



**USAID** | **KOSOVO**  
NGA POPULLI AMERIKAN  
OD AMERIČKOG NARODA



# Young Entrepreneurs Program

**ANNUAL/QUARTERLY REPORT  
YEAR 2, QUARTER 4  
October 1, 2011 – September 30, 2012**

**COOPERATIVE AGREEMENT  
AWARD NO. 167-A-00-10-00103-00**

**Submitted by Education Development Center, Inc. (EDC)**

**November 30, 2012**



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## LIST OF ACRONYMS

|           |   |
|-----------|---|
| ACA       | Audit & Consulting Associates                         |
| AFAS      | Association for Finance and Accounting Society        |
| AMIK      | Association of Microfinance Institutions of Kosovo    |
| BAH       | Booze Allen Hamilton                                  |
| BCYF      | Balkan Children and Youth Foundation                  |
| BKT       | Banka Kombetare Tregtare                              |
| BpB       | Banka per Biznes                                      |
| BPO       | Business Process Outsourcer                           |
| BEEP      | Business Enabling Environment Program                 |
| BPSC      | Business Plan Selection Committee                     |
| BSCK      | Business Support Center Kosovo                        |
| CAS       | Client Assessment Sheet                               |
| CDF       | Community Development Fund                            |
| CEED      | Center for Entrepreneurship & Executive Development   |
| EDC       | Education Development Center                          |
| EUKOSOVET | Kosovo Vocational Education and Training Project (EU) |
| FTT       | Fast Track Tier                                       |
| HPK       | Horticultural Promotion in Kosovo                     |
| ITT       | Intensive Track Tier                                  |
| IYF       | International Youth Foundation                        |
| KAYE      | Kosovo Association of Young Entrepreneurs             |
| KBA       | Kosovo Bankers' Association                           |
| KEP       | Kosovo Enterprise Program Trust                       |
| KM        | King Mushroom   |
| KPEP      | Kosovo Private Enterprise Program                     |
| KS        | King Shiitake   |
| MC        | Mercy Corps   |
| MEST      | Ministry of Education, Science and Technology         |
| MFI       | Micro Finance Institution                             |
| M&E       | Monitoring and Evaluation                             |
| MoU       | Memorandum of Understanding                           |
| NGO       | Non-governmental Organization                         |
| NOA       | New Opportunities for Agriculture                     |
| RTK       | Radio Television of Kosovo                            |
| SKYL      | Supporting Kosovo Young Leaders Project               |
| SME       | Small and Medium Enterprises                          |
| SMS       | Short Message Service – refers to text messaging      |
| TA        | Technical Assistant                                   |
| USAID     | United States Agency for International Development    |
| USG       | United States Government                              |
| WB        | World Bank  |
| WfWi      | Women for Women International - Kosovo                |
| USAID YEP | Young Entrepreneurs Program                           |

## I. EXECUTIVE SUMMARY

Throughout the past year, the financial news has been filled with the economic difficulties in most of the countries of Europe. Two symptoms of the difficulties are high unemployment, particularly among the youth, and the need for the development of more small to medium enterprises, which fuel economic growth. The USAID Young Entrepreneurs Program is meeting these two challenges. By encouraging young people in Kosovo to become entrepreneurs, YEP is promoting the development of small enterprises and, at the same time, creating jobs for the country's youth.

The program encourages young people who are looking for jobs to consider starting their own companies. YEP provides them with the tools and skills to bring their ideas to life by having them participate in its Entrepreneurship Skill Development Workshops and by making consultants available to coach them. The reward of a grant motivates them to do the research and the hard work necessary to complete a business plan. Having to match that grant with their own funds ensures that they also have "skin in the game."

Over the past year, YEP's Business Plan Selection Committee approved grants for 373 young entrepreneurs who are starting or expand their fledgling businesses. They not only are they finding ways to make money for themselves but are employing others, thus promoting employment in a country that is desperately trying to find ways to reduce unemployment. The YEP businesses, although in their infancy, are currently employing over 500 young people and that number is expected to increase as the businesses become more successful.

The YEP program is also making it possible for young people to develop their ideas in their home towns and regions. As a result, small businesses are being developed by YEP entrepreneurs in 29 of Kosovo's 38 regions. The businesses are divided into twelve sectors including agriculture, education, manufacturing, IT services and skilled labor. Despite being at the micro size, some have already begun to export their product or reduce the need for imports.

The Business Plan Selection Committee (BPSC) that reviews all grant applications is another example of how the YEP program is being recognized as a way to help the economic growth of Kosovo. The pool of business professionals who volunteer their time to serve on the BPSC is now at 24. They are from banks, micro finance institutions, other economic development projects, consulting practices and education. All have expressed their pleasure with the opportunity to promote of the development of next generation of business professionals.

During the past year, YEP has found effective ways to encourage groups of young entrepreneurs to start their own business. YEP worked closely with other USAID projects such as Kosovo Private Enterprise Program and New Opportunities in Agriculture to implement special initiatives. This effort resulted in 47 young raspberry farmers expanding berry production in the municipality of Shterpce/Strpce and 51 Shiitake mushroom farmers in Kline/Klina and Gjakova/Djakovica. YEP also worked with Helvetas Swiss Intercooperation's Horticulture Production in Kosovo to identify top agricultural school graduates and help them with grants. This resulted in 13 recent graduates from agricultural schools who competed to receive grants to implement the concepts relevant to successful agricultural production.

Not only do the young entrepreneurs of Kosovo need help to bring their ideas to life, receive grants to get started and guidance in setting up their business, but they need on-going coaching in the early months of operation. YEP is providing that through its experienced case officers and is committed to providing professional consultants for the next year to maximize each entrepreneur's chance of success. The YEP program is proving to be an excellent example of how to expand economic growth and employment.

## II. INTRODUCTION AND PROJECT BACKGROUND

This document represents the Annual and Quarterly Report for the USAID/Kosovo-supported Young Entrepreneurs Program (USAID YEP), implemented by Education Development Center (EDC). It covers the period of October 1, 2011 through September 30, 2012 (Year 2 plus Year 2 Qtr 4), containing detailed reporting and data for this period. The project commenced on September 30, 2010 and is expected to continue through September 30, 2013.

## III. PROJECT OVERVIEW

Year 2 for the Young Entrepreneurs Program began with (1) implementation of the concepts in "Focus and Impact" which was approved by USAID at the end of Year 1 and (2) delineated targets of the redesigned project. YEP had received over 500 applications for its Fast Track program during the last quarter of Year 1; therefore, Year 2 began with the challenge of processing the high volume of aspiring young entrepreneurs. Those applicants who passed the initial qualifications for the program (18 to 35 years of age, had received entrepreneurial training from earlier projects and/or had a fledgling business of less than two years) began the process of developing a business plan. YEP divided the applications between two consulting companies which provided one-on-one coaching through the development of each plan.

### Business Plan Selection Committee

By the end of the first quarter, the Business Plan Selection Committee (BPSC) had been assembled to review the first plans to be completed. The BPSC was a panel of two business professionals and one YEP Program Officer. They evaluated young entrepreneurs who presented their business concept and business plan. In the first quarter of Year 2 (October – December 2011), the BPSC met six times for a full day and was able to review ten plans each time. However, applications were continuing to flow into YEP and it became apparent that the BPSC would have to meet more frequently. The BPSC met nine times in Quarter 2; however, beginning in Quarter 3 (April – June 2012), the BPSC began meeting once a week and sometimes twice a week.

To facilitate this intense schedule, the pool of volunteers for the BPSC was expanded to twenty four. The steady flow of young entrepreneurs presenting their business plans continued until August 31, 2012 when the last of Fast Track applicants made their case for receiving a grant. By the time of the last BPSC, 313 young entrepreneurs went through the process. This resulted in 260 Fast Trackers being approved for grants.

## Raspberry and Mushroom Production

In addition to the 535 Fast Track applicants, Year 2 also began with initiatives being launched to expand raspberry production in the Shterpce/Strpce region and mushrooms in the Kline/Klina and Gjakova/Djakovica regions. By the end of the second quarter, the raspberry project resulted in 47 young raspberry farmers being approved for grants. In the early part of the third quarter, the BPSC had identified 51 young mushroom farmers to receive grants. By the end of Year 2 (September 30, 2012), all the raspberry farmers had completed their investments and received their grants, and eighteen young mushroom entrepreneurs had completed their investments and received their grants. The mushroom initiative resulted in more than half of the young entrepreneurs applying for loans to fund their matching grant. Some of the financial institutions with which YEP had been working began to indicate more stringent underwriting criteria, which resulted in loan requests taking more time than expected. YEP has explored additional lenders for this initiative for the next quarter (October – December 2012). (Additional details about these two initiatives are included in Section VI.)

A third special initiative developed through collaboration with the Helvetas Swiss Intercooperation organization through their program Horticultural Promotion in Kosovo (HPK). They had been supporting five agricultural schools and asked YEP to partner with them to allow as many as twenty five of the top graduates to apply to the YEP program. The two organizations worked out an arrangement that would enable the young graduates to get entrepreneurial skills training and business plan development through YEP's existing structure. Those who were approved for a matching grant by the BPSC would also be able to apply to HPK for an additional grant. Thirteen were successful and by year end had begun setting up green houses and other agricultural endeavors.

## Grant Approvals

The combined programs of Fast Track, raspberries, mushrooms and the agricultural student initiatives produced 411 young entrepreneurs who completed business plans and presented them to the BPSC. The BPSC approved 373 for matching grants for a total of \$1,951,000.

## Cooperation with USAID's New Opportunities in Agriculture

In addition to receiving referrals from other projects, YEP teamed up with a program specializing in agriculture to provide technical support to YEP clients. USAID's New Opportunities in Agriculture (NOA) provided training to both YEP's Case Officers and young farmers on the proper use of pesticides. NOA also advised YEP on the hiring of specially trained consultants to teach farmers on proper pesticide use. YEP will contract with one or more of these consultants in Year 3 (October 2012 – September 2013) to conduct the specialized training to all of its agricultural grantees. In addition, it will provide kits of Personal Protection Equipment to the young farmers to ensure their safety while applying pesticides. This was also a suggestion from NOA.

## Cooperation with USAID's Business Enabling Environment Project

USAID's Business Enabling Environment Project (BEEP) provided assistance in developing an electronic brochure to help young entrepreneurs register their businesses. YEP advises its applicants about how to access this information on line. Because information changes so frequently, printing a new brochure each time a regulation or procedure changes would not be cost effective.

## Cooperation with Save the Children

The Save the Children project in Kosovo has opened its early childhood education training programs to YEP's entrepreneurs operating kindergartens. YEP will also work with Save the Children and UNICEF to explore other ways to help its young entrepreneurs involved in early childcare businesses.

## Young Entrepreneurs Network

In addition, YEP will build on these linkages to foster development of a sustainable membership-based young entrepreneur's network(s) that provides a venue for establishing business relationships and sharing business know-how. In some cases, these will be structured as affinity groups such as ICT providers, kindergarten owners or fruit farmers.

An organization, which has been developing a network of young entrepreneurs, is Kosovo Association of Young Entrepreneurs started by EU-KOSVET. YEP's COP will serve on the board of directors of this organization in the coming year.

## Developing Banking Relationships

The Young Entrepreneurs Program encourages its aspiring business owners to develop a relationship with a financial institution and establish a credit arrangement. YEP continues to meet with financial institutions to seek their agreement to provide favorable credit terms for young entrepreneurs while simultaneously offering lenders a more secure investment by virtue of YEP's entrepreneurship support activities. Twenty-four young entrepreneurs have been approved for loans in this past year and more are in the process of applying to YEP partners. Through the YEP program, lenders have been getting more face-to-face and positive experience with young borrowers and new businesses.

## Target Results

Target results can be summarized as follows. By the end of the project (September 30, 2013) and through USG assistance, 476 entrepreneurs will have started or strengthened at least 338 enterprises; 1,670 individuals will have gained new or better employment; at least 1,328 young entrepreneurs will have gained entrepreneurial skills, and at least 100 loan agreements will be signed between banks and young entrepreneurs. These targets are subject to change based upon mutual agreement between EDC and USAID as a result of finalization and yearly adjustment of the YEP PMP.



## IV. FAST TRACK AND INTENSIVE TRACK ACTIVITIES (OCTOBER 1, 2011 – SEPTEMBER 30, 2012)

In October 2011, YEP worked with two service providers, Center for Entrepreneurship and Executive Development (CEED) and Audit and Consulting Associates (ACA) providing assistance to YEP applicants that included:

- Enabling young entrepreneurs to evaluate the strengths and weaknesses of their businesses and business plans;
- Providing one-on-one business consultation and support to qualified entrepreneurs to modify their business plans or develop a business plan to fit current market demands;
- Improving skills of young entrepreneurs to have a successful start-up and enable fledgling start-ups (no older than 24 months) to increase profitability and growth and to create new jobs.

### Fast Track I

From the first round of applications for Fast Track I in the final quarter of Year 1, YEP received 535 applications. After the initial screening, 411 were determined to have met the minimum criteria to qualify for the YEP program. Of these, 278 passed the interview process and were invited to sign a letter of commitment and began the process of completing their Client Assessment Summary (CAS) and business plan. CEED and ACA divided the entrepreneurs with each taking 139.

By the end of Quarter 1 of Year 2, 53 candidates had completed their business plans and presented them to the BPSC, with 47 being approved.

At the beginning of Quarter 2, YEP conducted an analysis of the performance of the service providers and determined a distinct difference in performance. As a result, YEP extended the contract for ACA, but agreed with CEED that their contract would not be renewed. At the time, the management of ACA assured YEP that they would be able to handle the volume of young entrepreneur applicants expected in the coming months.



ACA's performance through the next three quarters was quite satisfactory. They took on additional staff and consultants who were devoted to the YEP account. ACA management was also very helpful in advising YEP's Program Team on improvements to the Customer Assessment Summary form and the Business Plan Template. The changes in these forms helped streamline the process of providing business skills development to YEP applicants. Through Quarter 2, ACA helped 228

candidates complete their business plans or were in process of finalizing their plans. The remaining 50 from the original 278 withdrew from the process for various reasons including loss of interest, lack of funds to match the grant and unwillingness to devote the time and effort to complete a comprehensive business plan.

In Quarter 2, the BPSC reviewed 64 business plans and approved 58 for grants. The volume of business plans being completed, because of ACA's expanded support, continued at a pace of 40 per month. As a result, YEP increased the meetings of the BPSC to every week.



## Fast Track II

While the Fast Track 1 applicants were preparing to present their business plans to the BPSC, the YEP Program Team interviewed the 205 young entrepreneurs who applied during the Fast Track II (September 2011 to January 2012) with 181 passing the qualifying criteria and signing letters of commitment. By the end of Quarter 2, 27 had completed business plans and 154 were in process.

Audit and Consulting Associates (ACA) continued with their expanded staff dedicated to servicing YEP. As a result, during Quarter 3, they were helping young entrepreneurs complete business plans at a faster rate than in the previous two quarters. The number of business plans coached by ACA during Quarter 1 was 43, by the end of the next three quarters that total had climbed to 329.

Their commitment to provide one-on-one business consultation and support to qualified entrepreneurs to modify their business plans or develop a new business plan continued to be a key component of the YEP success. Many entrepreneurs have expressed that the business plan process helped them understand their business more fully and believe that it will be a vital tool in being successful. We also learned that some applicants were not fully committed, and, therefore, did not complete their business plan or that their plan was weak due to lack of effort. If the applicant fully applies him/herself to the process, YEP's service providers can guide them competently through to completion. The willingness of the applicants to work on their business plans has become an important filter by eliminating those with a lower potential for success and allowing those with the greatest potential to receive the maximum assistance from our program. Our service provider has also become a valuable asset in evaluating participants' strengths and weaknesses and providing their insight to the YEP Team.

