ANNUAL REPORT

2019



WUSME

World Union of Small and Medium Enterprises

In Special Consultative Status with UN ECOSOC since 2013

ANNUAL REPORT 2019

Annual Report 2019 submitted by the General Secretary,

Univ.-Prof. Dr. Norbert W. Knoll von Dornhoff with the assistance of WUSME's Staff

web: www.wusme.org

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submitted by the General Secretary, Univ.-Prof. Dr. Norbert W. Knoll von Dornhoff with the assistance of WUSME's Staff Members

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PREFACE

SMEs Development 2019: SMEs were more confident than before. However, the global financial gap regarding Crises Prevention and Development of MSMEs is widening at estimated USD 6,2 Trillion (World Bank 2019)

Oxford Economics, a leader in global forecasting and quantitative analysis, informed in their SME Pulse 2019 Global Study about how SMEs are adapting to disruption and economic uncertainty in 2019 and beyond: As a result Confidence in the global economy increased 2019 to 61%, from 47% in 2017. Confidence in domestic economies is also higher, doubling over two years to a net positive score of 58%. The survey showed that, approaching 2019, SMEs are confident they can continue to prosper, despite economic uncertainty, disruptive technologies, and threats to global trade. The year 2019 highlights a notable shift in attitudes toward technology, as SMEs deploy it to increase both top and bottom lines.

Europe: The SMEunited Business Climate Index (BCI), which consists of the shares of European craft, small and medium-sized enterprises reporting stable and positive business situations and expectations.

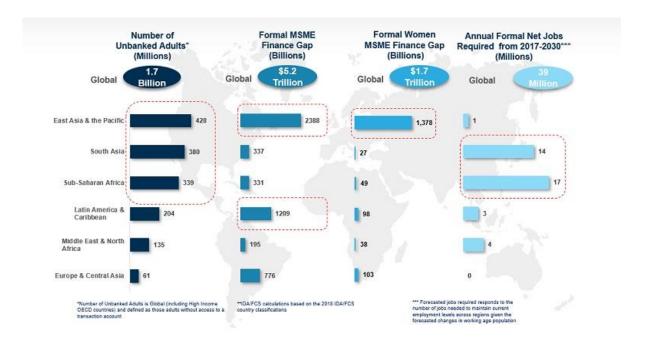
At the end of 2019 China turned on the "cold shower": A pneumonia of unknown cause (now known as COVID-19) detected in Wuhan, China, was first reported to the WHO Country Office in China on 31 December 2019.

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WORLD BANK: As of 2019 the Formal MSME Fnance Gap Global is estimated at USD 6,2 Trillion



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MESSAGE OF THE WUSME PRESIDENT, Dr. Gian Franco Terenzi

My long experience in representation activities, both in association and institutional settings, in my country as well as internationally, confirmed my strong belief that SMEs and Crafts are the basis of the economic and social fabric of each country.

From this conviction derives my commitment to support the expansion of the small business, as an ideal tool for the creation of not only economic, but also social wealth, of coexistence and social cohesion, of life for those who, through their manual skills, manage to express themselves for the benefit of the whole community.

The Union of Small and Medium Enterprises is an international organization committed to protecting and supporting SMEs worldwide and recognized internationally. Since 2013, it has been officially accredited to the United Nations by virtue of the Special Consultative Status at ECOSOC. It maintains relationships with over 100 countries in the world and collaborates with numerous trade organizations present in various countries. Thanks to its vast international presence, qualified relationships and specific skills, it is configured as an international interlocutor for SMEs and related organizations, where to find contacts, opportunities and useful conditions for the development and implementation of their projects.

The various initiatives we took part in and implemented during 2019 are demonstrations of our expansion.

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WUSME

Our role is to give SMEs development opportunities, seeking, beyond our actions, opportunities in carrying out projects and with the aim of expanding the working and employment base of this continent.

It is understood that these will go in the direction of giving young people a perspective and future well-being for the countries.

Our cooperation with SME organizations has the opportunity to create synergies useful to give greater development to SMEs and stimulate collaboration between companies at an international level.

For the relationships it has with various institutional realities and organizations in the world, WUSME can encourage, through its own action, the development of projects, partnerships and collaborations with foreign countries in the various sectors and areas of industrial, commercial or technological interest, and it can create proposals aimed at enhancing the small and medium-sized enterprises operating in the various sectors, including crafts.

WUSME also takes into account the vast world of crafts and micro-enterprises, family-run and female-run companies, a phenomenon very widespread in many countries of the world, and in strong development also thanks to the specific skills they can have through new technologies.

Indeed, WUSME's commitment is also to facilitate the transfer of technological know-how, especially in sectors where it is needed most, and to promote training as essential factors for the success of companies over time.

In this sense, professional training is an indispensable tool for the birth and development of tomorrow's businesses. In particular, like WUSME, we are strongly committed to promoting training in business management and craftsmanship, especially for young people from emerging countries.

Similarly, our Organization is taking on some urgent issues, such as the fight against climate change, in which we believe SMEs can play an active role and make an important

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contribution. For this reason, we are committed to carrying out some specific initiatives and having an institutional presence in some International Conferences on the topic. Our interest, in fact, has also manifested itself in the preparation of reports and in the organization of events on specific topics, such as the transformation of waste into energy, up to participation in initiatives such as COP, United Nations Conference on Climate Change, and the acquisition of the status of Observer Organization at the United Nations Framework Convention on Climate Change (UNFCCC), a recognition that adds to the Special Consultative Status achieved at the United Nations Economic and Social Council. Also this year we participated in COP25 to bring our support and confirm our commitment to protect the environment, as a bridge organization between SMEs and institutions.

With respect to these issues, we have been working for some time to enhance the original contribution that SMEs can make to achieving the climate objectives that are set internationally. As WUSME, we work, in fact, to increase this awareness at the offices and institutions concerned and promote the necessary conditions so that SMEs can participate in the process, not only in terms of resilience through the active implementation of policies, directives and guidelines provided institutions, but also of ability to seize the new development opportunities that can be opened, in the various economic sectors, to protect the environment through new approaches or innovative paths, reducing emissions, integrating biodiversity, protecting the ecosystem and supporting the means of subsistence.

