**SME BUSINESS GRANT MANUAL**

1. **INTRODUCTION**
	1. The aim of the Folkestone Community Works programme is to promote the social and economic cohesion of Folkestone through interventions to help the most deprived communities. This will be achieved by helping residents to access jobs and by supporting local businesses to help them grow and provide new job opportunities.
	2. The Folkestone Community Works is an EU Community Led Local Development Programme (CLLD) which comprises of funding from the European Social Fund (ESF) and European Regional Development Fund (ERDF). The funding is focused on a defined area of Folkestone.
	3. Folkestone Community Works programme is working to deliver the Folkestone Strategy which was development in consultation with the community. It has three objectives:
* Objective 1 - Enhancing work-readiness and well-being;
* Objective 2 - Promoting local business and social enterprise;
* Objective 3 - Setting up an integrated delivery mechanism for the strategy.

More information on the programme can be found at [www.folkestonecommunityworks.com](http://www.folkestonecommunityworks.com)

**SME Business Grant Scheme**

* 1. The funding available in this Call is under Objective 2 and comprises of funding from the European Regional Development Fund (ERDF). The aim of the SME Business Grant Scheme is to support small and medium enterprises (SMEs) ‘**to increase productivity and promote growth**’.
	2. Funded projects will be expected to contribute to one or more of the ERDF outputs:

|  |  |
| --- | --- |
| **ERDF code** | **ERDF INDICATORS OUTPUTS**  |
| C1 | Number of Enterprises Receiving Support *i.e. receive a SME grant* |
| C5 | Number of New Enterprises Supported *i.e. registered less than 1 year on signing of grant funding agreement* |
| C8 | Employment Increase in Supported Enterprises *i.e. increase in number o*f Full-Time Equivalent employees between signing the grant funding agreement and it’s the completion |

* 1. The total funding available in this Call including the match funding to be secured by the applicants is shown is:

|  |  |  |  |
| --- | --- | --- | --- |
| **ERDF Capital Grants:** | **Total**  | **EDRF grant funding** | **Match funding supplied by applicants** |
| Plant, machinery and other equipment | £302,000 | £151,000 | £151,000 |

* 1. The SME Business Grant Scheme is offering up to a **maximum ERDF grant of £7,500 per business**. However, in exceptional circumstances larger grants may be available where the project will result in significant increases in the total number of FTE employees. The **minimum ERDF grant available is £1,000.**
	2. The value of the ERDF grant has to be matched by the applicant. Match funding is required to be at least 50% of the total project cost. This means **an ERDF grant of £7,500 will be matched with £7,500 supplied by the applicant. The total project will be £15,000.**
	3. The SME Business Grant Funding is for capital expenditure: plant, machinery and other equipment. There is no revenue available.

|  |  |
| --- | --- |
| **ERDF Capital Grants: eligible expenditure** | **Total ERDF funding available £151,000** |
| Plant, machinery and other equipment | Minimum ERDF grant £1,000Maximum ERDF grant of £7,500 This has to be match funded. |
| One grant per SME. SMEs who have received a grant in prior calls **cannot** apply again. |

* 1. The grant will **reimburse 50% of the cost of each of the items agreed in the grant funding agreement after expenditure has been incurred.** Proof of purchase of items and payments made from the named business bank account are needed as part of the claim for reimbursement. Costs incurred prior to the signing of the grant funding agreement are ineligible.
	2. The final claim for reimbursement is required to be submitted by **31 March 2021**.
	3. Generally most business sectors are eligible but some are not. The Standard Industrial Classification (SIC) code is used to define the sector a business is in. Ineligible business are:
* Retail, Banking and Insurance, including insurance brokers
* Educational establishments providing generalised (school age) education
* Charities and voluntary sector organisations (without a trading arm)
* Membership organisations that are politically affiliated.

Your SIC code can be found on your tax return.

1.13 SME’s who have or are receiving business support from the Folkestone Community Works funded business support service will be viewed favourably.

