start ups
Type of measure	Reduction of fees and taxes for students to help them create a business.
Scope	Students

Description	<p>Fiscal incentives for the students who want to start up their own business, i.e. reduction of:</p> <p>a) tax and fees for registration procedures at National Office of the Trade Registry through the offices of the Trade Registry functioning under court authority, tax and fees for the assistance services performed by the offices of the Trade Registry at entrepreneurs registration.</p> <p>b) tax and fees for the authorization of functioning</p> <p>c) tax and fees for obtaining the authorization for carrying out individually some economic activities</p> <p>d) fees for publishing in Official Journal the registration deed</p> <p>e) stamp duty for notary activity, requested for the documents which shall be drawn under legalised form.</p>
Applicable since	24.02.2003
Legal basis	Government decision no. 166/2003

### **Cost free patent (Romania)**

Area	Patent law
Type of measure	Privileged treatment regarding taxes and fees charged by the Romanian State Office for Inventions and Trademarks
Definition of Scope	SMEs
Description	<p>The goals of the programme:</p> <p>1. Solutions for innovation</p> <p>The service consist in providing the information regarding products and technologies that are in the patent literature and linked of a certain product, with the view of improving the performances and increasing the market segment or increasing the accessibility on market. At the end, the service is proposing to the applicant a portfolio of patents for the elaboration of an adequate innovation policy. The price applied will be under negotiation procedure, just in case of SMEs and it is less then 70 Euros.</p> <p>2. Innovation study</p> <p>The service consists in the elaboration of a study regarding the innovation possibilities in the company activity, based on the information gathered from the patent literature and according with the company field of activity. The service foster SMEs in implementing innovative solutions, concerning in the production of new products based on new technologies.</p> <p>3. Study regarding innovation tendencies of a company</p> <p>The service is offering information regarding quantitative aspects of the appearance of some companies' patent documents, the domains that these are covering and some information from trademarks and industrial design. The service will be finalised with the existent patent documents analyse.</p> <p>4. Study regarding the innovation tendencies</p> <p>This service is offering information regarding the evolution of the protection through patent of some products and technologies. The study is meant to emphasize through a comparative analyse, the development tendencies of a certain domain, materialised through a number of patent documents, registered and published.</p> <p>The price will be flexible under negotiation procedure, just in case of SMEs</p>
Background	<p>In Romania only 17% of SMEs were identified as innovative firms, in accordance with survey carried out by National Institute of Statistics.</p>

Applicable since	2003
Legal basis	Government decree
Contact	Romanian State Office for Inventions and Trademarks, Phone: 004021-3145964, 004021-3145965, Fax: 3123819, E-mail <a href="mailto:office@osim.ro">office@osim.ro</a> .

#### **REACH - Reduced Fees (EU)**

Area	Chemicals
Type of measure	Reduced fees
Description	On 29 October 2003, the European Commission adopted a proposal for a new EU regulatory framework for chemicals, COM (2003) 644. The proposed new system called REACH (Registration, Evaluation, Authorisation and Restriction of Chemicals), introduces numerous new obligations on the industry. The proposal provides for reduced fees for SMEs for registration of substances at the European Chemicals Agency.
Applicable since	2007
Legal basis	Regulation (EC) of the European Parliament and the Council concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH)

#### **Reduced EMA fees (EU)**

Area	Medicines
Type of measure	Reduced fees
Description	<p>With the aim of promoting innovation and the development of new medicinal products by SMEs, a new Commission Regulation (EC) No 2049/2005 implementing provisions relating to SMEs in the new EU pharmaceutical legislation was adopted on 15 December 2005. The European Medicines Agency is in charge of the implementation this new Regulation.</p> <p>The SME Regulation provides incentives for SME companies that are developing medicinal products for human or veterinary use. The incentives include:</p> <ul style="list-style-type: none"> <li>• Fee reductions for scientific advice, inspections and (for veterinary medicines) establishment of maximum residue limits;</li> <li>• Fee exemptions for certain administrative services of the EMEA;</li> <li>• Deferral of the fee payable for an application for marketing authorisation or related inspection;</li> <li>• Conditional fee exemption where scientific advice is followed and a marketing authorisation application is not successful;</li> <li>• Assistance with translations of the product information documents submitted in the application for marketing authorisation.</li> </ul>
Applicable since	2005
Legal basis	Commission Regulation (EC) No 2049/2005 of 15 December 2005 laying down, pursuant to Regulation (EC) No 726/2004 of the European Parliament and of the Council, rules regarding the payment of fees to, and the receipt of administrative assistance from, the European Medicines Agency by micro, small and medium-sized enterprises

## Administrative Co-ordination

### One-stop-shop for start-ups (Belgium)

Area:	Creation of companies
Type of measure:	One stop shops
Scope:	New companies, start-ups
Description:	People who want to start up a business can go to a one stop shop in their neighbourhood. They receive a unique enterprise number with which they will be able to communicate with all public services. The one stop shop takes care of all start up formalities and can give advice on financing, licensing, etc. on request.
Reasons:	Before the creation of one stop shops people had to go to the Commercial Court, the chambers of “Métiers et Négoces”, to the VAT-office and ask for an employers number at the Social Security Office. Now the one stop shop takes care of all those formalities in one place. This means substantial time and money savings for self-employed.
Evaluation/Results:	2003-2004 increase of 12% new businesses 2004-2005 increase of 5,5%
Advantages:	A reduction of days to start up a business.
Applicable since:	01/07/2003
Legal basis:	Law of 16/9/2003 (crossroad bank for enterprises and one stop shops)
Contact:	<a href="mailto:Kathy.vanhoorne@premier.fed.be">Kathy.vanhoorne@premier.fed.be</a>

### Simplification of administrative procedures (The Czech Republic)

Area:	General
Type of measure:	Simplification of administrative procedures at the beginning and in the course of doing business (SAP)
Description:	The project for the Simplification of Administrative Procedures (SAP) presents a concrete offer to help small businesses. The comprehensive implementation of the project had to be divided into several stages. This is a continuous process in which the individual stages overlap. The idea of dividing it was to clarify the whole process with regard to the steps having an impact on legislative activity. The entire project is being implemented gradually in three stages up to 2007.
Reasons:	In the course of the establishment of a business, the entrepreneur must complete at least four forms in turn at the Trade Licensing Office, the Tax Authority and Social Security Administration. Often there are even more of them, especially if the entrepreneur has employees and if the business is their main source of income. In extreme cases the number of forms may rise to as many as eight. The entrepreneur must deliver these forms, which often contain identical data, to the individual offices.
Background:	<b>First stage</b> – without legislative changes (11/2004–3/2005) The basis of this stage was first and foremost organisational-technical measures: <ul style="list-style-type: none"><li>• The creation of a comprehensive overview of all the documents, forms and required written materials</li><li>• Concentration of all the required forms in the Trade Licensing Offices</li></ul>

- Training of the workers at the Trade Licensing Offices with the aim of increasing the convenience of the services provided – introduction of a client-centred approach

- Provision of a comprehensive information service for small businesses

**Second stage** – legislative changes of a partial nature (12/2004 – 7/2006)

In connection with the implementation of the first stage there will be a more detailed specification of proposals for legislative changes:

- Individual ministries presented proposals according to their field of authority

- The Ministry of Industry and Trade prepared a comprehensive legislative proposal for changes

**Third stage** – legislative changes of a more extensive nature (12/2004 – 2007)

In connection with the implementation of the SAP project in the first and second stages more profound legislative changes should be accepted. At this stage it will be a matter of eliminating further obstacles that represent an excessive administrative burden for entrepreneurs, and the solution of superstructure problems, which are connected with the activity of the CRM:

- Verification of the possibility of unifying legal regulation of various types of businesses

- Cooperation in the preparation of the new legal regulation of bankruptcy

- Unification of the legal regulation of the establishment of legal entities with regard to their registration in public registers (in particular the Commercial Register)

- Resolution of the relationship of entries in the Commercial and Trade Licensing Registers – the problem of dual registration

#### Description of the combining of information

The basic principle of the project is a different approach to the acquisition of information from the entrepreneur and its subsequent distribution. A more rational approach in the collection of individual notifications from the future entrepreneurs will make the process of their registration more effective. Concretely it will mean the introduction of the possibility that the Trade Licensing Office itself will obtain the criminal conviction certificate and the confirmation that the entrepreneur is free of debt. Initially, these documents will be acquired on the basis of a written request submitted directly by the Trade Licensing Office, mainly in electronic form. Subsequently, the public administration will verify these facts through communication between the public administration's registers and sharing of individual data. For verification it will then not be necessary to send a request, but the verification will be carried out by the Trade Licensing Office with the aid of the Trade Licensing Register, which will communicate directly with the Criminal Register and other registers of the public administration.

If the entrepreneur takes this step via the CRM, then the necessary information will be obtained from him or her on a single form. After collecting this information the Trade Licensing Office will subsequently, by means of electronic communication, “distribute” these data to the relevant bodies of the public administration.

Applicable since:

1.8.2007

Legal basis:

The Act number 214/2006 that is to amend the existing Trade Licensing Act.

Contact: [soun@mpo.cz](mailto:soun@mpo.cz)

### Merger of social funds (France)

Area	Social protection of the self-employed
Type of measure	Merge of 3 funds (CANCAVA, ORGANIC, and CANAM) in charge of managing healthcare insurance, retirement, invalidity and death benefits into a single fund called <i>Régime Social des Indépendants</i> (RSI, self-employed social protection scheme).
Target definition	All self-employed (retail owner-operators, artisans and the professions, i.e. 1.5 million people) and their dependants, i.e., nearly 4.5 million people in total
Applicable since	RSI was created on 1 January 2006. It is the new organisation resulting from the merge of the 3 former funds. Set-up of <i>Interlocuteur Social Unique</i> (ISU, one-stop social security contact) on 1 January 2007 or on 1 January 2008. The ISU is a service deployed by the RSI, viz., it involves the RSI collecting the personal social contributions of the self-employed, including the CSG (social security contribution) and CRDS (contribution for the refund of the social debt).
Description	<p>The RSI is a new scheme, the outcome of the merge the CANAM, CANCAVA and ORGANIC Funds, respectively in charge of the healthcare insurance for the self-employed, the retirement, invalidity and death benefits for the craft professions and the retirement, invalidity and death benefits for the industrial and trade professions.</p> <p>The reform lowers the number of contacts for the insured, which dropped from 3 (CANAM, ORGANIC or CANCAVA, URSSAF) to 2 (RSI and URSSAF) on 1 January 2006. The simplification brings with it economies of scale that will improve the service provided to the insured.</p> <p>On 1 January 2007 or on 1 January 2008, the RSI will also be in charge of collecting the CSG and CRDS, a move that will translate into the creation of the <i>Interlocuteur Social Unique</i> (one-stop social security contact) for the insured.</p>
Reasons	<p>The measure was introduced with a view to simplifying the collection of the personal contributions of the self-employed. It was established as part of the draft statute empowering the government to simplify the law of 9 December 2004, by adopting two ordinances, viz., Ordinance no. 2005-1528 on the creation of the RSI and Ordinance no. 2005-1529 on the creation of the ISU. The hurdles that the self-employed used to face should be gradually lifted. The hurdles stemmed from the very complexity of the social protection system applicable to the self-employed, i.e., different deadlines multiplying the notification formalities for contributions and payment; the high-cost of the proliferation of paperwork that was passed on to social contributions; when problems arose, negotiations had to be conducted with three contacts with different rules, organisations and methods.</p> <p>The second targeted goal is to improve the service quality for the insured via actual economies of scale.</p>
Context	Various analyses of the measure had been conducted for about a dozen years. At the 18 November 1998 Cabinet Meeting, the Minister for SMEs submitted a communication proposing a far-reaching consultation on the

eventual rollout of an integrated collection of the personal contributions of the self-employed. However, this groundwork came to naught.

In 2002, the new majority took up the work again. The Minister for SMEs developed the idea of a “one-stop window”, which was introduced into a first draft statute empowering the Government to simplify the law in 2003.

In the end, the relevant Funds agreed on a specific master plan to merge the three then operational funds. The idea, which was launched by the professionals and agreed to by the public authorities, was laid out in the draft statute empowering the government to simplify the law of December 2004.

The ordinances setting up the system were published on 8 December 2005 and the new scheme was created on 1 January 2006.

