

THINK SME

World Union of Small and Medium Enterprises



DIGITAL AND GLOBALIZED ECONOMY



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Editorial

Vice President (China)
Rongyong Yang

Overview of the future development of SMEs in China



They have become important new drivers for Chinese economy

In Current China, there are at least 40 million Small and Medium-sized Enterprises (SMEs), which is accounting for more than 90% of the total number of enterprises. Thanks to the SMEs great contribution, there are more than 50% of Chinese tax revenue, 60% of GDP, 70% of the technical innovation and 80% of employment from them. Since the reform and opening-up policy in late 1970s, after more than 40 years of development, Small and Medium-sized Enterprises (SMEs) have become the main force of the national economy, they have also become important new drivers for Chinese economy. It is an important support for the upgrading of the economic structure, ensuring and improving people's livelihood, and the entrepreneurship.

In 2018, the overall economic performance of SMEs in China was comparatively stable, even kept the main benefit performance growing. The main operating revenue reached 57.9 trillion yuan, which accounts for 56.7% of the company main business income, Compared with 2017, increased 8.4 percent. Government attaches great importance to the development of SMEs, and Various reform and support measures have been introduced in succession, which will bring great support to the development of Small and Medium-sized Enterprises in China. The state council to promote the development of Small and Medium-sized Enterprises leading group held the first meeting on August 20, 2018. They studied how to solve the problem of SMEs's financing difficulty and High financing cost. And the central private enterprise forum was held on November 1, 2018. Emphasized that cannot weaken the private enterprise, should help it stronger, which gives the private enterprise the confidence. Not only that ,On January 9, 2019, the state council executive meeting, do further tax cuts, that was an increased support for small and micro businesses. Review of the past half year of meetings and policies, the high specification and frequency are the most in Chinese history, and the development bottleneck problem of SMEs is expected to be solved.

As we know, China has the largest and fastest growing middle-income group in the world, with a huge market potential. In 2014, consumption exceeded investment for the first time in China. And in 2017, consumption contributed 58.8% to GDP's growth, Not only that, In the first quarter of this year, the contribution of consumption to GDP's growth has reached 65.1%. Consumer's demand has become the main force to drive economic growth, in this huge market, it's an obvious stratification on Income, Population Age, Education Structure and Urban Hierarchy, which is caused consumer's demand also has apparent multi level, and it is the diversified demand in this huge market that brings many rare opportunities for SMEs.

In the first quarter of 2019, Chinese fixed investment increased by 6.3% than last year, and the growth rate is increased by 0.4% than 2017, the government is committed to create a law-based, international and convenient business environment, Recently, the result of "Steady Investment" continues to emerge, many foreign enterprises increased their investment in China. Meanwhile, as a big testing ground for technology innovation, China has attracted many enterprises to make plans in fields, such as 5G, Artificial Intelligence and Industrial Internet, and many foreign companies in China are doing investment in equipment, it's not hard to see how they are preparing to take advantage of Chinese domestic demand.

Despite the sharp slowdown in global cross-border capital flows, China has maintained steady growth in attracting foreign investment, which fully demonstrates the international capital's recognition of Chinese investment environment and confidence in economic growth. With the accelerated release of huge market potential in China, the development of Small and Medium-sized Enterprises ushered in a rare opportunity. With the further integration of the world and China, Small and Medium-sized Enterprises will not only boost the growth of economy in China, but also bring more dividends to the global economy.



WUSME

THINK SME

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THINK SME Number 7
January - March / Year 2019
Printed in April 2019

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AFRICA SMB FORUM - Third Edition

Invest in New Africa(n)

Abidjan - Moments of the event



Photo, from left to right: Mr. Lucien Guilao, General Director ONFPP of Guinea; Mr. Joseph Zerbo, Director of Cabinet of Minister of Trade, Industry and Handicrafts of Burkina Faso; Mrs. Elisabeth Moreno, Managing Director HP Africa; Mr. Marcellin Zinsou, Technical Advisor to Secretary of State for SMEs in Côte d'Ivoire; Dr. Gian Franco Terenzi WUSME President; Dr. Dogad Dogoui Africa SMB Forum President and WUSME Ambassador in Tunisia; Ms. Aicha Sangare, Managing Director of EPMN Professional Mediators; Mr. Damantang Albert Camara, Minister Advisor to the President of the Republic of Guinea (appointed since 11 Nov 2019, Minister of Public Security).



Photo on the left, from left to right: Mr. Damantang Albert Camara, Minister Advisor to the President of the Republic of Guinea (appointed since Nov 11, 2019, Minister of Public Security); Mr. Marcellin Zinsou, Technical Advisor to the Secretary of State responsible for SMEs in Côte d'Ivoire; Ms. Elisabeth Moreno, General Manager HP Africa; SEM. Jobst Von Kirchmann, Ambassador of European Union to Côte d'Ivoire; Mr. Joseph Zerbo, Director of Cabinet of Minister of Trade, Industry and Handicrafts of Burkina Faso; Mr. Lucien Guilao, General Director l'ONFPP of Guinea.



Photo on the right: Mr. Samy Gaiji, FAO Representative in Côte d'Ivoire.



Africa's present and future in a global context

The Pan-African Conference, held in Abidjan in Ivory Coast from 6th to 8th March, 2019, was organized by AFRICA SMB FORUM in collaboration with WUSME

February 22th, 2019 - After Casablanca in 2014 and Paris in 2017, in 2019 the third edition of AFRICA SMB FORUM was hosted Abidjan, the most populous city and former capital of Ivory Coast. The event, with the participation of WUSME as organization partner, was attended by over 400 participants from 30 countries (Africa, Europe, Asia and Canada). A useful chance for finding solutions in consulting, equipment, infrastructure, products, skills, productivity, insurance and financing.

