

SUPPORT POLICIES FOR THE DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES IN EUROPEAN UNION

Saša Čekrlija¹; Armin Kovači

ABSTRACT

Small and medium enterprises are the most dominant enterprises in the European Union. Main objective of this paper is to analyse support policies for development of small and medium enterprises in Member States of the European Union. The European Union has an objective to become leading economic power in the world and plans to use flexibility and innovativeness of small and medium enterprises to achieve this objective. Its main competitors are the United States of America, China, Japan and Russia. European Union has created Small Business Act which aims to improve a complete approach to small and medium enterprises. Models of achieving development of small and medium enterprises vary between Member States. If all these measures create expected result, the European Union can expect that small and medium enterprises will become the engine of development and a factor of stability in a time of financial crisis.

Key words: small and medium enterprises, competitiveness, European Union, policy, strategy

INTRODUCTION

Small and medium enterprises are the most numerous businesses in all economies of the world. Small and medium enterprises are not big and powerful as large companies, but have certain features which can use to outperform large companies. These companies employ the largest number of people and therefore affect the realization of one of the macroeconomic objectives of each economy. These companies are not burdened by internal administrative procedures and that makes them very flexible and unmatched in innovation. European Union uses small and medium enterprises as one of instruments to achieve its main overall objective, which is to become the most competitive economy in the world. In order to achieve that objective,

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POLITIKE POTICANJA RAZVOJA MALIH I SREDNJIH PREDUZEĆA U EUROPSKOJ UNIJI

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Sažetak

Mala i srednja preduzeća su najdominantnija vrsta preduzeća u Evropskoj uniji. Osnovni cilj ovog rada jeste da analizira politike poticanja razvoja malih i srednjih preduzeća u državama članicama Evropske unije. Evropska unija ima za cilj da postane vodeća ekonomska sila u svijetu i planira da koristi fleksibilnost i inovativnost malih i srednjih preduzeća kako bi postigla taj cilj. Njeni glavni konkurenti su Sjedinjene Američke Države, Kina, Japan i Rusija. Evropska unija je kreirala Dokument o malom biznisu koji teži ka usavršavanju zaokruženog pristupa malim i srednjim preduzećima. Model postizanja razvoja malih i srednjih preduzeća varira između pojedinih država članica. Ako sve ove mjere dovedu do očekivanog rezultata, Evropska unija može očekivati da mala i srednja preduzeća postanu pokretač razvoja i faktor stabilnosti u vrijeme finansijske krize.

Ključne riječi: mala i srednja preduzeća, konkurentnost, Evropska unija, politika, strategija

Abstract

Small and medium enterprises are the most dominant enterprises in the European Union. Main objective of this paper is to analyse support policies for development of small and medium enterprises in Member States of the European Union. The European Union has an objective to become leading economic power in the world and plans to use flexibility and innovativeness of small and medium enterprises to achieve this objective. Its main competitors are the United States of America, China, Japan and Russia. European Union has created Small Business Act which aims to improve a complete approach to small and medium enterprises. Models of achieving development of small and medium enterprises vary between Member States. If all these measures create expected result, the European Union can expect

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European Union has created a series of instruments aimed at fostering development of small and medium enterprises.

DEFINITION AND IMPORTANCE OF SMALL AND MEDIUM ENTERPRISES

In the European Union (EU), small and medium enterprises are defined as enterprises that employ less than 250 employees and are independent from large enterprises. An additional criteria is that they realise annual turnover up to 50 million euro and an annual balance sheet larger than 43 million euro. SMEs can be divided in three different groups:

- Micro-enterprises employing up to 10 employees
- Small businesses employing 10-49 employees
- Medium enterprises employing 50-249 employees

According to statistical data these enterprises are the most dominant enterprises in European Union. 23 million SMEs are doing business in European Union, which makes 99,8% of all enterprises. They generate 70% of total employment and 57,6% of added value.²

PROBLEMS AND POLICIES AIMED AT SUPPORTING DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES IN EUROPEAN UNION

The European Union has an objective to become leading economic power in the world. Its main competitors are the United States of America (USA), China, Japan and Russia. Small and medium enterprises of the European Union are at disadvantage, in relation to small and medium enterprises of the USA, by a number of factors:

- lower productivity,
- less cooperation with large enterprises,
- slower growth and
- less innovation.

The next graph shows problems and their importance in doing business for EU small and medium enterprises.

² European Commission, *Putting Small Businesses First*, Brussels 2008, page 8

that small and medium enterprises will become the engine of development and a factor of stability in a time of financial crisis.