Assessment / Results	As the system is under construction, assessing the reform would not be relevant at this point. However, it has been approved by a majority of the self-employed that re-elected the management teams of the INP, which had been the body in charge of rolling out the reform since April 2005, to the head of the RSI. This is the sign that the targeted public endorses the reform.
Advantages	Simplification for the insured and improved service quality via actual economies of scale.
Legal Basis	Ordinance no. 2005-1528 of 8 December 2005 Ordinance no. 2005-1529 of 8 December 2005
Contact	<a href="mailto:sebastien.ditleblanc@dcaspl.pme.gouv.fr">sebastien.ditleblanc@dcaspl.pme.gouv.fr</a>

### One stop shop (France)

Area	General (Business declarative statements, e.g. creation, change of legal status, wind-up)
Type of measure	Set up of a one-stop window.
Target definition	All businesses regardless of activity (trade, craft, the regulated or agricultural professions)
Relevant businesses	All businesses regardless of activity (trade, craft, the regulated or agricultural professions)
Description	A single form is used for business declarative statements and is deposited along with the supporting documents at a one-stop window (Centre de formalités des entreprises, the centre for business formalities) that is in charge of disseminating the information and documents to all the relevant administrations and organisations in accordance with legislative or regulatory provisions.
Reasons	<p>When a generating event occurred (business creation, change of legal status, or wind-up), a business had to inform up to some ten administrations or bodies depending on its situation. This involved filling out as many declarative forms (most of which asked for the same information), carrying out procedures at different windows, which were often at a distance from one another, and remitting supporting documents, which were in part the same.</p> <p>The form is now completed and signed once and deposited at the one-stop window, thus avoiding procedure and form-filling redundancy.</p> <p>Depending on the activity, the one-stop windows are materially operated by a network of local bodies (usually chambers of commerce, industry and trade) able to provide form-filers with additional help to complete the</p>

	procedure so as to avoid additional requests from recipient administrations and bodies as much as possible.
Context	The initiative stems from the joint awareness of the national political and administrative authorities, on the one hand, and the bodies of the chambers of commerce, industry and trade that are locally responsive to businesses, on the other, of the administrative burden of the said procedures, especially for small business creators who could devote their time more usefully to other tasks during the critical launch period of their economic activity.
Assessment / Results	<p>The initiative was launched following studies conducted by chambers of commerce, industry and trade.</p> <p>There has not been any assessment survey per se of the system. However, since 1994 a general audit has been conducted twice to improve the overall efficiency of the system and services that actually handle the function, in addition to the surveys special to each network.</p>
Advantages	<p>The initiative is already long-standing and is so much a part of the French administrative landscape that today's business creators can hardly imagine what the situation used to be like. The rollout of the initiative was the opportunity for testing a rare occurrence in France, e.g. a situation where the administrations and bodies agreed to sacrifice a share of their own prerogatives, coordinate their requirements and delegate their 'window' task. However, it should be pointed out that this measure was a "win-win" situation for the administrations (fewer resources allocated to their windows) and the administered entities (fewer procedures to carry out).</p> <p>Above all, the CFE networks' acquired experience in this area has led to plan for advantageous extensions for the future, based on this foundation. Aside from the dematerialisation of formalities that is managed by the networks (that have already set up an electronic dissemination system between CFEs and the recipient administrations and bodies, scheduled to be completed with an electronic collection of form-filers' declarative statements), the networks will become the backbone of the "contact points" that are provided for in the draft service directive, in France. They will also handle the declarative statements special to certain economic sectors that the businesses in the said sectors, and specifically sectors in creation, will continue to file individually.</p>
Applicable since	Following an experimental phase and gradual extension, widespread implementation with the passing of the Act of 11 February 1994
Legal basis	Law no. 94-126 of 11 February 1994 on initiative and individual undertakings – Decree no. 96-650 of 19 July 1996 on the 'centres de formalités des entreprises'
Contact	<a href="mailto:jean-paul.olivier@dcaapl.pme.gouv.fr">jean-paul.olivier@dcaapl.pme.gouv.fr</a>

### **One stop shop tax (France)**

Area	Taxation
Type of measure	Simplification of administrative procedures
Target definition	Very small enterprises (VSEs) – Small and medium sized enterprises (SMEs)
Description	Before this structural change, a business had to deal with 5 separate bodies for the routine management of its taxes. The situation generated complications and paperwork.

Creation of a one-stop contact for each VSE and SME.

The General Tax Directorate rolled out the measure in three stages, i.e.,  
2002-2003: Transfer of professional file management from the Tax Office to the Tax Collection Office.

2004: The tax collection office took over the management of payroll tax statements, corporate and payroll tax payments, and the processing of VAT credit refund requests.

1/1/2006: The Tax Collection office is now called *Service des enterp des entreprises* (SIE, tax department for enterprises)

2008: the business tax and property tax paid by legal entities will be transferred from the Tax Receiver's Office (Public Accounting General Directorate) to the tax departments for enterprises (General Tax Directorate), thus completing the system.

Context	After the set-up of a one-stop contact for large businesses with the rollout of the Large Business Directorate, the General Tax Directorate has initiated the new stage in the modernisation and simplification of the relations between taxpayers and the tax administration.
Assessment / Results	Set up of 791 SMEs throughout the territory
Advantages	The measure helps reduce tax costs for enterprises and specifically businesses without an in-house administrative department, as well as for the French State.
Applicable since	01/01/2006
Contact (file author)	<a href="mailto:isabelle.merle@dcaspl.pme.gouv.fr">isabelle.merle@dcaspl.pme.gouv.fr</a>

#### **Authorisation of natural persons and family associations (Romania)**

Type of Measure	An opportunity to carry out business activities without establishment of an undertaking; provisions with regard to the taxation of income from individual activities
Definition of scope	Type of business activities
Scope	Independent activities
Applicable since	June, 2004
Description	<p>The authorization is issued by City Halls</p> <ul style="list-style-type: none"><li>- the applicant will submit an affidavit to the effect that his/her business is compliant with the [Romanian] health, sanitary, veterinary, environmental and consumer legislation</li><li>- Romanian citizens will benefit from the recognition of the professional experience acquired while exercising their profession for a period of 2 years. For EU and EEA citizens their professional status and work experience is automatically recognized according to the provision of Order 701/2003 of the Minister of Labor, Welfare and Family;</li><li>- The police record certificate is replaced by a tax record certificate, thereby reducing the costs related to the procurement of such a certificate, the fee for the tax certificate being much lower than the fee for the police record certificate, and also reducing the time for obtaining it. For EU and EEA citizens it is necessary an affidavit, duly notarized, to the effect that the applicant, as individual or representative of a family company, has incurred no debts to the State Revenues and has not acted in a manner contrary to a clean tax record.</li></ul>

	<p>- the citizens of the member states of the European Union or belonging to the European Economic Space, which are established in one of these states where they legally carry out economic activities independently, may carry out these activities in Romania, as service provision, based on the document issued by the state in question, which is valid when the service is provided and certifies the exercise of the activity. The document must be translated and notarised in Romanian and submitted to the city hall in the territory in which the provider carries out the activity for which it is authorised.</p> <p>- Field inspection of the businesses conducted by self-employed persons and family companies shall be simplified by notifying every license issued by city halls to the competent inspection bodies.</p>
Reasons	The measure has been introduced in order to simplify the authorisation procedure of natural person and family associations and to recognize the right of the citizens belonging to EU member States and European Economic Area. to carry on an economic activity in Romania.
Legal basis	Law no 300 of the 28th of June 2004 (authorizing natural persons and family associations which carry out independent commercial activities, published in the Official Journal no 576 of the 29th of June 2004)

#### **Improved Support for Start-Ups (Sweden)**

Area:	Support for start-ups
Type of measure:	Horizontal collaboration to improve the public agencies' support for start-ups.
Definition of Scope:	Physical and legal entities in the start-up phase
Scope:	All new businesses and entrepreneurs in Sweden, with a special focus on small business and the needs for information and service to new-starters, having problem to communicate in the Swedish language.
Applicable since:	The Collaboration-group started in may 29, 2005.
Applicable until:	Ongoing. The groups report to the Acting Director-Generals of the agencies every 6 months, where they decide if and how the collaboration should proceed.
Description:	<p>The agencies in the collaboration-group work with the aim to make the process of starting up a business easier. With different experiences from their customers needs they together present different proposals/alternative on how the agencies together can make it easier to start a business. After decisions from the Acting Director – Generals the best proposals become collaboration projects.</p> <p>The collaboration-group contains of members from Nutek - Swedish Agency for Economic and Regional Growth. Skatteverket - Swedish Tax Agency, Bolagsverket - Swedish Companies Registration Office, Försäkringskassan - Swedish Social Insurance Agency, Tullverket - Swedish Customs, AMS -National Labour Market Board and Verva - Swedish Administrative Development Agency.</p>
Reasons:	The agencies that the new starters meet on their process of starting a business work in different operational silos which creates sub optimizations. For example the agencies use different semantic, they do not give the information on how the different steps in the start-up process is related to each other, and in contact with the entrepreneur they only give information in their own administrative area (company-law, tax-law, social

insurance etc.) All together that make it difficult for the new starters to gather all the information they need to get the whole picture and take the right decisions in their process of starting a business. It is too easy to make mistakes that cost time and money both for the entrepreneurs and for the public agencies. To encourage more new surviving business, the public agencies need to be capable of managing the complex needs of a new entrepreneur and the interface with the new starters requires highly developed horizontal collaboration.

**Background:** Nutek (Swedish Agency for Economic and Regional Growth) had, from the contact with about 8000 new starters/year, experienced that even though each public agency in the collaboration group made a great job with their missions from the government, there was still a lot of problems for the new starters in the process to start a business. Nutek initiated a collaboration group between the most important authorities that the new starters meet on their way to their own business, with the aim to create a more effective horizontal collaboration to support the entrepreneur on their way to start their own business. The group received a mission from their Acting Director – Generals to create proposals that showed how the agencies through collaboration can optimize existing financial resources and make it easier to start a business.

**Evaluation/Results:** The proposals of the collaboration-group resulted in a number of ongoing projects that started in the spring 2005. The projects contain different measures to make it easier to start a business. For example, a common brochure (instead of that a lot of different with different semantic), a common web based tool with personal designed information, a monthly information-day on how to start a business where every agency take part, a project that is taking a step toward a one stop shop solution for starting a business with support from the first step in the process of starting a business to the registered established business. Each project will be evaluated when finished and the information-day is already evaluated with very good result.

**Advantages:** The measure focuses on the entrepreneur's need of an easier, faster, cost effective and more transparent process in the activities that involve the agencies when starting a new business. The measure is also an attempt to minimize the problems caused of the operational silos in the public administration.

**Legal basis:** The government's general aim for better and simplified regulation for SME:s and the aim for creation of new enterprises.

**Contact:** Henrik Wingfors ([henrik.wingfors@industry.ministry.se](mailto:henrik.wingfors@industry.ministry.se))

### **Common Commencement Dates -CCDs initiative (UK))**

Area	Implementing Regulations
Type of measure	Reducing the Administrative Burden
Definition of Scope	Giving a complete all round perspective of all domestic UK regulations that bear on business
Scope	All SME's – especially at the smaller end
Description	Under the <b>Common Commencement Dates (CCDs) initiative</b> , domestic (i.e. UK) regulation that bears on business will be commenced <u>only</u> on either 6 April or 1 October each year. CCDs are part of the better regulation

	agenda, which is a major component of the government's programme to help stimulate the economy and enable businesses to grow and prosper.
Reasons	The purpose of CCDs, and especially the annual statement that Departments are required to produce, is to help business plan for new regulation each year and to increase awareness of the introduction of new or changed requirements. It also enables Ministers to take a strategic overview of a department's regulatory programme.
Background	Overwhelmingly, the majority of small businesses and their representatives that responded to the common commencement date consultation during 2004, supported the concept of having two common commencement dates a year for all domestic regulations bearing on business. They particularly liked an Annual Statement of all new regulations in a year, as this would cut down on their horizon scanning and they also felt that a list would give legislators pause for thought when they saw the cumulative burden of regulation. Business hoped that this could lead to a reduction in regulation and costs. Businesses can view Departmental annual statements by visiting the Small Business Service business link website at <a href="http://www.businesslink.gov.uk/ccds">www.businesslink.gov.uk/ccds</a>
Evaluation/Results	Our cautious estimate is that <b>CCDs</b> could <b>save SME's</b> anything between <b>£10 - 20 million a year</b> . However, if you take the 10% saving that business suggested (in focus groups and in public consultations) the figure is a massive £629 million a year. Neither of these figures includes savings for big business (which would inflate them further). <sup>2</sup>
Advantages	Better awareness of changes to regulation leading to greater compliance.
Applicable since	2005

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<sup>2</sup> Further details can be found in the Full and Final Regulatory Impact Assessment at [http://www.sbs.gov.uk/SBS\\_Gov\\_files/consultations/ccdimpactassessment.pdf](http://www.sbs.gov.uk/SBS_Gov_files/consultations/ccdimpactassessment.pdf)

