



Confederation of Indian Industry



CII-AVANTHA  
Centre for Competitiveness  
for SMEs

# SME MIRROR

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## From The Chairman's Desk

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With this issue, SME Mirror e-newsletter is now three issues old or should we say three issues young!. As this CII-AVANTHA Centre for Competitiveness for SMEs newsletter grows over the months and years, we wish it to play the dual role of friend and guide for all stakeholders of not just CII-AVANTHA Centre and its associates but for the MSME sector as a whole.

In the pages of the e-newsletter, our endeavour is to show-case the various activities of this Centre of Excellence, be it in the realm of Manufacturing Excellence, Energy Efficiency, Cost Management, Total Employee Involvement or e-Learning.

Looking forward to your valuable feedback, comments and suggestions.

Gautam Thapar  
Chairman & CEO,  
Avantha Group & Chairman,  
CII - AVANTHA Centre for Competitiveness for SMEs





## CII-AVANTHA Centre Launches its first Cluster at Uttarakhand

On April 7, 2012, the CII-Godrej Interio Cluster Kick-off took place at Bhagwanpur, in Haridwar district of Uttarakhand. This is the first CII Cluster in the state of Uttarakhand. Apple Industries, B.K.

Cane works, Star Seating System, Saviton Living Concept, Securipax Packaging and Godrej and Boyce Interio Division (Bhagwanpur Plant) are the six small companies supplying various

components to Godrej Interio's Bhagwanpur Plant which manufactures only chairs but now intends to introduce office desks from next year.

"We want to increase our business by three- to-



four times and the cluster development is a very good opportunity for our company to increase our business and improve our quality," said Anil S. Mathur, Chief Operating Officer of Godrej Interio.

Godrej Interio, whose present turnover is Rs 1,500 crore seeks to increase its sales turnover to Rs 5000 crore by 2016-17, based on 20-25 per cent growth year on year. Speaking on the occasion, Sandeep Jain, Vice Chairman, CII Uttarakhand and Director, Akums Drugs

and Pharmaceuticals said, "CII has been continuously working to enhance competitiveness of its members through various

## Cluster Inagural for HR International at Jalandhar

A new cluster started for HR International at Jalandhar on April 10, 2012. There are 4 companies in HR International cluster, Jalandhar. These are HR International UNIT 1, HR International UNIT 2 (both make hand tool), Proxima Steel & Forge Ltd (makes Chisels, Hammers etc.) and Vijay Cycles & Steel Ltd (makes Pipe fittings, Couplings, etc). For these companies, which are suppliers to HR International. The prime Objective of joining the Cluster were inculcation of Improvement Culture , Manufacturing Cost reduction and Improvement in Manufacturing Competitiveness.

HR International is a name to reckon with in the field of professional Hand Tools manufacturers. It has a full

fledged Hand Tools design, development and production facility. HR International is a



Government of India recognized export house and is a leading hand tools exporter from India.



## Effective Inventory Management - Training Programme



CII-AVANTHA Centre for Competitiveness organized a one day training programme on Effective Inventory

Management on April 27, 2012 in New Delhi. It was very well received by industries with participation from companies like DENSO Haryana Pvt.Ltd, Advance Valves, Jakson Engineers Ltd, JTEKT SONA Automotive India Ltd, Mother Dairy, etc. Participants were apprised of the fact that Inventory is one of

the largest wastes. It devours capital, becomes obsolescent and consumes space and manpower while just sitting. Inventory also hides other waste. Almost every imperfection or problem creates a need for inventory. Inventory is, thus an effect as well as a reflection of overall manufacturing effectiveness. Inventory is probably one of the two biggest assets on your company's balance sheet. It is an important determinant of Return On Assets (ROA) and other measures of financial performance. Carrying stock is expensive, usually 20%-40% of the average value per year. It's easy to turn cash into inventory...the challenge is to turn inventory back into cash. Inventory control tools will play a key role in setting up an effective inventory Management System in an organisation.