Climate action and economic development do not move on separate tracks. On the contrary, today, sustainable development takes place through environmental protection and attention to social issues. With a global vision, multiple growth potentials can arise.

The WUSME network is widespread in the world, with 150 representatives in 80 countries, and the opening of secondary offices that will allow greater incisiveness in the action carried out in the respective areas of relevance, as strategic and interactive nodes of an international network coordinated by the Headquarters of San Marino.

WUSME is available, with its organization and its international network, to make the action practical and profitable, trusting that our presence can help in achieving the objectives set, in favor of everyone.

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Our presence is also aimed at leaving a message to the institutions: the confirmation of our willingness to cooperate, mindful of the role that SMEs can have as a recognized core for the economy, in all countries, including here in India.

Our aspiration and commitment are aimed at ensuring that SMEs can find a useful and profitable support in the actions WUSME promotes and fulfills by means of the different proposals addressed to small and medium-sized enterprises and offering ideas of growth and involvement. Through these proposals, the institutions themselves can find suitable material to give value to SMEs for the social role they can play and the economic contribution they can make.



MESSAGE OF THE GENERAL SECRETARY, Prof. Dr. Norbert W. Knoll von Dornhoff

At the WUSME SIDE EVENT AT THE UN CLIMATE CONFERENCE COP25 in Madrid on 5th December 2019 in cooperation with the GRIFFITH UNIVERSITY, Australia the WUSME delegation presented a concept regading the contribution of SMEs on Nature Based Solutions.

Comments of participants in WUSME's Side confirmed that the recommendations of WUSME regarding the implementation of CLIMATE NEUTRALITY ALLIANCES world wide have been considered as reasonable practical and innovative to offer sustainable contributions

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of SMEs and crafts to reach the UN Climate Goals. Some observers who attended more Side Events congratulated our delegates to their qualified and comprehensive speeches and called our Side Event as one of the best in terms of practical measures also being in the interest of SMEs.

The WUSME Delegation concuded: "Every coin has two sides All the same, climate change will provide both risks and opportunities to business through changes in demand for existing and new products and services. The resilience of local infrastructure, including energy, transportation, but also of health care issues, waste management, recycling of plastic, metals and other valuable resources and various other areas where SMEs, Crafts and Farms are dominating, could open new business opportunities, and combine the climate goals with economic growth, less poverty, securing of employment and a better quality of life for all."

PERIOD UNDER REPORT

According to the Articles of Association the fiscal year of WUSME ends with the 31st December of each year The WUSME ANNUAL REPORT FOR THE YEARS 2019 shall comprise the Period of Report from 01/01/2019 and end on 31/12/2019.

STRUCTURE AND CONTENTS OF THE REPORT

The WUSME AGENDA 2016 to 2021 defined additional action priorities, particularly for better access of SMEs and Crafts to new financial sources, and the support for WUSME members doing business beyond the borders and looking for business partners worldwide. Milestones of WUSME's internatial presence 2019 were cntributons of WUSME to the

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Inernational SME Convention 2019 in New Delhi, India and at the UN Word Climate Conference in Madrid.

MEETINGS OF THE SPECIAL COMMITTEE OF THE BOARD

The Special Committee for the operational and proactive management of the Association is the executive body established by the Board of Directors in 2016 with the function to evaluate activities and issues relating to the Association and submit proposals and preliminary deliberations to the Board of Directors for final approval.

Directors appointed as Members of the Committee are Gian Franco Terenzi, Giorgio Battistini, Leo Gatti, Loretta Menicucci and Biagio Riccio.

The activities discussed and deliberations preliminarily approved by the Special Committee on occasion of the meetings held during the year have been subject to the final and formal approval of the Board for operational implementation.

MEETING OF THE BOARD SPECIAL COMMITTEE: MARCH 4, 2019

On March 4th, 2019, the WUSME Board Special Committee held a meeting in the Headquarters of San Marino. President Gian Franco Terenzi and Board Members Giorgio Battistini, Leo Gatti, Loretta Menicucci and Biagio Riccio met to discuss and express their opinion on subject matters relating to the most recent or forthcoming activities of the Organization.

The agenda covered a wide range of issues, among which the presentation of the Annual Report 2018, additional Cooperation Agreements signed with SMEs organizations worldwide, the confirmed admission- ratified during COP24- of WUSME as NGO Observer to the UNFCCC process, the appointment of new WUSME Ambassadors and Ambassadresses. The proposals and deliberations discussed and provisionally agreed on by the Special Committee will be now submitted to the entire Board of Directors for final and formal approval and related implementation.

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MEETING OF THE BOARD SPECIAL COMMITTEE: MAY 29, 2019

On May 29th, 2019, the WUSME Board Special Committee held a meeting in the Headquarters of San Marino. President Gian Franco Terenzi and Board Members Giorgio Battistini, Leo Gatti and Loretta Menicucci met to discuss and express their opinion on subject matters relating to the most recent or forthcoming activities of the Organization. The agenda covered a wide range of issues, among which the acknowledgment additional Cooperation Agreements signed with SMEs organizations worldwide, appointment of new WUSME Ambassadors and Ambassadresses and definition of new Membership Fees. The proposals and deliberations, discussed and provisionally agreed on, will be now submitted to the full Board of Directors for final and formal approval and related implementation.

MEETING OF THE BOARD SPECIAL COMMITTEE: SEPTEMBER 11, 2019

On September 11th, 2019, the WUSME Board Special Committee held a meeting in the Headquarters of San Marino. President Gian Franco Terenzi and Board Members Giorgio Battistini, Leo Gatti, Biagio Riccio and Loretta Menicucci present by proxy, met to discuss and express their opinion on subject matters relating to the most recent or forthcoming activities of the Organization. The agenda covered a wide range of issues, among which the launch of a new program of information development for SMEs, membership conditions for 2020, appointment of new WUSME Ambassadors and Ambassadresses and the implementation of an International survey on "SMEs and CLIMATE CHANGE", in view of WUSME's participation in COP25. The proposals and deliberations, discussed and provisionally agreed on, will be submitted to the entire Board of Directors for final and formal approval and related implementation.

