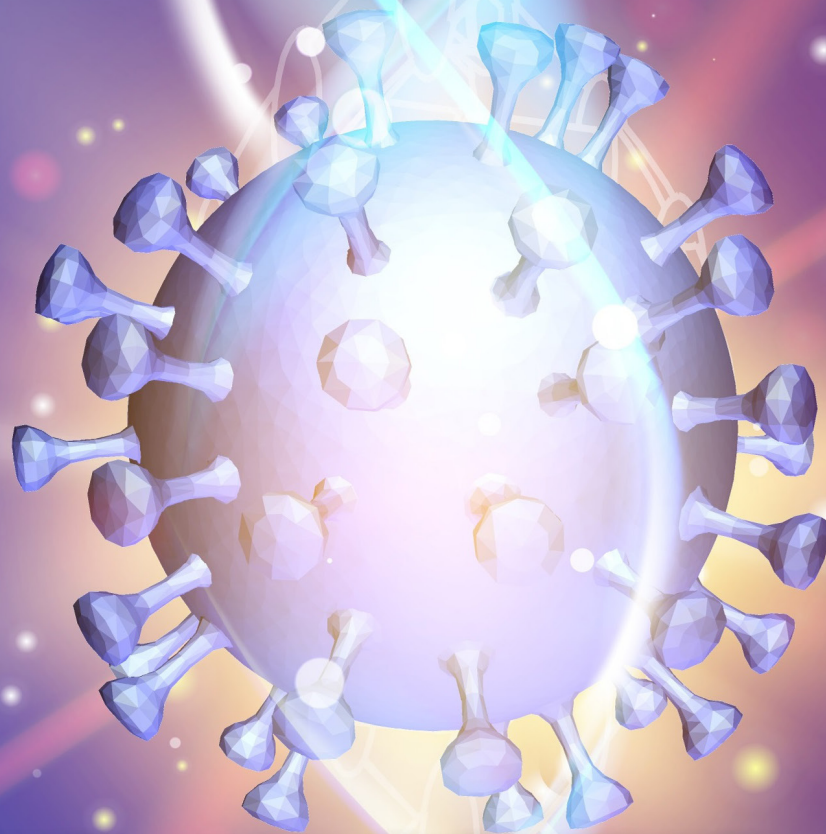


THINK SME

World Union of Small and Medium Enterprises



COVID-19 CRISIS, THE ACTION OF SMEs



Available, on our website, all editions of the **WUSME Magazine** and past edition of **THINK SME** (PDF format).

WUSME PUBLICATIONS
are magazines designed for
Small and Medium Enterprises.
Initiatives, information and
detailed studies.



To stay updated and receive news on **SMEs**, subscribe to our **newsletter**



www.wusme.org



Editorial

President
Gian Franco Terenzi

Covid and SMEs, will be need initiatives a future perspective



We will keep focused on the dynamic forces that companies will have to face and remain committed to assisting them in the future



.....

The economic forecasts drawn up in the last period from various official reports, show how the international economic situation continues to be dominated by uncertainty. Despite the scenario outlined, 2020 had opened with confident prospects for Small and Medium Enterprises and Crafts.

So, however, the economic crisis generated by Covid-19, companies penalized by the lockdown and by the related logistical restrictions linked to the containment of the epidemic, have completely changed the forecasts.

I therefore wish to send a message of support to entrepreneurs and all of those who are involved in small and medium-sized enterprises, in this time of crisis.

The recent spread of Coronavirus is leading to an unpredictable global health emergency the WHO and national health systems are facing with great commitment and abnegation.

As WUSME, we are aware this virus is greatly effecting the specific segment of SMEs. As a result, we will keep focused on the dynamic forces that companies will have to face and remain committed to assisting them in the future ahead, a time when initiatives, able to offer a future perspective, will be needed.

We certainly can't ignore that the coronavirus will be a pandemic with long term effects and certainly leave a landmark sign, imposing significant changes and affecting the way we operate.

The international community, as well, will certainly compel us to follow pathways alternative to what we have been used to, so far.

We can't ignore that mankind itself, has been affected and will have to adequate protection for its existence, without ignoring sustainable climate change.

The health systems and related organizations are first and foremost there to protect our health worldwide.

This revolutionary change will have important consequences on our economic, institutional and social system and we will find it modified in the near future.

We will try to raise awareness of Governments and local Authorities with proposals to promote economic recovery and provide social support, which is also considered necessary also by the international community.



WUSME THINK SME

PUBLISHER
WUSME
World Union of Small and
Medium Enterprises

EDITORS
Tatiana Casadei
Laura Casetta
Jerome Costa
Maria Valeria Pasquini

CONTRIBUTIONS
Dr. François Deslieries
Mr. Adam Pacek
Ms. Conceição Vaz Pedro

GRAPHIC DESIGN
WUSME

PHOTOGRAPHER
WUSME

PROSTAMPA
Agenzia di Servizi per la Stampa
di Claudio Giani
Via Primo Maggio, n. 27
47853 - Coriano - Rimini (Italy)

WUSME
Piazzale M. Giangi, n. 2
47890 - San Marino
Republic of San Marino
Tel. + 378 0549 991277
Fax + 378 0549 901420
M 335 7347947
E-mail: info@wusme.org
Website: www.wusme.org

THINK SME Number 10
January - March / Year 2020
Printed in April 2020

Copyright © WUSME - World Union
of Small and Medium Enterprises

Summary



5



12

- 6** WUSME COP25 Side Event: “Climate goals, the contribution of SMEs and Nature based solutions”
Moderator General Secretary Norbert W. Knoll von Dornhoff
- 8** WUSME and Solar Impulse, SMEs innovation
Opportunities of cooperation combining the respective competences in support of Small and Medium Enterprises growth
- 9** WUSME Ambassador in Sri Lanka Nawaz Rajabdeen appointed Co-Chairperson of GPI
Global Peace Institute is committed to promote global peace and resilience through peace education, dialogue, and training
- 12** Enterprise focus: After the Coronavirus period, ready to leave
The story of Road to Moscow’s company began in 2012
- 14** World news
It is time to recall our device: Yes, we must - By François Deslieries
WUSME and CCI, signed collaboration agreement - By J. Adam Pacek
The Covid-19 water line and MSMEs - By Conceição Vaz Pedro
- 18** SME’s NEWS
E-commerce is globalization’s shot at equality
- 22** SME’s NEWS
World Bank Group announces up to \$12 Billion immediate support for COVID-19 country response
- 25** Membership application form
Arrangements for affiliate: Natural Person, Enterprise and Organizations



COP, the 25th edition in the city of Madrid

The Conference of the Parties to the United Nations Framework Convention on Climate Change (UNFCCC) was held in Spain from 2 to 13 December 2019



Photo: left to right: WUSME General Secretary Prof. Dr. Norbert W. Knoll von Dornhoff, Griffith University Dr. Virginia Young, WUSME Ambassador in Tunisia and Africa SMB Forum President Dr. Dogad Dogoui, Griffin University Prof. Dr. William Moomaw and Dr. Federico Villatico, Regional Manager for West & Central Africa (based in Copenhagen) of the CTCN.

MADRID (SPAIN) - The 25th edition of COP - Conference of the Parties adhering to the United Nations framework legislation on climate change, was held in Madrid (instead of Chile due to social unrest) from 2 to 13 December 2019 (UNFCCC), whose mandate is required by the convention and the subsequent Paris Agreement of 2015 are implemented.

