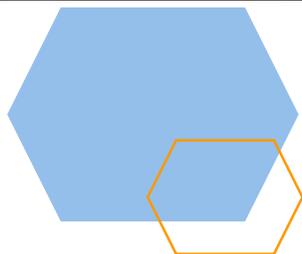


Volume 178



CONTENTS

**WORLD SME
UPDATE**

STARTUP UPDATE

EVENTS UPDATE

WASME UPDATE

WASME SME UPDATE

**FORTNIGHTLY E- BULLETIN FOR GLOBAL UPDATE
ON SME NEWS, EVENTS, & PROGRAMS**

ISSUE: 1-15 March 2023

AUSTRIA

New Funding for Economic Transformation in Austria

The Ministry of Labor and Economic Affairs (BMAW) has announced a new funding track under the Climate and Transformation Offensive. The Austrian Research Promotion Agency (FFG) supports the Austrian economy in the transformation and the BMAW provides €300 million for research funding until 2026.

Economic transformation is important to Austria because it is necessary for the country to be competitive in the global economy. Austria needs to be able to adjust to the changing economic climate, new technologies, and the emergence of new markets.

The Austrian Research Promotion Agency is the central implementation partner for this large-scale climate and transformation offensive. The additional funding budget is intended to strengthen the competitiveness, resilience and independence of domestic companies and to build sustainable value chains in Austria, as Labor and Economic Affairs Minister Martin Kocher explained.

Transformative developments mean high development costs and speed in switching to new technologies. To support the Austrian economy in its sustainable and digital transformation, the Federal Ministry of Labor and Economic Affairs is providing an additional 300 million euros or so for the period 2023 to 2026 to promote applied, entrepreneurial research.

FFG Managing Directors Henrietta Egerth and Klaus Pseiner stated, "We will do our utmost to support the federal government's transformation offensive with research and technology funding and qualification measures and look forward to many exciting and forward-looking submissions."

The focus of the transformation offensive is on the key sectors of automotive, semiconductors (also concerning the European Chips Act), life science and digitization. Funding is provided for the development of products, services and processes that make a significant contribution to sustainability, crisis resilience, independence (e.g. security in supply chains), social challenges, or the expansion of competencies (transformative corporate projects).

The many millions of euros are intended to stimulate investments that will support the transformation to a site based on renewable energies. Industry and small and medium-sized enterprises (SMEs) will be supported, it is said. There is also a special budget from the Ministry of Energy (BMK), according to the Ministry of Labor and Economy.

[READ](#)

ARGENTINA

Massa launched Potencia PyMEX to encourage companies to win international markets

The Minister of Economy, Sergio Massa, launched Potencia PyMEX, a \$12 billion investment package from the national State to empower exporting SMEs and move towards a more complex national productive structure, with greater added value and more technology. The announcement was made within the framework of the inauguration of the plant of the company Patagonia CNC Machines through which they plan to triple the productive capacity to increase their exports and double the number of workers.

"We have to set ourselves as the objective of the Nation, as a patriotic objective, as a project of Argentine businessmen and workers, to transform each company into an agency for the sale of our work to the world; each embassy in a placement agency of the Argentine effort in the world; each peso that we invest from the State in a development mechanism, to promote exports to make our economy strong," said Massa.

"We are going to be sustainable as a Nation when we occupy every corner of the world with the sale of that work that is produced here in Tigre and in a lot of corners of Argentina," said the minister. And he added: *"I want to invite every SME entrepreneur in Argentina. We are willing to help you find a market and finance competitiveness from the financial system with credit at a subsidized rate, and from the Ministry of Economy with non-refundable contributions. We are ready to take them by the hand and go looking for new markets. We want to ask them to show Argentina and the world that we can transform this Argentine talent into a market and into dollars for our economy"*.

Massa was accompanied by the Secretary of Industry and Productive Development of the Nation, José Ignacio de Mendiguren; the president of AYSA, Malena Galmarini; the general secretary of the Metallurgical Workers Union (UOM), Abel Furlán; the SME undersecretary, Tomás Canosa; the Undersecretary for Entrepreneurial Development, Natalia Del Cogliano; and the president of Patagonia CNC Machines, Fernando Bua Carrera.

