



The European Union's Programme for Kosovo

Overview of Enterprise Related Activities in Kosovo

AMS/451 Lot N°10 N°ZIMMER 190 EAR- KOSOVA

Final Report

24th June 2005



An EU-funded project managed by the European
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**TABLE OF CONTENTS**

GLOSSARY OF ACRONYMS	II
PREFACE.....	1
FOREWORD BY THE MINISTER.....	2
1 INTRODUCTION	3
1.1 Donor Support in Kosovo.....	3
1.2 Why this Brochure is Needed	3
1.3 Using this Brochure.....	3
2 PROFILES OF SME PROJECTS: NON-FINANCIAL AND FINANCIAL.....	6
2.1 Disclaimer	6
2.2 Profiles: Non Financial SME Activities	7
2.3 <i>Profiles: Financial SME Activities</i>	47
ANNEXES	61
Annex 1 – Business Registration in Kosovo	62
Annex 2 – Application for Initial Registration	4
3 FLETËPARAQITJA PËR REGJISTRIM FILLESTAR TË SHOQËRISË AKCIONARE, SHOQËRISË ME PËRGJEGJËSI TË KUFIZUAR, ORTAKËRISË SË KUFIZUAR OSE KOMPANISË SË HUAJ.....	1
3.1 2. Emri tregtar / Trade Name / Trgovačo ime:	1
3.2 1	
3.3 3. Adresa e biznesit /Business Address / Adresa biznisa:.....	1
3.4 Shteti/Territori – Country/Territory – Država/ Teritorija.....	1
3.5 Komuna / Municipality / Opšina	1
3.6 1	
3.7 1	
Annex 3 – Key Contacts.....	8



**GLOSSARY OF ACRONYMS**

BDS	Business Development Services
EAR	European Agency for Reconstruction
EC	European Commission
EU	European Union
IFIs	International Financial Institutions
MFE	Ministry of Finance and Economy
MSME	Micro, Small and Medium-sized Enterprise
MTI	Ministry of Trade and Industry
NGOs	Non Governmental Organisations
PISG	Provisional Institutions of Self Government
SOEs	State Owned Enterprises
Tor	Terms of Reference
UNMIK	United Nations Mission in Kosovo



PREFACE

This brochure was produced under a framework contract funded by the European Agency for Reconstruction, with the cooperation of the Ministry of Trade and Industry. It was contracted to Pohl Consulting & Associates (AMS/451 Lot N°10 N°ZIMMER 190 EAR – KOSOVA). It is intended to assist entrepreneurs to obtain a rapid overview of the main enterprise development programmes, projects and sources of finance available to them. At the same time, it can be used as a tool for both policy makers and donors in designing future enterprise development activities in Kosovo. Given the deadlines for completion, it was not feasible to produce a complete overview of all such activities, though extensive efforts have been made to include as much information as possible. The European Agency for Reconstruction aims to up-date this brochure in 2006, possibly as a web based database, thus making it a dynamic and up-to-date tool for entrepreneurs, policy makers and donors. This brochure was prepared by Dr. Ricardo Pinto, with the assistance of Mr. Alban Bakija. The contract was managed by Mr. Labinot Carreti, Pohl Consulting & Associates.



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FOREWORD BY THE MINISTER

The future economic prosperity of Kosovo rests on its ability to develop a culture of entrepreneurship which is conducive to greater entrepreneurial activity and growth. This in turn means that the micro, small and medium enterprise sector (MSME), which effectively covers the entirety of the 46,000 registered firms, needs to become ever more dynamic and competitive. Moreover, given the high levels of unemployment, both the registered unemployed and those already active in the labour market must be assisted to generate new start-ups or become self-employed, if this is what they wish to do.

There are numerous projects and programmes being implemented which are designed to assist existing registered (and unregistered) enterprises to develop their markets, stimulate growth and employment generation, improve access to finance, improve standards and quality, etc. Likewise, there are numerous NGOs and donors active in helping returning migrants, youth unemployed, women entrepreneurs, minorities and others to become self-employed and or start their own economic activities. However, this extensive activity means that it is quite difficult for existing and potential entrepreneurs to navigate the myriad of government ministries / agencies, NGOs and donors and discover what exactly is available to them and under which terms and conditions.

To help overcome this problem, the Ministry of Trade and Industry, with the support of the European Agency for Reconstruction, has commissioned this brochure as a means of trying to assist potential and existing entrepreneurs to make better use of the direct and indirect assistance that is available to them. For the first time, an up-to-date brochure exists highlighting the main projects and programmes, including the key financial institutions specifically targeting MSMEs.

Of course, given the number of institutions active in field, as well as the degree of dynamism as old projects are wound up and new ones start, it is not possible to be totally comprehensive. This brochure represents a start in the process of informing entrepreneurs about what is available to them. Likewise, it also helps government ministries / agencies, donors, international organisations and financial institutions to better coordinate their activities, taking into consideration what already exists. Moreover, the Ministry of Trade and Industry recognises that this brochure only has a time limited value, due to the degree of dynamism previously alluded to. Therefore, both the Ministry of Trade and Industry and the European Agency for Reconstruction are committed to regularly update this brochure, thus ensuring that it remains a key tool for potential and existing entrepreneurs in the future.

We commend this brochure of MSME oriented activities in Kosovo to you. We shall work to improve it further in future. If you have comments on how this might be done, we would be pleased to receive suggestions using the following email address sme-info@eumik.org or telephone number 038 504 604.

Minister for Trade and Industry,



1 INTRODUCTION

1.1 Donor Support in Kosovo

The main aims of the international community have hitherto been to overcome the legacy of the conflict in 1989/1999 (as well as the deficit in investment preceding the war), establish democratic institutions and create a functioning market economy in Kosovo. Thus, much of the post-war emergency assistance has been very much focused on such issues as humanitarian aid, reconstruction of housing, utilities and infrastructure, establishing peace and order, integrating returning refugees, etc. (MFE, 2004a, Donor Profiles).

Numerous donors, international organisations, NGOs and international financial institutions (IFIs) have contributed to the process of reconstruction and establishment of various institutions. During 1999 – 2003, circa € 2 billion was spent on technical assistance and grants in Kosovo. The European Union alone contributed over €670 million (over 33%) of the total (MFE, 2004b, The Impact of Donor Activities in the Economic Development of Kosova, pp3-7). However, the same report recognises that the international financial support for Kosovo has peaked, despite a continuing need for assistance.

It must be recognised that Kosovo is now in a different phase of development, despite the continuing everyday problems, such as shortages in water, electricity, etc. The election of the Government of Kosovo and the establishment of the Provisional Institutions of Self Government (PISG) were key steps in this process. Another will be the forthcoming “final status” talks about the future of Kosovo. “Reconstruction” is giving way to socio-economic “development”, a trend which is recognised by the Ministry of Economy and Finance’s Department of International Economic Cooperation. This Department notes that private sector development activities have increased in importance since 2004, leading the Department to revise its monitoring activities and focus on new and more appropriate types of international support such as: economic development, poverty reduction, human resource development and good governance (MFE, 2004b, p32).

1.2 Why this Brochure is Needed

Numerous organisations are active in Kosovo supporting private sector development generally and the micro, small and medium-sized enterprise (MSME) sector specifically in Kosovo. There is not an official number, but it is estimated that around 100 organisations may be active targeting MSMEs in one way or another.

The lack of clarity about the exact number of and nature of the existing activities focusing on MSME development gives rise to several notable difficulties:

- Potential and existing entrepreneurs are often very unclear about the types of support available to them.
- Policy makers are equally uncertain about what is being done and what is planned for the future, making the co-ordination of their strategies difficult.
- Donors may end up implement projects which either overlap with or are structured in ways which are incompatible or possibly contradictory.

In this context, particularly given the documented decline in international assistance for Kosovo, there is a need for a tool which provides as complete and up-to-date an overview of the MSME oriented activities as possible, bearing in mind the fact that the situation is constantly changing as new projects are launched and others are terminated.

1.3 Using this Brochure

The main focus of the brochure is to present a series of profiles of the main MSME oriented programme, projects and financial products available to existing and potential new entrepreneurs in Kosovo. Whilst it does not claim to be entirely comprehensive in its coverage, this brochure is



nevertheless a very useful starting point for entrepreneurs looking to obtain an overview of what is currently happening in Kosovo and what they can potentially avail themselves of.

In preparing the brochure, the primary motivation was to present brief information which nevertheless provides entrepreneurs with a synopsis which enables them to understand what the project seeks to achieve, what type of service (e.g. consultancy, training, grant, credit, etc.) can be accessed, how to access those services, as well as the contact details for them to obtain further information from the relevant organisation.

Each profile covers no more than one page and highlights the following:

- Project name.
- Start and finish date of the project.
- Overall budget (and amount of finance available to applicants, if any).
- Donor(s) / organisation(s) responsible for implementing the project.
- Brief description of the project's overall aims.
- Geographical location of project activities.
- Project's key target group(s).
- Whether assistance/funds/training, etc. is available to entrepreneurs.
- Nature of such services, eligibility and terms and conditions for access.
- Contact name and other details allowing further information to be accessed.

Because of the huge diversity of projects and for the sake of clarity and simplicity, the profiles highlight individual projects. Consequently, the same organisation may have more than one profile, depending on the nature of their activities. The number of profiles *per se* is not necessarily a reflection of how active a particular donor or implementing organisation may be in MSME development. For example, a single project worth €7 million may only involve one profile, whereas projects worth in total no more than €200,000 may involve several different profiles. Rather, the number of separate profiles is a reflection of the diversity of projects on offer by a particular organisation.

The type of eligible activities and projects has also been interpreted broadly in completing this brochure. The profiles to follow cover a range of types of activities that might fall into categories such as: MSME development, local economic development, regional development, rural development, social development, investment promotion, access to finance, etc. However, what they all have in common is that they all seek to generate new economic opportunities thorough income generation, employment, start-ups, self-employment, etc. In one way or another, they all contribute to development of entrepreneurial activity in Kosovo.

Finally, attempts have been made to contact as many active organisations as possible in order to obtain project profiles of current activities (as well as pipeline projects which have been approved and will be implemented in the near future). In the absence of a comprehensive and up-to-date database of all such activities/organisations, the following main sources have been used to obtain profiles:

- Ministry of Trade and Industry (Department for Private Sector Development).
- Ministry of Economy and Finance (Department of International Economic Cooperation).
- Ministry of Public Services (NGOs Registration and Support Office).
- European Agency for Reconstruction.
- International donors based in Kosovo.
- Banking and Payment Authority of Kosova (registered banks and microfinance institutions).
- Word of mouth based on meetings with numerous organisations/projects.

Not all the organisations contacted actually responded by provided profiles. This is normal in work of this nature, however, it is estimated that about 85% of the MSME oriented activities taking place in Kosovo are captured in this brochure. The Ministry of Trade and Industry, with EAR support, plans to update this brochure in 2006. It is anticipated that the forthcoming up-date will be even more comprehensive in nature, building on the framework established in this brochure and extending it include web based access and up-dating. Therefore, there will be an opportunity for any organisation not appearing on this brochure to be included in the future.



Finally, Annex 1 of this brochure sets out the process of registering a business in Kosovo, covering such issues as the registration process, time, costs, etc. The main registration form is also provided in Annex 2. Annex 3 presents a list of the key organisations relating to private sector development in Kosovo, including contact details for further information.



2 PROFILES OF SME PROJECTS: NON-FINANCIAL AND FINANCIAL

The following MSME profiles are presented in two parts:

- Non Financial Activities (mainly on-going projects as well as some forthcoming ones)
- Financial Products (commercial banks and microfinance institutions)

2.1 Disclaimer

It should be noted that despite best efforts to be as comprehensive as possible, not all possible relevant projects have been contacted (for example, numerous NGOs exist, touching upon various aspects of MSME development) or indeed responded to requests for project information. Moreover, despite efforts to double-check information, errors may have been made in the compilation of the brochure. Neither the European Agency for Reconstruction nor Pohl Consulting & Associates accept any responsibility for any omissions or errors in this document.

All projects and activities which have not been included (and profiles which need amendment) have the opportunity to register their interest in participating in the planned up-date (or amend their profile) of the brochure in 2006. This can be done by using the following email address sme-info@eumik.org or telephone number 038 504 604. In the case of amendments, all communication should include the specific project number.



2.2 Profiles: Non Financial SME Activities



Project number:	00001		
Project title:	Institutional Support to the Ministry of Trade and Industry - Kosovo		
Start date (month, year)	April 2004	Finish date (month, year)	April 2006
Overall project budget:	<u>2.500,000 €</u>	Budget available to applicants/firms:	<u>0 €</u>
Donor:	European Agency for Reconstruction		
Implementing Organisation:	Gruppo Soges SPA		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project provides direct support to the Ministry of Trade and Industry (MTI) and has three main components. The first component relates to institutional strengthening and focuses on: an operational audit, a national enterprise development strategy, creation of a Kosovo Private Sector Development Agency (KPSDA), improvement of the legislative framework, improvement of MTI databases, promotion of investment in SMEs, improvement in MTI's capacity to create Free Trade Agreements, develop project proposals, reduce gender inequalities and support disadvantaged areas.

The second component relates to enterprise development: establish a network to deliver MTI policies, communicate MTI policies and procedures, improve cooperation among business service providers, establish two pilot business incubators and promote training to SMEs through VTS. The last component focuses on establishing a training system for SMEs and providing seminars to business service providers on enterprise policy and legislation.

The project team includes 7 international experts, 6 local staff and a pool of short term local and international experts. These are located at the MTI to facilitate project implementation.

Location(s) of project:
Kosovo (incubator in Decani)

Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups
<input checked="" type="checkbox"/>	Other	Please Specify: Focus on MTI, business incubators and business development services			

Eligibility / application requirements and terms and conditions:		
Project includes services/finance which enterprises / entrepreneurs can apply for		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

If YES, basic details are provided below	
Description of services/finance that can be applied for:	
Eligibility criteria:	
Terms and conditions (term, interest, min & max loan, fee, etc.)	

Application form available upon request		Yes <input type="checkbox"/> No <input type="checkbox"/>
Contact name for further information : Mr. Mike Mann	Address: MTI, New Economic Faculty Building, Room 10, Prishtina	
Telephone: 038 212 507	Fax: 038 212 506	
Email: soges.mti@eumik.org	Website: www.grupposoges.it	



Project number:	00002		
Project title:	Kosovo Cluster and Business Support (KCBS)		
Start date (month, year)	11/2004	Finish date (month, year)	October 2006
Overall project budget:	N/A €	Budget available to applicants/firms:	N/A €
Donor:	United States Agency for International Development (USAID)		
Implementing Organisation:	Chemonics International		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

KCBS' overarching objective is to accelerate private sector growth. Beneath that there are three sub-objectives, each of which should lead to increased employment. The three sub-objectives aim to: increase competitiveness, reduce reliance on imported materials and improve the business operating environment. The first and second sub-objectives are interrelated. Increased competitiveness through the development of clusters, will lead to a reduced reliance on imported materials. The clusters targeted by KCBS are livestock (dairy, meat, animal feeds and eggs), fruits and vegetables and construction materials. There are four goals which will contribute to increased competitiveness throughout the clusters, namely:

- Improved Productive Capacity of Private Enterprise.
- Improved Quality Control.
- Improved Market Chain Linkages.
- Strengthened Capacity to Access Credit.

The third sub-objective is to improve the business operating environment. This will be championed by a Business Services Support team working closely with the Cluster Teams. The focus of these activities include:

- Strengthening the Kosovo business consulting capacity.
- Increasing the use of better business practices.
- Improving policy dialogue between business and Government.
- Developing sustainable business associations.

Location(s) of project:	Mainly Pristina, plus the locations of enterprises in the three clusters which are spread across Kosovo
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed		
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities		
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women		
<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth		
<input type="checkbox"/> Other	Please Specify:				

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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If YES, basic details are provided below		
Description of services/finance that can be applied for:		
Eligibility criteria:		
Terms and conditions (term, interest, min & max loan, fee, etc.)		

Application form available upon request	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
Contact name for further information: Mr. Martin Wood	Address: KCBS, Arberia, 24 Maji Str. 116, Prishtina
Telephone: 038 243 361	Fax: 038 243 365
Email: administrator@usaidkcbs.com	Website: www.usaidkcbs.com



Project number:	00003		
Project title:	Supporting Local Economic Development through Municipal Business Centres		
Start date (month, year)	05/2004	Finish date (month, year)	May 2005
Overall project budget:	80,000 €	Budget available to applicants/firms: 0 €	
Donor:	United Nations Development Programme (UNDP)		
Implementing Organisation:	UNDP		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The Municipal Business Centres (MBC) project seeks to help local authorities to create enabling conditions to support local economic development and help micro, small and medium enterprises to improve their performance as a means of achieving sustainable economic growth and higher employment, reduce poverty and meet social objectives.

As part of the local government structure, the MBCs assist businesses to get through government departments, procedures and services, and assist business networking thus effectively operating as "one-stop-shop" information points for businesses. The MBCs are incorporated into the respective municipalities, which will fully manage the operation of the centres at project end.