For more information on the free FCW business support services contact Roy Laming, Social Enterprise & Business Advisor, r.laming@sekgroup.org.uk or phone 07974 524983

1. **GRANT APPLICATION PROCESS**

2.1 The third call for applications for SME Business Grants through the Folkestone Community Works Programme opened on **11th August 2020**. SME businesses in the Folkestone Community Works area who have projects for growing their business and have at least 50% match funding towards the total project cost, should consider applying for an SME Business Grant.

Growing a business could involve equipment to:

* Expand production capacity
* Introduce new processes or products
* Adapting to new trading methods
* Duplicate equipment to enable workers to keep 2m apart
* Increase efficiency.

2.2. The SME Business Grant Scheme is **open to small and medium enterprises (SMEs) within the Folkestone Community Works area** and is a direct grant to businesses to support their development and growth.

2.3 An SME is an individual firm which has < 250 employees and a turnover under €50million. If a business is part of a larger group then please refer to guidance [here](https://ec.europa.eu/growth/smes/business-friendly-environment/sme-definition_en) to determine if your company is an SME.

2.4 To access the application documents for the SME Business Grant Scheme please go to [www.folkestonecommunityworks](http://www.folkestonecommunityworks).com

2.5 The grant programme will operate through a competitive and open call to grant applicants. All relevant programme documents and project application material is available for download at [www.folkestonecommunityworks.com](http://www.folkestonecommunityworks.com)

2.6 This programme Grants Manual is intended to provide further information and supplementary guidance on the application process, terms and conditions for grants and the grant claims and monitoring processes.

2.7 The process for applying and being awarded grants through the programme comprises the following stages for the SME Business Grant Scheme:

* Stage One: Completing the Eligibility Questionnaire and the Full Application
* Stage Three: Assessment and Decision
* Stage Four: Contracting
* Stage Five: Project Commencement
* Stage Six: Grant Claims and Monitoring Processes

**Stage One: Completing the Eligibility Questionnaire (EQ)**

2.8 The Eligibility Questionnaire (EQ) should be completed by the SME business to ensure the eligibility of the business for ERDF funding. This can be submitted prior to the submission of the full application or at the same time.

 Standard Industrial Classification (SIC) code can be found on your tax return. Your accountant or book-keeper will know. More information can be found at ONS Government SIC explanations. Look at ‘Main Volume’ <https://www.ons.gov.uk/methodology/classificationsandstandards/ukstandardindustrialclassificationofeconomicactivities/uksic2007>

2.9 The successful applicant will enter into a legally binding Grant Funding Agreement with the Folkestone & Hythe District Council (as the Accountable Body for the programme), for the overall delivery of the project and for meeting the European Regional Development Fund (ERDF) regulations and evidence requirements.

2.10 Any further support required to complete the EQ is available through the Folkestone Community Works Programme Management Team which can be contacted by emailing folkestonecommunityworks@folkestone-hythe.gov.uk

**The deadline for the submission of the Eligibility Questionnaire is 5pm Friday 18th September 2020. Early submissions are welcome.**

2.11 Once submitted, the Programme Management Team will assess the eligibility of the SME to receive ERDF funding, which will include appropriate credit checks.

2.12 Recommendations from the EQ assessment will be made to the Folkestone Local Action Group (LAG), which will decide whether the project applicant has met the eligibility criteria.

2.13 All SME Business Grant applicants submitting the EQ will be informed of the outcome of the EQ assessment and the next steps.

**Stage One: Completing the Full Application**

2.14 The applicant needs to complete a full application, consisting of C3.4 application form, C3.4a output annex & C3.4b budget annex with supporting information, by the deadline: 5pm on Friday 18th September 2020. Specific guidance notes to support the completion of the full application form is available at [www.folkestonecommunityworks](http://www.folkestonecommunityworks).com The following guidance notes and forms are available:

* C1. ERDF SME Business **Grant Manual** (this document)
* C3.1 SME Business Grant Call Specification
* C3.2 SME Business Grant Eligibility Questionnaire
* C3.3 SME Business Grants Application Guidance Notes
* C3.4 SME Business Grant Application Form
* C3.4a SME Business Grant Application Form - Output annex
* C3.4b SME Business Grant Application Form - Budget annex

2.15 Examples of the forms used to assess applications and templates of the offer letter and Grant Funding Agreement are also available for your information:

* D2.0 SME Business Grant EQ Assessment Form
* D2.1 SME Business Grant Assessment Form
* D2.2 SME Business Grant Offer Letter
* D2.3 SME Business Grant Funding Agreement
* D2.4 SME Business Grant Claim Form
* D2.5 SME Business Grant Output Monitoring Form

2.16 Should support be required to complete the full application, 1-2-1 support is available from the Programme Management Team (email: folkestonecommunityworks@folkestone-hythe.gov.uk).

