

5 shkurt 2019



Prezantimi i projektit

ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

Project: "Promoting Entrepreneurship & Entrepreneurial Learning among young people and women in Albania"

By Tefta Demeti

On February 5, 2019, in the premises of Hotel Tirana International, by the Albanian National Professional, Businesswomen and Crafts' Association (SHGPAZ) was organized the introductory meeting of the project funded by the European Union within the IPA II - 2014: **"Promoting entrepreneurship and entrepreneurial learning among young people and women in Albania"**.

The meeting was attended by the Vice Minister of Finance and Economy Mrs. Dajna Sorensen, the representative of the European Union Delegation in Albania,

Mrs. Alessandra Frontoni, the representative of the Ministry of Education, Youth and Sports, the President of DHTI Tirana Mr. Nikolin Jaka, various partners working in the field of entrepreneurship, as well as representatives of NGOs of women entrepreneurs from 9 cities of the country, representatives from 5 public general secondary schools and from 4 universities.

The slogans of the project are: **Entrepreneurs of tomorrow are in our schools today** and **Women Entrepreneurship – A job creation engine for Albania**



Informative Bulletin

February 2019

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Project under IPA II - 2014

The overall objective of this project:

- ✓ To contribute to better knowledge of EU entrepreneurial learning and entrepreneurship policy among young people and women.

Specific objectives:

- ✓ To raise public awareness among students, pupils and teachers about entrepreneurship.
- ✓ To increase employment opportunities for young people and women through entrepreneurial learning and entrepreneurship programs.
- ✓ To strengthen capacities of Business Women Associations (BWAs) and fostering cooperation with all relevant public institutions in local and national level for the imple-

mentation of EU entrepreneurship action plan 2020.

Total duration of project: **18 months**

December 2018 – June 2020

EU contribution: **39,000 Euro**

Activities extend to 9 cities in Albania: Shkodra, Lezha, Fushë-Arrëz, Puka, Tirana, Durrës, Fier, Vloa and Pogradec.



Main Activities:

- Seminars/training in 9 schools /universities in 9 cities.
- Workshops to increase knowledge about the EU and national funds for young people and women entrepreneurs in 9 cities.
- Workshops and mentoring for knowledge transfer and capacity building in the network of BWAs of women entrepreneurs in 9 cities.
- Round tables with business women associations, entrepreneurs and government's local/national representatives to discuss the measures to support and foster women entrepreneurship.
- Seminars to share the best women's business stories.
- Study visit in South East European Centre for Entrepreneurial Learning (SEECLE), in Zagreb/Croatia.

Albanian Skills Week



Albanian Skills announces on the annual event:

"Albanian Skills Week & Professional Skills Competitions 2019" which will be held during the week 6-12 May 2019 in the premises of Tirana Business Park and in several companies and other institutions.

Banks and Business

Credit for SMEs during 2018

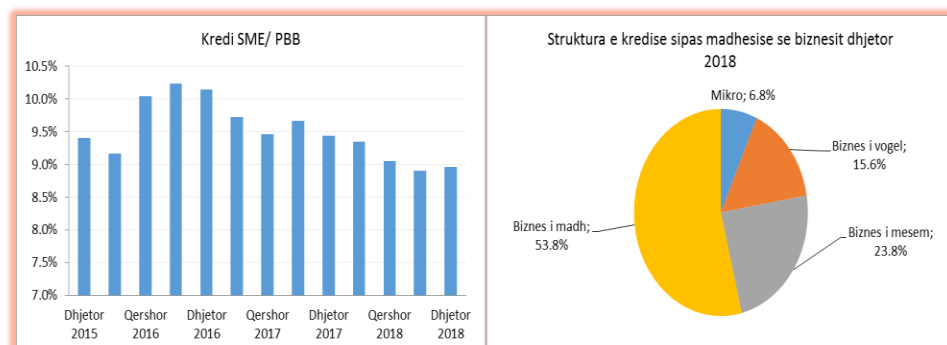
By Tefte Demeti

According to the Bank of Albania, lending to the private sector has marked a moderate annual growth of about 2% on average in 2018, influenced by both still weak demand for private sector financing and careful lending policies of banks. As a ratio to GDP, the credit surplus for this sector is estimated at 35.2%, or about 1.2 percentage points lower than a year ago.

