

Services Offered by Employers' Organisations in the Transition Countries of Central and Eastern Europe

The Reference Book

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Foreword: The Reference Book on Services

Employers' organisations in Central and Eastern Europe have undergone significant developments during the last fifteen years in the course of the transition to a market economy.

As we can always learn from others, and particularly from success stories, I welcome ACT/EMP's initiative to publish a reference book of good examples of well-functioning services set up by employers' organisations for their members.

I particularly congratulate and thank the many contributors to this reference book: it will surely be of great use to those who are ready to learn from the good experiences of others.

One of ACT/EMP's objectives for the next biennium is to strengthen the employers' organisations so that they are able to provide new and better services which address the needs of their affiliates, and extend the representation of their organisation. The new publication therefore comes at an auspicious time and will serve as a guide for our sub-regional constituents in their cooperation with ILO SRO Budapest.

The employers' organisations of Central and Eastern Europe can continue to count on the support of our team – especially the ACT/EMP specialist – for the development of new services during the coming biennium.

I will be very happy if, at the end of 2007, a new updated and improved Reference Book can be published on services rendered by employers' organisations in the region.

Particular attention should be paid to the development of new services by branch organisations: indeed, there is still a need for the development of fruitful social dialogue at sectoral level. However, for this purpose, strong and representative employers' organisations must be available which can engage their members in bargaining and thus provide adequate services.

The present reference book offers numerous good examples of services provided by branch organisations: they can serve as an example to others.

We welcome any suggestions that may improve future editions of the present publication.

Budapest, November 2005

Petra Ulshoefer,
Director SRO Budapest

Introduction: What to Do and How

Employers' organisations can no longer escape the stern laws of the market: members also expect a return on their membership. They want **value for money!**

In addition, employers' organisations are no longer in a preferential or monopolistic position: they face permanent competition from other actors, organisations, consultants, lawyers, and so on.

Employers' organisations must therefore stress their unique status by developing the services their members expect from them.

Some services typically focus on collective needs, such as collective bargaining, lobbying and advocacy, but other services are more **tailor-made**, taking into account the specific characteristics of each member.

This publication presents some successful examples of different kinds of tailor-made services offered by employers' organisations in Central and Eastern Europe.

What are their success factors?

Entrepreneurship!

All were set up and are headed by **entrepreneurs**, who

- have a **clear vision** about the services they need to develop;
- **know the needs** of their members;
- have the **support of the board** of their organisation or of the service;
- have enough **charisma** to motivate a team of dedicated collaborators for successful implementation.

Those who intend to start a new service in their organisation, as described in this brochure, should spend the requisite time and energy selecting someone with entrepreneurial skills to run it, otherwise they will face a high risk of failure.

However, appointing an entrepreneur to start a new service is not enough: first, a realistic feasibility study should be prepared.

Feasibility study

Before starting the new service, those launching it – if possible together with the future manager of the service – should prepare and discuss a feasibility study in order to get a clear idea about the activities to offer, the price of the services and their costs, the marketing strategy

to follow, the financial and fiscal implications, as well as a timetable for the different implementation steps.

The study should provide a picture of the expected evolution of the initiative over a period of 3 to 5 years.

Experience has shown that many projects and initiatives have failed because no preparatory studies were carried out by board members and managers.

In addition, during the preparation of such a study new, sometimes important issues can arise which were not anticipated: the study then represents a welcome opportunity to find a solution!

For this reason, in Attachment 2 of the present publication there are extracts from the Guide published by UN-ECE in 1995 *How to Prepare a Business Plan*. It was published specially for activities in countries in transition and seems to be an excellent guide to the preparation of a feasibility study.

In Attachment 1 there is also a list of steps to be taken in preparing successfully for the establishment of a new service.

Micro-finance

The feasibility study will show whether funds are needed for starting up the activity. If the organisation does not have enough money and the study shows that an initial investment can be reimbursed, the investment can be financed by submitting an application to a micro-finance institution, if this cannot be done by a loan from a bank or via donors.

Micro-finance is a general term for a whole range of financial services for small and micro projects, including micro-credits, guarantee funds, micro-insurance, micro-leasing, and so on.

Attracting and keeping members

Once the feasibility study has been completed and start-up financing has been obtained, marketing of the new service to members must begin.

For this, we recommend ILO/ACT/EMP Brochure No. 33, **Making and Keeping Members – Direct Communication for Employers’ Organisations**, written by Erik Van Vooren, director of the Direct Marketing Institute. This publication mentions a number of tools for a successful start and for attracting clients to the new service.

Staff members of employers' organisations from Bulgaria, Romania and Bosnia-Herzegovina and others who have attended lectures by Erik Van Vooren and his colleague Georges Van Nevel can testify how they were able to increase take-up.

Finally, a recommendation from a recent survey published in Germany in *Politik & Kommunikation* (June 2005) on 'Verbänden eine Stimme geben' [Giving associations a voice]:

Associations should be modern service providers which offer their members added value. E-mail, newsletters, press reviews, and so on, should be used to make their services visible.

In order to retain the trust of members-clients, the finances of the new service should be transparent: problems always arise when accounts are not clear and members suspect wrong-doing. The accounts of member services should be 'an open-book'.

Employers' organisations are working in an increasingly competitive environment: members are behaving more and more like critical consumers. In order to retain the members' trust, organisations must develop their services and activities in a professional way. The aim of the present publication is to show how some colleagues have already done it. Good luck!

J.M. Standaert,
Senior Specialist for Employers' Activities
ILO/SRO Budapest

GENERAL SERVICES

The Žepče (BiH) Association of Businessmen and Employers

Activities

The **Žepče Association of Businessmen and Employers** was established in 1999 as a non-governmental and non-profit-making organisation. The membership consists of about 80 legal entities and 20 natural persons.

The Žepče Association of Businessmen and Employers has from the beginning been an active member of the Union of Employers of the Federation of Bosnia-Herzegovina (UPFBiH). It is represented at all meetings, workshops and seminars organised by ILO/ACT/EMP for the employers' organisations of the Federation of Bosnia-Herzegovina. The first workshop was entitled 'How to win members and keep them' (May 2005). Thanks to its participation, the Žepče Association of Businessmen and Employers increased the number of its members and was able to hire more staff.

The Association was established to support its members in developing a successful business in their local environment, by:

- providing business advisory services and supporting management development;
- supporting entrepreneurs in establishing new firms;
- making business plans and projects for the development of SMEs;
- mediating with banks and creditors;
- joint presentation on domestic and foreign markets;
- presentations at fairs and exhibitions.

The Žepče Association of Businessmen and Employers wishes to create a business environment in which the ideas of individuals will be expressed fully and the flow of goods and services is free. It also wishes to promote foreign investment, ensure free competition and establish public and private partnership.

The Association employs five college graduates: two economists, a lawyer, a journalist and an agronomist.

The Association is the founder of:

- the Business Incubator in Žepče;
- the Women's Handicraft Section;
- an experimental farm for snail breeding in Žepče, Zavidovici and Maglaj municipalities;
- the Agrofarm municipal collective farm, with its 50 cooperative members.

The Association has implemented the following projects:

- ‘Finding employment in agriculture for demobilised soldiers’ – 250 beneficiaries. Donor: PIU PELRP.
- Public promotion: ‘Carrying out a survey of the economic situation in Žepče municipality’. Donor: US Foundation for Development.
- ‘Business Incubator’: seven SMEs. Donors: EU QIF, the government of Zenica-Doboj Canton, Žepče Municipality and the Federal Ministry of Development, Entrepreneurship and Crafts.
- ‘Training of women for independent work in the handicraft sector’ – 20 beneficiaries (unemployed women). Donors: BiH Foundation Women’s Initiative and Malteser Hilfsdienst.
- ‘Economic strengthening of women through self-employment in the handicrafts sector’: 20 beneficiaries. Donors: BiH Foundation Women’s Initiative and Malteser Hilfsdienst.
- ‘Economic strengthening of women through training, education and joining the activities of the handicraft section’ – 20 beneficiaries (unemployed women). Donors: REZ doo, CHF International and SIDA.
- ‘Regenerating the handicrafts section and finding employment in it’ – 20 beneficiaries. Donor: Federal Ministry of Development, Entrepreneurship and Crafts.
- ‘The development of fruit growing in Žepče municipality’. During the first phase, 18 orchards were planted. Donors: the Žepče Association of Businessmen and Employers, the Žepče Association of Farmers and Employers, the Agrofarm-municipal collective farm and the Federal Ministry of Refugees and Displaced Persons.

Implementation of the following projects is ongoing:

- ‘The way to business through information, education and training, using natural resources’. Donor: the EU RED fund. This involves the development of rural areas using new technologies in agriculture, snail breeding on farms and greenhouse production.
- ‘Grouping small businesses in clusters’. Donor: the Federal Ministry of Development, Entrepreneurship and Crafts.
- ‘The development of greenhouse production’: 20 greenhouses for Žepče and Zavidovići municipalities (10 beneficiaries).
- ‘Strawberry and raspberry growing’: during the first phase 1.2 hectares of land was planted with strawberries (8 beneficiaries) and 3 hectares of land planted with raspberries.

