

7 shkurt 2020



Seminar me gratë sipërmarrëse në Durrës

PhotoGrid

ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

Survey about the knowledge on EU entrepreneurship programs from young people

By Tefta Demeti

SHGPAZ within the framework of the project implementation "Promoting Entrepreneurship and Entrepreneurial Learning in Youth and Women in Albania", funded by the EU, conducted in 2019 a survey with young people (pupils and students) at several Universities and High Schools in 9 different cities in the country as Tirana, Durrës, Lezha, Shkodër, Puka, Fushë-Arrëz, Pogradec, Fier & Vlora. The participation in this survey was on a voluntary basis. The survey was attended by about **309 participants**, who answered 9 questions according to a questionnaire prepared by SHGPAZ staff. About 96% of the participants answered, from which 76% were females. About 70% of them had heard about youth support programs. **The most known EU program from youth is Erasmus with almost 50% of the youth, and the least-heard is Maria Skłodowska-Curie with 5%.**

The students in Tirana, Durrës & Vlora have more knowledge on these

programs. The city that had no knowledge on EU programs is Puka. "Horizon 2020" program is recognized by only 11% of participating youth. The least-known youth program was the Marie Skłodowska-Curie program, where the number of young people with knowledge was still lower than in the Horizon 2020 program, approximately 5% of participants knew this program. This is also because the Marie Curie Program is aimed at young researchers and information on this is scarce, applications from Albania even fewer, and the benefits almost negligible. **The results of this question show that young people's knowledge on EU supporting programs is mainly limited to student exchange programs and participation in international schools. While other programs are little known or not at all, emphasizing the need to work more in increasing awareness about EU youth programs.**

Informative Bulletin

February 2020

IN THIS NUMBER

Round table with Tirana women entrepreneurs "Standards build trust"

On January 29, 2020, at the Tirana International Hotel in Tirana, was organized...

P.5



Workshop on Strengthening the Capacity of Women's NGOs in Durrës

On February 8, 2020 in Durrës, in the business settings of entrepreneur Engjëllushe Spada...

P.4



Loans to Enterprises on the last Q4 of 2019¹

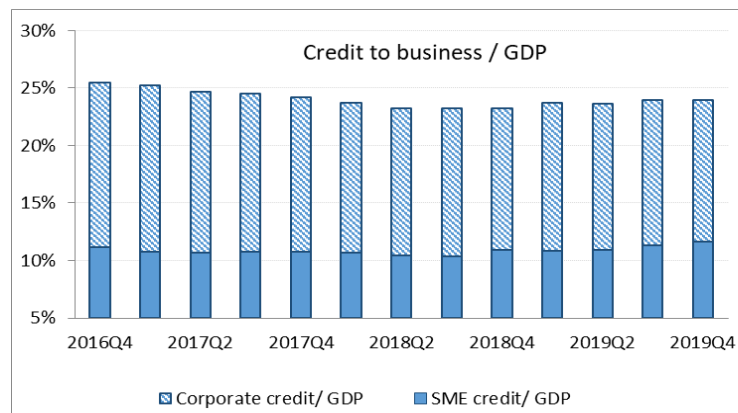
By Erjona Rebi, PhD

In 2019 Q4, loans to enterprises increased by ALL 6.5 billion, recording a slight improvement of the annual growth rate, to 8% on average. This growth has been driven by the easing of lending standards by banks, as also shown by the latest results of the Bank Lending Survey². Increased competition in the banking system,

ty, legal framework and financial conditions, the decrease of exchange rate volatility risk, as well as the strengthening of bank-enterprises relationships. The write-off of lost loans from banks' balance sheets has also had a significant impact on this performance.

On the other hand, enterprises' demand for loans does not follow

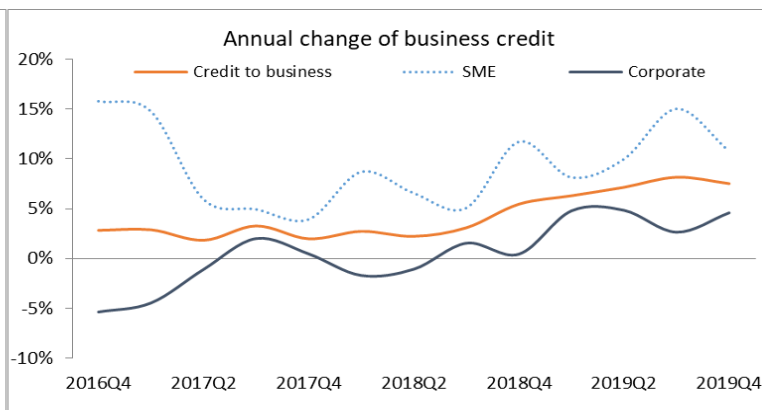
small and medium-sized enterprises (SMEs) registered a slowdown, diverging from the upward trend up to 2019 Q3. The performance of the portfolio of loans to SMEs is affected positively by the easing of lending standards by banks, whereas their demand for funding is lower than in the previous quarter. Due to the fragile nature of SMEs' economic activity, the impact of the November 26th earthquake may be higher for them. At the end of 2019, loans to SMEs accounted