The main conference theme: "Invest in New Africa (n) - Skills, Markets and Finance". Three sectors on the agenda, respectively Agri-food, Industry and Services, which have been the subject of in-depth study and discussion during the thematic workshops. Furthermore, B2B meetings were planned for CEOs, managers and directors of Small and Medium Enterprises, export managers, buyers, suppliers and distributors looking for advice, equipment, infrastructure, products, skills, etc.

During the Pan-African conference, some topics were explored, such as economic integration, inclusive growth, governance, industrialization. The discussions focused mainly on the access of African Small and Medium-Sized Enterprises to public procurement, subcontracting and financing.

«Our role is to help African SMEs in 31 countries to connect internationally with Asia, Europe and within Africa itself. The best markets are sometimes local markets.



Photo, from left to right: Mr. Louis-Guillaume Ndia, Advisor for International Relations of the President of the CCI of Côte d'Ivoire; Mr. Séraphin Kouaho, Expert Electoral for the European Union, the International Organization for Francophonie and ECOWAS (West African economic community); Jerome Costa, WUSME Advisor; Gian Franco Terenzi, WUSME President; Ms. Aicha Sangare, General Director of EPMN Professional Mediators; Dr. Dogad Dogoui, Africa SMB Forum President and WUSME Ambassador in Tunisia.



Photo: Dr. Dogad Dogoui - A moment of the speech during "Invest in New Africa(n)".

In fact, this platform allows companies to identify opportunities both very far and close to home” states Dogad Dogoui, President of Africa SMB Forum and WUSME Ambassador to Tunisia.

The initiative of Abidjan was attended by the President of WUSME Gian Franco Terenzi who highlighted the key role of SMEs in the development of the African continent.

“SMEs and crafts - he said - are the basis of the economic and social fabric of each country. Since its foundation, WUSME has paid particular attention to the African continent, promoting some initiatives specifically useful for the development of its entrepreneurial framework. Our role is to give African SMEs development opportunities, seeking, beyond our actions, opportunities in carrying out projects and with the aim of expanding the working and employment base of this continent. In this sense, professional training is an essential tool for the birth and development of tomorrow’s African businesses. In particular, as WUSME,

During the Pan-African conference, some topics were explored, such as economic integration, inclusive growth, governance, industrialization. The discussions focused mainly on the access of African Small and Medium-Sized Enterprises to public procurement, subcontracting and financing.

we are strongly committed to promoting training in business management and craftsmanship, especially for young people from emerging countries, such as African ones. The great difficulty in finding financial resources certainly remains one of the main obstacles to their development. As WUSME we are working to create a fund that can help their growth, through forms of micro-financing».

And he added: «It is also important to focus attention on sectors that are particularly important for African countries, such as agriculture, an economic comparison in which SMEs can have particular relevance. We must promote solutions that will be useful to make the territory more productive, but that take into account the peculiarities of the entrepreneurial fabric. It’s necessary to direct aid to support agriculture managed by family businesses».



Photo on the left: Gian Franco Terenzi, WUSME President with Mr. Damantang Albert Camara, Minister Advisor to the President of the Republic of Guinea.

Photo below: WUSME President interviewed by Ivorian Television Broadcasting (RTI).





International Women's Day, rights, equal opportunities and gender equality

A global event to remember both the social, economic and political achievements, and discrimination and violence to which women have been and are still subject

REPUBLIC OF SAN MARINO - March 8th, 2019 - International Women's Day, which is celebrated every year on March 8th, is a global event to remember both the social, economic and political achievements, and discrimination and violence to which women have been and are still subject in all parts of the world.

The first time the national women's day was observed, was in New York on February 28th, 1909. It was marked on March 8 in several European countries in 1914 in support of women's suffrage. It became a truly global event only when the United Nations proclaimed March 8 as the International Women's Day in 1975, focusing on women empowerment.

Over the last 100 years, in many countries women have gained more rights and have achieved the highest positions of leadership. However, the original goal of achieving full global gender equality is still a way off.

According to the World Economic Forum (WEF), gender gap will take at least 108 years to close, and 202 years for economic gender parity at the current change pace (<https://www.hrdiver.com/news/closing-the-gender-gap-will-take-108-years-pay-equity-index-shows/544847/>; <https://www.weforum.org/agenda/2019/03/international-womens-day-where-does-she-belong/>).

Gender equality is a fundamental principle included in the list of global sustainability objectives to be achieved by 2030, as reiterated by UN Women (United Nations Agency for Gender Equality and Empowerment). It is not only a fundamental human right, but also the necessary condition for a prosperous and sustainable world.

A strong theme, which constantly comes back to great relevance, and leads to a reflection on the role of women in the labor market, underlining the importance of their presence, with actions in favor of women engaged in small and medium-sized enterprises through professional qualification, in making decisions, improving education and training.

WUSME wishes to celebrate International Women's Day, because women's emancipation all over the world is the engine of economic, social and political development.



The first time the national women's day was observed, was in New York on February 28th, 1909. It was marked on March 8 in several European countries in 1914 in support of women's suffrage.



WUSME at the 63^o session of the UN Commission on the Status of Women

Ms. Annie Borello, WUSME Permanent Representative to the United Nations in New York, attended the event on behalf of the Union of Small and Medium Enterprises

NEW YORK - March 22th, 2019 - "Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls".