**The submission date for the Full Application is 5pm Friday 18 September 2020.**

2.17 All applications should be accompanied by a full set of supporting documents and applicants will be required to submit their applications by e-mail to the Programme Management Team to folkestonecommunityworks@folkestone-hythe.gov.uk

2.18 Should an applicant have any queries regarding the completion of the Application Form, then they should contact the Programme Management Team at folkestonecommunityworks@folkestone-hythe.gov.uk who will be able to answer any questions.

**Stage Two: Assessment and Decision**

2.19 After the submission of the Full Application, the independent Folkestone Community Works’ Project Assessor will undertake an appraisal of the application and make recommendations to the Folkestone Local Action Group (LAG), which will make the decision whether to recommend the application for funding to the Accountable Body.

2.20 The recommendations made by the LAG will ideally be made by consensus, but if this is not possible then by a majority vote. For all decisions made by the LAG, there is a requirement that public sector members or any single interest group does not have more than 49% of the voting rights during decision-making.

2.21 The project recommendations by the LAG will be considered by Folkestone & Hythe District Council as the Accountable Body for the Folkestone Community Works Programme. Responsibility for the decision which will be made by the Local Decision Panel, comprising of the Leader of the Council, Cabinet Lead Member for the District Economy and the Corporate Director for Place.

2.22 Three decision notifications will be made:

**Approved**: The project is successful and can go on to the contracting stage.

**Reject/Revise:** The project does not meet the priorities and outputs of the Folkestone Community Works programme and should not be resubmitted in this form.

**Referred**: The project in its current form does not sufficiently meet the requirements for approval and will be referred back. In this case the applicant will be encouraged to revise and resubmit a revised application.

2.23 Applications that are Referred, will receive recommendations from the LAG as to which aspects of the application would need to be revised/improved for it to be successful.

2.24 With projects that are Reject/Revise, applicants will be given feedback and, where appropriate, will be encouraged to address any shortcomings and to re-apply for support.

2.25 Once the LAG has made their decisions, the individual names of LAG members voting for and against projects will be recorded and signatures will be collected from each of the members in attendance, as evidence of the validity of the vote. Both the LAG’s recommendation and the decision by the Accountable Body are final.

 There is no right of appeal against the decision, its timing or phasing and the Programme Management Team will not normally enter into correspondence in this respect.

2.26 All project applicants will be notified of the outcome of the decision-making process within 10 working days following the formal decision by the accountable body, which is expected to be in mid-October 2020.

2.27 The minutes of the LAG meeting will generally only record the recommendations made and detailed discussions on projects will generally not be minuted. However, this will be at the discretion of the Chair.

2.28 All project applicants submitting a Full Applications will be informed of the decision and next steps. This is expect to be mid-October 2020.

**Stage Three: Contracting**

2.29 Successful applicants will first receive an Offer Letter and then the Grant Funding Agreement, both will need to be signed and returned. The Grant Funding Agreement has to be signed by both the applicant and the Council **before** any project expenditure occurs. These agreements will specify the scope of the grant including the items to be purchased and the terms and conditions under which the grant has been approved, as well as the termination process and reporting requirements.

2.30 The Programme Management Team will work with each project applicant to put in place all legal agreements. The Programme Management Team will meet with each applicant to ensure that they have the necessary understanding and systems in place to undertake the required monitoring and meet all other requirements, such as with regard to evidence on expenditure and match funding, as well as rules on procurement, if appropriate.

 The restrictions caused by COVID-19 means face-2-face meetings will be kept to a minimum and meetings using Skype/ Zoom / Microsoft Teams will be used as much as possible.

