



ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

## Entrepreneurship and Entrepreneurial Learning

### Editorial

The development of the entrepreneurial capacity of European citizens and organizations is one of the key policies of the EU, and for its implementation has been approved the Action Plan "For entrepreneurship 2014-2020".

Albania, as an aspiring country to integrate into the EU, has also followed the EU's policies for promoting entrepreneurship, which is reflected in the Business Development and Investment Strategy 2014-2020 and in the Action Plan for the implementation of this strategy. Entrepreneurial Learning is an integral part of this strategy. Twelve years ago, the European Commission identified the sense

of initiative and entrepreneurship as one of the 8 main competencies needed for education. But in 2016 the European Commission undertook a further study defining the



EntreComp framework. The framework presented in this study consists of 3 areas of inter-related competencies: 'Ideas & Opportunities', 'Resources' and 'In Action'. In the framework of the IPA II 2014 program, SHGPAZ has been declared the winner for the project *"Promoting Entrepreneurship and Entrepreneurial Learning among young people and women in Albania"*. For this purpose, on December 11, 2018, Mrs. Flutura Xhabija signed a contract with the representatives of the EU Delegation and the MFE. **SUCCESSSES**

# Informative Bulletin

## December 2018

IN THIS NUMBER

### Entrepreneurial Woman Awards 2018

On December 22, 2018, at the last meeting of the year of SHGPAZ members, were presented the awards for the most successful women entrepreneurs...

P.2



### IPARD II Funds for the Agribusiness Sector are reopened

The fund is open from November 30, 2018 and will be possible to apply until January 30, 2019...

P.9



## Entrepreneurial Woman Awards 2018

By Flutura Xhabija

On December 22, 2018, on the occasion of the holidays of the end of the year in Lezha, a celebratory meeting was held with members of SHGPAZ, successful entrepreneurs in managing their business, good mothers and women in the family.

In this meeting, some entrepreneurs were honored, but the 2018 award was given to **Mrs. Dile Ujka**, owner of the Hotel-Restaurant "Sea" in Shëngjin.



Go and try it yourself!

## New applications for IDEA 2019



New applications for the business plan competition continue until **January 11, 2019.**

This is a great opportunity for any new business.

Participants have the opportunity to develop entrepreneurial skills, consolidate their business idea, and prepare a business plan funded by the IDEA grant scheme and beyond.

Those interested can apply at this link:

<https://form.jotformeu.com/CEFEInternational/aplikimi2019IDEA>.

## Banks and Bussineses

### Credit contraction continues during October-November 2018

By Tefta Demeti

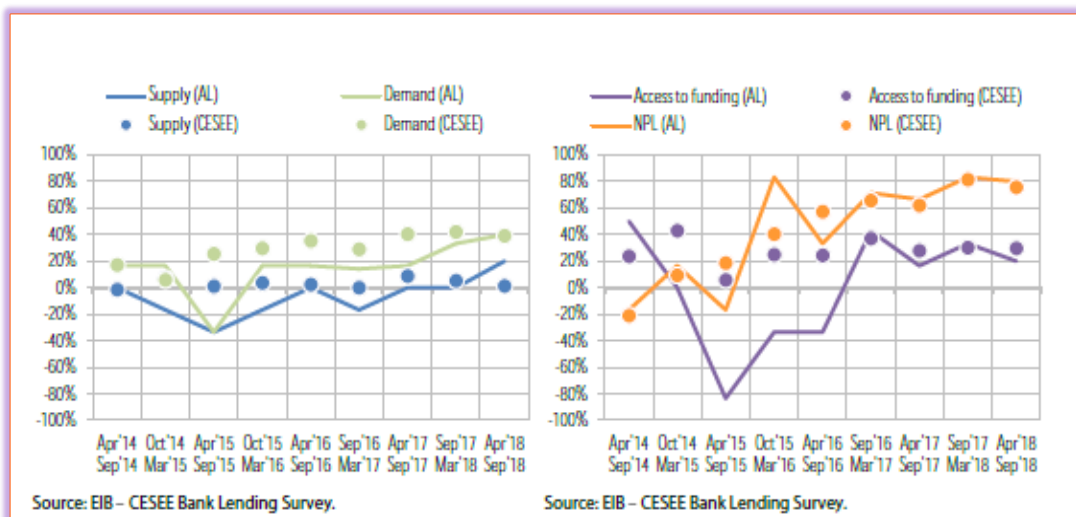
According to the Bank of Albania, credit data for SMEs show that its performance continues to be weak during October and November 2018.

