

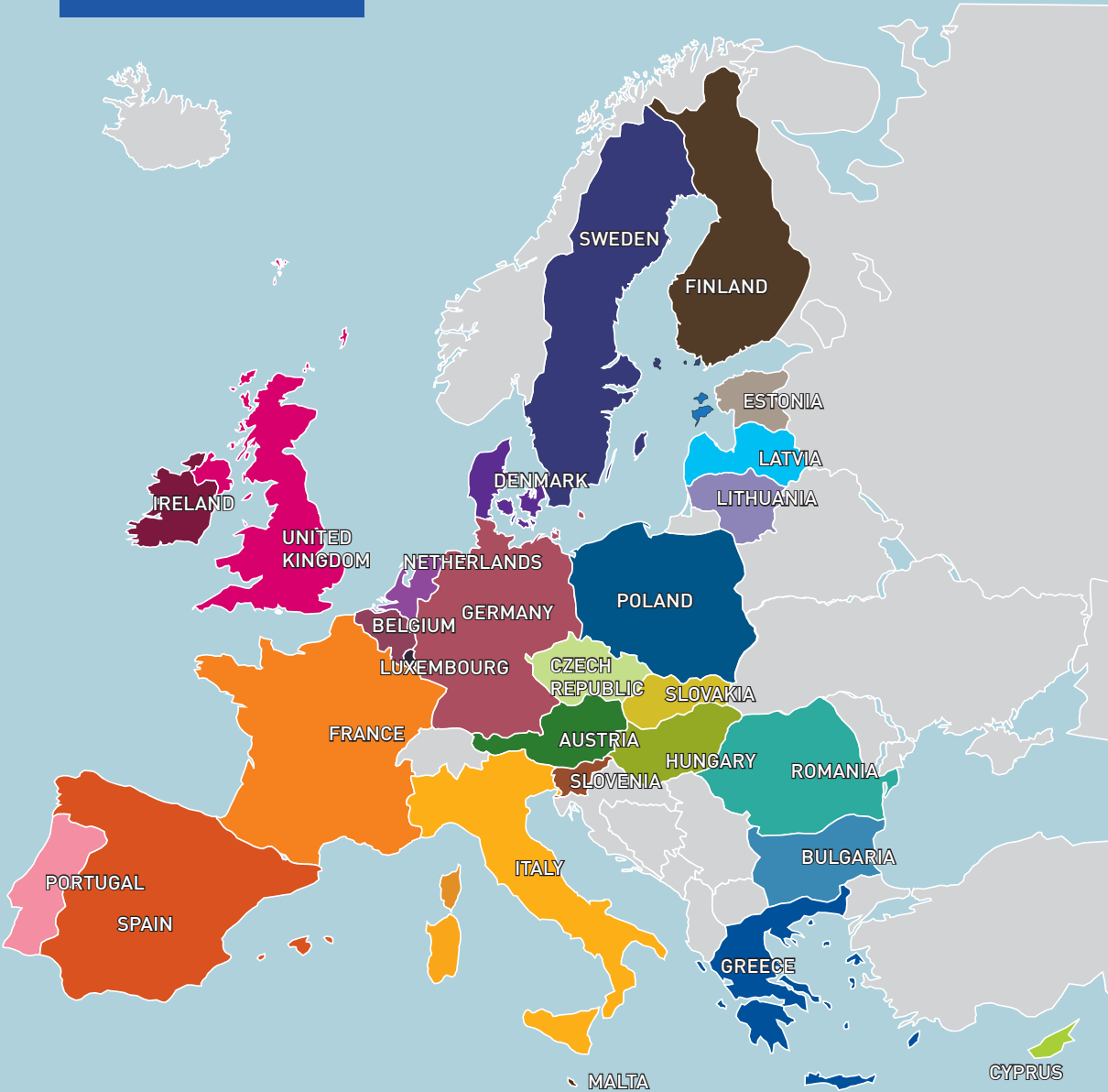


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The 27 EU Member States





Introduction

Fifty years after its foundation, the European Union can be seen as positive proof of success in the strides towards development, reconciliation and progress of the peoples in Europe. A series of indisputable achievements constitute the basic ingredients of European success in the modern world: the single market, a single currency, common policies, healthy competition and international aid giving just a few examples.

All the countries which belong to the European Family are bound by the principles of democracy, justice and respect of human rights and they work in close harmony in order to promote these values in the wider world and to achieve prosperity and dignity for every European citizen equally and within the framework of the law.

Joining the EU, on 1st May 2004, signified the dawn of a new era for Cyprus. For Cyprus, becoming a member of the EU meant an immediate feeling of security. Any incursion across its borders would now be considered a flagrant violation of European territory. In addition, there is now a sentiment of hope and moving forward into a positive future without contradictions and conflicts. It's a bright outlook with people and their rights coming first. As social dialogue becomes greater, the goals are to achieve justice in a free democratic system and to raise standards to improve quality of life both for individuals and for society as a whole. Accession means the establishment of new institutions with obligations, rights and practices affecting the daily life of all its citizens.

Cyprus' accession into the EU is a two-way relationship: Cyprus has a lot to gain from the EU but, at the same time, it can contribute to the creation of a united Europe by equally and actively participating in the formulation of principles and policies which will govern its future. However, due to its political situation, Cyprus does not fulfill the vision of a united Europe.





Changes that have taken place with regard to the Cyprus problem

Fifty years after the concept of the construction of a united Europe, the scrapping of borders and barriers are significant signs of a common European area. Its citizens can move equally throughout the region with a feeling of freedom and European identity. Although Cyprus is an unbreakable part of this region's history and culture, unfortunately four years after joining the family of European nations, it still remains divided with separating lines and barbed wire.

Cyprus' efforts are focused on finding a solution based on international law, within the framework of the United Nations, with the ultimate result of the island's reunification and peaceful co-existence and harmony of the two communities living in a common state with one international personality, fully securing the human rights of both Greek and Turkish Cypriots.

After Cyprus joined the EU, a new element was introduced that has to be decisive in solving the Cyprus problem according to the *acquis communautaire*¹, an ingredient that is vital in the negotiations for a solution to the problem. Compatibility with the *acquis* is essential for the successful operation of a united Cyprus within the EU and furthermore for the smooth functioning of the Community itself.

The fundamental principles and human rights of EU citizens, fully guaranteed for all EU citizens are a core element of the *acquis*. Implementation of the *acquis* guarantees the respect of the rights of all citizens of the Republic, thus offering the necessary prerequisite for the viability of the solution and also for the necessary protection of all Cypriot citizens.

The EU cohesion policies which foresee the homogenous development of all regions of the EU constitute guaranteed safety for the development of the occupied areas after the solution and for tackling financial inequity between the two communities.

The Turkish Cypriot community already enjoys all the rights and benefits resulting from an EU citizen's status for all holders of the Republic of Cyprus' official documents.

The Turkish Cypriot community also benefits from financial regulations which provided development projects worth €259 million.

¹ The body of the EU Law



The regulation for the "Green Line" (EC 866/2004) has given the opportunity to the Turkish Cypriot community to start trading their products across the "Green Line" and also through the Republic's legal ports with EU and other countries. The government has adopted a series of unilateral measures in order to further reinforce the Turkish Cypriot community aiming for the integration of society and boosting the economy of Cyprus resulting in the ultimate reunification of the island. It is important to note that after all these measures have been adopted, the per capita income of the Turkish Cypriot community has almost tripled in the last three years, reaching approximately €12,000.

The dynamics created after Cyprus' accession into the EU and at the same time the beginning of Turkey's accession-negotiations constitute a new channel of support in the attempt to find a solution for the Cyprus problem. This new channel creates increased pressure on the Turkish side for withdrawal and demonstration of goodwill to resolve the issue.

Cyprus remains committed to the strict implementation of the obligations which apply to all Member States, necessary for the protection of the European area, but mainly because this is the only way for Turkey to transform into a democratic country respecting international law and solving its differences by means of peaceful discussions. This transformation will be in the interest of Cyprus and its people, the region and also the Turkish population.

The message to Turkey is clear: the realization of Turkey's national goal to join the EU means fulfillment of its obligations towards all Member States including Cyprus. This consists of having respect for the Republic of Cyprus and making every effort to solve the Cyprus problem being one of Turkey's obligations towards the EU.

The EU is a natural framework for dialogue, compromise and discussion of national interests. The experiment which started in 1957, aimed to give Europe, which was fragmented and tortured by violence, the chance for a peaceful future and prosperity and it succeeded. The European identity and vision give both sides the opportunity to overcome differences and conflicts in the past and to look forward and invest in a peaceful future.



Changes that have taken place with regard to the Cyprus problem

After its accession into the EU, Cyprus is steadily and with merit, moving forward, aiming at its reunification, through the vision of the Community's founders, under European colours and for peaceful co-existence for the two communities.







New rights for Cypriots

Human rights, democracy and justice are the fundamental principles of the EU which are embodied in the Treaty on European Union and which were reinforced with the approval of the Charter of Fundamental Rights (Nice, 7 December 2000). These rights are enjoyed by both EU and non EU citizens living legally in the EU.

- The EU identity recognizes the four basic rights of all European citizens: freedom of movement, residence and work in all of the European Union's territory, the right to vote and stand as a candidate in municipal elections and the elections of the European Parliament in the country of their residence, the right of consular or diplomatic protection by any Consulate or Embassy of a Member State, as long as the country of origin of this person does not have a diplomatic mission in a third country, and the right of petition and referral of matters to the European Ombudsman.
- The EU citizenship gives Cypriot citizens a series of other rights: the right to address the European institutions in one of the official languages and to receive their answer in the same language and also the right to access documents of the European Parliament, the European Council and the European Commission under certain preconditions.
- European citizens have the right not to be subject to any discrimination due to nationality, gender, racial or ethnic origin, religion or conviction, disability, age or genetic orientation. The right of equal access to the Community's public administration is also an established right of all European citizens.
- At the same time, Cypriot citizens have the right, through the institution of elections for the European Parliament, to elect six MEPs or six representatives in the European Parliament. The Cypriot Members of the European Parliament represent the democratic will of Cypriot citizens in this institution of the Union. Thus, Cypriot nationals play an active role, both in exercising legislative power and parliamentary control at EU level.
- Cypriots, as European citizens, have the right to call upon and claim before national courts their rights which derive from the European Law but also to claim, under certain preconditions, remuneration due to community law violation. Within this framework, the Law Courts in the Republic of Cyprus, and those of other Member States, are



New rights for Cypriots

responsible for securing the correct application of European legislation inside their territory. For this purpose, according to the Treaties of the EU, a court of law of any Member State can (or should, depending on the case), refer any question to the Court of Justice of the European Communities (CJEC), related to the interpretation or the validity of a particular European law (procedure for a preliminary ruling) in order to obtain a correct and uniform implementation of the European legislation in the whole EU territory in the interest of its citizens.

HUMAN RIGHTS

- In case of serious and constant violation or possible violation of human rights by any EU country, sanctions can be imposed, for example the suspension of the right to vote during the EU conferences, which means that the given country ceases to be entitled to be heard in the proposed European policies and legislature or to have access to any Community funding.
- Cypriot citizens can look up their rights in the European Charter for Fundamental Rights; it is one of the most important European documents ever published, which clearly sets out, in a compilation of all the relevant documents, the rights of European citizens.





When a case is referred to court in another Member State, this may create difficulties for individuals or business people. In order to make life easier for people who are involved in transnational cases, greater approach and closer co-operation is needed – among the national systems in the EU.

- Consequently, this is why the EU created the European Judicial Network for civilian and commercial matters, consisting of representatives of the judicial and administrative authorities of the Member States.
- Eurojust is a team of specialists and experts (public prosecution services, prosecutors and/or judges from the Member States) which facilitate the co-ordination of investigation and prosecution of serious cross-border crimes. It intervenes, for instance, in cross-border cases investigated by Europol and for which legal advice and support is needed in different Member States.
- For the purpose of maintaining and developing a free movement area for persons and a good functioning of the internal market, court rulings regarding civilian or commercial matters that are issued in one Member State are recognized and executed in another.
- Court rulings relevant to divorce, separation or annulment of marriage in any Member States are recognized and executed in all Member States. Also, the courts are authorized to deal with cases of kidnapping of children by one parent from the other in order to live with them in another Member State.
- A decision for surrender of a driving license, regardless of which Member State it was issued in, is recognized throughout EU territory.

PROTECTION OF PERSONAL DATA

- The harmonization of the Cyprus Law according to the directive 95/46/EC concerning the protection of personal data resulted in the adoption of the legislation on the protection of personal data (protection of individuals) of 2001, based on which the Office of the Commissioner for Personal Data was created. This is an independent authority responsible for the supervision of the implementation of the law.



- The law protects citizens from the illegal processing of personal data both by private and governmental organizations and sets rules and preconditions for the legal processing of data.
- Citizens must be informed about the identity of the person who is processing his or her data as well as about the purpose of this processing.
- Citizens have the right of access and objection regarding their data being subject to processing and may submit a complaint to the Commissioner for Personal Data regarding the enforcement of the law.

ABOLITION OF BORDERS – SCHENGEN AGREEMENT

- After Cyprus' accession into the EU, an easing of restrictions took place when crossing the borders of EU Member States (by air, sea or land), which makes it easier for Cypriot citizens to cross into other countries by simply presenting their identity card, causing less delays and unnecessary problems.
- The Schengen zone is a zone created by the EU, where EU citizens can travel freely to another Member State without passport control at internal borders. Cyprus will be entering the Schengen zone at the end of 2008. Then, all formalities will be lifted with regard to the control of individuals (irrespective of their nationality) travelling within the internal borders of the EU Member States. However, until then Cyprus will enforce part of this agreement, especially in the field of police and judicial co-operation and the control of external borders.

SECURITY - POLICE

- The EU is reinforcing its efforts for combating crime and particularly international terrorism and illicit trafficking of human beings and drugs. This effort demands more detailed control of the persons that arrive at the external borders of the Schengen area, the creation of a common asylum and immigration policy, as well as the establishment of a common visa and reinforced co-operation status between the national police forces.



