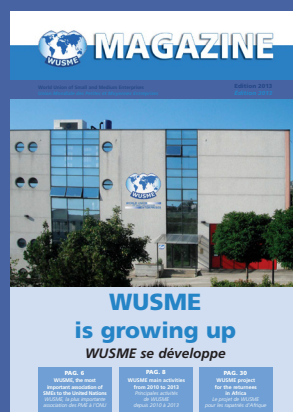


THINK SME

World Union of Small and Medium Enterprises



**LIFE SCIENCE
AND
SMEs**



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EDITORIAL



President
Gian Franco Terenzi

SMEs SUPPORT THE LIFE SCIENCE



The WUSME Platform in Shanghai has been conceived to support the development of SMEs in life related technologies

WUSME has been promoting an important initiative on the Chinese territory, on proposal and in collaboration with our Vice President Yang Rongyong.

I refer to WUSME Platform for the Life Science, to be based in Shanghai as specific point of reference for all businesses and organizations, members of WUSME, operating or to operate in economic and scientific fields with an impact on life.

A new reality consistent with the work carried out by the Organization, committed to represent, sustain and safeguard the rights and interests of Small and Medium Enterprises in the world.

Officially recognized by the United Nations since 2013 by virtue of the Special Status Consultative with the Economic and Social Council, WUSME has been growing as international platform aimed at promoting of business cooperation, identification of opportunities and combination of conditions useful to implement projects, programs and investments of interest both for the private sector, SMEs in particular, as well as the public sector.

As a result, WUSME is to offer a significant contribution in the promotion, communication and cooperation of Small and Medium-sized Enterprises globally and foster economic and social development as well as improvement of living conditions for mankind.

This important action of support may affect different areas of the economy and have a significant impact on integration, prosperity and security of the countries and peoples concerned.

With this perspective, the WUSME Platform for the Life Science has been conceived to support the development of SMEs and related projects in science and technology relating to life, in a transforming society putting needs of mankind at its heart.

To support SMEs in these fields means to concretely support life, channeling entrepreneurial projects useful for a development that is projected outward, connecting different realities in order to give a support greatly appreciated in the world.

Today, WUSME is present in more than 100 countries as Organization nurturing high-performing projects with important impacts on SMEs, amplifying the action undertaken and providing a strong support to the natural dynamicity of enterprises.

With this initiative, WUSME undertakes to give concrete answers to the needs of SMEs and their development in strategic sectors for the economy, health, environment and our future.

A handwritten signature in black ink, which appears to read 'G. Terenzi'.



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Majority of SMEs in the US and Europe Ready to Switch Banks for Offer of Real-Time Payments

43 percent of SMEs globally say being able to send and receive payments in real-time

April 12th, 2017 (GLOBE NEWSWIRE) - The majority of small and medium-sized (SMEs) business owners in the US and Europe would consider switching account providers for the offer of real-time payments, according to an online poll by YouGov conducted on behalf of ACI Worldwide.

Two-thirds (65%) of US SME businesses stated that if banks offered real-time payments capabilities, it would 'encourage' them to switch providers. 90 percent of respondents in Italy, 75 percent in France and 58 percent in Germany also said the offer of faster electronic payments would be a reason for them to switch banks. The research reveals the extent to which SMEs in the US and Europe are willing to embrace new payment methods and innovative banking services. It also shows that businesses increasingly recognize the value of fast, efficient and predictable payments to the overall success of their business.

Key findings of the survey reveal:

Banking in real-time is a priority for many SMEs: Of the US respondents that find faster payments appealing, 74 percent said that they would find receiving payments from customers in real-time important, with 54 percent saying the same about paying vendors and suppliers in real-time. 56 percent of German

SME businesses surveyed and 50 percent of those in Italy said real-time banking services would be 'essential' to the success of their business.

- SMEs want new and innovative banking services: Many SMEs have switched to new payment methods and providers in the last few years, a move which they say has been beneficial for their business. For example, 67 percent of SMEs in Germany use mobile or internet banking (39% in the US), and 45 percent (32% in the US) use person-to-person payment providers such as PayPal or Venmo.

- Payment delays are amongst the top frustrations of SMEs: Delays in payments either reaching their own account or the accounts of vendors and suppliers are among the most cited frustrations of businesses surveyed in the US and Europe (51% in the US, 61% in France, 65% in Italy and 56% in Germany).