To augment ACA's work, YEP also contracted with two independent consultants to work specifically with the raspberry and mushroom farmers and agricultural school graduates. (discussed in greater detail under "VI Synergies and Major Market Opportunities"). This proved to be a successful method of handling a high volume of similar business plans in a short period of time. The 47 raspberry business plans were completed in four weeks after the young farmers

completed their Entrepreneurship Skills Development Workshop. The 51 mushroom farmers completed their business plans in a six week period after the workshop. The 13 agricultural school graduates completed their business plans in three weeks after their workshop

By the end of Quarter 4, 458 candidates had completed business plans (including Fast Track I and II, raspberry farmers, mushroom growers and agricultural students). However, 47 withdrew from the program for various reasons that included a change in business concept, not having sufficient funds to match the grant and a change in commitment to take the risk of being an entrepreneur. The BPSC reviewed the remaining 411 business plans and listened to presentations from each candidate. From those the BPSC approved 373, or 85% to receive grants for a total amount of grants of \$1,951,000. The 373 approved included 260 from Fast Tract I and II, 47 raspberry farmers and 2 apple growers in Shterpce/Strpce, 51 mushroom growers and 13 agricultural students. This was a significant accomplishment thanks to the team effort from the YEP Program Officers, service provider ACA, individual consultants, and the entire YEP Team. This volume of applications required an efficient and hard working team.

After the grantees were approved the YEP Team began supervising the investment of approved candidates who had to complete their portion of the matching grant process before the grant would be disbursed. At the end of Year 2, 198 grants had been disbursed totaling \$1,056,166.

## Intensive Track

In the first quarter of Year 2, YEP opened the application process for Intensive Track entrepreneurs. These aspiring entrepreneurs had not received any business or entrepreneurial skills training nor had they begun a business. They had an idea for a business or dreamed of starting their own business, but needed help in determining if they were ready and, if so, how to proceed.

Our plan was to put them through an Entrepreneurship Skills Development Workshop. These workshops included skill development in areas such as:

- Entrepreneurship
- Introduction to Business Plan
- Strategic Planning
- Introduction to Financial Analysis and Financial Statements
- Market Analysis
- Communication Skills



Once applicants completed this workshop and a passed skills test, they could receive one-on-one coaching on the development of a viable business plan. They were then to attend the YEP Presentation Skills Workshop to prepare them to present their plan to the Business Plan Selection Committee.

However, the high volume of applications from Fast Track I and II delayed the implementation of the Intensive Track tier. Therefore, instead of beginning the IT phase in Quarter 2, we began the preparation in Quarter 3.

A request for proposal was issued to seek prospective service providers to develop and conduct Entrepreneurship Skills Development Workshops for the Intensive Track aspiring young entrepreneurs. Eleven organizations submitted proposals by the deadline of June 30, 2012. From this group, one was selected to deliver the workshops in different locations throughout Kosovo.

YEP worked with the winning bidder, NSh. Besa Consulting, to develop a comprehensive seven day curriculum in module form with measurable learning objectives. These became the basis for the development of a skills test to be administered at the end of the seven-day workshop.

A second call for Intensive Track participants began in August and was held open for four weeks, which resulted in 312 applications. The call for applications from Quarter 1 produced 263, which added to the last call gave the project 575 aspiring entrepreneurs to begin the second phase of YEP's program. The first workshops began during Quarter 4 (June – September 2012) and the remaining ones are expected to be completed in Quarter 1 of Year 3 (October – December 2012). The project's goal is to have a total of 750 Intensive Track entrepreneurs attend the Entrepreneurship Skills Development Workshops. Once the current cohort is completed, a third call for applications will be posted. We are projecting that 30 workshops will be held in seven regions throughout Kosovo.



## V. LENDER-FOCUSED ACTIVITIES

YEP began Year 2 with the goal to create a more business-friendly financial environment for new entrepreneurs and combat the widely held impression that local financial institutions would not lend to start-up or fledging businesses. YEP worked at improving the opportunities for its applicants by providing consultancy services for creating a well-developed business plan. In addition, YEP applicants learned presentation skills, which enabled them to present their business concept, and completed business plan to a financial institution. The entrepreneurs would also be able to demonstrate to the bank that their business plan had been vetted by YEP, which was also providing seed capital. Our goal was to get lending institutions to recognize that YEP clients had enhanced skills over typical startup or fledgling businesses thus increasing their chances of being approved for a loan.

Through its meetings with financial institutions, YEP identified five that were ready to consider loans for young entrepreneurs, provided that they were associated with YEP. These institutions valued the fact that applicants would receive entrepreneurship training, professional technical

assistance with their business plans and continued business development services for 6-12 months, motivating them to share in the inherent risks of start-up businesses. In Quarter 1 of Year 2, YEP executed Memoranda of Understanding (MoU) with three commercial banks and two Micro Finance Institutions.

**Table 1: Banks and Micro Finance Institutions as Potential Partners with YEP**

| No | Commercial Bank                | Micro Finance Institution                       |
|----|--------------------------------|---|
| 1  | Banka për Biznes (BpB)         | Kosovo Enterprise Program Trust (KEP Trust)     |
| 2  | Banka Kombëtare Tregtare (BKT) | Non-Bank Financial Institution Lesna IFJB Lesna |
| 3  | Banka Ekonomike (BE)           |   |

These institutions also provided advisors to serve on YEP’s BPSC which gave them the opportunity of seeing many young entrepreneurs present their business ideas and describe how they planned to be successful. This offered the bankers the opportunity to see and hear entrepreneurial ideas in a non-banking atmosphere. They got to ask questions and observe the entrepreneurs’ quality of response, understanding of business concepts and financial analysis. Through this process, the advisors developed a new level of appreciation for the potential of new businesses and their impact on the economy of Kosovo.

To further the importance of having a good relationship with a financial institution, YEP required all grantees to have a bank account to which the grant funds were transferred. The entrepreneurs had to provide documentation from their bank showing that payments had been made to suppliers of equipment and services acquired by grant funds.

The financial crisis impacting all of Europe began to be felt in Kosovo and have an impact on YEP’s goal to improve the lending environment for young entrepreneurs. During Quarter 4, one bank and one micro-finance institution withdrew from their MOUs. The bank encountered loan quality problems and had a turnover of senior management. The new management decided that the bank would have a more conservative lending policy and that lending to young entrepreneurs did not fit within their plans. The micro-finance institution also had experienced loan quality problems and all senior management and most members of the board of directors were replaced. The new management was still willing to consider YEP applicants but elected not to do so under an MOU. They stated that they could not justify more favorable lending terms to YEP applicants compared to their own clients. They have worked with YEP on some applications and have expressed a desire to continue to do so. YEP will continue to meet with senior management to coordinate applications for the coming year.

During Year 2, 24 YEP entrepreneurs received loans for a total of \$166,000. This confirms that some banks are still willing to lend to young entrepreneurs. YEP has assisted in this receptivity by requesting bankers from numerous financial institutions other than those who have executed MOUs to serve on the Business Plan Selection Committee. Even though the financial institutions elected not to sign an MOU with YEP, they were still willing to participate in the BPSC, resulting in eight institutions volunteering their time. The concept that startups or new

businesses are higher risk remains a concern, but these bankers get to interview the aspiring business owners without having to make a loan decision.

YEP has found that the most effective process for young entrepreneurs to access loans has been by referral. Members of the YEP team have established key contacts at various financial institutions who are receptive to receiving applications from YEP grantees. The YEP Team will



continue to encourage their grantees to consider loans from financial institutions and will introduce them to bankers who will listen and consider such loans. However, YEP continues to encounter the major reason for not having more grantees seeking loans and that is because, by far, the majority of grantees prefer to meet their matching grant with funds from family or friends.

## VI. SYNERGIES OF MAJOR MARKET OPPORTUNITIES

Year 2 began with collaboration between USAID-supported Kosovo Private Enterprise Program (KPEP) and USAID YEP to develop two broad-based entrepreneurial initiatives: 1) The Shiitake mushroom program in Kline/Klina and 2) the raspberry program in Strpce/Shterpce.

### King Mushroom International

The KPEP project had learned of a company out of the Netherlands, King Mushroom (KM), which planned to open a processing plant for mushrooms in the Kline/Klina region of Kosovo. One variety of mushrooms that KM planned for development was Shiitake. If successful KM would be able to reduce the levels of this specialty mushroom imported from China and be able to get the product to its European markets much quicker.

YEP and KPEP worked closely with the Dutch-based food processor, the municipality of Kline/Klina, and Agroklina, an EU sponsored NGO that functions like a farmers association, to identify farmers interested in growing mushrooms. During Quarter 1, YEP facilitated a presentation to 90 young entrepreneurs at the Kline/Klina municipality. Also participating in the two and half hour presentation were representatives from KPEP and the municipality. Several banks and micro finance institutions were also in attendance.



The interest level in participating with the YEP program and growing mushrooms for KM was quite high. YEP representatives explained its on-line application process but learned that many of the farmers did not have access to a computer. Therefore, a representative from Agroklina was identified who would help the farmers complete hard copy applications, which would then be entered into the YEP data base. The application process began in December and was open until the end of January.

Once the application process had been completed, the applicants went through a one week Entrepreneurship Skills Development Workshop. The young entrepreneurs who attended the entire workshop passed a “skills learned” examination at the conclusion, qualified to proceed to the business plan development phase of YEP’s program.

In addition to the workshops held in Kline/Klina, the process was expanded to young entrepreneurs in the Gjakove/Dakovica region. A total of four workshops were conducted by local consultants and supported by KM, the municipalities of Kline/Klina and Gjakova/Dakovica, and Agroklina. Following the workshop, the 73 young entrepreneurs who attended successfully qualified to proceed to develop a business plan. Each worked with a YEP consultant to prepare a detailed plan. Once the business plans were completed the aspiring mushroom farmers presented their business plans to the BPSC.

During the process, two candidates dropped out leaving 71 aspiring mushroom farmers who completed their business plans. YEP then organized three day-long Business Plan Selection Committees in the municipalities of Kline/Klina and Gjakova/Dakovica to hear the presentations. Because more withdrew from the program, the BPSC approved 51 plans.

KPEP's legal advisor worked closely with KM to finalize a contractual document which was executed with each young farmer. As outlined in the contract, KM provided all materials needed to prepare each mushroom growing facility. KM also brought from China a Shiitake mushroom expert to be a resident in the region and to work with each farmer on the proper preparation of the growing facilities and proper care and maintenance.

During Quarter 4, 18 of the 51 entrepreneurs completed their portion of the investment and received their grant. They worked with KM to prepare their growing rooms, while KM began installing the processing equipment shipped in from China. The remaining 33 mushroom farmers will be completing their investment during Quarter 1 of Year 3. Many have applied to financial institutions to borrow the funds needed to raise the funds to match the grant.

## Raspberry Cultivation



The KPEP project had identified the Strpce/Shterpce regions as especially situated climatically for the production of berries but was lacking in berry processing capacity. It worked with a local company to expand its processing facility and cold storage capacity. Once this was completed, the production of berries could then be expanded throughout the region. KPEP approached YEP to promote young entrepreneurs to develop plots of land to commercially grow raspberries. The collaboration

between the two projects combined the agricultural expertise of KPEP with the business skills development of the YEP process.

In Quarter 1 of Year 2, YEP and KPEP advertised and presented a program for expanding raspberry production in the Shtrepce/Strpce region. The Director of Economy for the municipality provided the venue and coordinated the presentation attended by 40 young farmers. Speakers included the Director of Economy, a professor of agriculture from KPEP, a representative from the growers association and YEP's case officer.

The interest was high but the farmers indicated an inability to apply on-line to YEP's program. To resolve this dilemma, the municipality provided three staff members who traveled to the YEP office to receive training on the YEP application procedure. The farmers were invited to come to the municipality's offices and the staff members used their computers to help them complete the applications. The application process began in December 2011, and was closed on January 20, 2012.

As with the mushroom program, once the application process was completed, the applicant went through the Entrepreneurship Skills Development Workshop. Those who attended the entire workshop and passed the "skills learned" examination at the conclusion proceeded to the business plan development phase.



While the mushroom workshops were being conducted, local consultants conducted two one-week workshops in the Shterpce/Strpce region for 54 young entrepreneurs aspiring to become raspberry farmers. Following the workshops, a YEP consultant coached each entrepreneur through the development of a business plan. All plans were completed by the end of March. Then YEP arranged for a BPSC to travel to Shterpce/Strpce instead of the 54 entrepreneurs traveling to the YEP office in Pristina to present their business plans.

YEP and KPEP continued to collaborate through each step of the process toward the goal of significantly increasing raspberry production in the region. The Director of Economy for the municipality continued to provide the venue when needed, staff if needed and coordination with representatives from the growers association.

The BPSC approved 47 (plus two apple growers) young entrepreneurs and their business plans. With the help of the growers association, YEP arranged for 60,000 certified raspberry seedlings to be imported from a certified grower. All seedlings were planted by the end of April.

After the seedlings were planted, the young farmers began the process of their investment in equipment and materials needed for their raspberry fields. The trellis and irrigation systems could be installed after the seedlings were planted. Quarter 4 completed all investment plans and grant amounts disbursed.

The raspberry initiative proved to be another excellent example of two USAID projects identifying a potential opportunity in a specific community and bringing it to fruition. It also demonstrated how USAID projects can team up with municipal officials and the local growers association to create a coordinated effort resulting in expanded production for the region, increased revenue for the municipality and greater employment of young people in a rural community. The initiative also will result in a reduced need to import raspberries.

## Early Childhood Education Services

In the initial call for applications to YEP's Fast Track process, many entrepreneurs planned to open or expand kindergarten and early childcare facilities. To examine this sector more fully, toward the end of Year 1, YEP began exploring entrepreneurial opportunities in early childhood education. In Quarter 1 of Year 2, YEP hired a consultant to conduct a market survey to research the need for expanding early childhood education centers including data on:

- children in pre-schools
- those not being served and why they are not being served
- how to help overcome the shortfall of qualified teachers
- how young entrepreneurs could fill the gaps

YEP also asked the consultant to research the strengths and weaknesses of existing public and private service providers in order to identify a possible menu of goods and services that a centrally located support network (Center for Excellence) might provide for which it could charge a fee.

The consultant's task was to:

- Develop a viable business plan for the operation of a Center of Excellence (COE) which would provide training, material, and policies and procedures for new early childhood centers.
- Develop a viable business plan for the franchising of the COE products and services to early childhood centers.
- Identify a suitable location where the COE could establish and conduct operations.
- Identify roles and responsibilities for the public and private partnership for the design and promotion of improved educational opportunities for all young children.

In December the consultant delivered the initial draft of the report for review and discussion. YEP reviewed it and found that it needed significant revision. In Quarter 2, the consultant revised the report three times. USAID and YEP found each revision to be unsatisfactory. Finally, in an effort to revise the report to an acceptable level, a consultant at EDC's headquarters took over the task. The EDC consultant was successful in taking a poorly written report and turning it into a well written examination of "Early Childhood Education: Opportunities and Constraints." During Quarter 1 of Year 3, the report will be used in a roundtable discussion with YEP grantees who operate early childcare centers and other projects working in the sector.

## **Entrepreneurship Development Project in Five Agriculture Schools in Kosovo**

The Helvetas Swiss Intercooperation (HSI) has been implementing the program Horticultural Promotion in Kosovo (HPK). It is a project aimed to promote entrepreneurial spirit and facilitate small-and-medium-enterprise development among young Kosovar agriculture students enrolled in one of the project's five partner agriculture schools. HPK approached YEP to see if the two projects could leverage the strength of each project to develop the horticulture sector by supporting small agribusinesses, increase employment in rural areas, and make local agricultural production competitive with imports so local product could capture more of the market. The two projects agreed to a cooperation that resulted in the objectives to:

- Support young entrepreneurs to develop new businesses by encouraging their innovative and entrepreneurial spirit
- Establish a system for sharing information and channeling proposals of young entrepreneurs involved in agriculture/horticulture sector through the established YEP grant mechanism to support new and existing businesses
- Provide technical and financial assistance to support qualified students of Agricultural Schools in Prishtina, Peja, Gjilan, Ferizaj and Vushtrri to create opportunities for self-employment

To achieve these objectives and increase youth participation, HPK hosted a Business Idea Competition (BIC) with young agricultural school graduates. This was their second BIC which promoted self-employment opportunities and entrepreneurial spirit in agriculture. HPK

concluded that coordinating with YEP would enhance the competition by taking advantage of YEP’s competitive process to offer business skills training and follow up consulting to those entrepreneurs who were approved for a seed grant.