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WUSME AMBASSADORSHIP

The WUSME Ambassadorship is the Representative role introduced in the Organization since 2016 to foster greater visibility and presence worldwide.

WUSME Ambassadors and Ambassadresses form a network of representatives in constant updating expansion, with the aim to branch the Organization increasingly, with a plurality of delegates in the different macro areas of the world.

They are appointed by the Board of Directors and are associated with a specific area of reference as Representatives integrating and completing the primary Office Bearers provided for by the Articles of the Association and elected by the General Assembly.

They share and endorse the mission of WUSME, to contribute to the protection, support and development of SMEs. To this end, they are required and entitled to represent and promote the Association in their area of reference. Among their tasks, the promotion of WUSME through the activation of contacts with SME Organizations present in the reference area and the identification, collection and convey of proposals, projects and initiatives of interest for SMEs and of relevance for WUSME to the Organization.

During 2019, the Organization increased its network of Ambassadors around the world with 25 new Representatives in 21 countries across the globe.

WUSME STATEMENTS TO THE UNITED NATIONS ECOSOC

STATEMENT OF WUSME TO THE 57TH COMMISSION FOR SOCIAL DEVELOPMENT (CSocD57)

co-authored by Norbert W. Knoll von Dornhoff, General Secretary, with the guidance of Gian Franco Terenzi, President, Members of the Board of Directors and staff members of the HQ.

Priority Theme

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Addressing inequalities and challenges to social inclusion through fiscal, wage and social protection policies

Emerging Issues

Empowerment of people affected by natural and human-made disasters to reduce inequality: Addressing the differential impact on persons with disabilities, older persons and youth

TITLE OF THE STATEMENT

An Innovative Approach for the financing of social protection policies, particularly of farmer- and crafts- families in less privileged economies.

Full document available at: https://undocs.org/E/CN.5/2019/NGO/55

STATEMENT OF WUSME TO THE 63TH COMMISSION ON THE STATUS OF WOMEN (CSW63)

co-authored by Dr Pauline T Crawford, Chairwoman of the WUSME Permanent Commission on Social Issues and Women Entrepreneurship and WUSME Board Member, with the guidance of Gian Franco Terenzi, WUSME, President, Office Bearers and members of the HQ.

Priority Theme

Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls

Review Issues

Women's empowerment and the link to sustainable development (agreed conclusions of the sixtieth session)

TITLE OF THE STATEMENT

SMEs and the Expanding Influence of the Female Entrepreneur

Full document available at: https://undocs.org/E/CN.6/2019/NGO/49

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UNITED NATIONS GLOBAL COMPACT

COMMUNICATION ON ENGAGEMENT (COE) 25 OCTOBER 2019, PERIOD COVERED: APRIL 2017 - SEPTEMBER 2019

Full document available at:

https://www.unglobalcompact.org/participation/report/cop/create-and-submit/detail/433991

REPORT OF THE SIDE EVENT AT COP25

As Organization in Observer Status with UNFCCC, WUSME held a SIDE EVENT at the UN CLIMATE CONFERENCE COP25 in Madrid on 5th December 2019, in cooperation with the GRIFFITH UNIVERSITY, Australia, on the theme "Climate Goals: the contribution of SMEs and Nature Based solutions". A report on the Side Event has been issued.

COPERATION AGREEMENTS

During 2019, WUSME finalized the signature of cooperation agreements with several SME organizations operating in different countries of the world such as China, Cambodia, India, Austria and the Democratic Republic of the Congo.

INFORMATION, PUBLIC RELATIONS AND SERVICES

Activities carried out in 2019 with regard to INFORMATION, PUBLIC RELATIONS AND SERVICES are the following:

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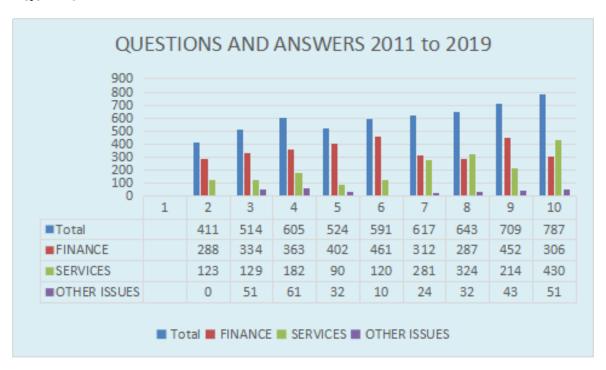
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- 1. In 2019 approximately 24 newsletters have been distributed to the network of the Organization;
- 2. Furthermore, the publication of the quarterly magazine on Small and Medium Enterprises entitled "THINK SME" has been continued three issues (two quarterly Magazine and special one half-yearly Magazine).
- 3. The website (<u>www.wusme.org</u>), has had, from its activation, improvements and upgrade which have increased its use;
- 4. WUSME is present on various social channels, such as:

Facebook, Twitter, Instagram, Google + and Linkedin. As for the Facebook page, since its activation, it is followed by 11.588 people.

INQUIRIES



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During the period of this Report inquiries on services have increased, and mainly referred to businesses beyond borders, new projects and search of business partners.

As the sources of information have been mentioned: the WUSME web site, information and articles published via Internet, the Facebook, Google and Twitter.

ACTIVITIES AND EVENTS 2019

WUSME SIGNED COOPERATION AGREEMENT WITH EIVHGI AUSTRIA

On January 9th, 2019 a cooperation agreement has been signed between WUSME and Europaescher Interessenverband Handel-Gewerbe-Industrie (EIVHGI) in the presence of WUSME General Secretary Prof. Dr. Norbert Knoll von Dornhoff and EIVHGI President Dr. Johann Forstinger. The Parties may mutually propose opportunities of cooperation, also indicating possible partnerships in relation to business, projects and investment, encouraging SMEs to consider any form of collaboration.

