

## SME AND ENTREPRENEURSHIP WORKING GROUP MATRIX

<b>Agenda Item</b>	<b>ABAC USA Action</b>
3. Report on the APEC Start Up Accelerator Program	Monitor
<b>Issue</b>	
Start-ups are the driving force behind structural changes, sustainable economic growth and prosperity of the region. Start-up events promote the creation of new businesses, facilitate SME access to international markets, and promote sustainability of businesses	
<b>Deliverable/Objective</b>	
ABAC note the importance of the ASA Initiative to advance start-ups. <ul style="list-style-type: none"> <li>• ABAC should continue to work with the SMEWG in promoting the ASA program.</li> <li>• ABAC members should become advisory board members of 2014 APEC Accelerator Network Forum</li> </ul>	
<b>Status</b>	
In 2014, the APEC Accelerator Network Forum will be held in March 2014 in Chinese Taipei, back to back with the 38th SMEWG Meeting. The APEC Challenge will be held in Taipei around August 2014 for start-ups to enable business development activities and fundraising opportunities	
<b>Economy Positions</b>	
- Supported by ABAC Chinese Taipei	
<b>ABAC USA Position/Talking Points/Recommendations</b>	
ABAC USA supports the facilitation of SME access to international markets, as well as the promotion of sustainability of SME businesses	

<b>Agenda Item</b>	<b>ABAC USA Action</b>
4. APEC Framework for SMME Financing	Monitor
<b>Issue</b>	
Access to financial services is vital in developing a vibrant SME sector in any economy. ABAC has consistently voiced support for strengthening SME access to finance. At ABAC 3, the outline and next steps for a proposed APEC Framework for SMME Financing was endorsed. ABAC Canada, USA, Peru, China and Malaysia have agreed to work together to coordinate this report.	
<b>Deliverable/Objective</b>	
<ul style="list-style-type: none"> <li>- Review the executive summary draft as starting point for the report.</li> <li>- Endorse next steps as presented by the authors</li> <li>- Provide feedback to authors on report outline; best practices, case studies and examples; recommendations.</li> </ul>	
<b>Status</b>	
ABAC USA has identified a potential coordinating author for the report from the SME Finance Forum. The SME Finance Forum enables knowledge-sharing and collaboration among key stakeholders, including financial institutions, development agencies, policy makers and researchers. On behalf of the SME Finance Forum, Ms. Kathrin Hamm and Mr. Hourn Thy will provide a formal presentation on the scope and methodology for the report that is expected to be delivered in 2014.	
ABAC Canada has prepared an executive summary draft to give the authors a starting point on some of the work done by ABAC by compiling key recommendations drawn from ABAC discussions to date on seven focus areas. It is recognized that the number of sections could change in the final report and that the final report will attempt to pull in the latest updates from APFF.	
<b>Economy Positions</b>	
- ABAC USA, Canada, Malaysia, China, and Peru are championing this issue.	

- SME Financing has broad support amongst ABAC Members.

**ABAC USA Position/Talking Points/Recommendations**

- ABAC USA is supportive of the Framework and urges ABAC to include the following items:
- APEC should promote and implement reforms to ensure a clear legal infrastructure for lending.
- APEC should support fully transparent credit information systems to incentivize lenders to significantly expand more affordable credit to SMEs in the region.
- APEC should support dialogue on these standards as part of the proposed Asia-Pacific Financial Forum (APFF) to align IFRS principles with the interests of SMEs.
- APEC should also be mindful of developments in G20 and Basel III and ensure that these issues do not limit SME access to finance.
- Migrant remittances have been shown to play an increasingly important role in the economic development of remittance-receiving nations. By lessening liquidity constraints, entrepreneurs and SMEs can use remittances when the financial system does not help them start productive activities (because of high lending costs or a lack of collateral)

<b>Agenda Item</b>	<b>ABAC USA Action</b>
5. Use of IT to promote internationalization of SMEs	Monitor
<b>Issue</b>	
No document available at this time	
<b>Deliverable/Objective</b>	
<ul style="list-style-type: none"> <li>- Promotion of entrepreneurship and innovation, access to international market, and access to finance are the priorities for SMEs both in APEC and ABAC</li> <li>- Identify how e-Commerce tools provide solutions to SMEs in each of these priorities using China as an example.</li> <li>- Explore how global supply chain be changed in this new eco-system of e-Commerce, and how SMEs can benefit.</li> </ul>	
<b>Status</b>	
This is a relatively new topic in ABAC and ABAC China is looking to explore the topic more in depth next year.	
<b>Economy Positions</b>	
- ABAC China is strongly supportive of this issue. There is broad support for this issue amongst ABAC economies.	
<b>ABAC USA Position/Talking Points/Recommendations</b>	
- As noted in our 2012 Letter to SME Ministers, ABAC supports the development of ICT platforms, such as the APEC Next Generation Interactive Tariff Database and the Services Trade Access Requirements (STAR) Database to help SMMEs take advantage of export opportunities.	

<b>Agenda Item</b>	<b>ABAC USA Action</b>
6. Report of ABAC Peru SME Summit	Monitor
<b>Issue</b>	
COMEXPERU and ABAC Peru organized the VI SME Summit held on August 27th at the Westin Lima Hotel and Convention Center. The Program included the following issues: How to communicate?, Stories of Successful SMEs, SMEs and Large Corporations and the public administration as a barrier for SME development. Attendance was +1000 participants, and it was live broadcasted to 7 regions throughout the country.	
<b>Deliverable/Objective</b>	
Continue supporting ABAC/APEC SME Summits as part of general outreach.	
<b>Status</b>	
An ABAC SME Summit will be held on the margins of ABAC IV. See Side Meeting documents in the ABAC Briefing Binder for more details.	
<b>Economy Positions</b>	

- There is broad support for the continuation of ABAC SME Summits.

<b>Agenda Item</b>	<b>ABAC USA Action</b>
7. Report on Women and the Economy	Monitor
<b>Issue</b>	
Provide update on the Women in the Economy report	
<b>Deliverable/Objective</b>	
Identify next steps for advocating Framework report.	
<b>Status</b>	
- A Policy Partnership on Women in the Economy was held in early September in Bali to review progress on deliverables for the 2013 and plan for next steps for 2014.	
<b>Economy Positions</b>	
- ABAC Canada, USA, and Chinese Taipei are main contributors to this report. The issue of Women in the Economy has broad support amongst ABAC economies.	
<b>ABAC USA Position/Talking Points/Recommendations</b>	
- Several US companies such as Walmart, Qualcomm and Chevron have contributed case studies.	

<b>Agenda Item</b>	<b>ABAC USA Action</b>
8. Report of the 37 <sup>th</sup> APEC SMEWG Meeting	Monitor
<b>Issue</b>	
The 37th APEC SMEWG and 20th SMEMM meetings were in Nusa Dua Bali Indonesia during the period 2-8 September 2013, it was found the priorities of the APEC SMEWG align very well with ABAC. No ABAC Members participated in the meeting	
<b>Deliverable/Objective</b>	
There is a strong need to increase engagement between the APEC SMEWG and ABAC.	
<b>ABAC USA Position/Talking Points/Recommendations</b>	
ABAC USA is supportive of increased engagement between ABAC and the APEC SMEWG and encourages ABAC Members to participate in APEC meetings.	

<b>Agenda Item</b>	<b>ABAC USA Action</b>
Review of SMMEEWG Work Plan for 2013 and Preview 2014 Work Plan	Monitor
<b>Issue</b>	
No document available at this time	
<b>Deliverable/Objective</b>	
No document available at this time	
<b>Status</b>	
No document available at this time	
<b>Economy Positions</b>	
No document available at this time	
<b>ABAC USA Position/Talking Points/Recommendations</b>	
- ABAC USA supports a focus on SME Financing as well as the development of ICT platforms, such as the APEC Next Generation Interactive Tariff Database and the Services Trade Access Requirements (STAR) Database to help SMMEs take advantage of export opportunities.	

