

14 dhjetor 2019

Workshop

Seminar

13 dhjetor 2019

Shkodër

ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

## SME European Assembly

By Flutura Xhabija

The European Assembly of SMEs, in its 13th year, was held on November 25-27 in Helsinki under the chairmanship of the Finnish Presidency. This high-level forum was attended by participants from around the world to discuss and innovate entrepreneurship sphere and policy. Part of this prestigious event was also a SHGPAZ delegation led by the president Mrs. Flutura Xhabija. Even this year, entrepreneurship was at the center, and several key issues were discussed at various sessions, as:

- The need to change our beliefs about entrepreneurship and the fundamental need to focus

on escalating and stopping typical, cliché models from public discourse in order to ensure appropriate policy engagement. Chairman and Founder of "Mind and Bridge" Alberto Onetti continued his talk on how to encourage SMEs to innovate and the need to expose them to cross-border innovation and partnerships.

- It was proposed that the SME policy be more horizontal and cross-sectorial so that SMEs can be more strongly recognized in different sectors.

- Sustainable growth of SMEs, where participants shared their thoughts and ideas on how to build and move towards a sustainable...



# Informative Bulletin

## December 2019

IN THIS NUMBER

### Seminar in Shkodra "EU / National Programs for Standards and Grants for Women Entrepreneurs"

On 13 December 2019, at the Hotel "Rozafa" in Shkodra, a Seminar with Entrepreneurial... **P.5**



### Workshop with SHGPAZ Shkodra

On December 14, 2019, a workshop was organized at Hotel "Rozafa" in Shkodra with women... **P.4**



## Access to finance of SMEs in Albania

Nga Erjona Rebi, PhD

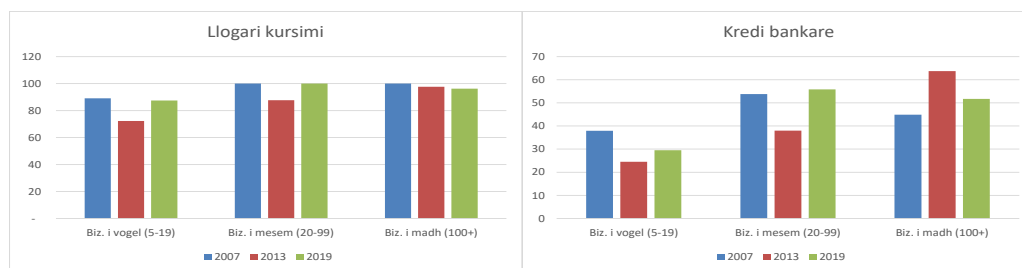
World Bank (WB) Enterprise Survey<sup>1</sup>, which was conducted through direct interviewing of the owners or managers of 377 businesses in Albania, during the first half of 2019, provides indicators on the source of business financing and on characteristics of the financial transactions they make. "Enterprise Survey" has a wide geographical reach in Albania and covers small, medium and large businesses. The size of the firm is determined by the number of employees and more specifically: 5-19 employees (small business), 20-99 (medium business) and over 100 large businesses. This survey is conducted only for private businesses with over 5 employees, which are formalized in the non-agricultural sectors. The full analysis of the survey results can be found at the following link<sup>2</sup>.

Well-developed financial markets provide payment services, mobilize savings, and facilitate the financing of the fixed assets purchase of as well as the liquidity shortages. Efficient financial markets reduce funding from its own funds or from informal sources, enabling creditworthy firms to access financing from a broad range of investors or lenders.