Following a period of learning and innovation, partnerships will be pursued with the central-level Provisional Institutions of Self-Government of Kosovo, as well as other development partners to extend business support services, thus enhancing project implementation across Kosovo. An IT component will provide support to municipalities for installation of IT systems and training on those systems.

In addition, research will be undertaken to support the local government reform process in Kosovo. The pilot BSCs are located in Shtime/Stimlje and Skenderaj/Srbica. It is anticipated that the project will be rolled out to 20 other municipalities in due course

Location(s) of project:	Shtime/Stimlje and Skenderaj/Srbica
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Key project target groups: (more than one can be ticked if relevant)							
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed	<input type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women	<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:						

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:
--

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)
--

Application form available upon request	
Contact name for further information: Ms. Valeria Patruno	Yes <input type="checkbox"/> No <input type="checkbox"/>
Address: UNDP, Payton Place 14, Prishtina	
Telephone: 038 249 066	Fax: 038 249 065
Email: valeria.patruno@undp.org	Website: www.ks.undp.org



Project number:	00004		
Project title:	Employment Generation Project (EGP)		
Start date (month, year)	12/2004	Finish date (month, year)	May 2006
Overall project budget:	1,750,000 €	Budget available to applicants/firms: 1,750,000 €	
Donor:	United Nations Development Programme (UNDP), UNMIK, Office of Prime Minister, and Danish MFA		
Implementing Organisation:	UNDP		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project is seen as an integral part of a longer-term strategy to ease unemployment and stimulate job creation.

- Component 1 is short-term employment generation targeting the unskilled long-term unemployed. Through a coalition of Ministries and municipalities, opportunities for short-term labour intensive employment will be identified, particularly in the field of public works. The concrete activities may vary and will be directed to the improvement of local infrastructure. For an immediate impact, the areas selected for generation of quick employment shall be activities that do not require specific skills or qualifications, taking into account that the group of long-term unemployed is composed of low qualified persons. Any training required will be kept short and well targeted.
- Component 2 is the development of a young employment programme. This aims to generate longer term employment and is to be seen as a pilot, which creates the basis for the testing of the policy, which would contribute to the articulation of the longer-term strategy/policy on employment, linking vocational training to the labour market, providing companies with incentives for absorbing this manpower. Private companies and public entities such as ministries, government agencies and municipalities that require manpower trained through the existing vocational training centres programme shall receive incentives to provide youngsters with a one-year contract. This incentive will be the reimbursement of a part of the salary to be paid to the youngster.

Location(s) of project:	Kosovo		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed		
<input checked="" type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities		
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women		
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth		
<input checked="" type="checkbox"/> Other	Please Specify: Municipalities				

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
Infrastructure investment leading to employment / training generation; vocational training.
Eligibility criteria:
Registered youth unemployed.
Terms and conditions (term, interest, min & max loan, fee, etc.)
Grants for public works, reimbursement of part of salary.

Application form available upon request	
Contact name for further information: Mr. Levent Koro, National Programme Analyst	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Address: UNDP, Payton Place 14, Prishtina	
Telephone: 038 249 066	Fax: 038 249 065
Email: levent.koro@undp.org	Website: www.ks.undp.org



Project number:	00005		
Project title:	Support to Agricultural Organisations (SAO)		
Start date (month, year)	10/2004	Finish date (month, year)	October 2005
Overall project budget:	<u>80,000 US €</u>	Budget available to applicants/firms:	<u>0 €</u>
Donor:	United Nations Development Programme (UNDP)		
Implementing Organisation:	UNDP		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The SAO project focuses on the most vulnerable farmers by assisting them to leverage their resources and move beyond subsistence farming for greater income generation. In addition, it seeks to enhance farmers' technical capacity in order for them to improve the efficiency of their production. Marketing and business planning support will also be provided to facilitate farmers' access to finance and larger markets.

To achieve these objectives, the project aim to:

- Organise farmers in cooperatives or producers' associations (4 new and 4 enhanced).
- Provide training in advanced farming practices.
- Provide agricultural organisations with assistance to access credits/other financial resources.

The rationale behind organising farmers into cooperatives or producers' associations is to facilitate the enhancement of farming practices and access to finance by joining private properties that are, individually, too small for commercial production. Being organised into cooperatives will allow individual farmers to pool their resources, access training collectively and share experiences. It will also increase the likelihood of achieving economies of scale with their products thereby enhancing their access to larger markets. Finally, agricultural organisations are considered to be more institutionally stable and credible by financial institutions, which will increase chances of accessing credits and other financial resources.

Location(s) of project:

Shtime / Stimlje and Skenderaj / Srbica

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
---	------------------------------	--

If YES, basic details are provided below

Description of services/finance that can be applied for:
--

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)
--

Application form available upon request	
Contact name for further information: Mr. Levent Koro, National Programme Analyst	Yes <input type="checkbox"/> No <input type="checkbox"/>
Address: UNDP, Payton Place 14, Prishtina	
Telephone: 038 249 066	Fax: 038 249 065
Email: levent.koro@undp.org	Website: www.ks.undp.org



Project number:	00006		
Project title:	Business Environment Technical Assistance Project (BETA)		
Start date (month, year)	08/2005	Finish date (month, year)	August 2009
Overall project budget:	5.740,000 €	Budget available to applicants/firms: <u>0</u> €	
Donor:	World Bank		
Implementing Organisation:	Ministry of Trade and Industry and Kosovo Cadastre Agency		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The BETA project seeks to address problems in the business environment resulting from the weak institutional and administrative capacity of the relevant enterprise-related institutions. This calls for institutional capacity building over several years and improving the legal and administrative framework and policy environment as a necessary first step.

- Component 1 (business service integration) involves reducing regulatory uncertainty, reducing existing administrative barriers to starting and operating a business, improving the transparency and accountability of regulatory functions administered by municipalities and facilitating investment. In particular, this component will establish Business Service Centres integrating enterprise regulations and services in up to 30 municipalities, upgrading of the registration system and capacity building for the Office of Investment Promotion.
- Component 2 focuses on enhancement of immovable property rights. By securing these rights, the project expects to contribute to land market development in Kosovo and facilitate new business start-ups in terms of improving access to capital, improving property rights as collateral through mortgages and reducing transaction times. Specifically, six municipalities will be assisted to improve and update their cadastres and a national cadastre of buildings will be created to facilitate registration, ownership and use.

Location(s) of project:

Pristina plus six municipalities to be determined; eventually all municipalities.

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input checked="" type="checkbox"/>	Existing start ups	<input type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input checked="" type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input checked="" type="checkbox"/>	Other	Please Specify:		Ministry of Trade and Industry and Kosovo Cadastre Agency			

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request		Yes <input type="checkbox"/> No <input type="checkbox"/>
Contact name for further information: Mr. Vito Intini, Project Officer, Private Sector Development	Address: World Bank, Mujo Ulqinaku 3, Prishtina	
Telephone: 038 249 459	Fax: 038 249 780	
Email: vintini@worldbank.org	Website: www.worldbank.org/kosovo	



Project number:	00007		
Project title:	TurnAround Management (TAM)		
Start date (month, year)	10/2004	Finish date (month, year)	October 2006
Overall project budget:	<u>1,500,00 €</u>	Budget available to applicants/firms:	<u>0 €</u>
Donor:	European Agency for Reconstruction		
Implementing Organisation:	European Bank for Reconstruction and Development		
Project / Programme /Financial Description: Product (maximum of 1200 characters)			

The TAM project assists enterprises to develop new business skills at the senior management level.

TAM enables advice from some of the most experienced business leaders (usually former Chief Executives and Managing Directors) to be provided to help up to 25 companies in Kosovo to modernise their management practices, thus improving turnover, productivity and profitability.

TAM projects typically last for 12 - 18 months and are led by Senior Industrial Advisors (SIA) with at least 15 years' worth of senior management experience in a relevant sector or economic activity. Each TAM project is tailored to the specific requirements of the applicant enterprise.

TAM helps firms to find new ways of doing business, develop sales and marketing strategies, explore export opportunities, attract finance, undertake financial and strategic planning, upgrade production and design capabilities, comply with legislation, conform with international practices, etc. TAM projects target private companies or State Owned Enterprises (SOEs) with irrevocable government commitment to privatisation, must have an acceptable debt structure (if publicly owned) and not be involved in banking/finance, basic farming, services, military products/services, gambling or tobacco.

Location of project:

All over Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input checked="" type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input type="checkbox"/>	Women
<input type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

See above

Eligibility criteria:

See above

Terms and conditions (term , interest, min and max loan , fee. etc)

N/A

Application Form Available upon request

Yes No

Contact name for further information: **Mr. Duncan Naughten, Executive Director, TAM Group**

Address: **EBRD, One Exchange Square, London, EC2A 2NJ, England**

Telephone: **+44 20 7338 6694**

Fax: **+44 20 7338 7742**

Email: **tam@ebrd.com**

Website: **www.tambas.org**



Project number:	00008		
Project title:	Business Advisory Service (BAS)		
Start date (month, year)	10/2004	Finish date (month, year)	October 2006
Overall project budget:	500,000 €	Budget available to applicants/firms: 0 €	
Donor:	European Agency for Reconstruction		
Implementing Organisation:	European Bank for Reconstruction and Development		
Project / Programme /Financial Description: Product (maximum of 1200 characters)			

The BAS project assists mainly micro and small enterprises to enhance their competitiveness by working directly with individual firms (target of 60 firms) and providing specific, practical advice. Typical projects include: upgrading financial IT system, market research and analysis, quality management systems (such as ISO-9001), enterprise reorganisation, brand development, business planning and financing, engineering and technical solutions, etc.

BAS seeks to assist Kosovo enterprises by removing their barriers to growth and development. Competitiveness and management are improved by providing practical business advice, mainly through local consultants. At the same time, BAS seeks to build up the local business consultancy market to serve current and future enterprises' needs. The BAS team assist successful applicant enterprises to identify suitable providers of business consultancy, develop the terms of reference for the project and manage the consultants implementing the project. As a result of the BAS project, participating enterprises will feel more capable of commissioning further business consultancy, thus stimulating the market for business advisory services. Typical BAS projects include upgrading financial IT system, market research and analysis, quality management. BAS projects target private companies or State Owned Enterprises (SOEs) with irrevocable government commitment to privatisation.

Location of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:	
See above	
Eligibility criteria:	
Acceptable debt structure, excluding banking/finance, basic farming, military activities, tobacco & alcohol.	
Terms and conditions (term , interest, min and max loan , fee. etc)	
Grant of 50% of the consultancy costs for approved projects up to a maximum of €9,000 (cost up to €18,0000).	
Application Form Available upon request	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Contact name for further information: Mr. Ekrem Hoxha, Local Director	Address: BAS Programme, Mitrovica 1, Pristina
Telephone: 038 245 343	Fax: 038 245 343
Email: ehoxha.bas.kos@its-ks.net	Website: www.tambas.org



Project number:	00009		
Project title:	Development of Enterprises Locally through Alliances (DELTA)		
Start date (month, year)	06/2005	Finish date (month, year)	June 2006
Overall project budget:	<u>130,000 €</u>	Budget available to applicants/firms: <u>0 €</u>	
Donor:	Swiss Development Corporation and Open Society Institute		
Implementing Organisation:	Institute for Development Research (Riinvest)		
Project / Programme /Financial Description: Product (maximum of 1200 characters)			

This project is expected to involve the following main components:

1. Development of strategies for Local Economic Development.
2. Project identification.
3. Development of capacities of local authorities such as strategic planning and implementation, project identification and project management

Location of project:

5 municipalities will be selected (competitive process).

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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Eligibility criteria:

Terms and conditions (term , interest, min and max loan , fee. etc)

Application Form Available upon request		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Contact name for further information: Mr. Salvador Elmazi, Project Manager	Address: Riinvest, Rr. Rexhep Mala 27, Aktash I, Pristina		
Telephone: 038 249 320	Fax: 038 249 540		
Email: salvador.elmazi@riinvestinstitute.org	Website: www.riinvestinstitute.org		



Project number:	00010		
Project title:	Employment Regeneration Programme (ERP)		
Start date (month, year)	03/2003	Finish date (month, year)	October 2005
Overall project budget:	3,000,000 €	Budget available to applicants/firms: 400,000 €	
Donor:	EAR		
Implementing Organisation:	IMC Consulting Ltd		
Project / Programme /Financial Description: Product (maximum of 1200 characters)			

ERP is a multi-faceted project concentrating on development of the Kosovo Employment Service. There are three main objectives: Institution Building, Development of an Employment Strategy and Development of Model Facilities. Within the Strategy element, the project is piloting the operation of a Pilot Projects Fund which seeks to demonstrate that such a fund would be of benefit to Kosovo and also identifies the type of project which might work.

The Pilot Projects Fund targets disadvantaged groups in three locations: Prishtina, Gjiljan and Mitrovica. Disadvantaged groups are defined as youth, women, minorities, disabled, long-term unemployed and those displaced during privatisation. Interested parties have been encouraged to submit projects which improve the employability of the target groups.

This fund is operated by the Ministry of Labour and Social Welfare. Applications were open to all registered organisations which included SMEs. However, it should be noted that the fund aims to invest in people and not companies.

All the available funding has been disbursed in three bidding rounds. However, the necessary law will soon be in place for the Kosovo Interim Government to raise money to operate such a fund in the future.

Location of project:	Prishtina, Gjiljan and Mitrovica		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed
<input type="checkbox"/>	Medium firms	<input checked="" type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups
<input type="checkbox"/>	Other	Please Specify:			

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:	
Project funding which can demonstrably improve the employability of target groups.	
Eligibility criteria:	
Registered organisations with ideas/projects to promote the employability of target groups.	
Terms and conditions (term , interest, min and max loan , fee. etc)	
Grant has already been disbursed under competition.	
Application Form Available upon request Yes <input type="checkbox"/> No <input type="checkbox"/>	
Contact name for further information: Alush Grosha	Address: ERP Project, Fehmi Agani 69/4, Prishtina
Telephone: 038 243943	Fax: 038 244685
Email: alush69@yahoo.com	Website: N/A



Project number:	00011		
Project title:	Economic Development and Employment Promotiont (Phase I; 6 year project)		
Start date (month, year)	01/2004	Finish date (month, year)	December 2005
Overall project budget:	<u>1.200,000 €</u>	Budget available to applicants/firms:	<u>0 €</u>
Donor:	German Ministry for Economic Cooperation (BMZ)		
Implementing Organisation:	Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project focuses primarily on contributing to employment generation, import substitution and the stimulation of start-ups and self-employment. It uses a clustering approach in seeking to meet the above objectives and focuses its activities on the following:

- Furniture and wood processing.
- Metal processing.
- Tourism (fairly widely defined).

The project operates at the macro (support to MTI), meso (mainly business associations) and micro (consultancy to firms) levels. In terms of the latter, SMEs may apply to receive technical assistance (see below). Two aspects of the project are particularly noteworthy. The first is that a Centre for Competence has been created in Peja. The Centre provides education, training and capacity building for firms relating to the targeted clusters. In addition, GTZ is planning to create a business incubator, if successful in mobilising further funds. The second is that the project seeks to generate higher levels of entrepreneurship by stimulating self-employment.

The project uses GTZ methodologies (CEFE and WIRAM) in order to take entrepreneurs through a process of behaviour-based training which is expected to result in about 35 CFE trainers for Kosovo. These will be linked with a wider network of CFE trainers in the South East Europe region. Although the first phase is coming to an end, it is expected that this project will operate for 6 years in all.

Location(s) of project:	Kosovo		
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Key project target groups: (more than one can be ticked if relevant)							
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input checked="" type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed				
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities				
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input type="checkbox"/> Women				
<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth				
<input type="checkbox"/> Other	Please Specify:						

Eligibility / application requirements and terms and conditions:		Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below				
Description of services/finance that can be applied for:				
Firms can apply to receive technical assistance and business consultancy.				
Eligibility criteria:				
SMEs operating in the following sectors: furniture and wood processing, metal processing and tourism.				
Terms and conditions (term, interest, min & max loan, fee, etc.)				
N/A				

Application form available upon request		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
Contact name for further information: Mr. Peter Welling, Project Manager, Economy and Employment		Address: GTZ, Str Hajrullah Abdullahu 25, Pristina	
Telephone: 038 226 024		Fax: 038 244 956	
Email: peter.welling@gtz.de		Website: www.gtz.de	



Project number:	00012		
Project title:	Agroprocessing Project (Phase I; 6 year project)		
Start date (month, year)	01/2005	Finish date (month, year)	December 2007
Overall project budget:	1.000,000 €	Budget available to applicants/firms: 1.000,000 €	
Donor:	German Ministry for Economic Cooperation (BMZ)		
Implementing Organisation:	Gesellschaft für Technische Zusammenarbeit (GTZ)		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The project uses a cluster approach focusing on the following niches:

- Trout.
- Sharr cheese.
- Mushrooms.
- Juniper berries.
- Herbs, teas and medicinal plants.