Key words: *small and medium enterprises, competitiveness, European Union, policy, strategy*

UVOD

Mala i srednja preduzeća predstavljaju najbrojnije poslovne subjekte u svim privredama svijeta. Ona možda nisu velika i moćna poput velikih preduzeća, ali posjeduju određene karakteristike po kojima nadmašuju velika preduzeća. To su preduzeća koja zapošljavaju najveći broj stanovništva i time utječu na ostvarivanje jednog od makroekonomskih ciljeva svake privrede, Ova preduzeća nisu opterećena internim administrativnim procedurama i to ih čini fleksibilnim i bez premca u inovacijama. Europska unija koristi mala i srednja preduzeća kao jedan od osnova ostvarivanja njenog osnovnog cilja, a to je postati najkonkurentnija ekonomija svijeta. Uzimajući u obzir važnost malih i srednjih preduzeća i ciljeve Europske unije, kreiran je niz instrumenata namijenjenih poticanju razvoja malih i srednjih preduzeća

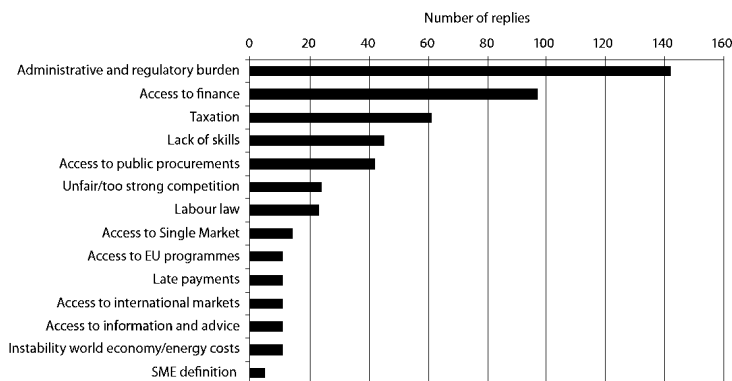
DEFINICIJA I VAŽNOST MALIH I SREDNJIH PREDUZEĆA

U Europskoj uniji mala i srednja preduzeća se definiraju kao ona koja zapošljavaju manje od 250 zaposlenih i nezavisni su od velikih preduzeća. Dodatni kriterij je da ostvaruju godišnji promet do 50 miliona eura i godišnji obim bilansa do 43 miliona eura. Mala i srednja preduzeća se mogu podijeliti u tri skupine:

- mikro preduzeća koja zapošljavaju do 10 zaposlenih,
- mala preduzeća koja zapošljavaju od 10 do 49 zaposlenih i
- srednja preduzeća koja zapošljavaju od 50 do 249 zaposlenih.

Riiječ je o poslovnim subjektima koji su najdominantniji u Europskoj uniji. Dovoljno o tome govore podaci o njihovom broju, dodatnoj vrijednosti i zaposlenosti koju stvaraju. Postoje 23 miliona malih i srednjih preduzeća u Europskoj Uniji, što čini 99,8 % svih preduzeća. Oni stvaraju 57,6 % dodatne vrijednosti. 70% zaposlenih u Europskoj uniji radi u malim i srednjim preduzećima.²

² European Commission, Putting Small Businesses First, Brussels 2008, str. 8

Graph 1: Problems in doing business for EU small and medium enterprises

N.B.: It was possible to give several replies

Source: European Commission, *Putting Small Businesses First*, Brussels 2008, page 8

European Union has created Small Business Act (SBA) which aims to improve a complete approach to small and medium enterprises. The main objective of SBA is to make EU the most attractive area in the world for small and medium enterprises. This policy is based on good cooperation between European Commission and Member States. European Commission defined ten basic principles in SBA:³

1. create an environment in which entrepreneurs and family businesses can thrive and entrepreneurship is rewarded,
2. ensure that honest entrepreneurs who have faced bankruptcy quickly get a second chance,
3. design rules according to the “think small first” principle,
4. make public administrations responsive to SMEs’ needs,
5. adapt public policy tools to SME needs: facilitate SMEs’ participation in public procurement and better use state aid possibilities for SMEs,
6. facilitate SMEs’ access to finance and develop a legal and business environment supportive to timely payments in commercial transactions,
7. help SMEs to benefit more from the opportunities offered by the single market,
8. promote the upgrading of skills in SMEs and all forms of innovation,
9. enable SMEs to turn environmental challenges into opportunities and
10. encourage and support SMEs to benefit from the growth of markets.

³ European Commission, *Small Business Act*, Brussels, 2008., page 3-7

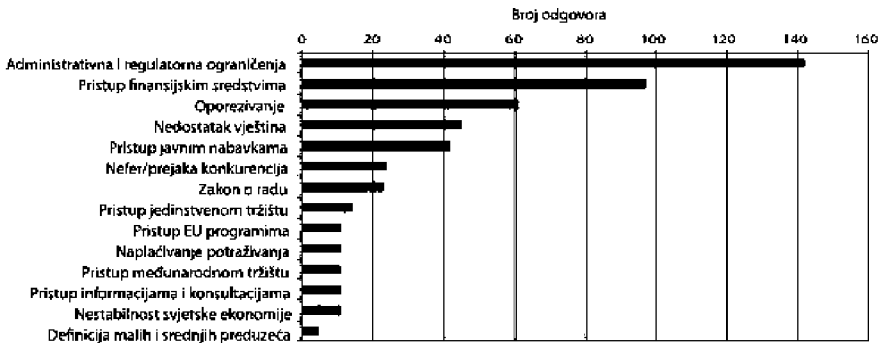
PROBLEMI I POLITIKE POTICANJA RAZVOJA MALIH I SREDNJIH PREDUZEĆA U EU

Europska unija želi postati vodeća ekonomska sila. Njeni glavni konkurenti su Sjedinjene Američke Države (SAD), Kina, Japan i Rusija. Mala i srednja preduzeća Europske unije (EU) su u zaostatku u odnosu na mala i srednja preduzeća SAD-a po nizu faktora:

- niža produktivnost,
- manja saradnja sa velikim preduzećima,
- sporiji rast i
- manja inovativnost.

