



Unie van Zelfstandige Ondernemers

The crisis and the SMEs in Belgium

Johan Bortier

Director UNIZO Study Department

www.unizo.be



Unie van Zelfstandige Ondernemers

1. UNIZO
2. Crisis and SMEs
3. Cash problem : government measures




Unie van Zelfstandige Ondernemers

UNIZO'S MISSION

UNIZO is the independent organization of and for self-employed entrepreneurs who run a business at their own risk and using their own resources. UNIZO aims to unite, advise and inform entrepreneurs as well as to promote their socio-economic and societal interests.



UNIZO'S MISSION

 Unite, advise and
inform 

Unite

- Trainings and information sessions
- Networking and activities

Advise

- UNIZO 24/7 Service Centre
- Personal advise at regional offices

Inform

- A network of websites, newsletters and magazines keeps the UNIZO members up-to-date on a daily basis.

UNIZO WORKS GEOGRAPHICALLY



11 UNIZO regions with 23 regional offices

- First-line advice to all entrepreneurs
- Networking and promotion of interests at the regional level
- Enterprise counters and guidance for starters
- Support for local associations of entrepreneurs

UNIZO WORKS GEOGRAPHICALLY



National secretariat in Brussels

- Managing director and staff
- HRM, Finance and ICT
- UNIZO Training Department
- Marketing and Product Development Department
- Communication and Media Department
- Research Department
- Sector Operation Department
- Target Group Operation Department

UNIZO'S MISSION



Promote socio-economic and societal interests



UNIZO represents self-employed entrepreneurs wherever their interests are at stake

- Lobbying with political leaders and administrations
- Representations in numerous consultative bodies
 - High Council for Self-Employed Persons and SMEs (Hoge Raad voor de Zelfstandige en de KMO)
 - Council for Consumption (Raad voor Verbruik)
- As a social partner:
 - at the federal level in the GROUP OF 10 (GROEP VAN 10)
 - at the Flemish level in the SERV

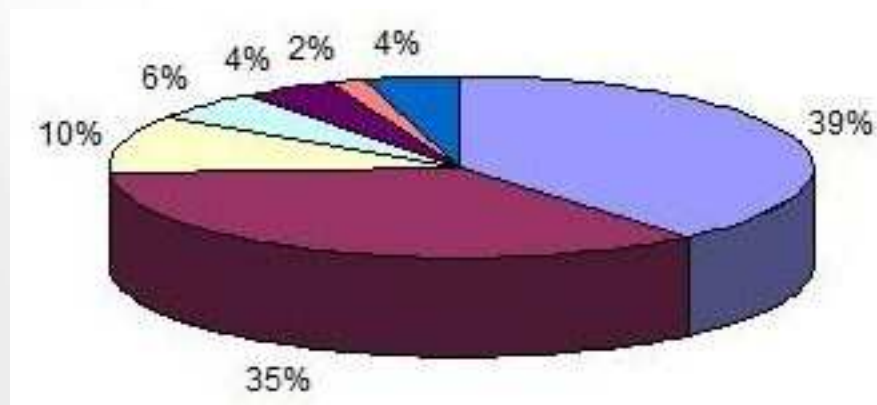
In municipalities, Flanders, Brussels, Belgium and Europe

