

YOUNG ENTREPRENEURS PROJECT

FINAL REPORT

SEPTEMBER 30, 2010 – SEPTEMBER 29, 2013

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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	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

SECTION ONE

EXECUTIVE SUMMARY

After significant, early changes in its design, budget and scope, the Young Entrepreneurs Project, funded by USAID/Kosovo between September 30 2010 and September 29 2013, and implemented by Education Development Center, Inc. offered Kosovars ages 18-35 the opportunity to start or strengthen a business. In particular, YEP offered participants business development training, modest seed grants and ongoing business coaching. In addition YEP sought to increase young entrepreneurs' access to capital, both by building young entrepreneurs' capacity to be seen as a sound investment for the lending community, and by working with Kosovo's lending institutions to increase their youth-oriented products and services.

YEP's was successful in meeting or exceeding all but one¹ of its ambitious performance goals. By September 2013, YEP had achieved its target of providing 1328 young Kosovar entrepreneurs with business support and training. YEP provided seed grant capital to 363 youth-owned businesses, exceeding its original target of 338, and through YEP support, 2683 youth achieved new or better employment, exceeding its original target of 1670 new or better jobs.

YEP's overall success in such a short timeframe is due to the dedication of its staff and to its use of automated application processes, youth friendly outreach and interaction, local business development support organizations and business professionals, and careful client management. Its success is also due to Kosovo's young entrepreneurs themselves, who recognized in YEP the opportunity to become positively engaged in Kosovo's economy and create employment for themselves and others.

¹ YEP had a target that 100 grantees would receive loans. Instead, only 24 grantees reported receiving a loan. This outcome is discussed in Section 2.2.3, Loan Assistance, and in Section 4, Observation 4.

SECTION TWO

YEP ACTIVITIES, ACCOMPLISHMENTS, AND RESULTS

2.1 YEP OVERVIEW



ABOVE: CERTIFIED WOMEN PARTICIPANTS FROM PEJA CLASS

EDC began implementation of the USAID/Kosovo Youth Employment and Participation (YEP) Program in October 2010. It had three distinct components: Work Readiness, Entrepreneurship, and Participation, and included sub-grants to two partner organizations, the International Youth Foundation, and Mercy Corps. In January 2011, USAID notified EDC that its award would be reduced in size from a 5 year \$16,550,000 budget to a 3 year, \$6,327,000 budget, and that the project's scope would reduce from a comprehensive youth livelihood development design to one that focused exclusively on entrepreneurship support through seed grants to young entrepreneurs; all international sub-grants were discontinued. Between February and August 2011, USAID and EDC worked to redesign the project, and these changes were formalized in a September 2011 modification to the EDC award. The project was re-named the Young Entrepreneurs Program, retaining the same acronym (YEP), and had a revised end date of 29 September 2013.

YEP's revised strategy fostered entrepreneurship development by providing ongoing support

and matching Seed Grant assistance to young entrepreneurs (age 18-35). The project was open to all of Kosovo's 38 municipalities. It targeted **young entrepreneurs** using two complementary approaches. First, it provided new entrepreneurs with 1) seed grants with an average value of 4373 Euros, which applicants had to match with cash resources of their own; 2) guidance from local business development consulting firms to support entrepreneurs' development of viable business plans; 3) assistance to secure financial support and access to a loan-guarantee program; and 4) technical assistance, mentoring, coaching and networking to support successful execution of the business plans for approximately one year of operations. In addition, the program leveraged other projects and donors supporting agriculture and entrepreneurship, and aimed to foster development of a sustainable membership-based young entrepreneur's network(s).

Second, YEP aimed to build bridges between Kosovo's lending institutions and young entrepreneurs through working with financial institutions to develop youth-oriented products and building new entrepreneurs' capacity and confidence to take out and pay back a formal loan.

YEP aimed, by the end of the project, to:

- help 476 entrepreneurs to start at least 338 enterprises;
- help 1,670 individuals gain new or better employment;
- help at least 1,328 young entrepreneurs gain entrepreneurial skills
- facilitate at least 100 loan agreements between banks and young entrepreneurs.

2.2 YEP ACTIVITIES AND ACCOMPLISHMENTS

2.2.1. SEED GRANT PROGRAM

YEP targeted two groups of entrepreneurs: those with ready business plans or new businesses under two years old ('fast track'); and those with no prior business experience ('intensive track'). Activities related to these groups are explained in detail below.

Fast Track Entrepreneur Support

Application: Between October 2011 and January 2013 YEP activities targeted entrepreneurs who had previous business training and/or owned a business that was less than 24 months old

at the time of their application to the program. Initially, YEP staff visited each municipality to advertise the program and invite applications, and the first round of Fast Track applications was accepted in paper or online. Soon thereafter the project switched to an entirely online application portal through which all subsequent applicants were required to apply. Application forms and seed fund guides in Albanian, Serbian and English were available online through the YEP website, Facebook page, and through requests submitted to seedfund@usaidyep.org.

Screening: YEP staff screened all applications to assure they met basic age and experience criteria. Next applicants were screened using the Client Assessment Sheet (CAS). The CAS was designed to determine if the candidate and his/her 'raw' business plan/ existing business manifested a series of 6 'critical success factors' (business operation, management capacity, financial status and projections, planned investments, market assessment, SWOT analysis) or if not, had the resources to modify their plans or operations. Once a client passed the CAS filter, s/he was asked to sign a "commitment letter" and was then referred to one of YEP's two business development subcontractors, which assisted them in refining their business plans in accordance with current market conditions. In total 451 entrepreneurs went through the CAS screening process.

Business Plan Development Support: Early in 2012 YEP issued a Request for Proposals for the provision of business development support to YEP grantees. Two local providers were chosen: the Center for Entrepreneurship and Executive Development (CEED), and Audit and Consulting Associates (ACA). These providers were tasked with:

- 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.

While developing the business plans, entrepreneurs were required to identify at least 50% capital from their own resources (funds could come from personal savings, loans, private sector investment or gifts).

Business Plan Selection: As a final step in grantees' business plan preparation, YEP staff offered applicants training in communication and presentation skills, which they would use in putting forward their business plan at a formal Business Plan Selection Committee (BPSC) presentation. The Business Plan Selection Committee (BPSC) was chaired by three members comprising YEP staff and outside business professionals. The pool of 28 volunteers included bankers, senior managers or technical specialists for other projects focused on entrepreneurship and economic development, and local consultants who have experience with entrepreneurs and business development.

BPSCs observed each business plan presentation, and subsequently interviewed candidates about their ideas. Each candidate was evaluated according to a series of criteria, including: the quality of the written business plan; quality of the business plan presentation; and the degree to which the business idea presented demonstrated that:

1. The business was innovative; sound; would increase employment; was profitable; had potential to substitute imports; increased revenues;
2. The entrepreneur presented a 50% cost sharing commitment that could be realistically achieved.
3. The business idea had high probability of success in achieving the intended results.
4. The grant would provide critical resources to facilitate a startup or expansion of a concept or activity that was critical to the business plan;
5. The candidate was believed to be a productive and active partner, capable of delivering expected results, committed to implementing the business plan and capable of meeting all reporting and monitoring requirements, and had experience and/or education in business area.

In total, YEP received 1215 Fast Track applications. A total of 437 business plans were presented to the BPSC and of these, 215² were approved for matching grants, resulting in an acceptance rate of 49%.³

² 215 grants were approved. However, three Fast Track grantees were later unable to verify their investments and were requested to provide a refund. They are therefore subtracted from the final number of grants disbursed.

³ It is important to note that the Fast Track numbers reported here do not include participants in the Raspberry and Mushroom 'group investment' category. The application, support and grantee selection process was different for these groups and is reported in Section 2.2.4. The final number of disbursed grants for mushroom grantees is 36 and for raspberry grantees is 40.

Selected Fast Track entrepreneurs received technical support for their new business for up to 12 months after the grant had been awarded, depending upon individual need and time available. This support occurred both through quarterly monitoring visits and through the provision of targeted technical assistance in the areas of Business Administration and Management including human resource services and contracting services, basic accounting and business financial management, market and market research, product design and development, promotional strategies, pricing, client services – including communicating with clients in order to keep existing ones and attract new ones, legal services, consulting services for ISO 9001, ISO 14001 and HACCP firm certification.

Intensive Track Entrepreneur Support

Application: Beginning in October 2012, YEP shifted its focus from concentrated support for experienced entrepreneurs, toward youth who had no previous experience. As for Fast Track applicants, Intensive Track candidates found application forms and seed fund guides in Albanian, Serbian and English online through the YEP website, Facebook page, and through requests submitted to seedfund@usaidyep.org. In total, 942 youth applied to the Intensive Track component.

Entrepreneurship Skills Development Workshop: All Intensive Track candidates who met the project's basic entry criteria began their YEP experience with an intensive, 7-day Entrepreneurship Skills Development Workshop (ESDW), provided by a local business development training subcontractor, ACA, at accessible venues in targeted municipalities. The workshops were conducted throughout the country with the goal of preparing young entrepreneurs to start new businesses. All were conducted in the Albanian language except for the workshops in Gracanica and Shtërpçë/Štrpce, which were in Serbian. Another workshop in Prizren was conducted in Bosnian. In total, 722 participants attended 33 ESDWs. 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

Screening: Applicants who completed this workshop, passed end-of-course knowledge and entrepreneurial aptitude tests, and received high marks from the course instructor were referred to a ‘next step’ review committee composed of YEP staff. Given the relatively few seats available for the next stages of business plan development and eventual seed grants, this committee was charged with selecting a reduced set of ESDW completers for one-on-one coaching in the development of a viable business plan.

Business Plan Development Support and Selection: Like their Fast Track counterparts, selected Intensive Track participants were provided coaching by the selected business development support subcontractor ACA, then attended the YEP Presentation Skills Workshop offered by YEP staff to prepare them to present their plan to the Business Plan Selection Committee (see BPSC description above for more information regarding the selection process).

In total for Intensive Track, 159 (or 22 percent of workshop attendees) were selected to prepare business plans. From the 131 who presented business plans, the BPSC approved 77⁴ participants to receive grants, or 59 percent of those who made presentations.

2.2.2. ENTREPRENEUR MENTORING AND COACHING

YEP Business Mentors

Early in their association with YEP, each young entrepreneur was assigned a YEP Business Mentor, who was the entrepreneur’s main point of contact with the program. In total, YEP had a program staff of 6 among whom the grantees were distributed according to business sector and/or geographic location. Four YEP mentors had a business development background, while another two had a youth or training background. Mentor support began gradually during the business plan development phase (it was less needed at this time given the intensive support being provided by the business development subcontract), then increased once youth were approved for a grant. Thereafter, Business Mentors visited or called entrepreneurs monthly until their business was up and running and then quarterly thereafter, to check in on how the business was going and to problem-solve with grantees regarding any challenges they faced. On a quarterly basis, Business Mentors collected basic business data regarding revenue and employment that quarter, and noted any requests or concerns the grantee may have.

⁴ 77 grants were approved. However, two Intensive Track grantees were later unable to verify their investments and were requested to provide a refund. They are therefore subtracted from the final number of grants disbursed.

Business Development Technical Assistance

In addition to YEP's ongoing informal support, grantees also had access to more formal technical assistance in targeted areas. In the Spring of 2013, YEP issued an RFP to local business consulting firms in the following categories:

- **Lot 1:** Business Administration and Management including human resource services and contracting services;
- **Lot 2:** Basic accounting and business financial management;
- **Lot 3:** Market and market research, product design and development, promotional strategies, pricing client services – including communicating with clients in order to keep existing ones and attract new ones;
- **Lot 4:** Legal services
- **Lot 5:** Consulting services for ISO 9001, ISO 14001 and HACCP firm certification

Eleven firms responded to the RFP; four suppliers were chosen: (D & D, ACA, Global Consulting, 2M). Grantees were asked what sort of TA they were most interested in, then were matched with the appropriate provider. Each provider was required to complete a need assessment and consulting plan for each grantee. In total 123 grantees requested and received assistance. Each grantee was eligible to receive up to 40 hours of targeted technical assistance⁵.

2.2.3. LOAN ASSISTANCE

One of YEP's early mandates, at USAID's request, was to facilitate young entrepreneurs' access to loans by building young entrepreneurs' skills to make them less risky to lending institutions, and by working with lending institutions to develop more youth friendly products. 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.

At the same time, in early 2012, YEP signed MoUs with five financial institutions that were ready to consider loans for young entrepreneurs, provided that they were associated with YEP. They included three banks (Banka per Biznes, Banka Kombetare Tregtare and Banka

⁵ For more information regarding YEP's Technical Assistance component, please see the YEP FY13 Annual Report.

Ekonomike) and two finance institutions (Kosovo Enterprise Program Trust and Non-Bank Financial Institution). 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.

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.

Between mid 2011 and the end of 2012, a total of 24 YEP entrepreneurs reported having received loans. However, after that, changed bank policies coupled with the financial crisis that impacted all of Europe began to be felt in Kosovo. One bank withdrew from the program entirely, while others simply stopped approving loans to young entrepreneurs. At the same time, entrepreneurs showed little enthusiasm for applying for loans, relying instead on family sources for their part of the matching grant. The total loan amount received, as by YEP grantees, was \$166,000.



ABOVE: A HORTICULTURAL PROJECT OF HELVETAS

2.2.4. COOPERATION WITH OTHER ENTREPRENEURSHIP SUPPORT PROGRAMS

Although YEP enjoyed a positive relationship with Kosovo's entrepreneurship support community in general, the project developed a positive synergy with three initiatives in particular: Swiss Helvetas, USAID KPEP, and USAID NOA, each described below. In addition, YEP worked collaboratively with Save the Children and UNICEF to explore ways to help its young entrepreneurs involved in early childcare businesses. (In total YEP supported 10 grantees who started Child Care and/or Pre-school service centers located in various municipalities across Kosovo.)

Swiss Helvetas

YEP developed a special initiative with the Helvetas Swiss Inter-cooperation organization through their Horticultural Promotion in Kosovo (HPK) program. Helvetas 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 projects worked on the following objectives:

- 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. 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 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.

USAID New Opportunities in Agriculture (NOA)

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.

USAID Kosovo Private Enterprise Program (KPEP)

The USAID-supported KPEP project took a sector-focused approach that emphasized key links within chosen sectors’ value chains. It targeted medium to large businesses, with established national and international market access, based in Kosovo. YEP’s collaboration with KPEP allowed the project to link small young businesses to these larger markets by connecting grantees to larger intermediary businesses, which were KPEP beneficiaries. This strategic approach represented added value to the technical and financial assistance that YEP provided to individual entrepreneurs. In particular, YEP’s partnership with KPEP led to two broad-based entrepreneurship development opportunities: one for mushrooms; and one for raspberry cultivation.

A) King Mushroom International

Through KPEP, YEP identified King Mushroom (KM), a private SME with food processing operations in the Netherlands. This KPEP grantee was developing a mushroom processing center in the Kosovo municipality of Kline/Klina. KM sought to produce Shiitake mushrooms through a network of private growers. The Klina center would process these mushrooms and export them to the European market, estimated to have a demand for 5-10 tons of Shiitake mushrooms a week.



ABOVE: BUILDING WOODEN INSTALLATIONS FOR SHIITAKE MUSHROOM GROWING

YEP and KPEP worked closely with KM, the municipality of Kline/Klina, and Agroklina, an EU sponsored NGO that functions like a farmers association, to identify farmers interested in

growing mushrooms. Between October 2011 and March 2012, a total of four workshops were conducted in the municipalities of Kline/Klina and Gjakova/Dakovica by YEP 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 in April 2012.

KPEP's legal advisor worked closely with KM to finalize a contractual document, which was executed with each young farmer and KM for a term of 5 years. As outlined in the contract, KM would provide all materials needed to prepare each mushroom growing facility; purchase the entire amount of produced shitake mushrooms from each farmer at his/her place of business for a fixed price and at agreed intervals; provide technical support to growers in the topics of proper growing room setup and equipment, training on temperature control, on the specifics and grading the Shiitake mushroom growing, and onsite training on growing and harvesting; notify growers of any substandard products; pay the costs of product inspection.

Conversely, growers agreed to: grow and harvest the Shiitake mushrooms in accordance to the trainings and specifications provided by the Purchaser, with an estimated production volume of 1, 25 kg/m² per week; make investments and setup proper manufacturing facility for growing, harvesting and packing the Product; pay for the purchased "Product & Supply Support Package"; keep the growing/production area clean and protected from viruses and other damaging pests; respect the fixed price for the duration of the contract, unless unprecedented circumstances occur; and, provide the purchaser with regular invoices for every purchase.

Although the BPSC approved 51 potential farmers, a number of these had difficulty acquiring investment capital. In total, thirty-seven⁶ new mushroom farmers completed investments

⁶ One mushroom farmer was subsequently unable to provide investment verification for his grant, bringing the total number of mushroom grants disbursed from 37 to 36.

between July and December 2012. Between January and August 2013, grantees' growing rooms were outfitted to receive their first delivery of mushrooms. Delivery began in August 2013 and was planned to continue after YEP closure through stewardship of the USAID NOA project.

B) Raspberry Cultivation

In addition to mushrooms, the KPEP project had identified the Strpce/Shterpce region as especially situated climatically for the production of berries but lacking in berry processing capacity. It worked with a local company to expand its processing facility and cold storage capacity.

As with the mushroom program, YEP sponsored meetings to which potential young entrepreneur/farmers were invited. As with mushrooms, once the application process was completed, the applicant received basic business skills development training. Those who attended the entire workshop and passed the "skills learned" examination at the conclusion proceeded to the business plan development phase. 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. Once business plans were completed, YEP arranged for a BPSC to travel to Shterpce/Strpce instead of the entrepreneurs traveling to the YEP office in Pristina to present their business plans.

The BPSC approved 47 (plus two apple growers) young entrepreneurs and their business plans; 42 raspberry farmers⁷ received grants. 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 2013.

The raspberry initiative proved to be another excellent example of two USAID



ABOVE: SHTERPCE/STRPCE VALLEY, KOSOVO

⁷ Two raspberry farmers were subsequently unable to provide investment verification for their grants, reducing the number of raspberry grants disbursed from 42 to 40.

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.

2.2.5. YEP COMMUNICATIONS AND OUTREACH

YEP's Communications Department developed strategies that included outreach to multiple markets as well as mass media campaigns. YEP used print media, TV, talk shows, posters in each municipality, banners, a website, SMS, phone calls and emails and Facebook. We describe the use of each medium below.

Facebook: YEP's most successful communication vehicle proved to be the Young Entrepreneurs Facebook page. This page was constantly updated with event notices, success stories, ribbon cuttings, business spotlights and many photos of YEP entrepreneurs and their products and services. The Facebook page had over 6,600 "Likes" and 26,000 "readers" on a weekly basis.

Mass Media: YEP used Kosovo national and local media as a tool to deliver messages to the public and encourage greater public awareness of program activities, concepts and results. This began with initial outreach about the YEP program. 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.

Over the course of the project, YEP used Kosovo national and local media as a tool to deliver messages to the public and gain greater public awareness of program activities, concepts and results. YEP activities were featured on many national and local television programs. The concepts and messages delivered by YEP were popular with all media outlets. For example, members of the YEP team appeared on major TV and Radio programs/shows in Kosovo including 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 – a local TV station in Gjakov; the local Serbian TV channel, GLOBUS – Gjilan/Gnjilane; Radio Television of Kosovo – Oxygen Show (the most popular TV show in Kosovo with an audience of around 600,000).

As a final mass communications product, YEP produced a 20-minute documentary and 6 short films that described the project and its entrepreneurs. These were broadcast on public television (RTK) during the month of October 2013.

Email: YEP promoted its activities 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: The 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, to invite them to participate in the program.

Internet: YEP advertised its calls for applications on www.telegrafi.com, the most visited news portal in Kosovo. Additionally, YEP advertised its calls for applications 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. The YEP website at www.usaidyep.org provided the primary means through which to apply to the YEP program. It’s “How to Apply”, section walked applicants through the application process, and the “Seed Fund Guide” presented applicant eligibility requirements. The on-line process submitted all applications to

the YEP database, which provided the Communications Department the ability to reach out to young entrepreneurs.

Face to Face: In its earliest calls for applications, the YEP team engaged in an ‘application road show’, through which YEP program officers visited all targeted municipalities and presented this new and different opportunity. In addition, once the Mushroom and Raspberry opportunities had been developed, the YEP Communications team presented the program to young farmers in Shtërpce/Strepce, Klinë/Klina and Gjakova/Dakovica.

Overall, regardless of which communications medium was used, the Communications Department worked closely with USAID to ensure proper branding and logo regulations on posters, banners, brochures, flyers, newspaper advertisements, radio ads and a variety of internet media tools, including email, the YEP web page, and social networks.

2.2.6. ENTREPRENEUR PROMOTION AND NETWORKING

YEP Grantee Networking: Beginning in 2012, YEP sponsored a series of informational and networking events, in the form of ‘Roundtable Discussions’ and informal gatherings called ‘Rock Entrepreneurial Mondays’.

Rock Entrepreneurial Monday (REM): On December 3, 2012, YEP organized the first of many regular ‘Rock Entrepreneurial Mondays’ with live music and three speakers who would speak about a range of topics. These events typically brought together around 100 young entrepreneurs. Rock Entrepreneurial Mondays were not a media event, but rather a more closed, informal event that allowed YEP grantees to ask questions and raise issues typical to new businesses. These events received very good feedback on the YEP Facebook page.

Roundtable Discussions: YEP sponsored a series of informational gatherings designed both to bring YEP grantees together and respond to their needs. Sessions focused on topics such as the use of information technology or women in business and were well liked by participants.

Young Entrepreneurs Fair: On May 16 – 18 2013, YEP, the Ministry of Trade and Industry - Small and Medium Enterprise Support Agency (SMESA) and USAID YEP co-hosted a Young Entrepreneurs Fair. This even brought together 73 young entrepreneurs, supported with USAID grants, who were showcasing their products and services. The USAID/Kosovo Acting Deputy Mission Director, Tanya Urquieta, opened the fair by emphasizing that the economic empowerment of youth is a crucial step towards strengthening and supporting the future of the country. The event brought together young entrepreneurs, business and community leaders,

and key figures in the economic development field. The trade fair demonstrated a variety of innovative and creative products and services developed by young people who participated in the USAID Young Entrepreneurs Program. In three days, an estimated 2,000 people visited the trade fair and acknowledged their interest in the products or services shown at the Fair.

Grant Award Ceremonies: Throughout the project, YEP organized numerous Grant Award Ceremonies with representatives from USAID Kosovo, the Kosovo Government and YEP grantee representatives. The first

“Grant Award Ceremony and Young Entrepreneurs Promotion” event occurred in January 2012 and was attended by the USAID Kosovo Mission Director, Deputy Prime Minister of the Government of Kosovo, Minister of the Ministry of Culture, Youth and Sports. More than 120

representatives of different organizations including banks, micro-finance institutions,

other USAID projects, and donor 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 YEP grantees with displays placed throughout the conference hall used for the reception.

Several other grant ceremonies took place with subsequent groups of grantees, with similar attendance and format. All were well attended and covered by media.



ABOVE: GRANT AWARD CEREMONY – MAY 30, 2012

2.3 YEP IN CONTEXT

GENERAL ECONOMIC OVERVIEW FOR THE PERIOD 2010-2013:

According to the UNDP 2012 Human Development Report for Kosovo, the per capita income in Kosovo is slightly more than 2,000 Euros. This is one quarter the per capita income for Serbia;

half that of Bosnia and Herzegovina, and approximately one-third that of Albania and Macedonia.

Recent economic analyses for Kosovo highlight a heavy reliance on development aid and remittances from abroad, as well as a trade deficit of more than 90% in favor of imports, and a strong black market as being among the country's major economic challenges. Many analysts assert that the best way to address these issues is to increase foreign direct investment (FDI). While the government is making serious efforts at reform, increasing FDI remains an uphill battle. Therefore, other means to improve Kosovo's economic outlook must also play a role; supporting internal new business development represents one such strategy. It is important to note that small and medium enterprises contribute approximately 40% of Kosovo's GDP, which grew by 2.5%⁸ in 2012, is similar to that of previous years and compares favorably to other countries in the region and globally. In addition, small and medium enterprises employ about 60% of all employees and account for 99% of all businesses in the country.

Despite SMEs' important role in Kosovo's economy, it is difficult for them to significantly combat unemployment (currently estimated at 45.4%)⁹, because taken individually most SMEs are not big employers. In order for SMEs to make a dent in Kosovo's unemployment rate, more SMEs would need to be established and grow. This in fact has been an important premise of the YEP project.

Yet Kosovo's cost of doing business, as a percentage of income per capita, is significantly higher than the regional average for Europe and Central Asia (which shows costs between 5-10% as opposed to Kosovo's 22%). And with regard to ease of obtaining credit, the World Bank ranks Kosovo second to last for the Europe and Central Asia region. This is due primarily to the weakness of Kosovo's legal rights for borrowers and lenders, and to the extremely limited extent to which credit information is shared.

On the positive side, Kosovo's business tax rate (as a percent of profit) is significantly lower than the regional average, due to a reduction in 2009 of the corporate income tax rate from 20% to 10%. Other improvements to the ease of doing business in recent years include the elimination of a minimum capital requirement and business registration fee (2012) and the

⁸<http://mf.rks-gov.net/sq-al/ministriaefinancave/raportedhepublikime/buletinimakroekonomik.aspx> :

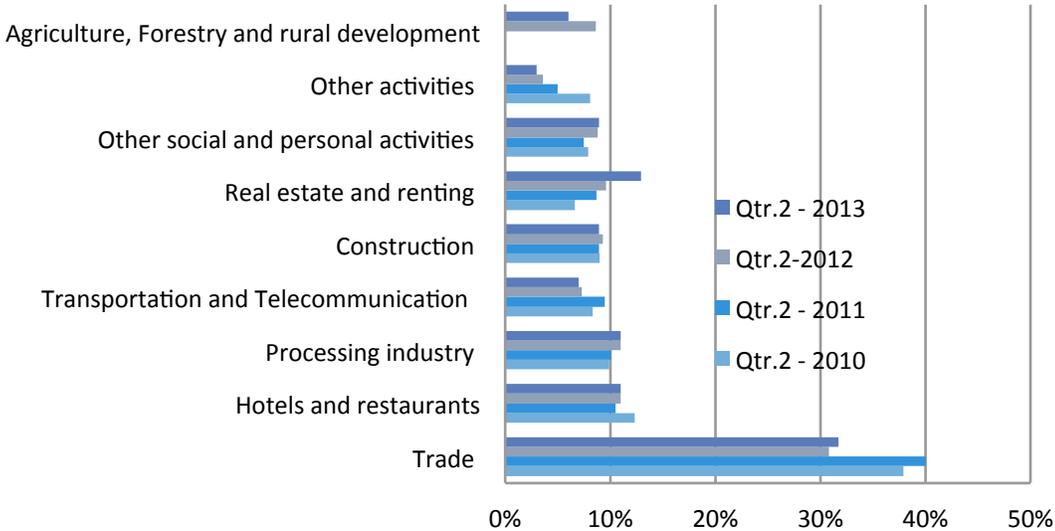
Kosovo Agency of Statistics-- <http://esk.rks-gov.net/eng/>

⁹ Business Environment in Kosovo: A view on the key policy implications. Policy Analysis # 06/2012. Group for Legal and Political Studies, Prishtina, Kosovo, October 2012.

creation of a one-stop shop process for business incorporation (2013).¹⁰

All of these factors influence the number, size and sectoral focus of new business development in Kosovo. And, these conditions represent the overall economic context in which YEP’s new business development effort took place. Overall, five thousand six hundred and five (5,605) businesses registered in Kosovo between January and June 2013, and 9,592 new companies registered in 2012. Geographically, in the first 6 months of 2013, most of the new companies were registered in Prishtina (27.2%) followed by Prizren, Ferizaj, Peja, Gjilan and Gjakova. As in previous years, the great majority of new businesses fell into the ‘trade’ category, followed by Hotels and Restaurants and the Processing Industry. Major business categories and second quarter registration rates for the last several years are shown on the next page.

