







Informative Bulletin

March 2020

ALBANIAN NATIONAL, PROFESSIONAL, BUSINESSWOMEN AND CRAFTS' ASSOCIATION

Together we can handle COVID-19

Editorial

Albania is going through a difficult period in the fight to limit the spread of coronavirus COVID-19. Recently, drastic measures have been taken to close all schools, universities. cultural sports, activities, and meetings; further all the shopping centers, sports centers are closed leaving only pharmacies and grocery stores open. Further, on March 13, 2020, it was ordered that the central and local state administration stay home, all banks were closed, as well as factories, fasons and call centers. Also, during the period from March 13 until midnight on March 15, 2020, all private cars in Tirana, Durrës, and 6 other cities were banned from circulation and traffic car throughout Albania was banned. Pedestrian movements throughout Albania are also prohibited after 6 pm. No one knows if we have been affected by this invisible virus, but what we can all do together is to isolate ourselves in our homes to

prevent further spread of the virus. It would be good if some drastic measures had been taken in advance knowing that Albanian citizens were living or traveling to their relatives northern Italy, where dangerous, new, and unpredictable virus broke out. However, every hour of the day is important enough to prevent the spread of the virus and save lives. The highest-risk ages are those over 60-65 who may have other health problems.

Women have an important and special task because they are family managers and they can better keep family members isolated in the home. They know how to prepare healthy meals for them as well as entertaining their children to enable them to stay indoors.

We're sure we can do it together! We pray that we will come out healthy from this difficult situation!

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According to DCM No.254, dated 27.03.2020, the government approves financial... P.4

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Workshop on empowerment of women's NGOs in Tirana

The workshop on empowerment of women's NGOs in Tirana was held on March 6, 2020 by SHGPAZ... P.7



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

the districts that had the highest share of the participants which poses a family business. This finding reflects mostly the latest development in these cities, where the revitalization of tourism has supported the establishment of many small family businesses, which are directly related to the main way of generating income.

According to gender, the results shows that most of the responded to have a family business are women, (75% of the positive

ans who are not yet familiar to work at an early age. The ratio of those working in other businesses to total is less than 3.4%.

For the future, the majority of the young people want to work in their own business, about 71% of the responded, followed by the preference to be employed elsewhere with 17% of respondents, while the remaining 12% have opted for employment that includes both family and personal business.

The results of this questionnaire

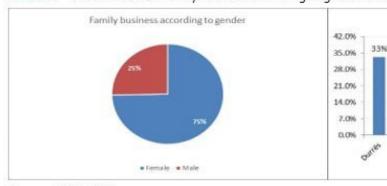
show that the number of young Albanians who own a business or have relatives who own a family business is low, highlighting that there is still much room for improvement of private entrepreneurship

initiatives among young people.

The low level of youth who are employed highlights a problem that needs to be addressed. In this context, it would also be necessary to include the entrepreneurship curricula in school; make this subject compulsory and accompany students' knowledge at all levels, from preschool through to universities of all profiles.

Finding incentives to include students in entrepreneurship schemes is already a must for the government to work with, thus helping not only increase human potential and capacity for sustainnable economic development, but also provide a social improvement of life them.

Grafik 1. Main features of family business according to gender and district





Source: SHGPAZ Survey

attended by about 309 participants, answered questions 9 to according 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. Regarding the question about individual entrepreneurship initiative or family business participation, the survey gives the following results:

Regarding the ownership of the family business, only 28% of the participants in the survey responded to have one, even themselves or their family members. And this share was almost the same for both high school and university students. The coastal cities and Tirana were

responses) even themselves or their families have a business. This feature can also be linked to the psychological profile of women to be active early in life, being more capable and having a much more sensitive family support profile than men. The results also show that majority of positive response of this question is given by students. This response group accounts for about 95% of cases.

