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

ISSUE: 1-15 September 2023



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Bahrain

Co-ordination urged for growth of SME sector in Bahrain

A renewed call has been made for continued co-ordination between all stakeholders to further develop the Small and Medium Enterprises (SME) sector in Bahrain.

This follows the 17th meeting of the Small and Medium Enterprises Development Council (SMEDC) chaired by Industry and Commerce Minister Abdulla bin Adel Fakhro yesterday at the HQ co-working space in Seef Mall.

The meeting reviewed the SMEDC's performance indicators for 2022-2026 and updated target values. Council members also discussed the progress of a number of initiatives under way, including the Bahrain Development Bank's (BDB) overview of banking solutions for SMEs and Export Bahrain's presentation on the latest developments and solutions in export.

Mr Fakhro praised the pivotal role of SMEs in growing the national economy and reiterated the government's full support for the sector. He also welcomed the participation of Tamkeen, which briefed the SMEDC on its "Startup Bahrain Rounds" initiative, which supports Bahraini startups with potential to grow and expand by presenting their entrepreneurial ideas to investors for funding and investment.

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Brazil

Brazilian President Luiz Inácio Lula da Silva announces new ministry for SMEs

As part of his efforts to develop over 2 million formal jobs by the end of the year, Brazilian President Luiz Inácio Lula da Silva said Tuesday he would create a ministry to deal with issues linked to small and medium-sized enterprises, assisting those who wish to become entrepreneurs, Agencia Brasil reported. It will be the 38th ministry in Lula's administration

"But we know there are a lot of people who want no formal contract. Many want to be individual entrepreneurs or collective entrepreneurs. So I'm proposing the creation of a ministry for small and medium-sized enterprises, cooperatives, and individual entrepreneurs, so there's a specific ministry to take care of these people, who need credit and opportunity," Lula said during his weekly show *Conversa com o Presidente*. In the first half of the year, 1,023,540 new jobs were created.

"That's the role of the state—to create conditions for people to be able to participate," Lula argued while pointing out that small businesses generate 60 to 70% of Brazil's formally registered jobs.

During his 2022 election campaign, Lula advocated the creation of this ministry, but when defining his ministerial structure, small businesses were allocated to the Secretariat for Micro and Small Business and Entrepreneurship, under the Ministry of Development, Industry, Trade and Services, headed by vice-President Geraldo Alckmin.

The new SME minister was to be announced shortly, Agencia Brasil also said. Lula needs time to bring the PP (“Progressists”) and Republicanos closer together. The President believes that closer ties would make votes on relevant matters easier. Together, the two parties hold 90 seats in the Lower House.

During the weekend, Minister of Institutional Relations Alexandre Padilha said that Lula was expected to announce a cabinet reshuffle upon returning from his African tour. According to Padilha, these negotiations must be carried out personally by the president. “President Lula makes a point of talking eye-to-eye with the leaders,” he emphasized.

“President Lula will certainly carry out, on his return, a decision he has already taken to accept the request of two federal parties and appoint parliamentarians to the ministry. This is an action to strengthen our team for the second half of the year,” Padilha said.

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Colombia

[IDB Invest Joins Forces with SURA Investments to Support Colombia's Private Credit Market](#)

IDB Invest will invest up to 100.2 billion Colombian pesos (approximately \$25 million) in the FCP SURA Private Debt Fund, which provides tailored financing in local currency to small and medium-sized enterprises (SMEs) and middle-market companies in Colombia. The fund's primary focus will be businesses that require customized financing solutions to support growth opportunities and improve productivity.

The deal aims to support the sustainable growth of Colombian SMEs and companies through access to the private credit market. Additionally, the transaction will help develop the private credit industry in Colombia, by supporting the first generation of investment vehicles focused on this sector in the country.

In Colombia, SMEs represent around 67% of employment, but only 40% of them have requested financing from commercial banks due to high transaction costs, among other factors. Gaining access to alternative sources that could complement commercial banking credit, such as private debt financing, could reduce the financing gap for Colombian SMEs.