FIGURE 1: BUSINESS REGISTRATION STATISTICS BY SECTOR FOR 2ND QUARTER



¹⁰ Doing Business 2014: Kosovo, World Bank, 2013.

GRANTEE COHORT AT A GLANCE

QUICK FACTS Average Grant Size: €4373 (\$5911)

Fast Track Acceptance Rate: **49%** Intensive Track Acceptance Rate: **59%**

*In the graphs below, Fast Track is indicated by red/orange and Intensive Track is indicated by blue.

FIGURE 2: GRANTEE BREAKDOWN BY TOTAL, FAST TRACK, INTENSIVE TRACK, MUSHROOM GROUP GRANTEES, AND RASPBERRY GROUP GRANTEES

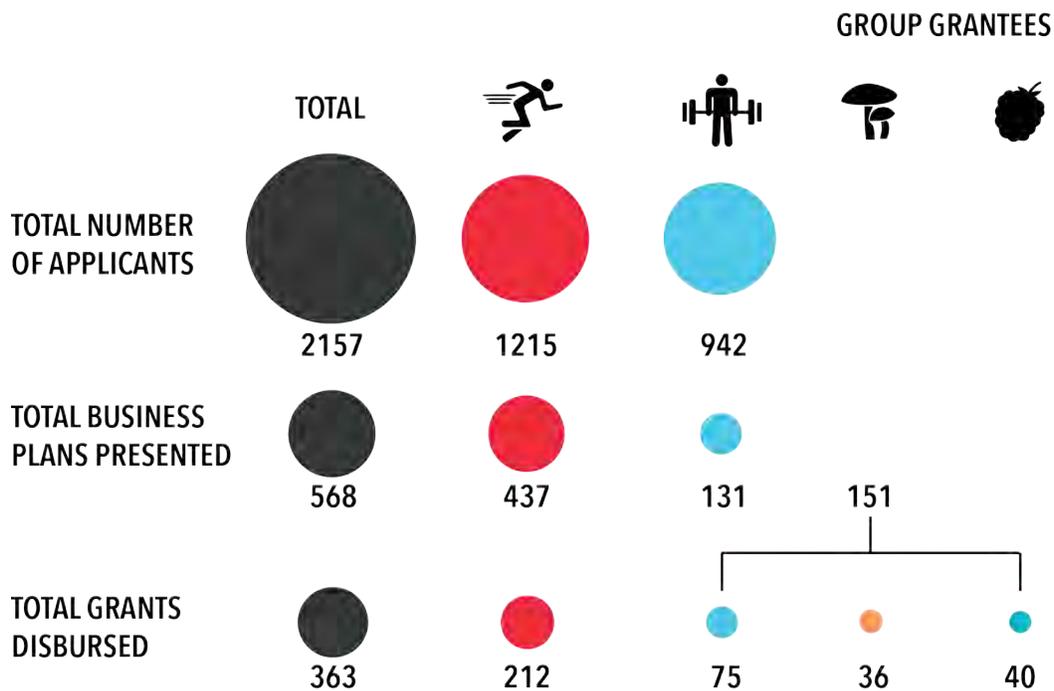
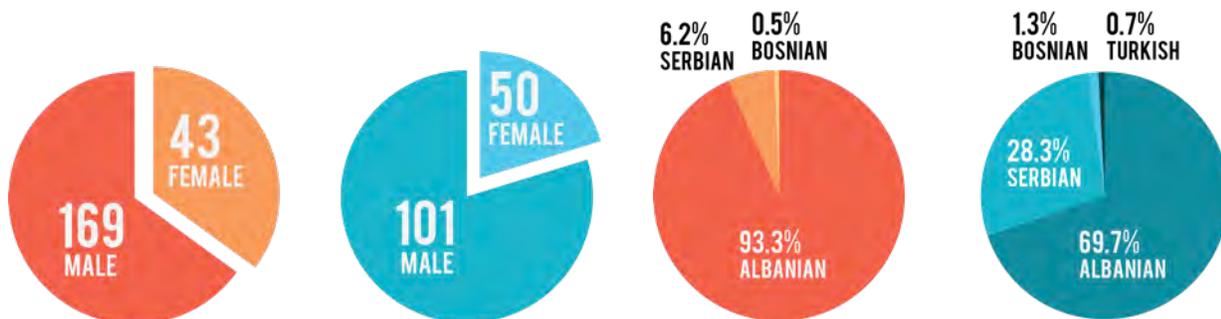


FIGURE 3: GRANTEE BREAKDOWN BY GENDER AND ETHNICITY.



*Intensive Track includes Raspberry and Mushroom Group Grantees.

GRANTEE COHORT AT A GLANCE CONTINUED

FIGURE 4: GRANTEE BREAKDOWN BY BUSINESS SECTOR

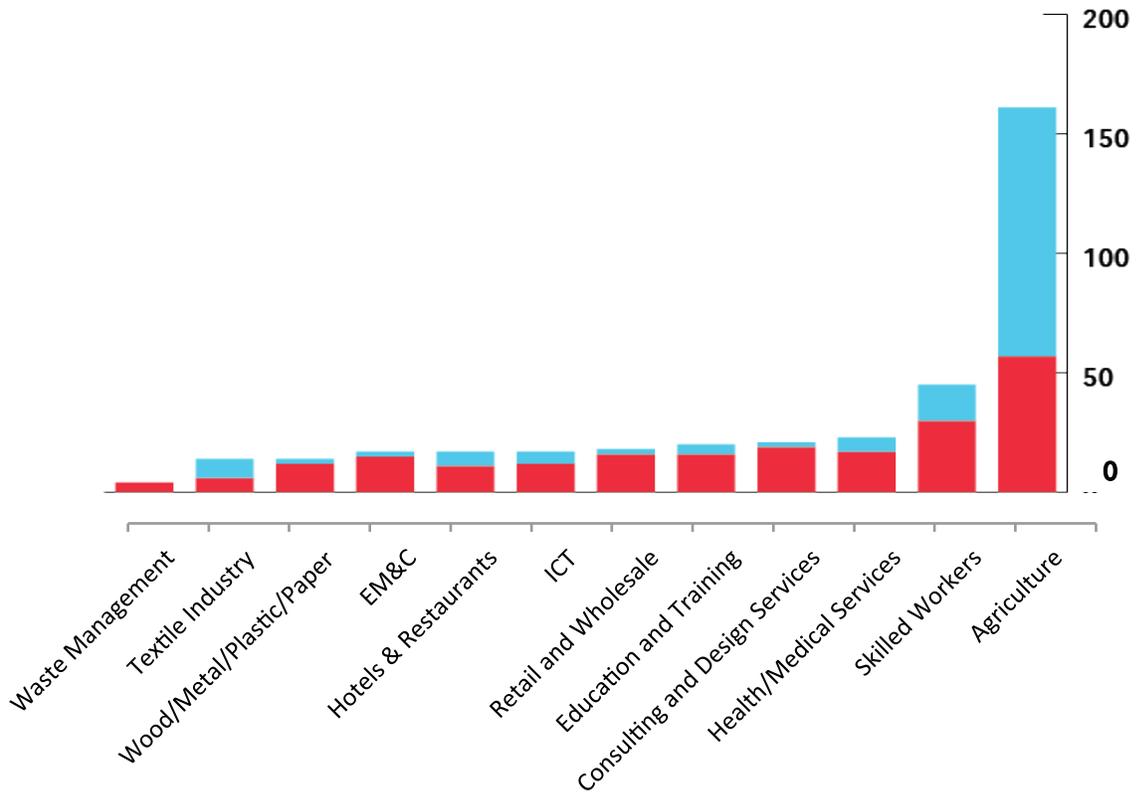
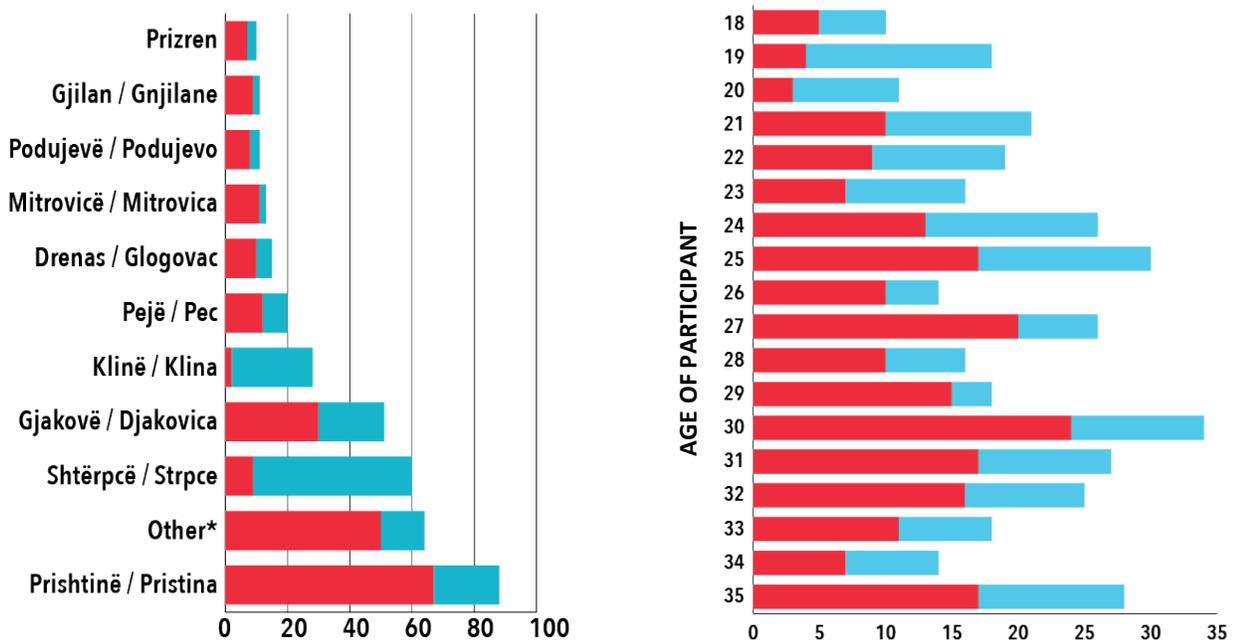


FIGURE 5: GRANTEE BREAKDOWN BY MUNICIPALITY AND AGE



Comparison Study: YEP-supported businesses represent a small subset of all businesses registered in Kosovo. (For example, in the year 2012, YEP businesses represent 1.9% of all businesses registered in Kosovo: 179 YEP businesses registered, compared with 9592 overall.) To determine how YEP-supported businesses fared in comparison with the larger cohort of businesses, YEP engaged a local, independent research company (IQ Consulting) to provide comparison data for new businesses initiated during the same timeframe in those market sectors that were most represented by YEP grantees. These market sectors included: Agriculture, Consulting and Design, Entertainment-Media-Communications-ICT (represents the combination of EMC plus ICT); Education and Training; and, Hotels and Restaurants.

IQ Consulting obtained a list of all businesses registered in Kosovo during the same period as the majority of YEP grantees (between December 2010 and December 2012.) It then randomly selected 150 respondents from within the same geographic and sectoral categories as grantees. IQ consulting then visited comparison business owners and interviewed them face-to-face, using a structured questionnaire.

Study Limitations: EDC has identified three major limitations to the study, which should be considered when reviewing the results.

1. **Study Timeframe:** To allow YEP beneficiary businesses to have the maximum time to develop and demonstrate results, this study was planned for August 2013, close to the end date of the project. Due to slippage in negotiations with the consultant, the data collection, analysis and report were completed during the last week of August and the first two weeks of September 2013. This condensed timeframe, so near the end date of the project, made it difficult for the consultant to follow up with sample group respondents who were not reached the first time. In addition, data collection occurred during the month of August, when many if not most Kosovars take vacation, making the sample group response rate lower than it might have been at another season of the year.
2. **Large numbers of respondents chose not to answer many questions:** Although questions were asked of business owners face to face, and respondents were assured that their responses would remain anonymous, many individuals did not feel comfortable responding to questions regarding their revenue or numbers of employees, for example. This may be because studies of this nature are still uncommon in Kosovo and respondents weren't sure how this information would be used. Perhaps they

worried that individual data would be reported and that it would conflict with data collected by Kosovo revenue authorities or others.

3. **Incomplete data for YEP beneficiaries:** Given the timeframe, final YEP beneficiary data was not available to the consultant for use in his analysis. Instead, the consultant had to draw from YEP fy13 quarter 3 data. This data did not include updated information. To address this limitation, for all grantee data cited below, EDC has used that collected as part of the final YEP monitoring visit to each business, conducted between mid-August and mid-September.

Findings for Revenue and Employment: Comparison Study

Revenue information is presented for grantees in chosen sectors and for three time periods: grants awarded during the second quarter of 2012; grants awarded in all of 2012; and grants awarded between January 2012 and June 2013. The grantee sample for each period is shown below:

TABLE 1: GRANTEE SAMPLE

Sector	April-June 2012 Grantees		January-December 2012 Grantees		January 2012-June 2013 Grantees	
	Number	Percentage	Number	Percentage	Number	Percentage
Agriculture	89	89	118	81	161	63
Consulting and Design	1	1	3	2	21	8
Education and Training	5	5	6	4	20	8
Hotels and Restaurants	1	1	6	4	17	7
EMC-ICT¹¹	4	4	13	9	35	14
Total Sample	100	100	146	100	254	100

In this section we present two sets of analyses. One set describes grantee revenue increase and grant leverage for the different periods. A second set compares the annual turnover of the grantee sample with that of the comparison sample.

¹¹ EMT-ICT stands for: Entertainment, Media and Communication and Information Communication Technology

Grantee Revenue Increase: In the table below, ‘revenue change’ covers the period between when the grant was awarded and 30 June 2013. ‘Leverage’ depicts grantees’ final recorded revenues as multiples of their initial YEP award. Revenues and the resulting leverage were greatest for the January-December 2012 period. This is not surprising because this period captures the most grants with the longest average period of business operation.

For these reasons, of the three periods shown, data for the January-December 2012 period offers the best snapshot of YEP-supported businesses’ progress. It shows that for all grant sectors except Education and Training, revenues exceeded YEP’s initial investment. Of all sectors, Hotels and Restaurants shows the greatest leverage of YEP’s investment, followed by Agriculture and EMC-ICT sectors. The Consulting and Design sector showed a modest 2:1 leverage.

Considering that most new businesses fail within their first 24 months, the fact that grantees in YEP’s most popular sectors managed to rapidly achieve and multiply a return on USAID’s investment offers grounds for optimism that a higher-than-average number of YEP-supported businesses will not only survive their first 24 months, but will use this time and USAID’s initial investment to grow their operations.

TABLE 2: GRANTEE REVENUE AND LEVERAGE

Sector	Grants Awarded Between April 1-June 30 2012				Grants Awarded Between January 1-December 31 2012				Grants Awarded Between January 1 2012-June 2013			
	Average Grant (EUR)	Average Revenue as of 30 June 2013 (EUR)	Average Revenue Change (EUR)	Leverage	Average Grant (EUR)	Average Revenue as of 30 June 2013 (EUR)	Average Revenue Change (EUR)	Leverage	Average Grant (EUR)	Average Revenue as of 30 June 2013 (EUR)	Average Revenue Change (EUR)	Leverage
Agriculture	2,368	5,501	4,037	2	3307	17,056	11,936	4	3,659	15,470	10,873	3
Consulting and Design	4,785	16,257	5,237	1	4992	26,422	11,956	2	5,218	25,893	12,118	2
Education & Training	4,325	10,830	795	0	4774	16,761	4,390	1	4,683	143,07	5,121	1
Hotels & Restaurants	4,957	65,551	4,8770	10	4778	76,576	47,996	10	4,922	47,674	40,358	8
EMC-ICT	6,633	51,000	4,7667	7	5633	32,680	19,613	3	5,738	18,819	18,087	3

Comparative Revenue Information: Comparison respondents were asked to report their annual turnover for the year ending in December 2012. Grantees were asked their turnover from the start of their grant until June 30, 2013. As above, EDC analyzed three grantee sample groups, meaning that we captured revenue information for a 12-month period (grantees who received a grant in the second quarter of 2012), for anywhere between a 6 month to an 18-month period (grantees who received their grant at any point during the year 2012), and for a period of 0 months to 18 months (grantees who received their grant between January 2013 and when YEP closed in June 2013). Below EDC will present data for the period of 2012 only. Data for the other two sample groups is contained in Annex 1.

Among grantees, across time periods, an average 94% of businesses reported a turnover of 50,000 Euro or less. Among comparison businesses, the average percentage of businesses that reported a turnover of 50,000 or less was 71%. In general, comparison businesses had better distribution across turnover categories than did grantee businesses. This may be due to the possibility that a greater number of nongrantee businesses had more starting capital to begin with and could open larger businesses, since most YEP grantee businesses applied to the program to gain assistance with seed capital and started very small businesses, while comparison businesses had no such support and therefore must have had access to other capital. However, because starting capital information was not collected for comparison businesses, there is no way to affirm this speculation.



ABOVE: WOMEN IN TEXTILE BUSINESS PROGRAM PRESENTATION, OCTOBER 2012

Of all sectors, EMC-ICT and Hotels/Restaurants had the highest numbers of businesses earning 75,000EUR or more for the reporting period, for both grantee and comparison groups.¹² The comparison group showed a higher percentage of big earners than did the grantee group. Results for each sector are presented below:

TABLE 3: ANNUAL TURNOVER FOR 2012 GRANTEES AND COMPARISON BUSINESSES

Sector	Turnover Category (EUR)	Grantees - Respondents per Turnover Category	NonGrantees - Respondents per Turnover Category
Agriculture	Less than 25k	92%	43.00%
	25-50k	5%	27.00%
	50-75k	3%	10.00%
	75k+	0%	20.00%
	Total	100%	100%
Consulting and Design	Less than 25k	100%	60.70%
	25-50k	0%	21.30%
	50-75k	0%	9.00%
	75k+	0%	9.00%
	Total	100%	100%
Education and Training	Less than 25k	100%	15.00%
	25-50k	0%	23.00%
	50-75k	0%	20.00%
	75k+	0%	42.00%
	Total	100%	100%
Hotels and Restaurants	Less than 25k	33.33%	14%
	25-50k	50.00%	21%
	50-75k	0.00%	18%
	75k+	16.67%	38%
	Total	100%	100%
EMC-ICT	Less than 25k	75%	39.00%
	25-50k	12.50%	22.00%
	50-75k	0%	13.00%
	75k+	12.50%	27.00%
	Total	100.00%	100%

¹² This statement excludes the Q2 sample, in which 0 businesses showed income of 75,000 Euro or greater in either HR or EMC-ICT sectors.

Findings for Employment: Comparison Study¹³

Among grantees and across sectors, an average of 86% of businesses reported 5 employees or fewer; 100 % of grantee businesses reported 10 employees or fewer. Among nongrantees, across sectors, an average of 71% businesses reported having 5 employees or fewer; this number rises to an average of 86% of businesses across sectors that reported having 10 or fewer employees. Therefore, a greater percentage of grantee businesses than comparison businesses employed 10 persons or less. Meanwhile, no grantee businesses reported having more than 10 employees, whereas an average of 13% of comparison businesses across sectors reported more than 10 employees. Among both grantees and comparison businesses, a significant percentage in each sector reported relying on part-time employees in addition to full time ones. One possible reason why more grantee than comparison businesses had 10 employees or less may be that most grantee businesses had very little start up capital (the average grant size plus grantee match totaled \$12,000). It is possible that some comparison businesses may have had greater start up capital, allowing them to initiate larger businesses and hire more staff.

¹³ Employment information was gathered as of 30 August 2013 for both grantees and nongrantees.

TABLE 4: GRANTEE COMPARISON BUSINESSES EMPLOYMENT

Sector	Number of Employees at End of Period	% Responding Grantees with this Number of Employees		% Responding Non-Grantees with This Number of Employees	
		FT	PT	FT	PT
Agriculture	1-5	97	100	69	64
	6-10	3	0	23	9
	11-20	0	0	8	9
	21-50	0	0	0	18
	50+	0	0	0	
	Total	100%	100%	100%	100%
Consulting and Design	1-5	89	89	52	87
	6-10	11	11	24	13
	11-20	0	0	5	0
	21-50	0	0	19	0
	50+	0	0	0	0
	Total	100%	100%	100%	100%
Education and Training	1-5	68	100	85	89
	6-10	32	0	7	11
	11-20	0	0	0	0
	21-50	0	0	7	0
	50+	00	0	0	
	Total	100%	100%	100%	100%
Hotels and Restaurants	1-5	86	100	<i>No Data Available for this Sector.</i>	
	6-10	14	0		
	11-20	0	0		
	21-50	0	0		
	50+	0	0		
	Total	100%	100%	N/A	N/A
EMC-ICT	1-5	87	95	79	82
	6-10	13	5	7	18
	11-20	0	0	7	0
	21-50	0	0	7	0
	50+	0	0	0	0
	Total	100%	100%	100%	100%

SECTION 3
FINAL DATA

YEP INTERMEDIATE RESULT 1:
YOUTH RECEIVE BUSINESS DEVELOPMENT SUPPORT

YEP SUB IR 1.1: YOUNG PEOPLE GAIN ENTREPRENEURIAL SKILLS
Number of young entrepreneurs gaining entrepreneurial skills as a result of USG assistance.
Life of Project Actual Totals V. Target Number of Young Entrepreneurs: 1328/1328

FIGURE 7: YEP SUB IR 1.1 BY FAST TRACK V. INTENSIVE TRACK

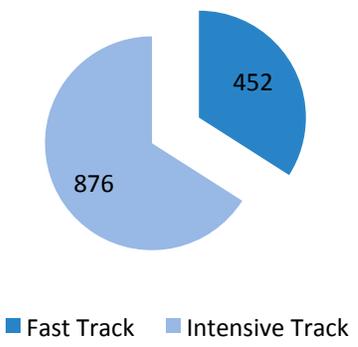


FIGURE 6: YEP SUB IR 1.1 BY GENDER

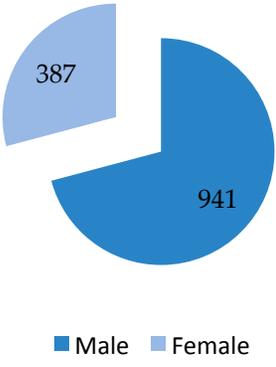


FIGURE 8: YEP SUB IR 1.1 BY AGE

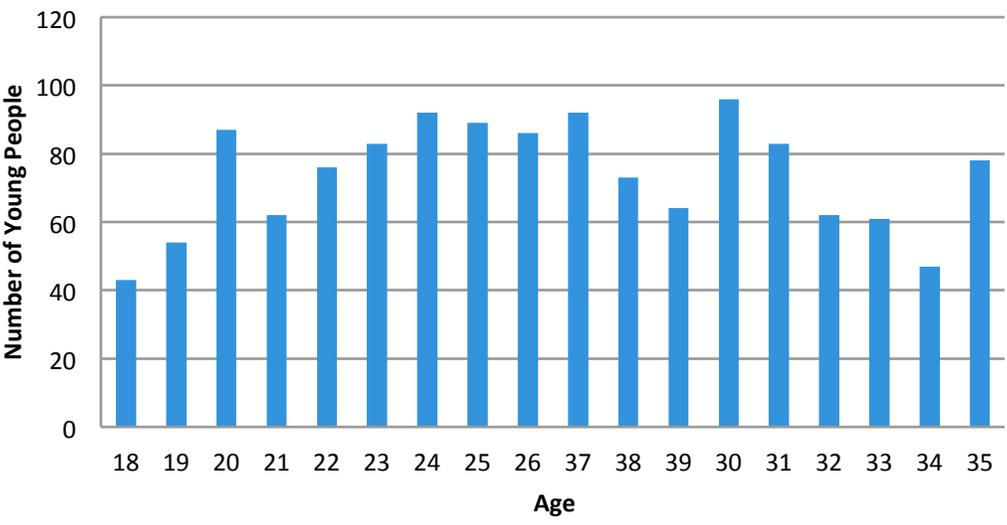


FIGURE 9: YEP SUB IR 1.1 BY SECTOR

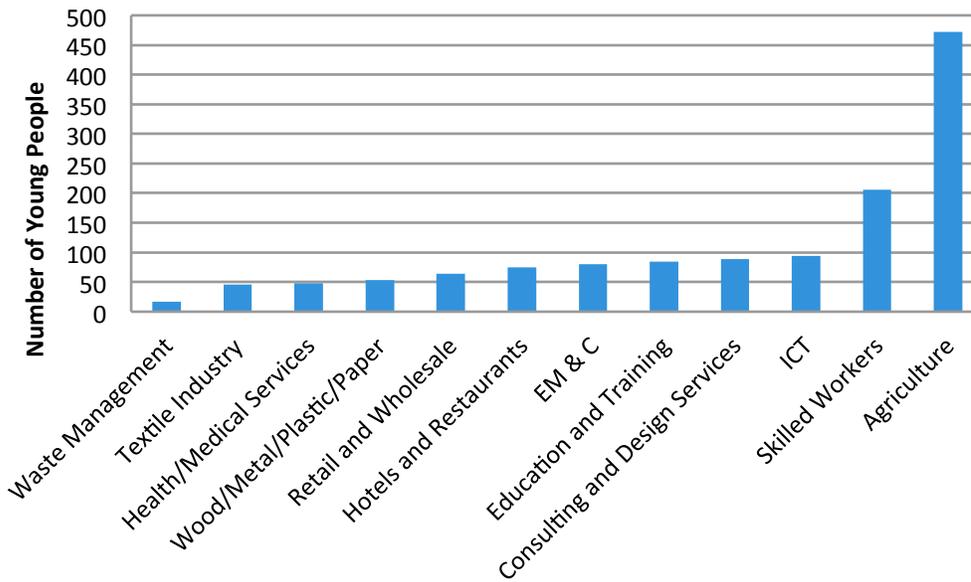
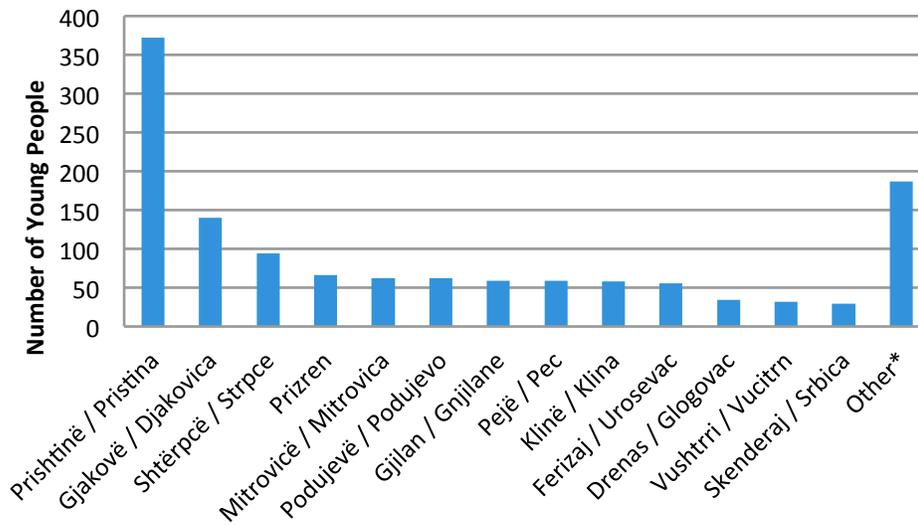
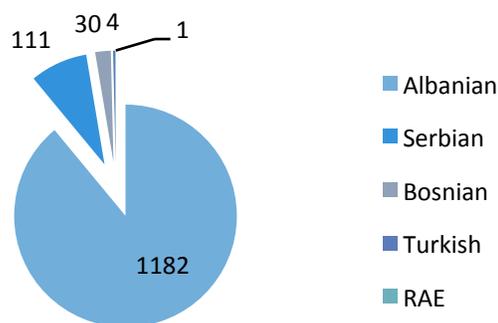


FIGURE 10: YEP SUB IR 1.1 BY MUNICIPALITY



*Municipalities comprising less than 2% of participants were included in 'Other'.