"Today, what we are doing is going to our SMEs to continue advancing in an export model, of added value and of change in the productive structure," said Mendiguren, explaining that this announcement is part of a package of measures that aims to *"the SME network grows, being able to export technology, science, everything that is on the frontier of knowledge. Last year the exports of small and medium-sized companies were 12,065 million dollars, 28% more than in 2020. We all know that when an SME exports, it does not export commodities, it exports technology, skilled labor, and an average price five times greater than that of a traditional export from Argentina. This is what we are betting on, this change in the productive structure and I know that you are going to help us,"* he stressed.

After thanking the national authorities, Furlán assured that *"entrepreneurs and workers have more coincidences than disagreements, so I propose that we discuss what model of the country we want and unite to guarantee production and work."* And he pondered that *"with Minister Massa we share the industrial, development, investment and greater employability model. In this consensus, industrialists and workers, as actors*

in the productive model, have the daunting task of guaranteeing the sustainable bases of an industrial model that contains us all and allows our people to achieve full happiness”.

Through Potencia PyMEX, the Secretariat of Industry and Productive Development invests in contributions of up to \$60 million per project to support those exporting companies that incorporate improvements in their processes and products, with the potential to rapidly increase their exports and reach more markets.

To focus on these SMEs, the Ministry of Economy incorporated a highly recognized international methodology, initiated by researchers from MIT and Harvard, which was adapted to the national reality by the Center for Production Studies (CEP XXI). Starting this week and until mid-May, SMEs from all over the country can present their projects.

READ

BELGIUM

€24 million for cultural and creative small businesses in Belgium via ST'ART, a specialised investment fund financing cultural and creative industries, in conjunction with the European Investment Fund (EIF) and InvestEU

The European Investment Fund (EIF) is providing ST'ART with access to the InvestEU guarantee facility. Thanks to this operation, ST'ART will be able to launch new products and offer up to €24 million of financing to cultural and creative businesses in Wallonia and Brussels over the next three years. These loans will benefit from favourable conditions, including lower interest rates.

This portfolio guarantee operation aims to promote and expand access to finance for companies operating in the cultural and creative industries. Following the repeated crises affecting these sectors since 2020, this facility has the goal of fostering redeployment and resilience across an entire strand of activity that is key for the European economy and its influence.

Accessing credit may also be difficult for companies in these sectors, mainly due to: the intangible nature of their assets and a lack of guarantees; the limited size of the market; uncertain demand; and a lack of financial intermediaries capable of addressing the specific features of the sector.

ST'ART works with small and medium-sized enterprises and has provided them with wide-ranging support in recent years, keeping up the pace of its investment. This has taken the form not only of loans and equity investments, but also of a series of innovative and useful initiatives. The investment fund supports the creation, growth and development of startup or established businesses by providing them with a financing solution at each stage of their life cycle.

This new guarantee will enable ST'ART to:

Launch new lending products for companies in the cultural and creative sectors to meet the short-term financing needs of production entities (for example exhibitions, audiovisual, performing arts and video games).

The Production Funding Loan (Prêt Trésorerie Production) launched today is ST'ART's first short-term loan. It will enable the pre-financing of a specific cultural production within a set time frame in certain sectors, and for which income is generally known and under contract. This is a hotly anticipated solution, as many producers reach a roadblock in their project due to a lack of funding. Also available is the Enterprise Funding Loan (Prêt Trésorerie Entreprise), which meets a specific, ad hoc and short-term need.

Continue to offer (existing) lending products launched under the previous guarantee facility: CCS GF, with improved conditions for eligible final beneficiaries.

CCS GF (Cultural and Creative Sectors Guarantee Facility) guaranteed 78 loans and helped launch the Culture Loan, with beneficiaries including Musée Horta for the opening of the Maison Hannon and Aquarium Muséum de Liège for the complete overhaul of its museum experience. This guarantee also contributed to the development of the First Step Loan used by companies such as Levita and Elysta, which were able to grow and are now experiencing market success in Belgium and abroad. Lastly, more seasoned companies like Tempora and Strictly Confidential used the Classic Loan to expand their international ambitions.

Offer more favourable conditions to companies by reducing interest rates.