U narednom grafu je prikazana važnost koju EU preduzetnici daju pojedinim problemima u poslovanju.

Grafik 1: Najveći problemi sa kojim se susreću mala i srednja preduzeća u EU



Izvor: European Commission, *Putting Small Businesses First*, Brussels 2008, str. 8

Europska unija je kreirala Small Business Act kojim se namjerava poboljšati cjelokupni pristup prema malim i srednjim preduzećima. Cilj je učiniti Europsku Uniju najpogodnijim prostorom za poslovanje malih i srednjih preduzeća na svijetu. Ova politika se temelji na suradnji Komisije i zemalja članica. Ovim okvirinim dokumentom definisano je deset principa kojima se treba voditi pri ostvarivanju zacrtanih ciljeva na razini Europske Unije:³

1. kreirati okruženje u kojem preduzetnici i porodična preduzeća mogu uspjeti i u kojem se preduzetništvo nagrađuje,
2. osigurati da pošteni preduzetnici koji su doživjeli bankrot brzo dobiju novu šansu,
3. dizajnirati pravila prema think small first principu,

³ European Commission, *Small Business Act*, Brussels, 2008., str. 3-7

The most important principles during financial crisis are those related to development of managerial skills, self-employment, administrative burden reduction, improvement of financial environment and a second chance for entrepreneurs who have faced bankruptcy.

DEVELOPMENT OF MANAGERIAL SKILLS

At the European Council in 2000th in Lisbon, Member States have adopted a strategy named “Lisbon Partnership for Growth and Jobs”. It focuses on importance of managerial skills in development of small and medium enterprises. The establishment and development of small and medium enterprises are very important for jobs creation and economic development. Managerial capacity refers to four main areas of managerial knowledge:⁴

- strategic management.
- leadership,
- willingness to establish partnerships and
- attitude towards investment period and required competencies.

Strengthening managerial capacity can be achieved by courses (classroom teaching and distance learning), on the job training, seminars, access to consulting and mentoring services. Measures to strengthen the management capacity differ between Member States. Strengthening managerial capacity can be achieved on the job training, courses in the form of classroom teaching and distance learning, seminars, access to consulting and mentoring services. Measures to strengthen the management capacity differ between Member States. In some countries there are associations of small and medium enterprises. Finnish Association of SMEs gives its members access to a database which contained resumes and references of consultants. The Norwegian Association provides grants over 10,000 euro intended for managers.⁵ These managers use grants to attend four-day courses in which they acquire knowledge about entrepreneurship, basic strategy, accounting, marketing and legislation. In many Member States there are trainings and consulting for managers. There is no high demand because of problems related to a lack of time and substitute employees who would be responsible while managers are on training.

E-learning has an increasingly important role in modern business. In modern business e-learning occupies an increasingly important role. Expe-

4 European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, page 10-12

5 European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, page 14-17

4. napraviti javnu administraciju koja odgovara potrebama malih i srednjih preduzeća,
5. prilagoditi alate javne politike potrebama malih i srednjih preduzeća,
6. povećati raspoloživa finansijska sredstava za mala i srednja preduzeća i razviti legalno i poslovno okruženje u kojem se na vrijeme plaćaju obaveze,
7. pomoći malim i srednjim preduzećima da iskoriste pozitivne strane jedinstvenog tržišta,
8. promovirati nadogradnju vještina u malim i srednjim preduzećima i svih vrsta inovacija,
9. osposobiti mala i srednja preduzeća da okolišne izazove pretvore u šanse i
10. ohrabriti i podržati mala i srednja preduzeća da izvuku korist od rasta tržišta.

U uslovima finansijske krize posebno su važni principi koji se odnose na razvoj menadžerskih vještina, poticanje samozapošljavanja, smanjenje administrativnog tereta, poboljšanje finansijskog okruženja.

RAZVOJ MENADŽERSKIH VJEŠTINA

Na sjednici Europskog Vijeća 2000. godine u Lisabonu zemlje članice su usvojile strategije pod nazivom Lisabonsko partnerstvo za rast i poslove. Njome se naglašava važnost vještina menadžera za rast malih i srednjih preduzeća. Stvaranje i razvoj malih i srednjih preduzeća su važni za stvaranje zaposlenosti i ekonomski rast. Menadžerski kapacitet se odnosi na četiri područja znanja menadžera, vlasnika ili nadležnog:⁴

- strateški menadžment,
- razumijevanje vođenja preduzeća,
- volja za uspostavljenjem partnerstva i
- stav prema vremenu investiranja i potrebnim kompetencijama.