The project focus primarily on import substitution, with the possibility for export in the longer term. It operates mainly at the meso level and foresees the provision of support to business associations covering such issues as: quality monitoring and control, sales and marketing, education and training of the producers, processors, etc. There is also a focus on the micro (firms) level and 1 person businesses may apply to obtain technical assistance and support in buying equipment.

The project is expected to run for 5 years.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input checked="" type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input type="checkbox"/>	Minorities
<input type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input checked="" type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

1 person enterprises can apply to receive technical assistance / business consultancy & purchase equipment.

Eligibility criteria:

Sectors: trout, sharr cheese, mushrooms, juniper berries, and herbs, teas and medicinal plants.

Terms and conditions (term, interest, min & max loan, fee, etc.)

N/A

Application form available upon request Yes No

Contact name for further information: **Mr. Peter Welling, Project Manager, Economy and Employment** Address: **GTZ, Str Hajrullah Abdullahu 25, Prishtina**

Telephone: **038 226 024** Fax: **038 244 956**

Email: **peter.welling@gtz.de** Website: **www.gtz.de**



Project number:	00013		
Project title:	Skills Development for the Recovery and Reconstruction of Kosovo (Phase I and II)		
Start date (month, year)	07/2001	Finish date (month, year)	December 2005
Overall project budget:	2,351\$ €	Budget available to applicants/firms: <u>500,000 €</u>	
Donor:	Italian Ministry of Foreign Affairs		
Implementing Organisation:	International Labour Office (ILO)		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project provide technical assistance to the Ministry of Labour and Social Welfare in developing a system for vocational training of the un(der)employed, public employment services offering employment counselling and career guidance and a self-employment promotion system.

The project is in its second phase and targets assistance towards the development of youth employment policies (counselling, training, wage subsidies and entrepreneurship development).

Location(s) of project:	Kosovo		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed		
<input type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities		
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women		
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth		
<input type="checkbox"/> Other	Please Specify:				

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
In-company training, wage subsidies, apprenticeships, internships, guarantee funds.
Eligibility criteria:
Young vulnerable groups (15-24 years olds).
Terms and conditions (term, interest, min & max loan, fee, etc.)

N/A

Application form available upon request	
Contact name for further information : Ms Valli Corbanese	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Address: Qafa complex, Pristina	
Telephone: 038 249166	Fax: 038 243112
Email: skillskosovo@ilo.org	Website: www.ilo.org/kosovo



Project number:	00014		
Project title:	Further Support to the Euro Info Correspondence Centre (EICC)		
Start date (month, year)	September 2004	Finish date (month, year)	September 2005
Overall project budget:	45,000 €	Budget available to applicants/firms: 0 €	
Donor:	EAR		
Implementing Organisation:	Euro Info Correspondence Centre / Kosovo Chamber of Commerce		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

EICCs such as the one located in Prishtina act to:

- Inform enterprises on EU matters through seminars, bulletins, guides and the website.
- Advise enterprises by providing a specifically European, value adding advisory function.
- Assist SMEs to participate in EU programmes to access new markets and to benefit from public procurement.

In line with its underlying principles of non-profit making and availability of services to all SMEs without discrimination, the basic tasks of the EICC can be distilled into two main activities:

- Informing SMEs on European Community issues and promoting European policies for enterprises (replying to questions, proactive distribution of information through articles, newsletters, seminars, participation in EU promotional campaigns on specific themes, participation in exhibitions, web sites, etc.)
- Initial assistance to SMEs on European Community matters, complementing other specialised local actors and, where appropriate, support in setting up EU projects and access to information on European financing.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input checked="" type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Contact name for further information : Mr Ejup Qerimi, Head		Address: EICC, Mother Tereza str. No. 20 Pristina	
Telephone: 038 224 596		Fax: 038 224 299	
Email: info@kosovo-eicc.org		Website: www.kosovo-eicc.org	



Project number:	00015		
Project title:	Horticulture Promotion in Kosovo		
Start date (month, year)	01/2004	Finish date (month, year)	December 2006
Overall project budget:	1.600,000 €	Budget available to applicants/firms: N/A €	
Donor:	Swiss Agency for Development and Cooperation		
Implementing Organisation:	Intercooperation		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project focuses on a specific segment of the SME sector. It offers on-the-job training in production, processing, management and marketing skills. Its basic objective is to assist service providers to build up the necessary capacities, at the same time as improving the communication between the different actors active in the horticultural sector. The project also seeks to introduce new techniques through co-financed and co-planned activities. Finally, the project support meetings, events, forums and open days within the horticultural sector.

Location(s) of project:	Kosovo		
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Key project target groups: (more than one can be ticked if relevant)			
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify: Businesses involved in agriculture		

Eligibility / application requirements and terms and conditions:		Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below				
Description of services/finance that can be applied for:				
On-the-job training.				
Eligibility criteria:				
See above				
Terms and conditions (term, interest, min & max loan, fee, etc.)				
Project works with farmers interested to test/introduce new techniques and new varieties in the value chain.				
Application form available upon request Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				
Contact name for further information: Mr. Neil Parker		Address: Intercooperation, Ekrem Rexha Street 3, Pristina		
Telephone: + 377 (0) 44 500 547		Fax: 038 243 034		
Email: neilparker@intercoopkos.org		Website: www.intercoopkos.org		



Project number:	00016		
Project title:	Income Peja		
Start date (month, year)	01/2004	Finish date (month, year)	December 2006
Overall project budget:	960,000 €	Budget available to applicants/firms: <u>0 €</u>	
Donor:	Swiss Agency for Development and Cooperation		
Implementing Organisation:	Swiss Labour Assistance		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project aims to increase the incomes of new and existing beneficiaries / entrepreneurs through market oriented activities.

Once sub-projects and partners are identified, the project supports partner organisations in both development and project planning, through methods such as coaching and training for the various elements of project management and organisational strengthening.

Location(s) of project:	Dukagjini region		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed
<input type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups
<input type="checkbox"/>	Other	Please Specify:			

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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See above

Eligibility criteria:

See above

Terms and conditions (term, interest, min & max loan, fee, etc.)
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See above

Application form available upon request	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Contact name for further information: Mrs. Fitore Ajdini Gjuka	Address: Swiss Labour Assistance, Peja
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Telephone: +377 (0)44 137 800	Fax: N/A
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Email: sahkos@hotmail.com	Website: N/A
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Project number:	00017		
Project title:	Kosovo-Swiss Dairy Processing and Marketing Promotion Project		
Start date (month, year)	07/2004	Finish date (month, year)	December 2006
Overall project budget:	<u>830,000 €</u>	Budget available to applicants/firms: <u>0 €</u>	
Donor:	Swiss Agency for Development and Cooperation		
Implementing Organisation:	Swisscontact		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The dairy sector of Kosovo is being supported in order to be able to play an increasing role in setting standards, improving investment promotion and enhancing policy dialogue.

In order to achieve this, co-operation has been established with the relevant ministries. Moreover, local producers are being supported to satisfy the demand of local consumers and, over time, to begin to compete in quality with imported products.

It is anticipated that Kosovo dairy products will fulfil the international standards set and controlled by a local autonomous agency.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input checked="" type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

See above

Eligibility criteria:

See above

Terms and conditions (term, interest, min & max loan, fee, etc.)

See above

Application form available upon request

Yes No

Contact name for further information: **Mr. Kastriot Kepuska** Address: **Swisscontact, Rruga 6Hamdi Gashi 32 P.o Box 182, Pristina**

Telephone: **+377 (0)44 188 500** Fax: **0390 24 290**

Email: **kastriot.kepuska@gmail.com** Website: **www.swisscontactkos.org**



Project number:	00018		
Project title:	Women Business Development Project		
Start date (month, year)	01/2005	Finish date (month, year)	December 2005
Overall project budget:	<u>460,000 €</u>	Budget available to applicants/firms: <u>0 €</u>	
Donor:	Swiss Agency For Development And Coopertation		
Implementing Organisation:	Swisscontact		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The project contributes to increasing the participation of women owned businesses (including minorities) in the formal economy in Kosovo.

The project is primarily concerned with building the capacity of emerging women entrepreneurs to successfully access credit and to run their business well.

Location(s) of project:	Gjakova region		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed
<input type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups
<input type="checkbox"/>	Other	Please Specify:			

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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See above

Eligibility criteria:

See above

Terms and conditions (term, interest, min & max loan, fee, etc.)
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See above

Application form available upon request	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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Contact name for further information: Mrs. Elvira Ukmata	Address: Swisscontact, Martin Camaj 14
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Telephone: 039 024 290	Fax: 039 024 290
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Email: elvirau@swisscontactkos.org	Website: www.swisscontactkos.org
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Project number:	00019		
Project title:	Organisation of Public-Private Dialogue and Kosovar Business week		
Start date (month, year)	05/2005	Finish date (month, year)	November 2005
Overall project budget:	N/A €	Budget available to applicants/firms: 0 €	
Donor:	USAID		
Implementing Organisation:	Alliance of Kosovar Businesses (and KSBC)		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The Alliance of Kosovar Businesses (AKB) is currently implementing two main sub-projects:

- The first is the on-going Kosovar Business Week, whose goal is to raise people's awareness of the fact that local products are high quality and safe to use / consume, while at the same time encourage local producers to strive towards ever higher product quality and standards. The aim is to plan a carnival convoy (15-20 cars) traveling around all Kosovar towns promoting the local domestic products, as well as live music concerts with domestic singers as a means of gaining greater attention.
- The second sub-project is called focuses on stimulating public-private dialogue as a mechanism for identifying the key barriers blocking the economic development of Kosova. It is planned that this will lead to workshops, jointly with national policy makers, which will propose solutions for the key business barriers identified.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input checked="" type="checkbox"/> Large firms	<input checked="" type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request		Yes <input type="checkbox"/> No <input type="checkbox"/>
Contact name for further information: Alliance of Kosovar Businesses		Address: AKB, Leke Dukagjini Bloku, B6/6, Pristina
Telephone: 038 541 683 / 044 279 133		Fax: 038 541 683
Email: aleancakosovarebizneseve@yahoo.com		Website: N/A



Project number (for office purposes):	00020		
Project title:	Employment Assistance Service (EAS)		
Start date (month year)	01/2005	Finish date (month year)	December 2005
Overall project budget:	<u>116,634 €</u>	Budget available to applicants/firms:	<u>N/A €</u>
Donor:	Swiss Agency for Development and Cooperation (SDC)		
Implementing Organisation:	IOM - International Organization for Migration		
Project / Programme Description: (maximum of 1200 characters)			

The Employment Assistance Service (EAS) programme promotes the sustainable voluntary return and reintegration of Kosovars, including ethnic minorities, returned from Switzerland by taking appropriate measures to improve economic prospects for both the returnees and members of their receiving communities. In this manner, the programme also enhances the capacity of return communities to continue to attract, absorb and retain returning migrants and other displaced people and to prevent further out-migration.

Returnees are entitled to benefit from a specially designed programme to help them either get access to employment or eventually start a business on their own. Moreover, they are provided with individual counselling, referral to existing job opportunities and job creation schemes, as well as training opportunities.

At the same time, through their outreach activities programme staff are able to inform the residents of potential employment possibilities and involvement in joint income generating projects established between the returnees and the residents. The programme draws upon a longstanding collaboration between IOM and the Regional Employment Offices of the Kosovo Ministry of Labour and Social Welfare.

Location of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

- | | | | |
|---|--|---|--|
| <input type="checkbox"/> Large firms | <input type="checkbox"/> SOEs | <input type="checkbox"/> Existing self employed | <input checked="" type="checkbox"/> Unemployed |
| <input type="checkbox"/> Medium firms | <input type="checkbox"/> Cooperatives | <input type="checkbox"/> Potential self employed | <input checked="" type="checkbox"/> Minorities |
| <input type="checkbox"/> Small firms | <input type="checkbox"/> Crafts | <input checked="" type="checkbox"/> Existing start ups | <input type="checkbox"/> Women |
| <input checked="" type="checkbox"/> Micro firms | <input type="checkbox"/> Biz Association | <input checked="" type="checkbox"/> Potential start ups | <input type="checkbox"/> Youth |
| <input checked="" type="checkbox"/> Other | Please Specify: Returnees from Switzerland | | |

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, basic details are provided below, such as eligibility criteria and terms and conditions.

Description of services/finance that can be applied for:

Grants range from €1,000 for education, €1,500 for "on the job training" up to €2,500 for small business start-up.

Eligibility criteria:

For returnees from Switzerland and members of receiving communities offering employment.

Terms and conditions (grants and credit e.g. maturity, interest, min and max .etc)

All assistance is grant, generally put towards starting small businesses to aid the reintegration process.

For further information contact: Mario Lito Malanca, Vedije Krasniqi or Andrew Phelan	Address: IOM, Ismail Qemajil 18, Arberi II, Prishtina
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Telephone : 038 249 154	Fax : 038 249 039
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Email :MMalanca@iom.ipko.org,APhelan@iom.ipko.org, vebrasniqi@iom.i	Website: www.iom.ipko.org
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Project number:	00021		
Project title:	Community Stabilisation Programme (CSP)		
Start date (month, year)	11/2002	Finish date (month, year)	September 2005
Overall project budget:	<u>1.300,000 €</u>	Budget available to applicants/firms:	<u>812,000 €</u>
Donor:	European Agency for Reconstruction (EAR)		
Implementing Organisation:	IOM - International Organization for Migration		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The CSP programme was established in November 2002 to stabilise minority communities in Kosovo which had little or no access to income/employment generating activities, with consequent net outflow of the population. This has been particularly relevant to areas where Serbs live, generally isolated villages or enclaves, many of which are under constant military protection by KFOR. The CSP is a response to the declarations by international community to preserve the multi-ethnic character of Kosovo.

The programme implemented by IOM involves provision of small grants for specific, individual, income-generation projects, as well as supporting community development projects including psychosocial / cultural / sport through financial and technical assistance. The CSP provides training in business planning and management for its beneficiaries and offers advisory referral through business centres.

The overall objective of the CSP is to stabilise the situation in ethnic minority communities; to enable vulnerable communities to build up sustainable livelihoods; and to assist returnee communities. The CSP specifically seeks to improve the livelihoods and employment opportunities in these communities; contribute to stemming the net outflow of communities; combats poverty and exclusion in certain disadvantaged communities and provides access to income generating/employment opportunities in communities where there is little or no freedom of movement and, therefore, cannot gain access to other development programmes.

Location(s) of project:	Kosovo		
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Key project target groups: (more than one can be ticked if relevant)			
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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Grants of 2,000 - 4,000 Euros for extension or start up of small business.
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Eligibility criteria:

For minorities residing in targeted villages, generation of employment and securing needed services.
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Terms and conditions (term, interest, min & max loan, fee, etc.)
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Grant assistance, mainly towards start up or extending small business to aid stabilisation and reintegration.

Application form available upon request	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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Contact name for further information: Tatijana Cerovina; Goran Grebovic and Mario Lito Malanca	Address: IOM, Ismail Qemajil 18, Arberi II, Prishtina
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Telephone: 038 249 154	Fax: 038 249 039
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Email: cspkosovo@iom.ipko.org	Website: www.iom.ipko.org
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Project number:	00022		
Project title:	Strengthening of Civil Society in Kosovo 2004 - Promoting Social Dialogue		
Start date (month, year)	11/2004	Finish date (month, year)	November 2005
Overall project budget:	1.000,000 €	Budget available to applicants/firms: 700,000 €	
Donor:	European Agency for Reconstruction		
Implementing Organisation:	Dialogue Development		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project has four components:

- Develop the professional capacity of the social partners, i.e. the labour organisations and business associations in order to strengthen their capability of contributing effectively to the transformation and development of the Kosovar economy and society. This first objective implies a real social dialogue, based on an effective tripartite council and consultation of social partners, as well as increased capacity of labour organisations and business associations
- Increase the capacity of professional associations, farmers and other occupational associations in order to strengthen the democratic processes through active engagement of the civil society organisations (CSOs) with the government in the improvement of the legal and operational environment.
- Promote the establishment of residents' associations in a number of selected locations in Kosovo and develop more effective partnership with government institutions, especially at the local level.
- Build up a more effective partnership of the social partners, professional organisations and residents' organisations with government on both local and central levels, contributing to the successful implementation of agency programmes in related fields not least by contributing to new policy formulation.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input checked="" type="checkbox"/> Other	Please Specify: Civil society organisation (prof. farmers, trade unions, resid. councils).		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Grants for capacity building and institutional strengthening to contribute to economic development of Kosovo.

Eligibility criteria:

Registration in the NGO Registry (Ministry of Public Services). Call for proposals deadline 2nd August 2005.

Terms and conditions (term, interest, min & max loan, fee, etc.)

Priority given to minority inclusion, networking / partnerships, grants of Eur 30,000 - 80,000; 18 months.

