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IME GSEVEE

Small Enterprises Institute
of GSEVEE

Progress Report on the

**“Mechanism for the
Analysis of the Economic
Environment of SMEs”: An
English Overview of Work
to Date**

This report was conducted within the framework of the project «Development of mechanisms and implementation of actions to support the adaptability and resilience of SMEs and their human resources» (MIS 6003486). The project is co-funded by the European Union and Greece through the Programme «Competitiveness 2021–2027».



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PROGRAMME 2021 – 2027
COMPETITIVENESS

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Introduction

This document constitutes a concise report of the work carried out to date within the framework of the project "Mechanism for the Analysis of the Economic Environment of SMEs", which is currently ongoing and will continue to produce and disseminate relevant outputs in the future. Its purpose is to present, in a structured and coherent manner, the main activities, results, and initiatives developed so far, as reflected in studies, research outputs, publications, and knowledge dissemination actions.

At the same time, this report aims to communicate—briefly and accessibly—the core body of work produced within the project to an English-speaking audience. Given that the majority of the material has been originally developed in Greek, this document serves as an entry point for international readers, facilitating a broader understanding of the project's scope, methodology, and key findings.

It should be noted that the present document provides summaries and highlights of the main outputs and activities. For each item, a corresponding link is provided directing the reader to the full version or the respective action. However, these materials are, for the most part, available in Greek.

More broadly, the project contributes to the systematic monitoring and analysis of economic developments affecting small and medium-sized enterprises (SMEs), while also supporting evidence-based policymaking and the design of targeted interventions. Through its outputs, it seeks to strengthen the adaptability and resilience of SMEs and their human resources, enhance institutional capacity, and foster informed public dialogue around the challenges and opportunities shaping the contemporary business environment.

In addition, the present project falls within the 2021–2027 programming period of the NSRF (ESPA). However, a significant share of the research presented in this report was initiated in earlier years. The report therefore represents an effort to provide an up-to-date and consolidated overview of this body of work, which is not newly developed but builds upon a long-standing research trajectory. Indeed, the project's work is deeply rooted over time, reflecting the Institute's sustained research activity—particularly as IME GSEVEE marks its 20th anniversary this year.

Last but not least, the project "Mechanism for the Analysis of the Economic Environment of SMEs" forms part of the broader body of research, publications, and initiatives carried out by IME GSEVEE. It should be clearly noted that IME GSEVEE conducts a wide range of research activities; the work presented in this report constitutes only a specific segment of its overall output, focusing exclusively on the present project.

IME GSEVEE intends to publish reports of this kind on a regular basis, as part of its ongoing effort to document, systematize, and disseminate its research work.

What is the purpose of the project?

The project titled "*Mechanism for the Analysis of the Economic Environment of SMEs*" aims to monitor and forecast changes in the domestic, European, and international economic environments, as well as the impact of these changes on small and medium-sized enterprises (SMEs).

Monitoring is carried out through systematic study and analysis of topics relevant to the interests and general business environment of SMEs.

Implementation is achieved through (a) the production of research and study outputs such as reports, studies, and documentation, and (b) the development of tools to enhance the competitiveness and adaptability of SMEs by creating a modern and comprehensive toolkit.

The objectives of the project are to:

- Develop the capacity of central government agencies, particularly departments involved in designing and implementing business support programs, to anticipate and manage changes related to adaptability,
- Specialize in targeted development and adaptability actions for SMEs,
- Provide documented and systematic information on issues concerning the business environment of small enterprises to (i) employers, self-employed individuals, and citizens interested in business activities, (ii) local and sectoral federations of the Hellenic Confederation of Small and Medium-Sized Enterprises (GSEVEE), and (iii) the academic community.

See more:

<https://imegsevee.gr/%CE%AD%CF%81%CE%B3%CE%B1/stirixi-prosarmostikotitas-kai-anthetikotitas-ton-mikromesaion-epicheiriseon/michanismos-meletis-kai-analysis-oikonomikou-perival-lontos-leitourgias-mikromesaion-epicheiriseon/>

Publications

Informational and Research Reports

Informational reports are aimed at the general public and are primarily based on literature reviews and secondary data analysis. Research reports tend to be more scientific or technical in nature, relying on both quantitative and qualitative data and often incorporating primary research.