**SME and Micro-enterprise (SMME) & Entrepreneurship Working Group**  
**Fourth ABAC Meeting for 2013, Bali**  
**Time: 09.00-10.30, Thursday October 3rd, 2013**

**AGENDA**

<b>Agenda Item No.</b>	<b>Issue</b>	<b>Lead Economy/ Speaker</b>	<b>Doc. No.</b>
1.	Welcome and introductory remarks from the Chair 1.1 Approval of the ABAC III SMMEEWG meeting minutes 1.2 Approval of the ABAC IV 2013 Agenda	ABAC China Mr. Juan Raffo	SMMEEWG 33-038  SMMEEWG 33-039
3.	<b>Support Policy Development in Promoting Creation of New Businesses and New Business Models</b>		
	Report on the APEC Start Up Accelerator Program	ABAC Chinese Taipei	
4.	<b>Policy Development in Promoting Sustainability of Businesses, in particular in Access to Finance</b>		
	APEC Framework for SMME Financing	ABAC Canada / Invited: Ms. Kathrin Hamm, Mr. Hourn Thy, SME Finance Forum	
5.	<b>Policies that Facilitate the Use of IT to Empower SME Access to International Markets</b>		
	Use of IT to promote internationalization of SMEs	ABAC China Ms. Diane Wang	SMMEEWG 33-040
	<b>Any other business</b>		
6.	Report of Peru SME Summit	ABAC Peru	SMMEEWG 33-041
7.	Report Women and the Economy	ABAC Chinese Taipei	
7.	Report of the 37th APEC SMEWG Meeting. Collaboration APEC - ABAC	ABAC China Ms. Diane Wang	SMMEEWG 33-042
8.	Review of the SMMEEWG Work Plan 2013 and Results. Work Plan 2014	ABAC Peru Mr. Juan Raffo	

## Meeting Document Summary Sheet Template

**Document Title:**

Progress Report on APEC Start-up Accelerator Initiative

**Purpose:**

For information

**Issue:**

Start-ups are the driving force behind structural changes, sustainable economic growth and prosperity of the region. Start-up events promote the creation of new businesses, facilitate SME access to international markets, and promote sustainability of businesses.

**Background:**

The APEC Start-up Accelerator Initiative has been implemented to enhance the development of start-ups in the APEC region. The Initiative recognizes that advancement of start-ups can lead to positive structural changes, sustainable economic growth and prosperity in APEC economies. In addition, the Initiative seeks to provide networking, mentoring and funding for start-ups. The main event was the APEC Start-up Accelerator Leadership Summit and Intel APEC Challenge that took place on August 13-14, 2013 in Taipei. There were around 700 participants from 20 APEC economies. The Leadership Summit enabled start-ups to meet business innovation needs, discover the latest trends and build partnerships. The Challenge was a high quality competition in collaboration with Intel. 3 winning teams (CONNEXX, ShuR, and Golface) will attend the Intel Global Challenge 2013 at UC Berkeley.

In 2014, the APEC Accelerator Network Forum will be held in March 2014 in Chinese Taipei, back to back with the 38<sup>th</sup> SMEWG Meeting. The APEC Challenge will be held in Taipei around August 2014 for start-ups to enable business development activities and fundraising opportunities.

**Proposal / Recommendations:**

- ABAC note the importance of the ASA Initiative to advance start-ups.
- ABAC should continue to work with the SMEWG and the ASA Initiative.
- ABAC members should become advisory board members of 2014 APEC Accelerator Network Forum

**Decision Points:**

- Endorse the recommendations outlined above.



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## Fourth APEC Business Advisory Council (ABAC) Meeting

# Progress Report on APEC Start-up Accelerator Initiative

**APEC Start-up Accelerator Leadership Summit 2013**

*Chinese Taipei  
October 2013*



INSPIRE



NETWORK



CREATE



COACH/  
MENTOR



CAPITAL



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## Outlines

1. Background



2. Objectives



3. Event Summary



4. Upcoming Events in 2014



Appendix



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# Background

**Start-ups are the driving force behind structural changes and sustainable economic growth and prosperity of the region.**

**2013 APEC Priorities**

**2013~2016 APEC SMEWG Strategic Plan**

**2013 APEC SMEWG Sub-Theme**

Sustainable Growth with Equity

Enhancing SME's Global Competitiveness

Building Management Capability, Entrepreneurship, and Innovation

Entrepreneurship Development for SMEs

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# Public Private Partnership

## ABAC and APEC SMEWG Collaboration

**2013 ABAC Theme**

**Partnership, Resilience and Bridges to Growth**

**ABAC**  
APEC Business Advisory Council

**ABAC SMMEEWG 2013 Focus**

- Promoting the creation of new businesses and new business models
- Facilitating the use of internet technologies to facilitate SME access to international markets
- Promoting sustainability of businesses, in particular access to finance

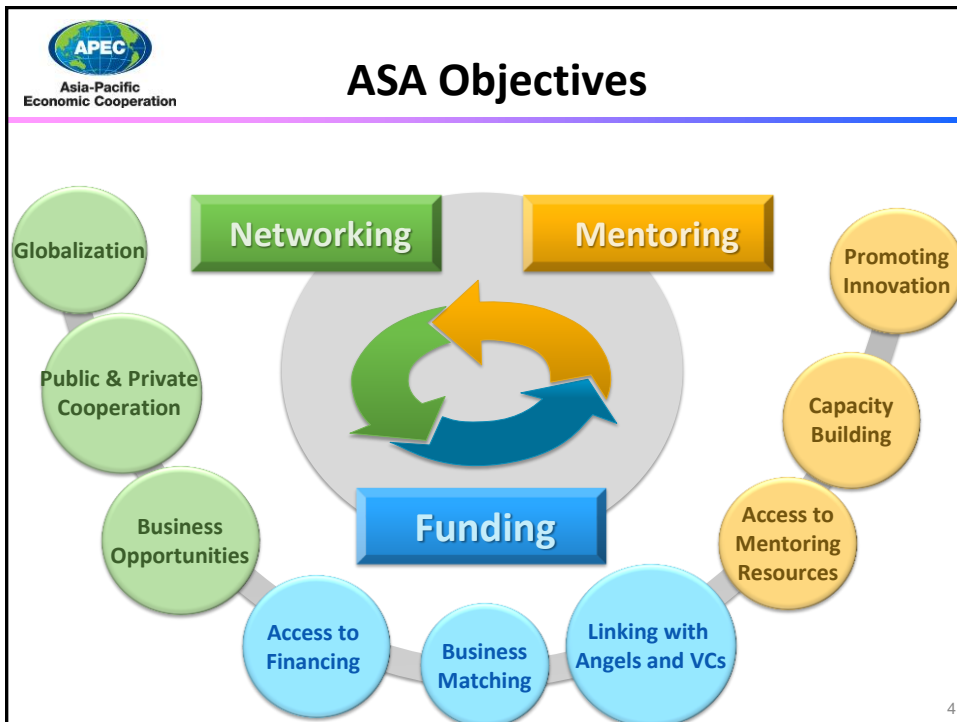
Creation of New Business

Access to Int'l Markets

Access to Finance

**Entrepreneurial and start-up events with the above focus are essential for APEC region.**

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## Event Overview

**APEC Start-up Accelerator Leadership Summit**

**Intel APEC Challenge**

- August 13-14 in Taipei
- 700+ key participants from 20 member economies

Officials	Venture Capitalists	Incubators & Accelerators	Business Elites	Entrepreneur
<ul style="list-style-type: none"> <li>• ABAC members</li> <li>• Officials of Australia, Canada, Chile, Japan, Mexico, Peru, Thailand, US, and ...more</li> </ul>	<ul style="list-style-type: none"> <li>• SK Telecom Ventures</li> <li>• ShanghaiVest</li> <li>• CyberAgent Ventures</li> <li>• AngelVest</li> <li>• WI Harper</li> <li>• Taipei Angels</li> <li>• and ...more</li> </ul>	<ul style="list-style-type: none"> <li>• NBIA</li> <li>• EBN</li> <li>• Global Entrep. Week (GEW)</li> <li>• 500 Start-ups</li> <li>• Addlight</li> <li>• AppWorks</li> <li>• E27</li> <li>• and ...more</li> </ul>	<ul style="list-style-type: none"> <li>• Intel</li> <li>• Visa</li> <li>• Google</li> <li>• TSMC</li> <li>• Microsoft</li> <li>• Acer</li> <li>• Vertu</li> <li>• Uber</li> <li>• and ...more</li> </ul>	<ul style="list-style-type: none"> <li>• Acer</li> <li>• Priceline</li> <li>• Pebble Tech</li> <li>• Uber</li> <li>• Plurk</li> <li>• Cubie</li> <li>• Vpon</li> <li>• EZTABLE</li> <li>• and...more</li> </ul>

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## ASA Leadership Summit (1/2)



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- ◆ August 13
- ◆ Invitation-only Summit joined by 300+ high profile CEOs & officials

This forum has linked companies and on-the-rise startups to meet business innovation needs, discover the latest trends and build strategic partnerships.