At the end of 2018, credit to small and medium enterprises accounted for about 9.0% of GDP. This level is slightly lower than that observed at the end of 2017, when this portfolio was 9.4%. This performance was affected by the stagnation in the loan portfolio for SME with an annual increase of 0.1%, as well as the significant increase in GDP during the year which is expected to be over 4%. A significant impact has been the strong appreciation of the lek against the currency and the continuation of clearing the balance of banks from the most problematic loans. The effect of the exchange rate on the SME loan portfolio is estimated to be around 4.2 pp. Adjusted for the exchange rate effect the credit growth for SME is 4.3%, significantly improving compared to the real contraction that this portfolio marked a year ago. Compared to the end of 2017, the credit for small and medium business has increased by about ALL 5 billion, accounting for 36%

have shifted from small business financing to credit for micro and medium-sized businesses.

The share of micro loans to total

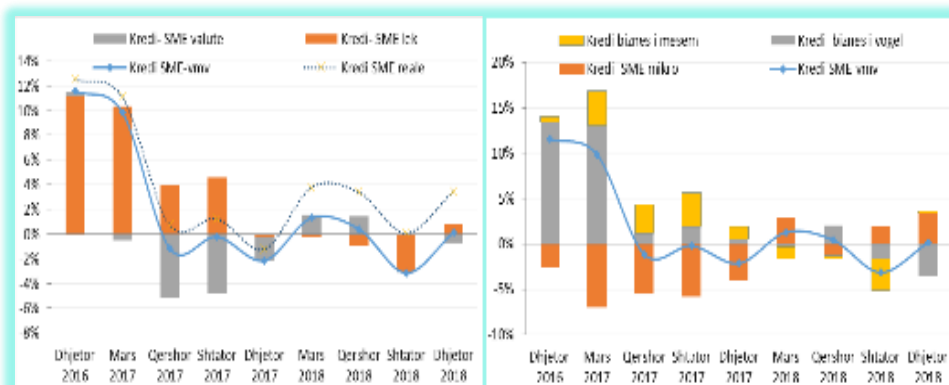


of the annual credit growth for the private sector in 2018. SME credit - performance against GDP and structure by business size is given in the following figure.

According to the size of the business, the loan portfolio continues to be dominated by large business, which accounts for 53.8% of the total portfolio. SME loans account for 46.2% of the portfolio and their weight has increased by 1 pp compared to 2017. In particular, credit for micro businesses is the one that has given the main contribution to the expansion of the loan portfolio in 2018. The growth of this loan has balanced strong credit shrinkage

marked 6.8% in December 2018, compared to 5% a year ago. According to the currency, it is noticed that the loan in lek has contributed positively to the expansion of the portfolio, while that in foreign currency has given a negative contribution influenced by the effect of the exchange rate. However, taking into account the appreciation of the lek, it is noticed that in the real growth of credit for SME - the main impact on the growth of 2018 has been given by foreign currency loans, mainly in euros, with about 75% of the total.

Graph: annual credit dynamics by currency and SME size



for small business. SME loans

Albanian entrepreneurs meet the Prime Minister of the Republic of North Macedonia

By Flutura Xhabija

February 18, 2019. The meeting of the Albanian entrepreneurs with the Prime Minister of the Republic of North Macedonia took place in Skopje.

Entrepreneurs who are members of the Tirana Chamber of Commerce and Industry, held a meeting with the Prime Minister of the Republic of North Macedonia, Mr. Zoran Zajev and his cabinet. More than 40 representatives of Albanian companies were part of the meeting, held in Skopje, the first of its kind after Macedonia's new name.

SHGPAZ with 4 representatives of women's entrepreneurship was also part of this meeting.