The annual contraction of this portfolio has increased since the third quarter to peak at 8% in November. This decline in credit in this segment has reflected the significant contraction of lek and foreign currency loans under the influence of the appreciation of the lek against the euro. Despite this decline, the loan portfolio in lek gives the main contribution to the credit performance for SMEs.

The decline in funding for SMEs has reflected both a reduction in demand for financing from banks and tighter banking conditions in the third quarter, as confirmed by the results of the third quarter lending survey.

But the conditions of banks for business are tighter in Albania compared to the whole region, according to the latest publication of the survey of lending activity by the European investment bank - EIB.

Furthermore, businesses in Albania pay on average a higher cost of obtaining credit compared to countries in the region that have a similar economic development. Also, the



performance of lending standards shows that for businesses they are easily more tight than in the countries of the region, confirming once again the still conservative policies that banks monitor or evaluate businesses, in particular SME.

According to the EIB, banks have reported a moderate increase in credit demand as well as an improvement in financing conditions.

The ratio of bad loans continues to improve, but it still remains one of the highest in the region. The average operating profit of foreign banks in Albania is reported to be lower than the average of the group in general. Regarding the assessment of the group for market positioning and market potential: mother banks consider that the Albanian market has medium potential,

but operations are less profitable than those at the group level. At the same time, most mother banks find that their position is

either satisfactory or optimal.

Demand for credit in Albania has gradually improved, while financing conditions have returned positive for the first time since the second half of 2014. Banks expect credit demand to maintain the current positive trend. Credit offer conditions have lagged behind credit demand, albeit with a narrower demand gap, compared to the CESEE region. Funding conditions have been eased for individual loans in particular. Credit demand in Albania has been driven by individuals over the past six months, while corporate demand has remained unchanged. The quality of loan applications continued to improve over the past six months.



## Treatment of informal employment in Albania

By Tefta Demeti

On December 21, 2018, in the premises of Hotel Tirana International was held a workshop for the treatment of informal employment in Albania. This workshop was organized by the Regional Cooperation Council, RCC, as part of the EU project for the European platform of informal work.

In this meeting, was presented the study on the situation of informal employment in Albania as well as a series of measures that were proposed for the treatment of informality.

According to the study, it is estimated that about 39% of employees work in the informal sector.

Representatives of state institu-

tions such as the Deputy Minister of Finance and Economy, Labor Inspectorate, Tax Directorate presented the measures taken to increase formal employment and reduce informality and achievements from the action against informality, especially in the coastal tourism sector during the summer season.