SMEs want new and innovative banking services and have switched to new payment methods and providers in the last few years



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Barry Kislingbury, Director Solution Consulting, Immediate Payments, ACI Worldwide comments:

"2017 will be a crucial year for real-time payments globally. Banks have a real opportunity to work with their customers and offer the new and innovative services they really want. Delayed and unpredictable cash flow can significantly affect the success of businesses, particularly small ones. The real-time schemes currently being built in the US and Europe will empower consumers and businesses to send and receive real-time payments from their existing accounts, and will also provide a platform for banks to launch new services built around a real-time payments hub for today's digital economy."

According to the survey, the majority of businesses in the US and Europe are not even aware of plans to develop real-time schemes: 81 percent of SME decision makers in the US have not heard about the TCH real-time payments scheme. In Europe, 55 percent of French businesses and 80 percent of those in Germany are not aware of any plans to develop a pan-European scheme.

Both the pan-European SEPA Instant Credit Transfer Scheme (SCT Inst) and The Clearing House (TCH) Real-time Payments System pilot will be launched later this year. The pan-European SCT Inst Scheme is due to go live in November 2017 and will enable consumers and businesses to make euro credit transfers in real-time between accounts across an international area - eventually spanning

over 34 European countries.

Barry Kislingbury comments:

"Our findings show that businesses are ready for real-time payments. The new schemes in the US and Europe will be the most comprehensive real-time payment systems ever developed. However, financial institutions still have a long way to go when it comes to educating customers about the benefits and opportunities the new schemes offer. Banks that are now educating and raising awareness of their real-time offerings are those that are most likely to benefit from the new opportunities moving forward."

ACI Immediate Payments

ACI has an unmatched global customer base of financial institutions and payment service providers using its UP Immediate Payments solution. In the UK, the solution has been used by financial institutions to access the UK Faster Payments scheme since its launch in 2008. Currently, 9 out of the 14 direct participants of the UK's Faster Payments Scheme use ACI's solutions.

Last year EBA Clearing selected ACI as one of the 'frontrunner service providers' for the pan-European EBA SEPA Instant Credit scheme. ACI has also partnered with VocaLink to offer a complete end-to-end immediate payments solution for a domestic or regional immediate payments network. Additionally, ACI has customers using UP Immediate Payments to access Singapore FAST and the Australian NPP (New Payments Platform). ACI serves on the ISO 20022 Real-Time Payments Group, the EPC

Instant Payments Technology Group, payments and security task forces for the U.S. Federal Reserve, and chairs the IPFA rules working group.

About ACI Worldwide

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as thousands of global merchants rely on ACI to execute \$14 trillion each day in payments and securities.

Published by Globe Newswire

<https://globenewswire.com/news-release/2017/04/12/959252/0/en/Majority-of-SMEs-in-the-US-and-Europe-Ready-to-Switch-Banks-for-Offer-of-Real-Time-Payments-says-ACI-Worldwide.html>



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Google Analytics

Launched in 2005, Google Analytics is undoubtedly the world's most recognized free web analytics service. Thousands use it regularly. It has been setting industry standards by combining multiple analytical features for mobile as well as traditional user to put it plainly, Google Analytics must be the very first feature that you ought to install on your site.

Keyword Planner:

Is a focused version of a combination of the Google AdWords Estimator Tool and Keyword Tool. It is one of the best research tools available and is ideal for SEO purposes. There are multiple metrics pertaining to keywords, but the tools focus is on a keyword's traffic volume and competitiveness.

BuzzSumo:

Helps provide more information to digital marketers through valuable content. Just input the key phrase or long-tail keyword that you wish to promote and you get a list of the most popular posts (related to your niche) that are currently trending. All you now have to do is to draft a suitable marketing strategy.

Hootsuite:

Is one of those early multi social networking clients, which integrated most of the popular Social Media platforms. This helps businesses, SMEs, and startups to execute amazing social media strategies across their organizations so that their message is converted into relationships that matter. This helps you manage all your Social Media accounts from one place, which itself save considerable time.

SimilarWeb:

Is an online digital market intelligence tool that provides traffic and in-depth marketing insights for any website. With a single click, users can not only get a quick overview of a site's ranking and reach but also its user engagement. By entering a specific website URL, or doing a category search by industry or country, users get access to data from the top 50 websites.

Boomerang:

Is one of the more unique and good email marketing services that allow you to monitor your full-email campaigns with ease. Boomerang, an effective plugin for Gmail, will schedule outgoing emails to hit consumer inboxes at an optimum time. Boomerang not only allows you to create and monitor your email campaigns with ease, but is also easy to integrate with your social media accounts.