Mid-market companies also face challenges accessing financing, despite being larger and more mature companies. Their basic working capital needs are met through short-

term lines of credit provided by commercial banks. However, they still have little access to longer-term financing sources that allow them to make investments to accelerate their growth trajectory.

This is IDB Invest's second investment of its type in Colombia. It aims to help establish a new asset class and encourage market pioneers to incorporate sustainable investment practices. In addition, the deal has an innovative technological component since the fund has an agreement with a Colombian fintech that will generate sub-loans to SMEs, contributing to reducing the financing gap through digital channels.

IDB Invest will also provide advisory services to SURA Investments, the fund manager, through recommendations aligned with the Task Force on Climate-related Financial Disclosures (TCFD) to measure financial risks related to the climate change. Likewise, IDB Invest will provide advice on gender, diversity and inclusion to integrate gender considerations throughout the fund manager's investment process, from selection and origination to investment, and to develop a value proposition focused on closing the gender gap in pensions through Colombia's pension fund (AFP, for its acronym in Spanish).

This agreement is expected to contribute to three United Nations Sustainable Development Goals (SDGs): Decent Work and Economic Growth (SDG 8), Industry, Innovation and Infrastructure (SDG 9) and Partnerships for the Goals (SDG 17)."

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Egypt

[Afreximbank and China Development Bank sign US\\$400-million loan to support Africa SMEs](#)

The China Development Bank (CDB) today in Cairo signed a development-focused agreement to provide the African Export-Import Bank (Afreximbank) with a US\$400-million term loan facility to support the financing of small and medium-sized enterprises (SMEs) across Africa.

The agreement, signed by Mr. Tan Jiong, President of CDB, and Prof. Benedict Oramah, President and Chairman of the Board of Directors of Afreximbank, at the Afreximbank Headquarters in Cairo, provides for Afreximbank to deploy the facility to support African SMEs involved in extra- and intra-African trade and those engaged in the productive sectors in Afreximbank Member States.

According to the agreement, the facility, which has a seven-year tenor, will be deployed either directly to eligible African SMEs that meet Afreximbank's requirements or indirectly through local financial intermediaries.

Speaking after the signing, Prof. Oramah pointed out that African SMEs continue to struggle to access adequate and affordable financing for growing their businesses and said that the CDB facility would help increase the level of financing available to them.

He added that since Afreximbank was receiving the facility as medium to long-term funding at relatively affordable pricing, the Bank would transfer the financial advantage in pricing and tenor to the end beneficiaries.

"This facility further strengthens the strategic partnership we have developed with the China Development Bank over the last six years, which has seen CDB make three previous interventions in support of our work at Afreximbank," continued President Oramah. "It will also enable our two institutions achieve our respective mandates and developmental outcomes, which include job creation, increased economic activity and increased extra-African trade with China."

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Georgia

All In A Day's Work' Campaign To Give Local Enterprise Offices (LEO) Support To SMEs

A new campaign, 'All in a Day's Work', is encouraging SMEs to avail of support provided by Local Enterprise Offices (LEO) around the country.

Formally launched by Minister Neale Richmond, the campaign focuses on three supports, Lean, Green and Digital, which aim to help businesses' productivity and efficiency.

The LEO's Lean for Business programme has been running since 2015, one year after the establishment of the LEOs. It is said to save businesses an average of €34,000, with €28m purportedly saved by businesses since the scheme's establishment. Businesses that signed up for the programme are said to have an average 31% increase in their output or production. The campaign features six Local Enterprise Office clients that have availed of these supports.

Minster Neale Richmond said: "While starting a business is an exciting time, without mentorship and advice, it can also be very hectic. Local Enterprise Offices offer both the financial supports and mentorship programmes that help businesses to save time and money by being more efficient."