## Electronic services

### E-depot (Belgium)

Area:	Start ups
Type of measure:	IT
Scope:	New companies, start-ups
Description:	<p>Companies can start up a business in 3 days. The government and the Federation of Notaries developed an IT-tool (e-depot) with which they can deposit the legal constitution act and the statutes of the company electronically and form the same legal evidence as paper documents.</p> <p>First day: required capital is deposited at the bank.</p> <p>Second day: the notary deposits the constitution act and the statutes of the company electronically at the Justice Department and Crossroad Bank for Enterprises who sends automatically the unique enterprise number of newly created company.</p> <p>Third day: the one stop shop activates the enterprise number and the company can start its activities.</p>
Advantages:	Reduction of start-up time from 56 to 3 days.
Applicable since:	19/06/2006
Legal basis:	Programme Law of 27/12/2004
Contact:	<a href="mailto:Kathy.vanhoorne@premier.fed.be">Kathy.vanhoorne@premier.fed.be</a>

### One stop shop (Spain)

Area:	General
Type of measure	<p>One stop-shop. Improving services of administrative simplification.</p> <p>Creation of new SME on line.</p> <p>Diffusion of the use of TIC to others legal figures to create new companies.</p> <p>Including new agents in the procedure on line to create new SMEs.</p> <p>Including the "Dominium reserve".es; into the procedure on line to create new firms.</p>
Scope	<p>All SMEs created under the legal figure of "sociedades de responsabilidad limitada".</p> <p>At the moment the procedure on line affects to the new firms create under the legal figure of "Sociedad Limitada Nueva Empresa". The program tries to include under the procedure on line all the "Sociedades de Responsabilidad Limitada". That is the legal figure more frequent to create new companies in Spain (22%). In addition the system includes new facilities.</p>
Applicable since	The Ministry of Industry, Tourism and Commerce (MITYC) foresees that the new measures will be enforced during 2007-2008.
Description	<p>This program is one more step in the development of the creation of new companies on line in Spain. In 2004 become in operation the CIRCE procedure (basically the hardware and software) to make possible to create new companies on line.</p> <p>Now the Spanish Administration tries one more step: to widen the scope of the system to new legal figures, to difund the facilities of system to the whole country and to incorporate to them new facilities.</p>
Background	National Program of Reforms to achieve the Lisbon Agenda.

Evaluation/Results	At the moment 1,713 new SMEs had been created under the on line facilities (2004-May 2006). The General Directorate for SMEs Policies (DGPYME-MITYC) makes a daily follow-up of the results.
Legal basis	Ley 2/1995, de 23 de marzo, de Sociedades de Responsabilidad Limitada. Real Decreto 682/2003, de 7 de junio, por el que se regula el Sistema de Tramitación Telemática.
Contact:	Daniel González de la Rivera Grandal Deputy General Directorare for Creation of Enterprises Ministry of Indstry, Tourism and Commerce (MITYC) SPAIN driver-arroba-pyme.org

#### Electronic information on tax issues (France)

Area	Taxation
Type of measure	Electronic information on tax issues
Scope	All businesses
Description	Development of services accessible on the <i>impôts.gouv</i> tax portal thanks to the enhancement of businesses' tax accounts - Access to areas addressing businesses' concerns didactically, viz., business creation, wind-up, VAT credit refund, and verification. Choice of filing e-tax statements and using e-payments - Tax literature available
Context	The General Tax Directorate and the Public Accounting General Directorate partnered for a bold information management programme called COPERNIC.
Assessment / Results	The goal for the Directorates in charge of the COPERNIC programme is to become reference service administrations - More than 48 million consultations of the tax portal.
Advantages	The programme goal is to facilitate taxes, it is a move to modernise business-administration relations by providing customised, fast, reliable and virtually permanent access.
Applicable since	2003
Legal basis	IT Master Plan
Contact	isabelle.merle@dcaspl.pme.gouv.fr

#### On the Spot Trademark (Portugal)

Area	Market Regulation. Industrial Property Rights. Trademarks
Type of measure	Transmission and use of a registered Trademark just in time
Definition of Scope	Economic agents acting or desiring to begin a commercial activity in the Portuguese market
Scope	Every individual or enterprise desiring the use of the same signal both for the name of enterprise and as a trademark
Description	A database using previous registered trademarks in favour of the Portuguese administration. The interested person can ask for the transmission of these signals for himself using it, simultaneously, as the name of the enterprise and as a trademark.
Reasons	This measure has been introduced to reduce bureaucracy and to facilitate the use of commercial signals in a quickly way

Background	The national Technological Plan and Measures of Administrative Simplification
Evaluation/Results	No evaluation so far and as it begins only after 14 July
Advantages	The use of the same signal to identify the enterprise and the products inside the market. The immediate use of a registered trademark, just by a simple procedure of transmission to a new owner.
Applicable since	14 July 2006
Legal basis	DL n° 111/2005 and Agreement between the Industrial Property National Office and the Register and Notary Office.

### **On-line petitions (Portugal)**

Area	Industrial Property, Administrative Transparency, E-Government.
Type of measure	To give access to the information about documents and others petitions regarding Industrial Property Rights (IPR), supplying on-line and without any charge to the users, the administrative and juridical situation of these documents.
Definition of Scope	All the search functionalities are accessible, without any restriction, to any entity and without concerning its nature, who may have presented documents concerning IPR.
Scope	All the search functionalities are accessible, without any restriction, to any entity and without concerning its nature or other criteria.
Applicable since	4 of April 2006
Applicable until	Definite end does not exist or a date of revision
Description	On-line petitions and documents legal status (ptS- Status online).
Reasons	The main reason is to supply up-to-date information about the administrative and juridical situation concerning the Industrial Property user requests, and other petitions. Therefore, they can keep track and know exactly what was the treatment and/or the decisions of every document presented on the Institute.
Background	This measure is included in the National Measures of Administrative Simplification (“Simplex”), approved by the Portuguese Government.
Evaluation/Results	There are no specific scheduled milestones to evaluate this measure. However, given its nature, it’s evaluated in the scope of the regular monitoring to the services provided by the Institute (Client Satisfaction Inquiry).
Advantages	The main advantage of this measure is to improve the transparency and confidence between the Institute and the Industrial Property system users.

### **Access on-line to Information about IPR (Portugal)**

Area	Industrial Property. Market Regulation.
Type of measure	On-line Databases of Industrial Property Rights (IPR) – Trademark, Patent and Design.
Scope	All businesses
Description	Access to the information about Industrial Property Rights (IPR), by supplying it on-line and without any charge to the user. The search tools available covers the most relevant Industrial Property (IP) modalities including Trademarks, Name and Emblems of Establishment, Appellations of Origin and Geographical Indications, Logos, Patens (National, European

	and International), Utility Models and Designs. These advanced search types, includes Search by owner, inventor, trademark name, list of goods and services, advanced and simple phonetic search, tile and abstract (for patents and design). Especially the phonetic searches and giving the ability to see and download the images are very unusual in free of charge search systems.
Reasons	This measure is included in the national Measures of Administrative Simplification (“Simplex”), approved by the Portuguese Government. Its goal of this measure is to simplify the access to the IPR information, eliminate the costs to the users, reduce the physical obstacles (because it’s a internet tool) and the bureaucratic obstacles and delivering a simple and friendly to the Scientific and Technological system entities. However, this system is especially targeted to the SMEs and entrepreneurs. Additionally, this measure accomplishes a powerful tool to promote the market loyalty and the fight against the counterfeiting and piracy.
Applicable since	4 of April 2006
Contact	<a href="http://www.inpi.pt/irj/portal/anonymo">http://www.inpi.pt/irj/portal/anonymo</a>

#### **Service Portal for SMEs (Romania)**

Area	SME portal services and applications for SMEs
Type of measure	Electronic service and information portal
Scope	All businesses but especially beneficial for the 43,000 Romanian SMES
Description	The portal opened by National Agency for SMEs and Cooperatives (NASMEC) can be accessed online and free of charge, it offers: <ul style="list-style-type: none"> <li>- a comprehensive and up-to-date business information;</li> <li>- specific e-governance applications;</li> <li>- specific e-business and e-commerce applications;</li> <li>- all the legislation for SMEs and the eventual changes in the legislation;</li> <li>- EU legal acts;</li> <li>- information on state support available to entrepreneurs;</li> <li>- information about the different events available for entrepreneurial community in the portal</li> </ul>
Applicable since	2007
Contact:	<a href="mailto:Cristian.matache@mimmc.ro">Cristian.matache@mimmc.ro</a>

#### **Electronic Tax Return (Sweden)**

Area:	VAT and PAYE return
Type of measure:	An electronic tax return form used for the monthly payments of VAT and PAYE return.
Definition of scope:	All companies in Sweden
Scope:	To use an electronic tax return you have to obtain an electronic identification document and in order to have that you will have to have a Swedish personal identity number.
Furthermore, the electronic tax return can not be used by companies:	
•	that submit tax returns only occasionally instead of every month or once a year
•	when two or more persons jointly are authorized to represent the company or association.*

- if you are not a PC-user and you do not have a Java-script activated.
- \* This can be solved by the possibility to use one representative for the company.
- Applicable since: March 2001
- Applicable until: Ongoing
- Description: If you are registered as an employer in Sweden you must fill in an employer's contributions and PAYE tax return every month. The same applies if you are registered for VAT and do not report VAT in your income tax return. Payment must be made with a separate paying-in form. The service makes it possible to submit the VAT and PAYE return in the form of an electronic tax return form at the home page of the National Tax Authority in Sweden. In order to use the service the company need to report that it want to use an electronic tax return by submitting a form. A company or an association must, on the same form, notify who is authorized to fill in and sign the electronic tax return. This authorization must be verified by a confirmed copy of a certificate of registration or a confirmed extract from, for example, a resolution of the board of directors or a resolution of the committee.
- Reasons: Reducing the administrative burden for companies is a general goal for the Swedish authorities. The electronic tax return form reduces the costs in terms of time when the monthly reporting routines to he Swedish Tax Authority becomes more effective. At the same time the service is also reducing the administrative costs for the Swedish Tax Authority itself.
- Background: During the period of 1990 to 2000 The Swedish Tax Authority made an extensive research about how to digitalise the administrative routines concerning taxes. The key to the development of the electronic tax return form was the invention of the electronic identification document, which made it possibly for people to sign documents electronically. When this became possible The Swedish Tax Board started to develop the electronic tax return form.
- Evaluation/Results: The companies who use the service find it very effective and useful. However, the service is only used by approximately 10 % of all companies in Sweden. The main reason to this is that many small companies buy administrative services from other companies including the routines of tax return payment. The electronic tax return form has technical limitations which only makes it possible to send one electronic tax return at a time. This limitation makes it a less cost effective solution for the service companies and the price is therefore relatively high. Thus, few small firms can afford to buy this service and the use of the electronic tax return form has therefore been low.
- Advantages: The service is fast and easy to use and there is a self-help services connected to it. The company will get information if something is missing or incorrect and in the end an instant confirmation that the form is submitted and completed. This reduces the risk of making mistakes and misunderstandings. The electronic tax return is also constructed so that most companies could connect their bookkeeping system to the filling in procedure, which saves time for the company.
- Legal basis: SFS 1997:483 , 2005:1117 and SFS: 1997:483
- Contact: Henrik Wingfors ([henrik.wingfors@industry.ministry.se](mailto:henrik.wingfors@industry.ministry.se))

### **Licensing (Sweden)**

Area	Licensing (for commercial traffic permit)
Type of measure:	Web based tool
Definition of scope:	Physical and legal entities, mainly small ones
Scope:	All businesses in the start-up phase seeking to apply for commercial traffic permit.
Applicable since:	10/10/2003
Applicable until:	Ongoing
Description:	<p>The Stockholm County Administrative Board has launched a web based tool where applications for commercial traffic permits can be filled out on line. A permit is needed for all traffic charging for carrying people (taxi or bus companies) or goods.</p> <p>On the Board's website the application is completed with necessary data about the applicant along with a description of the economical status. All information is sent to the Board over the Internet and when the application fee is paid, the Board begins its handling.</p> <p>The Board then digitally collects all necessary data about the applicant from government agencies such as the Tax Office, the Enforcement Administration, the Road Administration and the Companies Registration Office.</p> <p>If the application is complete, the permit is issued within five days.</p>
Reasons:	Before the tool was introduced, the time used was approximately 30 days for traffic permits. It was found that only about four days was used for the actual handling, and the rest for waiting, communication between agencies and so on. The long time needed had a bad impact on the businesses applying for permits, and the tool was thought to speed up the process considerably.
Background:	The Swedish Agency for Public Management released a report in 1999 in which procedures regarding permits for businesses were discussed and how they can be simplified. Among the permits possible to simplify was the traffic permit.
Evaluation/Results:	The result has been very successful. The applying businesses now have their permit in 4-5 days instead of 30. Also the Board is very satisfied with the result of the project. The next step is that the rest of the Swedish county administrative boards will implement the tool, probably during 2007.
Advantages:	As mentioned, the handling time has been cut substantially. The businesses applying no longer have to contact all the agencies in order to collect the information, which is a big advantage for them. For the Board the administration regarding the permits has become not only quicker but also more reliable.
Legal basis:	The government's general aim for better and simplified regulation for SMEs.
Contact:	Henrik Wingfors ( <a href="mailto:henrik.wingfors@industry.ministry.se">henrik.wingfors@industry.ministry.se</a> )