The success of the HPK coordination depended upon the close partnership between HSI, YEP, and the agricultural schools. The table below describes the roles of each partner:

| Partner        | Role  |
|----------------|---|
| <b>HPK</b>     | <ul style="list-style-type: none"> <li>• Participate in Business Plan Selection Committee to review Business Plans</li> <li>• Provide grants to selected candidates</li> <li>• Provide technical assistance/expertise in horticulture</li> </ul>  |
| <b>YEP</b>     | <ul style="list-style-type: none"> <li>• Provide Entrepreneurship Skills Development Workshops</li> <li>• One-on-one coaching to develop a business plan</li> <li>• Organize Business Plan Selection Committee</li> <li>• Offer linkages with and referrals to commercial banks and microfinance institutions;</li> <li>• Fund seed grants to entrepreneurs who could match the grants with their own funds once a viable business plan is accepted</li> <li>• Provide ongoing coaching, mentoring, and technical support to grantees for 6 to 12 months</li> </ul> |
| <b>Schools</b> | <ul style="list-style-type: none"> <li>• Post announcements explaining the Business Idea Competition and the roles of HIS-HPK and USAID YEP</li> <li>• Provide venues for presentation of BIC applicants</li> </ul>   |

The program resulted in 19 students completing YEP’s Entrepreneurship Skills Development Workshops and then preparing their business plans. From this group, 13 received approval by the YEP’s Business Plan Selection Committee. A total of €175,630 was invested in the agribusinesses of the successful young farmers. Grants by HPK totaled €69,000, while the grantees and YEP each invested €53,315. The close collaboration between the two partners

combined the agricultural expertise of HPK with the business skills preparation and follow up of YEP.

The success of the collaboration between YEP and HPK was observed by the Danish donor program Danida, which provides support to the same agricultural schools as those supported by HPK. Danida approached YEP to explore how the two programs could combine their efforts. Danida, which had been in Kosovo since 1999, works through the Kosovo Ministry of Education, Science and Technology. They had developed "Employment Promotion through Business and Skills Development 2008-2012", a program to (1) support agribusinesses, (2) improve employability of youth, and (3) improve access to financial services.

The result of YEP's and Danida's discussion was an agreement to cooperate in which YEP would provide business skills to young entrepreneurs while DANIDA would provide grants. The Danida and YEP coordination leveraged the strength of each project to further develop the horticulture sector. YEP agreed that agricultural students being supported by Danida could be included in YEP's Entrepreneurship Skills Development Workshops being conducted for Intensive Track applicants.

Danida and YEP were both able to achieve their objectives to support young entrepreneurs to develop new businesses by encouraging their innovative and entrepreneurial spirit through financial and technical assistance. At the same time the programs provided ongoing support and networking for Kosovo's future entrepreneurs who are prepared to undertake the risks and excitement of starting a business.

Danida’s and YEP’s respective roles in the partnership were:

| Partner      | Role   |
|--------------|--|
| Danida       | <ul style="list-style-type: none"> <li>● Select up to 20 participants from four agricultural schools in Kosovo who fit the YEP program criteria for the Intensive Track program</li> <li>● Participate in Business Plan Selection Committee to review Business Plans</li> <li>● Provide matching grants to selected candidates</li> <li>● Provide technical assistance/expertise in horticulture</li> </ul>  |
| USAID<br>YEP | <ul style="list-style-type: none"> <li>● Include participants in its Entrepreneurship Skills Development Workshops</li> <li>● One-on-one coaching to develop a business plan</li> <li>● Provide workshop on presentation skills prior to the Business Plan Selection Committee</li> <li>● Organize Business Plan Selection Committee</li> <li>● Offer linkages with and referrals to commercial banks and microfinance institutions;</li> <li>● Provide ongoing coaching, mentoring, and technical support to grantees for 6 to 12 months</li> </ul> |

## VII. PROJECT ADMINISTRATION

### Strategic Planning and Team Coordination

Throughout the first quarter of year two, YEP put together policies and procedures for the restructured project. However, as the team looked forward to the lofty goals of approving 338 grants and promoting economic development and job creation, the team concluded that workflow and organization structure needed to be closely examined. To do this, the YEP team held a daylong off-site strategic planning session. The team analyzed 1) its strengths 2) how to best utilize those strengths and 3) what processes and procedures needed improvement. As a result, key areas were indentified for analysis and recommendations. To accomplish this, small teams were created to study each issue or problem and make recommendations.



This strategic planning initiative resulted in:

- Improved work flow
- Simpler and more client friendly business plan templates
- Shorter processing time for applications
- Better tracking procedures
- Improved team work between all departments
- Establishment of priorities
- Steps to clear the backlog of over 1,000 applications
- Strong team spirit and morale

The planning also indicated a need for staffing and structural changes to maximize team effectiveness. One significant change was the elimination of the position of Deputy Chief of Party as not being needed for the restructured project. In addition, two new staff members were added and some staff shifted to new responsibilities.

- Once the volume of grant submissions began to escalate, it became apparent that the grants process required a dedicated staff member. A Program Officer with grant experience was transferred from the Program Team to the position of Grant Manager.
- A consultant who had been hired to assist the raspberry farmers develop business plans performed admirably in that role. As a result of his extensive background in business plan development and excellent performance as a consultant for YEP, he was hired to fill the vacancy on the Program Team.
- YEP agreed on an arrangement with the USAID KPEP project to share their experienced environmental specialist. As KPEP moved toward project completion, the time demands for the environmental specialist was diminishing so the sharing arrangement proved to be a solution for both projects.

Eliminating functions, adding new staff and shifting responsibilities can cause disruption of work flow and efficiency. However, the changes were accomplished smoothly and quickly. Each member of the staff contributed to the transition process and took responsibility for ensuring enhanced teamwork and morale. The resulting success of the team's performance confirmed that each change was appropriate and beneficial toward achieving project goals.

The staffing changes, process improvement and work flow efficiencies achieved through the ongoing strategic planning initiatives enabled the YEP team to manage the intense work needed to manage the more than 1,000 grant applications. Each member of the team and each department performed their specific functions with increased efficiency. This enabled the team to process over 450 business plans throughout the year that included Fast Track I and II, raspberry entrepreneurs, mushroom entrepreneurs and agricultural students.

## **Business Plan Selection Committee**

The YEP concept of utilizing an independent Business Plan Selection Committee (BPSC) has proven to be very beneficial in analyzing and approving young entrepreneurs. The YEP Team

continued to seek and identify experienced bankers, consultants and sister project experts to serve on the BPSC. The pool of members grew to 24 thus reducing the burden on each of these business professionals who agreed to volunteer their time to help the young entrepreneurs of Kosovo. Each member expressed his/her pleasure with being a part of the YEP concept and the chance to help their country. With the larger pool of members, YEP achieved its goal of having one BPSC each week and sometimes twice a week during Quarter 3 and most of Quarter 4. Each committee reviewed ten plans, which enabled the BPSC to process the high volume of grant applications and complete all applications from Fast Track I and II in Year 2.

## Environmental Compliance and Monitoring

The Initial Environmental Examination Document (IEE), DCN: 2010-KOS-035, sets out the environmental reviewing, monitoring and reporting tasks for each activity subject to an environmental compliance procedure. During the reporting period, YEP reviewed a total of 214 grant applications. This number is less than the total number of grants approved because some environmental reviews were done in groups such as the raspberry and mushroom farmers and the agricultural graduates.

The process included review of the business plan of each grant applicant, initial screening to determine if the activity belonged to the “categorical exclusion” or “negative determination with conditions” categories in accordance with the DCN: 2010-KOS-035.

The “categorical exclusion” is an environmental review conclusion defined by the IEE. When this conclusion is reached, the environmental specialist prepares a “categorical exclusion” document signed by YEP’s COP and filed in the applicant’s file.

For the grant applicants whose activities were in the “negative determination with conditions” category, the environmental review process included a site visit, interview with the owner/manager, research for the potential environmental impact of the activity, and determination of mitigation and monitoring measures. The environmental specialist prepared a summary report in accordance with the EMMP (Environmental Mitigation and Monitoring Plan) and submitted it for approval to the MEO (Mission Environment Officer).

For all the grant applicants a specific environmental commitment letter was prepared and signed by the grantee. This letter included the translated mitigation measures which are to be implemented by the grantee.

|   |     |
|---|-----|
| <b>Total grant applications / activities screened</b> | 214 |
| Considered as Categorical Exclusion                   | 138 |
| Considered as Negative determination with conditions  | 76  |
| ER reports prepared                                   | 76  |
| ER reports submitted                                  | 72  |
| ER report approved by MEO                             | 68  |

The few reports not submitted and approved were still in process at the end of Year 2.

YEP’s environmental specialist undertook monitoring visits to inspect the implementation of environmental recommendations, as indicated in the Environmental Review report (ER) for each company/grantee. The specialist bases each monitoring assessment on potential environmental impacts, mitigation measures, and monitoring indicators, as set out in the EMMP for each activity. The monitoring visits included:

- Visual observation and photographs related to: physical impacts; air, water and soil emissions; land use conflict; waste management; use of Personal Protective Equipment (PPE), fire safety measures, ventilation, wastewater collection and discharge, energy and water consumption; hazardous materials storage, and other as relevant for respective activity
- Interviews: the specialist interviewed owners and/or managers of the activity related to the progress made on implementing the mitigation measures.

The specialist then prepared and filed separate monitoring reports from each monitoring visit for each company/organization visited. For example, in Quarter 4 of this past year 19 entrepreneurs were visited (See complete details in Annex 2) that included businesses such as:

|                          |  |                       |
|--------------------------|--|-----------------------|
| Small scale calf farm    | Woodworking                            | Vegetarian restaurant |
| Landscaping services     | Auto repair and painting               | Confectionary         |
| Dental Prosthetics       | Small scale cheese production          | Pear orchard          |
| Dairy cattle mini-farm   | Calves growing mini-farm               | Apple orchard         |
| Small scale poultry farm | Green salads and grass cultivation     | Restaurant/café       |
|                          | Manufacturing of plastic doors/windows |                       |

## VIII. DISCUSSION OF CHALLENGES AND SOLUTIONS FOUND THIS PERIOD

YEP managed several challenges as it embarked on Year 2 which was the first full year as an entrepreneurial development program. Some were structural which have been addressed in the section on Project Administration. Below we highlight two specific ongoing challenges.

### Monitoring the Milestones for Grantees.

YEP recognizes that it has significant challenges and faces high risk in fostering the success of fledgling or start up businesses. Worldwide the failure rate of these types of businesses is consistently high. YEP will work to mitigate these risks by developing milestones for each grantee which they must meet once their business is operational. Every quarter YEP case officers will visit and monitor the progress of each grantee toward meeting these milestones and develop strategies for those that are struggling. This strategy may include requesting one of YEP’s business consulting partners to work more closely with selected YEP grantees. However, YEP also realizes that, despite all of its efforts, some businesses will fail because of poor



management, misunderstanding of markets, insufficient cash flow, lack of capital and many other reasons that result in start up businesses failing.

## **Achieving Diversity**

The percentage of female entrepreneurs applying through our Fast or Intensive Track is approximately 27%. It is a goal of our project to have 30%. In the next section, IX Communication, Section C, we discuss in detail the extensive efforts YEP has made to encourage young women to become entrepreneurs. We will continue this effort in the coming year to reach more female entrepreneurs 1) through presentations to women organizations, 2) collaborating with women focus initiatives and 3) demonstrating through media and presentations the success of YEP female entrepreneurs as an inspiration.

# **IX. COMMUNICATIONS**

## **Communications and Outreach**

### **Promotion and Outreach Activities**

During the reporting period, YEP launched three calls for applications to participate in its Fast Track and Intensive Track programs. The second call for Fast Track applicants ran from October 2011 through January 2012. The first call for Intensive Track applicants began in November 2011. The second call for Intensive Track applicants was in August through September 2012. The first call for Intensive Track was open for youth primarily from Pristina region and those who would be able to attend the Entrepreneurship Skills Development Workshop in Pristina, whereas the second call for Intensive Track was launched Kosovo wide.

To initiate these calls for applications, YEP implemented a country-wide outreach and mass media campaign tailored to appeal to male and female young entrepreneurs of all ethnic groups. Throughout the year, YEP used a variety of communication channels and a range of communication methods and developed a number of promotional materials in order to convey its message.

The Program succeeded in receiving a significant number of applications. A great deal of effort was used to convey a clear message to youth and potential applicants through morning shows, debates on TV programs, radio shows etc. Materials produced for this campaign were numerous:

- Brochures – English, Albanian and Serbian language
- Power Point Presentations and Handouts - Albanian and Serbian language
- Posters – in Albanian and Serbian, distributed Kosovo wide
- Newspaper ads – appeared in 3 daily newspapers, the most read and reliable newspapers in Kosovo.
- TV Ads – One TV ad at a local TV station in Gjilan/Gnjilane

- Press release – English, Albanian and Serbian language
- Web page and Facebook updates – English, Albanian and Serbian language
- Public Relations – Media Coverage from both national and local TV and Radio stations and newspapers.
- SMS Marketing
- Internet marketing

Using these diverse products and media channels, YEP received 1,565 applications from 29 municipalities (covering 90% of Kosovo region).

### **Direct Outreach**

During the reporting period, YEP was very active and present in the media and conducted numerous presentations and meetings with youth, higher education institutions, governmental agencies, vocational training centers, NGOs, employment centers and associations. YEP designed a presentation with the aim of conveying the key message that YEP is open to any business idea from any sector and any region of Kosovo. Additionally, pictures of female young entrepreneurs were featured to illustrate and encourage more females to apply.

In October 2011, the YEP Program participated for half a day at the SME fair organized by the Small and Medium Enterprise Support Agency, Ministry of Trade and Industry. Promotional materials were available at the booth and YEP staff provided explanations to all interested fair visitors.

*Email:* YEP promoted the Intensive Track I and Intensive Track II campaigns by sending emails and electronic brochures to major stakeholders/institutions throughout Kosovo including private and public universities, vocational training centers, banks, Kosovo Bankers' Association, student resource hubs, youth centers in different regions, business consulting companies and other organizations involved in youth entrepreneurship and business development. YEP staff also delivered presentations to students at universities and colleges.

*SMS:* YEP Communications department received the official list from the Kosovo Business Registration Agency of businesses registered in the last two years. More than 1,000 SMS text messages were sent to entrepreneurs of this group aged 18-35.

YEP Communications presented the program to young farmers interested in the raspberry project in Shtërpce/Strepce and Mushrooms project in Klinë/Klina and Gjakova/Dakovica. A Power Point Presentation (PPP) was designed, guided by USAID branding and logo regulations. The presentation included a collage of photos of YEP beneficiaries. After each event, photos and write ups were posted on the project's Facebook.

*Webportal:* YEP advertised its calls for applications on [www.telegrafi.com](http://www.telegrafi.com), the most visited news portal in Kosovo. Additionally, YEP advertised the calls through Facebook, which provided a great targeted advertising option, particularly with young people. Ads were displayed only to youth aged 18-35 who live in Kosovo. YEP's official Facebook page had more than 3,300 members as a result of this advertising approach.

**Mass Media:** YEP uses Kosovo national and local media as a tool to deliver messages to the public and gain greater public awareness of the program activities, concepts and results. Over the course of the year, YEP activities were featured on many national and local television programs. The concept and message delivered by YEP is very popular with all media outlets.

YEP Program Team managed to appear on major TV and Radio programs/shows in Kosovo. Radio Television of Kosovo (RTK) - Blue Sky Radio, *Metropol Show* (The most listened to show by youth in Kosovo, Radio Television of Kosovo (RTK) - Blue Sky Radio- Evening Show, Radio Television of Kosovo (RTK) – Morning Show, Klan Kosova TV, Syri TV station - Local TV station in Gjakov, Local Serbian TV GLOBUS – Gjilan/Gnjilane, Radio Television of Kosovo – Oxygen Show (The most popular TV show in Kosovo with an audience of around 600,000)

The YEP Communications Department developed a partnership with Radio Television of Kosovo – Radio Blue Sky, to support our program promotion efforts. Radio ads were played seven times a day at a regular “advertising” time. In addition, the advertisements were played on *Metropol Show-Blue Sky Radio*, the most popular radio show in Kosovo. The YEP team also announced the call to other morning and evening radio shows and morning and evening TV shows, and advertised three times in the daily newspaper *Koha Ditore*.

### **Cross Cutting Activities - Women, Minority and People with Disabilities Integration**



The effort to attract women and have a considerable number present in the program was promoted with direct communication with women’s groups and messages tailored to appeal to women entrepreneurs. As such, YEP met with Wominnovation, Women for Women International, Lady X NGO, Kosova Womens Network, SHE-Era Business Association and other women groups. The program has also organized a roundtable with business women leaders to share their stories with YEP female entrepreneurs.

