

Enterprises in Europe - does size matter?

Manfred Schmiemann

- Micro enterprises (employing less than 10 persons) account for about nine out of ten enterprises, almost three out of ten jobs, and just over one-fifth of value added in the EU.
- Almost half of the small enterprises in the EU face difficulties in mobilising human resources, thus holding back innovation efforts.
- SMEs that utilise e-commerce use it to a similar extent as large enterprises for e-purchases and e-sales.
- SMEs that offer training to their employees report participation rates that are similar to those for large enterprises.

What are SMEs?

A Commission Recommendation (COM(96) 261 final) from 3 April 1996 provides a definition of small and medium-sized enterprises (SMEs), namely¹:

- Micro-enterprises: employ fewer than 10 persons;
- Small enterprises: employ fewer than 50 persons and have either an annual turnover not exceeding 7 million EUR, or an annual balance-sheet total not exceeding 5 million EUR;
- Medium-sized enterprises: employ fewer than 250 persons and have either an annual turnover not exceeding 40 million EUR, or an annual balance-sheet total not exceeding 27 million EUR;
- Various rules on enterprise independence, whereby SMEs that are controlled by larger enterprises should not qualify for aid directed at independent SMEs.

The Recommendation foresees adaptation, and in 2001 the Enterprise Directorate-General of the European Commission made a proposal to increase the level of the financial thresholds. The proposal did not foresee any change to the size class thresholds in terms of employment. However, special attention was given to reflecting on the definition of micro-enterprises so that this group would include all enterprises, whatever their legal status (thus including for the first time many family and craft enterprises in the definition). The main proposals are set out in a new draft Recommendation that closed its second consultation phase in September 2002. For more information, consult: http://europa.eu.int/comm/enterprise/consultations/sme_definition/index.htm.

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¹ It should be noted that for the purpose of presenting statistical information these guidelines are usually adapted such that the following mutually exclusive size class groupings are created based on employment: micro (less than 10), small (10-49), medium (50-249) and large (250+).

Statistics
in focus

INDUSTRY, TRADE
AND SERVICES

THEME 4 – 39/2002

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SMEs in the economy

At the Lisbon European Council in March 2000, the European Union set itself an ambitious goal "to become the most competitive and dynamic knowledge-driven economy in the world" by 2010. Enterprise policy is a key area that will play a major role in setting the conditions for this objective to be met. In particular, the promotion of small and medium-sized enterprises (SMEs) is thought to be fundamental in fostering an environment that encourages economic growth and job opportunities.

Before the end of 2002, Eurostat plans to release a publication entitled "SMEs in Europe - competitiveness, innovation and the knowledge-driven society". It is due to be released in English and will be approximately 50 pages long. It will focus on presenting a snapshot of the structure, conduct and performance of SMEs in the EU and will provide information that helps track the EU's drive towards the goals set at the Lisbon summit.

The present "Statistics in Focus" uses information that was extracted from Eurostat's reference database (NewCronos) during the third week of September 2002. It includes data from a variety of sources (see page 7 for methodological notes) and provides an example of the type of information that is to be included within "SMEs in Europe - competitiveness, innovation and the knowledge-driven society".

Main indicators

SMEs play a major role in the European Union's business economy (see Figure 1 and Table 1), accounting for approximately two-thirds of employment and 60% of value added in the EU.

Figure 1: Breakdown of main indicators in the EU's business economy by enterprise size class, 2000 (% share of total)