Berlin, Germany, from March 28 to April 7, 1995 and expressed concerns about the adequacy of the States actions to fulfill the obligations of the Convention. These were expressed in a United Nations ministerial declaration known as the "Berlin Mandate".

The UNFCCC Conference of the Parties met for the first time in

Continued on page 7





WUSME COP25 Side Event: “Climate goals, the contribution of SMEs and Nature based solutions”

Present to the event General Secretary Norbert W. Knoll von Dornhoff, who acted as Moderator of the Side Event, and WUSME Ambassador in Tunisia Dogad Dogoui

Madrid (SPAIN) - 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, entitled “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.



Photo: Prof. Dr. Norbert W. Knoll von Dornhoff, Mr. Alex Shyy, Deputy General Secretary of ICDF - International Cooperation and Development Fund (Taiwan) and Dr. Dogad Dogoui.



COP25, POSTPONED THE EMISSIONS CRUX

The next climate conference, postponed for Covid-19, will take place in Glasgow, Scotland, from 1 to 12 November 2021

COP25 UN climate conference ended without clear agreement.

At Madrid summit, the longest on record, only a vague agreement is reached in which "the urgent need" to reduce carbon emissions is expressed, far from the expectations on the global regulation of the carbon market.

At the plenary session of the 196 countries plus the EU gathered for the go-ahead to the final document, many delegates intervened expressing disappointment. To slow down negotiations, for different reasons, were countries such as Brazil, Saudi Arabia, Australia, India, China, South Africa. Therefore, everything is postponed to the next conference.

COP26 postponed for one year. United Nations COP26 climate negotiations will be held in the United Kingdom in November 2021.

After being postponed the event due to the COVID-19 pandemic, the COP Bureau announced: "together with the United Kingdom and its Italian partners, we agreed new dates for the UN COP26 conference on climate change, which will now take place from 1 to 12 November 2021 in Glasgow".

Climate summit goal: to stabilize atmospheric concentrations. UNFCCC aims to stabilize atmospheric concentrations of greenhouse gas emissions to a level that avoids dangerous interference in the planet's climate system. The goal is to reduce CO₂ and other greenhouse gas emissions from fossil fuels consumption, starting energy cleaner forms, industrial processes and transportation technologies.

> *Continued from page 5*

It established a two-year Analytical and Assessment Phase (AAP) to negotiate a "complete set of actions" from which States could choose the most appropriate ones, to be the best from an economic and environmental point of view. The Berlin Mandate exempted Annex I Countries (which includes all developed countries and countries undergoing the process of transition to market economy, such as Eastern Europe and the former Soviet Union) from additional binding obligations, on the basis of the principle of "Common but Differentiated Responsibilities and Respective Capabilities" established by the UNFCCC, although it was speculated that large newly industrialized nations would become the largest greenhouse gas emitters in the next 15 years. After Berlin, COP was hosted in Geneva, Kyoto (where the Kyoto Protocol was adopted), Buenos Aires, Bonn, The Hague, recently in Bonn in July 2001, Marrakech in November 2001, Milan two years later, then Buenos Aires, Montreal, Nairobi, Bali, Poznan, Copenhagen, Cancun, Durban, Doha, Warsaw, Lima, Paris (adopted in 2015 the Paris Agreement), Marrakech, Bonn, Katowice and finally Madrid.

The Kyoto Protocol. It's is an international environmental treaty concerning global warming. It was adopted in Kyoto, Japan, on 11 December 1997 by more than 180 countries on the occasion of the Conference of the Parties "COP3" of the United Nations Framework Convention on Climate Change (UNFCCC). The treaty entered into force on 16 February 2005, after ratification by Russia. A Second Commitment period was agreed in 2012, known as the Doha Amendment, which extends the Kyoto protocol to 2020 with the aim of further reducing greenhouse gas emissions.

Paris Agreement. The content of the agreement was negotiated by representatives of 196 States at the 21st UNFCCC Conference of the Parties in Le Bourget, close to Paris, France, and signed on 12 December 2015. In November 2018, 195 UNFCCC members signed the agreement and 184 agreed to be part of it. The long-term goal of the Paris Agreement is to limit the increase in the global average temperature below the 2 ° C threshold beyond pre-industrial levels, and to limit this increase to 1.5 ° C, as this would substantially reduce the risks and effects of climate change.



WUSME and Solar Impulse, SMEs innovation

Cooperation opportunities were discussed by combining the respective skills to support SMEs growth, in view of the a MoU between the two organizations

Madrid (SPAIN) - 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 a Memorandum of Understanding between the two organizations.

Solar Impulse is the design of an ultra-light high-wing four-engine aircraft, made in Switzerland, at the Federal Polytechnic University of Lausanne.

To characterize it is the possibility of hovering without fuel because powered by solar energy. The final aim of the project is to demonstrate the possibility of circumnavigating the terrestrial globe in 20-25 days.

Photo: WUSME Ambassador Mr. Dogad Dogoui with Mr Bertrand Piccard, Initiator and Chairman of Solar Impulse during the COP25.





I am grateful to Global Peace Institute in London for enlisting me and for their ongoing and vast efforts» said WUSME Ambassador in Sri Lanka Mr. Nawaz Rajabdeen and added: «In-depth research is vital for any country before introducing new economic and industry policies and even to further develop the MSME sector.



WUSME Ambassador in Sri Lanka Nawaz Rajabdeen appointed Co-Chairperson of London's Peace Institute

Global Peace Institute (GPI) is committed to promote global peace and resilience through peace education, dialogue, training, creating awareness and research

January 20th, 2020 - Mr. Nawaz Rajabdeen, WUSME Ambassador in Sri Lanka and Founder President of COSMI (Sri Lanka's Confederation of Micro, Small and Medium Industries), has been appointed Co-Chairperson of the Global Peace Institute (GPI) in London, which conducts interdisciplinary research in several thematic field including international relations and politics.

GPI an independent non-profit, non-governmental organization, is committed to promote global peace and resilience through peace education, dialogue, training, creating awareness and research.

«I am grateful to GPI for enlisting me and for their ongoing and vast efforts» said Mr. Nawaz Rajabdeen and added: «In-depth research is vital for any country before introducing new economic and industry policies and even to further develop the MSME sector».

GLOBAL PEACE INSTITUTE (GPI). The Global Peace Institute (GPI) is a global think tank working for global peace and resilience. This will be attained through peace education, dialogue, training, creating awareness and research.

The Institute conduct interdisciplinary research, educational and awareness-raising activities in the areas of social science, humanities, anthropology and law, in five thematic fields: human rights and minorities; international Relations & politics; media; youth; gender empowerment and cultural policies.

GPI is also open to partnership with other similar stakeholders (institutes, universities, non-governmental organisations) working for peace to add value, enhance collaborative efforts and act as an ally of vulnerable groups against discrimination to create resilient communities.

Mission: The Global Peace Institute (GPI) envisions to become a global loudspeaker working to enhance governance, advocate for human rights, dignity and peace keeping.

Vision: To become a global loudspeaker in advocacy of human rights, social dignity, promote peace & resilience.

Photo: Mr. Nawaz Rajabdeen, WUSME Ambassador in Sri Lanka and Founder President of COSMI (*photo archive*).