Some important statistics to demonstrate the progress that the Program made in its efforts to bring women to the program:

- Total number of young entrepreneurs gaining entrepreneurial skills for the reporting period is 411 out of which 27.25% are women (112 women entrepreneurs)
- The collaboration with Swiss Helvetas Intercooperative involving 21 young recent graduates from agricultural schools had 32% females
- 29% of raspberry business plans approved were females
- 32% of mushroom applicants are female
- 25% of entrepreneurs are women who received a loan.

YEP received six applications from beneficiaries of Women for Women International (WfWI), with which the program developed a partnership. YEP will continue our involvement with this organization to reach out to potential female young entrepreneurs.

Additionally, YEP established a partnership with Wominnovation (a Norwegian project in Kosovo) in promoting our program beneficiaries. YEP grantee, Ms. Jelen Ljubic, a Serbian female, from Shtërpce/Strepce was featured as the entrepreneur of the month on the website [www.wominnovation.org](http://www.wominnovation.org). The story was distributed through the newsletter created by Wominnovation.

YEP Program Manager was the key note speaker during Week of Women, organized by the National Democratic Institute (NDI) in association with the Women's Parliamentary Caucus and supported by USAID Kosovo. More than 100 women representatives from different organizations met during this five-day event, from March 20 to March 24 2012. YEP staff presented the USAID Young Entrepreneurs Program and the importance of networking when doing business. This was a good opportunity to present to a large and diverse audience of women the benefits of being part of YEP.

In addition to working with women's groups, the YEP Program Team worked with minorities and people with disabilities. In this regard, the YEP Communications Team organized different meetings, participated in fairs, provided program promotional materials and built bridges with organizations such as Women for Women International (WfWI), SHE-ERA – Women's Business Association which has around 80 women NGOs under the organization's umbrella, Kosovo Women Network, HANDIKOS (non-governmental organization focused on children/youth with disabilities), and local Serbian TV GLOBUS in Gjilan/Gnjilane

Apart from direct outreach to women, the Program also organized an event to further strengthen its aim to include women in business. The "Women Entrepreneur Role Models" event was organized on March 7, 2012. The audience was composed of over 30 women entrepreneurs who had benefited from the YEP program. Remarks were delivered by representatives of YEP, and successful women business owners presented their businesses and described the challenges encountered to achieve their goals. The presentations encouraged the young female entrepreneurs to pursue their dreams and understand the crucial role women have in the development of a modern society and economy. After the speeches, participants asked questions of speakers and also shared their own experiences. The event was covered by the local newspaper Kosova Sot, one of the most read newspapers in the country.

One of the three main national TV stations in Kosovo recorded YEP's March 7, 2012 "Women Entrepreneur Role Models" event. One of the participants was Ardijana Balaji, the owner of Login, an IT company that designs software to enable companies to manage their inventory and other processes. Both the Role Model event and the story of Ardijana were broadcast on April 3<sup>rd</sup> on KTV's ANIMA show, which is dedicated to successful women. Since receiving the YEP grant in March 2012, Login has opened its second location and now has nine employees.

## Entrepreneur Promotion and Networking

### Grant Award Ceremonies

January 31, 2012, YEP organized the first “Grant Award Ceremony and Young Entrepreneurs Promotion” event, at the Swiss Diamond Hotel in Pristina. USAID Kosovo Mission Director, Deputy Prime Minister of the Government of Kosovo, Minister of the Ministry of Culture, Youth and Sports, a YEP grantee representative and YEP Chief of Party addressed the audience. More than 120 representatives of different organizations including banks, micro-finance institutions, other USAID projects, donors project partners attended the event. Grant award certificates were handed out by USAID Mission Director, Maureen Shauket, to the first group of 18 YEP grantees. After the grant award ceremony, all in attendance had a chance to see the new and innovative products/services exhibited by the YEP grantees. The displays were throughout the conference hall used for the reception.



The event had excellent media coverage from the three national TV stations in Kosovo (RTK, KTV, and TV21), the two most read newspapers (Koha Ditore and Kosova Sot), and the two most visited electronic news portals in Kosovo (Telegrafi.com and Koha.net)

On May 30, 2012, YEP and Helvetas Swiss Intercooperation’s Horticultural Promotion in Kosovo (HPK) project jointly organized a Grant Award Ceremony at Hotel Sirius in Pristina to present grant award certificates to 13 young people who were approved for grants by the YEP’s BPSC. Maureen Shauket, USAID Mission Director; Blerand Stavileci, Minister of the Ministry

of Agriculture, Forestry and Rural Development; Nils Rosemann, Deputy Director of Swiss Cooperation Kosovo (SDC); and a grantee representative addressed the audience. More than 100 representatives of different organizations including banks, micro-finance institutions, other USAID projects, donors, and project partners attended the event. Grant award certificates were presented by the USAID Mission Director. The event was followed by a reception during which grantees and other attendees had the opportunity to network with each other.

The event had extensive media coverage from major TV stations in Kosovo (KTV, Klan Kosova and RTK), major newspapers (Koha Ditore, Zeri, Express, Lajm, Epoka e Re) and the most visited online news portals ([www.telegrafi.com](http://www.telegrafi.com), [www.koha.net](http://www.koha.net), [www.gazetaexpress.com](http://www.gazetaexpress.com)).

On July 31, 2012 YEP and USAID Kosovo Private Enterprise Program (KPEP) organized a Grant Awards Ceremony for young farmers from the Shtërpce/Štrepce region who were involved in the USAID project to develop raspberry production in Kosovo. YEP provided matching grants to young entrepreneurs who completed the intensive one-week Entrepreneurship Skills Development Workshop and developed viable business plans which were presented for approval to the YEP Business Plan Selection Committee.

Forty seven candidates were approved for grants and 30 participants were present at the ceremony. The coordinated efforts of the two USAID programs made it possible for local berry farmers to have access to cold storage processing and to export their products. The event received wide media attention. Local media followed the event and broadcasted in the main news as a successful event.

### ***YEP Grantee Promotion***

YEP staff organized the grand opening ceremony of Frizer Besi, a barbershop owned by a YEP grantee. Two major TV stations in Kosovo recorded the event. Klan Kosova TV broadcasted the event on June 8, 2012 as part of their evening news and RTK broadcasted the event on June 13, 2012 on the morning kids' show. The event demonstrated YEP's commitment to help young entrepreneurs and promote entrepreneurship in Kosovo. Since receiving the YEP grant in March 2012, Frizer Besi has opened its second location and has nine employees.



### ***Educational Technology Exhibition***

The Ministry of Education Science and Technology (MEST), USAID Basic Education Program, and YEP jointly organized the first “Educational Technology Exhibition.” Modern teaching and learning aids available for schools were displayed. Four YEP program participants showcased their products for use in the education sector and presented their services in the exhibition. The USAID Mission Director visited with each of the four YEP participants.

### ***Global Economic Statecraft Day***

On Thursday, June 14, 2012, YEP, in recognition of Secretary Clinton’s Global Economic Statecraft Day, organized a group of fifteen young entrepreneurs to meet with Michael Murphy, Chargé d’Affaires a.i. US Embassy Kosovo and the USAID Mission Director to view a video on entrepreneurship and then participate in a roundtable discussion on the challenges of becoming a successful entrepreneur in Kosovo. The Mission Director learned from the women entrepreneurs present the challenges of being a female business owner in Kosovo.

## X. DISCUSSION AND STATISTICS OF MONITORING DATA TO DATE

Research papers on the economic environment in Kosovo show that the business sector in Kosovo, especially the start up and small businesses, tend not to be sustainable. Typical age for people setting up and running a business is over 30 and in many cases over 40 years. However, increasing focus is being placed in policy and research circles on the position of the younger entrepreneurs. High levels of unemployment among some groups of young people have partly fuelled this interest, with entrepreneurship being seen as one way out of the trap of social exclusion. It is also being suggested in some quarters that entrepreneurship might provide an outlet for the talents of many highly educated young people particularly university graduates in areas such as information technology and other modern industries.

While the potential contribution of young entrepreneurs towards the alleviation of unemployment and the promotion of economic growth and innovation is being increasingly recognized, there is a feeling that this group of people faces a series of specific problems related to their youth. Lack of capital, underdeveloped skills in business management, limited market contacts and outdated attitudes on the part of support or finance providers may act as a brake on the development of young entrepreneurs.

The discussion and statistics for monitoring data of the YEP Program reflects the feedback from our young entrepreneurs (18 – 35 year old). We have relied on the information we receive from YEP Grantees, beneficiaries and participants during our monitoring process. At these times we provide support services by identifying the problems that they are facing and suggest some priorities for technical initiatives to support them.

### Volume of Applications

The YEP received an unexpected high volume of applications. In total 1,565 young entrepreneurs showed interest in the Program. Although there are a number of other Programs that pay particular attention to the needs of young entrepreneurs, the numbers of interested applicants remains high and YEP remains credible.

### Business Plans Presented to YEP

During the reporting period, YEP supported 411 young entrepreneurs in gaining entrepreneurial skills by being mentored to develop business plan, 27% of whom were female. YEP used affirmative actions to reach out to women and minority communities. These efforts have resulted in the percentage of YEP non-majority applicants being more than twice their percent of the population.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 299    | 72.75%  |
| Female    | 112    | 27.25%  |
| Total     | 411    | 100.00% |

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 345    | 83.94%  |
| Serb         | 62     | 15.09%  |
| Bosnian      | 4      | 0.97%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 0      | 0.00%   |
| Total        | 411    | 100.00% |



Although start-up finance is considered to be one of the most common problems facing young entrepreneurs, YEP grants enabled 257 businesses to begin. Agricultural enterprises started or strengthened represent 50% of the total grantees. Once again, this high percentage reflects the special projects to promote raspberry and mushroom production and to assist recent graduates of agricultural schools.

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 145    | 56.42%  |
| Consulting and Design Services                  | 8      | 3.11%   |
| Education and Training                          | 13     | 5.06%   |
| Entertainment, Media & Communication Services   | 13     | 5.06%   |
| Health/Medical Services                         | 13     | 5.06%   |
| Hotels and Restaurants                          | 10     | 3.89%   |
| Information Communication Technology            | 12     | 4.67%   |
| Retail and Wholesale                            | 13     | 5.06%   |
| Skilled Workers                                 | 20     | 7.78%   |
| Textile Industry                                | 3      | 1.17%   |
| Waste Management                                | 2      | 0.78%   |
| Wood/Metal/Plastic/Paper working and Production | 5      | 1.95%   |
| Total   | 257    | 100.00% |

### Access to Finance

Difficulties with access to start up financing are a major obstacle for young entrepreneurs. Many new businesses face difficulties in providing the collateral to secure a start-up loan. Although there is no evident age-related prejudice on the part of potential lenders, there is considerable evidence of financial constraints affecting business development. However, during the reporting period, 24 YEP businesses received loans from financial institutions. The following tables show the breakdown by gender and sector for those loans.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 18     | 75.00%  |
| Female    | 6      | 25.00%  |
| Total     | 24     | 100.00% |

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 9      | 37.50%  |
| Consulting and Design Services                  | 1      | 4.17%   |
| Education and Training                          | 2      | 8.33%   |
| Entertainment, Media & Communication Services   | 0      | 0.00%   |
| Health/Medical Services                         | 4      | 16.67%  |
| Hotels and Restaurants                          | 2      | 8.33%   |
| Information Communication Technology            | 2      | 8.33%   |
| Retail and Wholesale                            | 0      | 0.00%   |
| Skilled Workers                                 | 1      | 4.17%   |
| Textile Industry                                | 1      | 4.17%   |
| Waste Management                                | 0      | 0.00%   |
| Wood/Metal/Plastic/Paper working and Production | 2      | 8.33%   |
| Total   | 24     | 100.00% |

## Regional Distribution of Business Plans Completed

The table below indicates that the highest number of business plans completed were in the larger municipalities. This reflects the shift of people from the rural areas to the cities. Many people who live in smaller municipalities do not have the skills, training or experience to run a business. However, there is considerable enthusiasm among younger people, coupled with a rapidly developing support system, for entrepreneurship and small business development, which is reflected in these figures.

Not surprisingly, the highest number comes from the cities with the largest population: Prishtina/Pristina region. However, the second largest, Prizren/Prizren, the third, Ferizaj, and fourth, Peje/Pec all appear to have lower numbers of applications. One reason is that YEP's special outreach in Shterpce/Strpce (raspberry), Kline/Klina (mushroom) and Gjakova/Dakovica (mushroom) inflate the percentages in those regions.

| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 7      | 1.53%   |
| Dragash / Dragas                 | 0      | 0.00%   |
| Drenas / Glogovac                | 14     | 3.06%   |
| Ferizaj / Urosevac               | 14     | 3.06%   |
| Fushë Kosovë / Kosovo Polje      | 2      | 0.44%   |
| Gjakovë / Djakovica              | 64     | 13.97%  |
| Gjilan / Gnjilane                | 16     | 3.49%   |
| Graçanica / Gračanica            | 2      | 0.44%   |
| Hani i Elezit / General Jankovic | 1      | 0.22%   |
| Istog / Istok                    | 5      | 1.09%   |
| Kaçanik / Kacanik                | 3      | 0.66%   |
| Kamenicë / Kamenica              | 3      | 0.66%   |
| Klinë / Klina                    | 50     | 10.92%  |
| Lipjan / Lipljane                | 2      | 0.44%   |
| Malishevë / Malisevo             | 5      | 1.09%   |
| Mitrovicë / Mitrovica            | 15     | 3.28%   |
| Novobërdë / Novo Brdo            | 6      | 1.31%   |
| Obiliq / Obilic                  | 1      | 0.22%   |
| Pejë / Pec                       | 32     | 6.99%   |
| Podujevë / Podujevo              | 17     | 3.71%   |
| Prishtinë / Pristina             | 103    | 22.49%  |
| Prizren                          | 11     | 2.40%   |
| Rahovec / Orahovac               | 8      | 1.75%   |
| Shtërpçë / Strpce                | 62     | 13.54%  |
| Shtime / Stimlje                 | 0      | 0.00%   |
| Skenderaj / Srbica               | 2      | 0.44%   |
| Suharekë / Suvareka              | 5      | 1.09%   |
| Viti / Vitina                    | 3      | 0.66%   |
| Vushtrri / Vucitrn               | 5      | 1.09%   |
| Total                            | 458    | 100.00% |

## Gender Inclusion

YEP believes that the reason it has succeeded in bringing a considerable number of young female entrepreneurs into the program is its aggressive campaigns to encourage women to apply. Recent census data show that only 1% of property in Kosovo is owned by women and that women are underrepresented in the business sector. The 27% of women's involvement in YEP is followed throughout most of the statistical measurements. However, the number of female entrepreneurs gaining entrepreneurial skills has been almost 30% women.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 299    | 72.75%  |
| Female    | 112    | 27.25%  |
| Total     | 411    | 100.00% |

As for the support in starting or strengthening a business, the number remains at the 27%.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 333    | 72.71%  |
| Female    | 125    | 27.29%  |
| Total     | 458    | 100.00% |

Out of 458 businesses that received support from YEP, 257 were start-up businesses, and 28% of them were women owned businesses.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 185    | 71.98%  |
| Female    | 72     | 28.02%  |
| Total     | 257    | 100.00% |

Business women are mainly involved in the Education Sector but they are also involvement in the Communication and Entertainment Sector.

## Employment

Employment remains one of the biggest challenges in Kosovo. The Project has managed to generate employment, and help its grantees to save their jobs with its support. One significant and important fact is that YEP contributed to employment of minorities. The tables below shows that 13.96% of minorities with YEP support were able to keep their employment.

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 407    | 86.05%  |
| Serb         | 61     | 12.90%  |
| Bosnian      | 5      | 1.06%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 0      | 0.00%   |
| Total        | 473    | 100.00% |

The number of non-majority citizens employed by businesses that are supported by YEP includes: Bosnian, Roma-Ashkali-Egyptian (RAE) and Serbs.

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 255    | 91.73%  |
| Serb         | 13     | 4.68%   |
| Bosnian      | 1      | 0.36%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 9      | 3.24%   |
| Total        | 278    | 100.00% |

### Additional observations:

In the early stages of the businesses started or expanded with YEP's help we have observed that certain businesses are doing well. They include medical services and laboratories, agriculture, beauty salons, tailoring, auto repair shops and those businesses with multiple owners.