driven mainly by the revival of lending activity by banks undergoing ownership changes, has been one of the main factors that has induced the easing of lending standards. Also, banks' favourable situation in terms of liquidity and well-capitalisation has helped them to pursue more eased lending policies for enterprises. The further contraction of non-performing loans against the total appears to have affected positively banks policies on lending. At the end of 2019, non-performing loans of enterprises against the total were 10.7%, the lowest level in the last ten years. The decline of this ratio by 16 percentage points during this period reflected the improvement of economic activi-

a sustainable growth rate trajectory, displaying some volatility among quarters. In 2019 Q4, credit demand was reported slightly lower from the previous quarter. Sluggish demand for loans, being mainly pronounced in small and medium-sized enterprises segment for investment purposes, is attributed largely to the perception on the macroeconomic situation and its outlook, as well as to the fall in business' confidence.

The positive developments of the portfolio of loans to enterprises were supported by lending to large enterprises. This portfolio registered an increase of 4.5%, or 2.5 percentage points more than the previous quarter. On the other hand, the increase of loans to



Source: Bank of Albania

for 11.6% of GDP, or 0.7 percentage points higher than in the previous year. This ratio for loans to large enterprises was 12.3%, almost unchanged since 2018.

¹ Based on the Bank of Albania publication: "Trends in lending"- February 2020.

² For more detailed information refer to the Bank Lending Survey section at: https://www.bankofalbania.org/Monetary_Policy/Surveys_11282/Bank_Lending_Survey/

EU Comision gives Grant for CEFTA Promotion in Balkans

By Albana Laknori

During the CEFTA week in Tirana, the European Commission signed €10 million in EU grants to foster further regional economic integration. The European Commission sees regional cooperation as a crucial element for prosperity for the Western Balkans and an essential part of its EU accession path. A region which practices a free flow of goods, services, people, and capital is a region that demonstrates progress towards the EU.

The EU's support for Western Balkans efforts in this regional endeavor has been further reinforced in Tirana with the signing of three new funding contracts with the Secretariat of the Central European Free Trade Agreement (CEFTA), the Western Balkans 6 Chamber Investment Forum (WB6 CIF), and the German Agency for International Cooperation, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

Appropriately, the contract was signed during the annual CEFTA WEEK, described by the Director for the Western Balkans at the European Commission, **Genoveva Ruiz Calavera**, as "an important moment to assess the progress made in enhancing the region's trade. This CEFTA week, under the chairmanship of Albania, has been very successful with the adoption of important commitments to liberalize trade in services. The contracts we signed today will greatly contribute to turn these into

tangible results for the benefit of the business and economic operators of the region".

The new grants are a tangible sign of EU's long-standing commitment to help the Western Balkans to create a regional economic area. The grants' principal objectives will be:

- Supporting the CEFTA agenda, notably in trade in goods and services, helping to enhance regional economic integration (€2.8 million of EU contribution).

Emir Djikic, Director of CEFTA Secretariat: *"the European Commission provides a valuable support to CEFTA to advance in both the regional integration agenda and its gradual convergence of the CEFTA Parties to the EU agenda. This grant comes at a pivotal moment to make progress in areas such as trade*



facilitation in goods and services, and e-commerce".

- Helping administrations to implement CEFTA agreements in trade facilitation and trade in services so they become

operational for companies from the region (€4.4 million of EU contribution).

Sandra Schenke, Head of Division South-East Europe and South Caucasus at GIZ: *"it is an honor to implement this project, providing continuous support to enhance regional cooperation and EU approximation efforts. The CEFTA trade facilitation and liberalization efforts provide considerable impetus to regional economic integration".*

- Ensuring that the voice of the businesses is heard, and that companies – particularly small and medium ones – are aware of new opportunities the regional economic area offers to them (€2.5 million of EU contribution).

