JA-YE uses hands-on experiences to help young people understand the economics of life. In partnership with business and education, JA-YE brings the real world to students, opening their minds to their potential.

JA-YE enterprise and economic education programmes are designed for young people aged 6-25 and are implemented through a partnership between local businesses and schools.

JA-YE Europe is the European Headquarters for JA Worldwide®

www.ja-ye.org
It has been a great honour and privilege to serve as Chairman of JA-YE Europe for the last five years. JA-YE is a unique organization that is passionate about providing both skills and inspiration in preparing our next generation to succeed in a global economy. This is a hugely important undertaking. I have travelled to many of our national offices over the years and seen the real impact of JA-YE on the ground: young people who say they "learned so much this year" and whose improved self-confidence and sense of achievement is a joy to behold. We have come far. Over 3 million young people participated in a JA-YE experience this year and 150,000 employee volunteers were a part of it.

This infectious enthusiasm flows from the classroom to the boardroom. The CEOs who lend the support of their companies, the employees who volunteer their time and expertise to mentor the students, the teachers who embrace the opportunity on behalf of their students, our generous donors including the support of the EU Lifelong Learning Programme, and the Board Members alongside whom I have been privileged to serve.

It has taken years to establish this network with its breadth of expertise -- from educational materials, teacher and volunteer training, and evaluation and research, to the cooperation forged with governments and the business community -- as well as the support and dedication of a great many people. Every year a few million more JA-YE alumni move forward in their lives, furthering their education, entering the workforce or creating new businesses. Yet, we are only scratching the surface of the need that is out there. What motivates me to do more for Junior Achievement every day is our intent to reach hundreds of millions of children that would benefit enormously from the experience we can bring them, together.

This year I step down as Chairman but will continue to enjoy an active involvement with Junior Achievement. As I hand over the reins to my successor, I would like to express my sincere thanks to JA-YE Europe CEO, Caroline Jenner, and my fellow Board Members for their generous commitment and unwavering dedication to JA-YE Europe, without which we would not have been able to enrich the lives of so many young people. I wish my successor great enjoyment and success in the role.

Francesco Vanni d’Archirafi
(CHAIRMAN)
Vice Chairman, Citibank Europe
Who we are

JA-YE Europe is about inspiring and preparing young people to succeed in a global economy.

JA-YE Europe is part of a global movement, JA Worldwide®.

Our focus is on fostering entrepreneurship, skills for employability and financial literacy.

The JA-YE Europe network 2009/2010

- Number of Member Organisations: 38
- Total Students: 3,117,936
- Students in extra-curricular activities: 596,198
- Number of Board Members: 452
- Number of Staff: 830
- Number of Business Volunteers: 150,491
- Number of Schools: 62,882
- Number of Teachers / Classes: 75,623

What we do

We work with children in primary school all the way through to early college or university because we think that this is where the seeds of success and achievement are sown—this is where young people need encouragement and support to test out their own ideas and apply their own skills and talent.

We start narrowing the gap early on - engaging vast numbers of business people directly in the classroom alongside thousands of teachers and millions of students; every day we strive to increase the number of more confident enterprising young people entering the workforce down the road.
Our board of directors

Epp Vodja
Incoming Chair of the Board of Executives
CEO Junior Achievement Estonia

Lars-Petter Ørving
Managing Director EMEA North & East
Manpower AS

Per Møller
CEO
Ernst & Young Denmark

Jan Muehlfeit
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Microsoft Europe

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Clifford Chance

Sonja Bata
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Member of the Board, Bata Shoe Organisation

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Vice Chairman, Citibank Europe plc

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Managing Partner, DGST Auditors

Jean-Léopold Schuybroek (VICE CHAIRMAN)
Executive Chairman Interel

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Vice President EU Affairs
ExxonMobil Petroleum & Chemical B.V.B.A

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Director Corporate Affairs Group
INTEL

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Senior Advisor
Bata Group

Brian Long
Senior Manager
World Exit Czech Republic & Slovakia

Christopher Davies
Publisher
European Comet

Jean-Mathieu Chabot
Chairman
Microsoft Europe

Vincent Domon (TREASURER)
Director General Delegue CECAUDIT International

Caroline Jenner
CEO
JA-YE Europe

How we work
How we work

Our national chairs

ARMENIA
Ray Reeder
Business Consultant

AUSTRIA
Dr. Gerhard Wildmoser
Associate, CEO
Wildmoser/Koch & Partner
Rechtsanwälte GesmbH

BELGIUM (Flemish)
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BENEOP-Group

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CPA, managing partner

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Managing Partner & CEO
HITEC Luxembourg S.A

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MD, Russia & CIS Division Head
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UNITED KINGDOM
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## Member organisations

<table>
<thead>
<tr>
<th>Region</th>
<th>Organisation</th>
<th>Contact</th>
<th>Website</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Note: Email addresses can change during the year. For the most updated information please refer to our website: [http://www.ja-ye.org](http://www.ja-ye.org)
It’s one of the best and most cost-efficient investments we could ever make. But we have to start now.

