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enhances smes resilience in the short term and long term and can translate the concept of resilience into tangible working constructs for smes in visualizing and making decisions about their risks adapting absorbing changes and prevailing over time by offering risk management practices of smes by thomas henschel and a wide ranging collection of pdf ebooks we aim to strengthen readers to investigate discover and plunge themselves in the world of literature we grasp the excitement of finding something new this study focuses on smes and indicates that these companies use temporary bmi to survive a crisis smes are characterized by various criteria these include the liability of smallness which means that smes have fewer resources available in times of crisis eggers 2020 at thomas coombs we are a leading provider of accounting and financial services for small and medium sized enterprises smes our goal is to help sme owners achieve financial stability and success by providing comprehensive and tailored solutions that meet their unique needs and goals this article advances a novel conceptualization of digital technology and its relationship with small and medium enterprise sme business practice focusing on information and communication technology ict i expose salient ontological assumptions that guide the dominant models of technology in sme research and calls for their reassessment new research from the sbs state of the nation roundtable report has revealed that 72 per cent of small and medium sized enterprises smes feel they are surviving rather than thriving drawing on the findings of a recent report launched under the business ethics for apec smes initiative thomas cueni of the international federation of pharmaceutical manufacturers associations ifpma outlines the benefits for small and medium sized enterprises smes of adopting ethical practices cueni highlights some of the key trends antonio thomas giuseppe scandurra alfonso carfora european journal of innovation 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