Since mid-2024, IME GSEVEE has published the following informational and research reports:

Economic Consequences of the Possible Abolition of the Special Luxury Tax in the Silver and Gold Jewelry Sector

Leonidas Vatikiotis, Dimitris Giakoulas, Eleni Greenwood, Apostolos Bokas

This report examines the effects on consumption and tax revenues of potentially abolishing the special luxury tax on jewelry and watches. Economic theory suggests that demand for luxury goods like jewelry is elastic, meaning that higher prices due to taxation reduce consumption, while abolishing the tax increases sales. The study analyzes various demand elasticity scenarios (ranging from 0.5 to 1.6) and concludes that when elasticity is 0.8 or higher, the increase in VAT revenue more than compensates for the loss of the luxury tax. Based on 2019 data, abolishing this tax could increase total tax revenue. Additional benefits include reduced bureaucracy and improved efficiency of control mechanisms.

The abolition should be viewed as a strategy to stimulate overall economic activity and notably boost one of the few manufacturing sectors in the Greek economy. Increased consumption in this sector could have positive secondary effects on related industries such as the supply chain, production, and specialized retail, thereby promoting employment and economic growth.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/oikonomikes-synepeies-tis-endechomenis-katargisis-tou-eidikou-forou-polyteleias-ston-klado-tis-argyrochrysochoias/>

Collaborative Digital Platforms as a Business Proposal for Small Enterprises in Greece

Ifigeneia Douvitsa

This report explores digital platforms at both international and Greek levels. In response to COVID-19, Greek SMEs, especially in catering and retail, have increasingly relied on major digital platforms. The report highlights challenges SMEs face, including high commissions, lack of access to their own data, opaque algorithms, and reduced business autonomy.

The findings are based on literature review and empirical research, including semi-structured interviews and a focus group with representatives from SMEs, academia, technology, and cooperatives.

The report concludes with policy recommendations to ensure a fair digital transition in the sector:

- Promotion of multi-stakeholder cooperatives,
- Establishment of cooperative platforms by sector or region,
- Development of collaborative ecosystems,
- Investigation and dissemination of successful examples,
- Analysis of previous failed attempts and the reasons behind them,
- Examination of how large, established platforms maintain sustainability and profitability,
- Emphasis on co-creation processes involving SMEs affected by these platforms or pressured to cooperate with them.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/oi-synergatikes-psifiakes-platformes-os-protasi-epicheirimatikotitas-gia-tis-mikres-epicheiriseis-stin-ellada/>

Analysis of the Economic Burdens on Small Enterprises in Greece: Tax, Regulatory, and Banking Charges

Nikolaos Lionis

This study is the first comprehensive attempt to detail the economic burdens on small enterprises in Greece, analyzing:

- The cost of tax compliance—including direct financial obligations (taxes, fees, contributions) and administrative burdens (staffing, external services, technology investments),
- Burdens from various special taxes (fees, excise duties, etc.) that disproportionately impact SMEs,
- Banking costs (fees, account management, due diligence) which discourage access to finance,
- Municipal taxes, labor and insurance costs, and other compliance expenses (licensing, data protection) that small enterprises struggle to meet without external support.

The study concludes that the survival and growth of SMEs in Greece require profound and targeted reforms of the institutional framework. Reducing administrative and financial burdens is not merely a matter of facilitation but a prerequisite for structural competitiveness and social cohesion.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/analysisi-ton-oikonomikon-varon-ton-mikron-epicheiriseon-stin-ellada-forologikes-rythmistikes-kai-trapezikes-epivarynseis/>

Tourism and Development Prospects of the Greek economy

Sofoklis Skoultzos

This report analyzes the tourism sector's impact on GDP, its societal and environmental effects, and opportunities arising from sustainable and innovative development. Special focus is given to new trends such as short-term rentals and the need for harmonious coexistence between tourism and local communities. The study highlights strategies to strengthen the resilience of the tourism ecosystem and to foster a more sustainable and competitive growth model for Greece.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/tourismos-kai-anaptyxiakes-prooptikes-tis-ellinikis-oikonomias/>

European Strategies for Development. A New Development Model or an Uncertain Step?

