

made



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EDITORIAL

Massimo Ghiotti - General Manager

Every time we present our country to potential entrepreneurs, we compete with other countries which are doing the very same thing. Countries all over the world are doing their best to attract investors and the battle is a hard one, because by now it has become clear that for western countries, traditional industry represents a path fraught with obstacles; competing against the labour costs of Asian countries is virtually impossible. Profit margins are tied to the speed of technological innovation and our companies are hard pressed because, after only one year, products risk already being outdated. Hence, the individual countries try to attract capital and brains. Competition is very keen and there is no room for improvisation. I have seen the

Presidents of Countries personally on stage before audiences of entrepreneurs, presenting their countries and illustrating slides explaining in detail the investment benefits and clear future goals concerning their countries. Some offer tax rebates, others focus on the locations to be placed at the disposal of investors, others still want to reduce red tape to speed things up. Over the past year, we have hosted at least one foreign delegation every two months, all wishing to promote their particular features, all with a precise plan about the direction they want to take and where they want to go. Typically, speeches are of the type: in 2020, we aim at achieving fifth place among the countries which..., first place among the countries which...we

aim at achieving a GDP of ..., at increasing exports by x% ... all this because we shall do this and that ...

Well, we have the edge over these countries because we are small and when you are small the effects of change can be seen immediately. And, just as we soon see the effects of change, in the same way, we can go back over the road quicker if we think we have taken the wrong direction.

Let us exploit the fact that we are small. Our changes do not take long to put into practice, so we can even risk more as regards legislation and experiment more; but above all, let us seize every opportunity we have when we are abroad to take the stage and illustrate our special features.

COMPANY ADMINISTRATION LIABILITY

Over 120 people, including San Marino entrepreneurs and professionals, took part in the meeting on Law 6/2010, the relative D.D. 96/2010 and the administrative liability of companies introduced by the above legislation, on Thursday 14 March, **organized by ANIS and the San Marino Chamber of Commerce**, with the “operative” support of the Milan consultancy firm, **PK Consulting, of San Marino**

Fixing, and under the auspices of

the three State Ministries - Finances, Internal Affairs-Justice and Industry.

The success of this meeting was only to be expected.

On case of misdemeanour, the law in question does in fact impose heavy administrative consequences for companies which have not endowed

themselves with a correct model of organization, while major opportunities are provided for the more virtuous companies.

Concrete examples were brought to the meeting by Giochi del Titano, a publicly-controlled company which operates in a very delicate sector, by Banca di San Marino (also a risk sector) and by the San Marino Chamber of Commerce.

So now a more detailed look at the meeting through the words of Roberto Maggi, Partner of PK Consulting. “The idea behind the law is to prompt companies to endow themselves with a suitable model of organization and management. A model which must be effectively put in place. The objective is to put the company in a position to defend itself from committing the offence in question”.

The law lists a whole series of offences: offences of public officers and against the public administration (e.g., corruption), against property (e.g., money laundering), against the public economy (e.g., stock manipulation); against the marks of

sovereignty of the Republic (e.g., counterfeiting money, duty stamps and credit instruments), and crimes against the Republic (e.g., financing terrorism). Crimes are also contemplated against bodily harm, public health and the natural environment (e.g., unlawful prescription of drugs), against public morality and personal freedom (e.g., child pornography, sexual exploitation). And then there are

unlawful activities exercised by way of violation of law 165/05 (Law on companies and banking, financial and insurance services).



Direct and indirect effects

The application of a correct model of organization able to comply with the requirements of Law 6/2010 and of the consequent decree has positive “side” effects, starting with an analysis of one’s own corporate processes, and this inevitably leads to better understanding (this seems obvious but it isn’t) and the rationalisation of business activities, with a saving of time and often money. And then there are the direct effects, i.e., risk management.

For further details of the administrative liability of companies and the meeting proceedings, please refer to “Focus” on the homepage of the website www.sanmarinofixing.sm

DIPLOMATIC MEETINGS

ITALY

The meeting organized this morning between the **new Italian Ambassador to San Marino, Barbara Bregato**, and the President and Director of the Chamber of Commerce, Pier Giovanni Terenzi and Massimo Ghiotti, enabled the participants to become mutually acquainted. During the talks, the Ambassador asked for detailed information concerning the activities of the Chamber of Commerce and also reiterated its central role as a point of reference for Italian entrepreneurs interested in grasping the opportunities provided by the San Marino economic system.

