







Informative Bulletin

April 2020

ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

Cursed Covid, but at the same time blessed!

By Flutura Xhabija

The virus arrived so quickly that we weren't prepared enough, but when you have connections and collaborations with yourself, your family, your friends and co-workers, your partners and members of the association, you certainly recover immediately and come to power. I immediately reorganized, I will do my daily work, but even something more, those things I could not do when I was in the office. Need to organize my time, passivity at home, cooking, following news, and reading. But with the association in time I created groups of cities online; we got in touch quickly as soon as the house arrest came in for everyone and we started the exchange of information; however I immediately set up the national network group; for four days I worked hard to re-list the phone numbers, lost and found numbers, forgotten members; and we became 62 people, now every day I send official, state, collective information; almost 50% of mem-

bers are active, integrating with the network; 3 video calls were made, with Tirana, Shkodra&Durrës, Pogradec&Lezha. Beyond that, I immediately contacted the chairman of the Tirana Chamber of Commerce, Chairman Nikolin Jaka, and the board began to function and is functioning, we give opinions, requests, alternatives and they are forwarded to the government, parliament, police; the latter was immediately involved in new information on the rules of circulation for entrepreneurs, while the Ministry of Finance and Economy informs us about new decisions to help businesses: to facilitate lending, employee payments, deferral of social security, payments, etc. Again we have plans and we prepare them every day, together as a group, we are never alone, we are not without ideas and without proper suggestions for the benefit of the businesses that have stopped their activity, and with thousands of functioning problems. However, we will succeed!

IN THIS NUMBER

Conclusions of survey about the knowledge on EU/ National entrepreneurship programs from young people

In the previous newsletter numbers, we informed you that SHGPAZ within the implementation... P.2



Economic packages of the Western Balkan countries to COVID-19

Measures taken by governments in the Western Balkans at the time of COVID-19: Support for businesses, health care and citizens... P.8



Conclusions of survey about the knowledge on EU/ National entrepreneurship programs from young people

By Tefta Demeti

the previous newsletter numbers we informed you that SHGPAZ within the implementation of the project "Promoting Entrepreneurship and Entrepreneurial Learning among young people and women in Albania", funded by the EU through CFCU (MFE), held in 2019 a survey of about 309 young people in several Universities and High Schools in 9 different cities of Albania such as: Tirana, Durrës, Lezha, Shkodra, Puka, Fushë-Arrëz, Pogradec, Fier and Vlora. In this article we are introducing the conclusions of this survey as follows:

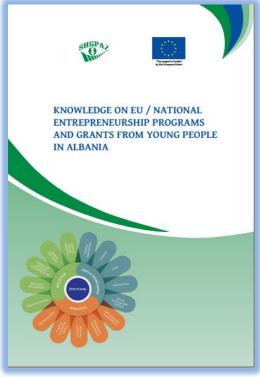
- are little known, so there is a need to improve the visibility of these programs on electronic and social media, further promote these programs, disseminate information through youth networks, improve of informational methods.
- 2. The least known EU youth program was the Marie Skłodowska-Curie (MSC) program, which is aimed at young researchers and innovators and information on this is scarce, applications from Albania even less and benefits almost negligible.
- National youth support programs, even though they are scarce, are less known than those of the EU by young

- people, while benefits are scarce. Local funding for young people is almost absent. Only the municipality of Tirana is applying some youth supporting programs.
- 4. Due to the limited knowledge for the young supported programs, the grants received by young people are also very few in number. This finding confirms the need for a better presentation of them to increase the number of beneficiaries of these grants.
- The survey, even though it had a limited number of pedagogical staff, showed that the teachers / pedagogues involved didn't show better knowledge than those of their

that besides working with people, another young important pillar in the dissemination of information is also through including the pedagogics staff dissemination of information about supported young programs.

students. Noting, therefore,

- 6. The results of this questionnaire show that the number of young Albanians who own a business or have relatives who own a family business is low, highlighting that there is still much room for improvement of private entrepreneurship initiatives among young people.
- 7. The results of this survey in each of the questions confirm the gender-dominance of women in acquiring knowledge, highlighting the active role that women have in this regard as well an advantage that should be in the attention of the authorities and in addressing the creation of gender support programs.