Konstantinos Papanikolaou

This report examines three influential European-level strategic policy documents shaping the future of economic governance and development: the Letta Report, the Draghi Report, and the European Commission's Competitiveness Compass. It emphasizes efforts to deepen the Single Market through establishing a "fifth freedom" encompassing knowledge, research, and innovation, alongside a more integrated European financial architecture. Proposals include creating a Savings and Investment Union, issuing green bonds, and boosting strategic investments aimed at higher productivity and energy self-sufficiency.

It also advocates consolidating and strengthening the European defense industry through greater cooperation, joint procurement, and possibly issuing European defense bonds, to reduce dependence on third countries and enhance EU strategic autonomy.

The importance of a unified European industrial policy that integrates green and digital transitions, reduces dependence on external raw materials and technology suppliers, and improves production resilience is stressed. Equally important is ensuring social and regional cohesion so that transitions reduce inequalities and promote European convergence.

Finally, the report assesses the impact of these strategies on the Greek economy and explores opportunities for SMEs, innovation, and investment, while addressing challenges related to increased competitiveness and sustainability requirements.

The report concludes that the success of these European initiatives depends on Member States' ability to coordinate policies, mobilize investment, and develop a shared vision for a dynamic, green, and socially just Europe.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/evropaikes-stratigikes-gia-tin-anaptyxi-ena-neo-anaptyxiako-ypodeigma-i-ena-meteoro-vima/>

Trends and Challenges in the Folk Art and Tourist Goods Sector in Greece: Understanding the Business Reality

Dimitris Giakoulas, Eleni Greenwood, Nikos Gravaris, Giorgos Thanopoulos

This report examines the trends and challenges facing the folk art and tourist goods sector in Greece. By combining quantitative and qualitative data and comparing responses from both suppliers and retailers, the report highlights the sector's structure and key issues encountered by artisans and entrepreneurs, such as delivery delays, staff shortages, and liquidity problems. It also underscores the importance of the "Technima – Folk Art – Parousies" exhibition, one of the largest trade fairs in Greece, serving as a key meeting point for folk art artisans, suppliers of tourist goods, and retail businesses, thus contributing to the sustainability and growth of small enterprises. Findings reveal that these enterprises are predominantly small, family-run, with extensive experience but limited staff. Overall, the study provides valuable insights into the sector's real needs and informs the design of targeted support and development policies.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/taseis-kai-prokliseis-ston-klado-laikis-technis-kai-touristikon-eidon-stin-ella-da-katanoisi-tis-epicheirimatikis-pragmatikotitas/>

Youth & Small Business in Larissa. Investigating the Role of Young People in Entrepreneurship and the Local Economy

Danai Koltsida

This study explores the involvement of young people in Larissa's economy, focusing on their roles in business, innovation, and shaping local development. As Larissa—a major regional city in central Greece—was the National Youth Capital 2025, the study provides insights into current conditions and emerging dynamics in youth entrepreneurship.

Combining quantitative data, contemporary literature, and rich qualitative input from interviews with young entrepreneurs, organizations, and experts, the research addresses:

- Larissa's position within the national business landscape and its comparative advantages,
- Characteristics, motivations, and challenges faced by young entrepreneurs and self-employed individuals,
- The influence of education, skills, and digital culture on career paths,
- The impact of recent economic, health, and climate crises on youth mindset and prospects,
- The role of local institutions, networks, and partnerships in fostering entrepreneurial activity.

The study finds strong youth interest in entrepreneurship but notes that many face obstacles such as limited access to finance, high operating costs, lack of information, and few opportunities for guidance and networking.

Based on these findings, the study offers evidence-based policy recommendations across multiple levels—from infrastructure and national business policies to regional planning and targeted youth

entrepreneurship initiatives. The ultimate goal is to build a fairer, more inclusive, and resilient ecosystem for small enterprises and young people in Larissa.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/neolaia-kai-mikri-epicheirimatikotita/>

The Silver Economy: The Impact of Demographic Changes on Small Enterprises

Antigoni Lyberaki

The study explores the relationship between demographic aging and small-scale entrepreneurship. It highlights the role of the self-employed and small enterprises in an aging society by analyzing primary data from the pan-European SHARE survey, Greek national statistics (ELSTAT), and, for the first time, GEMI data, combined with the latest international literature and a comparative analysis of eleven European countries.