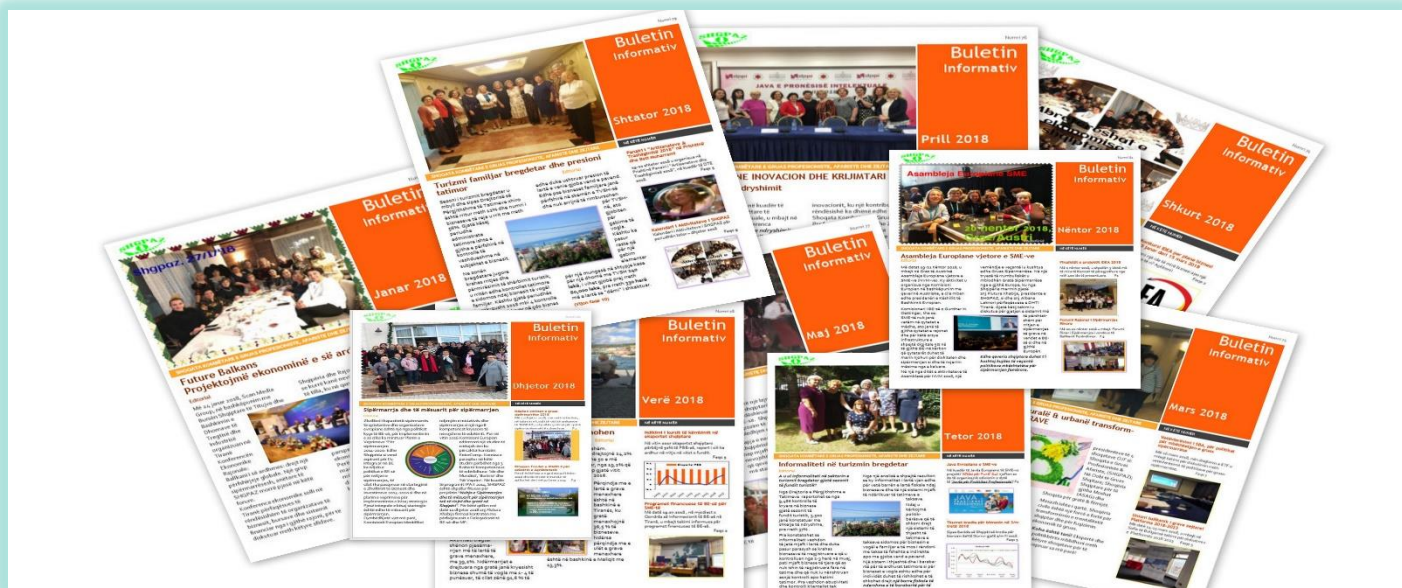


The participants' discussions also assessed the latest RCC study, noting that since the OECD study in 2003-2004, as well as the action plan to reduce informality, there has been no other national study. It was also pointed out that in many cases there has been arbitrariness by the control institutions in businesses as well as the great burden on small business and the high fines imposed by them for violations with minimal damage. So formal businesses are controlled and fined, while those businesses that are informal are not controlled or fined.

This study of RCC as well as the recommended measures for the treatment of informality should be taken into account by state institutions and programmed in their action plans for a higher efficiency.

## Activities of SHGPAZ during 2018 in the bulletins

On this occasion, the editorial staff of SHGPAZ wishes you a successful New Year!



## NOKIA signs patent licensing agreement with Chinese company OPPO

### A rising star in the smartphone industry

By Albana Laknori

Finnish Telecom's Nokia Corporation has announced that it has signed a patent licensing agreement with Chinese mobile phone company OPPO on November 26, 2018. Although the terms of the agreement have not been announced by Nokia, OPPO has stated that under the agreement it will pay Nokian for a multi-year period.

An early player in mobile phones and smartphone markets, that has been focusing in more than one marketing infrastructure in recent years and continues to design hardware of mobile technology that is licensed to third parties such as OPPO. It is not the first licensing agreement for Chinese smartphones, which has entered into a licensing agreement, because last summer it made an agreement with Xiaomi, which gave access to patents for inventions of standard technologies (SEPs), in the mobile sector.

Nokia gives great importance to the development of new technologies and in the last quarter of 2018 the company has spent on research and development R&D 1.1 billion euros (1.2 billion USD), which accounts for more than half of gross profits. her.

Although OPPO does not have the same attention as its rivals Xiaomi and Huawei, it is becoming the biggest competitor in Chinese smartphones in the recent years. OPPO has a large market share, and in 2016 alone it sold 78.4 million smartphone units in China, accounting for about 16.8% of the market nationwide. Sales in 2018 increased by 122.2% compared to last year.