WUSME and UHW-UNION of Hungarian, joint activities 2020

Cooperation between the two organizations shall also focus on supporting Small and Medium Enterprises and Crafts to achieve climate neutrality in the next years

BUDAPEST (HUNGARY) - January 20th, 2020 - WUSME General Secretary Prof. Dr. Norbert Knoll von Dornhoff met Margit Batthyany-Schmidt, President and Co-Founder of the Union of Hungarian Women (UHW) and Member of the WUSME Board of Directors.

During the meeting the two Office Bearers had a profitable exchange of information and discussed joint plans for the forthcoming months. Since UHW obtained Special Consultative Status at UN ECOSOC 2019, cooperation between the two organizations shall also focus on supporting SMEs to achieve climate neutrality in the next years.

THE UNION OF HUNGARIAN WOMEN (UHW) - The Association is an NGO, which was established in 2013 on the initiative and under the presidency of Margit Batthyany-

Schmidt. The UHW is committed to promote the preservation of the traditional values and the creation of new ones in the role of women.

The UHW is focusing primarily on women living on the countryside, providing support to them.

Benefiting from national, Carpathian Region and international cooperation, UHW endeavors to be a bridge between women and decision-makers with the aim that economic, social, employment, educational, environmental, health preservation and consumer protection decisions would be taken to the benefit of women and of families, and that those decisions serve innovation.

Photo: WUSME General Secretary Prof. Dr. Norbert Knoll von Dornhoff with Margit Batthyany-Schmidt, President and Co-Founder of the Union of Hungarian Women (UHW) and Member of the WUSME Board of Directors.



During the meeting the two Office Bearers had a profitable exchange of information and discussed joint plans for the forthcoming months.





Photo: The UNITED NATIONS OFFICE in VIENNA (UNOV)

WUSME accredited at the UNOV, UNITED NATIONS OFFICE IN VIENNA

Representatives appointed by the Association are WUSME President Gian Franco Terenzi and General Secretary Norbert Knoll von Dornhoff

February 17th, 2020 - WUSME is accredited at the United Nations Office in Vienna (UNOV) for year 2020 as well. Representatives appointed by the Association are WUSME President Gian Franco Terenzi and General Secretary Norbert Knoll von Dornhoff.

As NGO in "Special Consultative Status" with the UN-ECOSOC since 2013, WUSME has the opportunity, through its representatives, to interact regularly with the United Nations system to acquire qualified information on opportunities of growth and development existing for Small and Medium Enterprises and Crafts, start up, young entrepreneurs and women entrepreneurs. The accreditation to the United Nations confirms the commitment of WUSME in the promotion and enhancement of SMEs with particular reference to their access to finance, education & training, business.



"Special Consultative Status" with UN ECOSOC

After the UN Committee on Non-Government Organizations decided in its Regular Session on 22nd January 2013 in New York to approve WUSME World Union of Small and Medium Enterprises in "Special Consultative Status" at UN ECOSOC, the decision of the UN Committee has been ratified by the Substantial Session of UN ECOSOC 2013 on 18th July 2013.



ENTERPRISE IN FOCUS



Photo: The Road to Moscow work team.

After the Coronavirus period, ready to leave

The story of Road to Moscow's company began in 2012 and covers different areas of activity: mice, business, vip tours, individual tours and, of course, family tours

We are writing this article having isolated ourselves. It's the end of March. It's the beginning of spring in Moscow. Since the end of December 2019, the world has been ruled by Coronavirus. It quarantines cities, kills the economy, isolates loved ones, and changes our global world.

If you are reading this article, then we have an attempt to tell you about ourselves. So we have an attempt, no matter what, to find new friends and partners.

We, like the entire tourism industry, are now failing. Contracts are terminated, international events are postponed, offices are

closed. We also closed our office and quarantined a couple of weeks ago, working remotely, supporting each other through skype, zoom and other social messengers.

We support our friends and partners, because we know for sure the virus will pass, and we will stay. Our good attitude towards each other will remain, the sense of support will remain, our creativity will remain, our professionalism will remain.

Therefore, to everyone who is reading this article, we say:
- Hello, We are "Road to Moscow" team and we will be glad to see you in the beautiful capital of Russia - Moscow.

ENTERPRISE IN FOCUS

«Thanks to many years of experience and to versatility and flexibility of our company, we cover different areas of activity: Mice, business, vip tours, individual tours and, of course, family tours. First of all, we provide security from medical to social, comfort and an interesting stay to our clients».

Our story began in 2012, we arranged business internship programs for representatives of urban professional communities and employees of one of the Moscow Government Departments. Thanks to many years of experience and to versatility and flexibility of our company, we cover different areas of activity:

Mice, business, vip tours, individual tours and, of course, family tours. First of all, we provide security from medical to social, comfort and an interesting stay to our clients.

Besides the program in Moscow, we are ready to show you new routes in other cities of Russia, for example "Kazan. The city of all religions." It's a tour to the heart of the Republic of Tatarstan - Kazan. During the tour you will discover the traditions of the Tatar people. The doors of the fabulously beautiful Kul Sharif Mosque will open to you, and you will have lunch at the Tatar Sloboda restaurant, which presents national

dishes, and you will also visit the Tugam Avylym national complex, opened in honor of the millennium of Kazan.

Our program "Moscow - Sochi" will show you the center of the Olympic life of the city of Sochi - the pearl of Russian cities, where in the winter of 2014 we met the Olympians and fans from all over the world.

Our "Moscow - St. Petersburg" program will help you plunge into tsarist Russia. You will discover the cultural wealth, beauty and spirit of the cultural capital of Russia. The beautiful city on the Niva is not inferior in its cultural content to any capital of the world, and often surpasses them in its scope and grandeur.

Without false modesty, we note that we have extensive experience in major events taking place in Moscow and in the regions of Russia.

We include the most interesting places, authentic bars, restaurants and cafes in the routes. Accommodation of our

guests always meets their requirements for comfort and price. Working with high professionals, our guests are accompanied by guides who will not only interestingly tell you about the sights, but also reveal the secrets of Muscovites and Russians.

We are writing this article, knowing that it will be published a bit later, which means we are writing it for the future. So, we hope that in the nearest future we will take off our masks, get acquainted and continue to discover new cities and countries, find new friends and get positive emotions.

If you have read this article, then know that in Moscow you have a new friend and partner - the Road to Moscow team.

Written by Road to Moscow
Web site: <http://ftr.agency/ru>





World news



We must help SME to adapt, but also simplify their lives, so that they can grow in and through the internal market, for example by facilitating access to dedicated funding, public procurement or helping them protect their knowledge.

(Dr. Thierry Breton)



François Deslierres: «It is time to recall our device: yes, we must»

Permanent Representative in Brussels: «The Commitments of the Commissioner-designated for the Internal Market of the the European Union remain the same»

April, 21th, 2020 - Our Permanent Representative in Brussels, Mr. François Deslierres, point out that in despite of the present virus, the Commitments of the Commissioner-designated for the Internal Market of the the European Union Dr. Thierry Breton and his external extensions in the World remain the same.

A part of his speech, during the European Parliament last November: «My role will also be to protect SMEs, start-ups, and support new forms of employment by ensuring fair competition with giants from other continents, and in particular by ensuring that everyone enjoys social rights.