According to the WB study, the purchase of investment goods can be financed from internal sources (the business itself), banks, sub-contractors, other partner firms and other sources that include non-bank and interpersonal relationships. The World banks states in

its analysis of this indicator that the main support of investments with its own funds may indicate inefficiency of financial intermediaries. Në analizën e këtij treguesi, BB thekson se mbështetja kryesore e investimeve me fondet e veta mund të tregojë ineficencë të ndërmjetësve financiarë. Ky konkluzion duhet interpretuar me kujdes, në një këndvështrim më të gjerë për atë kohë sa ajo lidhet ngushtësisht me problemet strukturore që ka ekonomia shqiptare, sikurse janë niveli i lartë i ekonomisë informale; dobësia institucionale etj. This conclusion should be interpreted with caution, in the broader sense as long as it is closely linked to the structural problems of Albania economy, such as the high level of the informal economy, institutional weakness etc.

Grafiku. Përqindja e bizneseve që kanë një llogari kursimi apo kredi pranë bankave



The graph shows the financial use of the two main banks service over time. This chart shows two indicators for businesses' use of financial services, both related to savings accounts and credit that businesses may have with banks. The first indicator, which is expressed as a % of businesses that have a savings account shows the use of financial services related to the mobilization of savings, which

helps companies manage liquidity and make payments.

While the second indicator shows the use of financial services by financing / lending. Availability of credit enables financing of projects, which would otherwise will be abandoned due to the scarce business opportunities to obtain funding. Over time dynamic of these indicators shows that businesses, regardless of size, use banks more for deposit / liquidity than for loans.

By size, it is noticed that medium and large size businesses make more use of banks' deposit. Over time this trend has been consistent. While the number of loan shows that the number of small businesses receiving loans with banks has increased, however it remains less than in 2008. For the medium-sized business, the improvement in 2019 is very significant, exceeding even the level of pre-financial crisis.

Whereas for large business it is noted that the number of business who have received loans has decreased compared to 2013, staying slightly higher than the pre-crisis period.

1. Based on the World Bank publication: "Enterprise Survey"- November 2019
2. <https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/country-profiles/Albania-2019.pdf>

## Mediterranean Women Entrepreneurs Forum

By Ana Zacharian

As member of AFAEMME - Federation of Mediterranean Businesswomen Associations, SHGPAZ was invited to MEDA-WEEK BARCELONA 2019 from 20-22 November 2019. For the 13th time, the MedaWeek Barcelona held at Casa Llotja de Mar, Barcelona Spain from 20 to 22 November 2019, under the main theme: Mediterranean Week of Economic Leaders, hosted numerous key thematic and sectorial fields of the economy and society and brought many trending topics on the table and served as the flagship Mediterranean entrepreneurial-economic platform for the entire world. In this year's edition are covered three main objectives as a core of this important gathering:

- Underlined the importance of the African continent's role for the Mediterranean;
- Proposed alternative systems to the Western banking system for the countries of the "MEDA" region;
- Aligned the sustainable development needs of the Mediterranean area with the United Nation's SDGs.

In this framework, also BARCELONA EBSOMED Academy 2019 and Mediterranean Women Entrepreneurs Forum are held in days 21-22 November and gathered experts, employers' organizations, Cham-

bers of Commerce and Industry, networks of entrepreneurs, associations, NGOs, decision makers, public and private institutions working on business issues, generated important and sustainable relations between the BSOs involved in the actions, exchanged of experience and practices in internationalization and opening new avenues for



dialogue and cooperation.

First day of the OSE Training Academy "Supporting and improving the capabilities of THE EO's and promoting their networking", organized by Barcelona ASCAME as part of the EBSOMED project. The "Let's Talk About Gender Equality" roundtable AFAEMME BUSI-NESSMED - Union of Mediterranean Confederations of Enterprises ANIMA Investment BARCELONA EBSOMED Academy 2019 organized by ASCAME BSO Management Academy brought together representatives of Mediterranean business women's organizations to share best practices, experiences and future opportuni-

ties to promote entrepreneurship, digitalization, new digital skills, and access to funding for their members with aim to support and improve the Quality of BSO & Promote BSO Networking, a capacity building and experience-sharing event between Business Support Organizations (BSOs).

