



Study on information and assistance needs of businesses operating cross-border within the EU, including gap and cost analysis

Final Report

Written by
April – 2017



EUROPEAN COMMISSION

Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs
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Luxembourg: Publications Office of the European Union, 2017

ISBN number: 978-92-79-67747-2

Doi number: 10.2873/379744

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Abstract

This study identifies businesses' expectations in terms of online information and personalised assistance in order to comply with regulations in other EU Member States. It assesses the gaps between businesses' identified needs and existing online information, and estimates the financial impact of these gaps on European businesses and public administrations.

Analysis focuses on business needs for online information relating to: contents (i.e. relevant topics), type of information, languages, and channels/providers. Existing national online information was analysed in-depth for eight representative countries: Croatia, Estonia, Hungary, Ireland, Italy, Luxembourg, Poland and Sweden.

The results clearly indicate that public information currently available online does not cover all the needs of EU businesses wishing to do business in one or more member state. Existing public information sites could be improved in the following areas:

- availability of the retrieved information (i.e. not all relevant topics are covered)
- completeness and usability (i.e. in some cases information is spread over different providers)
- clarity (i.e. heterogeneity in the approaches chosen by different providers)

The study concludes that businesses in the European Single Market face two different types of economic inefficiency. Firstly, businesses are incurring avoidable costs due to searching for and finding incomplete information online. Secondly, they may have to delay or abandon investment decisions as a result of inaccurate/incomplete information and/or support.

Executive Summary

Realising the full potential of the European Single Market is dependent, among other factors, on the equal access to information required for performing commercial cross-border operations. Currently, the availability of this type of information is not uniform across all Member States. Unequal access to information implies unequal access to the Single Market and thus, unrealised potential both at the European Union level and at the national level.

For the purpose of removing informational barriers and improving the functioning of the Single Market, the **European Commission is planning to launch a proposal for a Single Digital Gateway in 2017.**

The Single Digital Gateway is intended to link up relevant European Union and national-level online information, assistance services and procedures in a user-friendly way. The Digital Gate would draw on existing public portals, single contact points and national networks, with the aim of expanding, improving and integrating them in a way that will facilitate cross-border operations.

Within this context, Ernst & Young has been contracted to assess the actual needs of European Union businesses when they are in the process of initiating and/or expanding their activities in another European Union Member State. This study aimed to: *(i)* identify businesses' expectations in terms of online information and personalised assistance in order to comply with the regulations in other European Union Member States; *(ii)* assess the gaps between the identified needs and the current public offer; and *(iii)* estimate the financial impact of these gaps on European businesses and public administrations.

Methodology

Business expectations have been mapped in relation to the following main dimensions: most important business events and topics, preferred types of information and personalised assistance, languages, communication channels and preferred providers.

Information has been gathered through an online survey from European companies with experience in cross-border operations, and from European companies that are planning future cross-border operations. The former provided information regarding their past activities and current needs, and the latter expressed their preference in terms of information and personalised assistance that can facilitate future business in another Member State. In addition, in-depth interviews were performed with businesses and business associations, in order to obtain a full picture of their expectations, the reasoning behind them and current costs of searching for online information.

The second phase of the analysis was aimed at **identifying the gaps between the identified needs and current public offer** of online information and personalised assistance, at the EU and Member State levels.

For this purpose, a mapping of the current public offer has been performed. It included a review of the official websites of: European and national specialised services (Your Europe Business, Points of Single Contact, Product Contact Points); national chambers of commerce / industry / economy; and investment trade agencies.

At the country level, the analysis was focused on eight representative Member States (Croatia, Estonia, Ireland, Hungary, Italy, Luxembourg, Poland and Sweden), which were selected according to two criteria: their propensity to trade and their availability and quality of online information and personalised assistance. In total, 38 websites have been reviewed by simulating the user's experience.

For a more in-depth understanding of the offer, interviews were performed with representatives from the Points of Single Contact at the Member State level. The members of *Your Europe* Editorial Board were also interviewed to extend the information gathered from European portals both in terms of online information and of personalised assistance.

The review looked into questions such as the availability, quality, appropriateness, and language of information and assistance services, in order to check how far the current public offer covers business needs.

In the final phase of the study **the costs and benefits for businesses and public administrations have been computed.**

Businesses incur costs when they search essential information about another Member State's rules online and these costs are related to the frequency of online searches, the duration of each online search and are proportionate to the average hourly wage of an employee. The potential 'outsourcing cost' related to the need to have external support needs also to be considered.

All these elements have been estimated based on the results of the online survey in addition to direct feedback gathered from 15 companies based in different Member States that provided information on online searches done on multiple topics (8-9 on average) during the last 12 months.

Two scenarios have been identified: (i) a 'minimum scenario' in which companies are spending the minimum amount of time for a minimum number of online searches and are incurring the minimum outsourcing cost; (ii) a 'maximum scenario' in which companies are spending the maximum amount of time for a maximum number of online searches and are incurring the maximum outsourcing cost.

These costs can be reduced if the quality of online information increases. If so, it is reasonable to think that businesses will incur benefits in terms of time saved (reduced frequency and duration of online searches, for example) and lower outsourcing cost.

The costs required in order for the public administration to reduce or eliminate the identified gaps of online information were estimated based on the time needed to create and translate the missing contents. The cost of maintaining the quality of contents has also been considered. All computed costs are proportionate to the average Public Official Rates per day.

In the final part of the study, the benefits (monetary and other) to public administrations of maintaining a quality system of online information compared to more personalised information channels (such as e-mail, phone, and face-to-face consultation) have also been estimated.

Results / findings

Based on the **needs analysis**, businesses' preferences in terms of content (business events and topics) and delivery methods (type of information, providers, languages and communication channels) for online information and personalised assistance have been identified.

The **most important business events** to be carried out online are related to starting up, financial management, expanding the company, selling products in another European Union market, providing services in another European Union market, dealing with legal aspects, and access to financing and support.

Categorising the responses obtained in the survey according to the number of years the represented businesses have been active enabled to check whether there is a divergence correlated with the level of business experience.

Results show that the **business events for which start-ups** (companies with less than one year of experience) utilised online information **are different than** the ones mentioned by **more experienced companies**: while companies with more experience are interested in finding information for '*Expanding the company*', less experienced companies mentioned '*Starting up*' and '*Human resources management*' as more relevant to their needs; all companies share the preference for finding online information for '*Dealing with legal aspects*' and '*Providing services in another EU market*'.

Within the business events mentioned above, the **most relevant topics** are the following: start a business, VAT rules and rates, open a branch, finding partners, standards in Europe, providing services abroad, resolving disputes, access to finance, and exchanges for new entrepreneurs.

When searching online, businesses prefer finding **detailed guidelines** (such as step-by-step implementation of the relevant provisions) and **targeted information** explaining

rights and obligations in an understandable language. Only in some cases do they search for legal acts in summary or as full documents.

The online survey and the interviews with businesses and business associations confirmed that national government websites, websites of private companies, and websites of the Chambers of commerce are often the first point of contact when looking for information online. Contingent on the satisfaction with the initial search results, in a second phase of the inquiry process the businesses turn to consulting European and national web portals.

As emerged from previous studies, language is not as much of a barrier anymore: English is accepted as the lingua franca and almost all online searches are performed in English.

When it comes to receiving **personalised assistance**, the needs are slightly different. Businesses require less support for starting up or selling products in another EU market; they are more interested, however, in understanding the rules that apply in other Member States for human resources management, providing services, dealing with legal aspects, financial management and public financing and support.

As a general rule, businesses declared they required clarifications of legal situations or support and problem-solving with authorities. They less frequently asked for personalised consultancy and translation services.

As in the case of online information, the national public administration and semi-private or private companies are preferred over the services supported by the European Commission. This may be explained by their levels of awareness and accessibility.

When asking for personalised assistance the preferred communication channels, ordered by priority, are e-mail, face-to-face, online chat, phone, and post.

The mapping of the offer was used to identify **potential gaps** in terms of public online information, including its language coverage, and the personalised public assistance with respect to the businesses' needs.

The current offer of **online information** of public providers (Points of Single Contacts, Product Contact Points, Chambers of Commerce / Industry / Economy and Investment and Trade Agencies) covers different topics, but not always with an adequate level of detail. If we exclude Luxembourg and Poland, the other analysed countries (Croatia, Estonia, Ireland, Hungary, Italy, and Sweden) might improve their offer of online information on average for 20 topics out of 29 that are perceived as the most relevant by businesses. In particular, from the gap analysis it emerged that targeted information and detailed guidelines need to be added, especially with respect to 'selling products in another EU market' and 'dealing with legal aspects'.

Most of the analysed public providers should consider mentioning the business events for which **personalised assistance** is offered, as currently only few of them do so. Translation services is the most important type of personalised assistance which is omitted by all countries, reducing accessibility where information is only available in the local language (legal acts, for instance).

In terms of communication channels, different channels are available across Member States (mainly email, phone and post). However, in order to increase the access of businesses to personalised assistance, adding online chats and face to face channels could be considered.

The current gaps in online information, and in particular the low availability or level of detail for some topics in the preferred format and language, are generating **costs for the companies engaged in cross-border operations**. This is mainly related to the time needed to find the necessary information, frequency of costs and outsourcing of the activity.

In order to estimate the current cost to European Union businesses of searching for online information the total number of companies potentially interested in cross-border operations has been estimated.

According to EUROSTAT data¹, the number of enterprises that are potentially interested in searching online information about applicable rules and procedures in other Member States is around 1.8 million, (8% of all active enterprises at European Union level).

From the stakeholder consultation it emerged that each company is searching for online information for nine different topics on average, performing between one and nine online searches and each online search takes between one and eight hours

Combining this data, and considering the average hourly cost of labour at Member State level, is it possible to draw two scenarios: a 'minimum scenario' in which each company spends nine² hours per year in searching for online information, and a 'maximum scenario' in which each company spends 648³ hours per year in searching for online information.

The annual cost at EU28 is between €0.4 and €30.2 billion, which means an average annual cost for each company of between €233 and €16,813.

However, this doesn't take into account the potential 'outsourcing cost' related to a lack of online information, for example when businesses require external support. In particular, the consulted companies declared that for 84% of the performed online searches they needed external support and they have paid between €3,000 and €15,000, which implies an aggregate cost at EU28 level of between €5.4 and €26.9 billion.⁴

N. of enterprises	Costs for searching online information (EUR)		Costs for External support	
	Min	Max	Min	Max
1,797,355	419,718,503	30,219,732,248	5,392,064,976	26,960,324,878

Based on the information presented so far, it is possible to conclude that the total costs of finding essential online information about another Member State's rules are between €3,233 and €31,813 for one enterprise, which implies an aggregate cost of between €5.8 and € 57.2 billion at EU28 level, considering that around 1.8 million EU enterprises are doing or are planning to do cross-border operations.

In order to reduce the gaps, additional content should be made available online, which in turn would generate additional **costs for the public administrations**. This is related to the time required and full-time-equivalents needed to create the missing content, the revision of the content – which should be summarised in a user-friendly manner – and the publishing of the content on the website. Furthermore, the newly added content should be translated and then updated regularly.

The research team estimated that gaps in online information could be reduced if each Member State would invest between €42,295 and €380,136, depending on the intensity and type of gaps observed, but also on the national public official rates per day. This means an aggregate cost at the level of the eight analysed EU Member States of between €984,511 and €1,312,770, which also includes one year of content maintenance.

Countries	Costs						
	Creating the contents		Translations		Maintenance/ Updating	Total	
	Min	Max	Min	Max		Min	Max
CROATIA	14,602	28,161	4,693	10,951	41,719	61,015	80,831
ESTONIA	9,861	18,822	3,280	7,653	29,154	42,295	55,629

¹ Due to the fact that no statistics are available, it is possible to use as a proxy variable the number of companies that are involved in intra EU trades of goods.

² 1 online search of 1 hour for 9 topics = 9h.

³ 9 online search of 8 hours for 9 topics = 648 h.

⁴ a 'minimum scenario' in which each company spends the minimum cost (€500) on external support for each searched topic (6); a 'maximum scenario' in which each company is spending the maximum cost (€2,500) on external support for each searched topic (6).

Countries	Costs						
	Creating the contents		Translations		Maintenance/ Updating	Total	
	Min	Max	Min	Max		Min	Max
HUNGARY	15,888	31,303	4,735	11,048	42,089	62,712	84,440
IRELAND	67,876	133,001	20,638	48,156	183,450	271,965	364,607
ITALY	70,179	136,918	21,673	50,570	192,648	284,500	380,136
SWEDEN	62,707	120,934	20,156	47,030	179,162	262,024	347,126
Total	241,113	469,139	75,175	175,408	668,222	984,511	1,312,770

In case the Member States decide to invest in reducing the gaps in the online offer, the potential benefits for public authorities include, but are not restricted to: increased efficiency, increased quality of offer, and increased effectiveness of the activities of public authorities. Increasing efficiency as well as effectiveness can significantly reduce the number of requests for information via personalised channels, consequently favouring the specialisation of the public administration in added-value services (such as clarifying of legal situation, personalised consultancy).

It is reasonable to expect that better online information (of higher quality or higher accessibility) will have an impact on businesses in terms of a reduction of: (i) the number of online searches per searched topic; (ii) time spent for each online search; (iii) number of topics for which external support is required; and (iv) costs of the external support. In the case of perfect accessibility of online information we can compute the benefits for businesses as time saved. In particular the maximum time saved might be computed in different scenarios characterised by a radical reduction for parameters (i) and (ii), a partial reduction for (iii), and a 50% reduction for parameter (iv). Considering the identified scenario, the potential saving at EU level is between €4.4 billion and €50.4 billion.

Finally, also public administrations can incur benefits by maintaining a quality system of online information as a consequence of time saved for providing support (for example via e-mail, phone, or face-to-face) because of lack or poor quality of online information. For the eight countries analysed, this saving is estimated between €256,492 and €512,985.

Conclusion / recommendations

The results of the study showed that the current public offer of online information and personalised assistance does not meet the needs of European businesses consistently across all Member States. Accordingly, businesses that are doing or are planning to do cross-border operations in another Member State have expressed specific informational needs regarding content, type of information and support that are not being met by the current online offer made by the respective national authorities.

As a result of the varied level of information availability across Member States, the European Single Market is incurring two different types of economic waste. First, European businesses are incurring avetable costs related to searching incomplete information online. Second, investment decisions may be delayed or abandoned as a result of inaccurate/incomplete information and/or support.

Therefore, in order to remove informational barriers that may inhibit the functioning of the European Single Market, national and European governments are recommended to make an extra effort to accommodate the unmet needs of European businesses. Firstly, the quantity and quality of the information and services offered in relation to cross-border operations should be improved. Secondly, delivery mechanisms should be designed to adhere to the preferences and needs of European businesses from all Member States in order to level out the existing economic opportunities across the board.

Étude sur les besoins en information et en assistance pour les entreprises qui exercent des activités transfrontalières au sein de l'UE, y compris l'analyse des lacunes et des coûts

Synthèse

L'exploitation de tout le potentiel offert par le marché unique européen dépend, entre autres, de l'égalité d'accès aux informations requises pour effectuer des activités commerciales transfrontalières. À l'heure actuelle, ces renseignements ne sont pas accessibles de manière uniforme dans tous les États membres. Cette inégalité d'accès à l'information entraîne une inégalité d'accès au marché unique et implique un potentiel inexploité tant au niveau de l'Union européenne qu'au niveau national.

Afin d'éliminer les entraves à l'information et ainsi améliorer le fonctionnement du marché unique, **la Commission européenne envisage de lancer une proposition pour la création d'un portail numérique unique en 2017 (Single Digital Gateway).**

Ce portail numérique unique a pour but de regrouper de manière conviviale les informations et services d'assistance disponibles en ligne, aussi bien au niveau national, qu'au niveau de l'Union européenne. Ce Portail numérique s'appuie sur les sites web publics existants, les Guichets uniques et les réseaux nationaux, dans le but de les étendre, les améliorer et les regrouper de manière à faciliter les activités transfrontalières.

C'est dans ce contexte que Ernst & Young a été engagé afin d'évaluer les besoins réels exprimés par les entreprises de l'Union européenne lorsqu'elles souhaitent se lancer et/ou développer leurs activités dans un autre État membre de l'Union européenne. Cette étude vise à: (I) identifier les attentes des entreprises en matière d'information en ligne et d'assistance personnalisée pour se mettre en conformité avec la réglementation dans d'autres États membres de l'Union européenne; (II) évaluer les écarts entre les besoins identifiés et l'offre publique disponible; et (III) estimer l'incidence financière de ces écarts sur les entreprises européennes et les administrations publiques.

Méthodologie

Les attentes des entreprises en ce qui concerne les principaux domaines suivants ont été recensées : principaux événements dans l'activité d'une entreprise et thèmes recherchés, préférences en termes d'informations et d'aide particulière, langues, canaux de communication et fournisseurs préférés.

Une enquête en ligne a permis de collecter des renseignements auprès d'entreprises européennes disposant déjà d'expérience dans les activités transfrontalières et auprès d'entreprises européennes souhaitant se lancer. Les entreprises expérimentées ont communiqué des informations concernant leurs activités antérieures et leurs besoins actuels. Les autres ont exprimé leurs préférences en matière d'information et d'aide personnalisée susceptibles de faciliter leurs activités dans un autre État membre. Des entretiens approfondis ont également été réalisés avec des entreprises et des associations professionnelles afin de connaître l'étendue de leurs attentes, le raisonnement qui les sous-tend et les coûts actuels de recherche d'informations en ligne.

La seconde phase de l'analyse a cherché à **identifier les écarts entre les besoins recensés et l'offre d'information et d'assistance personnalisée actuellement disponible en ligne** tant au niveau de l'UE qu'au niveau des États membres.

Une cartographie de l'offre actuellement disponible a été réalisée. Les sites web officiels de services spécialisés nationaux et européens (L'Europe est à vous, les Guichets uniques, les Points de Contact Produits) ont été examinés ainsi que ceux des chambres nationales de commerce et d'industrie et des agences commerciales et d'investissement.

Au niveau national, l'analyse s'est concentrée sur huit États membres (la Croatie, l'Estonie, la Hongrie, l'Irlande, l'Italie, le Luxembourg, la Pologne et la Suède). Ils ont été sélectionnés sur la base de deux critères : leur disposition à effectuer des échanges commerciaux et la disponibilité en ligne d'informations de qualité et d'aide personnalisée. Au total, 38 sites web ont été examinés en simulant l'expérience de l'utilisateur.

Pour une compréhension plus approfondie de l'offre, des entretiens ont été réalisés avec des représentants des Guichets uniques au niveau des États membres. Les membres du comité de rédaction de «L'Europe est à vous» ont également été interrogés afin d'accroître les informations collectées à partir des portails européens tant en termes d'information en ligne que d'aide personnalisée.

La disponibilité, la qualité, la pertinence et la langue des services d'information et d'assistance ont été analysés afin de vérifier dans quelle mesure l'offre publique actuelle couvrirait les besoins des entreprises.

La phase finale de l'étude s'est portée sur **le calcul des coûts et des avantages pour les entreprises et les administrations publiques.**

La recherche en ligne d'informations essentielles sur la réglementation d'un autre État membre engendre des coûts pour l'entreprise. Ces coûts varient selon la fréquence des recherches en ligne, la durée de chaque recherche et la moyenne du salaire horaire d'un employé. Le coût potentiel lié à la nécessité de sous-traiter ces recherches et de disposer d'une aide externe doit également être pris en compte.

Tous ces éléments ont été estimés sur la base des résultats d'une enquête en ligne ainsi que d'informations recueillies directement auprès de 15 sociétés établies dans différents États membres qui ont fourni des renseignements sur les recherches en ligne effectuées sur plusieurs thèmes (8 à 9 en moyenne) au cours des 12 derniers mois.

Deux scénarios ont été identifiés: (I) un «scénario minimal» dans lequel les entreprises passent un minimum de temps sur un nombre minimum de recherches en ligne avec un coût d'externalisation minimum ; (II) un «scénario maximal», dans lequel les entreprises consacrent un laps de temps maximal pour un nombre maximal de recherches en ligne et engagent un maximum de coûts d'externalisation.

Ces coûts peuvent être réduits si la qualité des informations en ligne augmente. Si tel est le cas, il est raisonnable de penser que les entreprises en tireront des avantages en termes de gain de temps (réduction de la fréquence et de la durée des recherches en ligne, par exemple) et de baisse des coûts d'externalisation.

Les coûts nécessaires pour l'administration publique afin de réduire ou d'éliminer les insuffisances d'information en ligne ont été estimés sur la base du temps nécessaire pour créer et traduire l'absence de contenu. Le coût du maintien à jour de la qualité des informations a également été pris en compte. Tous les coûts calculés sont proportionnels à la moyenne du traitement journalier dans la fonction publique.

Dans la dernière partie de l'étude, les avantages (financiers et autres) pour les administrations publiques de disposer d'un système d'informations en ligne de qualité par rapport à des moyens d'information plus personnalisés (tels que le courrier électronique, le téléphone ou les consultations sur rendez-vous) ont également été estimés.

Résultats/conclusions

L'**analyse des besoins** a permis d'identifier les préférences des entreprises en termes de contenu (événements de l'activité d'une entreprise et thèmes) et de mode de transmission (type d'informations, fournisseurs, langues et canaux de communication) des informations en ligne et des services d'aide personnalisée.

Les événements les plus importants de l'activité d'une entreprise pouvant être effectués en ligne sont liés à la création d'entreprise, la gestion financière, le développement d'entreprise, la vente de produits et la fourniture de services dans un autre État membre de l'Union européenne, ainsi que les aspects juridiques, l'accès au financement et aux aides.

Les réponses obtenues à l'issue de l'étude ont été classées en fonction de l'ancienneté des entreprises interrogées ce qui a permis de vérifier s'il existait une corrélation entre le niveau d'expérience dans le monde de l'entreprise et les besoins exprimés.

Les résultats montrent que les entreprises créées depuis moins d'un an ne recherchent pas les mêmes informations en ligne que les sociétés plus expérimentées. Les entreprises disposant d'une plus grande expérience sont intéressées par la recherche d'informations sur l'expansion d'entreprise tandis que les sociétés nouvelles vont plutôt rechercher des

informations sur la création d'entreprise ou la gestion des ressources humaines. En revanche, toutes les entreprises ont besoin d'information en ligne en ce qui concerne les aspects juridiques et la fourniture de services dans un autre pays de l'UE.

Parmi les événements de l'activité d'une entreprise mentionnés ci-dessus, les **thèmes les plus importants** sont les suivants : la création d'entreprise, la réglementation et les taux de TVA, l'ouverture d'une succursale, la recherche de partenaires, les normes en Europe, la fourniture de services à l'étranger, le règlement des litiges, l'accès aux financements et les échanges pour les nouveaux entrepreneurs.

Lors de leurs recherches en ligne, les entreprises préfèrent trouver des **guides détaillés** (tels que les étapes à suivre pour mettre en œuvre les dispositions requises) et des **informations ciblées** expliquant leurs droits et obligations dans un langage compréhensible. Ce n'est que dans quelques cas particuliers que les recherches se portent sur des actes juridiques dans leur version intégrale ou résumée.

L'enquête en ligne ainsi que les entretiens menés avec les entreprises et les associations d'entreprises ont confirmé que les premiers points de contact, lors de recherches en ligne sont souvent les sites internet des autorités nationales, des entreprises privées et des Chambres de Commerce. Les entreprises se tournent ensuite vers la consultation des portails web européens et nationaux en fonction de leur satisfaction quant aux résultats de leur recherche initiale.

Il est ressorti d'études précédentes que la langue n'est plus un obstacle important : L'anglais est accepté comme langue véhiculaire et la quasi-totalité des recherches en ligne sont effectuées en anglais.

Lorsqu'il s'agit de recevoir une **aide personnalisée**, les besoins sont légèrement différents. Les entreprises ont moins besoin de soutien pour se lancer ou pour la vente de produits dans un autre pays de l'UE; elles cherchent en revanche davantage à comprendre les règles qui s'appliquent dans d'autres États membres pour la gestion des ressources humaines, la fourniture de services, les aspects juridiques, la gestion financière ainsi que les financements et les aides publiques.

En règle générale, les entreprises ont déclaré avoir eu besoin d'éclaircissements sur certaines situations juridiques et du soutien des autorités dans la résolution de problèmes. Les demandes de services de conseils et de traduction étaient moins fréquentes.

Tout comme pour les informations en ligne, les services des administrations publiques nationales et des entreprises privées ou semi-privées sont privilégiés par rapport aux services soutenus par la Commission européenne. Cette situation peut s'expliquer par un manque de connaissance et d'accessibilité aux sites web de la Commission.

Lors de demandes d'assistance personnalisée les moyens de communication privilégiés sont, par ordre de préférence, le courrier électronique, le "chat" en ligne, le téléphone, le face à face, et le courrier postal.

L'offre disponible en ligne a été recensée afin d'identifier les **lacunes éventuelles** en termes de disponibilité d'information, y compris la couverture linguistique, et d'aide publique personnalisée en rapport avec les besoins des entreprises.

L'offre actuelle **d'information en ligne** fournie par des prestataires publics (Guichets uniques, les Points de Contact Produit, Chambres de commerce et d'industrie de l'économie et d'agences de l'investissement et de commerce) couvre différents sujets, mais pas toujours avec un niveau de détail approprié. Si l'on exclut le Luxembourg et la Pologne, les autres pays analysés (la Croatie, l'Estonie, l'Irlande, la Hongrie, l'Italie et la Suède) pourraient améliorer leur offre d'information en ligne pour, en moyenne, 20 thèmes sur 29 qui sont perçus comme les plus pertinents par les entreprises. A partir de l'analyse de ces lacunes, il est apparu clairement que des informations ciblées et des lignes directrices détaillées doivent être ajoutées, en particulier en ce qui concerne la vente de produits dans un autre pays de l'UE et les aspects juridiques.

La plupart des prestataires publics analysés devrait envisager de mentionner les événements de la vie d'une entreprise pour lesquels une **assistance personnalisée** est proposée. A l'heure actuelle, seul un petit nombre d'entre eux le font. Les services de

traduction représentent une aide personnalisée qui fait défaut dans tous les pays, ce qui réduit l'accessibilité à l'information lorsque celle-ci n'est disponible que dans la langue locale (actes juridiques, par exemple).

En termes de moyens de communication, différents circuits sont disponibles dans l'ensemble des États membres (essentiellement par courrier électronique, par téléphone et par courrier postal). Toutefois, afin d'améliorer l'accès des entreprises à une assistance personnalisée, l'ajout de "chats" en ligne et de conversations en face-à-face pourrait être envisagé.

Les lacunes actuelles en matière d'information en ligne, et plus particulièrement le manque de disponibilité ou de précision de certains thèmes dans le format et la langue souhaités entraînent **des coûts pour les entreprises qui exercent une activité transfrontalière**. Ceci est principalement lié au temps passé pour trouver les informations nécessaires et à la fréquence des coûts de sous-traitance de l'activité.

Afin d'évaluer le coût actuel de la recherche d'information en ligne pour les entreprises de l'Union européenne, le nombre total d'entreprises potentiellement intéressées par les activités transfrontalières a été estimé.

Selon les données d'Eurostat, le nombre d'entreprises potentiellement intéressées par la recherche en ligne d'informations sur les règles et procédures applicables dans d'autres États membres est d'environ 1.8 millions (8 % de l'ensemble des entreprises actives au niveau de l'Union européenne).⁵

La consultation des parties prenantes a montré que chaque société effectue des recherches d'informations en ligne sur neuf thèmes différents en moyenne ce qui représente entre une et huit heures de recherche par thème.

En combinant ces données et en tenant compte du coût horaire moyen du travail au niveau des États membres, il est possible de dresser deux scénarios: un «scénario minimal» dans lequel chaque entreprise dépense neuf heures par an dans la recherche d'information en ligne, et un «scénario maximal» dans lequel chaque entreprise dépense 648 heures par an dans la recherche d'informations en ligne.^{6,7}

Le coût annuel de l'UE28 est compris entre 0.4 et 30.2 milliards d'euros, ce qui correspond à un coût moyen annuel pour chaque société entre EUR 233 et EUR 16,813.

Toutefois, ces chiffres ne tiennent pas compte du coût potentiel d'externalisation dû à un manque d'informations en ligne, par exemple lorsque les entreprises ont recours à un soutien extérieur. Par ailleurs, les entreprises ont déclaré que, pour 84 % des recherches effectuées en ligne, elles ont eu recours à un soutien extérieur rémunéré entre 3,000 EUR et 15,000 EUR, ce qui implique un coût global au niveau de l'UE28 compris entre 5.4 et 26.9 milliards d'euros.⁸

N. des entreprises	Coûts de recherche d'information en ligne (en EUR)		Coûts de soutien extérieur	
	Min	Max	Min	Max
1,797,355	419,718,503	30,219,732,248	5,392,064,976	26,960,324,878

5 En raison du fait qu'aucune donnée statistique n'est disponible, il est possible d'utiliser comme variable d'approximation le nombre de sociétés impliquées dans des échanges de marchandises au sein de l'UE.

6 1 recherche en ligne de 1 heure pour 9 thèmes = 9h.

7 9 recherches en ligne de 8 heures = 648 heures pour 9 thèmes.

• 8 un «scénario minimal» dans lequel chaque entreprise consacre le coût minimal (500 EUR) à un soutien extérieur pour chaque thème de recherche (6); un «scénario maximal» dans lequel chaque société dépense le coût maximal (2,500 EUR) concernant l'aide extérieure pour chaque thème de recherche (6).

Sur la base des informations présentées à ce jour, il est possible de conclure que la recherche en ligne d'informations essentielles sur la réglementation d'un autre État membre représente un coût total entre 3,233 EUR et 31,813 EUR pour une entreprise, c'est-à-dire un coût total compris entre 5.8 et 57.2 milliards d'euros au niveau de l'EU-28, étant donné qu'environ 1.8 millions d'entreprises de l'UE ont ou envisagent d'avoir des activités transfrontalières.

Afin de réduire ces lacunes, l'offre disponible en ligne devra être étoffée, ce qui pourrait à son tour engendrer des **coûts** supplémentaires **pour les administrations publiques**. Ces coûts résultent du temps nécessaire en équivalents temps plein pour créer le contenu qui fait défaut, revoir ce contenu afin de le rendre accessible puis le publier en ligne. De plus, ces nouveaux contenus devront être traduits et mis à jour régulièrement.

L'équipe de recherche a estimé que les lacunes en termes d'information en ligne pourraient être réduites si chaque État membre investissait entre 42,295 EUR et 380,136 EUR, en fonction de l'importance et du type de lacune observée, et en fonction du traitement journalier dans la fonction publique. Au niveau des huit États membres analysés, cela reviendrait à un coût global entre 984,511 EUR et 1 312 770 EUR, en incluant une année de mise à jour du contenu.

Pays	Coûts						
	Création de contenu		Traductions		Maintenance/ Mise à jour	Total	
	Min	Max	Min	Max		Min	Max
CROATIE	14,602	28,161	4,693	10,951	41,719	61,015	80,831
ESTONIE	9,861	18,822	3,280	7,653	29,154	42,295	55,629
HONGRIE	15,888	31,303	4,735	11,048	42,089	62,712	84,440
IRLANDE	67,876	133,001	20,638	48,156	183,450	271,965	364,607
ITALIE	70,179	136,918	21,673	50,570	192,648	284,500	380,136
SUÈDE	62,707	120,934	20,156	47,030	179,162	262,024	347,126
Total	241,113	469,139	75,175	175,408	668,222	984,511	1,312,770

Pour les États membres qui décident d'investir pour réduire l'insuffisance de l'offre en ligne, les avantages potentiels pour les autorités publiques comprennent entre autre une efficacité accrue des activités des services publics et une amélioration de la qualité de l'offre. Ceci permettrait de réduire sensiblement le nombre de demandes individuelles d'information et favoriserait la spécialisation de l'administration publique dans les services à valeur ajoutée (comme la clarification de la situation légale ou les conseils personnalisés).

On peut raisonnablement s'attendre à ce qu'une meilleure information en ligne (de qualité supérieure ou plus facilement accessible) ait un impact sur les entreprises à travers une réduction : (I) du nombre de recherches en ligne par sujets ; (II) du temps passé pour chaque recherche en ligne ; (III) du nombre de sujets pour lesquels un soutien externe est requis ; et (IV) des coûts de l'aide extérieure. Lorsque les informations en ligne sont parfaitement accessibles, nous pouvons calculer les avantages en gain de temps pour les entreprises. Le temps maximum économisé pourrait être ainsi évalué selon les différents critères ci-dessus : une réduction radicale pour les critères (I) et (II), une réduction partielle pour le critère (III) et une réduction de 50 % pour le critère (IV). Sur base des exemples précités, les économies potentielles à l'échelle de l'UE varient entre 4.4 milliards d'EUR et 50.4 milliards d'EUR.

Enfin, les administrations publiques peuvent tirer profit d'un système d'information en ligne de qualité et éviter ainsi une perte de temps pour fournir un soutien (par exemple par courrier électronique, par téléphone ou en face-à-face) en raison de l'absence ou de la mauvaise qualité de l'information en ligne. Pour les huit pays analysés, on estime cette économie entre 256,492 et 512,985 EUR.

Conclusions/recommandations

Les résultats de cette étude ont démontré que l'offre publique actuelle en matière d'information en ligne et d'aide personnalisée ne répond pas aux besoins des entreprises européennes de manière homogène dans tous les États membres. Par conséquent, les entreprises qui ont exercé ou envisagent de développer des activités transfrontalières au sein de l'UE ont exprimé des besoins spécifiques en termes d'information et de soutien. Ces besoins ne sont pas satisfaits par l'offre actuellement mise à disposition en ligne par les autorités nationales respectives.

Le marché unique européen subit des pertes économiques à deux niveaux en raison des divergences dans l'accès à l'information dans les États membres. En premier lieu, les entreprises européennes subissent des coûts liés aux recherches en ligne qui pourraient être évités. En deuxième lieu, les décisions d'investissement peuvent être reportées ou abandonnées en raison d'informations inexactes ou incomplètes et/ou d'un manque de soutien.

Par conséquent, afin de supprimer des obstacles à l'information qui sont susceptibles d'entraver le fonctionnement du marché unique européen, les gouvernements nationaux et européens sont invités à faire un effort supplémentaire pour répondre aux besoins des entreprises européennes. Premièrement, la quantité et la qualité des informations et des services proposés en ce qui concerne les activités transfrontalières devraient être améliorées. Deuxièmement, les mécanismes de fourniture de l'aide devraient être conçus de manière à cibler les préférences et les besoins des entreprises européennes de tous les États membres afin d'équilibrer les opportunités économiques existantes dans tous les domaines.

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BACKGROUND OF THE STUDY

Policy context

The European Commission (EC), in recognition of the huge potential digital technologies hold for entrepreneurs and small and medium-sized enterprises (SMEs), aims to increase the competitiveness of the EU single market by promoting the development of industry-oriented tools such as e-Invoicing, e-Skills and ICT Standardisation.

Accordingly, the EC has set up the creation of a Digital Single Market in order to aid Member States (MS) in taking full advantage of the opportunities for innovation, growth and jobs provided by digital technologies. The EC is in the process of creating the Digital Single Market, which is based on three cornerstone principles:

- Providing consumers and businesses with better access to online goods and services across Europe;
- Creating the right conditions for digital networks and services to flourish;
- Maximising the growth potential of the European Digital Economy.

This strategy aims to support businesses, and in particular entrepreneurs, in accessing and taking full advantage of new opportunities for growth across the EU Single Market. In order to achieve this, the needs to be addressed have been identified, namely: the need for better online access for both consumers and businesses across Europe, the need to break down the barriers to cross-border online activity including differences in contract and copyright law between MS and reducing VAT related burden, the need for high quality cross-border parcel delivery services, and the need for defining an appropriate e-commerce framework and preventing unfair discrimination against consumers and businesses when they try to access content or purchase goods and services online within the EU.

The first contact points that would function as a gateway between businesses and public authorities, or as one-stop-shop for businesses in terms of information, were established in 2006 when the Services Directive⁹ was adopted. The implications of the directive were clear: each Member State must set up a fully operational Point of Single Contact (PoSC) to support the service providers with information and assistance, and at their request, to complete all procedures and formalities related to accessing the activities of the service and to obtain the authorisation to exercise the service activities.

The Services Directive also requires MS to set in place an eGovernment service for businesses that could be used across-borders (Article 8 of the Directive). These services must be accessible by electronic means through the Points of Single Contact.

Apart from these Points of Single Contact, various other online public portals were created, at both EU and national level, to provide information and services to businesses interested in cross-border operations (CBO). These portals included:

- **Your Europe** - a joint project of the EC and the MS, launched in 2005 and entirely revamped in 2010, which provides practical information for citizens looking to live and work in another EU country and for businesses looking to do business in another EU country;
- **Product Contact Points** - whose establishment by each Member State was envisioned in the Regulation (EC) No. 764/2008 in order to facilitate the free movement of goods by providing information concerning their national technical rules and the application of the principle of mutual recognition as it regards products.

Together with:

- **SOLVIT** - an informal problem-solving network launched by the EC in 2002, created to solve problems that EU citizens and businesses encounter in their relationship with public administrations from EU MS;

⁹ Directive 2006/123/EC

- **Enterprise Europe Network** - the world's largest support network for SMEs with international ambitions. It provides a range of targeted services (partnership, advisory, innovation and support services);
- **EURES** - a cooperation network designed to facilitate the free movement of workers within the EU 28 countries plus Switzerland, Iceland, Liechtenstein and Norway;
- **FINNET** – a financial dispute resolution network of national out-of-court complaint schemes in European Economic Area countries (the European Union MS plus Iceland, Liechtenstein and Norway) that are responsible for handling disputes between consumers and financial services providers, such as banks, insurance companies, investment firms and others.
- **Online Dispute Resolution website** - an official website managed by the EC dedicated to helping consumers and traders resolve their disputes out-of-court.

However, the need to reduce the information deficit still persists. The Final Report published in 2014¹⁰ by **the High Level Group on Business Services**¹¹ underlines the lack of information related to procedures needed for the cross-border expansion, to the requirements for the opening of business establishments in other MS and, more in general, to the business environment in other EU countries.

The report underlines that the current estimated EU-level impact on GDP of the Service Directive is 0.8%. However, if all MS were to act as an ideal country further 0.4% could be added, whilst if all MS acted as the top performing five MS, 1.6% could be added to GDP. In conjunction with the Directive on Professional Qualifications for example, it is possible for these growth potentials to be adjusted further upwards.

A Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions in October 2015¹² identifies the Single Digital Gateway (SDG) as being an adequate tool for addressing the specific needs of start-ups operating across EU borders.

Moreover, the **Digital Single Market Strategy for Europe**¹³ identifies two weaknesses existing at the EU level: the incomplete points of contact between public authorities and citizens/businesses and the unmet needs of citizens and businesses in performing cross-border activities. The strategy concluded that these weaknesses can be resolved by linking the existing portals, networks, services and systems to a SDG and improve the use of electronic information.

Therefore, the EU **eGovernment Action Plan 2016-2020 – Accelerating the Digital Transformation of Government**, published in April 2016¹⁴, outlines the intention of the EC to better the Digital Single Market by identifying the necessary initiatives required to modernise public administrations, achieve cross-border interoperability, and facilitate the interaction of government with citizens. Among the initiatives required to implement these objectives, the creation of a SDG has a pivotal role in gathering, improving, consolidating and expanding all the information, assistance and problem-solving services needed for the efficient operation of entities across EU borders. In line with the 2016-2020 Action Plan, the EC planned to submit a proposal for a SDG by 2017 to support businesses in finding the needed information and assistance.

After the first announcements of the need to establish a SDG in several Commission communications, the conclusions of the Competitiveness Council on Single Market Policy (29 February 2016) welcomed *'the concept of a Single Digital Gateway, which would in particular address the needs of start-ups by making it comprehensive, accessible and user-friendly, and recalls the importance of strengthening and streamlining existing Single Market tools for SMEs, in order to simplify and facilitate their cross-border activities and expansion'*.

¹⁰ <http://ec.europa.eu/DocsRoom/documents/4981/attachments/1/translations/en/renditions/pdf>

¹¹ The group consisted of around 20 European experts working in the field of Business Services.

¹² COM(2015) 550 final

¹³ COM(2015) 192 final.

¹⁴ COM(2016) 179 final

Objective and scope of the study

Within this framework, the present study is aimed at providing input for the Impact Assessment (IA) accompanying a new initiative on creating a Single Digital Gateway, as announced by the Commission in the 'Digital Single Market Strategy for Europe' and in the 'EU eGovernment Action Plan 2016-2020'.

This study covers information and assistance services only; procedures are being covered by a parallel study.

The present study focuses on the following **three main evaluation questions**:

- What do businesses expect in terms of online information and personalised assistance in order to comply with the regulations in another MS?
- What are the gaps between the identified needs and the currently available offer?
- What is the financial impact of these gaps on businesses and public administrations?

The study considered both the past behaviour and present needs of businesses:

- **Previous behaviour** of businesses has been mapped in order to identify used online information and personalised assistance;
- **Present needs** of EU businesses have also been assessed in order to measure the relevance of online information and personalised assistance when they are in the process of starting and/or expanding their cross-border activities.

Overall, a wide range of relevant stakeholders were required to contribute to the activities carried out in this study. The engaged stakeholders were mainly representatives of two categories:

- National and governmental institutions;
- The business sector.

Stakeholders from EU MS actively participated and contributed to the following consultation activities:

- Online survey regarding the availability of information and the assistance needs of businesses operating cross-border within the EU;
- Interviews.

Thus, it is clear that the constant interaction with relevant stakeholders represented an important component throughout the study and it served multiple purposes, such as:

- Gathering primary-source information on the evaluated issues;
- Collecting significant suggestions from first-hand users of the information portals;
- Providing a solid base of real-life evidence to the study, by receiving their feedback on the preliminary findings.

The study covers all EU28 MS. However, eight MS were selected for a more in-depth analysis based on two key dimensions:

- Propensity to trade;
- Availability and quality of online information and personalised assistance.

Based on these dimensions, the EU28 MS have been grouped into four clusters, and eight countries (**Croatia, Estonia, Ireland, Hungary, Italy, Luxembourg, Poland and Sweden**) have been selected as representatives, two for each cluster.

The detailed methodological approach for selecting the eight representative countries is presented in Annex 1

Methodology

DATA COLLECTION INSTRUMENTS

Figure 1 shows the overall approach followed in order to:

- Identify the **needs of businesses** interested in CBO;
- Assess the **quality of the current offer** of online information and personalised assistance;

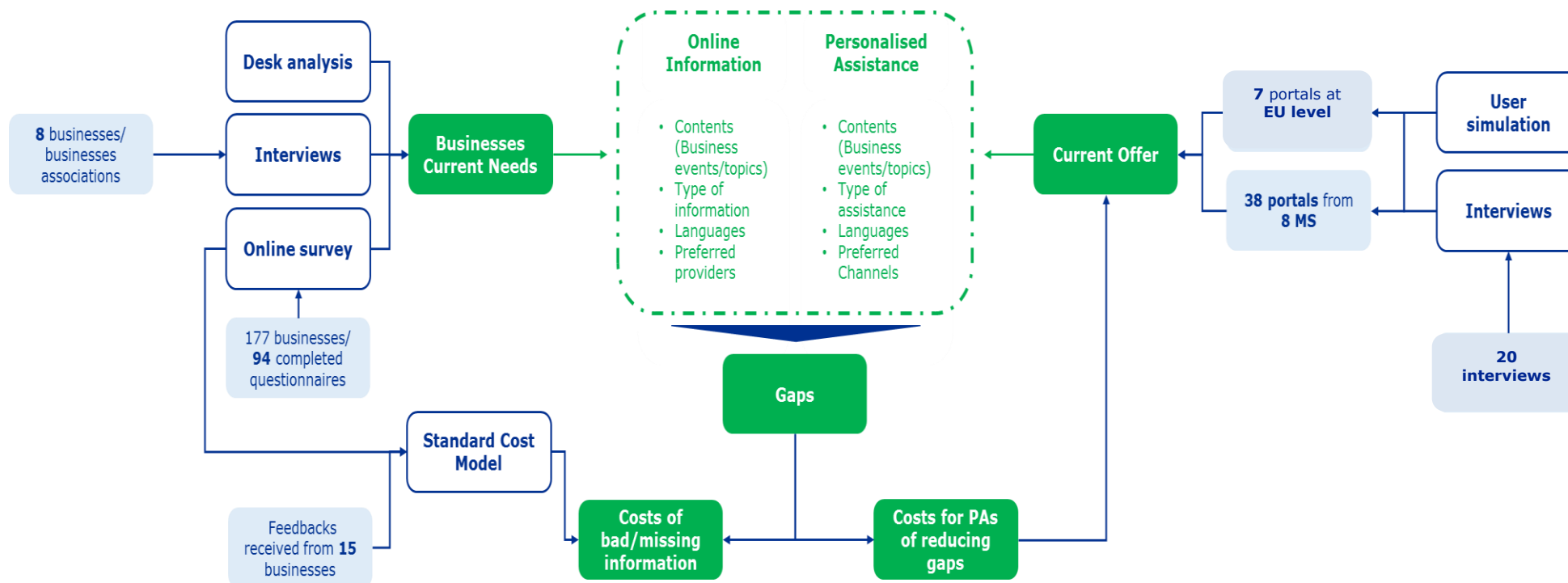
- Measure **how far the current public offer** (for both online information and personalised assistance) **covers the needs of businesses;**
- Assess **costs for businesses** resulting from searching information online;
- Estimate the **costs national public administrations** would have to take on in order to fill the identified information gaps;
- Estimate the **potential benefits** of reducing the existing gaps.

Findings and conclusions are based on quantitative and qualitative information gathered through various data collection tools, namely:

- **Desk research:** A review of the relevant literature has been performed in order to (i) set up the initial hypothesis for the methodological approach – for example, by studying the business behaviour evidenced by previous studies and statistics retrieved from the Your Europe Business portal; (ii) identify the provided content and type of information through online and personalised assistance. The full list of consulted documents is included in Annex 2;
- **User simulation:** The user experience from the selected eight MS has been simulated. The simulation mapped **38 different websites** offered by four type of national providers: Points of Single Contacts, Product Contact Points, Chambers of Commerce/industry/economy, and investment and trade agencies (for the list of mapped websites, see Annex 3);
- **Online survey:** More than 2,000 businesses and 140 institutions within the Enterprise Europe Network have been invited to provide input on businesses needs related to online information and personalised assistance. **177 questionnaires** have been collected out of which **94 (completed) have been used for the analysis.** The respondent profiles and the questionnaire are included in Annex 5 and Annex 6, respectively.
- **Interviews:** **20** interviews have been carried out with national coordinators of Your Europe Portal and with representatives from Points of Single Contacts and Chambers of Commerce (CoC), for the eight selected MS, in order to have a more in-depth overview of the available offer; **23** businesses and business associations have also been consulted in order to gather more information on their experience in searching for online information and personalised assistance. The list of interviewees and the interview guidelines can be found in Annex 7.

For each dimension of analysis, both primary and secondary sources of information were utilised: literature, previous studies and strategic documents were used to support results of stakeholder consultation.

Figure 1: Overall approach



Dimensions of the analysis

CONTENTS

The first dimension of businesses' needs that has been evaluated concerns:

- The **most important user tasks** (*business events*) for which online information and personalised assistance are needed;
- **Relevant topics** being searched for by business owners, sorted by order of priority.

Types of information and personalised assistance

The analysis also investigates the types of information that European businesses need when doing/planning CBO. Survey respondents were asked about their informational needs regarding **legal acts** (in summary or in full), **targeted information** that explains rights and obligations in an understandable language, and **detailed guidelines** that present the step-by-step implementation of the relevant provisions.

Regarding personalised assistance, businesses expressed their preferences with respect to different types of support, namely: **clarification of a legal situation**, **problem solving** of any challenges **with authorities**, **personalised consultancy services** on some specific issues, and **translation services**.

Languages

Within this dimension, the following aspects were assessed:

- Do business owners looking to do business in another MS search for information in their mother tongue, the language of the target country or another language?
- How do businesses address language barriers?
- How far would information in English as 'lingua franca' be acceptable to businesses?

QUALITY

Within this dimension, the following aspects were evaluated:

- Quality of available online information and personalised assistance;
- Preferred provider(s) of support.

In addition, the following criteria have been selected:

- Five criteria (Figure 3) for assessing the quality of online information, covering also 'user-friendliness'
- Four criteria (Figure 4) for assessing the quality of the personalised assistance, including the 'cost adequacy'.

Figure 2: Business events and topics

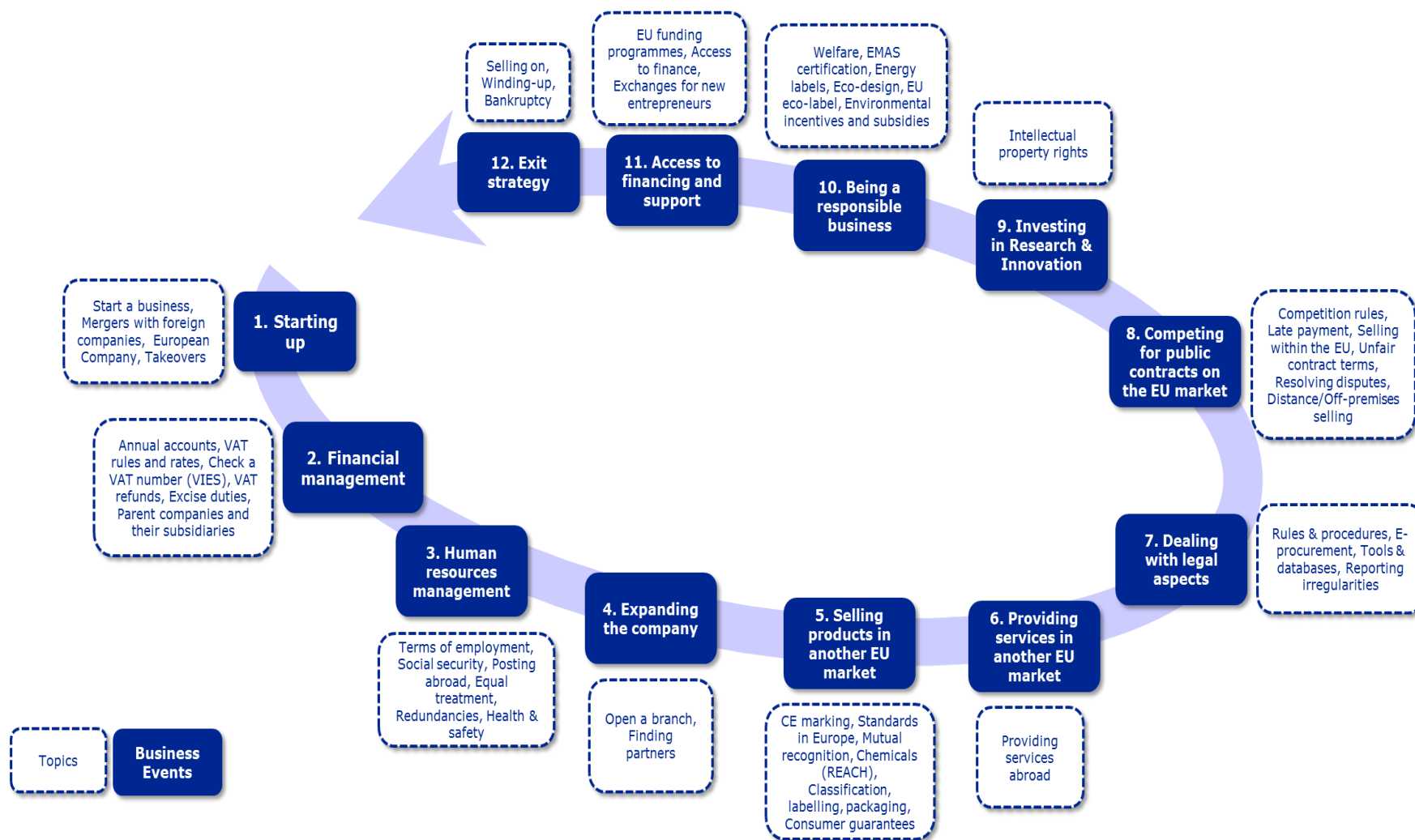


Figure 3: Criteria for assessing the quality of online information

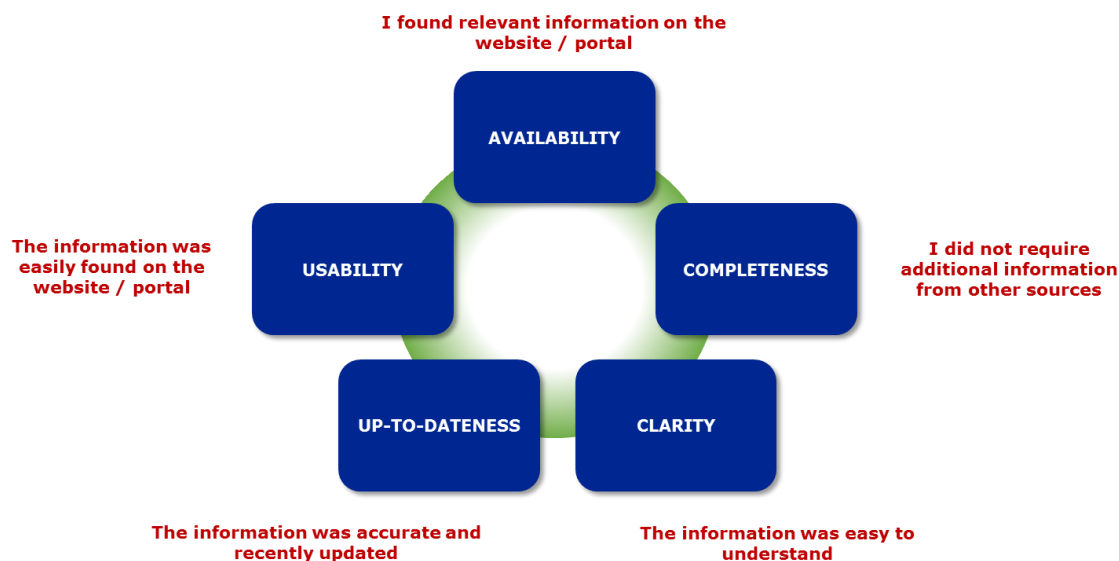


Figure 4: Criteria for assessing the quality of personalised assistance



Structure of the report

The current section, '**Background of the study**', presented the methodological framework of the study, including its scope and objectives and described the tools used in developing the analysis and the data collection instruments used.

The following section analyses the results of the survey and interviews conducted during the course of this research for the purpose of mapping the informational needs of businesses active in CBO and ones that have CBO plans.

The section '**The current public offer and gap analysis**' presents information and personalised assistance currently offered to European businesses. The offer in eight MS is presented and analysed to provide an indication of the existing gaps between the informational needs of businesses and its supply.

Costs for businesses resulting from information search and costs for public administrations to fill information gaps are detailed in the section '**Financial Impacts**'. This section estimates also the potential benefits for both economic operators and national public institutions deriving from an improvement of quality and accessibility of online information.

The last section summarises the findings and provides conclusions and recommendations.

Additional relevant information is provided in the Annexes, in particular:

- Methodological approach for selecting the eight MS for the user simulation (Annex 1);
- Documents consulted during the desk research (Annex 2);
- List of websites/portals analysed for the offer mapping (Annex 3);

- Review of the public and private offer of online information and personalised assistance in eight MS (Annex 4);
- Details on results from the conducted online survey (Annex 5);
- Questionnaire for the online survey (Annex 6);
- List of stakeholders involved in the interviews, and interviews guidelines used (Annex 7);
- Questionnaire used for the Standard Cost Model (Annex 8);

WHAT BUSINESSES EXPECT IN TERMS OF ONLINE INFORMATION AND PERSONALISED ASSISTANCE SERVICES IN ORDER TO COMPLY WITH THE RULES IN ANOTHER EU MEMBER STATE

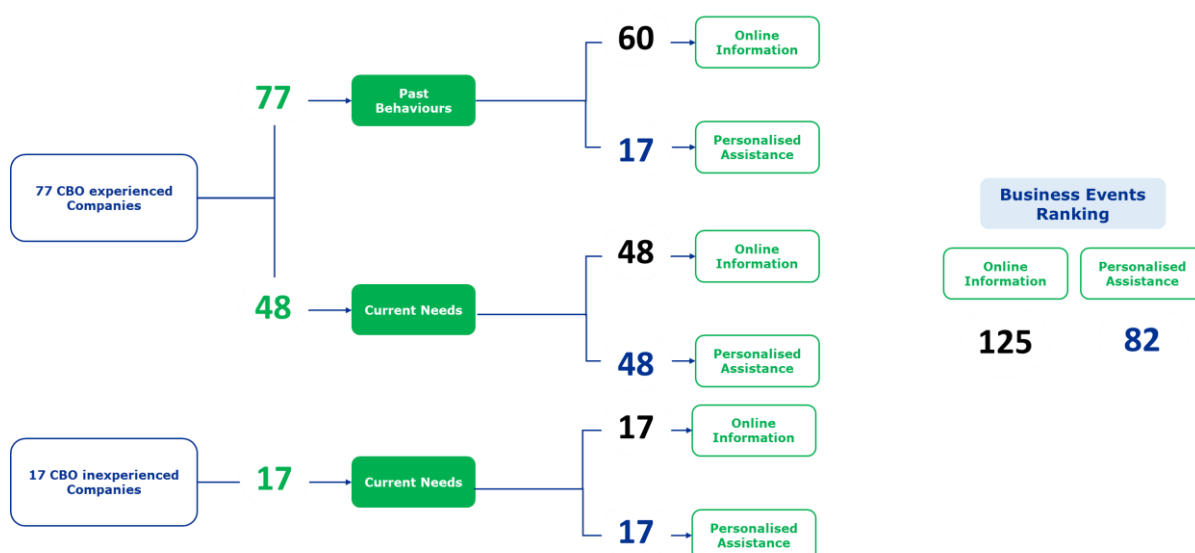
Research and data collection input used

This section analyses the results of the survey and interviews conducted for the purpose of determining the most pressing informational needs of European companies, with regard to CBO. In order to construct a complete picture of the information businesses depend upon for their CBO activities, the research team gathered information from two types of European businesses, each providing different and valuable insights. In particular, the entire analysis relies on the feedbacks from 94 companies, of which:

- 77 European companies that have experience in CBO provided insights regarding:
 - The information they relied upon to sustain their CBO (*past behaviour*);
 - What information they currently require for their CBO (*current needs*).
- 17 European companies that are currently planning future CBO provided valuable insights into information they consider relevant for planned CBO (*current needs*).

Within this framework, the aggregate results for some dimensions of the analysis include different questions from the online survey. This means that in some cases we used more responses than the total number of respondents. This was done for the purpose of including as many elements as possible to assess a specific need (for example, most important business events, Figure 5). Alternatively, in accordance to the level of experience of the respondents, some specific dimensions (most important topics, for example) have been analysed by using less responses than the total number of respondents. This was due to the fact that respondents provided information only concerning the topics they considered as most important.

Figure 5: Survey respondents, answers by need and CBO experience



For the sake of clarity, the number of responses used is stated in all tables and figures included in this section.

Furthermore, results of the online survey were validated, where possible, by comparing them to existing statistics (such as statistics from the Your Europe Business portal) and information collected during (eight) in-depth interviews with businesses and business associations.

Furthermore, fifteen interviews were performed in order to assess the costs incurred by businesses when searching for online information.

The following subsection analyses the needs related to *online information* that businesses consider as relevant when doing CBO. Afterwards, the investigation continues into the *personalised assistance* which European companies require for carrying out CBO.

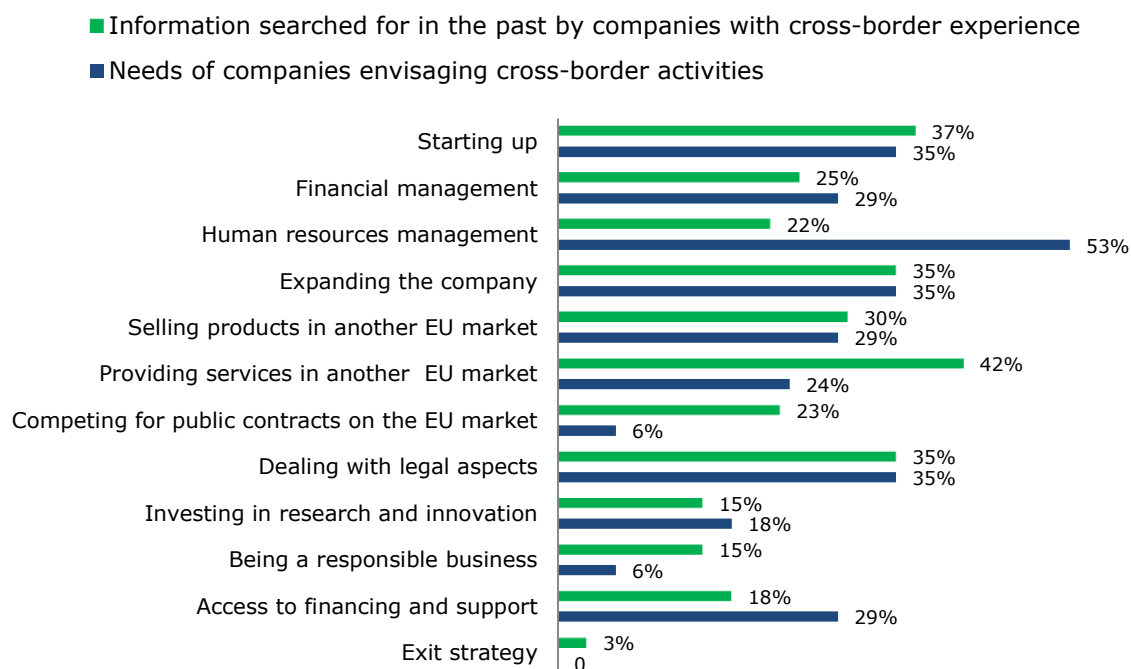
Needs related to online information

MOST IMPORTANT BUSINESS EVENTS

In order to identify the most important business events for which companies wish to find online information, the following indicators have been considered:

- For companies having experience in CBO (Figure 6):
 - The **frequency** in which the respondents used online sources for facilitating these business events;
 - The **perceived relevance** of having online information to their current needs.
- For companies that are planning to engage in CBO (Figure 7):
 - The expectations of finding information related to the listed business events.

Figure 6: Past searches and current needs. Companies with cross-border experience
(# respondents = 60)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

Figure 7: Relevance of finding online information. Companies that are planning cross-border operations (# of respondents = 17)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

In order to identify the most relevant business events we combined the above mentioned results. Within Figure 8, column 6 shows the relative stand of each business event, according to its average ranking. For example, the average ranking of 'Starting up' is 3.67. Compared to other business events, the average ranking of 'Starting up' stands at the third place.

To translate the ranking into a measure of needs, business events that were ranked between 1st and 3rd are referred to as *Very high* in column 7, business events that were ranked 4th - 6th are referred to as *High need*, 7th - 9th are referred to as *Medium* and those ranked 10th -12th are referred to as *Low*.

Based on the gathered responses it can be concluded that European businesses perceive online information as most valuable for handling the following seven business events out of the 12 analysed:

1. Expanding the company;
2. Providing services in another EU market Providing services in another EU market;
3. Starting up;
4. Dealing with legal aspects;
5. Selling products in another EU market;
6. Financial management;
7. Access to financing and support.