FIGURE 11: YEP SUB IR 1.1 BY ETHNICITY



**YEP SUB IR 1.2:
YOUNG ENTREPRENEURS START OR STRENGTHEN THEIR BUSINESSES**

Number of *enterprises* started or strengthened as a result of USG assistance.

Life of Project Actual Totals V. Target Number of Young Entrepreneurs: 592/338

FIGURE 13: YEP SUB IR 1.2 BY FAST TRACK V. INTENSIVE TRACK

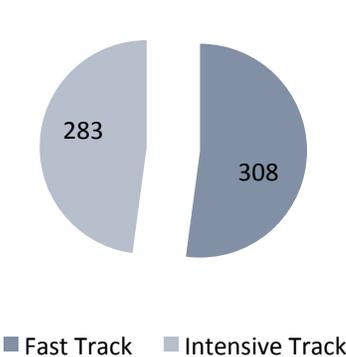


FIGURE 12: YEP SUB IR 1.2 BY GENDER

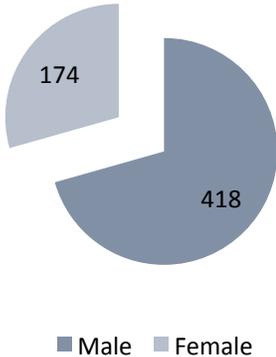


FIGURE 14: YEP SUB IR 1.2 BY AGE

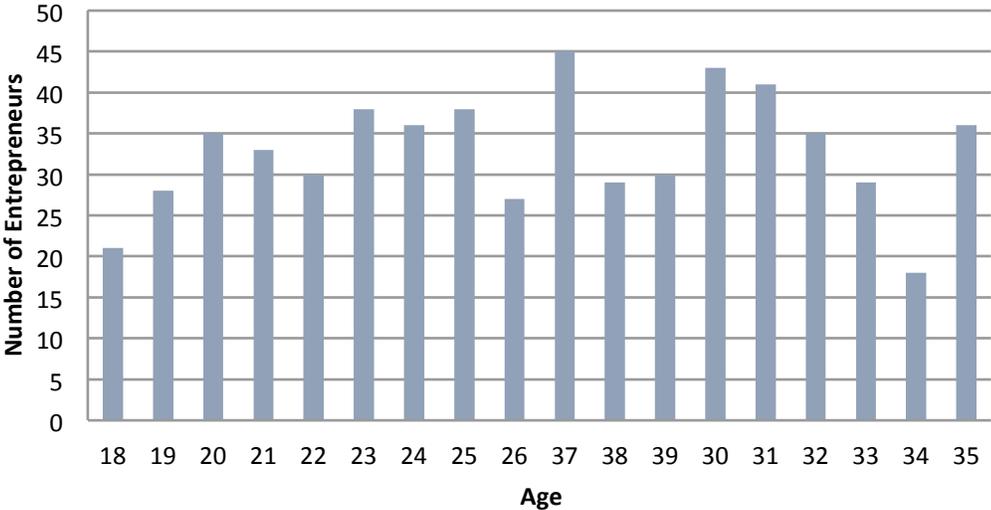


FIGURE 16: YEP SUB IR 1.2 BY SECTOR

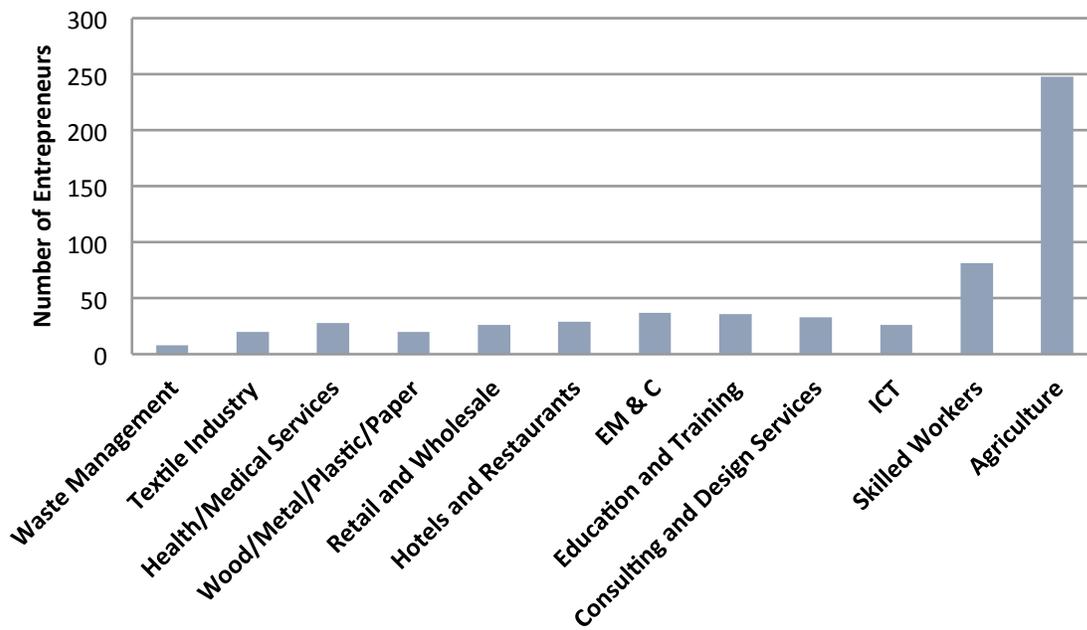
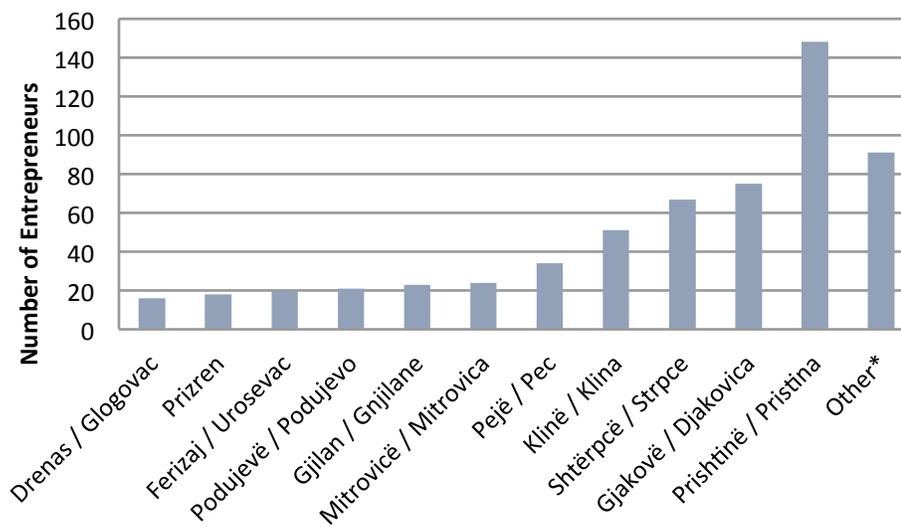
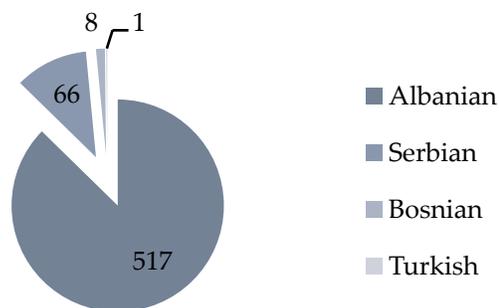


FIGURE 17: YEP SUB IR 1.2 BY MUNICIPALITY



*Municipalities comprising less than 2% of participants were included in 'Other'.

FIGURE 15: YEP SUB IR 1.2 BY ETHNICITY



YEP SUB IR 1.3: NUMBER OF ENTREPRENEURS WHO START NEW BUSINESS OR STRENGTHEN THEIR BUSINESSES AS A RESULT OF USG ASSISTANCE

Number of entrepreneurs who start new business or strengthen their businesses as a result of USG assistance.

Life of Project Actual Totals V. Target Number of Young Entrepreneurs: 609/476

FIGURE 18: YEP SUB IR 1.3 BY GENDER

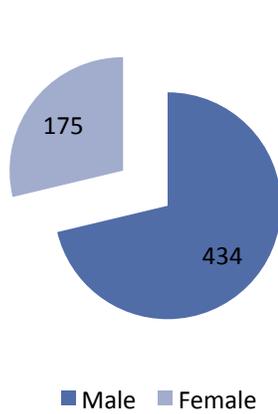


FIGURE 19: YEP SUB IR 1.3 BY ETHNICITY

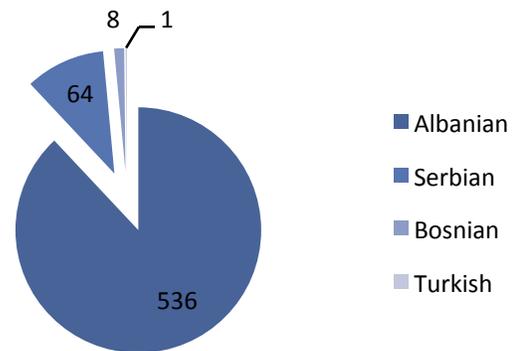


FIGURE 20: YEP SUB IR 1.3 BY AGE

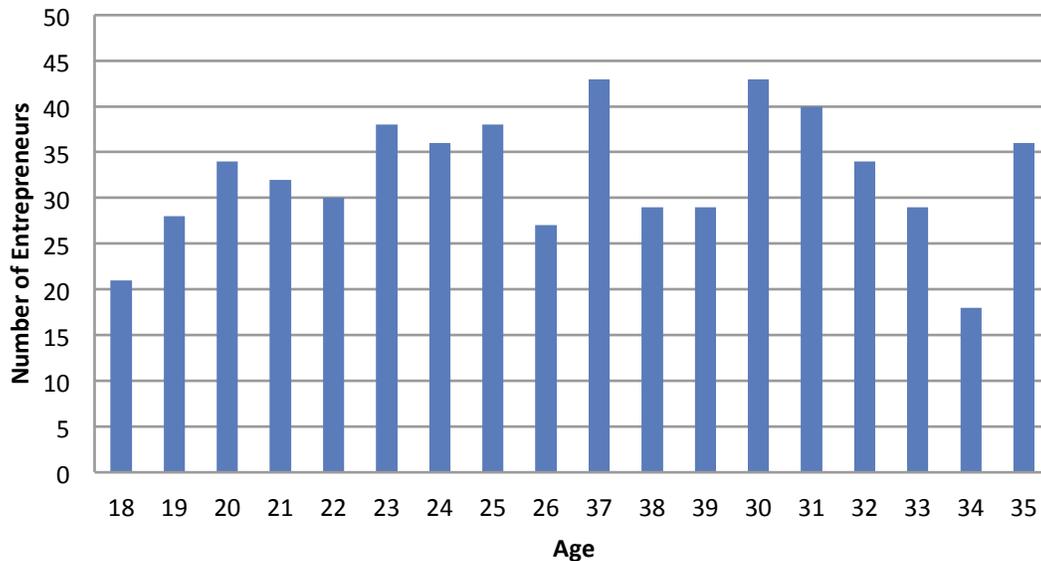


Figure 22: YEP SUB IR 1.3 BY SECTOR

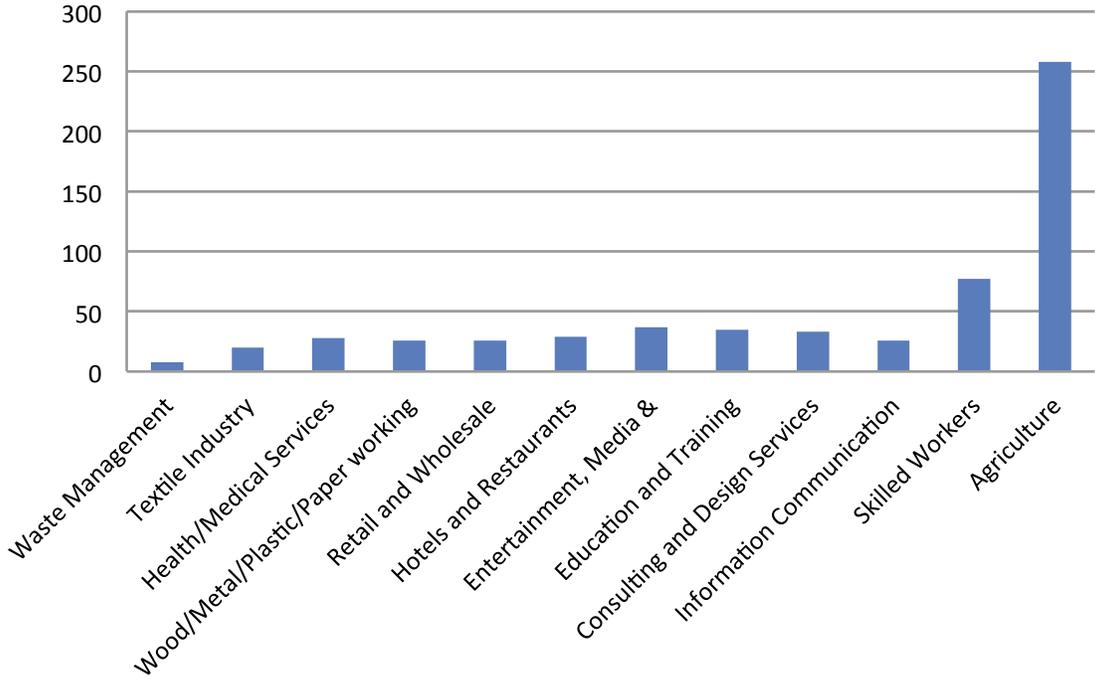
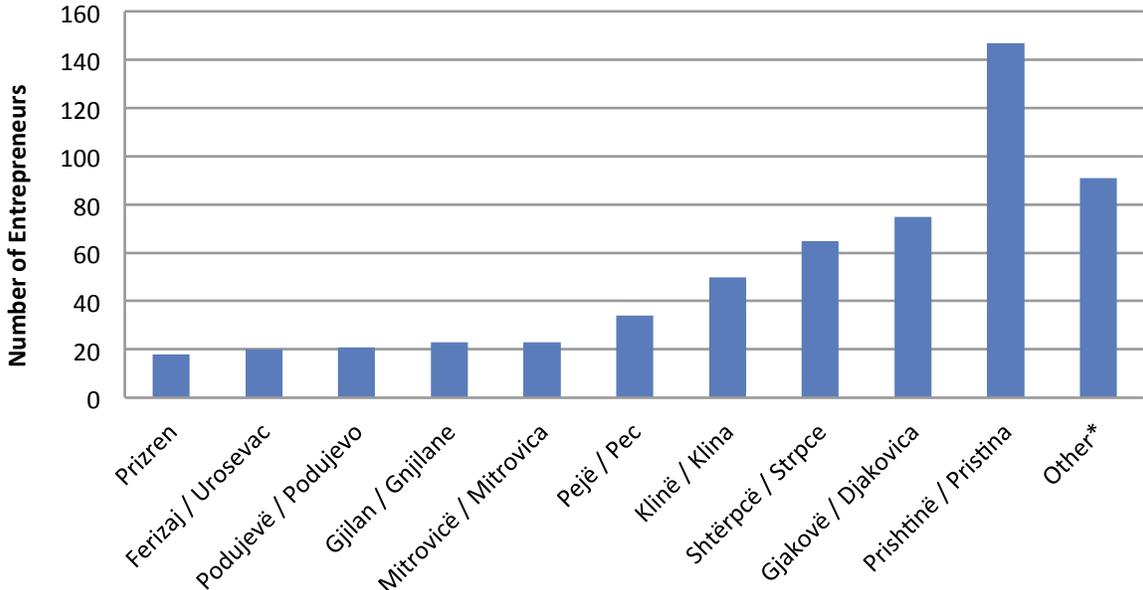


Figure 21: YEP SUB IR 1.3 BY MUNICIPALITY



*Municipalities comprising less than 2% of participants were included in 'Other'.

YEP SUB IR 1.4: YOUTH EMPLOYMENT IS INCREASED OR ENHANCED

Number of youth gaining employment or better employment as a result of participation in USG funded programs.

Life of Project Actual Totals V. Target Number of Young Entrepreneurs: 2683/1670

FIGURE 23: YEP SUB IR 1.4 “EMPLOYMENT OR BETTER EMPLOYMENT” BY GENDER

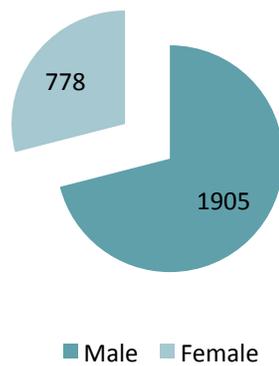


FIGURE 24: YEP SUB IR 1.4 “EMPLOYMENT OR BETTER EMPLOYMENT” BY ETHNICITY

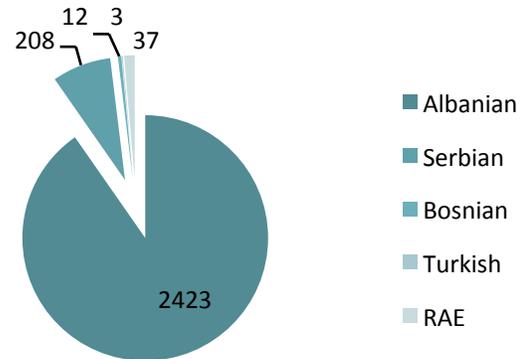
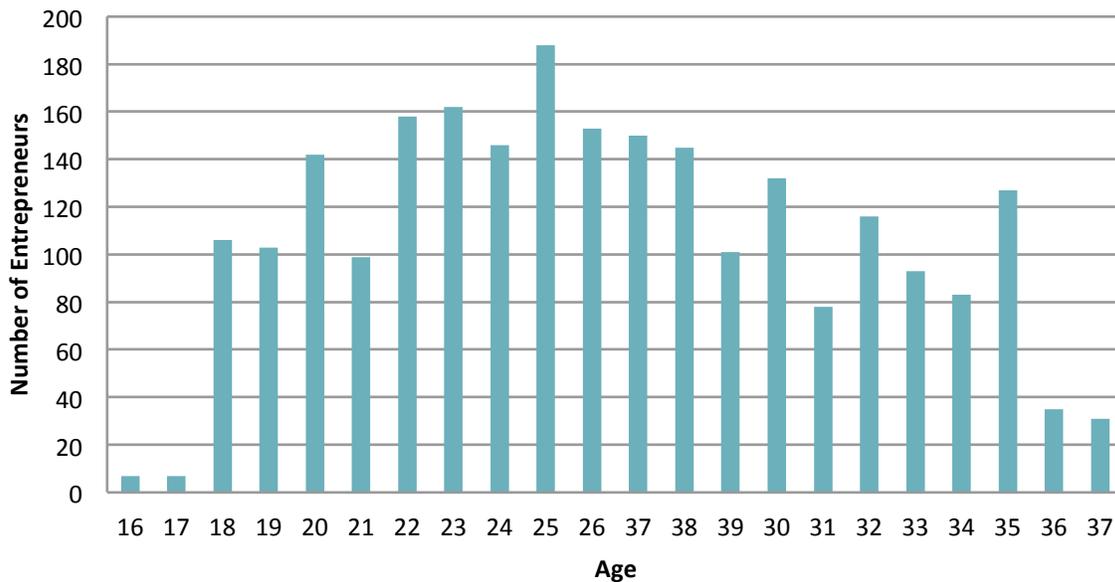


FIGURE 25: YEP SUB IR 1.4 “EMPLOYMENT OR BETTER EMPLOYMENT” BY AGE



*Data represents FY 13 only; no age data for FY 12.

FIGURE 26: YEP SUB IR 1.4 “EMPLOYMENT OR BETTER EMPLOYMENT” BY SECTOR

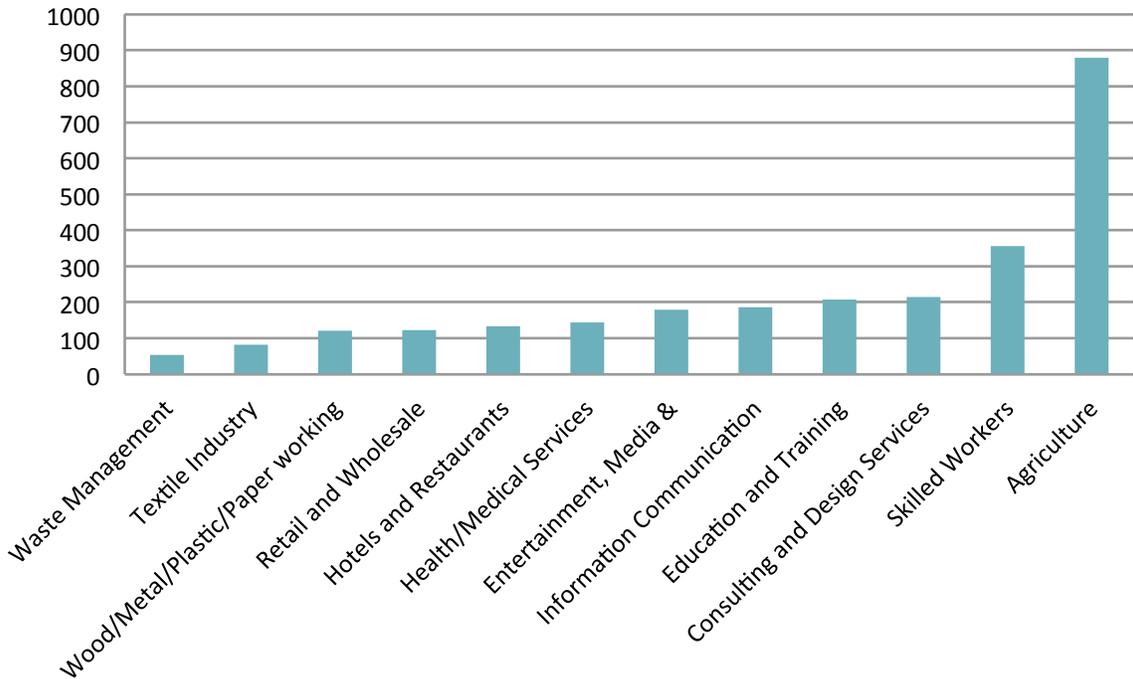
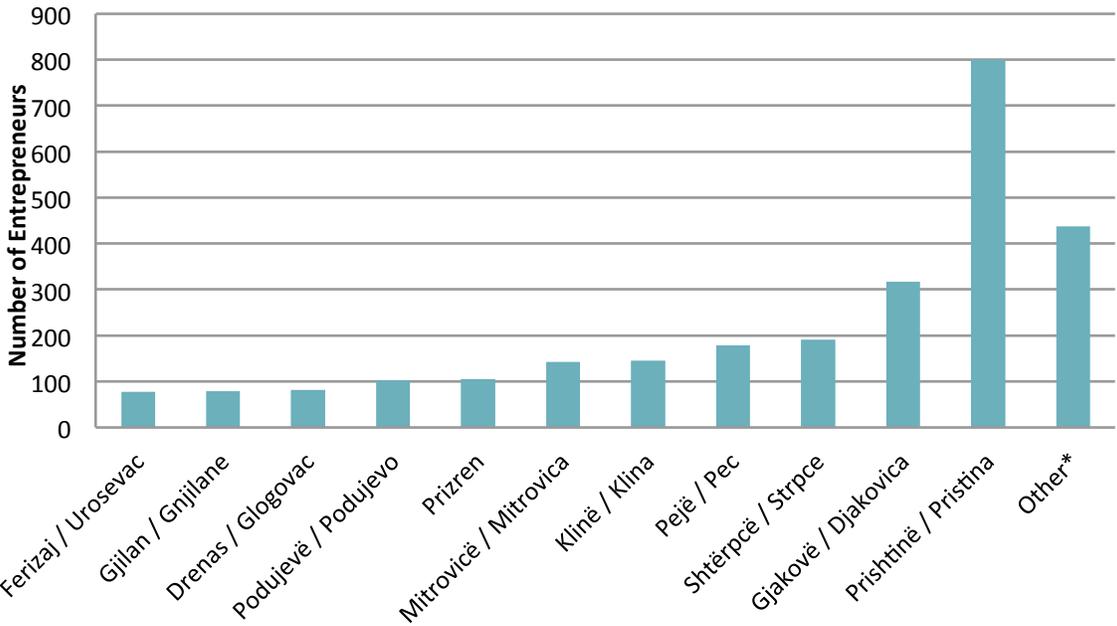


FIGURE 27: YEP SUB IR 1.4 “EMPLOYMENT OR BETTER EMPLOYMENT” BY MUNICIPALITY



*Municipalities comprising less than 2% of participants were included in 'Other'.