In the economic forum Albania-Macedonia, in the afternoon of February 18, 2019, despite the negative experience I had from



the gap of solutions during development of pompous forums, this time, with a sense of satisfaction I experienced 4 coherent, evident phenomena:

1. In the main meeting room, in the Prime Minister's Office of North Macedonia was spoken Albanian by over 70% of the Prime Minister's Cabinet: two vice prime ministers, two ministers, three directors, etc.

(Gruevski never imagined this linguistic overturning, quite natural and deserved) 🙄

2. Preparation and perfect articulation of the entrepreneurs of the Tirana Chamber of Commerce.



3. Presentation of concrete alternatives for Albanian business, by the President of the Chamber of Commerce and Industry of Tirana, Mr. Nikolin Jaka 🙄

4. The Prime Minister of North Macedonia, Mr. Zajev, appeared really pragmatic and European: modern, simple, social, constructive and maximally sincere communication with all participants! 🙄



Notice of the informative seminar about Entrepreneurship



The project management staff announces that on Monday, March 4, 2019, an informative seminar will be held at Pogradec High School about Entrepreneurial Learning and EU / national youth support programs.

ATA Carnet International Customs Document

By Albana Laknori

ATA Carnet is an international customs document that allows the import of duty-free goods and taxes for a period of 1 year.

ATA Carnet is a perfect illustration of a close collaboration between business organizations and customs making it possible to facilitate international trade. This system is managed worldwide by the World Federation of Chambers of Commerce. Each ATA Carnet member country has only one guarantor organization approved by the National Customs Authority "Word Chamber Federation" (WCF). The guaranteeing body enjoys the right to issue ATA Carnet and the authorization of local units to cooperate. In Albania, the guarantor for approval by the WCF is the Union of Chambers of Commerce and Industry of Albania (UCCIA).

ATA Carnet in Albania

On December 18, 2012, the Cooperation Agreement between the General Directorate of Customs and the Union of Chambers of Commerce and Industry was signed, which defines the terms of cooperation between the two institutions for the implementation of ATA Carnet in Albania.

On February 25, 2013, ATA Carnet started operating in Albania.

In 2013 UCCIA became the 72-guarantor organization ICC WCF ATA. ATA Carnets will be accepted by the Albanian Customs Authority under the Convention on Temporary Permission WCO (Istanbul Convention, 26 June 1990).

ATA Carnet covers:

- Commercial samples
- Professional equipment
- Goods for use in trade fairs, exhibitions, etc.

ATA Carnet can be used in the following cases:

- Temporary permission related to goods to be displayed or used in exhibitions, fairs, meetings or similar events;
- Temporary permitting for containers, pallets, packaging, samples and other imported goods in connection with a commercial operation;
- Temporary permit for imported goods in connection with a processing operation;
- Temporary permit for imported goods for educational, scientific and cultural purposes;
- Temporary leave for personal



belongings of the traveler and imported goods for sports purposes;

- Temporary permit for tourist promotional materials;
- Temporary permit for imported goods such as border transport;
- Temporary permit for imported goods for humanitarian purposes;
- Temporary permit of spare parts and imported equipment for the repair of means of transport, which are temporarily allowed;
- Temporary permission for animals.

The draft law "On employment promotion"

By Violeta Shqalsi

The new draft law on employment promotion aims to increase the employability of the workforce through the provision of public services and programs of employment and self-employment, as well as vocational training. It defines the objectives and functions of the public system of employment services, active and passive labor market programs, vocational training and the institutions responsible for their management.

The draft law "On the promotion of employment" was drafted in order to reflect the changes and dynamics of the labor market, after a period of 23 years, since the adoption of the existing law (1995). Also, the draft law was drafted in the spirit of governing vision, where professional qualification and employment should be closely linked. The need to review current employment promotion policies and those of the qualification system, in the context of the inclusion of Vocational Education and Training (VET), was necessary.