Application form available upon request

Yes No

Contact name for further information: Ms Leonora Mehmeti	Address: Dialogue Development, Eduard Lir 2, Arbera, Pristina
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Telephone: 038 245 546	Fax: 038 245 853
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Email: socialdialogue@hotmail.com	Website: N/A
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Project number:	00023		
Project title:	Strengthening Advisory and Support Services to Farmers and Rural Communities		
Start date (month, year)	11/2003	Finish date (month, year)	November 2005
Overall project budget:	<u>1.700,000 €</u>	Budget available to applicants/firms:	<u>0 €</u>
Donor:	European Agency for Reconstruction		
Implementing Organisation:	IAK Agrar Consulting GmbH		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The purpose of the SASS project is to strengthen advisory services provided to farmers and rural communities throughout Kosovo. The project comprises four interlinked components:

- Strategy for Support Services: The aim is to assist the Ministry of Agriculture (MAFRD) in identifying the requirements of the advisory and support services within its overall strategy. As a result, a coordinated, networked and sustainable Kosovo-wide system for delivering advisory support services to farmers and rural communities is being implemented.
- Capacity Building Programme: The objective is to prepare MAFRD and municipalities advisors to provide advisory services to farmers seeking to increase primary agricultural productivity as well as to those looking for alternative income-generating strategies for rural development, including complementary and/or alternative activities outside the farming sector. Training Centres have been established and are operational in Peja, Prizren, Lipjan, Mitrovica and Zvečen.
- Promotion of Self-Help Systems: The SASS project is promoting self-help groups to increase the responsiveness of the advisory system and to facilitate self-help initiatives by farmers and rural communities by mobilising the trained advisory team.
- Information and Management: An Information Management System collects and disseminates a range of best farming practice experiences and information available at MAFRD, Training Centres, Municipal Agricultural Officers and donor projects.

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input checked="" type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request Yes No

Contact name for further information: Mr. Walter de Oliveira	Address: Room A12 35, Mother Theresa Street, Prishtina
Telephone: 038 211 951	Fax: 038 212 236
Email: deoliveiraw@sass-iak.org	Website: www.mafrd.org/eng/index.html



Project number:	00024		
Project title:	Support to SMEs		
Start date (month, year)	08/2000	Finish date (month, year)	N/A
Overall project budget:	<u>N/A €</u>	Budget available to applicants/firms:	<u>N/A €</u>
Donor:	German Ministry of Foreign Affairs, German Ministry of Economic Co-operation		
Implementing Organisation:	AGEF/APPK		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

Skilled job seekers returning from abroad and members of the local communities are offered the opportunity to take part in business start-up courses and to produce a business plan. All business plans are carefully evaluated and the ones offering the greatest potential can be supported by a grant. The course certificates and the business plans may also serve for individual application for other finance from commercial financial institutions.

The project offers:

- Individual counselling for entrepreneurs.
- Start-up training.
- Business development services.

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input checked="" type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Contact name for further information: Bedri Xhafa / Bajram Fusha	Address: Andrea Groppa p.n., Prishtina		
Telephone: 038 24 34 74	Fax: 038 24 34 75		
Email: info@appk.org	Website: www.agef.net		



Project number:	00025		
Project title:	Further Qualification and Training for Job Seekers and Professionals		
Start date (month, year)	08/2001	Finish date (month, year)	N/A
Overall project budget:	N/A €	Budget available to applicants/firms:	N/A €
Donor:	German Federal Ministry for Economic Co-operation, various enterprises and institutions in Kosova		
Implementing Organisation:	AGEF/APPK		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The provision of contemporary professional skills assists job seekers to find a job according to the needs of the labour market. It also enables professionals to secure their current job or even to apply for a higher positions.

The following services are offered:

- Labour market oriented short-term training in various fields.
- Training for SMEs.
- On-the-job training.
- Job application training.
- Job placement.

Location(s) of project:
Kosova

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input checked="" type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:	
Eligibility criteria:	
Terms and conditions (term, interest, min & max loan, fee, etc.)	
Application form available upon request Yes <input type="checkbox"/> No <input type="checkbox"/>	
Contact name for further information: Bedri Xhafa / Bajram Fusha / Vjollca Xhafa	Address: Andrea Groppa p.n., Pristina
Telephone: 038 243 474	Fax: 038 243 475
Email: info@appk.org	Website: www.agef.net



Project number:	00026		
Project title:	Job Placement		
Start date (month, year)	03/2000	Finish date (month, year)	N/A
Overall project budget:	N/A €	Budget available to applicants/firms:	N/A €
Donor:	BMZ (Federal Ministry for Economic Co-operation, Germany) and ZAV (Center for Job Placement)		
Implementing Organisation:	AGEF/APPK		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The main aim of this activity is the integration of local Kosovar and returnee experts into the local labour market, thus supporting the further development of the Kosovar economy.

The project offers:

- Acquisition of job vacancies and applicants.
- Assessments
- Employability checks
- Application training
- Job matching
- Job placement
- Follow-up activities.

Location(s) of project:

Kosova

Key project target groups: (more than one can be ticked if relevant)

- | | | | |
|--|---|--|--|
| <input type="checkbox"/> Large firms | <input type="checkbox"/> SOEs | <input type="checkbox"/> Existing self employed | <input checked="" type="checkbox"/> Unemployed |
| <input checked="" type="checkbox"/> Medium firms | <input type="checkbox"/> Cooperatives | <input type="checkbox"/> Potential self employed | <input checked="" type="checkbox"/> Minorities |
| <input checked="" type="checkbox"/> Small firms | <input type="checkbox"/> Crafts | <input type="checkbox"/> Existing start ups | <input checked="" type="checkbox"/> Women |
| <input checked="" type="checkbox"/> Micro firms | <input type="checkbox"/> Biz Associations | <input type="checkbox"/> Potential start ups | <input checked="" type="checkbox"/> Youth |
| <input type="checkbox"/> Other | Please Specify: | | |

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request Yes No

Contact name for further information: **Bedri Xhafa / Bajram Fusha / Lumnije Shala** Address: **Andrea Groppa p.n, Pristina**

Telephone: **038 243 474** Fax: **038 243 475**

Email: **info@appk.org** Website: **www.agef.net**



Project number:	00027		
Project title:	The Role of Investments with Joint Capital of Domestic and International Investors in the Development of SMEs in Kosovo		
Start date (month, year)	09/2005	Finish date (month, year)	July 2006
Overall project budget:	95,000 €	Budget available to applicants/firms: N/A €	
Donor:	European Agency for Reconstruction		
Implementing Organisation:	Agency for Foreign Investments in the Kosovo Economy		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The aim of this project is to enable an exchange of knowledge and experiences in the development of a joint investment system in SMEs, based on international good practice. A related objective is to stimulate central and local administrations to support SMEs to generate further employment.

A number of activities are foreseen:

- Improve the legal and normative environment for foreign investments in Kosovo.
- Promote investment and trade cooperation between Kosovo and other countries.
- Assist participation of local and international investors in privatisation of SOEs.
- Application of good proactive models of managing investments in SMEs, etc.

This project will engage local and international experts and will lead to the publication of a manual on the management of joint investments in SMEs. It will also result in an international conference targeting potential investors interested in stimulating the SME sector and increasing employment in Kosovo.

Location(s) of project:

Prishtina

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input checked="" type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:	Potential investors in the SME sector	

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for

Yes No

If YES, basic details are provided below

Description of services/finance that can be applied for:

Training activities as a part of consultancy services.

Eligibility criteria:

Potential investors and attractive businesses in the SME sector.

Terms and conditions (term, interest, min & max loan, fee, etc.)

Fee for experts and publication of results.

Application form available upon request

Yes No

Contact name for further information: Mr. Pleurat Mustafa	Address: Kodra e Diellit Aktash III 12, Pristina
Telephone: 044 186 083	Fax: N/A
Email: pleuratmustafa@hotmail.com, aijek1@yahoo.com	Website: N/A



Project number:	00028		
Project title:	Skills Development		
Start date (month, year)	01/2005	Finish date (month, year)	N/A
Overall project budget:	1.600,00 €	Budget available to applicants/firms: 400,000 €	
Donor:	International Labour Organisation		
Implementing Organisation:	Kosova Chamber of Commerce		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The Skills Development project promotes the stimulation of youth employment in Kosova, based on ILO support.

The project has three main components:

- Youth entrepreneurship promotion (mentoring, internships and information).
- Guarantee fund for young entrepreneurs.
- Training and employment subsidies for companies hiring and training youth.

Location(s) of project:	Kosova		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed		
<input type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities		
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women		
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth		
<input type="checkbox"/> Other	Please Specify:				

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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Guarantee Fund, training and employment subsidies.
--

Eligibility criteria:

N/A

Terms and conditions (term, interest, min & max loan, fee, etc.)
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N/A

Application form available upon request	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Contact name for further information: HCC	Address: St. Mother Teresa 20, Pristina
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Telephone: 038 224 741	Fax: 038 224 299
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Email: oek@ipko.net	Website: www.odaekonomike.org
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Project number:	00029		
Project title:	Business Advisory Services for Women in Economically Depressed Areas		
Start date (month, year)	09/2004	Finish date (month, year)	07/ 2005
Overall project budget:	105,300 €	Budget available to applicants/firms: <u>87,150 €</u>	
Donor:	EAR - European Agency for Reconstruction		
Implementing Organisation:	SHE-ERA Women's Business Association		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project contributes towards the economic empowerment of women by enabling them to engage in economic activities that will bring income for themselves and their families. The project provides on-going information, training, mentoring and support on business development and management for women in economically depressed areas, through three components: Business Information Services, Business Counselling and Advice, and Business Training. She-Era is implementing a year long project providing the above three components to women in economically depressed areas.

The key objectives are:

- To improve the economic situation of women and their families in economically depressed areas.
- To promote market-oriented thinking of women.
- To support women in starting a business and in furthering their business goals.
- To enhance women's self-confidence and their understanding of the economic sphere so that they see themselves and act as equal partners to men in the economic development of their families and communities.

The project provides women with information, skills, and tools that will enable them to explore business opportunities in their area; start-up a business; manage a successful and effective business; generate income for themselves and their families; and become factors for economic development in their community.

Location(s) of project:

Gjakova Municipality, Rahovec Municipality and Krusha e Madhe

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input checked="" type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input checked="" type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)
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Application form available upon request	
Contact name for further information: Ms. Mirlinda Kusari	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Address: Rr. "UÇK" 5, 38320 Gjakovë	
Telephone: 039 023 194	Fax: 039 023 194
Email: mirlinda.kusari@gmail.com	Website: www.rrgak.com



Project number:	00030		
Project title:	Stabilisation through Attainment of Rights and Tolerance II (START II)		
Start date (month, year)	12/2004	Finish date (month, year)	11/2006
Overall project budget:	1.911,800 €	Budget available to applicants/firms: 150,000 €	
Donor:	Netherlands Foreign Affairs Ministry		
Implementing Organisation:	CARE International Kosovo		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

CARE implements different types of economic interventions aimed at generating household income to meet livelihood needs and/or secure employment. The exact type of assistance is determined in consultation with individual families and communities, as well as an assessment of the historical economic linkages within the catchment area.

The main types of interventions are:

- Small Income Generation Grants: Provide appropriate funds or in-kind economic grant assistance for households that can sustain an existing business or a new business. Men and women beneficiaries will be those with entrepreneurial spirit and who have already existing minimal resources and/or skills to operate a viable business. A counterpart contribution (estimated at 20% of the value of the grant) is required.
- Self-Reliance Agriculture In-Kind Grants: Where households lack basic agricultural tools and other inputs, in-kind grants may be provided. Again, a counterpart contribution will be required. CARE also looks for opportunities to provide grants that encourage co-operation among the ethnic communities (e.g. combine harvester of one ethnic community with silage making equipment of another).

Business Training: Where necessary, business training will also be sourced from a local NGO to assist start-ups and on-going businesses. CARE draws upon its on-going partnership with the Kosovar Small & Medium Enterprise (SME) Support Centre in Gjakovë/Djakovica as well as other local NGOs to provide training in basic management skills, including accounting, marketing, and business planning.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input checked="" type="checkbox"/> Potential start ups	<input checked="" type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request Yes No

Contact name for further information: **Mr. Bujar Hoxha** Address: **CARE, Metohija St 5, Pristina**

Telephone: **038 222 435** Fax: **038 243 545**

Email: **carekosovo@careks.org** Website: **www.careks.org**



Project number:	00031		
Project title:	Youth Self-employment in Kosova		
Start date (month, year)	08/2004	Finish date (month, year)	on-going
Overall project budget:	19,520 €	Budget available to applicants/firms: <u>12,000 €</u>	
Donor:	SOROS and Swiss Office		
Implementing Organisation:	Kosovar Youth Council		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The aim of the project is to contribute to the bridging of supply and demand of labour by providing a web-based (partial) labour market information system. The key objectives are:

- To improve the quantity and quality of information on labour supply and demand in Kosova.
- To facilitate the access of young people to career guidance services and employment information.

There are various reasons as to why Kosovar Youth Council decided to create a web page for youth employment opportunities and initiatives in Kosova (www.punesimi.com). Other youth employment initiatives taking place in Kosova range from micro loans to professional trainings, information and consultant services, job search, etc. However, no organisation is offering services that provide young people with employment information that corresponds to their specific needs, yet this is ever more important. The reality in Kosova is that employment is often dependent on the use of family or other connections, resulting in young people being discouraged and passive in their labour market activities. For some youngsters consultations are the priority, for others trainings, credit/loans or information.

It should be noted that although the project funding is officially over, the Kosovar Youth Council continues to maintain the web site.

Location(s) of project:	Kosovo		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups
<input type="checkbox"/>	Other	Please Specify:			

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)
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Application form available upon request	
Contact name for further information: Mr. Valon Kurhasani	Yes <input type="checkbox"/> No <input type="checkbox"/> Address: KYC, Qamil Hoxha 7/3
Telephone: +377 44 248 590	Fax: N/A
Email: kyckosova@yahoo.com, v_kurhasani@yahoo.com	Website: www.kyckosova.org



Project number:	00032		
Project title:	Civil Society Capacity Building		
Start date (month, year)	01/2004	Finish date (month, year)	July 2005
Overall project budget:	305,600 €	Budget available to applicants/firms: 0 €	
Donor:	European Agency for Reconstruction		
Implementing Organisation:	Kosovar Civil Society Foundation		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

Based on the needs of civil society organisations that lack organisational skills and managing capacities, the aim of this project is to use various activities to train these organisations so that they can play a more significant role in creating and promoting a democratic society. In addition to this, KCSF provides technical assistance to the European Agency for Reconstruction to train, monitor and support civil society organisations supported by the Civil Society Development Programme, so that their projects can be more successful.

The overall objective is to build a strong civil society movement that promotes a democratic culture and is responsive to the socio economic needs of beneficiary communities in Kosovo. Civil society organisations will be enabled to develop strategies, implement sustainable programmes and create operational linkages with local governments.

Organisations that directly receive grants from the European Agency for Reconstruction are monitored, trained and supported and implement successful programmes. Students that receive scholarships from the Education Fund, a joint programme with KFOS, will also be monitored.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input checked="" type="checkbox"/> Other	Please Specify:	NGOs	

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Contact name for further information: Ms. Suzana Arni		Address: Str. Agim Ramadani, 48/4, Prishtina
Telephone: 038 245 547		Fax: 038 245 547
Email: office@kcsfoundation.org		Website: www.kcsfoundation.org



Project number:	00033		
Project title:	Empowering Women and Youth in Rural Areas by Promoting Self-Employment		
Start date (month, year)	09/2004	Finish date (month, year)	September 2005
Overall project budget:	95,000 €	Budget available to applicants/firms: <u>0 €</u>	
Donor:	European Agency for Reconstruction		
Implementing Organisation:	Enterprise Development Agency "EDA Prishtina"		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The main goal of this project is the development of sustainable local capacity for the women and youth community through the promotion of competitive and growth-oriented MSMEs in 3 rural municipalities of Kosovo (Shtime, Skenderaj and Vushtrri).

The primary target groups are women and youth, as vulnerable groups from rural areas (in targeted municipalities) as well as local Women and Youth NGOs.

EDA is focused on promoting the establishment of new micro and small enterprises by providing quality and effective Business Development Services (BDS). These BDSs comprise consulting for potential entrepreneurs, individual firms, training in business skills, information about market opportunities and possible networking between firms, assistance in marketing strategies and facilitation access to credit for EDA clients through contacts with financial institutions.

The project consist of organising and delivering 9 training courses based on the ILO methodology on "Start and Improve Your Business".

Location(s) of project:

Shtime, Skenderaj and Vushtrri

Key project target groups: (more than one can be ticked if relevant)

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> Large firms | <input type="checkbox"/> SOEs | <input checked="" type="checkbox"/> Existing self employed | <input checked="" type="checkbox"/> Unemployed |
| <input checked="" type="checkbox"/> Medium firms | <input type="checkbox"/> Cooperatives | <input checked="" type="checkbox"/> Potential self employed | <input checked="" type="checkbox"/> Minorities |
| <input checked="" type="checkbox"/> Small firms | <input type="checkbox"/> Crafts | <input checked="" type="checkbox"/> Existing start ups | <input checked="" type="checkbox"/> Women |
| <input checked="" type="checkbox"/> Micro firms | <input type="checkbox"/> Biz Associations | <input checked="" type="checkbox"/> Potential start ups | <input checked="" type="checkbox"/> Youth |
| <input type="checkbox"/> Other | Please Specify: | | |

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Training and consultancies

Eligibility criteria:

See above

Terms and conditions (term, interest, min & max loan, fee, etc.)