SEMrush:

Developed by SEOquake, SEMrush tool is an awesome tool to analyze your competitor's website traffic, check their backlinks, find better if not suitable keywords and also helps your fix any website issues. SEMrush analyzes over 120 million keywords and 39 million domains in their US database alone making it the perfect place to start your keyword research.

Hotjar:

It is a complete website and mobile analytics tool that enables web developers, analysts, digital marketers, and UI developers etc to optimize the usability and conversion rate of their sites. Hotjar adds a tracking script and integrates into your website, similar to how Google Analytics does. For WordPress sites you can either install the tracking code yourself or with the help of a plugin.

Canva:

Is a free simple graphic design tool for non-designers to create info-graphics as well as other presentations, visuals and graphics. The best part is that you can upload your images and apply text from using a gallery of fonts and text styles and when finished, you can download these images or share them on Social Media.

SimplyMeasured:

Is a marketing tool that is used by SMEs, startups as well as large corporations. It provides them social media analytics and metrics to measure their online media campaigns, social media performance, etc, and also assist them in the monitoring of online mentions of specific keywords which triggers for specific instances.

Charlieapp.com:

Organizes your digital media collection. Just before a meeting, it compiles just about all the important info about the people that you are scheduled to meet, and stores them in your organizer or diary. It makes sure that you have all the info to project an awesome impression of you to that company or the executive that you are about to meet.

SocioBoard:

Social media platforms have also played an important part in digital marketing. Likewise, businesses manage multiple Social Media platforms and their activities. The SocioBoard platform being an open source tool makes it very easy for digital marketers, SMEs, and startups. SocioBoard, is one of the most prominent and best open-source social media management tools that is currently available in the markets.

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SMEs and startups entrepreneurs can increase their productivity by using innovative marketing tools

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Wistia:

provides online professional video hosting services for businesses, individuals, SMEs, and startups. It is very much a pro-business oriented service, and helps SMEs to grow their brand and business. It tracks marketing performances through its built in metrics, analytics, and video marketing tools. Wistia also has tools for customizing videos, building brand awareness, increasing traffic via video SEO, and generating new leads.

SlideShare:

The quiet giant of content marketing, SlideShare is the biggest, albeit a simple photo slideshow software, that provides professional results. Simply put, SlideShare is the "YouTube of PowerPoint presentations". SlideShare gets over 130 million-page views and

over 60 million visits every month.

Apart from presentations, SlideShare also supports PDFs, documents, webinars and videos. Some of these tools are definitely worth upgrading if your budget and digital marketing work increases. They will definitely pay off at some point in time. Whatever be the case, you can considerably improve your marketing capabilities and achieve better results for your company.

Rapportive:

Shows just about everything connected with the contacts in your Gmail inbox. To put it plainly, Rapportive will put up the social media details of the email sender. It also allows you connect with Social Media profiles of these emailers.

Conclusion:

The above mentioned are only a few of

the many digital marketing tools that are available for SMEs and startups. While some of them, if not most are free some of these tools are definitely worth upgrading if your budget and digital marketing work increases.

They will definitely pay off at some point in time. Whatever be the case, you can considerably improve your marketing capabilities and achieve better results for your company.

Written by Navneet Kaushal
– The Economic Times

<http://economictimes.indiatimes.com/small-biz/marketing-branding/marketing/free-digital-marketing-tools-for-smes-and-startups/articleshow/57093385.cms?from=mdr>



Europe funds another data accelerator to get startups tackling societal problems

The EC says it's committing €7.1 million into "data driven innovation" over the next three years with €4.8 million going directly to fund startups and SMEs

April 9th, 2017 - A new European Commission-funded startup accelerator, Data Pitch, is being launched today with the aim of connecting established businesses and organizations with lots of data with startups that might be able to help them unlock the value of the info they hold and thereby tackle industrial and societal challenges.

The EC says it's committing €7.1 million into "data driven innovation" over the next three years, with €4.8 million going directly to fund startups and SMEs via this "startup-corporate collaboration" Data Pitch program.

Data Pitch will provide up to 50 European startups and SMEs with up to €100,000 in equity-free funding, it said, as well as mentoring, investment opportunities and access to data from established businesses and the public sector - with each program running for six months.

A spokeswoman told us that Data Pitch will operate across Europe, with the aim being to accelerate between two to three cohorts per year. Startups will be able to apply for a place from July 1, 2017, with successful teams selected in October and November, and the first cohort joining the program in December.

"The ambition is to create an innovation ecosystem for Europe, where larger organizations work closely with agile startups to innovate and learn from each other, using data as an enabler to solve problems," the EC said in a statement.