How we grow

Every day we strive to increase the number of more confident enterprising young people entering the workforce down the road.

Our programmes are tried and tested and we have a well-established infrastructure to sustain them.

More and more governments are making entrepreneurship education a priority and business leaders are encouraging employees to volunteer. Europe’s human capital starts in school.
What we believe

The earlier we begin, the better

We learnt about the community and about what jobs people do. We acted out having different jobs and paying taxes and we voted on what was most needed in our community.

Student, UK
It was cool. All lessons should be like that. It would make school much more interesting and useful.

*Student - Romania*
What we believe

Young people need to be more financially capable

Did you know that 78% of Europeans think young people’s knowledge of their own personal finances is ‘little’, ‘next to none’ or ‘none at all’? Moreover, 97% feel that it is important that young people learn about financial management while they are still at school.

JA-YE Europe believes it is important to work on raising awareness and improving financial capability much earlier than is currently the case. With that in mind, JA-YE put financial literacy firmly in the spotlight in April when it hosted the Financial Literacy & Capability for Young People Conference in Brussels.

With support from Citi Foundation and MasterCard, the event highlighted the importance of financial education as a long-term contributor to economic stability. In-school programmes which teach financial literacy and skills, such as ‘Banks in Action’ and others from across Europe were showcased as best practice. Business leaders, EU officials and JA-YE country leaders attended the conference where they were able to hear the results of a Financial Literacy Survey, meet the students competing in the Banks in Action Competition and hear a panel of experts debate the issues from the perspective of education, policy and business.
What we believe

Big societal challenges need big efforts to tackle them and that’s exactly what ExxonMobil and JA-YE Europe have done to try and encourage more young people to consider careers in MST. The Sci-Tech Challenge was launched in 2010 to students in Norway, Germany and The Netherlands and this year students in 3 additional countries Belgium, France and UK are participating in the programme which aims to reach over 10,000 young people in secondary schools within 3 years. Over 200 employees from ExxonMobil will participate as volunteers, opening students’ eyes to the wide range of opportunities available to them in MST-related jobs.

The Sci-Tech classroom visit aims to get professionals with MST-orientated careers into schools where students interact with them directly. These employee volunteers are not just role models, but also experts in their chosen fields. They can bring to life what may be complex and mysterious jobs to many young people so that they can have a better understanding of the exciting challenges that these people are addressing every day. Students also have access to the Sci-Tech website – a one-stop shop for information and learning tools with MST-related themes. The site explores global energy challenges, the role energy companies play and MST career opportunities. Students can test their newly gained MST knowledge by taking the ‘Sci-Tech Quiz’.

In 2010/11 seven national Sci-Tech challenge events are planned which will impact over 1,000 students and utilise the talents of 58 volunteers and 27 judges. In April, 50 students from Belgium, France, Germany, The Netherlands, Norway and the UK will meet in Brussels, Belgium to collaborate with volunteer experts from ExxonMobil who will help them as they develop innovative solutions to a MST related challenge.

Maths, Science & Technology is cool!

the importance of energy
the amount of energy we use in every day life
how to use solar thermal energy
how to think more creatively
the cost of energy solutions
how to imagine the future
analyse your opinion
the importance of cooperation
a problem can have many solutions
team work can improve ideas
how wonderful to meet new people
coming to an agreement with others
putting natural science into practice
what my future job could look like
how to deal with problems in a limited time
the meaning of MST
using my knowledge to solve a real challenge
the energy and climate field
compromise
scienctific advancements
develop new ideas
innovation
different ways of making energy
innovation in an environment-friendly way
responsible brainstorming techniques
creative process
communication
What we believe

The global economy needs collaboration skills

Businesses today operate in a globalised marketplace and enterprise knows few borders! To prepare students for future employment, the JA-YE Europe Enterprise without Borders (EwB) secondary school programme adds a cross-border dimension to entrepreneurship education and the practical skills necessary to form partnerships. Through the programme, student companies negotiate partnership agreements and work with student companies in other countries as a joint venture or import-export business. It’s real-life hands-on learning!