- ◆ Key Trends Facing Start-ups and Entrepreneurs

Borderless Pursuits

Innovation and Entrepreneurship

“Bad News: Entrepreneurs Will Fail”

Application - A Smarter World

Growth across Markets, Strategic Partnerships and Policy

Overcoming Challenges of Raising Capital Outside Silicon Valley

Innovation from Below: the View from the Maker

After the Mobile Revolution: What's Next?

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## ASA Leadership Summit (2/2)



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- ◆ Event Speakers



**Stan Shih**  
*Acer*



**Anjan Ghosh**  
*Intel*



**Jonathan Ortman**  
*GEW*



**Juan Raffo**  
*ABAC  
SMME Chair*



**Rui Ma**  
*500 Start-ups*



**Manav Subodh**  
*Intel*



**Jeff Hoffman**  
*Priceline*



**David Lee**  
*SK Telecom  
Ventures*



**Lorraine Hariton**  
*US Dept. of  
State*



**John Danner**  
*Intel Global  
Challenge*

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# Mentorship Program

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- ◆ **August 13**
- ◆ **12 experienced mentors and 60+ startup members**

The mentorship program serves as a knowledge-sharing platform and consulting assistance between experienced mentors and startups.





### Training Courses

- A series of training courses set for all start-up teams
- Introducing cutting-edge issues and emerging trends concerning entrepreneurship and startups.

### 1-on-1 Mentoring Session

- Within 30 minutes, each start-up team have a chance to demo in front of the experienced mentors who give valuable advices to enhance startups' capacities on Intel APEC Challenge next day.

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# Intel APEC Challenge (1/3)


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- ◆ **High-quality competition in collaboration with Intel**
  - Thanks to members' supports on recommending top startup teams
  - Cooperation between international incubators and accelerators
  - Candidates are winners from regional start-up competitions






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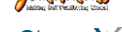


## Intel APEC Challenge (2/3)

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**◆ 31 Winning Teams from 15 Economies**

- 31 pre-selected start-up teams had chances to pitch in 10 minutes before an international panel of experts, judges and investors.

<b>Chinese Taipei</b>					
<b>Indonesia</b>			<b>Japan</b>		
<b>Philippines</b>			<b>Korea</b>		
<b>Thailand</b>			<b>Malaysia</b>		
<b>Canada</b>			<b>Viet Nam</b>		
<b>Singapore</b>			<b>Peru</b>		
<b>India</b>			<b>Australia</b>		
			<b>Canada</b>		

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## Intel APEC Challenge (3/3)

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### Winners


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**Early Stage Awards**





Both Teams from Japan


**Growth Stage Awards**




from Peru & Hong Kong, China




**Host Economy Award**



from Chinese Taipei




**People's Choice Award**



from Viet Nam


**3 Winning teams are sponsored to join the Intel Global Challenge 2013 at UC Berkeley !**



Intel Global Challenge at UC Berkeley

- Mentoring and Incubation Chances
- Mobile Marketing Resources
- Ultrabooks for Each Team

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## Upcoming Events in 2014

**Phase I : APEC Accelerator Network Forum** **March 2014**

We would like to **host APEC Accelerator Network Forum in Chinese Taipei, back to back with the 38<sup>th</sup> SMEWG Meeting in 2014**, inviting senior SME officials, experts, SMEs and SME-related agencies to raise common awareness over APEC region and shed light to further directions of efforts in the future.

**Phase II : APEC Challenge** **August 2014**

APEC Challenge held in Taipei is for startups incubated by regional accelerators during the 3 month period to enable business development activities combined with fundraising opportunities.

**The two stage design is to provide the selected startups with more mentorship programs in between**

  
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## Future Collaboration



- 1 Look forward to continued collaboration with ABAC SMMEEWG and your active participation in our future events!
- 2 Seek for nominations on the advisory board members, experts, and startup teams for 2014 related events

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**intel**

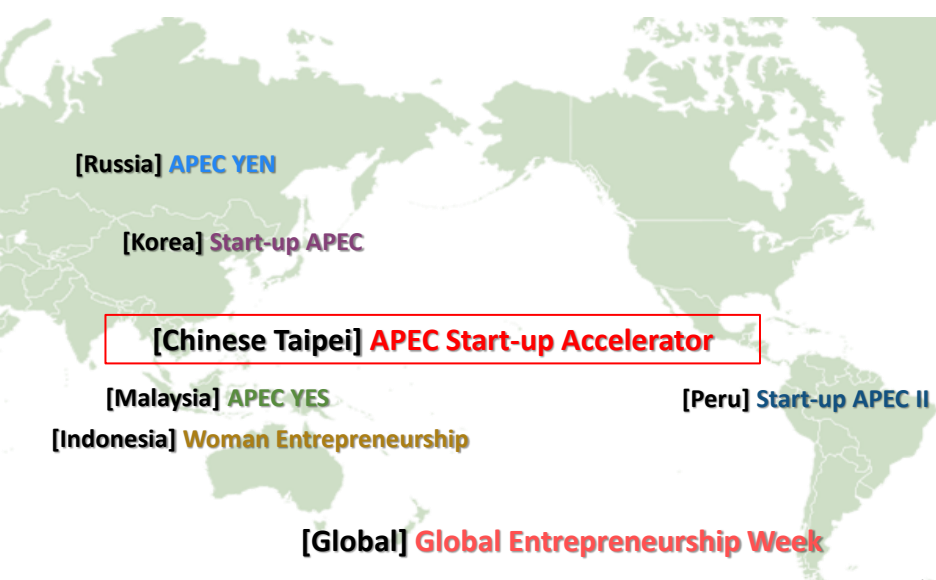
**APEC Start-Up Accelerator Leadership Summit 2013**  
*Intel APEC Challenge*

AUGUST 13-14, 2013  
TAIPEI, TAIWAN

Please Enjoy the Event Video.....

**THANK YOU!**

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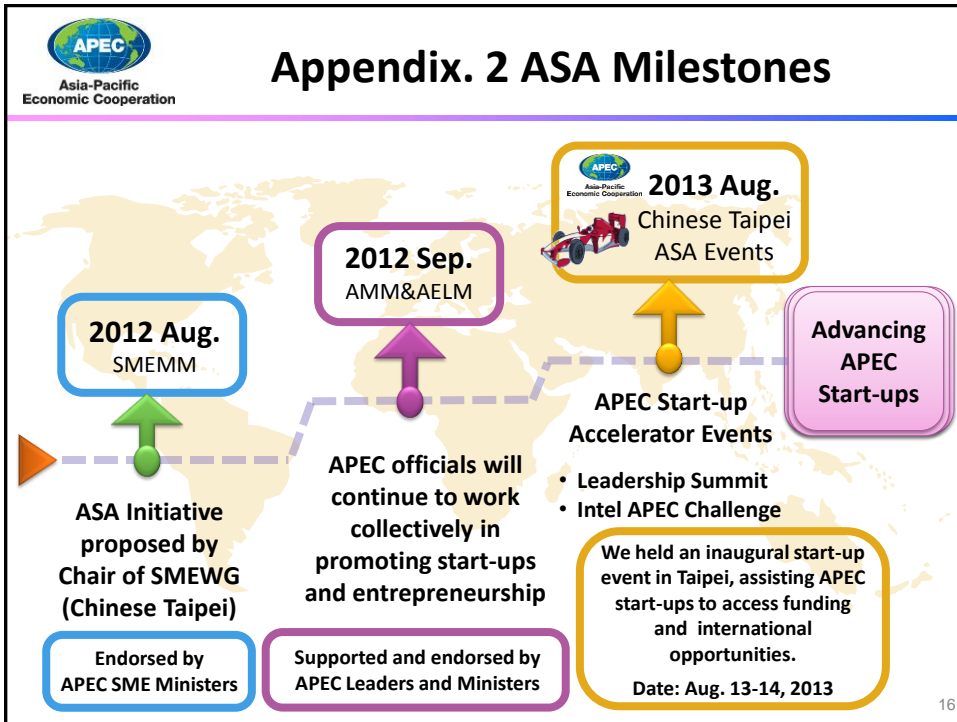
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## Appendix. 1

### APEC Entrepreneurship Activities

- [Russia] **APEC YEN**
- [Korea] **Start-up APEC**
- [Chinese Taipei] **APEC Start-up Accelerator**
- [Malaysia] **APEC YES**
- [Peru] **Start-up APEC II**
- [Indonesia] **Woman Entrepreneurship**
- [Global] **Global Entrepreneurship Week**

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## Appendix. 3 ASA Leadership Summit Advisory Board Members

**USA**  
Steve Chen  
Co-founder  
Youtube

**USA**  
Jonathan Ortman  
President, Global  
Entrepreneurship  
Week

**USA**  
Jeff Hoffman  
Co-founder,  
Priceline

**Indonesia**  
**ABAC Chair 2013**  
Wishnu  
Wardhana  
Co-CEO and Vice  
President Director  
PT. Indika Energy Tbk,

**Chinese Taipei**  
Cher Wang  
Chairwoman,  
HTC Corp

**USA**  
David Lee  
Partner, SK  
Telecom  
Ventures

**Chinese Taipei**  
Matthew Miao  
Chairman,  
MiTAC Synnex  
Group

**ABAC** APEC Business Advisory Council  
The City of ABAC Chair 2013

Jakarta, 7 March 2013

Dear Members,  
I am pleased to announce that the 13th APEC Business Advisory Council (ABAC) Chair 2013 is Mr. Wishnu Wardhana, Co-CEO and Vice President Director of PT. Indika Energy Tbk, Indonesia. I am sure that his leadership and expertise will be a great asset to the ABAC Chair 2013.