- In Cyprus, different measures have been taken in this area like the increased surveillance of sea borders and stricter passport control. Great strides have been taken to combat money laundering.
- The Cyprus Police implement and follow the European role models as regards law and order enforcement, and act based on the criteria set by the EU for the prevention and repression of crime at local, European and international level. Special emphasis has been placed on the field of terrorism, movement and use of drugs, trafficking of human beings, child pornography, internet crimes, fraud, corruption and protection of the Euro etc.
- The participation of Cyprus Police members in different teams and commissions as well as educational programmes organized by the EU has upgraded the level of professional knowledge and skills of its members, leading to the improvement of the quality of services offered to Cypriot citizens.
- With the support of European funding, the Police is upgrading its administrative and operational capacity (e.g. securing of equipment, creation of infrastructure, change in organizational structures etc.)
- The Police follow the European model for human rights, citizen's rights and the European and international principles related to dignity, freedom, equality, solidarity, justice, protection of personal data etc.
- Close co-operation between the Cyprus Police and the International Police (Interpol), the European Police (Europol) and the SIRENE Bureau in the field of crime research and investigation is secured.
- Europol, the European Police, support the various police forces in all EU Member States and also help police officers all over Europe in the fight against illicit drug trafficking, illegal immigration, terrorism, forgery, money laundering etc.



CIVIL PROTECTION IN EMERGENCIES

- Due to EU demands in the area of civil protection in the event of a national disaster or emergency, the role of the Cyprus Civil Defence Service has become more important. Its obligations, but also the ways of dealing with emergencies which constitute a threat to modern society (disaster or war), have been significantly increased and improved.
- The Civil Defence Service has the responsibility of co-ordinating its activities according to EU directives. A significant development in this area is creating special population protection plans according to the Directive Seveso II, which prescribes the stricter control of the regulations dealing with hazardous substances.
- At the same time, the Civil Defence Service participates in the co-operation mechanism between the EU Member States for civil protection matters. The main control centre of the Civil Defence Force, which operates on a 24-hour basis, is connected with the Monitoring and Information Centre of the Community Mechanism for Civil Protection in Brussels.
- The centre also operates as a 24-hour contact point for the information network of the European Maritime Safety Agency (EMSA), for matters related to marine pollution, as well as for the information network ECURIE (European Commission Urgent Radiological Information Exchange System), related to ionizing radiation matters in the EU.

112 – COMMON EUROPEAN EMERGENCY FREEPHONE

- European and Cypriot citizens can dial 112 toll free in any EU Member State as well as in many non EU countries - Iceland, Lichtenstein and Norway – to ask for help from the emergency services.
- The EU Member States have created the infrastructure of Freephone number 112 and have to guarantee that citizens are able to receive assistance by calling 112 from either a fixed land line or a mobile telephone.
- Efforts are constantly being made to improve the system so that the emergency services in all EU countries can trace the origin of the call, ensuring help can be obtained in the minimum amount of time.





Community Grants

By joining the EU, Cyprus now has gained access to EU Structural Funds through which many projects are financed, throughout the Republic of Cyprus (excluding the occupied areas).

- With Cyprus' participation in the Structural Funds, grants for the subsidy of projects started flowing, which previously would have been delayed or impossible from national funding.
- Thanks to the structural projects co-financed by the EU, the infrastructure of the mountain communities has been improved, thus upgrading the quality of life of their residents, both socially and culturally. At the same time, tourism is also promoted and so the number of tourists is expected to increase and, as a result, the locals' income is expected to rise.
- At the same time, improvement of infrastructure in mountain communities and the expected increase of tourists motivated private investors to invest in tourist accommodation, creating shops and restaurants and manufacturing of local products. By providing new jobs, these communities have been revived, thus contributing to reversing the plague that has been devitalizing the population in the last few years, as well as promoting regional development.
- With the aim of viable rural development, as well as the renovation of undermined urban areas, more than 400 projects are being carried out in Cyprus, thanks to funds granted to the Republic of Cyprus in 2005-2006, amounting to a total of €200 million.



SOME EXAMPLES OF PROJECTS CO-FINANCED BY THE EU

Within the framework of the measure "Revitalization of rural areas" the recreation of the historical centre of Kalopanayiotis was co-financed with a total budget of €2,988,343.

"Revitalization of urban areas" consists of nine important projects being carried out by the municipalities of Ayios Dometios and Nicosia, adjacent to the buffer zone and therefore facing many problems due to abandonment over the last 34 years .

- In the field of environment, also through the Cohesion Fund, the creation of a waste burial site and transit stations for the complete management of solid waste for the districts of Larnaca and Ammochostos are promoted, with total expenses amounting to €43.5 million.
- 18 projects with a total budget of €43.8 million are being co-financed by the European Cohesion Fund with the purpose of integrating more people into the labour market, with further emphasis on education, training and life-long learning.
- Within the framework of the community initiative Interreg, 98 projects have been approved, in co-operation with Cypriot stakeholders. For example, the system of ship surveillance and information – a cross-border programme between Cyprus and Greece. The system aims for the protection of the maritime environment, the improvement of policing, invigilation, research and rescue, but also the improvement of safety and movement of citizens. The system includes surveillance of maritime traffic with the purpose of collection and management of information and its transmission to the competent authorities of the state for the necessary actions.

- Based on the community initiative Equal for the implementation of pilot actions and other projects on a smaller scale that aim to succeed in the fight against disparity and discrimination in the labour market, seven development synergies are already being financed with the participation of about 50 non-profit-making companies and other local institutions.
- The project “channels of access”, which is funded by the initiative Equal, suggests alternative solutions which facilitate access and return to work for women, with emphasis on those who live in rural areas. One hundred candidates have been chosen to enter the labour market and are being trained in computer skills with the purpose of being employed.
- The European Union approved in September 2007 the operational programme “Sustainable Development and Competitiveness” for the period 2007-2013. This covers the Community’s support to Cyprus within the framework of the targets “convergence and regional competitiveness and employment.” The total budget of the programme is around €579,6 million while the community investments through the European Regional Investment Fund (ERDF) and the Cohesion Fund (CF) amount to €492.6 million (approximately 77% of the total amount invested by the EU in Cyprus under Cohesion Policy 2007-2013).



Community Grants



Economy





The economic and social reforms made within the framework of Cyprus' harmonization with the *acquis communautaire* have already improved and in the future they will even raise the standard of living of Cypriot citizens.

- The governments of the EU Member States manage their economies according to similar economic principles. They co-ordinate their policies in a way that they ensure stable development rates, more jobs and a competitive economy throughout the EU.
- In Cyprus, the general improvement of the economy, the creation of conditions for macro-economic stability and the rational development of fiscal policy achieved in Cyprus' efforts towards convergence with the Maastricht criteria, have brought about positive effects in society as a whole.
- The Cypriot economy is a small, open economy and, as a result, Cyprus' accession into the EU created the chance to improve its export sector by gaining better access to a much bigger market.
- Cyprus' accession into the European family has been seen as a magnet for attracting more foreign investment. This contributes to the country's development and creates additional jobs. Moreover, it further increased opportunities for Cypriot investors to invest abroad.
- Cyprus' harmonization with the *acquis* brought about certain reforms which are beneficial for the Cypriot citizen, like the taxation reform, which resulted in the reduction of tax rates both for companies (corporate tax) and individuals. Another reform was the liberalization of the financial sector which led to lower interest rates.
- The recent reductions in car prices were made in accordance with the standards in other Member States.

TAXATION

- Cyprus' accession into the EU has led to a substantial reform in the field of direct taxation, both institutionally and administratively. As regards the legislative aspect of the reform, an important decrease in income tax rates was noted, while the amount of the tax-free income was increased.
- Furthermore, since 01/01/2004, incomes in the form of interest and dividends are exempted from income tax and are subject only to special contribution for defence.
- The administrative structures and procedures of the Inland Revenue Department underwent significant reform with emphasis given to the improvement of the service towards tax payers by simplifying overall procedures for the settlement of tax obligations as well as by adopting a professional approach towards customers.

VAT

- Harmonization with the acquis and the contacts developed by the VAT Service with other tax services in the EU, have contributed to the development of its administrative ability and the introduction of more effective procedures. As a result, there was a better response to the VAT Service's obligations and the improvement of its co-operation with companies and citizens.
- The VAT Service's modernization according to the Community standards gives companies the right, in many cases, to avoid time-consuming procedures by using electronic applications for submission of tax and Intrastat declarations and summary tables.
- Matters submitted to the VAT Service are immediately handled, not only by applying the relevant law, but also by applying the principles of European Law.



STATISTICAL SERVICES

- The upgrading of the statistical information introduced after EU-accession includes both the means of distribution of statistical data (free publications through the internet, weekly calendar of events and automatic notification to users) and the production of data in new areas like the environment, innovation, social protection, professional training and the information society.
- By joining the EU, Cyprus has contributed to the achievement of the Statistical Service's objectives which are: the immediate, timely and more detailed information and service for all those interested in Cyprus' statistical data.
- The production of statistical data comparable with the statistics of the rest of the Member States is achieved through the application of common methods, terms and guidelines given by Eurostat.
- Furthermore, the support centre of European statistical data was created to provide support to the users of Eurostat's web-page, while, at the same time, it ensures their direct access to a wider range of official statistical data (information about the availability of data/publications, confirmation of data, methodological information and technical assistance).

PUBLIC ADMINISTRATION

- Cyprus, as a member of the EU, promotes actions with the purpose of fulfilling the objectives of the Action Plan eEurope i2010 (European Information Society 2010). Among other things, programmes of electronic governance (eGovernance) are promoted with the purpose of utilizing effectively information and telecommunication technologies for the benefit of citizens and enterprises.
- The use of telecommunications and information technologies in public administration, offers the possibility for effective management with increased transparency and less bureaucracy. Systems like Theseas (Customs) and TaxisNet (Inland Revenue Department) improve the services offered to the public, simplify and speed up public administration procedures and encourage citizens' participation in public affairs.

Financial Sector





Banks in Cyprus operate in a very strict regulatory and supervisory framework according to the EU directives and the best international practices implemented by the Central Bank of Cyprus. This framework ensures the stability and security of the banking sector so that the depositors are protected and economic development is strengthened.

- The liberalization of the financial system created a wider range of financial products and services which can be selected by the borrower, depositor or investor.
- After Cyprus' accession into the EU, all foreign exchange restrictions were lifted. Cypriots can now export any amount of foreign exchange, are free to keep banking accounts or invest abroad, without any restrictions.
- The increased reliability of the Cyprus economy due to EU membership, together with the macro-economic stability that characterizes it, made it possible for the Central Bank of Cyprus to decrease its base rate. This has led commercial banks and co-operative credit institutions to decrease their lending interest rates, and, as a result, borrowing for housing, personal or business purposes is now at a much lower cost.

PROTECTION OF CITIZENS

- Deposits in any currency of an EU country are protected according to the directive 94/19/EC which was incorporated into the Cyprus Law with special regulations. In the unlikely event that a bank or any co-operative credit institution is not in the position to repay the deposit, these regulations guarantee remuneration up to the equivalent of €20,000 for each depositor.
- According to the acquis, expenses charged by the banks for outward payments or other payments of up to €12,500 from Cyprus to other countries must not exceed charges for payments within Cyprus.
- With regard to cross-border payments of up to the equivalent of €50,000, compensation in case of delay is guaranteed as well as the reimbursement of the amount in the event of non-execution of the payment.



Financial Sector

- The acquis imposes on banks increased obligations for transparency in transactions with their customers, particularly with regard to credit/debit cards, cross-border payments and consumer loans. Based on detailed information offered by the banks, for example on interest rates and other charges, the citizen can make better choices.
- Implementation of EU rules leads to improvement of services offered by the banks, with lower costs and with less chance of risk for citizens.
- “FIN-NET” is the network responsible for settling cross-border financial disputes out of court in the European Economic Area. If a consumer has a financial dispute with a financial service provider, they can contact the out-of-court complaint body in their country which will provide them with all the necessary information regarding the competent department in the country of the service provider. As soon as the complaint is received, FIN-NET will try to resolve the dispute based on its regulations and on recommendations made by the European Commission.

CREDIT OR DEBIT CARDS

- The use of cards makes transactions for Cypriot citizens significantly easier, but they also involve a risk in case of loss or theft. After Cyprus joined the EU, these dangers have decreased. Based on a relevant law, in line with the EU and a directive by the Central Bank of Cyprus, the responsibility of the legal owner of the card is limited to €170.86 for transactions made due to card abuse until the bank is notified by the card owner. The legal owner is not liable for any transactions made after the notification.
- The common electronic payments area called Single Euro Payment Area (SEPA) aims at integrating national infrastructures and payment products for the countries of the eurozone. In effect, SEPA offers faster, more economical and fully automated payments, with only one account needed to cover the entire eurozone. Citizens will also benefit from a wider range of choices regarding payments, as well as more competitive products. The SEPA products have been offered in Cyprus since 28th January 2008 for credit transfers, while for direct debits they will be offered in November 2009. The new SEPA-compatible payment cards with the characteristic Chip & Pin have already started becoming available in the Cypriot marketplace.



Financial Sector

THE EURO

- Price transparency in the eurozone facilitates price comparison, promotes competition, thus leading to lower prices for the consumer.
- Elimination of transaction risks and currency exchange cost in the eurozone makes trade transactions easier and also means that the consumer pays less.
- Travelling and purchasing goods and services in Europe becomes easier because citizens no longer face any difficulties and costs resulting from the purchase of foreign currencies. In addition, things have also become easier outside the eurozone, since the euro is an international currency, widely accepted in many countries and especially in tourist destinations.
- The adoption of the euro will help Cyprus' tourism sector by contributing to the sustainment of the relatively high growth rate of the Cypriot economy and the conditions of full employment.
- Since the euro is an important international currency, both depositors and investors benefit from the increased opportunities for depositing and investing that exist in the EU's single financial market.
- The benefits for the economy are price stability, healthy public finances, low interest rates and protection from negative disturbances in the international environment (which are particularly significant for a small open economy like that of Cyprus). These conditions are ideal for strengthening economic growth, investment and employment in the interest of all citizens.