OPPO has also become a major player in the global smartphone market, selling 29.4 million units in just the fourth quarter of 2018, ranking as the fifth largest smartphone seller and occupying 8.6% in the global smartphone market and not far from the rival Xiaomi.

This latest announcement of Nokia's agreement to patent its invention with the Chinese company OPPO is not the only agreement signed by OPPO in the recent months, according to an exclusive interview with IP Director Adler Feng, published by IAM. Also at the end of November, IAM published data related to the applications for patents from OPPO, which applied for 5000 patents in 2016.

A total of 16,826 IP asettes (Intellectual Property) have been applied in China, and in other type



of institutions, including applications to WIPO (International Intellectual Property Organization).

Both of these OPPO actions, such as R&D and licensing agreements, seem to have helped keep it in a strong position in the market, introducing new technologies. It is reported that OPPO will release new smartphones this December, which are related to the new generation and the technology of continuous voltage accumulation, multi-step voltage with constant voltage (VOOC), which will provide very fast time of the battery charge, which is named SuperVOOC.

The OPPO R19 smartphone is set to hit the market in 2019, and is expected to be the first smartphone in the world to feature the MediaTek Helio P80 chipset, which is designed to improve the performance of artificial intelligence.

## The government increases the minimum wage to 26,000 lek

Unions "ok", business "we haven't been consulted"

By Violeta Shqalsi

The government has decided in its last meeting to increase the minimum wage by 8.3%, from 24 thousand to 26 thousand ALL. This decision will help that part of the population that is more unpaid and is expected to boost consumption. But if this measure of government has a positive effect on the employee, it has another effect on the employer. Thus, this growth has caught the business unprepared.

According to representatives of the business community, the Government has not consulted, the businesses and that this decision hits the manufacturing business and exporters. Regarding this decision, they say that *"businesses are being forced to artificially increase wages. An extra cost is automatically being created for companies. Companies raise wages to be competitive, in order to get the best workers, but growth must come from creating the right environment for companies to do business"*. According to them, it is estimated that 10-15% of workers in the secondary sector are on the minimum wage, and setting the minimum wage has artificially increased costs. Raising the minimum wage ceiling deepens the business's inability to be competitive and also minimizes the ability to reinvest even to create new jobs.

The minimum wage, according to entrepreneurs, should not be increased by administrative means, but by creating the right environment for businesses to grow. The job market is extremely competitive, as they struggle to keep employees. This decision mostly affects exporting businesses.

Business representatives say the salary should be set by the market. Placing this ceiling by administrative order brings abuses to the market. The ceiling has kept the economy afloat. In the last 4-5 years there has been no salary increase, this will be an extra basket.

The government's decision to raise the minimum wage comes after occasional union demands. Raising the minimum wage is a right decision, but not a fair one, and the Montenegrin example. The Confederation of Trade Unions of Albania positively evaluates the decision of the Rama government to increase the minimum wage by 2 thousand new lek. Meanwhile, the Confederation of Trade Unions estimates that the minimum wage should be increased by at least 6 thousand new lek, ie to reach 30 thousand lek.

The government claims that the economic growth has gone up to 5%, so the increase in the



minimum wage should have been higher. The minimum wage in 2013 was 22 thousand ALL and today it goes to 26 thousand ALL, so the increase in 6 years is only 4 thousand ALL.

For years, the Confederation of Trade Unions of Albania has demanded an increase in the minimum wage, as a necessity in a reality where basket prices increase, consumer prices rise, fuels have risen and Albanian families today pay more taxes, pay more for water and electricity and have loans in banks. Today, the minimum wage in Albania is similar to Kosovo and Macedonia, where the minimum wage is 170 euros and 200 euros, respectively. In these three countries there is a massive exodus of the population to the countries of the European Union, for a better life. The main cause of exodus is the low wages offered in these countries, while the large number of those leaving are young people.

Our neighbor Montenegro has a minimum wage of 400 euros, so this country with a population of only 600 thousand inhabitants is not affected by the mass exodus. The Confederation of Trade Unions of Albania appeals to the government to reconsider the possibility of raising the minimum wage.