Management:

Mira Jović, economist
Branka Janko, journalist
Andrej Kajic, economist
Dragana Živkovic, lawyer
Tihomir Jozinovic, agronomist

More information is available at:

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MANAGEMENT TRAINING

The LPK Training Centre

The LPK Training Centre is a self-supported, profit-seeking company operating under the auspices of the Lithuanian Confederation of Industrialists (LPK) in accordance with a long-term partnership agreement. The LPK Training Centre is engaged in the training of company management and executive personnel.

The Training Centre was established in 1992 to satisfy the growing demand in the Lithuanian business community for rapid acquisition of the business-management and economic knowledge which was then in short supply, and gradually to expand it.

From the very beginning, the LPK Training Centre focused on enhancing the competitiveness of LPK member companies by attracting new management and training tools and methodologies. In recent years, the LPK Training Centre has successfully brought a number of modern management training and development programmes/tools to Lithuania by establishing close cooperation with leading Scandinavian training companies:

- international learning design company Celemi, based in Malmö, Sweden (www.celemi.com);
- Prevent Sweden, coordinating employers and union efforts to improve the working environment (www.prevent.se);
- Danish Centre for Leadership: a business association managing networks of learning executives (www.cfl.dk).

At present, the Training Centre's activities cover the following three fields:

- executive networks;
- business training programmes;
- occupational safety and health (OSH) training programmes.

The LPK Training Centre coordinates the regular activities of 22 business clubs, with a membership of approximately 400 executives. There are 1,200 trainees every year. Twelve people are employed full-time in the LPK Training Centre and there is a network of more than 30 associated consultants in the fields of business and financial management, engineering, psychology and occupational health and safety. Expected turnover in 2005 is LTL 3.1 million (EUR 0.9 million).

Activities

Executive Network

In 1998 the LPK Training Centre won the tender to implement an EU PHARE-funded project 'Establishing Entrepreneurs' Clubs' based on the 'learning through networking among peers' approach. Financial support was provided for the first year of club operations. Danish consultants were used for the launch and build-up phase of all newly established clubs.

Starting with two clubs in 1998, the network has gradually grown. Today, it consists of 16 clubs for senior executives and business owners, 3 clubs for HR managers, 2 clubs for junior executives and 1 club for OSH managers, involving approximately 400 managers on a regular basis. Each club has a membership of approximately 20 executives. Over 40% of existing club members are managers of top-300 Lithuanian companies as listed by the daily *Business News*.

The clubs are built on a pattern established in many European countries and the USA, where managers and company owners join circles of peers from non-competing industries. The network functions as a forum for the constant and productive exchange of information among executives. They exchange personal experiences and opinions on the most significant issues of management, thus learning from each other. Participation in meetings helps members to systemise individual experience, better evaluate as yet unknown aspects of management, obtain new insights and find up-to-date management solutions. Meetings are arranged and facilitated by the LPK Training Centre's consultants.

Success with senior executive networks and a need to develop similar networks for other management categories are the reasons for the establishment of three new sub-networks: HR, Junior and OSH executives.

The **Junior executives** network is based on a three-year leadership development programme bridging the gap between academic management knowledge and leadership skills.

HR executives networks focus on the specific needs of HR managers in the areas of skill development, performance measurement, motivation, recruiting and HR strategy.

The **OSH executives** club is the newest part of the network, uniting occupational health and safety professionals, primarily from large companies. They focus on issues related to occupational risk assessment and management, improving productivity through better working environment, national and EU regulations, and OHSAS 18000 standards.

In order to enhance the creativity and versatility of the Networks, its membership is not limited to the members of LPK only. An extensive list of business members, the diversity of their interests, knowledge and experience, and the geographic spread of the Network have

created an opportunity to develop the clubs as an up-to-date form of learning and development for company executives.

Networking complements the short-term training activities of the LPK Training Centre in the areas of business management and work environment. The majority of network members are decision-makers in the relevant training area. Approximately 60% of members are customers for in-house training programmes for their employees.

ILO SRO Budapest (CEET) has organised study tours for representatives of the Croatian Employers' Association (HUP) to Lithuania to get acquainted with the Centre's activities.

Business Training Programmes

These programmes are generally aimed at helping Lithuanian company managers to attain their business goals quickly and efficiently and to help their staff to improve their work. They enable people to understand the new business conditions and the need to change their behaviour accordingly. The programmes take a 'learning by doing' approach.

Most of the training programmes are based on the Swedish Celemi business simulations, adapted to the Lithuanian business environment. Since 1993 the LPK Training Centre has been Celemi solution provider in Lithuania. Celemi programmes are used in more than 40 countries throughout the world.

The Training Centre's partnership with the LPK could be compared to the project implemented by Celemi when the Swedish Employers' Confederation (SAF) initiated and sponsored the development of similar training activities. Celemi's bestselling business simulation Decision Base™ was created in response to Swedish manufacturers' need to train company management and staff in practical business management. Celemi cooperates successfully with a number of employers' associations in Asia and the USA.

Training activities correspond directly to the learning requirements which have emerged in the course of restructuring Lithuanian companies and adapting them to the business and competitive conditions of the European Union and the new cultural values of international business.

The advantages of the LPK Training Centre include a number of integrated solutions in various fields: marketing, communication, finance and accounting, strategy, human resources, project management, knowledge management, work environment, quality control, and so on, at all levels of the company, from top management to the shopfloor.

The LPK Training Centre is the only training institution in Lithuania engaged in the business education of employees. These programmes are aimed at providing all employees with a big-picture understanding of company operations, so enabling them to contribute to the implementation of changes in their company.

Since the LPK Training Centre's launch, over 9,000 participants from 1,700 companies and organisations have attended its events. Over 60% of the participants represent industrial, commercial or service companies belonging to the Confederation.

While keeping the main focus on business companies, the LPK Training Centre has also successfully implemented large-scale training programmes for government institutions and socially supported groups. Ad hoc training programmes have been delivered to the National Tax Inspectorate and the Lithuanian Development Agency to develop business awareness among senior specialists. More than 1,000 representatives from young and unemployed people, as well as innovative SME target groups have been trained in basic business skills. Since 2001 the LPK Training Centre has prepared and implemented or participated in eight PHARE-funded projects.

In late 2004 the LPK Training Centre commenced activities in Russia by providing business training services for local and multinational companies, as well as training the trainers of its partner organisation.

Occupational health and safety (OSH) training programmes

Training activities in the area of work environment started in 1996 with a pilot project at the Ignalina nuclear power plant financed through Swedish funds. The programme was based on the Prevent Sweden training methodology 'Safety, Health and Working Conditions' that has been translated into more than 30 languages and is recommended by the ILO. It helps to introduce the new approach to OSH issues in the company, and provides employers and employees with basic knowledge and skills in reducing and preventing occupational risks.

The LPK Training Centre has translated this basic training material into Lithuanian and prepared the group of local trainers. Publication of the Lithuanian version of the textbook was supported through a grant from ILO SRO Budapest (CEET).

The Lithuanian Social Security and Labour Ministry greatly appreciated this initiative:

It is very positive that the LPK, representing companies-employers of all industrial sectors, is promoting the implementation of the Labour Safety, Health and Working Conditions Project. After this programme has been implemented a real possibility should arise for the creation of the new work-safety learning system initiated by the employers and the trade unions.

Initially, training on work environment focused on creating awareness and identifying health and safety risks at the workplace; today it deals with business improvement through OSH management, risk prevention, OSH economies, and so on. Progressive Lithuanian companies need modern OSH management schemes when seeking accreditation under the OHSAS 18000 standard. The LPK Training Centre has assisted a number of Lithuanian companies in developing occupational risk management systems.

The feedback from the series of training courses (12 sessions for 230 participants) at the Lithuanian power plant (AB Lietuvos Energija) was that it had enabled different categories of employee in the company – including management, OSH specialists, union leaders and workers – to become active members of a joint working group for discussing the OSH situation in the plant and proposing continuous improvements. The LPK Training Centre has also initiated a train-the-trainer scheme to prepare the group of internal trainers from industrial companies to use this material themselves on a continuous basis.

More than 1,000 people have participated in training programmes on improving the work environment in companies. Both management and unions have responded positively to the training which has helped to change workers' attitudes to safety and health issues, as well as to promote the more rational use of funds allocated to OSH and to increase the capabilities of newly established OSH committees.

Future Plans

The LPK Training Centre has acquired significant experience. In future it will seek to expand its activities into neighbouring Baltic countries and Russia by offering management learning and development programmes which have been tried and tested in Lithuania. This will consolidate the international image of the LPK as an innovative organisation actively promoting business development.

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PUMA: The HUP (Croatian Employers' Association) Management Training Programme

PUMA is a special department of the HUP, the Croatian Employers' Association. It represents a modern system of continuous education for managers, marked by constant adaptation to new management trends, as well as the domestic environment. This programme is founded on the idea that business people have to invest in knowledge because

- survival in the market requires the learning of new knowledge and skills;
- an important condition for companies succeeding in the market is the professional training of their managers and employees;
- successful managers and entrepreneurs must be ready to acquire new knowledge and skills and to implement them without delay.