The representatives of the Chamber of Commerce seized the opportunity to illustrate the contents of the recent agreement signed with the Rimini Chamber of Commerce for the reciprocal promotion and exchange of information and expressed the hope that further agreements might be executed with other Italian Chambers of Commerce.



KAZAKHSTAN

The San Marino Chamber of Commerce organized a meeting between the diplomatic delegation of Kazakhstan, headed by the Ambassador, Andrian Yelemessov, and the representatives of about twenty San Marino companies.

A chance to become better acquainted with each other's economic systems, but also an opportunity for the San Marino companies to present their business activities, ask for information and establish direct contact with top-level representatives. Kazakhstan enjoys the favour of international investors to the extent – according to the World Bank – of being among the ten world markets most stable and fruitful for new investments. To investors, the State grants tax and customs benefits,

assets in kind, and participation, in certain economic sectors, in non-commercial insurance risk cover. The most prominent sectors are those of energy, especially hydrocarbons and non-ferrous metal-working.



INDONESIA

The **Ambassador of the Republic of Indonesia to Italy, H.E. August Parengkuan**, together with the **Embassy Counselor, Gulfan Afero**, met the Director of the Chamber of Commerce.

The Ambassador, in San Marino to present his credentials to Their Excellencies, the Captains Regent, asked to meet the representatives of the Chamber of Commerce to discuss the possibilities of collaboration and learn more about the potential offered by the Republic.



"We always try and make ourselves available when the diplomatic corps requests a meeting – says Massimo Ghiotti – in particular because, not being able to count on an extensive network of foreign branches, it is easy to appreciate how the representatives of diplomatic corps are, to say the least, crucial contacts for us and for San Marino companies".

ALI PARQUETS

Established in 1941, as a building material manufacturer, Ali Parquets subsequently specialized in traditional wood floors. The company was the first (in 1989) to introduce onto the market a prestigious and one-of-a-kind product called "**PreMass**", the first prefinished solid-wood floor. Ali Parquets then went on to extend its production with numerous other products and complementary items.

In 2012, new interesting proposals came along: prefinished solid wood floors finished with UV Oil in both PreMass and SuperPreMass formats, the possibility of applying **artificial surface dyes on SuperPreMass Living Rovere**, for the time being in the colours Coffee, Tea, Milk Tobacco and Naturalized, as well as the exclusive **SuperPreMass Glamour Thermo Frassino 215°C** with grains in colours Gold, Silver, Bronze and White.

Thanks to the numerous benefits provided by its prefinished solid wood floors, such as very easy slot-in fitting, with installation time saving, with immediate use of the wood floor, which can be trodden just as soon as the adhesive has dried, today ALI Parquets plays a major role among companies in the industry. The broad extension of the product range and the prestigious materials used have earned Ali Parquets important accolades from designers, installers and interior decorators. Ali Parquets' wood floors have been successfully installed in major facilities such as the **New Auditorium in Rome** (Arch. Renzo Piano), the **Mole Antonelliana** (Arch. Gianfranco Gritella and Antes Bortolotti) and the **Basilica of Superga in Turin**, to mention just some.



ALI PARQUETS

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Convention & Visitors Bureau

A congress, an event, an educational: why not organize it in San Marino? On the international market, the Republic has always been renowned for its appeal as an ancient country which, over the centuries, has maintained intact its institutions and culture of freedom.

The Convention & Visitors Bureau, which manages the Kursaal Congress Centre and promotes San Marino as a destination on an international scale, is the ideal partner for organizing events of all kinds with top quality as their common feature.

Choosing CVB San Marino means:

- having an institutional partner with experience and professional personnel
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- obtaining a preliminary and personalized proposal within 24 hours from a request, with free consultancy service
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- having at disposal a highly prestigious organization, part of a historical and landscape context which is one of a kind in the world, able to provide meeting rooms with 380, 180 and 40 seats
- being able to rely on secretarial, simultaneous translation, audio-video recording and hostess services
- have parking space at disposal for celebrity guests and a shuttle service linking the multi-storey car park for all participants
- organizing a top-quality catering service within the Republic for coffee breaks, welcome cocktails, lunches, dinners / work lunches, gala dinners, VIP dinners
- offering guests Made-in-San Marino gadgets



San Marino, no common location!