Marko Cadez, President of the WB6 CIF Managing Board: *"Over the next three years, this project will support more than 1,200 SMEs from all the Western Balkans to improve their export potentials, enter new markets, become suppliers of multinational companies, and attract foreign investments".*

Source: www.cefta.int

The latest Albanian scientist Arta Çika

February 11, 2020. In the framework of the International Day of Women and Girls in Science, the President of the Republic of Albania, Mr. Ilir Meta held a meeting with lecturers, researchers, scientists, engineers



and talented girls in exact sciences. The President also met Ms. Arta Çika, the latest Albanian scientist, who won in the UK the award "TechWomen100" for 2019. Çika dedicated this appraisal to Albania and Albanians, because according to her in this country she took the first knowledge. Here are her words:

"I feel very honored and proud to be one of the 100 TechWomen100 Award winners in 2019 in the United Kingdom (UK). I want to thank from the bottom of my heart The Technical Jury who choose me, all the people around the world and especially the Albanians who voted for me.

My memories go back to my childhood, when I was a little girl who loved to play football on the streets of Kukes but with big dreams. I would love to go back in time, meet that warrior girl and say, "Keep dreaming big. Nothing will

stop you from achieving your goals." And this is a message I want to give to all the little girls around the world. Don't consider engineering as a "men's and don't be afraid of the unknown. The work is always rewarding.

Thanks to my 10 years of hard work and great support from my family,



who has always been my right arm, I am here today and it gives me the strength to go on. Without their support, nothing would have been possible.

Finally, I would like to dedicate this award to my beloved country, Albania, where I was born and received the first knowledge and especially to those people affected by the earthquake. As the phrase says: "Mountain shoulders and Albanian shoulders have never bowed", so keep standing steadfast. I'm near you. All Albanians all over the world are together. It gives us strength and makes us proud. Thanks to everyone.

<http://www.tiranapost.al/arta-nga-kukesi-fiton-cmimin-techwoman-ne-angli-nje-dedikim-emocionues-te-prekurve-nga-termeti-jemi-bashke-anembane-botes/>

Workshop on Strengthening the Capacity of Women's NGOs in Durrës

... was held the workshop on strengthening the capacity of women's NGOs in Durrës in the framework of the implementation of the EU funded project through



#CFCU at MFE and implemented by SHGPAZ. During this workshop, were presented websites where to find the information needed, how to write a successful project step by step and the difficulties encountered from the initial phase of writing a project proposal to its implementation.

Meeting at the World Bank

On February 6, 2020, the World Bank (WB) mission held a meeting with the owners / administrators of private companies in the WB premises in Tirana, attended also by some SHGPAZ entrepreneurs. The discussions were mainly on tax perception, trust in institutions, tax burden, informality etc.

Round table with Tirana women entrepreneurs “Standards build trust”

By Tefta Demeti

On January 29, 2020, at the Tirana International Hotel in Tirana, was organized with women entrepreneurs the roundtable ***"Standards Build Trust"***, 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 meeting was also attended by representatives of the Municipality of Tirana and the EU project "On food safety standards",

Ms. Vanessa Cooling who presented this new project. During this roundtable, were presented the challenges that businesses are



facing to meet EU and national standards in manufacturing activities or services. During this meeting, Ms. Dea Nini, representative of the General Directorate of Standards, presented the

business benefits of applying EU and national standards and focused mainly on the standards in the food field, so necessary especially for exporting businesses.

Further on, were presented standards in the field of construction where international ISO standards should be applied. The topic opened up debates and there was great interest in knowing and applying standards from businesses. Representatives of women entrepreneurs in the food industry discussed the need to complete with standards the entire chain of control and certification of production. 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

Online services for businesses

From January 1, 2020, many business services will be provided online, starting with business registration, licensing, and 112 other services provided by the National Business Center (NBC). This will serve the business better and faster. But is the business prepared for this kind of online self-service at <https://e-albania.al>?

According to businesses who wanted to register in the NBC



during the period January-February 2020 indicated that they had to go to the NBC several times. First, they go get information and the NBC staff say to them that the application can be done by themselves online. After the businesses tried to do so and had difficulty in applying, again return to the NBC to seek assistance. At the end the service was provided at the NBC settings with the assistance of the NBC staff. Let's hope businesses will get soon familiar using these online services.