The funding for the initiative is coming from the EU's Horizon 2020 program. And the three-year data-focused accelerator project will be delivered by The University of Southampton, the Open Data Institute, Portuguese accelerator organization Beta-i and French data marketplace platform Dawex.

If you're getting a sense of déjà vu that's because the EC funded a similar project in 2014, called the Open Data Incubator Europe (Odine) - also providing the same level of funding to startups to do creative and innovative things with data. That three-year project led to 57 successful projects generating €16

million in sales and investment and creating 268 jobs, according to the EC.

In terms of particular areas of interest for the new data accelerator, the spokeswoman said the program has an "open brief" and will be led by "the datasets available from data providers," although it does also intend to structure this into a set of sector-specific tracks and challenges — identified in discussions with industry leaders and experts over coming weeks.

Among the areas and challenges it's going to consider are:

- Smart cities;
- Food and agriculture;
- Health and well being;
- Retail;
- Data privacy;
- e-tourism;
- Finance and telecoms.

Data-driven hackathons (aka "datathons") will be used to define challenges, with the accelerator planning to partner with established hackathons across Europe - such as Pixels Camp, AngelHack, Hack HPI and The Port Hackathon in Cern - as well as taking crowdsourced suggestions to feed into these idea-sourcing events, the first of which will kick off this spring.

To give you an idea of the kinds of projects Data Pitch might fund, the spokeswoman said it's drawing on the Open Data Challenge Series as its model - giving an example from that program where applicants for a Crime and Justice track were asked to submit products and services using open data that would increase community involvement with the criminal justice system; create further evidence for what are effective interventions for rehabilitation; and address the rise in personal crime.



Data Pitch will provide up to 50 European startups and SMEs with up to €100,000 in equity-free funding

The winner in that instance, Check That Bike!, is a free online service that lets people check whether a second-hand bike they want to buy has been stolen - with the service tapping into (open) databases of stolen bike details (such as police data, national and local registers, manufacturers, insurers); and also the Bing search engine to identify crime hot spots. The team apparently also makes use of Freedom of Information requests to try to get more police forces to open data on bike unique frame numbers that have been registered as stolen.

Commenting on Data Pitch in a statement, Elena Simperl, professor at the University of Southampton and project director for the accelerator program, said the aim is to create “a European ecosystem for data-driven innovation.”

“In the digital age, every organization, public or private, big or small, generates and owns substantial data assets. Not all them have the opportunity to use this data effectively. With Data Pitch we take an established open innovation model and apply it at European scale - we pair some of the most creative entrepreneurial minds in 28 countries and help them to solve data challenges that matter — for the economy, for the environment, for science, and for society as a whole.”

Startups wanting to apply for the Data Pitch program must -

- be registered with the European Commission

- have fewer than 250 employees
- have less than €50 million turnover
- be single companies only, consortia are not allowed
- eligible countries are EU member states, associated countries eligible to receive Horizon 2020 funding

In the case of the U.K., which last month initiated the two-year negotiation process of leaving the European Union, the spokeswoman confirmed U.K. startups can still apply to the program even though Data Pitch is envisioned to run until the end of 2019 (so after the exit process should have concluded).

“The U.K. government has re-assured organizations that have been awarded EU funds before March 2019 - which will be the case with all startups in Data Pitch - that they will be supported financially through national funds,” she noted.

Published by Techcrunch

Image: Techcrunch

<https://techcrunch.com/2017/04/09/europe-funds-another-data-accelerator-to-get-startups-tackling-societal-problems/>



THE ENTERPRISE OF THE MONTH

The crop of cocoa

Real strength of Cameroonian agricultural, today cocoa is the most exported agricultural product and Cameroon is the sixth producer of cocoa in the world and fourth in Africa.



Much of the cocoa used in the world comes from West Africa, in particular, from countries such as Ivory Coast, Ghana, Cameroon and Nigeria.

Cocoa, one of the most famous and popular spices, is the real strength of the Cameroonian agricultural economy. Present since the colonial period, today it is the most exported agricultural product. According to some recent data, Cameroon is the sixth producer of cocoa in the world and fourth in Africa. The raw material is completely exported in the world to be transformed into chocolate and other cocoa products.

COOPLAHKAMC, its story. The Supply Chains Cooperative Company, located in Haut-Nkam, department of the West Region of Cameroon (the general headquarters is in Yaoundé, the capital), has undertaken and developed cocoa production throughout Cameroon with the aim of improving its quantity and quality in rural areas.