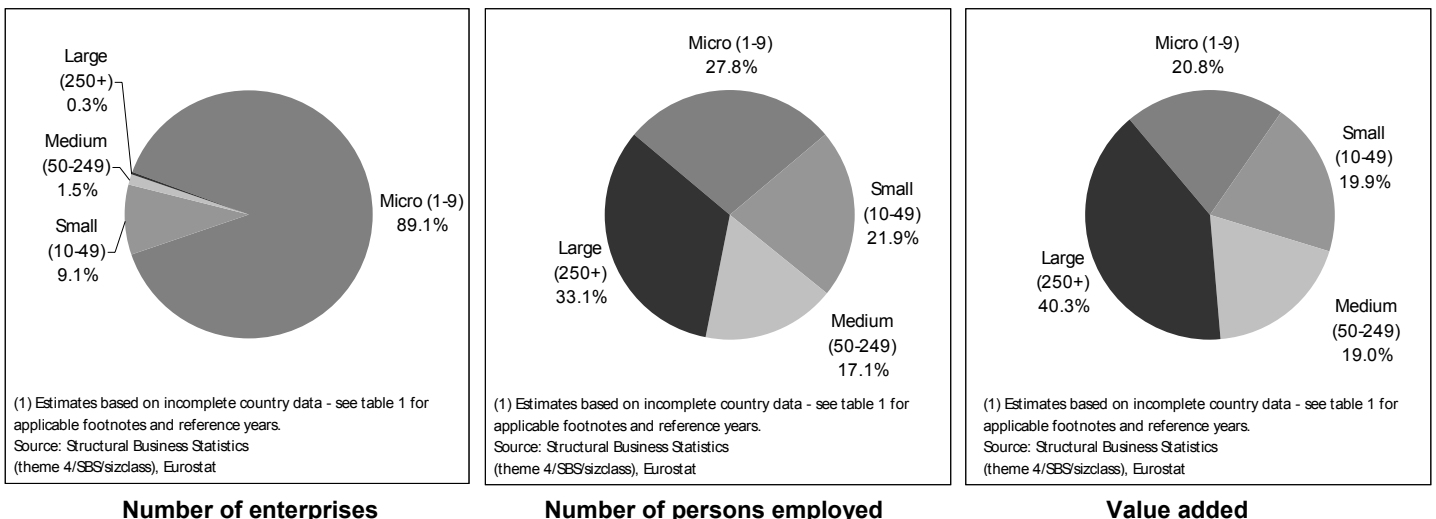


Table 1: Breakdown of main indicators in the business economy by enterprise size class, 2000 (% share of total) (1)

	B (2)	DK (3)	D (4)	EL	E (5)	F (2)	IRL	I	L	NL (6)	A (2)	P (7)	FIN	S (8)	UK	NO (9)
Number of enterprises																
Micro (1-9)	92.1	79.7	81.4	:	93.0	92.1	:	94.9	:	91.3	83.2	93.0	90.2	93.3	85.5	:
Small (10-49)	6.7	16.4	15.5	:	6.2	6.7	:	4.5	:	7.3	14.2	5.9	8.1	5.6	12.2	:
Medium (50-249)	1.0	3.2	2.6	:	0.7	1.1	:	0.5	:	1.1	2.2	1.0	1.5	0.9	1.9	:
Large (250+)	0.2	0.7	0.5	:	0.1	0.2	:	0.1	:	0.3	0.4	0.1	0.2	0.2	0.4	:
Number of persons employed																
Micro (1-9)	30.0	13.9	19.1	:	40.6	24.5	:	47.8	:	22.3	22.4	43.4	22.5	28.0	21.7	25.5
Small (10-49)	21.4	23.8	22.5	:	24.4	21.2	:	21.9	:	24.3	24.2	21.3	18.4	19.0	18.1	24.4
Medium (50-249)	15.3	23.5	19.5	:	14.8	16.6	:	12.5	:	14.9	20.4	17.3	17.6	16.1	15.3	18.9
Large (250+)	33.3	38.8	39.0	:	20.3	37.7	:	17.8	:	38.5	33.0	18.0	41.5	36.9	44.9	31.1
Turnover																
Micro (1-9)	24.3	11.8	10.1	:	27.8	20.4	:	30.5	:	:	16.5	32.5	15.3	19.6	16.2	:
Small (10-49)	22.9	18.5	16.9	:	24.9	20.4	:	23.7	:	:	21.6	22.5	15.4	19.2	16.7	:
Medium (50-249)	19.3	22.7	20.5	:	19.4	17.6	:	17.5	:	:	24.6	21.6	18.3	18.8	17.4	:
Large (250+)	33.4	47.0	52.5	:	27.9	41.6	:	28.3	:	:	37.2	23.4	51.0	42.5	49.8	:
Value added																
Micro (1-9)	19.0	13.1	8.5	:	30.0	19.5	:	32.5	:	:	16.7	30.6	17.5	20.1	20.9	:
Small (10-49)	20.9	20.7	16.4	:	23.9	19.1	:	23.4	:	:	21.7	20.0	15.6	17.7	20.0	:
Medium (50-249)	18.7	22.7	20.6	:	18.6	16.9	:	16.6	:	:	21.9	20.7	16.2	17.8	18.3	:
Large (250+)	41.4	43.5	54.5	:	27.4	44.5	:	27.4	:	:	39.7	28.6	50.7	44.4	40.8	:

(1) Activity coverage is NACE Sections D, F, G, H, I and K. (2) 1999. (3) 1999; NACE Sections D and F. (4) 1999; NACE Sections D, F, G and H; value added, also excluding NACE Section G.