## Concluding Session of the Pune Hybrid Cluster

A highly successful two year National Cluster Programme in the Western Region was marked by the concluding session of what is referred as the Pune Hybrid Cluster. The concluding session took place on May 21, 2012 at the premises of Forbes Marshall at Pune. The ceremony saw CEOs and senior management team from all the 8 participating companies. They shared their success stories and how

this Cluster has proved to be beneficial to them with a combined savings of over Rs. 10 crores and other intangible benefits as well. The companies in the cluster included Spirax Marshall, a Forbes Marshall Group company. The other companies of this cluster

includes Crompton Greaves-LT Motor Division at Ahmednagar and Crompton Greaves Transformer Division at Mumbai, Cummins India Limited-Power



Generation Business Unit at Pune, Cummins Generator Technologies at Ahmednagar, Thermax Limited at Pune, Godrej & Boyce Mfg Co Ltd, Appliances Division at Shirwal and Demag Cranes & Components (India) Pvt Ltd at Pune. The cluster was held under the visionary leadership of Mr. C Narasimhan, Chief Adviser, CII National Cluster Programme & Advisor, Auto Components Business, Sundaram Clayton Ltd. He has

been the architect of many roadmaps and has extensively helped CII to form this Hybrid excellence cluster for a group of eight major companies in Western Region over a two year roadmap. Mr Narasimhan said that taking up social responsibility of helping vendors create and function on the cluster model should be the goal of

the companies who have been a part of the CII National Cluster program.



## Participants Selected for the 4th Indo German Manager Training Programme

One of CII-AVANTHA Centre's most successful engagement with Germany is the Indo-German Management Training Programme, which enables participants from SMEs to gain hands-on training in Germany with a view to give them access to some of the best SMEs in the world and indeed to give them exposure on how to do business with Germany.

On June 6, 7 and 8, 2012, Selection Interview of participants for the 4<sup>th</sup> Indo

German Manager Training Programme (IGMTP) was held in Gurgaon. Twenty participants were finally chosen for the programme, which will culminate in a four week tour training programme in Germany.

Participants are slated to leave for the German tour in Late September. Prior to the German leg of the programme, the Indian leg of the programme imparts knowledge to the participants about the

scope and various other dynamics of the programme and makes them aware about the business environment in Germany and how the participating companies can leverage the programme to generate business contacts and actualize the potential of business development.

The Indian leg of the programme is slated for July 30 to August 3, 2012 at Gurgaon.

## CII ACMA Counselors Meet

Confederation of Indian Industry (CII) and Automotive Component Manufacturers Association (ACMA) organized a two day All India Counselors conference on May 28 and 29, 2012 at Gurgaon. Apart from the head of the department, there were counselors from all over India representing CII-AVANTHA Centre for Competitiveness for SMES. as also counselors and concerned head of departments from ACMA.

All the counselors assembled together to meet the objective of learning through Sharing and to achieve the common goal of fine tuning the ways and means for SME Development and to help them remain at a cutting edge of Competitiveness. The best Practices were shared through presentation of case studies by the counselors. The Objective was also to have common training Programmes for

Counselors on key topics related to cluster and to let them share common concerns from industry.

The Program was chaired by Mr. Yogesh Munjal, Chairman-CII Clusters



for Competitiveness, Mr. C Narasimhan-Chief Advisor, CII National Cluster Programme, Mr. Arvind Kapur-Chairman-ACMA, Mr. Srivats Ram – Co-Chairman, Dr. Sarita Nagpal-DDG-CII and Mr. Vinnie Mehta-ED-ACMA. The programme included presentations on specific subjects which included an

inspirational and enriching session on the 'Next Generation of Manufacturing' by C. Narasimhan. Other presentations included topics such as 'Greening the Supply Chain and 'Review MSME in Cluster Approach'. A brainstorming session by Dr. Sarita Nagpal, DDG, CII talked about the way forward for the Cluster Approach. It included the role of the counselors in the future and how they can gain from mutual support and sharing.

The key outcome of this unique meet to get together the counselors of the two apex organization engaged in cluster activities was the chartering of a common Road Map for the future in terms of both Basic & Advance Clusters. Further, Green and lean manufacturing was incorporated in such a road map. One of the most fruitful part of the summit was the identification of training subjects for counselors.





## Corrosion Management Committee meet at Chennai

CII – AVANTHA Centre for Competitiveness is playing a critical role in reducing the huge national loss due to corrosion. Under chairmanship of Dr Baldev Raj, the 8th Corrosion Management Committee (CMC) meeting was held at Chennai on 15 May 2012.



The agenda of the meeting was to review status of initiatives undertaken by CII & the committee members. During the meeting road map for the future action to be taken was also discussed. It was decided that Research Day would be celebrated on 22<sup>nd</sup> September 2012 to create interest about corrosion among academicians & young students & research professionals from industry. It was also

finalized that webinars would be organized to spread awareness about corrosion.