Number of jobs created or saved as a result of USG assistance.

Life of Project Actual Totals V. Target Number of Young Entrepreneurs: 1849/1014

FIGURE 28: YEP SUB IR 1.4 “JOBS CREATED OR SAVED” BY GENDER

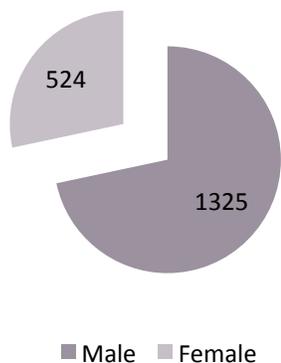


FIGURE 29: YEP SUB IR 1.4 “CREATED OR SAVED” BY ETHNICITY

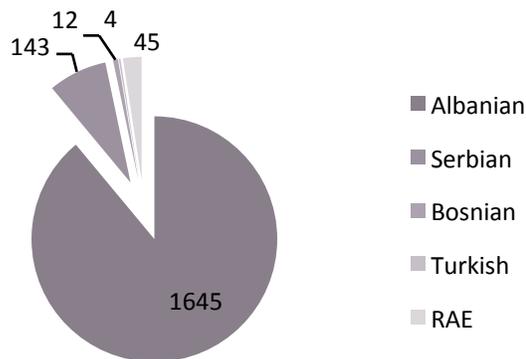


FIGURE 30: YEP SUB IR 1.4 “CREATED OR SAVED” BY AGE

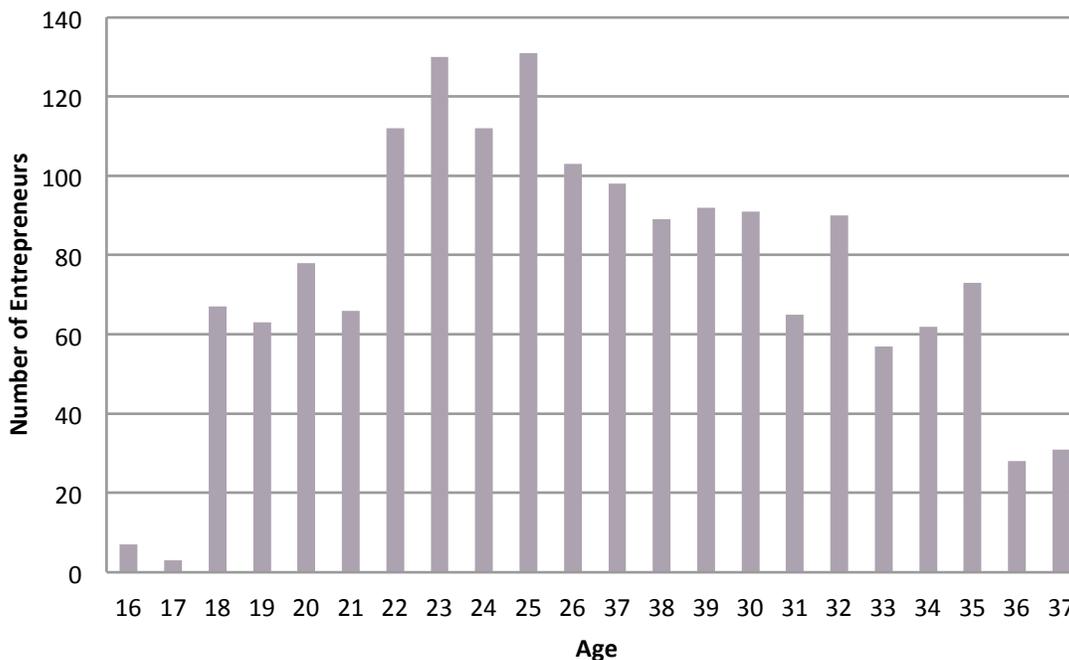


FIGURE 32: YEP SUB IR 1.4 “JOBS CREATED OR SAVED” BY SECTOR

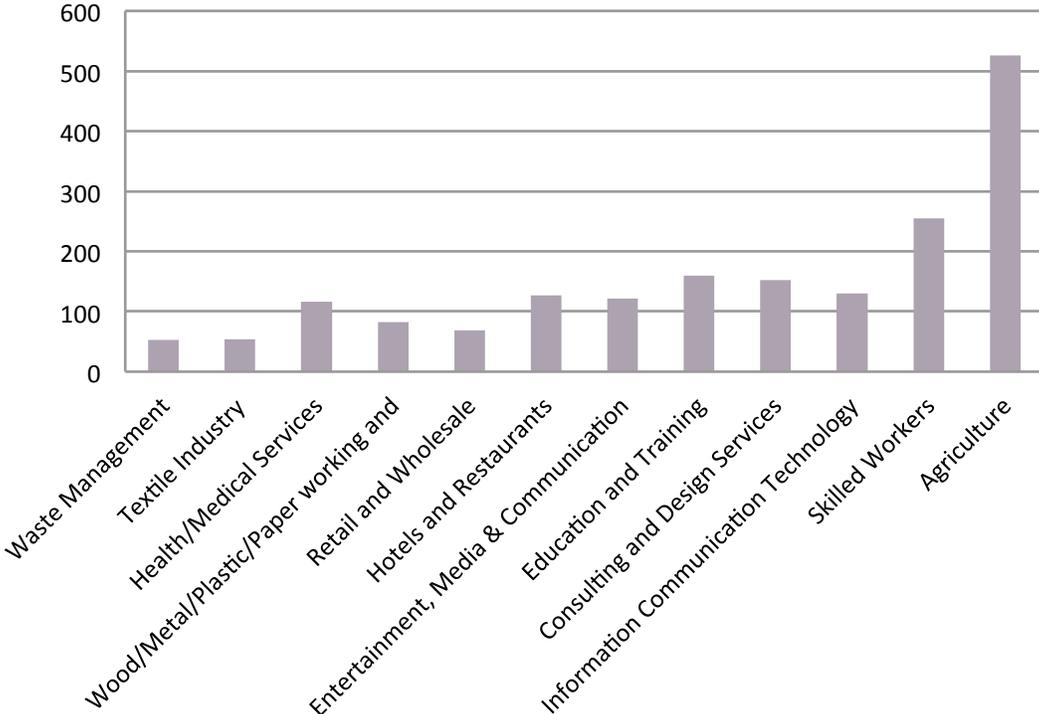
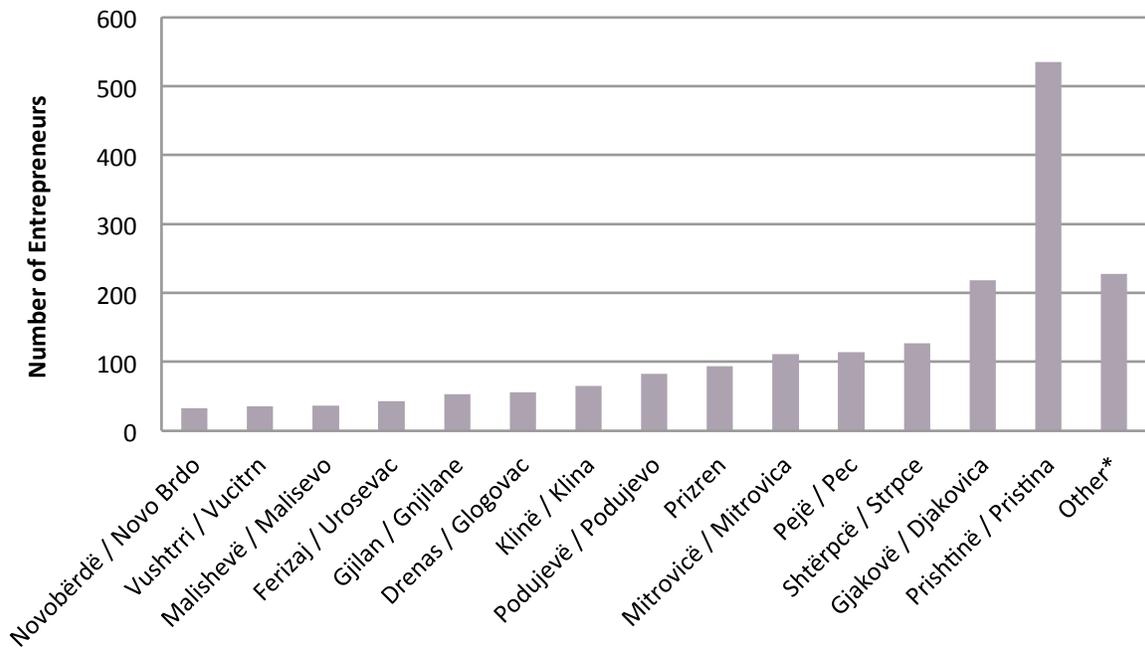


FIGURE 31: YEP SUB IR 1.4 “JOBS CREATED OR SAVED” BY MUNICIPALITY



*Municipalities comprising less than 2% of participants were included in 'Other'.

YEP INTERMEDIATE RESULT 2: LENDING ENVIRONMENT FOR YOUNG ENTREPRENEURS IS IMPROVED

YEP SUB IR 2.1: LOANS TO YOUNG PEOPLE INCREASE

Number of loans to young entrepreneurs.

Life of Project Actual Totals V. Target Number of Loans: 24/100.

The Summary Performance Indicator Table is presented on the next page.

TABLE 5: SUMMARY PERFORMANCE INDICATOR TABLE

Result	Indicator	FY 1 Target	FY 1 Actual	FY 2 Target	FY2 Actual	FY3 Target	FY3 Actual	LOP Target	LOP Actual
YEP STRATEGIC OBJECTIVE: ENHANCE YOUTH ENTREPRENEURSHIP IN KOSOVO¹⁴									
YEP Intermediate Result 1: Youth Receive Business Development Support									
YEP Sub IR 1.1: Young People Gain Entrepreneurial Skills	Number of young entrepreneurs gaining entrepreneurial skills as a result of USG assistance.								
	Total	170	195	411	411	747	722	1328	1328
	Male	119	135	288	299	523	507	930	941
	Female	51	60	123	112	224	215	398	387
YEP Sub IR 1.2: Young entrepreneurs start or strengthen their businesses	Number of enterprises started or strengthened as a result of USG assistance.								
	Total	0	0	220	456	118	136	338	592
	Male	0	0	154	335	83	83	237	418
	Female	0	0	66	121	35	53	101	174
YEP Sub IR 1.3: Number of entrepreneurs who start new business or strengthen their businesses as a result of USG assistance	Number of entrepreneurs who start new business or strengthen their businesses as a result of USG assistance.								
	Total	0	8	309	461	167	140	476	609
	Male	0	6	216	339	117	89	333	434
	Female	0	2	93	122	50	51	143	175
YEP Sub IR 1.4: Youth employment is increased or enhanced	Number of youth gaining employment or better employment as a result of participation in USG funded programs.								
	Total	0	0	1160	751	510	1932	1670	2683
	Male	0	0	812	531	357	1374	1169	1905
	Female	0	0	348	220	153	558	501	778
	Number of jobs created or saved as a result of USG assistance.								
	Total	0	0	660	639	354	1210	1014	1849
	Female	0	0	198	186	106	338	304	524
YEP Intermediate Result 2: Lending Environment for Young Entrepreneurs is Improved									
YEP Sub IR 2.1: Loans to Young People Increase	Number of loans to young entrepreneurs.								
	Total	0	0	60	24	40	0	100	24
	Male	0	0	42	18	28	0	0	18
	Female	0	0	18	6	12	0	0	6

¹⁴ Highlighted cells differ from those reported in the 2013 Indicator Report submitted in November 2013. The results shown here come from YEP's final database.

SECTION 4

LESSONS LEARNED, BEST PRACTICES AND RECOMMENDATIONS

Note: Observations regarding obstacles and how they were addresses are merged into this section on Lessons Learned and Recommendations. They are clearly noted as obstacles in the discussion.

OBSERVATION #1: YEP MET OR EXCEEDED ITS TRAINING AND BUSINESS SUPPORT TARGETS.

Initially, YEP staff worried that youth would be reluctant to apply to YEP and take the risk of becoming an entrepreneur. However, the project's robust number of applicants and diverse array of business ideas demonstrated that there was not only interest but 'entrepreneurial spirit' among the youth of Kosovo. Certainly one contributing factor to this interest is the high youth unemployment rate in Kosovo. According to the 2012 Labor Force Study¹⁵, unemployment among youth aged 15-24 stood at 55%, compared to a total unemployment rate of 31%. Perhaps even more telling, 35% of youth in Kosovo were neither attending school, involved in any sort of training, nor employed. In short, 35% of youth were reported as formally 'doing nothing'. The percentage of 'idle' youth was higher for women, at 40%, than men, at 31%. In addition, according to the World Bank and the Statistical Office of Kosovo,¹⁶ Kosovo's youth are disproportionately poor with 60% of Kosovo's poor below age 30 in 2009. Poverty was also highest among those whose main source of income was wages and salary. Conversely, poverty was lowest among households that either received remittances, worked in the public sector, or were self-employed through household businesses.

A second likely contributing factor to youths' interest in YEP was that *YEP offered Kosovo's highest risk entrepreneurs—young, inexperienced individuals—seed capital and business development support*. In a country that ranks near the bottom for the region in credit availability for all entrepreneurs, such support represented a rare opportunity for Kosovo's most vulnerable entrepreneurs—those with little collateral or experience. YEP applicants

¹⁵ Result of the Kosovo 2012 Labor Force Survey, World Bank and Kosovo Agency of Statistics, September 2013.

¹⁶ Consumption Poverty in the Republic of Kosovo in 2009, World Bank and Statistical Office of Kosovo, May 2011

proved willing and able to put forward their own cash match to access modest start-up capital (the average YEP grant was £4373) and make a 'go' of it. As the foregoing discussion of grant leverage highlighted, most grantees made good use of YEP's initial investment.

In total, 2157 youth applied to the program (1215 FT; 942 IT). Of those, 1328, or 61%, received business plan development support and came from most of Kosovo's municipalities, with the largest representation from Pristina, Djakovica, Strerpce Prizren, and Mitrovica, respectively. Participants ranged in age from 18-35, with the average age being 26. Twenty nine percent of participants were female. Business plan development support spanned twelve sectors and ranged between Agriculture—the most popular sector, with 35% of all participants represented—and Waste Management, the smallest sector, with 1.8% of participants represented. Of the 1328 who received business plan development support, 371 received a grant, representing a seed grant acceptance rate of 28%.¹⁷

Among grantees, the most popular sectors were Agriculture, Consulting and Design, Education and Training, Hotels and Restaurants, and Entertainment, Media and Communication and Information Communication Technology (EMC-ICT). Within the most popular industries, all but one (Education and Training) demonstrated a positive return on investment, meaning that within their first 12-18 month of operation at least, grantee businesses were earning between two and 10 times YEP's initial investment, a positive indicator that grantees were on their way to productive self employment and managing to avoid poverty.

Lesson Learned: Given Kosovo's high unemployment rate, entrepreneurship represents a viable economic engagement option for youth. Given Kosovo's highly restricted access to credit, low or no-interest capital provides youth a rare opportunity to enter the market and become self-employed—one of Kosovo's best means of avoiding poverty.

Recommendation: Entrepreneurship support programs that target youth and offer low barriers to start-up capital offer one tool for tackling two problems—high youth unemployment and inactivity, and high youth poverty.

¹⁷ 371 represents all grantees who initially received a grant, used to determine acceptance rate. However, of these, 8 were subsequently unable to verify their grant investment and therefore are removed from the tally of total grants disbursed.

OBSERVATION #2: YEP BUSINESSES PRODUCED POSITIVE EMPLOYMENT OUTCOMES ACROSS A RANGE OF BUSINESS SECTORS.¹⁸

As described above, the possibility of becoming self-employed was likely a strong motivation for many YEP grantees, and in this respect, YEP grantees got what they bargained for. As of 31 August, 2013, the majority of YEP grantees (55%) for which employment data are available¹⁹ were the sole employees in their business; 90% of grantees employed up to 5 people. Taken as a whole, YEP businesses employed an average of 3 people. YEP’s largest employers spanned a range of business sectors, from the Textile Industry (YEP’s largest employer with 21 employees), to Waste Management (YEP’s second largest employer with 14 employees). A total of 29 businesses employed between 6-13 employees. In this category, the Agriculture and Processing Sector employed the most people, with a total of 51 employed, followed by the ICT sector, with a total of 45 people employed; the Education and Training sector with a total of 20 employed; the Consulting Services sector, with a total of 19 employed; and the Cleaning Services sector, with a total of 16 employed. Among YEP’s 31 businesses with 6 or more employees, the average employment was 9 persons; Among YEP’s 286 businesses with 5 or less employees, the average employment was two persons.

Viewed another way this data indicates that, to achieve similar employment results, the number of businesses with 6 or more employees was a fraction of those that employed 5 or fewer employees.

TABLE 6: NUMBER OF BUSINESS REQUIRED TO HIRE 521 EMPLOYEES

	# Businesses	# Employees	# Businesses needed to hire 521 employees
Six or more employees	31	274	62
Five or less employees	286	521	286

The diverse array of sectors represented by businesses that employed 6 or more people demonstrates several likely factors at work. On the one hand, sectors like Agriculture and Processing—given Kosovo’s largely rural economy—play to existing market strengths. On

¹⁸ This observation refers to YEP Sub IR 1.4: Youth employment is increased or enhanced

¹⁹ Of YEP’s 371 entrepreneurs to whom grants were initially dispersed, 317 shared employment information.

another, sectors like ICT, Education and Training, Consulting and Cleaning represent Kosovo's growing orientation toward more service-related industries. Finally, large employers in less represented sectors, like Waste Management and Landscaping, demonstrated that a good business idea and a clever entrepreneur can generate employment even in untraditional industries.

Lesson Learned: Even small businesses can create employment.

Recommendation: Given Kosovo's challenging employment market, programs that support the establishment and growth of small businesses should be considered alongside those that target larger businesses but require larger investments.

OBSERVATION #3: THE NUMBER OF GRANTEES WHO REPORTED RECEIVING A LOAN WAS LESS THAN TARGETED.

Of all YEP targets, this one, at 100 grantees receiving a loan, was only partially met. When the target was established in 2011, USAID and YEP staff were optimistic that a recently established USAID 'Development Credit Authority' (DCA) with Raiffeisen Bank in Kosovo would stimulate broader support and accessible loan products for new, young entrepreneurs, not only with Raiffeisen but also among other local lenders. Initially, this support looked promising: five lenders signed an MoU with YEP/EDC through which they pledged to support YEP entrepreneurs, based on the recognition that the vetting, training and follow up support provided through the project would make them less risky clients. Within YEP's first year, a total of 24 applicants reported receiving loans. Unfortunately, this number did not increase during YEP's last year. At this time, even those lenders that had pledged their support for YEP grantees backed away from their promise, citing changed bank policy and the difficult economic climate as reasons. Also at this time, YEP initiated work with Intensive Track participants, who had even less prior business experience, and represented even greater risk to lenders, than previous grantees. For these reasons, YEP's loan target was not met.

Lesson Learned: The idea that banks would be willing to lend to new, young entrepreneurs with little collateral was over-optimistic.

Recommendation: In Kosovo, initiatives that target young and high risk entrepreneurs must identify alternate means of access to credit—perhaps through support for Angel Investor networks or crowd-funding.

OBSERVATION #4: YEP FOLLOWED THROUGH ON ITS COMMITMENT TO SERVING MINORITIES (WOMEN AND ETHNIC MINORITIES).

4.a) With regard to women, YEP targeted a participation rate of 30%. End of project data indicate that 29% of YEP participants, and 26% of grantees were women. Among female grantees, most popular business sectors were Agriculture (34%), Skilled Workers (16%) and Education and Training (14%). Most female business owners were between ages 25 and 29 (28%), followed by those in the 30-34 age bracket (26%).

TABLE 7 & 8: FEMALE GRANTEES' BUSINESS SECTORS; AGE OF FEMALE GRANTEES

Female Grantees' Business Sectors	%
Agriculture	34
Consulting and Design	6
Education/Training	14
EMC	1
Health and Medical Services	7
Hotels and Restaurants	5
ICT	3
Retail/Wholesale	6
Skilled Workers	16
Textile Industry	7
Total	100

Age of Female Grantees	%
Under 20	9
20-24	25
25-29	28
30-34	26
35	11
Total	100

Such participation was the result of concerted effort on the part of the project, which specifically recruited women and visibly supported female owned enterprise and leadership through a number of women-focused events. For example, during its recruitment phase, YEP conducted outreach with a number of women’s organizations, such as Wominnovation, Women for Women International, Lady X NGO, Kosova

Women's Network, SHE-Era Business Association (an umbrella group representing 80 women's NGOs), HANDIKOS (a non-governmental organization focused on children/youth with disabilities), and a local Serbian TV GLOBUS in Gjilan/Gnjilane with programming for women.

As noted above, YEP also organized a roundtable with women business leaders to share their stories with YEP female entrepreneurs. YEP also organized "Women Entrepreneur Role Models" in which successful women business owners presented their businesses and described the challenges encountered to achieve their goals. The audience was composed of over 30 women entrepreneurs who had benefited from the YEP program.

Although end results fall somewhat short of YEP's initial target, they are still far higher than average for Kosovo as a whole. According to the 2012 Kosovo Labor Force Survey,²⁰ the employment rate for working age women was 10.7%, compared to 39.9% for men. And among those in the labor force, unemployment is much higher for women than it is for men (40% v. 28.1%). With regard to entrepreneurship, according to the 2012 UNDP Human Development Report, only 11% of businesses in Kosovo are owned by women.

Lesson Learned: Given Kosovo's overall gender disparities for employment and business ownership, YEP made positive progress, but more is needed.

Recommendation: Future SME development efforts in Kosovo should include an explicit focus on women.

²⁰ Result of the Kosovo 2012 Labor Force Survey, World Bank and Kosovo Agency of Statistics, September 2013.

4.b) With regard to ethnic minorities, YEP did not set specific targets, but it did extend



ABOVE: NDI WEEK OF WOMEN, OCTOBER 2012

and advertise the program in Albanian and Serbian, and across all of Kosovo’s municipalities. As a result, 11 % of YEP’s participants were of an ethnic minority, with 8% of these being Serbian (and 89% being ethnic Albanian). Among grant recipients, 17% were of an ethnic minority, with 16% of these being Serbian. YEP’s ethnic breakdown compares favorably with

that of Kosovo’s general population, which according to Kosovo’s 2011 census, showed that 92% of Kosovars identified themselves ethnic Albanians, 1.5% as Serbians²¹, and the remaining 6.5% as another ethnicity.

OBSERVATION #5: YEP WAS SIGNIFICANTLY DOWNSIZED AND REDESIGNED SHORTLY AFTER IT HAD BEGUN.

YEP was initially designed and awarded in September 2010 as a \$16, 550 million, 5-year comprehensive youth livelihood development program. Five months later, USAID de-obligated all but \$6.3 million, reduced YEP’s implementation timetable to 3 years, and requested that the project focus exclusively on providing business support and seed grants to young entrepreneurs. This shift brought with it a number of challenges, such as:

5.a. Challenge: The combination of the USAID-requested design specifications such as a large entrepreneur seed grant program and ambitious performance targets conflicted with the project’s limited timeframe and budget. These conflicts had

²¹ It should be noted that the figures for Serbs in the 2011 census omit those in [North Kosovska Mitrovica](#), [Leposavić](#), [Zubin Potok](#), and [Zvečan](#).

practical ramifications for the number of staff that YEP could deploy and the level of forward planning and review that was possible in fine-tuning the grants program. In short: YEP’s performance targets, timeframe and budget presented a significant challenge as the team worked toward success. As the project’s final results show, YEP did in the end meet its targets.

Several strategies help YEP do so, for example:

- a) automating the application process;
- b) outsourcing early stages (pre-grant) of entrepreneur review, capacity building and support, thus saving staff energy and time for post grant follow up and monitoring;
- c) providing cash grants and requiring grantees to do the legwork related to compliant procurement, as opposed to in-kind grants, which would have required YEP’s limited staff to do this legwork;
- d) identifying ‘group’ entrepreneurship opportunities, such as those offered in raspberry and mushroom cultivation, so that more entrepreneurs could have access to similar or identical business opportunities, making grant set-up and monitoring easier and at the same time allowing more small entrepreneurs the opportunity to participate.

Some of YEP’s adaptations to time and staff constraints worked well—for example, the



Above: Typical Raspberry Trellis Garden

automated application process and outsourced early support each allowed staff to focus on expanding the project to reach target numbers and lay the groundwork for post-grant support—and the outsourced early support had the dual benefit of supporting Kosovo’s local business development organizations. Meanwhile, the requirement that grantees do their own purchasing and documentation had mixed results. On the

positive side, it did significantly reduce the up-front amount of staff time required for

each grant, which made it possible for YEP to reach—and exceed—its ambitious target of 338 entrepreneurs with start up grants. In addition, this requirement helped grantees learn how to procure goods for the best price and in the formal market—something that new entrepreneurs in Kosovo might not have been exposed to otherwise. However, the fact that grantees were now responsible for following and documenting strict USAID procurement procedures did not relieve YEP staff of the responsibility to verify each purchase—so in the end, the time YEP saved up front was at least partially consumed in making sure that grantees did indeed follow USAID compliance processes. Similarly, YEP’s ‘group’ opportunities had mixed results. While they undoubtedly extended opportunity to entrepreneurs in rural areas who would not otherwise have had access to business start up support, the group nature of the opportunity did not take away YEP’s requirement to provide individual grant follow up to each grantee. Here again, time saved at the outset became time spent in the project’s later stages, when documentation and close out required individual visits to busy farmers, unaccustomed to such requirements.

Lesson Learned: Entrepreneur start up programs, especially those targeting very small businesses, are labor-intensive and require detailed planning and follow up.

Recommendation: Such programs should be planned with sufficient budget and timeframe to allow frontline staff to have manageable client portfolios and to set up and vet grantee support and tracking systems.

5.b. Challenge: YEP redesign took seven months. Although USAID announced its desired change in direction at the end of January 2011, these changes were not finalized and formalized until September. The reasons for this delay included YEP management changes (see below), and extended back and forth between EDC and USAID in finalizing the design.

To address this challenge, YEP continued forward motion during the redesign through advertising the program, recruiting participants and business development providers and initiating relationships with a range of partners. However, until the modification was approved, uncertainty restricted the hiring of new staff, the engagement of subgrantee support organizations, or the official launching of the seed grants program. When the project was officially approved in late September 2011, implementation time

had effectively diminished to a mere two years. Time challenges are further described under Challenge 5.a above.

