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CHAMBER OF COMMERCE OF THE
REPUBLIC OF SAN MARINO

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EDITORIAL

Massimo Ghiotti - General Manager

The earth does not belong to human beings, human beings belong to the earth.

Native Americans

The role of consumers and the environment has become increasingly more important and companies are realising it.

Starting in the Seventies in fact, we have seen how their interest has shifted from shareholders to employees, consumers, the local community, and the public as a whole and now of course this is also fast increasing towards the environment.

Yes, because the environment should not be seen as a whole intersecting with the economy and society, but as a whole containing society which in turn goes to make up the economy.

Consequently, if we think about it well, without the environment, there is no

economy. And an example of the truthfulness of this is represented by a recent event – the great snowfall of a few weeks back. The environment had become useless and society was blocked with serious consequences for the economy as well.

That is why today, enlightened companies are increasingly more aware of the environment. But being careful about the environments does not mean convincing consumers that the company is “good and respectful as regards our natural surroundings”. It means consuming less, reusing and recycling. The first instance would simply be a case of “green washing”, covering production activities with a coat of green, without actually cushioning impact on the environment according to “green economy” policies.

Environment-friendly consumers are no

longer a niche, but represent a growing market. Hence, for many years, the Chamber of Commerce has been promoting the green economy, including through Ecomercatale (sustainable technologies show), with the aim of presenting manufacturers or sellers of energy-saving products. But not only, it is also our intention to promote companies which have adopted good working practices and have understood that without the environment, there will be no more economy. Energy resources are not endless and so we are increasingly forced not to reason according to linear processes (purchase of materials, use of materials, production of wastes), but according to circular processes (purchase of recycled material, waste management for transformation into other-process material) and in this context research will play a crucial role.

RSM - USA: CHAMBER OF COMMERCE DESK in MIAMI

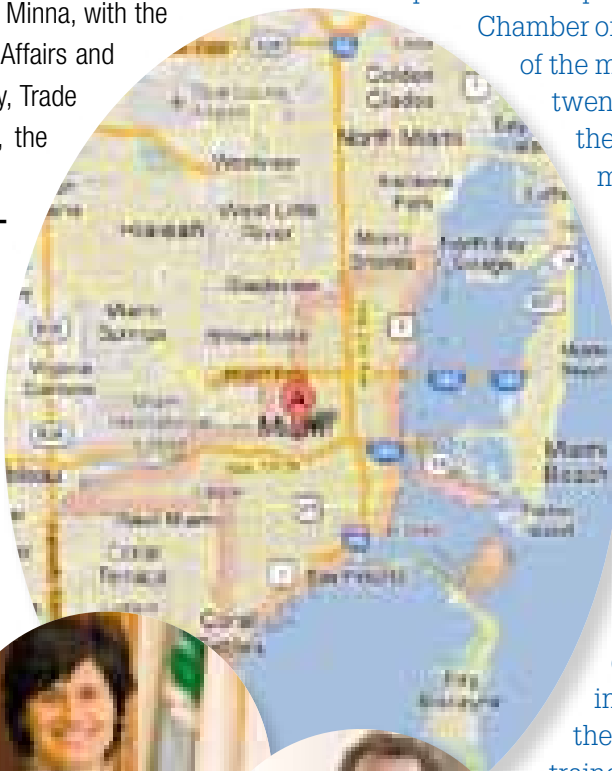
Agreement signed

During the course of a press conference, the contents were presented of the Agreement for the opening of a San Marino Chamber of Commerce Desk inside the Italy-America Chamber of Commerce facility in Miami. The project was presented a year ago by the Ambassador at disposal, Luca Minna, with the strong support of the Ministry of Foreign Affairs and with the favour of the Ministry of Industry, Trade Associations, companies and, of course, the Chamber of Commerce.