**Stage Four: Project Commencement**

2.31 Once the legal documentation has been signed by both signatories, the Grant Recipient will be able to commence the project as specified in the Grant Funding Agreement.

2.32 A unique purchase order number will be generated for the project and used when submitting financial claims. Details of the PO number and instructions will emailed to the project.

1. **PROJECT GRANT CLAIMS PROCESS**
	1. Grant recipients will be required to complete the electronic template called D2.4 SME Business Grant Claim Form provided by the Folkestone & Hythe District Council and to submit this along with the required evidence to support each financial claim. The project grant forms will be sent to the project together with instructions for completion.
	2. A project claim submission will be made by the grant recipient according to the dates set out in the Grant Funding Agreement with Folkestone & Hythe District Council. **The final claim date is 31 March 2021**. The project can submit more than one Grant Claim Form over the life time of the project, however, with each submission a completed Grant Claim Form together with relevant evidence must be submitted.
	3. Each project claim will be paid in accordance with the details set out in the Grant Funding Agreement where:
* The Council has received an invoice for the relevant grant amount from the grant recipient.
* The Grant Claim is for Eligible Expenditure and is **in arrears**.
* The payment of the Grant relates to actual costs incurred with required evidence submitted to substantiate the claim.
* The required evidence of receipt of the required match funding is provided.
* The agreed outputs for the specified period have been achieved and evidence provided to substantiate this.
	1. For each individual transaction, evidence will be required for all aspects of finance and procurement, including:
* quotes for the items complying with ERDF procurement requirements
* copy of purchase orders (if applicable) or screenshot of the order as it is being placed
* properly certified final invoices with the business name clearly stated
* receipt of goods or confirmation of delivery
* payment details (from finance system)
* remittance advice (if applicable)
* bank statements showing payment from the named business bank account
* any other evidence of defrayal for expenditures related to the match funding and the grant

When **purchasing on-line**, you need to link the items purchased to the payment from the named bank account. Payments made from non-business credit/debit cards **will not** be accepted. Evidence should include:

* Screenshots of the confirmation order summary i.e., what is in the basket,
* Confirmation order has been placed i.e., receipt of items that have been purchased or copy of email confirming purchase,
* Add a description to the payment that will show up on your bank statement using the name of the item you are purchasing, if possible.
* **It is key you are able to relate the item(s) purchased to the transaction payment from the named bank account.**

For example if using eBay:

* screenshot the item you wish to purchase ensure this includes a picture with description, cost and web address,
* screenshot the checkout page ensuring your item is clearly seen together with the delivery address/business name,
* keep a copy of the transaction details receipt detailing the transaction in full.

The project holder will be required to certify the evidence submitted is a true copy of the original paperwork. You will be given an ink stamp. The grant recipient will retain the original paperwork until the end of the project when it will be handed over to the Programme Management Team.

* 1. Each claim submitted by the grant recipient will be checked by the Programme Management Team for eligibility against the Grant Funding Agreement and in accordance to ESIF requirements ensuring documentation has been completed in full.
	2. All records will be retained by the Programme Management Team (PMT) in accordance with ESIF requirements. FCW has a Data Retention Policy.

3.7 A procurement procedure check list will be used by the PMT to check that expenditures are in line with ERDF procurement guidelines (see Key Documents section). This check list will include, for example, such things as:

* required number of quotes supplied and current
* expenditure is eligible
* checking that the expenditure is not part of a series of contracts that have been artificially divided;
* expenditure have been advertised on contracts finder if required; etc.

3.8 The defrayal evidence submitted will also be reviewed. Should extra information/clarification be required, this will need to be addressed before payment is approved. Once the value of the claim is agreed, by the Programme Management Team and approved by the Chief Economic Officer, the Grant recipient will be requested to send an invoice for the agreed amount. Instructions relating to the invoice submission will be sent with the Purchase Order.

3.9 On receiving the invoice from the grant recipient, the invoice will be sent for payment directly. Evidence of defrayal from Folkestone & Hythe District Council will be collected and used to support the Programme financial claims to the Managing Authority, MHCLG. All records will be maintained by the Programme Management Team in accordance with ESIF requirements.