Mrs. Ana Zacharian, represented SHGPAZ as speaker in the panel "Sharing best experiences among business-women companies and

organization on how digitalization is affecting lives, businesses and societies, relations among women entrepreneurs of the Region". By promoting business and training opportunities, this event contributed:

- To the access of women to decision-making positions in the economy by enhancing their business and management abilities.
- To create synergies and developing a fruitful cooperation between EU and South Mediterranean Region.
- To Improve the competences and the quality of BSOs by sharing good practices and success stories surrounding North/South cooperation.
- To Build a large, robust and efficient BSO network among the Euro-Mediterranean region and maximize business exchanges.



## First female president of Slovakia

By Flutura Xhabija

Liberal environmental activist and lawyer MRS. Zuzana Caputova was elected Saturday as the first female president of Slovakia.

Caputova took the oath of office at a special session of the Parliament, becoming Slovakia's fifth president since it gained independence after the split of Czechoslovakia in 1993.

The 45-year-old has little experience in politics but attracted voters who are appalled by corruption and mainstream politics. Her election to the largely ceremonial

post was in contrast with the wave of far right populists across Europe.

"I'm not here to

rule, I'm here to serve", Caputova said in her inauguration speech.

A lawyer by profession, Caputova became known for leading a successful fight against a toxic waste dump in her hometown of Pezinok, for which she received the prestigious Goldman Environmental Prize in 2016.

A divorced mother of two children, she is in favor of gay rights and opposes a ban on abortion in this conservative Roman Catholic country.

She only recently became vice chairman of Progressive Slovakia, a new pro-EU party that won the

recent European Parliament election in Slovakia. Caputova resigned from her party post after winning the first round of the presidential vote.

Like her popular predecessor Andrej Kiska, who didn't run for a second term, she is firmly supporting Slovakia's membership in the European Union and NATO. She said the EU and NATO give her country "happiness and privilege that (previous) generation could only dream of."

Kiska backed Caputova in the presidential vote in March when she beat European Commission Vice President Maros Sefcovic in a runoff vote. Kiska's five-year term in

office was marked by clashes with populist former prime minister Robert Fico and his leftist party, a dominant political force that was tarnished by corruption scandals. Caputova and Kiska had both supported the massive anti-government street protests last year following the slayings of an investigative reporter and his fiancée that led to the fall of Fico's coalition government. Investigators have linked Jan Kuciak's death to his work probing possible widespread government corruption.

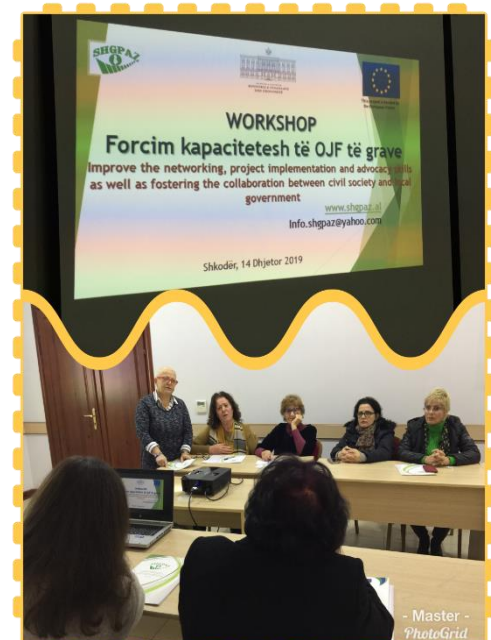
The president of the nation of 5.4 million people has the power to

pick the prime minister, appoint Constitutional Court judges and veto laws. Parliament can override the veto with a simple majority, however. The government, led by the prime minister, possesses most executive powers.

Caputova said: "I want to be the voice of those who are not heard".

## Workshop with SHGPAZ Shkodra By Tefta Demeti

...entrepreneurs representing Shkodra SHGPAZ, on capacity building, networking, information seeking and advocacy. The website also provided information on where to find the information needed for EU and national grant support programs. Further on, were presented the weaknesses in writing project proposals in order to absorb EU grant and other donor grants.