Great satisfaction on the part of the **Ministers of Foreign Affairs and Industry, Antonella Mularoni and Marco Arzilli**, considering that the agreement boosts the promotion of the Republic of San Marino abroad and opens up opportunities for trade relations between San Marino and US companies, which already have sound foundations but require further development and growth. The Ambassador at disposal, **Luca Minna and the Secretary General of the Miami Chamber of Commerce, Nevio Boccanera**, in call conference, also expressed their enthusiasm for the signing of the Agreement. On his part, the Ambassador at disposal underscored the importance of Florida as an access gate to South America. Boccanera on the other hand pointed out that the sectors of major interest include furnishings, food products and, of course, tourism, considering Florida attracts 13 million visitors every year.

Youngsters ...in the forefront!

A chance to promote San Marino companies which will take the shape of a real training experience for the youngsters who, at quarterly intervals, are able to work at the Desk and have access to the complete database placed at disposal by the Italy-America Chamber of Commerce and make use of the means, assistance and over twenty years of experience of the Miami Chamber of Commerce. It will be the job of the San Marino Chamber of Commerce, said Minister Mularoni, to check out the qualifications of the candidates selected for training and to assess their suitability. The (former) **President and Director of the San Marino Chamber of Commerce** underscored the crucial role of youngsters in this project, the fact that they must be adequately trained to provide San Marino companies with professional backing and that they must try and exploit this training period to the utmost in order both to acquire experience and put our companies into contact with those of the Americas.



Italy-America Chamber of Commerce Southeast, Inc.

PIER GIOVANNI TERENZI

President of the San Marino Chamber of Commerce



Your term of office has officially begun as President of the Chamber of Commerce. You were preceded by two major figures, Enzo Donald Mularoni and Simona Michelotti. What do you have in common?

These are very definitely two people for whom I have great consideration. Together with Enzo Donald Mularoni I had the pleasure of working for the Chamber of Commerce when it was still called Apse (Agency for the Promotion and Development of the Economy) in 2001. He was President and I was a Member of the Board of Directors. I am tied to Simona Michelotti by a small anecdote considering I have succeeded her as President of the Chamber of Commerce, while only a few years ago, I held the position of President of the ANIS immediately after her term of office.

What aspects of your professional experience will you take with you to the Chamber of Commerce?

I bring with me my experience as a businessman and as President of a trade association. This has enabled me to widen my horizons, both in terms of business dealings and relating with other people. I only hope I can manage to convey all this and give my contribution to the fruitful undertakings of the Chamber of Commerce during the course of many years. And if possible upgrade them. I am convinced that by means of hard work and commitment, there is always room for improvement, above all if the goals we set ourselves are customer and therefore company satisfaction and the development of our country.

Let us speak for a moment about San Marino companies. At times of crisis, it is crucial to be ready to change. What must we do in order to face up to these troublesome years?

We must focus on excellence and quality. These are the goals we have to achieve and which require our strong commitment, day after day. The small size of our country offers a number of advantages to businesspersons, for example that of being able to quickly overcome obstacles thanks to direct relations with the institutions.

And what could the role of youngsters be?

Theirs is an important and at the same time very difficult role. It always has been and, as things are at present, is perhaps even more so. In Italy, Minister Fornero is trying to implement a reform which introduces a number of new and interesting aspects, especially as regards young people, even though, as we have seen, not everyone is in agreement.

What is your outlook for the future?

Generally speaking, I am optimistic. Not because I want to be positive at all costs, but because I am convinced that only healthy optimism and the awareness that we need to work hard and make sacrifices – over and above those already made in the past – will enable us to achieve the goal of economic recovery and prosperity.

The Members of the Board of Directors of the Chamber of Commerce

Egidio Billi • Giulio Caramaschi • Riccardo Cervellini • Giorgia Gasperoni • Vladimiro Renzi • Gian Franco Terenzi • Luigi Tontini

Auditor: Danilo Dolcini

LUCIANO BOLLINI

Director of the Industry, Crafts and Trade Department

Who are the habitual users of the Industry Department and what services do they ask for?