Results show that self-employed individuals tend to work longer and retire later than employees in the private and public sectors, particularly in Greece. They often continue working past age 65 and maintain relatively better mental and physical health until age 74. However, after age 75, their relative income declines significantly, and they face higher risks of falling into the lowest income bracket after retirement.

Based on these insights, the study proposes policy interventions to improve pension adequacy for the self-employed through supplementary insurance and savings, address succession challenges in small and family-owned businesses and facilitate access to capital and information.

The study is divided into two parts:

The first part presents the dominant narratives that shape how we perceive enterprises in the context of economic development and older adults in terms of economic and social well-being. The aim is to highlight aspects we assume to know but that are, in fact, different.

The second part focuses on the world of small enterprises and how they respond to contemporary challenges. Both established and new data sources are utilized concerning older self-employed individuals and entrepreneurs and their businesses. Business performance (by size) and emerging transformation trends are examined. These are correlated with trends in the characteristics of older self-employed individuals and small business owners, compared to other countries and peer groups.

A significant finding is that entrepreneurs and the self-employed tend to work for more years and enjoy relatively better health while working. However, they face a steep decline in income after leaving the workforce (post age 75), indicating an issue with the adequacy of their pension coverage. Another critical concern is succession and ensuring openness to collaboration within networks. These challenges become even more significant amid the transformations driven by artificial intelligence.

The study concludes with a summary of key findings and policy recommendations tailored to the specific challenges faced by small businesses owned by older individuals. In doing so, it aims to contribute to a more comprehensive understanding of the opportunities and challenges associated with the intersection of "small enterprises and older people."

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/asimenia-oikonomia-oi-epiptoseis-ton-dimografikon-allag-on-stis-mikres-epicheiriseis/>

Public Surveys

Public surveys capture the status and trends of the Greek economy and its SMEs. The Small Enterprises Institute of GSEVEE (IME GSEVEE) regularly conducts two major public surveys: (a) the Semi-Annual Report on the Economic Climate of Small and Micro Enterprises, and (b) the annual IME-GSEVEE Survey on Household Income. Additionally, the Institute publishes ad hoc surveys depending on economic conditions.

Since mid-2024, IME GSEVEE has released the following public surveys:

Semi-Annual Reports on the Economic Climate of Small and Micro Enterprises

Leonidas Vatikiotis, Eleni Greenwood, Nikos Gravaris, Giorgos Thanopoulos, Apostolos Bokas, Ioanna Profyri, Dimitris Giakoulas

This series, consisting so far of 31 reports, is conducted on a semi-annual basis since May 2009 and monitors the economic climate of small and micro enterprises in Greece. The reports analyze the SME Economic Climate indicator and include data on turnover, liquidity, bank financing, electronic transactions, employment, vacancies, demand, investments, prices, cost increases, liabilities, and sustainability indicators.

The latest 31st survey for the first half of 2025 reveals a challenging environment:

- Nine out of ten enterprises reported increased operating costs since the energy crisis began.
- 50% experienced a decline in turnover.
- Liquidity worsened for 56.7%, resembling difficult conditions from 2018.
- Investment remains low, with 53.4% of investors spending under €5,000, and 83.2% relying on equity capital.

Positive signs include:

- 10.1% reported staff increases.
- The proportion of enterprises with overdue debts fell from 30.2% to 24%.

Overall, the survey depicts a business landscape dominated by challenges, with limited positive signals reflecting resilience rather than a trend reversal.

For the latest **English version** of the Semi-Annual Report on the Economic Climate of Small and Micro Enterprises,

see:

https://imegsevee.gr/wp-content/uploads/2025/09/Septemvrios-2025_en.pdf

IME GSEVEE Annual Survey on Household Income-Living Expenses

Eleni Greenwood, Nikos Gravaris, George Thanopoulos, Danaï Koltsida, Apostolos Bokas, Ioanna Profyri

This series, consisting so far of 14 reports, is conducted on an annual basis since December 2014 and provides an extensive socio-economic portrait of Greek households, based on longitudinal data covering recent crises. It serves as a valuable resource for researchers, representatives of employers and employees, civil society, and policymakers.