### **Personalised checklist of regulations<sup>3</sup> (UK)**

Area	Implementing Regulations
Type of measure	Reducing the administrative burden

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<sup>3</sup> To view visit [www.businesslink.gov.uk/regulationchecklist](http://www.businesslink.gov.uk/regulationchecklist)

Definition of Scope	<ul style="list-style-type: none"> <li>- Give businesses a complete all-round perspective on the regulations that apply to them</li> <li>- Point businesses to relevant detail on departmental sites</li> </ul>
Scope	All SMEs – especially at the smaller end
Applicable since	April 2004
Applicable until	ongoing
Description	<p>Small and medium sized businesses in the UK can get a personalised checklist of regulations that apply to their business, covering information from every relevant department of government, including tax, VAT, employment law, health and safety, patent law, consumer protection law. Each regulation is linked to easy plain English guidance. A selection of content is made for the user from 2,000 screens of guidance. These screens are approved by subject matter experts and reviewed once every six months. Users can save their list or sign up for email alerts about each regulation. They can also ask for their list to be emailed to them.</p>
Reasons	In response to business demand.
Background	<p>The Business Link service is the prime channel through which Government enables easy access for small and medium size businesses to the wide range of information, practical help and support available from Government. Through the award-winning Business Link web site, we are making it easier for businesses to carry out their essential business transactions with Government Departments and Agencies.</p> <p>The service exists to encourage more people to start and grow their own business successfully, to improve business performance, and to nurture a progressive culture in businesses that values the benefits to be gained from taking and acting upon advice.</p>
Evaluation/Results	<p>The tool was usability tested with seven users in August 2004, several months after launch. Users were positive towards the tool; they wanted easier ways of printing out the information they found, and a payload that was even more focused on their individual circumstances. As a result the logic is being reworked to ask a couple more screens of questions and deliver a more personal payload; and users will be able to download a PDF file of the information that applies to them. 108,000 users have used the tool over the last 12 months of which 50,540 completed the tool and received a payload. Of these 11,214 sent the list to their own email account; 2,381 signed up for monthly email alerts about changes to the regulations that affected them; and 7,147 saved their checklist to return later. Exceptionally positive feedback from users, eg <i>“The interactive regulation checklist: what a great idea. Feeling more confident that you know enough to ensure compliance with a broad range of regulations is a great benefit to small start-ups. Thank you”</i>. The Department of Trade and Industry (DTI), in its draft Simplification Plan estimates that this initiative will lead to <b>reduced implementation costs</b> from simplified horizon scanning, saving small business <b>£15.9 million pa.</b> (conservative assessment) for DTI regulations alone.</p>
Advantages	<p>1. The tool has been developed through a rigorous user-centred approach, based on assessing real user reactions in lab-based conditions. Significant changes and improvements have been made to the tool to make it work better for users.</p>

2. The content behind the tool has been developed with departmental subject matter experts and rigorously maintained.

### **Single Contact for information on service directive (EU)**

Description	<p>The directive provides a legal framework to eliminate the obstacles to the freedom of establishment for service providers and the free movement of services between the Member States, giving the providers and recipients of services the legal certainty they need in order to exercise these two fundamental freedoms enshrined in the Treaty.</p> <p>With the Services Directive, service providers, mainly SME (89% of EU SME are involved in service provision), will be able to obtain all relevant information and complete all necessary procedures and formalities required for the access to and exercise of service activities through <u>points of single contact</u>. Service providers will no longer have to deal with a plethora of different authorities.</p> <p>With the Services Directive, Member States will have to give service providers the possibility of completing all necessary formalities with the relevant authorities for setting up a business <u>on-line and at a distance</u>.</p>
Applicable since	Adopted on 15/11/2006, Date of enforcement +3y
Legal basis	Directive on Services in the Internal Market

## Information/Coaching/Training

### **BSMEPA (Bulgaria)**

Area:	General
Type of measure:	Special information and privileged access to information and consultation (free of charge).
Scope:	All SMEs
Applicable since:	2004
Applicable until:	to present
Description:	<p>The newly established Bulgarian Small and Medium Enterprises Promotion Agency (BSMEPA) provides information, consulting services and support regarding taxation, current legislative changes, currency regimes, credit policies of the banks, announced concessions, public procurements, etc. in its headquarters in Sofia, and in its 26 regional offices. Their main services and activities are:</p> <ol style="list-style-type: none"><li>1. Consulting services (basic consulting for starting up SME's and specific consultation in marketing, finance, law, planning &amp; management, human resources implementing, innovations, export promotion, quality improvement and environment protection);</li><li>2. Financial services (assistance and consultancy in acquiring financial funds), creation of a tax system favourable to investment; facilitation of access to external sources of financing (banks, capital market, venture capital funds, leasing);</li><li>3. Assistance the research on the effectiveness of new business ideas;</li><li>4. Construction of technological parks and incubators for development of SME;</li><li>5. Maintaining and updating a data base about Bulgarian exporters at regional level;</li><li>6. Creating favorable business environment at regional level;</li></ol>
Reasons:	<p>This measure has been introduced because the SMEs, which are 99 % of all enterprises in Bulgaria, need free of charge access to the information about all documents and proceedings consist in regulatory regimes. Differentiation of regional offices of the new Agency narrows the gap between state administration and entrepreneurs, create possibilities for SMEs in all over the country to have access to services at a short distance. Also it helps to SMEs to decrease their expenditure for consultancy and legal services etc.</p>
Background:	<p>This law has been enacted in accordance to Governmental Strategy for increasing the competitiveness of enterprises</p>
Evaluation/Results:	<p>More entrepreneurs already have possibility to be supported from the government for their projects and business activities the possibilities for start –up the business and the possibilities to provide more quality consultations for entrepreneurs.</p>
Advantages:	<p>This measure is special because of its wide impact, it concerns all SMEs in Bulgaria. It facilitates the contact between regional business and central governmental offices.</p>
Legal basis:	No. of law, decree etc.: Law on Small and MediumSized Enterprises
Contact:	Name and email of expert: Nadia Vasileva, <a href="mailto:nadiah@sme.government.bg">nadiah@sme.government.bg</a>

### **Startothek (Germany)**

Area:	Start-ups
Type of measure:	Providing information
Scope:	All enterprises
Description:	The startothek represents an internet-based database that prepares on the basis of the specifications made by the respective enterprise almost all important information concerning the trade law, commercial law, tax law, social security law, occupational health and safety law, construction law and environmental law as well as the correspondent contact persons. Furthermore the startothek produces a printout, e-mail or pdf-file (see file "example_pub.pdf") containing the acquired information. Because the complexity of the database would overstrain most of the entrepreneurs, the query is carried out by authorised advisers, which pay a fee to the KfW - the promotional bank of the German state. An especially important feature of the startothek is the integration of not only the federal regulations but also the regulations caused by the federal states as well as by the municipalities. Thereby the degree of integration of municipal regulations depends on the participation of the municipalities in the startothek.
Reasons:	Studies have shown that especially in the context of start-ups not the single regulation but the bulk of regulations is the main obstacle for the entrepreneurs. At the same time the advisory offers could always answer a small part of the relevant questions.
Background:	The idea to the creation of a comprehensive internet-based information tool resulted from the completion of several research projects of the Federal Ministry of Economics and Technology concerning the bureaucratic burden particularly of start-ups at the end of the nineties.
Evaluation/Results:	The final report of the evaluation was finished in September 2006. According to the results a part of municipal institutions already use the startothek. However there is a considerable potential of municipalities, which can still join the startothek. The entrepreneurs assess the offer throughout positive. 84% of the interviewed start-ups are pleased or very pleased. In the same way the personal interviews with entrepreneurs are encouraging. Particularly the checklist is assessed positively. A critical remark concerns the scope of the printouts - although their information content is assessed positively. Another deficiency regards to the missing municipal information if the respective municipality did not take part in the startothek to this day. A problem at the beginning was the question of financing, because updating and service cost about one million Euro per year.
Advantages:	Firstly an advisor can identify all relevant regulations concerning a specific start-up exactly. Secondly the regional regulations and contact persons can be integrated into the database. This feature represents a great advantage especially for countries with a federal system, because the federal government can never acquire and prepare all regulations alone.
Applicable since:	1 January 2006

### **Longer business hours of CIS (France)**

Scope	Taxation
Type of measure	Simplification of administrative procedures

Target definition	All businesses
Relevant businesses	Same
Applicable since	01/01/2006
Description	Longer business hours: the <i>Centre Impôts Service</i> (CIS, the service tax centre) that is operational throughout the territory answers the professionals' general tax-related questions from Mondays through Fridays from 8 a.m. to 10 p.m. and Saturdays from 9 a.m. to 7 p.m.
Reasons	Simplify tax management by rolling out user-focused system.
Context	After the set-up of a one-stop contact for large businesses with the rollout of the Large Business Directorate, the General Tax Directorate has initiated the new stage in the modernisation and simplification of the relations between taxpayers and the tax administration.
Assessment / Results	Increased availability for businesses with constraints that prevent them from handling administrative matters during the usual business hours of the administrative services.
Advantages	The measure helps reduce tax costs for enterprises and specifically businesses without an in-house administrative department, as well as for the French State.
Contact	<a href="mailto:isabelle.merle@dcaspl.pme.gouv.fr">isabelle.merle@dcaspl.pme.gouv.fr</a>

### **Mentoring (France)**

Area	Labour law
Type of measure	Mentoring status entitling retirees, who assign their business, to a bonus.
Target definition	The measure applies to trade, craft and service businesses that are the object of an assignment because of owner's retirement.
Relevant businesses	All craft, trade and service enterprises are concerned by the rollout of the mentoring system. The assignment bonus is only granted for the assignment of trade or craft businesses.
Description	<ul style="list-style-type: none"> <li>- Assignors of trade, craft or service businesses may pass on their professional experience as entrepreneurs by becoming mentors of the assignees. The terms and conditions of the mentoring system are defined in a mentoring agreement. The mentor-assignor may receive remuneration.</li> <li>- An assignment bonus is granted to the assignor of a craft or trade business when the said individual has settled retirement pension rights and signed a mentoring agreement with the assignee. The management of this State aid is handled by the RSI (<i>régime social des indépendants</i>, the self-employed social security scheme).</li> </ul>
Reasons	<p>The measure has three main goals, i.e.,</p> <ul style="list-style-type: none"> <li>Facilitate the assignment of businesses after business creator retires</li> <li>Foster improved viability of the assigned businesses through the transmission of the creator's special skills and expertise</li> <li>Encourage business acquisitions</li> </ul>
Context	The creation of the assignment bonus is designed to replace the retirement aid for older artisans and trade people, which has been operational since 1982, and to provide trade people and artisans whose business (with goodwill) no longer has any value, with compensatory social aid. The new aid should foster the assignment of viable businesses, not the closing of unviable businesses.