## Seminar in Shkodra "EU / National Programs for Standards and Grants for Women Entrepreneurs"

By Tefta Demeti

On 13 December 2019, at the Hotel "Rozafa" in Shkodra, a Seminar with Entrepreneurial Women was held on "EU / National Programs for Standards and Grants for Entrepreneurial Women" as well as "The Challenges of Businesses and Public Institutions in the EU Integration Process".

The meeting was organized by the Albanian National, Professional, Businesswomen And Crafts' Association (SHGPAZ) in the framework of the implementation of the project "Promoting entrepreneurship among young people and women entrepreneurs in Albania", funded by the EU through CFCU Tirana.

The workshop presented the cha-



llenges that businesses face in meeting EU and national standards in any manufacturing or service activity.

During this seminar the representatives of the General Directorate

of Standards presented the business benefits of applying EU and national standards and focused mainly on the standards in the field of construction where international ISO standards should be applied. Among these ISO standards over 1,100 standards refer to buildings and constructions such as: in structure, walls, building materials and products, heating, cooling and lighting systems, fire safety, ladder and elevator, concrete and cement, timber etc. Further, standards in the field of food were presented.

The topic opened up debates and there was great interest in recognizing and enforcing standards from businesses. National and EU standards for all types of products and technologies can be found on the website of the General Directorate of Standards [www.dps.gov.al](http://www.dps.gov.al)

## Second call for IPARD II funds

Application deadline is postponed until January 15, 2020



For more info: : [www.azhbr.gov.al](http://www.azhbr.gov.al)  
[www.ipard.gov.al](http://www.ipard.gov.al);  
<http://www.bujgesia.gov.al>

**Contacts:**  
 Tel: 0800 83 83  
 Email: [info@azhbr.gov.al](mailto:info@azhbr.gov.al)

The Agency for Agriculture and Rural Development and the Managing Authority at the Ministry of Agriculture and Rural Development announce the **postponing of the application deadline** for the second call **until January 15, 2020** in the framework of the IPARD II Program, from the Instrument for Pre-Accession Assistance (IPA) for Rural Development (IPARD) in order to develop the Agro-Food Sector. The call is open to all persons (natural and legal) whose work and activity takes place within the territory of the Republic of Albania in the fields of agricultural or agro-processing and rural production.



## CEFTA WEEK 2019 ALBANIA

By Albana Laknori

CeFTA week 2019, at a concluding conference on 18-20 December 2019, in Tirana, brought together the ministers of the economy of the region and the Balkan Chambers of Commerce, as well as various entrepreneurs, to implement these agreements effectively in the service of business. Well said by Albania's friend, Mrs. Genoveva Ruiz Calavera, director of EU enlargement for the Western Balkans at the EU commission, "Any agreement signed will be implemented! As for CEFTA week activities, their focus would be on "trade policy interaction, regional integration, focusing on the importance of facilitating trade in the region and the interconnections between trade, investment and the business community".

The importance of cooperation between CEFTA member countries in the function of economic development of the region. During the chairmanship of CEFTA, Albania has made continuous efforts to bring this cooperation closer to concrete initiatives. In this context, several initiatives have been taken, such as:

**-Development of new cooperation platforms through continuous contribution to the creation of a regional platform for authorized economic operators;**  
**-Identifying key sectors for facilitating trade in specific products and preparing the CEFTA legal**

**framework for their full liberalization;**  
**-Negotiating and finalizing the risk management strategy;**  
**-Negotiating trade in services and agreeing on the commitment of the parties to further liberalize cooperation in this field;**  
**-Regional initiatives to improve e-commerce and efforts to ensure the free movement and right of establishment in the Western Balkans for physic and legal persons.**

All of these initiatives require the utmost and professional commitment from our institutions, requiring a direct approach and an invitation to all businesses in the region to implement equal rules



for cooperation. We need the full commitment and willingness of all CEFTA stakeholders to work together to achieve common objectives to make cooperation between us and businesses in the



region an opportunity that will further our current vision.