Young people generally work in family businesses that their parents own, but there are also some of those who have worked in other businesses. These cases represent a very low level of youth participation in non-family businesses, reaffirming the feature of young Albani-

Skills Companies Need Most in 2020

Translated and adapted by Ana Zacharian¹

The World Economic Forum has publish some useful information on "The Skills Companies Need Most in 2020—And How to Learn Them".

What you need to know about 2020's trending soft skills and hard skills is part of the exercises that big companies undertake every year which allow them making plans for the needed human resources and skills in the next year(s).

Topping this year's list soft skills creativity, collaboration, emotional persuasion, and intelligence—all skills that demonstrate how we work with others and bring new ideas to the table. Four of the five most indemand soft skills remain in their top spots year over year, further reinforcing that these skills are evergreen—they're likely remain the top skills that companies want in star employees.

Kompanitë po kërkojnë talente me aftësi ndërpersonale dhe njerëzore. Kështu në listën e aftësive "soft", "Inteligjenca Emocionale" zuri vendin e "Menaxhimit të kohës", një aftësi më e orientuar drejt detyrave. Ndërsa aftësitë e drejtuara nga detyra mbeten kritike për suksesin tonë në punë, të dhënat tregojnë se punëdhënësit vlerësojnë

aftësinë tonë për të punuar mirë me kolegët.

The top 5 most in-demand soft skills are:

#1 Creativity - Same as 2019

Organizations need people who can creatively approach problems and tasks across all business roles, from software engineering to HR.

#2 Persuasion - Same as 2019

Leaders and hiring managers value individuals who can explain the "why." To advance your career, brush up on your ability to effectively communicate ideas and persuade your colleagues and stakeholders that it's in their best interest to follow your lead.

#3 Collaboration - Same as 2019

High-functioning teams can accomplish more than any individual—and organizations know it. This shows important are your strengths in complementing those of your colleagues to reach a common goal.

#4 Adaptability - Same as 2019

The only constant in life—and in business—is change. To stand out in 2020, embrace that reality and make sure to show up with a positive attitude and openminded professionalism, especially in stressful situations.





#5 Emotional Intelligence - New

Emotional intelligence is the ability to perceive, evaluate, and respond to your own emotions and the emotions of others. New to the most in-demand skills list this year, the need for emotional intelligence underscores the importance of effectively responding to and interacting with our colleagues.

(to be continued in the next bulletin)

¹President of AlbanianSkills, Vocational Education and Training Expert

Financial assistance to self-employed and employees (By Kujtime Stefani)

According to DCM No.254, dated 27.03.2020, the government approves financial assistance for self-employed and employees in

receive the salaries. They must submit to the GDT, through their electronic filing account on efiling, the request with beneficiary payments to beneficiary individuals.

https://www.tatime.gov.al/d/8/45/ 45/1284/njoftim-per-kriteret-dhemenyren-e-aplikimit-perperfitimin-e-pages

KËRKESË PËR PËRFITIM TË NDIHMËS FINANCIARE I vetëpunësuari (emër atësi mbiemër)/Personi Juridik NUIS (NIPT-i) Drejtoria Rajonale Tatimore Nr. Telefoni Adresë e-mail-i LISTA E PUNONJËSVE PËRFITUES TË SUBJEKTIT (I VETËPUNËSUARI, PUNONJËSIT E PAPAGUAR TË FAMILJES DHE TË PUNËSUARIT) PËR PERIUDHËN: Numri Personal Emri, Atësia, Mbiemri Banka e nivelit Numri i llogarisë (NID) të dytë ku ka bankare llogarinë

business entities with annual income of up to ALL 14 million during the period of natural disaster as a result of COVID-19, which enters in force from April 1, 2020. Financial assistance consists of a period of 3 months after the cessation of economic activity and the benefit is the minimum in force salary of ALL 26,000 / month.