With estimated revenue of €643 billion and added value of €253 billion in 2019, the cultural and creative industries account for 4.4% of EU gross domestic product in terms of turnover, making a bigger economic contribution than telecoms, advanced technology, pharmaceuticals and automotive. (Source: panorama EY 2021)

Minister-President of the Wallonia-Brussels Federation Pierre-Yves Jeholet said: "This is a real opportunity for the cultural and creative sectors in Belgium. ST'ART will continue to support the creation, growth and development of businesses and offer new products. The guarantee facility gives entrepreneurs a real opportunity."

EIF Chief Executive Marjut Falkstedt added: "*We are very happy to be renewing our partnership with ST'ART to extend InvestEU support to businesses active in the cultural and creative sectors in Wallonia and Brussels. These businesses deserve our support for the important role they play in shaping society around us — culture shapes today, and creativity shapes tomorrow. Today's agreement will make financing available on beneficial terms for a sector that has historically struggled with access to finance, so we are very glad to be doing our part.*"

Paolo Gentiloni, Commissioner for Economy, said: "*InvestEU is playing an important role across Europe in helping businesses gain access to the finance they need to innovate, expand and create jobs. Thanks to this InvestEU agreement, cultural organisations active in Brussels and Wallonia will unlock funds that will allow them to make their projects a reality. I am proud that InvestEU will play a role in supporting our cultural heritage and building a vibrant creative industry.*"

[READ](#)

CANADA

Government of Canada provides small business support in Toronto to help boost tourism sector

FedDev Ontario supports Canadian Opera House Corporation as part of Canada's Tourism Relief Fund to help small tourism business and organizations recover and thrive.

The Government of Canada is committed to supporting tourism in southern Ontario by ensuring local businesses, and the organizations that support them, have the tools they need to position themselves for a strong and resilient economic future. Through this investment, the Canadian Opera House Corporation (Canadian Opera Company) received support to modernize their operations, train staff, provide world class service to patrons in a safe environment, and add screens for patrons.

On behalf of the Honourable Filomena Tassi, Minister responsible for the Federal Economic Development Agency for Southern Ontario (FedDev Ontario), the Honourable Marco Mendicino, Minister of Public Safety, and Member of Parliament for Eglinton-Lawrence, announced that the Canadian Opera Company received \$500,000 through the Tourism Relief Fund.

Investment reinforces the Government of Canada's commitment to helping tourism businesses and communities safely welcome back visitors, create jobs, recover from the impacts of the pandemic and prepare for future growth.

"Our government recognizes that tourism is vitally important to the vibrancy and economic health of communities across southern Ontario. I am committed to helping businesses find new and innovative ways to recover and thrive once again. Investments through the Tourism Relief Fund help ensure that the region's tourism sector will be well-positioned to welcome back visitors today and in the years to come." – The Honourable Filomena Tassi, Minister responsible for the Federal Economic Development Agency for Southern Ontario

"The Canadian tourism sector continues to be one of the most affected by the COVID-19 pandemic. We will work with businesses and organizations through these challenging times, ensuring they get support to innovate in their products and services as well as to grow and thrive, all while keeping safety as the top priority. The Tourism Relief Fund helps businesses adapt to welcome back guests safely. It also feeds into a broader strategy to help the sector recover from the pandemic and build an economy that works for everyone. The Canadian economy will not fully recover until our tourism sector recovers." - The Honourable Randy Boissonnault, Minister of Tourism and Associate Minister of Finance

“There’s no doubt that the past years have been very difficult for the tourism and cultural sector, and for the performing arts in particular. That’s why I am proud to have announced this important funding for the Canadian Opera Company which will ensure that art created in Toronto can continue to be recognized and shine not only locally, but also on the world stage.” – The Honourable Marco Mendicino, Minister of Public Safety and Member of Parliament for Eglinton-Lawrence

“Today’s announcement sends a resounding message to arts lovers here at home and internationally: Toronto is open for business and, at the heart of this vibrant city of diverse cultural experiences, is the Canadian Opera Company’s world-class facilities at the Four Season Centre for the Performing Arts. We are deeply grateful to the Government of Canada for its significant investment in the future of this art form, ensuring all visitors can gather safely to experience the enthralling power of opera and live music.” – Perryn Leech, General Director, Canadian Opera Company.