Jačanje menadžerskog kapaciteta se može ostvariti treningom na poslu, kursevi u obliku razredne nastave i učenja na daljinu, seminara, pristupa konsultantskim i mentorskim uslugama. Mjere jačanja menadžerskih kapaciteta se razlikuju između zemalja članica. U nekim zemljama postoje udruženja malih i srednjih preduzeća. Finsko udruženje malih i srednjih preduzeća svojim članovima daje pristup bazi podataka u kojoj su sadržane biografije i reference konsultanata koje mogu koristiti. Norveško udruženje daje gran-

⁴ European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, str. 10-12.

periences related to e-learning are different from country to country. It depends on the general use of the Internet and new information and communication technologies. This type of learning has been developed in Finland and Austria, where Internet usage is higher, while it is not developed in Hungary and Greece. In Finland, the cooperation of the state and the universities was used to build a network of virtual learning. In Austria, over a thousand managers annually benefits from learning over the Internet (over 200 managerial e-courses). In Poland, learning through the Internet is used in the area of financial management and the establishment of the company. Norway has launched a program aimed at improvement of innovation potential of Norwegian SMEs. Training is done through workshops and the Internet.

According to data from 2003th, 80% of SMEs use services of training for their employees. 18% of companies employing up to ten employees has a plan for improvement.⁶ Member States use legal provisions to increase training in small and medium enterprises. In France, companies employing more than ten employees must invest in employees amounting to 1.5% of the sum of their salary during the year. In Hungary, the 1.5% of salary is invested in national funds for the training of employees. In Ireland, 60% of SMEs has no budget for training of employees, while in Spain the amount spent on training is less than 1% of gross salary.⁷ Some countries require the appropriate degree as part of a procedure of establishment of the company. In Spain, the company can deduct from income tax to 5% if they send their employees to training.

MODELS FOR REDUCTION OF ADMINISTRATIVE BURDEN

Bureaucracy, excessive regulation and red tape represent a limitation factor for the development and growth of small and medium enterprises. Society needs to regulate in order to achieve social, environmental and other objectives, but this measure should not be used excessively. In The Lisbon Strategy, the Commission has determined that better administrative environment is a key factor in increasing competitiveness. In 2005th European Commission defined instruments of reducing administrative burden for entrepreneurs at the national level and at the level of the European Union. The objective is to reduce the cost of administrative burdens by 25% by the 2012th year. For example, companies that have up to ten employees pay twi-

6 European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, page 20

7 European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, page 20

tove od 10.000 eura namijenjenih menadžerima.⁵ Na osnovu njih prisustvuju četverodnevni kursovima na kojim stiču znanja o preduzetništvu, osnovama strategije, računovodstvu, marketingu i zakonodavstvu. U zemljama članicama postoji ponuda treninga i konsultovanja za menadžere. Ne postoji visoka potražnja zbog problema menadžera s nedostatkom vremena i osoba kojim će delegirati odgovornost dok su na treningu.

U savremenom poslovanju e-učenje zauzima sve važniju ulogu. Iskustva vezana za e-učenje se razlikuju od zemlje do zemlje. To zavisi od općenite upotrebe Interneta i novih informacijskih i komunikacijskih tehnologija. Ovaj vid učenja je razvijen u Finskoj i Austriji u kojoj je upotreba Interneta veća, dok je nerazvijen u Mađarskoj i Grčkoj. U Finskoj je saradnjom države i univerziteta izgrađena mreža za virtuelno učenje. U Austriji preko hiljadu menadžera godišnje koristi usluge učenja preko Interneta iz preko 200 menadžerskih kurseva. U Poljskoj se nudi učenje preko Interneta za finansijsko vođenje i osnivanje preduzeća. Norveška je lansirala program iVEL s ciljem poboljšanja inovacijskog potencijala norveških malih i srednjih preduzeća. Obuka se obavlja putem radionica i Interneta.

Prema podacima iz 2003. godine, 80% malih i srednjih preduzeća koriste usluge treninga za svoje zaposlene. 18% preduzeća koji zapošljavaju do deset zaposlenih posjeduje planove za usavršavanje.⁶ Zemlje članice zakonskim odredbama nastoje povećati trening u malim i srednjim preduzećima. U Francuskoj preduzeća koja zapošljavaju preko deset zaposlenih moraju ulagati u zaposlene u iznosu 1,5% sume plata tokom godine. U Mađarskoj se 1,5% plate ulaže u nacionalne fondove za trening zaposlenih. U Irskoj 60% malih i srednjih preduzeća nema budžet za usavršavanje zaposlenih, dok u Španiji iznos potrošen na trening iznosi manje od 1% bruto plata.⁷ Neke zemlje uvode zahtjeve za posjedovanjem odgovarajuće diplome prilikom osnivanja preduzeća. U Španiji se preduzeću može odbiti od poreza na dobit do 5% ako su svoje zaposlene slali na trening.

MODELI SMANJENJA ADMINISTRATIVNOG TERETA

Birokracija, prevelika regulacija ili crvena traka predstavlja jedan od ograničavajućih faktora razvoja i rasta malih i srednjih preduzeća. Društva trebaju regulaciju kako bi ostvarila socijalne, okolišne i druge ciljeve, ali se s njom ne treba pretjerati. U Lisabonskoj strategiji Komisija je utvrdila da je

⁵ European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, str. 14.-17.

⁶ European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, str. 20

⁷ European Commission Directorate-General for Enterprise and Industry, *Final Report of the Expert Group on Management Capacity Building*, Brussels 2006, str. 20

ce as much administrative costs per employee than those which have ten to twenty employees, three times more than those which have twenty to fifty employees and five times more than even larger companies.