Chair of the LEO network John Magee said: "It's been a challenging few years for small businesses and those challenges will continue. That is why any business should be looking to make themselves more efficient, more productive, and more sustainable for now and the future. The figures speak for themselves on the impact these supports can have. "We hope that this campaign will emphasise those benefits and encourage more small businesses to look at how their businesses can save time, money and energy by becoming more efficient and more sustainable. These are choices that will impact them positively both now and in the years ahead."

The LEO has a number of initiatives available to SMEs, including Local Enterprise Week, the National Enterprise Awards, the Student Enterprise Programme, National Women's

Enterprise Day and Local Enterprise Showcase. The Local Enterprise Office was established in 2014, and is funded by the government through Enterprise Ireland. It says that the offices have helped create over 25,000 jobs across the country.

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Kazakhstan

[Kazakhstan's Bold New Economic Plan Can Enhance its Regional Role](#)

In his recent state-of-the-nation address titled “Economic Course of a Just Kazakhstan,” President Kassym-Jomart Tokayev laid out an ambitious and nuanced roadmap for the nation’s economic and political future. For those who have been closely observing Kazakhstan’s trajectory, the President’s comprehensive vision seems not only promising but also feasible, provided there is committed execution of the outlined initiatives.

Economically, the President’s address broke away from utopian long-term goals and instead opted for a more pragmatic approach. The focus is on actualizing achievable objectives within the next three years. The intention to form a strong industrial framework pivot towards self-sufficiency, which in the context of global economic uncertainties, is a wise move. Moreover, the need for economic diversification, particularly in deep processing of metals, oil, gas, and uranium, will likely prove critical in safeguarding Kazakhstan’s economic future.

Perhaps most intriguing is the attention given to the small and medium-sized enterprises (SMEs). The planned legislative changes aim to encourage SMEs to consolidate and grow, thereby facilitating the demonopolization of key markets. Accelerated privatization and public IPOs also pave the way for increased economic dynamism. What is also notable is the understanding that a green and sustainable economy is not a luxury but a necessity.

In a world grappling with climate change, Kazakhstan’s focus on renewable energy, hydrogen generation, and carbon neutrality is both timely and visionary. The notion of submitting the construction of a nuclear power plant to a national referendum is a testament to the government’s commitment to inclusivity and public participation in decision-making.

When it comes to taxation, the focus is on rationalization and simplification, targeting a service model of interaction between fiscal authorities and taxpayers. The increase in the minimum wage to 85,000 tenge (approximately \$185) by 2024, benefiting 1.8 million people, demonstrates an active approach to social welfare. These tax and wage reforms, along with fiscal policies aimed at robust macroeconomic growth, could indeed change the financial dynamics in favor of ordinary citizens.

Digitalization is another frontier that the government aims to conquer. Transforming Kazakhstan into an IT hub could position the country as a key player in the global technology market. The emphasis on data centers and computing power highlights a forward-looking economic strategy aligned with the 21st-century demands. The geopolitically strategic location of Kazakhstan provides it with a unique advantage in the transport and logistics sectors. Whether it is the Trans-Caspian route or the international North-South Corridor, Kazakhstan's potential as a global transit hub cannot be overstated. Good diplomatic relations with its neighbors like Russia, China, and Central Asian countries can significantly strengthen its regional influence.

The impact of these sweeping reforms, if successful, is unlikely to remain confined within Kazakhstan's borders. In a global landscape where the spotlight often rests on larger economies or geostrategic hotspots, Kazakhstan's transformation could serve as a blueprint for emerging nations aiming for balanced development.

The country's efforts to harmonize economic growth with social justice, democratization, and environmental sustainability provide a model that addresses the multi-faceted challenges of modern governance. It is, in a sense, a test case for whether it's possible to have a system that combines a strong executive branch with an empowered parliament, all while nurturing democratic values and civil society. If Kazakhstan succeeds, it could very well present a unique governance model that other developing nations could study and adapt.