Now in its second year, almost 9,000 students representing 576 EwB companies are actively promoting themselves across borders in 24 European countries, 3 African countries and in the USA.

One great example of the scope of the EwB programme is Afreetrade J.V, a team of students from schools in Denmark, Italy, Sweden, Portugal, Norway and Finland who recently won the Accenture “Enterprise without Borders” Collaboration Award at the JA-YE Europe Trade fair in Lisbon, Portugal. Speaking at the event Stig Hultén, the link teacher for ‘Scarf’ the Danish component of the Afreetrade company, explained: “through the EwB portal, the students learned about each other’s products and how they should work together for best effect. It’s been a fantastic experience for them – working together and learning about different cultures and markets.”

In the next two years, the EwB programme will double its impact thanks to a Comenius networks grant from the European Commission and sponsorship from Accenture and Nokia.
What we believe

The JA-YE Europe Trade Fair was hosted by JA Portugal in March and brought together teams from 23 European countries. Teams had the opportunity to compete for a number of awards during the fair:

**Best Company Award** – Artup from Israel who created and sold a beach towel with a hidden pocket to prevent thefts.

**Brisa Innovation Award** – dECObuilding, from Portugal who have produced the 'U-Cube' system of cubes which can be used as stools, tables, shelves or magazine racks.

**Montepio Sustainability Award** – Qupig from Denmark who have capitalised on a gap in the market for toys for farmed pigs!

**Jerónimo Martins Stand Award** – Joint winners – Art Up from Israel and Dry Drive from Belgium.

**Accenture Enterprise Without Borders Collaboration (EWB) Award** – Afreetrade J.V. – a company made up of six different nationalities from Denmark, Italy, Sweden, Portugal, Norway and Finland who work together to promote and sell each other's products in each other's markets.

**FLAD “Risk: Why Not?” Award** – Scarfy from Denmark who import ladies scarves from Togo.

**Sonae Diagon/Den Award** – MMJ Fotja from Denmark for their innovative device that stops deep fat fryer fires more quickly and more effectively than fire blankets or extinguishers.

**Brandia Artwork Award** – Remember from Luxembourg who produced a range of tools to help organise important notes and remember important dates.

**Cunha Vaz & Associados Communication Award** – Natural Nails from Portugal who retail biodegradable nail varnish remover wet wipes.
What we believe

Competitions are motivating and inspirational

The 21st JA-YE Europe Company Competition (hosted by JA Italy) saw 34 student companies from around Europe compete to win one of the following prizes:

JA-YE Europe Company of the Year Competition 2010:
- Winner - ‘Pnööö’ from Switzerland with their innovative products made from recycled bicycle inner tubes.
- 2nd place – ‘Thirteen’ from the United Kingdom who created a place mat and reward wall chart to encourage children to eat more fruit and vegetables.
- 3rd place – ‘Cleverway’ from Latvia who developed and produced software capable of turning any flat surface into an interactive wipe board.

European signature awards:
- The FedEx Global Access Award was given to ‘BOLSA’ from Sweden, who best demonstrated their understanding and application of global development, international trade, job and business growth with their travel bags made from recycled materials.
- The HP Responsible Business Award was presented to ‘Rewired’, from Malta, who demonstrated the most comprehensive approach to social and environmental responsibility with a homeware product they had designed and created from recycled wine bottles.

European online awards were also officially recognised at the event:
- Accenture Enterprise without Borders High Potential Award was given to ‘Afreetrade’ from Denmark, Italy, Sweden, Portugal, Norway and Finland to recognise their joint-venture as having the highest business potential.
- HP Responsible Business Ideas Contest winners were announced as the ‘Let’s help the Cedar Grove’ team from Russia for their innovative concept to preserve a local and unique natural area.

Also during the competition other special juries decided the following local signature awards:
- Bata Best Sales & Marketing Award was given to ‘Trans-Ker’, from Hungary, to recognise them for demonstrating the most comprehensive understanding of sales and marketing techniques with their product line of locally sourced and traditionally produced jams and organic fruits.
- Città Award was given to ‘Clean Beach Project JA’ from Italy, who best demonstrated the importance of innovation in all aspects of business with their paper products made from 100% chlorine free, locally sourced algae.
A scheme to grow your own food, activities to educate people about obesity and a new technology to dispose of garbage in an environmentally friendly way were just some of the innovations suggested by 61 secondary school students from 14 countries during the 24-hour marathon challenge of the first-ever European Social Innovation Camp in May 2010. This final event of the European Creativity & Innovation Challenge 2010 was organized by JA-YE Europe with support from HP and was the first annual finale of the EU Leonardo da Vinci Network 3 year project.