European Union has established ten models to reduce administrative burdens.

EXCEPTIONS BASED ON SIZE are related to the release of small and medium enterprises to pay part of the administrative obligations. There are two ways to implement this model. The first way exempts companies from liability on the basis of their size, and the other way exempts companies from liability based on the membership in the industry, legal form, etc.

OBLIGATION REDUCTION refers to reduction of the obligations for small and medium enterprises. SME must comply with the regulations, but on a reduced scale. For example, the company must keep the financial statements, but in more general form.

SIMPLIFICATION OF ADMINISTRATIVE OBLIGATIONS refers to the introduction of new ways of fulfilling administrative obligation. For example, the application of the simplified method of calculating income tax, simplified staff registration, e-exchange of documents etc.

TEMPORARY EXEMPTIONS can be applied for a limited period. The company can be excepted of a part administrative liabilities during that period. For example, it can be excepted in the cases of adoption to new legal measures. SMEs can get a longer period to adapt to the new regulations.

ADMINISTRATIVE COORDINATION implies the establishment of one-stop shops in order to achieve savings in time and money of the SMEs. In this way the company can gather information, get advice and fulfill obligations in one place.

INFORMING ABOUT ADMINISTRATIVE RESPONSIBILITIES is implemented by using websites, brochures, manuals and other resources. Small and medium enterprises need information on regulations that are related exclusively to them. This information should be made understandable form SME entrepreneurs. This measure has an effect in savings in time and money.

ELECTRONIC SERVICES have been introduced by many Member States with the aim of saving time and money. Many web sites are created in order to provide information about existing and new regulations. These web sites also provide an option of completing certain forms, registration and establishment procedure over the Internet.

PRIVILEGED TREATMENT OF SMALL AND MEDIUM ENTERPRISES refers to positive discrimination due to their weakness in comparison to large enterprises. Such treatment includes lower fees, faster service (principle of small in- first out) and cheaper or free consulting services.

bolje administrativno okruženje ključni faktor povećanja konkurentnosti. 2005. godine utvrđeni su načini smanjenja administrativnih tereta za preduzetnike na nacionalnim nivoima i na nivou Europske unije. Cilj je da se troškovi administrativnog tereta smanje za 25 % do 2012. godine. Npr. preduzeća koja imaju do deset zaposlenih plaćaju dva puta više administrativnih troškova po zaposlenom od onih koji imaju od deset do dvadeset zaposlenih, tri puta više od onih koji imaju od dvadeset do pedeset zaposlenih te pet puta više od još većih preduzeća.

Na nivou Europske unije je utvrđeno deset modela za smanjenje administrativnog tereta.

IZUZECI NA OSNOVU VELIČINE se odnose na oslobađanje malih i srednjih preduzeća plaćanja dijela administrativnih obaveza. Postoje dva načina primjene ovog modela. Prvi izuzima preduzeća od obaveze na osnovu njihove veličine, a drugi na osnovu pripadnosti grani industrije, pravnom obliku itd.

SMANJIVANJE OBAVEZA se odnosi na smanjivanje obima obaveza za mala i srednja preduzeća. Oni moraju poštivati propise, ali u smanjenom obimu. Npr. preduzeće mora čuvati finansijska izvješća, ali u opštijem obliku.

POJEDNOSTAVLJENJE ADMINISTRATIVNIH OBAVEZA se odnosi na uvođenje novih načina ispunjavanja administrativnih obaveza. Npr. korištenje pojednostavljenih načina obračuna poreza na dobit, pojednostavljena prijava zaposlenih, razmjena dokumentacije elektronskim putem.

PRIVREMENO IZUZIMANJE se može primjeniti na određeni period, prema prigodi i prema veličini preduzeća. Preduzeće se može osloboditi plaćanja dijela administrativnih obaveza tokom nekog perioda. Ono se može osloboditi prema prigodi ako je riječ o osnivanju ili ako je riječ o novim mjerama koje se odnose na njega. Može se dati duži period manjim preduzećima da se prilagode novim propisima.

ADMINISTRATIVNA KOORDINACIJA podrazmijeva osnivanje one-stop shopova s ciljem ostvarivanja ušteta u vremenu i novcu preduzeća. Na taj način preduzeće može prikupiti informacije, dobiti savjet i ispuniti obaveze na jednom mjestu.

INFORMIRANJE O ADMINISTRATIVNIM OBAVEZAMA se izvodi web stranicama, brošurama, priručnicima i drugim sredstvima. Mala i srednja preduzeća trebaju informacije o propisima koji se odnose isključivo na njih i one trebaju biti razumljivo napisane. Time se postižu uštede u vremenu i novcu.

ELEKTRONSKI SERVISI su uvedeni od strane mnogih država članica s ciljem postizanja ušteta vremena i novca preduzetnika. Uvedene su web stranice koje pružaju informacije o postojećim i novim regulativama. One

IMPACT ASSESSMENT OF REGULATIONS RELATED TO SMALL AND MEDIUM ENTERPRISES refers to the assessment of the effects of existing and new regulations on small and medium enterprises. The purpose of this policy is to estimate all results of this type of company regulations. Estimates may relate to all companies or to certain types of companies.

