

(English version)

**Question for written answer E-004057/25
to the Commission**

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(15 October 2025)

Subject: Small and medium-sized enterprises in the next multiannual financial framework

The competitiveness of small and medium-sized enterprises (SMEs) in Europe is under massive pressure.

The Eurostat insolvency index is more than 20% above the 2019 level, and 66% higher than in 2021. Additionally, European trade defence measures, tariffs and the EU Carbon Border Adjustment Mechanism (CBAM) are imposing a growing burden. For SMEs, even minor increases in raw material costs can make the difference between profitability and bankruptcy.

For example, the planned successor to the safeguard measure on steel, which expires in 2026, risks further aggravating the situation. Compounded by existing trade defence measures and the EU CBAM, it will cause the price level for both steel and stainless steel in the EU to rise even further.

In this context:

1. How much money has been reserved for SMEs in the next multiannual financial framework, under all headings?
2. How will the Commission ensure that a dedicated SME impact assessment is carried out when preparing any future legislation or plan?
3. Which specific measures does the Commission intend to implement to ensure that SMEs are not disproportionately burdened by higher steel and stainless steel costs under the Steel and Metals Action Plan ⁽¹⁾?

Submitted: 15.10.2025

Answer given by Mr Serafin on behalf of the European Commission
(27 November 2025)

The multiannual financial framework (MFF) does not have earmarking by type of beneficiary, but several elements contribute to support small and medium enterprises (SME).

A single portal will consolidate information on funding opportunities, simplifying access to and mapping of information. The European Competitiveness Fund (ECF) ⁽¹⁾ will greatly simplify and accelerate access to EU funding, including for small businesses.

Each window of the ECF shall support dedicated actions targeting start-ups, SMEs and small mid-cap companies. Support to SME can also be channelled by Member States via the national and regional partnership plans ⁽²⁾ for targeted investments.

The Commission is committed to improve the business environment for SMEs by permanently anchoring the ‘think small first’ principle in policymaking. The ‘SME test’ is an important instrument to identify and assess the impact of Commission proposals on SMEs.

The analysis of SME impacts first considers whether SMEs are disproportionately affected. If so, alternative mechanisms or flexibilities in approach that might help SMEs to comply should be considered. A compulsory annex, the SME check, has been introduced for all SME relevant new legislation.

The Commission will ensure that SMEs are not disproportionately burdened through targeted simplification, funding access and cost-relief measures.

The Steel and Metals Action Plan ⁽³⁾ (SMAP) launches ‘Omnibus’ packages to cut red tape and is part of a larger package including the Competitiveness Compass ⁽⁴⁾ and the Clean Industrial Deal ⁽⁵⁾ which reduce SME reporting by 35%.

¹ COM(2025)0125.

⁽¹⁾ https://commission.europa.eu/publications/european-competitiveness-fund_en.

⁽²⁾ https://commission.europa.eu/publications/european-fund-economic-social-and-territorial-cohesion-agriculture-and-rural-fisheries-and-maritime_en.

⁽³⁾ https://single-market-economy.ec.europa.eu/publications/european-steel-and-metals-action-plan_en.

⁽⁴⁾ https://commission.europa.eu/topics/eu-competitiveness/competitiveness-compass_en.

⁽⁵⁾ https://commission.europa.eu/topics/eu-competitiveness/clean-industrial-deal_en.

The proposed Regulation on steel⁽⁶⁾, implementing the SMAP, allows for quota adjustments to respond to market developments and prevent potential shortages affecting SMEs.

⁽⁶⁾ <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex:52025PC0726>.