Advantages	The measure promotes the assignment and viability of very small enterprises (individual undertakings or businesses with very few employees).
Applicable since	The measure has been in effect since 1 January 2006. However, it will only be implemented when the implementing decrees are published.
Legal basis	Articles 24 and 25 of the Act of 1 August 2005 on small and medium-sized enterprises
Contact (file author)	<a href="mailto:claire.bellini@dcaspl.pme.gouv.fr">claire.bellini@dcaspl.pme.gouv.fr</a> <a href="mailto:jean-paul.plattier@dcaspl.pme.gouv.fr">jean-paul.plattier@dcaspl.pme.gouv.fr</a>

### **Youth Entrepreneurship (Italy)**

Area	SME business start up in farming, crafts, business services
Type of measure	Grants and favourable repayment terms for mortgages
Scope:	Initiatives involving young people, 18 to 35 years old, willing to open a new business within the areas above, for investments up to 2.5 million Euro, excluding sole firms and pre-existing companies. Through subsequent amends (Government Decree 147/99) legal eligibility was also extended to already existing farming businesses transferred to family younger members and requiring new development plans.
Applicable since:	28 <sup>th</sup> February 1986
Description:	Law 44 mainly aims at developing enterprise know-how and presence in Italian areas affected by high levels of unemployment and low rates of entrepreneurial growth, mainly in Central-Southern Italy. It applies to young unemployed people who have developed enterprise projects for the start-up of new businesses (or repositioning of existing family farming businesses). Projects are evaluated on the basis of candidates' credibility, project market potential and profitability, as well as effectiveness of technical organisation planning. If positively evaluated, projects are granted funds and/or mortgages with favourable repayment terms. Evaluation and funding (previously managed by Società IG – Youth Entrepreneurship Society) are currently provided by regional offices of Sviluppo Italia S.p.A., an ad-hoc company founded in 1999. Within the first two years from their set up, new enterprises also receive tutoring and a proportional contribution towards their operating expenses.
Reasons:	The implementation of this measure responded to the requirement of replacing the local traditional culture of long term “safe” employment by a more modern “entrepreneurial” culture, in particular in areas where employment figures mainly involved young educated individuals often moving from disadvantaged areas, by promoting the creation of new small and medium-sized businesses. Promoting new businesses mainly implies supporting them during their start-up, not only financially but also in terms of knowledge and monitoring.
Background:	The main political discussion behind the introduction of this measure consisted in determining whether the requirement above called for job or enterprise creation initiatives. A job creation policy would have proved insufficient to generate a new attitude against traditional long-standing customs. Therefore Law 44 was issued to experiment how training and knowledge transfer together with new business incentives could lead to enterprise creation, in order to compensate for entrepreneurship lack in disadvantaged areas.

Evaluation/Results:	<p>Within the first 7 years of this measure implementation, over 1.7 million Euro were allocated to new business creation, more than 4,000 business plans presented (mainly from Southern Italy), 875 project approved generating over 17,700 employees and some 600 associates. 50% of projects related to the manufacturing industry sector, 29% to farming and 21% to services, with a long-term (7 years) 80% business survival rate.</p> <p>In 2004 alone, grant allocation accounted for over 1 million Euro (83% for the start-up of more than 14,000 new businesses and the remaining 17% for territory development) generating production investments for over 838 million Euro and more than 24,000 new jobs. To date, 44% of applications come from women, rising their presence in the job market to 39%. Projects are homogeneously distributed within the targeted areas in the national territory, although in some cases pre-existing regional laws may result in some unevenness areas.</p>
Advantages:	<p>In view of all the considerations above, Law 44 represents an industrial policy experimentation turned into a proper structural policy, an innovative measure met with general consensus and positive results which works in terms of cultural shifting, not only of job creation. What makes this measure particularly effective is the fact that business start-up is not only supported through funding but also through entrepreneurial tutoring on business management, regardless of the product or service typology selected, giving new young entrepreneurs a competitive initial advantage. After being set-up new businesses are then monitored not only in terms of auditing, but also in terms of potential and quality.</p>
Legal basis:	Law 44/86 and subsequent amends.
Contact:	Francesco D'Aprile, CMC, P&D Consultino, <a href="mailto:fdaprile@pedconsulting.it">fdaprile@pedconsulting.it</a>

### **“Sportello Unico” (Italy)**

Area:	Transfer of administrative functions and responsibilities to Regional and other local Authorities to support SMEs in their set up and administrative functions.
Type of measure:	Set up of “single counters” (Sportello Unico) for business bureaucratic queries and procedures.
Scope:	Providing assistance and support on bureaucratic queries and procedures to all businesses and enterprises at regional, provincial and municipal levels.
Description:	<p>The set up of “single counters” resulted from the transfer to local authorities of all administrative functions related to the start-up, development, termination, re-start, localisation and re-localisation of businesses, including issuing all building authorisations and planning permissions, previously in charge of national authorities only. Single counters are responsible for supporting new and existing enterprises through all necessary bureaucratic procedures and consist not only of virtual local offices but also of well structured websites providing up-to-date information to both users and counter operators, 24 hours a day.</p>
Reasons:	<p>The implementation of this measure responds to the requirement of facilitating bureaucratic practices and improving the relation between businesses and public administration by creating a “single interlocutor” for all bureaucratic queries and necessary procedures, against today’s proliferation of institutional bodies and practices.</p>

Background:	The main objective of this measure was to improve the level of efficiency in the provision of services by the Government Administration, while also reducing timing and costs burdening small- and medium-sized enterprises which may represent a discriminating factor in comparison with other European countries.
Evaluation/Results:	The implementation of this measure allows each local reality to promote its own development potential while also interacting with other local realities and launching their own new initiatives. Veneto region alone, for instance, one of the first regions in Italy to develop single counters, already registered over 5,000 contacts each week in 2002, with 300 municipalities connected to the same client-server architecture. In addition, the system also guarantees bureaucratic transparency at all levels.
Advantages:	In view of all the considerations above, the set up of single counters represents a reliable and efficient innovation abreast of today's entrepreneurial requirements and fast-moving society. In particular, the availability of up-to-date information on the net, even allowing the set-up of a company on line, fully responds to the objective of easing bureaucratic practices against the common impression of Italian "red tape".
Applicable since:	31 <sup>st</sup> March 98
Legal basis:	Law 59/97, Government Decree 112/98 and subsequent President Decree (DPR) 447/98
Contact:	Francesco D'Aprile, CMC, P&D Consultino, <a href="mailto:fdaprile@pedconsulting.it">fdaprile@pedconsulting.it</a>

#### **Business info centres (Lithuania)**

Area	Information, consultation and training for start-ups
Type of Measure	Creation of business support network in order to encourage start-ups in the regions
Scope	All SMEs
Applicable since	Since 2003
Description	<p>To provide access to business information and consultations for entrepreneurs in the regions the first business information centres and business incubators were set up in 1998 by local initiative. In order to improve efficiency and quality of services rendered to business by business information centres and business incubators and to ensure effective survival of start-ups, the Ministry of Economy commenced formation of network of business support institutions in the beginning of 2003. Currently the network comprises almost 49 business support institutions (42 business information centres and 7 business incubators) operating all over the country. Ministry of Economy provides financial support for Business support network to provide information, counselling and training services for the start-ups on various business organisation and development issues, such as preparation of business plans, marketing, financial accounting and book-keeping, taxes, etc. The main goal of Business support network is to facilitate the establishment of new companies, to provide assistance to existing companies in developing their activities, adapting to changing market conditions, increasing competitiveness and efficiency through provided information, counselling and training services.</p> <p>Business support network is coordinated by Lithuanian Development Agency for SMEs (SMEDA), who provides systematic support to the</p>

	members of the said network, necessary methodological material and training.
Reasons	It is essential to ensure that the small and medium-size business entities have access to timely, comprehensive and inexpensive information. Due to the shortcomings of the market the Government assistance was required to provide favourable conditions of access to training, consulting and other services to small and medium-size business entities and persons wishing to start their own business in the regions of the country.
Evaluation/results	After forming the business support network and providing the uniform guidelines and support for network members, the quality of services rendered by business support institutions improved significantly. The quality of services is monitored by SMEDA. The satisfaction rate of SMEs who received the service is about 95 percent.
Advantages	The measure provides reference point for entrepreneurs; improves readiness for business and strengthens vitality of business
Legal basis	The Government decrees of 2000 No 1119, 2002 No 1175, 2005 No 1104 on Small and Medium Business Development Guidelines
Contact	Lina Stanionytė, <a href="mailto:l.stanionyte@ukmin.lt">l.stanionyte@ukmin.lt</a>

#### **E-information (Lithuania)**

Area	SME support services, access to information
Type of Measure	Provision of business related e-information to SME community
Scope	All SMEs
Applicable since	The web portal <a href="http://www.svv.lt/">http://www.svv.lt/</a> <a href="http://www.smeda.lt">www.smeda.lt</a> for entrepreneurs was launched in the beginning of 1999.
Description	<p>Seeking to ensure the provision of comprehensive and cheap business information accessible to SMEs at the national level, Lithuanian Development Agency for SMEs (SMEDA) has developed an extensive web portal <a href="http://www.svv.lt">http://www.svv.lt</a> containing comprehensive and up-to-date business information.</p> <p>Entrepreneurs may find regularly updated and systematically structured information on business environment in Lithuania, relevant links to the data basis of Lithuanian legal acts as well as EU legal acts, information on state support available to entrepreneurs, on the Business support network and its' activities etc. Relevant news on changes in legislation or information about the different events is available for entrepreneurial community in the portal.</p> <p>The major share of the web portal is designed to assist businesses in their different stages of activities: if the potential entrepreneurs are at the business starting point they may find the information on different legal forms of undertakings – for them to choose the most appropriate one. The visitors of the web portal will learn about the requirements to register a new company, they will be informed on the taxes that they will have to pay, on special permits or licenses that they have to acquire and many other related information. The chapter on Business financing opportunities will provide them with the information on bank lending possibilities, funding possibilities from different funds, will introduce the services of guarantee institution, which provides guarantees for bank loans for SMEs, etc.</p> <p>The web portal is structured in such a way that the visitors are provided not only with all the above mentioned business information but they also receive</p>

the contact details of all the related competent institutions as well as references to related legal acts and documents.

The SMEDA web portal was expanded in 2000 by the Database of Consulting Companies and Freelance Consultants operating in Lithuania ([www.consult.svv.lt](http://www.consult.svv.lt)).

The database contains the data on over 620 consulting companies and opens up the possibility for the entrepreneurs from Lithuania as well as other countries to find up to date information on the services of consulting companies and freelance consultants operating in Lithuania. Currently, information in the database is available in English and Lithuanian.

Main publications of SMEDA, such as “Business Guide”, “How to Start a Business”, “Small and Medium-sized Business in Lithuania”, “Business Financing Possibilities”, monthly Information Bulletins are also launched in the web portal so that the visitors may download them if needed.

**Reasons** It is widely recognised that the provision of business related information is crucial for successful SME sector development.

**Evaluation/results** Provision of business information to entrepreneurs is one of the measures of the Government’s SME Development Strategy. Therefore by the end of every year the implementation status of every measure is screened and certain amending actions introduced for the following year, if needed.

The easiest way to evaluate the effectiveness of the web portal is to review the attendance report, which shows that the number of visitors of the SMEDA portal is increasing regularly – starting with 40 000 visitors in the year 2000, the number increased up to 100 000 in 2002, 300 000 in 2004 and achieved 400 000 in the year 2005.

**Advantages** The evidence of the success of the measure is the number of satisfied visitors of the web portal, provided in the previous chapter. Well structured, regularly updated, easily handled, attractively presented to visitors business information in the web portal distinguish this measure among other similar ones.

**Legal basis** The Government decrees 2000 No 1119, 2002 No 1175, 2005 No 1104 on Small and Medium Business Development Guidelines

**Contact** Violeta Makauskienė, [info@svv.lt](mailto:info@svv.lt)  
Lina Stanionytė, [l.stanionyte@ukmin.lt](mailto:l.stanionyte@ukmin.lt)

### **Calendar of Statistics (Luxembourg)**

**Area:** Statistics

**Type of measure** Simplification of administrative burden

**Target definition** All businesses regardless of their activity (trade, craft, the regulated or agricultural professions)

**Description** The Luxembourg office for statistics (Statec) offers businesses and everybody who is interested a calendar of statistics. This inventory can be consulted on the Statec website, as well on the website of better regulation. The calendar of statistics points out to businesses, which statistics have to be done and what their deadline is.