Since 1996 PUMA has become an elite and unique managers' education programme, characterised by increasing international cooperation. For eight years now, HUP has been working to satisfy its members' needs and improve their entrepreneurial knowledge and managerial skills. PUMA's mission is to create a continuous management education system for the private sector in Croatia.

The programme is based on cooperation with leading Croatian companies and national educational institutions, as well as leading international educational institutions, and utilises the services of prominent local and foreign experts. Therefore, PUMA offers a range of services that satisfy all the needs of our clients. Combining our own resources and those of our participants, we achieve the synergy necessary for successfully developing a company. Through lectures, debates, simulations, questionnaires and case studies, our seminars provide a synthesis of global experience which is applicable to Croatian conditions. Practical application of transferred knowledge is always taken into consideration when concepts and seminar topics are devised. Lectures are conducted in Croatian, and when eminent foreign speakers are invited simultaneous translation into Croatian is provided. At the end of every seminar, the participants receive a certificate.

Our target group are top, senior and middle management and owners of small or medium-sized companies. Since we live in an era in which the concept of a completed education does not exist, in which every employer must become a trainer and every employee a trainee and vice versa, PUMA is recommended to both employers and employees.

PUMA's seminars generally take place at HUP premises in Zagreb, Rijeka, Pula, Split and Osijek. In addition, it is possible to conduct in-house seminars or to organise seminars at other appropriate locations, according to the client's needs.

Our experiences show that many Croatian companies understand the importance of training and implementation of new knowledge. To illustrate, during 2005 alone our courses were attended by 1,224 participants, 60% of whom were middle management, and the other 40%

from SMEs. For implementing our courses, we have established long-term cooperation with the most important Croatian companies, including Pliva, Lura, Zagrebačka banka, DM-Drogerie Markt, Dalmacijacement, Đuro Đaković Holding, Croatian Telecom and Uljanik. A whole range of companies from different industries use our services, but most prominent are fast-growing companies, creators of new jobs, such as small and medium-sized companies.

The PUMA programme has been developed by HUP members, PUMA participants, the PUMA Curriculum Committee, and trainers and representatives of HUP sectoral associations who supplement our programme with valuable ideas and suggestions. Our trainers are experts and entrepreneurs willing to share their knowledge in workshops and group discussions. We strive to create a programme that will satisfy the needs and expectations of existing clients, while at the same time attracting new participants.

PUMA Objectives:

- To increase the level of management know-how
- To train managers according to new management models
- To introduce new economic concepts and new trends into Croatian manager training

PUMA Basic Programme 2004/2005

- Leadership and Management
- Finance and Accounting
- Marketing and Sales
- Human Resource Management
- Project Management
- Best EU Practices and Experiences
- Business Communication
- Anti-Stress Programme
- Personal Development
- Team Building
- Communication Skills

PUMA Services

- Training courses
- In-house training
- Consulting for Go-Far Companies
- Internal expertise

Learning Methodology

- Interactive work
- Case studies
- Role play
- Discussions and lectures
- Expert team of 35 professionals (consultants, managers, businessmen, internal trainers)

Table 1: Number of participants and seminars, PUMA, 1996–spring 2005

Year	No. of participants	No. of seminars
1996/1997	487	23
1997/1998	600	26
1998/1999	300	15
1999/2000	200	10
2000/2001	400	24
2001/2002	843	54
2002/2003	1403	72
2003/2004	822	74
2004/spring 2005	450	25

Table 1 shows that while some years have been difficult, in the last few years there has been constant growth in terms of both number of participants and number of seminars. We started with open-type seminars, and then introduced company seminars, regional seminars (in 2003) and additional training programmes and different training measures implemented in cooperation with various international projects (for example, BM).

Trainers

We select our trainers from the applications we receive after issuing an ‘invitation for proposal’ (IfP). IfPs are usually published in June. When selecting trainers, we focus on their references and experience. Our team of trainers has recently been joined by several new experts and experienced entrepreneurs. For the first time we also included managers of member companies who are ready to share their experiences with our participants and representatives of some state institutions.

Before starting work for PUMA, trainers have to agree to abide by the Conditions for Conducting PUMA Seminars, which describe their duties and responsibilities in running open-type and in-company seminars. We continuously monitor our trainers on the basis of the participants’ evaluation of their work: if the trainer’s average rating remains below 4.0 (on a scale of 1–5) we do not use them any more. We sign individual cooperation agreements with our trainers.

Participants

The majority of participants are representatives of HUP member companies, although the number of participants from non-member companies has increased since last year. PUMA seminars are also attended by representatives of state institutions, including the Croatian

Employment Bureau, the Croatian Pension Insurance Institute and the Croatian Bank for Reconstruction and Development. Participation fees are used to cover trainers' fees and other organisational costs. Potential participants apply using application forms available on the HUP website. Participants are given a 10% discount when attending a second seminar in the same training year. We also give a 10% discount if there are more than five participants from the same company.

PUMA services available to HUP members

- Organization of 'in company' seminars.
- Development of company-tailored training programmes and training-related consulting services.

Novelties

In 2004, we initiated two new activities which were well received by our participants:

- Professional development programmes (specialised programmes consisting of 3–5 seminars).
- Seminars in regions and in-company seminars.

So far, we have organised two professional development programmes: **Introduction to HRM** and **Advanced HRM**. Those seminars were developed to be used as quick training for beginners in HRM departments or persons who plan to work in HRM and managers who already work in such departments. Introduction to HRM included: Company Development Strategy, Change Management, Main Functions of HR, Team Work, Organisational Culture, Communication and an Anti-stress Programme. The second programme was designed as a follow-up to the first and included the following topics: HR Selection, HR Education and Training, HR and its function in the EU, Competencies and Career Development, Performance Monitoring, Importance of Internal Communication in HR. A special feature of both programmes is that the trainers are entrepreneurs and managers experienced in HR.

We started organising those seminars at the HUP regional office in Osijek in January 2004, and in the first six months we organised 6 open-type and 4 in-company seminars on a dozen subjects, attended by approximately 200 participants. PUMA is also very successful in Dalmatia: so far, we have organised 8 courses there, all of them very well rated by participants. We also organise seminars at our regional office in Rijeka, and we have signed cooperation agreements with Primorsko-Goranska and Istarska County: in fact, in Rijeka (Primorsko-Goranska County) we are already organising the third cycle of County co-financed courses, while in Pula (in Istarska County) we are organising the first.

International cooperation in training programmes

HUP has also taken part in two international training projects. The first, the **Benchmarking project**, was implemented in cooperation with Dutch consultants and the Association of Management Consultants. The project was financed by the Dutch government and supported by the Croatian Ministry of the Economy, Labour and Entrepreneurship and the Embassy of the Kingdom of the Netherlands in Croatia. Main project objectives were: implementing benchmarking processes in Croatian companies (case study) and training Croatian consultants to be benchmarking trainers in PUMA. The second, **Processing Performance Change Programme for Croatia**, was a programme for training SMEs implemented within the framework of the Stability Pact in cooperation with the German organisation ILTIS.

In 2005, we organised two training programmes: (i) Export Management and (ii) Applied Marketing. Nine companies participated.

Promotional tools

In order to promote PUMA activities and initiatives, we use the following tools: the HUP website, direct mailing to HUP member companies and the PUMA mailing list. In agreement with the web portal moj-posao.net (large Croatian job-search portal), PUMA advertises free of charge.

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OCCUPATIONAL SAFETY AND HEALTH (OSH)

The External OSH Service of the Industrial Association of Stara Zagora, Bulgaria

Background

Bulgarian legislation in the area of occupational safety and health at work has been brought in conformity with the ‘acquis communautaire’ and in compliance with ILO recommendations and conventions.

In accordance with the OSH legislation all enterprises are obliged to have in-house occupational health services or to use external services.

In 1998 a special ordinance was adopted by the Ministry of Health in Bulgaria to regulate the establishment, functions and tasks of the occupational health services. However, several transitional periods were allowed, which resulted in delays in the implementation of this regulation by companies and it did not really become active until 2003.

The Industrial Association of Stara Zagora (a BIA regional member) has been active in occupational health and safety since 1999. With the adoption of the Occupational Health and Safety Act (OSH Act) in 1999, a group of experts was set up to consult with companies and assess workplace risks. An Occupational Health Service was officially registered with the Industrial Association in 2002 mainly to cater for small and medium-sized companies and organisations in the Stara Zagora region.

The occupational health service operates in accordance with OSH legislation and sanitary/hygiene norms. It works directly with the relevant company departments and employees concerned with working conditions.

Basic services

The Occupational Health Service provides external services for improving the working environment, work safety and optimisation of the work process, as follows:

- risk assessment of workers’ health and safety;
- measures for implementing OSH legislation, sanitary-hygiene norms, and other rules and requirements;
- working out rules, norms and instructions to help enterprises to ensure health and safety at work and advice on their proper implementation;

- organisation of preliminary and periodic medical examinations and of studies and analyses of the health condition of workers;
- working out recommendations to employers regarding the restructuring of workplaces, work improvements and organisation, including workload;
- the working out of training programmes concerning regulations on health and safety at work, observance of sanitary-hygiene norms and requirements governing the working environment and the work process for management, workers and their representatives. and involving the latter in their implementation

Occupational health service personnel

The minimum regular staff of the Occupational Health Service according to the regulation is three specialists:

1. A doctor specialising in labour medicine or labour hygiene.
2. A specialist with a higher education consistent with the nature of the enterprises or organisations to be served, and with theoretical and practical training and qualifications in safety and conditions at work.
3. A specialist with a medical or non-medical education (nurse, laboratory assistant, technician and other).