We must help SME to adapt, but also

simplify their lives, by all means, so that they can grow in and through the internal market, for example by facilitating access to dedicated funding, public procurement or helping them protect their knowledge. The five components of the SME strategy will be: the first point is removing regulatory and administrative barriers. The second point is to improve the application of the Late Payment Directive. This third point is to actively support SME bankruptcies. The third point is to actively support SME financing. And there are toos, we will increase it. The fourth point is to develop skills, especially digital skills. I said it and it's very important. I did not talk about it before but it's very important too: sustainability. Because, obviously, when

we talk about the building, there is all that is insulation, zero energy buildings, zero CO2. That's a lot of skills to have. This is a subject I have already discussed with Commissioner Nicolas Schmit; we are obviously going to work together on this last point. And then I say ita gain, but it's an important topic, the SME Envoy I have not named yet, of course, I have not seen anyone yet, it's very premature - will play a role very important to be the relay of the Commission on the ground».

SMEs that WUSME is committed to supporting around the world will have Dr. Thierry Breton and European Commission backing. It is time to recall our device: yes, we must.

World news

WUSME and CCI, signed collaboration agreement

The Chamber of Commerce and Industry in Katowice meets the current challenges of the Polish economy and business



KATOWICE (POLAND) - On February 14th 2020, right at the Valentine's day, WUSME signed a mutual cooperation agreement with the Chamber of Commerce and Industry in Katowice (CCI). It's the most active institution operating in business environment in Poland which cooperates with more than 2000 companies in that EU Country. The agreement was signed by the president of the CCI in Katowice, Mr. Tomasz Zjawiony and the Polish WUSME ambassador, Mr. Jaroslaw Adam Pacek.

CCI in Katowice as a modern Chamber of Commerce meets the current challenges of the Polish economy and business. It cooperates with both the private companies and public institutions related to the areas of renewable energy, environment protection and water management. The aim is to maximize the benefits for national and regional economy but specially to boost development of small and medium sized enterprises in the first place. In order to do so, CCI in Katowice closely cooperates with the local government too partnering as a creator and originator of scientific and research initiatives,



and has a real impact on the innovative development of the business environment in Poland.

It's also worth to mention that the Silesia region, where the Chamber primarily operates, is the most industrialized region of Poland since the very beginning of the industrial revolution in early XIX century. It was always a region placed at the forefront of international trade and cooperation and its craftsmanship traditions can be traced back to the medieval times where it was known for metallurgy and tools manufacturing.

Nowadays, as the most efficiently operating Chamber of Commerce, CCI developed strong international relations too, which resulted in signing nearly 100 cooperation agreements and opening few international branches including places like Israel (Tel Aviv) and Pakistan. Its international representatives are also located in United States (Nevada), China, India, Hungary and Ukraine. Simultaneously one of the core "local" activities of CCI in Katowice is substantial work toward improvement of SME's situation in Europe. The chamber undertakes a number of activities related to the hosting of meetings with representatives of the European Parliament and Commissioners, especially during events and congresses which it regularly organizes in Katowice.

In 2019 CCI in Katowice became a member of the CAE-PME organization, which brings together 13 European associations of small and medium-sized enterprises.

Chamber of Commerce and Industry in Katowice is also known as the organizer of one of the biggest events related to small and medium size enterprises in EU, namely European Congress of Small and Medium Size Enterprises. The 9th edition of the Congress which was organized in October 2019, hosted 12 thematic paths, where 100 discussion sessions and workshops were held. Almost 8000 participants and 46 foreign delegations visited the event during the three days of the Congress.

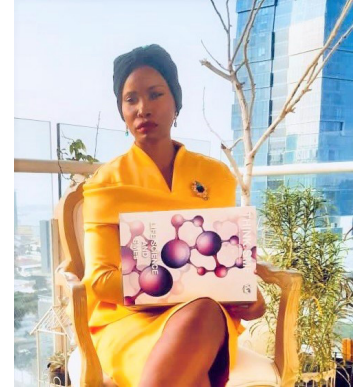
Photo: WUSME Ambassador in Poland, Mr. Jaroslaw Adam Pacek with CCI President in Katowice, Mr. Tomasz Zjawiony.



World news

The Covid-19 water line and MSMEs

WUSME Ambassador in Angola Ms. Conceição Vaz Pedro met Executive Director of INAPEM in Luanda Dr. Rui Malaquias



WUSME, represented by WUSME Ambassador in Angola Ms. Conceição Vaz Pedro, met with Dr. Rui Malaquias, Executive Director of INAPEV, who gave an interview on Covid-19 and the repercussions on Small and Medium Enterprises in Africa.

.....

Covid-19 generated an unprecedented crisis in the contemporary world history. How are you fighting the pandemic in Africa?

«For many experts, there could be no worse time for COVID 19 to dock in our already shifting waters, because as they say in Angola and Africa, bad luck never comes alone, it brings disgrace, and this pandemic was accompanied by a reduction in the price of oil barrel, which for Angola and many African oil-producing countries is an explosive cocktail, as oil accounts for almost 98% of national exports and approximately 70% of national GDP, as well as oil revenues that feed International Reserves. They settle and finance investments in the non-oil sectors.

This crisis raised the waterline for national companies that were almost drowned, because despite the pandemic paralyzing the production of factories worldwide, bringing unemployment in Angola and making national imports more expensive, it also reduces the demand for oil in the markets mainly from China, and the disagreement between Russia, Saudi Arabia and OPEC + causes supply to grow almost uncontrollably, and prices to continue to fall unless there is a gentleman's

agreement between the world's major producers to cut production and thus raise the price.

These combined factors drag the Angolan economy into a dangerous spiral and with devastating effects, it can lead to an exponential increase in the inflation rate, if imports become scarcer and, mainly, if the economic activity cools down as expected, it will lead the State to collect less taxes from non-oil activity, as well as oil, because the barrel will be being sold at a very low price to cover the service of public debt, both internal and external, and the need for public investment.

«This crisis raised the waterline for national companies that were almost drowned»

If the State loses its financial capacity, an important link is broken, as the Angolan State was entering a correct path towards economic recovery, because in addition to making an enormous effort to consolidate the budget, the reorganization and recapitalization of commercial banking public and private, the State is also carrying out a heavy program of privatization of companies and public assets to give real space to the private business sector, as well as the construction of three refineries to eliminate external dependency and save foreign exchange is already underway».

Is the Angolan state activating other projects?

«Yes. In this same sense, the Angolan State, with the help of the International Monetary Fund, was making structural reforms in terms of taxation, the implementation of VAT, in terms of monetary policy with the liberalization of the exchange rate to control inflation and thus maintain a tendency to reduce inflation, as well as, in the oil sector Government was preparing to make phased removal of subsidies to refined oil prices.

However, one of the most important measures that the State was taking, to help companies in particular, was the arrears payment of the public debt to the firms, exactly to keep them alive and with liquidity to continue to operate, these payments are now somewhat threatened by the state's financial incapacity, however we understand that in this period of exception, this is one of the most important measures and should not be discarded, on the contrary it must be increased, as this would maintain the liquidity of companies as well as prevent mass layoffs.

National micro, small and medium-sized enterprises (MSMEs) are by nature of family origin with a very weak organizational structure and with serious management problems, thus chasing away national and international investors, operating with a very low cash / liquidity capacity, equivalent to less than a month, so these three months of crisis, without production and sales will certainly go because of its existence, for this reason the Angolan State is expected to take urgent measures for direct injection of liquidity, as well as support measures for the banking sector».