The 10 Hard Skills Needed Most from Companies

Translated and adapted by Ana Zacharian¹

The top 10 most in-demand hard skills are:

#1 Blockchain - New

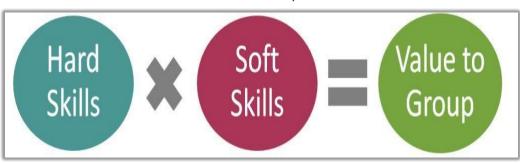
Blockchain was born in 2009 to support the use of cryptocurrency. But blockchain's novel way to store, validate, authorize, and move data across the internet has evolved to securely store and send any digital asset. The small supply of professionals who have this skill are in high demand.

#2 Cloud Computing - Down 1
Today, companies are built and

machine learning, and natural language processing are the ones who will help organizations deliver more relevant, personalized, and innovative products and services.

#5 UX (User Experience) Design - Same as 2019

It seems like the average attention span of consumers decreases every year and they have little patience for products that aren't intuitive. Organizations need more expertise to help them build more human-centric products and experiences.



run on the cloud. They need talent who have the skills to help them drive technical architecture, design, and delivery of cloud systems like Microsoft Azure.

#3 Analytical Reasoning - Same as 2019

Data has become the foundation of every single business. Organizations want talent who can make sense of it and uncover insights that drive the best decisions for the business.

#4 Artificial Intelligence - Down 2 Artificial intelligence (AI) augments the capabilities of the human workforce. The people who can harness the power of AI, #6 Business Analysis - Up 10

Business analysis made the most significant jump of any skill on our list. It is one of the few hard skills every professional should have, as most roles require some level of business analysis to make decisions.

#7 Affiliate Marketing - New

With the decline of traditional advertising and the rise of social media, affiliate marketing is rapidly rising as a must-have hard skill. Affiliate marketing leverages company partnerships or influencers that are hypertargeted to a particular audience.

#8 Sales - Same as 2019

You'd be hard pressed to find a company that doesn't need great sales people—those who can effectively manage a sales team, understand the sales funnel, work with cross-functional partners, and sell into the highest levels of the business.

#9 Scientific Computing - Up 3
Scientific computing skills are held
by data science professionals,
engineers, and software
architects, and others. Companies
need more professionals that can
develop machine learning models
and apply statistical and analytical
approaches to large data sets
using programs like Python,
MATLAB, and others.

#10 Video Production - Down 3 Consumers have an insatiable appetite for video content, so it makes sense that video production continues to be a priority for companies. Cisco estimates that video will account for 82% of global internet traffic in 2022.

We hope that with insight into what companies need today, though globally you feel more informed and ready to cultivate the essential soft skills and hard skills and empowered to own your career.

¹President of AlbanianSkills, Vocational Education and Training Expert

A banknote as a tribute to the women Tunisian doctor at the time of COVID-19

By Flutura Xhabija

On April 8, 2020, a journalist Lilia Blaise published, in "Le Monde d'Afrique", in Tunisia, an attractive article, not feminist, nor any big surprise, but in tune with the situation of pandemic, with the war situation, with true balance of gender equality, in the situation of creativity, in the situation of good / bad governance and in the situation of re-evaluation of human values, women and doctors.

The portrait of Tawhida Ben Cheikh adorned the new 10-dinar banknote (about 3 euros, or 40 lek) appearing in the midst of the coronavirus crisis. I really liked it as an assessment, as an adaptive finding for the world situation and for the woman. I even felt it as an encouragement for all countries to appreciate the knowledgeable, the activist, the contributor, dal vivo or post mortum, as models for moving forward, and not for decorations or certificates (surcharges in our countries, especially), that very few inspire, the younger generations!

I thought to share with you, what I perceived, so modestly, and to translate into Albanian, and to add my ideas (perhaps a copyright by me) as clearly as I can. From March 27, 2020, her face will remain immortal, on that Tunisian banknote. Only to know, this action was prologue by government decision to honor this lady since two years, but the Tunisian bank made it real in 27 March 2020, the publication of this 10-dinar banknote was issued in the midst of the coronavirus health crisis as a strong symbol, " ... to pay homage to the medical staff at the forefront of this crisis, Covid-19 ", declared the governor of the Central Bank of Tunisia.

