

# SME RETAILERS & WHOLESALERS ARE THE LIFEBLOOD OF THE EUROPEAN ECONOMY

5.4 m ENTREPRENEURS

**2/3**

operate in  
retail



**1/3**

operate in  
wholesale

**10%**

are mid-size and  
large businesses  
(> 10 employees)



**90%**

are micro  
businesses

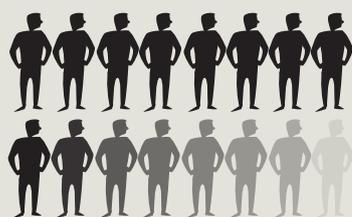
(< 10 employees)

**1 in 4**

of all businesses in the EU are SME retailers and wholesalers.  
They are a major source of growth, employment and innovation



providing work to



**20 million**

Europeans



They are central to the life of  
our towns and villages

SMEs take an active role in responding to growing consumer demand for more sustainably sourced materials and products. They are responsible actors in the supply chain and offer more sustainable materials, resources and products.

# SME retailers & wholesalers are responding to many challenges:



Need to adapt their business model to the digital economy

Changing consumer behavior, and ...

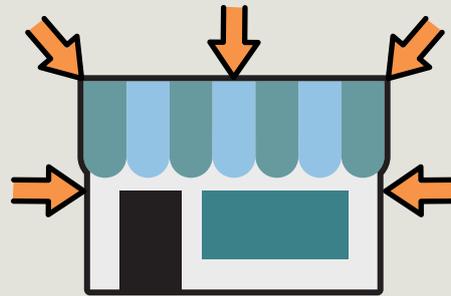


... increased online competition from US and China

Increasing consumer expectations



Many regulatory and administrative hurdles



Difficult access to finance

## What can Europe do to help SMEs grow further?

In my daily operations, I need **rules and regulations** that are better tailored to SMEs' needs.

3

In embracing future trends and dealing with regulation, I need **support** from strong **local business associations**.

1



2

In **going digital**, I need a level playing field, access to finance, training schemes and business advice

4

In going international, I need **other EU markets to be as easy to manage** as my home market, and **free trade agreements** with **third countries** to take SMEs needs into account.

5

In responding to the opportunities of the circular economy, I need **advice on** how best to meet **sustainability goals**.

6

I am at the heart of the local community; my local association and I need funding and projects to make villages and **town centres attractive places to spend time** in....

7

...and suppliers and customers need **easy access to city and town centres**.