Thank you for your kind contribution as APEC Startup Accelerator Leadership Summit 2013 which will be held on 13-14 August 2013 in Taipei. As you might have known, ABAC is very supportive in promoting SMEs and entrepreneurship in APEC in various forms including trade, and women's participation as business. It is my great pleasure to be an advisory board member in my organization. I look forward to supporting this great initiative.

Thank you.

Yours sincerely,  
Matthew Miao  
Chairman,  
MiTAC Synnex Group

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APEC Leadership Summit	
09.30-10.00	Opening Remarks / Photo Session
10:00-10:40	Introductory Speech
10:40-11:00	Tea Break
11:00-11:20	Keynote Speech 1: Internationalization - Borderless Pursuits
11:20-12:00	Panel Discussion: Growth across Markets, Strategic Partnerships and Policy
12:00-13:40	Networking Luncheon
13:40-14:00	Keynote Speech 2: Fostering Innovation and Entrepreneurship
14:00-14:40	Panel Discussion : Overcoming Challenges of Raising Capital Outside Silicon Valley
14:40-15:00	Keynote Speech 3: “ Bad News: Entrepreneurs Will Fail”
15:00-15:40	Panel Discussion: Innovation from Below: the View from the Maker
15:40-16:00	Tea Break & Social Networking
16:00-16:20	Keynote Speech 4: Application - A Smarter World
16:20-17:00	Panel Discussion: After the Mobile Revolution: What's Next?
18.30-21.00	Welcome Dinner

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13 August		1-on-1 Mentoring	
	<b>Training Courses</b>	08.30-09.00 (01)	<b>India</b> Visionaries
09:00~10:00	<b>Entrepreneurship and Innovation</b>	09.00-09.30 (02)	<b>Taiwan</b> Memofun
10:00~11:00	<b>Problem Statement, Purpose, Market Insight: 3 Critical Communication Elements for Startups</b>	09.30-10.00 (03)	<b>Indonesia</b> NoLimit
11:10~12:10	<b>Business Model and Customer Development</b>	10.00-10.30 (04)	<b>Japan</b> Connex
14:00~15:00	<b>Pitch Skill Development</b>	10.30-11.00 (05)	<b>Philippines</b> Wegentech
15:00~16:00	<b>Legal Issues</b>	11.00-11.30 (06)	<b>Taiwan</b> Clipick
		11.30-12.00 (07)	<b>Korea</b> Sullivan's Voice
		12.00-13.30	<b>Lunch Time</b>
		13.30-14.00 (08)	<b>Taiwan</b> Golface
		14.00-14.30 (09)	<b>Japan</b> ShuR Co., Ltd.
		14.30-15.00 (10)	<b>Thailand</b> Computerlogy
		15.00-15.30 (11)	<b>Taiwan</b> Air Bridge Tech
		15.30-16.00 (12)	<b>Korea</b> Perples, Inc
		16.00-16.30 (13)	<b>Philippines</b> MusikWiz
		16.30-17.00 (14)	<b>Malaysia</b> Y Us Sdn Bhd
		17.00-17.30 (15)	<b>Taiwan</b> LongGood

 Asia-Pacific Economic Cooperation		<h2>Appendix. 6</h2> <h3>Intel APEC Challenge Agenda</h3>
09.00-09.10	Opening Remarks	
09.15-09.35	<b>Keynote Speech I</b> <b>Mr. Stan Shih</b> , Co-Founder and Chairman Emeritus of the Acer Group	
09.35-09.55	<b>Keynote Speech II</b> <b>Mr. Anjan Ghosh</b> , Regional Director, Corporate Affairs (Asia-Pacific), Intel	
09.55-10.50	Networking Tea Time (Teams showcasing in front of their pod station)	
10.50-12.00	Pitch Session 1: Early-stage teams	Pitch Session 1: Growth-Stage teams
12.00-14.00	Networking Lunch	
14.00-15.30	Pitch Session 2: Early-stage teams	Pitch Session 2 : Growth-Stage teams
15.30-16.30	Networking Tea Time	
16.30-17.10	Awarding Ceremony	
18.30-20.30	Farewell Dinner	

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 Asia-Pacific Economic Cooperation		<h2>Appendix. 7</h2> <h3>Intel APEC Challenge Team Selection</h3>
 <b>Early-Stage Start-ups</b>	 <b>Growth-Stage Start-ups</b>	
<input type="checkbox"/> Capital Raised < USD 250,000	<input type="checkbox"/> Capital Raised > USD 250,000	
 Internet, Mobile, and Software Computing		 <b>Intel Global Challenge</b> at UC Berkeley
 Computing for Social Innovation		
 Hardware and Computing		
<ul style="list-style-type: none"> <li>• Top Start-ups to present to global VCs and industrial seniors</li> <li>• Early-stage winners to attend <b>Intel Global Challenge at UC Berkeley in 2013</b></li> </ul>		

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## Appendix. 8 Intel APEC Challenge Judging Criteria

### Judging Criteria

- Proposal that **generates significant benefits for all stakeholders** – entrepreneurs, investors, and the broader industry ecosystem.
- The judging committee will not exclusively reward businesses that generate the highest financial return however a requirement for entry is that the proposed business is scalable.
- Each entry will be judged on the following **5 criteria based on a 5-point scale:**

#### 1. Attractiveness of the business and progress to date

How the business creates, delivers, and captures value. Is the business model scalable? Does the product/service have a prototype ready?

#### 2. Is the value proposition (solution for a pain point that a customer would pay for) well defined?

Clearly defined value proposition for one or more customer segments with a pain point. Is the value proposition unique and differentiated?

#### 3. Market opportunity and competitive positioning.

Is this a disruptive idea/innovation that can create a large market or is it merely an incremental innovation in a crowded market space?

#### 4. Team mix, qualification, and experience.

Is there domain expertise on the team? Does the team and their advisors have prior startup (success or failures) experience? Is the team balanced with entrepreneurial, product, marketing, and business backgrounds

#### 5. Would you fund this business or the team?

Is the team agile and flexible to run rapid experiments to validate their hypothesis? Or are they only focused on executing their business plan?

## Meeting Document Summary Sheet Template

**Document Title:**

Update: Promoting SMMEs and their access to finance

**Purpose:**

For discussion

**Issue:**

An APEC Framework for SMME Financing

**Background:**

At ABAC 3, the outline and next steps for a proposed APEC Framework for SMME Financing was endorsed. ABAC Canada, USA, Peru, China and Malaysia have agreed to work together to coordinate this report.

ABAC Canada has prepared an executive summary draft to give the authors a starting point on some of the work done by ABAC by compiling key recommendations drawn from ABAC discussions to date on seven focus areas. It is recognized that the number of sections could change in the final report and that the final report will attempt to pull in the latest updates from APFF.

ABAC USA has identified a potential coordinating author for the report from the SME Finance Forum. The SME Finance Forum enables knowledge-sharing and collaboration among key stakeholders, including financial institutions, development agencies, policy makers and researchers. On behalf of the SME Finance Forum, Ms. Kathrin Hamm and Mr. Hourn Thy will provide a formal presentation on the scope and methodology for the report that is expected to be delivered in 2014.

**Proposal /Recommendations:**

- Review the executive summary draft as starting point for the report.
- Endorse next steps as presented by the authors
- Provide feedback to authors on report outline; best practices, case studies and examples; recommendations.

**Decision Points:**

- Endorse the recommendations outlined above.

# The Ecosystem for Financing Small and Medium-Sized Enterprises in the Asia Pacific

Prepared by ABAC Canada

September 18, 2013

This report provides an overview of the state of small and medium-sized enterprises (SMME) ecosystem in the Asia Pacific region based on widely available literature and consolidates key recommendations and best practices put forward by the APEC Business Advisory Council (ABAC) to serve as a useful guide for government-led policy measures to improve SMME access to finance in the APEC region.