Figure 8: Most important business events (No. of respondents = 77)

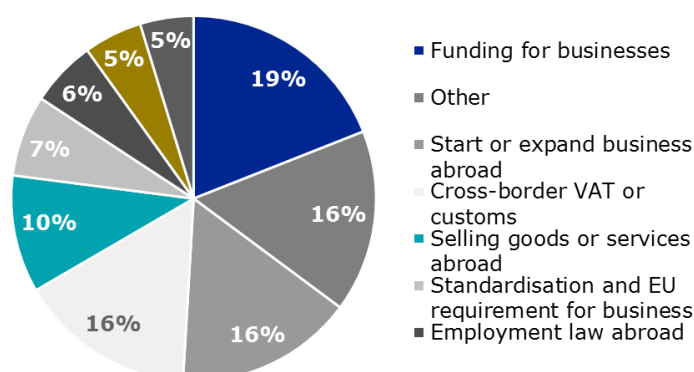
Business Events	Type of respondents		Ranking	Intensity of need
	Companies with cross-border experience (No. of respondents = 60)	Companies that are planning CBO (No. of respondents = 17)		

	Researched information (ranking)	Relevance based on current needs (ranking)	Relevance based on current needs (ranking)	Average	Relative	
Starting up	2	7	2	3.7	3	Very high
Financial management	6	6	5	5.7	7	High
Human resources management	8	10	1	6.3	8	Medium
Expanding the company	3	2	2	2.3	1	Very high
Selling products in another EU market	5	3	5	4.3	5	High
Providing services in another EU market	1	1	8	3.3	2	Very high
Competing for public contracts on the EU market	7	7	10	8.0	10	Medium
Dealing with legal aspects	3	7	2	4.0	4	High
Investing in Research & Innovation	10	11	9	10.0	11	Low
Being a responsible business	10	4	10	8.0	10	Medium
Access to financing and support	9	4	4	5.7	7	High
Exit strategy	12	11	12	11.7	12	Low

Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

Results from the online survey seem to be aligned with the results of Your Europe Business exit survey (European Commission (3), 2015), which indicates that, over 2014-2015 period, online search focused on the following specific topics: funding for businesses, starting and expanding a business, selling goods or services, and standardisation and EU requirements.

Figure 9: Information respondents were looking for on Your Europe Business portal



Source: European Commission (2015). Your Europe Business exit survey results.

Categorising the responses obtained in the survey according to the number of years the represented businesses have been active enabled checking whether there is a divergence correlated with the level of business experience.

As the results presented in Figure 10 demonstrate, the business events for which start-ups (companies with less than one year of experience) utilised online information are different from the ones mentioned by more experienced companies.

While more experienced companies are more interested in finding information for 'Expanding the company', less experienced companies mentioned 'Starting up' and 'Human resources management' as more relevant to their needs.

All companies share the preference for finding online information for 'Dealing with legal aspects' and 'Providing services in another EU market'.

Figure 10: Most important business events per years of experience. Companies with cross-border experience. (# of respondents = 77)

Type of respondents Relevance	Years of experience of the company		
	< 1 year (No. of respondents = 12)	1-5 years (No. of respondents = 29)	> 5 years (No. of respondents = 36)
Very high (Relative ranking 1 st -3 rd)	- Starting up - Dealing with legal aspects - Providing services in another EU market - Human resources management	- Starting up - Human resources management - Expanding the company	- Providing services in another EU market - Dealing with legal aspects - Expanding the company
High (Relative ranking 4 th -6 th)	- Financial management - Investing in Research & Innovation	- Providing services in another EU market - Access to financing and support - Selling products in another EU market - Competing for public contracts - Dealing with legal aspects	- Selling products in another EU market - Financial management - Starting up - Competing for public contracts - Access to financing and support

Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

MOST IMPORTANT TOPICS

Considering that some of the business events listed above include multiple topics, in order to obtain a more accurate understanding of what information European businesses require, respondents were asked to rate the topics according to their importance. As can be observed in following figure, the frequency in which experienced companies search online for information about each topic was compared to that of other topics relating to the same business event. Similarly, the expectations of representatives from companies planning CBO with regard to finding information about each topic online were ranked in comparison to other topics relating to the same business event. Both the average and relative ranking are presented in the right hand columns.

Both experienced businesses and the ones with future CBO plans share the same perception regarding the relative importance of most of the topics presented to them, within each business event.

Figure 11: Most important topics per type of respondent (# of respondents = 77)

Business	Topics	Types of respondents	Ranking
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Study on information and assistance needs of businesses operating cross-border
within the EU, including gap and cost analysis

Events		Companies with cross-border experience (No. of respondents = 60)	Companies that are planning CBO (No. of respondents = 17)		
		Frequency of past online researches (ranking)	Expectation based on current needs (ranking)	Average	Relative
Starting up	Start a business	1	1	1	1
	Mergers with foreign companies	2	4	3	3
	European company	3	2	2.5	2
	Takeovers	4	3	3.5	4
Financial Management	Annual accounts	4	2	3	3
	VAT rules and rates	1	1	1	1
	Check a VAT number (VIES)	4	5	4.5	6
	VAT refunds	3	4	3.5	5
	Excise duties	2	3	2.5	2
	Parent companies and their subsidiaries	1	5	3	3
Expanding the company	Open a branch	2	1	1.5	1
	Finding partners	1	2	1.5	1
Selling products in another EU market	CE marking	4	1	2.5	2
	Standards in Europe	1	1	1	1
	Mutual recognition	4	5	4.5	5
	Chemicals (REACH)	2	7	4.5	5
	Classification, labelling, packaging	2	6	4	4
	Consumer guarantees	6	1	3.5	3
	Defective products	7	4	5.5	7
Providing services in another EU market	Providing services abroad	1	1	1	1
Dealing with legal aspects	Competition rules	6	6	6	6
	Late payment	3	5	4	5
	Selling within the EU	1	3	2	2
	Unfair contract terms	3	3	3	4
	Resolving disputes	2	1	1.5	1
	Distance/Off-premises selling	3	2	2.5	3
Access to financing and support	EU funding programmes	1	3	2	2
	Access to finance	1	1	1	1
	Exchanges for new entrepreneurs	1	1	1	1

Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

The topics for which the analysis found a divergence in preferences are:

- **Expanding the company:** companies with CBO plans ranked 'Opening a branch' at higher priority than 'Finding partners', as opposed to experienced

companies who stated they searched information related to 'Finding partners' more frequently.

- **Dealing with legal aspects:** companies with CBO plans ranked 'Resolving disputes' at the highest importance for online availability of information. Companies with CBO experience specified 'Selling within the EU' as the topic for which they have searched most frequently.

TYPE OF INFORMATION NEEDED

In accordance to the requirements of this analysis, survey respondents were asked to specify what type of information they have searched for or expected to find online. In addition, respondents who stated that they have experience with CBO were asked to rate the extent to which they were successful in finding this type of information online. The following four types of information were presented to the respondents:

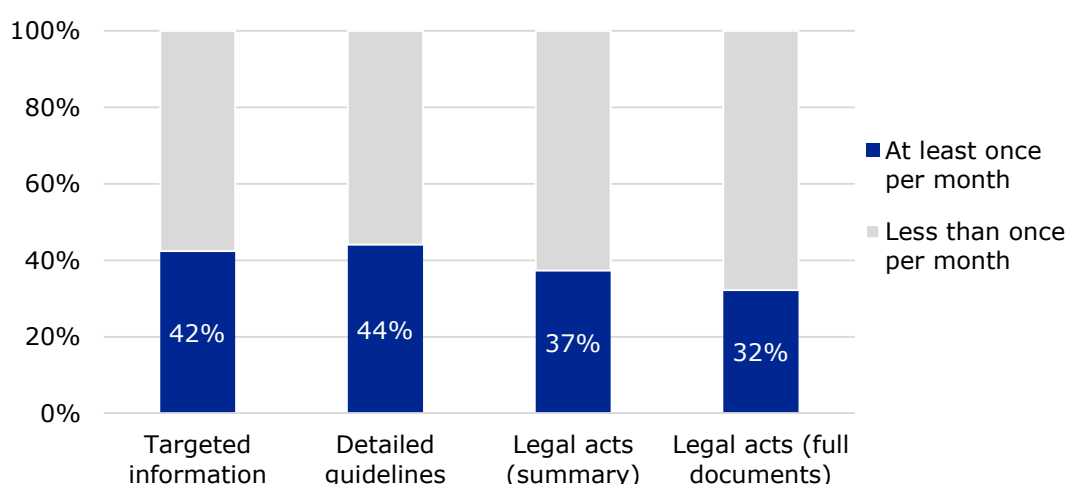
- Targeted information explaining rights and obligations in understandable language;
- Detailed guidelines;
- Legal acts (in summary);
- Legal acts (full documents).

As can be seen in Figure 12, the frequency in which companies searched for information online does not differ significantly across the different types of information. Nearly a third of the respondents stated they search for detailed legal acts relating to CBO at least once per month, compared to 44% of the respondents who stated the same regarding the most frequently searched type – 'Detailed guidelines'.

It is worth noting that it is possible that once information related to specific legal acts is found online, the interested business will not seek this information a second time.

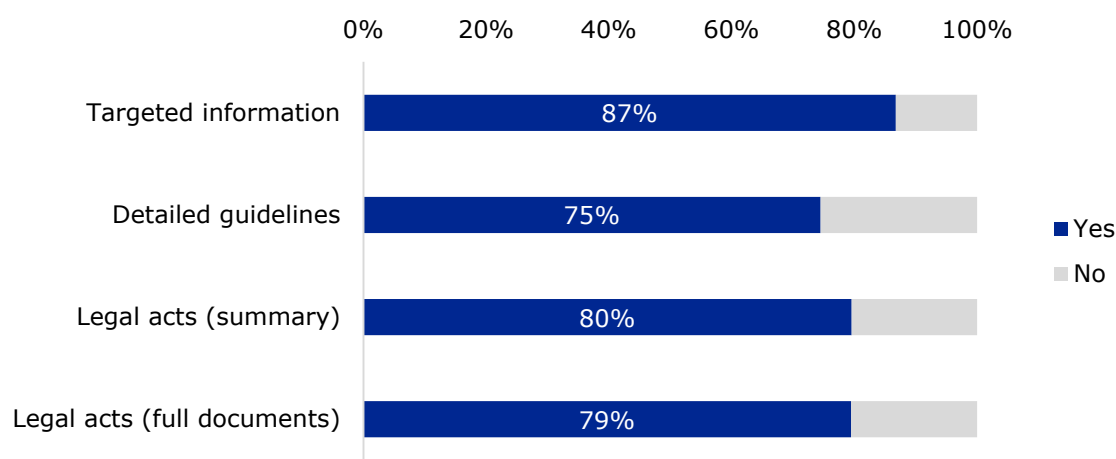
Since the frequency of search may also indicate the quality of information offered by existing providers (low quality may result in more frequent searches), respondents were also asked about their success in finding the different types of information (Figure 13). As can be observed, a quarter of the respondents stated that they were not successful in finding the most frequently searched type of information – 'Detailed guidelines'. While only 13% were not successful in finding 'Target information'.

Figure 12: How frequently have you searched for the below type of online information? Companies with cross-border experience. (# of respondent = 60)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

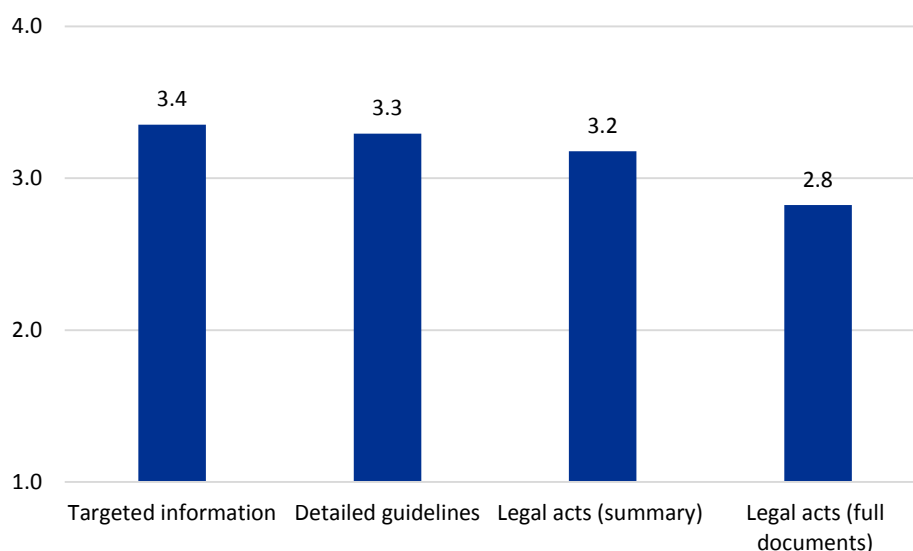
Figure 13: Success rate¹⁵ of finding information online, by type. Companies with cross-border experience. (# of respondent = 60)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

For the purpose of identifying the types of information businesses with CBO plans will search for online, respondents were asked to rank the usefulness of online access to the above mentioned four types of information (0- Not at all useful, 4 - Very useful). According to our respondents (Figure 14), the type of information that is most useful to find online is 'Targeted information' (3.4), closely followed by 'Detailed guidelines' (3.2) and 'Summary of legal acts' (3.2). The type of information that the respondents found to be least useful to find online was 'Legal acts - (full documents)' with a usefulness ranking of 2.8.

Figure 14: To what extent the following type of information would be of use to you. Companies that are planning cross-border operations (# of respondent = 17; 1= very useless – 4 very useful)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

¹⁵A lower success in finding might indicate a higher need.

PREFERRED PROVIDERS

Mapping the extent to which businesses consult various providers for obtaining information provides an indication of the extent to which businesses are familiar with and/or rely upon the information provided by each of these providers.

As can be seen in Figure 15, companies experienced in CBO rely primarily on national government websites and on the information made available online by private companies or CoC.

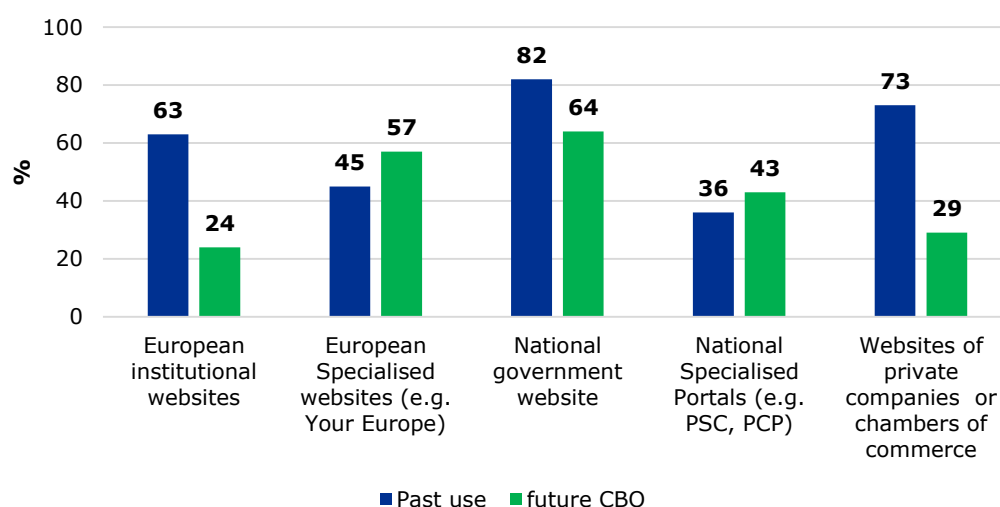
Interviews with businesses and business associations confirmed that websites of private companies and websites of CoC are often the first point of contact when looking for information. Contingent on the satisfaction with the initial search results, in a second phase of the inquiry process the businesses turn to consulting European and national web portals.

Interviews with businesses also revealed that the searches of online information started very often by consulting search engines (such as Google) and online forums and websites for networks of entrepreneurs, in which users can discuss their experience.

Companies that are still in their CBO planning phase also expect (Figure 15) to find the information they require on national government websites but have higher expectations from 'European specialised websites' than from private companies or CoC websites.

The aggregated results still show that European businesses rely or expect to rely primarily on the information provided by national government websites.

Figure 15: Preferred providers of information. (No. of respondents = 33)

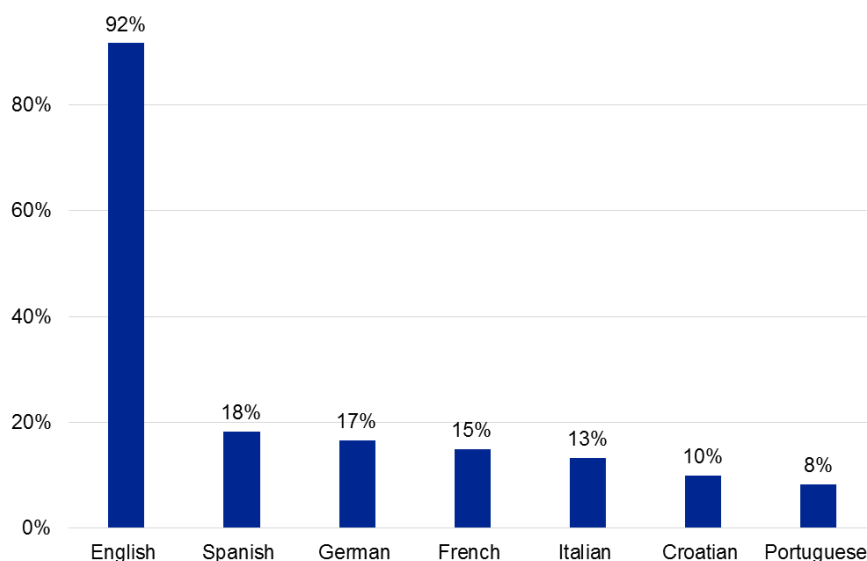


Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

PREFERRED LANGUAGE(S)

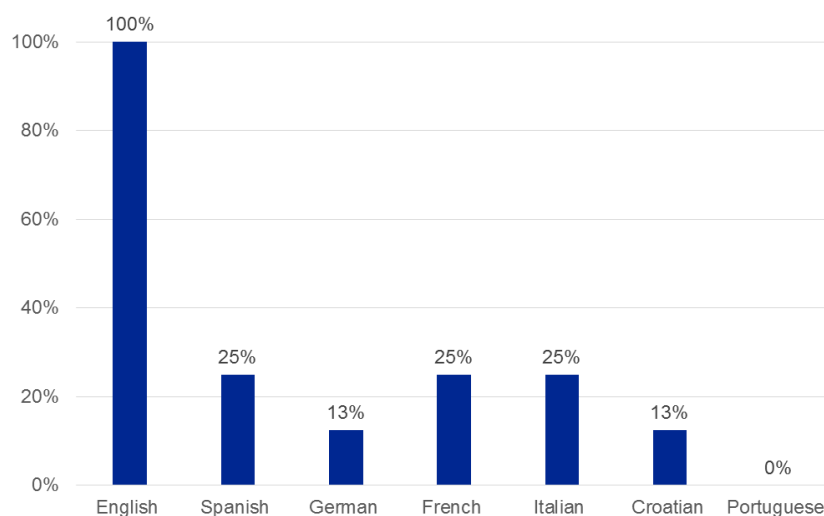
Responding to the question related to preferred language(s) used to perform online searches, both experienced businesses (Figure 16) and those with CBO plans (Figure 17) ranked English as most preferred, by a large margin. The second preferred language (Spanish) was indicated by less than a fifth of experienced respondents and a quarter of those with CBO plans.

Figure 16: What language(s) have you used for searching online information? (# of respondents = 60)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 – March 2017).

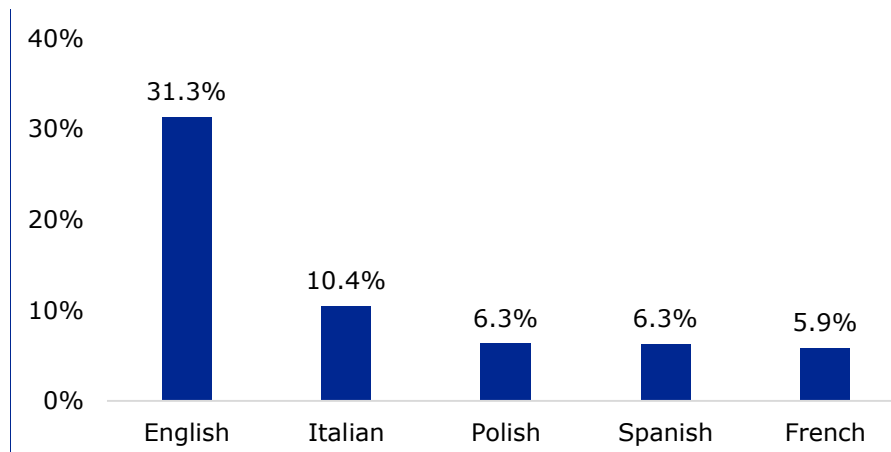
Figure 17: What language(s) do you favour or find the most relevant when searching online information for doing business in another EU Member State (# of respondents = 17)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

The fact that for both experienced businesses and those with CBO plans English is listed as the preferred language of online search of information is also confirmed by the statistics from Your Europe Business (European Commission (5), 2015). However, they show that whilst the predominant views per language on the portal are in English, users with other language requirements (such as Italian, Polish or Spanish) frequently access the site for information and assistance.

Figure 18: Your Europe Business, views per language (% out of total) - top 5 for 2015



Source: European Commission. (2015). *Your Europe Business statistics*

Nevertheless, the eGovernment Benchmark (European Commission (7), 2016) reveals that language is less of a barrier compared to how it was perceived in 2012. More precisely, in 2014, approximately 30% of respondents in the survey mentioned 'language' as a barrier in starting-up a business in order to perform cross-border services, compared to 45% of respondents in 2012. This suggests an increase in the use of translation tools (several eGovernment sites now use Google translate and other translation tools) and/or having websites available in multiple languages.

PERCEIVED QUALITY OF RETRIEVED INFORMATION

The last element that has been investigated was the perceived quality of the retrieved online information. For all business events/topics, companies that have experience in CBO were requested to assess:

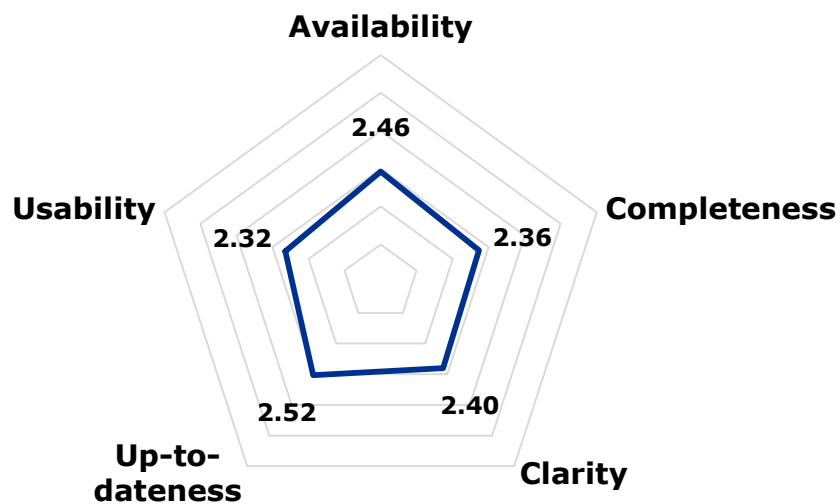
- **Availability** of the retrieved information (was the information relevant?);
- **Completeness** (was the information sufficient for informative needs?);
- **Clarity** (was the information easy to understand?);
- **Up-to-datedness** (was the information accurate and recently updated?);
- **Usability** (has it been easy to find/use the retrieved information?).

Each of these quality criteria has been assessed by respondents over a scale from 1 (=low) to 4 (=high).

60 respondents provided multiple feedbacks for different topics. Overall:

- The perceived quality is medium;
- Availability and up-to-datedness are perceived as medium;
- Major room for improvement is found with respect to the usability and clarity of the available information.

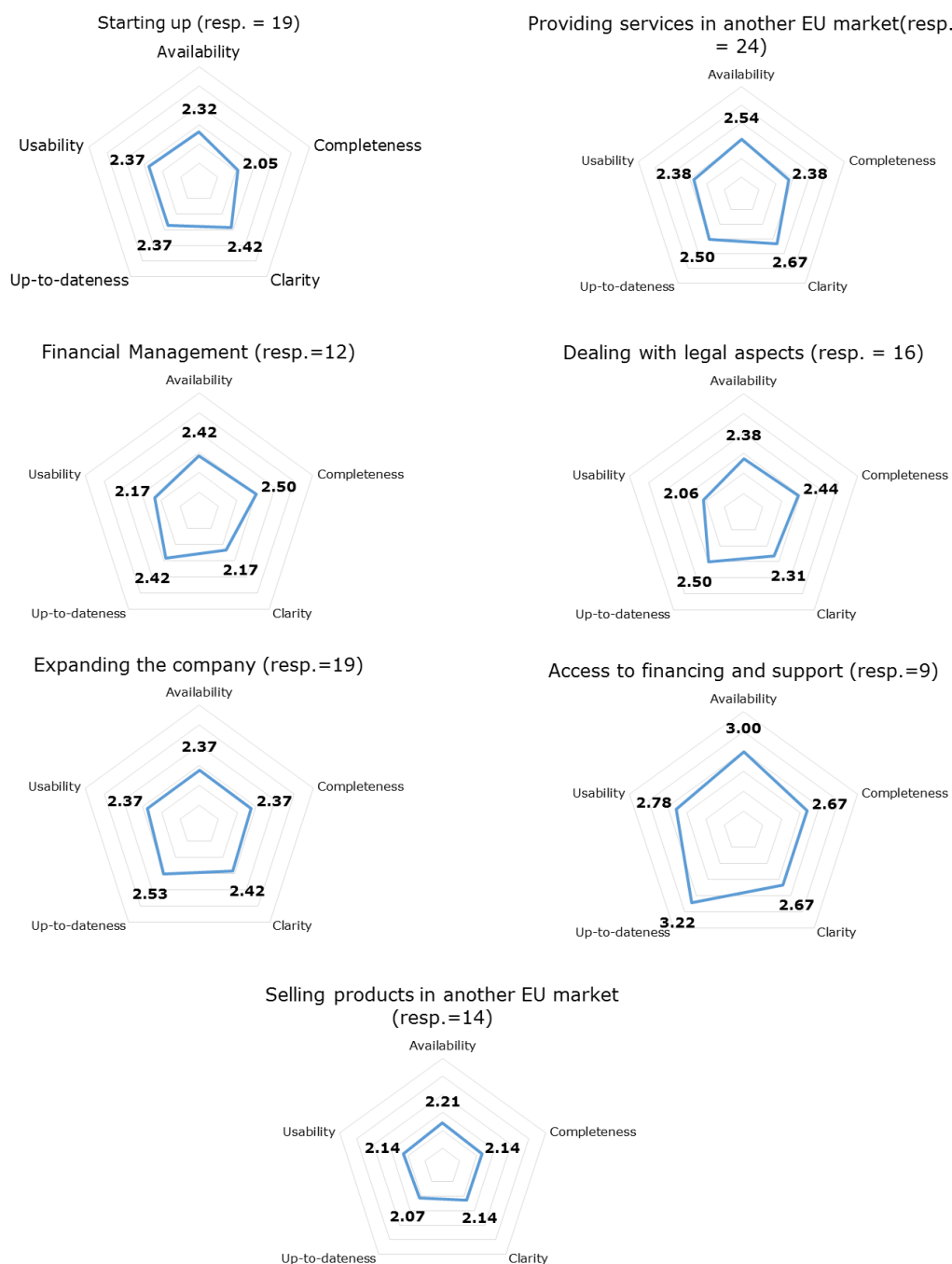
Figure 19: Please assess the availability, completeness, clarity, up-to-datedness and usability of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high') – (# of respondents 60, # of answers = 113)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

The following figures present how respondents perceived the quality of retrieved information related to the most important business events.

Figure 20: perceived quality of the retrieved information per business event (# of respondents = 60)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

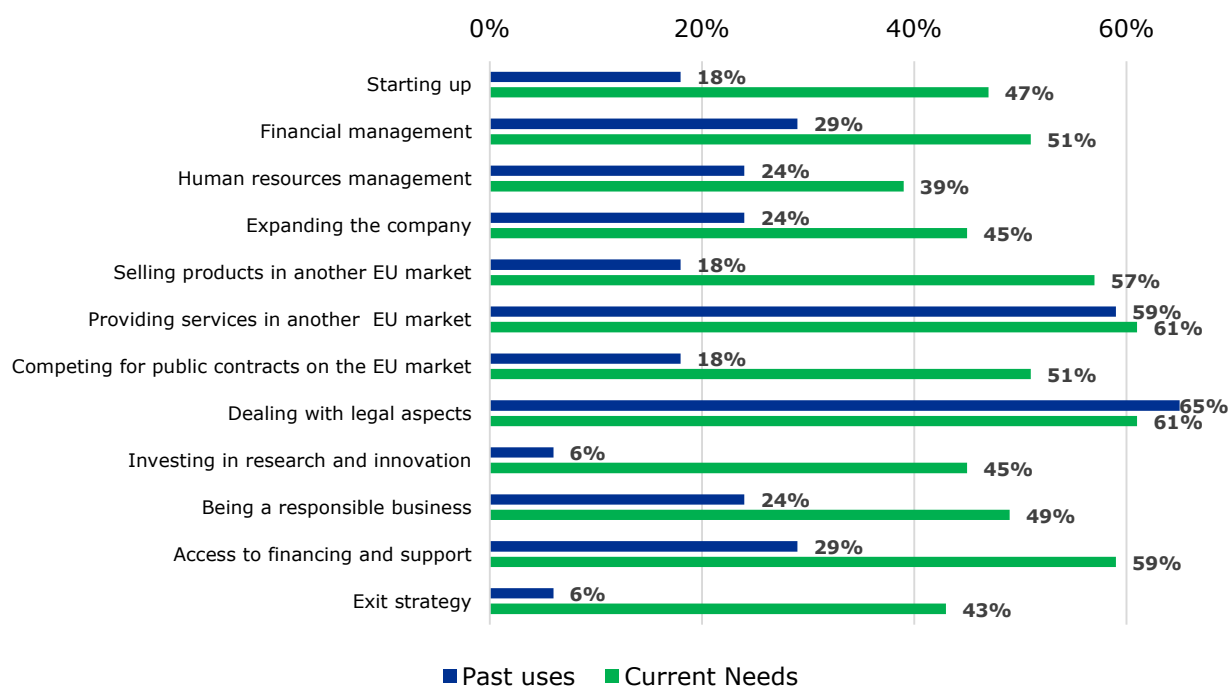
Needs related to personalised assistance

MOST IMPORTANT BUSINESS EVENTS

The survey carried out in the course of this study obtained 85 answers that were then used to map the needs of businesses in terms of personalised assistance:

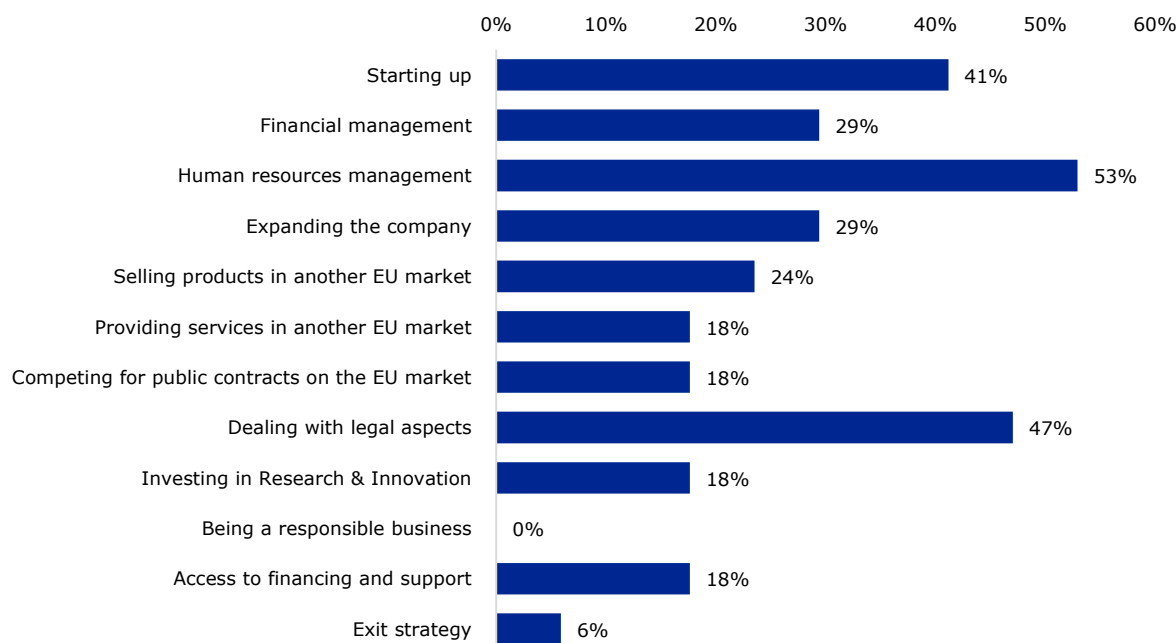
- 65 respondents from companies with cross-border experience provided information regarding their past behaviours and current needs (Figure 21);
- 17 respondents from companies that are planning to do CBO referred to their current needs of personalised assistance (Figure 22).

Figure 21: Past used and current needs. Companies with cross-border experience (# respondents = 65)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

Figure 22: Please select the most relevant business events for which you need personalised assistance (No. of respondents = 17)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

In line with the analysis done for online information, the average ranking of each business event (Figure 23, column 5) was calculated by averaging the three rankings a business event received and determining the stand of the business event in relation to others. The rankings were then translated into terms of needs in column 6 (from 'Low' to 'Very High').

Figure 23: Most important business events. Personalised assistance (No of respondents = 82)

Business Events	Type of respondents			Ranking		Intensity of need
	Companies with CBO Experience (No of respondents = 65)		Companies that are planning CBO (No of respondents = 17)			
	Past uses	Current needs	Current needs			
	Frequency of past uses (ranking)	Relevance based on current needs (ranking)	Usefulness based on current needs (ranking)(4)	Average	Relative	
Starting up	8	8	3	6.3	8	Medium
Financial management	3	5	4	4.0	3	Very High
Human resources management	4	12	1	5.7	6	High
Expanding the company	4	9	4	5.7	6	High
Selling products in another EU market	8	4	6	6.0	7	Medium
Providing services in another EU market	2	1	7	3.3	2	Very High
Competing for public contracts on the EU market	8	5	7	6.7	9	Medium
Dealing with legal aspects	1	1	2	1.3	1	Very High
Investing in Research & Innovation	11	9	7	9.0	11	Low
Being a responsible business	4	7	12	7.7	10	Low
Access to financing and support	3	3	7	4.3	4	High
Exit strategy	11	11	11	11.0	12	Low

Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

Based on the data presented so far, the following six business events received a ranking of either 'High' or 'Very High':

1. Dealing with legal aspects;
2. Providing services in another EU market;
3. Financial management;
4. Access to financing and support;
5. Expanding the company;
6. Human resources management.

MOST IMPORTANT TOPICS

To account for the specific topics for which personalised assistance is needed, businesses with experience in CBO were asked about their past use of personalised assistance, while businesses that are planning CBO identified the most important topics for which they consider personalised assistance as more relevant (Figure 24).

The results, presented in the table below, show a divergence between companies with previous experience in CBO and those planning to engage in it in the future, on the following topics:

- **Financial management:** CBO-experienced companies stated that they have used personalised assistance providers on the topic of 'Parent companies and their subsidiaries' more frequently than for other topics. In contrast, this topic received the lowest ranking by companies with future interest in CBO. Within this business event, inexperienced companies expect to utilise personalised assistance for: 'Annual accounts', 'VAT rules and rates' and 'Excise duties'.
- **Dealing with legal aspects:** CBO-experienced companies stated that they most frequently used specialised assistance providers to resolve issues relating to 'Competition rules'. The respondents with future CBO plans, on the other hand, stated that they expect to use personalised assistance mostly to resolve 'Unfair contract terms'.

Figure 24: Most important business events. Personalised assistance (No of respondents = 82)

Business Events	Topics	Type of respondents		Ranking	
		Companies that are doing CBO (No of respondents = 65)	Companies that are planning CBO (No of respondents = 17)		
		Frequency of past uses (ranking)	Relevance based on current needs (ranking)	Average	Relative
Starting up	Start a business	1	1	1	1
	Mergers with foreign companies	2	4	3	3
	European company	3	2	2.5	2
	Takeovers	3	3	3	3
Financial Management	Annual accounts	2	1	1.5	1
	VAT rules and rates	2	1	1.5	1
	Check a VAT number (VIES)	2	4	3	4
	VAT refunds	2	4	3	4
	Excise duties	2	1	1.5	1
	Parent companies and their subsidiaries	1	6	3.5	6
Expanding the company	Open a branch	1	2	1.5	1
	Finding partners	2	1	1.5	1
Selling products in another EU market	CE marking	1	2	1.5	2
	Standards in Europe	1	1	1	1
	Mutual recognition	3	2	2.5	3
	Chemicals (REACH)	3	7	5	7

Business Events	Topics	Type of respondents		Ranking	
		Companies that are doing CBO (No of respondents = 65)	Companies that are planning CBO (No of respondents = 17)		
		Frequency of past uses (ranking)	Relevance based on current needs (ranking)	Average	Relative
	Classification, labelling, packaging	3	2	2.5	3
	Consumer guarantees	6	2	4	5
	Defective products	6	2	4	5
Providing services in another EU market	Providing services abroad	1	1	1	1
Dealing with legal aspects	Competition rules	1	5	3	2
	Late payment	3	4	3.5	4
	Selling within the EU	2	5	3.5	4
	Unfair contract terms	3	1	2	1
	Resolving disputes	6	2	4	6
	Distance/Off-premises selling	3	3	3	2
Access to financing and support	EU funding programmes	2	1	1.5	1
	Access to finance	1	2	1.5	1
	Exchanges for new entrepreneurs	3	2	2.5	2

Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

TYPES OF PERSONALISED ASSISTANCE

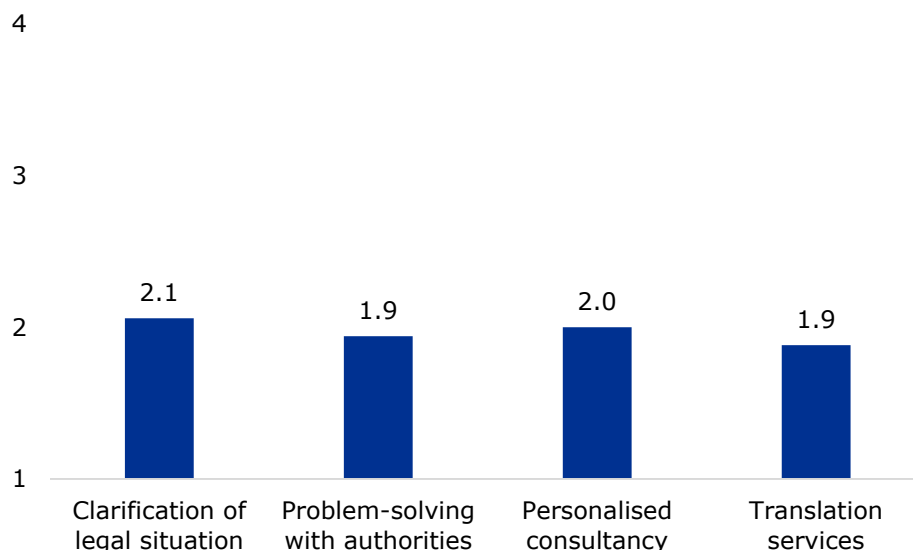
Respondents were asked about their experience/expectations in using the four types of personalised assistance listed below. CBO-experienced respondents were asked about the frequency in which they used personalised assistance providers in each of the types (Figure 25). CBO-inexperienced respondents were asked about the expected utility of using the above-mentioned four types (Figure 26).

As can be noticed by looking at the two figures below, the frequency in which companies request personalised information does not vary significantly between the different types of services. On average, the respondents seek these four types of assistance very rarely. Yet, while experienced companies do not seek these types of information often, respondent from CBO-inexperienced companies stated that they find these types of information to be useful.

The results of the survey indicate that CBO-related personalised services are useful but not necessarily frequently used. Interviews with businesses confirmed that in most cases it is difficult to understand what kind of personalised services are available just by consulting the national portals.

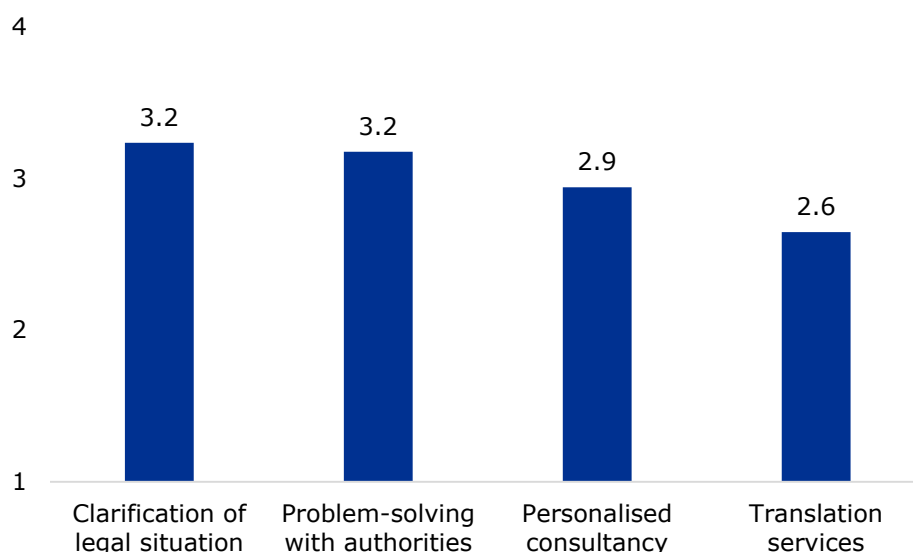
If each MS invests resources in order to specify the types of available services to interested parties, the relative frequency of use may increase.

Figure 25: How frequently have you benefited from the below type of personalised assistance? (1= Never; 4= Very often) Companies with cross-border experience (# of respondents = 14).



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017)

Figure 26: To what extent the following type of personalised assistance would be of use to you? (1= Very useless; 4= Very useful) Companies that are planning cross-border operations (# of respondents = 17).

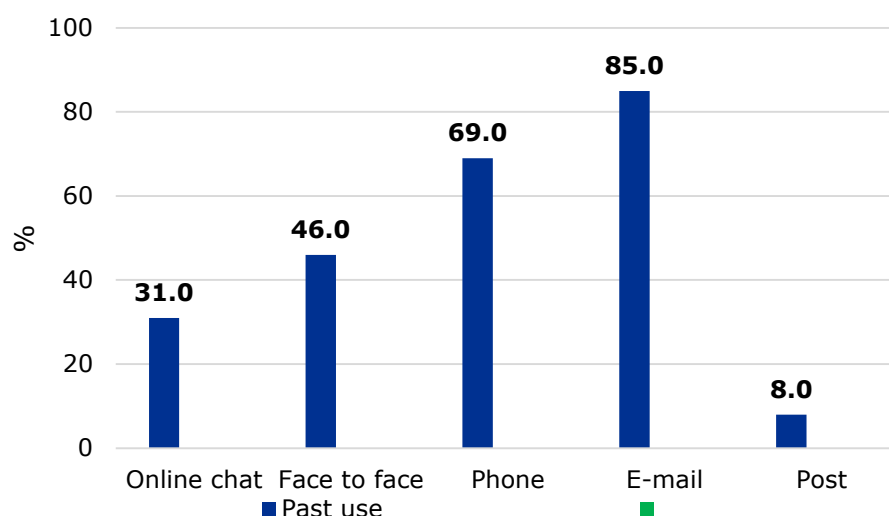


Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

PREFERRED CHANNELS

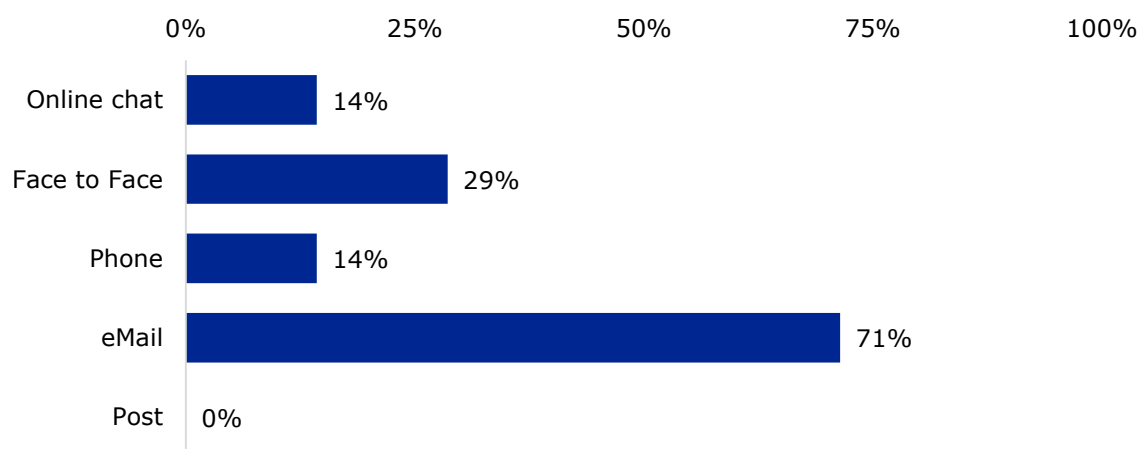
The preferred personalised assistance communication channel for both CBO-experienced and CBO-inexperienced respondents is 'email' (Figure 27). Respondents with CBO experience testified that email consultations were also the most efficient channel that they have used (Figure 28). Surprisingly, 'online chat' received a higher ranking than 'phone' consultation, reflecting, perhaps, the intensifying use of digital communication channels compared to other forms of communication.

Figure 27: Personalised assistance channels by past uses and current preference (# of respondents = 43)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

Figure 28: Effectiveness of personalised assistance channels. Companies with experience in CBO (# of respondents = 17)

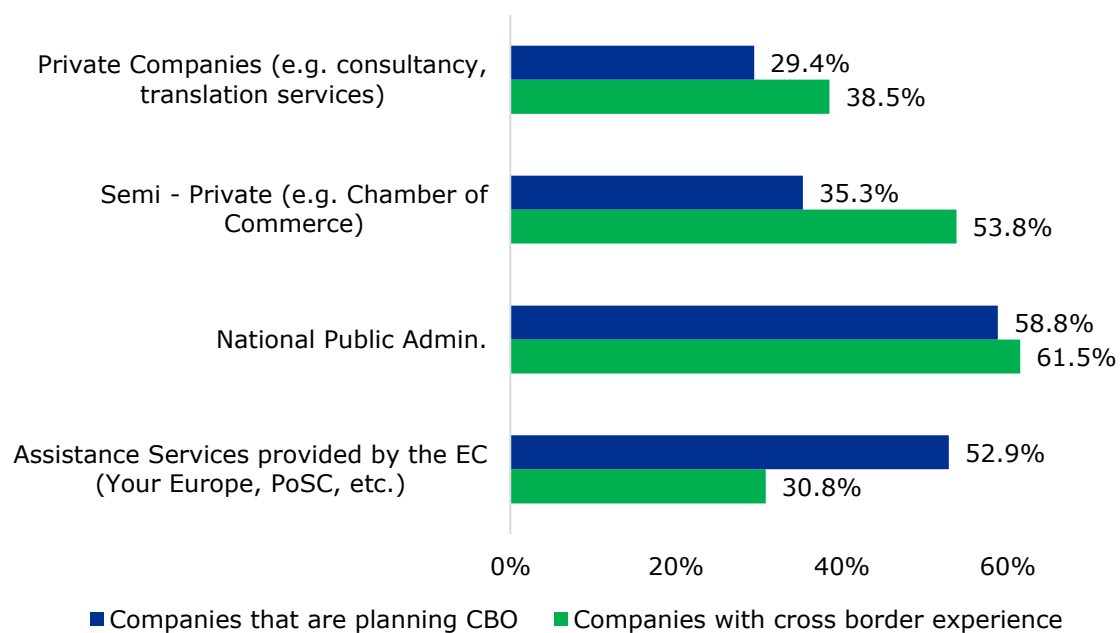


Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

PREFERRED PROVIDERS

As part of the effort of this study to analyse the sources of personalised assistance that companies use or plan to use, respondents were asked to state their preference between the four types of providers listed in Figure 29. **National public authorities** were ranked as the top preference of all of the respondents. According to the results of the survey, inexperienced respondents expect to rely upon providers supported by the European Union more than private or semi-private organizations. In comparison, CBO-experienced respondents testified using the EU supported providers the least. The expectations of inexperienced respondents serve as an indication for the significance of providing CBO-related information publicly, rather than forcing European businesses to rely on services provided by private enterprises. An estimation of the benefits that companies will gain by allowing them to access this information free-of-charge will be analysed in greater detail in the following sections.

Figure 29: Providers of personalised information ranked by preference (# of respondents = 30)



Source: Online survey on information and assistance needs of businesses operating cross-border within the EU (December 2016 - March 2017).

THE CURRENT PUBLIC OFFER AND GAP ANALYSIS

Aim of this section is to:

- Map the current offer of online information and personalised assistance
- Assess:
 - How far the current public online information offer (including its language coverage) covers business' needs
 - How far the current public offer of personalised assistance services covers the needs.

The current offer of online information and personalised assistance has been mapped and assessed for the eight selected MS (Croatia, Estonia, Hungary, Ireland, Italy, Luxembourg, Poland and Sweden).

Desk research and **interviews** have been used for this purpose. The desk research consisted in reviewing a series of national online portals designed to support businesses in performing CBO by providing online information and/or personalised assistance. For each of the eight selected MS, the following online portals were considered as the most relevant in addressing the needs of businesses to find online information and receive personalised assistance:

- Point of Single Contacts
- Product Contact Points
- Chambers of Commerce/Commerce and Industry/Economy
- Investment and Trade Agencies.

Interviews with representatives from the above mentioned institutions provided further details regarding online information and personalised assistance available at MS level (see Annex 4).

Methodology for assessing the current offer of online information

For the above-mentioned providers we have simulated the user experience. In particular, the information available online has been reviewed and assessed against the following quality criteria:

- Information **availability** and **level of detail** related to all business events and the most important topics as emerged from the assessment of businesses' needs
- Information **availability** and **recurrence of the following types of information** (targeted information/ detailed guidelines/ summary of legal acts/ full legal acts)
- **Availability** and **completeness of translations** of the information (into English, French, German and other EU28 official languages).

As such, for each criteria we have assigned a score using a 4-level scale (Figure 30).

Finally, we have aggregated the scores obtained by each provider at national level per MS analysed. As illustrated in the figure below, when computing the overall score at MS level, we have considered the maximum value achieved among the analysed providers. The reason for this is the offer is considered complete if the information can be retrieved from at least one source.

Figure 30: Rating scale used to assess the offer of online information

Criteria	Scores	Judgement criteria
Information availability and level of detail per business event and important topic	4 = Very high	Information provided is ordered coherently and logically according to type of business, business needs, phase in the business lifecycle or progress in the procedural process; step-by-step guidance to navigate local procedures and regulations is provided or local rules and procedures are explained in detail; practical information and examples are provided , such as procedural costs, expected waiting times, etc.; direct links to forms/documents or online registration is provided.
	3 = High	Information provided is differentiated by type of business, sector, phase in the business lifecycle or progress in the procedural process; required forms/ documents for administrative purposes are listed , at a minimum; direct links are provided to websites of specialized agencies where detailed information can be found.
	2 = Medium	Rules and procedures are simply defined or listed without explaining how they apply in different circumstances; no guidance to navigate procedures is offered; only synthetic information and/or links to specialized agencies are provided .
	1 = Low	Minimum amount of information or no information is provided.
Information availability and most recurrent type	4 = Very high	The assessed type of information is available for almost all business events and topics.
	3 = High	The assessed type of information is available for a large part of business events and topics.
	2 = Medium	The assessed type of information is available for some business events and topics.
	1 = Low	The assessed type of information is not available or is available only for some specific business events and topics.
Availability and completeness of translations	4 = Very high	All provided information is translate into English.
	3 = High	A large part of the provided information is available in English.
	2 = Medium	A small part of the provided information is available in English.
	1 = Low	Few or no information is available in English.

Figure 31: Aggregation methodology for online offer (example)

Member State	Overall quality of public offer (national level)	Provider 1	Provider 2	Provider 3
Dimension 1 - Business events	Maximum score of the providers = Medium	Low	Low	Medium
Dimension 2 – Most important topics	Maximum score of the providers = High	Low	Medium	High
Dimension 3 – Type of information	Maximum score of the providers = Medium	Low	Low	Medium
Dimension 4 - Languages	Maximum score of the providers = Low	Low	Low	Low
Overall quality of public offer (national level)	Average score of the maximum scores per dimension = Medium	Average score of provider 1 = Low	Average score of provider 2 = Low	Average score of provider 3 = Medium

Methodology for assessing the current online offer of personalised assistance

For the providers of personalised assistance we have assessed the information provided on the official websites with regards to:

- Availability of information regarding business events covered by personalised assistance;
- Availability of information regarding types of assistance provided;
- Availability of translations in different EU languages in which personalised assistance is provided;
- Availability of information regarding the channels through which the personalised assistance is provided.

As such, for each criteria we have assigned a score using a 2-level scale:

- Yes = the website includes information regarding the business events / types of assistance / EU languages / channels covered;
- N/A = the website does not include information regarding the business events / types of assistance / EU languages / channels covered.

Particular attention should be paid to the meaning of 'N/A' in the following tables. The appearance of N/A does not mean that personalised assistance is not available, but rather that information on how the assistance is provided is not presented on the website.

As in the case of online information, scores are aggregated at national level, considering the maximum values achieved among the analysed providers (see the figure below).

Figure 32: Aggregation methodology for personalised assistance (example)

Member State	Overall quality of public offer (national level)	Provider 1	Provider 2	Provider 3
Dimension 1 – Business events	Maximum score of the providers = Yes	Yes	N/A	Yes
Dimension 2 – Types of personalised assistance	Maximum score of the providers = Yes	N/A	N/A	Yes
Dimension 3 – Languages	Maximum score of the providers = Yes	Yes	N/A	Yes
Dimension 4 – Channels	Maximum score of the providers = Yes	Yes	Yes	Yes

Methodology for the gap analysis

The research team verified if:

- Information provided online for the most relevant topics (i.e. the ones related to the most important business events as emerged from the assessment of needs¹⁶) has a high or very high level of detail
- Public providers specify if they offer:
 - personalised assistance related to the most important business events¹⁷;

¹⁶ Starting up, Financial management, Expanding the company, Selling products in another EU market, Providing services in another EU market, Dealing with legal aspects, Access to financing and support, see the previous section **Error! Reference source not found.** for further details.

- all type of personalised assistance (i.e. clarification of a legal situation, the solving of any challenges with authorities, personalised consultancy service on some specific issues or translation services);
- Online information and personalised assistance are provided in English.

The following possible gaps have been defined for the online information offer.

Figure 33: Gaps for the current public online information offer

Dimension	Scores (public providers' current offer)		Intensity of gap
Information availability and level of detail per business event and important topics	Very High	Information provided is ordered coherently and logically according to type of business, business needs, phase in the business lifecycle or progress in the procedural process; step-by-step guidance to navigate local procedures and regulations is provided or local rules and procedures are explained in detail; practical information and examples are provided , such as procedural costs, expected waiting times, etc.; direct links to forms/documents or online registration is provided	No gap
	High	Information provided is differentiated by type of business, sector, phase in the business lifecycle or progress in the procedural process; required forms/ documents for administrative purposes are listed , at a minimum; direct links are provided to websites of specialized agencies where detailed information can be found	No gap
	Medium	Rules and procedures are simply defined or listed without explaining how they apply in different circumstances; no guidance to navigate procedures is offered; only synthetic information and/or links to specialized agencies are provided	Narrow
	Low	Minimum amount of information or no information is provided	Wide

Concerning personalised assistance, gaps have been identified in the following cases:

- Business events for which personalised support is not clearly mentioned
- Type
- of assistance is not specified
- Specific communication channels are not available
- Assistance is not provided in English.

For businesses interested in doing CBO, the national offer is complemented with the one existing at European level. Online information and personalised assistance are:

- Either entirely managed by the EC (i.e. available on Your Europe Business¹⁸ and Your Europe Advice¹⁹ - identified as the most relevant providers of online information and personalised assistance, respectively);
- Or entirely or partially managed by the MS with the EC supporting and coordinating, namely:
 - Enterprise Europe Network²⁰
 - SOLVIT²¹
 - EURES²²
 - FINNET²³
 - Online Dispute Resolution²⁴.

¹⁷ Starting up, Financial management, Expanding the company, Selling products in another EU market, Providing services in another EU market, Dealing with legal aspects, Access to financing and support, see the previous section for further details.

¹⁸ http://europa.eu/youreurope/business/index_en.htm

¹⁹ <http://europa.eu/youreurope/advice>

²⁰ <http://een.ec.europa.eu/>

²¹ <http://ec.europa.eu/solvit/>

²² <https://ec.europa.eu/eures/public/homepage>

²³ http://ec.europa.eu/finance/fin-net/index_en.htm

²⁴ <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

More details on the online information offer existing at European level can be found by accessing the websites referred to above.

The following sections present the current **public** offer and the gaps identified at MS level. A more detailed mapping of the current offer at MS level (i.e. covering also **private** providers) is presented in Annex 4.

Croatia

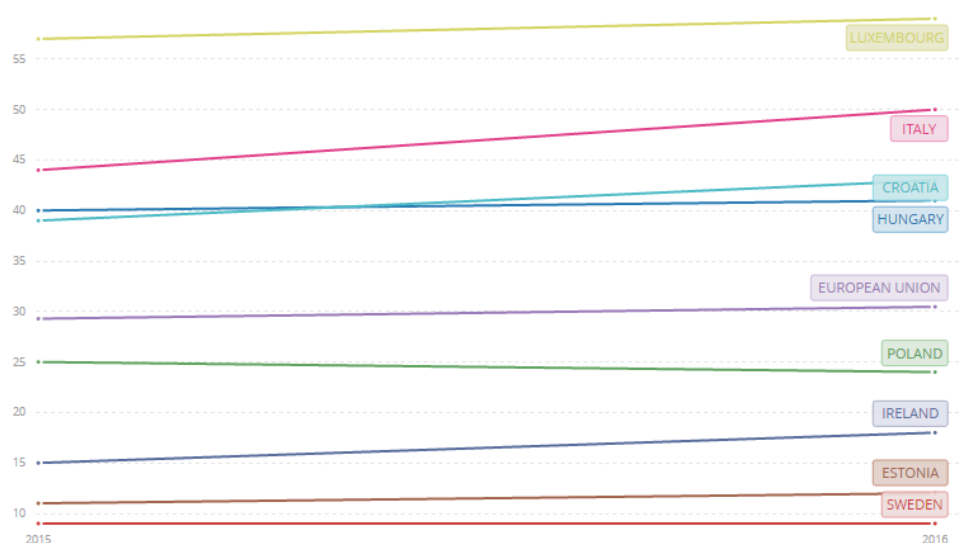
GENERAL INFORMATION

For the purpose of this study, Croatia has been selected as a representative of the countries with a perceived low quality support for businesses operating across borders²⁵ and have propensity to trade²⁶ above the EU28 median. .

In terms of the **ease of doing business**, in 2015, The World Bank ranked Croatia 43rd out of 190 countries²⁷.

Compared to the eight countries included in the analysis, Croatia is the sixth highest ranking MS regarding the level of conduciveness present in the regulatory environment towards the starting and operation of a local firm (Figure 34).

Figure 34: Ease of doing business indicator for the 8 MS analysed



Source (World Bank, 2015, 2016)

Furthermore, in 2015, Croatia's **Net International Investment Position** stood at - 23.6% of its GDP compared to an indicative threshold for EU28 countries of -35%. This indicator provides an aggregate view of the net financial position (assets minus liabilities) of a country vis-à-vis the rest of the world. It allows for a stock-flow analysis of external position of the MS.

The **EU Services Directive** is incorporated in the national legislation. There are also multiple governmental action plans for improving and implementing new e-procedures.

The responsibilities for supporting businesses in performing CBO are dispersed among two governmental bodies and the PoSC:

- The Ministry of Economy is coordinating the implementation of the Services Directive, but does not have operational attributions, only coordinating ones

²⁵ The second dimension is based on a report commissioned by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each Member State.

²⁶ The first dimension is based on data extracted from EUROSTAT regarding the imports and exports of goods and services at the level of each Member State, intra EU, which was then normalized with respect to the national GDP.

²⁷ <http://www.doingbusiness.org/rankings>
- retrieved on the 27th of January 2017.

- The Ministry of Public Administration is in charge of creating the procedures to be followed by businesses in different stages of their lifecycle
- The PoSC existing within the Croatian Chamber of Economy offers online information and personalised assistance to businesses.

Croatia's **main EU28 trading partners** for both imports and exports are Germany, Italy, Austria, Hungary and Slovenia²⁸.

For the scope of our analysis, we have reviewed the three most relevant public providers of online information and personalised assistance in order to get a full picture of the available offer.

Figure 35: Main public providers of online information and personalised assistance for companies doing CBO (Croatia)

Providers	Website URL
Point of Single Contact	http://www.psc.hr/
Product Contact Point	http://www.mingo.hr/page/kategorija/kontaktna-tocka-za-proizvode?query=pcp
Agency for Investments and Competitiveness	http://www.aik-invest.hr/en/

ONLINE INFORMATION PUBLIC OFFER AND GAP ANALYSIS

Although foreign companies that are interested in doing business in Croatia can retrieve online information from multiple providers, the level of availability and detail regarding business events and most important topics is assessed as 'Medium'. That is because several providers are offering detailed information regarding the same business events and topics (i.e. 'Start a business', 'VAT rules and rates'). For information related to other business events and important topics, less can be found (i.e. 'Takeovers', 'Finding partners').

A higher score was assigned to the type of information available as most of the providers publish detailed guidelines and in some cases legal acts. As for the languages, almost all providers of online information are translating all sections of their websites into English.

Figure 36: Overall assessment of online information public offer (Croatia)

Dimensions	Overall quality of public offer	Point of Single Contact	Product Contact Point	Agency for Investments
Business events	Medium	Medium	Low	Medium
Most relevant topics	Medium	Medium	Low	Low
Type of information	High	High	Medium	High
Language	High	Very high	Low	Very high
Overall quality of public offer	High	High	Low	High

Source: Website review for main Croatian public providers of online information

EU companies doing or planning CBO in Croatia can find online information for most of the business events. However, the level of detail varies significantly, ranging from 'Medium' for 'Starting up' to 'Very high' for 'Providing services in another EU market'.

Among the analysed providers, the highest coverage is ensured by the **Point of Single Contact** where detailed information can be found, especially with regards to the following business events: 'Providing services in Croatia', 'Human resources and

²⁸ WORLD BANK, Croatia trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/HRV/Year/2015/Summary>

management and *'Exit strategy'*. Additional information regarding *'Human resources and management'* can be found by consulting the website of the **Agency for Investments and Competitiveness**.

In other words, in order to retrieve the needed level of information for doing business in Croatia, EU companies should consult multiple sources of online information.

In analysing the Croatian portals more in-depth, the user simulation revealed that while some topics are covered in detail (i.e. *'Start a business'* or *'VAT rules and rate'*), others are not (i.e. *'European Company'* or *'Takeovers'*).

As before, the **Point of Single Contact** remains the main source of information for topics concerning almost all business events, in particular for *'Starting a business'* (this topic is also the most frequently accessed on the website based on the interviews with PoSC's representatives). For example, the website contains a detailed guide on *'How to Start an Enterprise in Croatia'*²⁹. Moreover, it lists detailed sectorial requirements both for *'Selling products in Croatia'* as well as for *'Providing services in Croatia'*.

The **Product Contact Point** offers general information on the trade of services³⁰, as well as some brief information about EU funds and programmes³¹. A list of responsible persons with contact details is provided for each product category (e.g. Items of precious metals, Materials and objects that come into direct contact with food, Food and food labelling, Building products, Mechanical devices).

The **Agency for Investments and Competitiveness** complements the offer of the **Point of Single Contact** on *'Start a business'* and *'Open a branch'* and is the only public provider covering in detail the topics *'Parent companies and their subsidiaries'* and *'Access to finance'*.

As can be anticipated from the above assessment, companies can find both targeted information and detailed guidelines on the websites of Croatian providers, which are sometimes complemented by legal acts in summary or full documents.

Apart from the **Product Contact Point**, the Croatian providers of online information translate their websites to English. However, some pieces of information are available only in Croatian. According to the PoSC's representatives, there are plans to improve this aspect in order to reduce the number of inquiries generated by information that is not translated or difficult to find.

A high number of topics require improvements in terms of content, as a series of *wide or narrow gaps*³² were identified.