PROFILE OF UNIZO'S MEMBERS

Entrepreneurs who build a business at their own risk, using their own capital

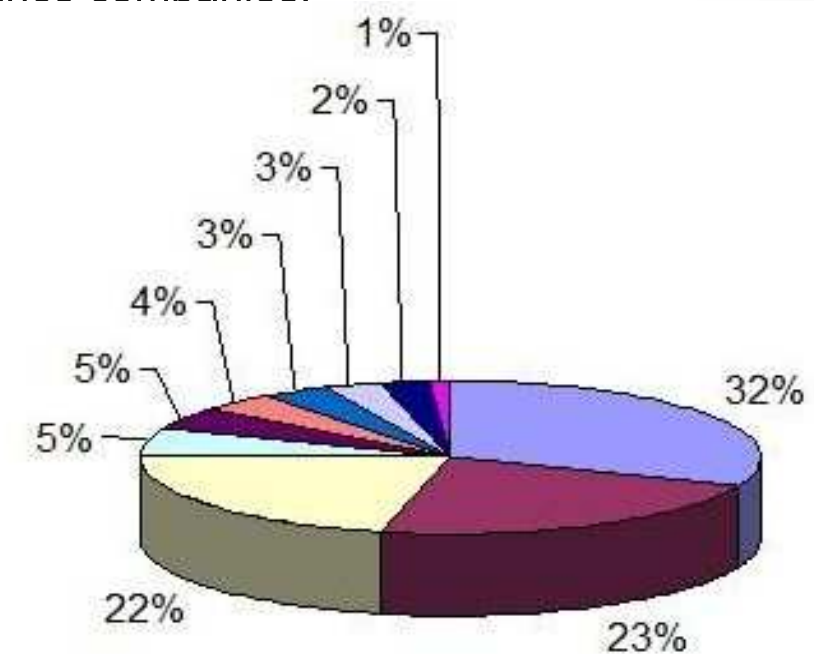
By staff

- 39%: no staff
- 35%: 1 to 4 staff
- 16%: 5 to 20 staff
- 4%: 20 to 49 staff
- 2%: more than 50 staff
- 4%: not known



By sector

- 32%: Hotel and catering/garages/wholesale and retail
- 23%: Construction
- 22%: Liberal professions/real estate
- 5%: Services/banks/insurance companies:
- 5%: Metal/chemical
- 4%: Food/textile
- 11%: Other



UNIZO WORKS VIA TARGET GROUPS



1. Candidate Starters

- www.startersservice.be: knowledge platform, advice, online guidance, starter mail
- Information sessions, textbooks, ...
- Flemish Starters Day (reaches 5,000 candidate-starters)

2. Starters (0-2 years)

- Starter pass with benefits
- www.starterscoach.be: god-parenthood project through monthly meetings with an experienced entrepreneur
- Experience sharing and information sessions

UNIZO WORKS VIA TARGET GROUPS



3. Growth Companies

- SME Contact:
 - SME information sessions and conferences