In the case of the Industrial Association of Stara Zagora, the minimum staff consists of: a physician who has successfully completed a one-month course on workplace hygiene theory at Trakia University, Stara Zagora, and one month's practical training at the Hygiene-Epidemiological Institute of Stara Zagora; a nurse; an engineer specialising in machine-building; and an economist (level: secondary or further education).

Additional specialists are to be temporarily engaged based on current needs in the fields of ergonomics, psychology, toxicology, social medicine, engineering, work organisation, law and so on.

Main outcomes and successes

Within the framework of a joint project of the Bulgarian Industrial Association and ILO/ACT/EMP/SRO Budapest, the Occupational Health Service of Stara Zagora, with the support of ILO SRO Budapest and as a result of the training conducted and the business plan model provided, developed its own marketing and investment plan. This provided an opportunity to evaluate achievements so far and to plan the next steps in strengthening the service's market presence. As a positive consequence, the OSH service has increased its membership and now provides services to over 222 companies, employing more than 1920 workers, from the regions of Stara Zagora, Kardjali and Momchilgrad. The service relies entirely on the revenues generated by membership fees. The OSH service now intends to acquire mobile units to conduct medical examinations and other tests on site.

For a country like Bulgaria, a future member of the European Union, and in view of the OSH legislative framework, undoubtedly the development of occupational health services is a must. Employers, regardless of their size, must provide safe and healthy conditions of work. No matter what their activities are, employers must have an in-house occupational health centre or use an external service. Therefore, competition is constantly increasing in this field and the external occupational health services in Bulgaria now number around 600.

The example of the OSH service in Stara Zagora, existing under the umbrella of the employers' organisation, shows that companies are increasingly putting their trust in this service: first because it operates in conformity with the law and follows the experience of external OSH services from EU states, and second because, as part of an employers' organisation, such a service creates more confidence and gives companies an opportunity to use additional services at low cost.

Other countries where such legislative provisions do not exist and where employers are not forced by law to ensure safe and healthy conditions in all workplaces, will probably ignore this opportunity, taking the view that it is not worth spending that sort of money establishing the service, hiring personnel and providing measuring devices. However, employers' organisations must not neglect this opportunity because each and every manufacturing enterprise needs support at one time or another to implement and improve occupational safety and health at work, and not only because of the local labour inspectorate.

Moreover, the availability of an occupational health service within the employers' organisation extends the variety of services that can be offered to existing and potential members.

*More information on the EU acquis communautaire and the ILO conventions on occupational safety and health at work, and on the activities, tasks and opportunities of the occupational health services can be found in the special guide **Developing an External OSH Service** issued with the assistance of the International Labour Office in 2005.*

More information is available at:

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New External OSH Centre Set Up by the Employers' Organisation of the Judeţ of Suceava, Romania (OPJ Suceava)

Based on the successful experience of the BIA pilot project on OSH in Stara Zagora (Bulgaria), the Romanian Employers' Confederation ACPR (Alliance of Romanian Confederations of Employers), with the support of ILO/ACT/EMP/SRO Budapest, organised in April 2005 a workshop in Bucharest on Setting Up an External OSH Service by Employers' Organisations.

The workshop was based on the manual **Developing An External OSH Service**, published by ILO/ACT/EMP/SRO Budapest on the experiences in Stara Zagora. Lectures were given by Mrs Annie Rice, Senior Specialist for Occupational Health and Safety at ILO SRO Budapest, and by Dr Frans Vermeiren, Director General, and ir. Bart Vanderschrick, Director of Risk Management of PREVEMED, Belgium.

After this workshop and on the basis of the information on Stara Zagora, CPISC (Confederation of Employers of Industry, Services and Commerce) – OFICIUL PATRONAL JUDEŢAN SUCEAVA worked out a convincing business plan for an external OSH Centre in Suceava. In summer 2005, it rented and refurbished premises and hired physicians and engineers so that the new service could start immediately after it receives the official licenses from the Ministry of Health and the Ministry of Labour.

CPISC considers the project by OPJ Suceava as a pilot one for the Romanian Employers. It intends to set up similar external OSH centres in other regions during 2006. Plans are already been made for another external OSH centre to be run by the Federation Patronal din Transilvania.

More information is available at:

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INTERNET SERVICES

BIA-NET, the Internet Centre of BIA, Bulgaria

Background

Motivated by both its awareness of the tremendous role and power of Internet technologies and its own primary policy objectives, in 1997 the Bulgarian Industrial Association established an Internet centre with the purpose of widening the scope of its member services. BIA had the following main objectives:

- cost-effective communication with members in an era of growing information exchange;
- providing current information on BIA branch and sectoral organisations;
- obtaining feedback on questions raised by BIA;
- quick access to members;
- developing an Internet business culture among BIA members.

Among the main issues taken into consideration in the realisation of this project were the following:

- review of existing legislation: Law on telecommunications, related regulations and licensing regimes;
- review of services and prices offered by the telecom operators;
- choice of a mode of connection and partners for connection to the global Internet network;
- business plan: main goals and expenses, investment costs (exploitation and operational costs);
- guaranteeing the level of customer service: technical equipment, customer support from Internet and telecommunication operators, quality of service (speed, connection, delays, security).

With the establishment of the Internet centre a number of major tasks were accomplished in the period 1997–2000:

- development of a national infrastructure for the provision of Internet access for Bulgarian businesses, particularly SMEs;
- provision of a wide range of Internet-based information services;
- provision of a new type of communication services under the conditions of a non-liberalised telecommunication market (Bulgaria until 2003);

- ensuring adequate Internet presentation and promotion of our corporate clients' products and services;
- provision of business services to BIA members, including training and providing an opportunity to BIA's regional structures to offer the abovementioned services to the local business community.

Services provided by BIA-NET

Since its establishment in 1997 BIA-NET has developed a nationwide corporate network, including the following:

- Provision and distribution of Internet traffic and development of specific applications according to customer requirements (Virtual Private Networks, Intranet, communication solutions) and other network services.
- Applied online systems: information systems, solutions for e-shops, web design, and so on.
- Issuing of digital certificates from the European Certification Authority Global Sign (Belgium) and development of tailor-made applications that will require the use of digital certificates.
- Training courses for advanced users and for beginners.

Wishing to provide customers with an integrated, complex service, BIA's objective was to provide a full range of services, from Internet provision through customer-oriented, tailor-made solutions, business applications and advertising, consultation and staff training. In view of the successful implementation, BIA has signed agreements with Microsoft, CISCO Systems and IBM, as well as leading Bulgarian software companies.

Users

The users of BIA-NET can be divided into the following categories according to the type of services used:

- corporate clients;
- users of commutated Internet access;
- users of non-commutated Internet access;
- users of online systems and virtual shops;
- users of digital certificates;
- clients of the Training Centre.

Thanks to the communication network built by the Bulgarian Industrial Association a major part of our regional structures and branch organisations have obtained Internet access or electronic mail boxes. Our contact with these organisations has been made very much easier. The use of post office services has diminished drastically and information can reach recipients more quickly. The introduction of the Internet has been, moreover, cost effective

because of the resources saved in terms of printing, mailing and time. The availability of an internal network at BIA has made possible more efficient circulation of information and documents.

Eight years after the Internet centre was established all of the services mentioned above are still operating. However, while the provision and distribution of Internet access by the Industrial Association has its place, competition between telecommunications operators in recent years has greatly intensified. Nevertheless, corporate clients still use the online applications and web design our specialists offer. The training centre, offering various computer training programmes and CISCO academy certificates, is still a profitable activity, used by various corporate and public clients. Digital certificates are also provided to public institutions and private companies.

A very important and influential tool is the daily electronic newsletter of the Bulgarian Industrial Association, **BIA Daily**, established five years ago and with almost 12,000 Bulgarian and foreign subscribers, providing them with useful information not only about BIA but also about Bulgaria and its economy, finance, culture, and so on.

We believe that on the basis of BIA's efforts in implementing this enormous project in the late 1990s the organisation greatly improved its reputation nationally: more people rely on our services and view the information we publish on our website, and more members have joined us, not only individual companies, but also sectoral organisations.

With the introduction of our Internet centre and with the help of the services its qualified personnel offer, businesses have been able to acquire a higher level of awareness of the new communication technologies.