Figure 37: Assessment of gaps between the identified needs and the current public offer regarding most important business events and important topics (Croatia)

Most important Business events/Topics		Gaps	Current Offer (Public providers)
Starting up	Start a business	No gap	High
	Mergers with foreign companies	Wide	Low
	European Company	Wide	Low
	Takeovers	Wide	Low
Financial management	Annual accounts	Narrow	Medium
	VAT rules and rates	No gap	High
	Check a VAT number (VIES)	Wide	Low
	VAT refunds	No gap	High
	Excise duties	Narrow	Medium
	Parent companies and their subsidiaries	No gap	High
Expanding the company	Open a branch	No gap	High
	Finding partners	Wide	Low

²⁹ http://psc.hgk.hr/wp-content/uploads/2013/06/poduz_dj_2012_en_web.pdf

³⁰ <http://www.mingo.hr/page/kategorija/slobodno-trziste-usluga>

³¹ <http://www.mingo.hr/page/kategorija/programi-i-projekti-eu>

³² For the definition of wide and narrow gap please refer to Figure 33.

Most important Business events/Topics		Gaps	Current Offer (Public providers)
Selling products in another EU market	CE marking	Narrow	Medium
	Standards in Europe	Narrow	Medium
	Mutual recognition	Narrow	Medium
	Chemicals (REACH)	No gap	High
	Classification, labelling, packaging	Narrow	Medium
	Consumer guarantees	Wide	Low
	Defective products	Wide	Low
Providing services in another EU market	Providing services abroad	No gap	Very high
Dealing with legal aspects	Competition rules	Wide	Low
	Late payment	Wide	Low
	Selling within the EU	Narrow	Medium
	Unfair contract terms	Wide	Low
	Resolving disputes	Wide	Low
	Distance/Off-premises selling	Wide	Low
Access to financing and support	EU funding programmes	Wide	Low
	Access to finance	No gap	High
	Exchanges for new entrepreneurs	Wide	Low

Source: Website review for main Croatian public providers of online information

As summarised in Figure 38, the public institutions in Croatia may consider **improving the online content for 21 topics**, in particular for the following business events: 'Dealing with legal aspects', 'Selling products in another EU market', 'Starting up' and 'Financial management'.

Figure 38: Identified gaps in terms of available online information (Croatia)

Most important Business events	Number of topics		
	No gap	Narrow gaps	Wide gaps
Starting up	1	-	3
Financial management	3	2	1
Expanding the company	1	-	1
Selling products in another EU market	1	4	2
Providing services in another EU market	1	-	-
Dealing with legal aspects	0	1	5
Access to financing and support	1	-	2
Total	8	7	14

Source: Website review for main Croatian public providers of online information

For the 8 topics marked with 'No gap' in terms of content in Figure 38, there are no changes needed: companies can already find online a good mix of targeted information, detailed guidelines and legal acts and complete translation of the information.

However, for the remaining 21 topics, additional content should be created, which implies also developing targeted information written in a user-friendly manner, uploading detailed guidelines, summarising legal acts in a non-technical language and providing links to full relevant regulations.

Moreover, the additional content would need to be translated (apart for the full legal acts, which would require a high effort and, according to the analysis of needs, can be substituted by the summary of legal acts).

PERSONALISED ASSISTANCE PUBLIC OFFER AND GAP ANALYSIS

The analysed providers do not specifically mention on their websites the business events for which they provide personalised assistance. Based on the interviews with the **Point of Single Contact's** representatives, the governmental bodies and the Internal Market Centre are the entities receiving the majority of requests from companies. The governmental bodies are then redirecting most of the inquiries to the **PoSC**. The internal procedures followed by the **PoSC** to provide personalised

assistance are not very formal, considering the rather small team available for such activities (i.e. 2 or 3 FTEs depending on the needs).

The **PoSC** is the only public provider not offering information about the type of personalised assistance accessible to companies. The **Product Contact Point** highlights that it can support businesses with clarifications related to their legal situation and/or problem-solving with authorities and personalised consultancy. The **Agency for Investments and Competitiveness** also specifies it offers personalised consultancy. However, none of the providers is offering full translation services of national laws, for example.

All analysed providers are mentioning the channels through which they are offering personalised assistance (i.e. phone, email and post). Moreover, the **PoSC** is planning to expand its offer by incorporating an online chat on the website.

The analysed providers do not mention on their websites the EU languages in which personalised assistance can be made available. On the other side, the **PoSC's** representatives mentioned that some information can be provided in English by mail or phone, in case it is only available in Croatian on the website.

Figure 39: Overall assessment of personalised assistance public offer (Croatia)

Dimensions	Availability	Points of Single Contact	Product Contact Point	Agency for Investments
Business events	N/A	N/A	N/A	N/A
Types of personalised assistance	Yes	N/A	Yes	Yes
Languages	N/A	N/A	N/A	N/A
Channels	Yes	Yes	Yes	Yes

Source: Website review for main Croatian public providers of personalised assistance

All analysed Croatian public providers should consider mentioning the business events for which personalised assistance is offered and in which languages it is available. When available, they should also highlight translation services are included in their offer. Currently none of them is proceeding in this way.

No reference to online chat(s), face-to-face meetings or online form is made on the websites of the analysed Croatian public providers. In order to increase the access of businesses to personalised assistance, consideration should be given to adding these three channels of communication to the existing ones.

Figure 40: Identified gaps in terms of personalised assistance (Croatia)

Dimensions	Gaps
Business events	Starting up Financial management Expanding the company Selling products in another EU market Providing services in another EU market Dealing with legal aspects Access to financing and support
Type of personalised assistance	Translation services
Language	English
Channels	Online chat; Face-to-face; Online form

Source: Website review for main Croatian public providers of personalised assistance

Estonia

GENERAL INFORMATION ABOUT ESTONIA

For the purpose of this study, Estonia has been selected as a representative of the countries with perceived high quality support for businesses operating across borders and that have propensity to trade above the EU28 median.

Its **Net International Investment Position** for 2015 was -40.9% of its GDP compared to an indicative threshold for EU28 countries of -35%; the GDP was ranked 25th across the EU MS.

In terms of the **ease of doing business**, Estonia has been ranked 12th out of 190 by the World Bank³³.

Apart from the EU Services Directive which is incorporated in the national legislation, Estonia implemented a national policy regarding '*Marketing and communications conception for offshore enterprises*'.

RIA (Information System Authority) manages the governmental portal www.eesti.ee, which provides topic-based guidance on entrepreneurial subjects. This portal is meant to be the first point of contact for EU entrepreneurs.

Estonia's main EU28 trading partners for both import and export are Germany, Sweden, Finland, Latvia and Lithuania³⁴.

For the scope of our analysis, we have reviewed the three most relevant public providers of online information and personalised assistance, in order to get a full picture of the available offer.

Figure 41: Main public providers of online information and personalised assistance for companies doing CBO (Estonia)

Provider	Website URL
Point of Single Contact	www.eesti.ee/eng/
Product Contact Point	https://www.mkm.ee/en
Estonian Investment and Trade Agency	http://www.investinestonia.com/en/

ONLINE INFORMATION PUBLIC OFFER AND GAP ANALYSIS

Foreign companies can retrieve online information from multiple providers, where the **level of availability and detail for business events is assessed as 'High'**. However, several providers are offering information on the same business events and topics (e.g. '*Start a business*', '*Annual accounts*'), while for other business events and topics limited information can be found (e.g. '*Dealing with legal aspects*', '*Access to financing and support*'). A '*Very high*' score was assigned to language because the online information is translate into English and the translated content completely reflects the level of detail presented in Estonian. Also a **higher score was attained for type of information** because most of the providers publish detailed guidelines accompanied by legal acts.

Figure

42: Overall assessment of online information public offer (Estonia)

Dimensions	Overall quality of public offer	Point of Single Contact	Product Contact Point	Investment and Trade Agency
Business events	High	High	Medium	Medium
Most relevant topics	Medium	Medium	Low	Low

³³ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

³⁴ WORLD BANK, Estonia trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/HRV/Year/2015/Summary>

Dimensions	Overall quality of public offer	Point of Single Contact	Product Contact Point	Investment and Trade Agency
Type of information	High	High	Medium	High
Language	Very high	Very high	Very high	Very high
Overall quality of public offer	High	High	Medium	High

Source: Website review for main Estonian public providers of online information

EU companies doing or planning cross-border operations in Estonia can find online information for almost all business events. However, the level of detail varies significantly, ranging from 'Low' for 'Dealing with legal aspects' to 'High' for 'Financial management' and 'Very high' for 'Exit strategy'³⁵.

Among the analysed providers, the highest coverage is ensured by the **Point of Single Contact**, especially with regards to the following business events: 'Starting up', 'Financial management', 'Human resources management', 'Expanding the company', 'Selling products in Estonia', 'Being a responsible business' and 'Exit strategy'. Highly detailed information could be retrieved also by consulting the websites of the **Product Contact Point** regarding 'Exit strategy', and the **Investment and Trade Agency** for 'Being a responsible business'.

A more in-depth analysis for the most important business events revealed that some topics are covered in detail (i.e. 'Start a business' or 'Annual accounts'), while other topics are poorly covered (i.e. 'European Company' or 'Check a VAT number'; see Figure 43).

The **Point of Single Contact** remains again the main source of information. It combines data from different providers in **Estonian, English and Russian**, regarding various phases of the business lifecycle (e.g. tax information, health care, finances, reporting, permits, etc.). The list of topics is based on the EU Directive 2006/123. Links to external sources are available as well, which redirects the users to other providers' websites.

The **Product Contact Point** provides a link³⁶ to a legal act containing detailed information on 'Starting up', 'Expanding a company' and 'Exiting the market through dissolution'. Links to the Estonian Investment Agency are also provided, as well as to various documents relevant for EU funding, such as strategies and development plans.

Finally, the **Investment and Trade Agency** published detailed information on the following topics: 'Start a business', 'Annual accounts', 'Parent companies and their subsidiaries', 'Open a branch' and 'Access to finance'. Additionally, the websites include relatively detailed information on individual business sectors.

As it can be anticipated from the assessment above, companies can find both targeted information and detailed guidelines on the websites of Estonian providers, which are complemented by legal acts in summary or full documents.

Estonian providers of online information are translating their websites in English alone. However, the completeness of the translation is assessed as 'Very high'.

Regarding the gaps (Figure 43) in terms of online information, the current offer might be improved for 17 out of the 29 topics that businesses considered relevant. The level of detailed information provided might be improved especially concerning 'Selling products in Estonia' (i.e. 'Classification, labelling, packaging' and 'Consumer guarantees'), 'Providing services in Estonia' and for all topics under the business event 'Dealing with legal aspects'³⁷.

³⁵ See Annex 4 for further details.

³⁶ <https://www.riigiteataja.ee/en/eli/ee/530012015002/consolide/current>

³⁷ Competition rules, Late payment, Selling within the EU, Unfair contract terms, Resolving disputes and Distance/Off-premises selling.

Figure 43: Assessment of gaps between the identified needs and the current public offer regarding business events and important topics (Estonia)

Most important Business events/Topics		Gaps	Current Offer (Public providers)
Starting up	Start a business	No gap	Very high
	Mergers with foreign companies	Narrow	Medium
	European Company	Wide	Low
	Takeovers	Narrow	Medium
Financial management	Annual accounts	No gap	Very high
	VAT rules and rates	No gap	Very high
	Check a VAT number (VIES)	Wide	Low
	VAT refunds	No gap	High
	Excise duties	No gap	Very high
	Parent companies and their subsidiaries	No gap	High
Expanding the company	Open a branch	No gap	High
	Finding partners	Narrow	Medium
Selling products in another EU market	CE marking	Wide	Low
	Standards in Europe	No gap	High
	Mutual recognition	No gap	High
	Chemicals (REACH)	Wide	Low
	Classification, labelling, packaging	Wide	Low
	Consumer guarantees	Narrow	Medium
	Defective products	No gap	High
Providing services in another EU market	Providing services abroad	Narrow	Medium
	Competition rules	Narrow	Medium
Dealing with legal aspects	Late payment	Wide	Low
	Selling within the EU	Wide	Low
	Unfair contract terms	Wide	Low
	Resolving disputes	Narrow	Medium
	Distance/Off-premises selling	Wide	Low
Access to financing and support	EU funding programmes	No gap	High
	Access to finance	No gap	High
	Exchanges for new entrepreneurs	Wide	Low

Source: Website review for main Estonian public providers of online information

For the 12 topics where "No gap" has been identified, no additional actions should be taken. However, in order to meet business's needs, for 17 topics additional content needs to be created in terms of targeted information, detailed guidelines, documents summarizing (in a non-technical language) legal acts and links to all the relevant regulations.

Furthermore, for the 17 topics for which new content should be created, there is also the need of translating all additional information (at least in English).

Figure 44: Identified gaps in terms of available online information (Estonia)

Most important Business events	Number of topics		
	No gap	Narrow gaps	Wide gaps
Starting up	1	2	1
Financial management	5	-	1
Expanding the company	1	1	-
Selling products in another EU market	3	1	3
Providing services in another EU market	0	1	-
Dealing with legal aspects	0	2	4
Access to financing and support	2	-	1
Total	12	7	10

Source: Website review for main Estonian public providers of online information

PERSONALISED ASSISTANCE PUBLIC OFFER AND GAP ANALYSIS

In Estonia, understanding what kind of personalised assistance is available appears as rather limited based on the online information offer: the **Point of Single Contact** and the **Product Contact Point** do not clearly mention such services.

Based on the interviews with the **Point of Single Contact's** representatives, this institution does not provide personalised assistance; however, it redirects inquiries regarding entrepreneurship and investment to Enterprise Estonia.

The **Point of Single Contact** provides a list of FAQs and contact details of different institutions. However, users can contact the portal administrators by email in case they have questions that are not mentioned in the FAQ section.

The **Investment and Trade Agency** clearly mentions that personalised assistance is available in English for 'Starting up' and 'Dealing with legal aspects'. In particular, the Agency provides support with clarification of legal situations, problem-solving with authorities, and comprehensive, one-stop investment consultancy for different sectors (e.g. ICT, mechanical engineering, business services, logistics, electronics and CleanTech), through different communication channels (e.g. phone, email and post), however a fee may be required. No information is presented on whether face-to-face meetings are possible.

Translation services are not mentioned on any analysed website of Estonian public providers in Estonia.

Even if there is no information regarding the availability of different types of personalised assistance, users being redirected to the websites of other institutions. Due to the fact that all providers have an English version of the websites, we consider that all inquiries could be addressed in English as well as in Estonian.

Figure 45: Overall assessment of personalised assistance public offer (Estonia)

Dimensions	Availability	Point of Single Contact	Product Contact Point	Investment and Trade Agency
Business events	Yes	N/A	N/A	Yes
Type of personalised assistance	Yes	N/A	N/A	Yes
Language	Yes	N/A	N/A	Yes
Channels	Yes	N/A	N/A	Yes

Source: Website review for main Estonian public providers of personalised assistance

In order to improve the current offer, the Estonian public providers could consider specifying all business events for which personalised assistance is offered and all types of personalised assistance offered (including translation services, if the case). The opportunity to add additional channels (e.g. face-to-face, online chat and online form) could be also taken into consideration.

Figure 46: Identified gaps in terms of personalised assistance (Estonia)

Dimensions	Gaps
Business events	Financial management Expanding the company Selling products in another EU market Providing services in another EU market Investing in Research & Innovation Access to financing and support
Type of personalised assistance	Translation services
Language	No gap
Channels	Online chat; Face-to-face; Online form

Source: Website review for main Estonian public providers of personalised assistance

Hungary

GENERAL INFORMATION

Hungary has been selected for the purpose of this study as a representative of the countries which have a propensity to trade³⁸ above the EU28 median and a perceived low quality of support for business operating across its borders³⁹.

In terms of **ease of doing business**, Hungary ranks **41st** out of 190 by the World Bank⁴⁰. Compared to the 8 countries included in this analysis, Hungary is the fifth MS for the level of conduciveness present in the regulatory environment towards the starting and operation of a local firm.

Its **Net International Investment Position ('NIIP')** for 2015 totals at **-60.8%** of its GDP⁴¹ compared to an indicative threshold for EU28 countries of -35%.

The **EU Services Directive** is incorporated in the national legislation. There are various institutions which cooperate in order to support businesses to perform CBO, namely:

- The Ministry of Interior operates the Point of Single Contact online platform and organises annual conferences where businesses have the possibility to discuss with ministry representatives
- The Ministry for National Economy
- The Ministry for National Development – it has a strong background on the topics addressed within the study, as its representatives are in regular contact with the Chamber of commerce and Industry and also with businesses
- The Ministry for Foreign Affairs and Trade
- The Hungarian National Trading House and The Hungarian Promotion Investment Agency – they deal with the interests of large companies, offering information about establishing companies in Hungary and about different strategies depending on where a company is situated in the business lifecycle.

For the scope of our analysis, we have reviewed the most relevant three public providers of online information and personalised assistance, in order to get a full picture of the available offer⁴².

Figure 47: Main public providers of online information and personalised assistance for companies doing CBO (Hungary)

Provider	Website URL
Point of Single Contact	https://magyarorszag.hu/
Product Contact Point	http://www.termekpont.hu/termekpont/admin/
Hungarian Chamber of Commerce and Industry	http://www.mkik.hu/hu/

PUBLIC OFFER AND GAPS OF ONLINE INFORMATION

Although companies can retrieve online information from multiple providers, the level of availability and detail of online information for business events and topics is assessed as *'Medium'* as well as the type of information provided (i.e. mainly targeted information being available and only in few cases detailed guidelines and legal acts in full or summary formats). A *'Very High'* score was assigned to language as information is always translate into English.

³⁸ The first dimension is based on data extracted from EUROSTAT regarding the imports and exports of goods and services at the level of each Member State, intra EU, which was then normalized with respect to the national GDP.

³⁹ The second dimension is based on a report commission by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each Member State.

⁴⁰ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017.

⁴¹ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> – retrieved on January 27th January.

⁴² Additional information on private providers is provided in Annex 4

Figure 48: Overall assessment of online information public offer (Hungary)

Dimensions	Overall quality of public offer	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry
Business events	Medium	Low	Low	Medium
Most relevant topics	Medium	Low	Low	Medium
Type of information	Medium	Medium	Low	Medium
Language	Very High	Very High	High	Very High
Overall quality of public offer	Medium	Medium	Low	Medium

Source: Website review for main Hungarian public providers of online information

EU companies doing or planning CBO in Hungary can find online information for various business events; however, only five of them are presented with a 'High' level of details: 'Financial management', 'Human resources management', 'Providing services in another EU market', 'Investing in Research & Innovation' and 'Being a responsible business'.

More specifically, most of them (all five except for 'Providing services in another EU market' detailed on the **Point of Single Contact** portal) are covered by the **Chamber of Commerce and Industry**.

As in the case of business events, the three public providers cover different topics with different level of details.

Among the topics related to the business events ranked as 'High' in terms of availability of details, only the following are also covered with 'High' or 'Very high' details: 'Annual accounts', 'VAT rules and rates' and 'Parent companies and their subsidiaries' (under 'Financial management') and 'Providing services abroad' (under 'Providing services in another EU market').

Apart from them, some topics coming under 'Starting up' ('Start a business'), 'Dealing with legal aspects' ('Competition rules' and 'Resolving disputes') and 'Access to financing and support' ('EU funding programme', 'Access to finance') are also presented with a 'High' level of details. The **Chamber of Commerce and Industry** covers most of them, the other being available on the **Point of Single Contact**. The business events hereby referred to did not receive a 'High' ranking as only a reduced part of the topics they include are detailed (e.g. 'Starting up' including four topics out of which only one was assessed as 'High').

The **Chamber of Commerce and Industry** published various guides, in some cases elaborated by third parties, containing extensive information for 'Starting a business', 'Financial management', 'Human resources management' and 'Dealing with legal aspects'⁴³.

Regarding the other provider, the **Product Contact Point**, it provides in general a limited amount of information. This website mainly includes a search engine for looking up information regarding products and related regulations⁴⁴.

As previously mentioned, the targeted information is sometimes accompanied by detailed guidelines (i.e. the **Chamber of Commerce and Industry**), usually in the format of leaflets and country reports, all assessed providers having translated their websites in English with a "Very high" level of completeness. However, on all three providers the availability of relevant legal acts, in summary or full is rather limited.

As reflected above, only for some business events/topics it is possible to find detailed information.

⁴³ http://www.mkik.hu/en/magyar-kereskedelmi-es-iparkamara/investing-guide-hungary-2014_2-13027

⁴⁴ <http://www.termekpont.hu/>

Considering the most important business events (as emerged from the needs analysis) further development of content is needed for **20 topics** (e.g. all the ones marked in red in Figure 49). Public Authorities should consider to include all four types of information needed by businesses (targeted information, detailed guidelines, summary of legal provisions and full legal acts, respectively). It should be also considered that the content to be developed need to be translate into English.

Figure 49: Assessment of gaps between the identified needs and the current public offer at the level of business events and topics (Hungary)

Most important Business Events/Topics		Gaps	Current Offer (Public providers)
Starting up	Start a business	No gap	High
	Mergers with foreign companies	Wide	Low
	European Company	Wide	Low
	Takeovers	Wide	Low
Financial management	Annual accounts	No gap	High
	VAT rules and rates	No gap	Very high
	Check a VAT number (VIES)	Wide	Low
	VAT refunds	Narrow	Medium
	Excise duties	Narrow	Medium
	Parent companies and their subsidiaries	No gap	High
Expanding the company	Open a branch	Narrow	Medium
	Finding partners	Wide	Low
Selling products in another EU market	CE marking	Wide	Low
	Standards in Europe	Wide	Low
	Mutual recognition	Wide	Low
	Chemicals (REACH)	Wide	Low
	Classification, labelling, packaging	Wide	Low
	Consumer guarantees	Wide	Low
	Defective products	Wide	Low
Providing services in another EU market	Providing services abroad	No gap	High
Dealing with legal aspects	Competition rules	No gap	High
	Late payment	Wide	Low
	Selling within the EU	Wide	Low
	Unfair contract terms	Wide	Low
	Resolving disputes	No gap	High
	Distance/Off-premises selling	Wide	Low
Access to financing and support	EU funding programmes	No gap	High
	Access to finance	No gap	High
	Exchanges for new entrepreneurs	Wide	Low

Source: Website review for main Hungarian providers of online information

The other nine topics need no improvement in terms of type of information used to present them. They are described with 'High' or 'Very high' level of details and an appropriately balanced mix of types of information is being used.

Figure 50: Identified gaps in terms of online information (Hungary)

Most important Business events	Number of topics		
	No gap	Narrow gaps	Wide gaps
Starting up	1	-	3
Financial management	3	2	1
Expanding the company	-	1	1
Selling products in another EU market	-	-	7
Providing services in another EU market	1	-	-
Dealing with legal aspects	2	-	4
Access to financing and support	2	-	1
Total	9	3	17

Source: Website review for main Hungarian public providers of online information

'Selling products in another EU market', 'Dealing with legal aspects', 'Starting up' and 'Expanding the company' appear as the business events needing the most consistent improvement.

PUBLIC OFFER AND GAPS OF PERSONALISED ASSISTANCE

The analysed providers are generally offering the contact details for different channels - email, phone, post or online form. However, **fewer details can be found regarding the business events and topics covered by personalised assistance, the type of personalised assistance and the available languages.**

Figure 51: Overall assessment of personalised assistance public offer (Hungary)

Dimensions	Overall availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry
Business events	N/A	N/A	N/A	N/A
Type of personalised assistance	N/A	N/A	N/A	N/A
Language	Yes	N/A	Yes	N/A
Channels	Yes	N/A	N/A	Yes

Source: Website review for main Hungarian public providers of personalised assistance

Only in the case of the **Product Contact Point** it is possible to find on the website information regarding the business events covered (i.e. 'Selling products in another EU market'), the type of personalised assistance offered (i.e. clarification of legal situation) and available language (i.e. English).

The following table summarises the identified gaps. Please note that with respect to business events gaps are only identified with respect to the most important business events as emerged from the business consultation.

Figure 52: Identified gaps in terms of personalised assistance (Hungary)

Dimensions	Gaps
Business events	<i>Starting up</i> <i>Financial management</i> <i>Expanding the company</i> <i>Selling products in another EU market</i> <i>Providing services in another EU market</i> <i>Dealing with legal aspects</i> <i>Access to financing and support</i>
Type of personalised assistance	<i>Problem-solving with authorities</i> <i>Personalised consultancy</i> <i>Translation services</i>
Language	<i>No gap</i>
Channels	<i>Online chat; Face-to-face</i>

Source: Website review for main Hungarian public providers of personalised assistance

Hungarian public authorities should consider listing the business events for which personalised assistance is available. Moreover, they should consider mentioning on their websites also the types of support they are offering, as currently there is no reference to problem-solving with authorities, personalised consultancy and translation services.

Even if only the website of the **Product Contact Point** mentions the possibility to send requests in English, it is reasonable to think that it is always possible to send inquiries in English. This is confirmed by the fact that all sections of public provider websites are translated into English⁴⁵.

⁴⁵ For the PoSC this was also confirmed by the interviews with its representative. In particular it emerged that Most of the requests for personalised assistance are in English. Some also in German.

Hungarian public authorities should consider including the possibility to be reached by chat and face-to-face channels in order to facilitate the access of businesses to personalised assistance.

Ireland

GENERAL INFORMATION ABOUT IRELAND

Ireland has been selected for this study as a representative of the countries which have a propensity to trade below the EU28 median and a perceived high quality of support for business operating across its borders.

Ireland joined the European Union as early as 1973. Its GDP has ranked 11th highest among the EU-28 MS in 2015.

The attractiveness of Ireland for foreign investors is confirmed by its **Net International Investment Position ('NIIP')** that for 2015 is **-208.0%** of its GDP⁴⁶, as compared to an indicative threshold for EU28 countries of -35%.

In terms of the **ease of doing business**, Ireland has been ranked **18th** out of 190 by the World Bank⁴⁷, with 1 being the highest and 190 being the lowest score.

Ireland's main EU28 trading partners for both imports and exports, according to the data collected between 2005 and 2015 are: Germany, UK, France and Belgium.

The websites below are assigned to provide online information on doing business and personalised assistance. IDA Ireland, a semi-public provider, has also been included as the information/assistance services are made available with the support of public authorities.

Figure 53: Main public providers of online information and personalised assistance (Ireland)

Provider	Website
Point of Single Contact	http://www.pointofsinglecontact.ie/
Product Contact Point	http://www.nsai.ie/Our-Services/Standardization/Product-Contact-Point.aspx
Enterprise Ireland	https://www.enterprise-ireland.com
IDA Ireland	http://www.idaireland.com/

PUBLIC OFFER AND GAPS OF ONLINE INFORMATION

Although companies can retrieve online information from multiple providers, the level of availability and details for business events is assessed as 'Medium'. That is because the three providers are offering only general information for most of the business events (making available 'Low' details) and only for some event providing 'High' level of details. A higher score was assigned for the languages because all websites are available in English.

Figure 54: Overall assessment of public offer for online information (Ireland)

Dimensions	Overall quality	Point of Single Contact	Product Contact Point	Enterprise Ireland	IDA Ireland
Business events	Medium	Medium	Low	Medium	Medium
Most relevant topics	Low	Low	Low	Low	Low
Type of information	Medium	Medium	Medium	Medium	Medium
Language	Very High	Very High	Very High	Very High	Very High
Overall quality of offer	Medium	Medium	Medium	Medium	Medium

Source: Website review for main Irish public providers of online information

⁴⁶ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> – retrieved on 27th of January 2017.

⁴⁷ <http://www.doingbusiness.org/rankings>

- retrieved on 27th of January 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

Online information is provided for all twelve business events apart from '*Dealing with legal aspects*', for five of them the level of details being either '*High*' or '*Very high*'. The information is spread among the four websites as follows:

- The **Point of Single Contact** provides detailed information regarding 'Human resources management', 'Providing services in Ireland', and 'Exit strategy'
- The **Product Contact Point** mostly redirects the user to other relevant websites. However, the website accessibility is high as the information is organised by sectors
- **Enterprise Ireland** covers in detail 'Investing in Research & Innovation' and 'Being a responsible business'
- **IDA Ireland** also provides specific information concerning 'Investing in Research & Innovation'

As it can be noticed, in some cases, detailed information is provided not only for the topics identified as the most relevant, but also for some others.

The **Point of Single Contact** provides detailed information on doing business in Ireland⁴⁸ (e.g. start a business, taxation, funding support available for business⁴⁹) and on temporary/cross-border provision of services⁵⁰. Furthermore, all links to relevant authorities per sector are provided.

The **Product Contact Point** is managed by the NSAI (National Standards Authority of Ireland) that is accountable to the Minister for Jobs, Enterprise and Innovation. It provides detailed information concerning the EU product standards and certification.

Enterprise Ireland is the government organisation responsible for the development and growth of Irish enterprises on global markets. On its website, one may find different information on Research & Innovation. Furthermore, **Enterprise Ireland** provides a detailed guide on doing business in overseas markets⁵¹ and it has an 'Information Store for Start-ups', where general information and useful links for start-ups (including business plan templates, registration and employment information, as well as incubation space and sources of private investment) are provided.

IDA Ireland caters to a range of overseas companies from high-growth small businesses to large multinationals. It provides general information on investing in Ireland plus specific information on financial management (i.e. Ireland tax regime⁵²).

Targeted information is provided to a '*High*' quality level by a majority of websites. Detailed guidelines, summary of legal provisions and legal acts maintain a '*Medium*' level. The **Point of Single Contact** provides good targeted information; for example, there is a list of all the steps required to start a business in Ireland. However, the availability of detailed guidelines and summaries of legal provisions is very low or non-existent. The **Product Contact Point** provides all types of information apart from detailed guidelines. These, on the other hand, are available on the **Enterprise Ireland** website. **IDA Ireland** mainly provides targeted information regarding rights and obligations, scoring low on legal acts – summary and full documents.

All information is widely available in English, as it is the national language. Additionally, IDA Ireland translates some information, although not all of it, into French, German, Italian, and Spanish.

Figure 55 : Assessment of gaps between the identified needs and the current public offer at the level of business events and topics (Ireland)

Most important Business Events/Topics	Gaps	Current Offer (Public providers)
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⁴⁸ <http://www.pointofsinglecontact.ie/Starting-a-Business-in-Ireland/>

⁴⁹ <http://www.pointofsinglecontact.ie/online-services-for-business/online-services-for-business.html>

⁵⁰ <http://www.pointofsinglecontact.ie/Temporary-Cross-Border-Provision-of-Services/>

⁵¹ <https://www.enterprise-ireland.com/en/Publications/Reports-Published-Strategies/Export-Start-Guide.pdf>

⁵² <http://www.idaireland.com/invest-in-ireland/ireland-corporate-tax/>

Most important Business Events/Topics		Gaps	Current Offer (Public providers)
Starting up	Start a business	No gap	High
	Mergers with foreign companies	Wide	Low
	European Company	Wide	Low
	Takeovers	Wide	Low
Financial management	Annual accounts	Wide	Low
	VAT rules and rates	No gap	High
	Check a VAT number (VIES)	Wide	Low
	VAT refunds	Wide	Low
	Excise duties	No gap	High
	Parent companies and their subsidiaries	No gap	High
Expanding the company	Open a branch	Narrow	Medium
	Finding partners	Wide	Low
Selling products in another EU market	CE marking	No gap	Very high
	Standards in Europe	No gap	High
	Mutual recognition	Narrow	Medium
	Chemicals (REACH)	Narrow	Medium
	Classification, labelling, packaging	Wide	Low
	Consumer guarantees	Wide	Low
Providing services in another EU market	Defective products	Wide	Low
	Providing services abroad	No gap	High
Dealing with legal aspects	Competition rules	Wide	Low
	Late payment	Wide	Low
	Selling within the EU	Wide	Low
	Unfair contract terms	Wide	Low
	Resolving disputes	Wide	Low
	Distance/Off-premises selling	Wide	Low
Access to financing and support	EU funding programmes	No gap	High
	Access to finance	No gap	High
	Exchanges for new entrepreneurs	Wide	Low

Source: Website review for main Irish public providers of online information

As mentioned above, the current offer of online information of Irish public providers (**PoSC**, **PCP**, **Enterprise Ireland** and **IDA**) covers different topics. Focusing the analysis on the most important ones, for nine of them, the level of details is either 'High' or 'Very high'. However, in some cases, all providers published online information related to the same topics. Thus, additional information seems to be required on 20 topics mainly related to 'Dealing with legal aspects', 'Starting up' and 'Selling products in Ireland'⁵³.

Figure 56: Identified gaps in terms of online information (Ireland)

Most important Business events	Number of topics		
	No gap	Narrow gaps	Wide gaps
Starting up	1	0	3
Financial management	3	1	2
Expanding the company	0	1	1
Selling products on another EU market	2	2	3
Providing services on another EU market	1	0	0
Dealing with legal aspects	0	0	6
Access to financing and support	2	0	1
Total	9	4	16

Source: Website review for main Irish public providers of online information

⁵³

Even if the PCP provides detailed information about EU product standards, the offer of online information concerning Classification/labelling/packaging, Consumer guarantees and Defective products seems not sufficient to cover business needs.

The 20 topics for which there are gaps, new content needs to be created in the forms needed by businesses (targeted information, detailed guidelines, summary of legal provisions and full legal acts, respectively). No gap in terms of language applies in the case of Ireland.

PUBLIC OFFER AND GAPS OF PERSONALISED ASSISTANCE

Even if all analysed providers make available different channels through which personalised assistance can be accessed by businesses, at national level, two of the analysed providers (**Enterprise Ireland** and **IDA Ireland**) are mentioning the type of personalised assistance they are offering, whereas the other two do not make this information available for businesses. Problem-solving with authorities and personalised consultancy are the two types of personalised assistance referred to. They can be provided through email, phone or post for the majority of business events. Personalised assistance is also available through via the online form on the **Point of Single Contact** and **Product Contact Point** portals.

Figure 57: Overall assessment of public offer of personalised assistance (Ireland)

Dimensions	Overall availability	Point of Single Contact	Product Contact Point	Enterprise Ireland	IDA Ireland
Business events	Yes	N/A	N/A	Yes	Yes
Type of personalised assistance	Yes	N/A	N/A	Yes	Yes
Language	Yes	Yes	Yes	Yes	Yes
Channels	Yes	Yes	Yes	Yes	Yes

Source: Website review for main Irish public providers of personalised assistance

However, the business events for which requests could be addressed and assistance offered is not clearly mentioned on these two websites. As such, the companies may not be aware of the availability of such services. According to interviews with representatives from Ireland's **Point of Single Contact**, general assistance on most topics is offered in English; however, legal assistance is not provided.

From the information available on the analysed portals, personalised assistance is only available in English. It is unclear whether **IDA Ireland**, can provide assistance in other EU languages, considering that its website is translate into languages other than English. No gaps in terms of language have been identified.

Therefore, the offer of personalised assistance in Ireland is quite wide and is mainly covered by **Enterprise Ireland** and **IDA Ireland**.

Enterprise Ireland supports businesses with funding, exports, participation in events, research and innovation and customised management development programmes. However, most of the services are designed for Irish-owned companies⁵⁴.

IDA Ireland is more focused on supporting entrepreneurs who intend to start a business in Ireland and they also offer some additional services once the decision to invest is made (e.g. networking, work permits and visa, advocacy with key stakeholders).

However, the list of business events for which assistance could be requested is not completed. Listing them would benefit both businesses and the public institutions administering the websites.

In the case of type of personalised assistance, the offer is also wide. The only services that seem to be missing are the translation services and the only channel, the online

⁵⁴ <https://www.enterprise-ireland.com/en/About-Us/Services/>

chat. Analysed public providers should consider including them in their offer and clearly mentioning they are available for the concerned businesses.

Figure 58: Identified gaps in terms of personalised assistance (Ireland)

Dimensions	Gaps
Business events	Competing for public contracts on the EU market Exit strategy
Type of personalised assistance	Clarification of legal situation Translation services
Language	No gap
Channels	Online chat

Source: Website review for main Irish public providers of personalised assistance

Italy

GENERAL INFORMATION ABOUT ITALY

Italy has been selected for the purpose of this study as a representative of the countries which have a propensity to trade⁵⁵ below the EU28 median and a perceived low quality of support for business operating across its borders⁵⁶.

Its **Net International Investment Position** for 2015 was -77.7% of its GDP as compared to an indicative threshold for EU28 countries of -35%; the GDP was ranked 3rd highest across the EU MS.

In terms of the **ease of doing business**, Italy has been ranked 50th out of 190 by the World Bank⁵⁷.

The **EU Service Directive** has been implemented in Italy by legislative decree no. 59/2010. Together with this, other strategic documents have brought along an important change in the communication between Public Administration and businesses or citizens.

The Prime Ministry Decree of 13th November 2014 made it mandatory for all Public Authorities to communicate with citizens and business in a digitalized manner.

A **Digital Italy Agency** (AgID) has been created in order to manage the implementation of the Italian Digital Agenda's objectives, in coherence with the EU Digital Agenda, and to contribute to the diffusion of new information and communication technologies, with the aim of fostering innovation and economic growth.

AgID coordinates the activities of the state, regional and local administration, designing and monitoring the evolution of the IT system of the Public Administration. It defines guidelines, regulations and standards and designs and coordinates strategic initiatives for an effective provision of online services to citizens and businesses by the Public Administration.

Italy's main **EU28 trading partners** for both import and export are Germany, France, Spain, United Kingdom and the Netherlands⁵⁸.

For the scope of our analysis, we have reviewed the five most important public providers of online information and personalised assistance, in order to get a full picture of the available offer.

Figure 59: Main public providers of online information and personalised assistance for companies doing CBO (Italy)

Provider	Website URL
Point of Single Contact	http://www.impresainungiorno.gov.it/psc-italy
Product Contact Point	http://www.sviluppoeconomico.gov.it/index.php/it/
Unioncamere	http://www.unioncamere.gov.it/
Italian Trade Agency	http://www.ice.gov.it/ ; http://www.investinitaly.com/en/
Invitalia	http://www.invitalia.it/site/eng/home.html

⁵⁵

The first dimension is based on data extracted from EUROSTAT regarding the imports and exports of goods and services at the level of each MS, intra EU, which was then normalized with respect to the national GDP.

⁵⁶ The second dimension is based on a report commissioned by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each MS.

⁵⁷ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

⁵⁸ WORLD BANK, Croatia trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/HRV/Year/2015/Summary>

PUBLIC OFFER AND GAPS OF ONLINE INFORMATION

Although companies can retrieve online information from multiple providers, the level of availability and details for business events and topics is assessed as 'Medium'. A high score was assigned for the language – several providers of online information are translating their websites into English. A higher score was assigned to the type of information as targeted information is accompanied by detailed guidance and legal acts.

Figure 60: Overall assessment of public offer of online information (Italy)

Dimensions	Overall quality of public offer	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Business events	Medium	Low	Medium	Medium	Medium	Low
Most relevant topics	Medium	Low	Low	Low	Medium	Low
Type of information	High	Medium	High	Medium	High	Low
Language	High	High	High	Low	High	High
Overall quality of public offer	Medium	Medium	Medium	Medium	Medium	Low

Source: Website review for main Italian public providers of online information

EU companies doing or planning cross-border operations in Italy can find online information for almost all business events. However, the level of details varies significantly from 'Low' for 'Selling products in Italy' to 'High' for 'Starting up' and 'Very high' for 'Human resources management'.

Among the analysed providers, the highest coverage is ensured by the **Italian Trade Agency**, especially with regards to the following business events: 'Starting up', 'Human resources management', 'Investing in Research & Innovation', 'Being a responsible business' and 'Exit strategy'.

Further information can be retrieved by consulting the websites of the **Point of Single Contact** (covering part of the business events only with 'Low' or 'Medium' level of details), **Product Contact Point** (covering with 'High' level of details 'Investing in Research & Innovation' and 'Access to financing and support'), **Unioncamere** (also covering with 'High' level of details 'Investing in Research & Innovation') and **Invitalia** (to whom it corresponds only a 'Low' level of details in covering the business events in the scope of the present study).

A more in-depth analysis for the most important business events has indicated that some topics are covered in detail – 'Start a business' or 'Takeovers', while others are poorly covered – 'Finding partners' or 'CE marking'.

The **Point of Single Contact** is mainly used to complete online some specific procedures⁵⁹ rather than search for online information. This explains why all topics are assessed with a 'Low' to 'Medium' level of availability and detail of the online information.

The **Product Contact Point** provides information on topics under 'Starting up', 'Financial management' and 'Human resources management', through a series of materials dedicated to innovative start-ups⁶⁰. In addition, detailed information on 'Access to financing and support' is provided in detail in a dedicated handbook⁶¹.

⁵⁹ <http://www.impresa.gov.it/areademo/servizi/Control?action=welcome>

⁶⁰ <http://www.sviluppoeconomico.gov.it/index.php/en/202-news-english/2033818-italy-a-smart-choice-for-innovative-startups>

⁶¹ http://www.sviluppoeconomico.gov.it/images/stories/documenti/Handbook_Incentives_Mise_for_Companies_may2016.pdf

The **Unioncamere** offers detailed information for the following topics: 'Start a business', 'Annual accounts' and 'Open a branch'. However, the website offers information solely in Italian and is very difficult to be used by a non-Italian speaker.

The **Italian Trade Agency** covers in detail various topics, such as 'Start a business', 'Takeovers' or 'Open a branch'; the information can be retrieved by downloading the guidelines published on the website.

Finally, as anticipated, **Invitalia** provides no information or only few details with regards to the most relevant business events and related topics.

In terms of type of information used to inform businesses, the **Italian Trade Agency** mainly makes available targeted information and detailed guidelines, **Invitalia** scores 'Low' in terms of use of all four assessed types of online information as no or few details on the business events considered are presented. All the other providers (**Point of Single Contact**, **Product Contact Point** and **Unioncamere**) use a mix of types of information, mainly including all of them (targeted information, detailed guidelines, legal acts – summary and full documents). As a particularity, the **Product Contact Point** published on the website an executive summary on the legislation involving innovative start-ups⁶².

In general, the Italian providers of online information are translating their websites into English, with a 'High' to 'Very high' level of completeness. The exception is **Unioncamere**, which only makes the information available in Italian.

As reflected in the figure below, most of the topics that were checked for (i.e. the most needed from businesses as emerged from the online survey) were not covered by any of the Italian portals to a 'High' level of details.

Figure 61: Assessment of gaps between the identified needs and the current public offer at the level of business events and topics (Italy)

Most important Business events / Topics		Gaps	Current Offer (Public providers)
Starting up	Start a business	No gap	Very high
	Mergers with foreign companies	Wide	Low
	European Company	Narrow	Medium
	Takeovers	No gap	High
Financial management	Annual accounts	No gap	Very high
	VAT rules and rates	No gap	Very high
	Check a VAT number (VIES)	Wide	Low
	VAT refunds	Wide	Low
	Excise duties	Wide	Low
Expanding the company	Parent companies and their subsidiaries	No gap	High
	Open a branch	No gap	High
	Finding partners	Wide	Low
Selling products in another EU market	CE marking	Wide	Low
	Standards in Europe	Wide	Low
	Mutual recognition	Wide	Low
	Chemicals (REACH)	Wide	Low
	Classification, labelling, packaging	Wide	Low
	Consumer guarantees	Narrow	Medium
	Defective products	Narrow	Medium
Providing services in another EU market	Providing services abroad	Narrow	Medium
Dealing with legal aspects	Competition rules	Wide	Low
	Late payment	Wide	Low
	Selling within the EU	Wide	Low
	Unfair contract terms	Wide	Low
	Resolving disputes	Narrow	Medium
	Distance/Off-premises selling	Wide	Low
Access to financing and support	EU funding programmes	No gap	High
	Access to finance	No gap	Very high
	Exchanges for new entrepreneurs	Wide	Low

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http://www.sviluppoeconomico.gov.it/images/stories/documenti/Executive_Summary_of%20Italy_Startup_Act%2026_05_2015.pdf

Source: Website review for main Italian public providers of online information

The gap analysis reveals that gaps are especially evident regarding business events: 'Selling products in Italy' and 'Dealing with legal aspects'.

Figure 62: Identified gaps in terms of online information (Italy)

Most important Business events	Number of topics		
	No gap	Narrow gaps	Wide gaps
Starting up	2	1	1
Financial management	3	0	3
Expanding the company	1	0	1
Selling products in another EU market	0	2	5
Providing services in another EU market	0	1	0
Dealing with legal aspects	0	1	5
Access to financing and support	2	0	1
Total	8	5	16

Source: Website review for main Italian public providers of online information

For more than half of the analysed topics (21 out of 29), improvement would be needed in terms of content to be created, uploaded, made available at least in Italian and English and maintained up-to-dated. Presenting the currently missing information in a format combining different types of information would be beneficiary to businesses. The other eight topics need no improvement in terms of content or translation as they are presented in both Italian and English with 'High' level of details.

PUBLIC OFFER AND GAPS OF PERSONALISED ASSISTANCE

All analysed providers are mentioning the channels through which personalised assistance is provided, phone, email, post and online forms being referred to. In general, the analysed providers are not specifically mentioning on their websites the business events for which they are providing or not personalised assistance. As such, the companies may not be aware of the availability of such services. For example, no information could be retrieved from the websites of the **Point of Single Contact** and the **Product Contact Point**.

On the contrary, Invitalia published on the website a list of business events and topics for which consultancy services may be offered to foreign investors⁶³. Moreover, the **Point of Single Contact** and **Product Contact Point** are not offering information also on the type of personalised assistance provided. However, all the other three providers mention personalised consultancy as a type of personalised assistance offered. In addition, **Invitalia** appears to have to most complete offer, including also clarification of legal situation and problem-solving with authorities. Though, translation services are not mentioned by any provider.

Regarding the language availability of the personalised assistance, the analysed providers are not mentioning on their websites the EU languages in which personalised assistance can be provided, apart from **Invitalia**, which specifies its availability in English.

Figure 63: Overall assessment of public offer of personalised assistance (Italy)

Dimensions	Overall availability	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Business events	Yes	N/A	N/A	N/A	N/A	Yes
Type of personalised assistance	Yes	N/A	N/A	N/A	N/A	Yes

⁶³ <http://www.invitalia.it/site/eng/home/doing-business/doing-business-in-italy/our-services.html>

Dimensions	Overall availability	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Language	Yes	N/A	N/A	N/A	N/A	Yes
Channels	Yes	Yes	Yes	Yes	N/A	N/A

Source: Website review for main Italian public providers of personalised assistance

As **Invitalia** mentions all business events analysed are included in the offer of personalised assistance and English is one of the available languages, at national level there is no gap in terms of contents and language. However, the Italian public providers could consider specifying on their websites the availability of translation services, if offered, and adding online chat and face-to-face channels to better facilitate the communication with businesses interested in doing CBO.

Figure 64: Identified gaps in terms of personalised assistance (Italy)

Dimensions	Gaps
Business events	No gap
Type of personalised assistance	Translation services
Language	No gap
Channels	Online chat; Face-to-face;

Source: Website review for main Italian public providers of personalised assistance

Luxembourg

GENERAL INFORMATION

Luxembourg has been selected for the purpose of this study as a representative of EU countries that have a propensity to trade above the EU28 median and a perceived high quality of support for business operating within its borders⁶⁴.

In the World Bank's Doing Business 2015 report, Luxembourg was ranked **59th**, the highest (i.e., least favourable) score among the eight MS covered in this section⁶⁵. Luxembourg's NIIP for 2015 totals **35.8%** of its GDP⁶⁶, as compared to an indicative threshold for EU28 countries of -35%. The positive value of Luxembourg's NIIP is due to the relative high level of wealth in the MS, as well as the relative high costs associated with doing business in the small MS. Luxembourg's main EU28 trading partners for both import and export are: Germany, France, Italy, the Netherlands and Belgium.

The public administration institutions involved in the provision of information for EU companies doing or planning to do cross-border business are:

- Centre des technologies de l'information de l'Etat;
- Chambre des Métiers;
- Chambre de Commerce (House of Entrepreneurship).

The Government of Luxembourg operates and administers all the websites examined in this analysis. Different governmental authorities offer valuable information via four different webpages (Figure 65). The Government of Luxembourg chose to integrate the **Product Conduct Point** into its **Point of Single Contact** webpage, thus creating one of the most exhaustive CBO-relevant portals assessed in this study. Luxembourg's **PoSC** is the main reason behind the overall 'High' ranking that Luxembourg received in this assessment. The performance of each portal with regards to various aspects is detailed below.

Figure 65: Main public providers of online information and personalised assistance for companies doing CBO (Luxembourg)

Provider	Website URL
Point of Single Contact	http://www.guichet.lu
Chambre des Métiers	http://www.cdm.lu/
Chambre de Commerce	http://www.cc.lu/
Luxembourg for Business	https://www.luxembourgforbusiness.lu/en

PUBLIC OFFER AND GAPS OF ONLINE INFORMATION

Luxembourg has performed better than all other MS included in this analysis with respect to the availability of CBO-related information online. The Government of Luxembourg operates one of the most comprehensive **PoSC** webpages that were examined in this study. The Luxembourg **PoSC** received at least 'High' ranking on all four dimensions of this analysis. It is safe to say that Luxembourg's efforts in attracting foreign businesses (and specifically European companies) can serve as a model for other MS.

⁶⁴ The second dimension is based on a report commissioned by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each MS.

⁶⁵ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

⁶⁶ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> - retrieved on January 27th January.

Figure 66: Overall assessment of public offer of online information (Luxembourg)

Business events	Overall quality of public offer	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Business events	High	High	Low	Low	High
Most relevant topics	High	High	Low	Low	Medium
Type of information	High	High	Medium	Low	Medium
Language	Very high	Very high	Very high	Very high	Low
Overall quality of public offer	High	High	Medium	Medium	Medium

Source: Website review for main Luxembourg public providers of online information

The 'High' ranking of the **PoSC** across all business events contributed the most to the overall positive ranking of the MS on this dimension. The **Chambre des Métiers** on the other hand, received a 'High' to 'Very high' ranking for approximately half of the events inspected in this analysis (however, more than half of them are not among the ones considered by businesses as the most relevant). The other two analysed providers performed particularly poorly and received an overall score of 'Low'.

The Luxembourg's **PoSC** webpage is remarkably easy to navigate through. The **PoSC** presents on its homepage the list of business events it offers information on, thus making it very easy for foreign businesses to find the information they require.

In line with the results presented above, Luxembourg's **PoSC** performed the best among the four providers also across all the topics analysed. Apart from five topics (under the most relevant business event) for which the **Chambre des Métiers** received a 'High' ranking, the information available for the topics analysed was found to be rather limited. The other two providers also offered 'Low' level or no information for the inspected business topics.

With regards to the types of information provided, it appears that companies interested in doing business in Luxembourg can find online all four types of information considered (targeted information, detailed guidelines, legal acts – summary and full documents) using the **PoSC** portal. The analysis also revealed a 'High' level of availability on the **Chambre des Métiers** for targeted information and detailed guidelines.

Among the four providers, the **Chambre des Métiers** was found to provide the least amount of information in any other languages apart of the national language of Luxembourg – French. Yet, information aimed at facilitating CBO of foreign entities in Luxembourg can be found in German and English on the other three providers. **Luxembourg for Business** is the only portal that offers information in the languages mentioned above, as well as in: Spanish, Russian, Portuguese and Turkish.

Though information on CBO topics is not as available on the other public portals to the same extent, the fact that it is available on the **PoSC** implies that the Government of Luxembourg offers all the required information to foreign companies and faces no gaps in its offer.

The same is applicable with regards to the four types of information examined in the offer of online information, as well as regarding its availability in different EU languages. Considering the completeness observed in Luxembourg's offer of online information, it can be concluded that there is no need to improve the national current offer.

PUBLIC OFFER AND GAPS OF PERSONALISED ASSISTANCE

While Luxembourg performed remarkably well when examined for the online information availability, Luxembourg's main providers (including the **PoSC**) do not perform as well when inspected for the availability of personalised assistance. Among the four inspected providers, only the **Chambre de Commerce** specifically mentions

all information needed by businesses in order to benefit from personalised assistance (i.e. business events, type of personalised assistance, language and channels).

Figure 67: Overall assessment of public offer of personalised assistance (Luxembourg)

Dimensions	Overall availability	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Business events	Yes	N/A	N/A	Yes	N/A
Type of personalised assistance	Yes	N/A	N/A	Yes	N/A
Language	Yes	N/A	N/A	Yes	N/A
Channels	Yes	Yes	Yes	Yes	Yes

Source: Website review for main Luxembourg public providers of personalised assistance

In contrast, while all the other providers mention the channels through which personalised assistance is provided, none of them clearly specifies the type of personalised assistance. It is worth noting that Luxembourg's **PoSC** operates a specialized, personalised portal named MyGuichet. MyGuichet is a secure interactive platform on the **PoSC**'s webpage. It enables interested parties to carry out administrative formalities online, in a safe and secure manner. Using MyGuichet, the user can fill in various forms, sign forms electronically, attach supporting documents and submit them to the authorities. The **PoSC** portal use of the MyGuichet portal is an example of a valuable service that, although not included in this analysis, provides significant benefits to foreign companies interested in doing business in Luxembourg.

In line with the results presented above, only Luxembourg's **Chambre de Commerce** offers information regarding the type of personalised assistance offered (precisely, clarification of legal situation and personalised consultancy) and the corresponding language (i.e. English, French and German). If this service is available in any other language, it is not clearly stated in the online portal.

Regarding the channels through which personalised assistance is made available, while none of the providers offers the online chat option, both the **Chambre de Commerce** and the **Chambre des Métiers** offer personalised services through four of the six channels examined. In contrast, only the **PoSC** and **Luxembourg for Business** portals can be contacted by using an online form.

Therefore, continuing the positive results obtained from the gap analysis performed for the online information offer, similar results were found while examining the offer for personalised assistance on Luxembourg's portals. Even if personalised assistance services are mentioned on the website of the Luxembourg's **Chambre de Commerce** solely, at national level no gap was found in terms of contents and language as the institution covers all of them in English, French and German.

Figure 68: Identified gaps in terms of personalised assistance (Luxembourg)

Dimensions	Gaps
Business events	No gap
Type of personalised assistance	Translation services; Problem-solving with authorities
Language	No gap
Channels	Online chat

Source: Website review for main Luxembourg public providers of personalised assistance

As the **Chambre de Commerce** is the only provider mentioning the types of personalised assistance offered and as it covers only two out the four types considered in the analysis (i.e. clarification of legal situation and personalised consultancy), a gap appears in the personalised assistance offer regarding problem-solving with authorities and translation services. The analysed public providers could take this into

consideration in order to improve the offer of personalised assistance needed by businesses.

Online chat is the only channel not available for businesses interested in doing CBO in Luxembourg on analysed national public websites. Including this option among the already existing ones could be considered by public institutions in Luxembourg.

Poland

GENERAL INFORMATION ABOUT POLAND

Poland joined the European Union in early 2004. Following a contraction between 2008 and 2009 as a result of the global financial crisis, Poland's GDP has been steadily increasing, and in 2015 it was the 8th largest economy in the EU.

Poland has been selected for the purpose of this study as a representative of the countries which have a propensity to trade⁶⁷ below the EU28 median and a perceived low quality of support for business operating across its borders⁶⁸. Between 2011 and 2015, Poland's main intra-EU28 trading partners, for both import and export, were: Germany, France, United Kingdom, Italy, Czech Republic and the Netherlands.

Poland's NIIP for 2015 totals at **-62.5%** of its GDP⁶⁹, double than the threshold for EU28 countries of -35%. The NIIP figure, combined with Poland's ranking as **24th** out of 190 in the World Banks' 'Doing Business 2015' report⁷⁰ implies that the MS is, generally, attractive to foreign investors and businesses.

As it can be seen in the figure below, the analysis of Polish public offer of online information and personalised assistance was concentrated on the websites of the most relevant three providers.

Figure 69: Main public providers of online information and personalised assistance for companies doing CBO (Poland)

Provider	Website URL
Point of Single Contact	http://www.eu-go.gov.pl/
Product Contact Point	https://www.mr.gov.pl/strony/zadania/wsparcie-przedsiębiorczości/instrumenty-pomocy-przedsiębiorcom-na-ryнку-unii-europejskiej/punkt-kontaktowy-do-spraw-produktów/
Polish Investment and Trade Agency	http://www.paiz.gov.pl/

PUBLIC OFFER AND GAPS OF ONLINE INFORMATION

Together with Luxembourg, Poland received the highest ranking for its offer of online information. Poland received 'High' rankings for three analysed dimensions (business events, most relevant topics, type of information) and 'Very High' for the language. Therefore, European companies interested in doing business in Poland can find highly detailed information online and with little effort.

According to the user simulation analysis, both the **Polish Investment and Trade Agency (PITA)** and the **Point of Single Contact** cover most and all business events, respectively. Of the two providers, the former received the highest aggregated ranking across all business events (despite appearing to have similar ranking as the **PITA** portal).

⁶⁷

The first dimension is based on data extracted from EUROSTAT regarding the imports and exports of goods and services at the level of each MS, intra EU, which was then normalized with respect to the national GDP.

⁶⁸ The second dimension is based on a report commissioned by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each MS.

⁶⁹ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> – retrieved on January 27th January.

⁷⁰ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

Figure 70: Overall assessment of public offer of online information (Poland)

Business events	Overall quality of public offer	Point of Single Contact	Product Contact Point	Polish Investment and Trade Agency
Business events	High	High	Medium	High
Most relevant topics	High	High	Medium	High
Type of information	High	Medium	High	High
Language	Very High	Very High	Low	High
Overall quality of public offer	High	High	Medium	High

Source: Website review for main Polish public providers of online information

Similar to the results presented in the section above, the Polish **PoSC** ranks remarkably well even at the level of detail provided for particular topics. The Polish **PoSC** provides a 'High' level of detailed information for all analysed topics. The **PITA** also provides 'High' level of details regarding most of the topics examined, apart for the business event related to 'Selling products in Poland'. The **Product Contact Point** covers with 'High' level of details less than one third of the total number of analysed topics. The website mainly provides information regarding 'Access to financing and support' and 'Providing services in Poland'.

At the national level, the availability of all the four types of information analysed received a 'High' ranking. Yet, the **PoSC** which is the provider that performed best in covering the various business events and the related topics, received a lower ranking regarding two types of information (legal acts – summary and full documents). The overall positive national ranking is due to the 'High' level of availability of the four types of information on the **PITA** website.

In accordance with the efforts made to attract and facilitate foreign investment, two of the Polish portals analysed in this section were found to offer their information in several languages. Yet, unlike other portals analysed in this study, the Polish websites offer their visitors the option to translate the information on their website using a 'Google Translate' tool.

Due to various constraints, the quality of the translations offered on each website was not analysed in depth. Thus, despite the fact that, mainly, the information is available in multiple languages, the websites were given a 'Medium' score.

Similar to the results obtained for the gap analysis performed for Luxembourg, Poland's offer of CBO-related online information was found to be fully complete for all relevant topics.

In addition, consistent with the results presented above, Poland offers online information for all types of information examined and is available in multiple languages. Considering that no gaps were identified in Poland's online offer, as with Luxembourg, no further improvement of the national public offer of online information is needed.

PUBLIC OFFER AND GAPS OF PERSONALISED ASSISTANCE

Poland generally provide foreign businesses with the possibility to benefit from personalised assistance regarding all business events. As it will be explained in greater detail below, **PITA** is the main provider of personalised information in the MS.

Figure 71: Overall assessment of public offer of personalised assistance (Poland)

Dimensions	Overall availability	Point of Single Contact	Product Contact Point	Polish Investment and Trade Agency
Business events	Yes	Yes	N/A	Yes
Type of personalised assistance	Yes	Yes	Yes	Yes
Language	Yes	Yes	N/A	Yes
Channels	Yes	Yes	Yes	Yes

Source: Website review for main Polish public providers of personalised assistance

PITA offers foreign businesses personalised assistance for all the business events included in the analysis. The **PoSC** and the **Product Contact Point** are mentioning only a few business events, precisely: 'Starting up' (the former) and 'Selling products in Poland' and 'Dealing with legal aspects' (the latter).

For the business events for which it is mentioned that personalised assistance is provided, all three analysed public providers specify on their websites all the types of information assessed in this analysis (clarification of legal situation, problem-solving with authorities, personalised consultancy), except for translation services.

Only the **PoSC** and **PITA** clearly specify on their portals that they offer personalised assistance in a foreign language (more precisely, in English).

Overall, most of the providers examined in this analysis were found to offer multiple communication channels so that companies can benefit from personalised assistance. Yet, the offer of multiple channels is not the same for all providers. Online chat option, for example, is available only on the **PoSC**. By comparison, **PITA** is the only provider mentioning face-to-face assistance. Phone and post are options offered each by two different providers, whereas communication via email is made available by all three analysed providers.

Considering that **PITA** portal offers personalised assistance services and clearly specifies it does so for all of the business events covered in this analysis (at least in Polish and English), at the national level, no gaps relating to business events and languages were identified, even if the personalised assistance offers of the other two Polish portals assessed cover only one to two business events.

If offered, translation services could be envisaged to be mentioned by the analysed public authorities on their websites. Moreover, the online form could be made available to businesses in order to extend the channels through which personalised assistance is provided.

Figure 72: Identified gaps in terms of personalised assistance (Poland)

Dimensions	Gaps
Business events	No gap
Type of personalised assistance	Translation services
Language	No gap
Channels	Online form

Source: Website review for main Polish public providers of personalised assistance

Sweden

GENERAL INFORMATION ABOUT SWEDEN

Within the framework of the study, Sweden has been selected as a representative of the countries which have a propensity to trade below the EU28 median and a perceived quality of support for business operating across its borders above the EU 28 median.

Sweden's **Net International Investment Position** for 2015 was 3.3%⁷¹ of its GDP as compared to an indicative threshold for EU28 countries of -35%. Sweden's GDP ranked as 6th highest GDP across the EU MS.

In terms of the **ease of doing business**, Sweden has been ranked 9th⁷² out of 190 by the World Bank, with 1 being the highest, and 190 being the lowest score.

The EU Services Directive is incorporated in the national legislation. There are also different national laws in place regulating the process of doing business in Sweden (e.g. issuing permits for operating in Sweden).

The government and different agencies are responsible for supporting businesses in performing CBO, among them:

- The Ministry for Foreign Affairs – responsible for policy framework;
- The National Board of Trade – coordinating the implementation of the Services Directive;
- The Swedish Agency for Economic and Regional Growth – appointed as a Point of Single Contact;
- Various other institutions dealing with more specific aspects of doing foreign trade such as the Swedish Companies Registration Office and tax agencies.

Germany, Denmark, the United Kingdom and the Netherlands are Sweden's main EU28 trading partners for both import and export⁷³.

Websites of public, semi-private and private providers of online information and personalised assistance have been consulted in order to map their offer for businesses interested in doing CBO.

Figure 73: Main public providers of online information and personalised assistance for companies doing CBO (Sweden)

Provider	Website URL
Point of Single Contact	https://www.verksamt.se/eugo
Product Contact Point	http://www.kommers.se/kontaktpunkt/varor
Business Sweden	http://www.business-sweden.se/

PUBLIC OFFER AND GAPS OF ONLINE INFORMATION

Various sources of online information are available for businesses interested in performing operations in Sweden.

At MS level there is a 'High' availability of online information per business event. However, the availability of online information varies significantly among providers.

Information on all business events related to doing CBO can be found by interested businesses on at least one website, the **Point of Single Contact**. Most of the business events are addressed in details by the above-mentioned provider (e.g.

⁷¹ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10>, data retrieved on January 27th 2017.

⁷² <http://www.doingbusiness.org/rankings>, data corresponding to 2015, retrieved on January 27th 2017.

⁷³ WORLD BANK, Sweden trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/SWE/Year/2015/Summary>

'Starting up', 'Financial management', 'Access to financing and support', 'Exit strategy'). For example, for 'Access to financing and support', a large number of sources of financing and support are listed, information about the aim of the funding/support, eligibility, type of funding/support, size of the funds being provided, direct links to each funding authority and specific funding/support being included⁷⁴. However, for one business event, 'Expanding the company', only general information is provided. Another relevant specificity of the website is that it contains an extensive FAQ section⁷⁵.