The 2025 survey highlights that financial difficulties are spreading from low-income households to the middle class due to rising inflation, which is eroding household resilience.

A record low in income adequacy was reported: six in ten households state their income lasts less than a month, averaging only 18 days. Over half of households must cut back on basic necessities, and nearly all cannot save. High food, energy, and fuel costs continue to squeeze disposable income, reducing spending on entertainment and clothing.

Inequality remains stark, with the lowest income groups and single-person households most affected, and pessimism about the future growing. Current anti-inflation measures are viewed as insufficient, prompting calls for structural reforms such as wage increases, tax relief, and price controls to substantially improve household income and security.

For the latest **English version** of the IME GSEVEE Annual Survey on Household Income-Living Expenses, see:

<https://imegsevee.gr/wp-content/uploads/2026/02/eisodima-2025-en.pdf>

Annual Reports of IME GSEVEE

Each year, IME GSEVEE publishes an annual report examining the business environment for SMEs. Alongside general economic analysis, each report addresses specific topics relevant to small and medium-sized enterprises.

The Report is organized into three parts:

- The first part reviews the macroeconomic environment and trends in key economic indicators.
- The second part analyzes enterprise structure, competition, and impacts on small businesses.
- The third part is dedicated to the specific theme of each annual report, including contributions by Institute collaborators and external experts that examine key issues concerning the Greek economy and small enterprises.

IME GSEVEE Annual Report 2024: Green Transition and Small Enterprises

Dimitris Giakoulas, Eleni Greenwood, Nikos Gravaris, Leonidas Vatikiotis, Giorgos Thanopoulos, Apostolos Bokas, Panagiotis Kalimeris, Konstantinos Kounetas, Emmanuela Dousi, Maria Karamanov, Anestis Vlysidis, Evangelos Dioikitopoulos, Euthymia Kyriakopoulou, Stylianos Rousalis

The 2024 Annual Report, the sixth in the series, continues to systematically document and analyze key developments shaping the economic and social environment for micro, small, and medium enterprises. It is grounded in reliable data and scientific evidence to understand trends affecting business conditions.

This year's report focuses particularly on the green transition, highlighting how the environmental crisis and related policies impact the Greek economy and enterprises by imposing new demands and creating opportunities.

The environmental crisis is no longer just a future threat; it is already here and impacting many aspects of daily life. In this new landscape, small businesses are required to adapt to demands and regulations that are often formulated without adequate consideration of their scale, resources, and capabilities. The green transition involves significant costs, the need for expertise, and access to suitable infrastructure and tools. Yet it also presents opportunities for more sustainable, innovative, and resilient business practices.

Although the importance of environmental protection is now widely acknowledged by both society and the business community, there remains a lack of targeted investments to enable small businesses to effectively address the challenges posed by climate change. Existing support mechanisms are often fragmented and insufficient, hindering the timely and effective adaptation of small and medium-sized enterprises to the evolving environmental and regulatory framework.

This year's report aims to illuminate this dual aspect of the green transition, focusing on the role of small enterprises within this complex process. At the same time, it emphasizes the environment's importance not only as an economic factor but as a fundamental prerequisite for human well-being.

As in previous years, the report is divided into three sections:

- The first section examines the macroeconomic environment and trends in key economic indicators.
- The second section analyzes developments in business structure and presents data on competition and its impact on small businesses.
- The third section, titled "Green Transition: Between Necessity and Opportunity," includes standalone articles by Institute contributors that explore the implications of the climate crisis for the Greek economy and small enterprises.