**Background** New approach of a better business-oriented regulation

**Applicable since** 2006

**Contact:** M. Nico Weydert, Chef de projet « Calendrier des statistiques »  
T. 478-4280, @ : [Nico.Weydert@statec.lu](mailto:Nico.Weydert@statec.lu)

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### **One-stop shop for companies (Luxembourg)**

Area	Information (life cycle of enterprises)
Type of measure	Simplification of administrative burden
Relevant enterprises	All enterprises regardless of their activity (trade, craft, the regulated or agricultural professions)
Description	The website <a href="http://www.entreprises.lu">www.entreprises.lu</a> offers information and explains many administrative steps regarding the life cycle of enterprises.
Reasons	This e-government project has been launched in the framework of the directory plan of electronic governance. It is placed under the authority of the Ministry of Economy and developed jointly with the Ministry of Middle Classes, Accommodation and Tourism and the Ministry of Public Function and Administrative Reform.
Applicable since	End November 2004
Contact:	M. Marco Walentiny, Chef de projet « Portail à guichet unique pour entreprises », T. 478-4162, @ : <a href="mailto:Marco.Walentiny@eco.etat.lu">Marco.Walentiny@eco.etat.lu</a> M. Paul Zenners, Responsable éditorial « Portail à guichet unique pour entreprises », T. 478-4329, @ : <a href="mailto:Paul.Zenners@eco.etat.lu">Paul.Zenners@eco.etat.lu</a> Comité National pour la Simplification administrative(CNSAE) Mme Annick Hartung, Secretary of the CNSAE, T. 478-4723 @ : <a href="mailto:Annick.Hartung@cmt.etat.lu">Annick.Hartung@cmt.etat.lu</a> M. Dany Duarte, Secretariat, T. 478-4731, <a href="mailto:Dany.Duarte@cmt.etat.lu">Dany.Duarte@cmt.etat.lu</a>

### **Website [www.simplification.lu](http://www.simplification.lu) (Luxembourg)**

Area	Administrative simplification
Type of measure	Website
Relevant business	All businesses regardless of their activity (trade, craft, the regulated or agricultural professions)
Description	Launch of a website describing and informing the interested persons, notably the businesses and the administrations, on the matter of a better business-oriented regulation. By the same means businesses can complain to CNSAE. (adress: <a href="http://www.simplification.lu">www.simplification.lu</a> )
Applicable since	Beginning 2006
Contact	Comité National pour la Simplification administrative(CNSAE) M. Marc Hostert, Executif chairman of the CNSAE T. 478-4725, @ : <a href="mailto:Marc.Hostert@cmt.etat.lu">Marc.Hostert@cmt.etat.lu</a> Mme Annick Hartung, Secretary of the CNSAE T. 478-4723, @ : <a href="mailto:Annick.Hartung@cmt.etat.lu">Annick.Hartung@cmt.etat.lu</a> M. Dany Duarte, Sekretariat, T.478-4731 @: <a href="mailto:Dany.Duarte@cmt.etat.lu">Dany.Duarte@cmt.etat.lu</a>

### **Start-up information services (Sweden)**

Area: Information services for future and current entrepreneurs  
Type of measure: Toll free telephone service (Startlinjen)  
Information website with web-based tools (Företagarguiden)  
Scope: Future and current SMEs  
Description: Startlinjen (The Start Up Line)

Nutek, Swedish Agency for Economic and Regional Growth, provides the toll free telephone service Startlinjen.

Even though the service focuses on giving vital and important general information to persons who are planning on starting a business, information is also given to persons who are already running a business.

The information includes such things as how to make a business plan, budgets, registration, where to apply for permits etc. Information is also given on important contacts, where to get further information and advice.

### **Företagarguiden (The Entrepreneur's Guide)**

Nutek, Swedish Agency for Economic and Regional Growth, provides the website Företagarguiden in parallel to Startlinjen. Företagarguiden is a co-operation between around 70 different public agencies and other agents within the area of starting up a business.

The focus is on the start up process and other vital processes or requirements on a person who is starting up a business.

The website also includes different kind of tools, such as price and tax calculators, check lists within different areas of business (restaurant, taxi and e-trade), searchable data bases for permits and different types of financing and FAQ.

The website also includes a service for posting questions by e-mail, either to Nutek or any other relevant public agency partner to the project.

Reasons: Startlinjen and Företagarguiden both aim at providing important general information to entrepreneurs all in one place.  
The information given is of a general character. The idea is to give an overview of what further information the entrepreneur might need and where to find it. The entrepreneur will also have information on what has to be done in order to start up the business and how it should be done in regards to public requirements.

Background: Startlinjen

In 1993 the Swedish Government identified lack of information and involvement of a large number of agents in the start up process as a barrier for new start-ups.

The Government requested Nutek, Swedish Agency for Economic and Regional Growth, to provide a toll free telephone service (Startlinjen) in order to make available free basic and simple information and guidance on how to start a business in Sweden.

### Företagarguiden

A demand for a website, giving information to entrepreneurs on rules and requirements for different types of business forms and in different situations, had been identified.

In 2000 the Government requested Nutek, Swedish Agency for Economic and Regional Growth, to develop a website aimed at giving information to new and current entrepreneurs. The aim was to simplify the contacts between the entrepreneurs and different public agencies and also to give the entrepreneur readily available and correct information.

The information was structured according to different area topics important to entrepreneurs starting up or already running a business.

Evaluation/Results : Startlinjen

For the year 2005, the telephone service reached a number of 7750 contacts, including phone calls and questions posted by e-mail.

The share of users pleased with the service was 80% and the share of visitors who would recommend a contact with Startlinjen was 93%.

### Företagarguiden

For the year 2005, the website had 226 500 visitors and 535 000 visits.

The share of pleased users was 80% and share of visitors who would recommend a visit to Företagarguiden was 88%.

Advantages: Having services that can answer questions that cross over different areas of information, which are under the responsibility of different public agencies, simplifies the start up process for entrepreneurs.

The same is true for entrepreneurs that are developing an established business. It saves time and money to have the information gathered and presented in one place.

Applicable since: 1994 (Startlinjen) and 2000 (Företagarguiden)

Legal basis: The government's general aim for better and simplified processes for starting up and running a business.

Contact: Kalevi Pitkanen (kalevi.pitkanen@nutek.se)

### **The No-Nonsense Guide to Government Rules and Regulations<sup>4</sup> (UK)**

Area Business Start Up

Type of measure Reducing the Administrative Burden

Definition of Scope Give businesses a complete all-round perspective on the regulations that apply to them

Point businesses to relevant detail on departmental sites

Scope Aimed at businesses at the pre start, start and ongoing stages in the business development cycle.

Applicable since 2003

Applicable until Ongoing – updated yearly

Description The No-Nonsense Guide to Government Rules and Regulations in Starting and Growing a Business is a booklet aimed at budding entrepreneurs that explains about the legal and official side of starting up a business. It also

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<sup>4</sup> To view visit [www.businesslink.gov.uk/publications](http://www.businesslink.gov.uk/publications)

explains the regulations that might affect a growing business — from getting new premises to employing people. It:

- Provides clarity on regulatory requirements for those considering or about to start in business;
- Saves the budding entrepreneur time and money in getting to grips with government requirements and;
- Offers help with pre- and start-up owner/managers to maximise the benefit of any face-to-face business advice they may go on to have.

Reasons	This measure was inspired by customer demand who wanted a single reference point from which new businesses could identify what Government expects of them and how to access government sources of advice.
Background	The service exists to encourage more people to start and grow their own business successfully, to improve business performance, and to nurture a progressive culture in businesses that values the benefits to be gained from taking and acting upon advice.
Evaluation/Results	Over 400,000 copies of the guide have been distributed since 2003. It is tested for accessibility and usability and updated annually.
Advantages	The guide is unique as before its launch there had not been a single reference point from which new businesses could identify what Government expects of them and how to access government sources of advice. It is rich in signposts to more detailed information but stands alone as an overview to what government required of the new business. This no-nonsense guide was produced by the Small Business Service in conjunction with HM Treasury, Inland Revenue, HM Customs and Excise (as it then was), Department of Trade and Industry and the Department for Works and pensions.
Legal basis	None

#### **Help desk of the European Medicines Agency (EU)**

Description	An 'SME Office' has been established within the Agency with the sole remit of offering assistance to SMEs. The office aims to facilitate communication with SMEs through dedicated personnel within the Agency who will respond to practical or procedural enquiries, monitor applications, and organise workshops and training sessions for SMEs. A user guide on the administrative and procedural aspects of the pharmaceutical legislation will also be developed for SMEs at the beginning of 2006.
Applicable since	2005
Legal basis	COMMISSION REGULATION (EC) No 2049/2005 of 15 December 2005 laying down, pursuant to Regulation (EC) No 726/2004 of the European Parliament and of the Council, rules regarding the payment of fees to, and the receipt of administrative assistance from, the European Medicines Agency by micro, small and medium-sized enterprises

#### **REACH helpdesks (EU)**

Description	To assist enterprises and especially SMEs with the implementation of the new legislation, the REACH proposal foresees the establishment of national helpdesks to provide advice to manufacturers, importers, downstream users and any other interested parties on their respective responsibilities and obligations under this Regulation, in particular in relation to the registration
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of substances. These helpdesks are expected to be of greatest added value for SMEs.

Early in 2006 the European Commission initiated a project bringing together various stakeholders, aimed, primarily, at identifying the best strategy for setting up a helpdesk based on the needs of the SMEs. The final output of the project is a set of recommendations for establishment and maintenance of the REACH helpdesk, a summary of best practices in providing advice to the SMEs and a series of Euro Info Centres Case Studies.

In addition, the Commission is, in close so-operation with Member States, industry and other stakeholders, preparing technical guidance documents for industry and authorities to facilitate the implementation of the future REACH regulation. The work is done in the framework of so called REACH implementation projects (RIPs), divided to 13 subprojects covering the main processes and requirements of REACH.

Applicable since  
Legal basis

2007

Proposal for REGULATION (EC) OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH)

#### **Handbook on new EU environmental funding opportunities (EU)**

Description

With the launch of several new or significantly revised EU financial instruments for the period 2007-2013, the Commission will publish a handbook (electronic and hard copy) setting out new funding opportunities for projects supporting improved environmental compliance and performance among SMEs.

Applicable since  
Basis

2007

SME-Environment Programme

#### **Toolkits to deal with environmental impacts of a SME (EU)**

Description

Another new action of the SME-Environment Programme is the development of some handbooks containing a simple toolkit to guide step-by-step SMEs in addressing some basic environmental impact. These will include and improved energy efficiency toolkit, an air emissions toolkit, a soil and water emissions toolkit, a waste toolkit

Applicable since  
Basis

2007

SME-Environment Programme

#### **SME-Environment website (EU)**

Description

One of the new actions of the SME-Environment Programme is the launch of a new **website** hosted on Europa to become the **main source of information for SMEs on EU environmental policy**. It will be initially in **7 languages** (speaking the language of 85% of EU SMEs) , with general information on the existing and coming environmental legislation affecting SMEs, but focussing on available management tools, funding opportunities, a selection of best practises according to sectors and geographical criteria, available training, innovative tools developed under LIFE-Environment

	(LIFE III), links to national initiatives or other specific sources of information, etc.
Applicable since	2007
Basis	SME-Environment Programme

#### **Seminars on Basel II (EU)**

Description	Financial support for over 60 seminars about the subject and a publication of a guide.
Applicable since	2005/2006
Basis	BASEL II

#### **EU 19 CSR Campaign**

Applicable since	2005/2006
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pan-European awareness raising campaign

#### **EMAS Toolkit for SMES (EU)**

Description	The Eco-Management and Audit Scheme (EMAS) is the EU voluntary scheme for organizations willing to commit themselves to evaluate, improve and report on their environmental performances. The Commission has developed an EMAS SME toolkit to provide SMEs with an easy step-by-step explanation to reach registration with the EU Eco-Management and Audit Scheme. In 2007 the EMAS SME-toolkit will be translated and available free of charge in all EU languages as part of the SME-Environment Programme.
Applicable since	1998

#### **SME Energy Efficiency Toolkit (EU)**

Description	The Energy Efficiency Toolkit for SMEs proposes a step by step procedure that evaluates energy consumption and costs in an organization. It identifies losses and suggests improvement to achieve the highest possible level of energy efficiency. This toolkit was developed on the basis of experience gained through the implementation of EMAS. Energy is one of the key issues of EMAS. The toolkit gives valuable information for companies to improve energy efficiency whether or not they have an environmental management system.
Applicable	since 2004

## Early evaluation of regulatory effects on small businesses

### Impact Assessment (Lithuania)

Area	Legislation
Type of Measure	Methodology on the estimation and evaluation of administrative burdens on businesses
Scope	The methodology is applied to evaluate the administrative burden carried by any business subject
Description	<p>According to the methodology, the administrative burden is the expenses carried by the business subjects, who have to implement their duties envisaged in the legal acts, such as to provide information to municipal or government institutions on their activities and etc. The methodology can be used for ex-post and for ex-ante evaluation of legal acts.</p> <p>According to this methodology taxes, levies and fees are not the subject of the administrative burden except the expenses charged for the service of public institution in order to carry out requirements to provide necessary information. The methodology defines what expenses concludes the administrative burden and provides the method of determination of the administrative burden</p>
Reasons	The measure is inspired by business associations. The measure was introduced in order to facilitate small and medium business and to reduce red tape.
Applicable since	May 2006
Evaluation/results	The methodology is under the probation phase
Legal basis	The order of the Minister of Economy, No 4-152, May 2, 2006