Photo: in the left hand page: WUSME Ambassador in Angola Ms. Conceição Vaz Pedro. **Above:** Executive Director of INAPEM in Luanda Dr. Rui Malaquias. The interview was conducted in video-conference for measures COVID-19.

MSMEs, as underlined, are a weak organizational structure. What's the cause?

«They have a bad relationship with commercial banking, as banks look to MSMEs as very risky debtors, hence a real arm of credit for the granting of credit or the development of programs or credit lines suitable for companies, because few companies have acceptable and reliable connections with banks. The same is also true of the State, as these companies are unlikely to honor their commitments to the tax authorities and to Social Security, which makes it very difficult to support them. Most of these companies, in fact, tend to be more familiar with the informal side of the economy, to avoid fulfilling their responsibilities to the State, leaving little room for maneuver to adhere to programs to support access, credit, bank guarantees and facilitation of foreign investment that the State has provided to the economy.

«Most of these companies tend to be more familiar with the informal side of the economy, to avoid fulfilling their responsibilities to the State»

Therefore, it is easy to see that the only way has put a crisis for MSMEs, as regards those who are still on the informal side of the economy, is to immediately adhere to the absolute formalization of their activities so that they can have access to tax and financing benefits that the State offers. With regard to legalized companies, but with a foot in the informal market, it is important to modernize the model of business organization so that they can gain the trust of the bank and optimize their relationship with the State».

What should companies do?

«It has already been realized that companies should not “change sides” or restructure on their own, it is important that the State provides an incentive for this to happen. That is why the State, through the National Institute of Support for Micro, Small Companies INAPEM, is preparing one of several public initiatives, to facilitate access to microcredit for micro and small national companies, where it is recommended the insertion of tax incentive (exemption) mechanisms and administrative facilitation for formalization and legalization of companies, for later access to microcredit».

Can you tell us about this initiative?

«This initiative involves, from commercial banks specialized in microcredit, public entities that facilitate the process of formalizing economic activity. For companies that are already formal, they can also have access to the program, because in reality the program is nothing more than a public initiative to improve the relationship between commercial banking and national micro and small

companies, and after this approach if it becomes a reality, the program ceases to have an effect.

In general terms, the State knows and the market is fully aware that the major issues that afflict national MSMEs are organizational deficiency, bureaucracy to regularize administrative processes and obvious management difficulties, issues that the State, through INAPEM and other public institutions, try to respond through programs that offer training and capacity building for business management, facilitating the elimination of administrative and bureaucratic barriers and later facilitating access to credit (through the elaboration and improvement of business investment projects)».

To conclude, could be the right way?

«Yes, it could be. We believe that only in this way will companies be able to cut the umbilical cord of dependence they have with the State, as they will have a healthy relationship with commercial banking, produce national goods and services to reduce imports, thus creating a true domestic market supported by national production, with competitive companies internally and externally, because only in this way it is possible to export much more than oil, contributing foreign exchange to the RIL and thus protecting the country from these external shocks that directly attack the purchasing power of families and companies».



SMEs NEWS

E-commerce is globalization's shot at equality

- *Small businesses have global potential thanks to e-commerce.*
- *SMEs active on the internet export more than traditional businesses.*
- *Heightened economic activity can especially benefit women.*

January 19th, 2020 - Globalization got a bad rap in part because, by sweeping aside barriers to the movement of capital, labour and goods, it was perceived to have favoured large corporate interests over all others.

With the unfolding e-commerce revolution, however, a fairer and more inclusive balance is reshaping the global business environment to provide more room and opportunity for small businesses, especially those headed by women. Globalization got a bad rap in part because, by sweeping aside barriers to the movement of capital, labour and goods, it was perceived to have favoured large corporate interests over all others.

With the unfolding e-commerce revolution, however, a fairer and more inclusive balance is reshaping the global business environment to provide more room and opportunity for small businesses, especially those headed by women.

E-commerce: small business accelerator

Today, small businesses - even one-person "social sellers" - can run as global entities thanks to the growing availability of inexpensive digital tools that allow them to source, ship, deliver, pay, collect and virtualize other key aspects of their operations. The fast-developing e-commerce ecosystem, which includes marketplaces, payment gateways and online logistics, is helping to reduce barriers to trade across borders.

Export participation rates for traditional small businesses (those that typically do not sell online) range between 2-28% in most countries. In contrast, 97% of internet-enabled small businesses export, according to the World Trade Organization.

E-commerce: gender accelerator

When it comes to the gender effect of e-commerce, the research is still emerging and much of the data is localized, but early signs are promising.

The International Trade Centre (ITC) has found that despite having less access to technology, women use digital platforms to their advantage. The head of the ITC says four out of five small businesses engaged in cross-border e-commerce are women-owned, while just one in five firms engaged in offline trade is headed by women.



Meanwhile, there is more and more evidence to show how e-commerce and digital technology are bringing women to the fore of global trade:

- A McKinsey study on Indonesia's e-commerce sector found that women involved in online commerce generate more revenue than that contributed by those in traditional commerce.
- Taobao says 50% of its online shops were started by women, whereas only 3.7% of businesses across 67 other industries in China are headed by females, according to the South China Morning Post.
- The World Economic Forum says one in three Middle East start-ups is female-founded. And Cairo-based ExpandCart, one of the region's most successful e-commerce enablement platforms, says that one-third of small businesses on its platform are owned by women.

Cross-border e-commerce is the fastest-growing segment of international trade, so all of this should come as welcome news for globalization's critics and fans alike. More importantly, it can help change the two-decade narrative about opportunity, inclusion, fairness and balance in the global economy.

Technology and e-commerce are finally democratizing access to the benefits of global trade, helping globalization live up to its original promise of shared prosperity and growth.

Written by World Economic Forum
Photo: E-Commerce

<https://www.weforum.org/agenda/2020/01/e-commerce-sme-globalization-equality-women/>

SMEs NEWS

Blockchain can be used for digitization of SMEs and other innovations

The digitalization of small companies, especially industrial ones, is changing not only from a technological aspect but also from a cultural and educational aspect. Due to the potential use of blockchain and cryptocurrency, the many actors are trying to acquire knowledge and investment in a digital perspective.

February 2th, 2020 - Since only about 26% of the small and medium enterprises (SMEs) companies have the necessary characteristics in terms of digital maturity, a lot of effort has to be invested for the remaining percentage to catch up with or exceed others.

Yet most SMEs have understood the strategic role that digital can play for business success. Several factors are linked to curbing the practical application of digitization, including a lack of specific internal skills, poor support from institutions, complex bureaucracy and the uncertainty of continuity of measures over time, and a lack of business knowledge of the incentives available.

In particular, some educational DLT programs are being organised to improve some important sectors, for instance "Food: how to deal with the rapid development of the entire ecosystem by digitizing production" - practical application cases including blockchain, enables explaining how the

agricultural sector can be digitized or improved.

Blockchain for Social Good

Today the great challenge of companies is to find opportunities, answers and customized solutions to digital transformation because digitizing means changing mentality and approach to work, it means being able to compete effectively in the pressing challenges of the market without losing ground. Therefore, people have to understand the competitive advantages of blockchain and to choose the future over the present.