READ

EGYPT

Environment Minister, MSMEDA discuss bilateral cooperation in eco-tourism

Egypt’s Minister of Environment Yasmine Fouad has met with CEO of the Small, Medium and Micro Enterprises Development Agency (MSMEDA) Basil Rahmi to discuss issues related to financing environmental investment projects.

The Ministry of Environment has established a unit for environmental and climate investment that undertakes the task of facilitating the procedures for obtaining environmental approvals, instead of waiting for the investor for nearly 60 days to obtain environmental approval, as approvals now take only about one week, including tourism projects and communications.

Fouad emphasized that the Ministry of Environment tried to change the thinking of the environmental work system by presenting ideas for projects that provide income for the citizen and at the same time end environmental problems, for example, natural reserves in which small environmental investments have been implemented in proportion to their nature, such as Wadi El Rayan Reserve.

The minister pointed out that her ministry issues a permit to practice activity within the reserves, and opens the way for local residents to participate in activities within their reserve in order to integrate them into the reserve.

Fouad also referred to the Eco Egypt initiative, which is the first campaign to promote eco-tourism and to introduce 13 natural reserves as eco-tourism destinations, with the aim of shedding light on their importance in supporting ecotourism and preserving natural resources.

She added that the ministry is looking forward to greater cooperation with the Small and Medium Enterprises Development Agency through a cooperation protocol that trains and raises young people's capabilities and finances them to carry out sustainable projects within reserves that contribute to stimulating ecotourism.

For his part, Rahmi explained that the agency is financing many experimental projects, stressing that the agency is in the process of developing a database to achieve communication between customers and each other because many projects depend on each other to produce and provide the final product.

READ

FIJI

FDB partners with Tower to offer parametric insurance cover for the Women's Loan facility

The Fiji Development Bank (FDB) has further enhanced its FDB Loan for Women Entrepreneurs facility with the addition of parametric insurance in partnership with Tower.

Tower's parametric insurance product is designed to provide policyholders with a rapid cash payout when their house, or other insured location, is impacted by a high wind-speed cyclone event, regardless of damage.

The agreement signed by the two organizations will support the customers under the FDB Loan for Women Entrepreneurs facility to purchase parametric insurance cover alongside their loans. The cover will cost the customers as low as \$8 per month and will give immediate relief in the event of a cyclone.

Speaking at the MoU signing ceremony, Assistant Minister for Women, Children and Poverty Alleviation, Hon. Ms. Sashi Kiran commended the two organizations for their partnership and vision of creating an enabling business environment for women entrepreneurs.

"Women entrepreneurs are a growing market force, serving as a critical source of innovation and job creation and fueling economic growth. Despite this, women-owned businesses do not have equal access to capital – or the networks – needed to stabilize or expand," said the Hon. Minister. *"I thank Fiji Development Bank who in collaboration with the Fijian Government had developed the FDB Loan for Women Entrepreneurs. The facility was designed considering the importance of women's economic empowerment and that participating in economic activities allows women to make positive changes in their own lives and communities with a ripple effect that will eventually benefit national economic development."*

She said that given the increase in the severity of the weather conditions and the effects of climate change, this parametric insurance cover is timely and will provide much-needed relief to the MSMEs.

FDB Chief Executive Officer, Mr. Saud Minam acknowledged Tower for their partnership in this empowering course. CEO Mr. Minam also stated that this facility strengthens the Bank's commitment to Gender Equality and Social Inclusion (GESI). He said FDB is focusing on this area to provide a more conducive environment for women entrepreneurs to become resilient and be able to sustain their businesses in the longer term. *"The Bank is reassessing its existing products and services through the GESI lens and appropriate changes will be done in due course."* *"With the success of the initial launch of this product, in which businesses in operation for six months or more were eligible to apply, we are now encouraging customers with businesses in operation for three months or more to apply for this facility."*

From August last year to 28 February 2023, FDB has received nearly 2000 applications out of which 585 have been approved for a value of \$1.4 million. The loan facility allows a minimum of \$1,000 to a maximum of \$5,000 with a loan term of 3 years – which is available to sole traders, joint ventures and partnership businesses.