Lesson Learned: The protracted YEP re-design resulted in a loss of implementation time that the project could ill afford.

Recommendation: In cases where projects must be re-designed after they have been initially awarded, and such re-design brings significant changes in project scope or direction, it is worth considering a modest project extension to mitigate time and momentum lost during redesign.

5.c. Challenge: YEP staff and structure were set up for a different project. The prior YEP was primarily a workforce development project. As such, its staff was recruited for their background in training, youth, labor supply/demand, and USAID project management and implementation. In fact, most staff had only begun their assignment with YEP days or weeks before USAID's change notification was received.

EDC addressed this challenge in a number of ways. First, at USAID's request, EDC changed project leadership to reflect a more attuned focus on the project's private sector orientation. The new leadership team streamlined the re-design to focus it more on hands-on technical assistance to entrepreneurs, as opposed to the earlier emphasis on training for business plan development only. Second, while EDC was searching for a long-term Chief of Party with private sector experience, YEP hired a highly experienced business development professional to provide STTA. At the same time, YEP began recruitment of local staff with private sector experience, and provided business development training to its existing staff who would be acting as case managers for targeted entrepreneurs. Such steps helped put YEP on a more private-sector oriented course. Yet during the re-design period, much of the day-to-day logistics and groundwork needed to realize YEP's shift to a private sector development project fell to staff who were feeling their way. This 'blending' of training and development project oriented staff, with more private sector oriented staff, resulted both in positive project innovations (a strong 'human capital development' focus for new entrepreneurs), and in delays (most staff had to learn the elements of business plan design and become familiar with the typical challenges and supports for new entrepreneurs). In addition, when new 'business development' veterans were brought on, their 'get it done' orientation sometimes clashed with the more 'compliance-focused' approach of their

donor-assistance oriented peers. YEP's very tight implementation timeframe, combined with 2 leadership transitions (from COP, to transitional COP, to COP between June and December of 2011) didn't leave much time to achieve a shared project vision or approach: YEP was under pressure to approve grants, with the first grants officially approved January 2012. As a result, some YEP staff struggled to understand and hence adequately explain or defend to grantees YEP's numerous monitoring and approval procedures. In turn, grantees often complained that YEP's processes were burdensome and overly complicated.

Lesson Learned: Lack of a shared staff understanding of YEP's conflicting but essential elements (support young inexperienced entrepreneurs within USAID's complex compliance architecture) caused staff discord and led to inefficiency when poor communication caused duplication of effort or poor coordination.

Recommendation: During the design stage, donors and implementing partners should articulate projects' *technical directives* as well as their *contractual requirements* and highlight areas where these conflict, then articulate specific action steps at the staff and process level that are designed to insure coordination and harmony.

5.d. Challenge: YEP local staff were either not willing or not able to assume project leadership during YEP's last year.

Thinking to enhance YEP's post-project sustainability and promote more cost-effective management given the project's down-sized budget, YEP's re-designers had planned to transfer program management during the YEP's final year from the international Chief of Party (COP) to one of the local managers currently on the YEP staff. However, this plan was not realized, because in EDC's assessment, neither of the two internal candidates put forward had the necessary combination of vision and experience necessary to assume Chief of Party duties during the final year. With only 9 months left in the project, EDC, with USAID's concurrence, chose to leave the existing international Chief of Party in place. This decision resulted in the diversion of scarce funds from more local uses such as increased local LOE that could have been useful during project close-out. The lack of local senior YEP leadership and vision during the project's final year also made it difficult to develop or carry forward post-YEP innovations in a coherent way.

Lesson Learned: The assumption that suitable local Chief of Party candidates can be identified late in the project is risky both from a cost standpoint and from a project sustainability standpoint.

Recommendation: Plans to shift to local leadership should be duly noted as potential risks even during project design; budget and sustainability contingencies should be built in to accommodate this risk.

SECTION 5

ACTUAL EXPENDITURES V. BUDGET ESTIMATES

In total, YEP spent 98% of its budget. Actual spending totals by line item differ from budgeted line item amounts. The reasons for these differences are explained as follows:

1. **Personnel spending exceeds the amount budgeted by 10%.** This is due primarily to the fact that the YEP budget had included the assumption that the YEP expatriate Chief of Party would depart the project in December 2012, and that the Chief of Party position would thereafter be assumed by a local individual. However, EDC and YEP were unable to identify a local Chief of Party. As a result, an expatriate continued to manage YEP through the end of the project. Therefore personnel costs were higher than anticipated.
2. **Fringe Benefits and Allowances actuals exceed the amount budgeted by 9 and 16%, respectively.** The reason for this excess is related to item 1 above, since the expatriate COP also incurred higher fringe and allowances than anticipated.
3. **Consultant actuals exceed budgeted amounts by 6%.** This is because, as the project ended close-out phase, it required extra person power to accomplish field visits to each grantee. YEP hired drivers and interns as consultants to address this need.
4. **Other Direct Costs exceed budgeted amounts by 66%.** This is because a larger number of grants than anticipated relied on YEP's in-kind procurement of grant-funded equipment. Because these items were directly procured by EDC as opposed to grantees, they were classed as ODCs as opposed to subgrant costs.
5. **Indirect Costs exceed budgeted amounts by 7%.** This is related to the increased purchases in the ODC category described above.

TABLE 9: YEP FINANCIAL REPORT, PERIOD OF PERFORMANCE 9/30/2010-9/30/2013

	Approved Budget	Actual Expenses Incurred	Variance	Percent of Budget Spent
Direct Costs:				
Personnel	\$1,255,474.85	\$1,384,155.68	\$(128,680.83)	110.2%
Fringe Benefits	\$295,775.28	\$323,389.83	\$(27,614.55)	109.3%
Allowances	\$114,437.49	\$133,169.69	\$(18,732.20)	116.4%
Consultants	\$171,835.37	\$182,661.92	\$(10,826.55)	106.3%
Travel	\$123,737.24	\$90,937.67	\$32,799.57	73.5%
Other Direct Costs	\$340,701.85	\$565,586.92	\$(224,885.07)	166.0%
Total Direct Costs	\$2,301,962.09	\$2,679,901.71	\$(377,939.62)	116.4%
Subawards	\$2,998,961.30	\$2,396,217.61	\$602,743.69	79.9%
Indirect Costs	\$921,105.41	\$993,381.16	\$(72,275.75)	107.8%
Equipment > \$5,000	\$86,506.87	\$86,506.87	\$-	100.0%
Participant Costs	\$18,464.33	\$16,369.10	\$2,095.23	88.7%
Total Project Costs	\$6,327,000	\$6,172,376	\$154,624	97.6%

ANNEX

FINAL REPORT ANNEX 1: FY13 ANNUAL REPORT

Young Entrepreneurs Program

ANNUAL REPORT

October 1, 2012 – September 29, 2013

COOPERATIVE AGREEMENT

AWARD No. 167-A-00-10-00103-00

Submitted by Education Development Center, Inc. (EDC)

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	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. INTRODUCTION AND EXECUTIVE SUMMARY

This document represents the Annual Report for the USAID/Kosovo-supported Young Entrepreneurs Program (USAID YEP), implemented by Education Development Center (EDC). It covers the period of October 1, 2012 through September 29, 2013, the last year of YEP's implementation.

Young entrepreneurs in Kosovo are learning how to fill gaps. The Young Entrepreneurs Program (YEP), through its mentoring and coaching process, helped applicants identify market opportunities for new businesses. This led the entrepreneurs toward increasing awareness of markets and seeing untapped markets for products and services not being provided by the competition. YEP's program promoted innovation.

The Fast Track phase of YEP ended in the second quarter of FY 13 with new businesses opening their doors. The Fast Track grantees demonstrated that their innovative ideas were meeting gaps in products and services in a wide variety of business sectors such as dress making, ambulance service and in home medical care, dustless chalk and graphic design. As these businesses gained early customers and word of their products and services brought in more customers, these fledgling businesses began to hire more staff. Expanding employment of the large population of young people in Kosovo was a goal of YEP.

The Intensive Track phase began in the first quarter with over 400 aspiring young entrepreneurs going through its specially designed Entrepreneurship Skills Development Workshops. The seven-day workshop was very interactive with fewer lectures and more participation. Topics covered included: what it means to be an entrepreneur, business plan development, market research and analysis, and mitigating risk.

The Intensive Track's Entrepreneurship Skills Development Workshops (ESDW) finished in April with a total of 131 participants from the 33 ESDWs completing business plans and presenting them to the Business Plan Selection Committee (BPSC). The BPSC approved 77 participants for matching grants, or 59 percent.

YEP also continued its cooperation with other donors. The Danish donor organization DANIDA and YEP agreed to combine their project goals by having 10 agricultural school graduates supported by DANIDA go through the YEP's ESDW and prepare business plans with YEP's service provider. Those that successfully presented their business plan to the selection committee

received grants from DANIDA. YEP also continued its cooperation with Save the Children by conducting a roundtable presentation and discussion for early childhood development. Directors from eleven private kindergartens supported by YEP attended along with directors from public pre-school, representatives of the Ministry of Education, Science and Technology (MEST), and others in the early childhood development field. Many participants encouraged greater coordination between MEST and the public and private kindergartens.

During this year, YEP grantees received continuous coaching and mentoring from YEP staff, from the application process through to implementing their business plans. To enhance the coaching and mentoring effort, YEP hired 4 consulting companies to provide targeted services to grantees. One hundred and twenty-three grantees received up to 40 hours of coaching and mentoring. Services were provided on the following topics: Business Administration and Management including human resource services and contracting services, basic accounting and business financial management, market and market research, product design and development, promotional strategies, pricing, client services – including communicating with clients in order to keep existing ones and attract new ones, legal services, consulting services for ISO 9001, ISO 14001 and HACCP firm certification.

As the number of young entrepreneurs grew, YEP found that helping them to network with each other was beneficial to their success. As a result, YEP began to experiment with activities to bring its grantees to events where they could interact and develop relationships. One successful event was Rock Entrepreneurial Monday. Over one hundred of YEP's entrepreneurs showed up to each of the three informal settings of music and brief presentations on different topics relevant to improving fledgling businesses. YEP also began an initiative to have affinity groups come together. The first was a gathering of startup ICT entrepreneurs to a roundtable event to hear successful business people give brief presentations and then spend the majority of the time allowing active dialogue between the entrepreneurs and the business professionals.

The young business owners who received grants and started new businesses through the USAID Young Entrepreneurs Program (YEP) wanted to network with other YEP grantees that were facing similar challenges. These desires were very apparent during the first-of-its-kind Young Entrepreneurs Fair, May 16-18, 2013, that featured 73 of YEP's businesses. Each business showcased its goods and services to clients, investors and the media. Some of the exhibitors said that the most important part of the Fair was getting to meet "each other." Many of them developed business relationships with other YEP entrepreneurs that will likely continue long after the completion of the Fair.

II. FAST TRACK AND INTENSIVE TRACK ACTIVITIES

(OCTOBER 1, 2012 – SEPTEMBER 29, 2013)

FAST TRACK

At the beginning of this fiscal year, 308 Fast Track applicants had presented their business plans with 251 being approved for a grant. During the previous two quarters, 134 of those applicants had completed their investment plans and received their grants. The remaining 117 applicants continued to work with their YEP Case Officers to complete the investment of their matching funds, a step required before they were eligible to receive their grants. During quarter 1, 46 completed all their requirements and documentation and received grants totaling €263,022 or \$344,558.

At the beginning of quarter (2), 57 Fast Track applicants remained to finalize their investment plan, which was necessary before signing the Fixed Obligation Grant (FOG). During this time 14 withdrew their request because of reasons such as: they were not sufficiently committed to their business idea, they were unable to match the grant amount from their personal funds or they decided to pursue another business concept. Twenty-one grants were funded leaving 22 applicants remaining to be funded. Of these, 11 applicants signed their FOG and their grant was funded in early April. The remaining applicants finalized their investments in the next quarter.

The Fast Track phase of the project was completed in QR 3. A total of 313 business plans were completed by applicants through the Fast Track program. From those plans, 215 were approved for matching grants. Only 20 withdrew or were disqualified for a variety of reasons that included loss of interest, inability to raise the necessary funds to match the grant, or changed business idea and concept.

INTENSIVE TRACK

The Intensive Track phase of the YEP program was a major activity for FY 13. This part of the program was for young entrepreneurs who had not had any entrepreneurship training, had not started a business but who had an idea for a business. YEP invited young people (18 to 35 years) to apply to the program, which began with a seven-day Entrepreneurship Skills Development Workshop (ESDW). A few from each workshop were selected to work with the YEP service provider, ACA Consulting, to develop a business plan. Those who successfully completed a business plan had the opportunity to present their plan to the Business Plan Selection Committee and compete for a grant to start their new business.

A committee of YEP Case Officers selected the workshop participants who were referred to ACA by reviewing (1) their scores from the skills test given at the end of the workshop (2) an Entrepreneurship Aptitude Survey (3) recommendations from the instructors of the workshop and (4) the ideas with the best chance of success. YEP's goal was to have 750 young entrepreneurs go through workshops; by the end of this year and the program, 722 had done so. The program strove to include ethnic minorities and sought gender balance, while being conducted in locations throughout the country.

The participants were expected to gain the following skills and knowledge from the workshop:

- What it means to be an entrepreneur
- What is Strengths Weaknesses Opportunities and Threats (SWOT) analysis and how to use it
- The basic components of a business plan
- How to conduct market research and analysis
- How to identify your customer
- How to analyze your competition
- Understanding financial analysis
- How to create a cash flow
- How to use a balance sheet and profit and loss statement
- Communication skills
- Taking and mitigating risks



ABOVE: A PARTICIPANT GIVING A PRESENTATION

The training methodology used in each workshop included:

- Short introduction of the topic and objectives of the module, presentation of training agenda, handouts and timing
- Lecturing
- Interactivity and discussion
- Group exercise and work presentation
- Discussion with participants
- Module summary answer and questions

The specific objective of the workshop was to equip young entrepreneurs with the skills necessary to start their business successfully.

The YEP service provider, NSH BESA Consulting, identified training venues suitable for delivery of skills development trainings. Each workshop was kicked off by a YEP representative who

explained the objectives, criteria and procedures for being selected for business plan development and the potential for receiving a matching grant to start their business. The evaluations conducted at the conclusion of each workshop gave the content and usefulness of the instruction and materials very high scores. All workshops were conducted in the Albanian language except for the workshops in Gracanica and Shtërpçë/Štrpce, which were in Serbian. Another workshop in Prizren was conducted in Bosnian.

The last four Entrepreneurship Skills Development Workshops (ESDW) were held in the month of April. From these workshops, 17 participants, out of the total attendees of 90, were referred to service provider Audit & Consulting Associates (ACA) to assist in the preparation of business plans. This brought the total of ESDW participants who were selected to develop business plans to 159. From this cohort, 135 completed their business plans and 131 presented them to the Business Plan Selection Committee. Seventy seven were awarded grants.



ABOVE: A MENTOR WITH GRANTEES

COACHING AND MENTORING FOR GRANTEES

The YEP team continued its ongoing strategic planning efforts to meet the ever growing volume of grantees and the monitoring of their progress. Through this monitoring process, the Case Officers observed how each new or fledgling business progressed and how they could benefit from assistance in such areas as marketing, financial management, human resource



ABOVE: A MENTOR COACHING GRANTEES

management, business document and legal forms, and business structure. By assimilating this data from the six Case Officers, YEP developed a database of grantees' business technical assistance needs. This database drove the process of providing technical assistance to ever growing base of YEP entrepreneurs. In December 2012, YEP issued a request for proposal to seek consulting companies that could provide assistance in five categories:

- Business Administration and Management including human resource services and contracting services
- Basic accounting and business financial management

- Market and market research, product design and development, promotional strategies, pricing, client services – including communicating with clients in order to keep existing ones and attract new ones
- Legal services
- Consulting services for ISO 9001, ISO 14001 and HACCP firm certification

The RFP required applicants to describe how they would offer entrepreneurial knowledge and spirit, through technical assistance, that would help grantees to implement their innovative ideas and administer their businesses successfully. This was to be achieved by offering each YEP grantee up to 40 hours of consultancy service in one or more business categories as follows:

- Lot 1: Business Administration and Management including human resource services and contracting services. This lot covered the following topics:
 - General management and business administration practices
 - Business planning
 - Plan Implementation and its evaluation
 - Business objectives and performance measures
 - Long term strategy and company position in the market
 - Analysis of organizational structure
 - Presentation of business
 - Human resources service
 - Human resources plans
 - Training needs analysis
 - Staff development plans
 - Incentives schemes and motivation of employees
 - Authority and responsibility
 - Discrimination
 - Health, safety and prosperity in a work place
 - Structure and diversity
 - Team work
 - Contracting services
 - Designing business contracts
 - Identifying obstacles in maintaining contracts
 - Legal procedures to secure contracts
 - Instruments of payment and legal issues
 - Office management
 - Quality Management
 - Quality Management Principles

- Quality Documentations
 - Procedures and Policies
- Lot 2: Basic accounting and business financial management. This lot covered the following topics:
 - Basic Accounting and financial management topics:
 - Understanding Cash Flow
 - Understanding Earnings or Ebitda
 - Calculating Gross Margin
 - Reaching Your Break-Even Point
 - Understanding Budgets
 - Taxation Identifying the finance needs for start up business or for expanding existing business
 - Intermediate topics:
 - How to Read a Balance Sheet
 - How to Read an Income Statement
 - Basic Financial Analysis
 - How to Set an Annual Budgets
 - Computer Accounting
- Lot 3: Market and market research, product design and development, promotional strategies, pricing client services – including communicating with clients in order to keep existing ones and attract new ones. Specifically, this lot covered the following services:
 - Structuring and writing an Marketing Plan,
 - Defining marketing goals and sales targets
 - Defining market segments for company,
 - Define product and/or service,
 - Targeting your customers
 - Sales and advertising strategy,
 - direct marketing and networking,
 - marketing strategy,
 - Branding your company.
 - Market research methods and methodologies,
 - Design of market research instruments
 - Data processing and analysis for decision making
 - Customer behavior and customer characteristics,
 - Customer needs and preferences,
 - Competition analyses,
 - Identification and developing product based on consumer needs and preferences, product cycle.

- How to manage the process of introducing new products and services
- Marketing and promotion strategies for new products and services
- Costing and pricing analysis
- Promotional campaigns
- Advertising methods
- Methods for getting feedback from customers
- How to set up customer care system
- Lot 4: Legal services. This lot covered the following topics:
 - Business law in Kosovo
 - Labor Law and human resource plan,
 - Consultancy on all procedures, laws and, regulations necessary for start-ups and existing companies ,
 - business registration procedures, work permits and getting license,
 - environment protection law and procedures,
 - knowing labour law and how it might reflect on their business,
 - writing contracts and/or agreements among business partners, employees, clients etc,
 - Organizational forms and legal responsibilities of companies
 - Legal advice on contracts and business partnerships
 - Legal issues regarding tax and customs system of Kosovo
 - Financial reporting and legal consequences of firms
- Lot 5: Consulting services for ISO 9001, ISO 14001 and HACCP firm certification. This lot covered the following subjects:
 - ISO,
 - ISO standards,
 - history,
 - usability,
 - core elements,
 - main benefits,
 - costs,
 - certification process,
 - certification companies,
 - audit,
 - auditing techniques.

BELOW: PARTICIPANTS WORKING ON A PROPOSAL



YEP received eleven proposals in response to the request for proposal. From the eleven bids four were chosen. The grantees expressing interest in receiving consulting services were divided between the four consulting firms depending on needs and geographical regions. Each firm provided YEP a weekly plan of who was to be contacted. After the initial visit and interview, the consultant submitted to YEP a needs analysis and plan for consulting services.

The chosen companies and the number of grantees they assisted, are listed below:

Global Consulting and Development Associates (GC&DA) provided services for Lots 1, 3 and 4. In total, GC&DA served 41 grantees, who each received 40 hours of consultancy time. D&D and Partners provided services for Lots 1, 2, 3 and 4 and served 56 grantees each with 40 hours of consulting time. The company 2M Consulting (2M) was selected to provide assistance on how a firm can obtain certification for ISO and HACCP (Lot 5) and served 10 grantees each with 40 hours of consulting time. Finally, ACA, which specializes in accounting and financial management, was selected to provide consulting in lot 2 and served 16 grantees with 40 hours each of consulting time. In total 123 grantees received consulting services. In the end, all 123 grantees who requested consulting assistance had been visited. The four consulting companies completed needs assessments and consulting plans for all grantees. The consulting plans were initiated in June and completed in July.

BUSINESS PLAN SELECTION COMMITTEE

The final BPSCs were held for the Fast Track and six BPSCs were held for participants from the Intensive Track program. An additional BPSC was organized for DANIDA, which had nine participants approved for DANIA grants from ten presentations.



ABOVE: A PARTICIPANT GIVING A PRESENTATION

YEP thanked the pool of 28 business professionals who volunteered their time to participate in 46 BPSCs over an eighteen-month period. All of them expressed their great pleasure in participating and how much they thought the Young Entrepreneurs Program was a great idea for their country.

III. LENDER-FOCUSED ACTIVITIES

Despite YEP’s efforts to encourage grantees to establish a credit relationship with local banks most have chosen to use their own funds or loans for family and friends to provide the resources for their matching investment. The interest rates at the banks in the 9% to 10% range or at the microfinance lenders in the 15% to 18% range were a significant deterrent against the more favorable terms from family and friends.

In addition, the deteriorating financial condition in the banks, due to the financial problems throughout Europe, resulted in the banks being more restrictive in their underwriting

standards. This more stringent lending environment is also particularly difficult for startup or fledgling businesses.

IV. DISCUSSION OF CHALLENGES AND SOLUTIONS FOUND THIS PERIOD

The major challenges faced by YEP in its final year centered around data management, reaching gender targets, project leadership, and close-out and exit strategy:

MAINTAINING AND ANALYZING THE DATABASE

As the number of applicants to the YEP Program approached 2,000 and the number of entrepreneurs approved for matching grants approached 400, the challenges of maintaining the data base became significant and required more level of effort than YEP's existing m&e team could accommodate within its normal workload. To address this challenge, YEP sought qualified interns to assist with processing YEP data.

THE GOAL OF DIVERSITY

Early in the year, YEP noted that the percentage of female entrepreneurs applying through the Intensive Track was approximately 28%, whereas goal was to have 30%. YEP worked hard to augment this number through presentations to women organizations, collaborating with women focus initiatives and demonstrating through media and presentations the success of USAID YEP female entrepreneurs as an inspiration. By the end of the ESDP workshops in quarter 3, 42 percent of the participants were female. Also, of the entrepreneurs who started or strengthened a business during that quarter, 43 percent were female. Although the Life of Project figures are not yet tallied, YEP is hopeful that we are near or at our target of 30% female participation.

TRANSITIONAL CHIEF OF PARTY

YEP had planned transfer program management during the YEP's final year from the international Chief of Party (COP) to one of the local managers currently on the YEP staff. As the project entered its final year, the YEP Management Team met to develop a comprehensive list of qualifications and attributes required for an individual selected for the COP position. They used the criteria to create a nomination form to be distributed to all YEP staff requesting that each nominate one of their colleagues for the COP position. Each nomination included key qualifications of the nominee based on the criteria distributed. Several candidates were nominated; however, some withdrew their names from consideration leaving two remaining

candidates. EDC then proceeded to conduct interviews, first between each candidate and three senior members of the YEP management team and then between each candidate and the EDC home office management team. After completing this process, EDC concluded that it would best to have the current Chief of Party, Mr. Kent McNeil, continue to serve in his current capacity through the end of the project, expected in September 2013. The decision was discussed with representatives from USAID who concurred with the decision.

EXIT STRATEGY

As the YEP entered its final year, the YEP team explored how to preserve the model it created which included: identifying young entrepreneurs, screening them and their ideas, coaching them through the process of developing businesses plan, selecting the best plans for matching grants and mentoring and coaching the resulting startup businesses. In January 2013 the YEP team identified opportunities, stakeholders and potential approaches that could be used to develop a follow-on YEP entity such as a local NGO. Next, YEP researched potential stakeholders by meeting with ministries, donor programs and projects interested in entrepreneurial development. Although most acknowledged that the YEP program had developed a good reputation for having a model which worked well, none were in a position to commit or offer encouragement that funds would be available for grants or administrative expenses. In addition, few of the YEP team felt able to commit the time to develop a comprehensive business plan for a YEP type model to survive after the project came to an end. Based on a lack of internal team ability to pursue post-project ways to sustain YEP's promising practices, and an uncertain 'up-take' environment, YEP project leadership chose to focus existing staff energies on the already substantial task of insuring a successful conclusion to the project.

PROJECT CLOSEOUT STRATEGY

Given the tight timeframe of the project and the ambitious performance targets, it was not surprising that active project implementation would run up against the need for proper project close out planning and practice. By end July, the need to move into intensive project close-out mode was clear. EDC made the decision that specific project close-out expertise was critical to insure a smooth conclusion to the project. It therefore replaced the existing Chief of Party, Mr. Kent McNeil, with a Chief of Party with demonstrated experience in the close out of small grants projects, Mr. Greg Olson.

V. SYNERGIES OF MAJOR MARKET OPPORTUNITIES

SHIITAKE MUSHROOM INITIATIVE

During the past year, 37 Shiitake mushroom farmers completed the investment of their matching funds and received their grants. They worked with King Mushroom to prepare the growing rooms and get them ready to have shelving units and climate controls installed. The total growing space of all the growing rooms contains 2,526 square meters or 27,190 square feet.

In April, King Mushroom began preparing the logs inoculated with Shiitake spawns. Delivery of the incubated logs to the farmers (YEP grantees) was expected to be accomplished in late July and early August. However, King Mushroom had a delay in delivering on their commitment to the YEP farmers both because log production was behind and also, King Mushroom ran into complications with procuring the heating and cooling equipment. Equipment was finally installed in August and September. In September log production was ongoing. YEP case officers verified that 49% of the logs were delivered to YEP mushroom farmers at the end of the project. Final delivery of all logs was to be completed by November 1, 2013. The YEP COP had multiple meetings with USAID informing them of the delays, together a management plan was developed to ensure that the YEP farmers would receive all the logs that were paid for to successfully start their businesses.

EARLY CHILDHOOD EDUCATION SERVICES

YEP representatives met with Kosovo's Country Director of Save the Children (SC) along with the Manager of Program Development and the Director of Development. SC has been conducting training programs for teachers on early childhood education centers in selected regions of Kosovo. They agreed to allow YEP grantees that have started kindergartens to attend these training programs. The attendees found the training very beneficial.

YEP along with Save the Children, UNICEF and the Ministry of Education, Science and Technology (MEST) conducted a roundtable presentation and discussion entitled "Challenges and Opportunities for Early Childhood Education in Kosovo."