A production realized in a traditional way, through the local labor. In a constantly evolving environment - and to meet an increasingly demanding market - research, innovation, sustainable employment, product quality, on the local and

THE ENTERPRISE OF THE MONTH

In the last cocoa season, COOPLAHKAMC Cooperative has managed to achieve a quantity of 22,500 tons, of which 18,000 tons are marketed.

international markets, are values motivating producers and traders involved in this process.

The Cooperative is engaged to produce cocoa for export, while ensuring respect of quality, using cocoa-drying kilns and storage tanks based on their year of establishment.

From bean to chocolate. The cocoa tree blooms and brings fruits all year round. It produces large pods, which contain about 20-30 seeds in a sweet white pulp, the cocoa beans.

After the ripened pods have been harvested, they are opened, then they will have to be fermented for about six days, dried in the sun or in a dryer up to 7% moisture, finally cleaned and packed. The areas in which the Cooperative operates are Ngoro, municipality which is part of the Mbam and Kim department in the Region of the Center, departments of Boumba and Ngoko in the Eastern Region and finally Moungo in the Coastal Region.

Through the use of rudimentary tools, the Cooperative has created drying areas and built new warehouses. As far as production is concerned, in the last cocoa season COOPLAHKAMC has managed to achieve, with the farmers professionally trained by the same Cooperative, a quantity of 22,500 tons, of which 18,000 tons are marketed, with prices ranging from 1,730 CFA francs to 800 CFA francs for export, from 1,550 CFA francs to 1,450 CFA Francs for the local warehouse.

"Our commitment -explains COOPLAHKAMC in a presentation note- is to achieve high quality cocoa in order to help public authorities reach the 600,000 tons production targets expected for 2020".

COCOA SEASON, THE EVENTS

The Cooperative participates every year in several opening ceremonies of the cocoa season, as opportunity to deliver the letter of the Minister of Commerce



of Cameroon on the regularization of the markets. Between these, the cooperative has successfully attended the 2015 edition of "Festicacao", where it was able to gather the information needed to train women in the field of cocoa crop.



COOPLAHKAMC: «Our commitment is to achieve high quality cocoa in order to help public authorities reach the 600,000 tons production targets expected for 2020».



In Cameroon, the cocoa economy is coordinated jointly by the Cocoa and Coffee Interprofessional Council (CICC) and the National Cocoa and Coffee Board (ONCC). The CICC accompanies and supports young people from farming centers in their integration so that they become real professionals in cocoa and coffee crop. Cooperative COOPLAHKAMC participates in capacity building workshops organized by ONCC and CICC in production areas.

The intent of the Cooperative is to achieve the goals of the "New Generation" program of the CICC.



By Dr. Joginder Singh Juneja - WUSME Vice President (India)

Challenges & Opportunities of Digitization for SMEs – Asian perspective



Photo: Flickr

Capacity building and Skill Development of Asian SMEs

BANGKOK (THAILAND), November 26th-28th, 2016

SMEs provide the largest share of employment after agriculture in Asia and have the potential to provide jobs to teeming millions of unemployed youth. Strengthening the roots of SME will foster the economic growth which can be enriched through the skill development programme.

Finding labour with desired skill is a Herculean task with candidates facing difficulties in finding jobs that match their skill-set and whereas employers struggling to find workers with

suitable skills. The problem is particularly acute for small and medium sized firms since they require fewer employees, it is expensive for them to invest heavily in recruitment processes, and it is not feasible for them to set up captive skill-training institutes. In the short-run, this skill gap leads to loss of productivity.

In the long-run, this demand-supply gap may adversely affect economic growth. However, should the low availability of skilled labour persist, employers are likely to substitute labour with technology by automating processes. Hence, the lack of skill development will prevent inclusive growth for the economy in the long-run.



Technology, innovation and skill development of SMEs should be given priority to make them competitive.

>

There is no simple solution to find skilled persons for SMEs and has to be found in the Asian context to meet the needs of SMEs. Some experts have advocated and cited the example of Germany and other European countries for the success of their apprenticeship program. Their strong institutionalized apprenticeship training programme or the dual education system which implies a candidate has to register with a business or a company where apprenticeship training can be completed.

The dual system means apprentices spend about 50 -70% of their time in companies and the rest in the formal education with an institution. Depending on the profession, they work for 3-4 days a week and then spend 1 or 2 days at vocational training schools. It is desirable that the apprenticeship programme should be extended to small and medium enterprise, which could provide on-the-job training to the unskilled persons in their factories and 50% of stipend or salary should be reimbursed by the government with maximize duration of one year.