For most of us it is an unknown name, even though I have a lot of intellectual women/men and good friends from

Tunisia. So, I quickly found out who Tawhida Ben Cheikh was: the first Muslim woman to practice medicine in the Maghreb, the first Tunisian to receive a diploma (in 1928).

She was born in 1909, and her journey has often taken on the character of an epic novel in the contemporary Tunisian history. As it is known, Tunisia has been under the French protectorate until recently; her mother, a young widow who raised her with her four siblings, sent her with much sacrifice and in opposition with a religious and patriarchal mentality, to study medicine in Paris, under the tutelage of French bacteriologist Etienne Burnet, director of the Pasteur Institute in Tunisia.

So Tawhida began her career as a doctor, pediatrician and gynecologist. In the 1930s, after studying in Paris, the young pediatrician returned to the country and opened her office near the Medina in Tunis. She could not practice in a public hospital because these posts have been a bastion of French doctors. The people began to call her the "doctor of the poor people" because she practiced the profession in a very populated neighborhood and her patients lived in difficult conditions. At that time, women often asked him to assist at home's births, so she became an obstetrician and then a gynecologist. In 1943, Tawhida married a dentist with whom she had two sons and a daughter. Upon retirement, she devotes herself to her family, taking care of the birth of her seven grandchildren.

Like any a true professional, activist, she certainly often missed her family because she fought on all fronts, whether for orphans or people who lost their homes during World War II bombing; she also fought for access

to health care for the disabled and for the right to abortion (legalized in



1973). Her daughter says that as a child, she rarely saw her mother, at home, her humanist mother, whom she already resembles; the mother was known for her extraordinary strength, she wanted to help the Tunisian woman get rid of all her burdens; she opened a private clinic in 1963 in Montfleury, a neighborhood of Tunis, and helped setting up Family Planning, quickly becoming the director at the state institution.

Tawhida Ben Cheikh died on December 6, 2010 at the age of 101. During her lifetime, although she paved the way for a whole generation, where today, almost half of the doctors in Tunisia are women, she was very little appreciated; honors followed after death as e.g. a health center named after her, was inaugurated in 2011 in Montreuil, a Parisian suburban municipality, and a postage stamp was produced with her figure in 2012. This is not the end of the story; the banknote is a collective work, says the stylist and its designer, it took its shape first from one of her family album photos. So this fresh banknote is also a collective homage to the other actors (often invisible) that made it possible.

Intellectual property: French cheese "Roquefort"

By Albana Laknori

TERRITORY OF PRODUCTION:

France.

Initially it was a large area south of the Massif Central which, as specified by the law of July 26, 1925, had the same characterristics in terms of sheep breeds, pastures and climate and was characterized by an arid and wild landscape, in to which flocks of sheep grazed. Thanks to the efforts of Roquefort's professional operators to encourage breeding, develop milk production and strengthen the link between the product and its geographical environment, the milk used for the production of Roquefort comes exclusively from an area called "rayon", comprising 560 municipalities, or parts of municipalities, divided into the departments of Aveyron, Aude, Lozère, Hèrault, Gard and Tarn.

ORIGIN: Goat milk

FORM AND DIMENSION:

Cylindrical shape with flat faces with a diameter of 19-20 cm, straight barefoot, 8.5-11.5 cm high. The weight is 2.5-3 kg

HISTORY: In the prehistoric deposits of the region it is possible to observe cheese pegs. Since the 8th century, Roquefort cheese has been mentioned in numerous writings, donation deeds and annuities from the province of Rouergue. In the fifteenth century, Charles VI recognized with a patent letter, confirmed by his successors, the vital need to



defend Roquefort. On August 31, 1666, a decree of the Parliament of Toulouse granted the inhabitants of Roquefort-sur-Soulzon the exclusivity of the seasoning. Roquefort is also the only cheese whose denomination of origin has been recognized by law since 1925. Its production follows methods unchanged over time.