### Impact assessment and analysis proceedings of flows (Luxembourg)

Area	Legal and regulementary texts
Type of measure	Impact assessment
Relevant business	All businesses regardless of their activity
Description	<p>At the very beginning of all legal and regulatory business-related drafting, administrations ministries have to fill in the impact assessment form. The form concerns: the objective of the legal drafts, the direct recipient of the project, the impact on businesses, the exemption criteria and administrative proceedings, the impact on individuals, the impact on the administration, the better regulation analysis criteria, miscellaneous.</p> <p>Every time a legal draft has an impact on businesses, the impact assessment form is assessed by the CNSAE secretariat. Within the ex-ante assessment framework, consequences and burdens resulting mainly from new legal texts that may occur to enterprises are concisely analyzed. A notice is worked out by the secretariat of the CNSAE, if need be recommendations on the text concerning the administrative burdens.</p> <p>The impact assessment form and the regulation will be analyzed in the perspective of a better regulation by means of applying criteria of “better ruling” such as legibility understanding, codification, consolidation, restructuring, concise definitions, degree of detail, exemptions, frequencies, European and international harmonization, on-line proceedings (e-government) and the operating methods that shall comply with data processing technologies and needs in the matter of e-government.</p>

	While transposing a European draft into national law, it should be determined if the principle “nothing else but the entire directive” will prevail or not.
Applicable since	November 2006
Legal basis	Governmental decision of 25 August 2006
Contact	Comité National pour la Simplification administrative(CNSAE) M. Marc Hostert, Executif chairman CNSAE T. 478-4725, @ : <a href="mailto:Marc.Hostert@cmt.etat.lu">Marc.Hostert@cmt.etat.lu</a> Mme Annick Hartung, Secretary of the CNSAE T. 478-4723, @ : <a href="mailto:Annick.Hartung@cmt.etat.lu">Annick.Hartung@cmt.etat.lu</a>

#### **Impact Assessment SMEs (Romania)**

Area	SME sector
Type of measure	Legal provision regarding SME development
Definition of Scope	Supporting SME sector
Scope	To realize the proper evaluation of the economic impact on small and medium sized enterprises sector related with legislative initiatives; To perform cost - benefices analyses concerning normative acts in force, major problems being identified on implementation, and forwards to GIL's president proposals, accordingly; To forward proposals to specialized direction from National Agency for Small and Medium Sized Enterprises and Co-operation in order to carry out surveys with regard to impact of the normative acts; To formulate proposals for completion of legislation with impact on small and medium sized enterprises sector, based on conclusions of the performed surveys; To draw up a timetable for thematic surveys for small and medium sized enterprises and look after their results; To request from specialized institutions major impact studies, in case that surveys results revealed that necessity; To formulate opinions regarding the implementation of the survey's results, which are forwarded to GIL's president;
Description	The Group for the economic impact assessment on the legislation regarding small and medium sized enterprises, named as GIL, is set as an inter-institutional organism for dialog without legal personality onto National Agency for Small and Medium Sized Enterprises and Co-operation and it carry on its activity in accordance with present Regulations.
Reasons	To realize the proper evaluation of the economic impact on small and medium sized enterprises sector related with legislative initiatives; To perform cost - benefices analyses concerning normative acts in force, major problems being identified on implementation, and forwards to GIL's president proposals, accordingly; To forward proposals to specialized direction from National Agency for Small and Medium Sized Enterprises and Co-operation in order to carry out surveys with regard to impact of the normative acts;
Evaluation/Results	Meetings with the private sector and a few improvements in private sector regulation.
Available since	2004
Legal basis	Law no 346/2004 and President Order no 240/2004

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### Impact Assessment (Slovakia)

Area Legislative process

Type of measure Reduction of the negative impacts of newly incorporated national legislation on businesses environment

Definition of Scope A general rule

Scope All businesses

Description Each new or amended law has to be screened whether it has any direct or indirect impact on business environment. If so, it has to contain Business impact assessment (BIA) which has to be elaborated by the authority submitting the given piece of legislation and evaluated by the Council for business environment and consecutively by the Ministry of Economy. Only after such evaluation the new legislation can be presented to the government meeting. The conclusions of the Council and Ministry are not binding for the government, but in case of serious objections they have to be taken into account.

Reasons The main goal of this measure is to influence each authority submitting new legislation to take into account the possible impacts on business environment, both administrative and financial burdens to enterprises.

Background Slovakia as a new EU member country and country coming through very serious reforms almost in all economic and social sectors produces a number of new laws, either entirely new ones or just amendments to already existing laws. In many cases these new laws or amendments have a direct or indirect impact on the business environment. Consequently, it is necessary, as early as at the preparatory stage of new legislation, to take into account all possibilities to eliminate negative impacts on the business environment.

Advantages BIA of the newly incorporated legislation during its preparation phase can lead to the elimination of useless burdens coming from that new legislation. It increases as well the awareness of all the people and institutions involved in this process about the necessity to deal with these important issues. This measure is especially applicable in the new EU member countries as they are in the process of harmonisation of their legislation.

Applicable since Autumn 2006

Contact Juraj Majtan, Slovakia, [majtan@profesor.sk](mailto:majtan@profesor.sk)

### Impact Assessment (Sweden)

Area General

Type of measure Small business cost compliance impact assessment

Scope Used in all policy areas having an effect on the conditions for small business. Used by Committees/Commissions of Inquiry, Government Offices and Independent Regulators when developing new or changed regulation which are “the regulatory chain” in Sweden.

Description The IA is based on twelve questions, which are used by regulators when developing new or changed regulations.  
 The questions are:

1. What is the problem to be solved by the regulation and what happens if a regulation isn't introduced?
2. Are there any alternative solutions?
3. Which administrative, practical or other measures must the small businesses take by consequence of the regulation?
4. How much time would be needed for small businesses to comply with the regulation?
5. Would the regulation lead to additional costs for wages, other expenses or stress resources for small businesses?
6. Can the regulation distort competition to the disadvantage of small businesses or otherwise decrease their competitiveness?
7. Will the regulation in any other aspects affect small businesses?
8. Is it possible to control the compliance of the regulation, and how will the effects of the regulation on small businesses be observed and reviewed/scrutinized?
9. Should the regulation be in force only for a limited amount of time to prevent possible negative effects on small businesses?
10. Are particular concern needed for small businesses when the coming into force of the regulation is considered?
11. Are there any special measures of information needed?
12. How has necessary consulting with business and authorities concerned been done and what significant points of views have been put forward?

When carrying out the regulatory impact analysis the authority/ministry shall to the extent it is needed consult representatives of business and authorities particularly concerned."

#### Background

At the late nineties a Committee of Inquiry proposed that the Government established a Better Regulation Unit and a tool for improving the conditions for small business in Sweden.

#### Evaluation/Results

The checklist has now been in use for about 7 years. Independent regulators, like agencies, claim that the use of the checklist has proved to be valuable as a tool to take into account the needs of small business early in policy developing process. The checklist is also used by Government Offices when developing new laws and the results of the IA are published in the Bills presented to Parliament.

The use of the checklist indicated that only work on new or changed regulations wasn't enough and therefore more initiatives were needed, in particular to address the burdens of existing regulations. This work has thus since 2004 been reinforced by a rolling programme for simplification and measurements of companies administrative burdens. Targets for reduction have been set in the tax area and for the annual accounts law. More targets are to be set for the most important areas like environment, labour market regulations and statistics.

A new impact assessment method, with a larger scope, is under development, burdens on SMEs will however remain a key issue.

#### Applicable since

Beginning of 1999

#### Legal basis

Ordinance (1998:1820)

#### Contact

Henrik Wingfors (henrik.wingfors@industry.ministry.se)

### **Small Firms Impact Test (UK)**

Area	Admin burden and cost reduction of new regulations
Type of measure	Impact assessment
Scope	All SME's – especially at the smaller end
Description	The Small Firms Impact Test (SFIT) is a mandatory requirement as part of the Regulatory Impact Assessment (RIA) process. The government's manifesto commitment in 2001 ensured the 'think small first' principle would be followed as part of UK policy development. The SFIT is intended to provide sufficient guidance for policymakers, to confidently establish impact on small businesses.
Background	There are about 4.3 million enterprises in the UK – 99% of them are small. Small enterprises and self-employed sole traders represent well over half of private sector jobs and make up 56% of UK turnover. In contrast there are only 7000 firms employing more than 250 people. Small firms, unlike large firms, seldom have time or resources to devote to responding to government consultations. Proportionally very few are members of associations. It is also the case that small businesses' ability to adapt to new or changed regulatory requirements can be limited. For most, the immediate priority is simply to stay in business. Good policy making demands, therefore, that the impact of policy proposals on small businesses are fully worked through and considered before implemented. High compliance levels with new or changed requirements are unlikely to be achieved unless full account is taken of the practicalities confronted by small business people. A “one-size fits all” approach to regulatory or policy problems is often unlikely to be appropriate.
The SFIT was a recommendation to Government by the Small Business Council in the 2002 Report.	
Evaluation/Results	Over 90% of all Regulatory Impact Assessments now contain a Small Firms Impact Test.
Applicable since	2003
Information	<a href="http://www.sbs.gov.uk/SBS_Gov_files/regulations/SmallFirmsImpactTest.pdf">http://www.sbs.gov.uk/SBS_Gov_files/regulations/SmallFirmsImpactTest.pdf</a>

## General activities / Other measures

### Law on administrative control (Bulgaria)

Area:	Administrative regulation and administrative control of business activities
Type of measure:	Exemption: facilitating the administrative regulations and limitation of the administrative control under the business activity
Scope:	All SMEs
Description:	The purpose of the law is to limit the administrative regulation and administrative control over businesses thus facilitating and encouraging business activities.
Background:	The long delay in political and economic reforms in Bulgaria in the 1990s resulted in a serious institutional and legal deficit. Government efforts in this respect have mainly been focused on alleviating and reducing the number of licensing and registration regimes. The law has been enacted according to recommendations of European Commission for establishment of legislation for to reduce administrative burdens. According to these requirements and considering the necessity of improving the business environment, government inspected current legislation. In 1999 the resolution of the Council of Ministers aimed at facilitating the national legislation concerning regulation.
Description:	<p>1) In previous legislation there were 21 legal definitions for licenses, permissions and information that were similar but not identical and often led to inconsistencies, misunderstandings and inefficiencies in state and municipal administrations. This law resolves this problem.</p> <p>2) The law limits the requirement to circumstances which are recorded in public register. Where certain circumstances have been certified by another authority and have been recorded in a public register, the administrative authority may not require that the said circumstances be proven in any manner other than through presentation of a declaration in writing.</p> <p>3) Upon administrative regulation and administrative control over economic activity, the state bodies and the bodies of local self-government may not impose requirements, limitations and encumbrances which lead to restriction of competition.</p> <p>4) Upon exercise of the powers thereof, the administrative authorities shall be obligated to afford in an appropriate manner constant and unconditional access to all administrative acts and blank forms, as well as to render assistance for completion of documents.</p>
Applicable since:	2003
Legal basis:	Law on the reduction of the Administrative regulation and Administrative Control of business activity.

### SME's survey concerning the perception of businesses (Luxembourg)

Area	General
Type of measure	Administrative simplification
Scope	SME's
Description	Telephone survey within nearly 500 SME's (with at least 2 employees) to assess the perception of businesses faced with obligations and administrative proceedings.