The Government Program 2017 - 2021 has focused on employment and quality development of the workforce, in accordance with the vision and directives of the European Union, the European Employment Strategy 2020, as well as the requirements for Albania's European integration into the EU. The National Strategy for Employment and Skills 2014 -

2020 charges the system with tasks and activities related to labor market governance, active labor market programs, education and vocational training, etc. vocational training; training through work; self-employment; support for new businesses and business incubators; job placement and reasonable adaptation; implementation of professional qualification support programs in the dual form of VET; employment of graduates / certified in vocational education and training; professional practices; youth guarantee program; social reintegration programs; transport to the workplace; etc.

Also, the draft law provides other forms of support, both for public and private providers, to be financially supported for conducting courses for unemployed jobseekers, for professions required in the labor market, according to the requirements followed by employment offices. This draft law provides for the establishment of the institution responsible for employment and training (today the National Employment Service), as a unit, which will collect in one and reconceptualize according to best practices the modernization of employment offices, service system employment, employment promotion programs and



the ability to improve skills throughout the life cycle.

The draft law regulates the provisions regarding the employment of persons with disabilities who have not found application in the existing law. In addition to supporting employment promotion programs, reasonable adjustments have been made to the issue of the obligation to employ people with disabilities by employers. The draft law provides for the creation of the Social Employment Fund, in the form of a public financial fund administered by the Fund's Board of Directors. The source of funding for the fund will be the contribution of employers who do not employ 1 person with disabilities for every 49 employees employed and in this case are obliged to pay a contribution on behalf of the Social Employment Fund, to the extent and 50% of the national minimum wage, for each month, for each person with a disability that he or she should have employed.

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)



3.2% (new)

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 % points compared to 2016. (Banka e Shqipërisë)



International Conference

On February 9, 2019 in the premises of Luarasi University in Tirana was held the International Conference on:

"Health and socio-economic justice for the elderly in Albania".

According to the WHO, "Aging is a matter of development. "Healthy older people are a resource for their families, their communities and their economy." During the conference, the latest experiences regarding the mental and social aspects of the elderly were presented.



Women's Observatory

On the occasion of International Women's Day, the 4 founding associations of the Women's Observatory announce that the Conferences for the launch of the Women's Observatory will be held on March 2, 2019 in the city of Pogradec.

We wish success to this new initiative as well as the tireless work of the Albanian National Professional, Businesswomen & Crafts' Association (SHGPAZ); To the Benefit of the Albanian Woman; Albanian Society for All Ages (ASAG) and the Association for Women & Children.

The message of this initiative:

Even you, friends, find time to contribute, Albania needs everyone, without any difference!



Women and Health

Childhood cancer

Gathered materials by **Arlinda Demeti**

Cancer is a malignant disease that affects all ages, and unfortunately does not spare even children. Leukemia is a form of cancer that mainly affects people over the age of 55, but it is also the most common form of cancer in pediatric ages. Leukemia is a tumor (cancer) of the blood cells. Blood elements are produced in the bone marrow. They are produced by passing from immature cells to well-differentiated ones, forming various cells with special functions. In leukemia, immature blood cells develop cancer. These cells cannot develop the function of blood cells, as they have a great ability to reproduce abnormally by occupying the bone marrow and inhibiting the further production of white blood cells, red blood cells and platelets. Leukemia can be acute or chronic, depending on the stages of its development. The acute form is a form that develops rapidly and also worsens rapidly. Chronic form is a form that develops and worsens more slowly. The treatment and progression of leukemia depends on the type of cell that has developed as well as on the acute or chronic form. Different types of leukemias depend on the type of blood cell developed.

What are the signs and symptoms of leukemia?

The symptoms of leukemia vary depending on the type of tumor, but some general signs include:

- Temperature 37-38 ° C, fever
- Weakness, constant fatigue
- Frequent recurrent and often severe infections

- Bone pain
- Enlargement of the lymphatic glands, enlargement of the spleen and liver
- Appearance of bruises on the body and bleeding easily

- Increased night sweats
- Significant weight loss

What are the factors that favor the development of leukemia?