*More detailed information on the establishment, tasks, functions and services of the Internet Centre of the Bulgarian Industrial Association can be found in BIA's **Internet Guide for Employers' Organisations – The Case of BIA-NET**, published with the financial support of the International Labour Office – Bureau for Employers' Activities in 2001.*

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PAYROLL AND CONTRIBUTION ADMINISTRATION SERVICES

The Contribution Payment Centres in Bulgaria

Background

The Social Insurance Code adopted by the Bulgarian Parliament in 2000 made possible the establishment of payroll administration services to deal with wage calculation, payment of social security contributions, relations with the national social security institutions, consultation on labour legislation, and so on. According to the legislative provisions under Article 8 Bulgarian small enterprises and self-employed persons could henceforth use the services of so-called ‘contribution payment centres’ (CPC). In 2001 a specific act was adopted by the Council of Ministers to regulate the establishment and functioning of these centres. This regulation, however, does not allow companies employing more than 10 workers to be CPC members, implying that only very small or micro firms would require such services. CPCs can be set up by five or more natural and/or legal persons, who must register at the National Social Security Institute (NSSI).

Main activities

The basic task of contribution payment centres, according to the Council of Ministers’ regulation, is to carry out the social insurance tasks of their members: collecting contributions for social security, supplementary mandatory pension insurance and health insurance, and transferring them to the relevant National Social Security Institute accounts; paying benefits and assistance due to insured persons in case of the occurrence of an insurance event; preparing and maintaining social security documentation.

On the basis of this legislative opportunity, one of BIA’s regional members, the Industrial Association in the city of Varna, decided to set up its own contribution payment centre in 2002, together with four other founders, one of which specialises in accounting services: an essential part of the centre’s activities is calculations of various kinds and the involvement of accounting specialists could be very useful.

The centre in Varna is striving to expand its activities and offer services to a larger number of members but a major obstacle to this so far has been its weak financial condition. The Varna CPC has a vision of possible development in this field but lacks a communication strategy, a marketing plan and the relevant accountancy software to render a quicker and higher quality service to members. The Centre’s computer operations and calculations are not sufficiently up to date.

Every month the CPC must receive the payroll sheets of its members or collect this data on a form especially designed for this purpose. This is followed by an intense process of calculating social security contributions and other payments for each worker to be made to NSSI accounts, as well as payments to be received from the NSSI, taking into account the number of days' leave, sickness, and so on. However, in Bulgaria contributions must be transferred to the respective social security funds by the tenth of the month. Because most companies pay salaries after the end of the month, this means that the CPC has only a few days to collect the payroll sheets for the previous month and make the relevant calculations, transfers, and so on. This process can be facilitated by communicating with the National Social Security Institute via the Internet, and by putting back the contribution payment deadline to later in the month.

Number of employees

The contribution payment centre at the Varna Industrial Association is a comparatively small unit with only four core personnel whose activities are supervised by the Association manager. All staff are familiar with programs for filling in different forms, making declarations and calculating contributions. The forms used may be produced by the centre itself or the National Social Security Institute. The number of people employed is largely dependent on the number of clients using these services, but also on the possibility of communicating electronically with the social security institutions (completing forms or declarations on a computer and sending them directly via the Internet).

Number of clients

The Varna centre currently has 22–23 member companies, small enterprises or self-employed persons from the craft sector. This is low and of course the centre would like to increase it. However, as already mentioned a marketing campaign is needed to improve the centre's profile. Another reason for the small number of clients is the legal limitation prohibiting companies with more than 10 workers from CPC membership. Due to this limitation some companies have had to withdraw from the centre after increasing their staff to 11 or more employees.

Thanks to the joint project between the International Labour Office/ACT/EMP and the Bulgarian Industrial Association, aimed at reducing the informal economy in Bulgaria and at developing another service to be provided by employers' organisations, the CPC in Varna got the opportunity to create a new marketing presence, improve its operations and communication strategy and develop its activities, so serving as a model for other BIA members.

Companies and self-employed persons in the region which have so far held back from joining the CPC now have more confidence in this service, partly due to the support of the ILO. The support of the National Social Security Institute is a prerequisite of the reliability of the contribution payment centre and the services it provides.

Potential for success

We think that the establishment of contribution payment centres by employers' organisations is a great opportunity to combat the informal economy, bringing companies and the craft sector into the formal economy, making it much easier for them to meet their social security obligations (compilation of documentation, payment of taxes, contributions, and so on) and at a reasonable cost. The availability of this additional service makes employers' organisations more attractive to potential members. Enterprises are relieved of the burden of social security paperwork and bureaucracy, no longer being obliged to assimilate legal and social regulations or to allocate human and financial resources to operations which have nothing to do with their core activities.

More information on the legal regulations, operations and functions of the contribution payment centres can be found in the special guide to payroll administration services developed with the assistance of the International Labour Office – Bureau for Employers' Activities (ACT/EMP).

More information is available at:

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FINANCIAL SERVICES

The Loan Guarantee Fund (LGF) of the LiNK Association, Mostar (BiH)

The LiNK Association of Entrepreneurs and Service Centre, Mostar

The LiNK Association of Entrepreneurs and Service Centre, Mostar, was founded in 2001 with the assistance of the Italian NGO COSPE, financed by the Italian Ministry of Foreign Affairs. The mission of the Association is to promote local economic development, represent the interests of enterprises and entrepreneurs and provide professional services.

Members are micro and small enterprises and self-employed entrepreneurs from all over Herzegovina. Today LiNK has 220 members, an increase of 8% in the last six months (+17 members).

LiNK provides a range of services to members, such as writing business plans, consultancy for start-ups, accountancy services, training and promotional activities and so on (for a full list of services: see website www.linkmostar.org).

LiNK is a member of the Steering Board of REDAH, the Regional Economic Development Agency of Herzegovina, and also a member of the CLAS Network, involving Italy and the four Central European countries BiH, Croatia, Serbia-Montenegro and Romania.

LiNK employs six staff members, three of whom deal with the Loan Guarantee Fund.

The Credit Line of the LiNK Association with UNICREDIT ZAGREBACKA BANK

In 2003, LiNK contacted several banks operating in the region of Mostar about guarantee schemes. After comparing the various offers, a cooperation contract was signed in April 2004 with the Universal Bank (at present, UniCredit Zagrebačka Bank).

Present Value of the Fund

LiNK inherited an initial loan fund of KM 300,000 (EUR 1 = KM 2) from the project partner, the Italian NGO COSPE. On the basis of the abovementioned contract, the bank put in the same amount (multiplier 2) so that LiNK's **Guarantee Scheme started with a fund of KM 600,000 in September 2004.**

In May 2005, the Italian Ministry of Foreign Affairs added KM 200,000, while the bank increased its participation to KM 700,000 (multiplier 3 negotiated and accepted by the Bank). **The present value of the Fund is KM 1,200,000.**

Management

On the basis of the Italian experience, a **Guarantee Scheme** was established. In this scheme, the Fund of the Association is used to cover a risk premium for the loans granted by the bank to Association members. In this way the **Association becomes a guarantor for loans to members in relation to the bank.** In addition, the Loan Fund is increased through a bank contribution based on the multiplication principle (multiplier 2 for the first tranche, and multiplier 3 for the second).

Loan Management

The **LiNK Loan Guarantee Fund (LGF)** operates within the LiNK Association.

The bodies involved are: the Management Board of the Association, the Guarantee Committee (5 members) and the Guarantee Department (3 staff: the Director of the LGF and 2 finance analysts).

The tasks of the **Loan Guarantee Department** are:

- membership registration of entrepreneurs who submit credit requests;
- collecting and processing information (financial, legal, and so on) on clients and business plans, preparing files on the issues that will be presented to the Guarantee Committee;
- preparing a business plan, assessing the situation of the company and its work area for the purpose of better presenting the company's project to the Committee;
- collecting and allocating funds for job creation activities from other international organisations in order to increase the available loan fund;
- monitoring developments regarding companies/credit beneficiaries and support, consulting services to management (market positioning, product analysis, and so on), all relations between the company and the bank;
- organising public initiatives (seminars, workshops on economics and credit);
- presentation and promotion of the LGF with the aim of strengthening it, acquiring new financial resources and working on the Fund's visibility.

The **Guarantee Committee** is composed of **entrepreneurs** – LiNK members (3 persons, not always the same, depending on the work area for which the loan is requested), a LiNK legal representative, expert consultant and, possibly, representatives of other donors.

The task of the Guarantee Committee is to assess the loan request based on an analysis of the information about the client provided by the Loan Guarantee Department, and of information available to the Guarantee Committee members.

An examination of a request by the Department and the Committee can last from 7 to 14 days.

In case of a positive assessment, the Guarantee Committee issues an approval for the presentation of the request to the bank.

The next step is the distribution of risk premiums between the Association and the bank.

The bank then grants the loan and monitors further developments.

Present **conditions** for granting loans:

- interest rate: 6.15% on the remaining amount of the debt (market interest rates vary between 11% and 14%, and can be even higher);
- repayment period: up to 5 years (grace period included);
- grace period: up to 6 months;
- amount of the loan: from KM 5,000 to KM 20,000;
- commission on the amount of the loan of 1% for the bank and 1–1.15% for LiNK, payable only once.

Benefits

All parties – namely the entrepreneurs, the LiNK Guarantee Scheme, the bank and the initial donor – derive obvious benefits from such a Guarantee Scheme:

For entrepreneurs:

- easier access to credit;
- better terms and conditions (interest rates, provisions, collateral);
- advice on preparing credit requests.