Tower's Head of Pacific Digital Distribution, Veilawa Rereiwasaliwa said Tower is looking forward to supporting women in business and entrepreneurship in Fiji. *"Less than 10% of households in Fiji have any form of cyclone insurance. With women and children being most impacted during disasters and recovery efforts, it's important that we provide products to help those who are the most vulnerable following significant weather events, such as cyclones."*

Fiji is heavily exposed to natural hazards, with cyclones being one of the events that regularly cause damage to assets and an increase in expenses for many households, businesses and communities. Locals rely on using their savings, borrowing money or seeking cash from elsewhere to start their recovery during a cyclone crisis.

[READ](#)

QATAR

[Funding startups: Qatar's QDB develops first of its kind co-investment product](#)

The Qatar Development Bank (QDB) is rolling out a new co-investment programme that enables investors to provide part of the required capital for startups with QDB investing the remaining capital, up to QAR 3.65 million (\$1 million) per deal, thus reducing the risks carried by individual and corporate investors.

The development bank has also revamped its existing SME equity fund Istithmar and shariah-compliant equity financing product Ithmar investment programs to meet the evolving needs help early-stage companies and entrepreneurs.

"Through these programmes, QDB aims to cement Qatar's position as an ideal ecosystem for entrepreneurship where demand meets opportunity to foster innovation and growth," Abdulrahman Hesham Al Sowaidi, QDB's Acting CEO, said during the 5th edition of its Investment Forum, held in cooperation with Refinitiv, a London Stock Exchange Group business.

The bank has upgraded its seed programme Istithmar to include a per-deal funding of QAR 1.8 million, compared to its previous fund infusion of QAR 100,000.

Istithmar's strategy includes investment in projects in Qatar with QAR 365 million, in different sectors with a focus on supporting viable businesses with preference for strategic sectors (except construction and contracting and trade). The program's target allocation is 20% in innovative small enterprises and 80% in growing medium enterprises (all Qatari-owned and with active involvement of Qataris in management).

On Tuesday, the Qatar Stock Exchange (QSE) and the Qatar Development Bank (QDB) joined hands to start a new financing programme to help SMEs cover the cost to list on the QSE's Venture Market (QEVN) and to meet their funding requirements. According to Magnitt's "2023 Emerging Venture Markets Investment" report, the MENA region has surpassed its 2021 funding level and saw a record year of funding in 2022. MENA funding crossed the \$3 billion mark, reporting an annual rise of 8.3%. Qatar is ranked fourth in the MENA region in terms of venture capital activity, with 45 transactions accounting for a total of QAR 97 million in 2022, marking the 'third consecutive year of growth' in its venture capital ecosystem, Al Sowaidi said.

The UAE, Saudi Arabia and Egypt together have the lion's share of VC funding in the MENA region, accounting for about 74% of investments in 2022. The three countries collectively attracted funding worth \$1.19 billion, \$987 million and \$517 million, respectively, according to Magnitt data.

[READ](#)



AUSTRALIA

Wrapped in plastic: Aussie startup Great Wrap launches world's first compostable pallet wrap

The world's first compostable pallet wrap has just been launched by Melbourne-based Great Wrap. After launching in 2019, the company raised \$24 million last year for its vision to 'completely knock petroleum plastic off the supermarket shelf'.

From subscription services to addressing global supply chain plastic issues. Starting in the home with its 'nudie roll' compostable cling wrap subscription service, it is now pushing into the B2B market. "Some of the businesses that were coming to us were iconic Australian brands that we all know and love, so that was really good to see," Julia Kay, co-founder of Great Wrap, said in a call with SmartCompany..

According to Great Wrap, 100,000 tonnes of traditional plastic wrap winds up in landfill each year. And that's just in Australia. A big part of that is pallet wrap being an integral part of global supply chains. Combined with a lack of facilities that can recycle these petroleum-based materials — it's become an exponential problem. Great Wrap is determined to help address this by making 20,000 tonnes of its biodegradable wrap by 2025 — 5,000 of which will be in 2023 alone.