## THE SMME LANDSCAPE IN THE ASIA PACIFIC

Small, medium and micro-sized enterprises (SMMEs) are the backbone of many economies, accounting for nearly 60-80% of employment opportunities, 90% of businesses, and 30-60% of national GDP in the APEC region. Considering the need for global economies to overcome the lingering effects of the global financial crisis of 2007-2010, economic policies aimed at stimulating SME growth are of strategic national importance. According to research by the International Finance Corporation (IFC), there are about 36 to 44 million formal SMEs worldwide with 21-24% “underserved” and 44-45% “un-served” financially in emerging markets. In East Asia alone, the value of the credit gap among formal SMEs is between \$250 - \$310 billion dollars (IFC 2010).

Over the past five years, APEC leaders have shown a strong desire to support SMMEs as drivers of development and innovation in the region. In the 2009 Singapore Declaration, it was noted that: “we will assist SMEs to gain better access to global markets, technology and finance as well as improve their crisis management capabilities.” This was re-iterated in the 2010 Yokohama Declaration that “we will rebalance and strengthen global demand, pursue sound fiscal management and enhance finance to key sectors such as infrastructure, small and medium enterprises, households and green investment.” A commitment to “undertake specific actions to address the top barriers to SMEs” was made in the 2011 Honolulu Declaration which was followed by more specific action items outlined in the 2012 Vladivostok Declaration “to support SMMEs’ growth potential, we commit to continue building competitive, open and transparent business environments, assist SMMEs’ internationalization and support of export-oriented SMMEs, strengthen their access to markets and financing, and promote innovation as key competitive advantages for SMMEs.”

Various economies have implemented measures to facilitate financing and support for the growth and development of SMEs. For example, in 2009, Canada implemented the *Business Credit Availability*

*Program* (BCAP) to improve access to finance for Canadian businesses through Export Development Canada (EDC) and the Business Development Bank of Canada (BDC). The initiative provided direct lending and other types of support and facilitation to businesses, particularly small businesses. Under this initiative, the EDC and BDC reported to helping over 10,000 businesses with over \$11 billion in financing. China recently announced a series of measures to improve SME access to financing including the creation of a National Equities Exchange and Quotations for SMEs; relaxing finance access standards on the Growth Enterprises Market for growth- and innovation-based enterprises; increased trials for privately-placed bonds for SMEs and expanding direct financing channels for SMEs. South Korea has promoted innovative public-private partnerships such as the Korea Fund of Funds and the Angel Investment Matching Fund to help boost early stage enterprises. The Korea Fund of Funds, established in 2005, is a government agency that provides finance to venture capital firms investing in SMEs. As of 2010, it has invested approximately US\$920 million. The Angel Investment Matching Fund, established in 2011, is an initiative where government co-invests with angel investors into young firms based on matching requests of angel investors. Malaysia launched the SME Masterplan 2012-2020 to accelerate the growth of SMEs with 32 proposed initiatives including an SME Investment Programme. The Programme will establish investment companies that will invest in SMEs through debt, equity or a hybrid of both.

Even with the ongoing commitment and support by economic leaders across the region, access to financing continues to be one of the top impediments to growth and innovation for many SMMEs in the region. The barriers related to SMME financing in the Asia Pacific region are numerous and vary according to the level of development of economies in the region. They include: insufficient collateral; lack of information, expertise and advisory support from financial institutions; limited business records; lack of legal institutions and laws; lack of formalization; complex application processes and procedure; limited access to formal credit; limited management and business experience; and uncertain profitability (ADB 2012, ERIA 2011, World Bank Report 2009). The IFC estimates that 24% to 30% of SMEs in emerging markets “do not have a deposit account; their un-intermediated cash balances represent US \$150 – 180 billion.” As such, many SMMEs remain unable to access affordable and long-term financing impacting their long-term growth potential.

The APEC Business Advisory Council (ABAC) recognizes the importance of SMMEs for the sustainable growth and development of economies in the region and has put forward policy recommendations to improve SMME access to financing. Below is a list of ABAC recommendations under seven issue areas that make-up the ecosystem of SMME financing. The issues include: angel/seed funding, venture capital, bank lending, collaboration between SMMEs and large corporations, trade financing and use of online technology, collaboration between SMMEs and large corporations, government support policies, development of Asia Pacific capital markets.

### **Angel/Seed Funding**

Findings from a 2012 ABAC Workshop on *Financing Innovation: Enabling Venture Capital in APEC* found that few APEC economies currently have policies to develop and leverage local angel

investments. Early stage start-ups and SMMEs are typically self-funded, funded by friends or family, or funded by private individual investors (aka. angel investors). Incentives from governments to encourage private individual investors to get involved in funding SMMEs in Asia could substantially increase potential financing for SMMEs.

Some specific recommendations include:

- Identify and mobilize angel investors to support SMMEs growth across different sectors.
- *Support Programs:* Catalyze angel investments and venture capital through effective support programs which encourage investments in small businesses by:
  - Offering tax credits;
  - Initiating matching funds to qualified angel investments;
  - Providing an optional buy-out program.
- *Supportive Legal and Regulatory Environment:* Provide enabling legal and regulatory environment for entire chain of financial activities that support companies across various stages of innovation.
- *Strong Fundamental Conditions:* Create, maintain and enhance fundamental conditions for entrepreneurship and innovation, especially at the incubation.
  - Support development of a cadre of good fund managers and human capital;
  - Promote good corporate governance and sound risk management;
  - Support research and development, tie-ups between university and industry, and foreign investment and international trade.

## Venture Capital

Venture capital plays a valuable role in financing innovation. A sustainable capital ecosystem requires government seeding or intervention. Every successful venture capital market has had government support in its early days including Silicon Valley, Boston, Singapore and Israel. As many emerging economies in Asia look to accelerate growth in innovation sectors, venture capital plays a critical role in enabling an environment conducive for innovation by encouraging private sector investments in early-stage risk capital and helping to ensure high-potential innovative firms have access to financing. Government programs are an important source of funding as venture capitalists tend to invest closer to the commercialisation phase of SMMEs.

Some specific recommendations include:

- *Supportive Legal and Regulatory Environment:* Provide enabling legal and regulatory environment that will encourage the flow of more private sector resources into venture capital through such measures as laws governing bankruptcy, technology transfer, foreign investment, company organization, tax policies and incentives, and the protection of minority investor rights.

- *Closer Public and Private Sector Collaboration:* Undertake policy dialogue involving relevant government agencies, international institutions and the private sector to examine best practices in facilitating the development of venture capital, use of public resources and tax policy.
- *Funds-of-Funds:* Develop an APEC-oriented fund-of-funds to be established as a catalyst in the development of a sustainable venture capital ecosystem. A fund of funds offers a broad diversification and an asset allocation with investments in a variety of fund categories that are combined into one fund. It would require:
  - Collaboration with interested economies and multilateral institutions such as the Asian Development Bank, World Bank, and the International Monetary Fund.
  - Incentives to encourage private enterprises, institutions and bank to participate that include:
    - Tax incentives;
    - First in-last out by government for downside protection;
    - Potential buyout of government at pre-established rates of return to leverage upside.

## Bank Lending

There remain major barriers to SMMEs being able to access bank lending in Asia. The World Bank's Consultative Group to Assist the Poor (CGAP) showed that 32% of SMEs, as opposed to 56% of large firms, had received a loan from a financial institution (Financial Access 2010). ABAC USA identified a number of barriers inhibiting the financial inclusion of SMMEs from the lack of simple, transparent systems for filing security interests in collateral to limited credit information systems not reflecting a borrower's full credit file. Given that many economies in Asia remain bank-centralized financial systems, the inability to access bank lending impedes the growth and development of many SMMEs. Governments play a critical role in encouraging financial institutions to develop a more favourable environment to expand access to finance for small businesses.