See more:

<https://imegsevee.gr/%ce%b4%ce%b7%ce%bc%ce%bf%cf%83%ce%b9%ce%b5%cf%8d%cf%83%ce%b5%ce%b9%cf%82/ekthesi-ime-gsevee-2024-prasini-metavasi-kai-mikres-epicheiriseis/>

Webinars

The webinars aim to inform enterprises and other interested parties about the results of IME GSEVEE surveys and to familiarize them with business tools and general developments related to their interests (e.g., changes in insurance and tax systems). The organization of the webinars is carried out interdepartmental (Research & Documentation Unit and the Institute's Education Unit). The permanent and temporary staff of IME GSEVEE, in collaboration with external partners, who assume the role of lecturer, prepare individually both the educational content and the structure of each webinar. The webinars are attended remotely with synchronous monitoring via a video conferencing tool. They are recorded, with the consent of the participants and then uploaded as videos to the IME GSEVEE YouTube channel. This condition gives an additional role and a valuable added value to these online webinars since they can function as an open educational resource.

For our YouTube see:

https://www.youtube.com/@ime_gsevee

Violence and Harassment in the Workplace: Employers' Obligations Under Law No. 4808/2021

Ioanna Profyri

10/03/2025

This webinar provided participants with an overview of employers' obligations for preventing and combating violence and harassment in the workplace, primarily under Law 4808/2021, as well as associated administrative penalties. Attendees also learned relevant terminology introduced by the law, what constitutes violent or harassing behavior, how to manage and prevent such incidents, and the benefits of creating a safe, equitable, and inclusive work environment.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-via-kai-parenochlisi-ston-choro-ergasias-yPOCHreoseis-ton-epicheiriseon-me-vasi-ton-n-4808-2021/>

Social Media Research: Methodology and Applications for Small Enterprises

Konstantinos Gemenis

04/06/2025

This webinar focused on methodologies for designing and managing surveys via social media. Participants learned basic data collection and analysis techniques using social media as a research tool. Practical applications tailored to small enterprises were presented, highlighting how to utilize data for strategic decision-making.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-erevna-meso-koinonikon-diktyon-methodologia-kai-efarmoges-gia-mikres-epicheiriseis/>

The Art of Negotiation for Small Enterprises

Nikos Anestis

11/06/2025

This webinar aimed to develop and strengthen negotiation skills among professionals in small enterprises. Through practical examples and interactive exercises, participants learned to manage negotiations more effectively, strengthen their market position, and secure better business agreements. The seminar was designed for anyone seeking to enhance their strategic thinking and confidence in negotiations.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-i-techni-tis-diapragmatefsis-gia-mikres-epicheiriseis/>

Applications of Artificial Intelligence in Small Enterprises

Kyriakos Mamoukaris

22/09/2025

This webinar explored practical applications of AI in customer service, marketing, process automation, and service personalization. Kyriakos Mamoukaris demonstrated tools such as ChatGPT, Canva AI, and Excel Copilot through live demos and practical tips. The goal was to help participants understand the benefits, costs, and challenges of AI technology and its direct applicability to their own enterprises.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-efarmoges-technitis-noimosynis-stis-mikres-epicheiriseis/>

Public Discourse and Information Management for Small Enterprises

Aggelos Seriatos

15/10/2025

This webinar focused on key concepts of public discourse and strategic communication, including how to identify and effectively counter false or misleading information that can harm a business's reputation. Enterprise owners gained practical skills to protect their businesses from communication challenges, build a positive public image, and capitalize on opportunities in the digital age.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-dimosios-logos-kai-diacheirisi-pliroforias-gia-mikres-epicheiriseis/>

Scientific Research and Small Enterprises: Understanding and Utilizing Research Findings

Danai Koltsida

19/11/2025

This webinar provided small enterprises with practical knowledge on how to interpret and apply scientific research to improve strategic decision-making. Participants learned to evaluate research findings, leverage data for effective business strategies, and communicate scientific results clearly and persuasively. The webinar offered tools to support evidence-based decisions and enhance competitiveness and growth.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-epistimoniki-erevna-kai-mikres-epicheiriseis-katanoisi-kai-axiopoisi-erevnikon-apotelesmaton/>

From Stress Management to Productivity: Enhancing Well-being in Small Enterprises

Maria Karoumpali

10/12/2025

This webinar focused on practical approaches to managing workplace stress and its connection to psychological well-being and effective enterprise operation. Presenting tools and techniques to reduce work-related stress, the webinar highlighted how managing daily stress can improve employee productivity and focus. Strategies for fostering a collaborative work environment—where teamwork, commitment, and communication drive growth—were also discussed. The webinar concluded by emphasizing well-being as a key factor for sustainable development and competitiveness in small businesses.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/apo-to-stress-management-stin-paragogikotita-enischysi-evimerias-stis-mikres-epicheiriseis/>