WUSME AT THE "UN GLOBAL PACT FOR ENVIRONMENT" ROUNDTABLE IN PARIS

PARIS (FRANCE) – On January 9th, 2019 WUSME attended the Roundtable on the UN Global Pact for the Environment held in Paris, France. WUSME Ambassador in Tunisia and Africa SMB Forum President, Dr. Dogad Dogoui, present to represent the Organization. During the event, Dr. Dogad Dogoui addressed the theme of Small and Medium Enterprises. Specifically, he draw the delegates' attention on how SMEs might be affected by Global Pact and what's the importance of SMEs to environmental issues. "Small and Medium Enterprises – he said during his speech- make up 80% of business worldwide and represent an important part of the supply chain: the UN, the states and corporate groups must take into account their insights ".

MEETING OF WUSME WITH ECOSOC PRESIDENT MS. INGA RHONDA KING

On January 14th, 2019 WUSME Permanent Representative to the United Nations in New York, Ms. Annie Borello met the President of the United Nations Economic and Social WUSME, the WORLD UNION OF SMALL AND MEDIUM ENTERPRISES

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Council (ECOSOC), Ms. Inga Rhonda King, at the ECOSOC Headquarters in New York. The discussion referred to the activity carried out by WUSME, since its foundation in 2010, in support of Small and Medium Enterprises as NGO in Special Consultative Status with the UN-ECOSOC. As of today, in fact, WUSME is one of the few Non-Profit-NGOs, operating in protection and support of SMEs globally, interacting with the UN system and related Offices in Geneva, New York and Vienna, as recognized Bridge Organizations for SMEs and related Associations, seizing opportunities for funds, projects, contacts, as well as qualified information able to enhance profitable partnerships.

THE NEW WUSME AMBASSADRESS IN MONGOLIA

On January 22th, 2019, in Budapest, WUSME General Secretary Prof. Dr. Norbert Knoll of Dornhoff handed over to WUSME Ambassadress in Mongolia, Ms. Undraa Duger, the certificate of appointment, on behalf of WUSME President Dr. Gian Franco Terenzi. During the meeting, discussion concerned the first initiatives to be undertaken in Mongolia by WUSME, such as the organization of an International SME Conference and the definition of a Cooperation Agreement with the Mongolian Chamber of Commerce.

INVEST IN NEW AFRICA(N), THIRD EDITION, MARCH 2019

February 22th, 2019 – AFRICA SMB FORUM in collaboration with WUSME, organizes the third edition of "Invest in New Africa(n) – Competences, Markets and Finance", scheduled from 6th to 8th March, 2019 in Abidjan in Ivory Coast. During the Pan-African conference several issues will be explored such as economic integration, inclusive growth, governance and industrialization. The debates will focus on access for Small and Medium Enterprises African companies in public procurement, subcontracting and financing. Three are the sectors on the agenda, respectively Agri-Business, Industry and Services that will be the subject of debate and discussion during the workshops. In addition, B2B meetings are planned for CEOs managers of SMEs, exports managers, buyers and suppliers, looking for advice, equipment, infrastructures, products, skills, etc.

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MEETING OF THE BOARD SPECIAL COMMITTEE

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The agenda covered a wide range of issues, among which the presentation of the Annual Report 2018, additional Cooperation Agreements signed with SMEs organizations worldwide, the confirmed admission- ratified during COP24- of WUSME as NGO Observer to the UNFCCC process, the appointment of new WUSME Ambassadors and Ambassadresses. The proposals and deliberations discussed and provisionally agreed on by the Special Committee will be now submitted to the entire Board of Directors for final and formal approval and related implementation.

INTERNATIONAL WOMEN'S DAY, "WOMEN - THE PROTECTORS OF VALUES IN THE FAMILIES AND THE SOCIETY"

March 8th, 2019 –On occasion of International Women's Day, Margit Batthyany-Schmidt, President and Co-Founder of the Union of Hungarian Women (UHW) and Member of the WUSME Board of Directors, addressed the Hungarian Parliament on the theme "Women – The protectors of values in the families and in the society", highlighting how women, over the years, have had a leading role in the change in the economy and society.

The purely domestic role was joined by the non-domestic role and consequently work responsibilities have been added to the traditional ones related to family management and organization. Two spheres generally considered clearly distinct and with different rules, which, instead, influence each other and are closely linked.

The daily commitment of women in the professional world and of household is therefore fundamental both for the family and for society.

WUSME MET WITH AMBASSADRESS PROPOSED FOR ALBANIA, MS. MIRA HOXHA

On 25th March, 2019, the recently proposed WUSME Ambassadress in Albania, Ms. Mira Hoxha with the former Ambassador of the Republic of Kosovo in the Republic of Albania,

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Prof. Dr. Gazmend Pula, met the WUSME General Secretary, Prof. Dr. Norbert W. Knoll von Dornhoff in Budapest. Both diplomats emphasized that the smaller companies in these countries are making a decisive contribution to improving trade balances and further increasing the social product per capita. The future cooperation with WUSME could open up new international business opportunities for the economies of the two countries and reduce barriers to development for Small and Medium Enterprises. Further talks are planned in Albania, Kosovo, and Republic of San Marino.