This will give incentive to SMEs to employ and train unskilled labour and will be a boon for generation of employment in the country. In addition, the skills of the employees in the factories could be upgraded through formal and theoretical training programme in the classroom during the evening hours or on Saturdays / Sundays to enhance their

productivity and quality consciousness as part of quality management. The author has seen this practice being successfully tried and implemented in South Korea during his visit where productivity levels have gone up very high.

HRM practices are invariably implemented in the large industries. Human Resource Management practices should also be adopted in the SMEs to get employees involved in their jobs. It focuses on "high skill" strategies that make better use of and continuously renew human capital. Hence, SMEs regardless of their size, should implement innovative HRM practices. There are fundamental skills related to productivity, entrepreneurship and green skills should become foundation skills sets for SMEs with local customization.

It has been seen in various Asian countries such as China, India, Malaysia, Thailand and most of the European Union countries, SMEs are the major contributor for their growth and employment generation. In order to achieve this milestone, small & medium enterprises in manufacturing sector of India require a combination of success factors and have to learn best practices from their own country and other countries. The utmost need to make SMEs competitive which can be achieved through capacity building of SMEs in managerial skills, professionalizing them and need based training on management of enterprise. Technology, innovation and skill development of SMEs should be given priority to make them competitive.

In my capacity as Vice President of WUSME, I had the honor to convey the very best greetings and wishes of WUSME's President Dr. Gian Franco Terenzi. WUSME, the World Union of Small and Medium Enterprises is an International Civil Society Organization with Headquarters in the Republic of San Marino with Representatives in more than 70 Countries worldwide. Under the President's competent direction, in 2012 WUSME has become partner organization of UN Global Compact and got, in 2013, the Special Consultative Status at United Nations Economic and Social Council - ECOSOC.

WUSME is presently the one of the primary SMEs supporting Civil Society Organization at the UN and, as such, a bridge for its member SME associations to the United Nations.

(First part on Technology and Innovation as game changers was published in the previous edition)



WUSME visited Life Science Platform in Shanghai

SMEs will be assisted and supported in the development of life science



CHINA (Shanghai), April 11th, 2017 - WUSME President Mr. Gian Franco Terenzi and WUSME Vice President Ms. Rongyong Yang visited the venue where the WUSME Life Science Platform in Shanghai on 11st. April will be hosted.

The meeting was also attended by Mr. Liu jian (Standing Committee member of CCP China, Shanghai, Jinshan district, and Deputy President of Jinshan), Ms. Lijun Sun (Board of Director of Fine Chemical Park of Shanghai) and Mr. Xinyu Liu (President of Fine Chemical Park).

Mr. Liu jian expressed his warmly welcome to the WUSME delegation and introduced the "13th Five Years Plan" relating to Life Science technology development and the SME's development in China.

The platform shall operate throughout China to promote the development of WUSME and foster a deeper insight on technologies, sectors and markets which transversally interest LIFE.

In line with the general mission of WUSME, the platform will serve as bridge to promote the cooperation and communication between SMEs in the specific related sectors.

On occasion of this visit, WUSME President Terenzi presented the Organization and expressed its support to the WUSME Life Science Platform of Shanghai and appreciation for its goal to assist the development of all SMEs based on Life Science.



The aim: to boost SMEs action in support of Life Science.

This platform, said WUSME President Gian Franco Terenzi, will serve as reference point for all businesses and organizations, members of WUSME, operating or to operate in economic and scientific fields with an impact on life as a whole.

The proposal of the WUSME Life Science Platform has been submitted, by WUSME Vice President Ms. Rongyong Yang, to foster a fruitful cooperation between China and WUSME in helping WUSME members access the field of Life Science and Technology, relating but not limited to:

- Research development for Life Science related new technology
- Inspection and Product Qualification Service
- Life Science related products sourcing

support from China

- Logistics coordination or support
- Investment Consultancy Service for WUSME members in China.

The proposal has been approved by WUSME Board, following the meeting held the Special Committee in San Marino on November 7th 2016. As a result, the platform will be regulated and managed according to the specific indications provided by the HQ.

The WUSME Life Science Platform will be joined by alliance members such as Universities, Incubators, Life Science manufacturers, qualification organizations, logistics service companies to bring the above function to meet the demand of WUSME members worldwide.

In addition, the WUSME Life Science Platform will also deal with Traditional Chinese Medicine and have as relevant person Professor Charles Wang, among the most famous and popular doctors in the People's Republic of China. Endocrinologist and Chinese medicine specialist (in 2012 opened the WZW Medical Clinic, which has since become one of the top TCM clinics in Shanghai), Wang is a prominent figure in this discipline and also in the medical therapy of the Western medicine.