Single Market





Since coming into effect in 1985, the single market has managed to achieve the four freedoms: the free movement of persons, goods, services and capital.

- Increase of prosperity: over the last 15 years, prosperity in the EU has increased due to the single market, which is equivalent to an increase of 2.15% GDP. In 2006, this meant an overall increase of €240 billion, or €518 for each European citizen.
- More jobs: 2.75 million extra jobs were created during 2002-2006, as a result of the single market.
- Easier travelling and shopping: EU citizens can travel across most of the EU without passports and border control.
- Outside their country, consumers have full rights without limitations on the goods they can purchase and transport for personal use.
- More opportunities for living, working and studying abroad: more than 15 million EU citizens have moved to other countries of the Union in order to work or live after their retirement, thanks to the transferability of their benefits.
- Wider choice of products and services: 73% of EU citizens believe that the single market has contributed positively to the improvement of the wider range of products on offer.
- The establishment of common standards has resulted in products such as food, cars and medicine that are safer and friendlier towards the environment.
- Lower prices: the opening of national markets and the consequent increase of competition has brought about a reduction in prices, e.g. for internet access, air transport and telephone calls (with regard to the latter, prices decreased 40% on average during 2000-2006).
- Less red tape: the single market rules often replace many complicated and different national laws with one single framework, reducing the formalities for the citizens as well as the cost of compliance for businesses; in effect, this saving has a positive impact on consumers.



Single Market

- It is now easier to start or to buy out a business: the average cost to start a new company in EU-15 was reduced from €813 in 2002 to €554 in 2007, and the time required for the registration of a company was reduced from 24 days in 2002 to approximately 12 days in 2007.
- A potential vast market: access of Cypriot products and services to a market that numbers 500 million people and, therefore, increase of Cypriot exports to EU Member States.
- Bigger businesses are able to benefit from scale economies, while new markets are opening up for small and medium-sized businesses, which in the past would have been impractical because of the high cost and the difficulties involved in such a venture.
- Facilitation of trading activity: trade in the EU has increased by 30% since 1992. The absence of border formalities has reduced both delivery time and cost.
- Improvement of the relationship between quality and time for taxpayers: due to more transparent and competitive rules for public procurements, Governments can spend more funds on priorities such as health and education. For instance, the price of railway rolling stock has decreased. Research shows that this results in savings ranging from 10%-30%.
- Abolition of restrictions in the movement of capital for the benefit of citizens and businesses.
- It is ensured, on a short and long term basis, that there will be a more effective allocation of the means of production to activities in which Cyprus has comparative results. This has a positive effect on development and employment.
- Attraction of investments from the EU into activities in which Cyprus has comparative advantages, has transformed Cyprus into a regional business and services provision centre and also increased jobs.





Trade

The free movement of goods in connection with simplified customs formalities has positively affected Cypriot consumers.

- Cyprus trade with the European Union has increased, on one hand, due to the abolition of restrictions, and on the other, due to the closer trade relations that the EU maintains with nearly all the countries of the world. Therefore, choice is wider for Cypriot consumers, since the variety of goods available in the local marketplace has significantly increased.
- Cyprus now imports products from countries with which there had not been any previous trade relations before the country's accession to the EU. Hence, Cypriot consumers are now able to taste certain fruit and vegetables for the first time.
- In addition, now with the availability of products throughout the year, former price fluctuations due to higher seasonal costs have become something of the past.
- According to EU legislation (preferential agreements made with third countries), preferential tax treatment with zero or reduced rates means that products imported into Cyprus from third countries are available at competitive prices, resulting in lower prices.
- At the same time, Cyprus exports (including industrial products) can be promoted freely to European countries, since there are no longer any limitations. Generally, the increase of exports has benefitted the economy of Cyprus and therefore the Cypriot citizen.
- Cyprus' accession to the EU has reinforced the country's negotiating ability regarding negotiations with the World Trade Organization and other countries, for the accomplishment of better agreements concerning agriculture, services, investments and other issues.





The accession of Cyprus to the European family has been a catalyst for the liberalization and upgrading of companies in order for them to operate competitively in the newly created single market environment.

- Enterprises, particularly the medium-sized ones, are entitled to financial support in order to be upgraded, become more innovative and to be able to operate successfully in the new globalized environment, as well as to respond fully to the requirements of the *acquis communautaire* (e.g. protection of the environment, safety of products, food hygiene etc.)
- What's more, special financial motives have been introduced to support the business activity of particular sectors of the population, such as women and youth, co-funded by the EU budget.

INVESTMENTS THROUGHOUT EUROPE

- Cypriot business people, in any business sector, can now (due to the full freedom in capital movement and by securing financial services in the EU) invest or borrow money throughout the EU territory without limitations.
- In addition, investment opportunities offered in the single European market and also by countries that are linked to it, such as the countries of the European Free Trade Association (EFTA), can be tapped into.
- Cypriots with registered companies have the opportunity to merge their companies with others in Member States, without the need to re-register.
- Naturally, accession to the EU means more transparency in the business sector, as well as investor and creditor protection. By issuing a directive, the EU has ratified the occupation of the company auditor so that a more objective status regarding company accounts is achieved.



EU TRADEMARKS

- Another advantage and result of joining the EU is that the Trademarks Law has been ratified and is now clearer and more functional due to unified legislation of trademarks among all EU Member States.
- Cypriot citizens are now able to register their trademark as EU trademark. Once registered, applicants protect their trademark within the EU, by filing a single application at the Central Office of Harmonization for the Internal Market (OHIM) eliminating the need to file separate applications in several different offices, thus reducing costs and saving time considerably.

EUROPEAN INFORMATION CENTRES

- The institution of European Information Centres (Euro Info Centres) contributes towards the financial development and promotion of small and medium-sized businesses in the single European market, by providing information regarding public procurements or European programmes, market analysis or by assisting companies to do exports, find trade partners etc.
- The European network SOLVIT (http://ec.europa.eu/solvit/site/index_en.htm) provides Cypriot and European citizens with the opportunity to supervise the correct implementation by national authorities (competent ministries, services, local administration) of the national legislation that has been harmonized with the *acquis communautaire*. SOLVIT sorts out problems that citizens face due to incorrect implementation of EU legislation, when they try to become self-employed or transact any business activity in Cyprus or in any EU Member State. Within ten weeks, SOLVIT and the Member State involved undertake to settle the dispute free of charge, without going to court.

Competition





The positive impact of EU action in the field of competition is evident in consumers' everyday lives. What effect does that have on Cypriots?

- Competition forces companies to upgrade the quality of the products and services offered, also bringing prices down. The competitiveness of the European economy has improved as employment and income increase.
- As soon as Cyprus joined the EU, the necessary preconditions ensuring the conditions for healthy competition on the market were created. In practical terms, this ensured more benefits for businesses, consumers and the economy, and meant progress in general.
- EU competition policy protects consumers from the abusive exploitation of the dominant position of monopolies and possible restrictions imposed on companies.
- An Independent Commission for the Protection of Competition was established to work towards better implementation of European legislation, providing for the protection of competition within the markets. The Commission addresses cases where competition is obstructed and action is therefore taken to prevent the creation of monopolies.
- Implementation of EU legislation provisions for the protection of competition at European level ensures the maintenance of an open and single market for all, by providing equal opportunities to all financial bodies. All these contribute to the creation of a competitive economy, able to survive in the broader framework of the globalized economy.



Competition

STATE AID

- Implementation of community regulations for State aid in Cyprus means a more rational use of resources managed by the State. Government services are obliged not only to impose limits with regard to aid towards businesses, but also to connect them with specific actions on their behalf, such as, for instance, the establishment of investments, training of staff, research, protection of the environment etc.
- State aid control is one part of the EU competition policy, the benefits of which are enjoyed by all European citizens. The institution of Commissioner for State Aid Control was created after Cyprus acceded to the EU. The Commissioner is responsible for the implementation of Community Law that regards State aid to companies.





Consumer Rights

- Upon adoption of the *acquis communautaire* in the fields of competition and consumer protection, Cypriot citizens have all rights and are equal to other European citizens in financial and other sectors, such as protection from exploitation by the dominant position of businesses, businesses that distort competition in the marketplace, consumer products safety standards, financial transactions, organized trips, canvassing and distance selling, unfair terms in consumer contracts, timeshare etc.
- With the system for rapid exchange of information (RAPEX), health and safety issues can be quickly identified for products that are on the market (e.g. toys, electrical appliances or cosmetic products). The authorities concerned can be immediately informed so that they take action in order to protect consumers.
- The European Consumer Centre (ECC) operates both in Cyprus and in all EU Member States. Through these centres, citizens are able to seek assistance in order to solve problems that crop up in their purchases, related to consumer products bought in another European country. The Cyprus Consumers Association carries out a lot of work in this field.

OBSERVATORY OF PRICES

- Consumers can follow and read for themselves the comparable tables with prices of basic foodstuff closely monitored by the Competition and Consumer Protection Service. The Observatory of Prices compares basic products sold in supermarkets, butcheries and bakeries that operate throughout Cyprus. A list of supermarkets, with their retail prices shown in comparable tables is published.
- In addition, the brand name of a product as well as the manufacturer's trademark have to be mentioned so that the consumer can compare prices of the various sales points, according to the product they select.
- Cypriot consumers can find out about the observatory of prices on the website: www.mcit.gov.cy or they can contact the Competition Service on the Consumers line: 1429.





Agriculture / Animal Husbandry

The Common Agricultural Policy aims at ensuring a satisfactory standard of living for farmers and quality products at fair prices for consumers. The policy has been developed in order to respond to the growing needs of society. Therefore, food safety, protection of the environment, the relationship between production cost and efficiency and agricultural cultivation for fuel production have become ever more important.

- Taking into consideration some problems that have arisen over the last few years due to intense agricultural farming, such as mad cow disease, dioxins in milk, artificial hormones in meat etc, the EU has put high on its priorities list the adoption of environmentally friendly methods, a high standard of care for animals, as well as food safety and quality.
- At the same time, the EU promotes the production of quality and internationally competitive foodstuff, with grants for the implementation of the latest methods in agriculture, food processing and optional use of quality labelling.
- The EU, through its Common Agricultural Policy (CAP) and with many actions and activities, supports the agricultural products' markets and the income from agriculture. Also, the restructuring and development of the sector towards new trends, such as protection of the environment, strengthening of the socioeconomic basis in the countryside, food safety and creation of alternative job opportunities in rural areas.

GRANTS

- The Cyprus Agricultural Payments Association (CAPO), as the competent organization for the management of national and European funds in the field of agriculture, until 2006, subsidized Cypriot farmers by providing over €2,495,000. These subsidies came from direct aid totalling €133,270,912, from the 2004-2006 Agricultural Development Scheme (€61,509,651) and the measures of the common market organizations (€54,675,246).
- Through these grants, farmers were given a new lease of life, in order to be able to compete in the EU's single market. Additionally, the implementation of the new CAP measures provides farmers with financial and social support in order for them to remain in the agriculture



sector in rural areas and to improve their quality of life. Additionally, they are being given the opportunity to produce better products; therefore benefitting society as a whole.

YOUNG FARMERS

- The 2004-2006 Agricultural Development Scheme provided financial support for young farmers and people under the age of 40 who wanted to work in the agricultural sector; the scheme also provided for professional training and use of consultancy services to improve the way they ran their farms.
- Moreover, this scheme provided measures for early retirement. In this way, older farmers were given the opportunity to retire early on condition that they would assign or lease their agricultural establishment to farmers under the age of 40.
- Motivation for young people to stay in the countryside and work in agriculture was also provided in the Measure "Investments in Agricultural and Animal husbandry establishments." According to the provisions of this measure, the aid to young farmers has increased by 10% in comparison with the rest of the endorsees.

2007-2013 RURAL DEVELOPMENT POLICY

The new Rural Development Policy for 2007-2013 aims at attracting more young people into the sector of agriculture. Through this programme, €325 million will be spent to finance integrated rural development schemes. The Policy was approved by the European Commission on 25 October 2007 and 50% of the cost will be co-financed by the EU.

Through this Policy, strategic EU guidelines are set out which define the important sectors for the implementation of the community priorities but also which define specific actions that are related to the development of the agriculture sector and the rural areas of Cyprus.

Part of the incentives to increase the number of young people working in agriculture is granting financial support to young farmers, varying from €20,000 to 40,000, as well as a payment of €850 as early retirement of existing farmers who wish to leave the occupation. In



addition, the main aim of the new Policy is the improvement and development of agritourism in Cyprus.

Rural development policy is focused on three thematic axes: improving the competitiveness of the agricultural and forestry sector; improving the environment and the countryside; and lastly, improving the quality of life in rural areas and encouraging diversification of the rural economy. A fourth axis, known as the "LEADER axis", which is based on the experience from the EU's "Leader" initiatives, provides possibilities to approach rural development at a local level, from the border to the centre. Additionally, a fifth axis that concerns technical support will help, through the establishment of a national network, to educate farmers on rural development matters.

Through the new dynamics that have been created by the new Rural Development Policy 2007 – 2013, farmers have been given new ways to expand, adjust to new standards, increase their income and at the same time improve their financial and social status. Basic parameters are the improvement in the competitiveness of agriculture, animal husbandry and forestry, through restructuring, development and innovation, but also through the modernization of processing, upgrading standardization and certification of products. In addition, the basic components of the new policy are the protection of the environment and the countryside through land management, improving the quality of life in the countryside and encouraging the people in the rural areas to diversify their economic activities.

POTATO CULTIVATION

- In this sector, potato cultivation support measures have been adopted, through the Agricultural Development Scheme, such as grants (either a good or a bad year in terms of trading,) for rotation programmes; limitation of saltpetre fertilization; implementation of good agricultural practices; regulations for health and products produced with regard for the environment as well as flora and fauna.
- The introduction of new technology in potato cultivation has already started to appear at all levels, such as production (new varieties) and trading (new packaging).



- The process of exporting potatoes to EU countries has been simplified with the full abolition of taxes and with freedom of movement. In this way, Cypriot potatoes reach European consumers more quickly, are better quality and cost less.