The success of medical services and labs reflect the need for substantially improve medical care in Kosovo. The citizens who can afford it drive the two hours to Skopje, Macedonia to get better medical care than the government subsidized services available in Kosovo. Also, the YEP grantees' success shows that Kosovars will pay for private medical services if they believe they can receive quality care.

Agriculture is usually a new business established on the family farm such as raspberry, mushroom, greenhouses, new plots of fruit and vegetables. The young entrepreneurs operate the new businesses and use the help of family members. They do not necessarily pay the family members as employees but they contribute to the finances of the household.

The culture in Kosovo contributes to the success of beauty salons. Looking good and well kempt is important; therefore, despite the high census of salons, new and better ones succeed. One of the YEP entrepreneurs open the first specialty salon devoted to children where they sit in a race car or princess carriage and watch cartoons while getting their hair styled. The grand opening was carried on national TV (arranged by YEP's Communication Dept.)

Tailoring shops have succeeded because of the high demand for custom dresses and outfits for weddings. Many of the Kosovo Diaspora living in Europe return to their home country to get married and be with their families. Some YEP tailors have also expanded into uniforms and had to hire additional employees.

Kosovo has experience a rapid grow in households owning cars. However, because of the low per capita income, most drive used cars brought in from European countries. This has created a demand for good auto repair shops. The YEP entrepreneurs opening repair shops have done well and are expanding employment.

YEP has also noted that some of its most successful entrepreneurs are those who have multiple owners or partnerships. We have observed that having multiple owners has enabled them to raise greater start-up capital or inject more when expanding. The companies with multiple owners also have increased employment. One such IT company now has 19 employees.

### **Challenges:**

- Taxes – businesses mindset of avoiding taxes. Most companies function on a cash basis which enables those so inclined to not report all revenue. Also, reporting the number of people employed in the company becomes challenging because the owners try to avoid paying payroll tax and pensions.
- Lack of Investment – for startup businesses, it is hard to function without some sort of support in the initial phase. The YEP grants, although small, help give the fledgling businesses the boost they need.

**The Summary Performance Indicator Table (SPIT) is on the next page. It is then followed by statistical tables for each of the categories on the SPIT.**

## SUMMARY PERFORMANCE INDICATOR TABLE

| Result   | Indicator  | FY 1<br>Target | FY 1<br>Actual | FY 2<br>Target | FY2<br>Actual | FY3<br>Target | FY 3<br>Actual | LOP<br>Target | Actu<br>al to<br>Date |
|--|--|----------------|----------------|----------------|---------------|---------------|----------------|---------------|-----------------------|
| <b>YEP Intermediate Result 1:<br/>Youth Receive Business Development Support</b> |  |                |                |                |               |               |                |               |                       |
| YEP Sub IR 1.1:<br>Young People Gain<br>Entrepreneurial<br>Skills                | Number of young entrepreneurs gaining entrepreneurial skills as a result of USG assistance.                  |                |                |                |               |               |                |               |                       |
|  | <b>Total</b>   | <u>170</u>     | <b>195</b>     | <u>411</u>     | <u>411</u>    | <u>750</u>    |                | <u>1328</u>   | <u>606</u>            |
|  | Male   | 119            | 135            | 317            | 299           | 531           |                | 927           | 434                   |
|  | Female   | 51             | 60             | <u>137</u>     | 112           | 227           |                | 398           | 172                   |
| YEP Sub IR 1.2<br>Young entrepreneurs start or strengthen their businesses       | Number of enterprises started or strengthened as a result of USG assistance.                                 |                |                |                |               |               |                |               |                       |
|  | <b>Total</b>   |                |                | <u>220</u>     | <u>458</u>    | <u>118</u>    |                |               | <u>458</u>            |
|  | Male   |                |                | 154            | 333           | 83            |                |               | 333                   |
|  | Female   | <u>0</u>       | <u>0</u>       | 66             | 125           | 35            |                | <b>338</b>    | 125                   |
| YEP Sub IR 1.3<br>Number of Young Entrepreneurs is Increased                     | Number of entrepreneurs who start new business or strengthen their businesses as a result of USG assistance. |                |                |                |               |               |                |               |                       |
|  | <b>Total</b>   |                |                | <u>309</u>     | <u>509</u>    | <u>167</u>    |                |               | <u>509</u>            |
|  | Male   |                |                | 216            | 371           | 117           |                |               | 371                   |
|  | Female   | <u>0</u>       | <u>0</u>       | 93             | 138           | 50            |                | <b>476</b>    | 138                   |
| YEP Sub IR 1.4<br>Youth employment is increased or enhanced                      | Number of jobs created or saved as a result of USG assistance.   |                |                |                |               |               |                |               |                       |
|  | <b>Total</b>   |                |                | <u>660</u>     | <u>639</u>    | <u>354</u>    |                |               | <u>639</u>            |
|  | Male   |                |                | 462            | 453           | 248           |                |               | 453                   |
|  | Female   | <u>0</u>       | <u>0</u>       | 198            | 186           | 106           |                | <b>1014</b>   | 186                   |
|  | Number of youth gaining employment or better employment as a result of participation in USG funded programs. |                |                |                |               |               |                |               |                       |
|  | <b>Total</b>   |                |                | <u>1160</u>    | <u>751</u>    | <u>510</u>    |                |               | <u>751</u>            |
|  | Male   |                |                | 812            | 531           | 357           |                |               | 531                   |
|  | Female   | <u>0</u>       | <u>0</u>       | 348            | 278           | 153           |                | <b>1670</b>   | 278                   |
| <b>YEP Intermediate Result 2:<br/>Youth Receive Business Development Support</b> |  |                |                |                |               |               |                |               |                       |
| YEP Sub IR 2.1<br>Loans to Young People Increase                                 | Number of loans to young entrepreneurs   |                |                |                |               |               |                |               |                       |
|  | <b>Total</b>   |                |                | <u>60</u>      | <u>24</u>     | <u>40</u>     |                |               | <u>24</u>             |
|  | Male   |                |                | 42             | 18            | 28            |                |               | 18                    |
|  | Female   | <u>0</u>       | <u>0</u>       | 18             | 6             | 12            |                | <b>100</b>    | 6                     |

**IR.1.1: Number of young entrepreneurs gaining entrepreneurial skills as a result of USG assistance.**

**Gender:** During the reporting period, the total number of young entrepreneurs gaining entrepreneurial skills was 411. The project aimed at 30% women representation, however it reached 27.25%. The project will continue to work toward reaching its target of 30%.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 299    | 72.75%  |
| Female    | 112    | 27.25%  |
| Total     | 411    | 100.00% |

**Ethnicity:** The non-majority groups are well represented through specific projects and it reaches 16%, more than double the 7.1% by population according to the 2011 census.

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 345    | 83.94%  |
| Serb         | 62     | 15.09%  |
| Bosnian      | 4      | 0.97%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 0      | 0.00%   |
| Total        | 411    | 100.00% |

**Age:** The project has targeted youth (age 18-35) and the average age of young entrepreneurs who have been part of the YEP Program is 26.49.

| By Age                     | Number | Percent |
|----------------------------|--------|---------|
| 18 Yrs                     | 14     | 3.41%   |
| 19 Yrs                     | 26     | 6.33%   |
| 20 Yrs                     | 22     | 5.35%   |
| 21 Yrs                     | 17     | 4.14%   |
| 22 Yrs                     | 26     | 6.33%   |
| 23 Yrs                     | 25     | 6.08%   |
| 24 Yrs                     | 23     | 5.60%   |
| 25 Yrs                     | 27     | 6.57%   |
| 26 Yrs                     | 26     | 6.33%   |
| 27 Yrs                     | 32     | 7.79%   |
| 28 Yrs                     | 17     | 4.14%   |
| 29 Yrs                     | 19     | 4.62%   |
| 30 Yrs                     | 37     | 9.00%   |
| 31 Yrs                     | 24     | 5.84%   |
| 32 Yrs                     | 21     | 5.11%   |
| 33 Yrs                     | 17     | 4.14%   |
| 34 Yrs                     | 13     | 3.16%   |
| 35 Yrs                     | 25     | 6.08%   |
| Total                      | 411    | 100.00% |
| <i>Avg. Applicants Age</i> |        | 26.49   |

**Municipality:** As stated above the YEP Program covers most of Kosovo. The table below on geographical representation and number of participants shows the numbers from each municipality.

| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 5      | 1.22%   |
| Dragash / Dragas                 | 1      | 0.24%   |
| Drenas / Glogovac                | 7      | 1.70%   |
| Ferizaj / Urosevac               | 13     | 3.16%   |
| Fushë Kosovë / Kosovo Polje      | 2      | 0.49%   |
| Gjakovë / Djakovica              | 64     | 15.57%  |
| Gjilan / Gnjilane                | 9      | 2.19%   |
| Graçanica / Gracanica            | 2      | 0.49%   |
| Hani i Elezit / General Jankovic | 1      | 0.24%   |
| Istog / Istok                    | 3      | 0.73%   |
| Kaçanik / Kacanik                | 1      | 0.24%   |
| Kamenicë / Kamenica              | 3      | 0.73%   |
| Klinë / Klina                    | 53     | 12.90%  |
| Lipjan / Lipljane                | 2      | 0.49%   |
| Malishevë / Malisevo             | 3      | 0.73%   |
| Mitrovicë / Mitrovica            | 10     | 2.43%   |
| Novobërdë / Novo Brdo            | 4      | 0.97%   |
| Obiliq / Obilic                  | 1      | 0.24%   |
| Pejë / Pec                       | 18     | 4.38%   |
| Podujevë / Podujevo              | 16     | 3.89%   |
| Prishtinë / Pristina             | 102    | 24.82%  |
| Prizren                          | 8      | 1.95%   |
| Rahovec / Orahovac               | 4      | 0.97%   |
| Shtërpcë / Strpce                | 64     | 15.57%  |
| Shtime / Stimlje                 | 1      | 0.24%   |
| Skenderaj / Srbica               | 2      | 0.49%   |
| Suharekë / Suvareka              | 6      | 1.46%   |
| Viti / Vitina                    | 4      | 0.97%   |
| Vushtrri / Vucitrn               | 2      | 0.49%   |
| Total                            | 411    | 100.00% |



**Sector:**

As mentioned in the overview, the agriculture sector includes the special initiatives for raspberries, mushrooms and agricultural school graduates which total 123 or 30% of the total number of young entrepreneurs gaining skills.

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 204    | 49.64%  |
| Consulting and Design Services                  | 31     | 7.54%   |
| Education and Training                          | 20     | 4.87%   |
| Entertainment, Media & Communication Services   | 26     | 6.33%   |
| Health/Medical Services                         | 9      | 2.19%   |
| Hotels and Restaurants                          | 15     | 3.65%   |
| Information Communication Technology            | 21     | 5.11%   |
| Retail and Wholesale                            | 19     | 4.62%   |
| Skilled Workers                                 | 42     | 10.22%  |
| Textile Industry                                | 7      | 1.70%   |
| Waste Management                                | 3      | 0.73%   |
| Wood/Metal/Plastic/Paper working and Production | 14     | 3.41%   |
| Total   | 411    | 100.00% |

**I.R. 1.2: Number of enterprises started or strengthened as a result of USG assistance**

**Gender** During the reporting period 458 enterprises received support from the USAID YEP Program. The gender statistics show that there is again 27% women owned enterprises who received support from the USAID YEP.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 333    | 72.71%  |
| Female    | 125    | 27.29%  |
| Total     | 458    | 100.00% |

**Ethnicity:** In this indicator we see that the number of non-majority community is increased to almost 14%.

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 394    | 86.03%  |
| Serb         | 61     | 13.32%  |
| Bosnian      | 3      | 0.66%   |
| Total        | 458    | 100.00% |

**Age:** Average age is 26.71

| By Age                     | Number | Percent |
|----------------------------|--------|---------|
| 18 Yrs Old                 | 15     | 3.28%   |
| 19 Yrs Old                 | 26     | 5.68%   |
| 20 Yrs Old                 | 24     | 5.24%   |
| 21 Yrs Old                 | 20     | 4.37%   |
| 22 Yrs Old                 | 25     | 5.46%   |
| 23 Yrs Old                 | 29     | 6.33%   |
| 24 Yrs Old                 | 28     | 6.11%   |
| 25 Yrs Old                 | 29     | 6.33%   |
| 26 Yrs Old                 | 25     | 5.46%   |
| 27 Yrs Old                 | 35     | 7.64%   |
| 28 Yrs Old                 | 18     | 3.93%   |
| 29 Yrs Old                 | 25     | 5.46%   |
| 30 Yrs Old                 | 34     | 7.42%   |
| 31 Yrs Old                 | 32     | 6.99%   |
| 32 Yrs Old                 | 26     | 5.68%   |
| 33 Yrs Old                 | 22     | 4.80%   |
| 34 Yrs Old                 | 15     | 3.28%   |
| 35 Yrs Old                 | 30     | 6.55%   |
| Total                      | 458    | 100.00% |
| <i>Avg. Applicants Age</i> |        | 26.71   |

**Municipality:** The most represented Municipalities are: Prishtinë / Pristina; Gjakovë / Djakovica; Klinë / Klina; and Shtërpçë / Strpce.

| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 7      | 1.53%   |
| Dragash / Dragas                 | 0      | 0.00%   |
| Drenas / Glogovac                | 14     | 3.06%   |
| Ferizaj / Urosevac               | 14     | 3.06%   |
| Fushë Kosovë / Kosovo Polje      | 2      | 0.44%   |
| Gjakovë / Djakovica              | 64     | 13.97%  |
| Gjilan / Gnjilane                | 16     | 3.49%   |
| Graçanica / Gracanica            | 2      | 0.44%   |
| Hani i Elezit / General Jankovic | 1      | 0.22%   |
| Istog / Istok                    | 5      | 1.09%   |
| Kaçanik / Kacanik                | 3      | 0.66%   |
| Kamenicë / Kamenica              | 3      | 0.66%   |
| Klinë / Klina                    | 50     | 10.92%  |
| Lipjan / Lipljane                | 2      | 0.44%   |
| Malishevë / Malisevo             | 5      | 1.09%   |
| Mitrovicë / Mitrovica            | 15     | 3.28%   |
| Novobërdë / Novo Brdo            | 6      | 1.31%   |
| Obiliq / Obilic                  | 1      | 0.22%   |
| Pejë / Pec                       | 32     | 6.99%   |
| Podujevë / Podujevo              | 17     | 3.71%   |
| Prishtinë / Pristina             | 103    | 22.49%  |
| Prizren                          | 11     | 2.40%   |
| Rahovec / Orahovac               | 8      | 1.75%   |
| Shtërpçë / Strpce                | 62     | 13.54%  |
| Shtime / Stimlje                 | 0      | 0.00%   |
| Skenderaj / Srbica               | 2      | 0.44%   |
| Suharekë / Suvareka              | 5      | 1.09%   |
| Viti / Vitina                    | 3      | 0.66%   |
| Vushtrri / Vucitrn               | 5      | 1.09%   |
| Total                            | 458    | 100.00% |

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 221    | 48.25%  |
| Consulting and Design Services                  | 30     | 6.55%   |
| Education and Training                          | 28     | 6.11%   |
| Entertainment, Media & Communication Services   | 30     | 6.55%   |
| Health/Medical Services                         | 17     | 3.71%   |
| Hotels and Restaurants                          | 18     | 3.93%   |
| Information Communication Technology            | 18     | 3.93%   |
| Retail and Wholesale                            | 21     | 4.59%   |
| Skilled Workers                                 | 47     | 10.26%  |
| Textile Industry                                | 9      | 1.97%   |
| Waste Management                                | 4      | 0.87%   |
| Wood/Metal/Plastic/Paper working and Production | 15     | 3.28%   |
| Total   | 458    | 100.00% |

Out of 458 enterprises which received YEP support, 257 (56%) were start up businesses.