In the framework of Albania's Chairmanship of CEFTA in 2019, the initiative to set up a Regional Trade Facilitation Committee, as a regional and long-term platform, which facilitates the growth of public and private sector cooperation, was welcomed. The creation of this Committee was welcomed by the participants as a structure that would bring policymaking institutions and businesses closer to a more favorable climate for entrepreneurs of all CEFTA members.

The positive impact of CEFTA on the economic development of the countries of the region is appreciated, while the emphasis is on increasing cooperation to eliminate barriers in the process of trade exchanges as only one barrier-free region can be attractive to foreign investors.

## Interview on TV1 Channel Shkodra

Representatives of SHGPAZ, Mrs. Flutura Xhabija and Mrs. Tefta Demeti gave an interview to the local TV in Shkodra "TV1 Channel" about the implementation of the EU-funded project through the CFCU to promote entrepreneurship among young people and women entrepreneurs.



The full chronicle can be found in the link below:

<https://www.facebook.com/shgpa/videos/560344384747455/>

## The World's Most Innovative Countries

Each year the index, produced by the UN World Intellectual Property Organization (WIPO), Cornell University's SC Johnson College of Business, and graduate business school INSEAD, ranks the innovation performance of nearly 130 economies around the world. It does this using 80 indicators



ranging from research and development expenditure and patent and trademark applications to newer measurements such as mobile app creation and high-tech exports. This year, notably, the US re-entered the top five, having fallen to sixth in 2018. And Israel, at no. 10, became the first country from the Northern Africa and Western Asia region to break into the top 10. Best in class is Switzerland, a small country with big ideas.

## SME European Assembly

...economy that works for people.

- In parallel sessions, there were some very interesting master classes (with brilliant speakers) and policy sessions that included the upcoming green SME deal, the value chain in the Finnish marine ecosystem, sustainable finance, future jobs, SME opportunities in the field of spatial data and more.

- The day ended with the much-awaited finale of the European Enterprise Promotion Awards. The President of the European Committee of the Regions announced the opening of the next call for European Enterprise

Region awards. The ceremony celebrated project achievements and victories in six different categories, as well as one overall Grand Prize winner.

- Youth Essay Competition Week session, under 20 applicants was also an Albanian student from Tirana, New York University, Aureliano Ulndreaj, who was selected in the winning trio; we attended this session to support this boy and to encourage other Albanians to participate, although he did not win. The winner was the Romanian Radu Dumitrescu which was much appreciated for the chosen topic, while Albania and France were 2 and 3 respectively. The Assembly closed with a look at the future of sustainable SME growth, and this year's participants' contributions to the new SME Strategy.

To close the SME Assembly, the word was given to the German Minister of Economy as head of the next presidency, which will host the Assembly, in November 2020, in Berlin.

<https://youtu.be/3-x6QkNjcpM>





## FACTS

25.7%

The number of active businesses led /owned by women for 2018 in Albania was 25.7%, with a decrease of 4 points percentage compared to 2017 where they accounted for 29,7% (INSTAT, June 2019)



3.2%

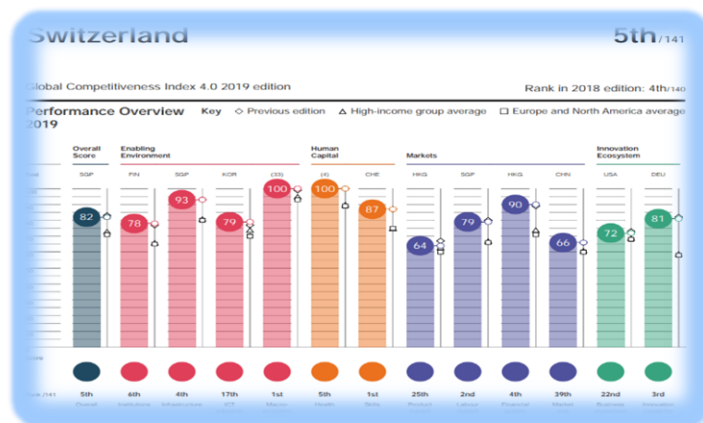
Credit for 2018 resulted in a moderate increase of only 2% compared to the previous year and accounts for 35.2% of GDP, with a decrease of 2.2 percentage points compared to 2016. (Bank of Albania)