See above

Application form available upon request Yes No

Contact name for further information: **Mr. Sherafedin Mustafa** Address: **EDA, Kosta Novakoviq 9/18, Pristina**

Telephone: **038 246 238, 044 116 574** Fax: **038 246 238**

Email: **eda_prishtina@yahoo.com, sheraf@hotmail.com** Website:



Project number:	00034		
Project title:	Junior Achievement Kosova		
Start date (month, year)	01/2005	Finish date (month, year)	July 2005
Overall project budget:	22,980 €	Budget available to applicants/firms: 0 €	
Donor:	US Prishtina Office		
Implementing Organisation:	Prishtina REA		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The JA programme being provided to young students will help them to gain an understanding of:

- The importance of market-driven economics.
- The role of business in a global economy.
- The commitment of business to environmental and social issues.
- The commitment of business to operate in an ethical manner.
- The relevance of education in the workplace.
- The impact of economics on their future.

Prishtina REA/Junior Achievement offer a package ("real life" education methodology) that includes involvement of the business community, programme materials, services to schools/teachers, standard and internationally tested national competitions and international network and opportunities for all involved.

The following programmes are delivered to schools:

- Personal economics.
- The enterprise in action.
- The economics of staying in School.
- Company programme.
- Management economic simulation.
- Banks in action.

Location(s) of project:

Kosova

Key project target groups: (more than one can be ticked if relevant)

<input checked="" type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input checked="" type="checkbox"/> Other	Please Specify:	Students	

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request		Yes <input type="checkbox"/> No <input type="checkbox"/>
Contact name for further information: Mr. Ahmet Jetullahu	Address: REA Pristina, Rr UCK, Pristina	
Telephone: 038 224 951	Fax: 038 224 952	
Email: prishtinarea@yahoo.com, contactmeti@yahoo.com	Website: www.ja-ye.org	



Project number:	00035		
Project title:	Technical Support and Consultancy Service to Investment Project Proposals		
Start date (month, year)	06/2005	Finish date (month, year)	December 2005
Overall project budget:	N/A €	Budget available to applicants/firms: 0 €	
Donor:	European Agency for Reconstruction		
Implementing Organisation:	Human Dynamics		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This is a two year project whole goal is ultimately to build up the human resource capacity in Kosovo. The concept of this service is to provide technical assistance and training to Ministry of Finance and Economy and Municipality staff in designing public investment project proposals. It enables the local and central levels of Government to design professional investment projects, thus contributing the economic development of the country. through the design of a process for Public Invetsment program, mainly to be achieved through the designing and delivering of training programs.

Location(s) of project:	Prishtina - Kosova		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/>	Unemployed	
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/>	Minorities	
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/>	Women	
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/>	Youth	
<input checked="" type="checkbox"/> Other	Please Specify: Municipalities, Ministries				

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:		
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Eligibility criteria:		
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Terms and conditions (term, interest, min & max loan, fee, etc.)		
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Application form available upon request		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Contact name for further information: Donika Kepuska		Address: MEF Building	
Telephone: 044 505 098		Fax: N/A	
Email: N/A		Website: N/A	



Project number:	00036		
Project title:	Training for SME Creation and Development in the Rural Regions of Kosovo		
Start date (month, year)	08/2005	Finish date (month, year)	07/2006
Overall project budget:	<u>85,000 €</u>	Budget available to applicants/firms:	<u>85,000 €</u>
Donor:	European Agency for Reconstruction		
Implementing Organisation:	Finance Institution of Kosovo - Peja		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The project aims to: transfer know-how for SME creation and development in the rural areas of the regions of Prishtina, Gjilan and Ferizaj; stimulate entrepreneurs and managers to create new businesses and to develop the existing ones; train to draft business plans and employment programmes; and train on how to develop partnerships with local and international partners.

The training components include: Management (theoretical and practical aspects of management, strategic planning, management and organisations, entrepreneurship, the management of rural economy, the role of the leader, manager and entrepreneur in SME development, organisational aspects of business development); The Market and Marketing (open market principles, marketing strategy, the framework of marketing planning, contracting in the open market economy); Finance and Accounting (how to finance the business, business taxes, accounting in commercial companies, international accounting standards, accounting vocabulary); Business Plans (understanding the importance of the business plans, how to develop SMEs, business plans for SMEs, models of business planning).

The know-how which will be transferred as a result of this project represents the totality of knowledge needed for SME creation in rural regions. The training will be delivered by international and local experts.

Location(s) of project:	Kosovo		
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Key project target groups: (more than one can be ticked if relevant)			
<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input checked="" type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input checked="" type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify: Focus on MTI, business incubators and business development services		

Eligibility / application requirements and terms and conditions:		Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below				
Description of services/finance that can be applied for:				
Training in the field of business (Management, Market and Marketing, Finance and Accounting, Business Plans)				
Eligibility criteria:				
Unemployed with business ideas, employed with a minimum of high school education.				
Terms and conditions (term, interest, min & max loan, fee, etc.)				
Fees for trainers, managing staff, handbook for training.				
Application form available upon request Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				
Contact name for further information: Prof. Dr. Isak Mustafa		Address: Kodra e Diellit Aktash III 12, Prishtinë		
Telephone: 044 266 917		Fax: N/A		
Email: in_fk@yahoo.com, isak_mustafa@yahoo.com		Website: N/A		



Project number:	00037		
Project title:	4th International Conference for SMEs		
Start date (month, year)	07/2005	Finish date (month, year)	12/2005
Overall project budget:	54,000 €	Budget available to applicants/firms: 54,000 €	
Donor:	European Agency for Reconstruction, German Foundation Friedrich Ebert Stiftung, Municipality of Peja		
Implementing Organisation:	Finance Institution of Kosovo - Peja		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The objectives of this project include the following: the exchange of experiences and the analysis of the role of central and local government in supporting SME development and employment promotion; the definition of the role and importance of central and local government in creating a favourable environment for SME development corresponding to the principles of market economy, as well as the principles of democratisation of society in transition economies; to stimulate central and local government in drafting and realising strategies for SME creation and development, aim at generating employment.

The main themes will be: the role of central and local government and their fiscal and budgetary policy in relation to SME development and employment promotion; training of central and local government staff to support SME development and employment promotion; decentralisation of the central government with the aim of supporting SME development and promoting employment.

The conference will take place on the 11th of November 2005 with the participation of local and international experts. The discussions and documents presented during the conference will help stimulate central and local government to support businesses and promote employment.

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed	<input checked="" type="checkbox"/>	Unemployed
<input type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input type="checkbox"/>	Women
<input type="checkbox"/>	Micro firms	<input checked="" type="checkbox"/>	Biz Associations	<input checked="" type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:		Focus on MTI, business incubators and business development services			

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Exchange of professional and scientific experience, publication of the work of the experts.

Eligibility criteria:

SME experts, managers of the central and local administration, NGO managers.

Terms and conditions (term, interest, min & max loan, fee, etc.)

Preparation of scientific and professional publication, payment of the experts and the publication of their work.

Application form available upon request Yes No

Contact name for further information : Prof. dr. Ali Sylqa Address: Rr. GjergjFishta Nr. 93

Telephone: 044 137 703 Fax: N/A

Email: in_fk@yahoo.com Website: N/A



Project number:	00038		
Project title:	Training of Women in Production		
Start date (month, year)	04/2005	Finish date (month, year)	07/2005
Overall project budget:	<u>13,000 €</u>	Budget available to applicants/firms:	<u>12,400 €</u>
Donor:	EAR_IMC		
Implementing Organisation:	NGO LULEBORA - PRISHTINA		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The aim of the project is to train (of 31) people in fields such as Melat handling (4 young men); Marketing (2 women); Finance (2 women); Design (2 women); Production of goods (21 women of different ages). All these candidates are members of the team working in the Plastic Factory which Lulebora wants to create in the second phase of this project with the help of donors. This activity will generate employment for 31 people. The number of jobs is expected to grow along with the levels of production in the factory.

Location(s) of project:	NGO LULEBORA and 2 plastic factories		
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Key project target groups: (more than one can be ticked if relevant)					
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed
<input type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed
<input type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups
<input type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups
<input type="checkbox"/>	Other	Please Specify:			

Eligibility / application requirements and terms and conditions:		
Project includes services/finance which enterprises / entrepreneurs can apply for		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

If YES, basic details are provided below		
Description of services/finance that can be applied for:		
Eligibility criteria:		
Terms and conditions (term, interest, min & max loan, fee, etc.)		
Application form available upon request		
Contact name for further information: Selvete Gashi, Executive Director		Yes <input type="checkbox"/> No <input type="checkbox"/>
Address: Keramikes 9b, Prishtine		
Telephone: +377 (0) 44 110 970		Fax: N/A
Email: ojqlulebora@yahoo.com		Website: www.ojqlulebora.org



Project number:	00039		
Project title:	Support to Enterprise Development in Minority Regions (SEDMIN)		
Start date (month, year)	02/2002	Finish date (month, year)	June 2006
Overall project budget:	2.700,000 €	Budget available to applicants/firms: 0 €	
Donor:	European Agency for Reconstruction		
Implementing Organisation:	International Organization for Migration (IOM)		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

There are four main components to this project:

1. Micro-credit (02/2002 to 11/2004): The Support for Enterprise Development in Minority Regions (SEDMIN) programme was developed to support enterprise development in minority regions in Kosovo by extending financial and SME support services to entrepreneurs to establish and/or re-establish small businesses.
2. Community Investment Project (CIP - 11/2004 to 06/2006): through the CIP, the SEDMIN programme seeks to support the improvement of living conditions and foster local economic development in minority areas in Kosovo. The programme supports the creation of employment opportunities through the funding of economically oriented projects in the service of the community. CIP donates equipment up to €10,000 per project.
3. Support to Business Associations (02/2002 to 2006): Support to existing or newly established Business Associations through Mentoring Programme and provision of needed office equipment.
4. Business Service Centres (BSC - 02/2002 to 2006): BSCs promote entrepreneurship by providing information, advisory and consulting services, providing business linkages and organisation of business related events, organising training sessions in business related topics. The BSCs are also running the Mentoring Programme for the staff of Business Associations.

Location(s) of project:

Mitrovica north, Zvecan, Zubin Potok, Leposavic, Gjilan, Viti, Kamenica, Strpce, Dragas/h, Gracanica area.

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input checked="" type="checkbox"/>	Existing self employed	<input checked="" type="checkbox"/>	Unemployed
<input type="checkbox"/>	Medium firms	<input checked="" type="checkbox"/>	Cooperatives	<input checked="" type="checkbox"/>	Potential self employed	<input checked="" type="checkbox"/>	Minorities
<input type="checkbox"/>	Small firms	<input checked="" type="checkbox"/>	Crafts	<input checked="" type="checkbox"/>	Existing start ups	<input checked="" type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input checked="" type="checkbox"/>	Biz Associations	<input checked="" type="checkbox"/>	Potential start ups	<input checked="" type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

N/A

Eligibility criteria:

N/A

Terms and conditions (term, interest, min & max loan, fee, etc.)

Start-up finance: max. €4,000 (60% grant / 40% int. free loan); finance for existing firms: max. €15,000 (4%).

Application form available upon request Yes No

Contact name for further information: Sandra Moreau	Address: IOM, Ismail Qemajil 18, Arberi II, Pristina
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Telephone: 038 249 058	Fax: 038 249 039
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Email: smoreau@iom.ipko.org	Website: www.iom.ipko.org
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2.3 Profiles: Financial SME Activities



Project number:	00040		
Project title:	Kosovo – Private Sector Development		
Start date (month, year)	05/2005	Finish date (month, year)	2007
Overall project budget:	6,665,000 €	Budget available to applicants/firms: 6,665,000 €	
Donor:	Danish International Development Assistance (Danida)		
Implementing Organisation:	AFK, BZMF, FINCA, KEP and AMIK		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The development objective of the project is defined as "A sustainable increase in viable investments in production-oriented SMEs, including commercial farmers, which increase viable and productive employment." The major part of this grant is allocated for credit lines to support investments of SMEs, including commercial farmers and would-be commercial farmers. The credit lines will focus on supporting loans with medium/long terms and include, where relevant, e.g. in agriculture, a grace period and periodic repayments adapted to the cash flows of the activity. In addition, special consideration will be given to improving the credit access of refugees/returnees of ethnic minorities and women.

The project has three sub-components:

- Danida Credit Funds for on-lending to production oriented SMEs, including commercial farmers, with special considerations to ethnic minorities and women, and Capacity Development Support.
- Grant assistance to support MFIs to open new branch offices in underserved ethnic minority areas.
- Capacity development for the microfinance sector in Kosovo – synergy promoting activities between MFIs, Business Development Programmes and organisations working with refugees/returnees in Kosovo

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:
Not yet determined
Eligibility criteria:
Not yet determined
Terms and conditions (term, interest, min & max loan, fee, etc.)
Not yet determined

Application form available upon request	
Contact name for further information: AFK, BZMF, FINCA, KEP and AMIK	Address: See Annex 3
Telephone: See Annex 3	Fax: See Annex 3
Email: See Annex 3	Website: See Annex 3



Project number:	00041		
Project title:	Danish Support to MFIs		
Start date (month, year)	05/2005	Finish date (month, year)	2007
Overall project budget:	190,500 €	Budget available to applicants/firms: 0 €	
Donor:	Government of the Kingdom of Denmark (Ministry of Foreign Affairs)		
Implementing Organisation:	Association of Microfinance Institutions of Kosovo (AMIK)		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This element of the project involves three components:

- Capacity Building for the microfinance sector in Kosovo aimed at increasing the overall capacity of member and non-member organisations, which will in return increase the efficient utilisation of resources and the delivery of quality services to the micro and SME sector in Kosovo.
- Promotion of synergies between microfinance institutions, business development programmes and organisations working with returnees in Kosovo, thus helping to increase public awareness of the microfinance sector in Kosovo.
- Creation of an enabling environment in which microfinance institutions can operate and serve as a facilitator in the process of integration of Kosovo's ethnic minorities into the rest of society.

Location(s) of project:

KOSOVO

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input checked="" type="checkbox"/> Other	Plese Specify:	MFIs and all stakeholders, biz. dev. programmes and returnees NGOs	

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Eligibility criteria:

Terms and conditions (term, interest, min & max loan, fee, etc.)

Application form available upon request		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Contact name for further information: Ms Blerta Qerimi, AMIK Coordinator		Address: AMIK, Bedri Pejani No. 4, KEP Building, Prishtina	
Telephone: 038 243 590, 245 911 ext 104		Fax: 038 245 012	
Email: amikorg@amik.org; amik_pr@hotmail.com			Website: www.amik.org



Project number:	00042	
Project title:	European Fund for Kosovo (EFK)	
Start date (month, year)	2000	Finish date (month, year)
Overall project budget:	<u>23,6 mio. €</u>	Budget available to applicants/firms: <u>All €</u>
Donor:	EAR, German Government via BMZ and Swiss Development Cooperation (SDC)	
Implementing Organisation:	KfW	
Project / Programme /Financial Product description: (maximum of 1200 characters)		

The EFK was created in 2000 as a revolving fund administered by KfW. As of end of March 2005 it has provided to its partner institutions refinancing credit lines of € 23,6 million, focusing on credit for SME development (€18.6 million) and for housing loans (€ 5 million).

The EFK fund is managed by KfW (based in Frankfurt and Prishtina) and is operated through 5 local financial institutions, namely 4 commercial banks (ProCredit, BPB, KSB and Raiffeisen) and 1 microfinance institution (FINCA).

In addition to credit, the EFK has also provided technical assistance to the partner banks in the form of support to the banks in the form of technical assistance to the Credit Management (credit policies, internal procedures, etc.), IT Department, Internal Audit, Anti-Money Laundering as well as classroom training and on the job-training for Loan Officers on such issues as credit analysis, MIS according to European standards, etc.

As of March 2005, the EFK had refinanced through its partner institutions over 6,500 loans to SMEs averaging € 7,000 per loan and has a default rate of 3.4%. In all, € 46 million had been disbursed by this revolving fund by March 2005.