Calendar of activities for the month of March 2020, coordinated by the Ministry of Europe and Foreign Affairs

Businesses that are interested to participate in any of the calendar activities can contact SHGPAZ at info.shgpaz@yahoo.com the following e-mail address:

Shkurt 2020	Budapest, Hungari	Panairi Udhëtimit në Budapest. AKT pyetje nese e ka perfshire ne kalendarin e saj te pjesmarreve per 2020
20 -23 shkurt	Beograd, Serbi	Ekspozita e Turizmit ne Beograd aktiviteti me i madh qe zhvillohet ne Serbi dhe ne rajon ne fushen e turizmit dhe ka nje frekuentim te mire.
27 shkurt- 8 mars	Egjypt	Ekspozitë ndërkombëtare 'Stitch and Tex Expo 2020: The International Exhibition for Garment and textile Technologies and Machines'.
Mars dt tbd	Rumani	Dita dedikuar turizmit shqiptar dhe takime B2B, viztë e Zv. Min të Jashtëm, side event me komp dhe tur operator, takime zyrtare dhe B2B
4-6 mars	Indi	Ekspozita Botërore e Gazit dhe Naftës 2020, Ekspozita Botërore e GasTech 2020, Ekspozita Botërore e Rafinimit dhe Petrokimikatat 2020, Ekspozita Botërore e Energjisë 2020 , Ekspozita Botërore e Rrugëve Ujore të Brendshme, Portet dhe Logjistika", të cilat do të organizohen nga CHEMTECH, në Mumbai, Indi
4-8 mars	Berlin, Gjermani	Panairi Ndërkombëtar i Berlinit, "ITB Berlin 2020", merr pjesë AKT.
11-12 mars	Budapest Hungari	Sesioni i 3-të i Komisionit për bashkëpunim ekonomik, Shqipëri-Hungari, Kryesimi nga Zv. Ministria Belinda Ikononi, shoqëruar me tryeze me bizneset hungareze.
12 mars	Mumbai, Indi	Konferenca "Green Technology - Smart Infrastructure" adresohet tek AIDA, UDHTISH, DHTIT
13-14 mars	Tirane	Edicionin e III-te, AGROTECH Expo 2020 qe do te zhvillohet ne datat 13-14 Mars 2020 ne Expocity Albania. AGROTECH eshte Panairi Nderkombetar i Agrobiznesit dhe Agroteknikes qe mbledh aktoret me te rendesishem te sektorit bujqesor specifikisht ne kategorine e makinerive bujqesore, kimikateve, plehrave kimike, agropërpunimit, konservimit, magazinimit, ambalazhimit, paketimit të produkteve bujqesore dhe transportit, ushqimit organik dhe agroturizëm.
13-15 mars	Virovitica, Kroaci	Zhvillohet Panairi ndërkombëtar për ekonominë, zejt dhe bujqësinë "Viroexpo 2020", organizuar nga Kroacia, disa ministri dhe dhoma ekonomike kroate, në bashkëpunim me Gjermaninë, si vend partner. Ftohet Shqiperiadhe stenda do t'i ofrohet falas nga organizatorët www.viroexpo.hr . Adresohet tek MFE, Min e Bujqesie, 26/1/2020
16-20 mars	Nju Jork	Më datat 16-20 mars 2020, në Wall Street, në Nju Jork, në kuadër të "New York Investment Week", kompania private amerikane "Bervann Capital", e cila ofron konsulencë në fushën e investimeve dhe biznesit, ka vendosur të organizojë një event të rëndësishëm, me qëllim promovimin e Shqipërisë: "Albania Investment Conference". Regjistrimi dhe broshura e prezantimit me detajet e pjesëmarrjes, i gjeni në linkun: Albania at The New York Investment Week 2020 Pritet nje vendim marrje nga KM dhe MFE 17/1/2020
17-19 mars	Moskë, Rusi	Panairi "MITT", Moskë, Rusi, merr pjesë AKT
17-19 mars	Indi	Edicioni 2 Indi-Texpo 2020, adresohet tek UDHTISH
18 -21 mars	Sofje, Bullgari	WORLD OF FURNITURE 2020: Aktivitet ndërkombëtar kushtuar botës së mobilieve duke ofruar mundësinë e takimeve B2B dhe kontakteve me partnerë potencialë. Për këtë aktivitet janë përcaktuar 3 nivele blerësish potencialë: blerësit VIP, blerësit e nivelit të lartë dhe blerësit tregtarë. Për të qenë pjesë e këtij eventit duhet të aplikohet deri më 23 shkurt. Adresohet tek UDHTISH dhe Klasteri i Drurit,
24 - 26 mars	Dubai, EBA	Edicioni 10 th "Annual Investment Meeting; AIM 2020", Tema e këtij Edicioni do të jetë: "Investimi për të Ardhmen: Formësimi i Strategjive Globale të Investimeve". Adresohet tek MFE dhe AIDA
25-28 mars20	Algjer	Panair Ndërkombëtar të Turizmit në Algjer, "Algiers International Tourism Expo",
25-27 mars	Kiev, Ukraine	Edicioni 26 i Ukraine Travel and Tourism, "UITT'2020", Kiev, Ukrainë, merr pjesë AKT
Pranvere 2020 Dt tbd	Nju Jork, SHBA	Aktiviteti 'Taste of Albania', ne New York, synon promovimin e produkteve dhe prodhuesve Shqiptar ne fushen e bujqesise dhe ushqimit qe tashme eksportojne ne SHBA. MEPJ, Ministria e Bujqesise ne bashkepunim me Bashkimin Shqiptar te Prodhuesve.