CII-AVANTHA Centre for Competitiveness has a Corrosion Management Service which offers Training, seminars, workshops and Corrosion Audits to raise public awareness of corrosion losses and

to provide best possible solutions for the mitigation of the same. The Corrosion Management Service is guided by Corrosion Management Committee (CMC) of several leading experts on corrosion in the country under the chairmanship of Dr. Baldev Raj, Distinguished Scientist & President-Research, PSG Institutions.

## Success at Yerik International Ludhiana

Cluster Approach is a flagship initiative of CII AVANTHA Centre but we also recognise the role we can play as domain experts for the cause of individual companies. One such individual assignment on Manufacturing Excellence pertained to Yerik International, Ludhiana. The assignment started in April 2011 and ended in April 2012.

Through Red tagging or selling off of unwanted inventory, the company could save Rs 24 Lakhs. Similarly through Kaizens or continuous improvements on shop floor, company could save Rs 9 lakhs. In all, a quantum of Rs 33 lakhs was saved.

By optimum space use, 4 different locations, which were 6 kilometres from each other were shifted under one roof in Yerik Premises. Extremely happy at the outcome of the CII-AVANTHA intervention, the company has pronounced, "It is a must do programme for manufacturers of engineering goods".

Other intangible benefits include higher involvement of employees, enhanced team spirit, high employee morale. Employees started giving suggestions & after implementation of the same, it was evident that employees feel proud of their contribution leading to a higher

degree of involvement and belonging. According to Tanav Chopra, Managing Director, Yerik International, "CII programme was an eye opener. Earlier, we were putting our energies in finishing pending order but after completion of 1<sup>st</sup> year, we learnt the right way for shop floor management. We had financial recoveries and our share with OEMs also increased. We are confident to approach more OEMs to become a supplier to them. CII also helped to change mind set of our employees towards betterment of organization".



## Erode Cluster Success

The Erode Cluster began its journey on September 2009 and the cluster was closed in March 2012. The closing ceremony of this Cluster was held on April 19, 2012 at Erode.

The Seven companies in this Cluster are Agni Steels Private Limited, Diesel Machinery Works & DMW CNC Solutions India Pvt. Ltd, Jayanthi Plastics, KSKS

Tanning Co. (P) Ltd, Lakshmivel Mills Private Limited, SKM EGG Products Export (India) Limited and Venbro Polymers.

The cluster achieved a savings benefit of Rs 1.93 crore. In terms of space, the cluster was successful in saving as much as 40,180 Square foot of space. A 5S score of 58% before participating in the

Cluster went on to 80% after participating in the Cluster Programme. The inventory turnover ratio increased by 21%. Also there was a 33% reduction of inventory. The number of 'Kaizens' or the innovative improvements brought about in the shop floors of these Cluster companies amounted to an impressive 885.

## Success Story of Cheema Boilers

Even as the Cluster Approach is a flagship initiative of the CII AVANTHA Centre, we also recognise the crucial role we can play as domain experts and counselors for the cause of the individual companies. One such individual assignment pertaining to Total Quality Management (TQM) pertained to **Cheema Boilers Limited (CBL) in Ropad, Punjab.** The assignment started in April 2011 and the final MRM of the programme recently took place on April 19 at the plant of CBL in Ropad. Improvement done on the shop floor, include the **saving of Rs 27 Lakhs** through red tagging activity and **approximately Rs 8.5 Lakhs saving** per



company after participating in the programme, everyone is contributing to improve work place by giving suggestion and Kaizens in the work place. The cultural change has benefited the company to improve

productivity, quality of product and Safe working environment. The company has Employee morale boost. As per feedback from also said that the CII activity has helped it in implementing the ISO 14001 in the plant. CBL, which was established in 1999, is recognised for its core competency in engineering, manufacturing and project commissioning. Its operation facilities, technology, manpower competency and customer base are evolving and expanding every year, which is reflected in the steady growth of the Company's turnover. The Company is presently exporting to Asian and European countries.



## CII - Moonlight Cluster - Case Study

### How the Moonlight Cluster started:

During 2004-05 CII initiated a cluster activity in Eastern Region with SIDBI as a partner. A total of 8 companies participated in that cluster. After getting encouraging results another cluster started in Balasore during 2006-07.