This is the main theme of the 63st session of the UN Commission on the Status of Women (CSW63), one of the most influential gatherings on gender worldwide, held from 11th to 22nd March 2019 at the UN headquarters in city of New York. Ms. Annie Borello, WUSME Permanent Representative to the United Nations in New York, attended the event on behalf of the Union of Small and Medium Enterprises.

UN Secretary General António Manuel de Oliveira Guterres opened the meeting, saying that «women must be able to participate equally in all aspects of society. Thus we will build a better world for all. I am proud to be a feminist. All over the world there is a retreat in women's rights».

And in view of the 25th anniversary of the Beijing Action Platform, he invited "to reverse this phenomenon and continue to push forward for gender equality and women's economic empowerment".

Gender equality, therefore, is at the center of the event and Sustainable Development (https://sustainabledevelopment.un.org/?menu=1300), including SDG 1 (end of poverty), SDG 5 (gender equality), SDG 9 (industry, innovation and infrastructure), SDG 10 (reduced inequalities) and SDG 11 (sustainable cities and communities).

During the CSW, UN Women, the African Union (AU), the Interparliamentary Union (IPU), Organisation Internationale de la Francophonie, Secretaría General Ibero-Americana, and other UN and NGO partners launched a multi-stakeholder strategy on equality in law.

Women of the United Nations have, also, launched a series of guidelines

for integrating gender into infrastructure development in Asia and the Pacific (more.... <https://sdg.iisd.org/news/csw-63-focuses-on-social-protection-public-services-sustainable-infrastructure/>).



UN Secretary General António Manuel de Oliveira Guterres opened the meeting, saying that "women must be able to participate equally in all aspects of society."



Photo: The UN headquarters in city of New York

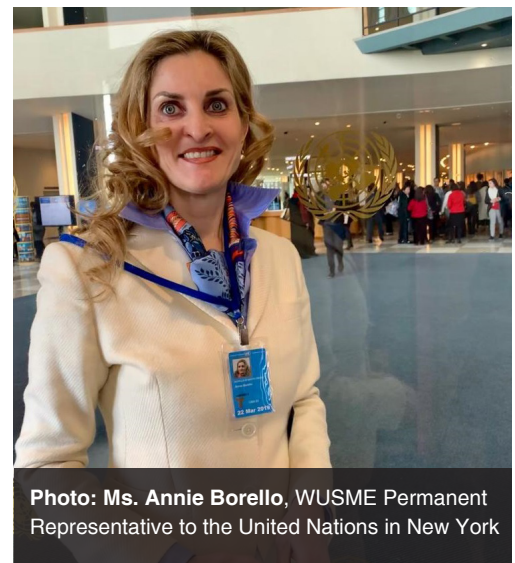


Photo: Ms. Annie Borello, WUSME Permanent Representative to the United Nations in New York



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



Development of SMEs, crucial for promote the innovation

Small and Medium Enterprises need to be encouraged to innovate and for which awareness and financial incentives are required

The second and final part of the article sent by Dr. Joginder Singh Juneja - WUSME Vice President (India)

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Empowering unprivileged communities

Not only do SHGs uplift the livelihood of low-income householders, they also empower their social and political lives. It is a very strong instrument of economic development, creating financial habits and unleashing entrepreneurial talents. Women are particularly concerned. According to the State Bank of India, more than 91% of SHGs members are women. In 20 years, 100 million rural women have been taking part to SHGs; a very successful tool for the empowerment.

With time, SHGs got recognition from banks and the Reserve Bank of India, and became a vehicle of social sector services. When the movement started, the question of "how such an unregistered organisation could be given credit?". In 1996, a circular of the Reserve Bank of India made a SHG a normal business activity banks could lend money to.

Taking SHGs to a whole new level

In 1998, NABARD started linking some of these groups with banks so that they can borrow from banks once they gathered a base of their own capital. Through the Self-Help Group Linkage Programme, NABARD provided financial services to more than a third of rural India by connecting a million of SHGs in 10 years. More than 30 000 bank branches and some 5 000 NGOs participated to this immense project. The impact of SHGs on poverty is enormous and shows the huge potential of banking on the most unprivileged population. By such recognition from the banking sector and being so much on the rise, SHGs moved in 2008 from consumption credit-based to production credit-based.

Digitisation

The next step NABARD is particularly focused on is digitisation, through its pilot project e-Shakti. It aims at improving the quality of book-keeping of SHGs and enables banks to take

informed credit decisions about each group. It also facilitates convergence of delivery system with SHGs using Aadhaar linked identity. Main-streaming SGHs members with national financial inclusion agenda should allow them to access a wider range of financial services. The project already launched in 2015 "digitized" in April 2017 120.00 SHGs, accounting for almost 1.5 million individuals. Among them, 1,455,000 are women, almost all being now linked with Aadhaar. Such initiative fits in with the goal to cut the dependence on cash transactions in India.

MSMEs in India

In India, micro, small and medium-sized enterprises (micro SMEs) play an important role in the country's economic development. According to RBI, the definition of Micro Small and Medium Enterprises (MSMEs) is as follows:

Enterprises engaged in providing or rendering of services and whose investment in equipment (original cost excluding land and building and furniture, fittings and other items not directly related to the service rendered or as may be notified under the MSMED Act, 2006 are specified below.

In view of the initiatives taken by the Government, MSME Sector today constitutes the backbone of India's economic and Industrial Structure. As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 111 million jobs (36.041 million in Manufacturing, 38.72 lakh in Trade and 36.28 million in Other Services) in the rural and the urban areas across the country. Micro sector with 63.05 million estimated enterprises provides employment to 107.62 million persons, which accounts for around 97% of total employment in the sector. Small sector with 0.33 million and Medium sector with 0.005 million estimated MSMEs provides employment to 3.19 million (2.88%) and 0.175 million (0.16%) persons of total employment in MSME sector, respectively. National Small Industries Corporation (NSIC) - An Apex SME Organization in India have been carrying out motivational campaigns in different parts of the country to motivate men and women to set up their industries. In the first stage, field survey is carried out in the target district for a study to identify industrial project opportunities.