TYPE OF CHEESE BY TYPE OF PROCESSING: Soft paste

PROCESSIGN TECHNOLOGY:

The milk must be processed within 48 hours of milking, at a temperature of 28-34 Penicilium Roqueforti is insemensed in liquid form when rennet is added, or by sprinkling when curd is put into molds. Which is obtained by adding milk with rennet. Once the coagulation is over, it is broken and shaken. After purging and the cheeses salting, transferred to the caves.

AGING / MATURING:

At least 90 days. In the caves of Roquefort sur Soulzon, located on the slopes of the Combalou mountain, a place where seasoning is mandatory.

CHEESE CHARACTERISTIC:

The rind is moist, the

paste is greasy, compact, blue, ivory-colored with blue molds.

TYPES OF CHEESE FOR CONSUMPTION: Medium-aged fat cheese with blue paste.

AROMATIC INTENSITY AND SENSATIONS: Medium, medium high.

COMBINATION WITH WINE: WINE Sauter, of the sweet red wines



Eurobarometer findings on food safety show Albanians focus on nutrient content!

Recent findings by an Eurobarometer survey show Albanians are more interested in nutrient content of food than their EU counterparts but have a lower personal interest in food safety than EU citizens.

The European Food Safety Authority (EFSA) has published its Eurobarometer findings based on a survey of consumer attitudes, including insights into awareness and risk perceptions when it comes to food safety. The survey was carried out in all EU member states as well as five pre-accession states, including Albania.

A total of 1,046 interviews were carried out in Albania in November 2019. The survey was divided into two parts: citizens' interest in food safety as well as awareness and risk perceptions.

Results showed 18 percent of Albanian citizens surveyed are personally interested in the topic of food safety compared to 41 percent of EU citizens.

The results also show that nutrient content (the amount of vitamins, proteins, sugar or fats) is the most important fact for Albanian consumers (63 percent), followed closely by food safety risks related to eating certain foods (58 percent). While for EU citizens where the food comes from (53 percent) and food cost (51

percent) are the most important indicators for buying food.

Media outlets -- television, newspapers and magazines -- are seen as the main sources of information for both EU (69 percent) and Albanian citizens (61 percent).

Compared to 22 percent of EU citizens surveyed, 48 percent of Albanian citizens see safety as the main concern when choosing food.

Survey results also show that when it comes to perceptions on harmful substances in food, 46 percent of Albanian citizens look out for products with harmful substances, which is in line with perceptions of EU citizens (43 percent).

In Albania, there appears to be a lack of information on certain topics such as food additives (AL 38 percent vs. EU 72 percent), food hygiene (AL 19 percent vs. EU 68 percent), pesticide residues in food (AL 30 percent vs. EU 65 percent), allergic reactions to food or drinks (AL 9 percent vs. EU 65 percent) and animal diseases (AL 19 percent vs. EU 65 percent), compared to information available to EU citizens.

Antibiotic, hormone or steroid residues in meat is the topic that is of most concern to EU citizens when it comes to food (44 percent), while Albanian

consumers seem more concerned about genetically modified organisms (GMOs) in food (41 percent) and additives like colours, preservatives or flavourings used in food or drinks (34 percent).

When asked to what extent certain information sources are trusted by Albanian citizens, those surveyed indicated they have trust in information on food risks from EU institutions (79 percent), while 56 percent said they trust information from national authorities.

The full details of the survey are available through this link:

http://www.efsa.europa.eu/sites/d efault/files/corporate publication s/files/eurobarometer19/countryfactsheets/ebs 92.3 fact al en.p df



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 compared to 2017 where they accounted for 29,7% (INSTAT, June 19)



What Do Countries with The Best Coronavirus Responses Have in Common?

Women Leaders!

Looking for examples of true leadership in a crisis? From Iceland to Taiwan and from Germany to New Zealand. women stepping up to show the world how to manage a messy patch for our hu-man family. Add in Finland, Iceland, and Denmark, and this pan-demic is revealing that women ha-ve what it takes when the heat rises in our Houses of State. Many will say these are small countries, or islands, or other exceptions. But Germany is

large and leading, and the UK is an island with very different outcomes. These leaders are gifting us an attractive alternative way of wielding power.