 - experience sharing through round-table discussions and company visits
 - network activities and contact drinks
 - SME Contact Pass
- UNIZO Enterprise Coach
 - god-parenthood project: monthly meetings with an experienced entrepreneur
 - information folders and online tools
 - HRM Coach, Quality Coach, Energy Coach, Takeover Coach etc.

UNIZO WORKS VIA SECTORS

113 affiliated sector organizations

- 95 sector organizations from industry, construction, distribution, agri-food, services and electro-technical professions
- FVIB: umbrella of 18 sector organizations of liberal and intellectual professions

Two affiliation options

- integration: affiliation with both the sector and UNIZO via a single membership fee
- association: the sector organization remains independent from UNIZO

UNIZO supports the sectors by:

- defending their interests with the government and at social consultations
- giving legal advice and information
- offering sector trainings: e.g. Construction Coach, Retail Coach, ...
- supporting the secretariat



2.1. Crisis and SMEs

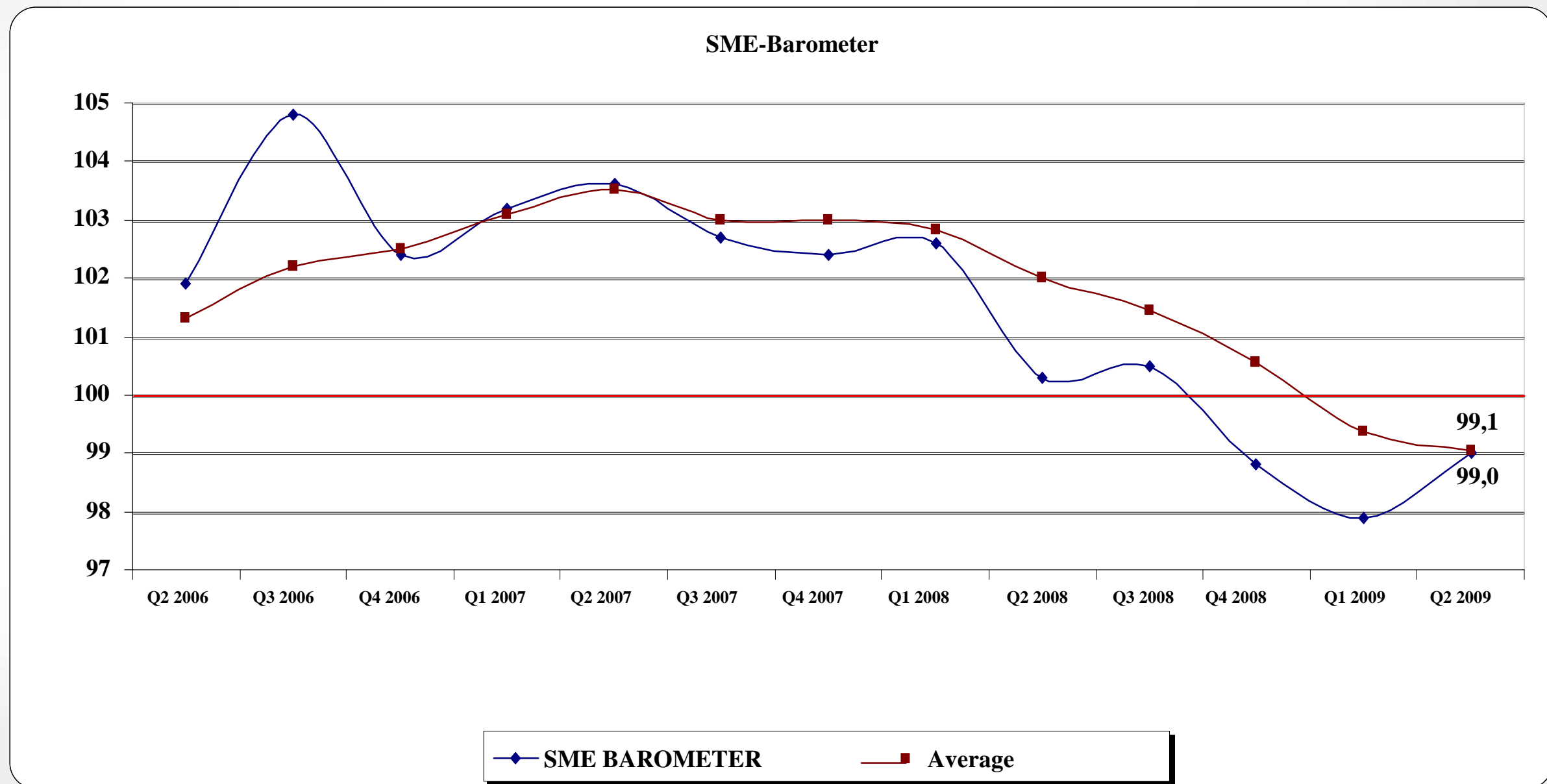
Crisis!