WUSME AT THE 63° SESSION OF THE UN COMMISSION ON THE STATUS OF WOMEN

March 22th, 2019 – "Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls". This is the main theme of the 63st session of the UN Commission on the Status of Women (CSW63), one of the most influential gatherings on gender worldwide, held from 11 to 22 March 2019 at the UN headquarters in city of New York. Ms. Annie Borello, WUSME Permanent Representative to the United Nations in New York, attended the event on behalf of the Union of Small and Medium Enterprises. UN Secretary General António Manuel de Oliveira Guterres opened the meeting, saying that "women must be able to participate equally in all aspects of society. Thus we will build a better world for all. I am proud to be a feminist. All over the world there is a retreat in women's rights ". And in view of the 25th anniversary of the Beijing Action Platform, he invited "to reverse this phenomenon and continue to push forward for gender equality and women's economic empowerment". Gender equality, therefore, is at the center of the event and Sustainable Development (https://sustainabledevelopment.un.org/?menu=1300), including SDG 1 (end of poverty), SDG 5 (gender equality), SDG 9 (industry, innovation and infrastructure), SDG 10 (reduced inequalities) and SDG 11 (sustainable cities and communities). During the CSW, UN Women, the African Union (AU), the Interparliamentary Union (IPU), Organisation Internationale de la Francophonie, Secretaría General Ibero-Americana, and other UN and NGO partners launched a multi-stakeholder strategy on equality in law. The women of the United Nations have, also, launched a series of guidelines for integrating gender into infrastructure development in Asia and the Pacific (more.... https://sdg.iisd.org/news/csw-63-focuses-on-social-protection-public-services-sustainable-infrastructure/).

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WUSME AND INDIA SME FORUM SIGNED A MEMORANDUM OF UNDERSTANDING

March 30th, 2019 – WUSME and ISF (India Sme Forum) signed a Memorandum of Understanding in the Republic of San Marino Headquarters, on 30th of March 2019, under which the two organizations are committed to promote cooperation between Small and Medium Enterprises and Crafts and foster economic exchanges. In this perspective, WUSME and ISF agreed to collaborate combining the respective competences in support of the growth of SMEs in areas of common interest, implement projects as well as organize and promote meetings, missions and events.

WUSME AND BELT & ROAD SERVICE CONNECTIONS SIGNED A MEMORANDUM OF UNDERSTANDING

April 25th, 2019 – WUSME and BELT & ROAD SERVICE CONNECTIONS, platform for the integration of international services resources (BNRSC), signed a Memorandum of Understanding in Beijing on 25th of April 2019, under which they will commit to support the development of Small and Medium Enterprises along the Belt and Road, the infrastructure initiative announced for the first time by Chinese President Xi Jinping in 2013, embracing 70 countries in 3 continents.

In this perspective, WUSME and BELT & ROAD SERVICE CONNECTIONS agreed to integrate their respective resources in different sectors through the connection with companies, market, government, companies and service organizations. The two Organizations will conduct a series of activities and initiatives useful to establish a concrete and solid network of relations among SMEs, related associations, institutions and international organizations, with the aim of encouraging the emergence and dissemination of opportunities for cooperation and reach a global consensus. WUSME and BELT & ROAD SERVICE CONNECTIONS will focus, in particular, on opportunities and resources both at home and abroad, which can help Small and Medium Enterprises to invest and start cooperation and collaboration processes in the Belt & Road economic zone.

WUSME AT THE UNGA INTERACTIVE MULTI-STAKEHOLDER HEARING IN NEW YORK

April 29th, 2019 – Representatives from public health organizations, civil society, foundations, academia and the private sectors discussed their perspectives on Universal Health Coverage (UHC) and shared best practices, during the UN General Assembly's

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(UNGA) Interactive Multi-Stakeholder Hearing on UHC, which took place last April 29th, 2019, at the UN headquarters in city of New York. Discussions will contribute to the UNGA's High-level Meeting UHC to be held on 23 September 2019, in New York, with the overall theme: "Universal Health Coverage: Moving Together to Build a Healthier World". Ms. Annie Borello, WUSME Permanent Representative to the United Nations in New York, attended the event on behalf of the Union of Small and Medium Enterprises. Upon beginning of the proceedings, UNGA President Maria Fernanda Espinosa Garces stated that the SDG, Sustainable Development Goals 3 (good health and well-being), while crucial to deliver the entire 2030 Agenda, is "one of the most challenging to achieve" (more...https://sdg.iisd.org/news/stakeholders-bring-inputs-to-unga-meeting-on-universal-health-coverage/). Indeed, the achievement of a "Universal Health Coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all" is one of the goals of the sustainable development (SDG).

The hearing included three panel discussions on: UHC as a driver of inclusive development and prosperity; UHC as commitment to equity; and multi-sectoral and multi-stakeholder action and investments for UHC. The proceedings highlighted the importance of prevention, at civic and family levels, to limit the costs of Universal Healthcare as well as the strengthening of primary health care. Delegates brought the example of the Thai government, which launched a program based on balancing the cost-benefit in order to extend the best level of care to as many citizens as possible. In late May 2019, the 72nd World Health Assembly will take up several topics related to Universal Health Coverage and the 2030 Agenda.

WUSME AND SEA SIGNED A MEMORANDUM OF UNDERSTANDING

April 29th, 2019 – WUSME and SEA (Superior Entrepreneurs Association Company Ltd. Shenzhen Financial Chamber of Commerce) signed a Memorandum of Understanding in Shenzhen, on 29th of April, 2019, providing for a joint action in promoting the cooperation between Small and Medium Enterprises and Crafts and encouraging as well as strengthen economic exchanges. Following meetings and consultations held in 2018, WUSME and SEA

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(a platform committed to supporting the development of Guangdong, Hong Kong, Macao, the Greater Bay Area and the top 100 national companies) agreed to collaborate by combining the respective competences to effectively support the development of SMEs.

INTERNATIONAL SME CONVENTION, THE SECOND EDITION IN JUNE

May 15th, 2019 - Following the first held in April 2018, the 2° edition of the International SME Convention will be held in New Delhi, India from 27 to 29 of June. Hosted by the Federal Ministry of Small and Medium Enterprises of the Government of India and co-organized by the INDIA SME FORUM, the current edition will see Italy and South Korea as Partners Countries and UNIDO, UNDP and ILO as Institutional Partners. Designed as platform for intensive business discussions and interactions between progressive entrepreneurs from all over the world, the Convention aims to foster international relations for relevant business partnerships and trade opportunities. The Convention will feature a conference on international best practices in SME development, a special session on India opportunities and a SME partnership Forum, as platform to encourage and enable partnerships between Governments, Institutions and business to business engagements. The SME partnership Forum will provide for specific discussions and agreements on multi-lateral & bilateral SME co-operation between governments of developed, developing and under developed economies, with their Ministers, Leaders & Officials present at the Convention. The SME partnership Forum will also feature private enterprises and present a unique opportunity for innovative enterprises from around the world to present their products, services, technologies, processes and opportunities to select Indian entrepreneurs in the audience, for the purpose of enabling collaborations, joint ventures, trade relationships and business partnerships.