To qualify for financial aid, each taxpayer must have interrupted the economic activity, as ordered by the Ministry of Health and Social Protection in the framework of the measures for the non-dissemination of COVID-19, and have tax liability for the simplified income tax and profit tax.

Entities must apply to the General Directorate of Taxation (GDT) to

data, according to the model in figure, including: taxpayer identification data and employees data, including selfunpaid employed, family employees such as: name, father's name, surname, identification number, bank where beneficiary has the current bank account, no. of bank account.

It will be Taxation Administration that will check the statements of data accuracy. After verification of the data, within 10 days of the next month, the data submitted by the applicants from the Regional Tax Directorates where the entities are registered. The summary list with the data of the beneficiaries of financial assistance is submitted by the GDT to the General Directorate of Treasury, which, according to DCM no. 254, dated 27.03.2020, will make

Workshop for strengthen capacity of Women's NGO in Lezha

On February 13, 2020 in Lezha, in the hotel restaurant "DETARI" of the entrepreneur Dile Ujka was held a workshop on strengthening the capacity of women's NGOs in Lezha, as part of the implementation of the EU funded project through #CFCU at the Ministry of Finance & Economics and which is implemented by SHGPAZ.

During this workshop, were presented websites where to find the information needed, how to write a successful project and the difficulties encountered from writing a project proposal to its implentation.



History of Well-Known Geographical Nomination: GORGONZOLA Cheese By Albana Laknori

The Titanic brought a good number of shapes to the bottom of the sea, in the sinking of April 1912. How many, it is impossible to say. However, it is certain that Gorgonzola, already at the time, enjoyed international fame, so much so as to make a good appearance on the menu of the first class restaurant of the most famous ocean liner in history. The capital of Gorgonzola is the quiet Novara, a Piemonte's city that speaks Lombard: the memory of that freight train loaded with this cheese is still kept here which, every week, puffed decisively towards England at the beginning of the last century. Here in Novara, the oldest still call it - in the most frank and genuine dialect - 'chèga'. For them (who, fortunately, could not afford the Titanic ticket), Gorgonzola has always been, simply, the tasty fast break of long days at work, spent in the factory or in the fields.

With the only addition of a loaf of bread, and without too many pretensions of nobility. The origin of the chèga(in name and substance) refers directly to the dairy notions of the Celtic peoples: Gorgonzola belongs in fact to the large family of European blue cheeses with the authoritative company, for example, of Stilton, Roquefort and the other blue-cheeses and fromage bleu British and French. Charlemagne's passion for these cheeses with the 'mold' characteristics is also certain, so much so as to order regular supplies for his Aachen building. The lexicon that defines Gorgonzola is important and curious, starting from the name itself which refers to the homonymous Lombard town. Erborin, on the other hand, in the Lombard dialect means parsley: which, with the production of this cheese, has nothing to do except to recall its characteristic greenish veins

in color. At the same time, it is a



stracchino cheese, a term that indicates the 'stracche' (tired) cows that, from the summer pastures at altitude, returned precisely to the Lombard plain, at the center of which there is precisely the town of Gorgonzola.

There are actually two types of Gorgonzola, and the difference is no small feat: the 'sweet' Gorgonzola (the most delicate creamy one) is in fact distinguished from the 'spicy' one, which indicates the more robust and compact version. These are the two exact terms covered by the specification, which also establishes the area and methods of production. It is, in fact, a Protected Designation of Origin cheese (since 1966), which can be produced in certain areas of and Lombardy: Piedmont provinces of Novara, Vercelli, Cuneo, Biella, Verbania, some areas of Monferrato, as well as Lombardy, Bergamo, Brescia, Como, Cremona, Lecco, Lodi, Milan, Pavia and Varese. In addition, each shape must be branded at the origin and always show the indication of the dairy in which it was produced. In order to be sold as such, the PDO gorgonzola must be wrapped in aluminum sheets bearing the Consortium's [CG] without which the cheese is simply not Gorgonzola.