(5) 1999; NACE Sections D, G, H and K. (6) 1999; NACE Sections F, G, H, I and K. (7) 1999; number of enterprises excluding NACE Section F. (8) 1998. (9) 1999, excluding NACE Section F.

Source: Structural Business Statistics (theme 4/SBS/sizclass), Eurostat

Europe's competitiveness is strongly linked to its position in innovation, the diffusion of information and communication technologies (ICT) and the level of training and education received by its workforce. Many economic commentators agree that successful enterprises in the modern economy have developed through the application of knowledge and the generation of intangible assets. The exploitation of intangibles, such as R&D and proprietary know-how, intellectual property, workforce skills, supply networks and brands are just some of the factors that are thought to play an increasingly important role.

Research alone does not guarantee that innovation will take place. In order for it to benefit society at large, inventions need to be applied or brought to market and diffused across different economic sectors. One of the most dramatic changes in this respect has been the pace of technological change. The introduction of ICT has considerably increased access to a wider knowledge base, as well as creating market opportunities and leading to more varied forms of industrial organisation due to lower transaction costs

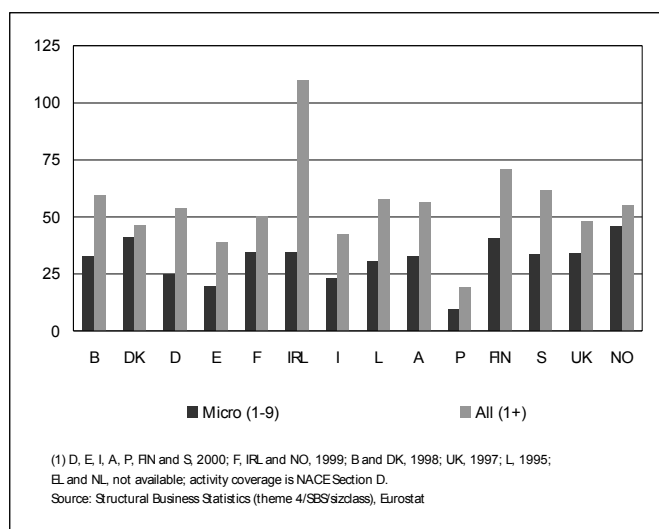
(for example, networks of SMEs that have the possibility to pool their talents and combine the advantages of small-scale, local presence, with benefits of economies of scale and scope).

Investment in human capital, through education and training, has led to a more highly qualified workforce. The notion of *lifelong learning* covers educational activities at any time of life in schools, tertiary education (universities), vocational training centres, as well as the workplace and the home. If European business is to become more competitive its workforce needs to constantly evolve, so that new skills are acquired to meet demand from strategic and rapid growth sectors of the economy.

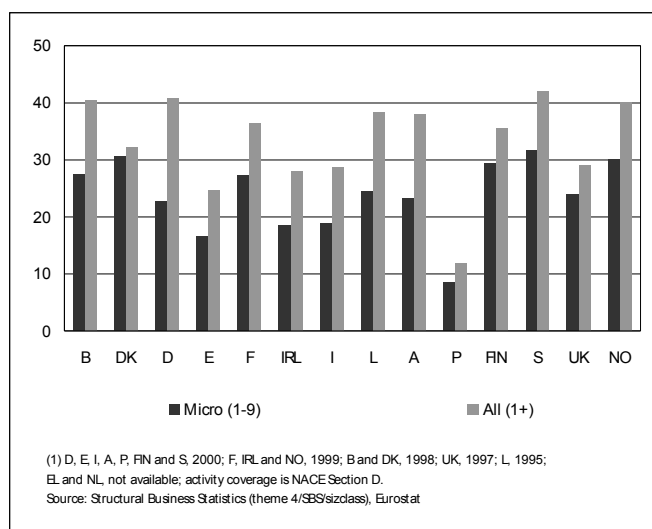
Whilst there are many opportunities for SMEs to flourish, there are a number of problems that are thought to hinder their business development and may therefore slow economic growth and employment creation. These include risk adverse attitudes from providers of finance, underdeveloped skills in management and limited access to flows of information.