Some recommendations include:

- *APEC Financial Inclusion Initiative:* This initiative would aim to improve and harmonize standards for perfection and enforcement of security interests in collateral, as part of a system for developing a robust commercial finance market, would promote innovative financial products and enhance liquidity for the SME sector. Such an initiative could focus on the following activities:
  - A survey of key enablers of financing availability
    - Developing model elements of an APEC or region-wide code of security interest creation, perfection and enforcement, which could include clear perfection rules, broad coverage of collateral types, exclusivity to eliminate the "hidden lien" problem, and provisions for debtor-in-possession financing;
    - A model treatment of floating charges/ accounts receivable financing;
    - Establishment of a public-private dialogue to validate improvements;

- An APEC checklist for statutory/ regulatory implementation;
  - Promoting broad licensing authority for commercial finance, such as non-bank financial company charters.
- *Credit availability:* APEC needs to provide a robust regional platform to help expand the availability of credit to micro-enterprises and low-income consumers on a sound and sustainable basis. Specific measures include:
  - Mobilize grassroots savings more widely;
  - Lessen liquidity constraints on migrants' remittances in order to help entrepreneurs and SMEs to start to use them as productive activities.
- *Cross-border credit information flows:* Strengthening credit information systems will incentivize lenders to significantly expand more affordable credit to SMEs in the region.
  - Ensure regulatory regimes don't hinder cross-border credit information flows.
  - Launch a SMME Finance Initiative focused on helping APEC economies develop properly structured credit information systems and legal frameworks for expanding SMMEs' access to finance;
  - Offer some credit enhancement in the form of credit guarantees.
  - Improve the market infrastructure, particularly payment and credit reporting systems and secured lending frameworks.
- *Support from Financial Institutions:* Financial institutions should be encourage to provide support for SME funding.
  - Central governments should standardize and guide the positive role of informal finance.
  - Local governments should set up gradual risk reimbursement funds for SME loans and develop SME credit risk sharing system.
  - Financial institutions should increase funding to SMEs, take SME funding as the strategic focus of corporate financing and adapt supportive measures in their organizational structure, product and service innovation, marketing strategy, and risk prevention.
- *Data Flows:* Avoid taking steps that localize and fragment data flows in the region, which increase barriers to entry and hinder regional commerce.
  - Recognize that domestic legislation concerning privacy protection may hinder cross-border flows.
  - Remove or avoid creating, in the name of privacy protection, unjustified obstacles to cross-border flows of personal data.
  - Take all reasonable and appropriate steps to ensure that cross-border flows of personal data, including transit through member economies, are uninterrupted and secure.

- Ensure that procedures for cross-border flows of personal data and for the protection of privacy and individual liberties are simple and compatible with those of other APEC economies.
- Do not limit the utility of regional data centers and instead allow financial institutions to transfer information into and out of their territory for data processing and storage.
- Make commitments that allow financial institutions to perform certain functions, such as trade and transaction processing, in their home office rather than requiring that those activities be conducted by a local affiliate.
- Ensure that the APEC Privacy Framework, as part of the APEC Pathfinder, and any enforcement agreements entered into pursuant to the APEC Cross-Border Privacy Enforcement Arrangement (CPEA), reflect the above principles of free flow of data across borders, and are consistent with APEC initiatives to promote regional economic integration.

### **Collaboration between Large Enterprises and SMMEs**

In order to address some of the widening gaps in performance, status and value-added in increasingly globalized value chains, ABAC Korea shared its experiences in fostering greater cooperation between large enterprises and SMMEs. Greater cooperation between large enterprises and SMMEs has helped to effectively utilize scarce resources, maintain long-term relationships and establish effective supply chains for large enterprises. By helping enhance the role of SMEs in the global value chain, ABAC Korea's research has said that it can help bring stability and enhance value of SMEs and allow them to increase productively and expand their business globally through the global value chain.

Some recommendations include:

- *Inter-Firm Cooperation:* Host a seminar on inter-firm cooperation to increase awareness among local SMEs of the advances of participating in global value chains through their inter-firm cooperation.
- *Develop Clusters:* Designate and establish clusters of SMEs in industries where their local SMEs can have the greatest competitive edge. Governments or quasi-government agencies should establish 'control towers' that accumulate strategic information and technical standards required by LEs to help guide SMEs within the cluster.
- *Chain Visit Program:* Help SMEs align themselves with technological and strategic direction of their LE customers by introducing 'Chain Visit Programs' using national trade agencies as an intermediary. This program would offer an opportunity for SMEs to tour global LEs that operate global value chains that use local SMEs and invite executives of global LEs to explain their strategies, technological standards, and other info such as conditions for entering their value chains.



- *APEC Platform for inter-firm cooperation*: Provide a website-based platform that allows government agencies and subordinate agencies to accumulate and distribute information of their SMEs. Provide a portal for LEs in the APEC region to find a portal to search and find information about potential local partner SMEs.

## **Trade financing and use of online technology**

The development of information and communication technology (ICT) and e-commerce have been recognized as vital to reduce transactions costs and connect SMEs to the global market. These technologies can further promote and facilitate the internationalization of SMMEs. Benefits to SMMEs include immediate access to global buyers, built-in and easy to use online shop solutions, established e-payments and trust and safety systems, among others. The use of IT in the region, however, continues to face challenges in parts of the region due to varying levels of IT infrastructure development, education, and access to internet. Given that connectivity is a key pillar to promote integration in the APEC region, IT plays a key role in promoting this important goal.

Some recommendations include:

- Construct an information exchange platform within the APEC architecture that includes information about international emerging industry clusters, cross-border human capital flow regulations and common industrial standards.
- *APEC STAR Database*: Support the continued development and expansion of the APEC Services Trade Access Requirements (STAR) Database as a business-friendly, online tool to help service providers from APEC take advantage of new export opportunities by providing information on market access regulatory requirements across a range of services sectors.
- *APEC Next Generation Interactive Tariff Database*: Support the development of this database, a single window initiative for exporters and importers within APEC to obtain current and future tariff information for the movement of goods between APEC economies.
- Encourage the use of ICT and e-commerce platforms to promote and facilitate internationalization of SMMEs. Two initiatives introduced as measure to build on e-commerce consensus include the *Pathfinder Project* and the more SMME Summits in APEC local economies to expand SME education and best practice sharing, including in business and technology training.
- Facilitate the development of ‘All in one’ electronic Supply Chain Financing Platforms.
- Commit to policy reforms to facilitate the delivery of mobile and branchless banking and remittances.

## Government Support Policies

Government support policies play a vital role in removing barriers to access for financing to SMMEs. From supporting financial education to help service providers better operate their SMMEs to working towards greater regional economic integration and opening trade in services to remove barriers for SMMEs – all of these initiatives are a vital part of developing a more conducive environment to promote the growth and development of SMMEs.

- Develop SME financing system and set up policy support by:
  - Setting up and enhance a policy-based finance system for SMEs;
  - Facilitating the establishment of a multi-layer direct funding system;
  - Enhancing the macro environment for SME operations;
  - Increasing fiscal subsidy and favorable taxation treatment for SMEs;
  - Increasing educational support.
- Intensify and broaden capacity building activities to assist key officials and regulators in undertaking legal, policy and regulatory reforms to:
  - Develop properly structured credit information sharing systems
  - Improve the legal architecture for secured lending, including:
    - Rules for filing and perfecting security interests in collateral;
    - Ease of diligence and completeness of lien registries;
    - Rules governing licensing and market access that will facilitate the flow of credit to small enterprises.
- Financial sector standard setters and regulators need to ensure that regulatory reforms in G20 and Basel III do not have a negative impact on the availability of trade finance, cost of finance and the behaviour of the banking sector in lending for SMMEs.
  - Encourage IASB and FASB to allow sufficient time for an impact analysis of new accounting rules for treatment of lease financing before appropriate revisions are made.
  - Encourage banking regulators and the Basel Committee to consider appropriate refinements to Basel rules on capital, leverage and liquidity that recognize the low risk nature of trade finance.
- Connect SMMEs and industrial standards organizations through the APEC Sub- Committee on Standards and Conformance and construct a royalty fee payment consultative platform under the APEC architecture to eliminate royalty fee payment issues.
- APEC Start-Up Accelerator Initiative (ASA): Support the APEC ASA, a private-public sector collaboration and a platform that strengthens access to finance, investments, and international markets for innovative SMMEs and start-ups through mentorships from managerial, financial, and technical experts in the private sector.
- Undertake capacity building to promote innovative approaches and effective financial

education and consumer protection regimes.

- Promote organization of more SME Summits that are international forums for SMEs to examine, discuss and learn about challenges and best practices as well contribute to policy decision-making.

## Development of Asia Pacific Capital Markets

Developing sound and integrated financial markets in the Asia Pacific region is vital to providing access to financing for SMMEs. SMEs need access to credit and alternative funding sources to grow and innovate. Currently, Asia's markets remain underdeveloped and fragmented posing a serious constraint to the future growth of Asia. Without supporting greater financial integration, it will remain difficult to attract market players and fully support the financing of the region's economic and social needs.