MEETING BETWEEN WUSME PRESIDENT GIAN FRANCO TERENZI AND EUCHAM - EUROPEAN CHAMBER PRESIDENT MICHELE ORZAN

On 16th May, 2019, in the Headquarters of San Marino, WUSME President Gian Franco Terenzi and EuCham-European Chamber President Mr. Michele Orzan held a fruitful meeting with wide-ranging discussion on ways to further boost WUSME-EuCham cooperation in support of SMEs. WUSME and EuCham, linked since 2012 with the signing of

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a Memorandum of Understanding, share a constant commitment to support and promote the development of Small and Medium Enterprises and Craft, highly valued as driving force of the economy, essential mean for job creation, promoters of social stability and lasting, inclusive and sustainable economic growth. The talks also included ways to jointly support the development of SMEs and explored opportunities for partnership between the two Organizations.

SMES EMBRACE THE "GREEN" CHOICE

May 17th, 2019 – More and more companies are committed to integrating climate impact into their corporate decisions, as green economy can be a formidable factor of competitiveness, a challenging path for business in terms of efficient use of energy, innovation and high-tech. WUSME is committed to highlight the opportunities for SMEs to play an active role in fighting climate change. In line with this mission, on occasion of COP24 in 2018, WUSME has been admitted as Observer Organization to the UNFCCC process and has recently expanded its collaboration with GREENWILL, a global non-profit environmental initiative promoting the adoption of a Green Policy, eco-sustainable guidelines for individuals, businesses and organizations, worldwide. To this end, on May 17th, 2019 in the WUSME Headquarters of San Marino, GREENWILL's founder Michele Orzan, also President of EuCham-European Chamber, presented the initiative to local businesses and citizens gathered for the occasion with a fruitful discussion on the many issues related to environment. "Our vision – a presentation of GREENWILL states – is not only to encourage organizations to adopt simple, economic and incentive measures in order to become more ecological, but also to ensure that people recognize that Individual actions from a large number of participants can lead to significant improvements in the field of environmental sustainability".

MEETING OF THE BOARD SPECIAL COMMITTEE

On May 29th, 2019, the WUSME Board Special Committee held a meeting in the Headquarters of San Marino. President Gian Franco Terenzi and Board Members Giorgio Battistini, Leo Gatti and Loretta Menicucci met to discuss and express their opinion on subject matters relating to the most recent or forthcoming activities of the Organization.

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The agenda covered a wide range of issues, among which the acknowledgment additional Cooperation Agreements signed with SMEs organizations worldwide, appointment of new WUSME Ambassadors and Ambassadresses and definition of new Membership Fees. The proposals and deliberations, discussed and provisionally agreed on, will be now submitted to the full Board of Directors for final and formal approval and related implementation.

WUSME AT THE R20 AUSTRIAN WORLD SUMMIT

June 25th, 2019 – WUSME took part in the annual R20 AUSTRIAN WORLD SUMMIT held in Vienna on May 28th and 29th 2019. Attending the event in representation of WUSME, its General Secretary Prof. Dr. Norbert W. Knoll-Dornhoff. The Austrian World Summit, at its third edition, is a long-term initiative to help regions, states and cities implement the sustainable development goals of the UN Agenda by 2030 and achieve global climate protection goals defined in the 2015 Paris Agreement to limit climate change. The UN General Secretary António Guterres (to hold a World Summit on Climate in New York City in September 2019) addressed the Summit stressing that "many of the countries that promised to make a certain number of actions are not pursuing what was promised". Then, he added that "taxpayers' money should not be spent on harming the planet. There are still many people who believe that subsidizing fossil fuels is a way to improve life. But there is nothing more wrong". Speakers included Arnold Schwarzenegger, founder of R20 Regions of Climate Action. The former Governor of California urged leaders around the world to "invest in the green energy of the future", adding that innovations in industry, commerce, craftsmanship and agriculture will be crucial to success ". During the event, WUSME GS Norbert Knoll had the opportunity to approach the UN General Secretary Guterres and present the Organization and its commitment to promote the Sustainable Development Goals of the United Nations (SDGs) and the goals on climate defined by the Paris Agreement. Consistent with its mission and the concern towards climate change and environmental protection, WUSME is particularly committed to enhance the world of SMEs as stakeholders able to play an active and important role in contributing to the SDGs and fighting change climate, sharing their successful experience and implementing sustainable projects, also by virtue of the relationships consolidated in institutional and international fora.

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WUSME AT THE INTERNATIONAL SME CONVENTION 2019 IN NEW DELHI

The second edition of the International SME Convention (ISC) was held in New Delhi (India) from 27nd to 29th June 2019, hosted by the Federal Ministry of Small and Medium Enterprises of the Indian Government and jointly organized by INDIA SME FORUM, with UNIDO and UNDP as institutional partners. ISC has been conceived as platform to find business partners and allow intense commercial discussion with specific focus on the interaction between international and Indian SMEs Entrepreneurs. The three-day event was inaugurated by Hon. Minister of MSME Nitin Gadkari, who shared his vision and ideas for the enhancement of the MSME Sector in India and encouraged entrepreneurs to boost exports, innovation and generate employment. WUSME actively contributed to the Convention, for its original affiliation to the event and ongoing commitment in support of SME development and cooperation. During the inauguration ceremony, WUSME GS Dr. Norbert Knoll conveyed the message of WUSME President Gian Franco Terenzi, praising ISC as important initiative in support of the vast world of craftsmanship and micro-enterprise, mainly family-run or female-run businesses. as widespread phenomenon in India as well as in other countries of the world, highlighting their strong development also by virtue of the specific skills achievable through the new technologies. In the message, President Terenzi congratulated Hon. Minister Nitin Gadkari for his support to micro-enterprises, especially those engaged to meet the demanding needs of the market and employment on the national territory. "The commitment of WUSME is also to facilitate the transfer of technological know-how, especially in the sectors where it is more needed, and promote training as vital factor for the success of companies over time. In the same way, our Organization is addressing some urgent issues, such as the fight against climate change in which we believe SMEs can play an active role and provide an important contribution". New technologies, digitalization and projects of Small and Medium Enterprises, aimed at protecting the environment and fighting climate change, represent today a new model of development for the international economy, with benefits in terms of employment. Small entrepreneurs and Craftsmen have the opportunity to be main actors of this change and promote – through research and innovation- an effective, long-lasting and prosperous global economic growth.