Labour productivity and personnel costs

Figure 2: Competitiveness indicators in the manufacturing economy, comparison between micro and all enterprises, 2000 (1)



Apparent labour productivity
(thousand EUR per person employed)



Average personnel costs
(thousand EUR per employee)

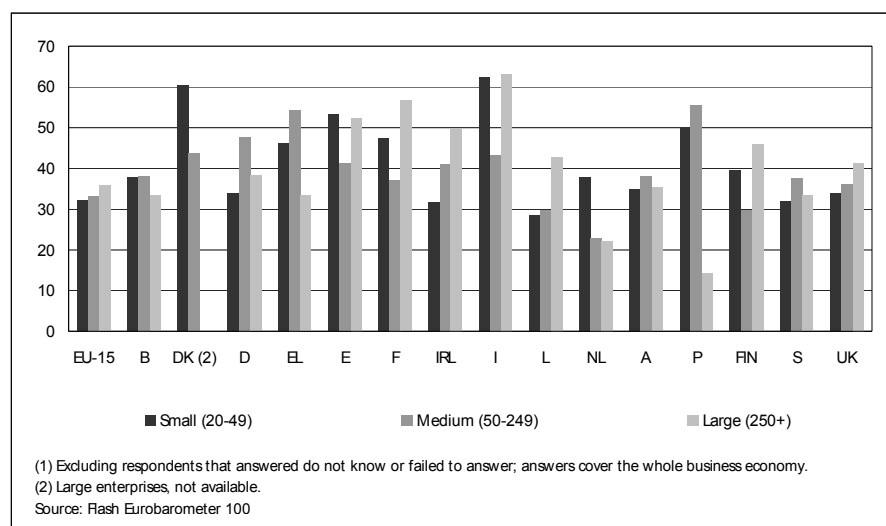
Figure 2 shows large differences in productivity levels; in every country for which data are available micro enterprises reported considerably lower apparent labour productivity (value added divided by persons employed) than the average for all manufacturing enterprises. In Germany, Spain, Ireland and Portugal micro enterprises had apparent labour productivity that was less than half the manufacturing average. These differences may be explained by the nature of the manufacturing sector,

which is sometimes favoured when output is on a large scale, as certain activities have a minimum efficient scale of production (for example, steel making).

Looking at average personnel costs, micro enterprises reported lower than average costs; although the ratio of costs faced by all enterprises to costs faced by micro enterprises was not as pronounced as that for apparent labour productivity.

Innovation

Figure 3: Proportion of enterprises in the business economy generating more than 10% of their turnover from products that are either new or have been renewed in the previous two years, May 2001 (%) (1)



from products that were either new or had been renewed in the previous two years. The equivalent shares for medium-sized enterprises (33.3%) and small enterprises (32.2%) were somewhat lower (see Figure 3).

A Flash Eurobarometer from 2001 on innovation has identified the factors holding back innovation in the EU (see Table 2). A lack of human resources was cited by almost one in two (46%) enterprises in the EU as the most important factor; being most important within small enterprises (49%).

The second and third most limiting reasons were access to innovative customers and an inability to use new technologies.

A higher proportion of medium-sized enterprises (28%) reported that financial resources were a limiting factor when compared to the equivalent proportions for small (24%) or large (22%) enterprises.

The creation of wealth and employment depends to a large degree on the speed with which scientific and technological breakthroughs are converted into working processes and products; innovation requires not only

scientific or technological understanding, but also capital and management skills.