Based on that prospective entrepreneurs were given brief project profiles to trigger their thought process. Those who could prepare business Plan in potential project of their interest, were given machines and equipment on Hire Purchase basis with a token of 10 – 15% of earnest deposit. Balance payment to be payable in 60 equitable monthly installments with reasonable interest rates. Hundreds of small industries have been set up in India through these motivational campaigns.

Motivational Entrepreneurship Campaign

Motivating entrepreneurs to grow and succeed in their businesses can be achieved through Motivational; campaign. AIMA collaborated with major universities and institutions with large African student population. So far program have been conducted in Bangalore, Delhi , Pune, Ludhiana & Hyderabad and 1100 African students have been exposed to this training program.

A comprehensive theme paper is prepared for each program in advance and circulated amongst the participants. The entire program is divided into 2 days with theme session there the program is addressed by the Program Director Dr. J. S. Juneja covering business opportunities in various sectors such as Automobiles, Chemical, Electrical, Mechanical, Food Processing, Leather, Plastics, Textiles, Paper & stationary Industries.

Experts from various fields are invited to speak on the following areas such as :

1. Technology Management;
2. Finances & Business Plans;
3. Modern Marketing Methods;
4. Foreign Trade & Exports;
5. Human Resource development.

In addition, successful entrepreneurs are invited to speak and share their success stories with the participants. Field visits are organized for the participants & various industries and industry organization in the area.

In the concluding session, the participants are asked to submit their Business Plans & three best business plans are awarded with Prizes.

Innovation

According to a well known management thinker and Guru Peter Drucker, Innovation is an essential process of change that is necessary in order to maintain the development and growth of an enterprise . Innovation is defined as the ability of an enterprise to “manage knowledge creatively in response to market-articulated demand and/or other social needs” (OECD, 1999).

DST (Department of Science & Technology), GOI, has carried out a National survey of 9001 manufacturing companies on innovations in India mostly amongst the SMEs. The concept of innovation adopted in the survey as in the OSLO Manual and adopted by National Innovation Survey according to which “any product development that results in generation of wealth is regarded as Innovation”. The “product development” as further elaborated in “Oslo Manual for measuring innovation” would include not only product development per say but also novel processes, strategies, changing or leading to benefits/gains to the firm. Thus as per the Oslo Manual there are four types of innovations namely;

- (i) Product innovation
- (ii) Process innovation
- (iii) Marketing innovation
- (iv) Organizational innovation

Keeping in view the above definition, we carried out a study on ‘**Status, systems and strategies of innovation in SMEs in the equipment and machinery sector**’ on behalf of the Department of Science & Technology, Government of India with the purpose to identify trend of innovation in the SMEs. The study focused on the novel developments/innovations done by the SME firms in terms of the products, processes, marketing strategies, organizational changes made which have enhanced product(new product), productivity, efficiency, market reach etc. leading to the gains to the firm, industry and country at large. The equipment and machinery firms in the SME sector have innovated products to suit the locale specific conditions in the resource constrained environment that hitherto prevailed in India, by frugal use of scarce resources. Affordability, appropriability and sustainability of Indian SME equipment and machinery manufacturers have replaced the premium pricing and abundance use of resources generally associated with imported equipments. It has been found in the comprehensive study that innovations by SMEs are mainly by way of introduction of machinery and equipment which are new to the firm with minor modifications/improvements, of the existing machinery and equipment produced by others or imported.

The Study shows innovations for most participating SMEs meant adapting others’ basic designs with minor modifications undertaken mainly though their in-house efforts. However, **it was heartening to note that a few owner-innovators do recognize the need for innovating novel products, not only new to the firm but even globally and working in this direction.** Though the nation has invested heavily in creating scientific and technological infrastructure by way of publicly funded R & D laboratories/institutes, Universities, Polytechnics etc, however, it was surprising that the SMEs were largely not aware of their expertise, facilities and knowledge assets or avers to availing of their assistance owing to bureaucratic attitude, failure to maintain delivery schedules, inadequate contemporary knowledge of the specific sector etc. Fostering of innovation in SMEs is crucial for their growth and development. Hence, **SMEs need to be encouraged to innovate and for which awareness and financial incentives are required.**

It has been found during the study that Innovative companies are successful and grow faster than non-innovative companies tend to go down.

Conclusion

Self-help groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other. In a self-help group, the members share a common problem. Their mutual goal is to help each other to deal with, if possible to heal or to recover from, this problem. SHGs have been an excellent success story particularly motivating women in rural areas to set up their micro enterprises and many have grown to small business women. SHGs have been a wave to empower women by setting up micro businesses and self-employment. As mentioned above, carrying out **motivational intensive campaign** will motivate hundreds of young men and women to setup startup industries. Also, **Innovation** is the key for success and important ingredient for entrepreneurship for their growth and meet with the global challenges.



ENTERPRISE IN FOCUS

MCU Coatings, the development of a New Company & a New Innovative Coatings' Technology

MCU Coatings was founded and initially established in the USA in 1983 / 1984

In 1982/3 the first commercially marketable.

In the 1970's there was a call from the protective coatings industry both marine and land based for a product that could be applied in extreme high humidity in various atmospheric hot and cold temperatures.

Traditional coatings often showed pre-mature failures when applied above 85% relative humidity and on damp surfaces, a condition that still affects most coatings products today.