The new loan-provision strategy is aimed at overcoming the barriers faced by small and medium-sized enterprises when seeking loans, including:

- lack of adequate collateral;
- lack of credit history;
- lack of experience and resources for preparing credit documentation;
- system of bookkeeping for individual tradesman (without annual and profit statements).

For the LiNK Association:

- clearly defined rules;
- support for entrepreneurship.

For the bank:

- increasing the number of clients;
- assessment of credit recipients;
- distribution of risk premium.

For the investor:

- investment security;
- realisation of programme goals, strategies, development of small economy and creation of new jobs.

Achievements

Present achievements of the LiNK Association's Loan Guarantee Fund:

- total loans supplied to **45 companies** in the amount of KM 764,400, the average loan being KM 16,987;
- the total number of employees in all companies financed so far is 144, which means an average of 3 employees per company;
- the total number of supported jobs is 144, of which 65 are newly created;
- **37 existing and 8 new businesses** have been financed;
- 48% of financed activities are production activities.

Important note: all financed companies are sustainable, are achieving positive results and have a positive impact on the community.

More information is available at:

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ASITRANS S.A., INSURANCE and REINSURANCE by UNTRR

The National Union of Road Hauliers of Romania (UNTRR) is a professional, non-governmental, independent and apolitical employers' organisation, set up in 1990 on democratic principles, which promotes and protects the interests of road hauliers at both national and international levels; since 1990, more than 12,000 transport operators engaged in the domestic and international transportation of passengers and goods have become members of UNTRR.

UNTRR's aims are to increase the role and efficiency of road transport of passengers and goods both domestically and internationally, maintain the road vehicle fleet and develop the professional training of road transport personnel.

At international level, UNTRR is an active member of:

- the International Road Transport Union (**IRU**), Geneva, the Passenger Transport Council (professional passenger transport) and the Goods Transport Council (professional goods transport);
- the International Multimodal Transport Association (**IMMTA**), Geneva;
- the International Road Federation (**IRF**), Geneva; as well as being an
- affiliated member of the International Road Safety/Prévention Routière Internationale (**PRI**), Lisbon.

At national level, UNTRR is a member of:

- the National Confederation of Romanian Employers (**CNPR**);
- the Alliance of Romanian Employers' Confederations (**ACPR**) through CNPR;
- the Chamber of Commerce and Industry of Romania (**CCIR**);
- the National Association of Exporters/Importers of Romania (**ANEIR**);
- the Alliance for Development of the Romanian Economy (**ADER**);
- the Global Road Safety Partnership (**GRSP** Romania);
- the Interministerial Council for Traffic Safety (**CISR**);
- the Committee for the negotiation of the collective agreement at branch level (transport);
- the Association for the Promotion of Products and Services in Romania (**APPSR**);
- the Romanian Auto Engineers Society (**SIAR**);
- the Romanian Organisation for the Implementation of Intelligent Transport Systems (**ITS** Romania);
- the National Association of Tourism Agencies (**ANAT**), through UNTRR Tours.

ASITRANS

ASITRANS, incorporated in 1994 at the Romanian Union of Road Hauliers' (UNTRR) initiative to meet the specific requirements of the market, has developed constantly since the beginning. Turnover has increased from EUR 0.94 million in 1994 to EUR 5.615 million in 2004, with company growth constantly exceeding the growth rate of the insurance market as a whole, an achievement which may be ascribed entirely to the company's own efforts, the structure of the shareholders remaining largely unchanged.

For over eleven years, **ASITRANS Insurance** has operated according to the principles of sustainable development. This is reflected in its relationships with clients, partners, colleagues, stakeholders and civil society. The company management has managed to achieve good results even under poor circumstances. This has been made possible by compliance with the law, the specific rules of the insurance sector, a prudent policy based on sustainable development, know-how and good management of assets and liabilities.

Insurance Products

ASITRANS offers its clients a wide range of **products** which it is constantly trying to improve:

- accident and health insurance;
- road transport insurance;
- railway transport equipment insurance;
- goods in transit insurance;
- fire and other natural perils insurance;
- other property insurance;
- motor vehicle third party liability insurance;
- general third party liability insurance;
- warranties insurance;
- travel insurance;
- complex insurance for international transport.

Financial Data

The main financial indicators 2002–2004 confirm that the company has continued to develop successfully:

Share capital in 2005:	EUR 2.016 million
Total assets in 2004:	EUR 5.096 million
Turnover in 2004:	EUR 5.615 million
Gross profits in 2004:	EUR 34,000
Solvency rate in 2004:	1.88
Current liquidity in 2004:	264%
Quick liquidity in 2004:	262%

ASITRANS Market Situation

So far, ASITRANS has established trustful partnerships with over 60,000 clients.

Among the **reinsurance companies** which are partners of ASITRANS are: Polish Re, Triglav Re, Transsiberian Re, Sava Re, Alliance Re, Mitsui Sumitomo, Tryg Baltica, Alea Europe, XL Re Europe, Hannover Re, Faraday (UK), Gothaer Re, Lloyd's, Wurttembergische, Wellington Synd, Chaucer Synd, Gen Re, Chaucer.

The **main classes of insurance** are: third party liability motor insurance (44.15%), general third party liability insurance (24.33%), warranties insurance (13.87%), road transport insurance (8.70%) and travel insurance (4.74%).

The **employees** (272) represent ASITRANS's most important asset.

Future Developments

In pursuit of its objectives, Asitrans has adopted a **short- and medium-term strategy** based on four main objectives:

- to strengthen operational profitability;
- to simplify the organisational structure;
- financial security;
- development of the network and competitive growth.

Roxana Radu,
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UNEMPLOYMENT COMPENSATION FUND

The Social House of Builders (Casa Sociala a Constructorilor – CSC), Romania

The CSC is a non-profit, autonomous organisation with its own capital and legal personality. Its main objective is the social protection of workers in the construction sector during the winter months when construction work generally ceases (1 November–31 March).

The CSC was set up and operates in accordance with Law No. 215/1997, under a bipartite system, with equal and free participation of the representative trade union federations and employers' associations in construction and production of construction materials.

CSC founding members are:

- the Romanian Association of Construction Entrepreneurs (ARACO);
- the Employers' Federation of the Construction Materials Industry (PATROMAT);
- the Employers' Association of the Regional Autonomous Administrations of Roads and Bridges of DEVA;

and

- the Trade Union Federation of Constructions and Construction Materials (FGS FAMILIA);
- the National Trade Union Federation of Construction Assembly (ANGHEL SALIGNY);
- the Trade Union Federation of Railways and Road Builders.

The CSC is a forum for social partner interest representation which offers a useful framework for:

- the negotiation of collective agreements at branch level;
- the negotiation of the sectoral social agreement for the construction industry;
- bipartite sectoral social dialogue (bimonthly meetings).

The CSC's **main goal** is, by its own efforts, to provide for the **social protection** of an important social segment by means of:

- a payment of 75% of average basic gross wages based on the three previous months, for a maximum of 90 days during the period 1 November–31 March;
- the qualification and requalification of employees in construction and construction materials by setting up the Vocational Training House of Builders (Casa de Meserii a Constructorilor – CMC).

The CSC's **secondary aim** is to **stimulate activity** in construction and production of construction materials by:

- providing guarantee letters to member companies participating in tenders;
- lobbying public authorities and other legal entities to promote the economic and social interests of its members.

CSC management and administration is carried out by:

- the General Meeting of Representatives;
- the Board of Administration:

Laurentiu Plosceanu, Vice-President of ARACO, elected President of the CSC Board of Administration;

Dan Cristescu, President of the Trade Union Federation 'FGS FAMILIA', Vice-President of the CSC Board of Administration.

CSC executive management is the task of the Board of Directors, chaired by **Mihai Damian**, Director General.

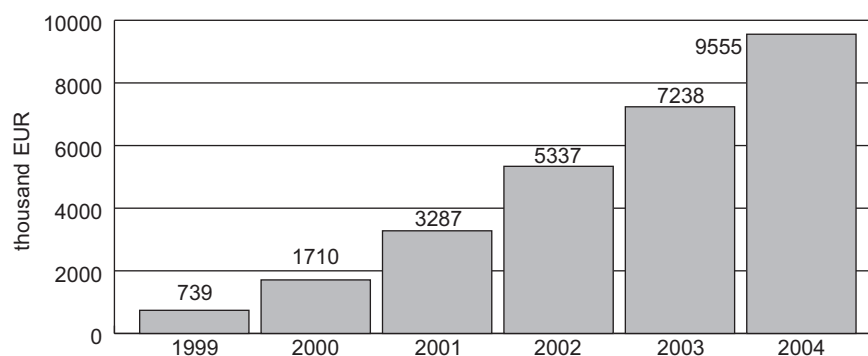
The social protection fund consists of the following:

- employees' contributions, amounting to 1% of the monthly basic gross wage;
- contributions from CSC-member companies, amounting to 1.5% of annual turnover;
- 0.5% of the value of the construction to be paid by the clients;
- other sources, laid down in the CSC Statute.