In May 2001, 35.8% of large enterprises in the EU generated more than 10% of their turnover

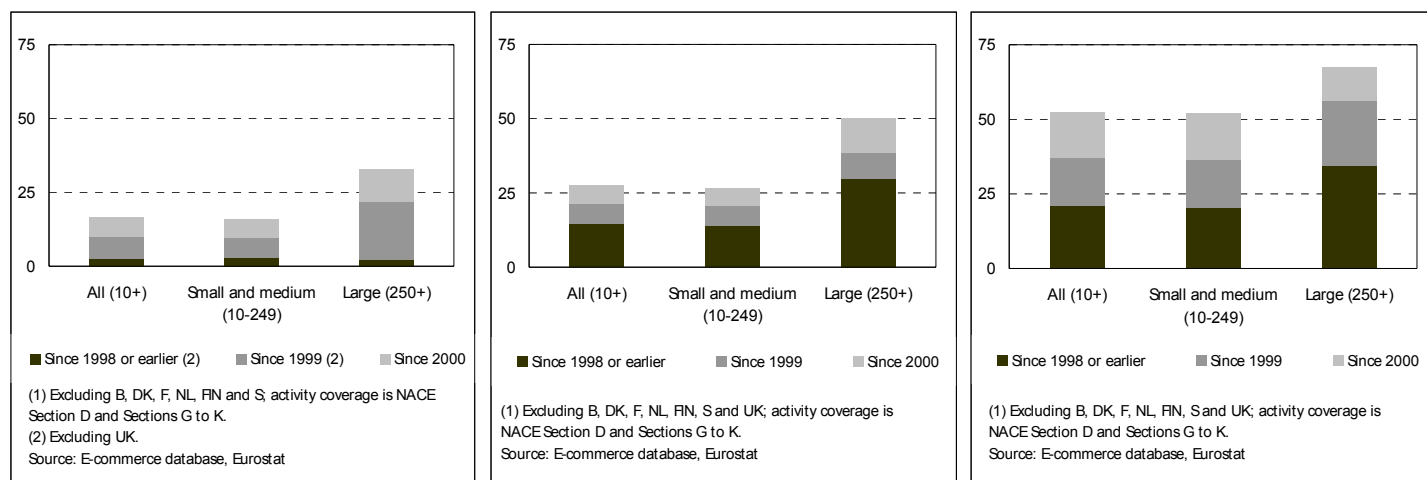
Table 2: What are the two most important limiting factors holding back innovation in your enterprise, May 2001 (% of respondents citing each reason) (1)

	EU-15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK
Ability to use new technologies																
Small (20-49)	34	36	20	36	31	28	32	40	29	18	49	30	42	43	18	31
Medium (50-249)	34	34	21	40	39	17	34	38	34	18	45	33	16	33	15	40
Large (250+)	36	45	33	43	50	38	34	44	25	13	32	42	30	44	28	33
Average (20+)	34	36	21	39	36	23	33	40	31	18	45	33	27	41	18	35
Human resources																
Small (20-49)	49	36	41	51	47	36	54	51	37	71	23	49	36	57	64	60
Medium (50-249)	44	36	34	48	47	40	41	59	41	55	19	40	33	37	54	54
Large (250+)	46	55	44	41	25	46	49	63	30	75	58	53	50	40	66	57
Average (20+)	46	39	37	48	46	39	47	56	39	64	24	45	36	47	59	57
Financial resources																
Small (20-49)	24	24	16	23	39	28	18	19	19	20	13	25	30	11	20	35
Medium (50-249)	28	16	16	30	40	33	23	13	19	9	19	25	47	26	10	39
Large (250+)	22	27	22	16	25	33	31	6	30	25	11	11	40	4	7	18
Average (20+)	26	20	16	25	39	31	22	14	20	15	16	24	41	13	13	34
Protecting knowledge																
Small (20-49)	12	24	11	12	6	6	9	14	6	7	17	19	:	2	11	24
Medium (50-249)	10	16	17	10	4	7	9	18	7	14	18	24	9	:	6	16
Large (250+)	12	9	:	12	:	13	:	13	20	25	11	26	10	8	14	22
Average (20+)	11	18	15	11	4	7	8	15	7	11	17	22	6	3	9	20
Finding partners for knowledge sharing / networking																
Small (20-49)	19	16	14	15	17	22	20	9	21	22	38	17	21	26	24	19
Medium (50-249)	18	24	12	14	14	18	14	18	21	16	42	22	24	41	32	17
Large (250+)	21	5	11	25	25	25	14	13	20	:	37	:	10	44	10	27
Average (20+)	19	19	12	16	15	20	17	13	21	18	40	18	21	35	26	20
Access to innovative customers																
Small (20-49)	40	38	30	44	19	32	34	44	50	29	48	45	39	35	24	29
Medium (50-249)	38	42	34	36	16	31	43	21	51	43	45	43	44	41	32	29
Large (250+)	39	23	22	35	50	17	49	44	50	25	53	21	40	36	28	43
Average (20+)	39	39	33	39	19	30	40	35	50	35	47	42	42	37	28	32