Rudina Shala, Manager for Program Development, Quality and Member Service for Save the Children, opened the roundtable and was the moderator of the event. Speakers for the event included: James Kent McNeil, COP for YEP, Labëri Luzha, Preschool Education Officer, MEST, a director of a public kindergarten, and YEP grant recipient, Valbona Thaqi Bajqinca, owner of the

“Brilane tet” kindergarten. Mr. McNeil presented a report produced by YEP, which explored Early Childhood Education (ECE) related opportunities in Kosovo such as:

- Opportunities for young entrepreneurs to create, or strengthen, private ECE delivery services that provide good quality and are self sustainable
- The opportunity to create a one-stop-shop Early Childhood Education Center for Excellence, a self sustainable third party service provided that helps the entire Kosovo ECE delivery sector – public and private – to access the resources they need in order to deliver good quality, sustainable ECE services

Inez Andrews, the Senior Education and Youth Advisor for the USAID Mission of Kosovo, asked the participants to think seriously about taking the initiative for creating such Center for Excellence. Ms. Luzha gave an overview of early childcare in Kosovo and spoke about the standards that the private sector must achieve to be licensed. She added that the governmental resources are limited and the decentralization of education to the municipalities has exacerbated the problem.

ENTREPRENEURSHIP DEVELOPMENT FOR AGRICULTURAL SCHOOLS IN KOSOVO

YEP developed an agreement to cooperate with the Danish donor program DANIDA. The result of YEP’s and DANIDA’s discussion was an agreement to 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 identified ten agricultural school graduates to attend YEP’s ESDW. Following the workshop, the graduates went on to develop business plan with coaching from YEP’s service provider. YEP also helped DANIDA organize a Business Plan Selection Committee to review the plans.

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.

VI. COMMUNICATIONS

SUCCESS STORIES AND VIDEO PRODUCTION

At the beginning of FY 2013 more than half of the businesses supported by YEP were up and running. Through the many monitoring visits YEP staff was hearing firsthand about grantees' successful ventures. YEP made a concerted effort to capture and share these success stories. To achieve this goal YEP identified a native English speaker with professional writing background to take on this challenge. Success stories and Entrepreneur Snapshots were posted on Facebook and the USAID website to not only promote the project but also to promote the businesses featured in the story. Stories ranged from Barber Shop businesses to a Kindergarten. The success stories can be found in the annex.

A similar approach was taken to produce a video to tell the story of YEP Grantees and highlight their businesses. Sugar Media a local production company, developed a video featuring Grantee business. The video titled Transforming Lives was aired on a RTK in Pristina (link: http://www.edc.org/newsroom/articles/kosovo_youth_mean_business).

PROMOTION AND OUTREACH ACTIVITIES

In December 2012, YEP launched the third call for the Intensive Track Program, which remained open until January 31, 2013. This countrywide outreach and mass media campaign was tailored to appeal to male and female young entrepreneurs of all ethnic groups. Using a variety of communication channels such as Facebook, newspaper advertisement as well as direct outreach to Municipalities, YEP staff conveyed its message. Materials produced for this campaign were as follows:

- Brochures – English, Albanian and Serbian language
- Posters – in Albanian and Serbian, distributed Kosovo wide
- Newspaper advertisements – appeared in Koha Ditore - daily newspaper.
- Web page and Facebook updates – English, Albanian and Serbian language

BELOW: OFFICIAL POSTER OF THE INTENSIVE TRACK CALL FOR APPLICATION



CROSS CUTTING ACTIVITIES: YOUNG ENTREPRENEURS NETWORKING AND ROUNDTABLE DISCUSSION

Rock Entrepreneurial Monday (REM)

Considering the fact that the YEP Program supported youth, the Program team decided to test the idea of bringing the grantees together to discuss their ideas, issues and challenges in a more relaxed atmosphere with music and informal discussion. On December 3, 2012, YEP organized the first Rock Entrepreneurial Monday with live music and three



ABOVE: PARTICIPANT TALKING ABOUT THE ROLE OF SOCIAL MEDIA

speakers who spoke about the role of marketing to attract clients and investors. Among the topics discussed at REM was that young entrepreneurs had numerous possibilities to promote their businesses through social media, which is less expensive than direct outreach and direct marketing. Another topic was about the importance that the businesses know who their target audience is and how they can reach out to them through better visual presentation of their businesses.

BELOW: ROCK ENTREPRENEURIAL MONDAY MEETING



The second Rock Entrepreneurial Monday event was held on February 11 at a Pristina nightclub with the focus on women in business. On the women-focused evening, three women business owners, representing a boutique chocolatier, nonprofit food processing cooperative and medium-size electronics firm, shared their experiences. “As women, we should use any opportunity that presents itself,” Bleta Zeqiri, who owns a small chain of chocolate shops in Pristina, told the crowd. “On the other hand, women should share knowledge and help one another too.” Later, a question-and-answer session sparked a lively discussion that touched on gender discrimination, maternity leave policies, property rights and other issues.

The third Rock Entrepreneurial Monday (REM) event was held on June 17 at a Pristina night spot. The event was tailored to make networking a social happening for Kosovo's young entrepreneurs. During the third REM, speakers talked about the power of the mobile business, which is shifting towards a concept that creates the opportunity for people to run their businesses through their smart phone, tablet or laptop. During the event, IPKO,



ABOVE: ANOTHER REM MEETING

one of the biggest players in the telecom industry in Kosovo, announced that it is launching new products for businesses that will make them more efficient and mobile ready. Representatives from the mobile banking sector and a local search engine expert discussed the new mobile trend in Kosovo and shared some insights about the mobile market of Kosovo compared to previous years and its move towards the future. Having the ability to do business in the mobile world is a key feature to be competitive, and it gives any business global potential. Each year more and more new businesses in Kosovo are launching innovations utilizing the mobile concept.

Rock Entrepreneurial Mondays were organized jointly with Innovation Centers of Kosovo (ICK), an IT incubator and IPKO Hey (a youth division of a local media provider) and brought together around 100 young entrepreneurs. They were not a media event, but rather a more closed, informal event that allowed YEP grantees to ask questions and raise issues typical to new businesses. The event received very good feedback on the YEP Facebook page.

YOUNG ENTREPRENEURS FAIR

The Young Entrepreneurs Fair, May 16 – 18 2013, co-hosted with the Ministry of Trade and Industry - Small and Medium Enterprise Support Agency (SMESA) and USAID YEP, brought together 73 young entrepreneurs, supported with USAID grants, who were showcasing their products and services. USAID/Kosovo Acting Deputy Mission Director, Tanya Urquieta, opened the Young Entrepreneurs Fair by emphasizing that the economic empowerment of youth is a crucial step towards strengthening and supporting the future of the country.

The Young Entrepreneurs Fair brought together young entrepreneurs, business community leaders and key figures in the economic development field. The trade fair demonstrated a variety of innovative and creative products and services developed by young people who participated in the USAID Young Entrepreneurs Program. In three days, an estimated 2,000

people visited the trade fair and acknowledged their interest in the products or services shown at the Fair. YEP conducted a survey to assess the success of the Fair by asking the visitors and the grantees their impression about the Fair:

- 82 percent of the young entrepreneur exhibitors evaluated the Fair as very successful and very well organized and said it was an opportunity for them to establish new contacts, create new partnerships, and sell their products.
- 90 percent of the exhibitors said that this kind of event is more than needed for their business, and they would be very happy to participate in similar activities in the future.
- 41 percent of grantees answered that they were able to sell some of their products during the fair while 59 percent said that they established contacts for the future.
- The visitors also reported to be very pleased with what they had seen at the Fair, with 79 percent responding that the Fair was very successful and that they were able to find interesting products and services. Of the respondents, 89 percent said that they either bought a product or that they would return the next day to buy what they had seen.

YEP also had a booth and promoted its young entrepreneurs through a fact sheet and success stories about its grantees. To promote the Young Entrepreneurs Fair, YEP used very diverse products and media channels, including:

- Posters and Street Banners – in Albanian and Serbian, distributed Kosovo wide
- Newspaper ads – appeared in Koha Ditore for 3 days.
- TV Spot to invite the citizens to visit the fair, which appeared in RTK and KTV (<http://www.youtube.com/watch?v=apsoYxr6Ou8>)
- TV interviews with YEP representatives
- Press release – English, Albanian and Serbian language
- Facebook updates – English, Albanian and Serbian language (see Figure 1)
- SMS Marketing

Roundtable Discussion: International Practices on the Information Technology sector

With an effort to bring YEP grantees together and respond to their needs, the YEP Program launched a series of Roundtable discussions with its beneficiaries. The first roundtable discussion was tailored to respond only to issues within the IT sector. On December 19, 2012 a roundtable organized by YEP and ICK brought together 25 young entrepreneurs. Three speakers with experience in the IT sector briefly shared their experience (internationally and locally) on what are the best international practices.



ABOVE: GUEST SPEAKERS AT THE ROUNDTABLE.

Speakers in this panel were: Shkumbin Brestovci, Rrota Creative Studio, Vllaznim Gjiha, Encouraging Young Entrepreneurs in Kosovo and Fatos Gacaferri, ION Coders (a YEP Grantee). Shkumbin Brestovci emphasized, “Every aspect of our daily lives is subject to technological innovations.” We have become dependent on the flexibility, access, and services that they provide

us.” Furthermore, he added that it is very important that we have access to

information and knowledge, and IT is a tool to the free knowledge. Vllaznim Gjiha added that “the information age is in full swing and both public and private institutions are experiencing an increase in the use of a variety of information technologies. Realistically, it has become nearly impossible for an organization to operate without the use of one or more information technologies.”

The participants raised a number of issues:

- How can we encourage the youth to become part of the IT Sector?
- How to meet the need for better and more quality education in this sector?
- How to network and work together with the existing companies?

This event was held in the facilities of ICK, which provides office space, technical assistance and management training to aspiring IT business startups.

Website and Facebook

During the reporting period, YEP was very active on its Facebook page. It proved to be effective medium to promote YEP’s



ABOVE: SCREENSHOTS OF YEP’S FACEBOOK PAGE.

an

entrepreneurs. YEP entrepreneurs and their businesses were featured on the Facebook page, which received positive feedback from the visitors. YEP continued to update its Facebook page on a daily basis. Many of YEP's entrepreneurs and their businesses were featured on the Facebook page, which received positive feedback from the visitors. The Facebook page received significant attention and the number of "likes" exceeded 5,000 and visitors of over 7,000.

VII. DISCUSSION AND STATISTICS OF MONITORING DATA TO DATE

Final numbers are discussed in the Final Report.

ANNUAL REPORT ANNEX A: ENVIRONMENTAL COMPLIANCE AND MONITORING REPORT

REPORT FOR FY 13

In this reporting period YEP reviewed 93 grant applications.

The process included reviewing business plans of each grant applicant and Initial Screening (if the activity belonged to the “categorical exclusion” or “negative determination with conditions”) in accordance with the DCN: 2010-KOS-035.

For the grant applicants whose activities proceeded under categorical exclusion, an environmental review conclusion, which refers to the IEE, categorized the activity as categorically excluded, which was prepared, signed by COP, and filed in the applicant’s file.

For the grant applicants whose activities belonged to the category “negative determination with conditions”, the environmental review process included: a site visit, interview with the owner/manager, research for the potential environmental impacts of the activity, and determination of mitigation and monitoring measures. A summary report which included the EMMP (Environmental Mitigation and Monitoring Plan) was prepared for each activity, and submitted for approval to the MEO (USAID Mission Environment Officer).

For all the grantee applicants, a specific environmental commitment letter (statement) was prepared and signed by the grantees. This letter included the translated mitigation measures, which were to be implemented by the grantee. The following table summarizes reviews conducted during FY 13.

Table 10: Environmental reviews conducted during FY 13

<i>Month</i>	<i>Categorical Exclusion</i>	<i>Negative Determination with conditions</i>
Q1	9	17
Q2	20	3
Q3	28	16
Q4	0	0

Total	57	36
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Environmental Monitoring

In this monitoring period YEP conducted 71 monitoring visits as follows:

- 21 agriculture activities
- 16 small scale farms
- 4 raspberry farmers
- 10 small scale manufacturing activity
- 2 food processing activity
- 5 Food/confectionary activities
- 7 café/restaurant
- 3 small scale trout fish farm
- 3 Auto Service

The monitoring visits aimed at inspecting the implementation of environmental recommendations, as indicated in the Environmental Review report (ER) for each company/grantee. YEP based each monitoring assessment on potential environmental impacts, mitigation measures, and monitoring indicators, as set out in the EMMPs for each activity. The monitoring visits included:

- Visual observation, photographs, and availability of documents 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 aspects as relevant for respective activity.
- Interviews: YEP interviewed owners or managers of the activities related to the progress made on implementing the mitigation measures.

YEP then prepared and filed separate monitoring reports from each monitoring visit for each company/organization visited. The findings from this monitoring period are summarized as the following conclusions:

- The agriculture activities (small scale greenhouses and orchards) achieved significant progress on meeting environmental requirements.

- Most of the environmental requirements were met by the small scale dairy cattle/calves farms. For most of the farms, implementation of mitigation measures for wastewater treatment and safety plans was recommended.
- Most small scale manufacturing activities, better organization of internal operational areas, and development of safety plans
- For small scale agriculture activities, there was a recommendation to create a separate space for storage of pesticides away from children and unauthorized persons
- Main concerns identified in this monitoring period were implementation of mitigation measures for wastewater treatment, and safety plans. There were several companies who were in process of constructing septic tanks as a measure to mitigate the soil /water impacts from farm wastewater (slurry). Also there were companies who did not yet develop a fire safety plan, but that remained committed to do this in the near future.

In this period 71 companies / activities were monitored. The table below provides a summary description for groups of activities. *(Separate monitoring reports for each activity, which include photos from the site, were filed at YEP.)*

TABLE 11: SUMMARY DESCRIPTION FOR GROUPS OF ACTIVITIES

Activity / Company Code / Name	Main EMMP Indications	Situation
<p>Small scale dairy cattle/calves/poultry farms</p> <p>937-Ferma Gazi 306-Zelena Farma 522-NTP Valoni 196-NTP EL-COM 289-Limani 305-Egzoni 202-Ranishta 193-Shala 260-Kafsha 1010-Osa Ferm</p>	<p>Stable hygiene/odor; Manure and slurry management; Sanitary conditions of milking equipment; Cattle acquisition.</p>	<p>In all cases the hygiene at the stable was adequately maintained and no significant odor was noticed; In most of the cases the manure is spread at the companies' owners land. Most of the cases did not adequately address the slurry management. Recommendations are given to the companies to mitigate this impact because discharge of slurry may impact the ground water. The companies declared to have a plan to construct the septic tank in the near future. All the animals are adequately registered, and marked from the veterinary authority. The veterinary controls are conducted periodically.</p> <p>The manure removed from the farm is spread on the agriculture land of the company owner; The company has installed sufficient number of</p>

<p>338 - Chinchilla 196 - El-COM 576 - NTP NISI 354 - Kenny's ranch 240 - Lirimi 242 - Agro F&T</p>		<p>ventilation units and the indoor air quality is adequately maintained.</p>
<p>Confectionery/Foods 888-Hugo Fructal 626-Fibello 181-Melik 979-Ekofill 197-Sara 473 - City bakery</p>	<p>Hygiene, sanitary conditions and ventilation; Operation and maintenance; Health because of fumes and odor.</p>	<p>Hygiene was adequately maintained. No problems were seen regarding maintenance and operation with equipment. No significant fumes and odor problems are noticed. Most of the companies did not develop a fire safety plan, but stated to do this in the near future</p>
<p>Café/Restaurants 484-Fast food Kalaja 171-Riverside coffee 293-Calypso 228-Marylin 955-Index 477 - Pita Sandwich 1194 - "Antika AM"</p>	<p>Hygiene, sanitary conditions and ventilation; Used cooking oil; Waste management.</p>	<p>The company operates under appropriate sanitary, hygiene, and aeration conditions. The company owner reported that no used cooking oil remained. No problems are evident related to waste management.</p>
<p>Agriculture 266-Ekol-Fide 235-Green Apple 179-Bahcja Jone 658-Cokli</p>	<p>Protection from diseases and implementation of Integrated Pest Management; Irrigation practices Storage of Pesticide</p>	<p>The small-scale agriculture activities are operating adequately and meet the majority of environmental conditions. All the owners/managers have attended the Integrated Pest Management training organized by YEP. All of them are equipped with the relevant Personal Protective Equipment. Most of them have installed an adequate irrigation system. All of them are aware about the potential environmental and health</p>

<p>1031-Agroplant 297-Luli Frut 559-SHPK Fidani 486-NTP Lea 431-NPSH Alpex 352-Bioks 442-Dani-R 408-Eurobona 188-Basilicum</p> <p><i>Agri students:</i></p> <ul style="list-style-type: none"> • Egzona Gjocaj • Diamant Gashi • Miranda Rugova • Nderim Rexhaj <p>Valmir Gashi</p> <ul style="list-style-type: none"> • Jeton Haxhidema • Kenan Ismajli • Qendrim Qeli 	<p>packages.</p>	<p>impacts due to misuse of pesticides. Whereas the equipment purchased with the USAID YEP support by Agri-students are adequately maintained.</p> <p>Some of the grantees did not allocate a closed space for storage of pesticides. Recommendations are given to the grantees in order to keep the pesticides away from the children and unauthorized persons.</p>
<p>Small scale manufacturing <i>(furniture, fences doors, windows)</i></p> <p>550-Tabaku 878-Mobileria Ylli 331-Erzeni 571-Vali Engineering 406-Fatosi Perfect 540-Metal Com 446-Dona-Plast 843 - Plastika zabeli</p>	<p>Human impairment / loss / accidents; use of PPEs; Safety plan.</p> <p>Wood origin;</p> <p>Waste management</p>	<p>The workers are well trained and experienced; At the visiting time the workers were wearing PPEs adequately; In most of the cases, no fire risk management plan and no fire extinguishers are in place.</p> <p>The companies purchase the half fabricated wood materials from the licensed companies. No waste problems are evidenced. All the wood, metal and or plastic waste is reused or given to the recycling companies.</p>

406 - Fatosi perfect 425 - Nidi Plast		
Fish farms 309-Trofta-I (2 visits) 390-Ribnjak	Nutrients at water stream / water quality parameters; fish health and fish food; Water permit, Water quality at discharge point.	The company has started operation, but no water monitoring actions are taken. However, as much as it was visible no -turbidity, color, odor, problems are seen, and the ponds were cleaned. No fish health problems could be identified. The companies are advised to construct the additional pond before the outlet in order to reduce the nutrients in the near river.
Raspberry Dusan Veljkovic Ivan Veljkovic Juliana Dimic Milena Dordevic	Protection from diseases and implementation of Integrated Pest Management; Irrigation practices Storage of Pesticide packages.	The raspberry farmers have attended the Integrated Pest Management Training, and they are equipped with the Personal Protective Equipment. No problems are seen related to the establishing of the orchards, and to the irrigation systems. These are very small-scale orchards, but well maintained.
Auto services 322-Auto Meqa 226 -Fitimi 2011 807 - Auto-ford	Oil leakage and potential soil impacts; Maintenance of equipments.	No oil leakage is seen in the workshop. The company has put in place adequate containers of used oil, which is sold to other companies. No maintenance problems were reported. Outside the building of one business, there were containers of used oil, which are not adequately stored and maintained. The oil leaked onto the soil. The company declared to very quickly find a solution for the containers of the used oil.

ANNUAL REPORT ANNEX B: SUCCESS STORIES

ENTREPRENEUR SNAPSHOT

From practicing to cut hair with friends to running a successful business

Barber shop Besi has designed and built a unique kids corner, creating an enjoyable and entertaining atmosphere for children as they have a haircut.



Photo: USAID Young Entrepreneurs Program
Aridian Hasanaj

If I were to choose between receiving the grant or the business consultancy, I would definitely choose the later. The business consultants and USAID YEP staff have been very supportive with their ideas and suggestions, and have actually made me think differently about how to grow my business.

– Besfort Mehmeti, grantee of the USAID Young Entrepreneurs Program.

Besfort Mehmeti's story seems to prove that everything actually happens for a reason. When in his early twenties, Besfort lived in Switzerland for a couple of years. "Getting a haircut in Switzerland was pretty costly so my friends and I started to cut each other's hair. All started as a way to save money, but although none of us was aware of it at the time, we were getting truly good practice," said Besfort. His dedication and interest made him outshine his friends.

This sparked Mr. Mehmeti's passion of becoming a professional hairdresser and he soon completed a course on hair cutting and styling. He then returned to Kosovo and started to work in a barber shop, though it did not take much time before Besfort opened his own business – which he first registered in 2010. One day a client of his told Besfort about the USAID Young Entrepreneurs Program (YEP). Mr. Mehmeti became a participant of the USAID YEP and received business consulting in developing a viable business plan, which included an investment to create a special section for kids to have a haircut.

Through the matching grant provided by USAID YEP and his own investment, Besfort has expanded the business, located in Dardania neighborhood in Pristina, with a unique and attractive corner for children, which among other things includes dolls, a beautiful aquarium, cars and toy motorcycles. Kids sit here while having their hair cut. In the meantime, children can watch their preferred cartoons or videos on the computer whilst the barbers dress in special styles, like Johnny Bravo and Aladdin, making kids' time at the shop exceptionally enjoyable and entertaining.

"If I were to choose between receiving the grant or the business consultancy, I would definitely choose the later. The business consultants and USAID YEP staff have been very supportive with their ideas and suggestions, and have actually made me think differently about how to grow my business. Consequently, the sales have now increased by almost 50% and I will soon hire an additional employee," concluded Besfort.

ENTREPRENEUR SNAPSHOT

From craftsman to manufacturer

Tools, training help leather artisan realize old dreams and new profits



Photo: USAID YEP/Shpend Lila

Egmond Daija (grantee of the USAID Young Entrepreneurs Program.) runs a small but spot-less factory in Gjakovë/Djakovica, Kosovo.

“I can be more expressive now—I have more time to think of new designs,” Daija says. “And I also now have the tools to create whatever it is I can imagine.”

Updated: February 12, 2013.

U.S. Agency for International Development

Egmond just about every other kind of product that can be sewn from leather. Daija has always made an art of his work as an artisan, designing and creating by hand one-of-a-kind purses, briefcases and Daija has replaced the leather interiors of antique cars, upholstered barber chairs and even fabricated cases used to cradle gifts sent by Kosovo’s government to the White House and Vatican.

“When I design something, I see it already made before I even start,” says Daija, who excelled in painting and drama before starting as a leather-worker’s apprentice at age 14.

Indeed, Daija’s skill, flair and experience set him apart, even in this city renowned for its craftsman. Still, for years Daija worked informally, alone with a single sewing machine and his prized collection of patterns, to create products sold piecemeal or through a distributor. As a result, growth remained elusive, as Daija lacked the capacity and tools needed to create in quantity the more complex designs that danced in his head.

In 2012, Daija approached USAID’s Young Entrepreneurs Program for assistance. The program responded with training, grants and ongoing coaching and advice. Since then, the former craftsman has reinvented himself as a small manufacturer. Today, Daija, 34, runs a small but spot-less factory that boasts six sewing machines and two recently hired workers.

The additional machinery, purchased with a small grant from USAID, and manpower allow Daija to create more sophisticated designs in leather, with greater speed, quality and efficiency than ever before. Meanwhile, USAID’s encouragement in registering his business has given Daija newfound access to bank loans, allowing him to invest further in growth.

While Daija still sells through a distributor in Pristina, he also recently opened a retail store in his hometown as well. There, his wife, Jetmira Daija, stocks and sells his growing output of leather products.

Despite all that Daija has gained, he has taken care not to lose his artistic vision. If anything, he credits USAID for enhancing it.

“I can be more expressive now—I have more time to think of new designs,” Daija says. “And I also now have the tools to create whatever it is I can imagine.”

ENTREPRENEUR SNAPSHOT

From importer to manufacturer

Assistance emboldens college senior to launch apparel firm



Photo: USAID YEP/Shpend Lila

At age 23, Bujar Hajdini (USAID YEP grantee) has embarked on a venture that few of his peers might dare to undertake. He anticipates turning his first profit by month three.

“If you produce here, it’s just cheaper—and the profits are greater,” Hajdini says, “I’ve surprised even myself”.

Updated: March 8, 2013.

At age 23, Bujar Hajdini has embarked on a venture that few of his peers might dare to undertake. The college senior is owner of a newly launched garment manufacturer, supplying a market long dominated by imported goods.

Hajdini’s company, Iliri Gr, is barely a month old. Already, a full-time staff of six seamstresses, joined by 15 part-time workers, is producing blouses, shirts, skirts and other garments. Hajdini sells the clothes through his family’s established wholesale apparel business. He anticipates turning his first profit by month three. “I’ve surprised even myself”, Hajdini says.

USAID’s Young Entrepreneurs Program assisted Hajdini with business training and furnished a 5,000 Euro grant to help defray his 28,000 Euros in startup costs. On a less formal basis, USAID also provided Hajdini with the crucial encouragement he needed to set up manufacturing operations in the light-filled commercial space below his family home.

“It was a huge help to me because it helped minimize my risk,” Hajdini says of USAID’s assistance. “It also gave me the confidence to start—and to continue.”

Hajdini runs the company full-time, all while wrapping up his coursework in management and graphic design at the American University in Kosovo. His sister designs the firm’s apparel line, which includes pencil skirts and billowing blouses.

Hajdini’s family has long imported clothing from Turkey. Hajdini leveraged their strong base of wholesale customers to launch operations. Still, Hajdini says his financial training showed him that moving into manufacturing would be profitable.

Indeed, low labor costs, minus any import duties he would have to pay, allow Hajdini to undercut the price of, say, a Turkish-made skirt by two to three Euros. That represents a significant advantage, since the run of 400 skirts his employees were busy assembling on a recent morning will sell for nine or 10 Euros apiece.

“If you produce here, it’s just cheaper—and the profits are greater,” Hajdini says.

USAID’s support of Iliri Gr dovetails with its work to develop Kosovo’s private sector, with the aim of increasing sales, creating jobs and reducing reliance on imports.

U.S. Agency for International Development

ENTREPRENEUR SNAPSHOT

Everything's coming up roses (and carnations, geraniums and pansies, too) for young entrepreneur

Targeted assistance gets Kosovo nursery growing in a hurry



Photo: USAID YEP/Shpend Lila

In the scant six months since Pleurat Buçaj (USAID YEP grantee) struck out on his own, his nursery business has blossomed.

“The support really came at just the right time,” Buçaj says. “Sales have more than exceeded my projections.”

Updated: March 7, 2013.

Working diligently inside heated greenhouses built with USAID assistance, Buçaj hustles to fill orders pouring in from all quarters.