After the meeting, Mr. Terenzi and Ms. Rongyong Yang visited the Planning Museum of Jinshan and two alliances organizations of WUSME Life Science Platform, the Shanghai Fine Chemical incubation and the qualification center of HVC.

Traditional Chinese Medicine, a valuable aid for prevention

Traditional Chinese Medicine, often abbreviated as TCM, is one of the oldest and most fascinating medical-philosophical science in the world, used in Asia for over 2,500 years.

Born as a form of rural and popular medicine, it is a discipline defined as "holistic" that is very complex and far from our cultural conception, but which has nevertheless created interest of the West, for a long time.

It is called "holistic" because it bases every own theory on a basic assumption: living being is a permeated unit of energy.

Energy is the spirit, thoughts, emotions and physical body. It only changes the degree of density through which energy manifests itself.

Briefly, the key concepts of Traditional Chinese medicine are: Qi, Tao, Yin and Yang relationship, the five elements and their phases and meridians. All these factors are correlated with each other in a variety of different solutions. Today, traditional Chinese medicine is well-deserved also in traditional therapeutic fields, both in Asia and in the rest of the world.

Some therapeutic forms of traditional Chinese medicine are often associated with traditional therapies.





SMEs NEWS

Three ways SMEs can stay on top of returns

April 28th, 2017 – Put a robust agreement in place with suppliers, use data to identify serial offenders and commonly-returned items, and don't be afraid to ask more questions about the nature of a return. Online retail has made it possible for customers to shop from the comfort of their sofas, curled up with a cuppa, but it has removed the option of trying before they buy. It has created a culture where shoppers might buy six items and return five, no questions asked. Larger businesses can often absorb the costs associated with high levels of returns, but small and medium-sized enterprises (SMEs) could find their finances taking a hit. SMEs need to have returns policies that feel welcoming, but still allow them to remain competitive. So here are three tips on how to handle the process. **Have robust agreements with suppliers.** A big part of handling returns effectively is creating the right agreements with suppliers, says Russell Grant, SME consultant at online support network, Business Doctors. "That means a commitment to compensate the business for all costs, including the product, transport, labour, admin and so on - [anything] associated with the return of products that they have supplied," he explains. "This will enable SMEs to act quickly in the full knowledge that they will be fairly compensated by their supplier." SMEs should have returns policies that are clearly communicated, adds Mr Grant. They should be well-researched and supported by the necessary resources required to deliver them - namely, logistics and customer service. **Use your data wisely.** The problem of serial returners (those who return a lot and often) has led some retailers to seek out smart ways of avoiding financial damage, says Derek O'Carroll, chief executive of retail management platform, Brightpearl. He recommends that businesses use their existing sales data to

pinpoint customers with a greater propensity to return items, and avoid targeting them with marketing promotions or discounts. "This data also allows retailers to highlight products with higher return rates and decide whether to raise prices, reduce marketing efforts, or stop selling them entirely," he adds. This gives retailers the opportunity to improve product quality and make customers less likely to return items, reducing losses for the business, explains Mr O'Carroll. **Reach satisfactory solutions with customer.** For homeware brand, Andrew James, maintaining good relationships with customers is vital when dealing with returns. But it can be tricky, says the company's marketing manager, Graeme Coyle. The business recently amended its returns policy to minimise the number of customers regularly sending back certain products; it now challenges them more vigorously about the nature of their returns, he says. "Now we request proof that the item, if electrical, has had the power cord cut, so it's unable to be used again," he explains. "Only then will we issue the refund or replacement." If a customer is unhappy with the process, it's crucial to listen to what they have to say and try to find a solution that satisfies everybody, advises Mr Coyle. To ensure repeat custom, shoppers should be happy with any contact that they've had with the company – and feel confident about buying again. He adds: "It's important that the customer realises we're there to help them. We emphasise the positives in everything we do for them."

Written by The Telegraph

<http://www.telegraph.co.uk/connect/small-business/sales-and-trade/three-ways-smes-can-stay-on-top-of-returns/>



SMEs NEWS

5 benefits social media influencers bring to SMEs



For SMEs, it is now easier to go to market using the different options and platforms available online.

May 10th, 2017 - There is a common misconception that to market your brand you need to have a big budget. Gone are those days when we were restricted to traditional outlets like TV, radio, and print to promote our business. For SMEs, it is now easier to go to market using the different options and platforms available online.