## FACTS

# 29.7%

The number of active businesses led / owned by women for 2017 in Albania was 29.7%, with an increase of 2.9 percentage points compared to 2016, but with a decrease of 1.6 % points compared to 2015, where they accounted for 31.3%. (INSTAT)



## Meeting at the Swedish Embassy

On December 18, 2018, in the premises of the Swedish Embassy in Tirana, a meeting was held with the trained experts in Sweden, among whom were the experts of SHGPAZ Juna Xhabija.

Meeting for exchange of experiences and benefits of trainings and their implementation in the country.

We thank the Swedish Embassy for these opportunities offered to strengthen the capacity of civil society in Albania.



# 3.2%

Credit for 2018 resulted in a moderate increase of only 2% compared to the previous year and accounts for 35.2% of GDP, with a decrease of 2.2 percentage points compared to 2016. (Bank of Albania)



# Summer Fest in Pogradec

On December 21, 2018, on the occasion of the wine tasting fest in Pogradec, the SHGPAZ group met with the Mayor to arrange this event in the city.



## Visit in one business in Lezha

On December 23, 2018, a visit took place in the atelier of Zadrina Lezha owned by Tereza Gegaj.



# Women and Health

## HIV / AIDS

Gathered materials by **Arlinda Demeti**

infection progresses and a person may develop other signs such as: swelling of the lymph nodes, severe weight loss, persistent diarrhea, cough.

contact such as kissing, hugging, handshakes, or sharing personal items, food or water, etc.

### What is HIV / AIDS?

HIV (Human Immunodeficiency Virus) is a virus that affects and weakens the human body's immune system, leaving it vulnerable to infections and some cancers. The gradual destruction and impairment of immune cell function makes infected individuals susceptible to a wide range of infections, cancers, and other diseases that people with healthy immune systems can fight. The most advanced stage of HIV infection is AIDS (Acquired Immunodeficiency Syndrome), which can take 2 to 15 years to develop, depending on the individual. AIDS is defined as the development of various types of cancer, infections or other severe clinical manifestations. HIV is not synonymous with AIDS. A person infected with the HIV virus does not necessarily have AIDS.

### Signs of AIDS

Signs vary depending on the stage of the infection. Although people living with HIV tend to be more contagious in the first few months. In the first few weeks after the initial infection, HIV-positive people may have no symptoms or may show flu-like symptoms such as fever, headache, redness, or sore throat. With the progressive weakening of the immune system, the

### HIV transmission

HIV transmission can occur through the exchange of a variety of infected body fluids such as blood, breast milk, semen, and vaginal secretions. Some of the behaviors and conditions that put individuals at greatest risk for HIV infection include:



- Unprotected vaginal or anal sex.
- Having another sexually transmitted infection such as syphilis, herpes, chlamydia, gonorrhea and bacterial vaginosis.
- Exchange of contaminated tools such as needles, syringes and other equipment during drug injection.
- Receiving unsafe blood transfusions, organ transplants, and medical procedures with sharply contaminated instruments.
- Accidental needle piercings (including damage to health staff).

Individuals cannot be infected with HIV through ordinary daily

### Diagnosis of HIV and AIDS

It is important to note that tests used to diagnose, detect antibodies produced by an individual's immune system to fight foreign microorganisms, rather than directly detecting HIV itself. Various tests are available today to detect the presence or absence of HIV antibodies. Most individuals develop these antibodies within 28 days of infection, and therefore the antibodies may not be captured immediately after infection. This early period represents the time of greatest risk for infection transmission, although HIV transmission can occur throughout the stages of infection. Re-testing individuals who are diagnosed with HIV is good practice to rule out any possible testing or reporting errors.