There are petunias for export to Italy, and cyclamens for Serbia. And for the Kosovo market, Buçaj readies thousands of geraniums, propagated from cuttings, for sale through local supermarkets and flower stands. Imported ficus, palms and other ornamental plants account for another third of his fledgling business.

Buçaj, 31, learned the nursery trade working alongside his uncle. In September 2012, Buçaj leveraged his experience, work ethic, and passion to begin his own nursery, *Lulishtja Labi*. Named for a favorite nephew, the nursery lies along a busy road just outside Pristina.

USAID, through its Young Entrepreneurs Program, helped Buçaj craft the business plan that has guided his nursery's successful launch. It also contributed 5,000 Euros toward the 40,000 Euro cost of erecting twin greenhouses and installing heating, lighting and other infrastructure.

“The support really came at just the right time,” Buçaj says. “Sales have more than exceeded my projections.”

Indeed, the nursery is already profitable. Buçaj is generating more than just sales – he's creating jobs, too. The nursery currently employs 12 full-time workers. During summer, Buçaj anticipates hiring another 40 part-time employees.

Meanwhile, Buçaj has snapped up more land to expand his operations. He plans to add four more greenhouses, as well as convert another greenhouse, now used to grow spinach and other vegetables, to flower production.

Just five years ago, Buçaj says Kosovo didn't have much of a nursery industry.

“Today, all the market does is grow,” Buçaj says.

ENTREPRENEUR SNAPSHOT

Private sector fills a gap in Kosovo Education system

Preschools and Kindergartens broaden access to learning at crucial age



Photo: USAID YEP/Shpend Lila

Valbona Thaqi (USAID YEP grantee), owner of Brilantët (Albanian for “Brilliant”), a nursery school and Kindergarten, in Fushë Kosovë / Kosovo Polje.

“And I am sure I could easily add another 100 children,” said Thaqi. “The only real competition is the child’s grandparents,” Thaqi says, only half in jest.

Updated: March 17, 2013.

FUSHË KOSOVË/KOSOVO POLJE, Kosovo—In this city, like many other communities across Kosovo, there is no missing its thousands of children. They are everywhere. Kosovo isn’t just one of Europe’s poorest countries, it’s also its youngest. More than 35% of its population is under 18. It also has one of Europe’s highest birth rates.

Just 10% of children between the ages of 3 and 5 attend preschool. Among 5- and 6-year-olds, 70% go to school, below the 100% target. While tradition accounts in part for the low participation rates, insufficient capacity also plays a role. Indeed, parents say it is harder to get into a public Kindergarten than the University of Pristina.

While USAID actively supports reform of Kosovo’s public school system, it is also helping the small number of entrepreneurs who have opened private preschools and Kindergartens. Together, they are providing a demand-driven opportunity to broaden access to formal schooling for children at a crucial stage of development.

USAID, through its Young Entrepreneurs Program, has supported the owners of 10 such schools, through grants and training. Among them is Valbona Thaqi, owner of Brilantët (Albanian for “Brilliant”), a nursery school and Kindergarten she opened in 2010 with just six children. USAID helped defray the cost of installing a central heating system to replace the woodstoves initially used to heat the classrooms.

Thaqi chose her location, in a long-empty school building leased from the state, based on her analysis of local demographic trends. Indeed, affordable housing makes the town popular with young families. Today, Brilantët operates at capacity, with 60 students. They include Thaqi’s own daughters, ages 3 and 5. “And I am sure I could easily add another 100 children,” said Thaqi, who also works as an elementary teacher at a public school complex just next door. “The only real competition is the child’s grandparents,” Thaqi says, only half in jest. Even when Brilantët’s students go on to public school, Thaqi continues to keep tabs on them. In general, students who have received even some pre-primary education are better behaved, socialized and engaged than their peers, Thaqi says. “They know the meaning of learning,” she adds.

Unfortunately, come September, when Thaqi meets her new class of public school first-graders, it is unlikely that more than a handful of them will have received any previous schooling. What is likely is that those few will have attended Brilantët.

ENTREPRENEUR SNAPSHOT

Equipment helps media monitoring wizards expand



Photo: USAID YEP/Shpend Lila

Arbër Ibrahim, PrimeDB's COO, and Korab Zhuja, the firm's CEO, leveraged their experience working at Kosovo's national broadcaster to launch the young country's first comprehensive media-monitoring firm. USAID provided them with grant assistance to purchase needed high-tech equipment.

“USAID YEP changed our way of doing business,” says Ibrahim, 33. “We give to clients the tools to make their lives easier,” Ibrahim says.

Updated: March 19, 2013.

Arbër Ibrahim and Korab Zhuja have a finger on the pulse of this young country's dynamic media market.

In a little over a year's time, the business partners (and cousins) have built Kosovo's only comprehensive media monitoring company. Their firm, PrimeDB, offers a professional service sought after by anyone with a need to know what the local Albanian-language media are saying about everyone and everything. Around the clock, PrimeDB's 12 employees monitor Kosovo's main television, radio, print and online news sources. The firm also digitizes every word, sound and image.

USAID, through its Young Entrepreneurs Project (USAID YEP), contributed to the firm's growth with a 10,000 Euro grant that bought a 200 page-per-minute digital scanner and added to its 60-terabyte server capacity. The assistance also helped formalize what had been a virtual firm, by nudging the partners to lease formal office space.

“USAID YEP changed our way of doing business,” says Ibrahim, 33.

PrimeDB's massive and growing database includes more than 60,000 hours of video, 2 million web pages and 1 million newspaper pages—all of it searchable with a few clicks of a mouse, through a proprietary system built by Zhuja, 27.

The firm's growing client base includes local banks, advertising firms and cable providers. PrimeDB also sells to the very media outlets whose output it monitors.

“We give them the tools to make their lives easier,” Ibrahim says.

PrimeDB's sophisticated database allows users to do well more than just keep tabs on media mentions. Users can also track their own advertising spending—as well as the TV ad buys made by others. Customizable reports classify what ads appear, as well as where, when and how frequently, along with the estimated cost to air.

“It's very important to know what the competition is doing,” Ibrahim says.

Other tools track the broadcast of copyrighted films, songs and other material and measure the balance between positive and negative coverage across the media.

Data visualization software helps draw meaning from vast amounts of information.

“We sell intelligence—nothing else,” says Ibrahim, who eyes expanding into neighboring Albania, Macedonia and, eventually, the rest of ex-Yugoslavia.

The two entrepreneurs have yet to draw salaries, instead pouring their money into the firm's growth. Up next: facial recognition for video and audio fingerprinting.

ENTREPRENEUR SNAPSHOT

Support helps high-tech manufacturer make it in Kosovo

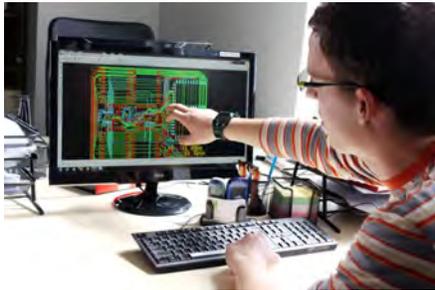


Photo: USAID YEP/Shpend Lila

Krenar Spahija, development engineer at “Tekfuze”. Tekfuze employs 22 people in the design and assembly of embedded controls.

“It’s a matter of selecting the modules you need and then customizing the software, so it’s as if the hardware goes away,” says chief operating officer Edi Bunjaku. “Our approach is unique. No one else out there is doing what we are,” Bunjaku says.

Updated: March 21, 2013.

The ordered tangle of blue, green and red lines on Krenar Spahija’s computer screen may well map out the way to a prosperous future for this small country in Southeastern Europe.

The engineer’s design for a printed circuit board provides a rare glimpse of a high-tech product being made in a country with a largely low-tech economy. It’s just one way that Spahija’s employer, Pristina-based Tekfuze, bucks expectations.

Founded in 2011, Tekfuze employs 22 people in the design and assembly of embedded controls—the electronics that perform specific tasks within larger machines. Its products are made to be put together Lego-like, following a modular approach that allows for the mixing and matching of hardware components.

“It’s a matter of selecting the modules you need and then customizing the software, so it’s as if the hardware goes away,” says co-founder Edi Bunjaku.

USAID helped Tekfuze get off the ground, providing early on intensive employee training through its Kosovo Private Enterprise Program. Today, women dominate its engineering staff, marking another way the dynamic firm stands apart.

More recently, USAID’s Young Entrepreneur Program helped purchase two pieces of equipment that give Tekfuze the capacity to manufacture in volume. One is a pick-and-place machine, which selects capacitors, resistors and other components and positions them on the surface of printed circuit boards. The other is a reflow oven, which heats the solder needed to bind the positioned components to the boards.

For now, Tekfuze has only one product in production, a fuel sensor that is incorporated into the GPS units used to track fleets of trucks. The tiny sensor monitors fuel levels and consumption. A Lithuanian fleet management systems provider is now evaluating the sensor, which Tekfuze already sells domestically. Where many electronic firms zig, by only manufacturing in developing countries, Tekfuze zags, by focusing on lucrative design work too. Still, even with a young, skilled and motivated workforce, Tekfuze knows it cannot compete in creating consumer electronics for the mass market. Instead, it seeks to design and assemble low-volume but high-margin industrial products, Bunjaku says. These include a controller for pellet-fired boilers that Tekfuze is poised to begin producing.

“Our approach is unique. No one else out there is doing what we are,” Bunjaku says.

ENTREPRENEUR SNAPSHOT

Capital investment make it a date for event planner Grant fosters growth and professionalism



Photo: USAID YEP/Shpend Lila

Vesa Gashi has a plan for anyone and everyone in Kosovo with a reason to celebrate.

“I offer everything and even if I don’t have it, I find it,” says Gashi. “I make it happen.”

“It’s incredibly rewarding,” says Gashi, adding that USAID provided more than just a grant, but invaluable support and encouragement as well

Updated: March 26, 2013.

U.S. Agency for International Development

Vesa Gashi has a plan for anyone and everyone in Kosovo with a reason to celebrate. Whether you’re getting married, marking another birthday or just hankering to party, Gashi, 25, is here to help. Since Gashi began her own event management company in 2012, she has planned more than 150 bashes, soirees and other parties. “I offer everything and even if I don’t have it, I find it,” says Gashi. “I make it happen.”

USAID, through its Young Entrepreneurs Program, helped Gashi launch her firm, called Finesë—*refinement* in Albanian. The roughly 9,300 Euro grant from USAID went to purchase tablecloths, chair covers and a pipe and drape kit. The latter serves to create decorative canopies, backdrops and tents that transform any space. “It gives me the edge—I have more to offer than does the competition,” Gashi says.

Gashi is busiest in summer, when many émigrés return home to wed. For this upcoming season, she may average four weddings a week (“Challenge accepted,” she says, with characteristic aplomb.) Gashi also plans birthday parties, corporate events and government functions, as well as does set design and prop styling.

When planning an event, client meetings can start months in advance—and last for hours at a time. “We built a vision together,” Gashi says.

While Gashi supplies a needed service, she also works to spur demand, by encouraging couples to splash out more on flowers, invitations, decorations, party favors... and the list goes on. She knows all too well how much weddings can cost elsewhere—and works to capture more of that spending as it increases here too.

“I have raised the bar a bit,” says Gashi, who has also struck a deal with a local bank that allows newlyweds to pay off the cost of their wedding on an installment plan.

Advertising, so far, has been by word-of-mouth—an approach that works well in a country where weddings can draw upwards of 400 guests. The more Gashi sends them home awestruck, the more her telephone rings. She is already eyeing expanding to neighboring Albania and Macedonia.

“It’s been very difficult but the satisfaction you get when your client is happy is incomparable. It’s incredibly rewarding,” says Gashi, adding that USAID provided more than just a grant, but invaluable support and encouragement as well.

“They helped me see where I was and how to get to where I want to go,” she says.

ENTREPRENEUR SNAPSHOT

Grant support allows chalk manufacturer to build his business

Domestic product provides an alternative to imports



Photo: USAID YEP/Shpend Lila

Shpejtim Thaqi, English teacher, cranks up his second job as Kosovo's only blackboard chalk manufacturer.

“The idea came to me while I was teaching,” Thaqi says in explaining the genesis of his company, Rizoni. “Whenever I picked up a piece of chalk, I saw the labeling on the box was written in another language. And so I thought, ‘Why can’t people produce something here that is so easy to make?’”

Updated: March 27, 2013.

High school English teacher Shpejtim Thaqi moonlights—but usually only if there's sufficient sunlight. For that is when Thaqi, 31, cranks up his second job as Kosovo's only blackboard chalk manufacturer.

A recent sunny spring day found Thaqi back home from teaching, standing in his yard amidst several thousand brilliantly white sticks of chalk laid out to dry on net beds. Boxed by the 100, Thaqi sells the dustless chalk wholesale, 1 Euro a package, to bookstores and school supply distributors across Kosovo.

“The idea came to me while I was teaching,” Thaqi says in explaining the genesis of his company, Rizoni. “Whenever I picked up a piece of chalk, I saw the labeling on the box was written in another language. And so I thought, ‘Why can't people produce something here that is so easy to make?’”

Thaqi launched Rizoni in 2012, thanks in large part to USAID. USAID, through its Young Entrepreneurs Program, contributed a matching 4,000 Euro grant to purchase a year's worth of the calcium carbonate and calcium sulfate Thaqi combines to make his dustless chalk. Assistance from the World Bank's Community Development Fund went to buy the necessary machinery.

“It's not so complicated but it makes a lot of chalk,” Thaqi said of the machine, which sports six honeycomb molds capable of churning out 30,000 pieces a day. Come August, 60 net drying beds, each laden with chalk, will routinely fill Thaqi's yard.

For now, Thaqi says he still earns more from teaching. However, he recently landed a 10,000-box order from a Pristina-based office supply distributor with stores in Kosovo, Albania and Montenegro. That portends future growth, which should benefit not just Thaqi, but Kosovo and its heavily lopsided trade imbalance as well.

ENTREPRENEUR SNAPSHOT

Professional-grade equipment allows bakery to build on tradition Increased capacity spurs commercial growth



Photo: USAID YEP/Shpend Lila

Valbona Raifi, USAID YEP grantee, grew up eating dishes steeped in tradition. Today, she is sharing those recipes with costumers.

“There was a real lack on the market of providers of traditional foods,” says Raifi, 27, of the idea for their business. “You make it like my Mom did,” is a commonly heard refrain from the bakery’s legion of fans, Raifi says.

Updated: March 29, 2013.

U.S. Agency for International Development

Husband-and-wife bakery owners Valbona Raifi and Faton Deshishku both grew up eating dishes steeped in tradition. Today, with USAID’s help, they are sharing those recipes with customers with a hankering for savoring (but none of the time for making) those same delights in their own homes.

Working from family and other recipes, City Bakery’s nine employees make everything to order in an orderly and sunlit basement kitchen. The couple owns the space, located in the heart of downtown Pristina—a twofold commercial advantage.

USAID, through its Young Entrepreneurs Program, provided a matching 5,000 Euro grant to kit out the bakery with commercial-grade ovens, mixers and refrigerators. Previously, the couple had made do with kitchen equipment borrowed from home.

“The help came at just the right time, as we were starting to grow,” says Deshishku, 30. “We didn’t have capacity before, so it has allowed us to reach all our customers.”

With no room for sit-down or counter sales, City Bakery mostly works on a call-in, take-out basis, though it offers delivery and catering services too. Just two to three hours’ notice suffices for the bakery to prepare anything from a deep-dish spinach pita to a platter of the traditional doughnuts called *Ilokuma*.

“There was a real lack on the market of providers of traditional foods,” says Raifi, 27, of the idea for their business.

In its first 18 months, City Bakery has carved out its own competitive niche, mixing traditional know-how (yes, the couple’s mothers are both employees) and state-of-the art production capabilities. The result is neither an informal, home-based bakery, nor a large commercial bakery. The former is a commonly found arrangement in Pristina that cannot compete on volume or consistency, explains Deshishku. Meanwhile, the latter cannot compete on taste or quality, he adds.

Future plans involve either adding outdoor seating to the newly created pedestrian zone right outside City Bakery’s front door or moving to larger premises elsewhere. For now, the orders continue to pour in to City Bakery, many from office workers seeking Kosovo-style comfort food to bring home for dinner. “You make it like my Mom did,” is a commonly heard refrain from the bakery’s legion of fans, Raifi says.

ENTREPRENEUR SNAPSHOT

Internet drives retail expansion

Grant support helps Kosovo startup branch into online sales



Photo: USAID YEP

Since its launch in December 2011, Smard has become Kosovo's leading Internet retailer, offering for sale about 4,000 items, including electronics, apparel, jewelry, books and even motor scooters. Delivery comes free, or at nominal cost, within 24 hours of ordering, says Gentian Lluka, 31, co-owner of the company.

“People started calling us and asking, ‘Can we put our watches on your site?’ Then it was perfume, and toys and TVs,” Gafurri says. “Now we have become a sort of miniature Amazon for Kosovo.”

Updated: April 17, 2013.

A traditional catalog merchant has spawned Kosovo's first major online store, putting thousands of products within a click's reach of a target population rapidly growing comfortable with the idea of Internet commerce.

Since its launch in December 2011, Smard has become Kosovo's leading Internet retailer, offering for sale about 4,000 items, including electronics, apparel, jewelry, books and even motor scooters. Delivery comes free, or at nominal cost, within 24 hours of ordering, says Gentian Lluka, 31, co-owner of the company.

The Smard site (www.sardonline.com) builds on the firm's original catalog-based office supply business. USAID, through its Young Entrepreneurs Program, supported the startup and its eight employees with a 10,000 Euro grant to cover the printing of its biannual print catalog, as well as the purchase of computer equipment used to support its online operations.

“This is the engine that drives our business,” said second co-owner Denis Gafurri, hefting the latest Smard – a contraction of *smart delivery* – catalog. Gafurri, 40, and Gentian Lluka began Smard to sell office supplies to business clients. Eventually, Lluka leveraged his experience in establishing telegrafi.com, Kosovo's leading online news and information portal, to move Smard online. A prominent link on the Telegrafi site soon began driving many of its 125,000 unique daily visitors to Smard.

Then, something surprising happened. “People started calling us and asking, ‘Can we put our watches on your site?’ Then it was perfume, and toys and TVs,” Gafurri says. “Now we have become a sort of miniature Amazon for Kosovo.”

Today, nearly 30 companies supply Smard. Popular items are stored within Smard's on-site warehouse, while others are shipped directly from the suppliers. First year sales were roughly 100,000 Euros – an amount Lluka and Gafurri expect to grow as the firm builds trust with its clients. Smard just began accepting bankcards online, expanding payment options beyond just bank transfers or cash/credit on delivery. Smard competes not only with bricks-and-mortar retailers, but online stores based elsewhere in Europe too. Lluka said postal employees have told him hundreds of packages a day arrive at the main post office from just one British retailer alone. Those foreign orders contribute to Kosovo's high current account deficit. “We have to win over our customers and give them the products they want to buy here,” he says.

ENTREPRENEUR SNAPSHOT

Grant puts private ambulance service on the road Home healthcare a private sector response to a growing public need



Photo: USAID YEP

Muhamet Pervetica, the 28-year-old emergency medical technician is founder of Kosovo's first private ambulance and home healthcare service.

"I have everything," Pervetica says, showing off the interior of the lemon-yellow Citroen ambulance, purchased second-hand in Belgium. "I couldn't have managed without USAID YEP."

"The need is great. I alone cannot meet the demand," says Pervetic

Updated: April 17, 2013.

U.S. Agency for International Development

When Kosovo's private sector performs a job the public sector can't or won't, rarely does it do so with the haste of Muhamet Pervetica. The 28-year-old emergency medical technician is founder of Kosovo's first private ambulance and home healthcare service.

Pervetica moved to open the business while working his day job, as an EMT for a public hospital in Pristina. "The idea was to fill a gap, and provide services not offered there," explains Pervetica.

In January 2013, Pervetica opened the "Infuzioni" clinic. USAID, through its Young Entrepreneurs Program (YEP), provided an 8,000 Euro grant to fully stock the clinic's lone ambulance with defibrillator, EKG, blood sugar and blood oxygen monitors, hand-powered suction device and other emergency equipment, tools and supplies.

"I have everything," Pervetica says, showing off the interior of the lemon-yellow Citroen ambulance, purchased second-hand in Belgium. "I couldn't have managed without USAID and YEP." The Infuzioni clinic focuses on providing in-home care to patients with diabetes, cancer and other chronic conditions. As a precaution, Pervetica's staff travels by ambulance during each visit. "You never know what might happen with a patient, so we show up with everything, including supplementary oxygen," he explains.

Demographic and social trends favor growth in this industry, as the population ages and more families outsource elder care to the private sector. So far, Infuzioni has only one competing home healthcare service, which doesn't own an ambulance.

"The need is great. I alone cannot meet the demand," says Pervetica, who, despite just a few months in business, is already eyeing adding a second ambulance and more staff. Pervetica currently employs a physician, physical therapist and driver. Infuzioni also arranges patient transport, including for a private hospital in the Pristina area. The clinic recently ferried an accident victim, immobilized with a serious back injury, from the city of Prizren, in southern Kosovo, to a hospital in Albania to receive specialized care.

The government-licensed clinic is also under contract to station its ambulance at soccer stadiums in the Pristina area during games. Similar work could follow with the many large outdoor swimming pools in and around the city, Pervetica says.



Photo: USAID YEP/Shpend Lila

USAID Young Entrepreneurs Program organized Rock Entrepreneurial Monday

Event makes networking a social happening for Kosovo's young entrepreneurs *Monthly mixer forges linkages, fosters growth*

A monthly mixer has quickly become a must-attend event for young entrepreneurs seeking to build relationships, share knowledge and hear from experts (and live bands) in a relaxed and congenial atmosphere.

USAID and another international partner organized the first Rock Entrepreneurial Monday in late 2012. From the get-go, the events have routinely drawn more than 100 up-and-coming business owners.

Each evening highlights a specific topic of interest to the startup community. The most recent, held Feb. 11 at a Pristina nightspot, focused on women in business. Three women business owners, representing a boutique chocolatier, nonprofit food processing cooperative and medium-size electronics firm, shared their experiences.

"As women, we should use any opportunity that presents itself," Bleta Zeqiri, who owns a small chain of chocolate shops in Pristina, told the crowd. "On the other hand, women should share knowledge and help one another too."

Later, a question-and-answer session sparked a lively discussion that touched on gender discrimination, maternity leave policies, property rights and other issues. During interludes, the Albi Xhepi band played a mix of covers, including, fittingly enough for such an ambitious crowd, Travis McCoy's "Billionaire."

Liridona Muhaxhiri, 26, said she showed up to compare notes with her peers on the challenges of starting up a business, including access to credit. Kosovo businesses face perennial challenges in obtaining financing.

"I want to learn from other people's experiences," said Muhaxhiri, who owns a printing and marketing firm in Gjakova/Djakovica, in southwestern Kosovo.

The event is the brainchild of Shpend Lila, who attended a similar mixer in Pittsburgh while participating in the U.S. Department of State's International Visitor Leadership Program. Lila, 25, now works as the communications officer for USAID's Young Entrepreneurs Program in Kosovo. While the program provides technical and financial assistance to young entrepreneurs, it also seeks to create much-needed opportunities for networking and peer learning.

"Linkages—we all need them," explained participant Valbona Thaqi-Bajqinca, 35, when asked why the Monday events draw so many people. "Plus, it's a good time," the private Kindergarten owner added with a laugh.

USAID underwrites the cost of the events in collaboration with the Innovation Centre Kosovo, a Norwegian-sponsored program that shares its goal of supporting entrepreneurship, business growth and job creation.

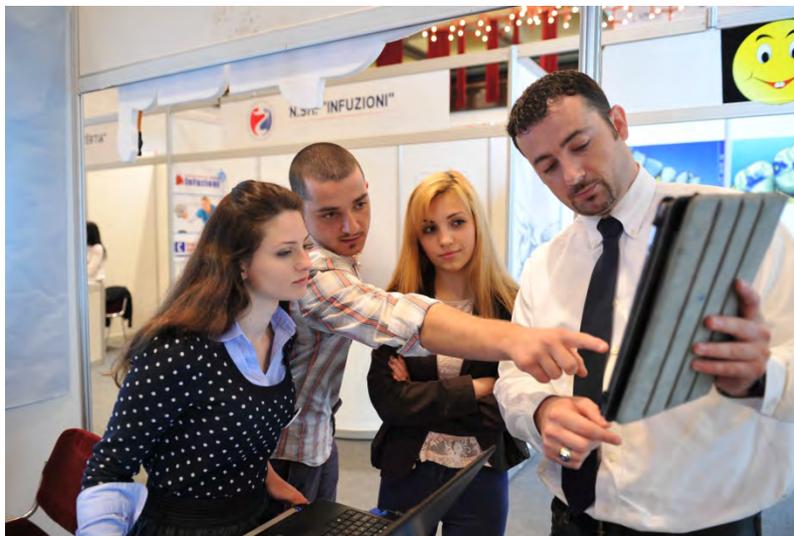


Photo: Arben Llapashtica
Mr. Mergim Cahani, the owner of Phronesis – Local web search engine, prepares three of his employees for the Fair, from left to right: Ms. Eneida Reçica, Mr. Festim Cahani and Ms. Qëndresa Kastrati

Fair trains spotlight on youth entrepreneurs

Event showcases role played by young businesses in generating employment

A first-of-its-kind fair held May 16-18, 2013, gathered under one roof more than 70 of Kosovo's most promising up-and-coming entrepreneurs. The Young Entrepreneurs Fair allowed the businesses, many of them newly established, to showcase their goods and services before clients, investors and the media.

USAID, through its Young Entrepreneurs Program (USAID YEP), sponsored the fair with Kosovo's Ministry of Trade and Industry. Since, 2011, USAID YEP has provided \$1.7 million in matching grants to 304 businesses, including everything from Kindergartens to consultancies.

"It's a great opportunity to see the many innovative business ideas from the youth of Kosovo," said USAID YEP director James Kent McNeil of the fair.

Fair exhibitors seized on the opportunity to network and exchange ideas. Beyond providing its grantees with technical and financial assistance, USAID YEP also creates opportunities for peer learning.

"The most important thing is that we are getting a chance to meet one another," said Kujtim Krasniqi, 27, owner of Vitorja Decor, a manufacturer of adhesive wall decals. "Business isn't just about customers. It's about developing cooperative relationships too."

During the fair, Krasniqi met the owner of a local printing company, who agreed to take on some subcontracting work. Another successful example of how networking worked during the fair came from Flamur Grudi, 30, owner of Muli Shoes. While setting up for the exhibition, Grudi realized his booth could use a pair of banners. A YEP case officer introduced him to Ardian Kurhasani, 34, owner of Arti Graf. Hours later, and just in time for the opening, Grudi had his banners—and Kurhasani's graphic design business a brand-new customer.