M/S Moonlight Engineering Co, one of the participants of CII-SIDBI cluster wanted to share knowledge acquired from cluster journey to their suppliers. They started a cluster with 10 important suppliers. It was probably the smallest OEM driven cluster supported by CII in the country. The average turnover of these cluster members were around 3-4 lakhs/yr. With many constraints, we could make them aware about necessity of World Class Manufacturing system required in today's competitive world. We could complete it in 2010.

At this point of time ministry of MSME launched "Implementation of Lean Techniques" for Micro, Small and Medium Enterprises. By taking this advantage Moonlight Engineering started again a cluster journey with some old members and new members. Getting the essence of benefits during the previous cluster, all the members were eager to improve further. New cluster "Neogi Group Supplier Cluster 2010" took off on June 2010.

### Benefits from the Cluster

By adopting Lean Manufacturing Techniques, from June 2010 to November 2011, in the period in which CII-AVANTHA had its intervention, the Cluster achieved the following benefits.

#### Tangible & Intangible Benefits :-

- 1) Financial Benefit- Rs. 14,00,000
- 2) Improvement of Productivity
- 3) Improvement of Quality
- 4) Improvement of Awareness on Safety & Environment
- 5) Morale of Employees improved significantly.
- 6) Last but not the least Mindset has totally changed.

It may be added here that as per the lean Technique Implementation Programme of the government, a two year overall tenure was envisaged. Out of that, one year was planned under the direct intervention of CII, which is now over. In the second year, the Cluster companies are carrying on the cluster activity on their own but in tune with the road map devised by CII in the first year.

Sl. No.	Name of the Unit	Name of Unit Head	Product	Turnover
1	Moonlight Engineering	Mr. Sandip Neogi	Fuel dispensing pump units & its spare parts	191L
2	Maya Engineering	Mr. S Sahu	Machining of Component	40L
3	Lucky Engineering	Mr. Sanjay Ghosh	Machining of Component	9.85L
4	Fine Engineering	Mr. Ramen Ghosh	Machining of Component	3.0L
5	Tarama Engineering	Mr. Partha Pratim Samanta	Non Ferrous Casting	15L
6	Glory Enterprise	Mr. Soumen Das	Machining of Component	9.8L
7	AK Engineering	Mr. Sailen Karar	Machining of Component	4.5L
8	BD Rubber Molder	Mr. Bhadreswar Das	Rubber Seal, O-Ring	5.2L
9	Kalpana Spring	Mr. Pabitra Dey	Spring	7.5L





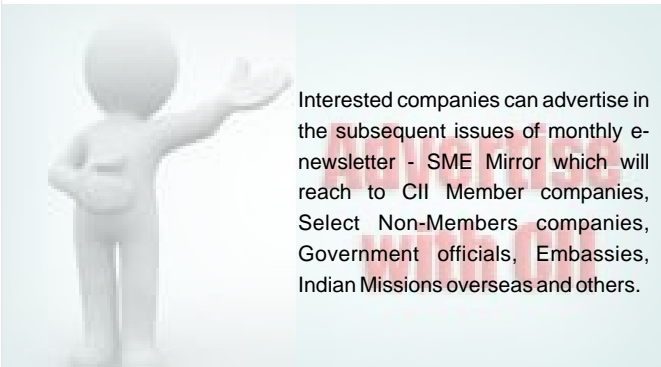
## Spectrum



On part of CII, continuous engagement with three key stakeholders-the union ministry of MSME, the National Small Industry Corporation (NSIC) and the Small Industries Development Bank of India (SIDBI) has enabled the CII National MSME Council to proactively highlight areas of concern, as well as ensure timely interventions to facilitate growth and development of Indian MSMEs, specifically in context of contribution to the Working Group on MSMEs for 12<sup>th</sup> Five Year Plan (2012-17), under Union Ministry of MSME.

The agenda of CII for the MSME sector includes focus on suppliers diversity, Cloud Computing, Innovation and Intellectual Property Rights (IPRs). CII has also worked on the issue of delayed payments to MSMEs, 'Project Badal' with Union Ministry of MSME has helped CII to reach out to industry, as part of its advocacy role.

In recent times, a key advocacy achievement of CII was reflected in the establishment of SME Exchange by the Bombay Stock Exchange and National Stock Exchange for facilitating availability of equity finance for SMEs. Another major achievement was clearance of Public Procurement Policy by Union Cabinet that makes it compulsory for Government Departments and Public Sector Units (PSUs) to source 20% of their Procurement needs from MSMEs. At CII, we think this can go a long way in giving a big potential market to SMES. However, our SMEs will need to garner all their resources, knowledge and skills to actualize this potential and use the policy to expand their horizon and take themselves to the next level.