More and more massive projects are being presented - some are even competing for prizes such as 'blockchain for social good' - and some of the aims of these initiatives is to offer the community a DLT platform to support the local economy, based on a wallet application that not only allows anyone to exchange cryptocurrencies (tokens) that live on the DLT, but also to create new types.

Written by Coin Idol.com

Photo: Euro Innovazione

<https://coinidol.com/blockchain-used-smes/>

Today the great challenge of companies is to find opportunities, answers and customized solutions to digital transformation because digitizing means changing mentality and approach to work, it means being able to compete effectively in the pressing challenges of the market without losing ground.





SMEs NEWS

How unique lending platforms boost small businesses in Southeast Asia

Niche lending firms are shaping SMEs in Southeast Asia to boost fintech, AI and other technological sectors

February 24th, 2020 - In a joint report released recently by the International Finance Corporation (IFC) and SME Finance Forum, it was found that the global funding gap for small, medium and micro businesses amounted to US\$5.2 trillion per year, with the East Asia and Pacific region representing 58 per cent of the global demand.

A massive figure for a massive market, but one that lies in a severely fragmented region with 11 countries, each with its own unique economy, infrastructure, culture and significant differences in terms of laws and regulations.

While the region has seen exponential growth over the past few decades, financial inclusion remains limited - with only 33 per cent of businesses having access to proper financing.

The SME and startup financing landscape in SEA

Worldwide, financial regulators are enforcing stringent laws on the lending/banking industry when it comes to business loans and lending, requiring specified amounts to be held in the capital at all times to cushion them against financial emergencies.

This has led to stricter risk profile assessments, especially when lending to startups or SME's who typically can not show

constant profits or afford to offer a lot of collateral, making them too "high-risk" to qualify.

In SEA, SMEs employ half of the workforce and contribute between 20-50 per cent to the national GDP. These businesses have little to no resources and some lack even the most basic business skills, such as how to add a markup to products or filling out business loan applications.

Several companies are stepping up to the plate with initiatives to educate and inform young entrepreneurs and SMEs while at the same time investing in flexible and lively cloud data storage strategies in order to provide more personalized services to these business owners.

As the traditional banking relationship model doesn't find any value in underwriting loans for these businesses, SME lending platforms, online lenders and fintechs are making credit more accessible by trying to address the problem through alternative lending and the use of technology and AI, bringing new solutions and new, digital-first models to assist these business owners in growing their businesses.

More...<https://e27.co/how-unique-lending-platforms-boost-small-businesses-in-sea-20200221/>

Written by E27



Several companies are stepping up to the plate with initiatives to educate and inform young entrepreneurs and SMEs while at the same time investing in flexible and lively cloud data storage strategies in order to provide more personalized services to these business owners.

SMEs NEWS

Fourth Industrial Revolution: how latecomers and laggards can catch up

February 5th, 2020 - Just ten countries account for 90% of all global patents, and 70% of all exports, directly associated with the advanced digital production (ADP) technologies that are driving the Fourth Industrial Revolution. Another 40 are actively engaging in these technologies, but the rest of the world remains largely excluded from technological breakthroughs such as artificial intelligence, big data analytics, cloud computing, the Internet of Things (IoT), advanced robotics and additive manufacturing.

The ten economies showing above-average market shares in the global patenting of ADP technologies are, in order of their shares: the United States, Japan, Germany, China, Taiwan Province of China, France, Switzerland, the United Kingdom, the Republic of Korea and the Netherlands.

Other countries producing or using these new technologies, although to a much more modest extent, include Israel, Italy, Sweden, Austria, Canada, Mexico, Thailand and Turkey.

Most developing countries are not involved, however - and this is a problem, according to a new report by the United Nations Industrial Development Organization (UNIDO). Industrializing in the digital age, UNIDO's Industrial Development Report 2020, argues that these new technologies are at the core of successful inclusive and sustainable industrial development.

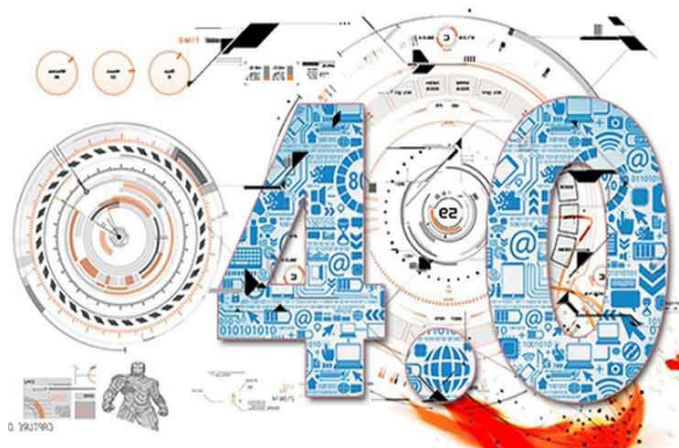
They enable the creation of new goods and product innovations, which lead to the emergence of new industries - and the jobs and incomes that come with them. When these innovations are geared to reducing environmental impacts - by introducing green manufacturing - they also promote the environmental sustainability of industrial processes.

New technologies can also increase production efficiency, leading in turn to sustained industrial competitiveness and expanding manufacturing production. Greater efficiency is also associated with reductions in pollutant emissions and material and energy consumption per unit of production, which can improve the environmental sustainability of the process.

According to the UNIDO report, in large parts of the world, especially on the African continent, countries are not producing or importing in any significant amount the most representative goods within the realm of ADP technologies.

Even among countries with some activity in ADP technologies, a large number are importing the capital goods associated with these technologies, with very little or no domestic innovation and exporting activity. This means that their prospects for moving up the technological ladder are limited.

UNIDO is calling for immediate action from the international community to support developing countries - especially the



least developed countries - in adopting ADP technological breakthroughs. Without international support, low-income countries run the risk of lagging further behind and failing to achieve the Sustainable Development Goals.

Developing countries face a range of challenges in engaging with the new technologies:

- Many lack the basic production capabilities for absorbing, deploying and diffusing ADP technologies along supply chains.
- Companies in developing countries that could make technology investments in this area have already committed resources to older technologies, and they need to learn how to retrofit and integrate the new ADP technologies into their production plants.
- ADP technologies demand substantial infrastructure for their use in production. Some developing countries face significant challenges in providing affordable and high-quality electricity as well as reliable connectivity.
- In developing countries where companies are engaging with some ADP technologies, many of these technologies remain contained within the company and occasionally a few close suppliers who have the production capabilities to use them. The vast majority of firms still use technologies typical of the Third or even Second Industrial Revolution. In this context, it is extremely difficult for a leading company to link backwards and nurture its supply chain. Taken together, these challenges point in one direction: the need to build basic industrial production capabilities as a prerequisite for joining the Fourth Industrial Revolution. The latecomers and laggards can only catch up with support oriented towards building basic, intermediate and advanced industrial and technological capabilities, together with digital infrastructure.

Written by UNIDO

<https://www.unido.org/stories/fourth-industrial-revolution-how-latecomers-and-laggards-can-catch>



SMEs NEWS

World Bank Group announces up to \$12 Billion immediate support for COVID-19 country response

WASHINGTON - March 3th, 2020 - As COVID-19 reaches more than 60 countries, the World Bank Group is making available an initial package of up to \$12 billion in immediate support to assist countries coping with the health and economic impacts of the global outbreak. This financing is designed to help member countries take effective action to respond to and, where possible, lessen the tragic impacts posed by the COVID-19 (coronavirus).