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

- | | | | |
|--|---|--|-------------------------------------|
| <input type="checkbox"/> Large firms | <input type="checkbox"/> SOEs | <input type="checkbox"/> Existing self employed | <input type="checkbox"/> Unemployed |
| <input checked="" type="checkbox"/> Medium firms | <input type="checkbox"/> Cooperatives | <input type="checkbox"/> Potential self employed | <input type="checkbox"/> Minorities |
| <input checked="" type="checkbox"/> Small firms | <input type="checkbox"/> Crafts | <input type="checkbox"/> Existing start ups | <input type="checkbox"/> Women |
| <input checked="" type="checkbox"/> Micro firms | <input type="checkbox"/> Biz Associations | <input type="checkbox"/> Potential start ups | <input type="checkbox"/> Youth |
| <input type="checkbox"/> Other | Please Specify: | | |

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:
SMEs can apply for credit through the 5 financial institutions that the KfW is working with (see above)
Eligibility criteria:
SMEs operating in the following sectors: production, agriculture, trade, construction and other services.
Terms and conditions (term, interest, min & max loan, fee, etc.)
Maturity of up to 3 years; loans of up to €50,000; interest rates of 10-12% (depending on maturity and amount).
Application form available upon request
Contact name for further information: ProCredit Bank, Raiffeisenbank, Kasabank, BpB and FINCA
Telephone: See Annex 3
Email: See Annex 3
Address: See Annex 3
Fax: See Annex 3
Website: See Annex 3



Project number:	00043		
Project title:	Financial Products for SMEs		
Start date (month, year)	2000	Finish date (month, year)	on-going
Overall project budget:	N/A €	Budget available to applicants/firms: N/A €	
Donor:	None		
Implementing Organisation:	ProCredit Bank		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

ProCredit Bank (PCB) targets SME clients. As far as credit facilities are concerned, PCB offers three main products:

- Standard Loans: the size of the loans varies according to the clients, their needs and their capacity. The duration of the loan is subject to client's business plan. PCB usually provides a shorter maturity for working capital loans (usually up to 24 months) and a longer maturity for fixed capital (up to 60 months).
- Guarantees & Letters of Credit: an important part of PCB's credit portfolio consist of Guarantees and letters of credit. The maturity of them is up to the clients contracts with the suppliers and other business partners but is typically up to 12 months.
- Overdrafts: PCB provides overdrafts to clients that work with outstanding bills or other short term liquidity needs. The maturity of the overdraft is usually 12 months.

For the most reliable clients, PCB may offer Framework Agreements, where clients obtain a certain approved credit limit (related to amount and period) within which they can use all above mentioned products as per their needs.

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input checked="" type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input checked="" type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Active businesses that have been registered for at least 6 months.

Eligibility criteria:

Businesses must be in compliance with laws and environmental requirements.

Terms and conditions (term, interest, min & max loan, fee, etc.)

The maturity of loans varies from 1 - 5 years; interest rate from 0.9 - 1.1 per month.

Application form available upon request Yes No

Contact name for further information: Mr. Hivzi Jetullahu Address: Skenderbeu Street, Prishtina

Telephone: 038 240 248 ext.209 Fax: 038 248 777

Email: hjetullahu@procreditbank-kos.com Website: www.procreditbank-kos.com



Project number:	00044	
Project title:	Financial products for SMEs	
Start date (month, year)	01/2005	Finish date (month, year)
Overall project budget:	N/A €	Budget available to applicants/firms: N/A €
Donor:	None	
Implementing Organisation:	Raiffeisen Bank Kosovo	
Project / Programme /Financial Product description: (maximum of 1200 characters)		

Raiffeisen Bank Kosovo offers SMEs a range of services and financial support:

- Loans: are issued to Kosovar-registered enterprises in trade, services and production for working capital, purchase of equipment and improvement of business premises (see below for the terms and conditions).
- Overdraft: this allows SMEs to better manage their cash and inventory by providing short term financing (12 months; interest of 14.4 - 18% per year; minimum of €1,000 with no maximum limit).
- Revolving loan: for paying customs and other duties on purchases, and repair of equipment (minimum of €1,000; term up to 1 year).
- Auto Loan: enables SMEs to purchase new cars, vans, trucks, motorcycles, etc. through authorised dealers in the range of €5,000 - €50,000.

The information and documents required for applications include:

- Certificate of registration with Ministry of Trade and Industry.
- Information about the business.
- Financials of the company for at least the previous 12 months.
- Current balance sheet of the company.
- Company's list of inventory and list of equipment (if relevant).
- Copy of the plan, possession list and property tax evaluation of collateral (if loan is to be secured by property).

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input checked="" type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input type="checkbox"/> Crafts	<input type="checkbox"/> Existing start ups	<input type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Short and long term funding.

Eligibility criteria:

Minimum one year's registration of the business.

Terms and conditions (term, interest, min & max loan, fee, etc.)

Maturity of 12 - 36 months; interest of 13.5% - 18% per year, minimum of € 5,000, no maximum limit.

Application form available upon request Yes No

Contact name for further information: Mr. Fatos Krasniqi	Address: Raiffeisen Bank, UÇK street 51, Prishtina
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Telephone: 038 226 400, 038 226 400 152	Fax: 038 226 408
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Email: fatos.krasniqi@raiffeisen-kosovo.com	Website: www.raiffeisen-kosovo.com
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Project number:	00045		
Project title:	EBRD SME Credit Line		
Start date (month, year)	08/2005	Finish date (month, year)	August 2008
Overall project budget:	<u>2,000,000 €</u>	Budget available to applicants/firms: <u>2,000,000 €</u>	
Donor:	European Bank of Reconstruction and Development		
Implementing Organisation:	Kasabank sh.a		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

Loans for investment purposes of any business sector (e.g. production, services, trade, construction, agriculture).

Loan amounts: Eur 5,000 - 125,000

Maturity: up to 48 months

Interest rate average: 11% p.a.

Location(s) of project:

Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input checked="" type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input checked="" type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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If YES, basic details are provided below

Description of services/finance that can be applied for:
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Sectors such as production, services, trade, construction and agriculture.
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Eligibility criteria:

Applicants should have a successfully running business and a sound investment plan.

Terms and conditions (term, interest, min & max loan, fee, etc.)
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Eur 5,000 - 125.000 (exceptionally up to Euro 250,000), 12 - 48 months, average interest rate of 12%.

Application form available upon request	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Contact name for further information: Mr. Osman Osmani	Address: Kasabank sh.a Rexhep Luci Nr.5, Pristina
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Telephone: 044 261 254	Fax: N/A
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Email: osman.osmani@kasabank.com	Website: N/A
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Project number:	00046		
Project title:	Finance for SMEs		
Start date (month, year)	10/2000	Finish date (month, year)	on-going
Overall project budget:	1.800,000 €	Budget available to applicants/firms: 1.800,000 €	
Donor:	Mercy Corps (UNDP, US Department of Agriculture) and Danida		
Implementing Organisation:	Agency for Finance in Kosovo (AFK)		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

AFK's mission is to improve the living conditions of Kosovo by providing access to microfinance services to small and micro enterprises. AFK's vision is to become a leading microfinance institution in Kosovo. Its core values include providing equal opportunities for applicants, regardless of ethnicity or gender. Its approach includes focusing on SME loans which create long term jobs, combined with strong cost control.

As of the end of 2004, AFK had disbursed loans worth Euro 8,1 million; had issued 1,800 loans and had an outstanding loans portfolio worth Euro 1,8 million. It attained operational sustainability in 2003 and financial sustainability in 2004.

Its loan portfolio covers the agriculture, services, production and trade sectors.

Its main financial products include SME loans (see below), agricultural loans and consumer loans.

Location(s) of project:

Peja region of western Kosovo

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input checked="" type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input checked="" type="checkbox"/>	Potential self employed	<input checked="" type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input checked="" type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input checked="" type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input type="checkbox"/>	Potential start ups	<input checked="" type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:

Activities in the agricultural, services, production and trade sectors.

Eligibility criteria:

Lending only to individuals involved in commercial activities (non-subsistence).

Terms and conditions (term, interest, min & max loan, fee, etc.)

Term of up to 36 months; loans of Euro 250 - 25,000 (exceptionally 50,000); interest 18-24 decl.; fees of 1%-2%

Application form available upon request Yes No

Contact name for further information: **Mr. Vahdet Anadolli, General Manager** Address: **Ex M. Popovic, 150/3 No.67a, 38 300 Peje**

Telephone: **039 34 923** Fax: **039 34 923**

Email: **afk_info@yahoo.com, v_anadolli@yahoo.com** Website: **N/A**



Project number (for office purposes):	00047		
Project title:	Finance for SMEs		
Start date (month year)	May 2000	Finish date (month year)	on-going
Overall project budget:	<u>3.500.000 €</u>	Budget available to applicants/firms: <u>3.500.000 €</u>	
Donor:	USAID/USDA, World Relief, HEKS, UMCOR, CIDA, DANIDA		
Implementing Organisation:	Beselidhja Zavet Micro Finance (BZMF)		
Project / Programme Description: (maximum of 1200 characters)			

BZMF has been operating since 2000 making finance available to Kosovo enterprises, farmers and individuals who do not have access to commercial credit but need financial support in order to generate income and employment, or invest in their firm, workshop, farm or family/housing needs.

BZMF operates throughout Kosovo. Its total outstanding loan portfolio is around Euro 3,23 million and it has about 1,500 active clients. Its portfolio covers farming (45%), enterprises (35%) and personal loans (20%). Over 20% of its clients are minorities.

Location of project:	Region of Prishtina, Mitrovica, Peja, Gjilani and Graqanica		
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Key project target groups: (more than one can be ticked if relevant)							
<input type="checkbox"/>	Large firms	<input checked="" type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input checked="" type="checkbox"/>	Potential self employed	<input checked="" type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input checked="" type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Association	<input type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If YES, basic details are provided below, such as eligibility criteria and terms and conditions.

Description of services/finance that can be applied for:	
Loans available for businesses, agriculture and personal/consumer needs.	
Eligibility criteria:	
Kosovo citizens who own business, are engaged in agricultural activities and persons with salaried incomes.	
Terms and conditions (grants and credit e.g. maturity, interest, min and max .etc)	
Loans ranging from Eur 500 - 25,000, monthly interest of 0.9% - 1.3% (flat base).	
For further information contact: Mr. Driton Fetahi, Risk Credit Manager	Address BZMF, Rr. Agim Ramadani No 15, Pristina
Telephone : 038 225 023	Fax : 038 245 017
Email :driton.fetahi@bzmf.org	Website: www.bzmf.org



Project number:	00048		
Project title:	Finance for SMEs		
Start date (month, year)	2000	Finish date (month, year)	on-going
Overall project budget:	5.854,223 €	Budget available to applicants/firms: 5.854,223 €	
Donor:	USAID, UNMIK, OSCE, SDC, DANIDA		
Implementing Organisation:	FINCA KOSOVO		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

FINCA KOSOVO has been operating in Kosovo since 2000.

This microfinance organisation's vision is to provide financial services for poorest families so they can create their own jobs, raise household incomes, and improve the standard of living. These services are delivered through a network of locally managed, self-supporting institutions.

FINCA's goal is to generate jobs by supporting small business development with credit, improve access to working capital in rural areas and provide credit to all minority communities.

Financial products offered by FINCA include:

- Small Enterprise loans.
- Business start up loans for women.
- Business start up loans for men.
- Home improvement loans.
- Consumer loans.
- Group loans.
- Rural loans.
- Express loans.

Location(s) of project:

Branch network throughout Kosovo (Peje, Prizren, Gjakove, Ferizaj, Prishtine and Gjilan)

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input checked="" type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input checked="" type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input checked="" type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input checked="" type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for

Yes No

If YES, basic details are provided below

Description of services/finance that can be applied for:

Credit for trade, services and production.

Eligibility criteria:

Registered or non-registered businesses active for at least 6 months.

Terms and conditions (term, interest, min & max loan, fee, etc.)

Term of up to 36 months; interest of 1%-2% monthly declining; loan size of 1,000-70,000€; fee of 1%-2%

Application form available upon request

Yes No

Contact name for further information: Mr. Yuriy Shulhan	Address: FINCA, Komuna e parisit 23, Prizren
Telephone: 029 625 062, 029 44 962	Fax: 029 44 962
Email: yshulhan@villagebanking.org	Website: N/A



Project number:	00049		
Project title:	Women's Finance Project		
Start date (month, year)	01/2004	Finish date (month, year)	December 2006
Overall project budget:	500,000 €	Budget available to applicants/firms:	500,000 €
Donor:	Swiss Agency for Development and Cooperation		
Implementing Organisation:	FINCA KOSOVO		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

The primary focus of the Women's Finance project, implemented by FINCA Kosovo, is to promote the economic empowerment of women by supporting their endeavours to establish and run successful businesses.

To achieve this means positively influencing factors that currently impede women from starting and running a business, in this case, access to credit.

Location(s) of project:	FINCA branch network throughout Kosovo.		
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Key project target groups: (more than one can be ticked if relevant)							
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed	<input type="checkbox"/>	Unemployed
<input type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input checked="" type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input checked="" type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input checked="" type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
---	---	-----------------------------

If YES, basic details are provided below

Description of services/finance that can be applied for:
--

Business Start-up Loans for women.

Eligibility criteria:

Women, who have/have not registered a business, but who lack money to start-up.

Terms and conditions (term, interest, min & max loan, fee, etc.)
--

Term up to 30 months; interest of 1-1.5% monthly declining; loan size of Eur 1000-40000; fee of 2%.

Application form available upon request	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
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Contact name for further information: Mr. Yuriy Shulhan	Address: FINCA, Komuna e parisit 23, Prizren
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Telephone: 029 625 062	Fax: 029 44 962
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Email: yshulhan@villagebanking.org	Website: N/A
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Project number:	00050		
Project title:	Finance for SMEs		
Start date (month, year)	08/1999	Finish date (month, year)	on-going
Overall project budget:	N/A €	Budget available to applicants/firms:	N/A €
Donor:	ICMC		
Implementing Organisation:	Kosovo Enterprise Programme		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

Kosovo Enterprise Programme (KEP) is a leading socially responsible microfinance institution in Kosovo. Started in 1999 as a project of the International Catholic Migration Commission (ICMC), KEP is now a financially self-sufficient microfinance institution (MFI) registered with the Banking and Payments Authority of Kosovo (BPK) and provides access to financial and non-financial services to low-income microentrepreneurs throughout Kosovo.

KEP was incorporated under the United Nations Mission in Kosovo (UNMIK) on 4th March 2002. KEP serves the needs of Kosovo's economically active but marginalised populations who have the capacity for self-employment. According to a 2003 report by BPK, KEP's lending accounts for close to 38% of the combined portfolio of all the MFIs in Kosovo.

KEP started with an outstanding portfolio of EUR 129,407 and 170 clients and by the end of May 2005 this had grown to EUR 9,916,786 and 5,778 clients.

Location(s) of project:

Branches in Prishtina, Mitrovica, Gjilani, Peja, Gjakova,Istog, Prizren, Suhareka, Ferizai & 4 sub-branches.

Key project target groups: (more than one can be ticked if relevant)

<input type="checkbox"/> Large firms	<input type="checkbox"/> SOEs	<input checked="" type="checkbox"/> Existing self employed	<input type="checkbox"/> Unemployed
<input checked="" type="checkbox"/> Medium firms	<input checked="" type="checkbox"/> Cooperatives	<input type="checkbox"/> Potential self employed	<input checked="" type="checkbox"/> Minorities
<input checked="" type="checkbox"/> Small firms	<input checked="" type="checkbox"/> Crafts	<input checked="" type="checkbox"/> Existing start ups	<input checked="" type="checkbox"/> Women
<input checked="" type="checkbox"/> Micro firms	<input checked="" type="checkbox"/> Biz Associations	<input type="checkbox"/> Potential start ups	<input type="checkbox"/> Youth
<input type="checkbox"/> Other	Please Specify:		

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
---	---	-----------------------------

If YES, basic details are provided below

Description of services/finance that can be applied for:

Business loans to individuals and groups, agriculture loans, consumer loans,village banking and livestock loans.

Eligibility criteria:

Registered businesses for individual loans; employment for consumer loans; resident in Kosovo.

Terms and conditions (term, interest, min & max loan, fee, etc.)

Terms from 6 - 36 months, interest of 0.9% - 1.5 % per month, fee of 1% - 2%; loan size of EUR 100 - 50,000.

Application form available upon request Yes No

Contact name for further information: Safije Shala	Address: KEP, Bedri Pejani 4, Prishtina
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Telephone: 038 245 011, 044 148 424	Fax: 038 245 012
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Email: sshala@keponline.net	Website: www.keponline.net
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Project number:	00051		
Project title:	Financial Products for SMEs in Gjakova		
Start date (month, year)	2001	Finish date (month, year)	on-going
Overall project budget:	368,820 €	Budget available to applicants/firms: 368,820 €	
Donor:	Caritas Ambrosiana (Italy) - Italian Ministry of Foreign Affairs		
Implementing Organisation:	CeLIM (Centro Laici Italiani per le Missioni), Milano, Italia		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

This project aims to improve the economic condition in the rural area in the municipality of Gjakova, supporting the revival of local economy and the reduction of unemployment. In 2001, CeLIM and Caritas Ambrosiana started up a credit system with private funds, which helped to create job opportunities and to improve the economic conditions for the rural area population. As consequence of the good results, CeLIM has been requested to implement a new project to secure the benefits attained in the previous years and to widen access to new clients. The project, funded by Italian Ministry of Foreign Affairs (MAE), is leading to a new local MFI, to achieve a sustainable micro-credit initiative, as well as to carry out training activities.

Loans are supporting micro-economic initiatives to individuals, gathering in solidarity groups.