Interested companies can advertise in the subsequent issues of monthly e-newsletter - SME Mirror which will reach to CII Member companies, Select Non-Members companies, Government officials, Embassies, Indian Missions overseas and others.

## Members' Articles / Issues of Concern

To share your thoughts, knowledge, issues of concern or any information, please do send in your write ups / articles (500 - 700 words) along with passport size photograph (soft copy) and your complete contact details. We'll be happy to share the same through our subsequent issues of monthly e-newsletter - SME Mirror

For details, please contact Raja Ghoshal  
Mobile: +91-8146315123 or Email: [raja.ghoshal@cii.in](mailto:raja.ghoshal@cii.in)





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CII-AVANTHA  
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Driving MSME Excellence - Fuelling Growth

CII Committed to Revive Economic Growth

## 5th CII National Cluster Summit 18-20 October 2012 The Leela Kempinski, Gurgaon

The much awaited annual event of the CII-AVANTHA Centre, the National Cluster Summit is slated for October 18-20, 2012. Preparations have started full swing for this 5th National Cluster Summit to be held at Hotel Leela Kempinski in Gurgaon.

The past four editions of the National Cluster Summit have proved that it is an occasion for the congregation of some of the best brains in the realm of clusters and MSMEs. One of the most coveted event of National Cluster Summit is the Cluster Championship Awards and Kaizen Awards which are given annually to reinforce the commitment of CII-AVANTHA Centre for Competitiveness towards innovation and intelligence applied to usher in new levels of competitiveness.

At CII AVANTHA Centre for Competitiveness for SMEs, We are confident that new levels of excellence and innovation would manifest themselves in the course of these competitive awards this year too at the National Cluster Summit.



Inviting  
Cluster  
Champions





# CII - CLUSTERS FOR COMPETITIVENESS A Unique Opportunity for SMEs



## 219 Clusters formed, by CII and its Strategic Partners ...impacting 2303 Companies



Ongoing 32 Clusters, covering 213 companies...

As on: 11<sup>th</sup> June, 2012





## Pan India success for CII-AVANTHA

BY CORRESPONDENT  
Chandigarh

CII AVANTHA Centre for Competitiveness for SMEs, which is Chandigarh headquartered Centre of Excellence of Confederation of Indian Industry (CII) has billed pan India success in the cluster and counseling programmes in the quarter of April-June this year. "In the present quarter, which is yet to close, we are happy to note success stories from across India. It only reinforces our commitment towards the small and medium enterprises (SMEs) across the length and breadth of this country, for which this Centre of Excellence is dedicated," said R Narayanan, Head, CII-AVANTHA Centre for Competitiveness for SMEs.

He said the centre recently facilitated a combined savings of Rs 10 crore in a hybrid cluster of eight different companies in the western region. Referred as Pune hybrid cluster, the programme first worked with large companies in the present phase and will eventually work with their vendors, which are SMEs. "The companies, in the present phase included Spirax Marshall, Crompton Greaves, Gamm India, Thomas, Godrej and Boyce Appliances Division and Demag Cranes and Components.

The cluster was held under the leadership of C Narasimhan, Chief Adviser, CII National Cluster Programme and Advisor, Auto Components Busi-

ness, Sundaram Clayton," he added. Narayanan said the Present quarter also saw centre launching the first cluster in Uttarakhand. In April, CII-Godrej Interio Cluster kick-off took place at Bhagwanpur in Haridwar district of Uttarakhand.

"Apple Industries, BK Came Works, Star Seating System, Sevton Living Concept, Securipax Packaging and Godrej and Boyce Interio Division of Bhagwanpur plant are six small companies supplying various components to Godrej Interio's Bhagwanpur plant, which manufactures only chairs but now intends to introduce office desks from the next year," he added. "We want to increase our business by three- to four times and the cluster development is a very good opportunity for our company to increase our business and improve our quality," said Anil S Mathur, Chief Operating Officer, Godrej Interio.

Sandeep Jain, Vice Chairman, CII Uttarakhand and Director, Akshay Drugs and Pharmaceuticals said, "CII has been continuously working to enhance competitiveness of its members through various channels. The launch of the first CII cluster in Uttarakhand is a milestone achievement for all of us. It will help participating companies improve their performance and inspire other companies to replicate this model in the state." Down south, the quarter has seen the completion of Erode cluster.

and the cluster development is a very good opportunity for our company to increase our business and improve our quality," said Anil S Mathur, Chief Operating Officer, Godrej Interio.