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Convention & Visitors Bureau
Repubblica di San Marino

HIDROKLIN: an idea as clear as pure water

Specialized in primary, waste and process water filtration, Hidroclin, established in 2009 in the Republic of San Marino, is an innovative company backed by the extensive experience of industry specialists and professionals.

Hidroclin leads the field as regards water treatment, identifying concrete solutions and presenting a broad range of cutting-edge technology products.

The **HIDROKLIN** product range includes quartz and charcoal filters, manual and self-cleaning filters, cartridge and membrane filters, and caters to all filtering requirements.

A big breakthrough introduced onto the market by Hidroclin is the flexibility and the versatility provided by its modular filters, available in 3 standard sizes and able to accommodate all the various filtering technologies in an interchangeable way. Installation is made easy thanks to the quick-opening casing and the filtering technology can be replaced or combined with that best suited to the development of the production process.

Hidroclin filters are used in industrial and irrigation applications and for drinking water pre-filtering treatment and are able to satisfy the specific requirements of seawater and mining-process treatments.

Hidroclin also operates on export markets – in Ecuador and the USA – and is about to launch out onto the Australian market.


HIDROKLIN
S.R.L.

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PRIMA TOUR: twenty years experience in the incoming

With twenty years of experience in the industry, Prima Tour is synonymous with professionalism and reliability.

Its highly-qualified staff is ready to cater to all types of requests in a speedy and effective way. The broad range of services provided makes Prima Tour the ideal partner for every type of foreign tour operator.

Bus tours, Art city tours, seaside holidays for individuals and for groups, sports events, holidays for senior citizens, student stays, incentive initiatives and congresses are the strong points of a company whose prime intent is to satisfy its clients.

Prima Tour is also attentive to major national exhibitions and able to provide hotel accommodation.



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COMPREHENSIVE TRAINING WITH ANIS' MASTER COURSE IN GENERAL MANAGEMENT

This is, without any doubt, the most complete training project available today in San Marino

on this goal. By refining all its mechanisms. Leaving nothing to chance. Starting with the continuous training of its workers.

Because concrete cases show that those companies which do not consider training a cost but an investment, have a tendency to develop, to grow, with positive repercussions on turnovers as well.

On the basis of this principle, for the third consecutive year, the ANIS (San Marino Industry Association), through its own training system (INforma), has again proposed its Master Course in General Management, a real "school" concentrated into ten days – for a total of 80 hours – with the declared aim of offering participants a comprehensive business perspective. The course, with selective entry (18 places), started in March. To those taking part, this Master course – without doubt the most complete professional workshop in the Republic – provides a chance to enhance their professional careers and extend their outlook inside a modern company.

The course addresses a broad range of topics. Focus is placed on the management of human resources. A detailed look is taken at the efficiency of the production system and the entire production process, from the supplier to the end customer. All Financial Statement secrets are laid bare, for increasingly more accurate company management.

"The Master Course in General Management - explains William Vagnini, ANIS executive – boasts what is a well-tested formula. We, as an Industrial Association, consider this project to be of paramount importance. It represents part of our con-

tribution to the development of a modern business culture in San Marino. Training, we all know, is indispensable and ANIS has always fully recognized its importance. What is more, in view of the current situation, it plays an even more vital role in the lives of companies, which need to be competitive on markets, but to do so have to constantly update their skills".

Once again this year, entry to the Master course is selective. Some places have however been set aside expressly for the companies directly involved in the project. This year contributors to the project were Alluminio Sammarinese, Ceramica Del Conca, Colombini and SIT, all

companies with strong roots in the area, which have given tangible proof that they believe in training and, by offering their contribution to it, have placed a value at the disposal of the entire community. Allow me to just end by recalling that the San Marino economic weekly Fixing is also a partner in the initiative.

Partners in the initiative: Alluminio Sammarinese, Ceramica Del Conca, Colombini and SIT and the weekly Fixing



ANIS
Associazione Nazionale
Industria San Marino®





Defending **locally-made bread** baked “at home, real **fresh bread** from the baker”: this is what UNAS wants, as spokesperson for the demands of San Marino bakers, who find themselves having to tackle an increasingly more difficult market and in competition with frozen industrial loaves, most of which imported.