Figure 74: Overall assessment of offer for online information (Sweden)

Dimensions	Overall quality of offer	Point of Single Contact	Product Contact Point	Business Sweden
Business events	High	High	Low	Low
Most relevant topics	Medium	Medium	Low	Low
Type of information	Medium	Medium	Medium	Medium
Language	High	High	Medium	High
Overall quality of offer	High	Medium	Medium	Medium

Source: Website review for main Swedish public providers of online information

Only one provider, the **Point of Single Contact** covers in details (either 'Medium' or 'High') all business events, the other two analysed providers addressing only a reduced number of business events with a 'Low' level of details.

The facts are confirmed also at topic level, the **Point of Single Contact** being the main provider of online information.

The Product Contact Point covers only two business events, namely: 'Selling products in another EU market' and 'Dealing with legal aspects'. No online information is provided for the others. Moreover, the level of details is reduced, mainly general information being presented.

Business Sweden, a Swedish investment and trade agency present in 50 of the world's most promising markets, provides online information to a medium level of detail mainly for the following business events: 'Starting up', 'Financial management', 'Human resources management', 'Expanding the company' through establishment guides⁷⁶.

Different topics are covered by different providers with different level of details (e.g. 'Takeovers', 'Open a branch'.) on each.

The information provided on the **Point of Single Contact** website differs significantly in terms of details on each of the analysed topics, namely: 'Starting a business', 'VAT rules and rates', and 'Access to financing and support' being the most detailed ones. For topics such as 'European Company', 'Chemicals (REACH)', 'Consumer guarantees', limited or no information was available.

On the **Product Contact Point** website, three topics are addressed, namely: 'Mutual recognition', 'Classification, labelling, packaging', and 'Selling within the EU', brief information being provided. However, regarding mutual recognition, Regulation 764/2008 is made available for the website users, thus making it the most explanatory part of the website.

Through downloadable establishment guides, on **Business Sweden** website, detailed information is provided regarding the following topics: 'Start a business', 'Takeovers', 'VAT rules and rates' and 'Open a branch'.

⁷⁴ <https://www.verksamt.se/utveckla/finansiering>

⁷⁵ <https://www.verksamt.se/web/international/faq>

⁷⁶ <http://www.business-sweden.se/en/Invest/Inspiration/Establishment-guides/starting-a-business/>

The availability of different types of information on the reviewed websites is assessed as 'Medium'. Each provider uses two main types of information. While targeted information is presented by all providers, summary of legal provisions is not included by any of them on their websites. Legal acts (full documents) are included only on the **Product Contact Point** website.

Two types of information are recurrent on the **Point of Single Contact** website, independent on the business event or topic presented, precisely: targeted information (presenting rights and obligations) and detailed guidelines. Links directing the user to pages of different websites dedicated to legal acts or summary of legal acts are available.

Only one page of the website is dedicated to the information provided by the **Product Contact Point** regarding the business events and topics covered within the study. Targeted information is available on this webpage. Moreover, one legal act (full document) is available, the above-mentioned one on mutual recognition, no detailed guidelines or summary of legal provisions can be found on the website.

Business Sweden is mainly providing information through establishment guidelines⁷⁷ containing both targeted information and detailed guidelines. Moreover, the website includes a large selection of publications⁷⁸ on different sectors to do business in (e.g. Metals and Mining in Sweden, Travel and Tourism Industry in Sweden).

English is the international language used for providing online information by the consulted providers. Almost all the online information available on the analysed portals is translated into English, therefore the language accessibility of the reviewed websites has been assessed as 'High'.

The **Point of Single Contact** and **Business Sweden** website contains the highest proportion of translated contents.

Secondly, the only webpage available on the **Product Contact Point** portal is translated into English. However, the largest part of the provided information, Regulation 764/2008 on mutual recognition, is available only in the national language - Swedish.

Figure 75: Assessment of gaps between the identified needs and the public current offer at the level of business events and topics (Sweden)

Most important Business events/ Topics		Gaps	Current Offer (Public providers)
Starting up	Start a business	No gap	Very high
	Mergers with foreign companies	Wide	Low
	European Company	Wide	Low
	Takeovers	No gap	High
Financial management	Annual accounts	No gap	High
	VAT rules and rates	No gap	Very high
	Check a VAT number (VIES)	Wide	Low
	VAT refunds	Narrow	Medium
	Excise duties	Narrow	Medium
	Parent companies and their subsidiaries	Wide	Low
Expanding the company	Open a branch	No gap	High
	Finding partners	Wide	Low
	CE marking	Narrow	Medium
Selling products in another EU market	Standards in Europe	Narrow	Medium
	Mutual recognition	No gap	High
	Chemicals (REACH)	Wide	Low
	Classification, labelling, packaging	Narrow	Medium
	Consumer guarantees	Wide	Low
	Defective products	Wide	Low
Providing services in another EU market	Providing services abroad	No gap	High
Dealing with legal aspects	Competition rules	Wide	Low
	Late payment	Narrow	Medium

⁷⁷ Idem 76.

⁷⁸ <http://www.business-sweden.se/en/Invest/inspiration/publications/>

Access to financing and support	Selling within the EU	No gap	High
	Unfair contract terms	Wide	Low
	Resolving disputes	No gap	High
	Distance/Off-premises selling	Wide	Low
	EU funding programmes	No gap	High
	Access to finance	No gap	Very high
	Exchanges for new entrepreneurs	Wide	Low

Source: Website review for main Swedish public providers of online information

In order to improve the offer of online information in terms of contents, the public authorities in Sweden should consider **18 topics** (Figure 75) for which narrow or wide gaps have been identified.

Most of the topics (14 out of 18) for which improvements are necessary correspond to three business events, namely: 'Financial management', 'Selling products in another EU market' and 'Dealing with legal aspects'.

Figure 76: Identified gaps in terms of online information (Sweden)

Most important Business events	Number of topics		
	No gap	Narrow gaps	Wide gaps
Starting up	2	0	2
Financial management	2	2	2
Expanding the company	1	0	1
Selling products in another EU market	1	3	3
Providing services in another EU market	1	0	0
Dealing with legal aspects	2	1	3
Access to financing and support	2	0	1
Total	11	6	12

Source: Website review for main Swedish public providers of online information

No improvement is needed for the 11 topics for which no gap has been identified. They are presented with 'High' or 'Very high' level of details and in various forms (e.g. targeted information, detailed guidelines, summary of legal provisions), allowing businesses to find information in the needed format.

Adjustments are needed for all the other 18 topics. Additional content should be created and uploaded on public websites, making available for businesses information in the most appropriate format (well-structured targeted information explaining rights and obligations, detailed guidelines indicating procedural steps to be followed in order to perform CBO, together with the required documentation and stakeholders involved, links to summary of legal provisions or full legal acts) depending on their needs and the nature of the topics.

PUBLIC OFFER AND GAPS OF PERSONALISED ASSISTANCE

The information regarding the personalised assistance provided by the consulted providers is available for all business events except for 'Exit strategy'. For all the other business events, at least one provider mentioned that personalised assistance is available for interested businesses. Therefore, personalised assistance is available for the seven most relevant business events (the ones assessed also in terms of online information), no gap being identified in terms of contents (i.e. business events).

Not all the consulted providers are clearly mentioning which type of personalised assistance are offering. Moreover, no provider specifies that is offering translation services. English is the international language in which the providers are offering personalised assistance, whereas face-to-face, phone, email and online form are channels through which personalised assistance is made available by all providers.

Figure 77: Overall assessment of offer for personalised assistance (Sweden)

Dimensions	Availability	Point of Single Contact	Product Contact	Business Sweden
------------	--------------	-------------------------	-----------------	-----------------

			Point	
Business events	Yes	Yes	N/A	Yes
Type of personalised assistance	Yes	N/A	Yes	N/A
Language	Yes	Yes	Yes	Yes
Channels	Yes	Yes	Yes	Yes

Source: Website review for main Swedish providers of personalised assistance

While the **Point of Single Contact** and **Business Sweden** are providing personalised assistance for almost all business events, the **Product Contact Point** is focused mainly on 'Selling products in another EU market' and 'Dealing with legal aspects'.

Except for the **Point of Single Contact**, the consulted providers are mentioning some types of personalised assistance they are offering. While for the **Product Contact Point** is clear that clarification of legal situation, problem-solving with authorities and personalised consultancy are types of personalised assistance covered, for **Business Sweden** personalised consultancy is the mentioned type. No information about translation services is mentioned by any of the consulted providers. If offered, the analysed Swedish authorities should consider mentioning them on the websites.

Even if it is not explicitly specified on the websites of the analysed public providers, businesses can benefit from personalised assistance in English. This conclusion was reached considering the high usage of English in Swedish public administration and enforced by the possibility to write in English by using online forms to the **Point of Single Contact** and **Business Sweden**. Therefore, no gap in terms of language was identified in Sweden among the analysed providers.

All consulted providers are specifying through which channels personalised assistance is available. All of them are referring to face-to-face, phone and email as main channels through which businesses could receive personalised assistance. Online chat is not encountered among the available channels. Even if on **Business Sweden** website a post address is mentioned, it is not clear whether post could be considered a channel for requesting/providing personalised assistance. The analysed Swedish authorities could consider including them in the offer to facilitate the communication with interested businesses. Finally, online forms are used only by the **Point of Single Contact** and **Business Sweden**.

Figure 78: Identified gaps in terms of personalised assistance (Sweden)

Dimensions	Gaps
Business events	No gap
Type of personalised assistance	Translation services
Language	No gap
Channels	Online chat; Post

Source: Website review for main Swedish providers of personalised assistance

Conclusions on the Gap Analysis

The gap analysis has demonstrated that the **current offer of online information** by public providers (PoSC, PCP, CoC, Investment and Trade agencies) is not unified across all MS. Only few MS (i.e. Luxemburg, Poland) cover the full length of topics that are considered as most important from businesses that are doing/planning to do CBO.

On average, 20 topics out of 29 were found to be partially covered (Figure 79). In particular, from the gaps analysis it has emerged that targeted information and detailed guidelines need to be added especially with respect to 'Selling products in another EU market' and 'Dealing with legal aspects'.

Figure 79: Number of most important topics for which information gaps have been identified

Most Important Business Events	Countries							
	HR	EE	HU	IE	IT	LU	PL	SE
Starting up	3	3	3	3	1	-	-	2
Financial management	3	1	3	3	3	-	-	4
Expanding the company	1	1	2	2	1	-	-	1
Selling products in another EU market	6	4	7	5	7	-	-	6
Providing services in another EU market	1	1	-	-	1	-	-	-
Dealing with legal aspects	6	6	4	6	6	-	-	4
Access to financing and support	2	1	1	1	1	-	-	1
Grand Total	21	17	20	20	21	-	-	18

While some topics are not covered adequately online by the analysed public providers, the **gaps relating to personalised assistance** were primarily identified as a result of **lack of clarity on the availability of services**. In order to reduce the chances of underutilized services, public providers should consider making bigger efforts in mentioning the business events for which personalised assistance is offered.

Among the types of services that businesses might require for, translation services were not available in any of the eight MS analysed in this study.

In terms of communication channels, some of the analysed MS offer their services via several channels, while others rely primarily on phone. In order to increase the access of businesses to personalised assistance, public institutions should consider adding online chats and face-to-face communication to their offer.

FINANCIAL IMPACTS

Businesses incur costs when they cannot find essential information about another MS' rules online, or if this information is of poor quality or in a language they cannot understand. The aim of this chapter is to assess the nature of these costs, such as using an employee for doing online research and/or paying external advisers.

Public administrations incur costs in terms of staff, offices, office equipment, telephone costs, and so on, when businesses cannot rely on high quality online information and need to contact public administration staff personally.

In the next sections we assess the costs for businesses when searching for online information and the costs for public administrations to fill this gap. Possible gaps in assistance services are excluded from this assessment.

Costs for businesses

For the purpose of these cost calculations, the EU's 'Standard Cost Model'⁷⁹ and statistical data on wages from EUROSTAT have been used. The potential 'outsourcing cost', for example when employing consultants, has also been included.

Total Costs for businesses have been computed as follows:

$$Total\ cost = IC(a \times b \times c \times d) + EC(e \times f)$$

Where

- IC = internal costs
- a = average number of topics for which online information are needed
- b = average number of online searches performed per searched topic
- c = average duration (in hours) of each online search
- d = average hourly wage
- EC = average outsourcing cost
- e = average number of topics for which external support is needed
- f = average cost for external support for each topic.

Interviews with business representatives from fifteen different EU companies⁸⁰ with experience in CBO were used to map behaviours of businesses when they are searching online for information about another Member State's rules.

In particular, interviewees were asked to (see Annex 8):

- Select from a list of topics the ones for which they had searched online information while doing business in another MS;
- Declare how many online searches they had performed per each searched topic;
- Declare the duration of each online search (in hours);
- Declare for how many topics they have required external support and the cost incurred.

Based on the gathered information, two scenarios have been identified:

- A 'minimum scenario' in which companies are
 - Spending the minimum amount of time for the minimum number of online searches;
 - Incurring the minimum outsourcing cost.
- A 'maximum scenario' in which companies are

79 Commission' Better Regulation guidelines: Tool #52 (http://ec.europa.eu/smart-regulation/guidelines/tool_52_en.htm) and tool #53 (http://ec.europa.eu/smart-regulation/guidelines/tool_53_en.htm)

⁸⁰ Multiple feedbacks from representative of 15 companies based in 5 different MS have been collected by using semi structured interviews.

- Spending the maximum amount of time for a maximum number of online searches;
- Incurring the maximum outsourcing cost.

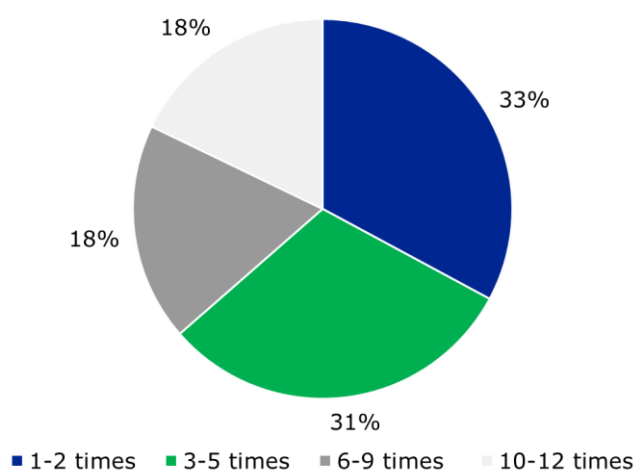
All minimum and maximum values for the parameters have been computed based on the results of the interviews with the above mentioned 15 companies.

INTERNAL COSTS

Searched Topics (a) and frequency of online searches per researched topic (b)

The 15 companies that provided information declared that (on average) they **have searched for online information about nine topics** during the last twelve months before the interview, and that for each topic they have performed multiple online searches.

Figure 80: How frequently (during the last 12 months) have you searched online information for one topic when doing cross-border operations? (# answers = 140)⁸¹

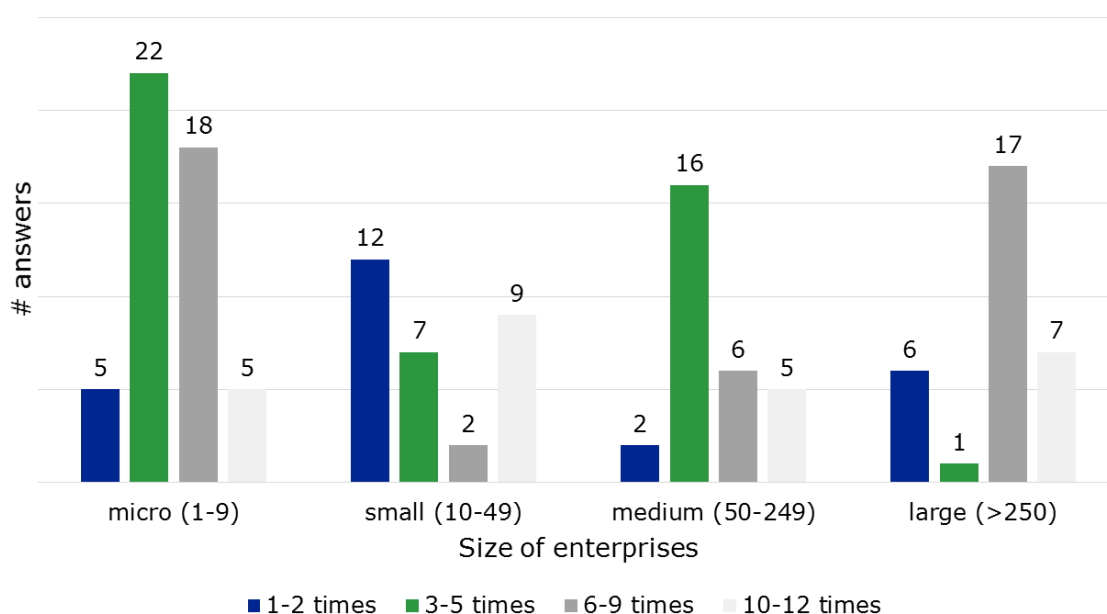


Source: interviews with business representatives

The frequency of online searches per topic varies with respect to the size of the company.

⁸¹ 15 companies searched online information provided multiple answers related to 140 online researches performed on different topics.

Figure 81: Frequency of online searches per topic by company size (# answers = 140)⁸²



Source: interviews with business representatives

However, in order to identify representative values to be used in our model, we noticed that for 81% of searched topics the frequency of the online searches (the number of times that an online search has been performed) varied from 1 to 9.

Figure 82: Frequency of online searches per topic. Reference Values

Size of company	Frequency of online searches (over 12 months)		# of answers	% of answers
	Min	Max		
micro (1-9)	3	9	40	80%
small (10-49)	1	5	19	63%
medium (50-249)	3	9	22	76%
large (>250)	6	12	24	77%
All companies	1	9	114	81%

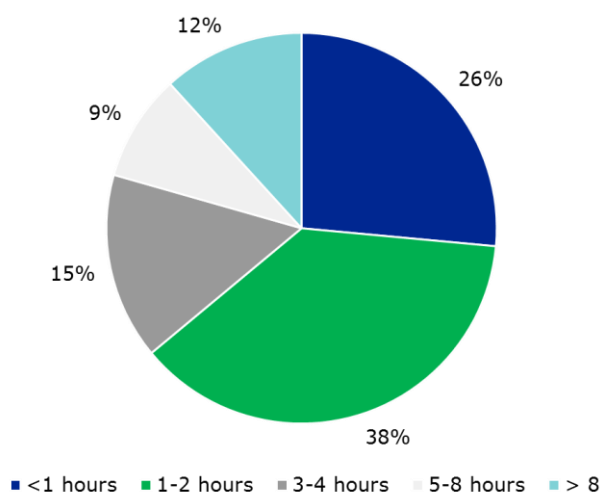
Source: interviews with business representatives.

Duration of online researches per researched topic (c)

The consulted companies declared that the duration of the online searches varied between less than one hour to more than eight hours.

⁸² 15 companies searched online information provided multiple answers related to 140 online researches performed on different topics.

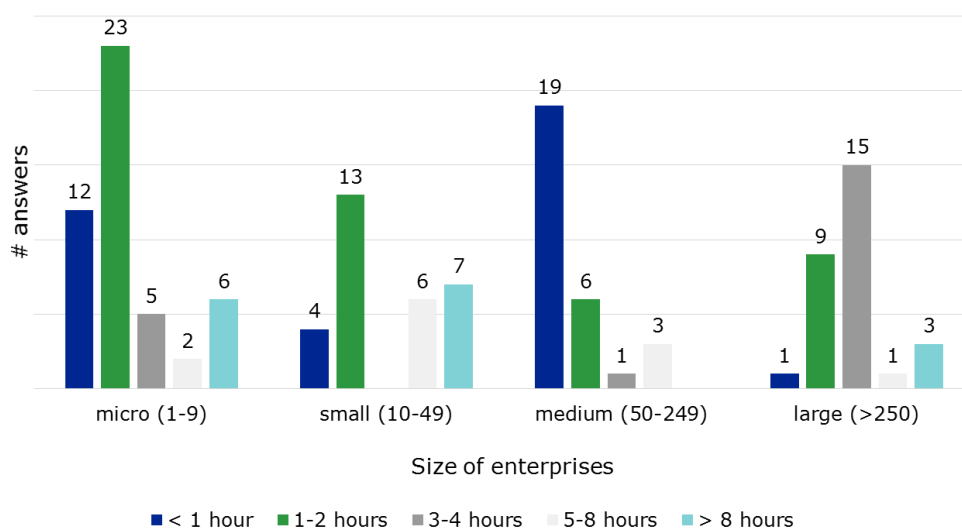
Figure 83: How long did one research take? (# answers = 136)



Source: interviews with business representatives.

In this case as well, the time spent varies with respect to the size of the companies.

Figure 84: duration of one online search by company size (# answers = 136)



Source: interviews with business representatives.

Moreover, in order to identify representative values to be used in our model we noticed that for 62% of online searches the time spent varied from one to eight hours.

Figure 85: Duration of one online searches per topic. Reference values

Size of company	Duration of online searches (hours)		# of answers	% of answers
	Min	Max		
micro (1-9)	< 1	8	42	88%
small (10-49)	1	8	19	63%
medium (50-249)	<1	4	26	90%
large (>250)	1	8	25	86%
All companies	1	8	84	62%

Source: interviews with business representatives

Based on the results presented so far we can estimate that time spent by a company searching for online information is between nine and 648 hours.

Figure 86: Yearly average time spent by each company for searching online information

Companies	(a)	(b)		(c)		a x b x c	
	Number of searched topics	Frequency of online searches (over 12 months)		Duration (each research) hours		Time spent (over 12 months) hours	
		Min	Max	Min	Max	Min	Max
All companies	9	1	9	1	8	9	648

Source: interviews with business representatives.

In order to estimate the current cost to EU businesses of searching for information online, **the total number of companies potentially interested in doing CBO** needs to be estimated.

Since no statistics are available, we used as *proxy variable* the **number of companies that are involved in intra-EU trades of goods**. EUROSTAT provides the number of enterprises involved in intra-EU exports in 2013 for 11 countries.

From this data it emerges that, in the countries for which data are available, on average 8% of active enterprises were involved in intra-EU exports.

Figure 87: Number of enterprises involved in intra-EU exports (2013)

Country	No. of enterprises involved in intra EU exports of goods	Total number of enterprises	%
AT	37,073	318,262	12%
BE	73,001	565,802	13%
CY	1,889	47,016	4%
CZ	61,838	988,746	6%
DE	225,006	2,193,135	10%
HU	36,704	499,842	7%
LT	11,471	153,252	7%
NL	119,505	1,029,153	12%
PL	58,394	1,493,431	4%
RO	17,257	436,153	4%
SI	16,723	126,762	13%
Total	658,861	7,851,554	8%

Source: EUROSTAT, COMEXT, <http://epp.eurostat.ec.europa.eu/newxtweb/> (DS-058476).

Using this average value we computed that the number of enterprises that are potentially involved in intra-EU exports of goods are around 1.8 million, (8% of the overall active enterprises at EU level). This can be used as a reference value to estimate the number of businesses that are potentially searching online information.

On the one hand this approach underestimates the number of companies that are potentially interested in searching online information, because it does not include companies that are providing services in another MS and companies that are planning future CBO; on the other hand, not all companies that are doing or planning cross-border activities are searching information online. Therefore, we consider this estimation as reasonable while being mindful of the inherent limitations.

Combining the data computed so far, we calculated the **internal costs** of searching for online information using the following working hypothesis:

- Each MS company involved in intra-EU exports of goods is potentially interested in applicable rules and procedures in other MS. In particular, each company:
 - Is searching for online information for nine different topics;
 - Performs between one and nine online searches per topic;
 - Spends between one and eight hours on each online search.

Results at EU28 level are presented in the following table for 2013, considering:

- A 'minimum scenario' in which each company is spending nine⁸³ hours per year in searching for online information;
- A 'maximum scenario' in which each company is spending 648⁸⁴ hours per year in searching for online information;
- The hourly average labour cost in EUR for 2013 (EUROSTAT).

Figure 88: Internal cost of searching for online information, EU28, 2013

Country	Total n. of enterprises	No. of enterprises involved in intra EU exports of goods	Hourly average labour cost €	Costs for searching online information	
				Min	Max
AT	318,262	37,073	32.4	10,810,487	778,355,050
BE	565,802	73,001	39.1	25,689,052	1,849,611,737
BG	314,192	26,365	4.1	972,881	70,047,423
CY	47,016	1,889	15.6	265,216	19,095,523
CZ	988,746	61,838	9.9	5,509,766	396,703,138
DE	2,193,135	225,006	32.2	65,206,739	4,694,885,194
DK	211,401	17,740	41.3	6,593,830	474,755,794
EE	62,610	5,254	10.3	487,037	35,066,637
EL	698,660	58,628	:	:	:
ES	2,354,948	197,615	21.2	37,704,907	2,714,753,288
FR	3,016,705	253,146	35.1	79,968,813	5,757,754,515
HR	146,627	12,304	9.6	1,063,080	76,541,746
HU	499,842	36,704	7.5	2,477,520	178,381,440
IE	:	:	:	:	:
IT	3,770,844	316,429	28.1	80,024,980	5,761,798,563
LT	153,252	11,471	6.8	702,025	50,545,814
LU	30,799	2,584	36.2	842,027	60,625,924
LV	97,122	8,150	7.1	520,783	37,496,364
MT	25,333	2,126	13	248,720	17,907,838
NL	1,029,153	119,505	34.1	36,676,085	2,640,678,084
PL	1,493,431	58,394	8.6	4,519,696	325,418,083
PT	:	:	13.2	:	:
RO	436,153	17,257	5	776,565	55,912,680

⁸³ 1 online search of 1 hour for 9 topics = 9h.

⁸⁴ 9 online searches of 8 hours for 9 topics = 648h.

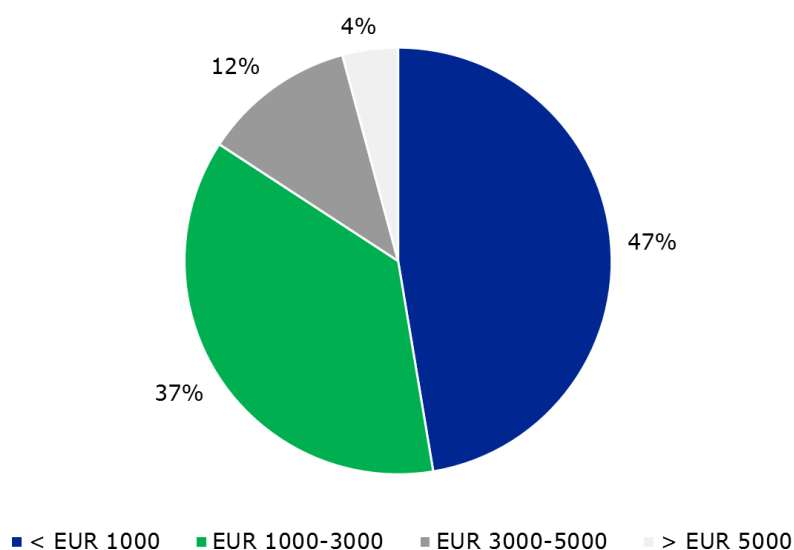
Country	Total n. of enterprises	No. of enterprises involved in intra EU exports of goods	Hourly average labour cost €	Costs for searching online information	
				Min	Max
SE	662,935	55,630	37.4	18,725,061	1,348,204,386
SI	126,762	16,723	15.8	2,378,011	171,216,763
SK	393,203	32,996	10	2,969,597	213,810,982
UK	1,781,894	149,527	25.7	34,585,629	2,490,165,282
Total	21,418,827	1,797,355	-	419,718,503	30,219,732,248

The estimated annual costs of searching for online information at EU28 level is between €0.42 billion and €30.2 billion. That means an average annual cost for each company between €233 and €16,813.

EXTERNAL COSTS

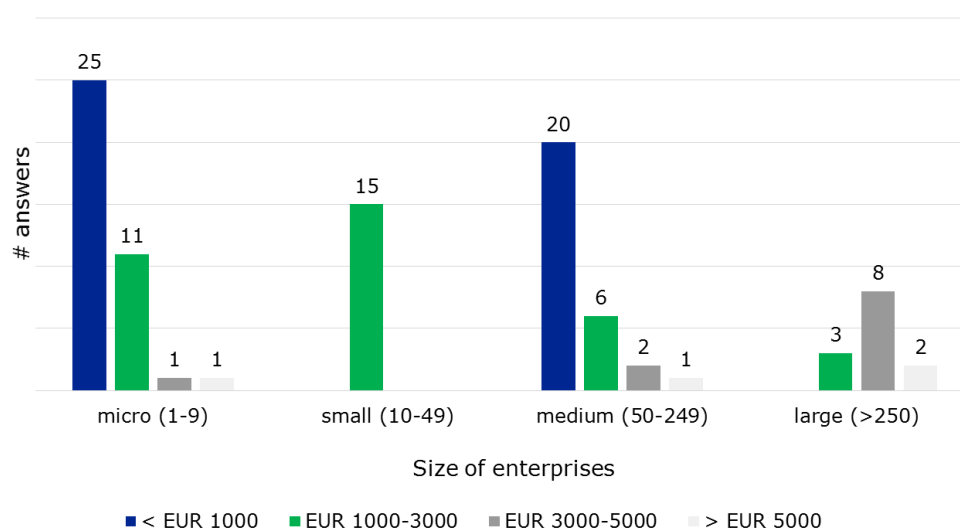
The potential 'outsourcing cost' related to lack of online information, for example when going through consultants, has been also investigated. In particular the consulted companies declared that for 68% of the performed online searches (95 out 140, that is 6 topics on average for each company) they also requested some external support. Figure 90 shows the declared external costs per company size. The declared cost for external support in 84% of the cases is between less than €1,000 and €3,000.

Figure 89: How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost? (# answers 95)



Source: interviews with business representatives.

Figure 90: Costs for external support per searched topic by company size (# of answers = 95)⁸⁵



Source: interviews with business representatives.

Based on received feedbacks from the consulted companies we calculated the **outsourcing costs** using the following working hypothesis:

- Each MS company involved in intra-EU exports is potentially interested in applicable rules and procedures in other MS. In particular, each company:
 - Is searching for online information for nine different topics;
 - Requires external support for six out of the nine topics;
 - Incurs outsourcing costs between €3,000 and €15,000.⁸⁶

Results for 2013 at EU 28 level are presented in the following table. In particular the following scenarios are assessed:

- A 'minimum scenario' in which each company is spending the minimum cost for external support for each searched topic
- A 'maximum scenario' in which each company is spending the maximum cost for external support for each searched topic.

Figure 91: Internal cost of searching for online information, EU28, 2013

Country	N. of enterprises involved in intra EU exports of goods	Costs for External support	
		Min	Max
AT	37,073	111,219,000	556,095,000
BE	73,001	219,003,000	1,095,015,000
BG	26,365	79,096,006	395,480,032
CY	1,889	5,667,000	28,335,000
CZ	61,838	185,514,000	927,570,000
DE	225,006	675,018,000	3,375,090,000
DK	17,740	53,218,971	266,094,854

⁸⁵ The 15 consulted companies declared that for 95 researches performed (out of 140) they required external support on different topics.

⁸⁶ Considering that on average the consulted companies used external support for six topics and that in 84% of the cases the declared cost for external support is between less than €1,000 and €3,000 we computed the two scenarios as follows:

- € 500 x 6 = € 3,000
- € 2,500 x 6 = € 15,000

Country	N. of enterprises involved in intra EU exports of goods	Costs for External support	
		Min	Max
EE	5,254	15,761,703	78,808,515
EL	58,628	175,883,587	879,417,934
ES	197,615	592,844,446	2,964,222,231
FR	253,146	759,437,918	3,797,189,588
HR	12,304	36,912,493	184,562,467
HU	36,704	110,112,000	550,560,000
IE	:	:	:
IT	316,429	949,288,019	4,746,440,097
LT	11,471	34,413,000	172,065,000
LU	2,584	7,753,469	38,767,345
LV	8,150	24,449,898	122,249,490
MT	2,126	6,377,435	31,887,176
NL	119,505	358,515,000	1,792,575,000
PL	58,394	175,182,000	875,910,000
PT	:	:	:
RO	17,257	51,771,000	258,855,000
SE	55,630	166,890,026	834,450,130
SI	16,723	50,169,000	250,845,000
SK	32,996	98,986,566	494,932,828
UK	149,527	448,581,439	2,242,907,193
Total	1,797,355	5,392,064,976	26,960,324,878

The annual outsourcing costs at EU28 is between €5.4 billion and €26.9 billion.

TOTAL COSTS

Based on the information presented so far we can conclude that:

- 8% of the active enterprises (around 1.8 million) need - each year - to find online information about applicable rules and procedures in other MS;
- These enterprises spend between 9 and 648 hours each year in performing online searches;
- The cost of the time spent per enterprise is between €233 and €16,813, which means an aggregate cost at EU28 level of between €0.4 billion and €30.2 billion;
- Enterprises also incur external costs when they cannot find essential information. These costs are between €3,000 and €15,000 per enterprise, which means an aggregate cost at EU28 level of between €5.4 billion and €26.9 billion;
- The total costs of finding essential online information about another MS's rules are between €3,233 and €31,813 for one enterprise, which means an aggregate cost of between €5.8 billion and €57.2 billion at EU28 level.

Figure 92: Costs for businesses

No. of enterprises doing cross-border operations (2013)	Hours spent doing online searches		Average hourly Labour Cost (EUR)	Costs for searching online information (EUR)	
	Min	Max		Min	Max
1,797,355	9 hours	648 hours	≈ 26 ⁸⁷	5,811,783,479	57,180,057,126

Potential benefits for businesses

Cost for businesses were computed using the following parameters:

- Topics for which they require online information (a);
- Number of online searches per searched topic (b);
- Time spent for each online search (c);
- Hourly labour cost (d);
- Number of topics for which they require external support (e);
- Costs of the external support (f).

Figure 93: Baseline scenario. Reference value used for the estimate of costs for businesses

(a)	(b)		(c)		(d)	(e)	(f)	
	Min	Max	Min	Max			Min	Max
9	1	9	1h	8h	≈ 26 ⁸⁸	6	€500	€2,500

It is reasonable to expect that if better online information exists (of higher quality or higher accessibility) there will be an impact (such as reduction) on parameters b, c, e and f. In the case of perfect accessibility of online information we can compute the benefits for businesses as time saved. In particular, the maximum time saved might be computed in different scenarios characterised by a radical reduction for parameters b and c, a partial reduction for e and a 50% reduction for parameter f.⁸⁹

Figure 94: Reference value used for the estimate of costs for businesses in three different scenario

Scenario	(a)	(b)		(c)		(d)	(e)	(f)	
		Min	Max	Min	Max			Min	Max
Baseline	9	1	9	1h	8h	≈ 26	6	€ 500	€ 2,500
1	9	1/9	1/9	1h	1h	≈ 26	5	€ 250	€ 1,250
2	9	1/9	1/9	40 min	40 min	≈ 26	4	€ 250	€ 1,250
3	9	1/9	1/9	30 min	30 min	≈ 26	3	€ 250	€ 1,250

⁸⁷ The exact average value at EU level is ≈ €25.95.

⁸⁸ The exact average value at EU level is ≈ €25.95.

⁸⁹ This hypothesis is related to a possible reduction of the complexity of the required support.

Figure 95: Costs for businesses in three different scenarios

Scenario	Total internal cost (EUR)		Costs for External support		Total Costs	
	Min	Max	Min	Max	Min	Max
Baseline	419,718,503	30,219,732,248	5,392,064,975.69	26,960,324,878.45	5,811,783,479	57,180,057,126
1	48,967,159	48,967,159	2,246,693,740	11,233,468,699	2,295,660,899	11,282,435,858
Diff. with Baseline	-370,751,345	-30,170,765,089	-3,145,371,236	-15,726,856,179	-3,516,122,581	-45,897,621,268
2	31,090,260	31,090,260	1,797,354,992	8,986,774,959	1,828,445,251	9,017,865,219
Diff. with Baseline	-388,628,244	-30,188,641,988	-3,594,709,984	-17,973,549,919	-3,983,338,228	-48,162,191,907
3	23,317,695	23,317,695	1,348,016,244	6,740,081,220	1,371,333,939	6,763,398,914
Diff. with Baseline	-396,400,809	-30,196,414,553	-4,044,048,732	-20,220,243,659	-4,440,449,541	-50,416,658,212

In the case of **Scenario 1**, the total costs of finding online essential information about another Member State's rules will be between €1,277 and €6,267 for one enterprise, which means an aggregate cost at EU28 level between €2.3 billion and €11.3 billion if we consider that around 1.8 million EU enterprises are doing or are planning to engage in CBO.

This means a saving of between 60.5% (minimum scenario) and 80.3% (maximum scenario) which is €3.5 billion (minimum scenario) and €45.9 billion (maximum).

In the case of **Scenario 2** the total costs of finding online essential information about another Member State's rules will be between €1,017 and €5,017 for one enterprise, which means an aggregate cost at EU28 level between €1.8 billion and €9 billion.

This means a saving of between 68.5% (minimum scenario) and 84.2% (maximum scenario) which is €3.9 billion (minimum scenario) and €48.1 billion (maximum scenario).

In the case of **Scenario 3** the total costs of finding online essential information about another Member State's rules will be between €763 and €5,017 for one enterprise, which means an aggregate cost at EU28 level of between €1.4 billion and €6.8 billion.

This means a saving of between 76.4% (minimum scenario) and 88.1% (maximum scenario) which is €4.4 billion (minimum scenario) and €50.4 billion (maximum scenario).

Costs for Public Administrations

COSTS FOR CREATING THE MISSING CONTENT

As detailed previously, we identified at the level of each country a number of topics for which further content should be created, in the format of targeted information and detailed guidelines, complemented where needed by legal acts, in summary or in full.

In the table below, we estimate the **time required to create the content**, including the request for information addressed to the relevant institutions (assuming that the information can be provided in different formats), **the revision of the content** - which should be summarised in a user-friendly manner, the institution's own research, especially with regard to the relevant legislation, and the **publishing of the content** on the website.

The estimated days represent some averages – minimum and maximum – of the time needed for various topics. At the same time, we have differentiated between 'wide gaps' and 'narrow gaps', assuming that the effort would be lower for the latter. The estimated number of working days has been computed by subject matter and legal experts within the team, based on interviews results and expected outputs (see Figure 96).

Figure 96: Estimated number of days required to create the contents for one topics

Intensity of gap	W/days needed to create the contents per type of information								Total w/days needed to create the contents	
	Targeted information		Detailed guidelines		Summary of legal provisions		Legal acts - full documents			
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
Narrow	3	5	3	5	3	5	1	2	10	17
Wide	5	10	5	10	5	10	1	2	16	32

The **costs for creating the contents** were calculated starting from the working days needed to create the contents (10-17 days for the topics with narrow gaps and 16-32 days for the topics with wide gaps), which were then multiplied by the number of topics with gaps and the 'Average Public Official Rates Per Day' for each country. The main source of information for the rates was a Report published by the EC in 2012;⁹⁰ however, they were adjusted by the inflation rate in each country in order for the results to be representative of the year 2016. For Croatia, the average of Estonia, Poland and Hungary has been used since from labour cost statistics (EUROSTAT)⁹¹ the cost of labour is close to the average of the above mentioned countries.

Figure 97: Estimated costs for creating content for all topics, per country

Intensity of gap	W/days needed to create the contents for one topic		No of topics	W/days needed to create the contents for all topics		Average Public Official Rates per day (EUR)	Costs for creating the contents for all topics (EUR)	
	Min	Max		Min	Max		Min	Max
CROATIA								
Narrow	10	17	7	70	119	50	3,477	5,910
Wide	16	32	14	224	448	50	11,125	22,250
Total cost for creating the contents for all topics in Croatia							14,602	28,161
ESTONIA								
Narrow	10	17	7	70	119	43	3,001	5,102
Wide	16	32	10	160	320	43	6,860	13,720
Total cost for creating the contents for all topics in Estonia							9,861	18,822
HUNGARY								
Narrow	10	17	3	30	51	53	1,578	2,683
Wide	16	32	17	272	544	53	14,310	28,620
Total cost for creating the contents for all topics in Hungary							15,888	31,303
IRELAND								
Narrow	10	17	4	40	68	229	9,172	15,593
Wide	16	32	16	256	512	229	58,704	117,408
Total cost for creating the contents for all topics in Ireland							67,876	133,001
ITALY								
Narrow	10	17	5	50	85	229	11,467	19,494
Wide	16	32	16	256	512	229	58,712	117,424
Total cost for creating the contents for all topics in Italy							70,179	136,918
LUXEMBOURG								

⁹⁰ http://ec.europa.eu/newsroom/dae/document.cfm?doc_id=2310

⁹¹ Labour cost levels by NACE Rev. 2 activity [lc_lci_lev].

Intensity of gap	W/days needed to create the contents for one topic		No of topics	W/days needed to create the contents for all topics		Average Public Official Rates per day (EUR)	Costs for creating the contents for all topics (EUR)	
	Min	Max		Min	Max		Min	Max
Narrow	10	17	0	0	0	250	-	-
Wide	16	32	0	0	0	250	-	-
Total cost for creating the contents for all topics in Luxembourg							-	-
POLAND								
Narrow	10	17	0	0	0	54	-	-
Wide	16	32	0	0	0	54	-	-
Total cost for creating the contents for all topics in Poland							-	-
SWEDEN								
Narrow	10	17	6	60	102	249	14,930	25,381
Wide	16	32	12	192	384	249	47,777	95,553
Total cost for creating the contents for all topics in Sweden							62,707	120,934

COSTS FOR TRANSLATING THE NEWLY ADDED CONTENT

The 'Needs analysis' indicates that online information should be translated at least into English, which is accepted as a 'Lingua franca' by most companies operating cross-border. However, we acknowledge the fact that the effort of translating all legal acts in full documents is rather high considering the benefits. Companies do prefer, however, to receive more 'user friendly content'. As such, we consider it sufficient to have translated at least the summaries of legal documents.

In order to compute the cost of translation, we started from an estimation of the **possible output of the creation of new content, quantified in numbers of pages** (see table below). This time, we did not differentiate between the intensity of gaps, as in both cases the quantity of online information to be produced is the same.

Figure 98: Expected output of the newly added content for one topic (no of pages)

Intensity of gap	Output (No of pages)							
	Targeted information		Detailed guidelines		Summary of legal provisions		Legal acts - full documents	
	Min	Max	Min	Max	Min	Max	Min	Max
Narrow / Wide	1	2	5	10	5	10	N/A	N/A

The estimated number of pages was then translated into working days – between 4.5 and 10.5 days per topic (see table below).

Figure 99: Estimated number of days needed to translate the content for one topic

Intensity of gap	W/days needed to translate contents per type of information								Total w/days needed to translate the contents	
	Targeted information		Detailed guidelines		Summary of legal provisions		Legal acts - full documents			
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
Narrow / Wide	0.5	0.5	2	5	2	5	N/A	N/A	4.5	10.5

Finally, we multiplied the number of working days required to translate the content for one topic with the number of topics with gaps and the 'Average Public Official Rates

per Day' for each country. The estimated costs for translating the contents for all topics, at the level of each country, are presented in the below table.

Figure 100: Estimated costs for translating the contents for all topics, per country

Intensity of gap	W/days needed to translate the contents for one topic		No of topics	W/days needed to translate the contents for all topics		Cost per day (EUR)	Costs for translating the contents for all topics (EUR)	
	Min	Max		Min	Max		Min	Max
CROATIA								
Narrow	4.5	10.5	7	31.5	73.5	50	1,564	3,650
Wide	4.5	10.5	14	63	147	50	3,129	7,301
Total cost for translating the contents for all topics in Croatia							4,693	10,951
ESTONIA								
Narrow	4.5	10.5	7	31.5	73.5	43	1,351	3,151
Wide	4.5	10.5	10	45	105	43	1,929	4,502
Total cost for translating the contents for all topics in Estonia							3,280	7,653
HUNGARY								
Narrow	4.5	10.5	3	13.5	31.5	53	710	1,657
Wide	4.5	10.5	17	76.5	178.5	53	4,025	9,391
Total cost for translating the contents for all topics in Hungary							4,735	11,048
IRELAND								
Narrow	4.5	10.5	4	18	42	229	4,128	9,631
Wide	4.5	10.5	16	72	168	229	16,510	38,524
Total cost for translating the contents for all topics in Ireland							20,638	48,156
ITALY								
Narrow	4.5	10.5	5	22.5	52.5	229	5,160	12,041
Wide	4.5	10.5	16	72	168	229	16,513	38,530
Total cost for translating the contents for all topics in Italy							21,673	50,570
LUXEMBOURG								
Narrow	4.5	10.5	0	0	0	250	0	0
Wide	4.5	10.5	0	0	0	250	0	0
Total cost for translating the contents for all topics in Luxembourg							0	0
POLAND								
Narrow	4.5	10.5	0	0	0	54	0	0
Wide	4.5	10.5	0	0	0	54	0	0
Total cost for translating the contents for all topics in Poland							0	0
SWEDEN								
Narrow	4.5	10.5	6	27	63	249	6,719	15,677
Wide	4.5	10.5	12	54	126	249	13,437	31,353
Total cost for translating the contents for all topics in Sweden							20,156	47,030

COSTS FOR UPDATING THE NEWLY ADDED CONTENT

The cost for maintaining the content at high quality was estimated based on the assumption that at least 40 working days per year are needed in order to keep up to date with the changes which occur with respect to one topic, and to update the different types of information.

In order to compute the total costs for updating all topics in each country, we have multiplied the average number of days needed to update one topic, with the number of topics with gaps and the 'Average Public Official Rates Per Day' for each country. The results are presented in the table below.

Figure 101: Costs for updating the newly added topics during one year, per country

Intensity of gap	W/days needed to update the contents for one topic	No of topics	W/days needed to update the contents for all topics	Cost per day (EUR)	Cost for updating all topics (EUR)
CROATIA					
Narrow	40	7	280	50	13,906
Wide	40	14	560	50	27,813
Total cost for translating the contents for all topics in Croatia					41,719
ESTONIA					
Narrow	40	7	280	43	12,005
Wide	40	10	400	43	17,150
Total cost for translating the contents for all topics in Estonia					29,154
HUNGARY					
Narrow	40	3	120	53	6,313
Wide	40	17	680	53	35,775
Total cost for translating the contents for all topics in Hungary					42,089
IRELAND					
Narrow	40	4	160	229	36,690
Wide	40	16	640	229	146,760
Total cost for translating the contents for all topics in Ireland					183,450
ITALY					
Narrow	40	5	200	229	45,869
Wide	40	16	640	229	146,780
Total cost for translating the contents for all topics in Italy					192,648
LUXEMBOURG					
Narrow	40	0	0	250	0
Wide	40	0	0	250	0
Total cost for translating the contents for all topics in Luxembourg					0
POLAND					
Narrow	40	0	0	54	0
Wide	40	0	0	54	0
Total cost for translating the contents for all topics in Poland					0
SWEDEN					
Narrow	40	6	240	249	59,721
Wide	40	12	480	249	119,441
Total cost for translating the contents for all topics in Sweden					179,162

TOTAL ESTIMATED COSTS FOR CREATING AND UPDATING THE CONTENT

The table below presents the aggregated results at the level of each country, including the following:

- Costs for creating the contents for all topics with gaps;
- Costs for translating the newly added contents;
- Cost for maintaining the quality of contents during one year.

The total costs are highly related to the 'Average Public Official Rates per Day'. For example, Croatia has the highest number of topics with gaps (namely 21) and yet one of the lowest costs of reducing the gap.

Figure 102: Total estimated costs for creating and updating the content during one year, per country

Countries	Costs						
	Creating the contents		Translations		Maintenance/ Updating	Total	
	Min	Max	Min	Max		Min	Max
CROATIA	14,602	28,161	4,693	10,951	41,719	61,015	80,831
ESTONIA	9,861	18,822	3,280	7,653	29,154	42,295	55,629
HUNGARY	15,888	31,303	4,735	11,048	42,089	62,712	84,440
IRELAND	67,876	133,001	20,638	48,156	183,450	271,965	364,607
ITALY	70,179	136,918	21,673	50,570	192,648	284,500	380,136
LUXEMBOURG	-	-	-	-	-	-	-
POLAND	-	-	-	-	-	-	-
SWEDEN	62,707	120,934	20,156	47,030	179,162	262,024	347,126
Total	241,113	469,139	75,175	175,408	668,222	984,511	1,312,770

Potential Benefits for Public Administrations

Starting from the assumptions used for calculating the costs for businesses and from the results of stakeholder consultation, the benefits for public authorities were calculated in the following way:

- In 2013, around 1.8 million of companies in the EU were involved in intra-EU exports;
- According to the survey results, 39%⁹² of the companies engaged in CBO took advantage of personalised assistance services in the 12 months preceding the survey. Using the survey as an indication for the entire population, it can be inferred that approximately 700,000 companies across the EU request the services of personalised assistance providers for their CBO activities per year;
- Our survey also reveals that 58% of the companies that have benefitted from personalised assistance prefer the use of national public administration offices (services provided by national public authorities). Using this percentage as an indication to our EU population, we can infer that approximately 406,600⁹³ companies across the EU contacted a public authority's office in the past year to resolve a CBO-related issue;
- The survey also registered the frequency in which surveyed companies (active in CBO) utilised personalised assistance in the preceding year. The average for each of the four types⁹⁴ of assistance is once per year. These figures imply that, on average, a European company active in CBO contacts a public authority office approximately four times per year. The latter translates to around 1.6 million requests for personalised assistance, made to (various) public authorities across the EU, per year;

⁹² 77 companies provided feedbacks on the online survey. 30 of them declared they have used personalised assistance services.

⁹³ 58% x 700,968

⁹⁴ Clarification of legal situations, problem solving with authorities, personalised consultancy and translation services.

- The structured interviews conducted with representatives of public authorities from the eight selected MS helped us estimating the share of the requests that were related to clarification of information available online (that can be eliminated by increasing the quality and availability of online information). According to the responses received from representatives from the Point of Single Contacts, we estimate that between 5-10% of yearly requests for personalised assistance are results of missing/incomplete information which cannot be found online (in the desired language).⁹⁵ This means that, if the offer of online information is improved to the required level, between 81,312 to 162,625 requests made by EU companies every year can be reduced;
- To translate the above to monetary values, we translate the requests into the cost of handling them by public employees. Assuming that resolving a request for personalised assistance takes one hour, a public employee can resolve a maximum of eight requests per day;⁹⁶

Figure 103: Benefits for Public authorities. Hypothesis

Indicator	Hypothesis	Value		Source
No. of active enterprises in EU	n/a	21,418,827		<i>EUROSTAT (2013)</i>
No of companies doing cross-border operations	No of companies doing cross-border operation is equal to the number of companies involved in intra EU export	1,797,355		<i>EUROSTAT (2013)</i>
No of Companies that are using personalised assistance	39% of companies doing CBO	700,968		<i>EY Survey</i>
% of companies that are contacting national authorities to receive personalised assistance	58% of companies that are using personalised assistance	406,562		<i>EY Survey</i>
No of requests of personalised assistance per year	4 requests per company per year	1,626,247		<i>EY Survey</i>
Total requests related to lack of online information (EU Level)	min= 5% of the total number of requests	Min	81,312	<i>Interviews with representatives from PoSC</i>
	max= 10% of the total number of requests	Max	162,625	<i>Interviews with representatives from PoSC</i>

The benefits in terms time saved (as well as the monetary value) for the eight MS included in the analysis is estimated based on:

⁹⁵ In particular these thresholds emerged during the interviews with representatives from PoSCs of Hungary and Croatia.

⁹⁶ Time to solve a request (i.e. 1h) is to be considered as a maximum value. It was inferred from interviews with PoSCs representatives. Received requests are of different complexity but almost always very specific. Thus, the estimated 1 hour includes time needed to: identify a solution, check with other institutions if needed, elaborate the answer, and manage additional requests for clarifications that might arrive from the same user.

- the assumption that each MS manages a percentage of the total number of requests related to lack of online information that is proportionate to its level of exports;⁹⁷
- Average Public Official Rates per day, as estimated in the previous section.

For Portugal and Luxembourg no saving is considered because there is no need to increase the current offer of online information.

The saving across the eight selected MS is between €256,492 and €512,985.

Figure 104: Benefits for Public authorities. Total saving by sample country

Country	% of managed requested	Average public official rate per day	Total Saving	
			Min	Max
Croatia	2	50	8,441	19,068
Estonia	2	43	7,304	14,608
Hungary	2	53	9,534	19,068
Ireland	1	229	24,863	49,726
Italy	6	229	136,815	273,630
Luxembourg	-	-	-	-
Poland	-	-	-	-
Sweden	1	229	77,976.43	155,952.86
Total	14	-	256,492	512,985

⁹⁷ For example, the value of intra-EU imports of goods and services for Croatia is €61.8 million, which is 2% of the total value of intra-EU imports of goods and services (€3.493 billion). Thus, Croatia will manage 2% of the requests.

CONCLUSIONS

Information needs of businesses operating cross-border in the EU

In this study, the informational needs of European businesses interested or currently active in CBO were analysed in order to find the extent to which these needs are currently met by national authorities in the MS. The analysis focused on needs related to: contents (relevant topics), type of information, languages and channels. Since businesses can retrieve required information either via online portals or through personalised assistance channels, this study aimed to investigate businesses' needs and preferences related to both.

- A survey conducted among 177 European businesses that are either currently active or are in the process of planning CBO, revealed that the informational needs of European businesses differ between those that can be resolved via online channels and those that require personalised assistance. Regarding online informational needs: The **most important business events** to be carried out online are: starting up, financial management, expanding the company, selling products in another EU market, providing services in another EU market, dealing with legal aspects and access to financing and support.
- The **most relevant topics** business owners are looking for are: start a business, VAT rules and rates, open a branch, finding partners, standards in Europe, providing services abroad, resolving disputes, access to finance and exchanges for new entrepreneurs.
- The **types of information** needed (ordered by priority) are: detailed guidelines, targeted information, summary of legal acts and full documentation of legal acts.
- The **preferred providers** (ordered by priority) are: national government websites, websites of private companies or CoC, European specialised websites and national specialised websites.
- The preferred language is English.

On the other hand, for personalised assistance the preferences of businesses are slightly different:

- The **most important business events** to be carried out through personalised assistance are: financial management, human resources management, providing services in another EU market, dealing with legal aspects and access to financing and support;
- The **most relevant topics** are: start a business, annual accounts, VAT rules and rates, excise duties, open a branch, finding partners, standards in Europe, providing services abroad, EU funds programmes and access to finance;
- The **types of assistance** needed (ordered by priority) are: clarifications of legal situations, problem-solving with authorities, personalised consultancy and translation services;
- The **preferred communication channels** (ordered by priority) are: e-mail, face-to-face, online chat, phone and post;
- The **preferred providers**, ordered by priority, are: national public administrations, semi-private consultancy, private companies and assistance services supported by the EC.

Comparing the needs for the two options, we can notice that for some topics, companies prefer to receive online information (for example, resolving disputes and exchanges for new entrepreneurs) while for other topics they prefer to receive personalised assistance (for example annual accounts, or excise duties). This may be linked to the complexity of the information – whether it being readily available is in itself sufficient or whether further guidance is needed.

In both cases, European businesses expressed clear preference for national providers over private ones. This may be explained by the high level of awareness and accessibility of public portals – companies may have more knowledge with regard to

the services provided by national institutions than private ones – as well by the fact that, unlike private ones, national providers offer their services free of charge.

Information gaps

On the basis of the results of the survey, this study aimed to investigate the extent to which the current offer of online information and personalised assistance services correspond to the needs of European businesses. For this purpose, an assessment of the existing public offer in eight MS was used to generate an indicative gap analysis. The gap analysis was used to determine:

- How far the current **public online information offer** (including its language coverage) covers the informational needs of European business;
- How far the current offer of **public personalised assistance** services corresponds to the needs of European businesses.

In particular, the research team aimed to measure whether:

- **Information provided online** for the most relevant topics (the ones related to the most important business events as emerged from the assessment of needs)⁹⁸ **has either high or very high level of detail**;
- **Public providers** specify clearly that they **offer**:
 - personalised assistance related to the most important business events⁹⁹;
 - all types of personalised assistance (clarification of a legal situation, solving of any challenges with authorities, personalised consultancy services on some specific issues, or translation services)
- Online information and personalised assistance **are provided in English**

The gap analysis demonstrated that the current offer of online information by public providers (PoSC, PCP, CoC, Investment and Trade agencies) is not uniform across all MS. Only few MS (such as Luxemburg and Poland) cover the full length of topics. In contrast, the other MS in question have significant space for improvement. On average, 20 topics out of 29 were found to be inadequately covered. In particular, from the gap analysis it emerged that targeted information and detailed guidelines need to be added with respect to 'Selling products in Another EU market' and 'dealing with legal aspects'.

Figure 105: Number of most important topics for which information gaps have been identified

Most Important Business Events	HR	EE	HU	IE	IT	LU	PL	SE
Starting up	3	3	3	3	1	-	-	2
Financial management	3	1	3	3	3	-	-	4
Expanding the company	1	1	2	2	1	-	-	1
Selling products in another EU market	6	4	7	5	7	-	-	6
Providing services in another EU market	1	1	-	-	1	-	-	-
Dealing with legal aspects	6	6	4	6	6	-	-	4
Access to financing and support	2	1	1	1	1	-	-	1
Grand Total	21	17	20	20	21	-	-	18

While some topics are not adequately covered online by the analysed public providers, the gaps relating to personalised assistance were primarily a result of lack of clarity on the availability of services. In order to reduce the chances of underutilised services, public providers should consider making bigger efforts in mentioning the business events for which personalised assistance is offered.

⁹⁸ Starting up, Financial management, Expanding the company, Selling products in another EU market, Providing services in another EU market, Dealing with legal aspects, Access to financing and support.

⁹⁹ Starting up, Financial management, Expanding the company, Selling products in another EU market, Providing services in another EU market, Dealing with legal aspects, Access to financing and support.

Among the types of services for which businesses require personalised assistance, translation services were not available in any of the eight MS analysed in this study. Since the majority of analysed providers do offer information/assistance in English, the extent to which this type of service can be categorised as required assistance is open to debate.

In terms of communication channels, some of the analysed MS offer their services via several channels, while others rely primarily on phone. In order to increase the access of businesses to personalised assistance, public institutions should consider adding online chats and face-to-face communication to their offer.

Financial impacts on businesses and public administrations

Deconstructing the financial impact of insufficient and diverging level of availability of CBO-related information, the research team estimates that:

- 8% of the active enterprises (around 1.8 million) need - each year - to find online information about applicable rules and procedures in other MS;
- These enterprises spend between 9 and 648 hours each year in performing online searches;
- The cost of the time spent per enterprise is between €233 and €16,813, which means an aggregate cost at EU28 level of between €0.4 billion and €30.2 billion;
- Enterprises also incur external costs when they cannot find essential information. These costs are between €3,000 and €15,000 per enterprise, which means an aggregate cost at EU28 level of between €5.4 billion and €26.9 billion
- The total costs of finding essential online information about another MS's rules are between €3,233 and €31,813 for one enterprise, which means an aggregate cost between €5.8 billion and €57.2 billion at EU28 level.

In order to reduce the existing gaps the following costs for public administrations have been considered:

- Costs of creating the content;
- Cost of translating the newly added content;
- Cost of updating the added content.

The aggregate cost (for the 8 MS considered) of reducing the identified gaps is between €0.98 million and € 1.3 million.

Countries	Costs						
	Creating the contents		Translations		Maintenance/ Updating	Total	
	Min	Max	Min	Max		Min	Max
CROATIA	14,602	28,161	4,693	10,951	41,719	61,015	80,831
ESTONIA	9,861	18,822	3,280	7,653	29,154	42,295	55,629
HUNGARY	15,888	31,303	4,735	11,048	42,089	62,712	84,440
IRELAND	67,876	133,001	20,638	48,156	183,450	271,965	364,607
ITALY	70,179	136,918	21,673	50,570	192,648	284,500	380,136
LUXEMBOURG	0	0	0	0	0	0	0
POLAND	0	0	0	0	0	0	0
SWEDEN	62,707	120,934	20,156	47,030	179,162	262,024	347,126
Total	241,113	469,139	75,175	175,408	668,222	984,511	1,312,770

The cost analysis presented demonstrated that reducing the gaps of online information in each of the MS (where gaps are identified) will result in significant costs, depending on the intensity of the gap. Considering the costs involved, it is essential that PAs

consider the establishment of a 'feedback loop' (regularly collecting user feedback online and using it to improve online content) aimed at maintaining the quality of such an elaborate offer of online information. By expanding and improving the online offer, public authorities in the MS will benefit from:

- Increased efficiency;
- Increased quality of offer;
- Increased effectiveness of the activities of the public authorities.

An improvement in efficiency is also said to generate monetary benefits to public authorities in the MS. By estimating the time spent by public authorities answering requests for personalised assistance that could instead be resolved by improving the offer of online information, the analysis found that such an improvement can potentially yield a reduction in annual costs between €256,492 and €512,985.

Therefore, in order to remove informational barriers that may inhibit the functioning of the European Single Market, national and European governments are recommended to make an extra effort to accommodate the unmet needs of businesses by, firstly, improving the quantity and quality of the information and services offered related to CBO, and secondly, delivery mechanisms should be designed to adhere to the preferences and needs of European businesses from all MS in order to level out the existing economic opportunities across the board.

RECOMMENDATIONS

Results clearly indicate that the current public offer is far from covering all the informative needs of EU businesses that wish to do business in one or more MS.

The current public offer may be improved with respect the following dimensions:

- availability of the retrieved information (not all relevant topics are covered);
- completeness and usability (in some cases information is spread over different providers);
- clarity (heterogeneity in the approaches chosen by different providers);

Furthermore, not only the public providers are used by businesses when searching for online information and/or personalised assistance. Interviews with businesses and business associations confirmed that websites of private companies and websites of Chamber of Commerce are often the first point of contact when looking for information. Contingent on the satisfaction with the initial search results, in a second phase of the inquiry process the businesses turn to consulting European and national web portals.

It can be concluded that the European Single Market is incurring two different types of economic waste. First, European businesses are incurring avertable costs related to searching incomplete information online. Second, investment decisions may be delayed or abandoned as a result of inaccurate/incomplete information and/or support.

Moreover, the following actions are recommended:

- **Improve the current offer.** In order to meet business expectations, targeted information, detailed guidelines, summary of legal acts for all business events/topics perceived as relevant by businesses should be covered. Such improvement in the offer of the public providers could be facilitated by the EC;
- **Integrate the existing offer.** In order to help companies reach the existing information, it is recommended to better connect and link the existing portals both at national and at EU level. The EC should consider using its services and communication channels to create a more comprehensive, more user-friendly package of information to help businesses navigate the existing online offer at MS level.
- **Maintain/update the offer of online information.** In order to effectively guide the process of maintenance of the public portals, it is recommended to use tools to track the different user behaviours as well as their feedback on their experience. Data collected through these tools would support the authorities/organisations managing the portals in their decision-making as

regards future developments of contents availability and best delivery mechanisms. Furthermore, the EC can facilitate a knowledge-sharing process across all public administration involved;

- **Revise the structure and content of the public portals.** Contents should be more business friendly and should follow the business life cycle. The EC should consider providing guidelines and promoting a dialogue between public and business representatives in order to identify and shape contents.
- **Increase communication and dissemination.** The effectiveness of the public portals relies on its ability to reach users in efficient and effective manner. In order to achieve this, it is important that the authorities/organisations running the public portals continuously work on promoting the services and support provided. The EC should facilitate communication, dissemination and benchmarking in this field.
- **Put a stronger focus on specific information/services for cross-border companies,** which are less catered for than national companies. The specific needs of foreign users with regard to assistance services should be better taken into account. A first step would be to specify what kind of assistance is provided and what languages can be used to acquire assistance.

ANNEX 1: METHODOLOGY USED TO SELECT THE EIGHT REPRESENTATIVE MS

The methodology used to select the eight MS for in-depth analysis was based on two key dimensions:

- **Dimension 1:** propensity to trade;
- **Dimension 2:** availability and quality of online information and personalised assistance.