Factors that increase the risk of developing certain types of leukemia are:

Genetic abnormalities.

Some genetic abnormalities, such as Down syndrome, are associated with a higher risk of developing leukemia in pediatric ages.

Exposure to certain chemicals, such as benzene, which is found in gasoline and used in the chemical industry, increases the risk of developing leukemia.

Smoking.

Family history of leukemia. If a family member has been diagnosed and treated with leukemia, then people with close blood relation are more at risk for developing leukemia.

Treatment for a previous cancer. People who have received chemotherapy or radiotherapy to treat a cancer are at greater risk of developing various types of leukemia over time.

How is leukemia treated?

Leukemia is treated with chemotherapy and combined with supportive therapy. The goal of treatment is to achieve complete remission through chemotherapy, which includes eliminating abnormal

clinical signs and restoring normal blood values. The complex nature of patients, clinical situations and the use of appropriate preparations according to standard therapeutic protocols require a specialized staff and this is why these patients should be treated in hematological centers. The presence of other diseases makes treatment of leukemia more difficult and individual therapy is done judging case by case and step by step.



Treatment

Cure is also the main goal of treating leukemia, especially when it comes to young children. Children and elderly usually have poor prognosis, especially those with irregular liver or kidney function, brain involvement, or high white blood cell count (> 25,000 / μ L). If left untreated, the course of acute leukemia usually lasts 3 to 6 months.

Informative seminar in Lezha: Entrepreneurial Learning

On February 26, 2019, with the graduates and teachers of the High School "Hydajet Lezha", in Lezha, was held an informative seminar: On EU / national programs to support young people with grants.



During this meeting was presented:

1. Survey for graduates / teachers on the recognition of EU / national programs that support young people with grants

Were introduced:

2. European Learning Competence for Entrepreneurship (Tefta Demeti, SHGPAZ Expert)
3. ERASMUS + Youth in Action Program and European Solidarity Corps / Youth Program (Antonela Tomço- Beyond Barriers, Contact Point of the Erasmus + YiA for AI)
4. The experience of the entrepreneurs from the area of Lezha, Tereza Gega from the field of handicrafts and Dile Ujka from

Shëngjin from the field of tourism, Hotel-restaurant DETAR.

International Safe Internet Day 2019

In the framework of the International Day of Safe Internet 2019, the National Center for Safe Internet of CRCA Albania, the National Platform for Child Safety on the Internet www.ISIGURT.AL, organized the National Forum "Safe Internet for children and young people in Albania ". The forum was held on February 8, 2019 at the Tirana Youth Center. Secure Internet Day has become a historic event in the calendar of many countries, including Albania. Starting as an initiative of the EU SafeBorders project in



2004 and a year later by the Insafe Network, Safe Internet Day has grown beyond its traditional geographical area and is now celebrated in about 140 countries around the world.

This year, International Safer Internet Day was held under the motto "Together for a more secure Internet" encouraging citizens to create a better internet through the development of four critical skills: **Respect, Responsibility, Logic and Response**. It is also a call for action for the government, civil society, the internet industry, parents, teachers, etc., to protect and raise awareness of children and adolescents from the dangers of online navigation.

Interview on TV Scan

On February 28, 2019, the President of SHGPAZ, Mrs. Flutura Xhabija and the advisor Mrs. Tefta Demeti gave an interview on TV scan with journalist Dafina Hysa, about the new EU-funded project to encourage learning about entrepreneurship among young people and women.



Meeting with the Honorary Consul of Armenia



On February 27, 2019, a meeting was organized with the Honorary Consul of Armenia in Tirana, to discuss the organization of the meeting of the entrepreneurial woman in Armenia, where some members of SHGPAZ will be part of the delegation of Albanian entrepreneurs.

Meeting with Pogradec entrepreneurs



On February 17, 2019, a meeting was organized with the entrepreneurs of Pogradec where they discussed about the problem of entrepreneurship development in the city.

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

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