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 185    | 71.98%  |
| Female    | 72     | 28.02%  |
| Total     | 257    | 100.00% |

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 208    | 80.93%  |
| Serb         | 48     | 18.68%  |
| Bosnian      | 1      | 0.39%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 0      | 0.00%   |
| Total        | 257    | 100.00% |

| By Age                     | Number | Percent |
|----------------------------|--------|---------|
| 18 Yrs Old                 | 3      | 1.17%   |
| 19 Yrs Old                 | 15     | 5.84%   |
| 20 Yrs Old                 | 17     | 6.61%   |
| 21 Yrs Old                 | 13     | 5.06%   |
| 22 Yrs Old                 | 18     | 7.00%   |
| 23 Yrs Old                 | 16     | 6.23%   |
| 24 Yrs Old                 | 17     | 6.61%   |
| 25 Yrs Old                 | 21     | 8.17%   |
| 26 Yrs Old                 | 11     | 4.28%   |
| 27 Yrs Old                 | 20     | 7.78%   |
| 28 Yrs Old                 | 11     | 4.28%   |
| 29 Yrs Old                 | 8      | 3.11%   |
| 30 Yrs Old                 | 17     | 6.61%   |
| 31 Yrs Old                 | 17     | 6.61%   |
| 32 Yrs Old                 | 14     | 5.45%   |
| 33 Yrs Old                 | 13     | 5.06%   |
| 34 Yrs Old                 | 7      | 2.72%   |
| 35 Yrs Old                 | 19     | 7.39%   |
| Total                      | 257    | 100.00% |
| <i>Avg. Applicants Age</i> |        | 26.58   |

| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 3      | 1.17%   |
| Dragash / Dragas                 | 0      | 0.00%   |
| Drenas / Glogovac                | 6      | 2.33%   |
| Ferizaj / Urosevac               | 4      | 1.56%   |
| Fushë Kosovë / Kosovo Polje      | 1      | 0.39%   |
| Gjakovë / Djakovica              | 39     | 15.18%  |
| Gjilan / Gnjilane                | 8      | 3.11%   |
| Graçanica / Graçanica            | 1      | 0.39%   |
| Hani i Elezit / General Jankovic | 0      | 0.00%   |
| Istog / Istok                    | 1      | 0.39%   |
| Kaçanik / Kacanik                | 2      | 0.78%   |
| Kamenicë / Kamenica              | 2      | 0.78%   |
| Klinë / Klina                    | 40     | 15.56%  |
| Lipjan / Lipjane                 | 2      | 0.78%   |
| Malishevë / Malisevo             | 2      | 0.78%   |
| Mitrovicë / Mitrovica            | 10     | 3.89%   |
| Novobërdë / Novo Brdo            | 3      | 1.17%   |
| Obiliq / Obilic                  | 1      | 0.39%   |
| Pejë / Pec                       | 11     | 4.28%   |
| Podujevë / Podujevo              | 5      | 1.95%   |
| Prishtinë / Pristina             | 53     | 20.62%  |
| Prizren                          | 5      | 1.95%   |
| Rahovec / Orahovac               | 4      | 1.56%   |
| Shtërpcë / Strpce                | 48     | 18.68%  |
| Shtime / Stimlje                 | 0      | 0.00%   |
| Skenderaj / Srbica               | 3      | 1.17%   |
| Suharekë / Suvareka              | 2      | 0.78%   |
| Viti / Vitina                    | 0      | 0.00%   |
| Vushtrri / Vucitrn               | 1      | 0.39%   |
| Total                            | 257    | 100.00% |

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 145    | 56.42%  |
| Consulting and Design Services                  | 8      | 3.11%   |
| Education and Training                          | 13     | 5.06%   |
| Entertainment, Media & Communication Services   | 13     | 5.06%   |
| Health/Medical Services                         | 13     | 5.06%   |
| Hotels and Restaurants                          | 10     | 3.89%   |
| Information Communication Technology            | 12     | 4.67%   |
| Retail and Wholesale                            | 13     | 5.06%   |
| Skilled Workers                                 | 20     | 7.78%   |
| Textile Industry                                | 3      | 1.17%   |
| Waste Management                                | 2      | 0.78%   |
| Wood/Metal/Plastic/Paper working and Production | 5      | 1.95%   |
| Total   | 257    | 100.00% |

**I.R. 1.3: Number of entrepreneurs who start new business or strengthen their business as a result of USG assistance**

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 371    | 72.89%  |
| Female    | 138    | 27.11%  |
| Total     | 509    | 100.00% |

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 445    | 87.43%  |
| Serb         | 61     | 11.98%  |
| Bosnian      | 3      | 0.59%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 0      | 0.00%   |
| Total        | 509    | 100.00% |

| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 8      | 1.57%   |
| Dragash / Dragas                 | 0      | 0.00%   |
| Drenas / Glogovac                | 17     | 3.34%   |
| Ferizaj / Urosevac               | 16     | 3.14%   |
| Fushë Kosovë / Kosovo Polje      | 3      | 0.59%   |
| Gjakovë / Djakovica              | 72     | 14.15%  |
| Gjilan / Gnjilane                | 18     | 3.54%   |
| Graçanica / Gracanica            | 2      | 0.39%   |
| Hani i Elezit / General Jankovic | 1      | 0.20%   |
| Istog / Istok                    | 6      | 1.18%   |
| Kaçanik / Kacanik                | 4      | 0.79%   |
| Kamenicë / Kamenica              | 4      | 0.79%   |
| Klinë / Klina                    | 51     | 10.02%  |
| Lipjan / Lipljane                | 2      | 0.39%   |
| Malishevë / Malisevo             | 5      | 0.98%   |
| Mitrovicë / Mitrovica            | 15     | 2.95%   |
| Novobërdë / Novo Brdo            | 6      | 1.18%   |
| Obiliq / Obilic                  | 1      | 0.20%   |
| Pejë / Pec                       | 39     | 7.66%   |
| Podujevë / Podujevo              | 20     | 3.93%   |
| Prishtinë / Pristina             | 119    | 23.38%  |
| Prizren                          | 12     | 2.36%   |
| Rahovec / Orahovac               | 9      | 1.77%   |
| Shtërpcë / Strpce                | 62     | 12.18%  |
| Shtime / Stimlje                 | 0      | 0.00%   |
| Skenderaj / Srbica               | 3      | 0.59%   |
| Suharekë / Suvareka              | 4      | 0.79%   |
| Viti / Vitina                    | 5      | 0.98%   |
| Vushtrri / Vucitrn               | 5      | 0.98%   |
| Total                            | 509    | 100.00% |

| By Age                     | Number | Percent |
|----------------------------|--------|---------|
| 18 Yrs Old                 | 20     | 3.28%   |
| 19 Yrs Old                 | 31     | 5.68%   |
| 20 Yrs Old                 | 24     | 5.24%   |
| 21 Yrs Old                 | 25     | 4.37%   |
| 22 Yrs Old                 | 25     | 5.46%   |
| 23 Yrs Old                 | 34     | 6.33%   |
| 24 Yrs Old                 | 28     | 6.11%   |
| 25 Yrs Old                 | 29     | 6.33%   |
| 26 Yrs Old                 | 25     | 5.46%   |
| 27 Yrs Old                 | 45     | 7.64%   |
| 28 Yrs Old                 | 18     | 3.93%   |
| 29 Yrs Old                 | 30     | 5.46%   |
| 30 Yrs Old                 | 34     | 7.42%   |
| 31 Yrs Old                 | 42     | 6.99%   |
| 32 Yrs Old                 | 31     | 5.68%   |
| 33 Yrs Old                 | 22     | 4.80%   |
| 34 Yrs Old                 | 16     | 3.28%   |
| 35 Yrs Old                 | 30     | 6.55%   |
| Total                      | 509    | 100.00% |
| <i>Avg. Applicants Age</i> |        | 26.71   |

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 232    | 45.58%  |
| Consulting and Design Services                  | 37     | 7.27%   |
| Education and Training                          | 33     | 6.48%   |
| Entertainment, Media & Communication Services   | 38     | 7.47%   |
| Health/Medical Services                         | 19     | 3.73%   |
| Hotels and Restaurants                          | 21     | 4.13%   |
| Information Communication Technology            | 24     | 4.72%   |
| Retail and Wholesale                            | 24     | 4.72%   |
| Skilled Workers                                 | 50     | 9.82%   |
| Textile Industry                                | 12     | 2.36%   |
| Waste Management                                | 4      | 0.79%   |
| Wood/Metal/Plastic/Paper working and Production | 15     | 2.95%   |
| Total   | 509    | 100.00% |

#### **I.R. 1.4: Number of jobs created or saved as a result of USG assistance**

The total number of jobs saved and created as a result of USG assistance is 639 jobs saved and created. For the purpose of having a clear picture we have presented the number of jobs saved as a separate and number of jobs created as a separate category. This is to show the impact that the project had in the overall economic development.

#### **JOBS SAVED:**

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 236    | 74.21%  |
| Female    | 82     | 25.79%  |
| Total     | 318    | 100.00% |

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 288    | 90.85%  |
| Serb         | 12     | 3.79%   |
| Bosnian      | 6      | 1.89%   |
| Turkish      | 2      | 0.32%   |
| RAE          | 10     | 3.15%   |
| Total        | 318    | 100.00% |

| By Age                     | Number | Percent |
|----------------------------|--------|---------|
| 18 Yrs                     | 3      | 1.10%   |
| 19 Yrs                     | 7      | 2.56%   |
| 20 Yrs                     | 6      | 2.20%   |
| 21 Yrs                     | 11     | 4.03%   |
| 22 Yrs                     | 27     | 6.96%   |
| 23 Yrs                     | 33     | 8.42%   |
| 24 Yrs                     | 18     | 6.59%   |
| 25 Yrs                     | 20     | 7.33%   |
| 26 Yrs                     | 20     | 7.33%   |
| 27 Yrs                     | 18     | 6.59%   |
| 28 Yrs                     | 13     | 4.76%   |
| 29 Yrs                     | 32     | 8.06%   |
| 30 Yrs                     | 13     | 4.76%   |
| 31 Yrs                     | 26     | 6.59%   |
| 32 Yrs                     | 22     | 6.23%   |
| 33 Yrs                     | 11     | 4.03%   |
| 34 Yrs                     | 18     | 5.13%   |
| 35 Yrs                     | 12     | 4.40%   |
| 16 Yrs                     | 2      | 0.73%   |
| 17 Yrs                     | 0      | 0.00%   |
| 36 Yrs                     | 4      | 1.47%   |
| 37 Yrs                     | 2      | 0.73%   |
| Total                      | 318    | 100.00% |
| <i>Avg. Applicants Age</i> |        | 27.20   |



| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 3      | 0.94%   |
| Dragash / Dragas                 | 1      | 0.31%   |
| Drenas / Glogovac                | 8      | 2.52%   |
| Ferizaj / Urosevac               | 5      | 1.57%   |
| Fushë Kosovë / Kosovo Polje      | 6      | 1.89%   |
| Gjakovë / Djakovica              | 40     | 12.58%  |
| Gjilan / Gnjilane                | 10     | 3.14%   |
| Graçanica / Gračanica            | 2      | 0.63%   |
| Hani i Elezit / General Jankovic | 0      | 0.00%   |
| Istog / Istok                    | 5      | 1.57%   |
| Kaçanik / Kacanik                | 1      | 0.31%   |
| Kamenicë / Kamenica              | 3      | 0.94%   |
| Klinë / Klina                    | 5      | 1.57%   |
| Lipjan / Lipljane                | 5      | 1.57%   |
| Malishevë / Malisevo             | 11     | 3.46%   |
| Mitrovicë / Mitrovica            | 16     | 5.03%   |
| Novobërdë / Novo Brdo            | 5      | 1.57%   |
| Obiliq / Obilic                  | 4      | 1.26%   |
| Pejë / Pec                       | 20     | 6.29%   |
| Podujevë / Podujevo              | 19     | 5.97%   |
| Prishtinë / Pristina             | 90     | 28.30%  |
| Prizren                          | 25     | 7.86%   |
| Rahovec / Orahovac               | 4      | 1.26%   |
| Shtërpcë / Strpce                | 6      | 1.89%   |
| Shtime / Stimlje                 | 9      | 2.83%   |
| Skenderaj / Srbica               | 0      | 0.00%   |
| Suharekë / Suvareka              | 4      | 1.26%   |
| Viti / Vitina                    | 2      | 0.63%   |
| Vushtrri / Vucitrn               | 9      | 2.83%   |
| Total                            | 318    | 100.00% |

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 59     | 18.55%  |
| Consulting and Design Services                  | 29     | 9.12%   |
| Education and Training                          | 35     | 11.01%  |
| Entertainment, Media & Communication Services   | 29     | 9.12%   |
| Health/Medical Services                         | 21     | 6.60%   |
| Hotels and Restaurants                          | 32     | 10.06%  |
| Information Communication Technology            | 30     | 9.43%   |
| Retail and Wholesale                            | 6      | 1.89%   |
| Skilled Workers                                 | 51     | 16.04%  |
| Textile Industry                                | 5      | 1.57%   |
| Waste Management                                | 12     | 3.77%   |
| Wood/Metal/Plastic/Paper working and Production | 9      | 2.83%   |
| Total   | 318    | 100.00% |

**JOBS CREATED:**

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 217    | 67.60%  |
| Female    | 104    | 32.40%  |
| Total     | 321    | 100.00% |

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 263    | 81.93%  |
| Serb         | 48     | 14.95%  |
| Bosnian      | 1      | 0.31%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 9      | 2.80%   |
| Total        | 321    | 100.00% |

| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 2      | 0.62%   |
| Dragash / Dragas                 | 0      | 0.00%   |
| Drenas / Glogovac                | 7      | 2.18%   |
| Ferizaj / Urosevac               | 9      | 2.80%   |
| Fushë Kosovë / Kosovo Polje      | 5      | 1.56%   |
| Gjakovë / Djakovica              | 28     | 8.72%   |
| Gjilan / Gnjilane                | 11     | 3.43%   |
| Graçanica / Gracanica            | 1      | 0.31%   |
| Hani i Elezit / General Jankovic | 0      | 0.00%   |
| Istog / Istok                    | 3      | 0.93%   |
| Kaçanik / Kacanik                | 2      | 0.62%   |
| Kamenicë / Kamenica              | 2      | 0.62%   |
| Klinë / Klina                    | 29     | 9.03%   |
| Lipjan / Lipljane                | 5      | 1.56%   |
| Malishevë / Malisevo             | 4      | 1.25%   |
| Mitrovicë / Mitrovica            | 22     | 6.85%   |
| Novobërdë / Novo Brdo            | 2      | 0.62%   |
| Obiliq / Obilic                  | 6      | 1.87%   |
| Pejë / Pec                       | 11     | 3.43%   |
| Podujevë / Podujevo              | 16     | 4.98%   |
| Prishtinë / Pristina             | 73     | 22.74%  |
| Prizren                          | 15     | 4.67%   |
| Rahovec / Orahovac               | 9      | 2.80%   |
| Shtërpcë / Strpce                | 45     | 14.02%  |
| Shtime / Stimlje                 | 0      | 0.00%   |

|                     |     |         |
|---------------------|-----|---------|
| Skenderaj / Srbica  | 0   | 0.00%   |
| Suharekë / Suvareka | 6   | 1.87%   |
| Viti / Vitina       | 2   | 0.62%   |
| Vushtrri / Vucitrn  | 6   | 1.87%   |
| Total               | 321 | 100.00% |

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 111    | 34.58%  |
| Consulting and Design Services                  | 20     | 6.23%   |
| Education and Training                          | 30     | 9.35%   |
| Entertainment, Media & Communication Services   | 19     | 5.92%   |
| Health/Medical Services                         | 13     | 4.05%   |
| Hotels and Restaurants                          | 23     | 7.17%   |
| Information Communication Technology            | 23     | 7.17%   |
| Retail and Wholesale                            | 3      | 0.93%   |
| Skilled Workers                                 | 59     | 18.38%  |
| Textile Industry                                | 2      | 0.62%   |
| Waste Management                                | 4      | 1.25%   |
| Wood/Metal/Plastic/Paper working and Production | 14     | 4.36%   |
| Total   | 321    | 100.00% |

**I.R. 1.4.1 Number of Youth gaining employment or better employment as a result of participation in USG funded programs.**

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 346    | 73.15%  |
| Female    | 127    | 26.85%  |
| Total     | 473    | 100.00% |