As our generation continues to shift to social media, consumers are constantly looking at favourite personalities to inform their purchasing decisions. There is no denying the growing success of social media influencer marketing, which is stated to be the next big thing in advertising. For the visionary marketer, the rise in social media influencers opens up a new channel for brands to amplify their message. Targeting the right influencers can help reach new audiences as well as lend credibility to the brand via different platforms, including YouTube, Facebook, Instagram and their personal blog. Here are five tips on how SMEs can benefit from influencers.

- **Credibility** - Building credibility can be challenge for many start-up brands. Being backed up by the right personality who exemplifies your brand can give your business that push and support in the industry. Having the right voice to review your brand can increase your brand's integrity.
- **Awareness** - It is important to consider what kind of awareness you are looking for when identifying the influencer. Influencer marketing is an effective way to reach a wider audience by utilising an influencer's (extensive) social reach to promote a product, without being directly involved in its promotion.
- **Recommendations** - In general, influencers inspire their followers; they want to dress like them, behave like them, and achieve the right goals like them. Finding the right influencer

that inspires your target audience is hence key to market your business.

- **Cost effective** - Using an influencer to market your brand might sometimes be expensive, but is often more cost effective than billboards or traditional advertising.

- **Efficiency** - If you partner with the right person with the right momentum and energy behind your brand, they will influence your followers. This can often be more efficient than traditional advertising as it is easier to measure ROI through social media analytics.

Small businesses should take advantage of influencer marketing. By executing an influencer marketing strategy that meets customers' expectations, can provide lasting results that will eventually increase your bottom line. Research also indicates that influencer marketing is one of the fastest growing online customer acquisition channel with proven results. Even though influencer marketing is one of the hottest online marketing trends right now, it is highly advised you do your research, ensure your efforts are lined up with your overall marketing strategy, and test and track your results to improve performance, to best utilise this marketing super-tool.

Published by Arabian Business.com

<http://www.arabianbusiness.com/five-benefits-social-media-influencers-bring-smes-670347.html>



SMEs NEWS

International Day for small and medium enterprises

April 6th, 2017 – Recognizing the importance of micro-, small- and medium-sized enterprises in achieving the new global development goals, the United Nations General Assembly today designated 27 June as International Day for those actors.

In a resolution adopted without a vote, the 193-member body also invited all stakeholders, including Member States, UN entities and civil society organizations, to observe the Day and raise public awareness of their contribution to the 2030 Agenda for Sustainable Development, which the Assembly adopted in September 2015.

The resolution was introduced by the delegation of Argentina, with its representative stating that more than 95 per cent of enterprises in the world are micro-, small- and medium-sized and they account for about 60 per cent of private sector employment.

“These enterprises can in fact become the engines that sustain growth for long-term development in developing countries,” the representative said, thanking the contribution made by the International Council for Small Business (ICSB) to the creation of the Day.

ICSB held its 61st Annual World Conference here at United Nations last year, in which authorities from over 55 countries participated. In that occasion, ICSB made a declaration about the urgent need to have a day to recognize the important role of micro, small, and medium enterprises in the development of economies as a whole.



Written by Unido

A women sells at her cosmetics shop and general store in Pakistan's Punjab province. Photo: Visual News Associates/ World Bank

<http://www.un.org/apps/news/story.asp?NewsID=56516#.WPIRlqLOPIW>

SME international payment platform launched

May 10th, 2017 - Payments provider WorldFirst has launched World Account, a platform allowing small businesses and online sellers to open local bank accounts around the world and make international payments.

Presented as an alternative to UK banks' international business banking services, the platform will be available in the UK and Europe on limited release in Q3 2017, online and through a mobile app, with additional functionality currencies expected to be added later this year. It aims to help SMEs manage their cross-border payments by opening multi-currency (British pound, euro and US dollar) bank accounts at no cost in the various countries where they do business, therefore reducing foreign exchange expenses.

Jonathan Quin, co-founder and CEO at WorldFirst, says: “Our research shows that over 1.5 million SMEs are trading more than £78bn a month across international borders. This is a significant contribution to the UK economy. It's time that small and medium-

sized businesses enjoyed the same products, price and service that was only previously available to big businesses.”

“Our World Account should solve what is a pain point for many ambitious businesses who buy or sell internationally enabling them to manage their international accounts in one single platform wherever and whenever they want. We think this will be the world's most flexible financial platform to support a new era of international business.”

Written by GTR – Global Trade Review

<http://www.gtreview.com/news/europe/sme-international-payment-platform-launched/>



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 2017

2° METHOD

PAYPAL

Address your payment to the following account headquarters@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