7.5%

Credit for 2019 results in a significant increase of 7.5% compared to the previous year and accounts for 36.5% to GDP, but again lower by 1 % point compared to 2016. (Bank of Albania, February 2020)



How Much Do Countries Spend on Their Health Systems?

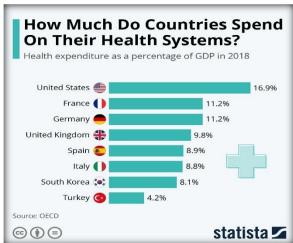
One of the most disturbing aspects of this pandemic is the manner in which it has paralyzed and overwhelmed some of the world's best health systems. The OECD's latest Health at a Glance report shows just how much money the countries worst impacted by COVID-19 pump into their healthcare systems each year. The data shows that the U.S. spends the most out of any OECD country - equivalent to 16.9 percent of GDP or over \$10,000

Northern Italy is regarded as having one of the world's best and most efficient health systems but it was swiftly overhelmed by a COVID-19 tidal wave, particularly due to overburdened ICU capacity and a chronic lack of ventilators. Italy's health expenditure is

per person.

equivalent to 8.8% of GDP and Spain's is similar at 8.9%. South Korea is similar once again at 8.1%, though it has completely avoided the faith of both Italy and Spain by moving swiftly to test, trace and isolate its confirmed COVID-19 cases. As of April 01, 2020, it had only experienced 165 deaths while the pandemic has been largely stabilized.

www.statista.com



Economic packages of the Western Balkan countries to COVID-19

By Kujtime Stefani

- (till ✓ Albania: 14.04.2020) •Package of EUR 340 million financial support to businesses, healthcare and people in risk, including sovereign quarantee for commercial bank lending to companies experiencing difficulties to pay workers' wages, income support for micro businesses and self-employed, and cancellation or write-off of penalties on late payments of energy bills for more than 200 thousand people; •Suspension of four PPP contracts and public procurement procedures Budget for families receiving economic assistance increased; •BoA cut the policy rate by 50 bp, to 0.5% •Support to employee salaries -EUR 93 million; •Support to self-employed, unemployed & on benefits - EUR 13 million; •Payment holidays for loans, for those applying (months) - 3 months.
- ✓ <u>Serbia</u>: (till o6.04.2020) Fiscal measures (postponed payment of social security contributions and payroll tax for at least 3 months; delayed advance corporate income tax payments for Q2 2020), direct private sector support (payment of 3 minimum wages to entrepreneurs and MSMEs; subsidy at 50% of the minimum net wage to large businesses) and liquidity enhancement (primarily state quarantees for EUR 2 billion new loans); •10 % increase in salaries of medical staff from 1 April; •Total value of aid package: EUR 5.1 billion (11%ofGDP); •Extension of deadlines for loan repayments, including leasing: 90days.
- Bosnia & Herzegovina: till 8.4.20 •In FBiH, EUR 225 million for Stabilization Fund, covering contributions on minimum wages for employyees; •Extra funds for cantons and municipalities in FBiH; exemption from pre-fiscal fees for businesses: affected advance corporate income tax payment cancelled; •In Republika Srpska (RS), deferral of corporate income tax payment; fixed pricing margin for certain staple products; government to cover minimum wages, income taxes and contributions for affected businesses; •Development bank in RS to defer overdue payments; •Support to minimum wages, income taxes and contributions in RS - EUR 37 million; •Payment holidays for loans, for those applying (months) - 3 months.
- Kosovo: (till 14.04.2020) •The government has approved an emergency relief package to support affected sectors, boost health expenditures and assist socially vulnerable people; •Central Bank of Kosovo issued a moratorium on loan repayments for distressed borrowers until 30 April, to be decided on a case-by-case basis by the lender; •Emergency relief package EUR 179.6 million; •Support to employee salaries (1st phase, 2 months) minimum wage of EUR 170 plus pension contributions.
- Montenegro: (till o6.04.2020)
 Deferral of wage tax and social contribution payments; •A credit line has been opened by the state-