3.10 The Council will normally pay Grant Claim **within 25 Working Days of receipt of an invoice for the agreed amount**. Payment is subject to the grant recipient satisfactorily meeting any request for further particulars about the Eligible Expenditure and achievement of outputs in the Grant Claim.

3.11 The Council will provide a maximum of 90% of the total ERDF grant after the evidence documents have been submitted and checked by the accountable body. The final 10% of the total ERDF funding will be made on the satisfactory completion of the project and delivery of all agreed outputs and results.

3.12 Project and claim start and end dates will be carefully monitored and communicated to ensure that no expenditure outside the programme timeframe is submitted. **The deadline for submission of the final Project Grant Claim form is 31 March 2021.**

1. **PROJECT RECORD KEEPING**

4.1 **All documentary evidence ascertaining to outputs, finance and procurement is required to be maintained and kept by the grant recipients**, in accordance with guidance laid out in the Grant Funding Agreement and this will include the retention rules. The Folkestone Community Works programme has a Data Retention Policy.

4.2 By keeping orderly and comprehensive records, it is far easier to assess the project status and progress towards overall outputs. The need to be able to provide records to substantiate claims and prove that the programme has satisfied the various ERDF requirements is a ‘golden thread’ which runs through the ERDF Regulations. This will be reiterated in the SME Business Grant Offer Letter.

4.3 **The SME Business Grant recipient will be responsible for maintaining the original documentation and transferring it to the Programme Management Team when the project is completed**.

4.4 For any projects that involve expenditure on fixed assets valued over £5,000 which have been purchased, built or improved using an ERDF grant, there is a requirement to record this information in an Asset Register. It is the responsibility of the grant recipient to provide this information to the Programme Management Team. This register, which will be maintained by the grant recipient and provided to the Programme Management Team as part of the Project Claim Form and will capture and show the following information:

* Asset name and description
* Serial or identification numbers
* Location of the asset (incl OS grid reference)
* Purchase price
* Date of purchase
* Legal owner
* Method of depreciation
* Current value
* Useful economic life
* Salvage value
* Photograph in situ with serial or identification numbers

4.5 It is the responsibility of the grant recipient to keep individual records for the following reasons:

* It is an essential requirement of European funding;
* To enable the project to complete interim and final claims;
* To monitor the progress and achievement of outputs and expenditure against the Offer Letter and Grant Funding Agreement;
* To provide exact evidence of expenditure (i.e. there must be an audit trail);
* For monitoring and audit visits from internal and external parties.

4.6 It is the responsibility of the accountable body to maintain additional records to demonstrate:

* Sufficient audit trail – this should be traceable back to the original documents;
* Evidence of all expenditure;
* Evidence of open and fair procurement of goods and services (see ESIF Requirements);
* Evidence of auditable, accountable match funding;
* Compliance with publicity, equal opportunities and environmental requirements;
* Clear records of businesses supported for State Aid purposes.
1. **PROJECT PUBLICITY**
	1. All businesses that received ERDF through the programme will be informed of ERDF publicity requirements. Large items of equipment will be required to have a label acknowledging ERDF funding supported the purchase of it. The label will be supplied by the PMT. Checking adherence to these requirements will form part of the monitoring process.
	2. All publicity materials used by grant recipients to support the delivery of the project will be required to be provided to the Programme Management Team for approval before use.
2. **KEY POINTS TO NOTE**

6.1 Please contact us if you have any questions about the following points:

* Projects must be finished within 6 months of the funding being issued.
* It would be helpful for newly formed businesses to have a Business Plan and show how the business is performing against this.
* Funding from other non EU Funding streams can be used a match although some rules apply. Further information can be provided by the Programme Management Team.
* The SME is required to provide the latest two years of business accounts.
* The SME is required to provide evidence of previous funding classed as ‘State Aid funding’.
* Match funding from a third party will require letters or emails to prove the funding is confirmed.
* Match funding from within the business will require proof via the accounts.