How is Gorgonzola made? It is a straw-colored raw paste blue cheese.

At one time, the development of molds was spontaneous and consequent to the assembly of two different curds, that of the evening milking and the morning one. Today the milk of a single curd is used, with the addition of penicillium glaucum, which determines the development of the characteristic and tasty veins, favored by the drilling of the shapes with large needles. The production process begins well before, with the arrival in the dairy of the milk: it is whole cow's milk, coming from the production area envisaged by the specification: essium is pasteurized, inseminated with lactic ferments and with a suspension of Penicillium spores and selected yeasts, added with calf rennet at a temperature of 28-36 ° C. The obtained form is subjected to dry salting which is continued for a few days with a temperature of 18-24°C. maturing of the (interspersed with the perforation) is carried out in environments with a temperature from -1 to 7 ° C and with relative humidity of 85-100%, and has a minimum duration of 50 days for the sweet and 80 days for the spicy.

Today Gorgonzola is an undisputed protagonist of world cuisine: its versatility is surprising, so much so that it is truly intriguing to 'build' a menu entirely dedicated to the famous blue cheese: from appetizers to desserts (ice cream is something to try), passing through risotto, pastas, sauces with which to accompany a good cut or a roast. Equally copious is the possibility of pairing with wines, starting from aromatic whites (to be combined with sweet Gorgonzola), passing from the great aged Nebbioli to the Passito wines, which are extraordinary to accompany 'meditation' of spicy long seasoned Gorgonzola.

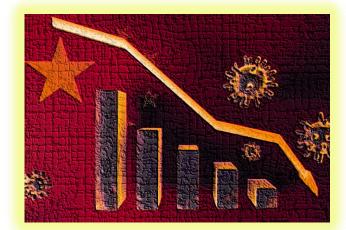
Incentives of authorities in developed countries to protect SMEs in the COVID-19 pandemic¹ (part one)

This year's spring has started differently for all small and medium-sized businesses

worldwide, as many are forced to shut down economic activity drastic government decisions. The global COVID-19 pandemic has become a cause of these extreme measures. Many who call it a new world war against a virus that is infecting hundreds of thousands of people is taking the lives of many citizens of the world and putting a lock on many businesses in almost all sectors of the economy. The closure of the business has been accompanied by many economic, social, fiscal and financial costs, which are expected to increase

further depending on prolongation and deterioration of this situation. These costs especially for small businesses can be fatal, leading to their bankruptcy. However, in addition to the extreme measures to close the business, governments have also become aware of the partial economic costs associated with extraordinary this situation. Around the world, governments and central banks, in sync with each other and with international institutions, are offering packages - financial aid to the health system, people in need, and business support. Below we have separated from a number of measures, only

those measures that directly target the business, in particular SMEs.



USA: On date March 20, 2020, the US Senate has decided to extend \$ 367 billion in credit to small businesses, where that portion of the loan that will be spent on utilities, rent and salary will not be repaid. In the meantime, the rest of the loan can be repaid over a one-year period.

Australia: A \$ 11.4 billion stimulus package on March 12, 2020, which will include: Payments to small businesses to encourage employment; Business subsidies to businesses in industries such as tourism etc that have been hit hardest by coronavirus.

Hong Kong: An important fiscal stimulus package such as: business tax breaks and tax cuts; Lending to low-interest businesses, guaranteed by the government, etc.

China: China's central bank cut its one-year and five-year lending rates lowering the cost of business

loans. China is still expected to implement massive fiscal stimulus, as it did in 2008 during the global financial crisis combat slowing economic growth. The government Chinese has urged banks to extend business loan terms and commercial property owners to reduce the rents

businesses have to pay.