IMPROVEMENT OF FINANCIAL ENVIRONMENT OF SMALL AND MEDIUM ENTERPRISES

Small and medium enterprises in any part of the world face the same problem which reflected in access to finance. Investors and banks rarely finance companies that have just established. European Commission has created a range of financial instruments to improve the financial environment for SMEs. For the period between 1998th and 2006th European Commission has secured 744 million euro for 360,000 small and medium enterprises. The framework program for competitiveness and innovation (2007th-2013th) predicted more than a billion euro for this purpose. The plan was to enable 30 billion euro from financial institutions for the 475,000 small and medium enterprises. Based on this instrument, each euro from the budget of the European Union allows investors to provide 6 euro of venture capital or bank to provide loans worth 50 euro.

Financial instruments for development of small and enterprises are divided into:

- funds for the fast-growing and innovative small and medium-sized enterprises which provide venture capital for companies in the establishment phase and those which are developing rapidly and
- guarantee fund for SMEs to encourage banks to approve loans to SMEs

Funds for the fast-growing and innovative small and medium-sized enterprises are divided into:

- GIF1- risk capital for innovative enterprises in the initial development phases and
- GIF2- risk capital for companies which have rapid growth potential.

Guarantee fund for SMEs are divided into:

- guarantees for borrowing through loans and leasing to reduce the difficulties faced by SMEs when borrowing due to higher perceived risk and the amount of collateral,
- guarantees to microcredit loans amounting to 25,000 euro for micro enterprises employing up to 9 employees,

također pružaju mogućnost popunjavanja određenih formulara, registraciju i osnivanje preduzeća preko Interneta.

PRIVILEGOVANI TRETMAN MALIH I SREDNJIH PREDUZEĆA se odnosi na pozitivnu diskriminaciju s obzirom na njihove slabosti u odnosu na velika preduzeća. Takav tretman uključuje niže naknade, bržu uslugu (princip small in-first out) i jeftinije ili besplatno konsultovanje.

PROCJENA UTICAJA REGULATIVA NA MALA I SREDNJA PREDUZEĆA se odnosi na procjenu efekata postojeće i nove regulative na mala i srednja preduzeća. Svrha ove politike je da se procjene svi željeni i neželjeni rezultati regulativa ovu vrstu preduzeća. Procjene se mogu odnositi na sva preduzeća ili na preduzeća određene vrste.

POBOLJŠANJE FINANSIJSKOG OKRUŽENJA ZA MALA I SREDNJA PREDUZEĆA

Problem s kojim se suočavaju mala i srednja preduzeća u bilo kojem dijelu svijeta je pristup finansijama. Investitori i banke rijetko finansiraju preduzeća koja su tek osnovana. Europska Komsija je kreirala niz finansijskih instrumenata s ciljem poboljšanja finansijskog okruženja za mala i srednja preduzeća. Između 1998. i 2006. je osigurano 744 miliona eura za 360.000 malih i srednjih preduzeća. Okvirni program za kompetitivnost i inovacije (2007.-2013.) je predvidio više od milijardu eura za ovu svrhu. Planirano je da se njime omogući 30 milijardi eura od finansijskih institucija za 475.000 malih i srednjih preduzeća. Na osnovu ovog instrumenta, svaki euro iz budžeta Europske Unije omogućava investitorima da osiguraju 6 eura rizičnog kapitala ili banci da osigura 50 eura vrijednosti zajmova.

Finansijski instrumenti za poticanje malih i srednjih preduzeća su podijeljeni na:

- fondove za brzorastuća i inovativna mala i srednja preduzeća kojima se osigurava rizični kapital za preduzeća u osnivanju i ona koja se brzo razvijaju i
- fondove za garancije za mala i srednja preduzeća da bi potakle banke da odobravaju kredite malim i srednjim preduzećima.

Fondovi za brzo rastuća i inovativna mala i srednja preduzeća se sastoje od:

- GIF1- rizični kapital za inovativna preduzeća u početnima fazama i
- GIF2- rizični kapital za preduzeća za velim potencijalom za brz rast.

Fondovi za garancije za mala i srednja preduzeća se sastoje od:

- guarantees for equity and quasi equity investments in start-up capital and innovation for companies employing up to 249 employees and
- guarantees for securitization that will boost financial institutions to give loans to small and medium enterprises.

Except from the Framework Program for Competitiveness and Innovation, small and medium enterprises can get funding through:

- JEREMIE program that promotes better access to finance for small and medium enterprises through the Structural Funds and
- loans from the European Investment Bank for small and medium enterprises.

SECOND CHANCE AFTER BANKRUPTCY

The Lisbon Strategy pays special attention to companies that have failed. According to that, it is necessary to support such enterprises in the following ways:

- public image, education and media,
- legal provisions,
- support to companies that are facing bankruptcy and
- support to owners who restarted their efforts.

The following table shows the measures to be taken, by the Member States, to encourage a new beginning for entrepreneurs who have faced bankruptcy.