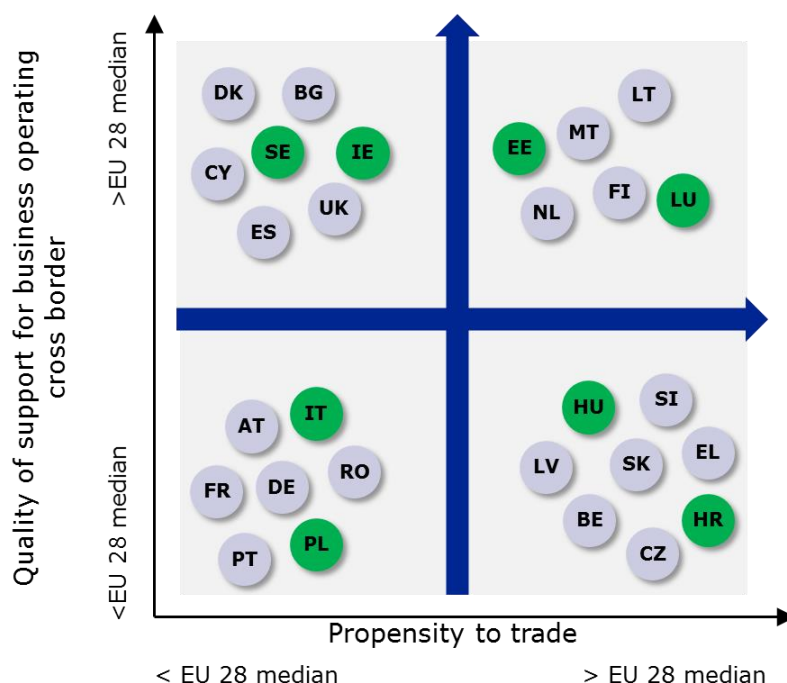
The first dimension is based on data extracted from EUROSTAT regarding the imports and exports of goods and services at the level of each MS, intra EU, which was then normalized with respect to the national GDP.

The second dimension is based on a report commissioned by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each MS.

Based on these dimensions, we have grouped the EU28 Members States in four categories:

- **Category 1:** Below EU28 median propensity to trade and below EU28 median quality support, from which we selected Poland and Italy for analysis;
- **Category 2:** Below EU28 median propensity to trade and above EU28 median quality support, from which we selected Hungary and Croatia for analysis;
- **Category 3:** Above EU28 median propensity to trade and below EU28 median quality support, from which we selected Sweden and Ireland for analysis;
- **Category 4:** Above EU28 median propensity to trade and above EU28 median quality support, from which we selected Estonia and Luxembourg for analysis.

Figure 106: Selection of MSs for in-depth analysis



ANNEX 2: REFERENCES

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- Verint. (2016). The Digital Tipping Point: How do businesses get the balance right between digital and human customer service?

ANNEX 3 : REVIEWED WEBSITES

Country	Entity	Website URL
Croatia	Point of Single Contact	https://www.psc.hr/
	Product Contact Point	http://www.mingo.hr/page/kategorija/kontaktna-tocka-za-proizvode?query=pcp
	Croatian Chamber of Economy	http://hgk.hr/
	Croatian Chamber of Trade and Crafts	http://www.hok.hr/
	Croatian Agency for SMEs, Innovations and Investments	http://www.investcroatia.hr/
	Agency for Investments and Competitiveness	http://www.aik-invest.hr/en/
Estonia	Point of Single Contact	www.eesti.ee/eng/
	Product Contact Point	https://www.mkm.ee/en
	Estonian Chamber of Commerce and Industry	http://www.koda.ee/
	Estonian Investment and Trade Agency	http://www.investinestonia.com/en/
Hungary	Point of Single Contact	https://magyarorszag.hu/
	Product Contact Point	http://www.termekpont.hu/termekpont/admin/
	Hungarian Chamber of Commerce and Industry	http://www.mkik.hu/hu/
	Hungarian Investment Promotion Agency	https://hipa.hu/main
Ireland	Point of Single Contact	http://www.pointofsinglecontact.ie/
	Product Contact Point	http://www.nsai.ie/Our-Services/Standardization/Product-Contact-Point.aspx
	Chambers Ireland	http://www.chambers.ie/
	Enterprise Ireland	https://www.enterprise-ireland.com/
	IDA Ireland	http://www.idaireland.com/
Italy	Point of Single Contact	http://www.impresainungiorNa.gov.it/psc-italy
	Product Contact Point	http://www.sviluppoecoNamico.gov.it/index.php/it/
	Unioncamere	http://www.unioncamere.gov.it/
	Italian Trade Agency	http://www.ice.gov.it/ http://www.investinitaly.com/en/
	Invitalia	http://www.invitalia.it/site/eng/home.html
Luxembourg	Point of Single Contact	http://www.guichet.lu
	Product Contact Point	http://www.guichet.public.lu/entreprises/en/contact-produit/index.html
	Chambre des Metiers	http://www.cdm.lu/
	Chambre de Commerce	http://www.cc.lu/
	Luxembourg for Business	https://www.luxembourgforbusiness.lu/en
Poland	Point of Single Contact	http://www.eu-go.gov.pl/
	Product Contact Point	https://www.mr.gov.pl/strony/zadania/wsparcie-przedsiębiorczosci/instrumenty-pomocy-przedsiębiorcom-na-ryнку-unii-europejskiej/punkt-kontaktowy-do-spraw-produktów/
	National Chamber of Commerce	http://kig.pl/

Country	Entity	Website URL
	Polish Investment and Trade Agency	http://www.paiz.gov.pl/en
Sweden	Point of Single Contact	https://www.verksamt.se/eugo
	Product Contact Point	http://www.kommers.se/kontaktpunkt/varor
	Sweden's Chambers of Commerce	https://www.swedishchambers.se/
	Business Sweden	http://www.business-sweden.se/

ANNEX 4: THE CURRENT OFFER OF ONLINE INFORMATION AND PERSONALISED ASSISTANCE IN EIGHT MEMBER STATES

CROATIA

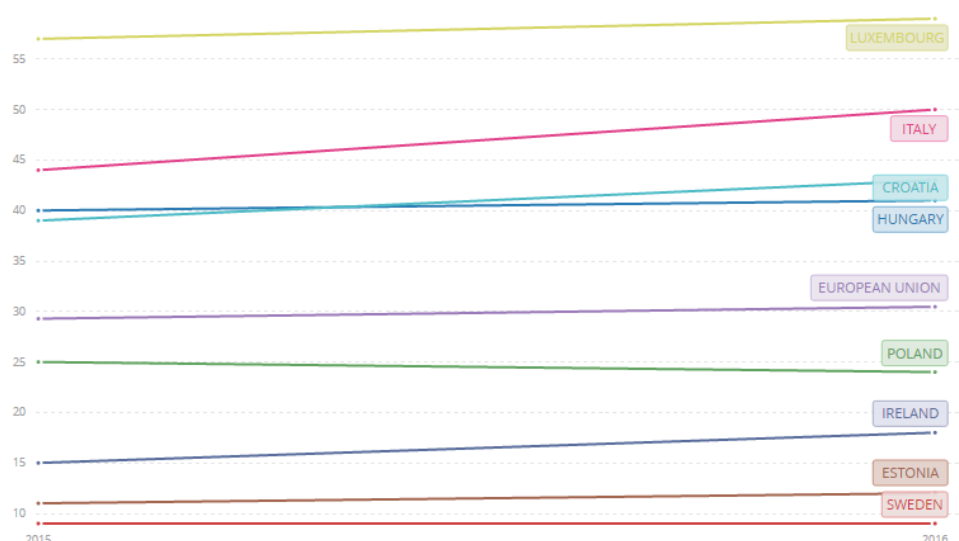
General information

For the purpose of this study, Croatia has been selected as a representative of the Member States with a perceived low quality support for businesses operating across borders¹⁰⁰ and that have propensity to trade¹⁰¹ above the EU28 median.

In terms of the **ease of doing business**, in 2015, The World Bank ranked Croatia 43rd out of 190 countries¹⁰².

Compared to the eight countries included in the analysis Croatia is the sixth highest ranking MS regarding the level of conduciveness present in its regulatory environment towards the starting and operation of a local firm (Figure 107).

Figure 107: Ease of doing business indicator for the 8 MS analysed



Source (World Bank, 2015, 2016)

Furthermore, in 2015, Croatia's **Net International Investment Position** stood at -23.6% of its GDP compared to an indicative threshold for EU28 countries of -35%. This indicator provides an aggregate view of the net financial position (assets minus liabilities) of a country vis-à-vis the rest of the world. It allows for a stock-flow analysis of external position of the country.

The **EU Services Directive** is incorporated in the national legislation. There are also multiple governmental action plans for improving and implementing new e-procedures.

The responsibilities for supporting businesses in performing CBO are dispersed among two governmental bodies and the PoSC:

- The Ministry of Economy is coordinating the implementation of the Services Directive, but does not have operational attributions, only coordinating ones

¹⁰⁰ The second dimension is based on a report commissioned by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each Member State.

¹⁰¹ The first dimension is based on data extracted from Eurostat regarding the imports and exports of goods and services at the level of each Member State, intra EU, which was then normalized with respect to the national GDP.

¹⁰² <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017.

- The Ministry of Public Administration is in charge of creating the procedures to be followed by businesses in different stages of their lifecycle
- The PoSC existing within the Croatian Chamber of Economy offers online information and personalised assistance to businesses.

Croatia's **main EU28 trading partners** for both imports and exports are Germany, Italy, Austria, Hungary and Slovenia¹⁰³.

Main providers of online information and personalised assistance

For the scope of our analysis, we have reviewed both public and semi-private providers of online information and personalised assistance, in order to get a full picture of the available offer.

Figure 108: Main providers of online information and personalised assistance for companies doing CBO (Croatia)

Providers	Public/Private	Website URL
Point of Single Contact	Public	http://www.psc.hr/
Product Contact Point	Public	http://www.mingo.hr/page/kategorija/kontaktna-tocka-za-proizvode?query=pcp
Croatian Chamber of Economy	Private	http://hgk.hr/
Croatian Chamber of Trade and Crafts	Private	http://www.hok.hr/
Croatian Agency for SMEs, Innovations and Investments	Private	http://www.investcroatia.hr/
Agency for Investments and Competitiveness	Public	http://www.aik-invest.hr/en/

Online information offer

Although foreign companies that are interested in doing business in Croatia can retrieve online information from multiple providers, the level of availability and detail for business events and topics is assessed as *'Medium'*. That is because several providers are offering detailed information on the same business events and topics (e.g. *'Start a business'*, *'VAT rules and rates'*). For information related to other business events and important topics, less can be found (e.g. *'Takeovers'*, *'Finding partners'*).

A higher score was assigned to the type of information available: in what concerns most of the providers, detailed guidelines are accompanied by legal acts; as for the language, not all providers of online information are translating all sections of their websites into English.

Figure 109: Overall assessment of online information offer (Croatia)

Dimensions	Overall quality of offer	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Business events	Medium	Medium	Low	Medium	Medium	Medium	Medium
Most relevant topics	Medium	Medium	Low	Medium	Medium	Low	Low
Type of information	High	High	Medium	Medium	Medium	Medium	High
Language	Very high	Very high	Low	Medium	Low	High	Very high
Overall quality of offer	High	High	Low	Medium	Medium	Medium	High

Source: Website review for main Croatian providers of online information

¹⁰³ World Bank, Croatia trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/HRV/Year/2015/Summary>

Assessment of availability and details for provided information

Business events

EU companies doing or planning cross-border operations in Croatia can find online information for all business events. However, the level of details varies significantly, ranging from 'Medium' for 'Starting up' to high for 'Financial management' and 'Very high' for 'Providing services in another EU market'.

Among the analysed providers, the highest coverage is ensured by the Point of Single Contact where detailed information can be found, especially with regards to the following business events: 'Providing services in Croatia', 'Human resources and management' and 'Exit strategy'. Additional information on 'Financial management' can be retrieved by consulting the website of the Chamber of Commerce, and for 'Access to financing and support', the website of the Chamber of Trade and Crafts (see In other words, in order to retrieve the needed level of information for doing business in Croatia, EU companies should consult multiple sources of online information.

Figure 110 below).

In other words, in order to retrieve the needed level of information for doing business in Croatia, EU companies should consult multiple sources of online information.

Figure 110: Assessment of availability and details for provided information at the level of business events (Croatia)

Business events	Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Starting up	Medium	Medium	Low	Medium	Low	Medium	Medium
Financial management	High	Medium	Low	High	Low	Medium	Medium
Human resources management	High	High	Low	Medium	High	Medium	High
Expanding the company	Medium	Medium	Low	Medium	Low	Medium	Medium
Selling products in another EU market	Medium	Medium	Low	Low	Medium	Low	Low
Providing services in another EU market	Very high	Very high	Medium	Medium	Medium	Medium	Medium
Dealing with legal aspects	Medium	Low	Low	Low	Medium	Low	Low
Competing for public contracts on the EU market	Medium	Medium	Medium	Low	Low	Low	Medium
Investing in Research & Innovation	Medium	Medium	Low	Medium	Low	Medium	Medium
Being a responsible business	Medium	Medium	Low	Medium	Low	Medium	Medium
Access to financing and support	Very high	Low	Low	Medium	Very high	Medium	Medium
Exit strategy	High	High	Low	Medium	Low	Low	Low

Source: Website review for main Croatian providers of online information

Topics

In analysing the Croatian portals more in-depth, the user simulation revealed that while some topics are covered in detail (i.e. 'Start a business' or 'VAT rules and rate'), others are not (i.e. 'European Company' or 'Takeovers').

As before, the **Point of Single Contact** remains the main source of information for topics concerning almost all business events, in particular for 'Starting a business' (this topic is also the most frequently accessed on the website based on the interviews with PoSC's representatives). For example, the website contains a detailed guide on

'How to Start an Enterprise in Croatia'¹⁰⁴. Moreover, it lists detailed sectorial requirements both for 'Selling products in Croatia' as well as for 'Providing services in Croatia'.

The **Product Contact Point** offers general information on the trade of services¹⁰⁵, as well as some brief information about EU funds and programmes¹⁰⁶. A list of responsible persons with contact details is provided for each product category (e.g. Items of precious metals, Materials and objects that come into direct contact with food, Food and food labelling, Building products, Mechanical devices).

On the website of the Croatian **Chamber of Commerce**, information on starting an enterprise, expanding with an office branch, and taxes is presented in a detailed guide - 'How to Start an Enterprise in Croatia'¹⁰⁷. The guide also comprises information on the provision of services that require special licences. Moreover, information on the legal framework, taxes, labour relations and financing instruments is provided in the 'Croatia - Your Business Partner' Brochure¹⁰⁸. Some information on the sale of goods (e.g. ATA Carnets, certificates of origin) is only available in the Croatian version of the website.

The **Chamber of Trade and Crafts** published on the website a brochure on employment¹⁰⁹ and detailed information on EU-funded programmes and other sources of funding¹¹⁰. However, they are available only in Croatian.

Finally, the **Agency for SMEs, Innovations and Investments** provides high details for 'Start a business' and offers practical investment guides on various industries, such as manufacturing, tourism, automotive or pharmaceutical¹¹¹.

As further detailed in the chapter dedicated to gaps analysis, for a high number of topics little or no details are provided (i.e. ten topics being ranked with a 'Low' score and five with a 'Medium' score).

Figure 111: Assessment of availability and details for provided information regarding most important business events and topics (Croatia)

Most important Business events and Topics		Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Starting up	Start a business	Very high	High	Low	Very high	Low	High	High
	Mergers with foreign companies	Medium	Low	Low	Medium	Low	Low	Low
	European Company	Low	Low	Low	Low	Low	Low	Low
	Takeovers	Low	Low	Low	Low	Low	Low	Low
Financial management	Annual accounts	Medium	Medium	Low	Medium	Low	Low	Low
	VAT rules and rates	Very high	High	Low	Very high	Low	Medium	Medium
	Check a VAT number (VIES)	Low	Low	Low	Low	Low	Low	Low
	VAT refunds	High	High	Low	High	Low	Medium	Low
	Excise duties	Very high	Medium	Low	Very high	Low	Low	Low
	Parent companies and their subsidiaries	Very high	Medium	Low	Very high	Low	Medium	High

¹⁰⁴ http://psc.hgk.hr/wp-content/uploads/2013/06/poduz_dj_2012_en_web.pdf

¹⁰⁵ <http://www.mingo.hr/page/kategorija/slobodno-trziste-usluga>

¹⁰⁶ <http://www.mingo.hr/page/kategorija/programi-i-projekti-eu>

¹⁰⁷ <http://www.hgk.hr/english/how-to-start-up-an-enterprise-in-croatia-najava>

¹⁰⁸ <http://www.hgk.hr/documents/croatia-your-business-partner-2016577a383b6f35358b342463f39b.pdf>

¹⁰⁹ <http://www.hok.hr/content/download/21291/197480/file/105-vodic-zakon-o-radu-lowresfinal.pdf>

¹¹⁰ http://www.hok.hr/gospodarstvo/financiranje_poduzetnistva

¹¹¹ <http://www.aik-invest.hr/en/publications/>

Most important Business events and Topics		Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Expanding the company	Open a branch	High	High	Low	Medium	Low	Medium	High
	Finding partners	Low	Low	Low	Low	Low	Low	Low
Selling products in another EU market	CE marking	High	Medium	Low	Low	High	Low	Low
	Standards in Europe	Medium	Medium	Low	Low	Low	Low	Low
	Mutual recognition	Medium	Medium	Medium	Low	Medium	Low	Low
	Chemicals (REACH)	High	High	Low	Low	Low	Low	Low
	Classification, labelling, packaging	High	Medium	Medium	Low	High	Low	Low
	Consumer guarantees	Low	Low	Low	Low	Low	Low	Low
	Defective products	Low	Low	Low	Low	Low	Low	Low
Providing services in another EU market	Providing services abroad	Very high	Very high	Medium	Medium	Medium	Medium	Medium
Dealing with legal aspects	Competition rules	Low	Low	Low	Low	Low	Low	Low
	Late payment	Low	Low	Low	Low	Low	Low	Low
	Selling within the EU	High	Low	Medium	Medium	High	Medium	Low
	Unfair contract terms	Low	Low	Low	Low	Low	Low	Low
	Resolving disputes	Medium	Low	Low	Low	Medium	Low	Low
	Distance/Of f-premises selling	Low	Low	Low	Low	Low	Low	Low
Access to financing and support	EU funding programmes	Very high	Low	Low	Medium	Very high	Low	Low
	Access to finance	Very high	Low	Low	High	Very high	High	High
	Exchanges for new entrepreneurs	High	Low	Low	Low	High	Low	Low

Source: Website review for main Croatian providers of online information

Assessment of availability and recurrence of different types of information

As can be anticipated from the above assessment, companies can find both targeted information and detailed guidelines on the websites of Croatian providers, which are sometimes complemented by legal acts in summary or full documents.

Figure 112: Assessment of availability and recurrence of different types of information (Croatia)

Types of information	Recurrence	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Targeted information	Very high	Very high	High	High	Medium	High	Very high
Detailed guidelines	High	High	Low	High	Medium	Low	High
Summary of legal provisions	Medium	Medium	Medium	Medium	Medium	Medium	Medium
Legal acts - full documents	Medium	Medium	Medium	Low	Medium	Medium	Medium

Source: Website review for main Croatian providers of online information

Assessment of availability and completeness of information in other EU28 languages

Most of the the Croatian providers of online information translate their websites into English. The Agency for SMEs is also translating the information available on the website in other EU languages, such as German and Italian. However, in some cases, useful guidelines are available only in Croatian. According to the PoSC's representatives, there are plans to improve this aspect in order to reduce the number of inquiries generated by information that is not translated or difficult to find.

Figure 113: Assessment of availability and completeness of information in other EU28 languages (Croatia)

Languages	Completeness	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
English	Very high	Very high	Low	Very high	Medium	Very high	Very high
French	N/A	Low	Low	Low	Low	Low	Low
German	Very high	Low	Low	Low	Low	Very high	Low
Other	Very high	Low	Low	Low	Low	Very high	Low

Source: Website review for main Croatian providers of online information

Personalised assistance offer

The analysed providers are generally offering personalised assistance for clarification of legal situations, problem-solving with authorities and business consultancy, through mail, phone, post or face-to-face meetings, and on various business events. However, in the majority of cases, the list of offerings is not published on their websites; as such, the companies may not be aware of the availability of such services. For example, no information is available with regards to the languages in which the personalised assistance is provided.

Figure 114: Overall assessment of personalised assistance offer (Croatia)

Dimensions	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Business events	Yes	N/A	N/A	Yes	Yes	N/A	N/A
Type of personalised assistance	Yes	N/A	Yes	Yes	Yes	N/A	Yes
Language	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Channels	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Source: Website review for main Croatian providers of online information

Assessment of availability for personalised assistance at the level of business events

In general, the analysed providers do not specifically mention on their websites the business events for which they provide personalised assistance. However, we emphasised in the figure below the cases in which companies can deduct from the website that further information can be retrieved by using the contact details (i.e. the cells marked in green in Figure 115).

Based on the interviews with PoSC's representatives, the governmental bodies and the Internal Market Centre are the entities receiving the majority of requests from companies. The governmental bodies are then redirecting most of the inquiries to the PoSC. The internal procedures followed by the PoSC to provide personalised assistance are not very formal, considering the rather small team available for such activities (i.e. 2 or 3 FTEs, depending on the needs).

With regards to the other analysed providers, the Croatian Chamber of Economy provides a wide array of personalised services, such as business networking/matchmaking or licensing workshops; the Agency for Investments and Competitiveness provides support in preparing projects for investment in Croatia, using a 'tailor-made' approach; and the Croatian Agency for SMEs, Innovations and Investments redirects its visitors to the websites of the regional development agencies.

Figure 115: Assessment of availability for personalised assistance at the level of business events (Croatia)

Business events	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Starting up	Yes	N/A	N/A	Yes	Yes	N/A	N/A
Financial management	Yes	N/A	N/A	N/A	Yes	N/A	N/A
Human resources management	Yes	N/A	N/A	N/A	Yes	N/A	N/A
Expanding the company	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Selling products in another EU market	Yes	N/A	N/A	Yes	N/A	N/A	N/A
Providing services in another EU market	Yes	N/A	N/A	Yes	N/A	N/A	N/A
Dealing with legal aspects	Yes	N/A	N/A	Yes	Yes	N/A	N/A
Competing for public contracts on the EU market	Yes	N/A	N/A	Yes	N/A	N/A	N/A
Investing in Research & Innovation	Yes	N/A	N/A	N/A	Yes	N/A	N/A
Being a responsible business	Yes	N/A	N/A	N/A	Yes	N/A	N/A
Access to financing and support	Yes	N/A	N/A	Yes	Yes	N/A	N/A
Exit strategy	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Croatian providers of personalised assistance

Assessment of availability of different types of personalised assistance

Again, very little information is available on the websites of the analysed providers with regards to the type of assistance offered to companies. However, we can notice that none of the providers are offering full translation services, for example for national laws. On the other side, the PoSC representatives mentioned that some information can be provided in English by mail or phone, in case it is only available only in Croatian on the website.

Figure 116: Assessment of availability of different types of personalised assistance (Croatia)

Types of personalised assistance	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Clarification of legal situation	Yes	N/A	Yes	Yes	Yes	N/A	N/A
Problem-solving with authorities	Yes	N/A	Yes	Yes	Yes	N/A	N/A
Personalised consultancy	Yes	N/A	Yes	Yes	Yes	N/A	Yes
Translation services	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Croatian providers of personalised assistance

Assessment of availability of personalised assistance in other EU28 languages

The analysed providers do not mention on their websites the EU languages in which the personalised assistance can be made available.

Figure 117: Assessment of availability of personalised assistance in other languages (Croatia)

Languages	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
English	N/A	N/A	N/A	N/A	N/A	N/A	N/A
French	N/A	N/A	N/A	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Croatian providers of personalised assistance

Assessment of availability of personalised assistance through different channels

All analysed providers are publishing on their websites the contact details for the following channels: phone, email. Apart from the Product Contact Point, all the other providers are mentioning the post as available communication channel. In addition, the Chamber of Trade and Crafts is mentioning the possibility of face-to-face assistance. For the future, the PoSC is planning to expand its offer by incorporating an online chat on the website.

Figure 118: Assessment of availability of personalised assistance through different channels (Croatia)

Channels	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce	Chamber of Trade and Crafts	Agency for SMEs	Agency for Investments
Online chat	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Face-to-face	Yes	N/A	N/A	N/A	Yes	N/A	N/A
Phone	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Email	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Post	Yes	Yes	N/A	Yes	Yes	Yes	Yes
Online form	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Croatian providers of personalised assistance

ESTONIA

General information about Estonia

For the purpose of this study, Estonia has been selected as a representative of the countries with a perceived high quality support for businesses operating across borders and that have propensity to trade above the EU28 median.

Its **Net International Investment Position** for 2015 was -40.9% of its GDP compared to an indicative threshold for EU28 countries of -35%; the GDP was ranked 25th across the EU MS.

In terms of the **ease of doing business**, Estonia has been ranked 12th out of 190 by the World Bank¹¹².

Apart from the EU Services Directive which is incorporated in the national legislation, Estonia implemented a national policy regarding '*Marketing and communications conception for offshore enterprises*'.

¹¹² <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

RIA (Information System Authority) manages the governmental portal www.eesti.ee, which provides topic-based guidance on entrepreneurial subjects. This portal is meant to be the first point of contact for EU entrepreneurs.

Estonia's main intra EU28 trading partners for both import and export are Germany, Sweden, Finland, Latvia and Lithuania¹¹³.

MAIN PROVIDERS OF ONLINE INFORMATION AND PERSONALISED ASSISTANCE

For the scope of our analysis, we have reviewed both public and semi-private providers of online information and personalised assistance, in order to get a full picture of the available offer.

Figure 119: Main providers of online information and personalised assistance for companies doing CBO (Estonia)

Provider	Public / Private	Website URL
Point of Single Contact	Public	www.eesti.ee/eng/
Product Contact Point	Public	https://www.mkm.ee/en
Estonian Chamber of Commerce and Industry	Private	http://www.koda.ee/
Estonian Investment and Trade Agency	Public	http://www.investinestonia.com/en/

ONLINE INFORMATION OFFER

Foreign companies can retrieve online information from multiple providers, where the **level of availability and detail for business events and most important topics is assessed as 'High'**. However, several providers are offering information on the same business events and topics (e.g. 'Start a business', 'Annual accounts'), while for other business events and topics little information can be found (e.g. 'Dealing with legal aspects', 'Access to financing and support'). A 'Very high' score was assigned to languages as all information available on the websites of the analysed providers is translated in English, completely reflecting the details presented in Estonian. A 'High' score was attained for type of information because most of the providers publish detailed guidelines accompanied by legal acts.

Figure 120: Overall assessment of online information offer (Estonia)

Dimensions	Overall quality of offer	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Business events	High	High	Medium	Medium	Medium
Most relevant topics	Medium	Medium	Low	Low	Low
Type of information	High	High	Medium	Medium	High
Language	Very high	Very high	Very high	Very high	Very high
Overall quality of offer	High	High	Medium	Medium	High

Source: Website review for main Estonian providers of online information

Assessment of availability and details for provided information

Business events

EU companies doing or planning cross-border operations in Estonia can find online information for all business events. However, the level of details varies significantly, ranging from 'Low' for 'Dealing with legal aspects' to 'High' for 'Financial management' and 'Very high' for 'Exit strategy'.

¹¹³ WORLD BANK, Estonia trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/HRV/Year/2015/Summary>

Among the analysed providers, the highest coverage is ensured by the **Point of Single Contact**, especially with regards to the following business events: '*Financial management*', '*Human resources management*', '*Expanding the company*', '*Being a responsible business*' and '*Exit strategy*'. Detailed informon could be retrieved also by consulting the websites of the Product Contact Point, Chamber of Commerce and Investment and Trade Agency (see figure below Figure 121:).

Figure 121: Assessment of availability and details for provided information at the level of business events (Estonia)

Business Events	Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Starting up	High	High	Medium	Low	Medium
Financial management	High	High	Low	Medium	Medium
Human resources management	High	High	Low	High	High
Expanding the company	High	High	Medium	Medium	Medium
Selling products in another EU market	High	High	Medium	Low	Low
Providing services in another EU market	Medium	Medium	Medium	Low	Medium
Dealing with legal aspects	Low	Low	Low	Low	Low
Competing for public contracts on the EU market	Medium	Medium	Medium	Medium	Low
Investing in Research & Innovation	Medium	Medium	Low	Medium	Medium
Being a responsible business	High	High	Low	Medium	High
Access to financing and support	Medium	Medium	Low	Low	Medium
Exit strategy	Very high	Very high	High	Medium	Low

Source: Website review for main Estonian providers of online information

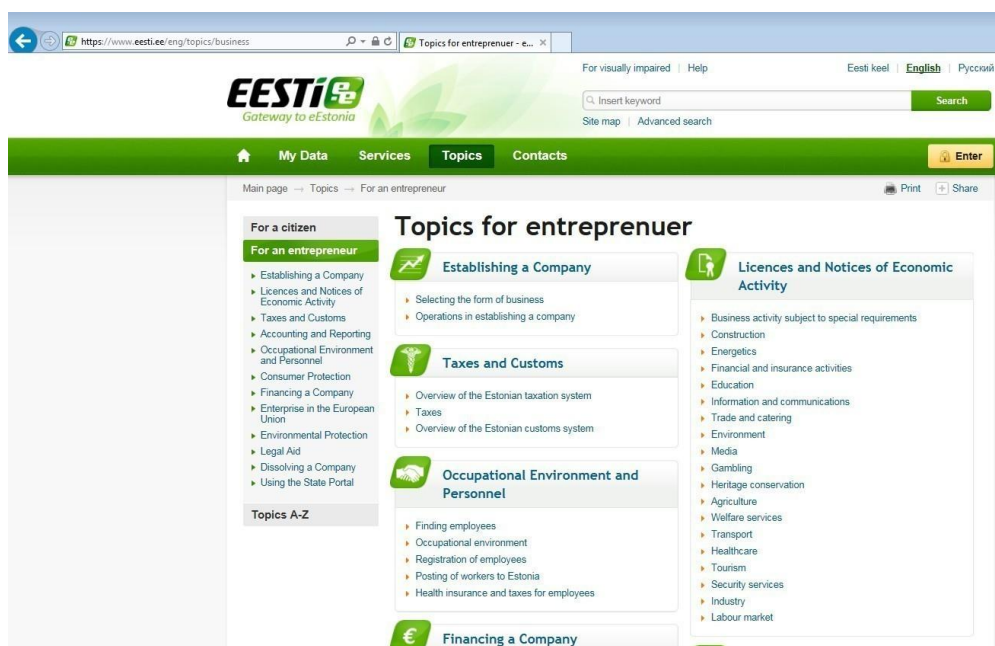
Topics

While doing a more in-depth analysis for the most important business events, we can notice that some topics are covered in detail (i.e. '*Start a business*' or '*Annual accounts*'), while other topics are poorly covered (i.e. '*European Company*' or '*Check a VAT number*').

The Point of Single Contact remains again the main source of information. It combines data from different providers, in Estonian, English and Russian, regarding various phases of the business lifecycle (e.g. tax information, health care, finances, reporting, permits etc.). The list of topics is based on the EU Directive 2006/123 (.).

Figure 122). Links to external sources are available as well, which redirects the users to other providers' websites.

Figure 122: Point of Single Contact (Estonia), availability and details of information at topic level

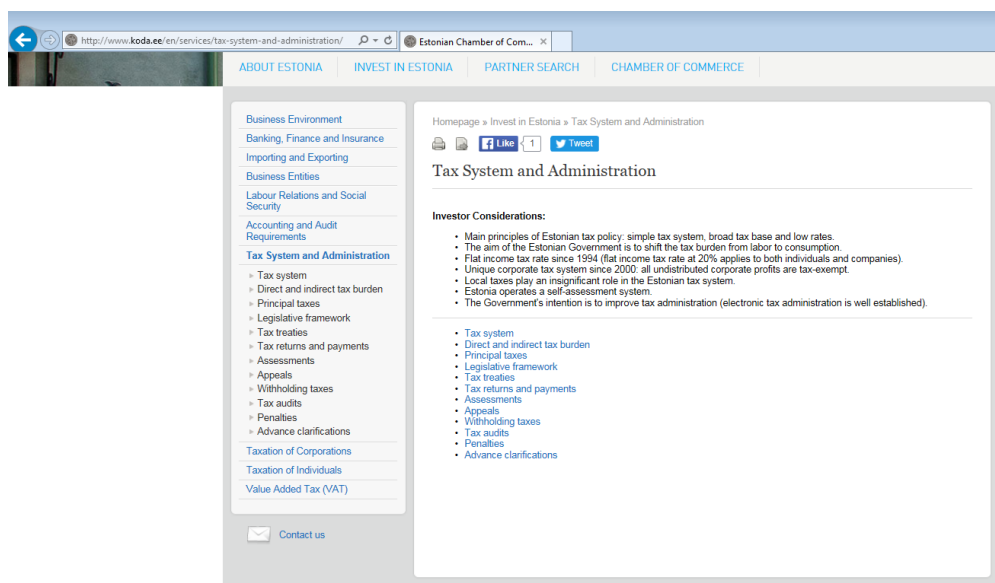


Source: www.eesti.ee

The **Product Contact Point** provides a link¹¹⁴ to a legal act containing detailed information on 'Starting up', 'Expanding a company' and 'Exiting the market through dissolution'. Links to the Estonian Investment Agency are also provided, as well as to various documents relevant for EU funding, such as strategies and development plans.

The **Chamber of Commerce and Industry** offers detailed information on 'Annual accounts', 'VAT rules and rates', 'VAT refunds', 'Parent companies and their subsidiaries'.

Figure 123: Chamber of Commerce and Industry availability and details of information at topic level (Financial Management)



¹¹⁴ <https://www.riigiteataja.ee/en/eli/ee/530012015002/consolide/current>

Finally, the **Investment and Trade Agency** published detailed information on the following topics: 'Start a business', 'Annual accounts', 'Parent companies and their subsidiaries', 'Open a branch' and 'Access to finance'. Additionally, the websites include relatively detailed information on individual business sectors.

Figure 124: Assessment of availability and details for provided information at the level of most important business events and topics (Estonia)

Business events and topics		Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Starting up	Start a business	Very high	Very high	Medium	Medium	High
	Mergers with foreign companies	Medium	Medium	Medium	Low	Low
	European Company	Low	Low	Low	Low	Low
	Takeovers	Medium	Low	Medium	Low	Low
Financial management	Annual accounts	Very high	Very high	Low	High	High
	VAT rules and rates	Very high	Very high	Low	High	Medium
	Check a VAT number (VIES)	Low	Low	Low	Low	Low
	VAT refunds	High	High	Low	High	Low
	Excise duties	Very high	Very high	Low	Low	Medium
	Parent companies and their subsidiaries	High	High	Low	High	High
Expanding the company	Open a branch	High	High	High	Medium	High
	Finding partners	Medium	Medium	Low	Medium	Low
Selling products in another EU market	CE marking	Low	Low	Low	Low	Low
	Standards in Europe	High	High	Medium	Low	Low
	Mutual recognition	High	High	Medium	Low	Low
	Chemicals (REACH)	Low	Low	Low	Low	Low
	Classification, labelling, packaging	Low	Low	Low	Low	Low
	Consumer guarantees	Medium	Low	Medium	Low	Low
	Defective products	High	Low	High	Low	Low
Providing services in another EU market	Providing services abroad	Medium	Medium	Medium	Low	Medium
Dealing with legal aspects	Competition rules	Medium	Low	Medium	Medium	Low
	Late payment	Low	Low	Low	Low	Low
	Selling within the EU	Medium	Low	Low	Medium	Low
	Unfair contract terms	Low	Low	Low	Low	Low
	Resolving disputes	Medium	Low	Medium	Low	Low
	Distance/Off-premises selling	Low	Low	Low	Low	Low
Access to financing and support	EU funding programmes	High	High	Medium	Low	Medium
	Access to finance	High	High	Low	Medium	High
	Exchanges for new entrepreneurs	Low	Low	Low	Low	Low

Source: Website review for main Estonian providers of online information

Assessment of availability and recurrence of different types of information

As can be anticipated from the assessment above, companies can find both targeted information and detailed guidelines on the websites of Estonian providers, which are complemented by legal acts in summary or full documents.

Figure 125: Assessment of availability and recurrence of different types of information (Estonia)

Types of information	Recurrence	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Targeted information	High	High	Medium	Medium	High
Detailed guidelines	High	High	Low	Low	High
Summary of legal provisions	Medium	Medium	Low	Medium	Medium
Legal acts - full documents	High	Medium	High	Medium	Medium

Source: Website review for main Estonian providers of online information

Assessment of availability and completeness of information in other EU28 languages

Estonian providers of online information are translating their websites in English alone. However, the completeness of the translation is assessed as 'Very high'.

Figure 126: Assessment of availability and completeness of information in other EU28 languages (Estonia)

Languages	Completeness	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
English	Very high	Very high	Very high	Very high	Very high
French	Low	Low	Low	Low	Low
German	Low	Low	Low	Low	Low
Other	Low	Low	Low	Low	Low

Source: Website review for main Estonian providers of online information

PERSONALISED ASSISTANCE OFFER

In Estonia, understanding what kind of personalised assistance is available appears as rather limited based on the online information offer: the Point of Single Contact and the Product Contact Point do not clearly mention such services.

The Point of Single Contact provides a list of FAQs and contact details of different institutions. However, users can contact the portal administrators by mail in case they have questions that are not mentioned in the FAQ section.

The Chamber of Commerce and Industry and the Investment and Trade Agency are offering personalised assistance for clarification of legal situations, problem-solving with authorities and business consultancy, through phone, email and post, on various business events; however, a fee may be required.

Figure 127: Overall assessment of offer for personalised assistance (Estonia)

Dimensions	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Business events	Yes	N/A	N/A	Yes	Yes
Type of personalised assistance	Yes	N/A	N/A	Yes	Yes
Language	N/A	N/A	N/A	N/A	N/A
Channels	Yes	N/A	N/A	Yes	Yes

Source: Website review for main Estonian providers of online information

Assessment of availability for personalised assistance at the level of business events

Based on the interviews with the Point of Single Contact representatives, this institution does not provide personalised assistance; however, it redirects inquiries regarding entrepreneurship and investment to Enterprise Estonia.

The same is observed in the case of the Product Contact Point – users are redirected for further information to the websites of other providers.

The assistance offered by the Estonian Chamber of Commerce and Industry (e.g. for procurement monitoring) is not always free of charge. In case of paid services, information on fees are available on the website.

The Investment and Trade Agency offers comprehensive, one-stop investment consultancy services, for different sectors (i.e. ICT, mechanical engineering, business services, logistics, electronics and CleanTech).

We emphasised in the figure below the business events for which assistance may be requested from the two providers mentioned above (i.e. the cells marked in green in the figure below).

Figure 128: Assessment of availability for personalised assistance at the level of business events (Estonia)

Business events	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Starting up	Yes	N/A	N/A	N/A	Yes
Financial management	Yes	N/A	N/A	Yes	N/A
Human resources management	Yes	N/A	N/A	Yes	N/A
Expanding the company	N/A	N/A	N/A	N/A	N/A
Selling products in another EU market	Yes	N/A	N/A	Yes	N/A
Providing services in another EU market	Yes	N/A	N/A	Yes	N/A
Dealing with legal aspects	Yes	N/A	N/A	Yes	Yes
Competing for public contracts on the EU market	Yes	N/A	N/A	Yes	N/A
Investing in Research & Innovation	N/A	N/A	N/A	N/A	N/A
Being a responsible business	N/A	N/A	N/A	N/A	N/A
Access to financing and support	Yes	N/A	N/A	Yes	N/A
Exit strategy	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Estonian providers of personalised assistance

Assessment of availability of different types of personalised assistance

Based on the information available on the website, we can deduce that the Chamber of Commerce and Industry and the Investment and Trade Agency are offering personalised assistance for clarification of legal situations, problem-solving with authorities and business consultancy; none of the analysed providers is offering full translation services, for example for national laws.

Figure 129: Assessment of availability of different types of personalised assistance (Estonia)

Types of personalised assistance	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Clarification of legal situation	Yes	N/A	N/A	Yes	Yes

Problem-solving with authorities	Yes	N/A	N/A	Yes	Yes
Personalised consultancy	Yes	N/A	N/A	Yes	Yes
Translation services	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Estonian providers of personalised assistance

Figure 130: Personalised assistance in Estonia. The Investment & Trade Agency (<http://www.investinestonia.com/en/>)

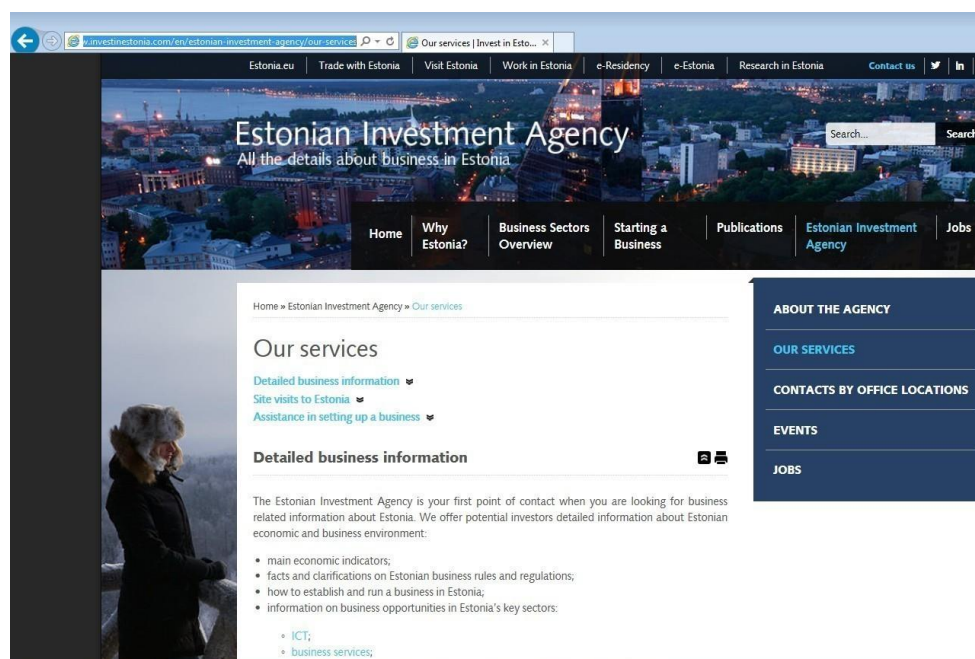
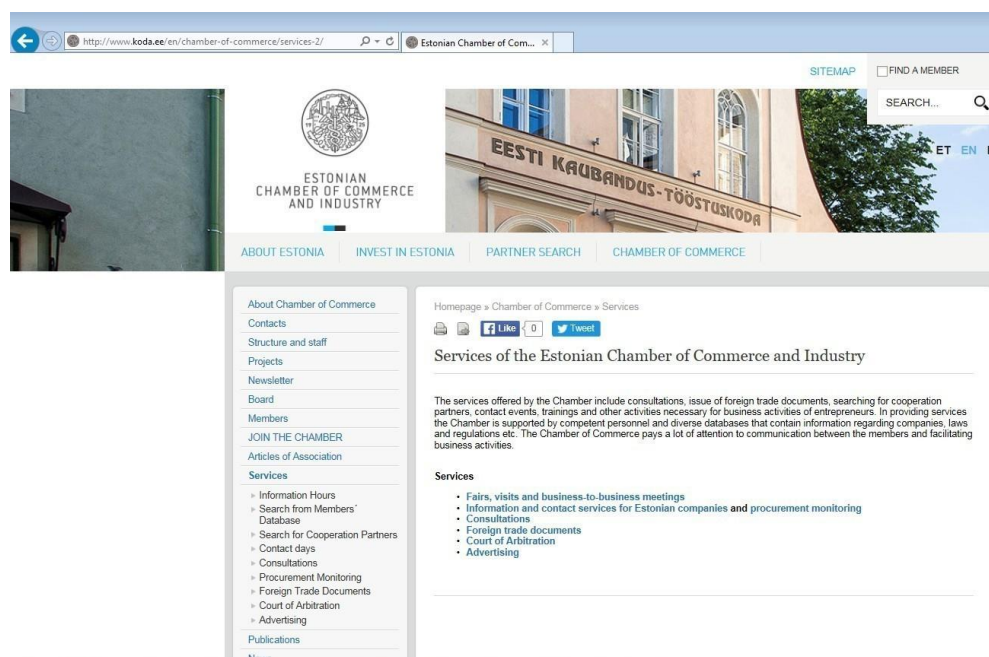


Figure 131: Personalised assistance in Estonia. Estonian Chambers of Commerce and Industry (<http://www.koda.ee/en/>)



Assessment of availability of personalised assistance in other EU28 languages

The analysed providers are not mentioning the EU languages in which the personalised assistance can be offered.

Figure 132: Assessment of availability of different types of personalised assistance in other languages (Estonia)

Languages	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
English	Yes	Yes	Yes	Yes	Yes
French	N/A	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Estonian providers of personalised assistance

Assessment of availability of personalised assistance through different channels

The Chamber of Commerce and Industry and the Investment and Trade Agency are responding to the request coming from users by phone, email and post. No information is presented on whether face-to-face meetings are possible.

Figure 133: Assessment of availability of personalised assistance through different channels (Estonia)

Channels	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment and Trade Agency
Online chat	N/A	N/A	N/A	N/A	N/A
Face-to-face	N/A	N/A	N/A	N/A	N/A
Phone	Yes	N/A	N/A	Yes	Yes
Email	Yes	Yes	N/A	Yes	Yes
Post	Yes	N/A	N/A	Yes	Yes
Online form	N/A	N/A	N/A	N/A	N/A

HUNGARY

General information about Hungary

For the purpose of this study, Hungary has been selected as a representative of the Member States which have a propensity to trade¹¹⁵ above the EU28 median and a perceived low quality of support for business operating across borders¹¹⁶.

In terms of **ease of doing business**, Hungary ranks 41st out of 190 by the World Bank¹¹⁷. Compared to the 8 countries included in this analysis, Hungary is the fifth country for the level of conduciveness present in the regulatory environment towards the starting and operation of a local firm.

Its **Net International Investment Position ('NIIP')** for 2015 totals at **-60.8%** of its GDP¹¹⁸ compared to an indicative threshold for EU28 countries of -35%.

¹¹⁵ The first dimension is based on data extracted from Eurostat regarding the imports and exports of goods and services at the level of each Member State, intra EU, which was then normalized with respect to the national GDP.

¹¹⁶ The second dimension is based on a report commissioned by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each Member State.

¹¹⁷ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017.

¹¹⁸ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> - retrieved on January 27th January.

The **EU Services Directive** is incorporated in the national legislation. There are various institutions which cooperate in order to support businesses to perform CBO, namely:

- The Ministry of Interior: the ministry operates the Point of Single Contact online platform; it does not interact directly with businesses, however, it organizes annual conferences where businesses have the possibility to discuss with ministry representatives
- The Ministry for National Economy
- The Ministry for National Development – it has a strong background on the topics addressed within the study, as its representatives are in regular contact with the Chamber of Commerce and Industry and also with businesses
- The Ministry for Foreign Affairs and Trade
- The Hungarian National Trading House and The Hungarian Promotion Investment Agency – they deal with the interests of large companies, offering information about establishing companies in Hungary and about different strategies depending on where a company is situated in the business lifecycle.

MAIN PROVIDERS OF ONLINE INFORMATION AND PERSONALISED ASSISTANCE

For the scope of our analysis, we have reviewed four main providers of online information and personalised assistance, in order to get a full picture of the available offer.

Figure 134: Main providers of online information and personalised assistance for companies doing CBO (Hungary)

Provider	Public / Private	Website
Point of Single Contact	Public	https://magyarorszag.hu/
Product Contact Point	Public	http://www.termekpont.hu/termekpont/admin/
Hungarian Chamber of Commerce and Industry	Public	http://www.mkik.hu/hu/
Hungarian Investment Promotion Agency	Private	https://hipa.hu/main

ONLINE INFORMATION OFFER

Although companies can retrieve online information from multiple providers, the level of availability and detail of online information for business events and topics is assessed as 'Medium' as well as the type of information provided (i.e. mainly targeted information being available and only in few cases detailed guidelines and legal acts in full or summary formats). A 'Very high' score was assigned to language as information is always translated in English).

Figure 135: Overall assessment of online information offer (Hungary)

Dimensions	Overall quality of offer	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Business events	Medium	Low	Low	Medium	Medium
Most relevant topics	Medium	Low	Low	Medium	Low
Type of information	Medium	Medium	Low	Medium	Medium
Language	Very high	Very high	High	Very high	Very high

Overall quality of offer	High	Medium	Medium	High	Medium
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Source: Website review for main Hungarian providers of online information

Assessment of availability and details for provided information

Business events

EU companies doing or planning cross-border operation in Hungary can find online information for all business events; however, details are available only for five of them.

More specifically, the Chamber of Commerce and Industry offers detailed information for 'Financial management', 'Human resource management', 'Investing in Research & Innovation' and 'Being a responsible business', while the Point of Single Contact offers details for 'Providing services in Hungary'.

Figure 136: Assessment of availability and details for provided information at the level of business events (Hungary)

Business Events	Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Starting up	Medium	Medium	Low	Medium	Low
Financial management	High	Medium	Low	High	Low
Human resources management	High	Medium	Low	High	Medium
Expanding the company	Medium	Medium	Low	Medium	Low
Selling products in another EU market	Low	Low	Low	Low	Low
Providing services in another EU market	High	High	Low	Medium	Medium
Dealing with legal aspects	Medium	Low	Low	Medium	Low
Competing for public contracts on the EU market	Low	Low	Low	Low	Low
Investing in Research & Innovation	High	Low	Low	High	High
Being a responsible business	High	Low	Low	High	Medium
Access to financing and support	Medium	Medium	Low	Medium	Medium
Exit strategy	Medium	Low	Low	Medium	Low

Source: Website review for main Hungarian providers of online information

Topics

The **Point of Single Contact** offers general information regarding all topics; however a high level of detail is only provided for a few topics related to: 'Starting up', 'Financial management' and 'Human resources management', 'Expanding the company' and 'Providing services to other EU markets'.

The **Product Contact Point** provides a search engine for looking up information regarding products and regulations; no specific information is published (see Figure 137).

The **Chamber of Commerce** published various guides, in some cases elaborated by third parties, containing extensive information for 'Starting a business', 'Financial management', 'Human resources management' and 'Dealing with legal aspects'¹¹⁹.

The **Investment Promotion Agency** also published several reports and leaflets for companies interested in investing in Hungary (see Figure 138). In particular, detailed information can be found for 'Access to financing'.

¹¹⁹ http://www.mkik.hu/en/magyar-kereskedelmi-es-iparkamara/investing-guide-hungary-2014_2-13027

Figure 137: Search engine available on the website of the Hungarian PCP
(<http://www.termekpont.hu/>)

Figure 138: Publication available on the website of the Hungarian Investment Promotion Agency
(<https://hipa.hu/main>)

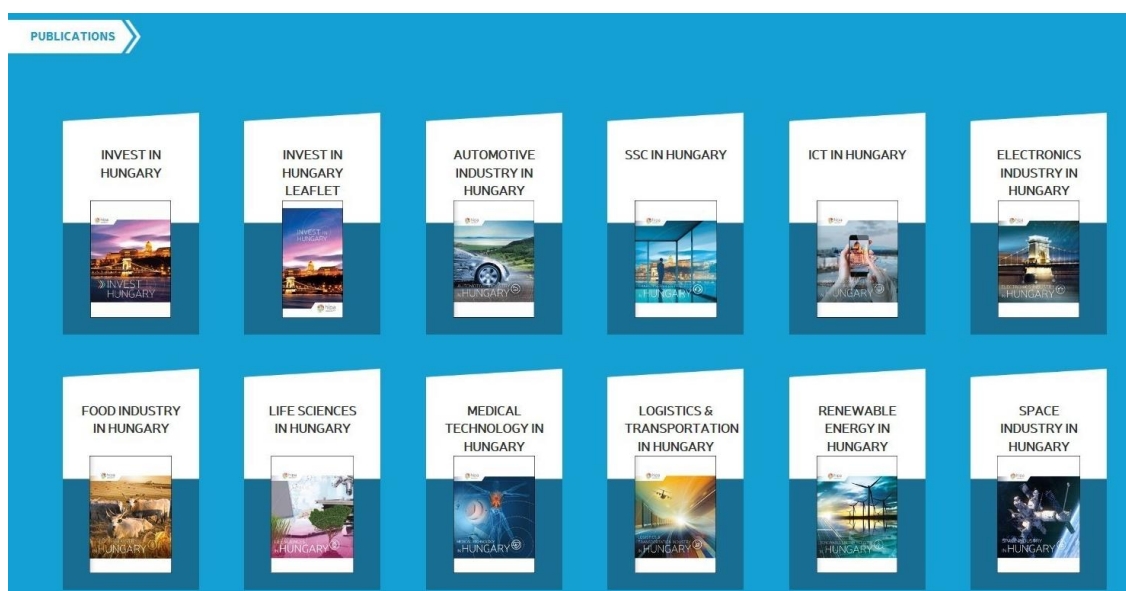


Figure 139: Assessment of availability and details for provided information at the level of most relevant topics (Hungary)

Most Business Events/Topics	Topics	Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Starting up	Start a business	High	High	Low	High	Medium
	Mergers with foreign companies	Low	Low	Low	Low	Low
	European Company	Low	Low	Low	Low	Low
	Takeovers	Low	Low	Low	Low	Low
Financial management	Annual accounts	High	High	Low	High	Low
	VAT rules and rates	Very high	Medium	Low	Very high	Medium
	Check a VAT number (VIES)	Low	Low	Low	Low	Low
	VAT refunds	Medium	Low	Low	Medium	Low
	Excise duties	Medium	Medium	Low	Medium	Low

Most Business Events/Topics	Topics	Level of details	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Expanding the company	Parent companies and their subsidiaries	High	Medium	Low	High	Low
	Open a branch	Medium	Medium	Low	Medium	Low
	Finding partners	Low	Low	Low	Low	Low
Selling products in another EU market	CE marking	Low	Low	Low	Low	Low
	Standards in Europe	Low	Low	Low	Low	Low
	Mutual recognition	Low	Low	Low	Low	Low
	Chemicals (REACH)	Low	Low	Low	Low	Low
	Classification, labelling, packaging	Low	Low	Low	Low	Low
	Consumer guarantees	Low	Low	Low	Low	Low
	Defective products	Low	Low	Low	Low	Low
Providing services in another EU market	Providing services abroad	High	High	Low	Medium	Medium
Dealing with legal aspects	Competition rules	High	Low	Low	High	Low
	Late payment	Low	Low	Low	Low	Low
	Selling within the EU	Low	Low	Low	Low	Low
	Unfair contract terms	Low	Low	Low	Low	Low
	Resolving disputes	High	Low	Low	High	Low
	Distance/Off-premises selling	Low	Low	Low	Low	Low
Access to financing and support	EU funding programs	High	Low	Low	High	High
	Access to finance	High	High	Low	High	High
	Exchanges for new entrepreneurs	Low	Low	Low	Low	Low

Source: Website review for main Hungarian providers of online information

Assessment of availability and recurrence of different types of information

As previously mentioned, the targeted information is sometimes accompanied by detailed guidelines, usually in the format of leaflets and country reports. However, none of the providers is making available the relevant legal acts, in summary or full.

Figure 140: Assessment of availability and recurrence of different types of information (Hungary)

Types of information	Recurrence	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Targeted information	Medium	Medium	Medium	Medium	Medium
Detailed guidelines	Medium	Medium	Low	Medium	Medium
Summary of legal provisions	Medium	Medium	Low	Medium	Low
Legal acts - full documents	Medium	Medium	Low	Low	Low

Source: Website review for main Hungarian providers of online information

Assessment of availability and completeness of information in other EU28 languages

All assessed providers translated the websites into English, with a very high level of completeness (i.e. no missing sections were identified).

Figure 141: Assessment of availability and completeness of information in other EU28 languages (Hungary)

Languages	Completeness	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
English	Very high	Very high	High	Very high	Very high
French	N/A	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Hungarian providers of online information

PERSONALISED ASSISTANCE OFFER

The analysed providers are generally offering the contact details for different channels - mail, phone, post or face-to-face meetings. However, fewer details can be found regarding the business events and topics covered by the personalised assistance, the type of personalised assistance and available languages.

Figure 142: Overall assessment personalised assistance offer (Hungary)

Dimensions	Overall availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Business events	Yes	N/A	Yes	N/A	Yes
Type of personalised assistance	Yes	N/A	Yes	N/A	Yes
Language	Yes	N/A	Yes	N/A	N/A
Channels	Yes	Yes	Yes	Yes	Yes

Source: Website review for main Hungary providers of online information

Assessment of availability for personalised assistance

As can be depicted from the figure below, only the Product Contact Points and the Investment Promotion Agency are providing information on the website regarding the business events covered.

Figure 143: Assessment of availability for personalised assistance at the level of business events (Hungary)

Business Events	Availability	Points of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Starting up	Yes	N/A	N/A	N/A	Yes
Financial management	Yes	N/A	N/A	N/A	Yes
Human resources management	Yes	N/A	N/A	N/A	Yes
Expanding the company	Yes	N/A	N/A	N/A	Yes
Selling products in another EU market	Yes	N/A	Yes	N/A	N/A
Providing services in another EU market	N/A	N/A	N/A	N/A	N/A
Dealing with legal aspects	Yes	N/A	N/A	N/A	Yes
Competing for public contracts on the EU market	N/A	N/A	N/A	N/A	N/A
Investing in Research & Innovation	Yes	N/A	N/A	N/A	Yes
Being a responsible business	N/A	N/A	N/A	N/A	N/A
Access to financing and support	Yes	N/A	N/A	N/A	Yes
Exit strategy	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Hungarian providers of online information

Assessment of availability of different types of personalised assistance

Personalised assistance in the form of clarification of legal situations, problem solving with authorities and personalised consultancy is offered by the Investment Promotion Agency. The Product Contact Point can also help clarify legal situations. Translation services on the other hand, are not provided.

Figure 144: Assessment of availability of different types of personalised assistance (Hungary)

Types of personalised assistance	Availability	Point of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Clarification of legal situation	Yes	N/A	Yes	N/A	Yes
Problem-solving with authorities	Yes	N/A	N/A	N/A	Yes
Personalised consultancy	Yes	N/A	N/A	N/A	Yes
Translation services	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Hungarian providers of online information

Assessment of availability of personalised assistance in other EU28 languages

Again, few details are provided with regards to the language in which the personalised assistance is offered, apart from the Product Contact Point, where English is available.

Figure 145: Assessment of availability of different types of personalised assistance in other languages (Hungary)

Language	Availability	Points of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
English	Yes	N/A	Yes	N/A	N/A
French	N/A	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Hungarian providers of online information

Assessment of availability of personalised assistance through different channels

All providers are publishing contact details for different channels, such as phone, email and post. Face-to-face meeting is also available for the Investment Promotion Agency; and the Chamber of Commerce and Industry offers the possibility of sending an online form.

Figure 146: Assessment of availability of personalised assistance through different channels (Hungary)

Channels	Availability	Points of Single Contact	Product Contact Point	Chamber of Commerce and Industry	Investment Promotion Agency
Online chat	N/A	N/A	N/A	N/A	N/A
Face-to-face	Yes	N/A	N/A	N/A	Yes
Phone	Yes	N/A	Yes	Yes	Yes
Email	Yes	Yes	N/A	Yes	Yes
Post	Yes	Yes	N/A	Yes	Yes

Online form	Yes	N/A	Yes	N/A	N/A
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Source: Website review for main Hungarian providers of online information

IRELAND

GENERAL INFORMATION ABOUT IRELAND

For the purpose of this study, Ireland has been selected as a representative of the Member States that have a propensity to trade below the EU28 median and a perceived high quality of support for business operating across borders.

Ireland joined the European Union as early as 1973. It's GDP has ranked 11th highest among the EU-28 Member States in 2015.

The attractiveness of Ireland for foreign investors is confirmed by its **Net International Investment Position ('NIIP')** that for 2015 is **-208.0%** of its GDP¹²⁰, compared to an indicative threshold for EU28 countries of -35%.

In terms of the **ease of doing business**, Ireland has been ranked **18th** out of 190 by the World Bank¹²¹, with 1 being the highest and 190 being the lowest score.

Ireland's main intra-EU28 trading partners for both import and export, according to data collected between 2005 and 2015 are: Germany, UK, France and Belgium.

MAIN PROVIDERS OF ONLINE INFORMATION AND PERSONALISED ASSISTANCE

The websites below are assigned to provide information on doing business in the form of personalised assistance or by listing it online. The range and quality of information available has been assessed, and will be discussed further.

Figure 147: Main providers of online information and personalised assistance (Ireland)

Provider	Public/Private	Website URL
Point of Single Contact	Public	http://www.pointofsinglecontact.ie/
Product Contact Point	Public	http://www.nsai.ie/Our-Services/Standardization/Product-Contact-Point.aspx
Chambers Ireland	Private	http://www.chambers.ie/
Enterprise Ireland	Public	https://www.enterprise-ireland.com
IDA Ireland	Semi-public	http://www.idaireland.com/

ONLINE INFORMATION OFFER

Although companies can retrieve online information from multiple providers, the level of availability and details for business events and topics is assessed as *'Medium'*. That is because several providers are offering only general information for some business events with *'Low'* details at topic level apart few exceptions. A higher score was assigned for the languages because all websites are in English, in addition, some of them are translated in other EU languages (e.g. French).

Figure 148: Overall assessment of offer (Ireland)

Dimensions	Overall quality of	Point of Single	Product Contact	Chambers Ireland	Enterprise Ireland	IDA Ireland
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¹²⁰ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> – retrieved on January 27th January.

¹²¹ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

	offer	Contact	Point			
Business events	Medium	Medium	Low	Medium	Medium	Medium
Most relevant topics	Low	Low	Low	Low	Low	Low
Type of information	Medium	Medium	Medium	Medium	Medium	Medium
Language	Very High	Very high	Very high	Very high	Very high	Very high
Overall quality of offer	Medium	Medium	Medium	Medium	Medium	Medium

Assessment of availability and details for provided information

Business events

Comprehensive information is provided for all twelve business events, and for five of them the level of details is either 'High' or 'Very high'. In this case the information is spread among the four websites:

- The Point of Single Contact provides detailed information regarding 'Human resources management', 'Providing services in Ireland', and 'Exit strategy'. The Point of Single Contact offers a lot of information, but mostly redirects the user to other relevant websites. It tries to make it easy for businesses by organising information by sectors.
- Chambers Ireland and Enterprise Ireland provide very detailed information about 'Being a responsible business' and 'Investing in Research & Innovation'.
- IDA also provides specific information concerning 'Investing in Research & Innovation'.

Figure 149: Assessment of availability and details for provided information at the level of business events (Ireland)

Business events	Level of detail	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
Starting up	High	Medium	Low	Medium	High	Low
Financial management	Medium	Medium	Low	Low	Low	Medium
Human resources management	High	High	Low	Low	Medium	Medium
Expanding the company	Medium	Medium	Low	Low	Low	Low
Selling products in another EU market	Medium	Low	Medium	Low	Low	Low
Providing services in another EU market	High	High	Low	Low	Low	Medium
Dealing with legal aspects	Medium	Low	Low	Medium	Low	Low
Competing for public contracts on the EU market	Medium	Medium	Low	Low	Low	Low
Investing in Research & Innovation	Very high	Low	Low	High	Very high	Very high
Being a responsible business	Very high	Low	Low	Very high	High	Low
Access to financing and support	Medium	Medium	Low	Medium	Medium	Low
Exit strategy	High	High	Low	Low	Low	Low

Topics

The most relevant topics identified (based on needs of businesses) are not always correspondent with the topics for which the most information was provided.