Special attention is given to:

- Rural loans
- Minorities
- Women

Location(s) of project:

Rural area of Gjakova Municipality

Key project target groups: (more than one can be ticked if relevant)

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Large firms | <input type="checkbox"/> SOEs | <input checked="" type="checkbox"/> Existing self employed | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Medium firms | <input type="checkbox"/> Cooperatives | <input checked="" type="checkbox"/> Potential self employed | <input checked="" type="checkbox"/> Minorities |
| <input type="checkbox"/> Small firms | <input type="checkbox"/> Crafts | <input checked="" type="checkbox"/> Existing start ups | <input checked="" type="checkbox"/> Women |
| <input checked="" type="checkbox"/> Micro firms | <input type="checkbox"/> Biz Associations | <input checked="" type="checkbox"/> Potential start ups | <input checked="" type="checkbox"/> Youth |
| <input type="checkbox"/> Other | Please Specify: | | |

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:	
Credit for trade, production and services.	
Eligibility criteria:	
Join a solidarity group which will guarantee.	
Terms and conditions (term, interest, min & max loan, fee, etc.)	
Terms up to 12 months, grace period 4 months, interest 1.25% flat, loans 1300-2000 €, fee 1%, no collateral	
Application form available upon request	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Contact name for further information: Petrit Hasanaj	Address: CeLIM, Rr. Uçk 5, Bankkos kati III 43, 50000 Gjakova
Telephone: 039 021 484	Fax: 039 021 484
Email: petrit_hasanaj@hotmail.com	Website: n/a



Project number:	00052		
Project title:	Financial Products for SMEs		
Start date (month, year)	11/2000	Finish date (month, year)	on-going
Overall project budget:	6.100,000 €	Budget available to applicants/firms: 6.100,000 €	
Donor:	AER, French Agency for Development, SIDA		
Implementing Organisation:	Kreditimi Rural i Kosoves (ADIE International from 2000 to 2004)		
Project / Programme /Financial Product description: (maximum of 1200 characters)			

KRK's mission is to provide access to financial services to individuals in rural areas of Kosovo (prioritising the agricultural sector) on a sustainable basis, leading to the development of a viable Microfinance Institution that influences the development of rural areas in general, with a strong focus on organised local communities. The source of KRK financing is loans from ABU/EAR that aim to support rural development.

KRK's outstanding loans amount to €5.250,100 and its active loans amount to €4.536,000. Between November 2000 and April 2005 it disbursed €19.693,200 worth of loans (12.100 loans) and its portfolio at risk in April 2005 (>30 days) was 0.09%. The average amount of loans disbursed amounts to €1,600.

KRK credits economic activities in rural areas. The agriculture and livestock sectors make up 65% of the loan portfolio, with handicrafts, services, trade, etc. making up the remainder.

Location(s) of project:	Prishtina, Vushtrri, Mitrovica, Klina, Deqan, Leposaavic, Rahovec, Istog and Peja.		
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Key project target groups: (more than one can be ticked if relevant)							
<input type="checkbox"/>	Large firms	<input type="checkbox"/>	SOEs	<input type="checkbox"/>	Existing self employed	<input checked="" type="checkbox"/>	Unemployed
<input checked="" type="checkbox"/>	Medium firms	<input type="checkbox"/>	Cooperatives	<input type="checkbox"/>	Potential self employed	<input checked="" type="checkbox"/>	Minorities
<input checked="" type="checkbox"/>	Small firms	<input checked="" type="checkbox"/>	Crafts	<input type="checkbox"/>	Existing start ups	<input checked="" type="checkbox"/>	Women
<input checked="" type="checkbox"/>	Micro firms	<input type="checkbox"/>	Biz Associations	<input checked="" type="checkbox"/>	Potential start ups	<input type="checkbox"/>	Youth
<input type="checkbox"/>	Other	Please Specify:					

Eligibility / application requirements and terms and conditions:

Project includes services/finance which enterprises / entrepreneurs can apply for	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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If YES, basic details are provided below

Description of services/finance that can be applied for:		
Farmers, crafts activity, services, shops, etc.		
Eligibility criteria:		
Existing and potential new economic activities.		
Terms and conditions (term, interest, min & max loan, fee, etc.)		
Loans of €250 - €10,000; interest rate of 12%; term loans up to 24 months.		
Application form available upon request	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
Contact name for further information : Mr Lulzim Sadrija	Address: KRK, UCK st., Procreditbank building, 3rd Floor, Pristina	
Telephone: 038 243 554	Fax: 038 243 554	
Email: krk_imf@hotmail.com	Website: K/A	



ANNEXES



Annex 1 – Business Registration in Kosovo



Business Registration in Kosovo

UNMIK Administrative Regulation 2002/22 established the Kosovo Registry of Business Organisations and Trade Names (the Registry) as an independent agency within the Ministry of Trade and Industry (MTI). Following a process of creating a “clean” Registry, 23.907 firms re-registered and a further 22.311 firms registered, resulting in 46.218 business registered in Kosovo (13th May 2005).

The Registry is responsible for the following functions:

- Registration of new businesses.
- Re-registration of provisionally registered businesses.
- Registration of trade names.
- Registration of branches / representatives of foreign companies in Kosovo.
- Registration of changes to previously registered information.
- Receipt of annual reports and financial statements from joint stock companies and limited liability companies.
- Removal from the register of defunct or non-compliant businesses.
- Design and distribution of relevant registration forms.
- Distribution of certificates for registered businesses.
- Provision of records and verification of documents from the Registry.
- Co-operation with the Statistical Office, Tax Administration, Customs, other relevant agencies and 30 municipalities in Kosovo.
- Maintenance of paper and electronic records.
- Provision of information to the public, etc.

Seven types of business (natural persons and legal entities) can be created, as set out in Box 1 below.

Box 1: Types of Business Entity

Seven types of business can be registered for the conduct of for-profit business in Kosovo:

- Personal Business Enterprise (natural person): a natural person who is not an agent or an employee of another business organisation engaged in commerce. A natural person acting as a personal business enterprise is liable for all debts incurred in the course of his acting as such to the full extent of his personal assets.
- General Partnership (natural person): a business organisation that exists as a result of the association of two or more persons for the purpose of engaging in commerce. Persons associating so as to form a partnership are general partners. Partners are jointly and severally liable for the debts and other obligations of the general partnership to the full extent of their assets.
- Limited partnership (natural person): consists of at least one general partner and at least one limited partner. The general partner(s) are liable without limitation for the debts of the limited partnership. The limited partner(s) are liable only to the extent of their contributions to the limited partnership.
- Joint-Stock company (legal entity): a corporation, the shares of which may be transferred by the owner(s) without the approval of other shareholders or the company. A joint stock company may have any number and classes of shareholders. It may conduct a public offering of its shares pursuant to such conditions as the law may require. The minimum investment required to form a joint stock company is €25,000.
- Limited liability company (legal entity): a corporation, the shares of which are distributed only to its founders or other pre-determined persons. A limited liability company cannot conduct a public offering of its shares and the number of shareholders cannot exceed fifty. The minimum investment required to form a limited liability company is €2,500. Each entity must comply with the legal requirements detailed in Regulation 2001/6 on Business Organisations.
- Farmers’ Cooperatives (legal entity): this entity must comply with the legal requirements detailed in UNMIK/REG/2003/21 Law adopted by the Assembly of Kosovo on Farmers’ Cooperatives.
- Foreign companies (legal entity): entities registered in their respective domicile state can establish a Branch in Kosovo. Foreign entities are also permitted to own and participate in any of the above.

Sources: Trade and Investment Guide, 3rd Edition (Kosovo Business Support); updated by the Kosovo Registry of Business Organizations and Trade Names.

There is a single form (A-0 Application for Initial Registration; see Annex 2) for the registration of a joint stock company, limited liability company, limited partnership or a foreign company. The form requests the following information: name of business, trade name, business address, type of business,



constitution date, number of employees, initial capital, activities, owners of the business, board of directors, branches, additional information and applicant, including signature.

11 forms exist covering the process of registration, all of which may be downloaded from the Registry's web site (www.arbk.org):

- A-0 Application for initial registration.
- A-1 Application for a change of name.
- A-2 Application for a change a trade name.
- A-3 Application for a change of address.
- A-4 Application for a change of type.
- A-5 Application for a change in the numbers of employees.
- A-6 Application for a change in capital.
- A-7 Application for a change in activity.
- A-8 Application for a change in owner / shareholder.
- A-9 Application for a change in director.
- A-10 Application for a change in units.

There is a single form "B" for the registration of a Personal Business Enterprise and General Partnership.

There is also a single form (K-0 Application for Initial Registration a Co-operatives of Farmers). 10 other forms exist covering the entire process of registration, all of which may be downloaded from the previously mentioned web site:

- K-0 Application for initial registration a Farmers' Cooperative.
- K-1 Application for a change of name.
- K-2 Application for a change a trade name.
- K-3 Application for a change of address.
- K-6 Application for a change in capital.
- K-7 Application for a change in activity.
- K-8 Application for a change in owner / shareholder.
- K-9 Application for a change in director.
- K-10 Application for a change in units.
- K-11 Union of Farmers' Cooperatives.

The process of registering a company and the associated costs are simpler in Kosovo than elsewhere in the South East European region; moreover, the process in Kosovo compares very favourably with similar systems in EU as well as OECD countries. The costs associated with the registration process are set out in Box 2 below.

Section 10.5 of the Administrative Regulation 2002/22 is effectively a "silence is consent" provision, which means that if firms do not hear from the Registrar within a specified period of time, then it is presumed that the activity has been duly registered. This provision, combined with the fact that the courts have been removed from the process of registration, ensures that the system operates quickly and efficiently. Estimates suggest that it now takes less than one business day to register a company in Kosovo (on average it takes 7 minutes to process the documents). This does not include the time required for permits and licenses that are issued by other governmental bodies such as ministries and local authorities. It is estimated by the Registrar that it still takes bodies such as Customs (for import / export operations) and tax administration 15 days respectively in order to issue the requisite certificates. Moreover, there are still several company registration numbers in use, rather than a unique code as in other countries.

The Registry is currently only available at the Ministry of Trade and Industry in Pristina, which means that all applicants must travel to the capital city in order to register. However, plans are underway to make the system more accessible through the establishment of registration offices throughout the municipalities, in addition to Prishtina where the Registry is currently located. Moreover, an on-line registration system is already in place and ready to start functioning once the e-signature legislation is approved by Parliament. This is expected to happen during 2005, thus ensuring that the registration system in Kosovo becomes even more accessible in future.



Box 2: Schedule of Fees

A) Joint stock companies, limited liability companies, co-operatives and limited partnerships:

Application for registration	€10
Filing of new charter or memorandum	€10
Amendment to the charter or memorandum	€10
Notice of liquidation	€10
Revocation of notice of liquidation	€10
Late registration of the branches or units	€10
Reservation of Business Name	€5
Registration or renewal of Trade Name	€5
Transfer of Trade Name	€5
Changes in the Board of Directors	€5
Change of registered office and/or agent	€5
Annual report	€5
General purpose financial statements	€5
Any other filing	€5
Reception of the new Certificate	€2
Endorsements in regards to the owner and directors	€2
Stamping the copy of the Certificate	€2
Reception of the Total	€0.50 per page

Note: Joint stock companies, limited liability companies, cooperatives and limited partnerships that do not submit the Statute or Memorandum during the provisional registration, and for new registrations, in addition to the €10 for application, are also charged an additional €10 for filing the Statute or Memorandum.

B) Personal Business Enterprises and General Partnerships:

Registration of Personal business enterprises and General Partnerships	€5
Registration or renewal of Trade Name	€5
Notice of liquidation	€5
Changes to registered details	€5
Revocation of notice of liquidation	€5
Late registration of the branches or units	€5
Any other filing	€3
Reception of the new Certificate	€2
Endorsements in regards to the owner and directors	€2
Stamping the copy of the Certificate	€2
Reception of the Total	€0.50 per page

Fees are paid in advance at a commercial bank for the purpose of crediting the Registry account. The fee paid should include any late filing penalty that is due. Penalties are calculated as follows: in addition to the fee, a late fee of €20 shall be charged.

There are no fees for requests for documents / other records made by governmental bodies or agencies.

Sources: Administrative Direction 2002/22; Registry of Business Organizations and Trade Names.



Annex 2 – Application for Initial Registration





UNMIK

Qeveria e Kosovës
Government of Kosovo
Vlada Kosova
ZYRA E REGJISTRIMIT TË NDËRMARRJEVE DHE EMRAVE TREGTARË
NË KOSOVË
KOSOVO REGISTRY OF BUSINESS ORGANIZATIONS AND TRADE NAME
MATIÇNI URED KOSOVA ZA UPIS PREDUZEÇA I POSLOVNIH IMENA
A-0



IPVQ

2.2.1.1 Vetëm për shfrytëzim zyrtar / For Official Use Only/ / Samo za službenu upotrebu

Numri i fletëparaqitjes / Application Number / Broj Numri i bisnesit / Business ID/ Broj biznisa
zahteva

**3 FLETËPARAQITJA PËR REGJISTRIM FILLESTAR TË SHOQËRISË AKCIONARE,
SHOQËRISË ME PËRGJEGJËSI TË KUFIZUAR, ORTAKËRISË SË KUFIZUAR OSE
KOMPANISË SË HUAJ**

Application for a initial registration a Joint Stock Company, Limited Liability Company, limited partnership or a foreign company

Zahtev za početnu registraciju Deoničarskih Društava, Društava sa Ograničenom Odgovornošću, Ograničenog partnerstva ili Inostranog društva

1. Emri i biznesit / Name of Business / Ime biznisa:

3.1 2. Emri tregtar / Trade Name / Trgovačko ime: 3.2

3.3 3. Adresa e biznesit /Business Address / Adresa biznisa:

3.4 Shteti/Territori – Country/Territory – Država/ Teritorija 3.5 Komuna / Municipality / Opšina

3.6 3.7

Venbanimi / Place / Naselje Rruga dhe nr / Street and no / Ulica i br.

Tel/Fax: E-mail:

Faqja e internetit / Web site/ Internet Stranica:

4. Tipi i biznesit /Type of Business/ Tip biznisa:

- | | |
|----|---|
| 3 | Ortakëri e kufizuar / Limited partnership/ Ograničeno partnerstvo |
| 4. | Shoqëri me përgjegjësi të kufizuara/ Limited liability company/ Društvo sa ograničenom odgovornošću |
| 5. | Shoqëri akcionare / Joint stock company / Deoničarsko društvo |
| 6. | Kompani e huaj/ Foreign Company/ Inostrano društvo *Bashkangjite vërtetimin/ *Attach incorporation certificate *Priložiti potvrdu) |

- ◆ Nëse është kompani e huaj (e formuar jashtë Kosovës) shëno juridiksonin nën të cilin hyn(vendin e inkorporimit),
- ◆ If a foreign company (incorporated outside Kosovo) state jurisdiction of incorporation (Country)
- ◆ Ukoliko je inostrano društvo (osnovano izvan Kosova) navedite pravosudnog organa koji ga je registrovao (mesto registracije)

5. Data e konstituimit / Constituon date / Datum konstituisanja



- ◆ Data e miratimit të statutit ose marrëveshjes së ortakërisë / Date of the charter or partnership agreement
 Datum donošenja statuta ili sporazuma partnerstva

3.7.1.1.1.1.1.1.1 ◆ *Bashkangjite kopjen/ Attach a copy/ Priložite kopiju :*

6. Numri i puntorëve / Number of employees / Broj radnika:

Numri i Certifikatës doganore – Bashkangjite kopjen:

Customs number - attach a copy of the licence:

Broj carinske dozvole – Priloži kopju dozvole:

Numri I Certifikatës tatinore – Bashkangjite kopjen

Tacsis number - Attach a copy of the licence:

Broj Poreske dozvole - Priloži kopju dozvole:



7. Kapitali themelor / Initial capital / Osnivački capital:

◆ Shuma e përgjithshme e kapitalit €	
◆ Total capital €	
◆ Ukupan iznos kapitala €	
◆ Pjesa e paguar/ Paid part / Uplaženi deo:	
◆ Numri i akcioneve, vlera dhe kategoria e akcioneve (vlen vetëm për korporatat);	
◆ Number of shares, par value and class(es) of shares (for corporations only);	
◆ Broj deonica, iznos i kategorije deonica (važi samo za korporacije)	
Numri i akcioneve / Number of shares / Broj deonica	
Vlera nominale / Nominal value / Nominalna vrednost	
Klasa / Klass / Klasa	

8. Veprimtaritë / Activities / Delatnosti

- ◆ Aktiviteti kryesor i biznesit
- ◆ Main activity of the business
- ◆ Glavna delatnost bisnisa