**7 KEY SUPPORTING DOCUMENTS**

7.1 Below is a list of key programme documents, many of which are also listed in the Application Form Guidance Notes and can be also accessed via the website [www.folkestonecommunityworks.com](http://www.folkestonecommunityworks.com)

* Folkestone Community Led Local Development: Programme Strategy, November 2016. To access click [here](http://folkestone.works/wp-content/uploads/2016/11/Folkestone-CLLD-Strategy-November-2016.pdf)
* Output Indicator Definitions Guidance for the European Regional Development Fund; 2014 to 2020 European Growth Programme; Version 6; ESIF-GN-1-002 June 2018. To access click [here](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/705899/ESIF-GN-1-002_ERDF_Output_Indicators_Definition_Guidance_v5.pdf)
* European Regional Development Fund Operational Programme for England 2014-2020; National ERDF Eligibility Rules ESIF-GN-1-012, Version 1, published 20 March 2015. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/592184/ESIF-GN-1-012_National_ERDF_Eligiblity_Rules_v1_a.pdf)
* European Regional Development Fund Operational Programme for England 2014-2020; Eligibility Guidance ESIF-GN-1-003, version 9, published 29 November 2018. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/662344/ERDF_Eligibility_Guidance_v7.pdf)
* ESF Data Evidence Requirements – Eligibility and results; 2014 to 2020 European Growth Programme; Version 3; Published October 2018. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/591548/ESF_Data_Evidence_Requirements_v2.pdf)
* [England European Social Fund Operational Programme 2014-20 Programme Guidance Version 2, Published 15 December 2016](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/578823/ESF_2014-2020_Programme_Guidance.pdf). To access click [here](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/832413/ESF_Guidance_for_2014_2020_v2.pdf)
* National ESIF Procurement Requirements; 2014 to 2020 European Growth Programme; ESIF-GN-1-001, Version 6; Published 16 August 2019. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/592852/ESIF-GN-1-001_ESIF_National_Procurement_Requirements_v5.pdf)
* National Eligibility Rules for 2014-2020 European Social Fund; Version 7; Published 11 July 2017. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/626878/ESF_national_eligibility_rules.pdf)
* Procurement Aide Memoire for Applicants and Grant Recipients; 2014 to 2020 European Structural and Investment Funds Programme; ESIF-GN-1-007 Version 2 Date published 8 December 2016. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/591555/ESIF_Procurement__Aide_Memoire_for_Applicants_and_Grant_Recipients.pdf)
* State Aid: The Basics Guide; July 2015; Department of Business Innovation and Skills. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/443686/BIS-15-417-state-aid-the-basics-guide.pdf)
* The State Aid Manual; July 2015; Department of Business Innovation and Skills. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/607691/bis-15-148-state-aid-manual-update.pdf)
* State Aid Law, European Regional Development Fund Guidance Note for Grant Recipients, ESIF-GN-1-006 Version 2, 7 January 2016. To access click [here](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/832426/ESIF-GN-1-006_ERDF_State_Aid_Law_Guidance_v2.pdf)
* ERDF and ESF Branding and Publicity Requirements; 2014 to 2020 European Growth Programme; ESIF-GN-1-005, Version 8 Date published 1 August 2019. To access click [here](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/634288/ESIF_Branding_and_Publicity_Requirements.pdf)
* Cross-Cutting Themes Guidance for ESF (Sustainable Development and Equality); 2014 to 2020 European Growth Programme; Version 3 Published 2 August 2018. To access click [here](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/832417/ESF_Cross_Cutting_Themes_guidance.pdf)
1. **LIST OF ACRONYMS**

CLLD Community-Led Local Development

ESF European Social Fund

ERDF European Regional Development Fund

ESIF European Structural Investment Funds – this is a collective term for ESF and ERDF funding

FCW Folkestone Community Works programme

SME Small Medium Enterprise. A business is defined as an SME if it has < 250 employees and a turnover under €50million. These ceilings apply to the figures for individual firms only. A firm that is part of a larger group may need to include staff headcount/turnover/balance sheet data from that group too. Access further information on the definition of an SME [here](https://ec.europa.eu/growth/smes/business-friendly-environment/sme-definition_en)