MCU Coatings was founded and initially established in the USA in 1983 / 84 founded by Mr. W. J. Brinton. The MCU Coatings that Mr. Brinton developed are based on a moisture curing technology resin that reacts with traces of moisture to cross polymerize and effect a cure. Initial tests demonstrated that coatings could be applied to 99% relative humidity and on damp surfaces and had much superior adhesion than typical epoxy or polyurethane technology products.

Existing epoxy and polyurethane were prone to pre-mature failures. In climate conditions such over 80-85% relative humidity and below 5 degrees C, these products simply did not cure and failed within months.

In this industry the main innovative development happened during World-War II. The huge increase demand for coatings of military equipment led to developments of epoxy and polyurethane type coatings, offering longer protection life.

As MCU was a new company with a new technology there was much resistance and lobbying against it by long established firms who saw a threat to their market. Initially the company focused on the bridge market, being significantly large projects that regularly suffered from these pre-mature failures. The maintenance of major large bridges often took place over several months & years.

Bridges being owned and controlled by government authorities meant the product had to be tested and approved by an accredited laboratory. These tests are typically simulating accelerated aging of 15 to 25 years. Then measuring



corrosion, adhesion, impact and abrasion resistance as well as UV stability.

In 1984 initial testing, was conducted by several state authorities, in conjunction with the Federal Highway Administration (FHWA) and the US Department of Transportation. These tests demonstrated that the MCU was superior in all criteria. To further validate these results the FHWA and Oregon State Bridge Authority conducted a 6-year test starting in 1984, whereas an application of 10 products of various technologies, including 9 existing approved systems as well as the newly developed MCU technology. In the second year of these site tests showed all existing had a corrosion failure rate of between 10 to 30%, whereas the MCU was a 0% failure.

It was decided to implement the system on a major Pacific Coast bridge the Arthur Megler Bridge. This coastal region is continuous high humidity region with a saline content and prone to fog.

ENTERPRISE IN FOCUS

MCU was the single largest supplier of bridge coatings for maintenance in North America. Well-known bridges such as all New York bridges and the Golden Gate and over 5000 major bridges were coated between 1986 and 2000, many also in UK, Europe and Japan.

It was then estimated that traditional epoxy and polyurethane finish would last 5 years in the splash zone (to 3 meters above the high tide waterline) and 10 to 12 years for the atmospheric portion before a maintenance program would be required to start repairs. *When the MCU Coatings system was utilized the time required before a maintenance program would be required for both areas would not be until 20 - 22 years.*

This project was the 1st big success story and in fact 22 years later a full engineering corrosion survey was held and the steel structure had less than 0.01% corrosion. This is unheard of with epoxy / polyurethane systems even after 1 year, it does not exist anywhere in the world!

This success and continued hard work the efforts paid off and six years after the company started, MCU was the single largest supplier of bridge coatings for maintenance in North America. Well-known bridges such as all New York bridges and the Golden Gate and over 5000 major bridges were coated between 1986 and 2000, many also in UK, Europe and Japan.

In 1988 we had received interest from the Army Corps of Engineers and Bureau of Reclamation, who manage all waterways and dams in USA and again through testing and approvals became the largest supplier of dams and canals, including exclusive supply to the Panama Canal.

Sales to this point were project based and we needed to develop the day to day business and made a new department focused on establishing a distribution business and also the marine / shipping business, another market where the MCU technology offered so many advantages in project time to completion

and longevity.

As a new company with new technology and fighting well established companies who were producing traditional coatings for many years was always a day to day battle when approaching new projects and new clients, whether they were owners or contractors. There is always resistance to change. Then there is what we called "The Old Boys Network." Relations are based on long established cooperation and perks that were given to clients well beyond what a new company could offer. Then there is a reluctance to change. These resistance efforts we still face today 37 years later.

In 1999 the founder retired and sold the North American based company with Canada and USA marketing rights. Sorensen, who joined to company in 1988 bought the rights for the rest of the world essentially and established in Europe.

MCU Coatings International was formed

in partnership by Morten Sorensen and long-term business associate Peter Lytens. There were many trials and tribulations and growth issues no one could predict such as the Financial Crisis and the Oil Crisis, that were hard barriers to overcome for a growing young company. Also all financing was generated privately by the partners as recent years banks became more profitable and were taking less and less risk business.

At present MCU is represented in 30 countries and regions world-wide, testing with exceptional result far and beyond traditional epoxy and polyurethane is ongoing. MCU projects can save on overall completion time by up to 50% and lower total project costs considerably. Projects today include offshore platforms, shipping, bridges, mines, ports and harbours, power plants, chemical industries, refineries and gas plants to name the key areas.





Photo: WUSME President Gian Franco Terenzi with Mr. Vinod Kumar, WUSME Member of the Board of Directors and President ISF and Mrs. Sushma Morthania, Member of the WUSME Permanent Commission on Social Issues and Women Entrepreneurship and ISF Director General.

WUSME and ISF signed a Memorandum of Understanding

The two organizations are committed to promote cooperation between Small and Medium Enterprises and Crafts and foster economic exchanges

REPUBLIC OF SAN MARINO - March 30th, 2019 - WUSME and ISF (India Sme Forum) signed a Memorandum of Understanding in the Republic of San Marino Headquarters, on 30th of March 2019, under which the two organizations are committed to promote cooperation between Small and Medium Enterprises and Crafts and foster economic exchanges.