The **Point of Single contact** provides detailed information on 'Doing business in Ireland'¹²² (e.g. 'Start a business', 'Taxation', 'Funding support available for

¹²² <http://www.pointofsinglecontact.ie/Starting-a-Business-in-Ireland/>

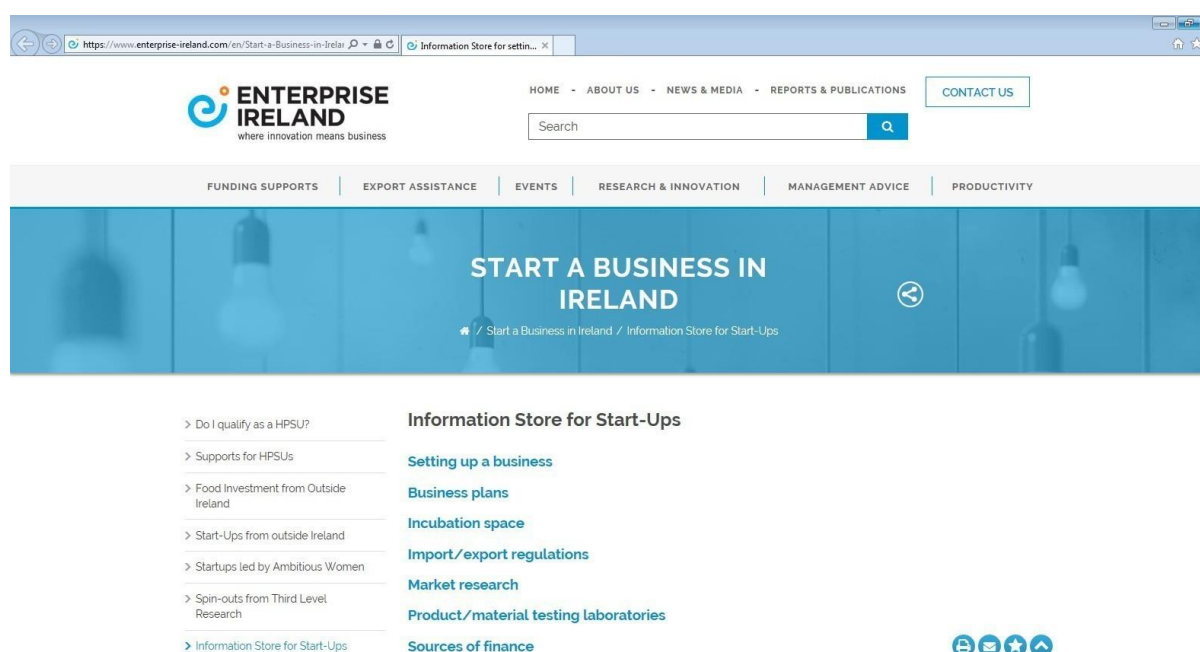
business¹²³) and on temporary/cross-border provision of services¹²⁴. Furthermore all links to competent authorities per sector are provided.

The **Product Contact Point** is managed by the NSAI (National Standards Authority of Ireland) that is accountable to the Minister for Jobs, Enterprise and Innovation. It provides detailed information concerning the EU product standards and certification.

Chambers Ireland is Ireland's largest business organisation with a network of Chambers of Commerce in every major town and region in the country. On their website there is specific and detailed information for importing and exporting from/to another EU country¹²⁵.

Enterprise Ireland is the government organisation responsible for the development and growth of Irish enterprises in world markets. On its website it is possible to find different information on R&I. Furthermore EI provides a detailed guideline on doing business in overseas markets¹²⁶ and it has an "Information Store for Start-ups" where general information and links for start-ups (including business plan templates, registration and employment information, as well as incubation space and sources of private investment) are provided.

Figure 150: Information Store for Start-ups, Enterprise Ireland



Source: <https://www.enterprise-ireland.com/en/Start-a-Business-in-Ireland/>

IDA Ireland caters to a range of overseas companies from small high growth businesses to large multinationals. It provides general information on investing in Ireland plus specific information on financial management (i.e. Ireland tax regime¹²⁷).

Figure 151: Assessment of availability and details for provided information at the level of most relevant topics (Ireland)

Most important Business Events and Topics		Level of detail	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
Starting up	Start a business	High	High	Low	Medium	High	Medium

¹²³ <http://www.pointofsinglecontact.ie/online-services-for-business/online-services-for-business.html>

¹²⁴ <http://www.pointofsinglecontact.ie/Temporary-Cross-Border-Provision-of-Services/>

¹²⁵ <http://www.chambers.ie/services/sme-supports/information-for-exporters-and-importers.html>

¹²⁶ <https://www.enterprise-ireland.com/en/Publications/Reports-Published-Strategies/Export-Start-Guide.pdf>

¹²⁷ <http://www.idaireland.com/invest-in-ireland/ireland-corporate-tax/>

Most important Business Events and Topics		Level of detail	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
	Mergers with foreign companies	Low	Low	Low	Low	Low	Low
	European Company	Low	Low	Low	Low	Low	Low
	Takeovers	Low	Low	Low	Low	Low	Low
Financial management	Annual accounts	Medium	Medium	Low	Low	Low	Low
	VAT rules and rates	High	High	Low	Low	Low	High
	Check a VAT number (VIES)	Low	Low	Low	Low	Low	Low
	VAT refunds	Low	Low	Low	Low	Low	Low
	Excise duties	High	Low	Low	Low	Low	High
	Parent companies and their subsidiaries	High	Low	Low	Low	Low	High
Expanding the company	Open a branch	Medium	Medium	Low	Low	Low	Low
	Finding partners	Low	Low	Low	Low	Low	Low
Selling products in another EU market	CE marking	Very high	Low	Very high	Low	Low	Low
	Standards in Europe	High	Low	High	Low	Low	Low
	Mutual recognition	High	Low	Medium	High	Low	Low
	Chemicals (REACH)	Medium	Low	Medium	Low	Low	Low
	Classification, labelling, packaging	Low	Low	Low	Low	Low	Low
	Consumer guarantees	Low	Low	Low	Low	Low	Low
	Defective products	Low	Low	Low	Low	Low	Low
Providing services in another EU market	Providing services abroad	High	High	Low	Low	Low	Medium
Dealing with legal aspects	Competition rules	Low	Low	Low	Low	Low	Low
	Late payment	Low	Low	Low	Low	Low	Low
	Selling within the EU	High	Low	Low	High	Low	Low
	Unfair contract terms	Low	Low	Low	Low	Low	Low
	Resolving disputes	High	Low	Low	High	Low	Low
	Distance/Off-premises selling	Low	Low	Low	Low	Low	Low
Access to financing and support	EU funding programmes	High	Low	Low	Low	High	Low
	Access to finance	High	High	Low	High	High	Low
	Exchanges for new entrepreneurs	Low	Low	Low	Low	Low	Low

Assessment of availability and recurrence of different types of information

Targeted information is provided to a 'High' quality level by a majority of websites. Detailed guidelines, summary of legal provisions and legal acts maintain a 'Medium' level. The Point of Single Contact provides good targeted information; for example, there is a list of all the steps required to start a business in Ireland. However, detailed guidelines and summaries of legal provisions are very low or non-existent. The Product Contact Point provides all types of information apart from detailed procedural guidelines. These on the other hand, are available on the Chambers Ireland and Enterprise Ireland websites, where targeted information is also present. IDA Ireland only provides targeted information regarding rights and obligations, scoring low on all other categories.

Figure 152: Assessment of availability and recurrence of different types of information (Ireland)

Types of information	Recurrence	Point of Single	Product Contact	Chambers Ireland	Enterprise Ireland	IDA Ireland
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		Contact	Point			
Targeted information	High	High	Medium	Medium	High	High
Detailed guidelines	Medium	Low	Low	Medium	Medium	Medium
Summary of legal provisions	Medium	Low	Medium	Low	Low	Low
Legal acts - full documents	Medium	Medium	Medium	Low	Low	Low

Assessment of availability and completeness of information in other EU28 languages

All information is widely available in English, as it is the national language. Additionally, IDA Ireland translates some information, although not all of it, in French, German, Italian, English and Spanish.

Figure 153: Assessment of availability and completeness of information in other EU28 languages (Ireland)

Language	Completeness	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
English	Very high	Very high	Very high	Very high	Very high	Very high
French	Medium	Low	Low	Low	Low	Low
German	Medium	Low	Low	Low	Low	Medium
Other	Medium	Low	Low	Low	Low	Medium

PERSONALISED ASSISTANCE OFFER

The analysed providers are generally offering personalised assistance for clarification of legal situations, problem-solving with authorities and business consultancy. This can be done through mail, phone, post or face-to-face meetings, regarding various business events. However, in the majority of cases, it is not clearly mentioned which of these services they provide, and in regards to which topics. As such, the companies may not be aware of the availability of such services. Therefore, categories are marked with 'N/A' when information on whether personalised assistance could be provided or not is not clearly stated. They are marked with 'Yes' when the availability of personalised assistance is clearly stated.

Assessment of availability for personalised assistance at the level of business events

Personalised assistance is offered for all business events except '*Competing for public contracts on the EU market*' and '*Exit strategy*'. These services are primarily offered by Chambers Ireland, Enterprise Ireland or IDA Ireland. Clarification of legal situations, problem solving with authorities and personalised consultancy can be offered in the English language. According to interviews with representatives from Ireland's Point of Single Contact, general assistance on most topics is offered in English; however, legal assistance is not provided.

Figure 154: Assessment of availability for personalised assistance at the level of business events (Ireland)

Business events	Availability	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
Starting up	Yes	N/A	N/A	N/A	Yes	Yes
Financial management	Yes	N/A	N/A	N/A	N/A	Yes
Human resources management	Yes	N/A	N/A	Yes	Yes	Yes
Expanding the company	Yes	N/A	N/A	N/A	Yes	N/A
Selling products in another EU market	Yes	N/A	N/A	N/A	Yes	N/A
Providing services in another EU market	Yes	N/A	N/A	N/A	Yes	N/A
Dealing with legal aspects	Yes	N/A	N/A	Yes	N/A	Yes

Business events	Availability	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
Competing for public contracts on the EU market	N/A	N/A	N/A	N/A	N/A	N/A
Investing in Research & Innovation	Yes	N/A	N/A	N/A	Yes	Yes
Being a responsible business	Yes	N/A	N/A	Yes	Yes	N/A
Access to financing and support	Yes	N/A	N/A	N/A	Yes	Yes
Exit strategy	N/A	N/A	N/A	N/A	N/A	N/A

Assessment of availability of different types of personalised assistance

Chambers of Ireland provide all types of personalised assistance apart from translation services, which is not carried out by any agency. Enterprise Ireland and IDA Ireland provide personalised consultancy, while for the Point of Single Contact and Product Contact Point it is not mentioned.

Figure 155: Assessment of availability of different types of personalised assistance (Ireland)

Types of personalised assistance	Availability	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
Clarification of legal situation	Yes	N/A	N/A	Yes	N/A	N/A
Problem-solving with authorities	Yes	N/A	N/A	Yes	N/A	Yes
Personalised consultancy	Yes	N/A	N/A	Yes	Yes	Yes
Translation services	N/A	N/A	N/A	N/A	N/A	N/A

Assessment of availability of personalised assistance in other EU28 languages

Personalised assistance is available in English. It is unclear whether IDA Ireland can provide assistance in other EU languages, considering that its website is translated in languages other than English.

Figure 156: Assessment of availability of different types of personalised assistance in other languages (Ireland)

Language	Availability	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
English	Yes	Yes	Yes	Yes	Yes	Yes
French	N/A	N/A	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A	N/A

Assessment of availability of personalised assistance through different channels

Personalised assistance can be provided through all channels apart from online chat. Phone and email are the methods preferred by all providers. Face-to-face assistance can be arranged with Chambers Ireland.

Figure 157: Assessment of availability of personalised assistance through different channels (Ireland)

Channels	Availability	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
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Channels	Availability	Point of Single Contact	Product Contact Point	Chambers Ireland	Enterprise Ireland	IDA Ireland
Online chat	N/A	N/A	N/A	N/A	N/A	N/A
Face-to-face	Yes	N/A	N/A	Yes	N/A	N/A
Phone	Yes	Yes	Yes	Yes	Yes	Yes
Email	Yes	Yes	Yes	Yes	Yes	Yes
Post	Yes	Yes	N/A	N/A	Yes	Yes
Online form	Yes	Yes	Yes	N/A	N/A	N/A

Point of Single Contact - It is not directly mentioned whether personalised assistance is provided, but it is indicated that users can ask for further information by phone, email, post or online forms, in English.

Product Contact Point - It is not directly mentioned whether personalised assistance is provided, but it is indicated that users can ask for further information by phone, email, or online forms, in English.

Chambers Ireland - provides clarification of legal issues, problem solving with authorities and personalised consultancy in English. The channels available are face-to-face, phone or email. Specifically, assistance is offered in the fields of: '*Building a responsible business*', '*Human resources management*', and '*Dealing with legal issues*'.

Figure 158: extract Chambers Ireland website

Other Tailored Products Small Business HR

- Graphipedia: A complete reference guide to employment law which is updated twice per year
- 24/7 Online Access for one user
- Employment Law guidelines, previous case references, updates & practical steps.
- Free place on employment law workshop
- Monthly HR e-zine
- Contracts of Employment
- Employee Handbook
- One year term
- Less than the cost of a HR consult for one day

How does it help businesses?

- 24-hour a day, 365-days a year advice line
- An indemnification against the negative financial costs of resisting a claim in the Employment Appeals Tribunal or Labour Relations Commission as well as an indemnification against having to pay possible unfair dismissal awards that can be made against the respondent
- Continuous updates on new EU and Government legislation in the area of HR
- A full face-to-face consultation service providing staff contracts of employment, employee handbooks for all staff, employers' reference manuals and all recording documentation, as well as full training for the nominated users of the system
- Management control systems
- Employment contracts and handbooks
- Recording and documentation systems
- Legislation updates

Enterprise Ireland - provides personalised consultancy in English. The channels available are phone, email or post. Specifically, assistance is offered in the fields of: '*Building a responsible business*', '*Accessing financing and support*', '*Investing in research and innovation*', '*Starting up*', '*Human resources management*', '*Expanding the business*', '*Providing services and selling products in other EU markets*'.

IDA Ireland - provides personalised consultancy in English. The channels available are phone, email or post. Specifically, assistance is offered in the fields of: '*Accessing financing and support*', '*Investing in Research and Innovation*', '*Starting up*', '*Human resources management*' and '*Financial management*'.

ITALY

General information about Italy

Italy has been selected for the purpose of this study as a representative of the countries which have a propensity to trade¹²⁸ below the EU28 median and a perceived low quality of support for business operating across its borders¹²⁹.

Its **Net International Investment Position** for 2015 was -77.7% of its GDP compared to an indicative threshold for EU28 countries of -35%; the GDP was ranked 3rd highest across the EU MSs.

In terms of the **ease of doing business**, Italy has been ranked 50th out of 190 by the World Bank¹³⁰.

The **EU Service Directive** has been implemented in Italy with the legislative decree no. 59/2010. Together with this, other strategic documents introduced an important change in the communication between Public Administration and businesses or citizens.

The Prime Ministry Decree of 13th November 2014 obliged all Public Authorities to communicate with citizens and business in a digitalized manner.

A Digital Italy Agency (AgID) has been created in order to manage the implementation of the Italian Digital Agenda's objectives, in coherence with the EU Digital Agenda, and to contribute to the diffusion of new information and communication technologies, with the aim of fostering innovation and economic growth.

AgID coordinates the activities of the state, regional and local administration, designing and monitoring the evolution of the IT system of the Public Administration. It defines guidelines, regulations and standards and designs and coordinates strategic initiatives for an effective provision of online services to citizens and businesses by the Public Administration.

Italy's main **intra EU28 trading partners** for both import and export are Germany, France, Spain, United Kingdom and The Netherlands¹³¹.

Main providers of online information and personalised assistance

For the scope of our analysis, we have reviewed the five most important public providers of online information and personalised assistance, in order to get a full picture of the available offer.

Figure 159: Main providers of online information and personalised assistance for companies doing CBO (Italy)

Provider	Public / Private	Website URL
Point of Single Contact	Public	http://www.impresainungiorno.gov.it/psc-italy
Product Contact Point	Public	http://www.sviluppoeconomico.gov.it/index.php/it/
Unioncamere	Public	http://www.unioncamere.gov.it/
Italian Trade Agency	Public	http://www.ice.gov.it/ ; http://www.investinitaly.com/en/
Invitalia	Public	http://www.invitalia.it/site/eng/home.html

Online information offer

Although companies can retrieve online information from multiple providers, the level of availability and details for business events and topics is assessed as 'Medium'. A 'Medium' score was assigned also for the language – several providers of online

¹²⁸ The first dimension is based on data extracted from Eurostat regarding the imports and exports of goods and services at the level of each Member State, intra EU, which was then normalized with respect to the national GDP.

¹²⁹ The second dimension is based on a report commission by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each Member State.

¹³⁰ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

¹³¹ WORLD BANK, Croatia trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/HRV/Year/2015/Summary>

information are translating their websites in English but not in other EU languages. A higher score was assigned to type of information – targeted information is accompanied by detailed guidance and legal acts.

Figure 160: Overall assessment of offer (Italy)

Dimensions	Overall quality	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Business events	Medium	Low	Medium	Medium	Medium	Low
Most relevant topics	Medium	Low	Low	Low	Medium	Low
Type of information	High	Medium	High	Medium	High	Low
Language	Medium	Medium	Medium	Low	Medium	Medium
Overall quality of offer	Medium	Medium	Medium	Medium	Medium	Low

Source: Website review for main Italian providers of online information

Assessment of availability and details for provided information

Business events

EU companies doing or planning cross-borders operations in Italy can find online information for all business events. However, the level of details varies significantly from 'Low' for 'Selling products in another EU market' to 'High' for 'Starting up' and 'Very high' for 'Human resources management'.

Among the analysed providers, the highest coverage is ensured by the Italian Trade Agency, especially with regards to the following business events: 'Starting up', 'Human resources management', 'Investing in Research & Innovation', 'Being a responsible business' and 'Exit strategy'. Further information can also be retrieved by consulting the websites of the Point of Single Contact, Product Contact Point, Unioncamere and Invitalia (see the figure below).

Figure 161: Assessment of availability and details for provided information at the level of business events (Italy)

Business events	Level of details	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Starting up	High	Low	Low	Medium	High	Low
Financial management	Medium	Low	Low	Medium	Medium	Low
Human resources management	Very high	Low	Medium	Low	Very high	Low
Expanding the company	Medium	Medium	Medium	Medium	Medium	Low
Selling products in another EU market	Low	Low	Low	Low	Low	Low
Providing services in another EU market	Medium	Medium	Low	Medium	Medium	Low
Dealing with legal aspects	Low	Low	Low	Low	Low	Low
Competing for public contracts on the EU market	Low	Low	Low	Low	Low	Low
Investing in Research & Innovation	Very high	Low	High	High	Very high	Low
Being a responsible business	High	Low	Medium	Low	High	Low
Access to financing and support	High	Low	High	Medium	Medium	Low
Exit strategy	High	Low	Low	Low	High	Low

Source: Website review for main Italian providers of online information

Topics

By carrying out a more in-depth analysis for the most important business events, we can notice that some topics are covered in detail – 'Start a business' or 'Takeover',

while other topics are poorly covered – ‘Annual accounts’ or ‘VAT rules and rates’ (see the figure below).

The **Point of Single Contact** is mainly used to complete on-line some specific procedures¹³² rather than search for online information. As such, all topics are assessed with a ‘Low’ to ‘Medium’ level of availability and detail.

The **Product Contact Point** provides information on ‘Starting up’, ‘Financial management’ and ‘Human resources management’, through a series of materials dedicated to innovative start-ups¹³³. Detailed information on access to finance is provided in a dedicated handbook¹³⁴.

The **Unioncamere** offers detailed information for the following topics: ‘Start a business’, ‘Annual accounts’ and ‘Open a branch’. However, the website offers information solely in Italian and is very difficult to be used by a non-Italian speaker.

The **Italian Trade Agency** covers in detail various topics, such as ‘Start a business’, ‘Takeovers’ or ‘Open a branch’; the information can be retrieved by downloading the guidelines published on the website, not from the written content.

Finally, **Invitalia** provides no information or very little details with regards to the most relevant business events and related topics.

Figure 162: Assessment of availability and details for provided information at the level of most relevant topics (Italy)

Most important Business events and Topics		Level of details	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Starting up	Start a business	Very high	Medium	Medium	High	Very high	Low
	Mergers with foreign companies	Low	Low	Low	Low	Low	Low
	European Company	Medium	Low	Low	Low	Medium	Low
	Takeovers	High	Low	Low	Low	High	Low
Financial management	Annual accounts	Very high	Low	Low	Very high	Very high	Low
	VAT rules and rates	Very high	Medium	Medium	Low	Very high	Low
	Check a VAT number (VIES)	Low	Low	Low	Low	Low	Low
	VAT refunds	Low	Low	Low	Low	Low	Low
	Excise duties	Low	Low	Low	Low	Low	Low
	Parent companies and their subsidiaries	High	Low	Low	Low	High	Low
Expanding the company	Open a branch	High	Medium	Medium	High	High	Low
	Finding partners	Low	Low	Low	Low	Low	Low
Selling products in another EU market	CE marking	Low	Low	Low	Low	Low	Low
	Standards in Europe	Low	Low	Low	Low	Low	Low
	Mutual recognition	Low	Low	Low	Low	Low	Low
	Chemicals (REACH)	Low	Low	Low	Low	Low	Low
	Classification, labelling, packaging	Low	Low	Low	Low	Low	Low
	Consumer guarantees	Medium	Low	Low	Medium	Low	Low
	Defective products	Medium	Low	Low	Medium	Low	Low
Providing services in another EU	Providing services abroad	Medium	Medium	Low	Medium	Medium	Low

¹³² <http://www.impresa.gov.it/areademo/servizi/Control?action=welcome>

¹³³ <http://www.sviluppoeconomico.gov.it/index.php/en/202-news-english/2033818-italy-a-smart-choice-for-innovative-startups>

¹³⁴ http://www.sviluppoeconomico.gov.it/images/stories/documenti/Handbook_Incentives_Mise_for_Companies_may2016.pdf

Most important Business events and Topics		Level of details	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
market							
Dealing with legal aspects	Competition rules	Low	Low	Low	Low	Low	Low
	Late payment	Low	Low	Low	Low	Low	Low
	Selling within the EU	Low	Low	Low	Low	Low	Low
	Unfair contract terms	Low	Low	Low	Low	Low	Low
	Resolving disputes	Medium	Low	Low	Medium	Low	Low
	Distance/Off-premises selling	Low	Low	Low	Low	Low	Low
Access to financing and support	EU funding programmes	High	Low	High	Medium	Low	Low
	Access to finance	Very high	Low	Very high	Medium	High	Low
	Exchanges for new entrepreneurs	Low	Low	Low	Low	Low	Low

Source: Website review for main Italian providers of online information

Assessment of availability and recurrence of different types of information

As it can be anticipated from the assessment above, companies can find both targeted information and detailed guidelines on the websites of Italian providers, which are sometimes complemented by legal acts in summary or full documents. For example, the Product Contact Point published on the website an executive summary on the legislation involving innovative start-ups¹³⁵.

Figure 163: Assessment of availability and recurrence of different types of information (Italy)

Type of information	Recurrence	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Targeted information	Very high	Medium	Medium	Medium	Very high	Low
Detailed guidelines	Very high	Low	High	Medium	Very high	Low
Summary of legal provisions	Medium	Medium	Medium	Medium	Low	Low
Legal acts - full documents	High	Medium	High	Medium	Low	Low

Source: Website review for main Italian providers of online information

Assessment of availability and completeness of information in other EU28 languages

In general, the Italian providers of online information are translating their websites in English, with a 'High' to level of completeness. The exception is Unioncamere, which only makes the information available in Italian.

Figure 164: Assessment of availability and completeness of information in other EU28 languages (Italy)

Language	Completeness	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
English	High	High	High	Low	High	High
French	Low	Low	Low	Low	Low	Low
German	Low	Low	Low	Low	Low	Low

¹³⁵

http://www.sviluppoeconomico.gov.it/images/stories/documenti/Executive_Summary_of%20Italy_Startup_Act%2026_05_2015.pdf

Other	Low	Low	Low	Low	Low	Low
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Source: Website review for main Italian providers of online information

Offer of personalised assistance

The analysed providers are generally offering personalised assistance for clarification of legal situations, problem-solving with authorities and business consultancy, through phone, email, post or online forms, and on various business events. However, in the majority of cases, the list of offerings is not published on their websites; as such, the companies may not be aware of the availability of such services. For example, apart from Invitalia no information is available on the portals of the other analysed providers with regards to the languages in which the personalised assistance is provided.

Figure 165: Overall assessment of offer for personalised assistance (Italy)

Dimensions	Overall availability	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Business events	Yes	N/A	N/A	N/A	N/A	Yes
Type of personalised assistance	Yes	N/A	N/A	N/A	N/A	Yes
Language	Yes	N/A	N/A	N/A	N/A	Yes
Channels	Yes	Yes	Yes	Yes	N/A	N/A

Source: Website review for main Italian providers of online information

Assessment of availability for personalised assistance at the level of business events

In general, the analysed providers are not specifically mentioning on their websites the business events for which they are providing or not providing personalised assistance. However, we emphasised in the figure below the cases in which companies can assume from the website that further information can be retrieved by using the contact details (i.e. the cells marked in green). For example, Invitalia published on the website a list of business events and topics for which consultancy services may be offered to foreign investors¹³⁶.

Figure 166: Assessment of availability for personalised assistance at the level of business events (Italy)

Business events	Availability	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Starting up	Yes	N/A	N/A	Yes	Yes	Yes
Financial management	Yes	N/A	N/A	N/A	N/A	Yes
Human resources management	Yes	N/A	N/A	N/A	N/A	Yes
Expanding the company	Yes	N/A	N/A	N/A	Yes	Yes
Selling products in another EU market	Yes	N/A	N/A	N/A	N/A	Yes
Providing services in another EU market	Yes	N/A	N/A	N/A	N/A	Yes
Dealing with legal aspects	Yes	N/A	N/A	N/A	N/A	Yes
Competing for public contracts on the EU market	Yes	N/A	N/A	N/A	N/A	Yes
Investing in Research & Innovation	Yes	N/A	N/A	Yes	N/A	Yes
Being a responsible business	Yes	N/A	N/A	N/A	N/A	Yes

¹³⁶ <http://www.invitalia.it/site/eng/home/doing-business/doing-business-in-italy/our-services.html>

Business events	Availability	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Access to financing and support	Yes	N/A	N/A	Yes	N/A	Yes
Exit strategy	Yes	N/A	N/A	N/A	N/A	Yes

Source: Website review for main Italian providers of personalised assistance

The analysed providers are generally offering personalised assistance for clarification of legal situations, problem-solving with authorities and business consultancy. This can be done through mail, phone, post or face-to-face meetings, regarding various business events. However, in the majority of cases, it is not clearly mentioned which of these services they provide, and in regards to which topics. As such, the companies may not be aware of the availability of such services. Therefore, categories are marked with 'no' when information on whether personalised assistance can be provided or not is not clearly stated. They are marked with 'yes' when the availability of personalised assistance is clearly stated.

Assessment of availability of different types of personalised assistance

Again, very little information is available on the websites of the analysed providers with regards to the type of assistance offered to companies. However, we can notice that none of the provider is offering full translation services, for example for national laws.

Figure 167: Assessment of availability of different types of personalised assistance (Italy)

Type of personalised assistance	Availability	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Clarification of legal situation	Yes	N/A	N/A	N/A	N/A	Yes
Problem-solving with authorities	Yes	N/A	N/A	N/A	N/A	Yes
Personalised consultancy	Yes	N/A	N/A	Yes	Yes	Yes
Translation services	N/A	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Italian providers of personalised assistance

Assessment of availability of personalised assistance in other EU28 languages

The analysed providers are not mentioning on their websites the EU languages in which personalised assistance can be made available, apart from Invitalia, which specifies its availability in English.

Figure 168: Assessment of availability of different types of personalised assistance in other EU28 languages (Italy)

Languages	Availability	Point of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
English	Yes	N/A	N/A	N/A	N/A	Yes
French	N/A	N/A	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Italian providers of personalised assistance

Assessment of availability of personalised assistance through different channels

All analysed providers are providing on their websites contact details for different channels, such as phone, email, post or online form.

Figure 169: Assessment of availability of personalised assistance through different channels (Italy)

Channels	Availability	Points of Single Contact	Product Contact Point	Unioncamere	Italian Trade Agency	Invitalia
Online chat	N/A	N/A	N/A	N/A	N/A	N/A
Face-to-face	N/A	N/A	N/A	N/A	N/A	N/A
Phone	Yes	Yes	Yes	Yes	N/A	Na
Email	Yes	Yes	Yes	Yes	N/A	Yes
Post	Yes	N/A	Yes	Yes	N/A	N/A
Online form	Yes	Yes	N/A	N/A	Yes	Yes

Source: Website review for main Italian providers of personalised assistance

LUXEMBOURG

General information

Luxembourg has been selected for the purpose of this study as a representative of EU countries that have a propensity to trade above the EU28 median and a perceived high quality of support for business operating within its borders¹³⁷.

In the World Bank's Doing Business 2015 report, Luxembourg was ranked **59th**, the highest (i.e., least favourable) score among the eight MS covered in this section¹³⁸. Luxembourg's NIIP for 2015 totals at **35.8%** of its GDP¹³⁹, compared to an indicative threshold for EU28 countries of -35%. The positive value of Luxembourg's NIIP is due to the relative high level of wealth in the country as well as the relative high costs associated with doing business in the small country. Luxembourg's main intra EU28 trading partners for both import and export are: Germany, France, Italy, The Netherlands and Belgium.

The public administration institutions involved in the provision of information for EU companies doing or planning to do cross-border business are:

- Centre des technologies de l'information de l'Etat;
- Chambre des Métiers;
- Chambre de Commerce (House of Entrepreneurship).

Main providers of online information and personalised assistance

The Government of Luxembourg operates and administers all the websites examined in this analysis. Different governmental authorities offer valuable information via four different webpages (see the figure below). The Government of Luxembourg chose to integrate the Product Conduct Point into its Point of Single Contact webpage, thus creating one of the most exhaustive CBO-relevant portals assessed in this report. Luxembourg's PoSC is the main reason behind the overall 'High' ranking that Luxembourg received in this assessment. The performance of each portal with regards to various aspects is detailed below.

Figure 170: Main providers of online information and personalised assistance for companies doing CBO (Luxembourg)

Provider	Public/private	Website URL
Point of Single Contact	Public	http://www.guichet.lu

¹³⁷ The second dimension is based on a report commission by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each Member State.

¹³⁸ <http://www.doingbusiness.org/rankings> - retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

¹³⁹ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> - retrieved on January 27th January.

Chambre des Metiers	Public	http://www.cdm.lu/
Chambre de Commerce	Public	http://www.cc.lu/
Luxembourg for Business	Public	https://www.luxembourgforbusiness.lu/en

Online information offer

In contrast to its relatively 'High' ranking in the 'Ease of doing Business' indicator, Luxembourg performed better than all other MS included in this analysis with respect to the availability of CBO-related information online. The Government of Luxembourg operates one of the most comprehensive PoSC webpages that were examined in this report. The Luxembourg PoSC received at least 'High' ranking on all four dimensions of this analysis. It is safe to say that Luxembourg's efforts in attracting foreign businesses (and specifically European companies) can serve as a model for other MS.

Figure 171: Overall assessment of online information offer (Luxembourg)

Business events	Overall quality of offer	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Business events	High	High	Low	Low	High
Most relevant topics	High	High	Low	Low	Medium
Type of information	High	High	Medium	Low	Medium
Language	Very high	Very high	Very high	Very high	Low
Overall quality of offer	High	High	Medium	Low	Medium

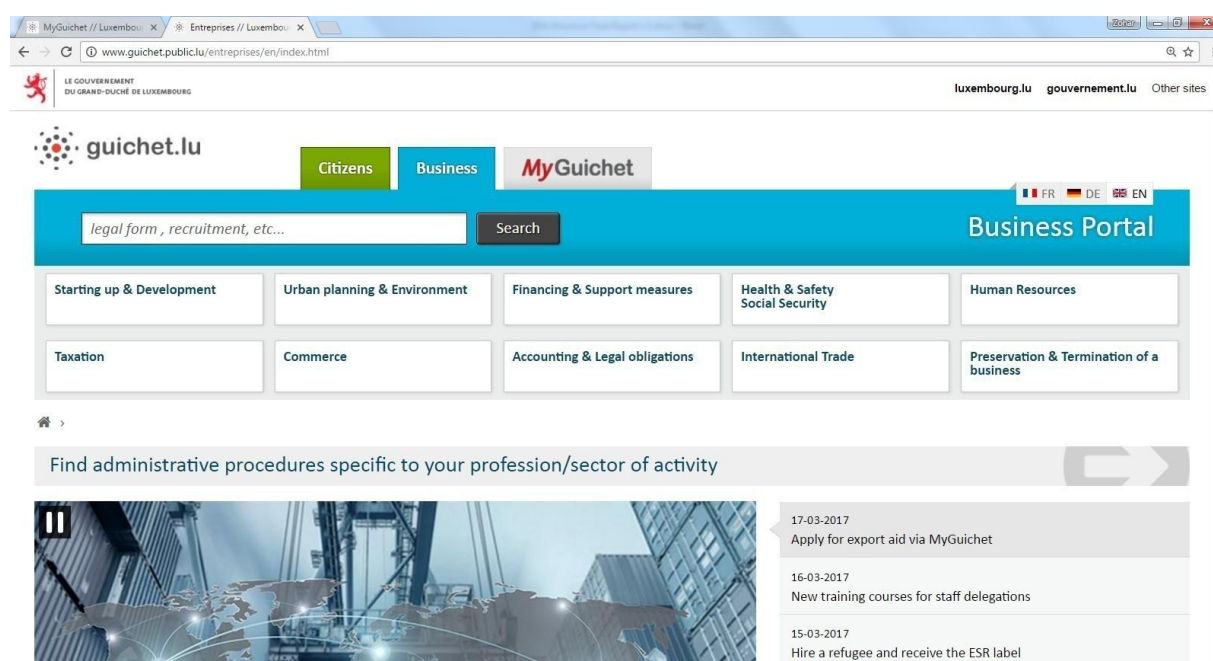
Source: Website review for main Luxembourg providers of online information

Assessment of availability and details for provided information

Business events

Luxembourg PoSC's 'High' ranking across all business events contributed most to the overall positive ranking of the country. The Chambre des Métiers (Chamber of trades), on the other hand, received a 'High' to 'Very high' ranking for approximately half of the events inspected in this analysis. The other two analysed providers performed particularly poorly and received an overall score of 'Low'.

Figure 172: Business events information offered on Luxembourg Point of Single Contact



Source: www.guichet.lu

The Luxembourg's PoSC webpage is remarkably easy to navigate through. The PoSC presents on its homepage the list of business events it offers information on, thus making it very easy for foreign businesses to find the information they require.

Figure 173: Assessment of availability and details of information, per business events (Luxembourg)

Business events	Level of details	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Starting up	High	High	Medium	Low	High
Financial management	High	High	Low	Low	Medium
Human resources management	Very high	High	Medium	Low	Very high
Expanding the company	High	High	Low	Low	Medium
Selling products in another EU market	High	High	Low	Low	Medium
Providing services in another EU market	High	High	Low	Low	High
Dealing with legal aspects	High	High	Low	Low	Medium
Competing for public contracts on the EU market	Very high	High	Low	Low	Very high
Investing in Research & Innovation	Very high	High	Low	Low	Very high
Being a responsible business	Very high	High	Low	Low	Very high
Access to financing and support	High	High	Low	Low	Medium
Exit strategy	Very high	High	Low	Low	Very high

Source: Website review for main Luxembourg providers of online information

Topics

In line with the results presented above, Luxembourg's PoSC performed the best among the four providers, across all the topics inspected and listed in the figure below Figure 174. Apart from five business topics for which the Chambre des Metiers received a 'High' ranking, the information available for the topics inspected below was

found to be rather limited. The other two providers also offered 'Low' level or no information at all for the inspected business topics.

Figure 174: Assessment of availability and details for provided information at the level of most relevant topics (Luxembourg)

Business Events	Most relevant topics	Level of details	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Starting up	Start a business	High	High	Medium	Low	High
	Mergers with foreign companies	High	High	Low	Low	Medium
	European Company	High	High	Medium	Low	Medium
	Takeovers	High	High	Low	Low	High
Financial management	Annual accounts	High	High	Low	Low	Medium
	VAT rules and rates	High	High	Medium	Low	Medium
	Check a VAT number (VIES)	High	High	Low	Low	Medium
	VAT refunds	High	High	Low	Low	Medium
	Excise duties	High	High	Low	Low	Medium
	Parent companies and their subsidiaries	High	High	Low	Low	Medium
Expanding the company	Open a branch	High	High	Low	Low	Medium
	Finding partners	High	High	Low	Low	Medium
Selling products in another EU market	CE marking	High	High	Low	Low	Low
	Standards in Europe	High	High	Low	Low	Medium
	Mutual recognition	High	High	Low	Low	Low
	Chemicals (REACH)	High	High	Low	Low	Low
	Classification, labelling, packaging	High	High	Low	Low	Medium
	Consumer guarantees	High	High	Low	Low	High
	Defective products	High	High	Low	Low	High
Providing services in another EU market	Providing services abroad	High	High	Low	Low	High
Dealing with legal aspects	Competition rules	High	High	Low	Low	Medium
	Late payment	High	High	Low	Low	Medium
	Selling within the EU	High	High	Medium	Low	Medium
	Unfair contract terms	High	High	Low	Low	Medium
	Resolving disputes	High	High	Low	Low	Medium
	Distance/Off-premises selling	High	High	Low	Low	Low
Access to financing and support	EU funding programmes	High	High	Low	Low	Medium
	Access to finance	High	High	Medium	Low	Medium
	Exchanges for new entrepreneurs	High	High	Low	Low	Medium

Source: Website review for main Luxembourg providers of online information

Assessment of availability and recurrence of different types of information

With regards to the types of information provided, it appears that businesses interested in doing business in Luxembourg can find all the information online using the PoSC portal. The analysis also found a high level of availability on the Chambers de Metiers for two of the four types listed in the figure below Figure 175. Information concerning legal aspects of doing business in Luxembourg could not be found on any of the webpages inspected, apart from the PoSC.

Figure 175: Assessment of availability and recurrence of different types of information (Luxembourg)

Type of information	Recurrence	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Targeted information	High	High	Medium	Low	High
Detailed guidelines	High	High	Medium	Low	High
Summary of legal provisions	High	High	Medium	Low	Medium
Legal acts - full documents	High	High	Medium	Low	Low

Source: Website review for main Luxembourg providers of online information

Assessment of availability and completeness of information in other EU28 languages

Among the four providers, the Chamber de Metiers was found to provide the least amount of information in any other languages apart of the national language of Luxembourg – French. Yet, information aimed at facilitating CBO of foreign entities in Luxembourg can be found in German and English on the other three providers. Luxembourg for Business is the only portal that offers information in the languages mentioned above, as well as in: Spanish, Russian, Portuguese and Turkish.

Figure 176: Assessment of availability and completeness of information in other EU28 languages (Luxembourg)

Language	Completeness	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
English	Very high	Very high	Very high	Very high	Low
French	Very high	Very high	Very high	Very high	Very high
German	Very high	Very high	Very high	Very high	Low
Other	Very high	Low	Very high	Low	Low

Source: Website review for main Luxembourg providers of online information

Personalised assistance offer

While Luxembourg performed remarkably well when examined for the online information availability, Luxembourg's main providers as well as the PoSC do not perform as well when inspected for the availability of personalised assistance. Among the four inspected providers, only the Chambre de Commerce specifically mentions that it offers personalised assistance services. The complete analysis is presented in the sections below.

Assessment of availability of personalised assistance at the level of business events

Among the four analysed providers, only the Chambre de Commerce specifically mentions that it offers personalised assistance for all business events listed in the figure below Figure 177. In contrast, while some of the other providers offer some type of personalised assistance, none of them specifies clearly that it offers personalised assistance for all business events included in this analysis. It is worth noting that

Luxembourg's PoSC operates a specialized, personalised portal named MyGuichet. MyGuichet is a secure interactive platform on the PoSC's webpage. It enables interested parties to carry out administrative formalities online, in a safe and secure manner. Using MyGuichet, the user can fill in various forms, sign forms electronically, attach supporting documents and submit them to the authorities. The PoSC portal use of the MyGuichet portal is an example of a valuable service that, although not included in this analysis, provides significant benefits to foreign businesses interested in doing business in Luxembourg.

Figure 177: Assessment of availability for personalised assistance at the level of business event (Luxembourg)

Business events	Availability	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Starting up	Yes	N/A	N/A	Yes	N/A
Financial management	Yes	N/A	N/A	Yes	N/A
Human resources management	Yes	N/A	N/A	Yes	N/A
Expanding the company	Yes	N/A	N/A	Yes	N/A
Selling products in another EU market	Yes	N/A	N/A	Yes	N/A
Providing services in another EU market	Yes	N/A	N/A	Yes	N/A
Dealing with legal aspects	Yes	N/A	N/A	Yes	N/A
Competing for public contracts on the EU market	Yes	N/A	N/A	Yes	N/A
Investing in Research & Innovation	Yes	N/A	N/A	Yes	N/A
Being a responsible business	Yes	N/A	N/A	Yes	N/A
Access to financing and support	Yes	N/A	N/A	Yes	N/A
Exit strategy	Yes	N/A	N/A	Yes	N/A

Source: Website review for main Luxembourg providers of personalised assistance

Figure 178: Personalised Portal for online procedures on Luxembourg PoSC

Source: www.guichet.lu

Assessment of availability of different types of personalised assistance

In line with the results presented above, only Luxembourg's CoC offers personalised information for two of the four types of assistance listed in the figure below Figure 179, namely: 'Clarification of legal situation' and 'Personalised consultancy'.

Figure 179: Assessment of availability of different types of personalised assistance

Type of personalised assistance	Availability	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Clarification of legal situation	Yes	N/A	N/A	Yes	N/A
Problem-solving with authorities	N/A	N/A	N/A	N/A	N/A
Personalised consultancy	Yes	N/A	N/A	Yes	N/A
Translation services	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Luxembourg providers of personalised assistance

Assessment of availability of personalised assistance in other EU28 languages

Luxembourg's CoC, as the main provider of personalised assistance for foreign businesses, provides its personalised services in English, French and German. If this service is available in any other language, it is not clearly stated in the online portal.

Figure 180: Assessment of availability of different types of personalised assistance in other languages (Luxembourg)

Language	Overall quality	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre de Metiers
English	N/A	N/A	N/A	Yes	N/A
French	Yes	N/A	N/A	Yes	N/A
German	N/A	N/A	N/A	Yes	N/A
Other	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Luxembourg providers of personalised assistance

Assessment of availability of personalised assistance through different channels

Personalised assistance for foreign businesses is offered in most of the channels listed in the figure below. While none of the providers offer the 'Online chat' option, both the CoC and the Chambre de Metiers offer their personalised services in four of the six channels examined. In contrast, only the PoSC and the 'Luxembourg for Business' portals can be contacted by using an online form.

Figure 181: Assessment of availability of personalised assistance through different channels (Luxembourg)

Dimensions	Overall quality	Point of Single Contact	Luxembourg for Business	Chambre de Commerce	Chambre des Métiers
Online chat	N/A	N/A	N/A	N/A	N/A
Face-to-face	Yes	N/A	N/A	Yes	Yes
Phone	Yes	N/A	Yes	Yes	Yes
Email	Yes	N/A	Yes	Yes	Yes
Post	Yes	N/A	N/A	Yes	Yes
Online form	Yes	Yes	Yes	N/A	N/A

Source: Website review for main Luxembourg providers of personalised assistance

POLAND

General information about Poland

Poland joined the European Union in early 2004. Following a contraction between 2008 and 2009 as a result of the global financial crisis, Poland's GDP has been steadily increasing, and in 2015 it was the 8th largest economy in the EU.

Poland has been selected for the purpose of this study as a representative of the countries which have a propensity to trade¹⁴⁰ below the EU28 median and a perceived low quality of support for business operating across its borders¹⁴¹. Between 2011 and 2015, Poland's main intra-EU28 trading partners, for both import and export, were: Germany, France, United Kingdom, Italy, Czech Republic and The Netherlands.

Poland's NIIP for 2015 totals at **-62.5%** of its GDP¹⁴², double than the threshold for EU28 countries of -35%. The NIIP figure, combined with Poland's ranking as **24th** out of 190 in The World Banks' 'Doing Business 2015' report¹⁴³ implies that the country is, generally, attractive to foreign investors and businesses.

Together with Luxembourg, Poland received the highest ranking for its offer of information online (see the figure below). Apart of some shortcomings regarding the availability of information in other EU languages, Poland received a 'High' or 'Very high' rankings for all four dimensions considered in this analysis (business events, most relevant topics, type of information and language). Detailed analysis of the quality of Poland's offer of CBO information is presented below.

Figure 182: Overall assessment of offer (Poland)

Business events	Overall quality of offer	Point of Single Contact	Product Contact Point	Polish Investment and Trade Agency	National Chamber of Commerce
Business events	High	High	Medium	High	Low
Most relevant topics	High	High	Medium	High	Low
Type of information	High	Medium	Medium	High	High
Language	Very high	Very high	Low	High	High
Overall quality of offer	High	High	Medium	High	Medium

Source: Website review for main Polish providers of online information

Main providers of online information and personalised assistance

As can be seen in Figure 69 there is only one privately-owned institution in Poland that is actively contributing to the effort of attracting foreign businesses to the country. A detailed analysis of the quality of the supply of information by each provider, both with regards to online information and personalised assistance, is detailed below.

Figure 183: Primary providers of CBO-related information online in Poland

Provider	Public/Private	Website URL
Point of Single Contact	Public	http://www.eu-go.gov.pl/
Product Contact Point	Public	https://www.mr.gov.pl/strony/zadania/wsparcie-przedsiębiorczości/instrumenty-pomocy-przedsiębiorcom-na-ryнку

¹⁴⁰ The first dimension is based on data extracted from Eurostat regarding the imports and exports of goods and services at the level of each Member State, intra EU, which was then normalized with respect to the national GDP.

¹⁴¹ The second dimension is based on a report commission by the (European Commission (8), 2016), which collected data on the availability, usability, ease of use and speed of use of online information and personalised assistance in each Member State.

¹⁴² <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10> – retrieved on 27th January.

¹⁴³ <http://www.doingbusiness.org/rankings> – retrieved on January 27th 2017. The data used in this factsheet has been extracted for 2015, for cohesiveness purposes.

		unii-europejskiej/punkt-kontaktowy-do-spraw-produktow/
Polish Investment and Trade Agency	Public	http://www.paiz.gov.pl/
National Chamber of Commerce	Private	http://kig.pl/

Online information offer

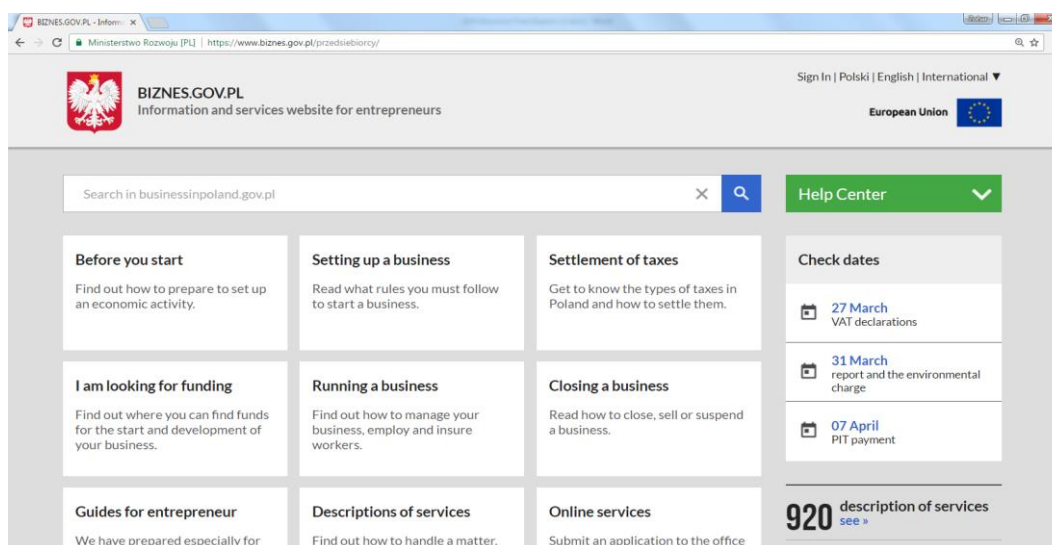
In order to review all the CBO-related information available online for foreign businesses that are considering doing business in Poland, this analysis includes four different web portals.

Assessment of availability and details for provided information

Business events

As can be seen in Figure 184, European companies interested in doing business in Poland can find highly detailed information online and with little effort. According to the user simulation analysis, both the Polish Investment and Trade Agency (PITA) and the Point of Single Contact cover most and all business events listed below, respectively. Of the two providers, the former received the highest aggregated ranking across all events (despite appearing to have similar ranking as the PITA portal). The privately-owned Polish Chamber of Commerce website received 'Low' ranking across the board.

Figure 184: Availability of information relating to all business events on Polish PoSC



Source: <https://www.biznes.gov.pl/en/przedsiębiorcy/>

Poland is one of the two MS covered in this analysis that received an overall 'High' ranking for the availability and details of CBO-related information online, the other being Luxembourg.

Figure 185: Assessment of CBO information provided online for Poland, per business event

Business events	Level of details	Point of Single Contact	Product Contact Point	Polish Investment and Trade Agency	National Chamber of Commerce
Starting up	High	High	Medium	High	Low
Financial management	High	High	Low	High	Low
Human resources management	Very high	Very high	Low	Very high	Low

Expanding the company	High	High	Low	High	Low
Selling products in another EU market	High	High	Medium	Low	Low
Providing services in another EU market	Very high	High	Very high	High	Low
Dealing with legal aspects	High	High	Low	High	Low
Competing for public contracts on the EU market	Very high	High	Low	Very high	Low
Investing in Research & Innovation	Very high	Very high	Medium	Very high	Low
Being a responsible business	Very high	Very high	Low	Very high	Low
Access to financing and support	High	High	High	High	Low
Exit strategy	Very high	Very high	Low	Very high	Low

Source: Website review for main Polish providers of online information

Topics

Similar to the results presented in the section above, the Polish PoSC ranks remarkably well even at the level of detail provided for particular business topics. The Polish PoSC provides a 'High' level of detailed information for all business topics listed in the figure below. The PITA also provides 'High' level of details regarding most of the topics examined, apart for the topic relating to 'Selling products in Poland'.

Figure 186: Assessment of CBO information provided online for Poland, per topic

Most relevant Business events and topics			Overall quality	Point of Single Contact	Product Contact Point	Polish Investment and Trade Agency	National Chamber of Commerce
Starting up	Start a business	High	High	High	High	Medium	Low
	Mergers with foreign companies	High	High	High	Low	High	Low
	European Company	High	High	High	Low	High	Low
	Takeovers	High	High	High	Low	High	Low
	Annual accounts	High	High	High	Low	High	Low
Financial management	VAT rules and rates	High	High	High	Low	High	Low
	Check a VAT number (VIES)	High	High	High	Low	High	Low
	VAT refunds	High	High	High	Low	High	Low
	Excise duties	High	High	High	Low	High	Low
Expanding the company	Parent companies and their subsidiaries	High	High	High	Low	High	Low
	Open a branch	High	High	High	Low	High	Low
	Finding partners	High	High	High	Low	High	Low
	CE marking	High	High	High	Low	Low	Low
	Standards in Europe	Very high	High	Very high	Low	Low	Low
Selling products in another EU market	Mutual recognition	High	High	High	Medium	Low	Low
	Chemicals (REACH)	High	High	High	High	Low	Low
	Classification, labelling, packaging	High	High	High	Low	Low	Low
	Consumer guarantees	High	High	High	Low	Low	Low
	Defective products	High	High	High	Low	Low	Low
Providing services in	Providing services abroad	Very high	High	Very high	High	High	Low

another EU market Dealing with legal aspects Access to financing and support	Competition rules	High	High	Low	High	Low
	Late payment	High	High	Low	High	Low
	Selling within the EU	High	High	Low	High	Low
	Unfair contract terms	High	High	Low	High	Low
	Resolving disputes	High	High	High	High	Low
	Distance/Off-premises selling	High	High	Low	High	Low
	EU funding programmes	Very high	High	Very high	High	Low
	Access to finance	High	High	High	High	Low
	Exchanges for new entrepreneurs	High	High	High	High	Low

Source: Website review for main Polish providers of online information

Assessment of availability of different types of information

On a national level, the availability of all the four types of information listed below received a 'High' ranking. Yet, the PoSC which is the provider that performed best in covering the various business events and the related topics, received a lower ranking regarding two types of information (legal acts – summary and full documents). The overall positive national ranking is due to the 'High' level of availability of the four types of information on PITA website. Similarly, the availability of information on PITA website was found to be at 'High' level.

Figure 187: Assessment of availability and recurrence of different types of information (Poland)

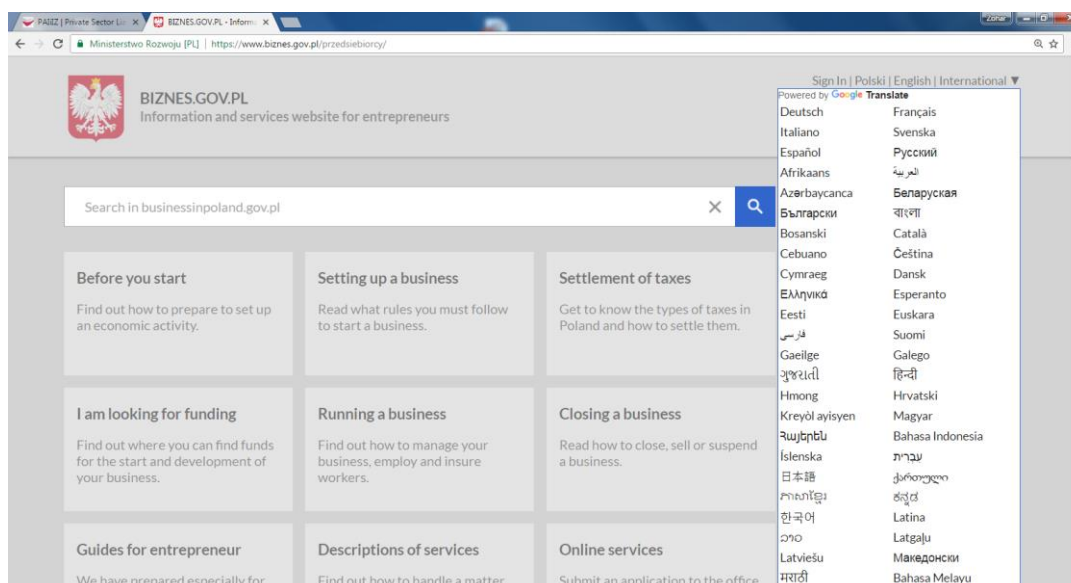
Type of information	Recurrence	Point of Single Contact	Product Contact Point	Polish Investment and Trade Agency	National Chamber of Commerce
Targeted information	High	High	Medium	High	Low
Detailed guidelines	High	High	Medium	High	Low
Summary of legal provisions	High	Low	Medium	High	Low
Legal acts - full documents	High	Low	Medium	High	Low

Source: Website review for main Polish providers of online information

Assessment of availability of information in other EU28 languages

In accordance with the efforts made to attract and facilitate foreign investment, three out of four of the Polish portals analysed in this section were found to offer their information in several languages. Yet, unlike other portals analysed in this report, the Polish websites offer their visitors the option to translate the information on their website in using a '®Google Translate' tool.

Figure 188: The Polish PoSC use of Google Translate option



Source: <https://www.biznes.gov.pl/en/przedsiębiorcy/>

Due to various constraints, the quality of the translations offered on each website was not analysed in depth. Thus, despite the fact that, in principal, the information is available in multiple languages, the websites were given a 'Medium' score.

Figure 189: Assessment of availability of information in other EU28 languages (Poland)

Language	Completeness	Point of Single Contact	Product Contact Point	Polish Investment and Trade Agency	National Chamber of Commerce
English	Very high	Very high	Low	High	High
French	Medium	Medium	Low	Medium	Medium
German	Medium	Medium	Low	Medium	Medium
Other	Medium	Medium	Low	Medium	Medium

Source: Website review for main Polish providers of online information

Personalised assistance offer

Assessment of availability of personalised assistance at the level of business events

Poland generally offers foreign businesses the possibility to benefit from personalised assistance regarding all business events. As it will be explained in greater detail below, PITA is the main provider of personalised information in the MS.

Figure 190:utilize Assessment of availability for personalised assistance at the level of business events (Poland)

Business events	Availability	Point of Single Contact	Product Contact Point	Investment and Trade Agency	National Chamber of Commerce
Starting up	Yes	Yes	N/A	Yes	N/A
Financial management	Yes	N/A	N/A	Yes	N/A
Human resources management	Yes	N/A	N/A	Yes	N/A
Expanding the company	Yes	N/A	N/A	Yes	N/A
Selling products in another EU market	Yes	N/A	Yes	Yes	Yes

Providing services in another EU market	Yes	N/A	N/A	Yes	N/A
Dealing with legal aspects	Yes	N/A	Yes	Yes	N/A
Competing for public contracts on the EU market	Yes	N/A	N/A	Yes	N/A
Investing in Research & Innovation	Yes	N/A	N/A	Yes	N/A
Being a responsible business	Yes	N/A	N/A	Yes	N/A
Access to financing and support	Yes	N/A	N/A	Yes	N/A
Exit strategy	Yes	N/A	N/A	Yes	N/A

Source: Website review for main Polish providers of personalised assistance

Assessment of availability of different types of personalised assistance

As can be seen in the figure below for the business events for which it is mentioned that personalised assistance is provided, each website offers most of the types of information assessed in this analysis. The only type of assistance not covered by any of the websites is 'translation services'. Also, all of the public providers examined offers personalised assistance concerning problems with authorities that foreign businesses might have encountered, as opposed to the Polish Chamber of Commerce, which does not offer this type of assistance.

Figure 191: Assessment of availability of different types of personalised assistance

Type of personalised assistance	Availability	Point of Single Contact	Product Contact Point	Investment and Trade Agency	National Chamber of Commerce
Clarification of legal situation	Yes	Yes	Yes	Yes	Yes
Problem-solving with authorities	Yes	Yes	Yes	Yes	N/A
Personalised consultancy	Yes	Yes	Yes	Yes	Yes
Translation services	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Polish providers of personalised assistance

Assessment of availability of personalised assistance in other EU28 languages

Only two of the four Polish providers analysed in this report clearly specify on their portal that they offer personalised assistance in a foreign language. Both the PITA and the Polish PoSC offer personalised assistance services in English but no other language is mentioned.

Figure 192: Assessment of availability for personalised assistance at the level of business events (Poland)

Language	Availability	Point of Single Contact	Product Contact Point	Investment and Trade Agency	National Chamber of Commerce
English	Yes	Yes	N/A	Yes	N/A
French	N/A	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Polish providers of personalised assistance

Assessment of availability of personalised assistance through different channels

Overall, most of the providers examined in this analysis were found to offer multiple communication channels so that companies can take advantage of personalised assistance. Yet, similar to the availability of personalised assistance regarding various topics, the offer of multiple channels is not consistent across all providers. Online chat

option, for example, is available only on the Polish PoSC. In comparison, the PITA and the Polish CoC offer the possibility for a face-to face meeting with interested companies.

Figure 193: Assessment of availability of different types of personalised assistance through different channels (Poland)

Business events	Availability	Point of Single Contact	Product Contact Point	Investment and Trade Agency	National Chamber of Commerce
Online chat	Yes	Yes	N/A	N/A	N/A
Face-to-face	Yes	N/A	N/A	Yes	N/A
Phone	Yes	Yes	N/A	Yes	Yes
Email	Yes	Yes	Yes	Yes	Yes
Post	Yes	N/A	Yes	Yes	Yes
Online form	N/A	N/A	N/A	N/A	N/A

Source: Website review for main Polish providers of personalised assistance

SWEDEN

General information about Sweden

Within the framework of the study, Sweden has been selected as a representative of the countries which have a propensity to trade below the EU28 median and a perceived quality of support for business operating across its borders above the EU 28 median.

Sweden's **Net International Investment Position** for 2015 was 3.3%¹⁴⁴ of its GDP compared to an indicative threshold for EU28 countries of -35%. Sweden's GDP ranked as 6th highest GDP across the EU Member States.

In terms of the **ease of doing business**, Sweden has been ranked 9th¹⁴⁵ out of 190 by the World Bank, with 1 being the highest, and 190 being the lowest score.

The EU Services Directive is incorporated in the national legislation. There are also different national laws in place regulating the process of doing business in Sweden (e.g. issuing permits for operating in Sweden).

The government and different agencies are responsible for supporting businesses in performing CBO, among them:

- The Ministry for Foreign Affairs – responsible for policy framework;
- The National Board of Trade – coordinating the implementation of the Services Directive;
- The Swedish Agency for Economic and Regional Growth – appointed as Point of Single Contact;
- Various other institutions dealing with more specific aspects of doing foreign trade such as The Swedish Companies Registration Office and tax agencies.

Germany, Denmark, the United Kingdom and the Netherlands are Sweden's main intra EU28 trading partners for both import and export¹⁴⁶.

Main providers of online information and personalised assistance

Websites of public, semi-private and private providers of online information and personalised assistance have been consulted in order to map their offer for businesses interested in doing CBO.

¹⁴⁴ <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tipsii10>, data retrieved on January 27th 2017.

¹⁴⁵ <http://www.doingbusiness.org/rankings>, data corresponding to 2015, retrieved on January 27th 2017.

¹⁴⁶ WORLD BANK, Sweden trade summary 2015 data, <http://wits.worldbank.org/CountryProfile/en/Country/SWE/Year/2015/Summary>

Figure 194: Main providers of online information and personalised assistance for companies doing CBO (Sweden)

Provider	Public / Private	Website URL
Point of Single Contact	Public	https://www.verksamt.se/eugo
Product Contact Point	Public	http://www.kommers.se/kontaktpunkt/varor
Business Sweden	Public-private	http://www.business-sweden.se/
Sweden's Chambers of Commerce ¹⁴⁷	Private	https://www.swedishchambers.se/

Online information offer

Various sources of online information are available for businesses interested in performing operations in Sweden.

At country level there is a high availability of online information per business event. However, the availability of online information varies significantly among providers. Only one provider covers in details all business events, the other two analysed providers addressing only a reduced number of business events with a low level of details.

The facts are confirmed also at topic level, the Point of Single Contact being the main provider of online information.

The availability of different types of information on the reviewed websites is assessed as medium. Each provider uses two main types of information. While targeted information is presented by all providers, summary of legal provisions is not included by any of them on their websites.

A 'High' availability of information in different languages could be also noticed at country level. English and Swedish are the only languages used by the consulted providers to make the information available to interested businesses.

Figure 195: Overall assessment of online information offer (Sweden)

Dimensions	Overall quality of offer	Point of Single Contact	Product Contact Point	Business Sweden
Business events	High	High	Low	Low
Most relevant topics	Medium	Medium	Low	Low
Type of information	Medium	Medium	Medium	Medium
Language	High	High	Medium	High
Overall quality of offer	High	Medium	Medium	Medium

Source: Website review for main Swedish providers of online information

Assessment of availability and details for provided information

Business events

Information on all business events related to doing CBO can be found by interested businesses on at least one website, the **Point of Single Contact**. Most of the business events are addressed in details by the above-mentioned provider (e.g. 'Starting up', 'Financial management', 'Access to financing and support', 'Exit strategy'). For example, for 'Access to financing and support' a large number of sources of financing and support are listed, information about the aim of the funding/support, eligibility, type of funding/support, size of the funds being provided,

¹⁴⁷ The websites of the 11 Sweden's Chambers of Commerce have been consulted as there is not a Chamber of Commerce coordinating the regional ones. They will not be further referred to in the analysis as they are providing online information and personalised assistance only to Swedish businesses interested in doing CBO in other EU MS and not to businesses interested in starting-up or expanding in Sweden.

direct links to each funding authority and specific funding/support being included¹⁴⁸. However, for one business event, '*Expanding the company*', only general information is provided. Another relevant specificity of the website is that it contains an extensive FAQ section¹⁴⁹.