## Switzerland has the most highly skilled workers in the world

So what is Switzerland doing right when it comes to skilling its workforce? Up to 70% of secondary school students take part in its 'gold-standard' vocational education training system (VET). From age 16, most young people stop full-time education, instead rotating between school, intercompany courses and hands-on experience in a work-

place setting for three-to-four years, receiving both a wage and a crucial introduction to the world of work.

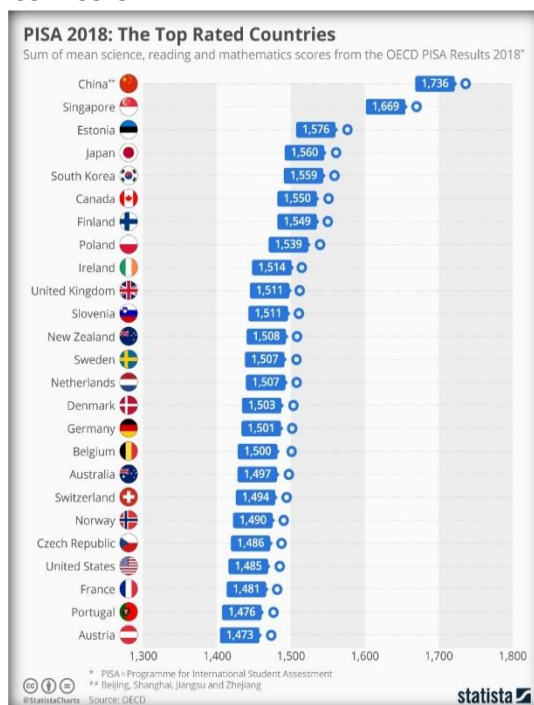


## PISA - Programme for International Student Assessment

The OECD assesses the education systems worldwide every three years by testing the skills and knowledge of 15 year old students in science, reading and mathematics (plus collaborative problem solving and financial literacy). The test is conducted in 79 countries, with 600,000 students put under the spotlight of a two-hour test. Our infographic combines the mean scores for each country in the three core test areas to show which performed to the highest overall level. With 1,736, China tops the list. The U.S. only makes it into 22nd place with a total average score of 1,485. The average for all of the OECD countries tested was 1,465. China's apparent dominance of this measure of student attainment should however be taken with a pinch of salt as its scores are only based on Beijing, Shanghai and the provinces of Jiangsu and Zhejiang

- home to 183 million of its 1.4 billion inhabitants.

To be noted that all best performing countries in Pisa has entrepreneurship as a key competence in their curriculum.





## Post-traumatic stress

Asssembled materials by **Arlinda Demeti**

One of the serious consequences of the earthquake (but also any devastating phenomenon) that struck Albania on November 26 is Post-Traumatic Stress, with the focus mainly on Post-Traumatic Anxiety. Anxiety is a normal response to a frightening situation experienced by an earthquake. It is a reaction of the organism to face the perceived risk. Some common symptoms of responding to such a stressor include the following:

- Caring for yourself or loved ones
- A feeling of shock, numbness or disbelief
- Impatience and irritability
- A sense of hypervigilance and alertness
- Concentration difficulties
- Anterograde memory loss (short)
- Difficulties in decision-making
- Avoiding things that trigger memories of the event
- Sleep disorders (insomnia or drowsiness)
- Appetite disorders (decrease or increase in appetite)
- The constant fear of recurrence
- Sensation of seismic oscillations after any vibration
- Frequent daytime reproduction of the terrifying earthquake scenes experienced as well as nightmares