Kodi nr / Code no/ Šifra br.	3.7.1.1.1.2 Përshkrimi / Description/ Opis

◇ Aktivitetet sekondare

◇ Secondary activity

- ◇ Sporedne delatnosti

Kodi nr / Code no/ Šifra br.	3.7.1.1.1.3 Përshkrimi / Description/ Opis

- ◇ Aktivitetet tjera

- ◇ Other activity

- ◇ Ostale delatnosti

Kodi nr / Code no/ Šifra br.	3.7.1.1.1.4 Përshkrimi / Description/ Opis



Overview of Enterprise Related Activities in Kosovo

9. Pronarët e biznesit / Owners of the business / Vlasnici biznisa		Numri i pronarëve Number of the owners Broj vlasnika
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Ruga/ Street/ Ulica	
Pjesa në pronësi/ Owned part/ Deo u vlasništvu:		
Pjesa nė pronësi/ Owned part/ Deo u vlasništvu:		
Përgjegjësia e pakufizuar / Unlimited liability/ Neograniçena odgovornost		
Përgjegjësia e kufizuar/ Limited liability/ Ograniçena odgovornost :		
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Ruga/ Street/ Ulica	
Pjesa nė pronësi/ Owned part/ Deo u vlasništvu:		
Pjesa nė pronësi/ Owned part/ Deo u vlasništvu:		
Përgjegjësia e pakufizuar / Unlimited liability/ Neograniçena odgovornost		
Përgjegjësia e kufizuar/ Limited liability/ Ograniçena odgovornost :		
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Ruga/ Street/ Ulica	
Pjesa nė pronësi/ Owned part/ Deo u vlasništvu:		
Pjesa nė pronësi/ Owned part/ Deo u vlasništvu:		
Përgjegjësia e pakufizuar / Unlimited liability/ Neograniçena odgovornost		
Përgjegjësia e kufizuar/ Limited liability/ Ograniçena odgovornost :		
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Ruga/ Street/ Ulica	
Pjesa nė pronësi/ Owned part/ Deo u vlasništvu:		
Pjesa nė pronësi/ Owned part/ Deo u vlasništvu:		
Përgjegjësia e pakufizuar / Unlimited liability/ Neograniçena odgovornost		
Përgjegjësia e kufizuar/ Limited liability/ Ograniçena odgovornost :		

Kopjoni këtë faqe nëse keni për të shtuar më shumë pronarë

Copy this page if you need to add more owners

Iskopirajte ovu stranu ukoliko je potrebno da navedete više vlasnika



10. Drejtori - Bordi i Drejtorëve Director- Board of Directors Direktor – Bord Direktora		Numri I Drejtorëve Number of the Directors Broj Direktora
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Rruja/ Street/ Ulica	
Vendi i punës (pozita) në biznes / Position(s) in the business / Radno mesto(a) unutar bisnisa		
Autorizimet/Informata plotësuese Authorisations/ Additional information Ovlašćenja/ Dopunske informacije		
Tel/Fax:	E-mail:	
Faqja e internetit / Web site/ Internet Stranica:		
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Rruja/ Street/ Ulica	
Vendi i punës (pozita) në biznes / Position(s) in the business / Radno mesto(a) unutar bisnisa		
Autorizimet/Informata plotësuese Authorisations/ Additional information Ovlašćenja/ Dopunske informacije		
Tel/Fax:	E-mail:	
Faqja e internetit / Web site/ Internet Stranica:		
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Rruja/ Street/ Ulica	
Vendi i punës (pozita) në biznes / Position(s) in the business / Radno mesto(a) unutar bisnisa		
Autorizimet/Informata plotësuese Authorisations/ Additional information Ovlašćenja/ Dopunske informacije		
Tel/Fax:	E-mail:	
Faqja e internetit / Web site/ Internet Stranica:		
Emri/ Name / Ime		
ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID)ID (Lični ID/ ID PL)		
Shteti /Territori/ Country/Territory/ Država/Teritorija		
Komuna/ Municipality/ Opština		
Vendi/ Place/ Naselje	Rruja/ Street/ Ulica	
Vendi i punës (pozita) në biznes / Position(s) in the business / Radno mesto(a) unutar bisnisa		
Autorizimet/Informata plotësuese Authorisations/ Additional information Ovlašćenja/ Dopunske informacije		
Tel/Fax:	E-mail:	
Faqja e internetit / Web site/ Internet Stranica:		

Kopjoni këtë faqe nëse keni për të shtuar më shumë Drejtorë

Copy this page if you need to add more Directors

Iskopirajte ovu stranu ukoliko je potreblno da navedete više Direktora



11. Njësitë – Branches – Jedinice		Numri – Number - Broj
Emri i njësisë Name of branch Ime poslovnice		
Shteti/Territori/ Shteti/TerritorijDržava/Teritorija		
Komuna/ Municipality/ Opština		
Vendi PlaceNaselje	Rruja/ Street/ Ulica	
Tipi i njësisë / Type of branch / Tip jedinice		
Përshkrimi/ Description/ Opis		
Aktiviteti kryesor i bisnesit Main activity of the business Glavna delatnost biznisa	Kodi/Code/Šifra	
Emri i njësisë Name of branch Ime poslovnice		
Shteti/Territori/ Shteti/TerritorijDržava/Teritorija		
Komuna/ Municipality/ Opština		
Vendi PlaceNaselje	Rruja/ Street/ Ulica	
Tipi i njësisë / Type of branch / Tip jedinice		
Përshkrimi/ Description/ Opis		
Aktiviteti kryesor i bisnesit Main activity of the business Glavna delatnost biznisa	Kodi/Code/Šifra	
Emri i njësisë Name of branch Ime poslovnice		
Shteti/Territori/ Shteti/TerritorijDržava/Teritorija		
Komuna/ Municipality/ Opština		
Vendi PlaceNaselje	Rruja/ Street/ Ulica	
Tipi i njësisë / Type of branch / Tip jedinice		
Përshkrimi/ Description/ Opis		
Aktiviteti kryesor i bisnesit Main activity of the business Glavna delatnost biznisa	Kodi/Code/Šifra	
Emri i njësisë Name of branch Ime poslovnice		
Shteti/Territori/ Shteti/TerritorijDržava/Teritorija		
Komuna/ Municipality/ Opština		
Vendi PlaceNaselje	Rruja/ Street/ Ulica	
Tipi i njësisë / Type of branch / Tip jedinice		
Përshkrimi/ Description/ Opis		
Aktiviteti kryesor i bisnesit Main activity of the business Glavna delatnost biznisa	Kodi/Code/Šifra	
Emri i njësisë Name of branch Ime poslovnice		
Shteti/Territori/ Shteti/TerritorijDržava/Teritorija		
Komuna/ Municipality/ Opština		
Vendi PlaceNaselje	Rruja/ Street/ Ulica	
Tipi i njësisë / Type of branch / Tip jedinice		
Përshkrimi/ Description/ Opis		
Aktiviteti kryesor i bisnesit Main activity of the business Glavna delatnost biznisa	Kodi/Code/Šifra	

Koponi këtë faqe nëse keni për të shtuar më shumë Njësi

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Iskopirajte ovu stranu ukoliko je potrebno da navedete više Jedinica



12. Informata plotësuese / Additional Informations / Važne napomene:**Shënim me rëndësi / Important Note/ Važne napomene****Informatë plotësuese/ Additional Information/ Dopunska informacije****13. Aplikuesi / Applicant / Podnosioc zahteva**

◆ Emri/ Name / Ime

◆ ID (ID-a personale/ ID-a e SL) ID (Personal ID/LE ID) ID (Lični ID/ ID PL)

◆ Shteti /Territori/ Country/Territory/ Država/Teritorija

◆ Komuna/ Municipality/ Opština

◆ Vendi/ Place/ Naselje

◆ Rruga/ Street/ Ulica

◆ Vendi i punës (pozita) në biznes / Position(s) in
the business / Radno mesto(a) unutar bisnisaAutorizimet/Informata plotësuese Authorisations
Additional information
Ovlašćenja/ Dopunske informacije

Tel/Fax:

E-mail:

Faqja e internetit / Web site/ Internet Stranica:

Deklaroj se informatat e dhëna më sipër janë të vërteta dhe të sakta. Çdo prezantim i gabuar dhe/apo mangësi në informatat e dhëna, rezulton me denime, refuzimi të menjëherëshëm të kësaj fletëparaqitjeje apo anulim të regjistrimit në rast se është pranuar.

I hereby declare that the information given above is true and accurate. Any misrepresentation and/or omission in the information I have given will render me liable to possible penalties, immediate rejection of this application or revocation of registration if already granted.

Izjavljujem da su gore navedeni podaci istiniti i tačni. Svaka zloupotreba i ili izostavljanje podataka izložiti mogućim kaznama, momentalnom odbijanju zahteva ili povlačenju registracije ako je već odobrena.

◆ Nënshkrimi: Signature : Potpis:	◆ Data: Date: Datum:
---	----------------------------------

Pranuar në RBK / Reception in KBR by/ Primljeno u KRB od Nënshkrimi / Signature / Potpis:	Data: Date: Datum:
Përpunuar nga / Processed by/ Obardjivač	
Aprovuar / Approved / Odobreno	
Refuzuar/ Refuse / Odbijeno	



Annex 3 – Key Contacts



Governmental Institutes

Department for Development of the Private Sector
Ministry of Trade and Industry
Office 114, New Economic Faculty Building, Rr. "Agim Ramadani", Pristina
T: 038 504 604
F: 038 211 985
W: www.mti-ks.org

Kosovo Registry of Business Organizations and Trade Names
Ministry of Trade and Industry
Office 6, New Economic Faculty Building, Rr. "Agim Ramadani", Pristina
T: 038 604 664
F: 038 211 988
W: www.abrk.org

NGO Registration and Liaison Office
Ministry of Public Services
Qafa 1, Office 15, Tuneli I dyte No. 20, Rr. UQK, Pristina
T: 038 212 066
F: 038 504 604 x2990
W: www.ks-gov.net

Department for International Economic Cooperation
Ministry of Finance and Economy
Office 26, Corner of Bill Clinton Boulevard and Mother Teresa Street, Pristina
T: 038 541 781
F: 038 542 058
W: www.mfe-ks.org

Kosovo Trust Agency
Ilir Konushevci 8, (former UNCC), 38000 Prishtina
Tel: 038 500 400
Fax: 038 248 076
W: www.kta-kosovo.org

Banking and Payments Authority of Kosovo (BPK)
Garibaldi Street 33, Pristina
T: 038 222 055
F: 038 243 763
W: www.bpk-kos.org

Business Associations

Kosova Chamber of Commerce
Mother Teresa 20, 38000 Pristina
T: 038 224 741
F: 038 224 299
W: www.oek.biz

Alliance of Kosova Businesses
Leke Dukagjini Bloku, B6/6, Prishtina
T: 038 541 683
F: 038 541 683
W: aleancakosovarebizneseve@yahoo.com



Kosova Business Women's Association
Rr. Eqrem Qabej, L4 No. 168, Pristina
T: 038 541 831
F: 038 541 831
W: www.rrgak.com

Business Information

Euro Info Correspondence Centre (EICC)
Mother Teresa 20, 38000 Pristina
T/F: 038 224 596
W: www.kosovo-eicc.org

BusinessKosovaCentre
W: www.businesskosova.com

Economic Initiative for Kosova
W: www.eciks.org

Commercial banks

Bank for Private Business (BpB)
UÇK Street 41, Pristina
T: 038 244 666
F: 038 243 656
w: www.bpb-bank.com

Credit Bank of Pristina sh.a.
Tirana Street 29a, Pristina
T: 038 249 851
F: 038 248 468
W: www.bkpbank.com

Economic Bank
UCK Street 5, Pristina
T: 038 248 997
F: 038 248 997
W: www.bankaeconomike.com

Kasabank sh.a.
Eqrem Qabei 1, Pristina
T: 038 543 688
F: 038 543 699
W: www.kasabank.com

New Bank of Kosovo (BRK)
Mother Teresa 54, Pristina
T: 038 225 871
F: 038 223 976
W: www.brk-bank.com

ProCredit Bank
Rr. Skënderbeu (përbalë Komunës), Pristina
T: 038 240 248
F: 038 248 777
W: www.procreditbank-kos.com



Raiffeisen Bank Kosovo J.S.C.
UÇK Street 51, Prishtina
T: 038 226 400
F: 038 226 408
W: www.raiffeisen-kosovo.com

Microfinance Institutions

AMIK / members:

Association of Microfinance Institutions (AMIK)
Str. Bedri Pejani No.4, KEP Building, 2nd Floor, Prishtinë-Kosovë
T: 038 243 586 ext.104
F: 038 245 012
W: www.amik.org

Kosovo Grameen Missione Arcobaleno Microfinance Fund (KGMAMF)
Str.154 (ex. Marshal Tito) No.122, Pejë-Kosovë
T: 039 233 13
F: n/a
W: www.grameen-info.org

FINCA Kosovo
Str.Komuna e Parisit 23, Prizren-Kosovë
T: 029 25 062, 029 44 962
F: 029 25 062
W: www.villagebanking.org

Besëlidhja/ Zavet MicroFinance (BZMF)
Str. Agim Ramadani No.15, Prishtinë- Kosovë
T: 038 225 023
F: 038 245 017
W: www.bzmf.org

Agency for Finance in Kosovo (AfK)
Str. 150/3 No.67a, Pejë-Kosovë
T: 039 34 923
F: 039 34 923
W: afk_info@yahoo.com

Kreditimi Rural i Kosoves (KRK)
Str.. UCK, Procreditbank building, 3rd Floor, Prishtinë-Kosovë
T: 038 243 554
F: 038 243 554
W: krk_imf@hotmail.com

Kosovo Enterprise Program (KEP)
Str.Bedri Pejani No.4, Prishtinë-Kosovë
T: 038 245 011, 243 590
F: 038 245 012
W: www.keponline.net

START
Str. Rasim Kiçina No. 5, Drenas – Kosovë
T: 038 585 036, 585 051
F: 038 585 036
W: mfi_start@hotmail.com



KosInvest
Str.Qyteza Pejton 2A/2 Prishtine - Kosove
T: 038 240 664, 242 726
F: 038 240 664
W: ruso_kharabadze@wvi.org

Non-members of AMIK:

Islamic World Committee (IWC)
Rr. Skenderbeu nr.266 Podujeve– Kosove
T: 038 571 745
Email: bameba@hotmail.com

Meshtekna (Society of Farmers and Individual Producers)
Breshan, Dragash, Kosovë
T: +377 44 201 043
E: meshtekna@yahoo.it

CelIM (Centro Laici Italiani per le Mission)
Rr. UCK nr.5 Bankkos- Gjakove - Kosove
T: 0390 21 012 / 21 484,
Email: ambrosiana.kos@libero.it; petrit_hasanaj@hotmail.com

IOM
Rr. Ismail Qemajli 18, Prishtine – Kosove
T: 038 249 042/060/058
F: 038 249 039
Email: [rjovanovic@iom.ipko.org ; smoreau@iom.ipko.org](mailto:rjovanovic@iom.ipko.org; smoreau@iom.ipko.org)

Perspektiva 4
Rr. Lidhja e Prizrenit Mahalla, Kline - Kosove
T: 044 352 620
Email: perspektiva4@yahoo.com

Balkanactie
Rr. Tiranes p.n, Shtime - Kosove
T: 044 311 404
Email: bagfin_kosov@hotmail.com

Non Bank Financial Institution:

Abu-Agro Business Development Unit
Rr. Bedri Shala, 38C, Prishtine- Kosove
T: 038 248 938
F: +381 38 245 940
Email: adas4@agrobus.ipko.org

International Organisations

European Agency for Reconstruction
Kosova Street 1, P.O. BOX 200, Pristina
T: 038 513 1220
F: 038 513 1202
W: www.eur.eu.int



International Organization for Migration
Ismail Qemali Street 18, Pristina
T: 038 249 042
F: 038 249 039
W: www.iom.ipko.org

United Nations Development Programme
Payton Place, st. 14, Pristina
T: 038 249 066 / 067
Fax: 038 249 065
W: www.ks.undp.org

World Bank
Mujo Ulqinaku 3, Str., Pristina
T: 038 249 459
F: 038 249 780
W: www.worldbank.org/kosovo

KfW
Mother Teresa Street 22a/2, Pristina
T: 038 243 090
F: 038 243 938
W: www.kfw.de

European Bank for Reconstruction and Development (EBRD)
Procredit Bank Building, Skenderbeu Street, Pristina
T: 038 248 153
F: 038 248 152
W: www.ebrd.org

Research

Reiinvest
Aktash I, Rr.Rexhep Mala 27, Pristina.
T: 038 249 320
F: 038 244 540
W: www.riinvestinstitute.org

European Centre - Kosovo
Lokali 4, Lamella 1, Zona e Qendres, Sunny Hill, Pristina
T: 00377 44 137 110
W: www.eckosovo.org

Statistical Office of Kosovo
Zenel Salihu Str. 4, Prishtina
T: 038 235 111
F: 038 235 033
W: www.sok-kosovo.org

Pristina Regional Enterprise Agency
Rr. UCK, Pristina
T: 038 224 951
F: 038 224 952
W: www.prishtina-rea.net



Enterprise Development Agency Pristina
Kosta Novakoviq 9/18, Pristina
T: 038 246 238
F: 038 246 238
W: eda_prishtina@yahoo.com



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