VITICULTURE

- The total liberalization of the market and increase in the price of grapes, according to supply and demand, has contributed to the solution of many surmounting problems that were affecting the viticulture / oenology sector.
- Support of viticulture through the 2004-2006 Agriculture Development Scheme with the implementation of rural-environmental measures and the aid for the establishment/ improvement of oenological units has helped improve and increase progress and development in this sector.

SEED PRODUCTION

- Cypriot farmers and primarily cereal cultivators, subsequent to implementation of the "Law on Seeds", which is harmonized with the *acquis communautaire* and is implemented by the Seed Production Centre, are now sure that the seeds they buy are certified as high quality and, as far as possible, clean, in terms of variety, and free from grass seeds and other undesirable admixtures.

FRUIT AND VEGETABLES

- Cypriot members of groups and organizations of fruit and vegetable producers or citrus fruit growers, according to EU procedures for processing, enjoy financial aid for every ton of products that they deliver to the processing industry through their group/organization, to approved processors. Total of grants referred to above amounted to €5,437,835.

- Furthermore, aid is provided to recognized fruit and vegetables producers' organizations, according to their operational programmes. Besides, these organizations can withdraw products for the better regularization of the market for which they receive financial aid. These organizations receive financial support to encourage their establishment and operation. They also receive direct aid amounting to 55% of their investment costs that are related to the implementation of measures included in the approved by the national competent authority, recognition plan.

ORGANIC FARMING

- The implementation of community legislation with regard to organic farming in Cyprus, has given Cypriot farmers another means of making advanced strides in the agricultural sector, that of organic farming produce, with positive and definite possibilities of increasing income.
- Since 1st January 2002, when the legislation for organic farming came into effect and in combination with the implementation of the relevant scheme for the provision of plots of land, over 350 producers have taken part, with over 17,000 acres being organically farmed. This area represents 1.3% of the total cultivated area in Cyprus.
- Apart from the production of healthy/safe food, the protection provided by the implementation of organic farming to the ecosystem needs to be assessed because the cultivation methods used are environmentally friendly.



PLANT PROTECTION CONTROL AND QUALITY CONTROL

- The implementation of common legislation in all Member States regarding plant protection and quality control generally ensures high standards of living for all European citizens. With legislation in place that provides for high standards of plant products control, control in the use of pesticides and biocides, seeds and propagation materials, as well as plant health, the EU has set up the legal framework to ensure the quality of plant products, with regard to human health and protection of the environment.

COMMON AGRICULTURAL POLICY

- In the field of agricultural products, the EU policy is a protective one. In order for this to be achieved, a mechanism has been developed and put in place for community production to be protected and not to be affected by the low prices of products coming from countries outside the EU. At the same time, the export of products to third countries is encouraged, e.g. by giving exporters money in the form of grants, which are known as export refunds.
- Some basic categories of products that are subject to export refunds are cereals and processed products originating from cereals, beef, pork, poultry, eggs, wine etc.
- The export refund covers manufactured merchandise (e.g. chocolates, cakes, ice cream), for which the refund is estimated on the basis of the agricultural products used in their production e.g. sugar and flour).

ANIMAL HUSBANDRY

- The creation of a single European market without barriers, due to harmonization with the *acquis communautaire*, has helped to bring about the necessary standardization and uniformity of products in various Member States. Moreover, it ensures high quality products

and healthy competition, with the aim of protecting consumers and creating a climate of trust towards animal products.

- The adoption of the *acquis communautaire* in the field of veterinary health has radically changed the control systems in the trade transactions between Cyprus and other Member States, as well as third countries. Today, veterinary controls are imperative for the protection of public health, so that only products that meet the demands of community legislation are imported and made available in the market.
- Animals and products of animal origin that are imported from third countries have to be checked and tested at border veterinary control centres, approved by the European Commission. These are located at Limassol port and Larnaca airport.
- In the poultry farming industry, community legislation regulations regarding the implementation of specifications for production, sorting, labelling and trading of poultry meat and eggs have now come into effect.

ANIMAL HEALTH

- The EU pays particular attention by carrying out regular checks on its animal population, particularly on animals imported into Cyprus. It makes every possible effort to trace dangerous diseases, taking all necessary measures to contain or limit them.
- The Veterinary Services have implemented vaccination programmes to eradicate diseases, such as bovine brucellosis, scrapie in sheep and goats and salmonellosis in birds, co-financed by the EU.



- Programmes have been put into place to ward off diseases such as bovine leucosis, bovine tuberculosis, bovine spongiform encephalopathy (BSE), porcine brucellosis, contagious agalactica in sheep and goats and rabies, so that Cyprus can formally conserve the title “free from infectious diseases”.
- Moreover, emergency plans to wipe out these diseases have been worked out. They have been approved by the EU and drills often take place in order for the veterinary services to be competent in dealing with them.
- In order to monitor and have more control when transporting animals, the Veterinary Services have proceeded to tag cattle. In addition, the tagging of sheep and goats is going to be completed soon. For domestic pets, a programme for tagging dogs will shortly be put into effect.

ANIMAL FEED TESTING

- Once the Law on Animal Feed and Animal Feed Additives (quality, supply and use control), was implemented, animal feed testing became more intensive. Animal feed is tested to such a high degree to ensure that stock farmers have good quality animal feed, free of unwanted matter (e.g. dioxins and PCB's, heavy metals etc.), and subsequently Cypriot consumers have healthy animal products. After all, animal feed is the first link of the food chain.
- Choice of animal feed has become far easier, since the printing of labels listing ingredients is compulsory in accordance with the new law.

DAIRY FARMING

- In the dairy farming industry, the adoption of community legislation has led to the liberalization of the market and higher standards of hygiene in production. Due to free competition, better quality dairy products are available, while, at the same time, citizens are given the opportunity to compare the quality and price of local dairy products with those originating from other Member States.



FISHERIES

- In the sector of fisheries, support for the fisheries business plan will be continued for the period 2007-2013. The budget required to implement the programme amounts to €39.4 million. In addition, in order to encourage the development of fisheries, aquaculture, processing and trading of fish products, grants are being distributed.





Transport

With the opening up of markets to competition by lifting the natural and technical barriers to free movement, the EU has contributed to the unprecedented increase of Europeans' mobility and to a great extent, the development of the transport sector.

- Open borders and cheap transport have helped the fast and efficient transport of goods from the factory to the markets of the EU Member States, including Cyprus.
- The liberalization of air transport has led to greater competition, a reduction in fares, as well as more and better links with Member States.
- In the financial sector, opportunities for the financing of infrastructure works (road networks, ports and airports) by EU funds have been utilized.
- Pets can also move freely in Europe and accompany their owners on their trips, thanks to the EU pet passport.

ROAD TRANSPORT

- EU funding has helped realize the following: the conduct of studies to find ways to improve the road network, the transportation of people and goods with the aim of reducing travelling time, improving road safety and utilizing other means of transport besides private vehicles.
- The authorities have been able to make significant improvements due to the frequent visits to Cyprus by EU experts in traffic issues, who provide consultancy services. Moreover, Cypriot experts have been participating in EU committees, working groups and in convergence programmes.
- As far as the shaping of transport policy is concerned, the EU's contribution is invaluable since Cyprus now has to comply with the European policy regarding road safety, sustainable development in transport, lowering of emissions and noise pollution and limitation of fuel consumption.



MOTOR CARS

- European standards have to be strictly adhered to when cars are registered for the first time. Furthermore, there has to be compliance with existing high specifications with regard to levels of emissions permitted and safety standards (e.g. collision control).
- Vehicle control checks must be undergone from time to time to ensure suitability. These include: checking exhaust fumes, in order to reduce pollutants, and checking safety systems.
- Through the European Road Safety Observatory, the EU aims to reduce the number of fatal crashes by 50% by the year 2010, by means of constant education about safer driving, implementation of regulations and upgrading and improvement of road networks and public transport.
- The initiatives taken for road safety are based on very specific statistical data about the causes of accidents and other relevant issues. The collection and analysis of data from the Community database on Accidents on Roads in Europe (CARE) is of vital importance for effective and proportional measures of road safety improvement.

THE EUROPEAN ROAD SAFETY CHARTER

In Europe, the commonly accepted method to ensure greater road safety is based on the "shared responsibility" principle. Every one of us can help with the improvement of road safety in Europe. In this framework, the European Road Safety Charter is of vital importance, given that it calls on all members of the community, whether schools, agricultural unions or multinational companies, to contribute to the extent of their ability in order to improve road safety.

The European Road Safety Charter was created in January 2004, in order for its members to contribute to the reduction of the number of deaths from road accidents, marking a new period of commitment for the EU. Through the programme, members implement action in order to promote road safety messages. They exchange ideas and practices so as to improve efficiency across Europe; then, the results are evaluated and progress is compared with initial targets.



DRIVING LICENCES AND CERTIFICATES

- A driving licence that is issued in an EU member state is valid throughout the EU. As a consequence, you can drive in any EU Member State with a Republic of Cyprus driving licence, provided it was issued after 1st May 2004.
- Furthermore, certificates and licences that are issued in Cyprus are also valid in the EU, such as the certificate of professional competence, which gives the driver the right to exercise the profession of container lorry or bus driver throughout the EU.

MARITIME TRANSPORT

- The harmonization with the *acquis communautaire* in this area has brought about improved safety for passengers travelling through Cypriot ports, since the provision of the necessary infrastructure in compliance with the Schengen *acquis*, through the adoption of measures in international ship safety, port infrastructure and equipment code.
- Through the implementation of European regulations and directives, the improvement in the level of port services and infrastructure is achieved.
- Strict regulations exist that must be complied with regarding disposal of waste and cargo residues.
- There has been improvement in international maritime transport conditions since the adoption of measures for the prevention of unfair practices of fare fixing and the introduction of standards for ships which carry dangerous cargoes.
- After the Prestige oil tanker accident, various procedures have been implemented, with a view to promoting sea safety. Among these: the gradual withdrawal of single hold oil tankers, the reinforcement of controls in EU ports and the limitation of heavy oil transport.



AIR TRANSPORT

- The Civil Aviation Authority has implemented the new EU regulations and directives, ensuring the liberalization of air transport.
- On certain routes, the number of airlines has increased, meaning that passengers now have more choice. The extra competition has forced down the prices of tickets bringing positive benefits.
- New regulations insist on transparency of prices, so that passengers are informed of the real price (total) of the air fare to include all taxes and charges, without any add-ons or extras at a later date.
- Upon joining the EU, it became necessary to create the Safety Regulation Unit of the Civil Aviation Department, responsible for taking over total supervision of aviation on the Island.
- At the same time, Cyprus became a member of the European Aviation Safety Agency and since then, European regulations have been implemented. This includes training and issuing licences for crew, aircraft maintenance engineers as well as checking the airworthiness of aircraft that are registered in Cyprus.
- EU passengers can now feel safe when they fly, simply by checking the website: <http://air-ban.europa.eu> before they make a booking with dubious quality airlines. On this website, you will find a list of airlines published by the European Commission, which have been banned from flying in the EU, due to lack of appropriate safety measures.

AIR TRANSPORT - PASSENGER RIGHTS

The protection and safety of citizens is of utmost importance for the European Union. Since 17/2/2005, the Regulation (EC) 261/2004 offers air carriers' passengers reinforced protection in the form of compensation and is valid throughout the EU. It concerns the following cases:

Denied boarding

Passengers are entitled to compensation depending on the distance of the flight and the delays they underwent because of transfer from another flight or when the number of



passengers exceeds the number of seats available. Compensation varies from €250 to €600. More specifically, it is €250 for flights up to 1,500 kms, €400 for flights within the EU and over 1,500 kms and other flights between 1,500-3,500 kms. Finally, €600 for all flights not mentioned above.

Lengthy delays

Passengers are entitled to reimbursement of the price of the ticket if the delay is over five hours long and only if they decide not to travel.

Flight cancellations

Passengers are entitled to financial compensation, unless they were informed 14 days before the flight or transported on another flight within a short period of time from the initial flight time, or if the air carrier can prove that the cancellation was caused by emergency conditions.

Assistance provision by air carriers

Depending on the circumstances, if boarding is not allowed or the flight is delayed or cancelled, passengers are entitled to receive assistance such as meals, access to telephone communication and overnight hotel accommodation, if necessary. In case of denied boarding or flight cancellation, you may be offered the option to continue your trip or be reimbursed the cost of the ticket.

Flight Safety - Air Carrier's Identity

According to Regulation (EC) 2111/2005, passengers are entitled to know in advance the identity of the air carrier that will operate their flight. In the context of the measure for Flight Safety Improvement, in March 2006 the European Commission published for the first time a list of airlines which are banned from operating flights to transport passengers or cargo from or to EU Member States airports. You can be informed about these air carriers on the website: <http://air-ban.europa.eu>

Persons with reduced mobility

Passengers with disabilities or with reduced mobility are protected from discrimination. As of 26th July 2008, they can rely on the provision of appropriate assistance (under certain circumstances) towards the facilitation of their transport to all EU airports.



Transport

Air carriers' Liability

Air carriers can be held liable for damages that may be caused by delays (with a limit of € ±4,800) for damage and loss of baggage (with a limit of € ±1,200) and for injury or death in an accident. However, air carriers are not liable if they can prove that they have taken all reasonable precautions to avoid any damage or loss.

TRANSPORT OF PEOPLE - ORGANIZED TOURS

Organized tour operators must provide precise information regarding the holidays for which a reservation has been made; they must comply with their contractual obligations and protect passengers in case of non reliability or bankruptcy of the organizer.

The organized trip must not differ from what is mentioned in the brochure (flight, hotels, excursions etc.).

Prior to departure, the travel agent has to give you the name, address and phone number of the local representative or office which you can contact, should any problems arise.

You are entitled to assign your organized tour to another person in case you cannot travel yourself, provided that you have informed your travel agency in time.

All the above concern all types of flights (scheduled, charter or low cost), all flights within the EU, flights by EU airlines which depart from third countries' airports and finally, flights of third countries' airlines which depart from EU airports.