Moreover, Kazakhstan's strategic location in Central Asia, bordered by economic giants like Russia and China, offers the possibility of becoming a significant economic and political bridge in an increasingly multipolar world. Success in Kazakhstan could thus potentially stabilize a crucial region and provide an alternative to the currently dominant narratives of development and governance.

This is vital at a time when the world is looking for functional examples of systems that balance economic, social, and environmental goals. The global community would do well to not just note Kazakhstan's endeavors but to engage with them actively, for the ripples of their success or failure will be felt well beyond the Kazakh steppes.

The President's address resonates on multiple levels. It moves beyond platitudes and presents a concrete set of initiatives and tasks, providing a structural framework that is balanced, inclusive, and strategically layered. If implemented with the rigor and commitment they deserve, these reforms could propel Kazakhstan into a new era of socio-economic development and political maturity. In a world where leadership vacuums are increasingly evident, Kazakhstan's comprehensive and pragmatic approach sets an example worth watching—and, perhaps, emulating.

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Myanmar

AmBank partners with Bank Simpanan Nasional to offer Entrepreneurship Development Workshop via Amplifying MSMEs Programme to nurture micro-SMEs to a new level of access to financial solutions

AmBank (M) Berhad (“AmBank”) and Bank Simpanan Nasional (“BSN”) have signed an MOU to collaborate in establishing an Entrepreneurship Development Workshop via the “Amplifying MSMEs Programme” to nurture micro-SMEs to a new level. This partnership also aims to provide financial and business knowledge needed to build and upskill participants’ business acumen through a series of workshop programmes.

The Amplifying MSMEs Programme aims to provide participants with financial literacy, financial management, business management, operations management and digital transformation knowledge. This initiative will focus on expanding 200 chosen micro-SMEs who have previously benefited from the BSN micro financing scheme. The goal is to elevate these micro-SMEs to another level of business growth by facilitating access to essential financial services that cater to their evolving business requirements.

“By embarking on this strategic partnership with BSN, we hope that micro-SMEs will not only gain a better understanding of financing needs, but also gain exposure to new ideas, emerging trends, and innovative business models to further develop their businesses. AmBank and BSN remain committed to continuing efforts and initiatives to ensure that micro-SMEs can take advantage of the various programs, products and services offered by the bank at any time in aiding their growth journey,” said Dato’ Sulaiman Mohd Tahir, Group Chief Executive Officer, AmBank Group.

Jay Khairil, Chief Executive of BSN, emphasised that “The partnership between BSN and AmBank will strengthen our efforts to transition our micro customers into the small business segment in alignment with the aspirations of our 5-year Corporate Strategic Plan. This developmental programme underscores our dedication to equipping customers with crucial financial acumen and practical skills while maintaining our leadership in the microfinance community.”

This programme will be held in batches starting from September 2023 until December 2023 located in Kuala Lumpur, Johor Bahru, Ipoh and Kota Bharu and offers a cash reward of RM10,000 for the best business module for each location.

Through this programme, outstanding participants will be presented the best business module micro-SME award while also opening opportunities for eligible graduate micro-SMEs to enjoy special financial product offers from AmBank.

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Europe

EU will allow European AI startups to use supercomputers to train new models

European AI startups will be given access to the EU's supercomputers in order to conduct research and train new models, European Commission President Ursula von der Leyen says.

Von der Leyen made the announcement in her annual speech, much of which was focused on European competitiveness, particularly in technology.

“Europe has now become a leader in supercomputing, with three of the five most powerful supercomputers in the world. We need to capitalise on this,” she says. “It is an economic and national security imperative to preserve a European edge on critical and emerging technologies.”

Created in 2018 and located in Luxembourg, the European High Performance Computing Joint Undertaking is a private and public initiative that coordinates and pools the resources of EU governments, businesses and the EC, and aims to make Europe a world leader in supercomputing. It has so far procured eight supercomputers, located across the continent.