In this perspective, WUSME and ISF (organization formed in May 2011 with the objective to provide a voice to small and medium entrepreneurs and to support and recognise innovative, globally competitive, SMEs in India) agreed to collaborate combining the respective competences in support of the growth of SMEs in areas of common interest, implement

projects as well as organize and promote meetings, missions and events.



WUSME and ISF agreed to collaborate combining the respective competences in support of the growth of SMEs.



WUSME at COP24, the UN Conference on climate change in Poland

SMEs can provide a significant contribution developing new business opportunities

KATOWICE (Poland) - December 15th, 2018 - WUSME was participated in COP24, the UN World Conference on Climate Change scheduled for December 3-14, 2018 in Katowice, Poland. Present to represent the Organization at the opening ceremony held on December 3rd, 2018, was WUSME Ambassador in Tunisia Dr. Dogad Dogoui.

The conference. The nearly 200 countries, signatories of the Paris agreement in 2015, reached, with effort, a pact on how to implement what established in France three years ago. China, United States and EU found a compromise on how to measure their emissions and their climate targets, to limit global warming. In Katowice a **"Rulebook"** was signed, a regulation which makes the Paris agreement operational. This agreement indicates the goal of containing, by the end of the century, the average global temperature increase by 2 degrees, better than 1.5, compared to pre-industrial levels, and puts all the countries on an equal footing in accounting for action in the field to contain global warming.

The richer countries agreed to increase climate finance with the aim of giving more confidence to vulnerable countries fearing they will not be able to face the climate threats caused, above all, by the countries most responsible for greenhouse gas emissions. Finally, it has been decided that the COP25 will be held in Chile in 2019, with a pre-Cop in Costa Rica.

The WUSME position. WUSME has always been committed to highlight the importance of the macroeconomic effects of climate change and, in particular, the consequences for the economic and social development of Small and Medium Enterprises in the international context. SMEs, indeed, can provide a significant contribution to the resilience of climate change by implementing policies, directives and guidelines provided by institutions, as well as developing new business opportunities in a context of a sustainable, innovative and decarbonised global economy.



Photo on the left: WUSME Ambassador in Tunisia Dr. Dogad Dogoui

Photo below: COP24, the UN Conference on climate change in Poland





SMEs NEWS

EU to provide EUR 2 billion for innovative startups and SMEs in 2019-2020



March 19th, 2019 - Startups and small and mid-sized enterprises (SMEs) in EU member states will be able to access EU funds totalling EUR 2 billion in 2019 and 2020, according to a press release by the European Commission.

As it wants to become a global champion in new markets based on innovation, the European Commission is creating a European Innovation Council (EIC) to turn Europe's scientific discoveries into businesses that can scale up faster. Currently in its pilot phase, the EIC will become a full-fledged reality from 2021 under the next EU research and innovation programme horizon Europe.

The EC launched the pilot phase of the EIC in 2017, with open competitions and face-to-face interviews to identify and fund Europe's most innovative startups and SMEs. Since then, 1,276 highly innovative projects have already benefitted from an overall funding of over EUR 730 million.

The Commission now announces important steps that will ramp up the remaining two years of the EIC pilot

phase:

Over EUR 2 billion of funding in 2019-2020: covering the innovation chain: "pathfinder" projects to support advanced technologies from the research base (opens tomorrow); and "accelerator" funding to support startups and SMEs develop and scale up innovations to the stage where they can attract private investment (open in June). Under the "accelerator" funding companies will be able to access blended financing (grants and equity) of up to EUR 15 million.

The Commission will appoint 15 to 20 innovation leaders to an EIC Advisory Board to oversee the EIC pilot, prepare the future EIC, and champion the EIC globally. Innovators from across the ecosystem are invited to come forward by 10 May.

The Commission will recruit a first set of "programme managers" with leading expertise in new technologies to provide full-time, hands-on support for projects. The call for recruitment will be published shortly. Also today, the Commission announces 68 additional startups and SMEs selected for an overall funding of

EUR 120 million under the existing EIC pilot. The companies are for instance developing a blockchain-based online payment technology, new energy efficient screens and a solution to fight traffic noise (breakdown of beneficiaries per country and sector).

The European Innovation Council is part of a wider ecosystem that the EU is putting in place to give Europe's many entrepreneurs every opportunity to become world leading companies. Other initiatives include a Pan-European Venture Capital Funds-of-Funds programme (VentureEU), the Investment Plan for Europe (EFSI), the work of the European Institute for Innovation and Technology, the Capital Markets Union Action Plan to improve access to finance or the proposal for a Directive on business insolvency.

<http://business-review.eu/business/eu-to-provide-eur-2-billion-for-innovative-startups-and-smes-in-2019-20-198212>

Written by BR – Business Review



The European Innovation Council is part of a wider ecosystem that the EU is putting in place to give Europe's many entrepreneurs every opportunity to become world leading companies.



SMEs NEWS

Innovative ideas help Pacific SMEs transition from aid to trade

March 4th, 2019 – Economic growth in much of the Pacific region is not keeping pace with population growth. The remote nature of these island nations and weak domestic infrastructure makes international trade expensive.

While this challenging business environment means traditional investment tools are inaccessible to many Pacific island businesses, new models of funding are supporting private sector growth. The rise of new finance arrangements

According to the World Bank Findex database, 1.7 billion people globally are unbanked (without an account at a financial institution or through a mobile money provider), and one quarter of these people live in the East Asia and Pacific region.

While microfinance is available in the Pacific region, the interest rate can be up to 25 per cent, which is prohibitive for small to medium enterprises (SMEs).

Informal economies like the Pacific region have little to no access to basic financial programs and are effectively excluded from the financial system, with unmet needs and untapped market potential.

This is leading to the rise of new funding models, such as crowdlending, crowdfunding and impact investments.