Airlines are obliged to have a notice conspicuously hung at the check-in area so that, should any problems arise, passengers can ask to be given a document containing their rights. If passengers wish to file complaints or protest, they may apply to the airline in writing demanding that their rights be ensured. However, if the airline does not fulfill its obligations, complaints may be filed to the competent national authority of the EU Member State. In Cyprus, the competent authority is the Department of Civil Aviation.





The accession of Cyprus to the EU has acted as a catalyst for the liberalization of various markets, such as telecommunications, postal services and energy, as previously these companies used to be monopolies.

- The communications market is now open to all, and the EU regulations mean the safeguarding of equal opportunities for all participants, creating a strong regulatory framework, defending at the same time consumers' interests and even establishing technical standards.
- The old state telecommunications monopolies which in the past dominated in the protected local markets have changed radically. Dynamic and innovative new up and coming operators have appeared in the market, offering attractive packages of new innovative services.

ELECTRONIC COMMUNICATIONS

- Efforts for the full liberalization of the market in this sector have been made after the acceptance of the EU's new regulatory framework for electronic communications. The competition offers Cypriot citizens the possibility to choose and access high quality services at reasonable prices.
- This has resulted in the creation of a stable and reliable environment which contributes to the attraction of investment, facilitating quick and smooth service for users, as well as the protection of the public from electromagnetic fields.
- In the framework of the liberalization of the electronic communications market, a second mobile telephony network (GSM/UMTS) is operating and various broadband as well as multimedia services are now available. In addition, there is a wider choice of private fixed-line and international telephone companies to choose from.
- The procedures for the licensing of other electronic communications systems, such as the development of digital terrestrial television and wireless access networks, which are the basic infrastructure for broadband services and the development of the information society, have begun.



TELECOMMUNICATIONS

- Accession to the EU and the liberalization of the telecommunications markets have broadened the horizons and challenges of the sector, gaining at the same time greater margins for development within the huge European market.
- Cypriot nationals now have the opportunity to choose between various operators, services and compare prices, while, at the same time, the appointment of the Regulation Commissioner ensures that there is safe competition. This has led to reduced prices.
- In addition, Cyprus' accession to the Eurozone and the adoption of the euro has created greater transparency in the prices of telecommunications services and easy comparison with the equivalent prices of other organizations in Europe.
- Since June 2007, the regulation for mobile telephone roaming charges has been in effect in the 27 EU Member States. The implementation of the European decision for the regulation of international roaming costs within the EU, gives Cypriot nationals the opportunity, when they travel to EU Member States, to accept and make phone calls from their mobile phone at lower prices, without having to know the costs of each individual Member State. The reduction of prices is expected to be significant and will be continued.

INTERNATIONAL ROAMING CHARGES (WITHOUT VAT)

	From summer 2007	From summer 2008	From summer 2009
Eurotariffs for calls made abroad	€0,49	€0,46	€0,43
Eurotariffs for calls received abroad	€0,24	€0,22	€0,19

- The roaming regulation also forces operators to inform their customers about roaming charges. The transparency conditions will allow consumers to trace easily the best available roaming services and also to know the prices they have to pay when using the service.



CONSUMER RIGHTS IN TELECOMMUNICATIONS

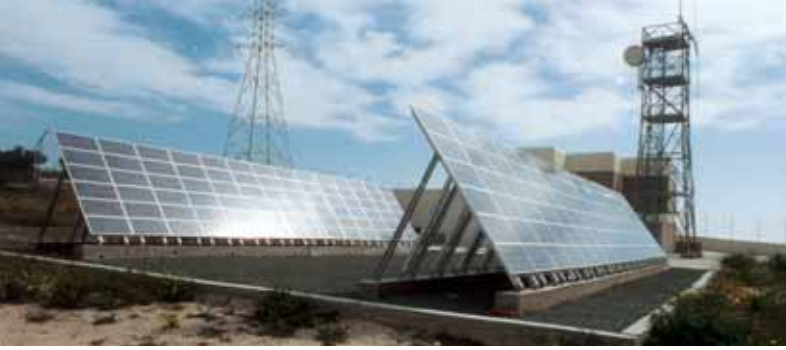
- Cypriot consumers are entitled to have access to basic services at affordable prices (link to the public telephone network, access to available telephone services and communal telephones, possibility to bar selective calls and gradual payment of connection fees etc.). The main telecommunication services provider in Cyprus is CYTA.
- Every agreement for the provision of electronic communication services has to consist at least of information about the organization's obligations and its liability towards consumers, the charges for the services as well as the preconditions for termination of services.
- In case of print, electronic or TV advertisement of services of high-cost calls, the information about the call charges has to be clear.
- The organization has to provide consumers with precise information, and with an easy process of filing a complaint to it, at minimum cost. Furthermore, the organization has to provide a free phone number or a local number, through which consumers can file complaints.
- Consumers can keep their phone number if they change operator. Moreover, they can terminate an agreement at no cost in case the organization has amended the pricings and the charges without notifying consumers.
- Consumers are entitled to file a complaint to the Regulator of Electronic Communications and Postal Services in writing.



POSTAL SERVICES

- Based on the relevant EU directive, the Cyprus postal services, as the provider of universal services, ensure the provision of postal services during working days at specific levels of quality, to all citizens without discrimination and at affordable prices.
- In this framework, the Cyprus postal services have proceeded with the implementation of home delivery of mail to all communities whose population is over 200 inhabitants. In other communities whose population is less than 200 inhabitants, rural post office boxes have been installed; they have been given to the residents free of charge in order for them to receive their mail.
- Besides the above, a five year development programme has been prepared, aiming at the quality upgrading of the services provided in the sectors of collection, transport, sorting and delivery of mail, according to the quality standards set by the EU, i.e. the delivery of items the day after they are posted or they arrive in Cyprus.





Due to the significance of energy for production, transport and living standard in general, it has become essential in our daily life.

- Cyprus' energy policy is fully in line with the energy policy of the EU with its main axes being the safeguarding of healthy market competition, sufficiency of energy resources, and availability of products to all consumers at reasonable prices with the least cost to the environment.
- With the purpose of saving energy and developing renewable energy sources, as directed by Community policy, different grant schemes have been prepared and can be implemented to install heat-insulating materials, solar thermal systems etc. in housing units, the purchase of a new hybrid or electric vehicle or other new vehicle with lower carbon dioxide (CO) emissions, photovoltaic systems for the production of energy, the recovery of biomass etc.
- Energy labelling provides reliable and easily comparable information regarding energy consumption of electric appliances and makes it easier for consumers to purchase units that are friendlier to the environment and more economical. Energy labelling/category is the classification of electric appliances into seven different categories according to their energy consumption, from A to G, A being the most efficient unit.

BUILDINGS

- The EU directive 2002/91 on energy efficiency of buildings will bring about some important benefits for both consumers and building contractors/developers. Its correct implementation will decrease Cyprus' dependency on imported energy, will raise building standards and the rational use of resources and it will contribute to the protection of the environment.
- In the urban planning and housing sector, updating legislation and adopting new regulations according to EU directives, contribute to the development and improvement of the quality of life.



- Moreover, the implementation of health and safety at the work site, upgrading of standards and specifications for procedures and materials according to EU standards, as well as the new regulations already in place regarding energy saving, contribute to a safer working atmosphere.

ELECTRICITY

- As of 1 May 2004, 33% of the electricity market has been liberalized for large consumers and, as a result, 712 large consumers now have the right to choose their supplier. As of 1 January 2009, the purchase of electricity will be liberalized for all household users, while from January 2014 all electricity consumers will be able to choose their supplier.
- The Electricity Authority of Cyprus has prepared and published the “Customer’s Charter” which includes the obligations of both the supplier and the system distribution owner. It also includes customer rights and the penalty imposed (for the customers’ benefit) on the supplier and the owner of the distribution system in the event one of the two latter do not respond within a specified time limit to the customer’s request.
- The Electricity Authority of Cyprus, in its effort to be in line with the new liberalized environment, has already proceeded with the introduction of best work practices, the software for the separation of different business and staff units and with the strict inspection of expenses in order to keep their costs down for the benefit of their customers.
- With regard to the publishing of tenders for offers of services and materials, the Electricity Authority of Cyprus can obtain goods and services at better prices for the benefit of its customers. Furthermore, the financial stakeholders (companies that cooperate with the Electricity Authority) benefit from even more transparent and simplified procedures as well as from the possibility they have to be able to refer to bodies of the Republic of Cyprus or the EU in the event of being unfairly treated by any procedure or decision of the Electricity Authority.



CYPRUS ENERGY REGULATORY AUTHORITY

- The establishment of the Cyprus Energy Regulatory Authority resulted from Cyprus' obligation toward the EU to regulate the electricity and natural gas market and to supervise and invigilate its operation in a new liberalized environment.
- The establishment of the Cyprus Energy Regulatory Authority led to the liberalization of the electricity and natural gas market, the lowest possible prices for the consumer, the opportunity of having a choice of providers, safety in the field of services and products offered as well as satisfying quality and reliability for the supply of energy or natural gas and the promotion of the use of renewable energy sources (RES) in the framework of their recovery, while maintaining respect for the environment.

MANAGEMENT OF OIL RESERVES

- According to the Community Legislation, Cyprus, like all EU Members, maintains national oil reserves, in order to secure unhindered energy supply, for security purposes in the state of an emergency. Since 1st January 2008, the Republic of Cyprus has been storing oil reserves to be consumed inside the country within 90 days. This measure is very important for Cyprus' small and isolated market which depends solely on imports of petrol products to cover its needs.
- Furthermore, by being a Member State, Cyprus has the opportunity to co-operate with the Member States in case of any adverse reactions as a result of difficulties with the supply of petrol products.





Environmental protection is of crucial importance for the quality of life both for today's and future generations. The EU environment policy is based on the conviction that setting high environmental standards enhances innovation and business abilities. Economic, social and environmental policies are closely linked.

- In the 90's, the EU imposed the use of the catalytic converter, a small chemical reactor which converts harmful gases into substances that are friendlier to the environment, for all new gas-fuelled vehicles. With the use of the catalytic converter, the percentage of nitrogen dioxide, carbon monoxide as well as that of emissions of particles, which are harmful for human health, has been reduced, compared to previous years.
- The European Eco-Label, established in 1992, helps consumers find environmentally friendly products and become environmentally aware purchasers. The label with the flower is awarded to products and services which, according to the certification by independent control bodies, meet the strictest ecological and quality criteria.
- Based on the relevant harmonization legislation, car drivers in Cyprus are informed about the fuel economy and carbon dioxide (CO₂) emissions of new passenger vehicles intended for sale, in order to help them make the right choice. The above measure is implemented throughout the EU within the framework of the strategy for the reduction of CO₂ emissions from cars.
- The public participates effectively in the decision-making process regarding environmental matters and particularly in the process of issuing licenses for pollutant emissions. Notably, the public can be informed and make representations regarding the content of applications submitted and take part in public hearings before the relevant license is issued by the Minister of Labour and Social Insurance.
- The website of EPER (European Pollutant Emission Register) <http://www.eper.cec.eu.int> offers access to information related to annual emissions of about 12.000 facilities in EU Member States. Cypriot citizens can get information about emissions from 70 industrial units in Cyprus and compare them with production units in other cities or other European countries.



- With the Electricity Authority's accession into different Community schemes for the reduction of air pollution, important improvements have been made in the area of the environment. A typical example is the Authority's participation in the Greenhouse Gas Emission Trading Scheme within the Community. Thus, as regards the future development programme of power stations, the Electricity Authority of Cyprus aims at implementing the best available methods in order to reduce gas emissions to the minimum.

WATER QUALITY

- Cyprus must comply fully with the demands and time limits of the Water Framework Directive 2000/60 EC and the Directive 91/271/EC for urban wastewater. The Water Framework Directive's main target is to prevent any further undermining of water and to achieve a good state until 2015.
- Cyprus, within the framework of the Directive 91/271/EC on urban (household) wastewater, has set up an implementation plan for the directive in 42 communities. The effective implementation of the above directives creates the necessary conditions to support a policy which contributes to the satisfactory and effective protection and the reasonable management and utilization of the valuable water resources for the benefit of Cypriot citizens.
- The European Commission publishes an annual report on bathing water to inform the public about the quality of bathing water in the Member States. On the website <http://ec.europa.eu/water/cgi-bin/bw.pl> European citizens can get information about the quality of bathing water and confirm its safety or, in the event of pollution, the extent of risk to their health.
- Cyprus complies with the Community's sanitary standards, and thus the quality of its coastal waters, according to the 2007 report, is excellent. The island has the cleanest beaches in Europe, both with regard to the microbiological and the chemical aspect, and many beaches have been awarded the European "Blue flag", a quality mark signaling excellent beaches.
- The bathing water quality and the cleanliness of the island's beaches are the basic factors of public health protection and tourism development.

QUALITY OF PETROL PRODUCTS

- In order to ensure that the standards of fuel used in Cyprus are in line with the specifications set by EU actions, the government conducts systematic quality controls on petrol products and fuel, thus maintaining the high quality of products for the benefit of the environment and the citizens' health.
- With the implementation of the *acquis communautaire*, the use of lead gasoline has been banned, while the content of sulphur in heating diesel and vehicle diesel has been decreased 50 fold. The EU has promoted the creation of fuels that are friendlier to the environment.

INDUSTRIAL POLLUTION

- The EU ascribes special importance in the protection of the environment. The increased environmental obligations of enterprises active in the EU create the need for additional investments. For this purpose, Member States, including Cyprus, provide help to the industry in the form of state aid, so that the latter comply with the new regulations and develop activities like recycling, which contribute to the effort for increased protection of the environment.
- With Cyprus' EU-accession, the available grants in the annual budgets for the protection of the environment from industrial pollution have been tripled from €427,150 to €1,196,021. State aid for the protection of the environment offers significant benefits by contributing to the improvement of the quality of life of all citizens.

FORESTS

- With Cyprus' accession into the EU, special protection zones and areas for the creation of habitats have been specified as well as measures for the rehabilitation of destroyed habitats. The Community's purpose is to safeguard, maintain, preserve or rehabilitate a sufficient variety and surface of biotopes for all species of wild birds.