Figure 196: Part of the FAQ section of the Swedish Point of Single Contact

FAQ		Employing staff	
Our FAQ lists questions and answers on starting and running a business.			
-alla- Select			
Accounts			
What is book-keeping?	+	How do I employ someone?	+
What does book-keeping consist of?	+	What forms of employment can I choose?	+
Do I have to keep accounts?	+	Do I have to write a contract of employment?	+
Can I obtain help with my book-keeping?	+	What is a collective agreement?	+
What does an auditor do?	+	Can I employ staff whatever the legal form of my business?	+
What is the value of book-keeping?	+	Do I have to pay social security contributions and tax for my employees?	+
What counts as a financial transaction?	+	What period of notice is an employee entitled to?	+
What methods of accounting are used?	+	Is an employee entitled to leave of absence to start up a company?	+
How do the accounting methods work?	+	How do I insure my employee?	+
Can I use Microsoft Excel for my book-keeping?	+	How do I calculate the cost of an employee?	+
⬅ Back to top			
Bank loans		Financing	
What types of company can obtain a bank loan?	+	How can I finance the business start-up?	+
What is required to obtain a bank loan?	+	Can I get a grant to start a business?	+
What collateral and repayment requirements will the bank have?	+	Are there any government loans for business start-ups?	+
What choice of loans do banks offer?	+	Can I borrow money without security?	+
Is there any alternative to bank loans?	+	Does the Swedish Agency for Economic and Regional Growth have any grants for companies?	+
⬅ Back to top		Are there grants to develop a product concept or innovation?	+
E-commerce		Are there any EU grants I can apply for as an entrepreneur?	+
I will sell goods and/or services online. What rules apply?	+	How do I go about applying for EU support for skills development?	+
How do I receive payment?	+	⬅ Back to top	
How do I choose and register a domain name?	+	Import and export	
What are the VAT rules for e-commerce in Sweden?	+	I want to export goods. Where do I get information about this?	+
What are the VAT rules for e-commerce in the EU?	+	I will be trading with other EU countries. What should I bear in mind?	+
What are cookies?	+	I need help finding a supplier. Who do I approach?	+
How must personal data be handled?	+	What customs duties apply?	+
What rules apply if I want to set up a forum?	+	Are there any special loans for foreign trade?	+
Who do I approach if I have more questions about e-commerce?	+	How do I pay for imports?	+
		How does the cooperation between purchaser and vendor work in import transactions?	+
		Do I need an import or export licence?	+
		What am I liable for, and what is CE marking?	+

Source: <https://www.verksamt.se/web/international/faq>

The Product Contact Point covers only two business events, namely: '*Selling products in another EU market*' and '*Dealing with legal aspects*'. No online information is provided for the others. Moreover, the level of details is reduced, mainly general information being presented.

Business Sweden, a Swedish investment and trade agency present in 50 of the world's most promising markets, provides online information to a medium level of detail mainly for the following business events: '*Starting up*', '*Financial management*',

¹⁴⁸ <https://www.verksamt.se/utveckla/finansiering>

¹⁴⁹ <https://www.verksamt.se/web/international/faq>

'Human resources management', 'Expanding the company' through establishment guides¹⁵⁰.

Figure 197: Example of establishment guides available on Business Sweden website



Source: <http://www.business-sweden.se/en/Invest/inspiration/Establishment-guides/starting-a-business/>

Figure 198: Assessment of availability and details for provided information at the level of business events (Sweden)

Business events	Level of details	Point of Single Contact	Product Contact Point	Business Sweden
Starting up	Medium	Medium	Low	Medium
Financial management	Medium	Medium	Low	Medium
Human resources management	Very high	Very high	Low	High
Expanding the company	Medium	Medium	Low	Medium
Selling products in another EU market	Medium	Medium	Low	Low
Providing services in another EU market	High	High	Low	Low
Dealing with legal aspects	Medium	Medium	Low	Low
Competing for public contracts on the EU market	High	High	Low	Low
Investing in Research & Innovation	High	High	Low	Low
Being a responsible business	High	High	Low	Low
Access to financing and support	High	High	Low	Low
Exit strategy	Very high	Very high	Low	Low

Source: Website review for main Swedish providers of online information

¹⁵⁰ <http://www.business-sweden.se/en/Invest/inspiration/Establishment-guides/starting-a-business/>

Topics

Different topics are covered by different providers with different level of details (e.g. 'Takeovers', 'Open a branch'.) on each.

The information provided on the **Point of Single Contact** website differs significantly in terms of details on each of the analysed topics, namely: 'Starting a business', 'VAT rules and rates', and 'Access to financing and support' being the most detailed ones. For topics such as 'European Company', 'Chemicals (REACH)', 'Consumer guarantees' reduced or no information was available.

On the **Product Contact Point** website, three topics are addressed, namely: 'Mutual recognition', 'Classification, labelling, packaging', and 'Selling within the EU', brief information being provided. However, regarding mutual recognition, Regulation 764/2008 is made available for the website users, thus making it the most explanatory part of the website.

Through downloadable establishment guides, on **Business Sweden** website, detailed information is provided regarding the following topics: 'Start a business', 'Takeovers', 'VAT rules and rates' and 'Open a branch'.

Figure 199: Assessment of availability and details for provided information at the level of most relevant topics (Sweden)

Most important Business events and topics		Level of details	Point of Single Contact	Product Contact Point	Business Sweden
Starting up	Start a business	Very high	Very high	Low	High
	Mergers with foreign companies	Low	Low	Low	Low
	European Company	Low	Low	Low	Low
	Takeovers	High	Medium	Low	High
Financial management	Annual accounts	High	High	Low	Medium
	VAT rules and rates	Very high	Very high	Low	High
	Check a VAT number (VIES)	Low	Low	Low	Low
	VAT refunds	Medium	Medium	Low	Low
	Excise duties	Medium	Medium	Low	Low
	Parent companies and their subsidiaries	Low	Low	Low	Low
Expanding the company	Open a branch	High	Medium	Low	High
	Finding partners	Low	Low	Low	Low
Selling products in another EU market	CE marking	Medium	Medium	Low	Low
	Standards in Europe	Medium	Medium	Low	Low
	Mutual recognition	High	High	Medium	Low
	Chemicals (REACH)	Low	Low	Low	Low
	Classification, labelling, packaging	Medium	Medium	Low	Low
	Consumer guarantees	Low	Low	Low	Low
	Defective products	Low	Low	Low	Low
Providing services in another EU market	Providing services abroad	High	High	Low	Low
Dealing with legal aspects	Competition rules	Low	Low	Low	Low
	Late payment	Medium	Medium	Low	Low
	Selling within the EU	High	High	Low	Low

	Unfair contract terms	Low	Low	Low	Low
	Resolving disputes	High	High	Low	Low
	Distance/Off-premises selling	Low	Low	Low	Low
Access to financing and support	EU funding programmes	High	High	Low	Low
	Access to finance	Very high	Very high	Low	Low
	Exchanges for new entrepreneurs	Low	Low	Low	Low

Source: Website review for main Swedish providers of online information

Assessment of availability and recurrence of different types of information

Targeted information is the most used type of presenting information among the consulted providers. Detailed guidelines could be considered the second preferred type of information, while summary of legal provisions is not encountered on any website. Legal acts (full documents) are included only on the Product Contact Point website.

Two types of information are recurrent on the **Point of Single Contact** website, independent on the business event or topic presented, precisely: targeted information (presenting rights and obligations) and detailed guidelines. Links directing the user to pages of different websites dedicated to legal acts or summary of legal acts are available.

Only one page of the website is dedicated to the information provided by the **Product Contact Point** regarding the business events and topics covered within the study. General, respectively targeted information is available on this webpage. Moreover, one legal act (full document) is available, the above-mentioned one on mutual recognition, no detailed guidelines or summary of legal provisions can be found on the website.

Business Sweden is mainly providing information through establishment guidelines¹⁵¹ containing both targeted information and detailed guidelines. Moreover, the website includes a large selection of publications¹⁵² on different business sectors (e.g. Metals and Mining in Sweden, Travel and Tourism Industry in Sweden).

Figure 200: Assessment of availability and recurrence of different types of information (Sweden)

Types of information	Recurrence	Point of Single Contact	Product Contact Point	Business Sweden
Targeted information	High	High	Medium	High
Detailed guidelines	High	High	Low	High
Summary of legal provisions	Low	Low	Low	Low
Legal acts - full documents	Medium	Low	Medium	Low

Source: Website review for main Swedish providers of online information

Assessment of availability and completeness of information in other EU28 languages

English is the international language used for providing online information by the consulted providers. However, not all the online information available in Swedish is translated in English, therefore the language accessibility of the reviewed websites has been assessed as medium.

The **Point of Single Contact** and **Business Sweden** website contains the highest proportion of translated contents.

¹⁵¹ Idem

¹⁵² <http://www.business-sweden.se/en/Invest/inspiration/publications/>

Secondly, there is only one webpage available on the **Product Contact Point** portal and it is translated to English. However, the largest part of the provided information, Regulation 764/2008 on mutual recognition, is available only in the national language - Swedish.

Figure 201: Assessment of availability and completeness of information in other EU28 languages

Languages	Completeness	Point of Single Contact	Product Contact Point	Business Sweden
English	High	High	Medium	High
French	Low	Low	Low	Low
German	Low	Low	Low	Low
Other	Low	Low	Low	Low

Source: Website review for main Swedish providers of online information

Personalised assistance offer

Information regarding the personalised assistance provided by the consulted providers if available for all business events except for 'Exit strategy'. For all the other business events, at least one provider mentioned that personalised assistance is available for interested businesses. Not all the consulted providers are clearly mentioning which type of personalised assistance are offering. Moreover, no provider specifies that is offering translation services. English is the international language in which the providers are offering personalised assistance, whereas face-to-face, phone, email and online form are channels through which personalised assistance is made available by all providers.

Figure 202: Overall assessment of offer for personalised assistance (Sweden)

Dimensions	Availability	Point of Single Contact	Product Contact Point	Business Sweden
Business events	Yes	Yes	N/A	Yes
Type of personalised assistance	Yes	N/A	Yes	N/A
Language	Yes	Yes	Yes	Yes
Channels	Yes	Yes	Yes	Yes

Source: Website review for main Swedish providers of personalised assistance

Assessment of availability for personalised assistance at the level of business events

In general the consulted providers are mentioning on their websites the business events for which they are offering personalised assistance.

While the **Point of Single Contact** and **Business Sweden** are providing personalised assistance for almost all business events, the **Product Contact Point** is focused mainly on 'Selling products in another EU market' and 'Dealing with legal aspects'.

Figure 203: Assessment of availability for personalised assistance at the level of business events (Sweden)

Business events	Availability	Point of Single Contact	Product Contact Point	Business Sweden
Starting up	Yes	Yes	N/A	Yes
Financial management	Yes	Yes	N/A	Yes
Human resources management	Yes	Yes	N/A	Yes
Expanding the company	Yes	N/A	N/A	Yes

Business events	Availability	Point of Single Contact	Product Contact Point	Business Sweden
Selling products in another EU market	Yes	Yes	Yes	Yes
Providing services in another EU market	Yes	Yes	N/A	Yes
Dealing with legal aspects	Yes	Yes	Yes	Yes
Competing for public contracts on the EU market	Yes	Yes	N/A	Yes
Investing in Research & Innovation	Yes	Yes	N/A	N/A
Being a responsible business	Yes	Yes	N/A	N/A
Access to financing and support	Yes	Yes	N/A	Yes
Exit strategy	N/A	N/A	N/A	N/A

Source: Website review for main Swedish providers of personalised assistance

Assessment of availability of different types of personalised assistance

Except for the **Point of Single Contact**, the consulted providers are mentioning some types of personalised assistance they are offering. While for the Product Contact Point is clear that clarification of legal situation, problem-solving with authorities and personalised consultancy are types of personalised assistance covered, for Business Sweden personalised consultancy is the mentioned type. No information about translation services is mentioned by any of the consulted providers.

Figure 204: Assessment of availability of different types of personalised assistance (Sweden)

Types of personalised assistance	Availability	Point of Single Contact	Product Contact Point	Business Sweden
Clarification of legal situation	Yes	N/A	Yes	N/A
Problem-solving with authorities	Yes	N/A	Yes	N/A
Personalised consultancy	Yes	N/A	Yes	Yes
Translation services	N/A	N/A	N/A	N/A

Source: Website review for main Swedish providers of personalised assistance

Assessment of availability of personalised assistance in other EU28 languages

English is the only international language in which personalised assistance is provided by all consulted providers apart from the national one, Swedish.

Figure 205: Assessment of availability of different types of personalised assistance in other languages (Sweden)

Languages	Availability	Point of Single Contact	Product Contact Point	Business Sweden
English	Yes	Yes	Yes	Yes
French	N/A	N/A	N/A	N/A
German	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A

Source: Website review for main Swedish providers of personalised assistance

Assessment of availability of personalised assistance through different channels

All consulted providers are specifying through which channels personalised assistance is available. All of them are referring to face-to-face, phone and email as main channels through which businesses could receive personalised assistance. Online chat

is not encountered among the available channels. Even if on Business Sweden website a post address is mentioned, it is not clear if post could be considered a channel for requesting/providing personalised assistance. Finally, online forms are used only by the Point of Single Contact and Business Sweden.

Figure 206: Assessment of availability of personalised assistance through different channels (Sweden)

Channels	Availability	Point of Single Contact	Product Contact Point	Business Sweden
Online chat	N/A	N/A	N/A	N/A
Face-to-face	Yes	Yes	Yes	Yes
Phone	Yes	Yes	Yes	Yes
Email	Yes	Yes	Yes	Yes
Post	N/A	N/A	N/A	N/A
Online form	Yes	Yes	N/A	Yes

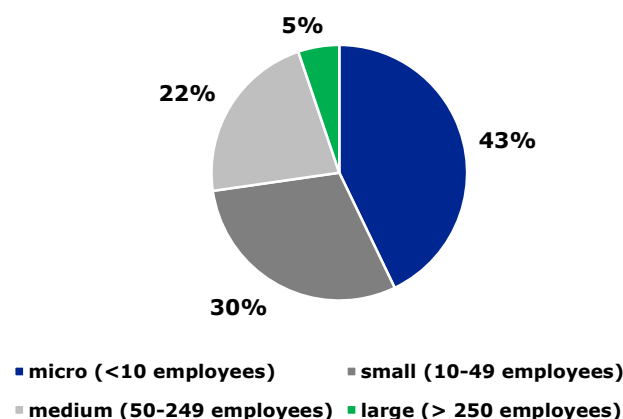
Source: Website review for main Swedish providers of personalised assistance

ANNEX 5: ONLINE SURVEY

Respondents' profiles

60 respondents out of the 77 are businesses that already have experience in CBO while the other 17 respondents testified to using online resources to gather information for future CBO activities.

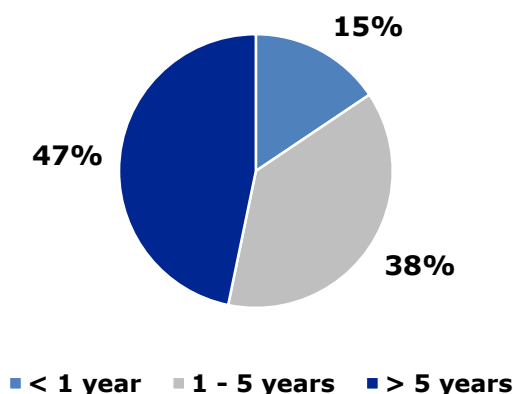
Figure 207 Size of surveyed businesses (N. of respondents = 77)



Years of operation

With regards to years of operation, nearly half of participating businesses reported to have been active for more than five years. 38 percent of the companies participating in the survey stated that they have been in business between 1-5 years while 15% (total of 12 companies) of the surveyed enterprises reported to be in business for less than one year and can therefore be considered as 'start-ups'.

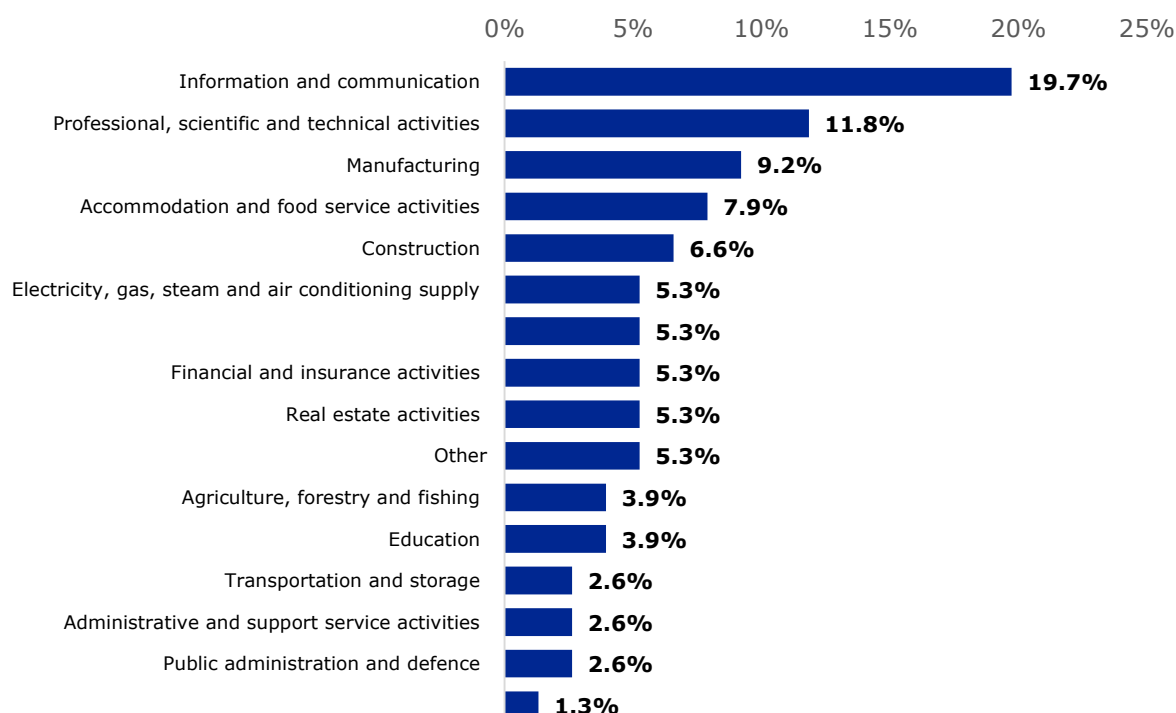
Figure 208 Years of operation of surveyed businesses (N. of respondents = 77)



Sectors of activity

Despite the efforts of the research team to allow for equal representation across all sectors, businesses from some sectors have proven more responsive than others. The largest representation in this analysis is for the Information and Communication sector, with nearly 20 percent total respondents (figure 3). Despite the relatively large representation from the IC sector, the research team has received an average of 4 responses per sector, apart for Miming and querying, Compulsory social security and Arts, entertainment and recreation sectors from which Na responses was attained.

Figure 209 Respondents by primary sector (N. of respondents = 77)

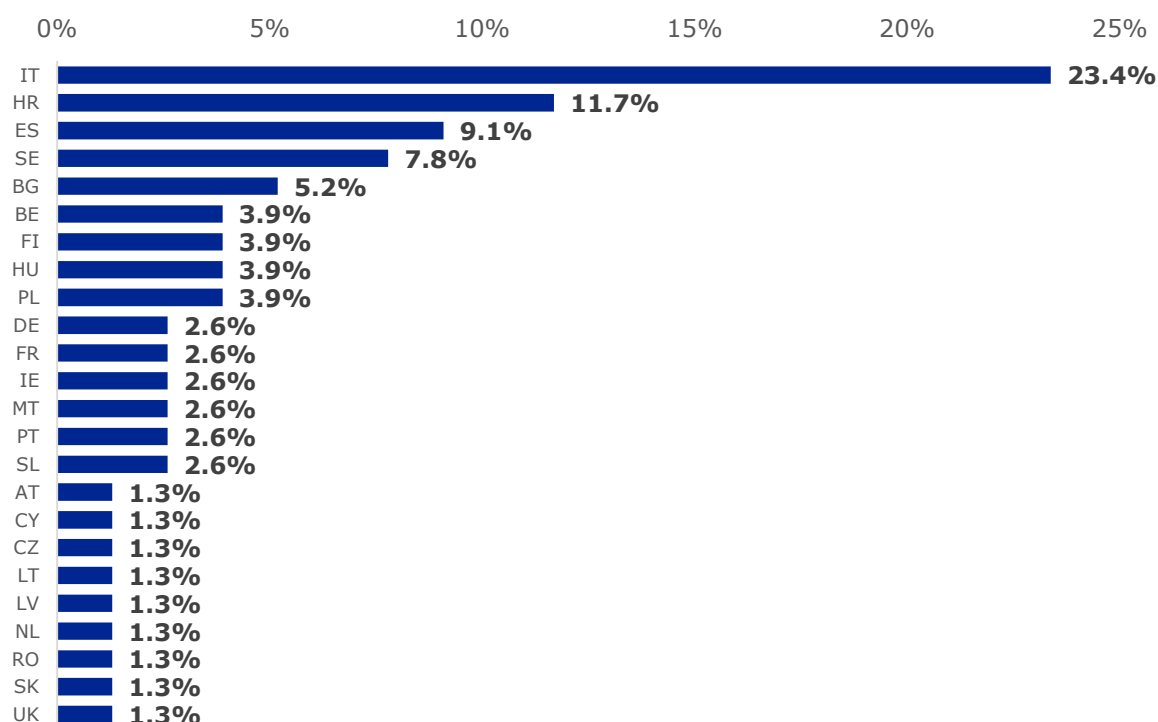


Country of Origin/Operation

To account for any variance in experiences or needs between businesses originating and/or operating in different MS, the research team has made efforts to reach out to businesses from as many MS as possible. Figures 4 and 5 detail the origin and operation of the respondents, respectively.

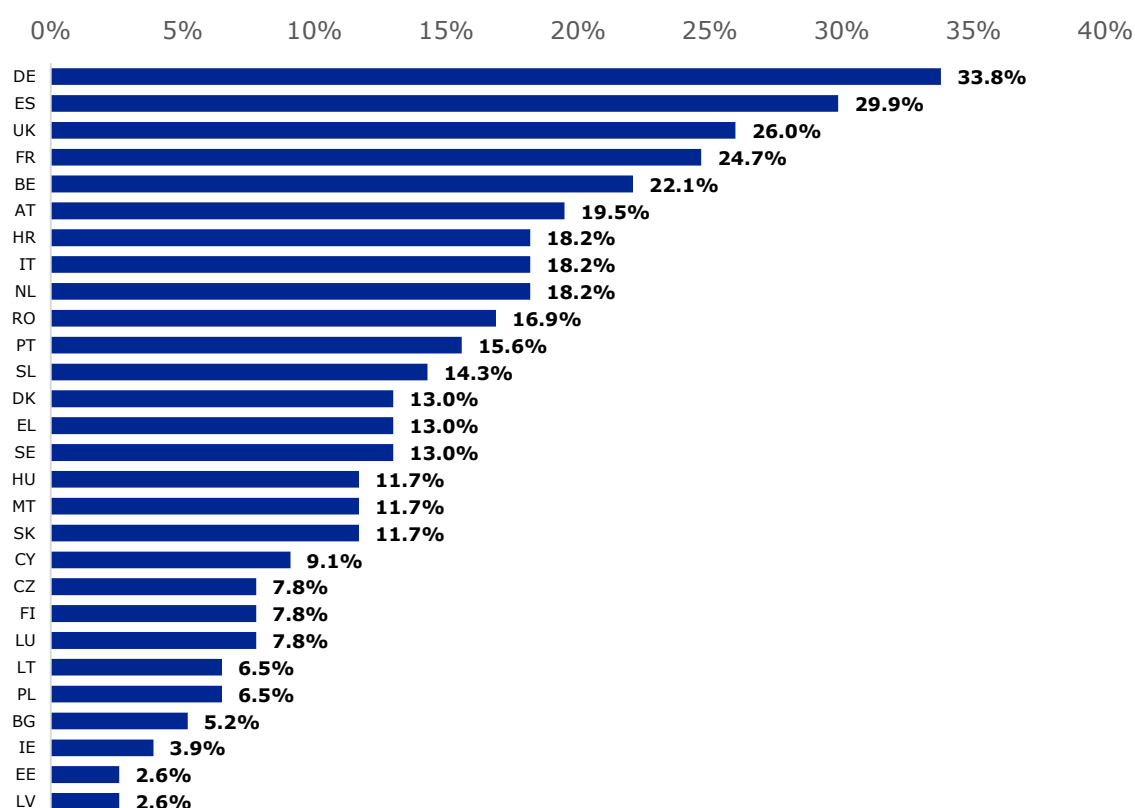
With respect to country of origin of the respondents in this analysis, representatives from three MS: Italy, Hungary and Spain represent more than 50 percent of the 77 businesses who stated they use online information for CBO. Despite this disproportionate representation of the above mentioned countries, the research team attained at least one response from business originating from 24 out of the 28 MS. The research team was not successful in attracting respondents from the following four countries: Luxembourg, Greece, Estonia and Denmark.

Figure 210: Country of origin (*N. of respondents = 77*)



All European Union MS are included in the list of countries in which the 77 respondents currently have, or plan to have, business operations. With a third of respondents stating to have current or future dealings in, the most sought after CBO destination country is Germany. Circa a quarter of respondents replied to have current/future operation in Spain (29.8%) United Kingdom (25.9%) France (24.6%) and Belgium (22%). Out of the 77, at least two surveyed businesses reported that they operate and/or plan to operate in each one of the European Union MS.

Figure 211: country of future/current operations (N. of respondents = 77)



Most important business events – online information

Figure 212: Please select the most important business events for which you have searched online information (N. of respondents = 60)

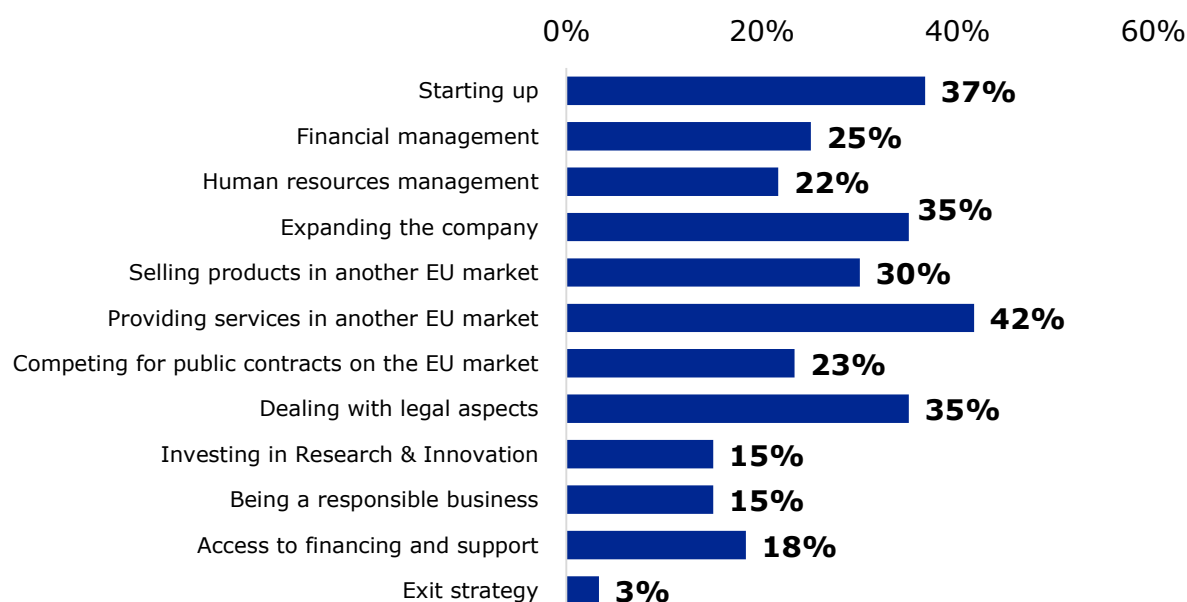


Figure 213: Please select the most relevant business events for which you need to find online information (N. of respondents = 17)

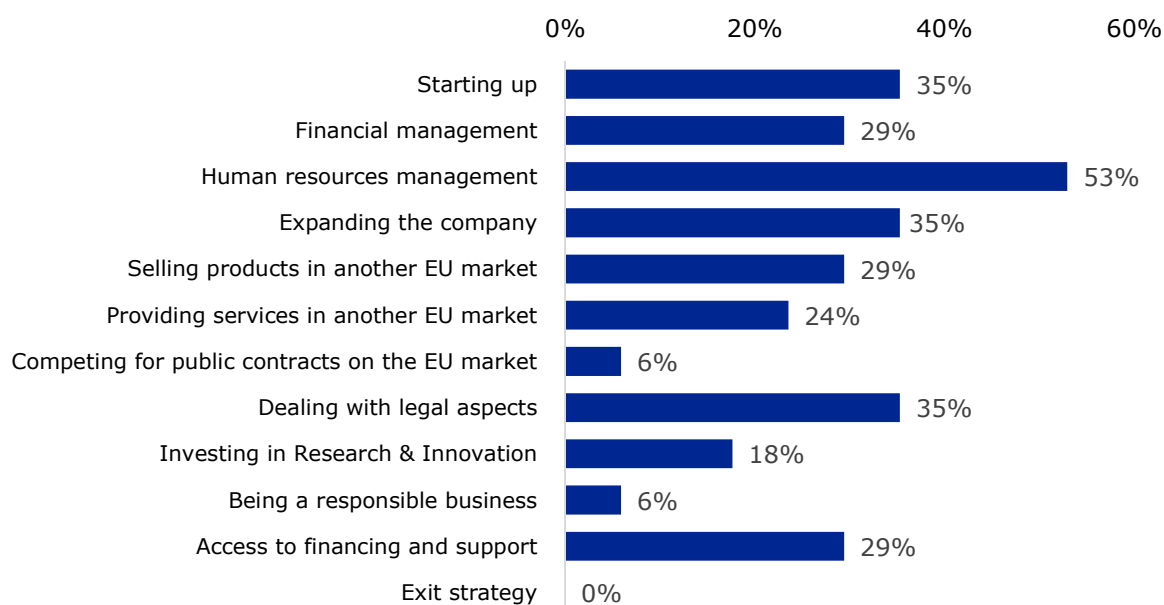
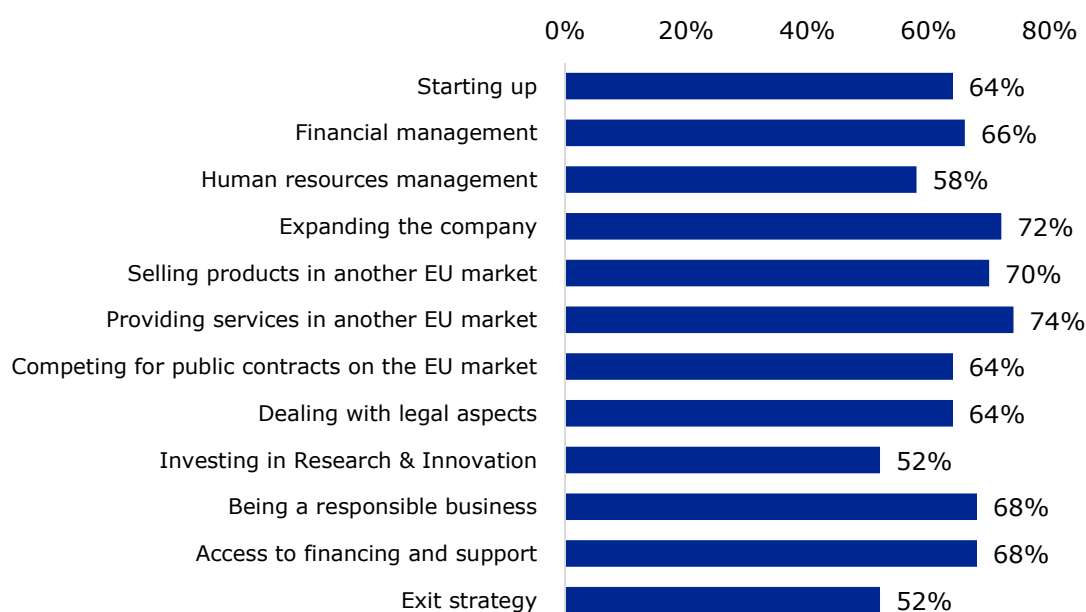


Figure 214: Considering your current needs, please assess the relevance of finding online information for the following business events (N. of respondents = 50)



■ % of respondents that consider the Business Event Relevant/Very Relevant

Figure 215: Please select the most important business events for which you have searched online information (*N. of respondents = 60*)

Business Events	Years of experience of the companies					
	< 1 year		1 – 5 years		> 5 years	
	%	Rank	%	rank	%	rank
	Na. of resp. = 12		Na. of resp. = 29		Na. of resp. = 36	
Starting up	67%	1	45%	2	19.4%	6
Financial management	25%	5	17%	9	33.3%	5
Human resources management	33%	3	48%	1	11.1%	11
Expanding the company	17%	7	41%	3	36.1%	4
Selling products in another EU market	17%	7	21%	6	41.7%	2
Providing services in another EU market	33%	3	31%	4	44.4%	1
Competing for public contracts on the EU market	17%	7	21%	6	19.4%	6
Dealing with legal aspects	50%	2	21%	6	41.7%	2
Investing in Research & Innovation	25%	5	10%	11	16.7%	9
Being a responsible business	0%	11	17%	9	13.9%	10
Access to financing and support	17%	7	24%	5	19.4%	6
Exit strategy	0%	11	3%	12	2.8%	12

Preferred type of information

Figure 216: How frequently have you searched for the below type of online information (No. of respondent = 60)

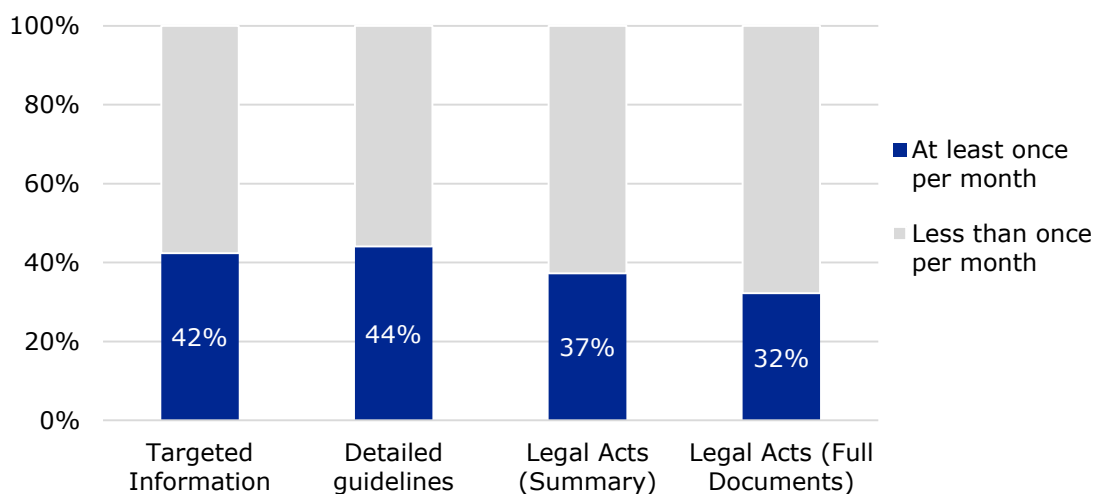


Figure 217: Success rate of finding information online, by type (No. of respondent = 60)

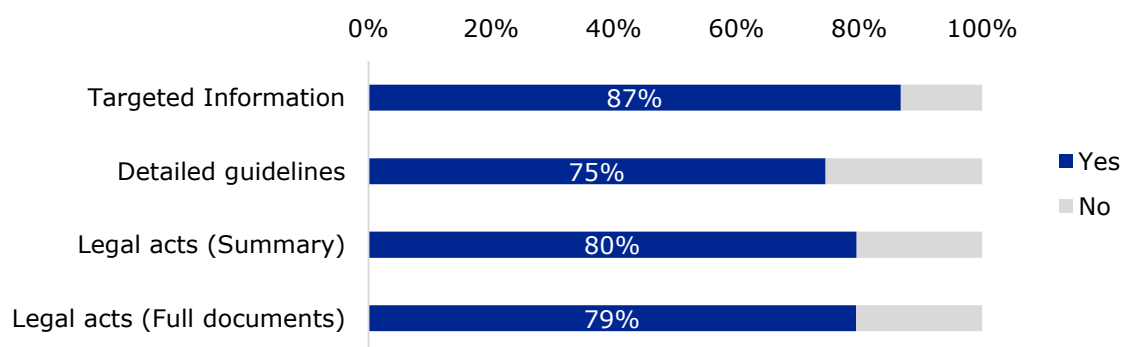
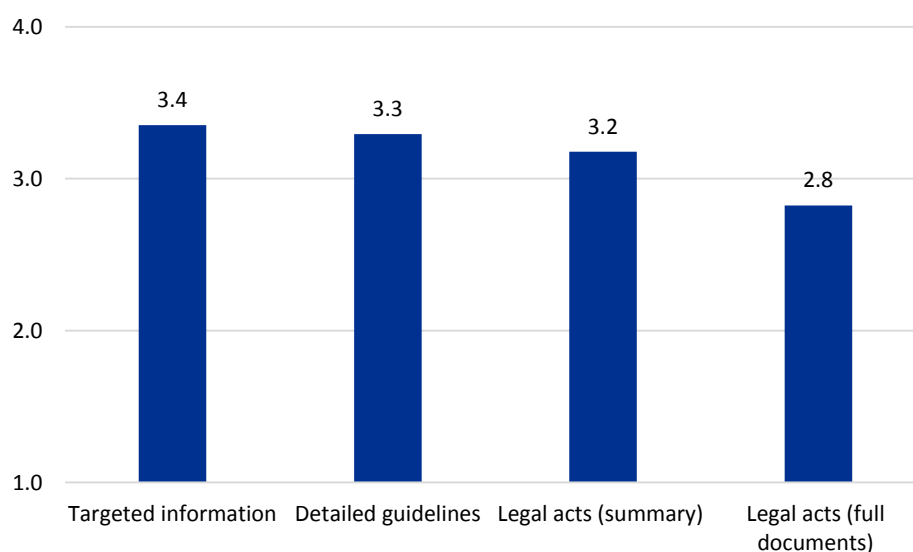


Figure 218: To what extent the following type of information would be of use to you (No. of respondent = 17; 1 = very useless – 4 very useful)



Preferred providers – online information

Figure 219: In searching for online information, please indicate which of the following sources you have used? (No. of respondents = 16)

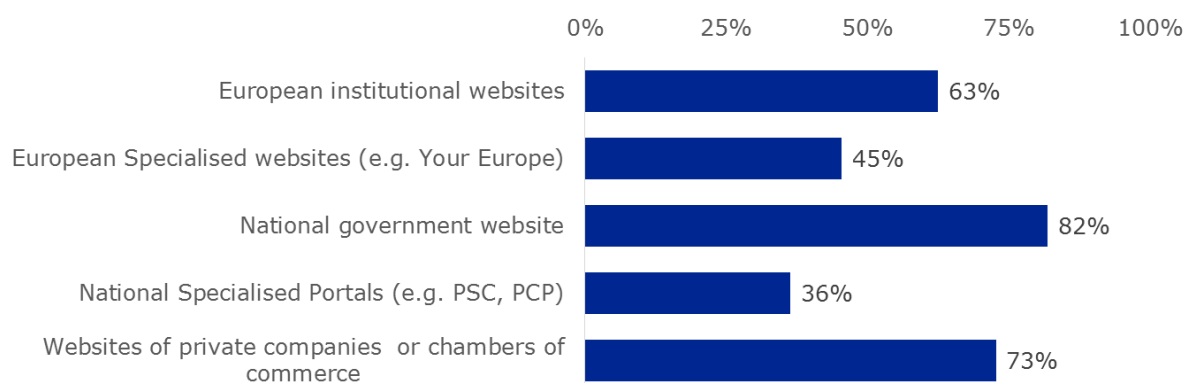
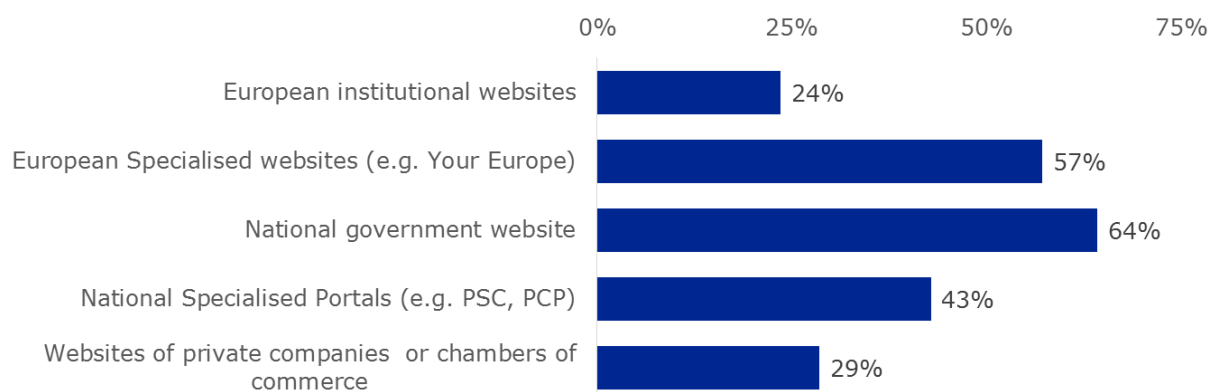


Figure 220: Please select the preferred providers of information. (No of respondents = 17)



Preferred Languages – online information

Figure 221: What language(s) have you used for searching online information? (No. of respondents = 60)

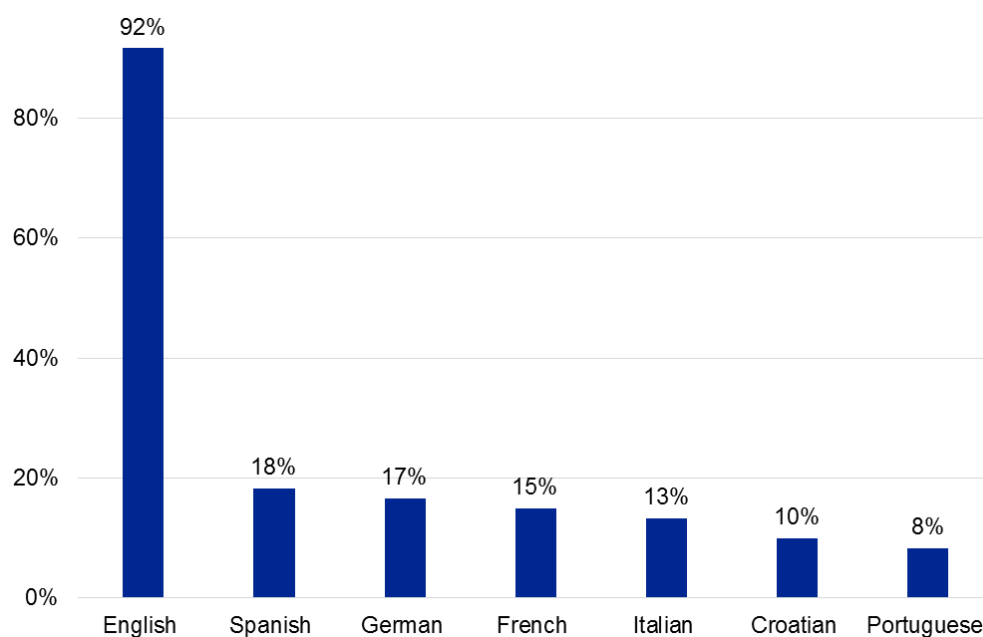
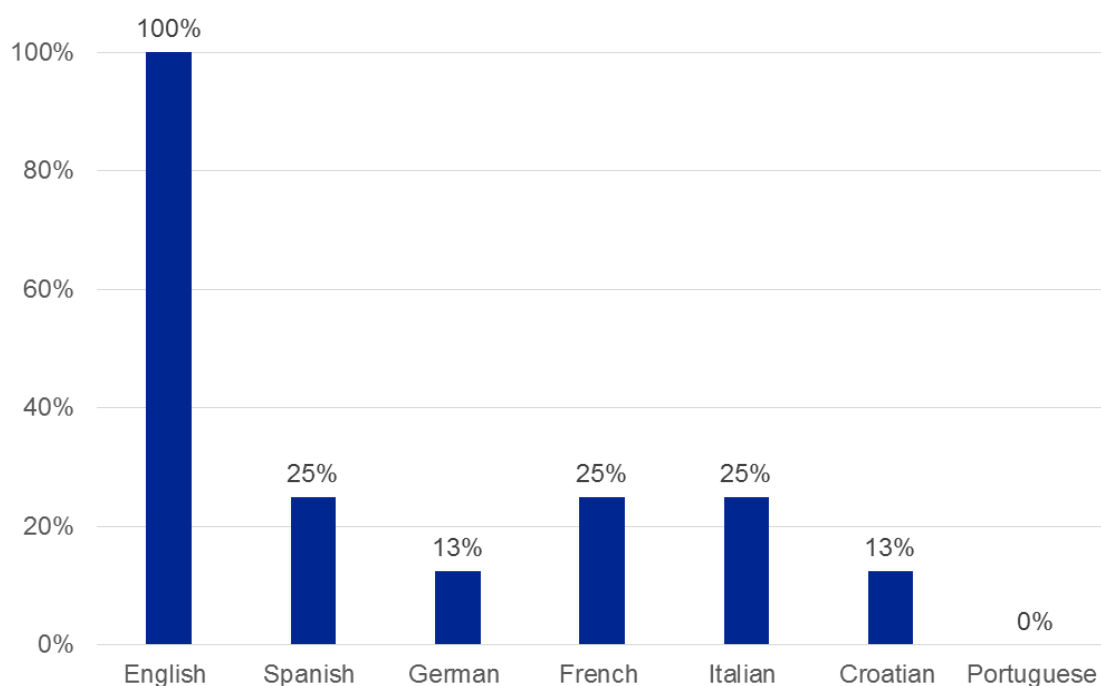


Figure 222: What language(s) do you favour or find the most relevant when searching online information for doing business in another EU MS (No. of respondents = 17)



Most important business events – personalised assistance

Figure 223: Please select the most important business events for which you have benefited from personalised assistance (No. of respondents = 17)

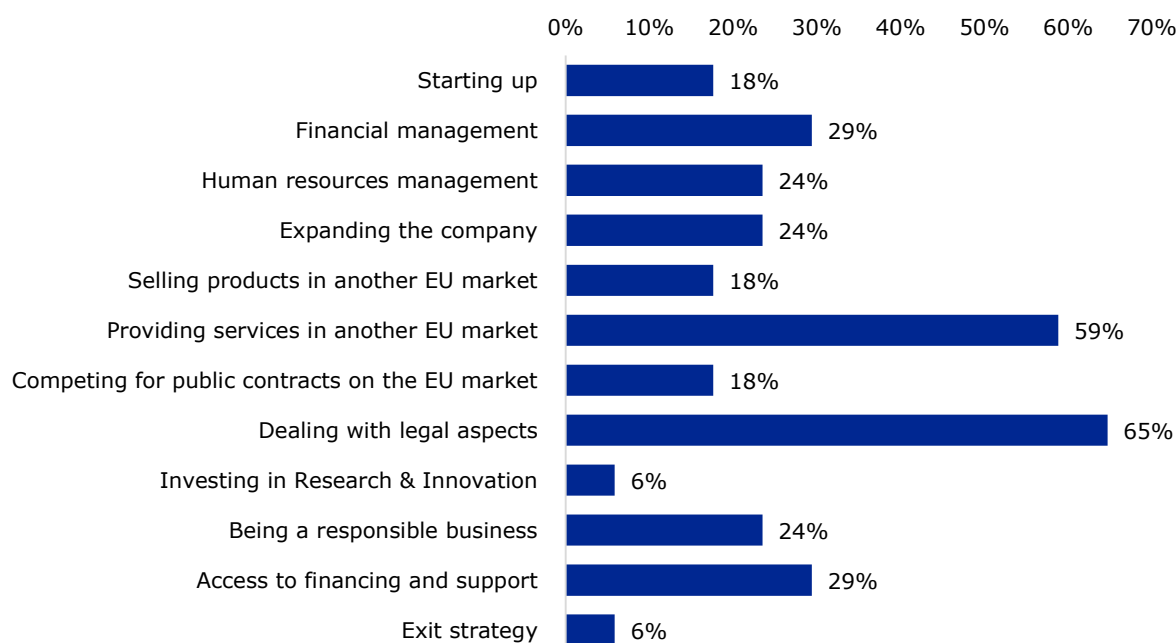


Figure 224: Considering your current needs, please assess the relevance of benefiting from personalised assistance for the following business events (No. of respondents = 51)

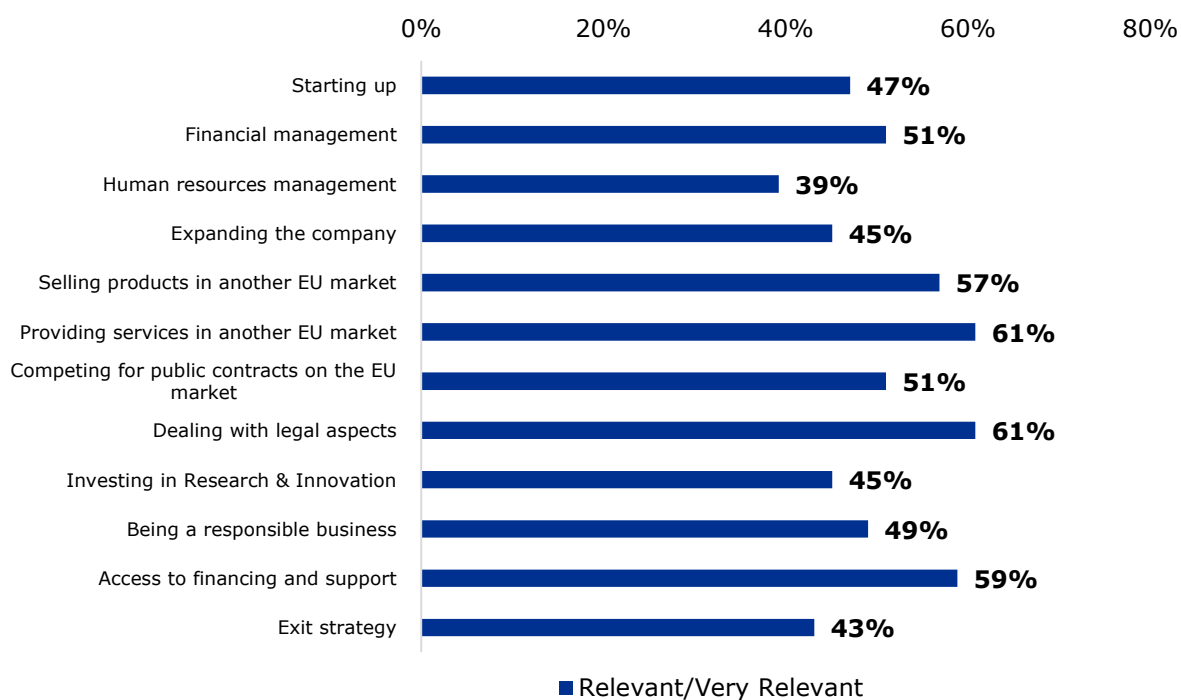
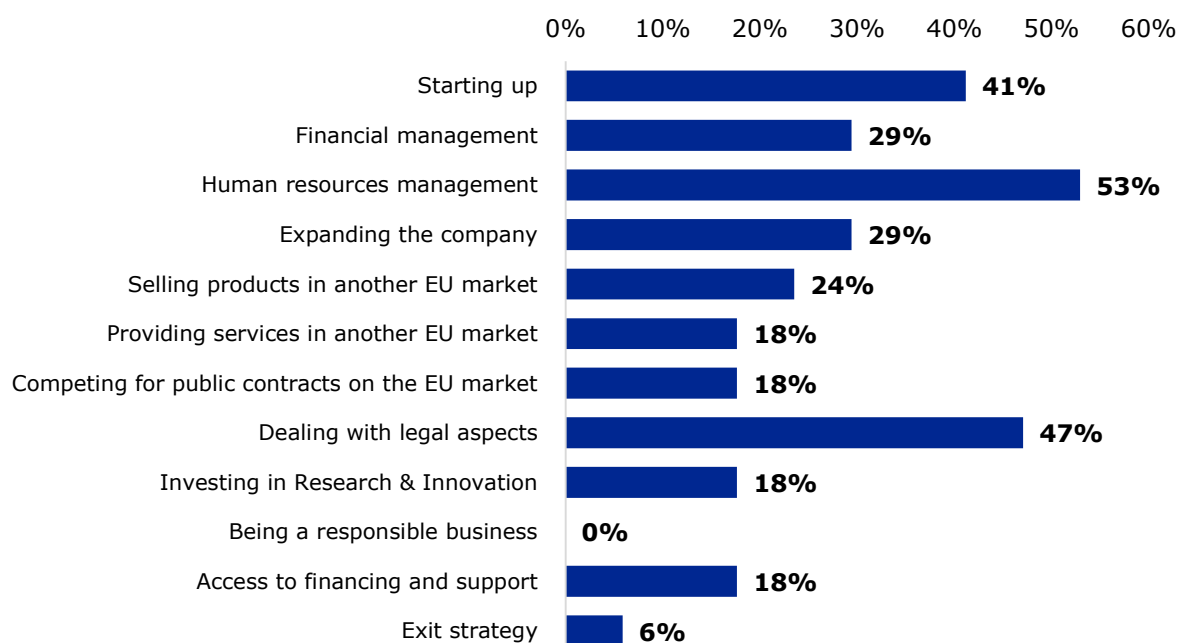


Figure 225: Please select the most relevant business events for which you need personalised assistance (No. of respondents = 17)



Preferred type of assistance

Figure 226: How frequently have you benefited from the below type of personalised assistance (1= Never; 4= Very often)? (# of respondents = 14)

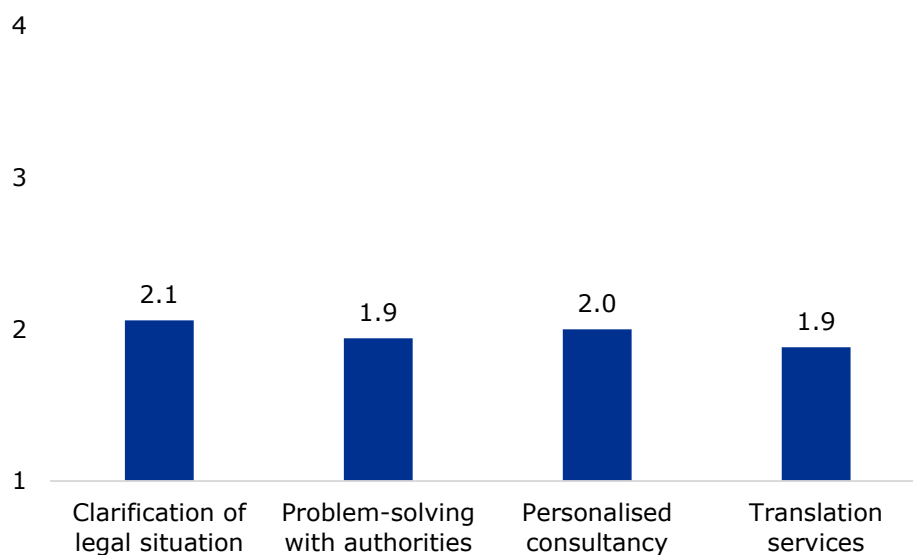
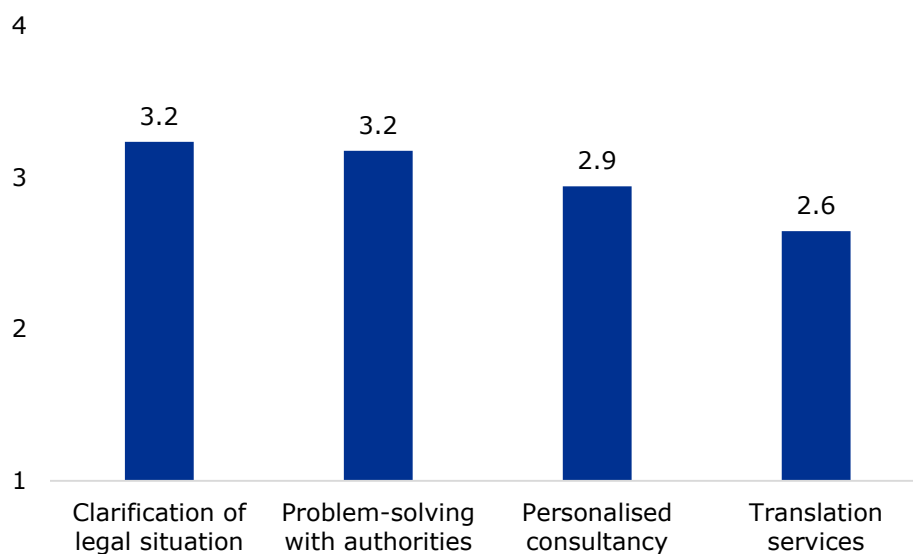


Figure 227: To what extent the following type of personalised assistance would be of use to you? (1= Very useless; 4= Very useful)? (# of respondents = 17)



Preferred Channels – personalised assistance

Figure 228: What communication channels have you used for receiving personalised assistance? (# of respondents = 13)

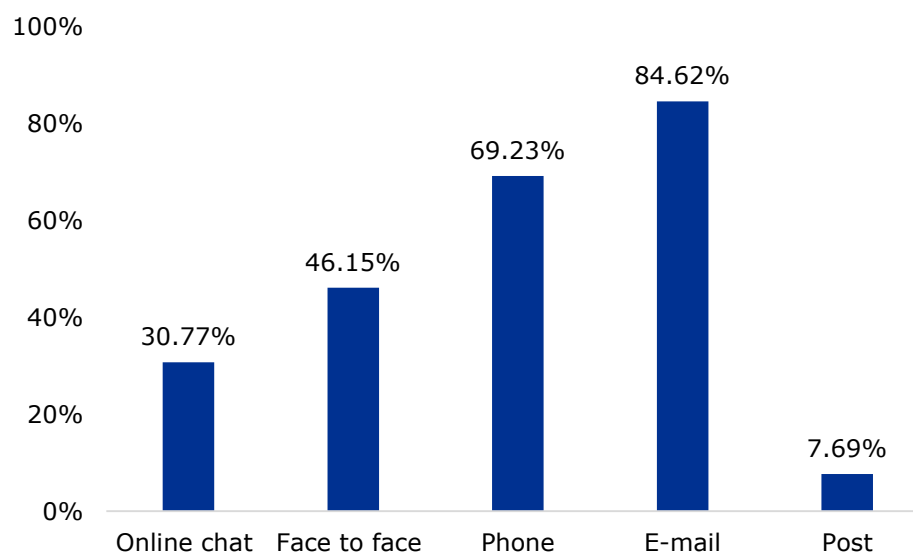


Figure 229: Among the used communication channels, which proved to be the most efficient? (# of respondents = 13)

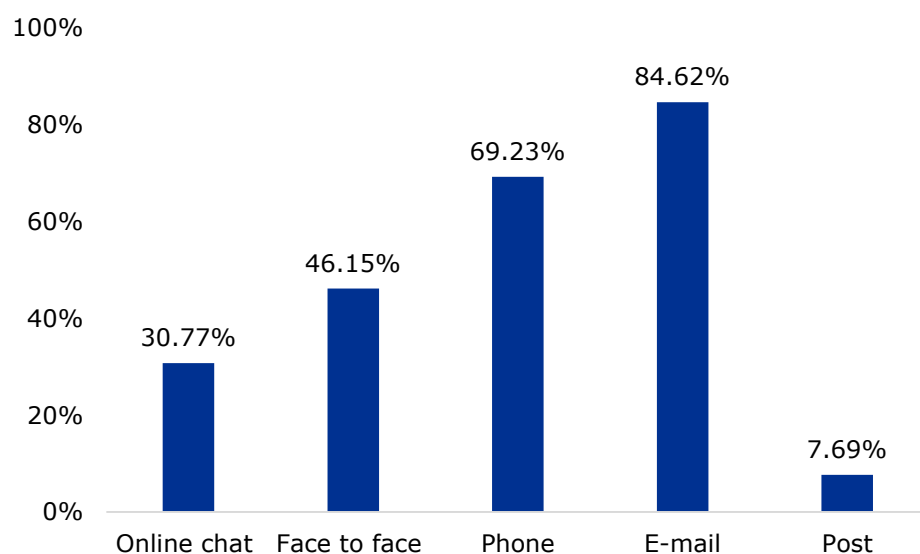
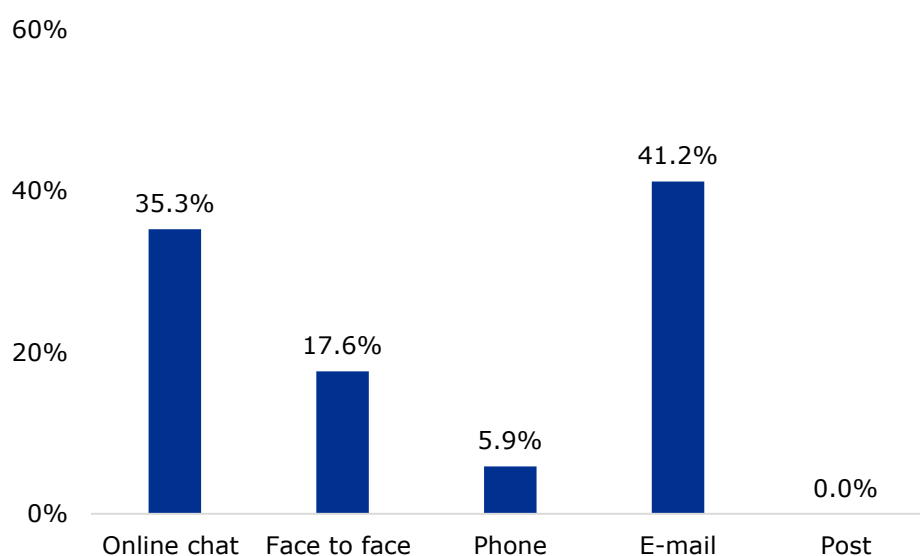


Figure 230: Please indicate the preferred communication channel for receiving personalised assistance (# of respondents = 17)



Preferred Providers – personalised assistance

Figure 231: In searching for personalised assistance, please indicate which of the following providers you have used (# of respondents = 13)

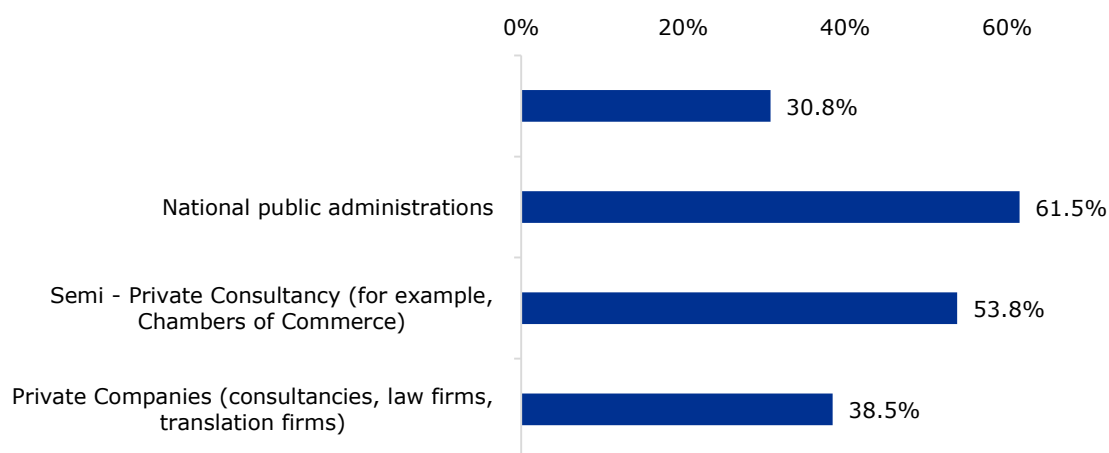
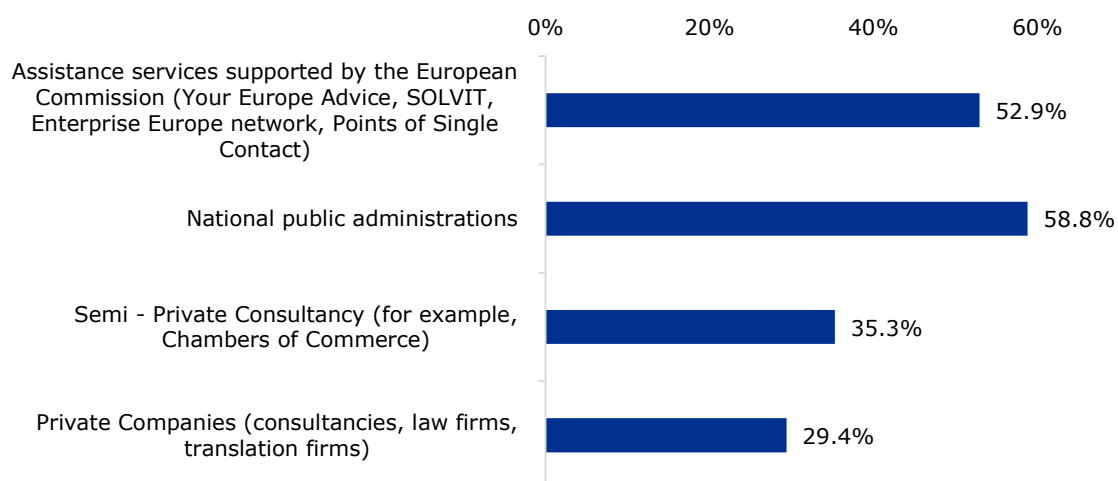


Figure 232: Please select the preferred providers of personalised assistance (# of respondents = 17)

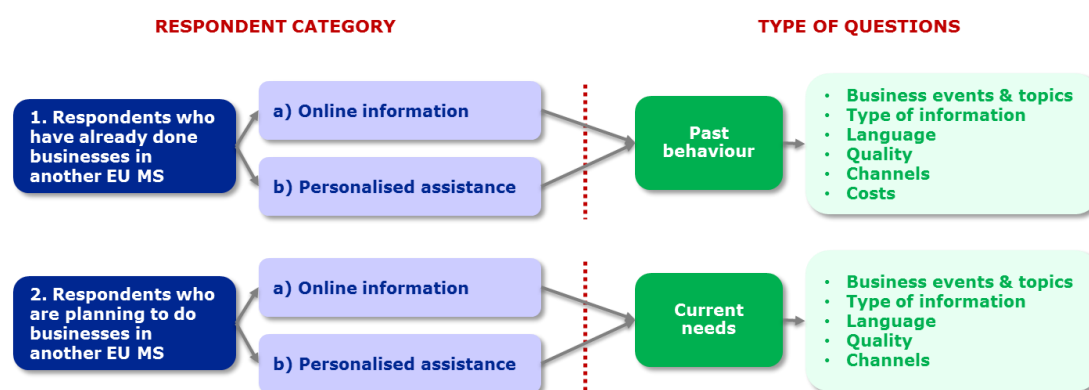


ANNEX 6: ONLINE SURVEY – QUESTIONNAIRE

The online questionnaire includes several filter questions, based on which respondents were grouped as follows:

- Category 1: Respondents who have already done businesses in another EU MS and (a) searched for online information and / or (b) received personalised assistance;
- Category 2: Respondents who are planning to do businesses in another EU MS and (a) require online information and / or (b) personalised assistance.