Through this new fast track package, the World Bank Group will help developing countries strengthen health systems, including better access to health services to safeguard people from the epidemic, strengthen disease surveillance, bolster public health interventions, and work with the private sector to reduce the impact on economies. The financial package, with financing drawn from across IDA, IBRD and IFC, will be globally coordinated to support country-based responses.

The COVID-19 support package will make available initial crisis resources of up to \$12 billion in financing — \$8 billion of which is new — on a fast track basis. This comprises up to \$2.7 billion new financing from IBRD; \$1.3 billion from IDA, complemented by reprioritization of \$2 billion of the Bank's existing portfolio; and \$6 billion from IFC, including \$2 billion from existing trade facilities. It will also include policy advice and technical assistance drawing on global expertise and country-level knowledge.

"We are working to provide a fast, flexible response based on developing country needs in dealing with the spread of COVID-19," said World Bank Group President David Malpass. "This includes emergency financing, policy advice, and technical assistance, building on the World Bank Group's existing instruments and expertise to help countries respond to the crisis."

The financial package will provide grants and low-interest loans from IDA for low income countries and loans from IBRD for middle income countries, using all of the Bank's operational instruments with processing accelerated on a fast track basis. International Finance Corporation, the World Bank Group's private sector arm, will provide its clients with the necessary support to continue operating and to sustain jobs.

The World Bank support will cover a range of interventions to strengthen health services and primary health care, bolster disease monitoring and reporting, train front line health workers, encourage community engagement to maintain public trust, and improve access to treatment for the poorest patients. The Bank will also provide policy and technical advice to ensure



countries can access global expertise.

IFC will work with commercial bank clients to expand trade finance and working capital lines. IFC will also directly support its corporate clients — with a focus on strategic sectors including medical equipment and pharmaceuticals — to sustain supply chains and limit downside risks. These solutions will leverage the lessons learned from similar events in the past with a goal to minimize the negative economic and social impacts of COVID-19 globally.

Countries face different levels of risk and vulnerability to COVID-19, and will require different levels of support. The Bank Group support will prioritize the poorest countries and those at high risk with low capacity. As the spread of COVID-19 and its impact continues to evolve, the World Bank Group will adapt its approach and resources as needed.

The World Bank Group is actively engaged with international institutions and country authorities to help coordinate the global response.

Written by The World Bank

<https://www.worldbank.org/en/news/press-release/2020/03/03/world-bank-group-announces-up-to-12-billion-immediate-support-for-covid-19-country-response>

SMEs NEWS

Revolut research: 42% of SMEs are looking to change banks in the next 12 months

March 25th, 2020 - A paper published by Revolut, entitled "2020 Vision: Taking a closer look at antiquated business practices", states that 42% of SMEs are looking to change banks in the next 12 months, owing to changing expectations and demands of businesses.

The research was based on surveying 602 business owners, managers and financial directors from companies in the UK, France and Poland with 250 employees or fewer.

Any widespread desire of SMEs to seek new banking providers will be good news for recent entrants in business banking.

Monzo announced its plans to start providing business accounts earlier this month, while Starling Bank has recently expanded its business offering that it first launched in 2018. Revolut itself has been offering multi-currency business accounts since 2017.

Revolut's research however finds that UK businesses are rather less likely to bank with multiple providers than their counterparts elsewhere. 37% of UK SMEs have two or more banking relationships, compared to 65% in Poland and 49% in France.

This suggests that digital challengers may find it difficult to replicate their success in personal banking of growing market share by becoming a customers' secondary or tertiary account.

According to the research, 63% of business owners have not switched their provider in five or more years, with some 23% not having changed since 2008. Additionally, 79% still have

their primary relationship with a major high-street bank.

An existing personal banking relationship is the most common reason cited for how businesses choose their provider, with 42% of UK respondents saying so.

The number of accounts held with digital banking startups stands just shy of 20 million in the UK as of late 2019, according to Accenture, which suggests that there is a healthy client base for them to target to grow their business banking footprint.

Branch and cash use

However, Revolut's white paper does highlight some of the challenges that will be encountered along the way.

Where digital-only banks may see cause for optimism is in the direction of travel for cash usage. The percentage of payments taken by SMEs in cash currently stands at 23%, down from 60% a decade ago. UK Finance estimates this downward trend to culminate in cash being involved in only 9% of transactions by 2027.

More...<https://www.finextra.com/newsarticle/35513/revolut-research-42-of-smes-are-looking-to-change-banks-in-the-next-12-months/retail>

Written by Finextra



37% of United Kingdom Small and Medium Enterprises have two or more banking relationships, compared to 65% in Poland and 49% in France.



SMEs NEWS

Bank launches \$3 billion coronavirus fight in Africa



March 27th, 2020 - The African Development Bank (AfDB) has raised an exceptional \$3 billion in a three-year bond to help alleviate the economic and social impact the Covid-19 (coronavirus) pandemic will have on livelihoods and Africa's economies.

The Fight Covid-19 Social bond, with a three-year maturity, garnered interest from central banks and official institutions,

bank treasuries, and asset managers including Socially Responsible Investors, with bids exceeding \$4.6 billion.

This is the largest Social Bond ever launched in international capital markets to date, and the largest US Dollar benchmark ever issued by the bank. It will pay an interest rate of 0.75%.

The African Development Bank Group is moving to provide flexible responses aimed at lessening the severe economic and social impact of this pandemic on its regional member countries and Africa's private sector.

Fight Covid-19 was allocated to central banks and official institutions (53%), bank treasuries (27%) and asset managers (20%). Final bond distribution statistics were as follows: Europe (37%), Americas (36%), Asia (17%) Africa (8%), and Middle-East (1%).

More...<http://www.nanews.net/news/bank-launches-3-billion-coronavirus-fight-in-africa/>

Written by Nordic Africa News

New report from UN Economic Commission for Europe measures progress on Global Goals

March 17th, 2020 - As all eyes, hearts and minds focus on the COVID-19 coronavirus pandemic, the Sustainable Development Goals (SDGs) garnered attention on Tuesday when a new UN report revealed that only ten countries in the European region have levels of air pollution below the World Health Organization (WHO) recommended limit.

The UN Economic Commission for Europe's (UNECE) first regional report on SDG progress has singled out Iceland, Sweden, Finland, Canada, Estonia, United States, Norway, Portugal, Ireland and Spain as meeting the WHO standards, noting that others need to step up.

Measuring change for most of the 49 indicators across the 17 SDGs, the report found that UNECE countries are mostly fulfilling targets or making good progress, including on eradicating extreme poverty, enhancing social protections and achieving low levels of maternal, infant and child mortality.

More...<https://news.un.org/en/story/2020/03/1059582>

SUSTAINABLE DEVELOPMENT GOALS



Written by UN News
Photo: UN



Membership application form

MEMBERSHIP POLICY FOR ADMITTANCE AS AFFILIATED MEMBER NATURAL PERSON

MEMBERSHIP AS NATURAL PERSON is addressed and reserved for those who, even though are not entrepreneurs or business managers and/or don't have any specific interest in receiving assistance from WUSME for the benefit of their business, but rather feel sympathy and a favorable consideration towards the Association and wish to support its mission, by contributing with a symbolic fee as provided by the Board of Directors, as well as volunteering in projects or initiatives available.