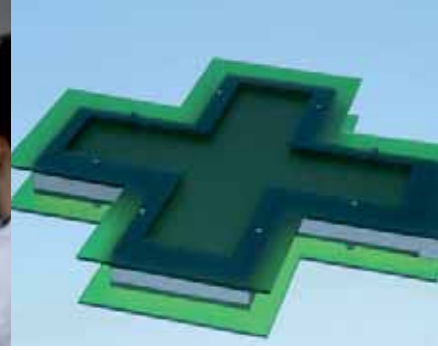
- Co-funded by the EU, public authorities execute projects which aim at improving the social and environmental role of forests. These projects aim at increasing recreation opportunities for the public in the forests and to develop agrotourism (for example creation of environmental awareness centres, the construction of camping and excursion sites etc.) or the protection of nature and waters (for example the conservation and strengthening of biodiversity and the protection of flora and fauna).
- Nevertheless, any interested individuals can receive financial support through the Rural Development Plan in order to carry out projects like forestation, protection of the forests and the countryside from fires and modernization of sawmills.

GEOLOGICAL SURVEY

- In the area of geological survey, after accession into the EU the increased and improved quality controls of groundwater has contributed to better standards and hygiene in the water supplied to consumers.
- There has also been an increase and improvement in the quality of technical-geological surveys regarding soil erosion dangers e.g. landslides, soft soil – subsidence, sinks (underground caverns) which are likely to impose a threat to private property (constructions, farms etc.).
- A further achievement is considered to be the research on polluted waters, the study of the possible causes and submission of proposals for the mitigation of the consequences that might pose a threat to the natural and man-made environment and to quality of life in general.
- Improved supervision of construction materials markets (sand gravel) due to more frequent/intensive sampling and relevant laboratory control, contributes to better quality of the construction of buildings.

ΓΕΝΙΚΟ ΝΟΣΟΚΟΜΕΙΟ ΛΕΥΚΩΣΙΑΣ





The citizens of the EU rightfully place great importance to their health and expect to be protected from possible threats. The EU's extensive experience in food safety, public health and research matters, makes it possible to face any threats to both human and animal health.

- In the public health sector, the Ministry of Health implements Community legislation and EU programmes, with emphasis on the continuous improvement of health standards, protection from and prevention of diseases, the organization and supply of a high level medical treatment, as well as the provision of a healthy and hygienic working environment.
- With the European Health Insurance Card (EHIC), permanent residents of Cyprus who are entitled to free medical care in the Republic of Cyprus can enjoy free medical treatment in case of illness or in case of an accident while they are in another EU Member State or any country of the European Economic Area (Iceland, Lichtenstein, Norway).

EUROPEAN HEALTH INSURANCE CARD

The European Health Insurance Card or its equivalent document, the provisional replacement certificate, allows you to have easier access to medical care that you may require during your temporary stay in another EU Member State. Health care is provided according to the rules of the Member State you are visiting, while the relevant costs are refunded based on the regulations applied in the given state. For example, if health care is free in the Member State you are visiting, you too have a right to free health care, simply by showing your card or its equivalent document. Thanks to the European Health Insurance Card you ensure the reimbursement of your medical care expenses either on the spot or immediately after your return to your country. Citizens can use this card when they are on holiday or on a business trip, when they are looking for work or when they are studying in another EU Member State. The EHIC does not cover the costs in private institutions which are not contracted with the public health system of the country the patient is visiting.

The European Health Insurance Card is granted to any persons who are insured or covered by the legally foreseen social security system in any EU Member State.



SAFETY OF MEDICINES

- Medicine cannot be sold on the Community market without prior licensing by the EU. Every decision for authorization is taken on the basis of scientific criteria with regard to quality, safety and efficacy of the medicine.
- The EU regulation obliges the license holder to inform the EU regarding any evidence of serious adverse reaction. This must be declared and reported promptly to Member States.
- In addition, EU Member States ensure that any evidence of serious side effects occurring within their territory must be recorded and reported to the European Medicines Agency and to the license holder.
- The packaging of each medicine must bear specific indications which are legible, clear and indelible (name, authorization number, lot number, qualitative and quantitative consistency of active substances, medicinal form, content weight, mode of administration, expiry date and special precautions for conservation).

RADIATION PROTECTION

- Achieving better control of the relevant equipment and radioactive substances as well as products available on the market or in everyday use in Cyprus has led to better service and protection of the population and the environment against dangers which may arise as a result of ionizing radiation.



COMMUNITY ACTION PROGRAMME IN THE FIELD OF CONSUMER PROTECTION 2007-2013

In April 2005, the Commission approved a proposal for the establishment of a community action programme for health and consumer protection for the period 2007-2013. The main innovation of the programme lies in the combined approach to health and protection of citizens in order to ensure best results in the following fields:

- Cancer, one of the main causes of death in Europe
- Tobacco smoking, the reason for most of the 500,000 deaths in Europe
- HIV/AIDS and other communicable diseases
- Drug and alcohol addiction (narcotic substances and alcohol)
- Mental health problems
- Nutrition and physical exercise, as increase in obesity in the EU has become a worrying phenomenon.

FOOD SAFETY

- In Cyprus, a very high standard of food quality and safety, with emphasis on baby food, is achieved through preventive and integrated control systems covering the entire production chain, transport and final disposal ("from the farm to the fork").
- The European Food Safety Authority's main responsibility is to provide scientific advice and support regarding the entire Community regulations and policies which affect the safety of food and animal feed.
- The EU shows great interest in food safety and thus makes every effort in order to supply its citizens with good quality foodstuff that is healthy and harmless.
- The systematic inspection of food production facilities is also ensured in order to monitor the implementation of good practices and self control by the producers and the food industry.
- The Veterinary Services insist all food production facilities ensure the suitability of raw materials they use and to have a system of healthy production. Notice must be taken



of hazardous analysis of critical control points (HACCP) so that the produced foodstuff is safe. Any establishments that do not adhere to these parameters will not have their licenses renewed as they constitute a threat to public health.

- Additionally, the Veterinary Services exchange information with other EU countries and common emergency measures to forbid movement and distribution of products which have been proven to be dangerous for public health.
- The Ministry of Health of Cyprus and its competent services (Public Health Services, State General Laboratory etc.) in co-operation with other ministries and within the framework of the Sustainable Development Policy, implement various preventive programmes for control and inspection of different factors, which are hazardous to health through the food chain (food, water) and the environment (bathing water, air quality etc.). The controls cover chemical, microbiological and biological hazards. More specifically, the programmes cover toxic and cancerous substances, pathogenic micro-organisms, genetically modified organisms and allergens.
- For many of these hazards the EU has established maximum permissible limits or other restrictions. To this end, the Cyprus Government is continuously harmonizing its legislation with the relevant EU legislation.
- In order to ensure the quality of potable water and bathing water (sea and swimming pools) Community legislation is applied through control programmes of the State General Laboratory and Public Health Services. The control programmes cover the water from the Water Board, the bottled water, as well as the water sold at slot-machines and water tankers.

MEDIMAP

MEDIMAP is a European data base with the most important organizations in the area of health throughout Europe. Its purpose is to become an important tool for support of business and technological co-operation in the health sector all over Europe. MEDIMAP presents an online map with the basic stakeholders in the health and medical technology sector in the European regions as well as information regarding the services provided. By choosing the product categories through a map-based search, the user can find organizations and regions in the field of his/her interest. (www.medimap.eu)



PROTECTION FROM HAZARDOUS CHEMICAL SUBSTANCES AND SMOKING

- Labelling and special indications on product packages, as now prescribed by EU legislation, protect Cypriot citizens from dangerous ingredients and properties or other dangers from chemical substances and medicine.
- It is ensured that the products bought by consumers meet at least the basic criteria set by the EU so that safety and health as well as the property of consumers are protected.
- Thanks to the EU, new regulations have been adopted which will contribute to the protection of people and the environment from dangerous chemical substances, while, at the same time, maintaining Europe's competitive advantage in the chemical substances industry.
- The control of tobacco smoking in Cyprus is regulated by law which is harmonized with European legislation. Nevertheless, there are problems and delays regarding its full implementation, and, as a result, Cyprus has not reached the levels of other European countries in this area.

CONTROL ON TOBACCO SMOKING

Cypriot legislation on the control of tobacco smoking is very strict and includes, among others, the following regulations:

- Ban on tobacco smoking in public areas (e.g. hospitals, schools, theatres), public transport (e.g. buses, taxis), in private cars with passengers under the age of 16.
- Restriction of tobacco smoking in restaurants, cafeterias and other recreation centres.
- Ban on all tobacco advertising including sponsored adverts.
- Ban on selling tobacco products to persons under the age of 16.
- Ban on selling tobacco products in vending machines.



COSMETICS

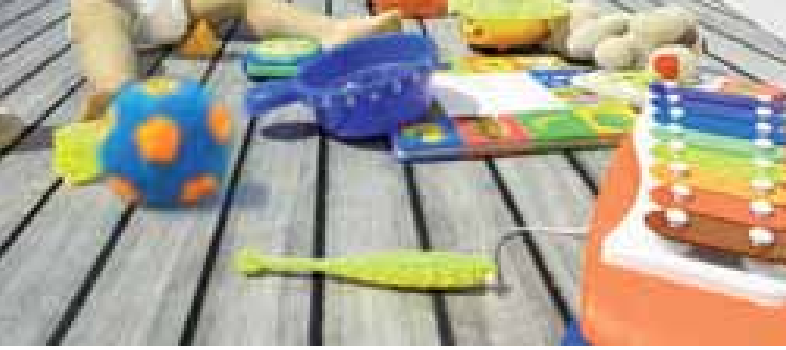
- The EU Directive provides a list of substances which are banned from being used in the composition of cosmetics. At the same time, it includes a list of colouring agents, preservatives and filters allowed in the preparation of cosmetics.
- The packaging of cosmetic products must bear visible and legible lettering regarding the trade name and address of the manufacturer, the content, the time of packaging, expiry date, precautions in use, lot number etc.

ELECTRONIC EQUIPMENT

- The Electrical and Mechanical Services of Cyprus, as the competent authority for the implementation of the legislation regarding the terms that the products and installations (gas devices, low tension electrical equipment) must meet, conduct continuous market inspection, undertake controls of electrical products and devices and decide on their withdrawal or termination of use, in cases where it has been established that these do not comply with the safety criteria.
- The public is informed through press releases which refer to the related product, the manufacturer, the name and the importer of the product in Cyprus. Thus, protection and safety of consumers are ensured.

SAFETY OF CHILDREN'S TOYS

- The Directive 88/378/EEC regarding the safety of children's toys foresees conformity to basic safety requirements, so that toys do not jeopardize the health and safety of children and they must be accompanied with instructions for use in Greek.
- According to this Directive, toys must bear the mark CE to confirm that they have been manufactured according to the acceptable manufacturing standards or that they have been checked by an approved organization with regard to their safety.



CONSUMER COMPENSATION

The EU Directive 85/374/EEC, which was amended by Directive 1999/34/EC, with the purpose of including primary agricultural products, introduces the producer's strict liability and guarantees the consumer's right to compensation. The latter is not obliged to prove negligence, fault or malpractice on behalf of the producer. These directives have been transferred to the Cyprus Law "The Defective Product (Civil Liability) Law" which came into force on 1 January 1997.

The Directive includes any movable product, even when it is installed into another movable or immovable product. Hence, the term "product" includes finished products, raw materials, component parts, agricultural or industrial goods etc. Gas and electricity are also included in the term "product".

Here are some cases where the consumer can institute legal proceedings for compensation:

- Child injury due to explosion of a mineral water bottle
- Worker's loss of limb due to use of defective industrial equipment
- Plane crash due to defective engine
- Driver's loss of sight from a broken car windscreen

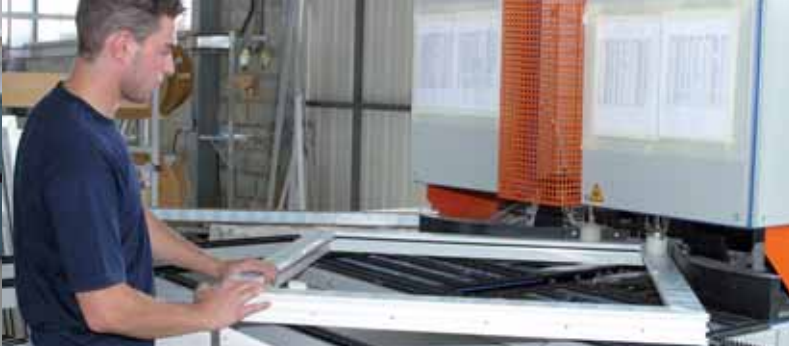
Employment





The European employment policy is the basis for national reform programmes and underlines the need to implement work policies aiming at full-employment, quality and productivity improvement at work.

- In the matter of industrial relations, the most important benefit for Cypriot nationals is the legislative regulation of a series of measures regarding information, working hours, conditions and terms of employment, and thus they cease to be the problem of negotiation between employers and employees.
- The protection of employment has drastically improved with the introduction of additional obligations for information, consultation and pursuit of agreement on vital matters, when there is a need for redundancies.
- The Cypriot social partner organizations have been given full rights to participate in the procedure of generating the European labour and social law through their equal participation in the European committee for social dialogue.
- The laws adopted by Cyprus – like all EU countries – for the protection of employees' safety and health, are based on EU directives which determine the minimum obligations of employers and employees, covering prevention of all dangers of all categories in all activities or areas of the economy where there are misfortunate events.
- Cypriot employees now have the opportunity to work at places where the safety and health standards are similar to those in other European countries.
- The initiative of the European Organization for Safety and Health at Work for a healthy work environment offers employers easy access to quality information related to safety and health. At the same time, it offers all the necessary equipment for a safe, healthy and productive workplace. (<http://cy.osha.europa.eu/>)



PROGRAMMES AND TRAINING

- With Cyprus' accession into the EU, Cypriots can benefit from the programmes co-funded by the European Social Fund (ESF) which provides support according to the needs for training and employment of European citizens throughout the European territory.
- In November 2007, the EU approved aid for Cyprus of about €120 million for the period of 2007-2013, for the purposes of developing workers' skills and safeguarding social cohesion.
- Cypriot citizens can participate in one of the 5 schemes realized by the Human Resources Development Authority of Cyprus co-funded by 50% by the European Cohesion Fund. Its aim is to develop the employability of important human resource groups like the unemployed, the inactive women and graduates of secondary schools. The aim is achieved through the participation of these groups in programmes of vocational training at education institutions as well as apprenticeship programmes in businesses.
- The Community initiative Equal, with a budget of €3.6 million, aims to promote a labour market open to all through innovative methods and ways to combat discrimination and inequalities of any kind. The initiative Equal includes three measures: to facilitate access and return to the labour market for those who face difficulties integrating or reintegrating into it, to reintegrate men and women who have left the labour market and to facilitate the integration of asylum seekers.
- The measure of the Community initiative Interreg III – Greece – Cyprus, 2006-2007 is about the realization of actions for the training of management staff and for the training/specialization of human resources in the cross-border region. It also relates to the transfer of know-how and exchange of experience in matters of developing life-long learning systems, apprenticeship and guidance.
- The European programme "Educational support in SMEs in Electronic Business" (e-business) aims to familiarize Cypriot SMEs with digital economy, help them make use of the opportunities and possibilities offered by the internet and in general harmonize with the modern market tendencies, which are heading more and more towards electronic business practices.