### स्मार्ट उद्यमियों को

अभियोगों से मुक्त बनाने के लिए, एंटी-कॉर्पोरेट प्रस्ताव को अद्युक्त कर रहे हैं पीएम, के.पी.ओ.ए.डी. के ई-सर्जिंग प्रोग्राम शुरू किया

## लघु उद्यमियों को स्मार्ट बनाएंगी आईटी कंपनियां



अभियोगों, डेटा और ऐपों के उपयोग, एंटी-कॉर्पोरेट प्रस्ताव को अद्युक्त कर रहे हैं पीएम, के.पी.ओ.ए.डी. के ई-सर्जिंग प्रोग्राम शुरू किया

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### 'क्लस्टर' उपक्रमाला मोठा प्रतिसाद

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### गुणवत्ता जागरूकता फैलाने की मुहिम

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### 'Firms should better utilise existing space'

Nauhaud Forbes says companies can stay away from land acquisition rows



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**Confederation of Indian Industry**

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the growth of industry in India, partnering industry and government alike through advisory and consultative processes. CII is a non-government, not-for-profit, industry led and industry managed organisation, playing a proactive role in India's development process. Founded over 117 years ago, it is India's premier business association, with a direct membership of over 7100 organisations from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 90,000 companies from around 250 national and regional sectoral associations. CII catalyses change by working closely with government on policy issues, enhancing efficiency, competitiveness and expanding business opportunities for industry through a range of specialised services and global linkages. It also provides a platform for sectoral consensus building and networking. Major emphasis is laid on projecting a positive image of business, assisting industry to identify and execute corporate citizenship programmes. Partnerships with over 120 NGOs across the country carry forward our initiatives in integrated and inclusive development, which include health, education, livelihood, diversity management, skill development and water, to name a few.

The CII Theme for 2012-13, 'Reviving Economic Growth: Reforms and Governance,' accords top priority to restoring the growth trajectory of the nation, while building Global Competitiveness, Inclusivity and Sustainability. Towards this, CII advocacy will focus on structural reforms, both at the Centre and in the States, and effective governance, while taking efforts and initiatives in Affirmative Action, Skill Development, and International Engagement to the next level. With 63 offices including 10 Centres of Excellence in India, and 7 overseas offices in Australia, China, France, Singapore, South Africa, UK, and USA, as well as institutional partnerships with 223 counterpart organisations in 90 countries, CII serves as a reference point for Indian industry and the international business community.



**CII-AVANTHA**  
Centre for Competitiveness  
for SMEs

Business enterprises worldwide are increasingly focusing on enhancing production and improving quality, while reducing costs. In such a scenario, it is important for small and medium enterprises (SMEs) to remain competitive.

The CII- AVANTHA Centre for Competitiveness for SMEs was established in 2004, with a view to providing SMEs in India with a one-stop consultancy service. There are more than 11.86 million SMEs in India, which contribute nearly 40 per cent of the country's total industrial output. If the country's economy is to be strengthened, it is imperative that these SMEs receive tactical support to remain competitive.

The Chandigarh-based CII - AVANTHA Centre for Competitiveness for SMEs aims to build competitive and visionary SMEs. The Centre offers consultancy services on a wide range of critical issues such as manufacturing excellence, energy management, cost management, human resource development, etc. Although the Centre does provide services to individual companies, it encourages the formation of groups or clusters of SMEs. A number of companies, which share the same location, sector or even OEM vendor, are allocated to these clusters. This approach encourages SMEs to form, share and draw from a common knowledge pool.

The CII - AVANTHA Centre for Competitiveness for SMEs has successfully established such clusters at Mohali, Gurgaon and Jalandhar and is running parallel clusters across the country at Jaipur, Faridabad, Lucknow, Pune, Kolkata, Chennai and various other locations. Apart from offering consultancy services, the Centre is also committed to helping SMEs remain abreast of contemporary issues through seminars, conferences and training programmes.

The Centre offers the following services

- Clusters for Competitiveness
- Energy Audit and Management
- Manufacturing Excellence
- Total Cost Management
- Human Resource Management
- Corrosion Management
- e-Learning

**CII - AVANTHA Centre for Competitiveness for SMEs**  
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