Naturally, the users of our services are companies, though we do have our fair share of business experts, notary publics and lawyers, considering that companies widely avail themselves of professional firms when it comes to dealing with red tape. They come to us to take care of institutional formalities such as the issuing of authorisations or to access easy-term loans or tax incentives, etc., but mainly to obtain licences which, once issued, have a life of their own involving moving of registered offices, changing corporate purposes, name or type, to mention just some.

Which offices do you work with mainly?

Laws 129/2010 and 130/2010 have entrusted us with numerous control functions so we work alongside many state departments on a daily basis – Registry Office, Inland Revenue, Town Planning Department and Land Registry. We also cooperate with the Health Department and therefore with the Health Authority as regards all the authorisations needed, for example, for

premises selling food and drink to the public. Other control aspects instead are dealt with by the Police and the recently-established Anti-Fraud Squad. We also work with the Chamber of Commerce, which provides us with information relating to the setting up of companies.

Have there been any changes as regards license applications during the pre and post economic crisis period?

Unfortunately, the fact is that after the crisis our services have been more closely related to company closing rather than opening. Over the past two years, we have lost 700 - 800 companies. This did not however coincide with any drop in the amount of work done by our department inasmuch as among our responsibilities are notices and related procedures. Timid attempts at setting up new businesses do exist but new, major ones can be counted on the fingers of one hand. At the same time, it must be stressed that already existing operators are organising themselves, or perhaps it would be better to say reorganizing them-



Cams Industriale has recently presented its new crane model **SP260**, as it is a machine for transporting loads while travelling, unique for its compact size and ease in operating.

With a roadway width of 2.5 meters and a wheelbase of 3.5 meters, it lifts and transports loads up to 26 tons without the use of lateral stabilizers. The rear axle has a wheel steering of 62° with a rotation radius of only 5.4 m.

Powered by a 6-cylinder 129 kW Iveco engine, and its power is transmitted to a hydrodynamic Clark converter that gives the machine maximum sensitivity, precision, and power of each movement.

The new SP260 completes the range of six crane models "pick and carry" of the *Cams Industriale*, a company which is part of the industrial **CAMS GROUP**.



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selves, to try and adapt to the current circumstances. Some are renovating, others changing and others still investing...One example for all is that of the tourist-hotel industry, for which special loans have been planned for anyone wanting to upgrade their business activity.

Do you also provide assistance to foreign companies?

We are sometimes contacted by foreign operators, not so much by companies but by individual businesspersons wanting details on how to open a business in San Marino, etc. We usually provide them with general information and tell them to contact the Chamber of Commerce, which is in a position to offer more detailed assistance.

Projects for the future?

We are currently working on two particularly important projects. The first concerns the simplification of red tape. Bureaucratic formalities must be slimmed down. These currently weight too heavily on our work and that of our clients, often creating disputes or misunderstandings. The aim is to enable our Depart-

ment to authorise the setting up of a business in real time, while reserving the right to carry out all necessary inspections and postponing what are currently prior controls, to be performed by the competent Offices during the course of the subsequent six months. This way, each Department will carry out all controls according to its own specific area of jurisdiction, thus lightening our work load as regards prior inspections which often see us intervene in matters which are not in fact our responsibility.

And the second?

This concerns the upgrading of computerisation aspects, the importance of which is widely acknowledged not only in order to slim down procedures and improve client satisfaction, but also because these are crucial for the running of the country. Complaints are in fact often made regarding the non-availability of precise reference databases. This is an important matter for industrial policies as well, which require reliable data concerning, for example, the number of companies operating in the different sectors and their exact and updated corporate purposes. Investing in these technologies has now become crucial in order to be able to provide a speedy service and effectively and constructively contribute to the progress of the economic system.