MOBILITY OF EMPLOYEES

- Within the framework of the Leonardo da Vinci programme, mobility schemes were subsidized, for example plans for placement or exchange of Cypriots, young people in early vocational training, students, new employees, persons responsible for vocational training, trainers as well as career-guidance counsellors who have had training and/or practical experience in institutions and organizations in other European countries. During the second stage of the programme, between 2001 and 2006, 104 mobility schemes were selected from Cyprus, which were beneficial for 1,100 trainees; also, 13 pilot schemes and a language skills scheme were selected. The total amount of Community aid for these schemes was approximately €6.6 million.
- As EU citizens, Cypriots have the right of establishment, work and retirement in any other EU Member State under the same conditions which apply to the citizens of the host country.
- With the purpose of encouraging the mobility of human resources within the EU, Eures (European Employment Services), the internet service for job placement, provides information through its counsellors, both in matters regarding vacancies and professional opportunities, in co-operation with the relevant authorities of the Member States, and in matters of living conditions in countries of the EU and the European Economic Area. As of 1st May 2004, any Cypriot citizen can search for work and receive all the necessary information on the webpage www.eu.europa.eu/eures, in order to move to another EU Member State, without any restrictions.
- The possibility of work in another Member State has become easier with the mutual recognition of professional skills. The European Directive 2005/26/EC on mutual recognition of degrees, certificates and other titles, makes it easier to work in a Member State, other than the one where the qualifications were acquired.
- Europass is a European portfolio used for recording the skills and qualifications acquired during an organized period of training or work abroad. Thanks to its standardized structure, which is understandable and recognizable across Europe, Europass is useful for the documentation of professional skills and knowledge experience, contributes to job placement outside the borders of the country of origin and helps employers evaluate



Employment

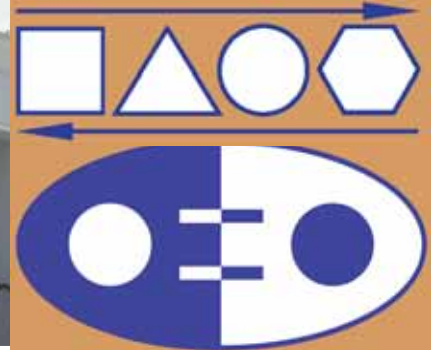
the applicants' qualifications with precision and clarity. It includes five standardized documents: Europass CV (Curriculum Vitae), Europass Language Passport, Europass Mobility, a Certificate and a Diploma supplement. In Cyprus, the National Europass Centre operates in the Cyprus Productivity Centre. All European citizens can use the Europass file on a voluntary basis in order to notify and present their professional qualifications and skills better across Europe. (<http://www.kepa.gov.cy/europass/>)

SOCIAL SECURITY

- Cypriot citizens have the same rights to claim social security as the citizens of an EU Member State or a country of the European Economic Area (EEA). Moreover, when they move to these countries, they maintain their social security rights; that is, they receive their pension or the benefit they are entitled to at their place of residence, while the contributions they submit in different EU and EEA countries are taken into account in order to establish their right to these benefits and pensions.
- EULISSES (EU Links & Information on Social Security) helps citizens to find information about their social security rights and obligations both at EU and at national level and also to find the social security institutions they need in different European countries.

CYPRUS ANTI-DISCRIMINATION BODY

- Since Cyprus' accession into the EU, the Commissioner for Administration (Ombudsman) acts as an independent institution in order to combat and eliminate, both in the public and the private sector, any illegal direct or indirect discrimination due to race, community, language, colour, religion, political or other conviction, national or ethnic origin, age, gender, disability or sexual orientation applied in the areas of employment, work and vocational training, social security and medical care, education, access to goods and services and housing.



- Within this framework and in line with the European Directives 2000/78/EC (on Equality in Employment) and 2000/43/EC (on Racial Equality) two Bodies were created: The Equality Authority and the Anti-Discrimination Body.
- The Equality Authority can receive referrals in form of written complaints from any citizen who believes that he/she has fallen victim of discrimination in the place of work or study, because of religion or convictions, age, sexual orientation, racial or ethnic origin. In addition, the Ombudsman's Office is responsible to look into complaints for discrimination due to gender or disability.
- The Anti-Discrimination Body can receive referrals in form of a written complaint from any citizen who believes he/she has fallen victim of discrimination due to racial or ethnic origin in the areas of social protection, medical care, social allowances, education and access to goods and services available to the public, including housing.
- Following a recommendation by the European Commission in 1988, the Equality Authority established a code of practice designed to clamp down on sexual harassment at the workplace. This code aims at providing practical guidelines for employers and employees in order to educate them and to implement the right procedures with the purpose of preventing or repressing this phenomenon.
- The ERF (European Refugee Fund) and the Initiatives Transmission and Equal promote programmes against racism and xenophobia, sensitization of the public on matters regarding asylum seekers and refugees, as well as promotion of human rights, multiculturalism and integration of these sensitive groups into Cypriot society.

PROMOTION OF EQUALITY BETWEEN MEN AND WOMEN

- The EU sets the guidelines for policy-making in the area of gender equality and sets common targets for all Member States. For example, the increase of participation of women in the decision-making centres, increase of the percentage of female employment and the creation of the necessary infrastructure for childcare.



Employment

- Within the framework of Cyprus' legislative harmonization in matters of gender equality, some important laws have been promoted, especially in the field of employment, which relate, among other things, to equal pay, equal treatment, maternity protection, parental leave and sexual harassment.
- At the same time, public and private stakeholders in Cyprus were given the opportunity to make use of and materialize the programmes subsidized by the EU which aim to promote gender equality and equal opportunities. In this way, the networking between non-governmental organizations (NGOs) and departments of the public sector has been achieved.

MATERNITY AND PARENTAL LEAVE

- The EU, in its effort towards a real equality of opportunities for women and men, promoted equal rights for both parents – leave from work – after the birth of their child.
- More specifically, in most European countries both parents are entitled to three months leave, which can be taken by either the father or the mother. Employers must comply with the minimum requirements that are in effect in all European countries.
- In Cyprus, the legislation is quite favourable. Mothers can take 18 continuous weeks maternity leave both in the public and in the private sector.





Education

The European Union, in the framework of the Lisbon targets, tries to help Member States to upgrade the education and training systems. For this reason, it sets specific targets and provides the equivalent assistance to Member States in order for them to achieve them. What does that mean?

- The EU funds learning, professional training and other programmes which help more than one million European citizens every year to benefit from these opportunities.
- Before and after the accession of Cyprus to the EU, the Socrates programme, with a series of actions (Comenius, Erasmus, Grundtvig, Lingua, Minerva, Arion, Eurydice etc.) in the field of education, has assisted Cypriot citizens in many sectors, such as:
 - Reinforcement of the transparency and improvement of the academic recognition of studies and academic titles.
 - Better professional development of people involved with the education sector.
 - Promotion of language learning and intercultural sensitization.
 - Availability and easy access to lifelong learning.
 - Improvement of educational opportunities for early school-leavers who did not obtain basic formal qualifications.
 - Improvement of teaching quality in language learning.
 - Promotion of cooperation in open and distance education and information and communication technologies in education.
 - More access to improved teaching methods and means of education in the field of technology, information and communication.
 - Quality improvement and reinforcement of the transparency of educational systems as well as promotion of educational innovations in Europe through the exchange of information and experiences, in order to identify correct practices regarding the educational policy of EU countries.



- Comenius 1 action funds approximately 100 school partnerships per year.
- Comenius 2 action, which involves in-service teacher training seminars, benefits 70-80 teachers every year.
- Grundtvig 2 action funds 20 to 40 partnerships of institutions and organizations that deal with adult education every year.
- Grundtvig 3 action, which deals with the training of adult education staff, benefits about 30 adult trainers every year.
- Since 1987, the Erasmus programme has provided European students, from the second year of their studies up to the postgraduate studies for the acquisition of a PhD, the possibility to study for 3 up to 12 months at a university or tertiary education institution in another participating country, in the framework of regulations that have been agreed among the universities. In Cyprus, approximately 150 students and 80 university and higher institutions professors benefit every year.
- Erasmus Mundus enables students and academics from all over the world to obtain a postgraduate degree in programmes that include cooperation of at least three European universities.

EDUCATIONAL SYSTEM

- The European Social Fund co-funds by 50% projects that aim at the development and modernization of the Cypriot educational system.

MODERNIZATION MEASURES OF THE EDUCATIONAL SYSTEM – INDICATIVE EXAMPLES

1. Measure for the development of new technologies in the context of lifelong learning, amounting about €9,397,308, which includes actions that target the training of the Secondary General and Secondary Technical and Vocational Education (STVE) educators for the development of Information and Communications Technologies (ICT) in the learning process. In the context of this project, about 1.500 teachers have been trained already.



Education

2. Measure amounting about €10,422,469 which includes the following actions:

- Introduction of ICT in general education subjects in High schools and Technical Schools
 - Introduction of ICT in Technological subjects of STVE
 - Study of the organization and development of STVE
 - Study for the upgrading of the learning system
- The website of the European network Eurydice (<http://www.eurydice.org>), through a general description of the educational systems in the EU, gives European citizens the possibility to develop the available databases in order to draw conclusions and to study the theme reports for each Member State separately. The reports are enriched with new facts very often; they also provide information about the new reforms and discussions taking place in the field of Education.
 - The Union approved, in February 2006, a recommendation towards the Member States for further cooperation in order to ensure quality in higher education. According to the above framework, a Cypriot bureau will be created for the safeguarding and certification of quality through which the quality of the provided education in public and state educational institutions in Cyprus will be evaluated, upgraded and safeguarded. Both the programmes of study and the institutions that offer them will be subject to evaluation.

TEACHER TRAINING

- The participation of Cypriot teachers in European programmes offers the possibility of training within a broader framework of ideas, opinions and practices. The acquaintance with the educational systems of the EU countries and their comparative approach helps to upgrade the quality of the Cypriot educational system so that improved quality in education is offered.
- EU mechanisms further ensure the communication of knowledge through the use of new technologies for the creation of European teachers' online communities, the electronic connection of European libraries etc. The participation of Cyprus in these processes creates huge perspectives for self-education and professional development for its citizens.



STUDENTS - FEES

- Cypriots, just like all European citizens, have the right to study in another Member State under the same terms that apply for local students, without having to pay higher registration costs and fees. For example, hundreds of Cypriot students studying in the UK pay much lower fees than students from third countries and much lower than what Cypriot citizens used to pay before the accession of Cyprus to the EU.
- Cypriot students no longer need a visa or a residence permit in order to be able to study in another EU Member State. The right to reside in another Member State is assigned to students who can prove that they have registered in an educational institution in that country and that they can afford to reside abroad.

YOUTH

- Young people obtain more opportunities for mobility and for active participation in building the third millennium Europe through the programme "Youth". Furthermore, this programme includes training, provision of information and opportunities to develop cooperation mainly with young people aged between 15 and 25 who live in and out of Europe. The programme contributes to the realization of Europe of knowledge and to the creation of a European framework for cooperation on the development of policies for the youth, based on informal education. A main priority for the European Commission is that young people with fewer opportunities obtain access to activities developed in the framework of the "Youth" programme.
- The European portal for youth (http://europa.eu/youth/national_pages/index_cy_en.html) is a European Commission initiative and its target is to allow as many young people as possible aged between 15 and 25, fast and easy access to information related to youth in Europe.
- Ploteus (<http://ec.europa.eu/ploteus/home.jsp?language=en>) is the portal that helps students, working people, people who are looking for employment, parents, vocational guidance specialists and teachers to find information about training opportunities in Europe. In Ploteus, one can find all the information about learning and training opportunities in Europe, education and training systems, exchange programmes and grants (Erasmus, Leonardo da Vinci, Socrates and Tempus) as well as all the information about the cost of living, tuition fees, place of residence, accommodation etc.





Language, literature, theatre, dance, visual arts, architecture, handicrafts, cinema and radio and TV shows are part of Europe's cultural diversity. The support of the culture industry is another important target of the European Union.

- Upon the accession of Cyprus to the European Union, Cypriot citizens participate in a multicultural mosaic and contribute to the effort to shape a common European identity. The opportunities offered by the support programmes in cultural sections, the single market and the digital technologies are inexhaustible.
- Cypriot creators have the possibility, through the programme Culture 2007-2013, and with a total budget of €400 million (€236,5 mil. for the period 2000-2006) to receive community funding in order to develop cooperation in all fields that concern culture, from cinema and theatre to music, the visual arts and literature.
- Between 2001 and 2006, through the European Audiovisual Programme MEDIA, the EU supported financially the production of films, audiovisual programmes and journalistic productions with a budget of €513 million. Cypriot creators participated in the above mentioned period in training programmes, production and operations plan development as well as distribution of cinematographic films and audiovisual programmes. MEDIA 2007 covers the period 2007-2013 with a total budget of €755 million.