Blockchain Technology in Small Business: Features and Applications

Nikos Daskalakis

28/01/2026

This webinar introduced blockchain technology in a clear and accessible way, demonstrating how small and micro-enterprises can use it. Key features such as decentralization, transparency, and transaction security were explained, along with practical applications like payments, smart contracts, product traceability, and reducing costs and bureaucracy. The session targeted entrepreneurs, executives, and professionals interested in leveraging blockchain for innovation and competitive advantage.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-i-technologia-blockchain-sti-mikri-epicheirimatikotita-charaktiristika-kai-efarmoges/>

Traditional Greek cuisine: a source of inspiration for innovation and outreach for small enterprises in the food service and tourism sectors

Melina Karipidou

25/02/2026

This webinar demonstrated how traditional Greek cuisine and Mediterranean diet principles can be strategically used by small enterprises in food service and tourism. It emphasized the enduring value of the Greek diet as a globally recognized model of health and its potential to inspire innovation, differentiation, and authentic identity. Sustainable practices such as using local, seasonal, and plant-forward products were also highlighted as ways to enhance competitiveness and outward orientation in the modern tourism market.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/webinar-paradosiaki-elliniki-kouzina-ebnefsi-gia-kainotomia-kai-exostrefeia-gia-mikres-epicheiriseis-estiasis-kai-tourismou/>

Analysis and Interpretation of the ERGANI II Information System (the Greek Ministry of Labour's digital employment and labor market information system) for Small Businesses

Petros Rapanakis

24/03/2026

The webinar presented the operation of the new ERGANI II system (the Greek Ministry of Labour's digital employment and labor market information system) and its impact on the daily functioning of small and very small enterprises. It examined the key changes compared to the previous version, including new procedures for submitting declarations, updating employment data, and meeting obligations related to workforce management and labor law compliance. The session also included practical examples, common mistakes, and critical points requiring attention, helping participants use ERGANI II effectively, avoid administrative errors, and ensure proper compliance with the current regulatory framework. It was addressed to business owners, managers, and professionals responsible for HR and employment-related matters.

Scientific Conferences

1st Scientific Conference of IME GSEVEE

The 1st Scientific Conference of IME GSEVEE was successfully held on October 3 and 4, 2025, under the theme "The New Dynamics of Small Enterprises: Their Role in Tomorrow's Economy." The event gathered distinguished representatives from the scientific community and focused on micro, small, and medium-sized enterprises in Greece.

The conference agenda addressed crucial topics affecting SMEs with the aim of promoting research, facilitating the exchange of evidence-based perspectives, and strengthening scientific dialogue. Eleven thematic panels featured more than sixty presentations by leading scholars.

Key topics included:

- The international environment, competitiveness, and SME policies
- Micro and small entrepreneurship and urban development
- SME management, marketing, and strategic development
- Platforms, new digital models, and digital infrastructure
- Labor market, resilience, and social challenges for SMEs
- Innovation and technology
- Regions, local economies, and tourism development
- Retail trade and micro-entrepreneurship
- Technological innovation and business readiness
- Environment and sustainable development
- SMEs in the changing international economic environment

The opening address was given by Mr. George Kavvathas, President of the Hellenic Confederation of Small and Medium-Sized Enterprises (GSEVEE), who highlighted the importance of small enterprises for the economy and social cohesion, as well as the challenges they face.

Michalis Psalidopoulos, Professor Emeritus at the National and Kapodistrian University of Athens, delivered a keynote titled "Trade in the History of Economic Thought: From Mercantilism to the Present Day." The conference concluded with a speech by Dionysis Gravaris, Emeritus Professor of Social Policy at Panteion University and Scientific Director of IME GSEVEE.

The conference was held at the GSEVEE premises, 46 Aristotelous Street, Athens.

Last but not least, **a collective volume** of selected papers presented at the conference will be published in the near future. The **next conference** is expected to take place in **the summer of 2027**.