FOREIGN CLUB NEWS FOREIGN CLUB NEWS FOREIGN CLUB NEWS

Being on the cutting edge and meanwhile protecting the environment is another Sipp's main target which, during the last two years, has dedicated much energy on two important projects that proved to be very successful:

Flipper, home dispenser for the filtration and refrigeration of city tap water

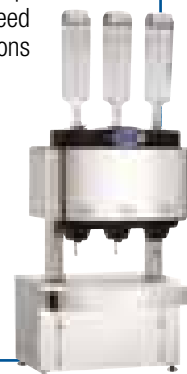
With Flipper, Sipp has entered family homes, making water available according to one's taste: natural, cold or sparkling. With Flipper, Sipp has also given an important contribution for the protection of the environment. Eliminating plastic bottles means indeed reducing Co2 emissions and other pollutants because of transports and waste disposal. Flipper is available in the two versions overcounter/oversink, undercounter/undersink.

ICY Shot, dispenser for instantaneous cooling of liquors

With ICY Shot, Sipp has made possible the pleasure of a pure and extra cold drink without ice cubes! Unlike the standard liquor chillers, ICY Shot is working without reservoir. What you drink is a pure liquor, coming out and chilled instantaneously from the bottle! Furthermore, as 80% of the times customer's beverage choices are impulsive and affected by the environment in that precise moment, ICY Shot has proved to be an essential tool for brand improvement and increase of sales. ICY Shot is available in the versions 1, 2 and 3 bottles.



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UNAS

National Union of San Marino Craftsmen General Assembly

The 44th Meeting of the UNAS has just come to a close. This is an event staged every three years which convenes San Marino artisans in a debate, together with the Institutions, on the present-day situation and future plans.

Among those taking part were the Ministers of Industry and Labour, Marco Arzilli and Francesco Mussoni, who stressed the need to simplify the law on crafts and placed the accent on the role of artisans in bringing about the changes the country has to make. Finally, the meeting appointed **Loretta Menicucci** as the new UNAS president.



Below are the greetings of the San Marino Chamber of Commerce (Simona Michelotti, President until 21 March 2012)



It is a pleasure for me to bring to this Assembly, to the President Marino Bedetti, to the Honorary President Gian Franco Terenzi and to the Steering Committee, the greetings of the Chamber of Commerce.

The democratic action you are today called upon to perform – the renewal of offices and three-year planning – is an extraordinarily important appointment which, once again appeals to your sense of responsibility for the choice of your representatives and to help build the future of your Association.

A sentiment of friendship and deep consideration exists between myself, the Chamber of Commerce and the craftsmen of San Marino, who are perhaps the most genuine expression of the San Marino people, that element of cultural continuity of our history and traditions, a manifestation of creativity founded on the intelligence of the hand of which skill is a part.

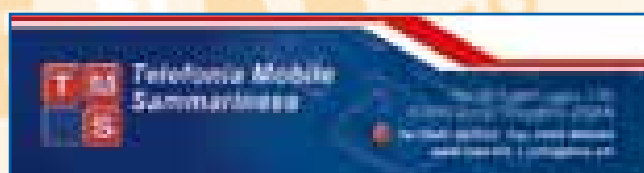
The essence of our centuries-old Republic is precisely in your hands, in the skill of your gestures, in the experience of your

industriousness. Our founder Marinus was a craftsman. **Every day, the profession you have chosen must remind you of your uniqueness, and emphasize it to others.**

A precious uniqueness, to be looked after and narrated to the world.

The Chamber of Commerce, through its area promotion activities and in its publishing products (magazine, website) tries to make the San Marino craftsman known in all his forms, highlighting his origins and spirit, an aspect of tradition far-removed from the homologation imposed by the globalised economy. And, at the same time, by means of the regular updating of rolls and registers, such as that of qualified installers for example, it promotes professional skills and integrity.