Its products are completely compostable, even in home compost units. Presently Great Wrap imports some of its thermoplastic starch materials, which is made from the waste from potato chip production. But it has its eyes on creating more solutions locally.

"We've also developed a pathway to convert potato waste into PHA, which is the biopolymer. It performs just like plastic but will break-down in not only the home compost pile but in marine environments as well," Kay said. "We're planning on setting up a biorefinery for that on-site next year. So that'll mean we'll be processing local potato wastes. I'll be really happy when we're at that point because we'll be almost fully circular."

[READ](#)

UK

Sailing, reimagined: UK startup bets wind-powered ships will cut carbon emissions

A new type of wind sail promises significant savings on fuel consumption

The maritime industry may have long replaced sails with engines, but a UK startup is betting that wind-powered ships still have a bright future.

Founded in 2014, Smart Green Shipping (SGS), has developed a new type of wind sail, called FastRig, that cuts carbon emissions. According to the company, it can be retrofitted to existing commercial vessels with available deck space, requiring no additional crew to operate it or port-side infrastructure changes. It's also retractable to allow for standard loading and unloading operations, and it's designed to be recyclable.

FastRig is paired with the startup's software tool, TradeWind, which provides operational optimisation when the ships are in use. It uses weather forecasting along with big data from The Met Office on wind, waves, and currents, to predict when the propulsion can be provided by wind, suggest the most optimal route, and save fuel.

Based on the company's case studies using 3D modeling, FastRig installed on an Ultrabulk ship carrying biomass from Baton Rouge to Liverpool could save 20% of fuel every year.

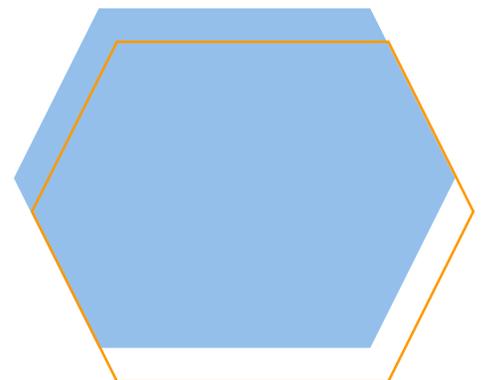
Now, SGS is collaborating with the University of Southampton on a project called the Winds of Change, funded by the Department for Transport and Innovate UK in an effort to decarbonise the country's maritime sector. *"While new wind-assist technologies are being developed, many are not ready for market and their predicted fuel savings have not been independently verified at sea, which is why UK-funded research projects like this are so important,"* lead scientist Dr. Joseph Banks, from Southampton's Marine and Maritime Institute, said in a statement.

As part of the two-year development programme, the university researchers will create new software tools that accurately predict how modern vessels perform on the ocean when retrofitted with SGS's wing sails. They will also test the impact of a retractable 20 metre-high FastRig fitted to a British 105 metre-long commercial vessel, the Pacific Grebe. *"This will require innovative numerical simulations backed up by experiments conducted in our highly instrumented 138 metre Boldrewood towing tank and RJ Mitchell wind tunnel,"* Banks added.

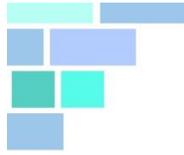
Scientists from Southampton's Marine and Maritime Institute hope their new tool, which predicts the fuel savings achieved by the wing-sails, will encourage further investment in the UK's marine technology sector.

"It's clear that shipping must rapidly reduce emissions in the short term," SGS's CEO Diane Gilpin said in a statement. *"Wind power harnessed using sophisticated digital software and well-engineered equipment is at present the fastest way for the sector to reduce fuel consumption and related emissions."*

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7TH NEPAL CHAMBER EXPO 2023



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Our members support WASME's mission to advance, promote and support SMEs in their respective countries through association and collaboration mechanism with local government bodies, regional authorities, international linkages, civil societies and SMEs.

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For more information visit our website: www.wasmeinfo.org or contact

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WASME was founded in 1980 with the goal of supporting MSMEs in member countries. We have achieved this through our strong association with local government bodies, regional authorities, international linkages, civil societies, SMEs, etc. We are continuously working to improve our innovative and sustainable framework so that we can better serve MSMEs around the world.

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