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WUSME AMBASSADOR IN SRI LANKA MET ASIA PACIFIC EXCHANGE AND COOPERATION FOUNDATION EXECUTIVE VICE CHAIRMAN

On 30th of July 2019, on occasion of his visit to Colombo upon invitation of the Sri Lankan Government, Mr. Xiao Wunan, WUSME Ambassador in Beijing and Executive Vice President of APEFC, met with Mr. Nawaz Rajabdeen, WUSME Ambassador in Sri Lanka, EC Member of SAARC CCI and Past President of FCCISL, to discuss the development of micro, to discuss the development of Micro, Small and Medium Enterprises in South Asian region. Present in the meeting also representatives of SAARC CCI, FCCISL, APTA CCCI and COSMI.

The discussion has been extremely productive in terms of establishing an in-depth cooperation between South Asia, Asia Pacific and Southeast Asia accelerating the growth of MSMEs, which are the backbone and engines of socioeconomic development. WUSME joins the regional organizations present in South-Asia, Asia-Pacific and Southeast Asia by promoting bilateral and multilateral collaborations in a common effort to accelerate sustainable socio-economic development in the region with a special focus on SMEs.

MEETING BETWEEN WUSME PRESIDENT GIAN FRANCO TERENZI AND CHAIRMAN OF CHINA COMMITTEE OF INTERACTION COUNCIL HENRY DANJING WEN

On 4th September, 2019, in the Headquarters of San Marino, WUSME President, Mr. Gian Franco Terenzi, and Chairman of China Committee of Interaction Council, Mr. Henry Danjing Wen, held a meeting to discuss opportunities to strengthen the collaboration between WUSME and INTERACTION COUNCIL in support of Small and Medium Enterprises. WUSME e INTERACTION COUNCIL became formally associated since 2018 with the signature of a Memorandum of Understanding. The meeting just held has been occasion to confirm the joint commitment in identifying conditions useful for the development of business projects, cooperation and exchange, support to the promotion and organization of SME related events in China and in other countries.

MEETING OF THE BOARD SPECIAL COMMITTEE

On September 11th, 2019, the WUSME Board Special Committee held a meeting in the Headquarters of San Marino. President Gian Franco Terenzi and Board Members Giorgio Battistini, Leo Gatti, Biagio Riccio and Loretta Menicucci present by proxy, met to discuss and express their opinion on subject matters relating to the most recent or forthcoming

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activities of the Organization. The agenda covered a wide range of issues, among which the launch of a new program of information development for SMEs, membership conditions for 2020, appointment of new WUSME Ambassadors and Ambassadresses and the implementation of an International survey on "SMEs and CLIMATE CHANGE", in view of WUSME's participation in COP25. The proposals and deliberations, discussed and provisionally agreed on, will be submitted to the entire Board of Directors for final and formal approval and related implementation.

COLOMBIA INVESTMENT SUMMIT, THE FIFTH EDITION

October 28th, 2019 – WUSME is pleased to promote the fifth edition of Colombia Investment Summit 2019, a conference scheduled in Bogotá tomorrow, Tuesday 29th October and Wednesday 30th October 2019.

The event, this year at its fifth edition is organized by the Ministry of Commerce and *ProColombia* and is expected to gather over 500 companies representing different countries in the sectors of infrastructure, tourism, energy, agribusiness and the "orange" economy, concerning the creative industries. The Colombia Investment Summit represents, therefore, an important opportunity for investors, enabling the promotion of international relations useful for activating partnerships and commercial opportunities in strategic sectors. An economy relying, in particular, on the productive strength of the Small and Medium Enterprises which represent a part of the economy whose incidence is greater and greater in the economic development of the Country. Consistent with its mission, WUSME offers its support and constant commitment to the development and cooperation of Small and Medium Enterprises.

WUSME IN BEIJING FOR THE 5° GLOBAL SOCIAL ENTREPRENEUR ECOLOGY FORUM

On November 2 and 3, 2019, the fifth "Global Social Entrepreneurs Ecological Forum" with the theme of "bearing the mission of the times, leading the ecological growth" was held in Beijing. Among the guests present at the opening ceremony, also the former UN General Secretary Ban Ki Moon, who, during his speech, reiterated how the achievement of the goals set in the UN agenda for sustainable development are utmost important and urgent challenges in this historical period. President Gian Franco Terenzi was invited to attend the

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forum as WUSME main Representative and distinguished speaker, reiterating the commitment of his Organization in support of Small and Medium Enterprises worldwide. At the end of his speech, he stressed the importance of the forum and expressed the aspiration it will further strengthen and expand the role played by social entrepreneurs in all areas of economy and society. "It is important to value the commitment they undertake to build a better world, especially for new generations to come, a commitment not apart from environment protection", said Mr. Terenzi. "As WUSME, we share this purpose and participate in promoting a global economy sustainable and respectful of human rights and labor, favorable to environment protection and fight against corruption, also by virtue of our association to the United Nations Global Compact. "With a global vision, this project can generate multiple potentials for growth. As WUSME –he concluded-we are eager to support social entrepreneurship in a potential complementary role, supporting the expansion of this initiative worldwide".