"Women in Business" Program

It is a regional program in the Western Balkans countries, implemented by Intesa San Paolo Banks and funded by Italy, Luxembourg, Sweden and the EBRD Special Shareholders Fund.

At the end of 2019 the second phase of the program has started with a fund of **5 million Euro**, which will be active until **2023**.



Representatives of Intesa San Paolo Bank presented the two packages, products and services for women in business, which are about 65% cheaper than standard services and include current accounts, internet banking, automatic utilities payments, incoming / outgoing payments from other banks.

The 2 types of loans for women entrepreneurs:

- **Short term loans** up to 50,000 Euro for working capital up to 3 years, bank participation up to 100% and
- **Long term loans** up to 500,000 Euro for investments up to 5 years and bank participation up to 80%. Grace period (where only interest is paid) up to 24 months. Credit interest rates in lek are 5.5% -7% and in euro 4.5% -6%, which are about 1.5% lower than the bank's standard.

Eligibility Criteria:

- Be registered at the NBC
- The manager/ owner must be a woman
- Have an annual turnover of less than 50 million Euro
- Up to 249 employees

For more:

<http://www.ebrdwomeninbusiness.com/>

Seminar in Durrës "EU / National programs with grants for women entrepreneurs"

By Tefta Demeti

On February 7, 2020, at the embroidery settings of Ms. Valbona Sina was held the Seminar with entrepreneurial women "EU / National Programs and Grants for Women Entrepreneurs". This meeting was organized by the Albanian National, Professional, Business-



women And Crafts' Association (SHGPAZ) in the framework of the implementation of the project "Promoting Entrepreneurship

among Youth and Women Entrepreneurs in Albania", funded by the EU through CFCU Tirana. During this seminar was presented the newest program supporting women entrepreneurs from the bank Intesa San Paolo, which gives soft loans for working capital and investment. The new program will support women entrepreneurs with loans with a 5 million Euro fund for the period 2020-2023.

SHGPAZ in Vienna

23-25 January 2020, Vienna, Austria. Two important meetings of SHGPAZ with two powerful



ambassadors in Vienna, Mr. Roland Bimo and Mr. Igli Hasani, of our Embassy and our permanent mission at the OSCE. Many activities and opportunities this year of Albania in the OSCE, for SHGPAZ and the Tirana Chamber of Commerce & Industry. Both ambassadors gave the word to include in their agendas the business sector, as well as joint activities to promote Albania! The challenges are common!



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)



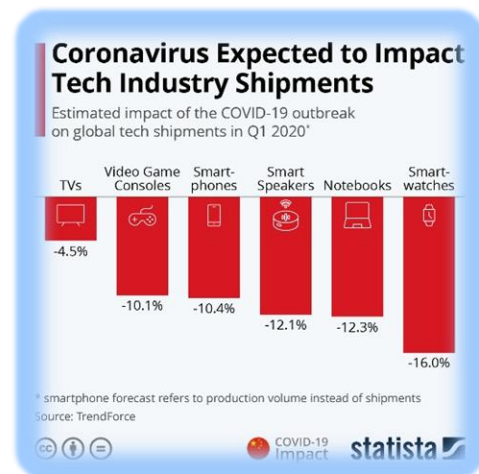
7.5% (new)

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 percentage point compared to 2016. (Bank of Albania, February 2020)