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 407    | 86.05%  |
| Serb         | 61     | 12.90%  |
| Bosnian      | 5      | 1.06%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 0      | 0.00%   |
| Total        | 473    | 100.00% |

| By Age                 | Number     | Percent        |
|------------------------|------------|----------------|
| 18                     | 15         | 3.19%          |
| 19                     | 27         | 5.74%          |
| 20                     | 24         | 5.11%          |
| 21                     | 20         | 4.26%          |
| 22                     | 26         | 5.32%          |
| 23                     | 29         | 6.17%          |
| 24                     | 29         | 6.17%          |
| 25                     | 32         | 6.60%          |
| 26                     | 25         | 5.32%          |
| 27                     | 36         | 7.66%          |
| 28                     | 19         | 3.83%          |
| 29                     | 27         | 5.74%          |
| 30                     | 34         | 7.23%          |
| 31                     | 35         | 7.45%          |
| 32                     | 26         | 5.53%          |
| 33                     | 23         | 4.89%          |
| 34                     | 15         | 3.19%          |
| 35                     | 31         | 6.60%          |
| <b>Total</b>           | <b>473</b> | <b>100.00%</b> |
| <i>Avg. Applicants</i> |            |                |
| <i>Age</i>             |            | 26.75          |

| By Municipality                  | Number | Percent |
|----------------------------------|--------|---------|
| Deçan / Decane                   | 7      | 1.48%   |
| Dragash / Dragas                 | 0      | 0.00%   |
| Drenas / Glogovac                | 14     | 2.96%   |
| Ferizaj / Urosevac               | 14     | 2.96%   |
| Fushë Kosovë / Kosovo Polje      | 2      | 0.42%   |
| Gjakovë / Djakovica              | 64     | 13.53%  |
| Gjilan / Gnjilane                | 17     | 3.59%   |
| Graçanica / Gracanica            | 2      | 0.42%   |
| Hani i Elezit / General Jankovic | 1      | 0.21%   |
| Istog / Istok                    | 5      | 1.06%   |
| Kaçanik / Kacanik                | 3      | 0.63%   |
| Kamenicë / Kamenica              | 4      | 0.85%   |
| Klinë / Klina                    | 50     | 10.57%  |
| Lipjan / Lipljane                | 2      | 0.42%   |
| Malishevë / Malisevo             | 9      | 1.90%   |
| Mitrovicë / Mitrovica            | 17     | 3.59%   |
| Novobërdë / Novo Brdo            | 6      | 1.27%   |
| Obiliq / Obilic                  | 1      | 0.21%   |
| Pejë / Pec                       | 32     | 6.77%   |
| Podujevë / Podujevo              | 17     | 3.59%   |
| Prishtinë / Pristina             | 104    | 21.99%  |
| Prizren                          | 16     | 3.38%   |
| Rahovec / Orahovac               | 8      | 1.69%   |
| Shtërpcë / Strpce                | 62     | 13.11%  |
| Shtime / Stimlje                 | 0      | 0.00%   |
| Skenderaj / Srbica               | 3      | 0.63%   |
| Suharekë / Suvareka              | 4      | 0.85%   |
| Viti / Vitina                    | 3      | 0.63%   |
| Vushtrri / Vucitrn               | 6      | 1.27%   |
| Total                            | 473    | 100.00% |

| By Sector                                       | Number | Percent |
|---|--------|---------|
| Agriculture                                     | 226    | 47.78%  |
| Consulting and Design Services                  | 32     | 6.77%   |
| Education and Training                          | 29     | 6.13%   |
| Entertainment, Media & Communication Services   | 33     | 6.98%   |
| Health/Medical Services                         | 17     | 3.59%   |
| Hotels and Restaurants                          | 18     | 3.81%   |
| Information Communication Technology            | 18     | 3.81%   |
| Retail and Wholesale                            | 21     | 4.44%   |
| Skilled Workers                                 | 51     | 10.78%  |
| Textile Industry                                | 9      | 1.90%   |
| Waste Management                                | 4      | 0.85%   |
| Wood/Metal/Plastic/Paper working and Production | 15     | 3.17%   |
| Total   | 473    | 100.00% |

#### Better employment:

| By Gender | Number | Percent |
|-----------|--------|---------|
| Male      | 185    | 66.55%  |
| Female    | 93     | 33.45%  |
| Total     | 278    | 100.00% |

| By Ethnicity | Number | Percent |
|--------------|--------|---------|
| Albanian     | 255    | 91.73%  |
| Serb         | 13     | 4.68%   |
| Bosnian      | 1      | 0.36%   |
| Turkish      | 0      | 0.00%   |
| RAE          | 9      | 3.24%   |
| Total        | 278    | 100.00% |

| By Municipality   | Number | Percent |
|-------------------|--------|---------|
| Deçan / Decane    | 2      | 0.72%   |
| Dragash / Dragas  | 0      | 0.00%   |
| Drenas / Glogovac | 7      | 2.52%   |

|                                  |     |         |
|----------------------------------|-----|---------|
| Ferizaj / Urosevac               | 9   | 3.24%   |
| Fushë Kosovë / Kosovo Polje      | 5   | 1.80%   |
| Gjakovë / Djakovica              | 28  | 10.07%  |
| Gjilan / Gnjilane                | 11  | 3.96%   |
| Graçanica / Gracanica            | 1   | 0.36%   |
| Hani i Elezit / General Jankovic | 0   | 0.00%   |
| Istog / Istok                    | 3   | 1.08%   |
| Kaçanik / Kacanik                | 2   | 0.72%   |
| Kamenicë / Kamenica              | 2   | 0.72%   |
| Klinë / Klina                    | 29  | 10.43%  |
| Lipjan / Lipljane                | 5   | 1.80%   |
| Malishevë / Malisevo             | 4   | 1.44%   |
| Mitrovicë / Mitrovica            | 21  | 7.55%   |
| Novobërdë / Novo Brdo            | 2   | 0.72%   |
| Obiliq / Obilic                  | 6   | 2.16%   |
| Pejë / Pec                       | 10  | 3.60%   |
| Podujevë / Podujevo              | 16  | 5.76%   |
| Prishtinë / Pristina             | 71  | 25.54%  |
| Prizren                          | 14  | 5.04%   |
| Rahovec / Orahovac               | 9   | 3.24%   |
| Shtërpcë / Strpce                | 7   | 2.52%   |
| Shtime / Stimlje                 | 0   | 0.00%   |
| Skenderaj / Srbica               | 0   | 0.00%   |
| Suharekë / Suvareka              | 6   | 2.16%   |
| Viti / Vitina                    | 2   | 0.72%   |
| Vushtrri / Vucitrn               | 6   | 2.16%   |
| Total                            | 278 | 100.00% |

| By Sector                      | Number | Percent |
|--------------------------------|--------|---------|
| Agriculture                    | 73     | 26.26%  |
| Consulting and Design Services | 20     | 7.19%   |
| Education and Training         | 30     | 10.79%  |



|   |            |                |
|---|------------|----------------|
| Entertainment, Media & Communication Services   | 18         | 6.47%          |
| Health/Medical Services                         | 12         | 4.32%          |
| Hotels and Restaurants                          | 22         | 7.91%          |
| Information Communication Technology            | 22         | 7.91%          |
| Retail and Wholesale                            | 3          | 1.08%          |
| Skilled Workers                                 | 58         | 20.86%         |
| Textile Industry                                | 2          | 0.72%          |
| Waste Management                                | 4          | 1.44%          |
| Wood/Metal/Plastic/Paper working and Production | 14         | 5.04%          |
| <b>Total</b>                                    | <b>278</b> | <b>100.00%</b> |

### I.R. Number of loans to young entrepreneurs

| By Gender    | Number    | Percent        |
|--------------|-----------|----------------|
| Male         | 18        | 75.00%         |
| Female       | 6         | 25.00%         |
| <b>Total</b> | <b>24</b> | <b>100.00%</b> |

| By Ethnicity | Number    | Percent        |
|--------------|-----------|----------------|
| Albanian     | 23        | 95.83%         |
| Serb         | 1         | 4.17%          |
| Bosnian      | 0         | 0.00%          |
| Turkish      | 0         | 0.00%          |
| RAE          | 0         | 0.00%          |
| <b>Total</b> | <b>24</b> | <b>100.00%</b> |

| By Institution | Number    | Percent        |
|----------------|-----------|----------------|
| BKT            | 13        | 54.17%         |
| ProCred        | 2         | 8.33%          |
| NLB            | 2         | 8.33%          |
| BpB            | 3         | 12.50%         |
| BE             | 3         | 12.50%         |
| TEB            | 1         | 4.17%          |
| <b>Total</b>   | <b>24</b> | <b>100.00%</b> |

| By Amount       | Number    | Percent        |
|-----------------|-----------|----------------|
| 1000 - 5000 €   | 17        | 70.83%         |
| 5000 - 10.000 € | 6         | 25.00%         |
| Above 10.000 €  | 1         | 4.17%          |
| <b>Total</b>    | <b>24</b> | <b>100.00%</b> |

| By Age | Number | Percent |
|--------|--------|---------|
| 18 Yrs | 1      | 4.35%   |
| 19 Yrs | 2      | 8.70%   |
| 21 Yrs | 1      | 4.35%   |

|                        |    |         |
|------------------------|----|---------|
| 22 Yrs                 | 2  | 8.70%   |
| 24 Yrs                 | 1  | 4.35%   |
| 25 Yrs                 | 3  | 13.04%  |
| 26 Yrs                 | 1  | 4.35%   |
| 27 Yrs                 | 2  | 8.70%   |
| 28 Yrs                 | 1  | 4.35%   |
| 29 Yrs                 | 1  | 4.35%   |
| 30 Yrs                 | 2  | 8.70%   |
| 31 Yrs                 | 1  | 4.35%   |
| 32 Yrs                 | 3  | 13.04%  |
| 33 Yrs                 | 1  | 4.35%   |
| 35 Yrs                 | 1  | 4.35%   |
| Total                  | 23 | 100.00% |
| <i>Avg. Applicants</i> |    |         |
| <i>Age</i>             |    | 26.70   |

| By Municipality       | Number | Percent |
|-----------------------|--------|---------|
| Drenas / Glogovac     | 1      | 4.17%   |
| Ferizaj / Urosevac    | 2      | 8.33%   |
| Gjakovë / Djakovica   | 3      | 12.50%  |
| Gjilan / Gnjilane     | 2      | 8.33%   |
| Istog / Istok         | 1      | 4.17%   |
| Lipjan / Lipljane     | 1      | 4.17%   |
| Malishevë / Malisevo  | 1      | 4.17%   |
| Mitrovicë / Mitrovica | 2      | 8.33%   |
| Pejë / Pec            | 3      | 12.50%  |
| Prishtinë / Pristina  | 5      | 20.83%  |
| Prizren               | 1      | 4.17%   |
| Vushtrri / Vucitrn    | 2      | 8.33%   |
| Total                 | 24     | 100.00% |

| By Sector                      | Number | Percent |
|--------------------------------|--------|---------|
| Agriculture                    | 9      | 37.50%  |
| Consulting and Design Services | 1      | 4.17%   |
| Education and Training         | 2      | 8.33%   |

|   |    |         |
|---|----|---------|
| Entertainment, Media & Communication Services   | 0  | 0.00%   |
| Health/Medical Services                         | 4  | 16.67%  |
| Hotels and Restaurants                          | 2  | 8.33%   |
| Information Communication Technology            | 2  | 8.33%   |
| Retail and Wholesale                            | 0  | 0.00%   |
| Skilled Workers                                 | 1  | 4.17%   |
| Textile Industry                                | 1  | 4.17%   |
| Waste Management                                | 0  | 0.00%   |
| Wood/Metal/Plastic/Paper working and Production | 2  | 8.33%   |
| Total   | 24 | 100.00% |

## **XI. LIST OF PLANNED YEP ACTIVITIES FOR YEAR 3**

The activities planned for Year 3 are discussed in detail in the October 1, 2012 to September 30, 2013 Work Plan. In summary they are:

- Complete the entrepreneurs' investment plans and grant disbursement from the Fast Track phase
- Continue the Intensive Track phase which began in Quarter 4 of Year 2. This phase will include 750 young entrepreneurs participating in the Entrepreneurship Skills Development Workshop and selection of top performers to complete business plans and compete for grants.
- Continue to support the entrepreneurs from the special initiatives to develop the raspberry and mushroom sectors and agricultural school graduates.
- To monitor all grantees and identify specific needs to achieving success and then provide technical assistance to meet those needs
- Support grantees in obtaining access to funds through the financial organizations working with YEP
- Create networking and partnership opportunities to YEP grantees through roundtables, media, social media and trade fair
- Create a transition plan for succession of COP position to local management
- Create an exit strategy to support YEP grantees after the conclusion of the project

## **XII. ANNEXES:**

Annex 1: Seed Grant Progress Report Table

Annex 2: Environmental Report for Quarter 4

## ANNEX 1: SEED GRANT PROGRESS REPORT TABLE

The total of grants disbursed for the Year 2 is 198 grants – totaling € 820,957.95 Euro or \$1,056,166. In the quarter 4 of Year 2, 135 grants were disbursed – totaling € 520,168.55 or \$676,219.115.

| All Grants Fully Disbursed       | #   | Amount in €  | Amount in \$ | Average |
|----------------------------------|-----|--------------|--------------|---------|
| Grants fully disbursed in Year 2 | 198 | € 820,957.95 | \$1,056,166  | € 4,857 |
| Grants disbursed in Quarter 4    | 135 | € 520,168.55 | \$ 676,219   | € 3,853 |

### Grants Disbursed - Quarter 4, FY2

| No  | Type of Business              | Amount of Grant | Grant disbursed | Actual grant amount disbursed | Difference /EUR | Grant Disbursement Status |
|-----|-------------------------------|-----------------|-----------------|-------------------------------|-----------------|---------------------------|
| 268 | Kindergarten                  | €3,465.00       | Yes             | €3,465.00                     | €0.00           | Completed                 |
| 260 | Calve Breeding Farm           | €3,500.00       | Yes             | €3,500.00                     | €0.00           | Completed                 |
| 396 | Physiotherapist               | €4,490.00       | Yes             | €4,490.00                     | €0.00           | Completed                 |
| 220 | Kindergarten                  | €5,900.00       | Yes             | €5,900.00                     | €0.00           | Completed                 |
| 173 | Kindergarten                  | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 240 | Dairy farm                    | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 354 | Goat farm                     | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 196 | Poultry farm                  | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 335 | Animal Food production        | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 235 | Fruits and Vegetables         | €4,750.00       | Yes             | €4,750.00                     | €0.00           | Completed                 |
| 434 | Tailor                        | €4,547.00       | Yes             | €4,480.00                     | €67.00          | Completed                 |
| 291 | Physiotherapist               | €4,500.00       | Part            | €3,900.00                     | €600.00         | Ongoing                   |
| 343 | Herbs                         | €3,700.00       | Yes             | €3,695.00                     | €5.00           | Completed                 |
| 297 | Fruits and Vegetables         | €4,050.00       | Yes             | €4,050.00                     | €0.00           | Completed                 |
| 292 | Music Studio                  | €4,150.00       | Yes             | €3,000.00                     | €1,150.00       | Completed                 |
| 293 | Fast Food                     | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 419 | Design Studio                 | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 287 | Dentist                       | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 269 | Food and Vegetable Processing | €9,970.00       | Yes             | €9,970.00                     | €0.00           | Completed                 |
| 174 | Consulting services           | €4,900.00       | Yes             | €4,900.00                     | €0.00           | Completed                 |
| 188 | Cultivation of herbs          | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 242 | Dairy/breeding farm           | €5,000.00       | Yes             | €5,000.00                     | €0.00           | Completed                 |
| 385 | Music studio                  | €5,120.00       | Yes             | €5,120.00                     | €0.00           | Completed                 |