The winning team developed the concept of automated agricultural systems called ‘ATARO’ which were designed to grow food crops right next to the people who would consume them. This would massively reduce transport costs, food costs and environmental impact.

A team of volunteer advisers from HP, CSR Europe, EuroChambres and JA Worldwide® were on hand to act as expert volunteer advisers for the students.

JA-YE Innovation Camps are now running in 20 countries across Europe. A whole host of partners from the local community are engaged—business, industry, government. Many are part of a Leonardo da Vinci project with the European Commission for vocational schools (1245 students from 13 countries have developed and presented 240 highly inventive solutions).
The JA-YE Europe Enterprise Challenge 2010 in Sofia, Bulgaria (hosted by JA Bulgaria) brought together 51 European students from 10 European countries. Students competed for the following awards:

JA-YE Europe "Company of the Year" Award
- Winner - Greeny Games - The Netherlands for their educational game which focuses on teaching children aged 8 to 12 about clean energy and the importance of being environmentally friendly.
- 1st runner up - Top Safe - Norway for their specially designed high visibility safety jacket which is adaptable for different work environments.
- 2nd runner up - TDT - Portugal for their innovative ‘D’ChoiceTable’ product, a rotating LCD screen embedded in restaurant tables to provide customers with interactive menu functionalities.

European Signature Awards
- Citi Sustainability Award - was also given to ‘Greeny Games’ from the Netherlands
- Intel Innovation Award was given to ‘RS Consult BG’ from Bulgaria who had developed ThreeChess the first worldwide online chess game for three players.

Local Signature Awards
- Devnya Cement/Italcementi International Potential Award - was given to ‘Top Safe’ from Norway for their specially designed high visibility safety jacket which is adaptable for different work environments.
- HP Responsible Business Award - was given to ‘SESO’ from Norway for their solution to measure both customer and employee satisfaction in stores.
- Nestlé Best Sales and Marketing Strategy Award was given to ‘SensAqua’ from Belgium (French) for their revolutionary bath design aimed at reducing water consumption.

What we believe
Achievement is empowering
Leadership Awards are presented to exceptional board members whose contribution to the organization has been more than outstanding, whose work has had an impact at both the National and European level and who have demonstrated a level of personal commitment and dedication that goes beyond expectation. In 2010 awards were presented to:

- **Paulo Gray**, Board Chair, JA Portugal and Country Officer, Citi Portugal
- **Peter Härtel**, Board Member, Young Enterprise Austria and Managing Director of the Styrian Association for Education and Economics.
- **Tibor Bôrik**, Board Chair, JA Slovakia and CEO & Chairman of UNION Poist’ovňa,a.s.

A special Impact Award was awarded this year to recognise JA Russia for passing an outstanding milestone with 1 million students enrolled in its programmes in 2009/10.

Founded in 1991, JA Russia was one of the first Junior Achievement organizations in Eastern Europe to be established after the fall of the Soviet Union. Since the first year, more than 8 million young Russians have participated in JA programs. JA Russia has achieved scale and sustainability by building a network of regional offices to train teachers and by working closely with local education authorities.

The Model Nations Award aims to recognise the quality of members’ board, management and operations; their impact and programmes at all age levels and their contribution to the overall success of the JA-YE Europe network.

In 2010 the following countries received Model Nation status:

- Belgium FL
- Belgium FR
- Bulgaria
- Denmark
- Norway
- Portugal
- Romania
- Russia
- Slovakia
- Spain
- Sweden
### Income Statement