“Our supercomputers will put European R&I startups in pole position globally for a stronger EU science and technology base,” EU's newly appointed research and innovation commissioner, Iliana Ivanova.

But some people in the AI research community worry that Europe's new supercomputers aren't optimised for AI research. Finnish AI lab Silo recently announced that it will train a new language model on one of the new supercomputers — LUMI — but tells Sifted it had been extremely expensive to do, as the system does not run on Nvidia chips (the industry standard for AI training).

The budget is supposed to be the EU's response to similar subsidies plans introduced in countries like the US and China. She also called for the EU legislators to wrap up the flagship AI legislation, proposed in 2019, which is still being negotiated.

Von der Leyen's speech also gave special attention to small and medium enterprises (SMEs) — which in EU jargon often relate also to startups. “Small companies do not have the capacity to cope with complex administration, they're held back by lengthy processes... They miss out on opportunities to grow,” she says. Von der Leyen announced that the EU will propose legislation that will reduce red tape for SMEs on the European level by 25%.

She will also appoint a new special envoy for European SMEs who will report directly to her — so far, startups and small businesses haven't been heavily engaged in European policymaking. “We want to hear directly from SMEs about their everyday challenges,” she says.

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UK

UK Government Announces £1billion Has Been Lent to Startups: 12% Sent to North West Startups

The UK government has handed £1billion out to small firms via its start up loans scheme. The programme was created to help entrepreneurs start and scale up their businesses. It has now provided funding to over 100,000 businesses across the country. Delivered through the state-owned British Business Bank, the start up loan scheme was developed and launched by the government in 2012. It helps new and early-stage UK startups without sufficient personal funds or support from friends and family. Consequently, they are given access to affordable finance and mentoring support.

The scheme has been particularly successful in supporting entrepreneurs from diverse backgrounds. It has created a level playing field for all who wish to run their own small business in the UK. Last year, the scheme was expanded to provide finance to eligible businesses operating for up to five years to support their growth.

Small Business Minister Kevin Hollinrake said: “We’re delivering on the Prime Minister’s priority to grow the economy and make the UK the best place in the world to start and scale up a business. “Across all four nations and every region of the UK, we’ve supported exciting entrepreneurs through one billion pounds of government backed loans. I want to see even more innovators reach their potential.”

London Startups aren’t the ones taking advantage of the scheme the most

Start up loans have been issued to businesses in every UK parliamentary constituency. The majority of loans have also been issued to businesses outside of London and the South East. This ensures that businesses across the UK are able to scale up and grow. Outside of these regions, the North West and Yorkshire and Humber have received the largest shares of the loans, receiving £121,619,51 and £89,997,598 respectively.

Welcoming the news, industry veteran Derek Mackenzie, CEO, Investigo said: “Getting access to funding is one of the biggest challenges facing entrepreneurs. It’s encouraging to hear that this investment is directly empowering a new generation of women leaders. It’s imperative to support owners from diverse backgrounds. “By unlocking the potential of people from all walks of life, we can build stronger businesses that not only drive economic growth but also enrich wider society. Key to making this investment have a lasting impact is enabling fast-growing companies to get access to highly skilled people. Especially those that are equipped with the latest AI and digital capabilities to drive growth for the future.”

Josh Boer, director of technology consultancy VeUP said: “SMEs are the lifeblood of the economy. It’s encouraging to see the government providing substantial support to the next generation of scale-ups and entrepreneurs. However, so much more must be done to equip businesses with the necessary skills and technology. By harnessing the power of AI and the cloud, businesses can initiate rapid growth. Furthermore, they can expand their operations, and reach their full potential.”

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WASME has members in different countries across the world. Member constituents represent industrial promotional organizations of various types and come from highly industrialized, developing and transition economies, as well as least developed countries. WASME has a broad membership spectrum that includes:

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For any query related to membership write to membership@wasmeinfo.org

WORLD ASSOCIATION FOR SMALL AND MEDIUM ENTERPRISES (WASME),



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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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