2.2. SME-Barometer



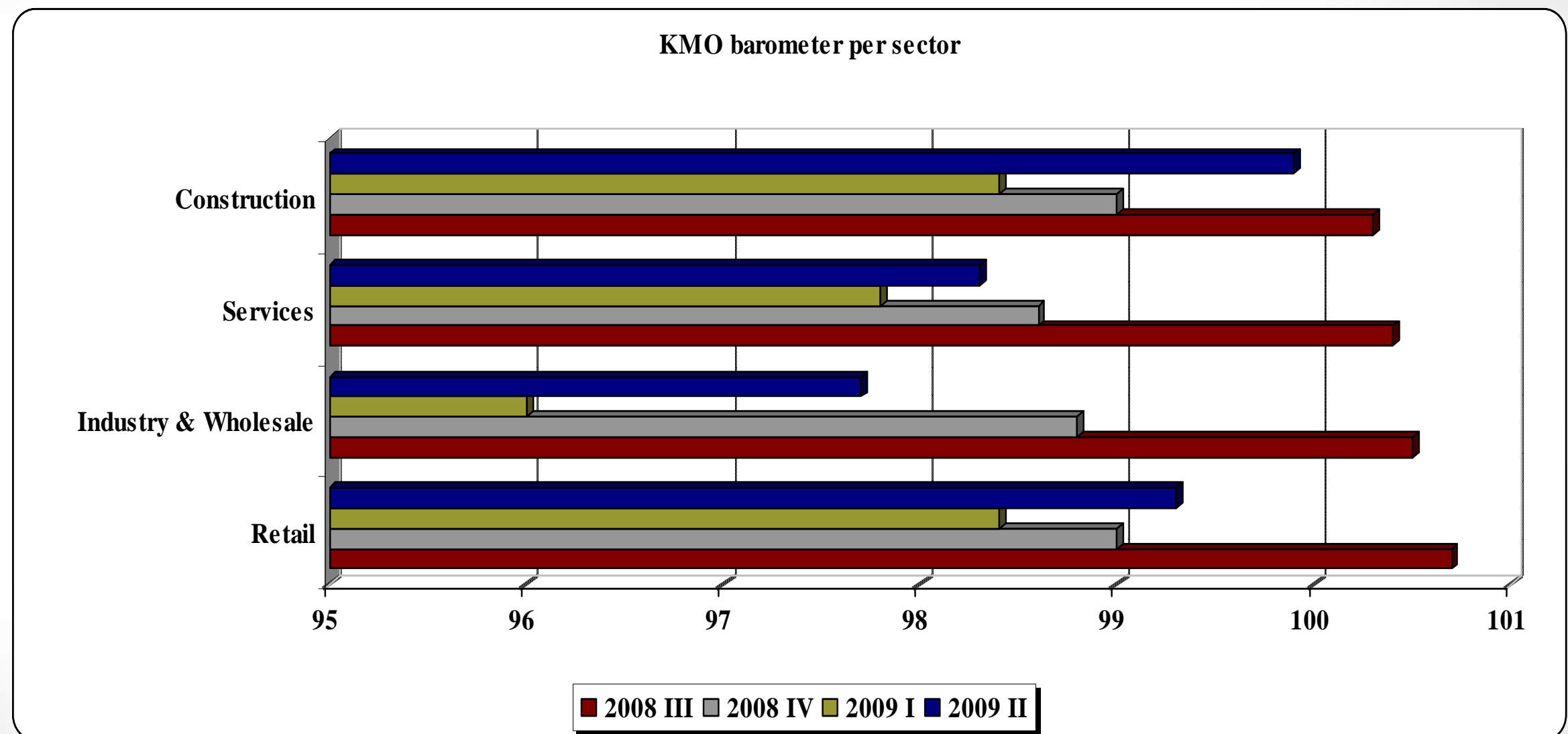
Unie van Zelfstandige Ondernemers



2.3. SME-Barometer



Unie van Zelfstandige Ondernemers



2.4. SME-Barometer

Impact of crisis on turnover :

• No impact	68%	} 32%
• Decrease < 5%	19%	
• Decrease 5-10%	6%	
• Decrease > 10%	7%	

2.5. SME-Barometer

- Do you see opportunities in this crisis?

33%

- Do you plan investments?

28%

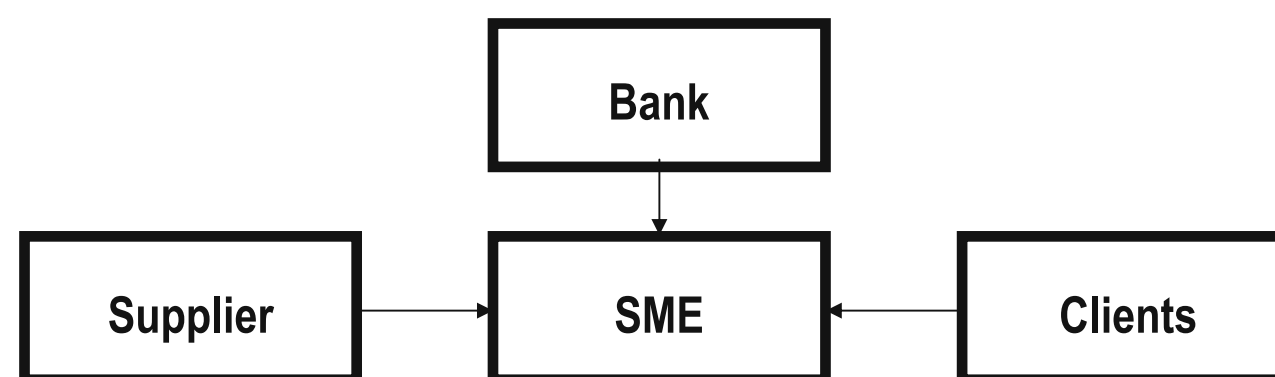
- New markets?

26%

2.6. SME Barometer

- Do you have problems with credit loans?
Yes : 11%
 - 10% stop of credit loan
 - 1% tightening conditions (guarantee,...)
 - More info : www.becefi.be
- Do you suffer from late payments?
33% more than before crisis.

2.7. Conclusion



- Bankruptcies 2009/2008 (5 months) : + 22%
- Start-ups 2009/2008 (4 months) : - 12%

3. Cash problem : government measures

1. Casheo loan : Participation Fund (www.fonds.org)
 - Advance on government debt
 - Max. 100.000 euro
 - Euribor + 3%
2. Initio loan : Participation Fund (www.fonds.org)
 - Investment loan
 - Max. 100.000 euro
 - Interest rate : 3% first year, BEPR other years
 - Other loans (350.000 euro max.)
3. Credit mediator : 0800/84.426.



Unie van Zelfstandige Ondernemers

4. Guarantee facility : PMV (www.waarborgregeling.be)
 - 75% max. of the loan
 - Max. 1.500.000 euro
 - Premium
 - Also short term
5. Payment facilities in tax, VAT, social security
6. Monthly VAT refund.
7. Postponement of withholding tax (on wages)
8. Credit insurance : Belgacap