	The survey points out the SME's perception of the actual economy situation in Luxembourg and gives the Government the possibility to channel the future work relative to a better business-oriented regulation.
Applicable since	December 2005
Applicable until	January 2006
Contact	Comité National pour la Simplification administrative(CNSAE) M. Marc Hostert, Executif chairman of the CNSAE T. 478-4725, @ : <a href="mailto:Marc.Hostert@cmt.etat.lu">Marc.Hostert@cmt.etat.lu</a> Mme Annick Hartung, Secretary of the CNSAE T. 478-4723, @ : <a href="mailto:Annick.Hartung@cmt.etat.lu">Annick.Hartung@cmt.etat.lu</a> M. Dany Duarte, Secretariat T. 478-4731, @: <a href="mailto:Dany.Duarte@cmt.etat.lu">Dany.Duarte@cmt.etat.lu</a>

### **Reform company law (Austria)**

Area	Company law (trade regulations, Gewerbeordnung)
Type of measure	Comprehensive reduction of administrative duties
Scope of definition	All businesses but profitable esp. for small enterprises.
Scope	Commercial business (exempted are businesses that are typically big, i.e. banks and insurance companies).
Applicable sine	2002.
Description	Comprehensive reduction of administrative duties, simplifying in particular the establishment of small businesses: 1) All trades to be registered with a regional authority (Bezirksverwaltungsbehörde) 2) One stop shop in combination with increased use of e-governments 3) Simplification of access to crafts 4) Unified list for regulated trades (§ 94); 5) Commerce, commercial agents become a free trade; 6) New rules for bankruptcy as an obstacle to establishing a trade, possibility of a second chance for honest entrepreneurs who failed; 7) Simplified granting of requests for later closing times for restaurants, bars etc.; 8) Abolishing of outdated and complicated rules (e.g. for undertakers, snack bars...) 9) Simplification of the organisation of audits and controls.
Background	A study that analysed the results of the reform found that the simplification resulting from the reform had increased interest in start-ups. The aim of the reform was to simplify entrepreneurial activities by reducing unnecessary bureaucratic obstacles.
Advantages	Systematic reduction of administrative costs for companies which in particular benefits SMEs. Targeted analysis of results by an comprehensive follow-up study.
Legal basis	Federal law reforming the trade regulations (1994), the law concerning occupational education (Berufsausbildungsgesetz), the law for the protection of consumers (Konsumentenschutzgesetz), the start-up promotion act (Neugründungs-Förderungsgesetz) and the law on exchange of employees (Arbeitskräfteüberlassungsgesetz), (BGBl. I Nr. 111/2002).
Contact	MMag. Stefan Trojer; <a href="mailto:stefan.trojer@bmwa.gv.at">stefan.trojer@bmwa.gv.at</a>

### **Finicia Programme (Portugal)**

Area	Access to Finance for early stages Creation of regional alternative markets
Type of measure	Cooperation with cross competences for supporting innovation and the emergency of start ups
Definition of Scope	Companies dimension, innovative activities, investment amount and limits for public risk share
Scope	Start Ups and SME
Applicable since	April/2006
Applicable until	End 2007
Description	IAPMEI innovative role is to: a) Bring together, in Regional Platforms, the demand and supply side. This Regional Platforms aims to encourage innovation and entrepreneurship and contribute for easy technology transfer. The platforms include (demand side) Universities, Incubators, Development Agencies and other regional partners and (supply side) Venture Capital Companies, for finance and support the emerging of Start Up companies; b) Create procedures and standard documents (Kit FINICIA) for reducing transaction costs, for both entrepreneurs and Venture Capital Companies; c) Helping to develop an informal venture capital sector, by creating a co-investment scheme for Business Angels in a country where BA networks are still emerging; d) Share risk with the financial institutions (Mutual Guarantee Companies/Banks and Venture Capital Companies), using two public funds: the Venture Capital Syndication fund and the Counter Guarantee fund.
Reasons	Lack of finance for start ups; Low support of innovation; Low level of cooperation between universities and venture capital companies
Background	Lisbon Strategy Need to create a awareness for entrepreneurship, innovation culture and to support the emerging of start ups
Evaluation/Results	New cooperation process with universities, companies and venture capitalists
Advantages	New approach for finance innovation and start ups, for reducing transaction costs in small businesses
Legal basis	There are no new laws. The Programme is a partnership with the Portuguese SME Agency (IAPMEI), financial institutions and universities, supported in two public risk share funds

### **Benchmarking Tool (Portugal)**

Area	Benchmarking tool (Financial, Management, Excellence, Manufacturing, Marketing, Environment & Energy, Health & Safety, Logistic & Transport)
Definition of Scope	Preferably to SME in the industrial, trade, services and building sectors.
Description	Benchmarking and Best Practices <a href="http://www.iapmei.pt/iapmei-bmkindex.php">http://www.iapmei.pt/iapmei-bmkindex.php</a>
Reasons	This measure has been introduced to promote the competitiveness and innovation of SME

Background	Following a challenge through the European Commission to promote benchmarking tools among the SME;
Evaluation/Results	- Portuguese Benchmarking Index; - Benchmarking Advisers network;
Advantages	Introduction of benchmarking tools for SME competitiveness improvement and best practices approach in Portugal.
Applicable since	1999

#### **Facilitator of access to finance to Portuguese SME's (Portugal)**

Area	SME access to finance
Type of measure	Support of SME's facilitating its access to finance. In most cases, a bank benefits from a guarantee issued by a Mutual Guarantee Society enabling it to lend to the SME. Other kinds of guarantee beneficiaries are also treated by the Scheme.
Definition of Scope	All SME's in most industries may be supported. Some industries are excluded on the basis that public money has not been paid in the Scheme to support them (as is the case of agriculture right now). The Scheme works nationwide. Single people with no economic activity are excluded from support.
Scope	Criteria based on SME sustainability (it is not a programme or support to SME's facing severe economic or financial difficulties).
Applicable since	September 1994.
Applicable until	There is no deadline.
Description	The Scheme is based on a network of branches of three Mutual Guarantee Societies, which are present in 8 different country locations. The holding company (SPGM) is located in only one place, being responsible for the Counterguarantee Fund management, apart from also supplying a diversified range of services as a shared-service platform (accounting, reporting, finance, legal, IT, <i>etc.</i> ). The Portuguese SME Agency – IAPMEI – is the leading entity behind the Guarantee Scheme, being the main shareholder of SPGM.
Reasons	In comparison to other European countries the Portuguese authorities felt that a support to SME's to access finance was missing. This explains why in early 1990's IAPMEI started to evaluate different scenarios to establish a Guarantee Scheme in the country.
Background	The Guarantee Scheme has added a very effective support to SME's. Until then most SME's could benefit from some public grants and non-refundable subsidies but access to finance was rather difficult. Also the increasing international competition has been considered as relevant enough.
Evaluation/Results	The Scheme has overcome most of forecasted and anticipated activity figures, reached more than 400 million Euro issued guarantees by 2005 year-end. This explains the big interest in the Scheme which can be noticed from the viewpoint of banks (main guarantee beneficiaries) and SME's. The number of banks wanting to sign special protocols with the Scheme has been increasing very rapidly. Also the number of banks that want to become shareholders of the Mutual Guarantee Societies and their own stake are both increasing very fast. Banks representing approximately 3 quarters of SME lending participate in the Guarantee Scheme as Mutual Guarantee Societies

	shareholders. The number of SME's entering into the Scheme has also reached impressive numbers(close to 2000).
Advantages	Without the existence of the Portuguese Mutual Guarantee Scheme a big number of SME's would not have had access to finance. One can estimate that more 800 million Euro SME loans have been guaranteed within the Scheme until the end of 2005. Their businesses would not have been able to grow as fast as they have. The number of sustainable jobs would have also been smaller. It is estimated that around 57 thousand jobs have been indirectly supported by the Scheme by 2005 year-end.
Legal basis	SPGM (holding company), the Counter Guarantee Fund have been established by law. The Mutual Guarantee Societies (three nowadays) are based on a legal framework, which make it clear that they are a kind of a bank, being thus submitted to the central bank supervision and authority.

### **Inofin (Portugal)**

Area:	Access to Finance for SME
Type of measure:	Public Risk Sharing and Public Cooperation with the finance system
Definition of Scope:	<ul style="list-style-type: none"> <li>- Company dimension and performance</li> <li>- Cooperation with financial and non-financial institutions</li> <li>- Limits for public risk share</li> </ul>
Scope:	SME along their life cycle
Description:	<p>IAPMEI's innovative role is to:</p> <ul style="list-style-type: none"> <li>• Design Access to Finance Programmes using public funds for public risk sharing in cooperation with financial and non-financial institutions: <ul style="list-style-type: none"> <li>- FINICIA Programme, for start up innovative businesses;</li> <li>- FINCRESCE Programme, for SME growth;</li> <li>- FINTRANS Programme, for buy outs.</li> </ul> </li> <li>• Structure demand and supply side in each one of these programmes, aiming to: <ul style="list-style-type: none"> <li>- Help develop an informal venture capital sector (FINICIA Programme);</li> <li>- Build an internet platform for listing SME high flyers (FINCRESCE Programme);</li> <li>- Inform about opportunities in Mergers &amp; Acquisitions (FINTRANS Programme).</li> </ul> </li> <li>• Provide information for SME and Entrepreneurs: <ul style="list-style-type: none"> <li>- How to finance new innovative businesses (FINICIA Programme);</li> <li>- How to reduce the Basel II access to finance constraints (FINCRESCE Programme);</li> <li>- How to finance a buy out operation (FINTRANS Programme).</li> </ul> </li> </ul>
Reasons:	Lack of finance for innovative start ups; Lack of information, Credit enhancement, Access to equity markets.
Background:	EU Lisbon Agenda; Portuguese Technological Plan
Evaluation/Results:	Cooperation process with universities, venture capitalists, mutual guarantee companies and banks.
Advantages:	<p>Implementation by private organizations</p> <p>Providing links between SME and investors</p> <p>Public risk sharing</p>
Applicable since:	April/2006

Legal basis: The Programme is a partnership with the Portuguese SME Agency (IAPMEI), financial and non financial institutions, supported in two public risk share funds.

**Pilot project: One-stop-shop for recruitment (Turkey)**

Area	Services by the Ministry of Labour and Social Security and the connected institutions under this Ministry. Briefly, the Centre executes all procedures related to recruiting an employee. It is planned to apply the structure nation wide in association with governorships.
Type of measure	One stop shop for recruiting employees.
Description	<p>This pilot project is organised in Ankara's Organized Industrial Zone (OSTIM), an area with 5.000 enterprises employ nearly 40.000 staff. It is planned to be disseminated in more than 100 organized regions all over the country. The one stop shop takes care of all procedures related to recruiting an employee. Thus it will be sufficient to hand in all documents related to Ministry of Labour and Social Security (SSK, ISKUR, ISGÜM, BAG-KUR, CASGEM and Ministerial Documents) to this centre. In this sense;</p> <ul style="list-style-type: none"><li>* Related to the Ministry Labour and Social Security; operations connected to business registration, business licence and licence to operate, advisory services on occupational health and safety.</li><li>* Related to Social Insurance Institution; e-report operations, taking the recruitment reports of insured person and paying insurance allowances</li><li>* Related to Turkish Employment Institution; receiving the job applications, paying the unemployment insurance and loss of job compensations, operations on the request of employers for employees</li><li>* Related to Social Security Institution for Craftsmen, Artisans and other Self Employed (Bağ-Kur); insuring operations, advisory services, salary and health service operations of people which are insured by Bağ-Kur</li><li>* Related to Labour and Social Security Training and Research Center (CASGEM); receiving applications on training for the following issues, labour life, social security, occupational health and safety, first aid, total quality management and productivity are being executed by this centre.</li></ul>
Background	It has been found that an employer has to get into communication with more than one institution, give many and duplicated documents including many duplicated information to these institutions as a result of recruiting the first employee project. Also, the services that are taking from the different departments of Ministry of Labour and Social Security was causing time loss.
Applicable since	15.10.2005
Legal basis	There is no any law for establishing this centre. It is opened by making a small regulation under the general law.
Contact	<p>Kazım Yıldırım Phone :+90312 386 13 51-52 Fax :+90312 386 14 25 E-Mail:kazimorhun@yahoo.com</p>

### **Capacity building seminars (EU)**

Description	Organisation of a first series of capacity building seminars in the Member States in 2007 to start building a network of environmental experts in business support organisations (Business associations/Chambers of Commerce/Euro Info Centres/Sectoral or district organisations) at regional/local level to assist SMEs. The Commission with the Member States will ensure that by 2008 in every European region, close to SMEs, a trained environmental cell exists, able to provide valuable assistance to SME. Trained local experts which enjoy SME's trust, should provide SMEs with adequate information on the environmental legislation they have to comply with, on the opportunities of a good environmental management, on waste prevention, resource efficiency, energy efficiency, on available initiatives and programmes, on the sources of funding for investments on environmental technologies or eco-innovation, etc
Basis	SME Environment Programme
Applicable since	2007

### **EMAS easy (EU)**

Description	<p>The traditional ways of quality and environment management tools do not always fit the reality of micro- or small companies. The EMAS Easy approach addresses this problem by offering a simplified way to implement the EU's Eco-Management and Audit Scheme in SMEs by lowering bureaucracy, the barriers of know-how and consulting and certification costs. National pilot projects for the dissemination of the EMAS Easy model were started in December 2004 in five countries: Estonia, Hungary, Latvia, Lithuania and Poland, with the "EMAS capacity building in the new Member State" project. 25 experts were selected among environmental consultants in each country to carry out the programme in new Member States SMEs and in each country at least 5 trainings seminars have been organised to train them. All received their diploma and 6 consultants emerged from the group as having enough skills and understanding to be able to provide training to other consultants.</p> <p>The key learnings of the project show that EMAS easy brings significant advantages to small SME's :</p> <ul style="list-style-type: none"><li>• It takes 150% less effort in implementing in the SME,</li><li>• It costs 20 % of regular verification and certification procedures,</li><li>• It uses 3 times less individual consulting effort,</li><li>• Experienced EMS consultants can assimilate the concept in 4 days</li></ul>
Applicable since	2004
Basis	EMAS Easy – Pilot project for the implementation of EMAS in very small SMEs