In the whirling changes of our age, our hope is to be able to continue jealously guarding our roots and, at the same time, to find the strength and suitable ways of pursuing innovation, to plan the future, to tackle the crisis with the weapons of courage and creative passion.



SAN MARINO – ITALY: signing of Agreement between POLICE FORCES

Relations between San Marino and Italy have taken another big stride forward.

The Governments of the two countries, represented by the **Minister for Foreign Affairs, Antonella Mularoni**, and the **Italian Minister of Internal Affairs, Anna Maria Cancellieri** respectively, did in fact recently sign the Agreement on cooperation and prevention and repression of criminality (29 February 2012).

An agreement reached through negotiations and which strengthens the already existing cooperation between the two countries – which has its roots in the Convention of 1939 and in San Marino's being a member of Interpol – and allows the San Marino police force to make use of the resources, databanks and training initiatives of the Italian Police force.

The strengthening of cooperation aims at more successfully combating organised crime, raising **safety and prevention levels** and, at the same time, identifying in the Interpol channel the "point of contact" suitable for reciprocal and speedy exchange of information.

Relations between San Marino and Italy have most definitely been further strengthened by this agreement, favoured by the constructive atmosphere which characterised this recent initiative and which certainly helps create the conditions for future bilateral agreements.



Interpol: international judicial police organization aimed at providing reciprocal assistance to all criminal police authorities to the broadest extent possible, within the framework of the laws existing in the different countries and in the spirit of the universal declaration of human rights of the United Nations. Set up in Vienna in 1923, its main headquarters are in Lyon (France) and it counts 190 member countries.

The Republic of San Marino became a member in 2006 and has a National Central Office of its own.



Banca di San Marino clients fly to London

Banca di San Marino, in partnership with Visa, is offering a trip to London to participate in the 2012 Olympic Games. The BSM clients who pay by V PAY Card during the period 1 March – 15 May will take part in the draw with prizes worth a total of 5,000 Euro. All the transactions made on POS terminals (both Chip&Pin and Contactless) will be considered

valid. Regulations available in branches.

www.bsm.sm

Brazil, Germany, Slovenia: FORTHCOMING INITIATIVES

To work on foreign markets and carefully select business partners, suitable tools, updated information and qualified contacts are needed.

A PRECIOUS ALLY

To help your company do business on foreign markets, the Chamber of Commerce implements a broad range of services aimed at providing support in the various stages of the internationalisation process and creating growth and training opportunities for you and your collaborators. For example, during **meetings with foreign delegations** you can personally encounter the institutional and diplomatic representatives of different countries, listen to what they have to say about the opportunities provided by their markets, present your company and gather fundamental information relating to your industry. During the **seminars with Country presentation** on the other hand, you can analyse all the legislative, economic and bureaucratic aspects relating to specific countries and during the individual **encounters with speakers**, discuss in detail aspects and prospects relating to your company.

FORTHCOMING APPOINTMENTS

If you would like to grasp these opportunities, do not miss the forthcoming meetings!

- 2 May: Brazil seminar and individual company encounters
- 24 May: Checkup for internationalisation
- 31 May: Germany seminar and individual company encounters

Always at the end of May, a meeting is scheduled with the Ambassador of Slovenia (date to be defined).

Participation is free of charge for companies affiliated to the Club Estero (Foreign Club) of the Chamber of Commerce.

To see the complete programme and tariffs and to register, log onto: www.cc.sm (Foreign Office / seminars)



CHAMBER OF COMMERCE

The San Marino Chamber of Commerce is a joint-stock company with mixed public and private capital, held for 51% by the state of San Marino and for 49% by trade associations (ANIS, OSLA, UNAS, USC and USOT), banks (Banca Agricola Commerciale, Banca di San Marino, Cassa di Risparmio and Credito Industriale Sammarinese) and the University of San Marino. It offers support services for companies and organizes promotional activities for the territory and the local economy. For enterprise, it provides a channel of access to the public administration, the meeting point between industry and the state.

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