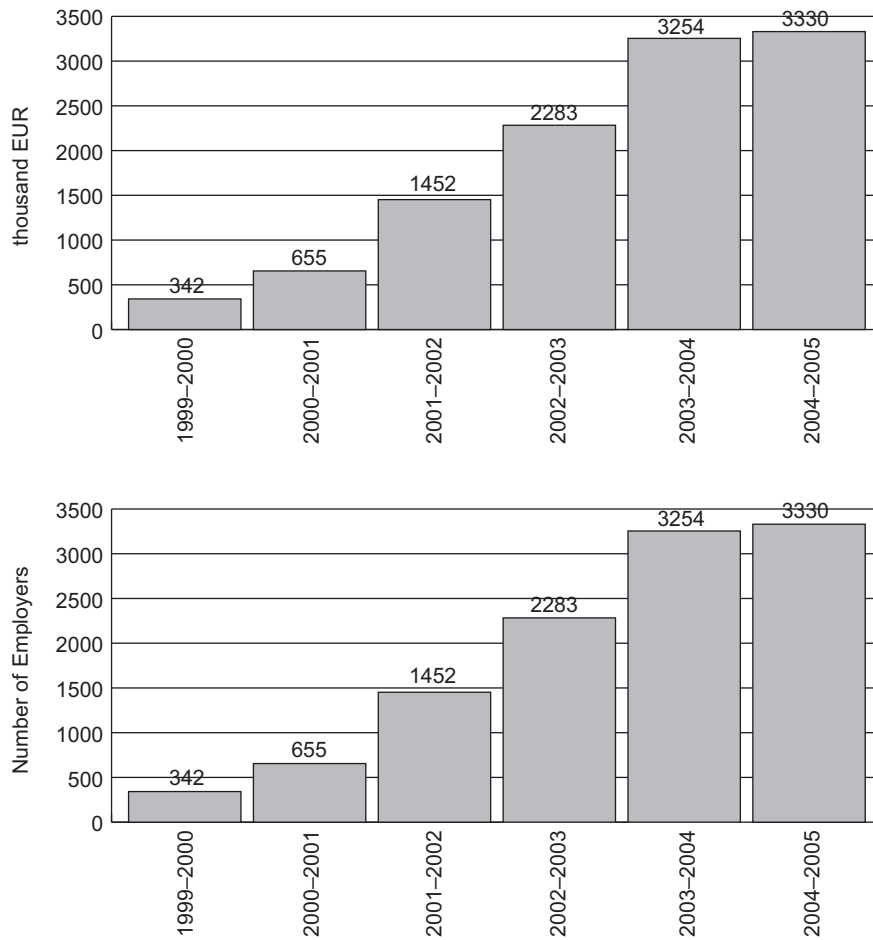
At present, the CSC has over 580 member companies, covering more than 155,000 employees (about 44% of Romanian construction/materials workers).

At the end of 2004, the funds available for social protection were €9,555,000, of which €3,330,000 was used in winter 2004–2005 for the protection of 35,011 employees of member companies.

Development of Funds Available for Social Protection



Development of CSC Social Protection



At present, the CSC is engaged in discussions with partners from the Republic of Moldova on transferring the concept of the Social House of Builders Project.

More information is available at:

Casa Sociala A Constructorilor
Str. Episcopul Timus Nr.25, Sect.1
011611 BUCURESTI – ROMANIA

Contact: Laurentiu Plosceanu

Tel.: +4021 316 8342

Fax: +4021 300 8023

E-mail: office@casoc.ro

Web: www.casoc.ro

VOCATIONAL TRAINING

Vocational Training House of Builders (Casa de Meserii a Constructorilor, CMC), Romania

History

The approach of Romania's accession to the European Union and the examples of existing EU member states have encouraged the Romanian social partners in construction and construction materials to draw up a strategy to increase the employment, adaptability and mobility of the workforce in the European market.

Within this framework, the social partners – the employers' organisations represented by ARACO and the trade union organisations represented by the FGS FAMILIA, FSCFCC and FNCSN ANGHEL SALIGNY Federations – decided in August 2004 to set up the Casa de Meserii a Constructorilor – CMC (Vocational Training House of Builders) with, as its sole founder, the Social House of Constructors (CSC), a bipartite organisation in existence since 1997.

CMC's main objective is to provide the technical conditions necessary for implementing the CVT (Continuous Vocational Training) policy for construction/materials workers and to facilitate labour market access in construction to employees from other sectors, a policy also developed by the social partners in the Sectoral Committee for Vocational Training in Construction, to which CMC gives operational, legal and technical assistance.

Main activities

CMC envisages the following active measures:

- preparing its own trainers, persons with professional experience in production;
- training experts in job descriptions;
- training experts in the description of activities and definition of competences, required for the development of professional (occupational) standards;
- training specialists in the development of training modules based on training programmes or in new skills required by new technologies or new construction materials;
- training the managers of CVT centres and CVT programme managers;
- introducing European tendering and contracting techniques according to FIDIC (International Federation of Consulting Engineers) rules.

CMC activities so far include the following:

- A first train-the-trainers programme for 6 experts of CMC in December 2004 in Belgium in cooperation with ILO/ACT/EMP and FVB (Flanders).
- Within the framework of the CVT Phare twinning programme between the Danish Education Ministry and the Romanian Labour Ministry, more training of trainers took place involving 4 experts from the trade unions. Another activity within this project was the preparation of specialists in the description of occupations (2 experts from construction companies, 1 expert from CMC) and also in the description of skills: 2 experts from construction companies, 2 experts from trade unions, 1 expert from CMC.
- The organisation in Bucharest of a series of short courses in the management of construction contracts – FIDIC contracting procedures – from tendering to the handover of construction projects, with participants from construction companies.

CMC was nationally recognised as one of main factors in transforming the vocational training system in Romania according to European standards when the Sectoral Committee for Building and Construction was established in February 2005.

Main outcomes

At present, CMC, in partnership with CSC and counterpart organisations from Italy and Belgium, is implementing the Leonardo da Vinci mobility project for training experts in CVT organisational management and CVT programme modulation. The project will be implemented in two phases, October 2005 and April 2006, and the exchange programme will have 12 beneficiaries, from CMC and the social partners.

CMC has also submitted 6 Phare projects (with EU financing) for vocational training in occupations in the construction industry, with 6 regional partners.

CMC in partnership with ARACO (Romanian Association of Construction Entrepreneurs) and VCB, the Flemish Building Confederation (as main applicant) has submitted the project 'Adjusting the Romanian construction sector to the demands of the European market and industry', financed by the Flemish Government. The project has the overall goal of bringing Romanian construction firms up to EU level in all areas (social, economic, legal and technical). The project has three phases: (i) establishment of an efficient and effective communication and information network among the project partners VCB and ARACO; (ii) transfer of skills and know-how from the Flemish construction sector to the Romanian construction sector; and (iii) organising working groups in Brussels.

The CVT Phare twinning project was completed with a published booklet that will be used as a model in future CMC activities in similar areas.

CMC is involved as technical partner in the Sectoral Committee on Construction in the national Phare project 'Establishing a National Qualifications Authority' 2004–2006, the over-

all objective of which is to develop a transparent system of qualifications at national level in all systems of vocational training (VET and CVT). In this regard, the Sectoral Committee on Construction and the National Adult Training Board (NATB) signed an agreement on 12 September 2005.

Conclusions

The acceptance in Romania of the notion that investment in human capital is the most profitable long-term investment entails fundamental changes on the part of decision-makers – ministries and other state bodies – involved in developing government strategy and legislation, the social partners which must implement adult vocational training but also the employees, who need to make use of the opportunities offered by the training system.

Well aware of their role as ‘social vectors’, the social partners in the construction sector are actively and constructively involved in developing the institutional framework of the system. CMC is the result of the social partners’ desire to develop the CVT system in the construction industry.

At present, CMC is the only organisation of its kind in the education system, just as CSC is the only bipartite institution in Romania and the Sectoral Committee for Building and Construction is the first of six set up at national level.

More information is available at:

Casa de Meserii a Constructorilor
25 Episcop Timus Street, 011611 Bucharest

Contact: Mihail Munteanu, VT Projects Manager

Tel.: +40-21-316 83 42; 317 89 02

Fax: +40-21-300 80 23

ATTACHMENT 1

What to Do? (Step by Step Checklist)

Step 1: Appointment of a project manager and a project team

The project manager must be an 'entrepreneur', who has a good understanding of the project and is able to motivate his team successfully.

Step 2: Compilation of regulations and documentation (laws, directives, circulars, and so on):

- legislation concerning the new service (ex.: OSH and OSH services, training, wage administration, and so on);
- collective agreements concerning the service to be set-up;
- EU and EC directives;
- ILO conventions;
- related websites;
- international experience.

Step 3: Definition of the new service: what is the new service to provide? Who is to be responsible? How? Costs?

Step 4: Attitude of the Ministry, trade unions, companies, and so on.

Step 5: Market study (and market strategy).

How will the members react to the new service? How much are they willing to pay for it? How will they cooperate?

Examination of tools for providing information and convincing the members, arguments to be used, and so on.

Step 6: Feasibility study:

- financial plan (costs, revenues, investment, and so on);
- marketing plan;
- personnel (HRM).

Step 7: Statutes of the new service, relations with employers' organisations, responsibilities, drafts of contracts with 'clients' and suppliers: the whole legal environment.