One example is crowdlending platform Kiva, a non-profit focused on expanding financial access for under-served people around the world. Since 2005, Kiva's global community of 1.7 million lenders has helped fund more than \$1.2 billion in microloans to three million borrowers in more than 80 countries.

Kiva works on a crowdfunding model, which allows users throughout the world to connect with organisations that provide small, low-risk loans to in-need individuals or groups in developing countries. On Kiva's lending platform, anyone can help a borrower start or grow a business, go to school and realise their potential. Kiva also works to address the systemic issues that keep communities from accessing the financial services they need.

With the support of PTI Australia, Kiva just completed its first loan in Papua New Guinea for a local weaver to develop a business buying and selling handwoven baskets from her home to support her remote community. The loan, which reached its fundraising target in just 14 hours, is the result of a new partnership between Kiva and REAL Impact to facilitate zero-interest loans up to US \$50,000 to SMEs in the creative industries in Papua New Guinea and Solomon Islands.

REAL Impact facilitates sustainable connections between the artisan skills of informal economies and the global creative industries of fashion and interiors, introducing creators and

producers to buyers.

The groundbreaking partnership between Kiva and REAL Impact, which PTI Australia facilitated, will underpin the development of an SME pipeline of businesses, providing them with working capital that in turn will develop an economic network for Pacific creators.

Another funding model well suited to the region is impact investments, which are on the rise globally and can help break new ground in the Pacific. Impact investments look to make a financial return as well as deliver measurable social and environmental improvements.

Impact investments have the potential to drive sustainable economic growth and support the development of value chains in sectors such as sustainable agriculture, aquaculture, forestry, manufacturing, renewable energy, eco-tourism and microfinance.

Impact investments can also bolster the economy from a grassroots level. PTI Australia's experience in the Pacific shows that when local businesses and workers thrive, the money flows back into the community, which is where real improvements to livelihoods begin.

PTI Australia has already facilitated two impact investments from high-net-worth individuals and an Australian Impact Investment Fund in recent years. Vanuatu's Tanna Coffee received \$656,000 in equity in 2017 to develop 200 hectares of the island's rich volcanic soil for coffee farming and to fund farming innovation to safeguard against future natural disasters. Similarly, an \$80,000 injection using a blended finance approach was made into Samoa Coconut Cluster in 2016, helping the company grow, increase employment and deliver better returns to local coconut farmers.

PTI Australia is also working with DFAT's Pacific Readiness for Investment in Social Enterprise (Pacific RISE) program to further develop the impact investment market in the Pacific. Pacific RISE is currently working with REAL Impact and PTI Australia to develop the skills of four high-quality artisan producers in the Pacific, providing design and technical advice to transform their products from handicrafts to designer objects, and deliver these products to global fashion and interior design markets.

The Pacific region is fertile ground for innovative ideas to help Pacific island economies transition from aid to trade.

Written by Devpolicy.org -

<http://www.devpolicy.org/innovative-ideas-pacific-smes-transition-aid-to-trade-20190304/> Photo: The Dollars Business

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SMEs NEWS

Data Protection Market is anticipated to grow US\$ 120 billion by 2023

NEW YORK - January 17th, 2019 -The Data Protection Market is expected to exceed more than US\$ 120 Billion by 2023 at a CAGR of 15% in the given forecast period.

The report covers detailed competitive outlook including the market share and company profiles of the key participants operating in the global market. Key players profiled in the report include IBM, HPE, Symantec, CA Technologies, McAfee, Oracle, Quest Software, Netapp, Veeam and Acronis. Company profile includes assign such as company summary, financial summary, business strategy and planning, SWOT analysis and current developments.

Data protection is the process of protecting data and involves the relationship between the collection and dissemination of data and technology, the public perception and expectation of privacy and the political and legal underpinnings surrounding that data.

It aims to strike a balance between individual privacy rights while still allowing data to be used for business purposes.

The scope of the report includes a detailed study of Data Protection Market with the reasons given for variations in the growth of the industry in certain regions.

The Data Protection Market is segmented on the lines of its Component, Deployment model, Organization size, Vertical and regional.

Based on component it covers Solution and services. Based on Solution it covers Data Backup and Recovery, Data Archiving and Ediscovery, Disaster Recovery, Encryption, Tokenization, Data Loss Prevention, Identity and Access Management and Compliance Management. Based on services it covers professional services and managed services. Based on organization size it covers Large Enterprises and SMEs. Based on deployment it covers Cloud and On-premises. Based on vertical it covers IT & Telecommunication, Media & Entertainment, Banking, Financial Services & Insurance (BFSI), E-commerce, Retail & Consumer Goods, Public Sector, Manufacturing & Automotive, Healthcare & Pharmaceutical, Travel & Hospitality and Others (Education and Electricity & Utility). The Data Protection Market on

geographic segmentation covers various regions such as North America, Europe, Asia Pacific, Latin America, Middle East and Africa.

Each geographic market is further segmented to provide market revenue for select countries such as the U.S., Canada, U.K. Germany, China, Japan, India, Brazil, and GCC countries.

More...<https://www.marketwatch.com/press-release/data-protection-market-is-anticipated-to-grow-us-120-billion-by-2023-2019-01-16>

Written by Market Watch
Photo: Gruppo Maggioli



Data protection is the process of protecting data and involves the relationship between the collection and dissemination of data and technology, the public perception and expectation of privacy and the political and legal underpinnings surrounding that data. It aims to strike a balance between individual privacy rights.

SMEs NEWS

Decoding the future of blockchain for ASEAN in 2019

While 2018 was a mixed year for cryptocurrencies, but blockchain technology shows no signs of slowing down.