- run Investment Development Fund (IRF), offering help to affect-ted companies with soft loans of up to EUR 3 million per beneficiary (2-year grace period, 1.5% interest rate); •Lenders prohibited by the Central bank from paying dividends to shareholders; •Extension of deadlines for rent payment on state-owned properties Government support to most vulnerable citizens.
- North Macedonia: (till 14.4.2020) •Government to pay minimum wages of workers in coronavirusaffected companies in April and May and to subsidize 50% of the social contributions for workers; •A credit line has been opened by the state-run Investment Development Fund (IRF), offering help to affected companies with soft loans of up to EUR 3 million; •Firms exempted of corporate tax advances in April-June; •Development Bank of North Macedonia to extend soft loans (at 1.5% interest rate) through commercial banks and interest-free loans (EUR 3,000-90,000 per company, sixmonth grace period and two-year repayment period); •Faster and more straightforward procedures for changing loan agreement terms; •Extension of time period to classify a loan as NPL, from 90 to 150 days, by end- September; •Loans to SMEs by Development Bank of North Macedonia; •Compensation payments for dismissed workers.

https://www.ebrd.com/

COVID-19: Serological Tests

Gathered materials by Arlinda Demeti

The serology test looks for the presence of antibodies, which are specific proteins made in response to infections, like COVID-19. In other words, the test detects the body's immune response to the infection caused by the virus rather than detecting the virus itself. Antibodies can be found in the blood and in other tissues of those who are tested after infection. The antibodies detected by this test indicate that a person had an immune response to SARS-CoV-2, whether symptoms developed from infection or the infection asymptomatic. was Antibody test results important in detecting infections with few or no symptoms. In the early days of an infection when the body's immune response is still building, antibodies may not be detected. This limits the test's diagnosing effectiveness for COVID-19 and why it should not be used as the sole basis to diagnose COVID-19.

Currently authorized serological tests for SARS-CoV-2 measure IgM and/or IgG antibodies. Since IgM antibodies may not develop early, or at all, in infected patients, this type of antibody test is not used to rule out SARS-CoV-2 in an individual. Since IgG antibodies generally do not develop until later, this type of antibody test, even though it is more specific to SARS-CoV-2, is not used to rule-out SARS-CoV-2 infection in an individual. We also do not know how long IgM or IgG antibodies to

SARS-CoV-2 will remain present in the body after the infection has been cleared.

While antibody tests by themselves are of limited

value in the immediate diagnosis of a patient where COVID-19 infection is suspected, using this type of test on many patients may help the medical community better understand how the immune response against the SARS-CoV-2 virus develops in patients over time and how many people may have been infected. While there is a lot of uncertainty with this new virus, it is also possible that, over time, broad use of antibody tests and clinical follow-up will provide the medical community with information on whether or not and how long a person who has recovered from the virus is at lower risk of infection if they are exposed to the virus again.

Serological tests can play a critical role in the fight against COVID-19 by helping healthcare professionals to identify individuals who have overcome an infection in the past and have developed an immune response. In the future, this may potentially be used to help determine, together with other clinical data, that such longer individuals are no susceptible to infection and can return to work. In addition, these test results can aid in determining who may donate a part of their



blood called convalescent plasma, which may serve as a possible treatment for those who are seriously ill from COVID-19.

The **FDA** (Food and Drug Administration) recommends health care providers:

- Continue to use serological (antibody) tests, as appropriate, and be aware of their limitations.
- Do not use serological (antibody) tests as the sole basis to diagnose COVID-19 but instead as information about whether a person may have been exposed.
- Be aware that not all marketed serological tests have been evaluated by the FDA. The FDA's authorized tests, including serological tests, are listed on the Emergency Use Authorization (EUA) page.

https://www.fda.gov/medicaldevices/letters-health-careproviders/important-information-useserological-antibody-tests-covid-19letter-health-care-providers

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:

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

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- -We represent you at the Appeal Board of the Directorate of Trademarks and Patents
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- -at the First Instance Court of Tirana
- -at the Tirana Court of Appeals

-at the Supreme Court Tirana

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- 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.

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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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