(1) Percentage values exclude respondents that answered do not know or failed to answer; answers cover the whole business economy.
 Source: Flash Eurobarometer 100

ICT and e-commerce

Figure 4: Proportion of enterprises using ICT in the EU broken down by enterprise size class (%) (1)



E-purchasing (first half 2001)

Eurostat's pilot survey on e-commerce investigates the use of ICT (see Table 3). SMEs are catching up with larger enterprises as regards ICT equipment rates, however, there remains a clear size-class effect, as small enterprises tend to report lower equipment rates than medium-sized or large enterprises. The difference between

Intranet (end of 2000)

the proportion of small and large enterprises that were using computers rose to at least ten percentage points in five Member States (Greece, Spain, Italy and Portugal and Luxembourg). As many as 16% of small enterprises in Greece did not use a computer in 2001; however, at the

Web access (end of 2000)

other end of the range, only 3% of small enterprises in Finland did not use one.

The same two countries appeared at opposite ends of the ranking as regards web access (see Figure 4), with between 49% (Greece) and 90% (Finland) of small enterprises having access to the web. The

Table 3: Proportion of enterprises using e-commerce and B2B marketplaces in the business economy, first half 2001 (%) (1)

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK	NO
Use e-commerce to make purchases																
Small (10-49)	:	33	32	5	8	:	:	9	17	38	13	11	33	30	31	32
Medium (50-249)	:	50	40	10	16	:	:	16	26	:	20	15	42	36	39	51
Large (250+)	:	66	51	8	20	:	:	21	28	:	30	21	45	37	50	72
Average (10+)	:	37	37	5	9	:	:	10	19	40	15	11	35	31	33	36
Make purchases through specialised B2B Internet marketplaces																
Small (10-49)	:	9	6	3	1	:	:	0	6	4	2	2	9	15	7	9
Medium (50-249)	:	14	7	5	3	:	:	1	8	:	4	3	13	19	9	16
Large (250+)	:	15	6	4	4	:	:	3	9	:	7	5	22	32	12	25
Average (10+)	:	9	6	3	1	:	:	0	6	4	3	3	10	16	8	10
Share of e-purchasers using B2B Internet marketplaces																
Small (10-49)	:	25	19	50	12	:	:	3	35	:	18	22	29	50	24	26
Medium (50-249)	:	27	16	50	16	:	:	6	32	:	21	21	30	54	24	32
Large (250+)	:	22	13	50	19	:	:	13	33	:	23	23	49	86	23	35
Average (10+)	:	26	17	50	13	:	:	4	34	:	19	22	30	52	24	28
Use e-commerce to make sales																
Small (10-49)	:	26	23	6	5	:	:	3	7	36	11	6	13	10	15	10
Medium (50-249)	:	32	36	14	8	:	:	4	13	:	16	10	17	14	20	13
Large (250+)	:	46	48	13	24	:	:	8	27	:	26	19	26	19	35	27
Average (10+)	:	28	30	6	6	:	:	3	9	36	12	6	14	11	16	10
Make sales through specialised B2B Internet marketplaces																
Small (10-49)	:	2	6	1	0	:	:	0	2	2	2	1	:	2	4	2
Medium (50-249)	:	3	8	4	1	:	:	0	5	:	3	2	:	4	6	2
Large (250+)	:	4	11	4	4	:	:	1	10	:	4	3	:	8	11	8
Average (10+)	:	2	7	2	0	:	:	0	3	3	2	1	:	2	4	2
Share of e-sellers using B2B Internet marketplaces																
Small (10-49)	:	6	27	25	5	:	:	7	32	:	17	10	:	15	25	21
Medium (50-249)	:	10	23	32	9	:	:	9	44	:	21	20	:	31	28	17
Large (250+)	:	8	22	35	15	:	:	11	37	:	16	16	:	44	30	29
Average (10+)	:	7	25	26	7	:	:	7	35	:	18	11	:	20	26	21

(1) Activity coverage is NACE Section D and Sections G to K.
Source: E-commerce database, Eurostat

share of small enterprises that had access was below the corresponding proportion for large enterprises in every country, with the difference always in excess of ten percentage points (except in Finland). Large enterprises were far more likely to have invested in a broadband or xDSL connection than medium-sized or small enterprises,

probably due to the high fixed costs of setting-up this type of infrastructure.