Step 8: Contact with financial institutions to finance investments (banks, micro-finance, and so on).

Step 9: Get started!

ATTACHMENT 2

Preliminary Remark

As its title indicates, this Guide is intended for small and medium-sized enterprises, both manufacturing and commercial. It can also be useful for services set up by non-profit organisations, which, after all, do have to cover their expenses and for some initial investments external financial sources can be necessary. This Guide can thus also be used by employers' organisations when starting up service activities.

How to Prepare a Business Plan

*A Guide for Start-ups and Advanced
Private Enterprises in Countries in Transition*

The Guide is published on the UN-ECE website (<http://www.unece.org/indust/sme/region3.htm>) and the full text is available at UN-ECE (contact: Mr Antal Szabo, Tel.: +41 22 917 24 71, fax: +41-22 917 01 78, e-mail: antal.szabo@unece.org).

[Extracts]

Introduction

The guide's objectives

The purpose of this guide is to assist private enterprises in Countries in Transition (CIT) by describing the methods for preparing and presenting a business plan for (i) better understanding their business, (ii) obtaining credit and (iii) embarking on an investment project. It explains the procedures an enterprise must adopt to successfully obtain a loan from a bank, investor or other lending source. The business plan's objective is to present the enterprise and the project in the best possible light and to its maximum advantage.

1. What is a business plan about and why is it essential?

A BUSINESS PLAN IS A DOCUMENT CONTAINING INFORMATION ON HOW YOUR BUSINESS IS RUNNING, HOW YOU INTEND TO SELL YOUR PRODUCTS/SERVICES TO MAKE A SATISFACTORY PROFIT AND BE ATTRACTIVE TO POTENTIAL CREDITORS/INVESTORS WHO WILL REVIEW YOUR BUSINESS TO MAKE A DECISION ON WHETHER TO FINANCE IT OR NOT.

What are the aims of a business plan? In general it has three major tasks:

- (i) it is a guide for entrepreneurs to design a well reasoned and logical framework to implement and manage their business ideas and strategy during the next 2–5 year period;
- (ii) it serves as a basis for negotiation with the representatives of third party financial institutions such as government authorities, lenders, creditors, and bankers aimed at obtaining loans and/or capital investment; and
- (iii) it provides a basis for comparison and measures achievements after the plan is put into implementation.

2. What kind of information to put in the business plan

A business plan usually includes the following:

- (i) an analysis of current market trends and competitiveness;
- (ii) an analysis of the enterprise's market position and possibilities;
- (iii) an analysis of the enterprise's operational performance;
- (iv) objectives for better performance, customer satisfaction and higher income rates; and
- (v) resource planning and utilisation for exploiting market opportunities and for maximising return on investment.

3. Some practical advice

- (i) When reading this guide, keep an exercise book at hand. If a question occurs to you, put it down in writing. It is not unlikely that you do not know the answer. In that case try to find the answer in the next couple of days. This is exhausting work requiring persistence. However, you should think of this as the beginning of the load and stress you will face when launching your business.
- (ii) A business plan cannot be prepared unless all the information required is collected and the analysis is made. This document provides you with a guide to what kind of information you need to prepare the plan. The entrepreneur must list all issues which are crucial for business success.
- (iii) The first draft of the business plan should be prepared and written by the entrepreneur and the enterprise's management team. Each person involved should prepare that part of the plan for which they are directly responsible, e.g. the marketing director writes about markets and competition and the production director about manufacturing. Each section should be circulated for comments.
- (iv) Some entrepreneurs may require advice and assistance in preparing the business plan. Do not hesitate to seek technical assistance. In the majority of countries in transition, government authorities have created business advisory and/or information centres, training institutions or other services established with bilateral or multilateral financial aid. These institutions are ready to provide assistance in preparing the plan. Whether you apply for assistance or not, it is advisable to request an independent expert to review the plan prior to applying for credit.

- (v) If the business plan is more than four or five pages long, include a table of contents, number the points, and date the document to avoid any confusion with other drafts.
- (vi) Avoid using jargon and try to use simple wording and clear explanations of the concepts, so an outsider can easily understand the project document.
- (vii) The optimal length of a business plan should be 20–40 pages. It may be necessary to prepare a separate volume of annexes. However, the main document should be kept to a minimum.
- (viii) The presentation of the plan is crucial. A well prepared plan is also considered as a testimony of the marketing capability of the entrepreneur. Therefore before sending it to any potential financing institution it should be carefully read. Misspellings, poor grammar and typing errors should be corrected.
- (ix) The document will probably form the basis for subsequent presentations. To this end top management should fully familiarise itself with the business plan in order to present it with commitment.

4. Model business plan (sample)

4.1 The cover page

(company logo)

BUSINESS PLAN

(company name)

(address)

(telephone and fax numbers)

(e-mail address and website)

Established: *(date)*

Contact person: *(name and position)*

(his/her telephone and fax numbers)

(his/her e-mail-address)

(date of application)

‘This business plan contains confidential information that is not to be shared, copied, disclosed, or otherwise compromised without the consent of [company name].’

4.2 Table of contents

CONTENTS

Chapter 1 PERSONAL BACKGROUND

Chapter 2 DETAILS OF THE COMPANY

2.1 Company legal structure and history

2.2 Business activities

2.3 Mission and objectives

Chapter 3 THE PROJECT

Chapter 4 THE PRODUCTS AND/OR SERVICES

Chapter 5 MARKETS AND COMPETITION

Chapter 6 MANUFACTURING

6.1 The manufacturing process and equipment

6.2 Engineering and development support

6.3 Quality assurance system

6.4 Sources of supply

6.5 Environment appraisal

Chapter 7 MANAGEMENT AND ORGANIZATION

Chapter 8 FINANCIAL AND PLANNING DATA

8.1 Cost analysis

8.2 Expected turnover

8.3 Cash-flow analysis

Chapter 9 FINANCIAL REQUIREMENTS

9.1 Summary of operations prior to financing

9.2 Current shareholders and/or loans outstanding

9.3 Capital needed/finance plan

Chapter 10 CONTROLLING

Chapter 11 CRITICAL RISKS AND PROBLEMS

Chapter 12 LIST OF ITEMS TO BE ANNEXED

4.3 *The executive summary*

The executive summary embodies crystallised thoughts setting priorities, providing the foundation of the full plan and establishing the strategy for its implementation.

EXECUTIVE SUMMARY

(company name)

(address)

(telephone number)

(e-mail and website)

Contact person: *(name and position)*

(date)

1. *Description of the business:* This section should include descriptions of the nature of the product/service offered, unique features of the product/service, objectives (expected accomplishments), and past successes, if applicable.
2. *Strategic direction:* This section should specify the stage of the business (i.e. start-up, growth, turn-around, etc.), and its long-range direction.
3. *Market/marketing:* This section should indicate the market segments sought, the benefits and competitive advantage of the product/service to this market segment, a summary of the company's advertising, pricing and/or distribution policy, and sales projections.
4. *Management:* This section should contain information on the backgrounds and responsibilities of management staff.
5. *Financial forecast:* This section should include actual and projected information on revenues, net income, profits, assets, liabilities, and cash flow. It should specify the amount of capital needed and how it will be used.
6. *Financial arrangements:* This section should include a description of the terms of the deal, the expected annual return for the investor, the number of investors sought, and how investors or lenders will benefit from providing money.

ATTACHMENT 3

Selected Publications for Employers:

ILO – Sub-Regional Office, Budapest

Erik Van Vooren, Director of the Direct Marketing Institute (Gent, Belgium):
Making and Keeping Members: Direct Communication for Employers' Organizations
ACT/EMP No. 33
Budapest, 2001

Bojidar Danev, Bisser Tzonev and a BIA Working Team:
Internet Guide for Employers' Organizations: The Case of BIA-NET
Budapest, 2001

J.M. Standaert, Senior Specialist for Employers' Activities:
Governance of Employers' Organizations – Practical Guidelines
Budapest, 2004

Developing an External OSH Service – Opportunities for Employers' Organisations concerning Occupational Safety and Health Issues
Budapest, 2005

J.M. Standaert, Senior Specialist for Employers' Activities:
Collective Bargaining by Employers' Organisations – Some Key Success Factors
Budapest, 2005

A Solution for Members of Employers' Organisations: the Payroll Administration Services
How to Move from Informality to Formality
ACT/EMP No. 46
Budapest, 2005

ILO – Bureau for Employers' Activities (ACT/EMP), Geneva:

IBEC (Irish Business and Employers' Confederation):
Negotiations and Collective Bargaining – Training Package
Geneva, 1994

Guidelines for Employers on Equality at Work
Geneva, 1996

Developing and Establishing an Occupational Safety and Health Service in an Employers' Organisation

Geneva, 1998

Report of the ILO International Symposium on the Future of Employers' Organisations

Geneva, 1999

Alfred Wisskirchen and Christian Hess:

Employers' Handbook on ILO Standards-Related Activities

ACT/EMP No. 37

Geneva, 2001

Employers' Organizations Taking the Lead on Gender Equality – Case Studies from 10 Countries

ACT/EMP No. 43

Geneva, 2005

Reaching Out to SMEs

An electronic toolkit for employers' organisations

Geneva, 2005