At stake is the survival of **an ancient art, that of baking**, and a product which is dear to the people of San Marino, a product distinguished by high quality and freshness, and which is certified and therefore much appreciated and present every day on their tables.

And yet, large-scale distribution prefers the competition, often using locally-made bread as “bait” with the risk of curbing development, without safeguarding it.

“**We want to achieve a culture of San Marino bread**”, explains Pio Ugolini, Secretary General of Unas, who stresses how the bread of San Marino bakers stands out in terms of quality, being certified according to “Haccp” standards. “Our bakers – he says – have to comply with stringent standards along the entire production chain, from the workshop to transport, right up to the definition of the type of baskets used for storage”. On the other hand, they ask themselves whether the bread brought from “across the border” and sold in the country, is compliant with these same standards, which also involve the transport system and the cold chain for some types of products.

Moreover, the raw material, i.e., the flour, is practically zero mileage in the case of San Marino baked bread, while imported products do not provide the same guarantees.

Hence the proposals made by the Minister of Industry, Trade and Crafts, Marco Arzilli: first of all, “**fight against cold bread and protection of fresh bread**”. “**Consumers must be protected**, and put in a condition to understand which is freshly-baked bread and which is not”. Unas will in fact ask for freshly-baked bread to be **clearly identified** from frozen bread, heated shortly before being put on sale. “These two different types of bread must be clearly distinguished on the sales counter”.



The second request, on the other hand, concerns controls relating to unfair competition: “The bread that enters San Marino must comply with our laws”, and consequently with all the parameters required by Haccp certification. Basically, Unas is asking for “respect for work done by hand, the protection of our bread and an awareness on the part of the people of San Marino of the value of locally-made bread”.

Consumers are therefore invited to always ask for bread freshly baked in San Marino as a tasty alternative to precooked, cold and frozen products. And to foster such awareness and put people in a position to distinguish between San Marino and industrial bread, the association is planning to implement a number of initiatives.



Organizzazione Sammarinese degli Imprenditori

OSLA in conjunction with Trentino Sicurezza and the associates Costruzioni Innovative, GEM BB, and L'Antincendio Sammarinese; with the support of the Ministry for the Territory and the Environment, Ministry for Health and Social Security, and Board of Surveyors of the Republic of San Marino and with the participation among the speakers of Dr. Claudio

Muccioli of the Prevention Department of the ISS (Social Security Institute), organized the technical seminar “**La Sicurezza nei lavori in quota - Responsabilità e soluzioni**” (Safety when working at heights – Responsibilities and solutions) dedicated to designers, works managers, safety coordinators and economic operators specializing in jobs performed at heights.

With the contribution of Telefonia Mobile Sammarinese.

For details of this seminar and future initiatives, contact the OSLA organization office tel: 0549.992885 email: info@osla.sm

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YOUNG ENTREPRENEURS GROW UP

Lots of young or would-be entrepreneurs have accepted the invitation of the Chamber of Commerce to take part in a training day centred on the facilitations available for setting up new business enterprises and related plans.

A meeting was organized by the San Marino Chamber of Commerce in **conjunction with the Ministry of Industry and San Marino University**, during which Professor Leonardo Tagliente provided an overview of the formal and substantial aspects relating to the presentation of the applications for accessing the benefits provided by **Law 134/97** on youth entrepreneurship.

Attention was focused on how to fill in the applications, on critical success factors and on the aspects to be assessed when drawing up an enterprise project.

The idea of the organizers is, in future, to have these didactic encounters of a general nature followed by a true "project revision" phase, able to

verify and correct the individual projects during presentation of the documentation required to access youth entrepreneurship facilitations (non-repayable loans, easy loans, partial exemption of social security contribution payments or tax exemptions).

We should like to just remind all those young people who have an innovative idea and wish to transform it into an enterprise, that their applications should be sent to the San Marino Chamber of Commerce **by 30 September 2013**. The Youth Entrepreneurship Commission (which will convene on 30 December, 2013) will then assess whether and to what extent presented projects can enjoy the benefits provided by Law 134/97.



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 CIS, Banca di San Marino, Cassa di Risparmio) 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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