Whilst a lower proportion of small enterprises made e-purchases and e-sales in 2001, those that did were often more likely to use this way of doing business for a greater share of their purchases/sales than larger

enterprises. These figures suggest that once SMEs have become aware of the possibilities offered by ICT and have managed to install the necessary infrastructure and obtain information, they are somewhat more disposed than larger enterprises to use and benefit from the technologies introduced.

Training

Table 4: Proportion of enterprises offering training broken down by technological output, 1999 (%) (1)

	B	DK	D	EL	E	F	IRL	I	L	NL	A (2)	P	FIN	S	UK (2)	NO
Enterprises with new technologies																
Small (10-49)	32	46	36	7	14	29	33	18	28	43	40	10	47	60	48	52
Medium (50-249)	43	56	32	12	25	45	47	24	32	48	34	18	47	57	51	53
Large (250+)	63	54	36	29	45	62	58	49	48	47	40	40	58	71	53	56
Average (10+)	53	53	36	22	32	54	47	37	41	47	38	29	55	67	53	55
Enterprises without new technologies																
Small (10-49)	16	48	18	1	6	22	18	7	15	34	25	2	32	46	41	39
Medium (50-249)	36	48	21	7	12	35	23	16	30	37	25	7	31	51	45	43
Large (250+)	49	56	30	5	31	57	50	33	52	33	29	20	46	61	47	45
Average (10+)	29	53	23	4	14	43	23	15	28	35	26	7	35	54	46	41

(1) Activity coverage is NACE Sections C to K and O.

(2) Includes a very small number of non-training enterprises due to missing values regarding "new technologies".

Source: Continuing Vocational Training Survey (theme3/training), Eurostat

The Continuing Vocational Training (CVT) Survey seeks to obtain information about training, in particular measures and activities which have as their primary objective the acquisition of new competencies or the development and improvement of existing ones (see Tables 4 and 5). The ability to create, exploit and diffuse knowledge is a fundamental asset in today's competitive economy. One way to disseminate information and knowledge is through human capital: more precisely, by using education and training.

Training can also be used as a means of resolving imbalances in labour markets that arise from the changing structure of economic

activities and industrial organisations.

A higher proportion of large enterprises in the EU provide CVT than medium-sized or small enterprises. However, when limiting the analysis to just enterprises that provide CVT, the size of an enterprise does not seem to influence what proportion of its workforce undertake training.

There is a positive relationship between training and innovation, which shows that training has a direct impact on the introduction of new technologies into enterprises. This relationship is particularly important in small enterprises.

As with the data on e-commerce and innovation, it would appear that once SMEs undertake to offer training, they use it just as much as large enterprises. The apparent under-representation of SMEs with respect to training appears to be caused by a low initial take-up, rather than low participation by staff of those enterprises that decide to engage in training.

One may conclude that one of the most important ways of helping SMEs is by increasing their access to information on a wide variety of subjects, so as to empower them to improve their economic performance.

Table 5: Average number of hours spent in CVT courses per employee broken down by technological output and enterprise size class, 1999 (units per year) (1)

	B	DK	D	EL	E	F	IRL	I	L	NL	A (2)	P	FIN	S	UK (2)	NO
Enterprises with new technologies																
Small (10-49)	12	18	8	2	8	10	17	7	12	16	11	4	24	22	16	15
Medium (50-249)	15	26	10	5	10	14	17	8	11	19	9	7	17	16	15	16
Large (250+)	20	15	10	10	18	21	23	15	18	21	13	16	21	24	14	24
Enterprises without new technologies																
Small (10-49)	5	18	4	1	3	7	7	3	5	9	7	1	9	12	17	11
Medium (50-249)	11	21	6	4	5	10	10	6	7	12	7	3	8	13	14	10
Large (250+)	12	29	8	4	11	24	9	9	40	11	6	7	15	17	9	14

(1) Activity coverage is NACE Sections C to K and O.