- garancija za zaduživanje putem zajmova i leasinga za smanjivanje poteškoća s kojim se susreću mala i srednja preduzeća prilikom zaduživanja zbog višeg percepiranog rizika i visina zaloga,
- garancija za mikrokredite za zajmova do iznosa 25000 eura za mikro preduzeća koja zapošljavaju do 9 zaposlenih,
- garancija za equiti i kvazi equiti investicije u početni kapital i inovacije za preduzeća koja zapošljavaju do 249 zaposlenih i
- garancija za sekjuritizaciju koje će potaknuti finansijske institucije da daju zajmove malim i srednjim preduzećima.

Osim Okvirnog programa za kompetitivnost i inovacije mala i srednja preduzeća mogu dobiti sredstva putem drugih instrumenata:

- JEREMIE programa koji promovira bolji pristup finansijama malih i srednjih preduzeća putem Strukturnih fondova i
- zajmova Europske investicijske banke za mala i srednja preduzeća.

POSLOVNI KRAH I NOVI POČETAK

Lisabonska strategija posebnu pažnju poklanja preduzećima koja su propala i njihovim vlasnicima. Prema njoj potrebno je podržati takva preduzeća na sljedeće načine:

- javnim imidžom, edukacijom i medijima,
- pravnim odredbama,
- podrškom preduzećima koja su pred bankrotom i
- podrška vlasnicima koji restartaju svoje napore.

U narednoj tabeli su prikazane mjere koje se provode, po zemljama članicama, za poticanje novog početka za preduzetnike koji su bankrotirali. Mjere se dijele na informiranje, kreiranje strategije, poboljšanje publiciteta te vrste preduzetnike, smanjenje ograničenja, povoljniji zakonski tretman takvih preduzetnika, stimuliranje podrške itd. Najveći broj mjera se implementira u Austriji i Ujedinjenom Kraljevstvu, dok se u Slovačkoj, Mađarskoj i Bugarskoj ne provodi nijedna mjera za poticanje novog početka preduzetnika koji su bankrotirali. Samo Austrija ima kreiranu strategiju koja se bavi ovom vrstom preduzetnika.

Table 1: Second chance after bankruptcy measures in Member States

	Y- MEASURES EXIST			(Y)-MEASURES PLANNED/EXIST PARTIALLY						N- NO MEASURES EXIST		
	Information	Overall strategy	Publicity	Reduced restrictions	Beter legal treatment for honest bankrupts	Short discharge period	Streamlined proceedings	Stimulate support	Foster links	Discussion within financial sector	Total Y+(Y)	
Belgium	N	N	(Y)	(Y)	Y	(Y)	N	N	N	N	4	
Bulgaria	N	N	N	N	N	N	N	N	N	N	0	
Czech Republic	N	N	N	N	N	N	(Y)	N	N	N	1	
Denmark	N	N	N	Y	(Y)	Y	(Y)	N	N	N	4	
Germany	(Y)	N	N	Y	Y	(Y)	N	N	N	N	4	
Estonia	N	N	N	N	N	(Y)	(Y)	N	N	N	2	
Ireland	N	N	N	N	N	Y	Y	N	N	N	2	
Greece	N	N	N	Y	(Y)	(Y)	Y	N	N	N	4	
Spain	N	N	N	N	Y	Y	Y	N	N	N	3	
France	N	N	N	N	(Y)	N	Y	N	(Y)	N	3	
Italy	N	N	N	Y	Y	(Y)	(Y)	N	N	N	4	
Cyprus	N	N	(Y)	(Y)	N	(Y)	(Y)	N	N	N	4	
Latvia	N	N	N	N	N	N	(Y)	N	N	N	1	
Lithuania	N	N	N	Y	(Y)	Y	(Y)	N	N	N	4	
Luxembourg	N	N	N	N	N	N	N	Y	N	N	1	
Hungary	N	N	N	N	N	N	N	N	N	N	0	
Malta	N	N	N	(Y)	(Y)	N	N	N	N	N	2	
Netherlands	(Y)	N	N	N	(Y)	(Y)	N	N	N	(Y)	4	
Austria	N	(Y)	N	(Y)	(Y)	(Y)	Y	(Y)	(Y)	N	7	
Poland	N	N	N	N	(Y)	(Y)	Y	N	N	N	3	
Portugal	N	N	N	N	N	N	N	N	N	N	0	
Romania	N	N	N	(Y)	(Y)	N	Y	N	N	N	3	
Slovenia	N	N	N	N	N	(Y)	N	N	N	N	1	
Slovakia	N	N	N	N	N	N	N	N	N	N	0	
Finland	N	N	N	Y	N	(Y)	Y	Y	N	N	4	
Sweden	N	N	N	N	Y	(Y)	Y	N	N	N	3	
United Kingdom	N	N	Y	Y	Y	Y	Y	N	N	N	5	
Total Y+(Y)	2	1	3	12	15	17	17	3	2	1		

Source: Commission of the european communities, *Overcoming the stigma of business failure – for a second chance policy*, Implementing the Lisbon Partnership for Growth and Jobs, Brussels 2007, page 12

The measures are divided into information campaigns, creating strategies, improvement of publicity, reduction of restrictions, favorable legal treatment of such entrepreneurs, boosting support etc. The greatest number of measures is implemented in Austria and United Kingdom, while in Slovakia, Hungary and Bulgaria there are no measures to encourage new be-