Natural persons who join WUSME as Affiliate Member have the:

- Right to participate as Observer in General Meetings;
- Right to participate in WUSME conferences, seminars, webinars and special workshops
- Opportunity to speak in the WUSME events;
- Opportunity for free or with reduced rate to participate in international regional meetings, exhibitions and other annual events co-organized by WUSME or by its members and partners;
- Receive the WUSME SME Newsletter.

MEMBERSHIP POLICY FOR ADMITTANCE AS ENTERPRISE AFFILIATE MEMBER

Membership of Enterprise as Affiliate Member of WUSME is addressed and reserved to all small and medium sized businesses, entrepreneurs or business managers of SMEs, regardless of their legal form, who have are interested in joining WUSME and receiving assistance in their activity by contributing with a the membership fee as provided by the Board of Directors.

Enterprises, joining WUSME as Affiliated Members, have the following benefits:

1. to participate in WUSME's General Meetings as Observer;
2. to participate in WUSME's conferences, seminars, webinars and workshops;
3. to speak in WUSME's events;
4. to participate, for free or with reduced rate, in international or regional meetings, exhibitions and other events co-organized or promoted by WUSME or its members and partners;
5. to benefit from special discount agreed with International Hotels, Airlines and other similar services;
6. to receive WUSME's monthly SME Newsletter – WUSME's weekly news and hard copy of WUSME's Magazines;
7. the opportunity to enter the WUSME Community, an international network of selected and qualified SMEs, organizations, institutions, training centers, banks and other partners specialized in SMEs;
8. to seize opportunities of development and cooperation at national, regional and international level;
9. to receive basic assistance in the following areas of interest for their business.

MEMBERSHIP BENEFITS OF ORGANIZATIONS

Organizations, joining WUSME as Affiliated Members, have the opportunity to identify and convey factual opportunities to participate in projects, programs, bids and tenders highlighted from the WUSME international network.

Affiliated Organizations have the opportunity to be introduced to National and International SMEs Organizations, as well as to United Nations Organizations, European Union and other International Associations in Asia, Africa and Latin America which WUSME is in contact with. Affiliated Organizations may enter into Cooperation Agreements with WUSME, wherein customized modalities of future operations are agreed to reach mutual benefits.

Some specific benefits reserved to affiliated Organizations are:

1. to access the WUSME information services.

Affiliated Organizations may receive regular information on opportunities available in different economies of the world, such as "best practices", new business opportunities, access to the United Nations Global market and competitive advantages for exports and business partnerships;

2. to contribute to the written statement to United Nations Organizations.

Affiliated Organizations may contribute to written statements of WUSME to UN ECOSOC and other UN Organizations, e.g. UNIDO, UNESCO, OECD etc. aiming at the safeguarding of the rights, interests and competitiveness of SMEs and Crafts.

3. to assist enterprises in starting international business partnerships through the network of WUSME.

WUSME is in contact with the world and enjoys privileged international relations in many countries, where the Union has the potential to encourage entrepreneurship cooperation agreements. As a consequence, affiliated Organizations may offer assistance to entrepreneurs and startups in entering into business partnerships, joint ventures, clusters etc. in different countries across the world.



GENERAL INFORMATION

To be filled out in capital letters

Enterprise / Organization Name: _____
 First Name: _____
 Last Name: _____
 Position: _____
 Nationality: _____
 Address: _____
 State/Province/Other: _____
 Country: _____
 Generic email for Enterprise or Organization: _____
 Telephone No.*: _____
 Mob. No*: _____
 Fax*: _____
 E-mail address: _____
 URL: http:// _____

*Please, type telephone and fax numbers as they should be dialled from outside your own country – including country and city prefixes

Place and Date _____

Signature _____

OECD COUNTRIES:

(Australia, Belgium, Chine, Denmark, Finland, Germany, Hungary, Ireland, Italy, Korea, Mexico, New Zealand, Poland, Slovak republic, Spain Switzerland, United Kingdom, Austria, Canada, Cech Republic, Estonia, France, Greece, Iceland, Israel, Japan, Luxembourg, Netherlands, Norway, Portugal, Slovenia, Sweden, Turkey, United States)

CATEGORY:

- Organization (OECD COUNTRIES) € 500,00
- Chamber of Commerce & Industry
- National SME and Crafts Association
- Regional SME and Crafts Association
- Other SME Supportive Organization:
please specify
- Organization (NOT OECD COUNTRIES) € 250,00

CATEGORY:

- Enterprise (OECD COUNTRIES) € 250,00
- Enterprise (NOT OECD COUNTRIES) € 150,00

CATEGORY:

- Natural person € 25,00

MEMBERSHIP FEE PAYMENT

1° METHOD

WIRE TRANSFER

BENEFICIARY: ASSOCIAZIONE "WUSME"

BANK: CASSA DI RISPARMIO DELLA REPUBBLICA DI SAN MARINO S.p.A.

BRANCH: AGENZIA SERRAVALLE

IBAN: SM 17 A 06067 09802 000020112378

SWIFT CODE: CSSMSMSM

DESCRIPTION: FIRST AND LAST NAME / ORGANIZATION OR ENTERPRISE NAME FOR MEMBERSHIP FEE YEAR 2020

2° METHOD

PAYPAL

Address your payment to the following account info@wusme.org

NOTE: CHECKS NOT ACCEPTED

TO JOIN WUSME MEANS

- **TO BECOME PART OF AN INTERNATIONAL AND QUALIFIED NETWORK OF SMEs AND RELATED ORGANIZATIONS AND INSTITUTIONS WORLDWIDE**

WUSME Members are enabled to pursue qualified contacts and establish profitable relationships helpful to develop and expand their action, also through the participation in events organized or promoted by WUSME and its partners, such as national and international conferences, seminars, workshops, training programs, etc.

- **TO SEIZE OPPORTUNITIES FOR DEVELOPMENT AND COOPERATION AT NATIONAL AND INTERNATIONAL LEVEL AND BE SUPPORTED IN THEIR IMPLEMENTATION**

WUSME Members are facilitated in entering into cooperation agreements with other Members in more than 80 countries worldwide and linking to national and international organizations, academic institutions, research centers and similar bodies specifically competent in SMEs. In addition, WUSME Members have the opportunity to approach the United Nations System, by virtue of the Special Consultative Status with the Economic and Social Council of the United Nations, and identify opportunities of cooperation.

- **TO ENTER AN INTERNATIONAL BUSINESS PLATFORM**

WUSME Members have access to an international business platform designed to facilitate the matching of supply and demand and combination of opportunities and conditions for an effective implementation of projects, programs and investments of different size, scope and value, which can relate to the private sector, SMEs in particular, as well as the public sector, with actions to be developed in the several fields considered strategic for the economy.

- **TO BE ASSISTED IN BUSINESS ACTIVITIES AND ENTREPRENEURIAL PROJECTS**

WUSME Members may receive support in the start-up phase, expansion of existing business, development of skills and capabilities, identification of potential partners and contact with international experts.

- **TO BENEFIT FROM A WIDE RANGE OF SPECIFIC ADVANTAGES**

Through the several and cross-cutting activities implemented and promoted by the Organization, WUSME Members receive professional guidance and qualified information with full access to the Organization's publications.

For more information, please, visit our web site: www.wusme.org

To stay up to date and get news on **SMEs**, please subscribe to our **newsletter**

info@wusme.org





World Union of Small and Medium Enterprises