Some recommendations include:

- *Asia-Pacific Financial Forum*: A regional platform for public-private collaboration to help accelerate the development of integration financial markets. The collaborative framework of APFF is envisioned to be a platform for public-private sector collaboration in:
  - The development of robust financial markets across the region; the convergence of financial standards, regulations and practices; and connectivity for facilitating cross-border financial flows, to create dynamic and integrated financial markets that will support the region's sustained rapid growth;
  - Shaping global financial regulatory reforms in support of the region's financial development goals, through coordination of views on agreed areas of common regional concern and ensuring that these concerns are adequately reflected in global financial standards and regulations.
- Support dialogue on International Financial Reporting Standards (IFRS) as part of the proposed Asia-Pacific Financial Forum (APFF) to align IFRS principles with the interests of SMMEs.
- *Regional Credit Rating Agency*: Establish a market-driven and independent regional credit rating agency that is independent of any sovereigns to ensure impartial and transparent ratings. Credit rating is an important tool for addressing the problem of information asymmetry in financial markets, and could be a useful tool to accelerate financial market development in Asia. It would play an important role in revealing risks, determining market price, and providing credit certainty in capital markets, especially the bond market.

## Meeting Document Summary Sheet Template

**Document Title:**

All-in-One e-Commerce Platform – the new eco-System for SMEs in China

**Purpose:**

For information

**Issue:**

ABAC China will share the best practice in China leveraging e-Commerce as the catalyst of growth in the economy.

**Background:**

Priorities had been identified from both APEC and ABAC SMEWG, and ICT is generally recognized as one of the key element for the future of SMEs. From the experience in China, it had been shown with solid results that e-Commerce is a good solution to SMEs in these identified priorities, and is recognized as the catalyst of economic growth in China.

**Proposal / Recommendations:**

- Entrepreneurship & innovation, access to international market and access to finance are the priorities for SMEs both in APEC and ABAC
- How e-Commerce provides solutions to SMEs in each of these priorities in China.
- How global supply chain be changed in this new eco-system of e-Commerce, and how SMEs can benefit.

**Decision Points:**

- More solid steps to support and facilitate cross-border trade using the e-Commerce Platform.

Document: SMMEEWG 33-041  
Draft: **FIRST**  
Source: ABAC Peru  
Date: 18 September 2013  
Meeting: Bali, Indonesia

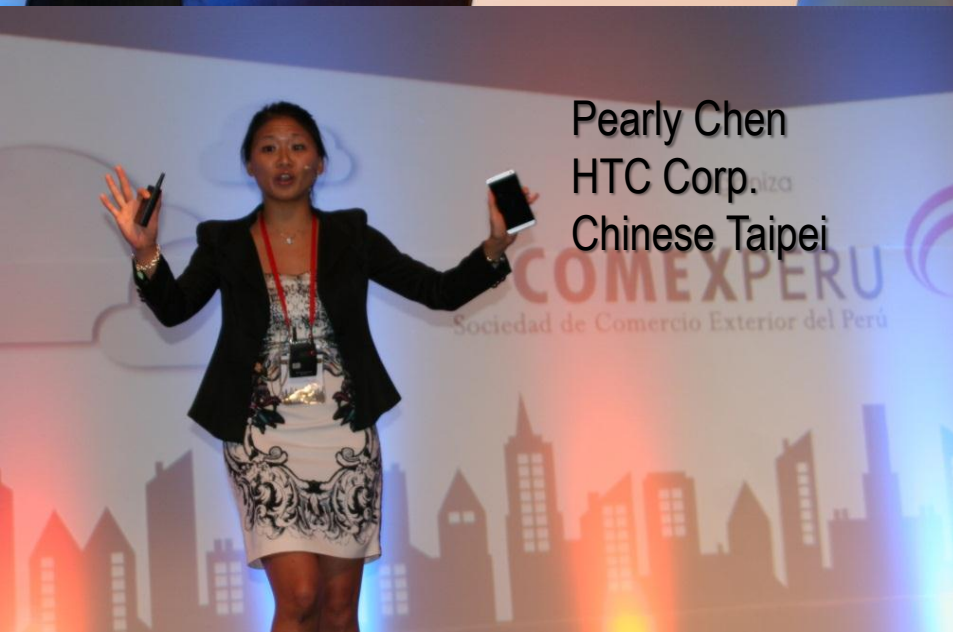
### Meeting Document Summary Sheet Template

<b>Document Title:</b>  Report on the Results of the Peru SME Summit
<b>Purpose:</b>  For information
<b>Issue:</b>  To report on the results of Peru SME Summit
<b>Background:</b>  COMEXPERU and ABAC Peru organized the VI SME Summit held on August 27th at the Westin Lima Hotel and Convention Center. The Program included the following issues: How to communicate?, Stories of Successful SMEs, SMEs and Large Corporations and the public administration as a barrier for SME development. Attendance was +1000 participants, and it was live broadcasted to 7 regions throughout the country.
<b>Proposal /Recommendations:</b>  For information
<b>Decision Points:</b>  For information



**SME Summit**  
**August 27<sup>th</sup>, 2013**

# Keynote Speakers



How to Communicate?



SMEs and Large Corporations: Strategic Partners



How we made it happen?



The Public Administration as a barrier for SMEs' development in Peru





- Participants: +1,000 and live Broadcasted in 7 regions of Peru through a partnership with PROMPERU (Trade and Tourism Promotion Agency)
- Sponsors: 7 (Rimac Insurance Company, Movistar, Nissan, Saga Falabella, Scotiabank and César Vallejo University)
- Media Sponsors: 4 (Mundo MYPE, CORREO, Gamarra Habla, Somos Empresa)
- Media Partner: Chirinos & Salinas Asociados
- With support of: Alibaba.com, CONFIEP, IDB



## El Comercio

### El Perú tiene mucho potencial en comercio electrónico

COMERCIO EXTERIOR  
DASWINCIZAVIETAS

El comercio electrónico en el Perú tiene un gran espectro de crecimiento, debido a que cada vez existen más empresas que se animan a utilizar los recursos de la Internet para promocionar o vender sus productos.

«Un ejemplo de ello es el alto índice de uso de Facebook por parte de las personas y a mayor razón», comentó Annie Xu, CEO de la operación estadounidense del portal de negocios de origen chino Alibaba.com, el cual sirve de intermediario para que las empresas vendedoras de bienes se pongan en contacto con otras compañías del mundo.

«Lea el otro artículo que el hecho de que el Perú sea el octavo país del planeta que más se conecta a las redes sociales es un indicador de que poco a poco se va perdiendo el miedo al ciberespacio. También dice que a este dato se debe sumar lo siguiente: anualmente la cantidad de pequeñas y medianas empre-



MOJIBELLO/ARCO

na web amigable, sino ofrece mucho más. Annie Xu —quien fue una de las expositoras de la VI Cumbre Pyme del Foro APEC, organizada por Comex Perú— añade que es necesario que los empresarios se eduquen en temas como la identificación de proveedores o compradores.

**El poder de innovar**  
Pearly Chen, directora de HTC Viasoup, la empresa taiwanesa fabricante de equipos celulares, recomienda a las empresas peruanas innovar con su talento, «por que ahora el mundo es el mundo», dice a la ejecutiva china, innovar significa crear un nuevo formato de pensar y de hacer las cosas de manera más simple. Si las empresas, sin importar el tamaño, no lo ponen en práctica no podrán desarrollarse mucho menos llegar a nuevos mercados de destino.

«Para nosotros el Perú es un mercado muy importante por desarrollo. De los 39 millones de pymes que forman parte de Alibaba.com, el 6,2% son de América Latina y de este total el 8% es del Perú», detalla Annie Xu.

**Educara las empresas**  
Sin embargo, para poder hacer negocios en la red no basta con tener una página

web amigable, sino ofrece mucho más. Annie Xu —quien fue una de las expositoras de la VI Cumbre Pyme del Foro APEC, organizada por Comex Perú— añade que es necesario que los empresarios se eduquen en temas como la identificación de proveedores o compradores.

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### “Nuestros países no se han acostumbrado a premiar el éxito”

Corfo es la entidad chilena que ejecuta las políticas en favor del emprendimiento y la innovación. Ha logrado garantizar el financiamiento de las pymes y atraer talento.

ENTREVISTA

Hernán Cheyre  
Vicepresidente ejecutivo de Corfo (Chile)



PROFESOR/OL

**JULIO BOLIVAR PEREZ**  
«Corfo es la entidad chilena que ejecuta las políticas en favor del emprendimiento y la innovación. Ha logrado garantizar el financiamiento de las pymes y atraer talento.»

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### Recuerdan que Pymes peruanas pueden negociar en Alibaba.com

Las empresas peruanas que ofrecen sus productos al mundo, a través de operaciones de comercio electrónico (exportaciones e importaciones) utilizando la web Alibaba.com, aumentan en 36% cada año, informó ese portal de negocios.