Figure 233: Categories of respondents and related questions



Each category of respondents received different questions:

- **Category 1:** For each type of support, respondents were required to provide information on past behaviour: most searched for business events & topics; type of information retrieved; language used; quality in relation to contents and sources of information; channels used; and cost associated to the (low) quality of available information.
- **Category 2:** For each type of support, respondents were required to provide information on current needs: most relevant business events & topics; preferred type of information; preferred / accepted language; expected quality of information and preferred channels.

NOTE: THE QUESTIONS MARKED WITH AN ASTERISK * ARE MANDATORY FOR THE COMPLETION OF THE SURVEY.

Filter question
1. Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS. *
☐ Yes ☐ No
Business profile
Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS= Yes
2. Company name
3. Size of business *
☐ micro (<10 employees)

☐ small (10-49 employees) ☐ medium size (50-249 employees) ☐ large (> 250 employees)
4. Years of activity*
☐ < 1 year ☐ 1-5 years ☐ >5 years
5. Country of establishment (headquarters) *
☐ Austria; ☐ Belgium; ☐ Bulgaria; ☐ Croatia; ☐ Cyprus; ☐ Czech Republic; ☐ Denmark; ☐ Estonia; ☐ Finland; ☐ France; ☐ Germany; ☐ Greece; ☐ Hungary; ☐ Ireland; ☐ Italy; ☐ Latvia; ☐ Lithuania; ☐ Luxembourg; ☐ Malta; ☐ Netherlands; ☐ Poland; ☐ Portugal; ☐ Romania; ☐ Slovakia; ☐ Slovenia; ☐ Spain; ☐ Sweden; ☐ United Kingdom
6. Sector of activity*
☐ Agriculture, forestry and fishing; ☐ Mining and quarrying; ☐ Manufacturing; ☐ Electricity, gas, steam and air conditioning supply; ☐ Water supply, sewerage, waste management and remediation activities; ☐ Construction; ☐ Wholesale and retail trade, repair of motor vehicles and motorcycles; ☐ Transportation and storage; ☐ Accommodation and food service activities; ☐ Information and communication; ☐ Financial and insurance activities; ☐ Real estate activities; ☐ Professional, scientific and technical activities; ☐ Administrative and support service activities; ☐ Public administration and defence; ☐ Compulsory social security; ☐ Education; ☐ Human health and social work activities; ☐ Arts, entertainment and recreation; ☐ Other service activities.
7. Performed/planned businesses in another MS*
☐ Permanent establishment of the company or a branch in another EU MS ☐ Temporary provision of services in another EU MS ☐ Selling goods in another EU MS ☐ Other, please specify
8. Years of experience*
☐ < 1 year - the company has recently started to perform activities with or in another EU MS ☐ 1-5 years - the company has experience in performing activities with or in another EU MS ☐ >5 years - the company has extensive experience with or in performing activities in another EU MS

☐ Not applicable - the company is planning to do business with or in another EU MS in the future				
Condition 1: Years of experience <> Not applicable - the company is planning to do business with or in another EU MS in the future				
9. In which EU MS(s) have you done or you are doing business? *				
☐ Austria; ☐ Belgium; ☐ Bulgaria; ☐ Croatia; ☐ Cyprus; ☐ Czech Republic; ☐ Denmark; ☐ Estonia; ☐ Finland; ☐ France; ☐ Germany; ☐ Greece; ☐ Hungary; ☐ Ireland; ☐ Italy; ☐ Latvia; ☐ Lithuania; ☐ Luxembourg; ☐ Malta; ☐ Netherlands; ☐ Poland; ☐ Portugal; ☐ Romania; ☐ Slovakia; ☐ Slovenia; ☐ Spain; ☐ Sweden; ☐ United Kingdom				
10. In doing business in an other EU MS have you searched for online information in the last 12 months? *				
☐ Yes ☐ No				
11. In doing business in a other EU MS have you benefited from personalised assistance in the last 12 months? *				
☐ Yes ☐ No				
Condition 1: Years of experience= Not applicable - the company is planning to do business with or in another EU MS in the future				
12. In which EU MS(s) are you planning to do business? *				
☐ Austria; ☐ Belgium; ☐ Bulgaria; ☐ Croatia; ☐ Cyprus; ☐ Czech Republic; ☐ Denmark; ☐ Estonia; ☐ Finland; ☐ France; ☐ Germany; ☐ Greece; ☐ Hungary; ☐ Ireland; ☐ Italy; ☐ Latvia; ☐ Lithuania; ☐ Luxembourg; ☐ Malta; ☐ Netherlands; ☐ Poland; ☐ Portugal; ☐ Romania; ☐ Slovakia; ☐ Slovenia; ☐ Spain; ☐ Sweden; ☐ United Kingdom				
Your experience in searching for online information				
Condition 1: In doing business in another EU MS have you searched for online information in the last 12 months?= Yes				
13. What language(s) have you used for searching online information? *				
☐ English; ☐ Bulgarian; ☐ Croatian; ☐ Czech; ☐ Danish; ☐ Dutch; ☐ Estonian; ☐ Finnish; ☐ French; ☐ German; ☐ Greek; ☐ Hungarian; ☐ Irish; ☐ Italian; ☐ Latvian; ☐ Lithuanian; ☐ Maltese; ☐ Polish; ☐ Portuguese; ☐ Romanian; ☐ Slovak; ☐ Slovenian; ☐ Spanish; ☐ Swedish				
14. How frequently have you searched for the below type of online information? *				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Targeted information: explaining your rights and obligations in understandable language				
Detailed guidelines: step-by-step implementation				
Legal acts: Summary of provisions				
Legal acts: Full documents				

15. Did you search for other types of information than the ones mentioned in the previous questions? *

- ☐ Yes
- ☐ No
- ☐ If yes, please specify the additional type of information and the frequency

16. Did you succeed to find online information in the required language(s) for the below types? *

	Yes	No	Not applicable
Targeted information: explaining your rights and obligations in understandable language			
Detailed guidelines: step-by-step implementation			
Legal acts: Summary of provisions			
Legal acts: Full documents			

17. If you didn't succeed to find online information in the required language(s) please specify how you solved the language barrier.

18. Please select the most important business events for which you have searched online information. *

- ☐ Starting up
- ☐ Financial management
- ☐ Human resources management
- ☐ Expanding the company
- ☐ Selling products in another EU market
- ☐ Providing services in another EU market
- ☐ Competing for public contracts on the EU market
- ☐ Dealing with legal aspects
- ☐ Investing in Research & Innovation
- ☐ Being a responsible business
- ☐ Access to financing and support
- ☐ Exit strategy

STARTING UP

Condition 1: Please select the most important business events for which you have searched

online information.= Starting up				
19. How frequently have you searched online information for the below topics? *				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Start a business				
Mergers with foreign companies				
European company				
Takeovers				
20. Please assess the availability, completeness, clarity, up-to-dateness and usability of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').				
	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				
21. Could you please provide more details on your previous answer? *				
FINANCIAL MANAGEMENT				
Condition 1: Please select the most important business events for which you have searched online information.= Financial management				
22. How frequently have you searched online information for the below topics? *				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Annual accounts				
VAT rules and rates				
Check a VAT number (VIES)				
VAT refunds				
Excise duties				

Parent companies and their subsidiaries				
23. Please assess the availability, completeness, clarity, up-to-dateness and usability of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*				
	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				
24. Could you please provide more details on your previous answer?				
HUMAN RESOURCES MANAGEMENT				
Condition 1: Please select the most important business events for which you have searched online information.= Human resources management				
25. How frequently have you searched online information for the below topics?*				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Terms of employment				
Social security				
Posting abroad				
Equal treatment				
Redundancies				
Health & safety				
26. Please assess the availability, completeness, clarity, up-to-dateness and usability of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*				
	1(Low)	2	3	4(high)
Availability (I found relevant information)				

Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				

27. Could you please provide more details on your previous answer?

EXPANDING THE COMPANY

Condition 1: Please select the most important business events for which you have searched online information.= Expanding the company

28. How frequently have you searched **online information for the below topics? ***

	Never	Rarely <i>(once per year)</i>	Often <i>(once per month)</i>	Very often <i>(once per week)</i>
Open a branch				
Finding partners				

29. Please assess the **availability, completeness, clarity, up-to-dateness and **usability** of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). ***

	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				

30. Could you please provide more details on your previous answer?

SELLING PRODUCT(S) IN ANOTHER EU MARKET

Condition 1: Please select the most important business events for which you have searched online information.= Selling products in another EU market

31. How frequently have you searched **online information** for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
CE marking				
Standards in Europe				
Mutual recognition				
Chemicals (REACH)				
Classification, labelling, packaging				
Consumer guarantees				
Defective products				

32. Please assess the **availability, completeness, clarity, up-to-dateness** and **usability** of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *

	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				

33. Could you please provide more details on your previous answer?

PROVIDING SERVICES IN ANOTHER EU MARKET

Condition 1: Please select the most important business events for which you have searched online information.= Providing services in another EU market

34. How frequently have you searched **online information** for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)

Providing services abroad				
35. Please assess the availability, completeness, clarity, up-to-dateness and usability of retrieved from 1 to 4 (where 1 is 'low' and 4 is 'high'). *				
	1(Low)	2	3	
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				
36. Could you please provide more details on your previous answer? *				
COMPETING FOR PUBLIC CONTRACTS ON THE EU MARKET				
Condition 1: Please select the most important business events for which you have searched online information.= Competing for public contracts on the EU market				
37. How frequently have you searched online information for the below topics?				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Rules & procedures				
E-procurement				
Tools & databases				
Reporting irregularities				
38. Please assess the availability, completeness, clarity, up-to-dateness and usability of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *				
	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was				

accurate and recently updated)				
Usability (The information was easily found)				
39. Could you please provide more details on your previous answer?				
DEALING WITH LEGAL ASPECTS				
Condition 1: Please select the most important business events for which you have searched online information.= Dealing with legal aspects				
40. How frequently have you searched online information for the below topics? *				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Competition rules				
Late payment				
Selling within the EU				
Unfair contract terms				
Resolving disputes				
Distance/Off-premises selling				
41. Please assess the availability, completeness, clarity, up-to-dateness and usability of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *				
	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				
42. Could you please provide more details on your previous answer?				
INVESTING IN RESEARCH AND INNOVATION				

Condition 1: Please select the most important business events for which you have searched online information.= Investing in Research & Innovation

43. How frequently have you searched **online information** for the below topic?*

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Intellectual property rights				

44. Have you searched online information for other topics?*

- ☐ Yes
- ☐ No
- ☐ If yes, please mention them.

45. Please assess the **availability, completeness, clarity, up-to-dateness** and **usability** of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*

	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				

46. Could you please provide more details on your previous answer?

BEING A RESPONSIBLE BUSINESS

Condition 1: Please select the most important business events for which you have searched online information.= Being a responsible business

47. How frequently have you searched **online information** for the below topics?*

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Welfare				
EMAS certification				
Energy labels				

Eco-design				
EU eco-label				
Environmental incentives and subsidies				

48. Please assess the **availability, completeness, clarity, up-to-dateness** and **usability** of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*

	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				

49. Could you please provide more details on your previous answer?

ACCESS TO FINANCING AND SUPPORT

Condition 1: Please select the most important business events for which you have searched online information.= Access to financing and support

50. How frequently have you searched **online information** for the below topics?*

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
EU Funding Programs				
Access to finance				
Exchanges for new entrepreneurs				

51. Please assess the **availability, completeness, clarity, up-to-dateness** and **usability** of retrieved from 1 to 4 (where 1 is 'low' and 4 is 'high').*

	1(Low)	2	3
Availability (I found relevant information)			
Completeness (The information was sufficient for my needs)			

Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				
52. Could you please provide more details on your previous answer?*				
EXIT STRATEGY				
Condition 1: Please select the most important business events for which you have searched online information.= Exit strategy				
53. How frequently have you searched online information for the below topics?				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Selling on				
Winding-up				
Bankruptcy				
54. Please assess the availability, completeness, clarity, up-to-dateness and usability of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*				
	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				
55. Could you please provide more details on your previous answer?				
SOURCE OF INFORMATION				

Condition 1: In doing business in another EU MS have you benefited from personalised assistance in the last 12 months? = Yes

Condition 1: In doing business in another EU MS have you searched for online information in the last 12 months? = Yes

56. Have you searched for online information for other topics? *

- ☐ Yes
- ☐ No
- ☐ If yes, please mention them.

57. In searching for online information, please indicate which of the following sources you have used. *

- ☐ European institutional websites (for example, Europa.eu)
- ☐ European specialised portals (for example, Your Europe Portal)
- ☐ National government websites (for example, eGovernment websites)
- ☐ National specialised portals (for example, National Point of Single Contact)
- ☐ Websites of private companies or chambers of commerce

58. Considering the sources you have used, please assess the **availability, completeness, clarity, up-to-dateness and **usability** of retrieved information on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). ***

	1(Low)	2	3	4(high)
Availability (I found relevant information)				
Completeness (The information was sufficient for my needs)				
Clarity (The information was easy to understand)				
Up-to-dateness (The information was accurate and recently updated)				
Usability (The information was easily found)				

59. Could you please provide more details on your previous answer?

60. Have you consulted other sources than the ones presented above? *

- ☐ Yes
- ☐ No

- ☐ If yes, please mention the sources and assess the retrieved information in terms of availability, completeness, clarity, up-to-dateness and usability.

Previous experience in terms of personalised assistance

Personalised assistance = human support to clarify your legal situation, help to understand obligations or solve problems

Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS.= Yes

Condition 1: Years of experience<> Not applicable - the company is planning to do business with or in another EU MS in the future

Condition 1: In doing business in another EU MS have you benefited from personalised assistance in the last 12 months?= Yes

61. How frequently have you benefited from the below type of personalised assistance?*

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Clarification of legal situation				
Problem-solving with authorities				
Personalised consultancy				
Translation services				

62. Did you benefit from other type of personalised assistance than the ones mentioned above?

- ☐ Yes
- ☐ Na
- ☐ If yes, please mention the types of personalised assistance and the frequency you've benefited from them.

63. Please select the **most important business events for which you have benefited from personalised assistance.***

- ☐ Starting up
- ☐ Financial management
- ☐ Human resources management
- ☐ Expanding the company
- ☐ Selling products in another EU market
- ☐ Providing services in another EU market
- ☐ Competing for public contracts on the EU market
- ☐ Dealing with legal aspects
- ☐ Investing in Research & Innovation
- ☐ Being a responsible business

- ☐ Access to financing and support
- ☐ Exit strategy

STARTING UP

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Starting up

64. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Start a business				
Mergers with foreign companies				
European company				
Takeovers				

65. Please assess the **availability, usefulness, timeliness** and **cost adequacy** of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *

	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

66. Could you please provide more details on your previous answer?

FINANCIAL MANAGEMENT

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Financial management

67. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
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Annual accounts				
VAT rules and rates				
Check a VAT number (VIES)				
VAT refunds				
Excise duties				
Parent companies and their subsidiaries				

68. Please assess the **availability, usefulness, timeliness** and **cost adequacy** of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *

	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

69. Could you please provide more details on your previous answer?

HUMAN RESOURCES MANAGEMENT

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Human resources management

70. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Terms of employment				
Social security				
Posting abroad				
Equal treatment				
Redundancies				

Health & safety				
71. Please assess the availability, usefulness, timeliness and cost adequacy of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*				
	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				
72. Could you please provide more details on your previous answer?				
EXPANDING THE COMPANY				
Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Expanding the company				
73. How frequently have you benefited from personalised assistance for the below topics? *				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Open a branch				
Finding partners				
74. Please assess the availability, usefulness, timeliness and cost adequacy of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*				
	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received				

services)				
75. Could you please provide more details on your previous answer?				
SELLING PRODUCTS IN ANOTHER EU MARKET				
Condition 1: Please select the most important business events for which you have benefited from assistance.= Selling products in another EU market				
76. How frequently have you benefited from personalised assistance for the below topics? *				
	Never	Rarely (once per year)	Often (once per month)	
CE marking				
Standards in Europe				
Mutual recognition				
Chemicals (REACH)				
Classification, labelling, packaging				
Consumer guarantees				
Defective products				
77. Please assess the availability, usefulness, timeliness and cost adequacy of the personalised assistance scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *				
	1 (Low)	2	3	
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				
78. Could you please provide more details on your previous answer? *				
PROVIDING SERVICES IN ANOTHER EU MARKET				
Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Providing services in another EU market				

79. How frequently have you benefited from personalised assistance for the below topics? *				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Providing services abroad				

80. Please assess the availability, usefulness, timeliness and cost adequacy of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *				
	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

81. Could you please provide more details on your previous answer?				

COMPETING FOR PUBLIC CONTRACTS ON THE EU MARKET				
Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Competing for public contracts on the EU market				
82. How frequently have you benefited from personalised assistance for the below topics? *				
	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Rules & procedures				
E-procurement				
Tools & databases				
Reporting irregularities				

83. Please assess the availability, usefulness, timeliness and cost adequacy of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *				
	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				

Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

84. Could you please provide more details on your previous answer?

DEALING WITH LEGAL ASPECTS

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Dealing with legal aspects

85. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Competition rules				
Late payment				
Selling within the EU				
Unfair contract terms				
Resolving disputes				
Distance/Off-premises selling				

86. Please assess the **availability, usefulness, timeliness and **cost adequacy** of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). ***

	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

87. Could you please provide more details on your previous answer?

INVESTING IN RESEARCH & INNOVATION

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Investing in Research & Innovation

88. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once week)
Intellectual property rights				

89. Have you benefited from personalised assistance for other topics? *

- ☐ Yes
- ☐ No
- ☐ If yes, please mention them.

90. Please assess the **availability, usefulness, timeliness** and **cost adequacy** of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *

	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

91. Could you please provide more details on your previous answer?

BEING A RESPONSIBLE BUSINESS

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Being a responsible business

92. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Welfare				
EMAS certification				
Energy labels				
Eco-design				
EU eco-label				
Environmental incentives and subsidies				

93. Please assess the **availability, usefulness, timeliness** and **cost adequacy** of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *

	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

94. Could you please provide more details on your previous answer?

ACCESS TO FINANCING AND SUPPORT

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Access to financing and support

95. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
EU funding programmes				
Access to finance				
Exchanges for new entrepreneurs				

96. Please assess the **availability, usefulness, timeliness** and **cost adequacy** of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *

	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

97. Could you please provide more details on your previous answer?

EXIT STRATEGY

Condition 1: Please select the most important business events for which you have benefited from personalised assistance.= Exit strategy

98. How frequently have you benefited from personalised assistance for the below topics? *

	Never	Rarely (once per year)	Often (once per month)	Very often (once per week)
Selling on				
Winding-up				
Bankruptcy				

99. Please assess the **availability, usefulness, timeliness** and **cost adequacy** of the personalised assistance you received on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high'). *

	1(Low)	2	3	4(high)
Availability (The provider was offering the required type of personalised assistance)				
Usefulness (The information received through personalised assistance was useful for my business)				
Timeliness (The response time was adequate for my business decisions / activities)				
Cost adequacy (The price of personalised assistance was proportionate to the received services)				

100. Could you please provide more details on your previous answer?

Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS.= Yes

Condition 1: Years of experience<> Not applicable - the company is planning to do business with or in another EU MS in the future

Condition 1: In doing business in another EU MS have you benefited from personalised assistance in the last 12 months?= Yes

101. Have you received personalised assistance for other topics than the ones presented above?*

- ☐ Yes
- ☐ No
- ☐ If yes, please mention the topics and assess the personalised assistance you received in terms of availability, usefulness, timeliness, cost adequacy.

102. In searching for personalised assistance, please indicate which of the following providers you have used.*

- ☐ Assistance services supported by the EC (Your Europe Advice, SOLVIT, Enterprise Europe network, Points of Single Contact)
- ☐ National public administrations
- ☐ Semi - Private Consultancy (for example, Chambers of Commerce)
- ☐ Private Companies (consultancies, law firms, translation firms)

103. Considering the providers you have used, please assess the **availability, usefulness, timeliness** and **adequacy of costs** of received personalised assistance on a scale from 1 to 4 (where 1 is 'low' and 4 is 'high').*

	1(Low)	2	3	4(high)
Available (The provider was offering the required type of personalised assistance)				
Useful (The information received through personalised assistance was useful for my business)				
On-time (The response time was adequate for my business decisions / activities)				
Adequate cost (The price of personalised assistance was proportionate to the received services)				

104. Could you please provide more details on your previous answer?

105. Have you consulted other **sources** than the ones presented above?*

- ☐ Yes
- ☐ No
- ☐ If yes, please mention the sources and assess their quality.

106. What communication channels have used for receiving personalised assistance?*

- ☐ Online chat
- ☐ Face-to-face
- ☐ Phone
- ☐ eMail
- ☐ Post

107. Among the used communication channels, which proved to be the most efficient?*

- ☐ Online chat
- ☐ Face-to-face
- ☐ Phone
- ☐ eMail
- ☐ Post
- ☐ Other

108. Please detail your selection of **most efficient communication channel** (example from your own experience).

The financial impact of the information gaps on businesses

Condition 1: Years of experience<> Not applicable - the company is planning to do business with or in another EU MS in the future

Condition 1: In doing business in another EU MS have you benefited from personalised assistance in the last 12 months?= Yes

Condition 1: In doing business in another EU MS have you searched for online information in the last 12 months?= Yes

109. Did your company incur any costs in the last 12 months due to missing / low quality of public online information / personalised assistance regarding operations in other EU MSs?*

- ☐ Yes, costs related to missing / low quality of public online information
- ☐ Yes, costs related to missing / low quality of personalised assistance
- ☐ No

Condition 1: Did your company incur any costs in the last 12 months due to missing / low quality of public online information / personalised assistance regarding operations in other EU MSs?= Yes, costs related to missing / low quality of public online information

Condition 1: Years of experience<> Not applicable - the company is planning to do business with or in another EU MS in the future

110. Please estimate the total associated costs incurred by your company in the last 12 months due to missing / low quality of public **online information** (total value in EUR).*

- ☐ Private consulting services (for example, requiring a private company to search for information or translate the available information)
- ☐ Opportunity costs (for example, profit lost due to deciding Not to do business in another EU MS as result of lack of information)
- ☐ Fines (for example, paying fines for Not complying with the legislation of another EU MS, because of lack of information)

111. How much of the company turnover the mentioned costs represent?

	Not applicable	< 1% of annual average turnover of the company	1 to 10 % of annual average turnover of the company	10 to 20 % of annual average turnover of the company	> 20% of annual average turnover of the company
Private consulting services (for example, requiring a private company to search for information or translate the available information)					
Opportunity costs (for example, profit lost due to deciding Not to do business in another EU MS as result of lack of information)					
Fines (for example, paying fines for Not complying with the legislation of another EU MS, because of lack of information)					

112. Did your company incur other costs than the ones presented above?

- ☐ Yes
- ☐ No
- ☐ If yes, please mention the type of costs and assess the total costs in EUR for the last 12 months.

Condition 1: Years of experience<> Not applicable - the company is planning to do business with or in another EU MS in the future

Condition 1: Did your company incur any costs in the last 12 months due to missing / low quality of public online information / personalised assistance regarding operations in other EU MSs? = Yes, costs related to missing / low quality of personalised assistance

113. Please estimate the total associated costs incurred by your company in the last 12 months due to missing/ low quality of **personalised assistance** services (total value in EUR).*

- ☐ Private consulting services (for example, requiring a private company to search for information or translate the available information)
- ☐ Opportunity costs (for example, profit lost due to deciding Not to do business in another EU MS as result of lack of information)
- ☐ Fines (for example, paying fines for Not complying with the legislation of another EU MS, because of lack of information)

114. How much of the company turnover the mentioned costs represent?					
	Not applicable	< 1% of annual average turnover of the company	1 to 10 % of annual average turnover of the company	10 to 20 % of annual average turnover of the company	> 20% of annual average turnover of the company
Private consulting services (for example, requiring a private company to search for information or translate the available information)					
Opportunity costs (for example, profit lost due to deciding Not to do business in another EU MS as result of lack of information)					
Fines (for example, paying fines for Not complying with the legislation of another EU MS, because of lack of information)					

115. Did your company incur other costs than the ones presented above?	
☐ Yes ☐ No ☐ If yes, please mention the type of costs and assess the total costs in EUR for the last 12 month.	

Your current needs	
Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS.= Yes	
Condition 1: Years of experience<> Not applicable - the company is planning to do business with or in another EU MS in the future	

116. Considering your current needs, please assess the relevance of finding online information for the following business events. *				
	Not relevant	Somewhat relevant	Relevant	Very Relevant
Starting up				
Financial management				
Human resources management				
Expanding the company				
Selling products in another EU market				

Providing services in another EU market				
Competing for public contracts on the EU market				
Dealing with legal aspects				
Investing in Research & Innovation				
Being a responsible business				
Access to financing and support				
Exit strategy				

117. Considering your current needs, please assess the **relevance** of benefiting from **personalised assistance** for the following business events. *

	Not relevant	Somewhat relevant	Relevant	Very relevant
Starting up				
Financial management				
Human resources management				
Expanding the company				
Selling products in another EU market				
Providing services in another EU market				
Competing for public contracts on the EU market				
Dealing with legal aspects				
Investing in Research & Innovation				
Being a responsible business				
Access to financing and support				
Exit strategy				

Your current needs for online information

Online information = information readily available on websites or portals

Condition 1: Years of experience= Not applicable - the company is planning to do business with or in another EU MS in the future

118. What language(s) do you favor or find the most relevant when searching online information for doing

business in another EU MS ? *

☐ English, ☐ Bulgarian, ☐ Croatian, ☐ Czech, ☐ Danish, ☐ Dutch, ☐ Estonian, ☐ Finnish, ☐ French, ☐ German, ☐ Greek, ☐ Hungarian, ☐ Irish, ☐ Italian, ☐ Latvian, ☐ Lithuanian, ☐ Maltese, ☐ Polish, ☐ Portuguese, ☐ Romanian, ☐ Slovak, ☐ Slovenian, ☐ Spanish, ☐ Swedish

119. To what extent the following type of information would be of use to you? *

	Very Useless	Useless	Useful	Very Useful
Targeted information: explaining your rights and obligations in understandable language				
Detailed guidelines: step-by-step implementation				
Legal acts: Summary of provisions				
Legal acts: Full documents				

120. Are there other types of information Not mentioned before of high interest for your company?

- ☐ Yes
☐ No
☐ If yes, please specify.

Condition 1: Years of experience= Not applicable - the company is planning to do business with or in another EU MS in the future

121. Please select **the most important business events** for which you have searched online information. *

- ☐ Starting up
- ☐ Financial management
- ☐ Human resources management
- ☐ Expanding the company
- ☐ Selling products in another EU market
- ☐ Providing services in another EU market
- ☐ Competing for public contracts on the EU market
- ☐ Dealing with legal aspects
- ☐ Investing in Research & Innovation
- ☐ Being a responsible business
- ☐ Access to financing and support
- ☐ Exit strategy

122. Are there other business events (included or Not in the previous list) for which you need to find online information? *

STARTING UP				
Condition 1: Please select the most relevant business events for which you need to find online information.= Starting up				
123. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Start a business				
Mergers with foreign companies				
European company				
Takeovers				
FINANCIAL MANAGEMENT				
Condition 1: Please select the most relevant business events for which you need to find online information.= Financial management				
124. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Annual accounts				
VAT rules and rates				
Check a VAT number (VIES)				
VAT refunds				
Excise duties				
Parent companies and their subsidiaries				
HUMAN RESOURCES MANAGEMENT				
Condition 1: Please select the most relevant business events for which you need to find online information.= Human resources management				
125. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Terms of employment				
Social security				

Posting abroad				
Equal treatment				
Redundancies				
Health & safety				

EXPANDING THE COMPANY				
Condition 1: Please select the most relevant business events for which you need to find online information.= Expanding the company				
126. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Open a branch				
Finding partners				

SELLING PRODUCTS IN ANOTHER EU MARKET				
Condition 1: Please select the most relevant business events for which you need to find online information.= Selling products in another EU market				
127. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
CE marking				
Standards in Europe				
Mutual recognition				
Chemicals (REACH)				
Classification, labelling, packaging				
Consumer guarantees				
Defective products				

PROVIDING SERVICES IN ANOTHER EU MARKET				
Condition 1: Please select the most relevant business events for which you need to find online information.= Providing services in another EU market				
128. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)

Providing services abroad				
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COMPETING FOR PUBLIC CONTRACTS ON THE EU MARKET				
Condition 1: Please select the most relevant business events for which you need to find online information. = Competing for public contracts on the EU market				
129. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Rules & procedures				
E-procurement				
Tools & databases				
Reporting irregularities				

DEALING WITH LEGAL ASPECTS				
Condition 1: Please select the most relevant business events for which you need to find online information.= Dealing with legal aspects				
130. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Competition rules				
Late payment				
Selling within the EU				
Unfair contract terms				
Resolving disputes				
Distance/Off-premises selling				

INVESTING IN RESEARCH & INNOVATION				
Condition 1: Please select the most relevant business events for which you need to find online information. = Investing in Research & Innovation				
131. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Intellectual property rights				

BEING A RESPONSIBLE BUSINESS				
Condition 1: Please select the most relevant business events for which you need to find online information.= Being a responsible business				
132. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Welfare				
EMAS certification				
Energy labels				
Eco-design				
EU eco-label				
Environmental incentives and subsidies				

ACCESS TO FINANCING AND SUPPORT				
Condition 1: Please select the most relevant business events for which you need to find online information.= Access to financing and support				
133. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
EU funding programmes				
Access to finance				
Exchanges for new entrepreneurs				

EXIT STRATEGY				
Condition 1: Please select the most relevant business events for which you need to find online information.= Exit strategy				
134. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of finding online information.*				
	1 (Not relevant)	2	3	4 (Very relevant)
Selling on				
Winding-up				
Bankruptcy				

Condition 1: Years of experience= Not applicable - the company is planning to do business with or in another EU MS in the future

135. Are there other topics Not mentioned before for which you would like to find online information?

- ☐ Yes
- ☐ No
- ☐ If yes, please specify.

136. Please select the preferred providers of information. *

- ☐ European institutional websites (for example, Europa.eu)
- ☐ European specialised portals (for example, Your Europe Portal)
- ☐ National government websites (for example, eGovernment websites)
- ☐ National specialised portals (for example, National Point of Single Contact)
- ☐ Websites of private companies or chambers of commerce
- ☐ Other, please specify

Your current needs for personalised assistance

Personalised assistance = human support to clarify your legal situation, help to understand obligations or solve problems

Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS.= Yes

Condition 1: Years of experience= Not applicable - the company is planning to do business with or in another EU MS in the future

137. To what extent the following type of personalised assistance would be of use to you? *

	Very Useless	Useless	Useful	Very Useful
Clarification of legal situation				
Problem-solving with authorities				
Personalised consultancy				
Translation services				

138. Are there other types of personalised assistance Not mentioned above of high interest for your company?

- ☐ Yes
- ☐ No
- ☐ If yes, please mention them.

139. Please select **the most important business events** for which you need personalised assistance. *

- ☐ Starting up
- ☐ Financial management
- ☐ Human resources management
- ☐ Expanding the company
- ☐ Selling products in another EU market
- ☐ Providing services in another EU market
- ☐ Competing for public contracts on the EU market
- ☐ Dealing with legal aspects
- ☐ Investing in Research & Innovation
- ☐ Being a responsible business
- ☐ Access to financing and support
- ☐ Exit strategy

140. Are there other business events (included or Not in the previous list) for which you need personalised assistance? *

STARTING UP

Condition 1: Please select the most relevant business events for which you need personalised assistance.= Starting up

141. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *

	1 (Not relevant)	2	3	4 (Very relevant)
Start a business				
Mergers with foreign companies				
European company				
Takeovers				

FINANCIAL MANAGEMENT

Condition 1: Please select the most relevant business events for which you need personalised assistance.= Financial management

142. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *

	1 (Not relevant)	2	3	4 (Very relevant)
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Annual accounts				
VAT rules and rates				
Check a VAT number (VIES)				
VAT refunds				
Excise duties				
Parent companies and their subsidiaries				

HUMAN RESOURCES MANAGEMENT				
Condition 1: Please select the most relevant business events for which you need personalised assistance.= Human resources management				
143. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *				
	1 (Not relevant)	2	3	4 (Very relevant)
Terms of employment				
Social security				
Posting abroad				
Equal treatment				
Redundancies				
Health & safety				

EXPANDING THE COMPANY				
Condition 1: Please select the most relevant business events for which you need personalised assistance.= Expanding the company				
144. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *				
	1 (Not relevant)	2	3	4 (Very relevant)
Open a branch				
Finding partners				

SELLING PRODUCTS IN ANOTHER EU MARKET				
Condition 1: Please select the most relevant business events for which you need personalised assistance.= Selling products in another EU market				
145. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *				

	1 (Not relevant)	2	3	4 (Very relevant)
CE marking				
Standards in Europe				
Mutual recognition				
Chemicals (REACH)				
Classification, labelling, packaging				
Consumer guarantees				
Defective products				

PROVIDING SERVICES IN ANOTHER EU MARKET				
Condition 1: Please select the most relevant business events for which you need personalised assistance.= Providing services in another EU market				
146. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *				
	1 (Not relevant)	2	3	4 (Very relevant)
Providing services abroad				

COMPETING FOR PUBLIC CONTRACTS ON THE EU MARKET				
Condition 1: Please select the most relevant business events for which you need personalised assistance.= Competing for public contracts on the EU market				
147. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *				
	1 (Not relevant)	2	3	4 (Very relevant)
Rules & procedures				
E-procurement				
Tools & databases				
Reporting irregularities				

DEALING WITH LEGAL ASPECTS				
Condition 1: Please select the most relevant business events for which you need personalised assistance.= Dealing with legal aspects				
148. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *				

	1 (Not relevant)	2	3	4 (Very relevant)
Competition rules				
Late payment				
Selling within the EU				
Unfair contract terms				
Resolving disputes				
Distance/Off-premises selling				

INVESTING IN RESEARCH & INNOVATION

Condition 1: Please select the most relevant business events for which you need personalised assistance.= Investing in Research & Innovation

149. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *

	1 (Not relevant)	2	3	4 (Very relevant)
Intellectual property rights				

BEING A RESPONSIBLE BUSINESS

Condition 1: Please select the most relevant business events for which you need personalised assistance.= Being a responsible business

150. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance. *

	1 (Not relevant)	2	3	4 (Very relevant)
Welfare				
EMAS certification				
Energy labels				
Eco-design				
EU eco-label				
Environmental incentives and subsidies				

ACCESS TO FINANCING AND SUPPORT

Condition 1: Please select the most relevant business events for which you need personalised assistance.= Access to financing and support

151. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance.*				
	1 (Not relevant)	2	3	4 (Very relevant)
EU funding programmes				
Access to finance				
Exchanges for new entrepreneurs				

EXIT STRATEGY

Condition 1: Please select the most relevant business events for which you need personalised assistance.= Exit strategy

152. On a scale from 1 (Not relevant) to 4 (Very relevant) please rate the below topics in relation to your need of having personalised assistance.*

	1 (Not relevant)	2	3	4 (Very relevant)
Selling on				
Winding-up				
Bankruptcy				

Condition 1: Years of experience= Not applicable - the company is planning to do business with or in another EU MS in the future

153. Are there other topics Not mentioned above of high interest for which you would like to receive personalised assistance?

☐ Yes
☐ No
☐ If yes, please mention the topics.

154. Please select the preferred providers of personalised assistance.*

☐ Assistance services supported by the European Commission (Your Europe Advice, SOLVIT, Enterprise Europe network, Points of Single Contact)
☐ National public administrations
☐ Semi - Private Consultancy (for example, Chambers of Commerce)
☐ Private Companies (consultancies, law firms, translation firms)
☐ Other, please specify

155. Please indicate the preferred communication channel for receiving personalised assistance.*

☐ Online chat
☐ Face-to-face
☐ Phone
☐ eMail
☐ Post

Final Remarks

Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS.= Yes

156.Please add any other information/suggestions you consider relevant for the purpose of the study.

157.Would you be available in early January 2017 for an interview on the topics addressed in this questionnaire?*

☐ Yes

☐ No

Contact details

Condition 1: Would you be available in early January 2017 for an interview on the topics addressed in this questionnaire?= Yes

158. Contact details*

☐ Name

☐ Phone

☐ Email

Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS.= Na

☐ Unfortunately, you are Not in our target group.

ANNEX 7: INTERVIEWS

Twenty-seven interviews have been conducted during the study implementation, involving both public administrations (20) and businesses/ business associations (7).

Interviews with Public Administration

Interviews with representatives of the Points of Single Contact and members of the Editorial board for Your Europe Business portal have been conducted for all the 8 selected MS. Other type of public (e.g. National Board of Trade) or semi-private institutions (e.g. chambers of commerce) have been consulted, as presented in the table below.

Figure 234: Institutions involved in the interviews

Na	Country	Institution/portal	About the institution/portal
1	Croatia	Your Europe ¹⁵³	Please see Footnote 153
2	Croatia	Point of Single Contact ¹⁵⁴	Please see Footnote 154
3	Croatia	Croatian Chamber of Trade and Crafts	The Croatian Chamber of Trades and Crafts is an independent professional business organization of tradesmen and craftsmen, founded with the aim of promoting, coordinating and representing the joint interests of tradesman ship and craftsmanship. In order to coordinate and address professional issues dealing with their respective branches of the economy, tradesmen and craftsmen are organised into sections and guilds.
4	Estonia	Your Europe	Please see Footnote 153
5	Estonia	Point of Single Contact	Please see Footnote 154
6	Estonia	Estonian Chamber of Commerce and Industry	The Estonian Chamber of Commerce (ECCI) and Industry is the largest business representation organization in the country. Its mission is to develop entrepreneurship in Estonia. The ECCI is an active partner to the parliament, government and ministries in designing the economic policy and climate.
7	Hungary	Your Europe	Please see Footnote 153
8	Hungary	Point of Single Contact	Please see Footnote 154
9	Ireland	Your Europe	Please see Footnote 153
10	Ireland	Point of Single Contact	Please see Footnote 154
11	Ireland	National Standards Authority of Ireland	The National Standards Authority of Ireland (NSAI) is the national standards and measurement body, accountable to the Minister for Jobs, Enterprise and Innovation. The NSAI is also the national certification

¹⁵³ **Your Europe Business** is an EU portal designed to help Small and Medium-sized Enterprises do business cross-border and take advantage of the European Single Market. The aim is to provide entrepreneurs with practical information on their rights, obligations and opportunities when doing business in the EU – avoiding unnecessary inconvenience and red tape. Each EU Member State has appointed editorial board members who are in charge of updating the content related to the national context.

¹⁵⁴ **The Points of Single Contact (PSCs)** are eGovernment portals for entrepreneurs active in the service sector on which (1) information regarding the rules, regulations and formalities that apply to service activities could be found and (2) administrative procedures could be completed online

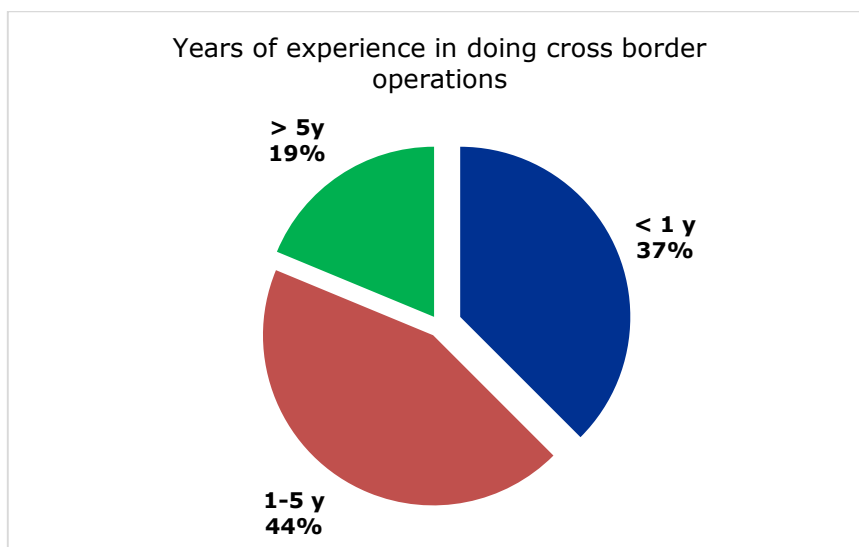
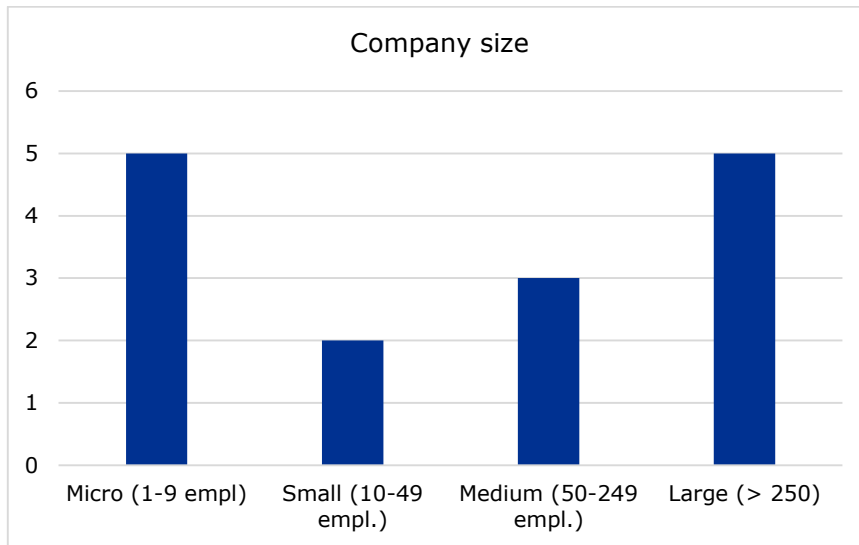
Na	Country	Institution/portal	About the institution/portal
			authority for CE Marking.
12	Ireland	Enterprise Ireland	Enterprise Ireland is the government organization responsible for the development and growth of Irish enterprises in world markets.
13	Italy	Your Europe	Please see Footnote 153
14	Italy	Point of Single Contact	Please see Footnote 154
15	Luxembourg	Your Europe	Please see Footnote 153
16	Luxembourg	Point of Single Contact	Please see Footnote 154
17	Luxembourg	House of Entrepreneurship	The House of Entrepreneurship is a one-stop-shop aimed to provide a consolidated offer of services to entrepreneurial project initiators and established entrepreneurs as well as to create a platform which brings together all the relevant stakeholders involved in the process of business creation in Luxembourg in order to facilitate the access to professional support and advice.
18	Poland	Your Europe	Please see Footnote 153
19	Poland	Point of Single Contact	Please see Footnote 154
20	Sweden	Your Europe	Please see Footnote 153
21	Sweden	Point of Single Contact	Please see Footnote 154
22	Sweden	Bolagsverket Swedish Companies Registration Office	Bolagsverket registers companies and associations and makes annual reports official. Its objective is to make a business start-up quick, easy and correct. For this purpose information and e-services are offered.
23	Sweden	Business Region Göteborg	Business Region Göteborg is responsible for business development in the City of Gothenburg and represents thirteen municipalities in the region. Business Region Göteborg creates the conditions for the region's trade and industry by providing knowledge and contacts essential to successful entrepreneurship.
24	Sweden	National Board of Trade	The National Board of Trade is the Swedish governmental agency responsible for issues relating to foreign trade, the Internal Market and trade policy. Its mission is to promote an open and free trade with transparent rules.
25	Sweden	Swedish Agency for Economic and Regional Growth	The Swedish Agency for Economic and Regional Growth works to promote more and growing companies and a sustainable and competitive business sector throughout the country.

Interviews with Businesses/Business associations

Eight businesses or business associations have been participated in phone or Skype interviews concerning business needs. Four of them have been also involved in the online survey where they expressed their availability for a more in-depth discussion

Additional businesses provided information that has been used for the Standard Cost Model. Multiple feedbacks from 15 companies based in 5 different MS have been

collected. Companies involved had different size and different experience in doing cross-border operations.



They were asked:

- to select from a list of 29 topics the ones for which they have searched online information while doing business in another MS
- to declare how many online searches they have performed per each searched topic
- to declare the duration of each online search (in hours)
- to declare for how many topics they have required external support and the cost incurred

Interview guidelines

INTERVIEWS WITH REPRESENTATIVES OF PUBLIC ADMINISTRATION

1. National context
Policies
Q1. Did your government develop national policies addressing the provision of information for EU companies doing / planning to do business in your country? The following will be investigated: - In force national policies - Topics covered - Responsible bodies
Portals
Q2. Are there any national portals available for EU companies doing / planning to do business in your country? The following will be investigated: - National portal (s) - Topics covered - Portals administrators
2. Offer and demand for online services
Offer and demand
Q3. What type of information is available online on the Portal administrated by you? The following will be investigated: - Business events and topics for which online information is available - Types of information: targeted information explaining the rights and obligation of a business in an understandable language, detailed guidelines, legal acts, etc. - Languages in which the information is available
Q4. What type of online information is frequently looked for on the Portal administrated by you? The following will be investigated: - Topics frequently searched by users (if available, <u>statistics for most frequently searched words</u> in the last 12 months, to be provided by portal(s) administrators) - Type of documents downloaded by users (if available, <u>statistics on number of downloads</u> in the last 12 months and the preferred language, to be provided by portal(s) administrator) - Users profile (if available, <u>statistics on number of visitors</u> and the country of residence)
Gaps
Q5. What type of online information is frequently looked for in general? The following will be investigated: - Based on own experience (for example, feedback received from the users of the portal) - Based on available reports / studies related to demand for online information

- <i>Discussions on the results of online survey (demand at the level of EU28 countries)</i>
Q6. Is your government / institution able to cover the demand for online information? If not, what topics are not covered and what is the reason? The following will be investigated: - <i>Identified gaps</i> - o <i>Comparison with identified demand (Q5)</i> - o <i>Comparison with online information provided by other MS (discussions based on desk research performed by the interviewer)</i> - <i>Reasons for gaps (e.g. prioritization of needs, insufficient funds, etc.)</i>
Future plans
Q7. Is your government / institution planning to enlarge the current offer of online information in order to better support business? The following will be investigated: <i>Planned improvements in terms of:</i> - availability <i>(the information looked for by businesses is available when and through the channels needed by businesses)</i> - relevance <i>(the information available for businesses is relevant to the object of their inquiry)</i> - completeness <i>(the information available for businesses covers all their inquiries; No additional information from other sources is needed)</i> - correctness <i>(the information is Not contradicted by real facts)</i> - language <i>(the information is available in a language the businesses owners understand)</i> - access and accessibility <i>(the information is easy to use by citizens of all abilities)</i>
3. Offer and demand for personalised assistance
Offer and demand
Q8. What type of personalised assistance does your institution provide? The following will be investigated: - <i>Business events and topics for which personalised assistance is available</i> - <i>Types of assistance: clarification of legal situation, problem solving with authorities, personalised consultancy, etc.</i> - <i>Languages in which the assistance is available</i> - <i>Communication channels: online chat, face-to-face, phone, email, post, etc.</i>
Q9. What type of personalised assistance is frequently requested from your institution? The following will be investigated: - <i>Topics for which personalised assistance is requested (if available, statistics on number of assistance services provided for a certain topic in the last 12 months)</i> - <i>Types of personalised assistance requested (if available, statistics on the type of services provided in the last 12 months)</i> - <i>Language in which the assistance was provided (if available, statistics for the last 12 months)</i> - <i>Communication channels used (if available, statistics for the last 12 months)</i> - <i>User profile (if available, information on the number of businesses benefitting of personalised services, country of residence and the size of the company)</i>

Gaps
Q10. What type of personalised assistance is frequently requested in general? The following will be investigated: - Based on own experience (for example, feedback received from your previous customers of personalised service) - Based on available reports / studies related to demand for personalised services - Discussions on the results of online survey (demand at the level of EU28 countries)
Q11. Is your government / institution able to cover the demand for personalised assistance? If not, what services are not covered and what is the reason? The following will be investigated: - Identified gaps - o Comparison with identified demand (Q9) - o Comparison with personalised assistance available in other MS (discussions based on desk research performed by the interviewer) - Reasons for gaps (e.g. prioritization of needs, insufficient funds, etc.)
Future plans
Q12. Is your government / institution planning to enlarge the current offer of online information in order to better support business? The following will be investigated: - availability (the personalised assistance looked for by businesses is available when and through the channels needed by businesses) - effectiveness (the final outcome of the personalised assistance is the same with the expected one) - efficiency (the cost-benefit ratio of receiving the personalised assistance is favourable to the business) - language (the personalised assistance is available in a language the businesses owners understand) - access and accessibility (the information is easy to use by citizens of all abilities).
4. The financial impact of improving the current offer
Current costs for providing online information
Q13. What are your current costs for providing online information? The following will be investigated: - Financial resources for the last 12 months (investment cost, operating cost) - Human resources for the last 12 months (number of Full-Time Employers, number of worked hours)
Estimated future costs for enlarging the offer of online information
Q14. What are the investment and operating costs (in financial and human resources terms) your institution would incur in order to better align the information offer with the needs of businesses? (based on your previous experience) The following will be investigated: - Types of investments required

- Financial resources - Human resources
Current costs for providing personalised assistance
Q15. What are your current costs for providing personalised assistance? The following will be investigated: - Financial resources for the last 12 months (investment cost, operating cost) - Human resources for the last 12 months (number of Full-Time Employers, number of worked hours)
Estimated future costs for enlarging the offer of personalised assistance
Q16. What are the investment and operating costs (in financial and human resources terms) your institution would incur in order to better align the offer of personalised assistance with the needs of businesses? (based on your previous experience) The following will be investigated: - Types of investments required - Financial resources - Human resources
5. Other comments
Q17. Are there any other information/suggestions you consider relevant for the purpose of the study?

Interviews with representatives of businesses/business associations

1.Demand and offer of online information
User behaviour
Q1.How do you usually proceed when searching for relevant online information in order to perform CBO? The following will be investigated: - Preferred source(s) of information - Preferred languages - Time spent
Relevant topics
Q2.Please describe your experience in doing business in another EU MS. For which business events have you searched for online information? What where the topics? The following will be investigated: - Cross-border activity of the company (sector of activity, types of activities, EU MS(s) in which the operations were / are performed, etc.) - Business events performed online (Starting up, Managing the company, Expanding the company, Competing on the EU market, Investing in Research & Innovation, Being a responsible business, Access to financing and support, Exit strategy) - Relevant topics
Q3.What other topics would be of interest for your future plans? The following will be investigated: - Future plans of the company (for example, doing business in other EU MS(s), expanding the activity) - Relevant topics

Expectations
Q4.What expectations do you have regarding the information you are searching online in order to perform CBO? The following will be investigated: - Type of information expected to be found online (e.g. legal act, detailed guidance) - Level of details of the document (e.g. summarised/complete text) - Availability, accessibility and user-friendliness of the online sources - Completeness, clarity and currency of the information - Acceptable languages: mother tongue/ English/ other language(s) - Preferred provider (EU versus national level, public versus private or semi-private providers)
Gaps
Q5.Based on your previous experience, how do you appreciate the current offer in relation to your expectations? What do you consider should be improved in the current offer of online information so that your expectations to be met? The following will be investigated: - Evaluation of consulted sources of information in relation to user expectations - Unavailable / incomplete information
2.Demand and offer of personalised assistance
User behaviour
Q6.How do you usually proceed when searching for personalised assistance in order to perform CBO? (if the case) The following will be investigated: - Preferred providers of personalised assistance - Preferred channels (e.g. face-to-face, phone, mail, etc.) - Preferred languages
Relevant topics
Q7.For which business events have you requested personalised assistance? What where the topics? (if the case) The following will be investigated: - Business events for which personalised assistance was requested (Starting up, Managing the company, Expanding the company, Competing on the EU market, Investing in Research & Innovation, Being a responsible business, Access to financing and support, Exit strategy) - Relevant topics
Q8.What other topics would be of interest for your future plans? The following will be investigated: - Future plans of the company (for example, doing business in other EU MS(s), expanding the activity) - Relevant types of assistance and topics
Expectations
Q9.What expectations do you have regarding the offer of personalised assistance? The following will be investigated: - Type of assistance expected to be available - Usefulness, clarity, adequacy of cost - Acceptable languages: mother tongue/ English/ other language(s) - Preferred provider (EU versus national level, public versus private or semi-private providers)
Gaps

Q10. How do you appreciate the current offer in relation to your expectations? What do you consider should be improved in the current offer of personalised assistance so that your expectations to be met?

The following will be investigated:

- *Evaluation of received personalised assistance in relation to user expectations*
- *Unavailable / low quality personalised assistance*

3. Financial impact of potential gaps

Q11. What costs have you incurred when searching for information and personalised assistance?

The following will be investigated:

- *Private consulting services, opportunity costs, fines*
- *Causes of incurring these costs, their magnitude*

Q12. Do you think the quality of online information and personalised assistance can affect your turnover? Please explain.

4. Other comments

Q13. Are there any other information/suggestions you consider relevant for the purpose of the study?

ANNEX 8: QUESTIONNAIRE USED FOR THE STANDARD COST MODEL

Filter question
1. Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS. * <i>Recently involved = activities performed in the last 12 months</i> <i>Doing business in another EU Member State = Establishment of a branch in another EU Member State; Provision of services in another EU Member State; Selling goods in another EU Member State</i> ☐ Yes ☐ No
General information
Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS= Yes
2. Size of the company * ☐ micro (<10 employees) ☐ small (10-49 employees) ☐ medium size (50-249 employees) ☐ large (> 250 employees)
3. Years of experience in doing business in another EU Member State* ☐ < 1 year ☐ 1-5 years ☐ >5 years ☐ Not applicable
4. Sector of activity* <i>In case you are performing activities related to more than one sector, please select the most relevant/core sector.</i> ☐ Agriculture, forestry and fishing; ☐ Mining and quarrying; ☐ Manufacturing; ☐ Electricity, gas, steam and air conditioning supply; ☐ Water supply, sewerage, waste management and remediation activities; ☐ Construction; ☐ Wholesale and retail trade, repair of motor vehicles and motorcycles; ☐ Transportation and storage; ☐ Accommodation and food service activities; ☐ Information and communication; ☐ Financial and insurance activities; ☐ Real estate activities; ☐ Professional, scientific and technical activities; ☐ Administrative and support service activities; ☐ Public administration and defence; ☐ Compulsory social security; ☐ Education; ☐ Human health and social work activities; ☐ Arts, entertainment and recreation; ☐ Other, please specify _____.
5. Please select the most important business events for which you have searched online information. * <i>Select at least 3 responses and no more than 3 responses.</i> ☐ Starting up ☐ Expanding the company ☐ Selling products in another EU market ☐ Providing services in another EU market ☐ Dealing with legal aspects ☐ Access to financing and support

☐ Financial management

Starting up

Condition 1: Please select the most important business events for which you have searched online information = Starting up

6. How frequently have you searched online information for the below topics (during the last 12 months)? *

Topic	1-2 times	3-5 times	6-9 times	10-12 times	Not applicable
Start a business					
Mergers with foreign companies					
European company					
Takeovers					

7. How long did one research for online information take? *

Topic	< 1 hour	1-2 hours	3-4 hours	5-8 hours	> 8 hours	Not applicable
Start a business						
Mergers with foreign companies						
European company						
Takeovers						

8. How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost? *

Topic	< 1000 EUR	1000 - 3000 EUR	3000 - 5000 EUR	> 5000 EUR	Not applicable
Start a business					
Mergers with foreign companies					
European company					
Takeovers					

Expanding the company

Condition 1: Please select the most important business events for which you have searched online information = Expanding the company

9. How frequently have you searched online information for the below topics (during the last 12 months)? *

Topic	1-2 times	3-5 times	6-9 times	10-12 times	Not applicable
Open a branch					
Finding partners					

10. How long did one research for online information take? *

Topic	< 1 hour	1-2 hours	3-4 hours	5-8 hours	> 8 hours	Not applicable

Open a branch						
Finding partners						
11. How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost? *						
Topic	< 1000 EUR	1000 - 3000 EUR	3000 - 5000 EUR	> 5000 EUR	Not applicable	
Open a branch						
Finding partners						
Selling products in another EU market						
Condition 1: Please select the most important business events for which you have searched online information = Selling products in another EU market						
12. How frequently have you searched online information for the below topics (during the last 12 months)? *						
Topic	1-2 times	3-5 times	6-9 times	10-12 times	Not applicable	
CE marking						
Standards in Europe						
Mutual recognition						
Chemicals (REACH)						
Classification, labelling, packaging						
Consumer guarantees						
Defective products						
13. How long did one research for online information take? *						
Topic	< 1 hour	1-2 hours	3-4 hours	5-8 hours	> 8 hours	Not applicable
CE marking						
Standards in Europe						
Mutual recognition						
Chemicals (REACH)						
Classification, labelling, packaging						
Consumer guarantees						
Defective products						
14. How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost? *						
Topic	< 1000 EUR	1000 - 3000 EUR	3000 - 5000 EUR	> 5000 EUR	Not applicable	
CE marking						

Standards in Europe					
Mutual recognition					
Chemicals (REACH)					
Classification, labelling, packaging					
Consumer guarantees					
Defective products					

Providing services in another EU market

Condition 1: Please select the most important business events for which you have searched online information = Providing services in another EU market

15. How frequently have you searched online information for the below topics (during the last 12 months)? *

Topic	1-2 times	3-5 times	6-9 times	10-12 times	Not applicable
Providing services abroad					

16. How long did one research for online information take? *

Topic	< 1 hour	1-2 hours	3-4 hours	5-8 hours	> 8 hours	Not applicable
Providing services abroad						

17. How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost? *

Topic	< 1000 EUR	1000 - 3000 EUR	3000 - 5000 EUR	> 5000 EUR	Not applicable
Providing services abroad					

Dealing with legal aspects

Condition 1: Please select the most important business events for which you have searched online information = Dealing with legal aspects

18. How frequently have you searched online information for the below topics (during the last 12 months)? *

Topic	1-2 times	3-5 times	6-9 times	10-12 times	Not applicable
Competition rules					
Late payment					
Selling within the EU					
Unfair contract terms					
Resolving disputes					
Distance/Off-premises selling					

19. How long did one research for online information take?*

Topic	< 1 hour	1-2 hours	3-4 hours	5-8 hours	> 8 hours	Not applicable
Competition rules						
Late payment						
Selling within the EU						
Unfair contract terms						
Resolving disputes						
Distance/Off-premises selling						

20. How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost?*

Topic	< 1000 EUR	1000 - 3000 EUR	3000 - 5000 EUR	> 5000 EUR	Not applicable
Competition rules					
Late payment					
Selling within the EU					
Unfair contract terms					
Resolving disputes					
Distance/Off-premises selling					

Access to financing and support

Condition 1: Please select the most important business events for which you have searched online information = Access to financing and support

21. How frequently have you searched online information for the below topics (during the last 12 months)?*

Topic	1-2 times	3-5 times	6-9 times	10-12 times	Not applicable
EU funding programme					
Access to finance					
Exchanges for new entrepreneurs					

22. How long did one research for online information take?*

Topic	< 1 hour	1-2 hours	3-4 hours	5-8 hours	> 8 hours	Not applicable
EU funding programme						
Access to finance						
Exchanges for new						

entrepreneurs						
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23. How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost? *

Topic	< 1000 EUR	1000 - 3000 EUR	3000 - 5000 EUR	> 5000 EUR	Not applicable
EU funding programme					
Access to finance					
Exchanges for new entrepreneurs					

Financial management

Condition 1: Please select the most important business events for which you have searched online information = Financial management

24. How frequently have you searched online information for the below topics (during the last 12 months)? *

Topic	1-2 times	3-5 times	6-9 times	10-12 times	Not applicable
Annual accounts					
VAT rules and rates					
Check a VAT number (VIES)					
VAT refunds					
Excise duties					
Parent companies and their subsidiaries					

25. How long did one research for online information take? *

Topic	< 1 hour	1-2 hours	3-4 hours	5-8 hours	> 8 hours	Not applicable
Annual accounts						
VAT rules and rates						
Check a VAT number (VIES)						
VAT refunds						
Excise duties						
Parent companies and their subsidiaries						

26. How much did the external support (e.g. legal advisors, translation costs, etc.) you received for finding information not available online cost? *

Topic	< 1000 EUR	1000 - 3000 EUR	3000 - 5000 EUR	> 5000 EUR	Not applicable
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Annual accounts					
VAT rules and rates					
Check a VAT number (VIES)					
VAT refunds					
Excise duties					
Parent companies and their subsidiaries					
Additional comments					
Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS= Yes					
27. Have you searched for other topics than the ones mentioned above? *					
☐ Yes ☐ No					
28. Please add below any comments you have regarding the information you provided. *					
Final page					
Condition 1: Please confirm that your company is based in the EU and has been recently involved or planning to get involved in doing business in another EU MS= No					
Unfortunately you are not in the target group. Thank you for your time and interest in EU initiatives!					

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