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(EBCICON) provides a selection of papers, either research results or literature reviews, on business transformation in the digital era. Nine major subject areas, comprising accounting and governance, customer relations,

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new insights into the knowledge and practice of business and economics in the digital era.

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contents of the  
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The Climate Change  
Levy package is the  
second biggest  
element in the UK  
Climate Change  
Programme, and  
savings appear to  
have been  
significant; but  
were strongly front-  
end loaded and

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have eased off since soon after its introduction. The Levy will reduce annual UK CO2 emissions by 12.8 million tonnes by 2010. But these savings have come mainly from the effect its announcement had on raising

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awareness of the potential for energy savings, and most of these savings were the result of actions taken before the tax actually came into operation. The Levy itself has had relatively little effect on business emissions,

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especially in the case of SMEs and large but non-energy intensive organisations. The Government believes that Climate Change Agreements (CCAs) will reduce annual CO2 emissions by an additional 7 million tonnes by



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2010. Complying with CCAs has galvanised business interest in finding energy savings, and that key to this has been the incentive of the tax discount they offer. The exemptions on the Climate Change Levy for 'green electricity' and

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combined heat and power have had minimal effect on the construction of new renewables and CHP capacity, essentially because they are worth too little money. The CCL package does not impose a damaging economic burden

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on UK business overall, and is encouraging greater resource productivity and stimulating energy efficient industries. The CCL has not worked quite as expected. Instead of rationally seeking to reduce their costs through

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increased energy efficiency, businesses appear to have needed an extra stimulus to change their approach to energy use. This has profound implications for climate change policy more widely. If even large

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companies require additional policies to drive behavioural change, this must be all the more true for small businesses, public bodies, and private households.

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Small businesses  
are the backbone  
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are the biggest  
job creators and  
offer a path to the  
American Dream.

But for many, it is  
difficult to get the  
capital they need



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to operate and succeed. In the Great Recession, access to capital for small businesses froze, and in the aftermath, many community banks shuttered their doors and other lenders that had weathered the

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storm turned to more profitable avenues. For years after the financial crisis, the outlook for many small businesses was bleak. But then a new dawn of financial technology, or “fintech,”

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emerged.

Beginning in 2010, new fintech entrepreneurs recognized the gaps in the small business lending market and revolutionized the customer experience for small business owners. Instead of

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Xeroxing a pile of paperwork and waiting weeks for an answer, small businesses filled out applications online and heard back within hours, sometimes even minutes. Banks scrambled to catch up.

## Technology

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companies like Amazon, PayPal, and Square entered the market, and new possibilities for even more transformative products and services began to appear. In Fintech, Small Business & the American

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Dream, former  
U.S. Small

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Administrator and  
Senior Fellow at

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School, Karen G.

Mills, focuses on  
the needs of small

businesses for  
capital and how

technology will  
transform the

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small business  
lending market.

This is a market  
that has been  
plagued by  
frictions: it is hard  
for a lender to  
figure out which  
small businesses  
are creditworthy,  
and borrowers  
often don ' t know  
how much money

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or what kind of  
loan they need.

New streams of  
data have the  
power to  
illuminate the  
opaque nature of a  
small business ' s  
finances, making it  
easier for them to  
weather bumpy  
cash flows and  
providing more



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transparency to potential lenders. Mills charts how fintech has changed and will continue to change small business lending, and how financial innovation and wise regulation can restore a path to the American

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Dream. An ambitious book grappling with the broad significance of small business to the economy, the historical role of credit markets, the dynamics of innovation cycles, and the policy implications for regulation,

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Fintech, Small Business & the American Dream is relevant to bankers, fintech investors, and regulators; in fact, to anyone who is interested in the future of small business in America.

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