CULTURAL CAPITAL

- In 2017 Cyprus will share the title of cultural capital with Denmark. In this framework, it will receive financial aid from the Culture programme. With this aid, funding will go to exhibitions and events that promote the cultural heritage of the city that will be chosen and its district, as well as a broad spectrum of performances, concerts and other shows.



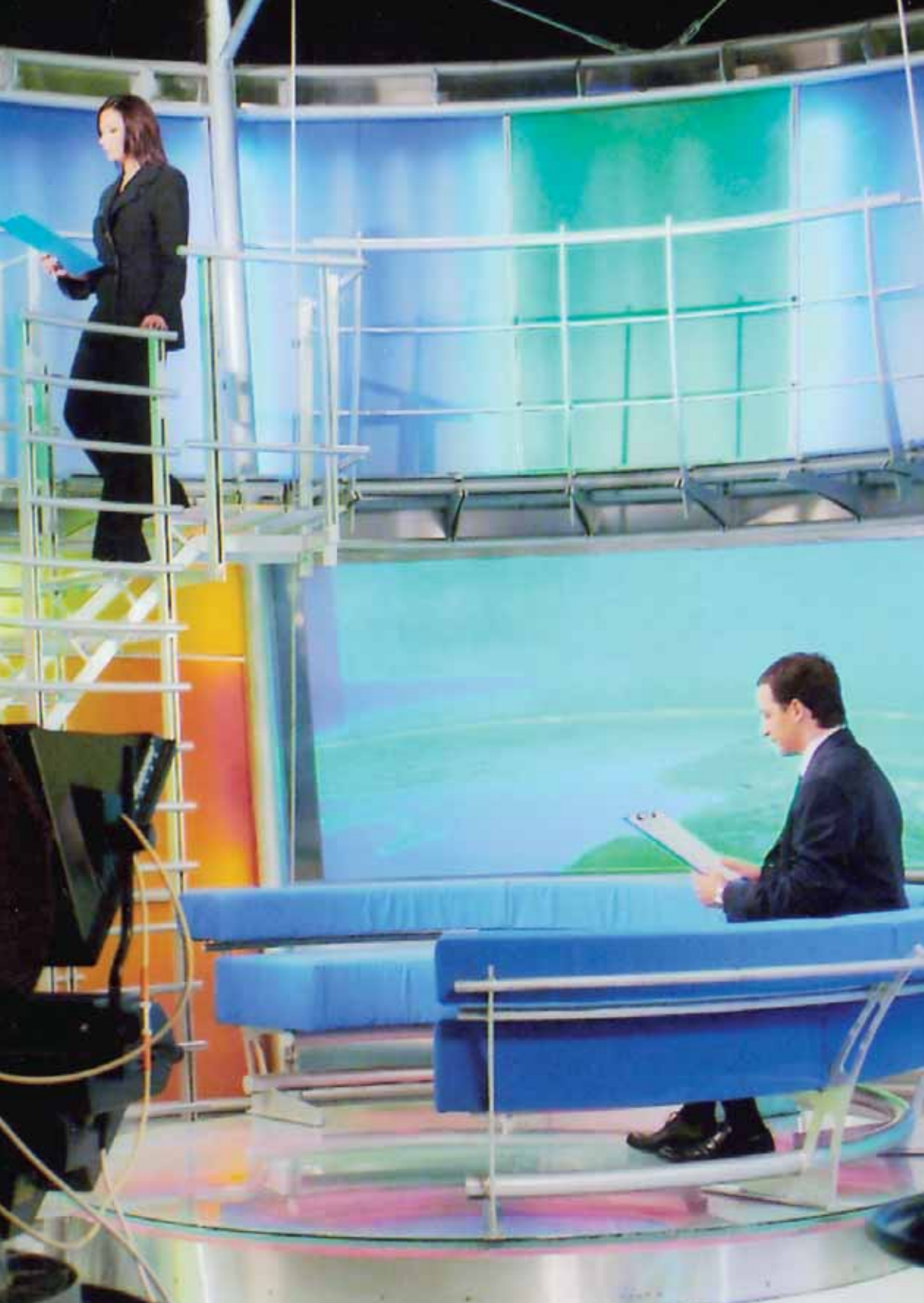
Culture

DIGITAL TECHNOLOGY

- One of the important targets of the EU is to train all European citizens in digital technology by 2010 (Digitally Literate Europe). Soon, through the digitalization of European museums, libraries, archives and other cultural institutions that will be connected online, Cypriot citizens will have at their disposal an inexhaustible source of information throughout Europe and of course a useful tool for the protection of the common European heritage.

SPORTS

- Upon Cyprus' accession to the EU, new standards are set out about sports; now, through the institutionalization of the White Paper on sports, the relationship between the State and the sports organizations is specified.
- The Cyprus Sports Organization, following basic EU recommendations regarding the targets that sports should have, i.e. citizens' health as well as reintroduction of marginal groups in the social reality through sports, the realization of the social cohesion programme has already begun. This programme includes all social groups, such as immigrants, prisoners, people with special needs and people who are in the phase of cessation from addiction. The expenditure of this programme amounts to €5.000.000 per year and aims at the creation and upgrade of sports facilities as well as the development of sports programmes.





Mass Media and the Audiovisual Sector

Television, radio, newspapers, magazines and the internet are today the most important sources of information and entertainment for citizens. The Member States operate according to regulations and guidelines that the EU shapes regarding the common interests, such as for example, the EU's open borders, protection of minors and fair competition.

TELEVISION WITHOUT FRONTIERS

- The cornerstone of the EU audiovisual sector's legislation is the directive "Television without frontiers" which sets the preconditions for the transmission of television shows in the single market and requires that Member States coordinate their legislations in order to ensure the abolition of obstacles in the free movement of television programmes within the EU.
- Furthermore, television channels are obliged to dedicate at least half of their air time to European production films and programmes with a view to cultivating and conserving the European identity.

CYPRUS RADIO TELEVISION AUTHORITY

- The Cyprus Radio Television Authority is the par excellence regulatory body of radio and television stations and it was established according to the Radio and Television Stations Law of 1998, which is fully harmonized with the European directive "Television without frontiers".
- The Cyprus Radio Television Authority is a regulatory body with broad competences for effective regulation and control of the operation framework of private radio and television as well as the partial control of public radio and television. The regulation is imposed by the need to prevent or contain the danger that emanates from the abusive exercise of the right of free expression and statement of position through the Mass Media and the impact this abuse may have both on the public as well as on citizens' private life.
- Cypriot citizens play an important role in the formation of the radio and television field through the right to submit a complaint that is provided by the law. Complaints or charges for possible violations of the legislation may be submitted both through the website of the Authority www.crta.org.cy and through the free 24 hour phone line 80004444.



APCAV 2007

- The European Commission, in the framework of the APCA 2007 (Appel Proposition de la Cellule Audio Visuelle) action that aims at co-funding television programmes about European issues and linked interactive websites – following submission of relevant proposals – funded SIGMA and CYBC stations for 2007.
- The aim of APCA 2007 is to co-fund regular television programmes (with the possible connection to an interactive website) which provide information and generate discussions about European issues of current affairs and European policies.

THE CYPRUS BROADCASTING CORPORATION (CYBC) IS ACTIVE IN INFORMING THE PUBLIC ABOUT THE EU IN THE FOLLOWING WAYS:

Commercial spots are regularly broadcast and programmes are aired to inform and sensitize Cypriot citizens about EU affairs.

Regulations regarding the broadcast of more European TV productions have been implemented, thus contributing to the maintenance and cultivation of Cypriot citizens' identity as Europeans.

CYBC is participating in ten projects that were submitted to the EU for co-funding.

By airing European programmes as well as live informative programmes on television and the radio, a greater percentage of the public is reached. Relevant reportages are transmitted in the news.

Through funding, the television and radio archive material is being digitalized with a view to conserving the cultural heritage. Its aim is to inform and, at the same time, to sensitize young people in European affairs, such as culture, the EU's institutions and values. The transmission of a short film "We, the young Europeans" was completed.

In 2007, transmission started of an educational TV show featuring high schools "Let's go to Europe".

In the afternoon informative show "From day to day", a section entitled "Euroinfo" has been incorporated, informing Cypriot citizens about current EU affairs.

Part of the European news channel "Euronews Programme" is broadcast daily.

Information
Services
on EU Affairs





Since Cyprus joined the European Union, Cypriot citizens have to come closer to Europe, be informed about their rights and obligations, the benefits and the new opportunities offered by the EU. For this reason, information services have been created.

- Europe Direct service is a pan European information network in Brussels that offers European citizens easy access to information about EU affairs.

WHAT THE EUROPE DIRECT SERVICE OFFERS

It connects the EU with citizens, answers their questions and listens to any problems they may have.

Citizens can call without charge from any of the 27 Member States on telephone number: 00800 67891011 which is valid for all Europe and covers all its official languages.

The operating hours of the Europe Direct service are 0900 am – 1800 pm Central Europe Time, from Monday to Friday. Outside operating hours, a message can be left on the Europe Direct answer phone.

This service has an e-mail address and an internet help service which can be accessed through the website: <http://ec.europa.eu/europedirect>.

Europe Direct information relays give citizens the opportunity of receiving information, advice, help and answers regarding EU institutions, legislation, policies and programmes, their rights as well as possible EU funding opportunities.

In addition, citizens can obtain free publications, brochures and explanations about the operation of European institutions, the Treaties that they are based on, laws that are issued and implemented jointly with the Cyprus Government, common policies (for agriculture, fisheries, trade and competition), and programmes in other fields such as employment, research, education, health, environment etc.



Information Services on EU Affairs

EUROPE DIRECT IN CYPRUS

- The European Commission Representation in Cyprus is responsible for the Europe Direct Information Relays in Cyprus. Citizens are advised to visit the office at: 30 Byron Avenue, Nicosia or to call telephone number: 00357 22817770. The website is: http://ec.europa.eu/cyprus/index_en.htm.

THE EUROPEAN INSTITUTE OF CYPRUS AND ITS ACTIVITIES

The European Institute of Cyprus (EIC) was founded after a common agreement between the Republic of Cyprus and the European Union with a view to informing Cypriot citizens about European issues. Its main activities are:

- the study of European institutions as well as European economy and policy
- co-operation with foreign foundations that engage in EU affairs research, teaching and analysis
- training about European Affairs for civil servants and other organized bodies
- operating the information centre with a specialized library on EU issues, as well as maintaining the European documentation centre, with a vast collection of books about European issues as well as official EU publications
- informing the public about European funding issues as well as promoting European programmes (e.g. for education, culture, agricultural development, environment etc)
- The EIC has also got a completely computerized databank, accessible from the internet, with information about all the programmes and initiatives of the EU that are available. In addition, the EIC carries out an information campaign for civil servants, private organizations, as well as consultancy companies, explaining the way European programmes work. It provides help with the proposal submission process and completion of relevant forms.



PRESS AND INFORMATION OFFICE (PIO)

- The Press and Information Office, whose primary mission is to enlighten the international public opinion and Cypriot citizens constantly and objectively about all issues that regard Cyprus and the Cyprus problem, upon the accession of Cyprus to the European Union, has created the EU affairs section. This new section is responsible for the preparation of special informative publications on EU affairs as well as the organization of activities and events such as lectures, seminars, exhibitions, competitions etc. with a view to enlightening citizens about EU affairs.

ΜΑΖΙ ΣΤΗΝ ΠΟΛΥΜΟΡΦΙΑ





Useful Sources of Information

Portal of the European Union: <http://europa.eu>

“Your voice in Europe” (A broad spectrum of dialogue tools that allow citizens to play an active role in the process of shaping European policies):
<http://ec.europa.eu/yourvoice/>

“Your Europe” (making business simple in the EU):
<http://ec.europa.eu/youreurope/>

European Commission portal – explaining about funding per policy sector (information about all current calls for proposals):
http://ec.europa.eu/grants/index_en.htm

European Commission portal about public procurements:
http://ec.europa.eu/public_contracts/index_en.htm

List of beneficiaries of EU grants:
http://ec.europa.eu/grants/beneficiaries_en.htm

List of beneficiaries of EU public contracts:
http://ec.europa.eu/public_contracts/beneficiaries_en.htm

TED database: <http://ted.europa.eu>

Information about funding per region:
http://ec.europa.eu/regional_policy/atlas2007/fiche_index_en.htm

Jessica (Joint European Support for Sustainable Investment in City Areas) and Jaspers (Joint Assistance in Supporting Projects in European Regions):
http://ec.europa.eu/regional_policy/funds/2007/jjj/index_en.htm

EU budget: <http://ec.europa.eu/budget>

European Information Centres for companies and Small and Medium Sized businesses (SMEs):
http://www.enterprise-europe-network.ec.europa.eu/index_en.htm

European portal about the SMEs: http://ec.europa.eu/enterprise/sme/index_en.htm



Useful Sources of Information

Information about the European Union's action for the support of regional development: http://ec.europa.eu/regional_policy/index_en.htm

European Social Fund:
http://ec.europa.eu/employment_social/esf/index_en.htm

The European Commission and Civil Society:
http://ec.europa.eu/civil_society/index_en.htm

EuropeAid Co-operation Office: http://ec.europa.eu/europeaid/index_en.htm

Directorate General of Education and Culture, calls for proposals:
http://ec.europa.eu/dgs/education_culture/calls/grants_en.html

Guide to lifelong learning programmes:
http://ec.europa.eu/education/programmes/lip/index_en.html

Programme Youth in Action:
http://ec.europa.eu/youth/index_en.html

Education, Audiovisual and Cultural Executive Agency:
<http://eacea.ec.europa.eu>

Website that includes information about the 7th Cohesion Programme of Research, including the latest updates, calls for proposals etc, in chronological order:
www.cordis.europa.eu/fp7/

Research Enquiry Service:
www.ec.europa.eu/research/enquiries

Information about Agricultural and Rural Development Policies:
http://ec.europa.eu/agriculture/index_en.htm

The European Globalization Adjustment Fund:
http://ec.europa.eu/employment_social/egf/index_en.htm

PSP Policy Support Programme:
http://ec.europa.eu/information_society/activities/ict_psp/index_en.htm