Coronavirus Expected to Impact Tech Industry Shipments

Considering the fact that most technology companies rely heavily on Chinese manufacturing and components, it doesn't come as a surprise that industry heavyweights such as Apple and Xiaomi have publicly announced that the COVID-19 outbreak would affect their results for the ongoing quarter. Huawei, also believed to be heavily exposed to the virus' impact, has not made an announcement yet, the same as market leader Samsung, which some



believe could actually benefit from the crisis.

www.statista.com

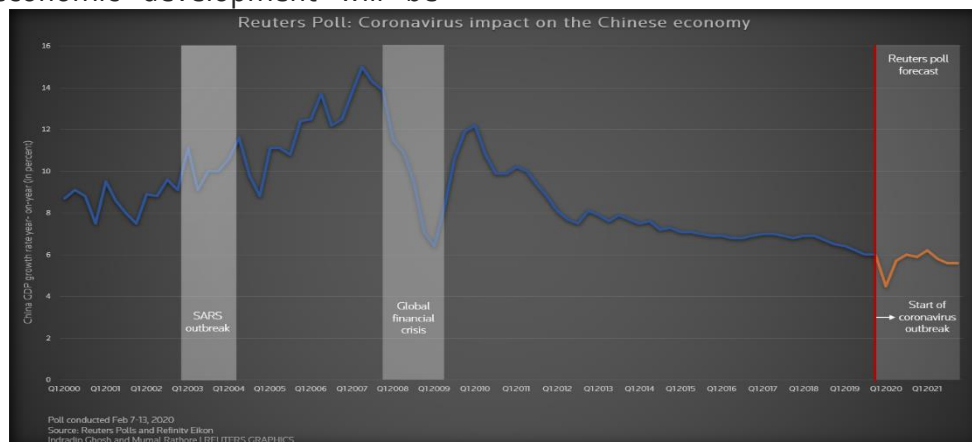
Chinese economy

China is the world's second-largest economy and leading trading nation, so economic fallout from coronavirus also threatens global growth.

It is predicted that the negative consequences on China's economic development will be

they expected China's economic growth to slump to 4.5% in the first quarter of 2020, down from 6% in the previous quarter – the slowest pace since the financial crisis.

However, the economists were



more severe than in the case of SARS virus spread or the financial crisis.

Economists polled by Reuters between 7-13 February said

optimistic China's economy would recover quickly if the virus could be contained.

www.statista.com

Coronavirus 2019: COVID-19

Gathered materials by **Arlinda Demeti**

The World Health Organization (WHO) announced on January 30th 2020 that the outbreak of a deadly and fast-spreading strain of coronavirus constitutes a **Global Health Emergency** and on February 11th 2020 announced the name for the new **Coronavirus Disease 2019: COVID-19**

"Over the past few weeks, we have witnessed the emergence of a previously unknown pathogen, which has escalated into an unprecedented outbreak and which has been met by an unprecedented response," WHO Director-General Tedros Adhanom Ghebreyesus told reporters in Geneva. However, Tedros was adamant that "the main reason for the declaration is not because of what is happening in China but because of what is happening in other countries". He said that the WHO is deeply concerned about what will happen if the virus begins spreading in countries with weak health systems and that the purpose of the declaration is to help those countries.

Worldwide situation according to the European Centre for Disease Prevention and Control

Since 31 December 2019 and as of 23 February 2020, 78 833 cases of COVID-19 (in accordance with the applied case definitions in the affected countries) have been reported, from which 2 464 deaths.

Asia: 78 009 confirmed cases, 2460 deaths

Africa: 1 confirmed case (Egypt)

America: 44 confirmed cases, 35 from the United States and 9 from Canada

Australia: 22 confirmed cases

Europe: 122 confirmed cases, Italy (79 confirmed, 3 deaths), Germany (16), France (12 confirmed, 1 death), the United Kingdom (9), Spain (2), Russia (2), Belgium (1), Finland (1), and Sweden (1)

Other: 634 confirmed cases, 2 deaths on an international conveyance in Japan



WHO advices:

- Wash your hands as you enter the house!
- Wash your hands before cooking!
- Wash your hands after using the toilet!
- Wash your hands every time you sneeze or cough!
- Sneeze on your handkerchief or elbow and not on your hands!
- Cook your meals thoroughly!
- Do not frequent indoors places with many people!
- Drink plenty of water and liquids!
- Equip seniors who frequent public transport with masks!
- On trips consume packaged foods!
- Avoid using public toilets!

The Ministry of Health and Social Protection of Albania recommends all citizens who have traveled from the affected countries to call the **National Emergency** number **127** in case of any discomfort or clinical signs.



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

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➤ 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.

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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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