Tabela 1: Mjere koje se implementiraju po zemljama za poticanje novog početka za preduzetnike koji su bankrotirali

	Y- MJERE POSTOJE			(Y)- MJERE SU PLANIRANE/POSTOJE					N- MJERE NE POSTOJE		
	Povećanje informiranosti	Strategija	Poboljšanje publiciteta	Smanjenje restrikcija	Bolji zakonski tretman	Skraćenje perioda povratka	Ubrzavanje procedura	Stimuliranje podizke	Održavanje veza	Dogovor sa finansijskim sektorom	Ukupno Y+(Y)
Belgija	N	N	(Y)	(Y)	Y	(Y)	N	N	N	N	4
Bugarska	N	N	N	N	N	N	N	N	N	N	0
Češka	N	N	N	N	N	N	(Y)	N	N	N	1
Danska	N	N	N	Y	(Y)	Y	(Y)	N	N	N	4
Njemačka	(Y)	N	N	Y	Y	(Y)	N	N	N	N	4
Estonija	N	N	N	N	N	(Y)	(Y)	N	N	N	2
Irska	N	N	N	N	N	Y	Y	N	N	N	2
Grčka	N	N	N	Y	(Y)	(Y)	Y	N	N	N	4
Španija	N	N	N	N	Y	Y	Y	N	N	N	3
Francuska	N	N	N	N	(Y)	N	Y	N	(Y)	N	3
Italija	N	N	N	Y	Y	(Y)	(Y)	N	N	N	4
Cipar	N	N	(Y)	(Y)	N	(Y)	(Y)	N	N	N	4
Latvija	N	N	N	N	N	N	(Y)	N	N	N	1
Litvanija	N	N	N	Y	(Y)	Y	(Y)	N	N	N	4
Luksemburg	N	N	N	N	N	N	N	Y	N	N	1
Mađarska	N	N	N	N	N	N	N	N	N	N	0
Malta	N	N	N	(Y)	(Y)	N	N	N	N	N	2
Holandija	(Y)	N	N	N	(Y)	(Y)	N	N	N	(Y)	4
Austrija	N	(Y)	N	(Y)	(Y)	(Y)	Y	(Y)	(Y)	N	7
Poljska	N	N	N	N	(Y)	(Y)	Y	N	N	N	3
Portugal	N	N	N	N	N	N	N	N	N	N	0
Rumunija	N	N	N	(Y)	(Y)	N	Y	N	N	N	3
Slovenija	N	N	N	N	N	(Y)	N	N	N	N	1
Slovačka	N	N	N	N	N	N	N	N	N	N	0
Finska	N	N	N	Y	N	(Y)	Y	Y	N	N	4
Švedska	N	N	N	N	Y	(Y)	Y	N	N	N	3
Ujedinjeno Kraljevstvo	N	N	Y	Y	Y	Y	Y	N	N	N	5
Ukupno Y+(Y)	2	1	3	12	15	17	17	3	2	1	

Izvor: Commission of the european communities, *Overcoming the stigma of business failure – for a second chance policy*, Implementing the Lisbon Partnership for Growth and Jobs, Brussels 2007, str. 12

ZAKLJUČAK

Europska unija je usmjerila svoje resurse u mala i srednja preduzeća kao instrument ostvarenja njenog cilja ostvarivanja ekonomskog vodstva na

gining entrepreneurs who have faced bankruptcy. Only Austria has created a strategy to deal with this kind of entrepreneurs.

CONCLUSION

The European Union has focused its efforts to develop small and medium enterprises in order to achieve economic leadership at the global level. The contribution of small and medium enterprises to employment, production and competitiveness cannot be replaced with contribution of large enterprises. At this point the measures implemented in the European Union are coordinated by the European Union and authorities at the national level. Models of achieving development of small and medium enterprises vary between Member States. This dispersion of measures, directed towards the same objective reflects the flexibility that small and medium enterprises provide to the economy as a whole. Without this flexibility, the European Union cannot be competitive to other larger and more integrated economies like United States of America, China, Japan and Russia. If all these measures create expected result, the European Union can expect that small and medium enterprises will become the engine of development and a factor of stability in a time of financial crisis.

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globalnom nivou. Doprinos malih i srednjih preduzeća zaposlenosti, proizvodnji i konkurentnosti ne može biti zamijenjen doprinosom velikih preduzeća. U ovom trenutku mjere koje se provode na području Europske unije su koordinirane od strane Europske unije direktno i vlasti na nacionalnom nivou. Načini ostvarivanja ovog cilja se razlikuju između zemalja članica, ali upravo ta raspršenost mjera usmjerenih prema istom cilju odražava fleksibilnost koju mala i srednja preduzeća pružaju privredi u cijelini. Bez te fleksibilnosti Europska unija ne može biti konkurentna u odnosu na veće i integriranije ekonomije poput Sjedinjenih Američkih Država, Kine i Rusije. Ako se sve mjere ostvare na željeni način, Europska unija može očekivati da će mala i srednja preduzeća postati motor razvoja i faktor stabilnosti u vremenu finansijske krize.

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