### AIDS treatment

Today HIV infection can be controlled through the use of combined antiretroviral therapy (ARV), which consists of 3 or more ARV drugs. The latter do not cure HIV infection, but control the multiplication of the virus within the body and enable the immune system to strengthen its capacity to fight infections. ARV treatment prolongs the life of patients and increases its quality, turning AIDS into a chronic disease.



# IPARD II Funds for the Agribusiness Sector are reopened

By **Esmeralda Ballesha**

Grants, soft loans, subsidies are some of the forms of business assistance that are expected throughout the year, especially from the agricultural sector as they not only give a breath to business but also give impetus to the further development of the enterprise.

Let's take a brief analysis of where the opportunities to take advantage of this grant consist. The fund is open from November 30, 2018 and will be possible to apply until January 30, 2019. It should be mentioned the fact of leaving a longer period for the applications. One of the problems that farmers have had mostly in the previous schemes was exactly the deadline of only one month which made it impossible to complete the documentation for a successful application.

The end of the year came with good news for all businesses operating in the agribusiness sector, where after more than four years IPARD fund grants reopened.

Another important thing that has been added is the total fund allocated to this scheme of 50.33 million Euros, of which 75% are donations from the European Union and 25% from the Albanian state budget.

Farmers and businesses operating in the agro-processing industry

have 3 application measures where the specifics of each of them are briefly explained below:

**Measure 1** (Investments in physical assets of agricultural farms): with a total budget of 21.65 million EURO, with a minimum of 10 000 EURO and a maximum of 500 000 EURO.

The support rate is 60% of the total eligible investment costs, 65% if the investment is made by a young farmer (under 40), 70% for investments in mountainous areas. Subsectors that can apply to this extent are: Milk, Meat,

Subsectors that can be applied to this extent are: Milk and milk processing, Meat processing, Fruit and vegetable processing and Wine

**Measure 7** (Diversification of farms and business development): with a total budget of 8.30 million EURO, with a minimum of 10 000 EURO, maximum 400 000 EURO. The percentage of support with public funds is 65% of the total acceptable investment costs.

As in previous years to see the specifics of the grant and the necessary documentation you must refer to the "Guide for

Applicants" which can be downloaded from the website of AZHBR: [www.azhbr.gov.al](http://www.azhbr.gov.al) or can be physically withdrawn at AZHBR points in the cities but also at the agropoints (Durrës, Fier, Vlora, Lushnja and Korça) where there are specialized employees who can help you during the application.



Fruit, Vegetables and Vineyards.

**Measure 3** (Investments in the processing and marketing of agricultural products): with a total budget of EUR 20.37 million, with a minimum of EUR 25,000 and a maximum of EUR 2,000,000.

The percentage of support with public funds is 50% of the total acceptable investment costs.

We wish you success in your applications and do not miss the opportunity to take advantage of such an opportunity that would help modernize your business.

## Month of awareness on violence against women

In the framework of the month for raising public awareness about gender equality and violence against women, a series



of meetings and workshops were organized, one of which is the meeting organized by the European Commission on December 6, 2018 on "Law protects women".

In another meeting on December 16, 2018, gender equality for women's ownership was discussed.



At the meeting on December 13, 2018, it was discussed that women are strong and can succeed in business activity, as well as in family and children's education.

## Meeting with the branch of SHGPAZ Pogradec



On December 10, 2018, the President of SHGPAZ, Mrs. Flutura Xhabija participated in the meeting organized by the members of SHGPAZ Pogradec branch where it was discussed about the achievements of the branch during 2018.

*Note: The opinions presented in the bulletin are those of the experts themselves and do not represent the opinion of EU*

## Informative Bulletin

December 2018

Rr.Mujo Ulqinaku,  
Pall.Kristian Konstruktion,  
kati 1, ap.9 Tirana-Albania  
phone/fax: 00355 4 2235726  
mob.0682763344, 0692572423  
[info.shgpaz@yahoo.com](mailto:info.shgpaz@yahoo.com)



Prepared by:  
Msc. Flutura XHABIJA  
& Msc. MA. Arlinda DEMETI  
& Editorial office