See more:

<https://imegsevee.gr/%ce%b3%ce%b5%ce%b3%ce%bf%ce%bd%cf%8c%cf%84%ce%b1/1o-epis-timoniko-synedrio-me-epikentro-tis-poly-mikres-mikres-kai-mesaies-epicheiriseis/>

Upcoming Publications and Webinars

Informational reports

The Contribution of an Olive Cultivation Institute to Local Development: A Quantitative Analysis for the Regional Unit of Laconia

Dimitris Giakoulas

This study evaluates the economic and developmental impact of establishing and operating an Olive Cultivation Institute in Laconia, a region renowned for its expertise in olive cultivation and the high quality of its olive oil. Despite its comparative advantages, the sector faces persistent challenges such as fragmented production, limited standardization, and weak connections to research and innovation.

Using input-output analysis and official Gross Value Added (GVA) multipliers, the study estimates the direct impact of the Institute's operations (costing €59,500) at approximately €76,600 annually, representing 0.005% of the region's GDP. Under three conservative GVA growth scenarios (1%, 2%, and 3%) for agriculture, food processing, and tourism sectors, the indirect annual GVA increases range from €4.558 million (0.309% of GDP) to €13.668 million (0.926% of GDP). Sensitivity analysis confirms the robustness of these results.

Beyond quantitative impacts, the study highlights significant structural benefits such as improved quality, enhanced innovation, increased internationalization, strengthened producer-researcher collaboration, and synergies with tourism and gastronomy. These effects are expected to amplify economic benefits over time.

The findings align with international experience on the high returns of investment in agricultural research and suggest that the Olive Cultivation Institute can act as a catalyst for local development, benefiting the economy, product quality, innovation, and internationalization. Policy recommendations include institutional strengthening of the Institute, producer training, product promotion, and integration with tourism within a broader regional development strategy.

Evaluation of Co-Funded Programs for Small and Micro Enterprises in Greece: Challenges, Opportunities, and Recommendations for Improvement

Kostas Karpouhtsis

This policy brief examines the landscape of co-funded support schemes for small and very small enterprises in Greece, focusing on the 2021–2027 ESIF programmes and the Recovery and Resilience Facility. The analysis is based on a systematic review of calls, pre-publications and available data, combined with empirical evidence on SMEs' access to finance. Particular emphasis is placed on the distinction between formal eligibility and actual accessibility.

Findings indicate that despite increased funding and a broader mix of instruments, access remains uneven, especially for very small firms. Key barriers include high investment thresholds, administrative complexity, pre-financing requirements, banking constraints and strong reliance on past financial performance.

The paper proposes policy interventions aimed at redesigning schemes according to firm size, shifting evaluation criteria towards growth potential, facilitating digital transition, simplifying procedures and strengthening mentoring and stakeholder participation in policy design.

Extent to which changes in VAT rates are passed on to prices and their impact on household income

Giorgos Ioannidis

During the period of inflationary pressure in 2022–2023, many European Union member states lowered their VAT rates as part of efforts to contain price increases. These reductions applied to specific goods and services and were implemented for a limited duration. This situation provided an opportunity to revisit a long-standing question in economic science: to what extent are changes in tax rates—particularly VAT rates—passed on to prices? The aim of this briefing note is to offer a critical review of the relevant literature and to examine the effects of a VAT reduction in an economy primarily composed of small businesses. As part of this briefing, 32 empirical studies covering 69 instances of VAT changes were analyzed.

Webinars

Diversity Management as a Business Practice in Small Enterprises

Ioanna Profyri

22/04/2026, 15:00–17:00, EET

This webinar aims to approach diversity management as a modern business practice closely linked to enhancing competitiveness, productivity, and sustainable economic growth. Considering current socioeconomic developments, their impact on the labor market and business world, and the evolving understanding of diversity, the webinar highlights diversity's role as a driver of innovation, outward orientation, and value creation, especially for small and medium-sized enterprises (SMEs).

Additionally, the webinar explores the connection between diversity management, modern corporate strategy, and responsible business practices, focusing on equity and inclusion. It aims to dispel myths and highlight truths, presenting related policies as essential factors for sustainable development and social cohesion.



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PROGRAMME

2021 – 2027

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