South Korea: A stimulus package of **\$ 9.8 billion** on March 3, 2020. Among other things, this package includes: Small and medium-sized business subsidies to help these companies pay workers; Childcare subsidies; Job qualification for people who have lost their jobs. UK: Bank approves \$ 390 billion in new business loans. The BOE said it was buying government bonds and corporate securities worth \$ 228 billion and lowering interest rates from 0.15% to 0.1%. UK Finance Minister The announced a budget of about \$ 37 billion in fiscal stimulus such as: tax cuts for retailers: Small Business Grants; funds for the selfemployed, the unemployed. Germany: authorized stateowned bank (a government-run bank but not a central bank), KfW, to lend \$ 610 billion to companies.

France: A \$ 49 Billion Assistance Package Including: Significant Social Security Reductions; Unemployment Benefits; A fund for the self-employed; Moreover, the government will guarantee up to \$ 327 billion in bank loans to businesses.

Italy: A \$ 28 billion plan on March 11 in two separate spending packages, which includes: a fund that guarantees loans to small and medium-sized businesses; Money for companies that have been hit particularly hard by the viruscreated situation; etc.

Japan: Two small business loan packages, one of \$ 4.6 billion and one of \$ 15 billion on March 11. The Bank of Japan announced a new program with o% interestrate lending to businesses affected by the virus.

Canada: The Canadian government announced \$ 7.1 billion in loans to businesses to help them cope with the damage that the coronavirus situation is causing.

Although the list of measures presented in this article constantly changing as new updated, measures are nevertheless serves as a summary of the instruments that are widely used to support SMEs. Many are still in the early stages of implementation, so it remains to be seen whether these truly massive schemes can work and help SMEs survive.

recession and has caused profound losses in financial markets worldwide - By GABE ALPERT; Investopedia, updated March 27, 2020

Workshop on empowerment of women's NGOs in Tirana

By Flutura Xhabija

... as part of the implementation of the EU-funded project through the CFCU, on the eve of International Women's Day. This meeting was organized in cooperation with the Tirana Chamber of Commerce and Industry (DHTI), which has always supported

female entrepreneurship. The meeting was attended by representatives of various women's organizations, university representatives and lecturers.

young and prominent entrepreneurs, female diplomats, parliamentarians, students, etc., to discuss what has been done so far and what needs to be improved in the future, both by civil society and the government, for entrepreneurs and the new generation of entrepreneurial girls in the digital age! Nice to be together!

In this meeting was presented the experience of successful entrepreneurs from which we must learn a lot, such as the case of entrepreneur Mimoza Petani owner of "ERBASOL", who started the business in 1996 and continues successfully todav pharmaceuticals and cosmetics bio. The path of all women entrepreneurs has been difficult, but they have always known how survive and grow their businesses.

The meeting was attended by the deputy and former Minister of Economy Mrs. Milva Ekonomi, who held a speech on supporting initiatives for economic empowerment of women.



Trust more women! Help them more with grants to start a business. Women are an important force with an impact on the economy!

¹ The new COVID-19 coronavirus has caused a crisis for the world economy and markets. Beyond health risk, it poses a serious risk of leading many countries into

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



Microsoft's Windows Still Synonymous with Computer

Windows operating system, created 10 years after Microsoft's founding, can be found on nearly three quarters of all desktop and mobile computers in the world as of February 2020. 73% of all computers run some version of Windows, and the next leading competitor Macintosh from Apple accounts for only 17% of the total global market share. The 2 next popular operating systems in iOS & Android account for a combined 5% share.

www.statista.com



Coronavirus: OECD Slashes Forecast for World Economy

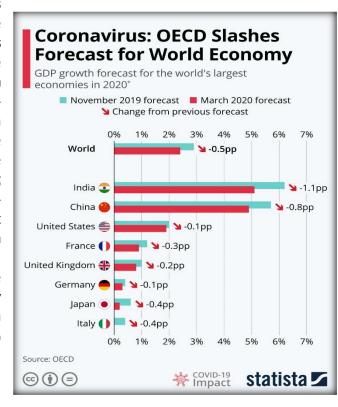
While it's too early to gauge the full economic fallout of the coronavirus outbreak, the OECD

has already slashed its growth forecast for the world economy as the virus continues to spread outside of China. In its latest Interim Economic Assessment Rethe organization port, expects the impact of the COVID-19 outbreak to be severe, resulting in a 0.5 percentage point downward revision of its forecast for global GDP growth in 2020.