|      |                   |           |     |           |        |           |
|------|-------------------|-----------|-----|-----------|--------|-----------|
| 340  | Printing services | €3,500.00 | Yes | €3,481.00 | €19.00 | Completed |
| 322  | Auto Mechanic     | €4,090.00 | Yes | €4,090.00 | €0.00  | Completed |
| 948  | Raspberry         | €1,080.00 | Yes | €1,076.00 | €4.00  | Completed |
| 1207 | Raspberry         | €1,138.00 | Yes | €1,138.00 | €0.00  | Completed |
| 1059 | Raspberry         | €1,842.00 | Yes | €1,842.00 | €0.00  | Completed |
| 959  | Raspberry         | €708.00   | Yes | €700.00   | €8.00  | Completed |
| 922  | Raspberry         | €1,300.00 | Yes | €1,300.00 | €0.00  | Completed |
| 975  | Raspberry         | €3,116.00 | Yes | €3,116.00 | €0.00  | Completed |
| 1205 | Raspberry         | €1,592.00 | Yes | €1,592.00 | €0.00  | Completed |
| 943  | Raspberry         | €2,420.00 | Yes | €2,420.00 | €0.00  | Completed |
| 965  | Raspberry         | €2,896.00 | Yes | €2,896.00 | €0.00  | Completed |
| 970  | Raspberry         | €2,264.00 | Yes | €2,239.00 | €25.00 | Completed |
| 947  | Raspberry         | €1,136.00 | Yes | €1,136.00 | €0.00  | Completed |
| 961  | Raspberry         | €1,600.00 | Yes | €1,600.00 | €0.00  | Completed |
| 944  | Raspberry         | €1,344.00 | Yes | €1,344.00 | €0.00  | Completed |
| 420  | Raspberry         | €1,280.00 | Yes | €1,280.00 | €0.00  | Completed |
| 960  | Raspberry         | €1,000.00 | Yes | €1,000.00 | €0.00  | Completed |
| 971  | Raspberry         | €1,280.00 | Yes | €1,280.00 | €0.00  | Completed |
| 1210 | Raspberry         | €1,140.00 | Yes | €1,140.00 | €0.00  | Completed |
| 972  | Raspberry         | €1,720.00 | Yes | €1,720.00 | €0.00  | Completed |
| 953  | Raspberry         | €1,412.00 | Yes | €1,412.00 | €0.00  | Completed |
| 926  | Raspberry         | €1,316.00 | Yes | €1,316.00 | €0.00  | Completed |
| 957  | Raspberry         | €1,114.00 | Yes | €1,114.00 | €0.00  | Completed |
| 949  | Raspberry         | €1,820.00 | Yes | €1,820.00 | €0.00  | Completed |
| 940  | Raspberry         | €1,380.00 | Yes | €1,380.00 | €0.00  | Completed |
| 939  | Raspberry         | €1,570.00 | Yes | €1,570.00 | €0.00  | Completed |
| 976  | Raspberry         | €1,396.00 | Yes | €1,396.00 | €0.00  | Completed |
| 978  | Raspberry         | €1,080.00 | Yes | €1,080.00 | €0.00  | Completed |
| 1208 | Raspberry         | €1,278.00 | Yes | €1,278.00 | €0.00  | Completed |
| 927  | Raspberry         | €1,136.00 | Yes | €1,136.00 | €0.00  | Completed |
| 973  | Raspberry         | €2,837.00 | Yes | €2,837.00 | €0.00  | Completed |
| 1212 | Raspberry         | €2,864.00 | Yes | €2,864.00 | €0.00  | Completed |
| 1206 | Raspberry         | €1,382.00 | Yes | €1,382.00 | €0.00  | Completed |
| 934  | Raspberry         | €2,146.00 | Yes | €2,146.00 | €0.00  | Completed |
| 929  | Raspberry         | €1,120.00 | Yes | €1,120.00 | €0.00  | Completed |
| 982  | Raspberry         | €2,100.00 | Yes | €2,040.40 | €59.60 | Completed |
| 997  | Raspberry         | €1,388.00 | Yes | €1,388.00 | €0.00  | Completed |
| 977  | Raspberry         | €1,286.00 | Yes | €1,286.00 | €0.00  | Completed |
| 898  | Raspberry         | €1,758.00 | Yes | €1,758.00 | €0.00  | Completed |
| 1060 | Raspberry         | €1,576.00 | Yes | €1,576.00 | €0.00  | Completed |
| 1057 | Raspberry         | €1,220.00 | Yes | €1,220.00 | €0.00  | Completed |

|      |                                 |             |     |            |         |           |
|------|---------------------------------|-------------|-----|------------|---------|-----------|
| 950  | Raspberry                       | €1,050.00   | Yes | €1,050.00  | €0.00   | Completed |
| 1114 | Raspberry                       | €1,450.00   | Yes | €1,449.50  | €0.50   | Completed |
| 966  | Raspberry                       | €1,260.00   | Yes | €1,260.00  | €0.00   | Completed |
| 1000 | Raspberry                       | €998.00     | Yes | €998.00    | €0.00   | Completed |
| 974  | Raspberry                       | €1,752.00   | Yes | €1,752.00  | €0.00   | Completed |
| 980  | Raspberry                       | €960.00     | Yes | €960.00    | €0.00   | Completed |
| 992  | Raspberry                       | €1,850.00   | Yes | €1,850.00  | €0.00   | Completed |
| 473  | Bakery                          | €5,074.00   | Yes | €5,074.00  | €0.00   | Completed |
| 485  | Design Studio -<br>Tetro Studio | €8,036.00   | Yes | €8,036.00  | €0.00   | Completed |
| 311  | Greenhouse                      | €7,500.00   | Yes | €7,500.00  | €0.00   | Completed |
| 486  | Horticulture                    | €5,000.00   | Yes | €4,998.40  | €1.60   | Completed |
| 569  | NWFP - NPT<br>EcoNature         | €6,000.00   | Yes | €6,000.00  | €0.00   | Completed |
| 270  | Medical Lab -                   | €5,000.00   | Yes | €5,000.00  | €0.00   | Completed |
| 480  | IT company                      | € 10,000.00 | Yes | €10,000.00 | €0.00   | Completed |
| 536  | Dekorative<br>products          | € 5,000.00  | Yes | €4,990.20  | €9.80   | Completed |
| 482  | Installation<br>Services        | € 5,500.00  | Yes | €5,500.00  | €0.00   | Completed |
| 404  | Apiculture                      | € 4,970.00  | Yes | €4,970.00  | €0.00   | Completed |
| 571  | Wood products                   | € 5,000.00  | Yes | €5,000.00  | €0.00   | Completed |
| 704  | Newspaper                       | € 4,800.00  | Yes | €4,624.00  | €176.00 | Completed |
| 900  | Marketing<br>Service            | € 5,000.00  | Yes | €5,000.00  | €0.00   | Completed |
| 821  | Dentistry                       | € 9,000.00  | Yes | €9,000.00  | €0.00   | Completed |
| 1178 | Mushroom                        | € 4,462.50  | Yes | €4,462.50  | €0.00   | Completed |
| 1174 | Mushroom                        | € 2,100.00  | Yes | €2,100.00  | €0.00   | Completed |
| 1175 | Mushroom                        | € 2,100.00  | Yes | €2,100.00  | €0.00   | Completed |
| 1176 | Mushroom                        | € 3,150.00  | Yes | €3,150.00  | €0.00   | Completed |
| 1234 | Mushroom                        | € 3,150.00  | Yes | €3,150.00  | €0.00   | Completed |
| 1156 | Mushroom                        | € 4,200.00  | Yes | €4,200.00  | €0.00   | Completed |
| 1184 | Mushroom                        | € 3,675.00  | Yes | €3,675.00  | €0.00   | Completed |
| 1084 | Mushroom                        | € 2,415.00  | Yes | €2,415.00  | €0.00   | Completed |
| 1112 | Mushroom                        | € 2,100.00  | Yes | €2,100.00  | €0.00   | Completed |
| 1119 | Mushroom                        | € 3,990.00  | Yes | €3,990.00  | €0.00   | Completed |
| 1102 | Mushroom                        | € 2,625.00  | Yes | €2,625.00  | €0.00   | Completed |
| 1097 | Mushroom                        | € 2,100.00  | Yes | €2,100.00  | €0.00   | Completed |
| 1125 | Mushroom                        | € 2,730.00  | Yes | €2,730.00  | €0.00   | Completed |
| 1166 | Mushroom                        | € 2,887.50  | Yes | €2,887.50  | €0.00   | Completed |
| 1107 | Mushroom                        | € 4,068.75  | Yes | €4,068.75  | €0.00   | Completed |
| 1149 | Mushroom                        | € 3,675.00  | Yes | €3,675.00  | €0.00   | Completed |
| 1111 | Mushroom                        | € 2,100.00  | Yes | €2,100.00  | €0.00   | Completed |
| 884  | Travel Agency                   | € 2,340.00  | Yes | €2,340.00  | €0.00   | Completed |

|      |                         |             |      |            |           |           |
|------|-------------------------|-------------|------|------------|-----------|-----------|
| 712  | Media Monitoring        | € 10,000.00 | Yes  | €10,000.00 | €0.00     | Completed |
| 560  | Beauty Saloon           | € 4,500.00  | Part | €2,460.00  | €2,040.00 | Ongoing   |
| 477  | Fast Food               | € 6,085.00  | Yes  | €6,085.00  | €0.00     | Completed |
| 628  | IT services             | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 979  | Agro-business           | € 4,408.00  | Yes  | €4,408.00  | €0.00     | Completed |
| 181  | Milk products           | € 7,000.00  | Yes  | €7,000.00  | €0.00     | Completed |
| 442  | Greenhouse              | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 845  | Kindergarden            | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 862  | Flower cultivation      | € 5,000.00  | Yes  | €4,925.00  | €75.00    | Completed |
| 806  | Beauty Salon            | € 4,600.00  | Yes  | €4,598.00  | €2.00     | Completed |
| 730  | Design                  | € 10,000.00 | Yes  | €10,000.00 | €0.00     | Completed |
| 493  | Design Studio           | € 7,000.00  | Yes  | €7,000.00  | €0.00     | Completed |
| 1023 | Music Studio            | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 823  | IT services             | € 4,930.00  | Yes  | €4,930.00  | €0.00     | Completed |
| 353  | Video production Studio | € 5,000.00  | Yes  | €4,990.00  | €10.00    | Completed |
| 471  | Design Arch             | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 1014 | Entertainment/sport     | € 5,030.00  | Yes  | €5,030.00  | €0.00     | Completed |
| 933  | Handicraft products     | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 408  | Greenhouse -            | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 756  | Farm                    | € 6,900.00  | Yes  | €6,888.20  | €11.80    | Completed |
| 998  | Shoes Production        | € 10,200.00 | Yes  | €10,200.00 | €0.00     | Completed |
| 747  | Physiotherapist         | € 9,796.00  | Yes  | €9,796.00  | €0.00     | Completed |
| 338  | Chinchilla Farm         | € 6,300.00  | Yes  | €6,300.00  | €0.00     | Completed |
| 390  | Fishery                 | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 1186 | Food Processing         | € 6,500.00  | Yes  | €6,500.00  | €0.00     | Completed |
| 205  | Landscaping             | € 4,970.00  | Yes  | €4,970.00  | €0.00     | Completed |
| 792  | Retail trade            | € 8,010.00  | Yes  | €8,010.00  | €0.00     | Completed |
| 606  | Library                 | € 5,000.00  | Yes  | €4,977.50  | €22.50    | Completed |
| 364  | Plumber                 | € 5,000.00  | Yes  | €5,000.00  | €0.00     | Completed |
| 955  | Caffe/Fast food         | € 4,995.00  | Yes  | €4,995.00  | €0.00     | Completed |
| 913  | IT                      | € 7,000.00  | Yes  | €6,956.00  | €44.00    | Completed |
| 1226 | Agriculture             | € 4,539.60  | Yes  | €4,539.60  | €0.00     | Completed |

135 grants disbursed in quarter 4.

**Total amount disbursed:** Euro 520,168.55

**Total amount approved:** Euro 524,499.35



## ANNEX 2: ENVIRONMENTAL REPORT FOR QUARTER 4

### Environmental Monitoring for Quarter 4 19 activities were monitored

| Company Name / Code / Activity         | Main EMMP Indications  | Situation  |
|--|--|--|
| (421)<br>Small scale calve farm        | Odor; manure and wastewater management; fire risk; occupational hazard         | The farm hygiene was maintained to an acceptable level, and no significant odor problems were indicated. Manure is spread at the agricultural land as recommended. Slurry is discharged via a pipeline away from the farm, at the owner's agriculture land. The owner plans to construct a septic tank in the near future. Workers seemed adequately trained. No fire extinguishers were in place, but owner advises that they will be installed |
| (190)<br>Landscaping services          | Safety measures<br>Waste management  | As activities are carried out at the company's clients sites, there is no static pollution sources to be monitored. The company's machines seemed operating regularly. No waste problems are seen at the site.   |
| (389)<br>Dental Prosthetics            | Indoor air quality<br>PPES   | The ventilation was functional. Adequate PPEs were available. (No operations were ongoing at the visit time)   |
| (289)<br>Dairy cattle mini-farm        | Odor; manure and wastewater management; fire risk; health; occupational hazard | The small scale farm is constructed and functions within the given standards. No manure, wastewater, occupational hazard or other problems are noticed. The owner reported for regular veterinary control, however no documents were available. The company is recommended to place the fire extinguishers at adequate places. The owner agrees to comply with this recommendation   |
| (205)<br>Small scale poultry farm      | Indoor air quality (odor), manure management, veterinary control.              | The farm hygiene was adequately maintained. The ventilators were functioning and no odor problems are indicated. Although the owner reported for regular veterinary control, no evidences were available. No problems were seen regarding the manure management.   |
| (437)<br>Small scale cheese production | Hygiene maintenance  | The hygiene was maintained at an acceptable level, no other problems were observed.  |
| (193)<br>Calves growing mini-farm      | Odor; manure and slurry management; occupational hazard                        | The farm was clean maintained; manure was shortly stored and then spread at the agriculture land. An adequate septic tank that collects the slurry is constructed. In general this activity operates within  |

|  |   |  |
|--|---|--|
|  |   | adequate conditions  |
| <b>(197)</b><br>Confectionery                      | Registering at the Food and veterinary agency, occupational hazard,.          | The company is in process of registering at AVU (for municipal inspection); hygiene was well maintained; a hydrant was installed at the facility; the owner reported that workers are instructed regularly and adequately trained. Refrigerator purchased is ozone friendly labeled. |
| <b>(331)</b><br>Woodwork                           | Occupational hazard, ventilation, wood waste, fire risk management plan       | Workers are trained and working for a long time in this field. Ventilation is operational. Wood waste is used for family heating purposes. The company has just recently started the operation and no fire extinguishers are in place but will be installed.                         |
| <b>(226)</b><br>Auto repair and painting           | Volatile organic compounds, occupational hazard, hydraulic oil leak           | The company was temporarily off. The company is moving to another facility.  |
| <b>(264)</b><br>Confectionery                      | Registering at the Food and veterinary agency; hygiene; occupational hazard,. | The company owner reported that the local hygiene inspection authorities have visited the company and no problems were evidenced. The hygiene was well maintained. Workers are experienced and (according to the owner) regularly instructed   |
| <b>(431)</b><br>Pear orchard                       | Pesticide use<br>Well water quality monitoring                                | The key monitoring measure for this activity is IPM (proper pesticide use) training which is currently being organized by YEP.<br>This project was recently started and the water well quality has not been monitored by will be.  |
| <b>(352)</b><br>Green salads and grass cultivation | Irrigation and natural fertilizers<br>Occupational hazard                     | This is a bio-activity which will use no pesticides and artificial fertilizers. No occupational hazard (accidents) occurred during fence construction  |
| <b>(333)</b><br>Apple orchard                      | Pesticide use (IPM practice), irrigation                                      | The IPM training is currently being organized by YEP and the grantee will attend it. PPEs will be delivered to this and other relevant grantees<br>A drip irrigation system was installed and functional   |
| <b>(228)</b><br>Restaurant-café                    | Hygiene; operation and maintenance  | The hygiene and overall sanitary conditions were adequately maintained. Refrigerators, and other equipments were under normal operating conditions, and no leakages were observed.   |
| <b>(293)</b><br>Restaurant-café                    | Hygiene; operation and maintenance  | No problems are seen regarding hygiene and sanitary conditions. The ventilation was adequately functioning , the refrigerating units were operating normally and no leakages were observed   |

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| <b>(425)</b><br>Manufacturing of Plastic doors-windows | Occupational Hazard;<br>fire risk, PPEs | Workers are experienced and well trained. PPEs were adequately used, no fire risk plan was developed. This will be checked next visit.  |
| <b>(171)</b><br>Restaurant-café                        | Hygiene; operation and maintenance      | The hygiene and overall sanitary conditions were adequately maintained. Refrigerators, and other equipments were under normal operating conditions and, no leakages were observed.          |
| <b>(1072)</b><br>Vegetarian restaurant                 | Hygiene; operation and maintenance      | No problems were seen regarding hygiene and sanitary conditions. The ventilation was adequately functioning , the refrigerating units were operating normally and no leakages were observed |