(2) Includes a very small number of non-training enterprises due to missing values regarding "new technologies".

Source: Continuing Vocational Training Survey (theme3/training), Eurostat

➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

SIZE CLASS DEFINITION

On the first page of this publication details are provided with respect to Commission Recommendation (COM(96) 261 final) from 3 April 1996 that provides a working definition of SMEs. Every attempt has been made to standardise the presentation of data according to the employment criteria in these definitions. However, it may be the case that certain size classes are not surveyed; when this occurs, the definitions may vary. In every table and figure, size class thresholds are clearly specified.

NACE

NACE is a hierarchical classification of economic activities² that is made up of Sections (1-letter codes), Sub-sections (2-letter codes), Divisions (2-digit codes), Groups (3-digit codes) and Classes (4-digit codes). The data presented are highly aggregated, in part due to space constraints and in part because detailed data are not available for all sources. Wherever possible use has been made of a business economy aggregate, defined as NACE Sections C to K. Footnotes are included for each table and figure where the activity coverage differs from this standard definition.

GEOGRAPHICAL COVERAGE

EU totals cover all 15 Member States, with footnotes being added when a partial total has been created from an incomplete set of country information. Data for Germany are on a post-unification basis.

NON-AVAILABILITY

In tables, the colon (:) is used to represent data that is not available, either because it has not been provided to Eurostat or because it is confidential. In the figures, all missing data is footnoted.

MAIN DATA SOURCES

Structural Business Statistics (SBS): collected within the legal framework of Council Regulation (EC, EURATOM) No. 58/97 of December 1996 concerning structural business statistics³. The statistical unit is the enterprise. The following economic activities were included in the target population: NACE Sections C to K. The target population was enterprises of all size classes, although not all Member States transmit data to Eurostat that relates to this statistical unit or population. Size classes are measured in terms of the number of persons employed.

Flash Eurobarometer 100: Eurobarometer is a collection of surveys that are carried out by the Press and Communication Directorate-General of the European Commission. Flash Eurobarometers are special ad-hoc surveys based on telephone interviews. Conducted on behalf of the Enterprise Directorate-General, the survey for Flash Eurobarometer 100 on innovation took place between 23 April and 11 May 2001. Some 3,004 managers of enterprises that have at least 20 employees made up the sample. The sample was drawn in the 15 Member States for four activities (manufacturing, construction, distributive trades and services) and for three size classes - small (20-49), medium (50-249) and large (250+). Size classes are measured in terms of the number of employees.

E-commerce survey: the e-commerce pilot study was undertaken by 13 of the Member States and Norway (data were not collected for Belgium, nor for France). The surveys were mainly carried out during the first half of 2001, with the reference period generally the date at which the survey was conducted. This was not the case for indicators concerning the use of intranets, EDI and web access (end of 2000). The target population was NACE Section D and Sections G to K. In size class terms the target population was small enterprises (10-49), medium-sized and large enterprises (50+). In practice most Member States provided this compulsory data and an optional split of the size class data between medium-sized enterprises (50-249) and large enterprises (250+). Size classes are measured in terms of the number of persons employed.

Continuing Vocational Training Survey (CVTS): this survey collects information about training that is provided by enterprises for their employees (excluding apprentices and trainees). CVT courses can be designed and managed either by the enterprise itself or by organisations that are not part of the enterprise. The target population is enterprises with 10 or more employees within NACE Sections C to K and O. The reference period is 1999. Size classes are measured in terms of the number of employees.

FURTHER INFORMATION

Eurostat databases are updated on a frequent basis and it is possible that fresher data are now available within NewCronos. Users wishing to access this data are invited to consult one of the Eurostat Data Shops that are listed overleaf on the back page.

² Published by Eurostat, ISBN 92-826-8767-8, available from the usual outlets for Commission publications.

³ Available at <http://www.forum.europa.eu.int/irc/dsis/bmethods/info/data/new/legislation/sbs.html>

Further information:

➤ Reference publications

Title SMEs in Europe - competitiveness, innovation and the knowledge-driven society (to be published)
 Catalogue No KS-CJ-02-001-EN-C Price EUR 14.50

➤ Databases

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