The OECD now expects the world economy to grow by 2.4 percent this year, down from its November 2019 estimate of 2.9 percent. That would be the lowest

level of economic expansion since the end of the financial crisis.

www.statista.com



COVID-19: Myth busters

Gathered materials by Arlinda Demeti

COVID-19 virus can be transmitted in areas with hot and humid climates!

From the evidence so far, the COVID-19 virus can be transmitted in ALL AREAS, including areas with hot and humid weather. Regardless of climate, adopt protective measures if you live in, or travel to an area reporting COVID-19. The best way to protect yourself against COVID-19 is by frequently cleaning your hands. By doing this you eliminate viruses that may be on your hands and avoid infection that could occur by then touching your eyes, mouth& nose.

Cold weather and snow CANNOT kill the new coronavirus!

There is no reason to believe that cold weather can kill the new coronavirus or other diseases. The normal human body temperature remains around 36.5°C to 37°C, regardless of the external temperature or weather. The most effective way to protect yourself against the new coronavirus is by frequently cleaning your hands with alcohol-based hand rub or washing them with soap and water.

The new coronavirus CANNOT be transmitted through mosquito bites!

To date there has been no information nor evidence to suggest that the new coronavirus could be transmitted by mosquitoes. The new coronavirus is a respiratory virus which spreads primarily through droplets generated when an infected person coughs or sneezes, or through

droplets of saliva or discharge from the nose. Also, avoid close contact with anyone

who is coughing and sneezing.

Can an ultraviolet disinfection lamp kill the new coronavirus?

UV lamps should not be used to sterilize hands or other areas of skin as UV radiation can cause skin irritation.

How effective are thermal scanners in detecting people infected with the new coronavirus?

Thermal scanners are effective in detecting people who have developed a fever (i.e. have a higher than normal body temperature) because of infection with the new coronavirus.

However, they cannot detect people who are infected but are not yet sick with fever. This is because it takes between 2 and 10 days before people who are infected become sick and develop a fever.

Can spraying alcohol or chlorine all over your body kill the new coronavirus?

No. Spraying alcohol or chlorine all over your body will not kill viruses that have already entered your body. Spraying such substances can be harmful to clothes or mucous membranes (i.e. eyes, mouth). Be aware that both alcohol and chlorine can be useful to disinfect surfaces, but they need to be used under appropriate recommend-dations.

Do vaccines against pneumonia protect you against the new coronavirus?

No. Vaccines against pneumonia, such as pneumococcal vaccine and

Haemophilus influenza type B (Hib) vaccine, do not provide protection against the new coronavirus.

The virus is so new and different

that it needs its own vaccine. Researchers are trying to develop a vaccine against 2019-nCoV, and WHO is supporting their efforts. Although these vaccines are not effective against 2019-nCoV, vaccination against respiratory illnesses is highly recommended to

Can eating garlic help prevent infection with the new coronavirus?

protect your health.

Garlic is a healthy food that may have some antimicrobial properties. However, there is no evidence from the current outbreak that eating garlic has protected people from the new coronavirus.

Does the new coronavirus affect older people, or are younger people also susceptible?

People of all ages can be infected by the new coronavirus (2019-nCoV). Older people, and people with preexisting medical conditions (such as asthma, diabetes, heart disease) appear to be more vulnerable to becoming severely ill with the virus. WHO advises people of all ages to take steps to protect themselves from the virus, for example by following good hand hygiene and good respiratory hygiene.

https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters







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 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

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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

Informative bulletin

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