La gerente de Alibaba.com, Annie Xu, sostuvo que el Perú al igual que varios países latinoamericanos tienen potencial de desarrollo del comercio electrónico por la alta y rápida penetración de Internet.

«En términos de crecimiento, los miembros de Alibaba.com tienen un crecimiento de 36%, lo que es bastante significativo porque hay mucho espacio para seguir avanzando», anotó. Recordó que la membresía para los miembros de Perú es gratuita.

### Trámites tardan 26 días

EN EL PERÚ, CREAR UNA EMPRESA FORMAL DEMORA CERCA DE UN MES

La creación de una empresa formal en el Perú toma hasta 26 días debido a los trámites que se exigen, según un informe del Banco Mundial citado por el vicepresidente ejecutivo de la Corporación de Fomento de la Producción de Chile, Hernán Cheyre.

Durante la IV Cumbre Pyme APEC, Cheyre comentó que, en Chile, un emprendedor puede constituir una unidad de negocio en solo 24 horas gracias a las reformas que realizó el Gobierno. Ahora toma 900 mil compañías formales cada año, refirió.

Al respecto, el gerente general de Comercio Exterior de Ferreyros, mencionó que si bien en nuestro país ha mejorado el tiempo de los trámites necesarios para crear una empresa, la meta de reducir el plazo a solo 24 horas podría tomarse años, por lo menos.

Finalmente, Cheyre invitó a las pymes peruanas que aprovechen el capital semilla de US\$40 millones que se ofrecen en Chile para el desarrollo de proyectos.

Burocracia sigue afectando.

### Perú.21

### Abrir empresas es 26 veces más rápido en Chile que en Perú

CON APOYO DE GOBIERNO CHILENO

«El vecino país del sur está migrando la competitividad y tecnología de sus pequeñas y medianas empresas internacionales, y ahora apuntan al Perú, entre otros mercados.»

«Tenemos que juntar nuestras pymes en una comunidad de intereses, y ver quiénes tienen proyectos en común para atender al APEC.»

Hernán Cheyre, vicepresidente de Corfo

Así como grandes empresas chilenas han concurrido ya a importantes versiones en Perú, ahora las pymes de su país también están mirando invertir en nuestro país, en las áreas de servicios comerciales. Otra meta es que se puedan alinear con empresas peruanas, para poder también hacer negocios conjuntos en países del Asia Pacífico, dijo.

«Ese apoyo, explícito, se dio a través de un plan de garantías que dio el Estado para que las bancas privadas les pueda prestar a las pymes, luego ha permitido dar créditos por un total de US\$6.000 millones, para financiar a 200.000 empresas, lo cual hasta ahora el fisco «dijo» no le cuesta un centavo. Además, indicó que, siguiendo modelos normati-



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Afirma Corporación de Fomento de la Producción de Chile  
**17:56 Plazo para creación de una empresa formal se podría acortar de 26 días a 24 horas**

Lima, ago. 27 (ANDINA). Los plazos para la constitución de una empresa formal en Perú se podrían acortar y pasar de 26 días a 24 horas, con la aplicación de una serie de reformas en el marco normativo, sostuvo hoy el vicepresidente ejecutivo de la Corporación de Fomento de la Producción (Corfo) de Chile, Hernán Cheyre.

Refirió que Perú tiene un futuro promisorio en el ámbito del emprendimiento, por lo que sugirió apostar por los incentivos normativos y tributarios para que más empresas se formalicen.

Según estimaciones del Banco Mundial, en Perú demora 26 días en promedio crear una empresa formal.

"Chile hace tres años también registraba ese tiempo, ahora se ha avanzado en lograr que más empresas se formalicen en solo un día", afirmó durante la VI Edición de la Cumbre Pyme del Foro Cooperación Económica del Asia Pacífico (APEC).

Explicó que a comienzos de año entró en vigencia en Chile una nueva ley que permite que el emprendedor pueda constituir una empresa formal, obtener un registro e iniciar actividades en un día, a través de portal web, a costo cero.

"En la década pasada, Chile perdió 100 mil emprendedores y, en tres años y medio, hemos logra superar las 200 mil nuevas empresas creadas, esto es porque los emprendedores están buscando una oportunidad", anotó.

Consideró que la constitución de una empresa formal posibilita que más emprendedores tengan acceso a financiamiento, créditos, programas de fomento del Estado, lo que garantiza su crecimiento.

Agregó que el año pasado Chile aprobó una ley de incentivos tributarios a las actividades de investigación y desarrollo que realicen las empresas.

"Esa modalidad permite que el 35 por ciento de lo que se dedique a la investigación y desarrollo o una empresa pueda descontarlo en impuestos directamente. Es un gran paso para avanzar en la innovación", anotó.

La VI Edición de la Cumbre Pyme del APEC, organizada por la Sociedad de Comercio Exterior de Perú (ComexPerú), busca impulsar la inserción de las micro, pequeñas y medianas empresas (mipymes) en el mercado internacional, además de promover su formalización y mejora de su competitividad.

(FIN) SMA/JPC



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**17:42 Pymes chilenas de sector servicios están interesadas en invertir en Perú**

Lima, ago. 27 (ANDINA). Diversas pequeñas y medianas empresas (pymes) chilenas del sector servicios, tecnologías de la información y otros rubros, están interesadas en invertir en Perú, señaló hoy el vicepresidente ejecutivo de la Corporación de Fomento de la Producción (Corfo) de Chile, Hernán Cheyre.

Detalló que las empresas interesadas en incursionar en Perú son lideradas por jóvenes que buscan ampliar su base de negocios en los sectores comercio y turismo, entre otros.

"Estamos explorando la posibilidad de internacionalizar pymes chilenas, hacia otros mercados, Perú es uno de ellos", señaló durante la VI Edición de la Cumbre Pyme del Foro de Cooperación Económica del Asia Pacífico (APEC).

Asimismo, dijo esperar que las pymes peruanas puedan iniciar su internacionalización en Chile, a fin de incrementar negocios y mercados.

"El primer paso es que las grandes empresas chilenas ya han venido a Perú y las empresas peruanas también están incursionando en Santiago", afirmó en la VI Edición de la Cumbre Pyme del APEC.

El encuentro, organizada por la Sociedad de Comercio Exterior del Perú (ComexPerú), tiene como objetivo impulsar la inserción de las micro, pequeñas y medianas empresas en el mercado internacional, además de promover su formalización y mejora de su competitividad.

(FIN) SMA/JPC



**Economía**



**Cumbre de Pymes del APEC**

27.08.2013 - 11:08 AM

LIMA.- Hoy inició la Sexta Edición de la Cumbre Pyme del APEC 2013. Este evento agrupa a más de mil 200 pequeños y medianos empresarios peruanos. Mayra Calderón con los detalles desde el Hotel Westin, en San Isidro.



NOVA TECNOLOGÍA PERUANA

Actualmente Nova es un Grupo de 6 empresas:



# VI CUMBRE PYME del APEC 2013

"INNOVANDO PARA ROMPER BARRERAS"

Organizado por COMEXPERU



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## Meeting Document Summary Sheet Template

<b>Document Title:</b>  Report to ABAC – APEC SMEWG, SMMEMM Meetings and Related Issues
<b>Purpose:</b>  For information and discussion
<b>Issue:</b>  Collaboration with APEC SMEWG
<b>Background:</b>  <p>In the 37<sup>th</sup> APEC SMEWG and 20<sup>th</sup> SMMEMM meetings in Nusa Dua Bali Indonesia during the period 2-8 September 2013, it was found the priorities of the APEC SMEWG align very well with ABAC, and there was great appreciation from APEC for ABAC's participation. It was also found that starting from the 35<sup>th</sup> APEC SMEWG meeting back in 2012, nobody from ABAC participated in the meeting. Likewise, starting from 2011 or even before, nobody from APEC SMEWG was invited to ABAC.</p> <p>The APEC/ABAC relationship is like the public/private cooperation. There was a strong desire during the meeting that there should be more interactions and participations in each other's meetings in future.</p>
<b>Proposal /Recommendations:</b>  <ul style="list-style-type: none"><li>• ABAC China will report the meetings at Nusa Dua Bali Indonesia.</li><li>• Discussion be invited on the interactions between APEC and ABAC, and how it can be implemented to make sure these interactions will sustain.</li><li>• How ABAC can bring more values to the decision level meetings such as the Ministerial meetings, and what ABAC can achieve more from this.</li></ul>
<b>Decision Points:</b>  <ul style="list-style-type: none"><li>• See above</li></ul>