<table>
<thead>
<tr>
<th>Description</th>
<th>2010</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover (sales, donations, recuperation of costs, etc.)</td>
<td>1,374,065</td>
<td>1,302,775</td>
</tr>
<tr>
<td>Services and other goods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Gross margin (positive)</td>
<td>-142,832</td>
<td>-131,916</td>
</tr>
<tr>
<td>B. Gross margin (negative)</td>
<td>190,376</td>
<td>183,869</td>
</tr>
<tr>
<td>C. Wages, Social Security, pensions</td>
<td>-421,795</td>
<td>-418,444</td>
</tr>
<tr>
<td>D/E. Depreciation, short values</td>
<td>-13,629</td>
<td>-14,836</td>
</tr>
<tr>
<td>F. Provisions for liabilities and charges (withdrawal)</td>
<td>-572</td>
<td>-45,372</td>
</tr>
<tr>
<td>G. Other operating charges</td>
<td>-54,372</td>
<td>-45,372</td>
</tr>
<tr>
<td>H. Operating charges capitalised as reorganization costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating results (positive)</td>
<td>-34,744</td>
<td>91,805</td>
</tr>
<tr>
<td>II. Financial proceeds</td>
<td>50,074</td>
<td>3,298</td>
</tr>
<tr>
<td>III. Exceptional proceeds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Current portion of long term debts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Due to banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B/C. Long term payables</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IX. Short term</td>
<td>372,957</td>
<td>393,334</td>
</tr>
<tr>
<td>A. Current portion of long term debts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Due to banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C/D. Accounts payable</td>
<td>34,148</td>
<td>96,763</td>
</tr>
<tr>
<td>E. Wages, taxes and Social Security</td>
<td>72,932</td>
<td>42,954</td>
</tr>
<tr>
<td>F. Other</td>
<td>265,877</td>
<td>253,617</td>
</tr>
<tr>
<td>X. Accrued charges and deferred income</td>
<td>739,623</td>
<td>1,014,541</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>1,169,607</td>
<td>1,476,185</td>
</tr>
</tbody>
</table>

### Balance Sheet

<table>
<thead>
<tr>
<th>Description</th>
<th>2010</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>1,169,607</td>
<td>1,476,185</td>
</tr>
<tr>
<td>A. Account receivables</td>
<td>1,301,589</td>
<td>1,428,663</td>
</tr>
<tr>
<td>B. Due to banks</td>
<td>357,885</td>
<td>180,720</td>
</tr>
<tr>
<td>C. Material</td>
<td>114,503</td>
<td>143,310</td>
</tr>
<tr>
<td>D. Accrued charges and deferred income</td>
<td>739,623</td>
<td>1,014,541</td>
</tr>
<tr>
<td>E. Wages, taxes and Social Security</td>
<td>72,932</td>
<td>42,954</td>
</tr>
<tr>
<td>F. Provisions for liabilities and charges (withdrawal)</td>
<td>1,112,580</td>
<td>1,407,875</td>
</tr>
<tr>
<td>G. Other operating charges</td>
<td>-</td>
<td></td>
</tr>
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</tr>
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</table>

### Auditors’ Report

We have audited the financial statements for the year ended December 31, 2010, prepared in accordance with the financial reporting framework applicable in Belgium, which include a balance sheet total of € 1,169,608, a net asset of the not-for-profit association and the income statement that are free from material misstatement, whether due to fraud or error.

In accordance with the above-mentioned auditing standards, we considered the association’s accounting system, as well as its internal control procedures. We have obtained from management and from the association’s officials the information necessary for executing our audit procedures. We have examined, on a test basis, the evidence supporting the amounts included in the financial statements. We have assessed the appropriateness of accounting policies and the reasonableness of significant accounting estimates made by the association as well as the overall financial statement presentation. We believe that these procedures provide a reasonable basis for our opinion.

Our responsibility is to express an opinion on these financial statements. We conducted our audit in accordance with the auditing standards applicable in Belgium, as issued by the Institute of Registered Auditors. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.

In accordance with the above-mentioned auditing standards, we considered the association’s accounting system, as well as its internal control procedures. We have obtained from management and from the association’s officials the information necessary for executing our audit procedures. We have examined, on a test basis, the evidence supporting the amounts included in the financial statements. We have assessed the appropriateness of accounting policies and the reasonableness of significant accounting estimates made by the association as well as the overall financial statement presentation. We believe that these procedures provide a reasonable basis for our opinion.

In our opinion, the financial statements for the year ended December 31, 2010 give a true and fair view of the association’s assets and liabilities, its financial position and the results of its operations in accordance with the financial reporting framework applicable in Belgium.

**Michele Weber**
Réviseur d’Entreprises
1181 Lasne, March 11, 2011
Chemin du Lanterner, 17
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Gold partners

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- ExxonMobil
- HP
- NOKIA

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- Clifford Chance
- Danfoss
- Egon Zehnder International
- Ernst & Young
- FedEx
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- HSBC
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- Manpower
- Microsoft
- Oracle

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- British Council
- Christophe Leclercq
- JA Worldwide
- Jean-Léopold Schuybroek
- Qual Media Group

(*) With support from the European Community. The information contained in this publication does not necessarily reflect the position or opinion of the European Commission.