COLLABORATION AGREEMENT SIGNED BETWEEN WUSME, CWDPA AND JIANGXI GUOCI CULTURE AND ART CO.

November 5th, 2019 – In view of the historical, cultural and craft importance of ceramics, on nov 5 in Beijing, WUSME, "China Western Development Promotion Association", in short CWDPA and Jiangxi Guoci Culture and Art Co., Ltd., a company committed to promoting the cultural heritage of traditional Jingdezhen porcelain, signed a collaboration agreement aimed at supporting small and medium enterprises operating in the ceramic sector. The three partners agreed to start a strategic partnership to protect, enhance and give continuity to the excellence of traditional ceramics as a factor of culture, entrepreneurial tradition and craftsmanship as well as promote conditions useful for the development of SMEs in the respective areas of relevance, trade and cooperation abroad.

WUSME AT THE CHINA INTERNATIONAL IMPORT EXPO (CIIE) IN SHANGHAI

November 6th, 2019 – WUSME participated at the second edition of China International Import Expo (CIIE) in Shanghai inaugurated on Tuesday 5th November, 2019, by Chinese President Xi Jinping. Present the highest institutional leaders such as the French President Emmanuel Macron. Within the CIIE, which gathered 160 countries, representatives of

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international organizations, associations, Chambers of Commerce and companies worldwide, the 12° Belt & Road Eco-Agriculture and Food Safety Forum took pace. As part of the theme "Expand the import of food, enrich people's lives", the event aimed at strengthening international cooperation in the food and agricultural sector, promoting the development of high quality and opportunities for growth.

WUSME President Gian Franco Terenzi, addressed the Forum, stating that agriculture and food sectors are, today, a binomial not to overlook. "Sustainable growth – WUSME President highlighted- is a necessity and a challenge which affects the entire world, in any sector. In the Western world, agriculture and livestock are undergoing a radical change, to face globalization, increasing population growth and climate change. Also in these sectors, as in others, sustainability is sought for as the production of safe, high quality and extremely high nutritional food, which takes into account the well-being of man as well as that of animals and the protection of the environment". At the end of his speech, President Gian Franco Terenzi reaffirmed WUSME's commitment to promoting a more sustainable agriculture as opportunity to achieve higher levels of employment, environmental protection and food security for the benefit of mankind and of the planet.

WUSME AT COP25, THE UN CONFERENCE ON CLIMATE CHANGE IN SPAIN

December 4th, 2019 – The WUSME is attending COP25, the UN Conference on climate change, which brings together in Madrid negotiators of nearly two hundred countries until December 13th, 2019. To be discussed are the measures to be taken in order to achieve the goals convened with the Paris Agreement in order to limit global warming by 1.5 °C, compared to pre-industrial levels. On Thursday December 5th, at 11.30 am, the Organization will hold a side event in cooperation with Griffith University-Australia, entitled "Climate Goals: the contribution of SMEs and Nature based solutions". WUSME Secretary General Prof. Dr. Norbert W. Knoll von Dornhoff will be moderator of the event. Speakers: Prof. William Moomaw, Emeritus Professor of International Environmental Policy, Center for International Environment and Resource Policy, Co-Director Global Development and Environment Institute Tufts University; Ms. Virginia Young, National Liaison Officer and Director, International Forests and Climate Programme at the Australian Rainforest Conservation Society; Mr. Dogad Dogoui, WUSME Ambassador and President of Africa SMB Forum and Mr. Remy Katler, of Public Affairs of Solar Impulse Foundation.

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WUSME AND SOLAR IMPULSE, SMES INNOVATION

Today, Friday December 6th, 2019, during the COP25 held in Madrid, WUSME Ambassador Mr. Dogad Dogoui met Mr. Bertrand Piccard, Initiator and Chairman of Solar Impulse to discuss opportunities of cooperation combining the respective competences in support of SMEs growth, in view of the Memorandum of Understanding between the two organizations. It will be possible to follow the said event live connecting to the following link: https://unfccc.int/process-and-meetings/parties-non-party-stakeholders/non-party-stakeholders/side-events-and-exhibits/side-events-webcast-page#eq-3

WUSME COP25 SIDE EVENT: "CLIMATE GOALS, THE CONTRIBUTION OF SMES AND NATURE BASED SOLUTIONS"

6th December, 2019 - On Thursday, December 6th, 2019, under the COP25, the UN Conference on climate change, WUSME held a Side Event in Madrid, in cooperation with Griffith University-Australia, with the title "Climate Goals: the contribution of SMEs and Nature based solutions" and with the theme "Innovative approaches and paths that will enable SMEs to contribute to climate goals. If Nature Based action is to provide part of the climate solution, it must do it by reducing emission, integrating biodiversity, protecting the ecosystem and supporting the livelihoods." WUSME delegates to COP25 Secretary General Norbert W. Knoll, who acted as Moderator of the Side Event, and WUSME Ambassador Dogad Dogoui addressed the audience and interacted with Speakers from Griffith University Prof. William Moomaw, Emeritus Professor of International Environmental Policy, Center for International Environment and Resource Policy, Co-Director Global Development and Environment Institute Tufts University; Ms. Virginia Young, National Liaison Officer and Director, International Forests and Climate Programme at the Australian Rainforest Conservation Society. Main issues covered by the speakers during the meeting and discussed with delegates attending the Side Event, in a lively debate, related to the close link between climate change, nature and economy, the recommendations of WUSME for actions promoting enterprises to operate in favor of climate mitigation; the role of academic research in providing a framework for business activities to benefit to nature and local communities; climate emergency as business opportunity; the need for funds allowing SMEs to improve their technologies, adaptation and resilience to climate change; technology and innovation adopted by SMEs to be climate neutral.

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WUSME

WORLD UNION OF SMALL AND MEDIUM ENTERPRISES

International Headquarters
Piazzale M. Giangi n. 2,
47890 San Marino, Republic of San Marino

T: +378 0549 991277 F: +378 0549 901420

Site: <u>www.wusme.org</u> e-mail: <u>info@wusme.org</u>

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