January 21th, 2019 - 2019 will mark the tenth anniversary of the first deployment of blockchain technology. It was in 2009 that the still elusive Satoshi Nakamoto released the first version of bitcoin. Since then, the concept of blockchain was inseparably linked with the world of cryptocurrencies. But the burst of the Bitcoin bubble seems to have resulted in a paradigm shift. While the popularity of cryptocurrencies may have taken a nosedive, the same cannot be said about the technology behind it at all.

For years proponents have suggested that blockchain has the potential to change virtually all aspects of human digital transactions and interactions. Now, thanks to the cooling effect of the bitcoin meltdown of 2018, the deployment of blockchain technology in other fields is taking center stage. And one region that is fast becoming a hotbed of blockchain innovation is ASEAN. A decade ago, few would have visualised such a scenario. But as we enter 2019, nations in the region are getting ahead of the curve when it comes to harnessing the full potential of blockchain technology.

ASEAN is perfect for blockchain startups

The region as a whole has several unique features that set it apart from the rest of the globe. For starters, it is home to a tenth of the global population and ranks as the fifth largest economic bloc as well.

A couple of contrasting features make this massive market a favoured destination for hi-tech digital startups in recent years. Internet and mobile penetration in the region currently hover around 55-60%.

The annual growth rate is almost absurdly high. In sharp contrast, traditional banking services are still highly inadequate across the region. Individuals and SMEs do not have access to basic banking services. It is estimated that nearly 73% of the population has no access to banking.

These markets are perfect for alternative financial solutions based on advanced technology like blockchain. Unsurprisingly, the fintech sector is a major driving force behind the Southeast Asian startup scene.

ASEAN governments are setting an example for the rest of the world

The early proponents of bitcoin were often anarchists or libertarians who saw it as an alternative to government-controlled fiat currencies. There was a strong association of blockchain technologies with freedom from rules and regulations. But a lack of regulatory oversight and governance left blockchain based deployments very vulnerable to instability and manipulation. It contributed significantly to the rise and fall of the bitcoin bubble.

As a result, it is precisely the opposite that is giving the ASEAN region an edge. Virtually all governments in the region have a positive attitude towards cryptocurrencies and have passed laws to regulate currency markets and exchanges.

ASEAN startups are at the forefront of innovation

Numerous incubators and accelerators have sprung up in countries like Malaysia, Indonesia, Singapore, and the Philippines in recent years. Unique startups that take blockchain technology beyond cryptocurrencies are springing up across the region.

An ASEAN-based global blockchain brand is on the horizon

There is a unique synergy at play in the South East Asian startup scene at the moment. The combination of an untapped market and a favourable regulatory climate has created a paradise for blockchain-based startups.

While most markets support ICOs, in ASEAN, we are seeing the technology being applied to new frontiers like fintech, payments, banking, rideshare, home share, and even the energy sector. This is a clear sign of a stable platform for future growth in this field. Given the immense economic potential, this sector should find no dearth of investment in the coming years. We could very well see some global blockchain-based brands emerge from the region in the near future.

More... <https://www.aseantoday.com/2019/01/decoding-the-future-of-blockchain-for-asean-in-2019/>

Written by ASEAN Today
Photo: Cointelegraph





SMEs NEWS

North African SMEs get boost from AfricInvest



January 7h, 2019 - The close of an AfricInvest fund in late 2018 will provide up to EUR 194 million in funding for small and medium-sized enterprises across Algeria, Egypt, Morocco and Tunisia.

Africa-focused private equity investor AfricInvest has closed a EUR 194 million fund aimed at investing in small and medium-sized enterprises (SMEs) in North Africa.

Featuring contributions worth EUR 20 million from the African Development Bank (AfDB), the Maghreb Private Equity IV has already been backed by a wide range of development finance

institutions and banks.

National development finance organisations involved include the United Kingdom's CDC Group, which last year committed to invest 25 million in SMEs in Nigeria, Netherlands Development Finance Company (FMO), Germany's Deutsche Investitions- und Entwicklungsgesellschaft (DEG), Belgian Investment Company for Developing Countries (BIO), Swiss Investment Fund for Emerging Markets (SIFEM), Development Bank of Austria (OeEB), Denmark's Investment Fund for Developing Countries (IFU) and France's PROPARCO.

Also involved are the European Bank for Reconstruction and Development (EBRD), European Investment Bank (EIB) and the World Bank's International Finance Corporation (IFC).

Maghreb Private Equity IV is a 10-year fund which will take what AfricInvest called "substantial minority stakes" in business across the region, particularly in Algeria, Egypt, Morocco and Tunisia, targeting well-established local companies which are seeking to start doing business on a regional level in the Mediterranean and Africa.

More...<https://www.africanlawbusiness.com/news/8927-north-african-smes-get-boost-from-africinvest>

Written by ALB - African Law & Business

Storm clouds are brewing for the Global Economy

January 8th, 2019 - The outlook for the global economy in 2019 has darkened.

International trade and investment have softened. Trade tensions remain elevated. Several large emerging markets underwent substantial financial pressures last year.

Against this challenging backdrop, growth in emerging market and developing economies is expected to remain flat in 2019. The pickup in economies that rely heavily on commodity exports is likely to be much slower than hoped for. Growth in many other economies is anticipated to decelerate.

In addition, risks are growing that growth could be even weaker than anticipated, the World Bank's January 2019 Global Economic Prospects reports.

More...<http://www.worldbank.org/en/news/immersive-story/2019/01/08/storm-clouds-are-brewing-for-the-global-economy>



Written by The World Bank



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 2019

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