- Fear and anxiety of a future earthquake

For most people, these symptoms are not very visible and are temporary, lasting for a relatively short period of time. But part of earthquake-prone individuals, such as those with hipper sensitivity, where we would generally distinguish children and the elderly, but also subjects with traumatic stressful pasts from serious accidents, domestic violence, abuse, etc., anxiety lasts over time, worsening progressively, and often with complications like depressive states, or even Post-Traumatic Stress Disorder. If you find yourself experiencing some of the above mentioned symptoms, the following actions and behaviors are generally recommended to help your recovery process and reduce your anxiety:

- Despite the need for information, try to avoid often earthquake media chronicles that are laden with shocking, exacerbating stressful scenes and news;
- Occupation, returning to the routine activity of daily living (home, work, school, etc.), is an original way to relieve post-traumatic stress;



- Share your concerns and fears with supportive family members or friends;
- Engage in healthy behaviors and actions: Eat balanced meals, engage in physical and aerobic exercise, combine adequate rest and long walks. Strengthening physical well-being helps your emotional health and improves your ability to cope;
- Apply stress and anxiety exercises. Yoga, meditation, pranayama, music therapy, pet therapy, etc. are among the most effective methods;
- Positive self-esteem about the future is another healthy behavior;
- Avoid using alcohol or antidepressants to combat uncomfortable feelings;
- Such traumatic and difficult events can serve as a character test and life-affirming experience.

## Professional consulting, Trademarks and Patents of Inventions, copyright

Our office with modern premises, specialized, professional and dedicated staff, within Albania and abroad, offers specialized juridical, technical and scientific consultancy, for its members as well as for all businesses operating in Tirana and in the areas around, as follows:

### In the Field of Intellectual Property:

Perfect solution for your problems regarding

#### ➤ Trademarks and Service Marks;

-Consultancy in establishing electronic logos for your business

-Consultancy in creating a new trademark

-Investigations in the field of international trademarks

-How to apply for Madrid Trademarks

-Drafting of License contracts with foreign trademarks that you actually use

#### ➤ Patents of Inventions

-Consultancy in creating the concept of a patent

-How to protect what we have created or invented

-How to apply for a European patent

-How to apply for a PCT patent

-How to bring in Albania foreign patents

#### ➤ Utility models

-What is the difference between patents and Utility models

-How to be protected by registering a design

#### ➤ Geographical Indications

How to attach to a product a geographical designation

#### ➤ Industrial Designs

-What is an industrial design

-How many dimensions can have an industrial design

-How can we protect a design

#### ➤ Copyright

-How can we protect an artistic product

-How can we use an artistic product by respecting the copyrights

#### ➤ Protect your Industrial

**Property issues at the courts of all levels.**

-We represent you at the Appeal Board of the Directorate of Trademarks and Patents

-Arbitration located at the Chamber of Commerce and Industry Tirana

-at the First Instance Court of Tirana

-at the Tirana Court of Appeals

-at the Supreme Court Tirana

**Specialized Consultancy near Private and Public Universities & Innovation business**

➤ In the field of national IP legislation

➤ In the field of international IP legislation

➤ In the scientific field of trademarks and patents

➤ How to convert a Diploma or Master thesis into an Intellectual Property asset

➤ How can be used these assets of Intellectual Property

You are invited to contact us as well as we wish to contact you at your business premises with our knowledge, expertise and competitive tariffs in the market.

### Contact Person

**Albana LAKNORI**

**Secretary Chamber of Commerce and Industry of Tirana**

**Mob:+355693410000,**

**Tel:+35545800935**

**e-mail: [albana\\_laknori@cci.al](mailto:albana_laknori@cci.al);**

**[albanalaknori@gmail.com](mailto:albanalaknori@gmail.com)**

**website: [www.cci.al](http://www.cci.al)**

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

Informative  
Bulletin

December 2019



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