Elsewhere at the fair, Valon Sopiani, 30, wasn't just seeking new viewers for Click Channel, a start-up television channel. The station manager also worked to lure potential advertisers and employees. Admir Vula, 36, hoped to interest the several Internet commerce sites exhibiting at the fair in retailing his oil paintings of scenes from Kosovo's history. And Liridona Muhaxhiri, 26, sent a text message to every exhibitor to drum up work for her marketing firm.

"As I chatted with some of you about your business plans today, I couldn't help but wonder who will be the next Steve Jobs," USAID/Kosovo Acting Deputy Mission Director Tanya Urquieta told participants. "You certainly demonstrate the requisite talent, creativity and determination." More than 70% of the population of Kosovo is under 35. Putting them to work is essential, given high youth unemployment rates, said Valdrin Lluka, Chief Executive Officer of the Investment Promotion Agency of Kosovo. "The best possibility for that is to generate new businesses and new jobs," said Lluka, in praising the roles played by USAID and an improved business climate.

ENTREPRENEUR SNAPSHOT

Paper Rolls for Fiscal Printers

Termofiskal was established in 2011 and is one of the few companies in Kosovo that produces paper rolls for fiscal printers.



Photo: Young Entrepreneurs Program
Ardian Hasanelj

“My experience with YEP has really given life to my idea and has paved my way to success.”

– Liridon Gërguri, grantee of the Young Entrepreneurs Program.

The journey began in 2004 when Liridon Gërguri from Fushë Kosovë/Kosovo Polje started working as a driver at a firm providing office and educational supplies. Mr. Gërguri’s dedication and agility helped him get promoted to sales manager in the company but at the same time galvanized his craving of becoming an entrepreneur. In 2011, Liridon decided to challenge himself and established Termofiskal, a venture specializing in producing paper rolls for fiscal printers. The amendment of the Law on Tax Administration, which legally obliges all customer-focused firms to install fiscal cash registers, boosted Liridon’s initiative.

As an owner/manager of the company, Liridon started to conduct research with an aim of giving life to his idea. Coincidentally, a friend of his advised Mr. Gërguri to apply for a seed grant at the USAID Young Entrepreneurs Program. Initially, Liridon received business consulting and developed a viable business plan with support of YEP and its partners. The investment plan included the importance to borrow money and Liridon expressed his interest to apply for a loan at Banka Kombëtare Tregtare (BKT). The Young Entrepreneurs Program invited a representative from BKT to sit in the Business Plan Selection Committee. Instantly after being approved for receiving a seed grant from the USAID Young Entrepreneurs Program, totaling 5,000 Euros, Liridon approached BKT and filed a loan application.

“The support I have received from the USAID Young Entrepreneurs Program is priceless. It did not take much time to witness the value of the business plan as it helped me understand my business better but at the same time aided me in my loan application. The bank was very cooperative and supportive and I was approved for a loan within a few days. With this and YEP’s support, I have been able to purchase the machine for cutting paper, which is the foundation of my business.”

Liridon is one of many fortunate aspiring young entrepreneurs who have benefitted from the USAID Young Entrepreneurs Program. He employs three people and sells his products Kosovo wide. “My experience with YEP has really given life to my idea and has paved my way to success,” concluded Liridon.

ANNUAL REPORT ANNEX C: GRANTS DISBURSED TABLE FY 13

No.	Name	Type of Business	Business Name	Municipality	Amount of Grant on FOG	Agricultural Commodities (Calves/Cows)	Grant disbursed	Grant Disbursement DATE	Actual grant amount disbursed	Amount Requested for Refund	Grant Disbursement STATUS	Category
550	Edmond Tabaku	Furniture producer	NTP TABAKU-Mobileri	Gjakovë / Djakovica	€ 5,900.00		Yes	5-Oct-12	€5,900.00	€0.00	Completed	Direct
629	Muhamet Pervetica	Medical Services	Infuzioni	Prishtinë / Pristina	€ 8,000.00		Yes	5-Oct-12	€8,000.00	€0.00	Completed	Direct
715	Gentian Lluka & Denis Gafuri	Online Sales	SMART	Pejë / Pec	€ 9,996.50		Yes	5-Oct-12	€9,996.50	€0.00	Completed	Direct
873	Hisni Shkreta	Car wash	BELARDIN	Hani i Elezit / General Jankovic	€ 4,977.00		Yes	5-Oct-12	€4,877.20	€0.00	Completed	Direct
878	Rafet Abdullahu	Furniture producer	Mobileria - YLLI	Podujevë / Podujevo	€ 5,000.00		Yes	5-Oct-12	€5,000.00	€0.00	Completed	Direct
890	Valon Krasniqi	Online shopping platform	eBlej	Prishtinë / Pristina	€ 5,000.00		Yes	5-Oct-12	€5,000.00	€0.00	Completed	Direct
1104	Shpejtim Tafilaj	Mushroom	SH XH T	Klinë / Klina	€2,625.00		Yes	5-Oct-12	€2,625.00	€0.00	Completed	Direct
600	Hazer Shehu	Consulting Services	Gentle Research	Prizren	€ 5,000.00		Yes	11-Oct-12	€5,000.00	€0.00	Completed	Direct
705	Krenar Belegu	Marketing services	FLEX	Prishtinë / Pristina	€ 6,000.00		Yes	11-Oct-12	€6,000.00	€0.00	Completed	Direct
835	Florent Gashi	Cleaning services	D.sh. Y-Pastertia	Mitrovicë / Mitrovica	€ 5,000.00		Yes	11-Oct-12	€4,931.16	€0.00	Completed	Direct
580	Goran Milenkovic	Cleaning services	Mondial	Gračanica / Gracanica	€ 4,500.00		Yes	12-Oct-12	€4,500.00	€0.00	Completed	Direct
1172	Dentrit Mehmeti	Mushroom	"Erisi-M" N.P.T	Gjakovë / Djakovica	€2,625.00		Yes	12-Oct-12	€2,625.00	€0.00	Completed	Direct
1232	Kenan Ismajli	Agriculture Group	Agrokultura	Vushtrri / Vucitrn	€4,915.00		Yes	12-Oct-12	€4,915.00	€0.00	Completed	Direct
540	Nasur Bajrami	Metal processing	METALCOM	Kaçanik / Kacanik	€ 5,000.00		Yes	17-Oct-12	€5,000.00	€0.00	Completed	Direct
559	Nderim Jashanica	Plant Grower	SHPK FIDANI	Prishtinë / Pristina	€ 5,000.00		Yes	17-Oct-12	€5,000.00	€0.00	Completed	Direct
853	Fatos Nura	Electrician	ALF Engineering	Drenas / Glogovac	€ 5,000.00		Yes	17-Oct-12	€5,000.00	€0.00	Completed	Direct
861	Bujar Gerguri	Plastic Processing	Plastika Zabeli	Drenas / Glogovac	€ 4,000.00		Yes	17-Oct-12	€4,000.00	€0.00	Completed	Direct
1106	Muhamet Marmullaku	Mushroom	Agro - Adi	Klinë / Klina	€2,625.00		Yes	17-Oct-12	€2,625.00	€0.00	Completed	Direct
1145	Shqipe Gashi	Mushroom	Agro - Arbi	Klinë / Klina	€2,100.00		Yes	17-Oct-12	€2,100.00	€0.00	Completed	Direct
1146	Klevis Elezaj	Mushroom	Elezaj AgroProduct	Klinë / Klina	€3,150.00		Yes	17-Oct-12	€3,150.00	€0.00	Completed	Direct

511	Qendrim Maloku	Farmacy	BONITA	Podujevë / Podujevo	€ 3,974.00		Yes	19-Oct-12	€3,974.00	€0.00	Completed	Direct
1230	Egzona Gjocaj	Agriculture Group	Gjocaj - E	Pejë / Pec	€3,420.00		Yes	19-Oct-12	€3,420.00	€0.00	Completed	Direct
1031	Arben Alija + Lum Hoxha	Agriculture-Greenhouse	Agro Plant	Prishtinë / Pristina	€7,860.00		Yes	25-Oct-12	€7,818.89	€0.00	Completed	Direct
632	Erodita Osmanaj	Kindergarten	YJET e Vegjel	Prishtinë / Pristina	€ 5,000.00		Yes	2-Nov-12	€4,809.92	€0.00	Completed	Direct
1120	Driton Prenaj	Mushroom	Eko - Mushrooms	Klinë / Klina	€2,100.00		Yes	2-Nov-12	€2,100.00	€0.00	Completed	Direct
1144	Arber Shala	Mushroom	ABI	Klinë / Klina	€2,100.00		Yes	2-Nov-12	€2,100.00	€0.00	Completed	Direct
1159	Antoneta & Alfred Shtufi	Mushroom	FEDI & Sa	Gjakovë / Djakovica	€8,925.00		Yes	2-Nov-12	€8,925.00	€0.00	Completed	Direct
1202	Teuta Rrustemi	Mushroom	Shiitake - Kos	Gjakovë / Djakovica	€4,462.50		Yes	2-Nov-12	€4,462.50	€0.00	Completed	Direct
1213	Violeta Mushkolaj	Kindergarten	Fatosat	Deçan / Decane	€5,000.00		Yes	2-Nov-12	€4,996.98	€0.00	Completed	Direct
347	Egmond Daija	Bag Production	EGMENT Collection	Gjakovë / Djakovica	€ 5,000.00		Yes	5-Nov-12	€5,000.00	€0.00	Completed	Direct
1092	Gentiana Millaku	Mushroom	Tina	Klinë / Klina	€2,100.00		Yes	5-Nov-12	€2,100.00	€0.00	Completed	Direct
1121	Flakrim Berisha	Mushroom	Agro Flakrimi	Klinë / Klina	€2,730.00		Yes	5-Nov-12	€2,730.00	€0.00	Completed	Direct
868	Fatmir Bajrami	Plastic Processing	FATIDON SHPK	Prishtinë / Pristina	€ 5,000.00		Yes	6-Nov-12	€5,000.00	€0.00	Completed	Direct
265	Pleurat Bedra	Meat Products packaging and trade	NTP Bedra	Gjakovë / Djakovica	€ 6,000.00		Yes	9-Nov-12	€5,900.00	€0.00	Completed	Direct
1010	Blerina Prekaj	Cleaning services	NPSH B-Eko	Fushë Kosovë / Kosovo Polje	€6,000.00		Yes	9-Nov-12	€6,000.00	€0.00	Completed	Direct
266	Samet Haziri	Agriculture-Greenhouse	EKOL - FIDE	Gjilan / Gnjilane	€4,750.00		Yes	16-Nov-12	€4,750.00	€0.00	Completed	Direct
1221	Nderim Rexhaj	Agriculture Group	NDERI R	Pejë / Pec	€4,640.00		Yes	16-Nov-12	€4,640.00	€0.00	Completed	Direct
626	Besim Xhema	Confectionary	FIBELLO	Mitrovicë / Mitrovica	€ 5,000.00		Yes	23-Nov-12	€5,000.00	€0.00	Completed	Direct
807	Ymer Canaj	Auto Mechanic	AUTO FORD	Prizren	€ 6,700.00		Yes	23-Nov-12	€5,898.00	€0.00	Completed	Direct
838	Albion Idrizi	Call Center	Gear Up Solution	Prishtinë / Pristina	€ 10,000.00		Yes	23-Nov-12	€10,000.00	€0.00	Completed	Direct
995	Adnan Fejzullahi	Tailor	NPT TAILOR -1	Pejë / Pec	€9,510.00		Yes	23-Nov-12	€9,510.00	€0.00	Completed	Direct
1085	Suzana Marleku	Mushroom	Zana - M	Klinë / Klina	€3,176.25		Yes	23-Nov-12	€3,176.25	€0.00	Completed	Direct
1089	Mergim Kadrija	Mushroom	Meritoni	Klinë / Klina	€4,200.00		Yes	23-Nov-12	€4,200.00	€0.00	Completed	Direct
1214	Ardian Kastrati	Agriculture Group	NTP KASTRATI	Prishtinë / Pristina	€3,471.00		Yes	23-Nov-12	€3,019.13	€0.00	Completed	Direct
530	Arta Nallbani	Accounting Service	KONTABILITETI F/M	Prishtinë / Pristina	€ 5,570.00		Yes	29-Nov-12	€5,570.00	€0.00	Completed	Direct

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1095	Enver Smaili	Mushroom	Buna	Klinë / Klina	€3,150.00		Yes	29-Nov-12	€3,150.00	€0.00	Completed	Direct
1101	Arben, Ardita, Gresa Godanci	Mushroom	Dreni	Klinë / Klina	€11,235.00		Yes	29-Nov-12	€11,235.00	€0.00	Completed	Direct
1103	Ylber Shala	Mushroom	Agro - Shala	Klinë / Klina	€2,940.00		Yes	29-Nov-12	€2,940.00	€0.00	Completed	Direct
1116	Adnan Qitaku	Mushroom	Natyra	Klinë / Klina	€2,467.50		Yes	29-Nov-12	€2,467.50	€0.00	Completed	Direct
1132	Luan Alijaj, Arbnore Alijaj, Leutrim Bytyqi	Mushroom	Gruri l Arte	Gjakovë / Djakovica	€11,812.50		Yes	29-Nov-12	€11,812.50	€0.00	Completed	Direct
1219	Miranda Rugovaj	Agriculture Group	R.Rugova	Pejë / Pec	€3,437.00		Yes	29-Nov-12	€3,359.00	€0.00	Completed	Direct
263	Fisnik Muji	Arts studio	NIC PIC	Gjilan / Gnjilane	€ 5,000.00		Yes	7-Dec-12	€4,934.00	€0.00	Completed	Direct
285	Sladjana Spasic	Textile products	Zlatni Vez	Shtërpçë / Strpce	€ 5,000.00		Yes	7-Dec-12	€4,990.00	€0.00	Completed	Direct
741	Bujar Hajdini	Textile products	ILIRI Gr	Prishtinë / Pristina	€ 4,930.00		Yes	7-Dec-12	€4,930.00	€0.00	Completed	Direct
809	Vjollca Godanci	Medical Services	ASKLEPI MED	Prishtinë / Pristina	€ 5,000.00		Yes	7-Dec-12	€5,000.00	€0.00	Completed	Direct
1070	Faton Sopa	Online Classifieds & Shop	Shpallje Ditore	Prishtinë / Pristina	€4,200.00		Yes	7-Dec-12	€4,200.00	€0.00	Completed	Direct
1074	Kreshnike Kabashi	Translation Services	Translation@Centre	Prishtinë / Pristina	€5,000.00		Yes	7-Dec-12	€5,000.00	€0.00	Completed	Direct
1134	Ilir Makolli	Mushroom	Flora	Klinë / Klina	€2,100.00		Yes	7-Dec-12	€2,100.00	€0.00	Completed	Direct
202	Ndrec Zefaj	Breeding Farm	RANISHTA	Klinë / Klina	€4,940.00	Calves	Yes	18-Dec-12	€4,940.00	€0.00	Completed	Direct
290	Anita Muriqi	Dancing Studio	EJONA	Prishtinë / Pristina	€ 5,000.00		Yes	18-Dec-12	€5,000.00	€0.00	Completed	Direct
309	Kaltrina Luta	Fishery	Trofta - I	Kaçanik / Kacanik	€ 4,000.00		Yes	18-Dec-12	€4,000.00	€0.00	Completed	Direct
917	Premton Murati	Photo studio	On Photo	Podujevë / Podujevo	€ 6,250.00		Yes	18-Dec-12	€6,250.00	€0.00	Completed	Direct
1185	Arbnor Hasi	Dental Lab	IN LAB	Gjakovë / Djakovica	€5,000.00		Yes	18-Dec-12	€5,000.00	€0.00	Completed	Direct
1091	Gzim Bajraktari	Mushroom	Lumi - As	Klinë / Klina	€4,462.50		Yes	18-Dec-12	€4,462.50	€0.00	Completed	Direct
406	Fatos Fetahaj	Metal processing	FATOSI PERFECT	Istog / Istok	€5,436.00		Yes	27-Dec-12	€5,436.00	€0.00	Completed	Direct
557	Merita Jaha	Education services	M-Atele	Prishtinë / Pristina	€ 5,000.00		Yes	27-Dec-12	€5,000.00	€0.00	Completed	Direct
842	Besmir Grezda	Retail trade	Grezda Trade NTSH	Gjakovë / Djakovica	€ 5,025.00		Yes	27-Dec-12	€5,025.00	€0.00	Completed	Direct
1220	Diamant Gashi	Agriculture Group	Agro Diamanti 2	Pejë / Pec	€3,735.00		Yes	28-Dec-12	€3,590.00	€0.00	Completed	Direct
1194	Adhurim Januzi	Restaurants	Antika AM	Gjakovë / Djakovica	€6,200.00		Yes	11-Jan-13	€6,200.00	€0.00	Completed	Direct
689	Bleta Balaj	Kindergarten	Bletezat shpk	Prishtinë / Pristina	€3,000.00		Yes	18-Jan-13	€2,999.73	€0.00	Completed	Direct

398	Gentiana Kelmendi	Cosmetic shop	MUF	Pejë / Pec	€2,000.00		Yes	25-Jan-13	€2,000.00	€0.00	Completed	Direct
771	Albina Arifi	Consulting services	A&A Project	Gjilan / Gnjilane	€ 4,000.00		Yes	25-Jan-13	€4,000.00	€0.00	Completed	Direct
798	Sefer Berisha	Plumber	Termo Lanti	Prishtinë / Pristina	€ 4,998.00		Yes	25-Jan-13	€4,998.00	€0.00	Completed	Direct
885	Ilirijana Zhaveli	Beauty Salon	Dpz Deti	Gjakovë / Djakovica	€ 5,000.00		Yes	25-Jan-13	€4,659.00	€0.00	Completed	Direct
1200	Mentor Delijaj	Agriculture services	AgroDel	Gjakovë / Djakovica	€6,800.00		Yes	25-Jan-13	€6,800.00	€0.00	Completed	Direct
610	Vesa Gashi	Event Planner	FINESE	Prishtinë / Pristina	€ 9,331.30		Yes	25-Jan-13	€9,331.30	€0.00	Completed	Direct
291	Drenusha Selimi	Physiotherapist	RELAX	Pejë / Pec	€4,500.00		Yes	1-Feb-13	€4,500.00	€0.00	Completed	Direct
503	Dardan Luta	Graphic designer	Arra Design	Prishtinë / Pristina	€ 8,670.00		Yes	11-Feb-13	€8,670.00	€0.00	Completed	Direct
283	Afrim Bajraktari	Electronic services	VirtuReal	Drenas / Glogovac	€ 5,000.00		Yes	13-Feb-13	€5,000.00	€0.00	Completed	Direct
932	Jeton Krasniqi	Consulting Services	Kras Group	Prishtinë / Pristina	€ 7,000.00		Yes	13-Feb-13	€7,000.00	€0.00	Completed	Direct
241	Besart Kastrati	Filigree	DPZ KASTRATI 2	Prizren	€5,000.00		Yes	28-Feb-13	€5,000.00	€0.00	Completed	Direct
560	Xhulinaze Zatriqi	Beauty Salon	SUMEJA	Mitrovicë / Mitrovica	€ 4,500.00		yes	28-Feb-13	€4,466.00	€0.00	Completed	Direct
179	Besarta Vranovci	Agriculture-Greenhouse	Bahcja Jone	Ferizaj / Urosevac	€3,500.00		Yes	6-Mar-13	€3,500.00	€0.00	Completed	Direct
888	Nemanja Pavletovic	Fruits processing	Hugo Fructal	Shterpce/Strpce	€ 5,002.00		Yes	6-Mar-13	€5,002.00	€0.00	Completed	Direct
985	Adelina Prekaj	Dairy farm	OSA Ferm	Pejë / Pec	€10,000.00	Cows	Yes	6-Mar-13	€10,000.00	€0.00	Completed	Direct
1006	Ardita Rrahmani	Agriculture	Apple Plant-DITA	Shtërpçë / Strpce	€4,215.00		Yes	6-Mar-13	€4,215.00	€0.00	Completed	Direct
217	Engjell Gjuraraj	Agriculture-Greenhouse	NTP Bio Product	Gjakovë / Djakovica	€5,010.00		Yes	6-Mar-13	€5,004.00	€0.00	Completed	Direct
446	Xhevahir Shahini	Plastic/Paraphin	DONA-Plast	Ferizaj / Urosevac	€ 4,000.00		Yes	19-Mar-13	€4,000.00	€0.00	Completed	Direct
306	Andreja Milosavljevic	Dairy farm	Zelena Farma	Shterpce/Strpce	€ 5,000.00		Yes	10-Apr-13	€5,000.00	€0.00	Completed	Direct
925	Erdall Zasella	Advertisement services	TITLE Production	Mitrovicë / Mitrovica	€ 5,010.00		Yes	12-Apr-13	€5,010.00	€0.00	Completed	Direct
1066	Sabedin Hajredinaj	Dairy Farm	Blegtorias	Vushtri/Vucitrin	€4,860.00	Cows	Yes	12-Apr-13	€4,860.00	€0.00	Completed	Direct
1009	Burim Devetaku	Metal processing	METAL-FIX	Suhareke/Suva Reka	€5,640.00		Yes	12-Apr-13	€5,640.00	€0.00	Completed	Direct
522	Valon Beqiri	Dairy Farm	NTP Valoni	Novobërdë / Novo Brdo	€ 4,998.00	Cows	Yes	12-Apr-13	€4,993.00	€0.00	Completed	Direct
984	Teuta Krasniqi	Postal Services	Express Delivery Service	Prishtinë / Pristina	€ 5,000.00		Yes	12-Apr-13	€4,996.40	€0.00	Completed	Direct
723	Pal Nrejaj	Dairy farm	NPT TITIN	Gjakovë / Djakovica	€ 5,000.00		Yes	18-Apr-13	€5,000.00	€0.00	Completed	Direct

484	Resim Novoberdaliu	Fast food	FAST FOOD KALAJA	Novobërdë / Novo Brdo	€ 5,000.00		Yes	18-Apr-13	€4,999.87	€0.00	Completed	Direct
469	Kreshnik Kulludra	Auto electrician	OMI	Gjakovë / Djakovica	€ 4,800.00		Yes	18-Apr-13	€4,800.00	€0.00	Completed	Direct
324	Artan Kastrati	Bio diesel	NPT BIODIZEL	Istog/Istok	€ 6,300.00		Yes	18-Apr-13	€6,300.00	€0.00	Completed	Direct
843	Mimoza Xerxa	Confectionary	Renaissance	Prishtinë / Pristina	€ 4,845.00		Yes	25-Apr-13	€4,842.64	€0.00	Completed	Direct
937	Gazmend Xhemajli	Dairy farm	FERMA GAZI	Skenderaj / Srbica	€ 6,200.00		Yes	2-May-13	€6,200.00	€0.00	Completed	Direct
593	Fisnik Ahmeti	Marketing services	ARS PRINT	Prishtinë / Pristina	€ 7,000.00		Yes	2-May-13	€7,000.00	€0.00	Completed	Direct
658	Halim Rrahmani	Fruit processing	COKLII	Shterpce/Strpce	€ 5,000.00		Yes	3-May-13	€5,000.00	€0.00	Completed	Direct
538	Meriton Bedra	Knitwear manufacturing	IDEA STAFF	Gjakovë / Djakovica	€ 3,000.00		Yes	8-May-13	€3,000.00	€0.00	Completed	Direct
902	Arif Bytyqi	Medical Lab	Laboratori Medica LAB	Skenderaj / Srbica	€ 5,000.00		Yes	17-May-13	€5,000.00	€0.00	Completed	Direct
1042	Flamur Shala	Consulting and Market Research	baruti GmbH Kosovo	Prishtinë / Pristina	€ 10,000.00		Yes	17-May-13	€10,000.00	€0.00	Completed	Direct
1285	Fisnik Sinani	Apiculture	Bletaria AMA	Dragash / Dragas	€ 5,000.00		Yes	17-May-13	€5,000.00	€0.00	Completed	Direct
803	Shaban Maxharraj	Agriculture - Garlic cultivation	ARM Perime	Klinë / Klina	€ 3,500.00		Yes	17-May-13	€3,500.00	€0.00	Completed	Direct
642	Murat Dushullovi	Textile products	N.P. "PRO TEX"	Prishtinë / Pristina	€4,969.00		Yes	24-May-13	€4,969.00	€0.00	Completed	Direct
1273	Jeton Shala	Medical Lab	"Medical & Laboratory Services" SH.P.K	Prishtinë / Pristina	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1415	Rudina Duraku	Production of candles	N.P.T "Special Gift"	Gjakovë / Djakovica	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
501	Ramadan Lika	Textile products	D.P.Z "ARTEKS"	Ferizaj/Uroševac	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1302	Jehona Dullovi	Tailor	D.P.Z. "RUBINA"	Kacanik	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1377	Leana Mahmuti	3D printing services	N.SH. "LE ARCH 3D"	Prishtinë / Pristina	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1409	Fitore Islami	Cleaning services	N.SH. "WHITE HOUSE"	Prishtinë / Pristina	€ 4,990.00		Yes	24-May-13	€4,990.00	€0.00	Completed	Direct
244	Goran Milic	Dairy farm	Sarsko Jagnje	Shterpce/Strpce	€ 6,900.00		Yes	31-May-13	€6,900.00	€0.00	Completed	Direct
378	Blerim Hyseni	Door and Window Production	DNI KONSTRUKSIONE	Podujevë / Podujevo	€ 5,000.00		Yes	31-May-13	€5,000.00	€0.00	Completed	Direct

896	Anita & Shkumbin Maloku	IT and security services	D.T.SH. "ERITECH"	Gjakovë / Djakovica	€ 5,000.00		Yes	31-May-13	€5,000.00	€0.00	Completed	Direct
1187	Arben Shala	doors and windows frame production	D.P.Z. Shala Plast	Rahovec/Orahovac	€4,970.00		Yes	31-May-13	€4,970.00	€0.00	Completed	Direct
1482	Albana Morina	Decorative products	N.T.P. "Carto Pinto"	Prishtinë / Pristina	€ 4,997.90		Yes	31-May-13	€4,997.90	€0.00	Completed	Direct
1211	Fisnik Ukmata	Fast Food	Snac'kBar 212	Gjakovë / Djakovica	€6,000.00		Yes	31-May-13	€6,000.00	€0.00	Completed	Direct
1416	Besnik Pireva	Apiculture	N.P.T "Bleta - R"	Kamenice/Kamenica	€ 5,000.00		Yes	31-May-13	€5,000.00	€0.00	Completed	Direct
225	Goran Staletovic	Dairy Farm	Sarsko Sirko	Shterpce/Strpce	€ 6,800.00	Cows	Yes	7-Jun-13	€6,800.00	€0.00	Completed	Direct
695	Tuba Kocbashli	Confectionary	TUBA CAKES	Prizren	€ 5,000.00		Yes	7-Jun-13	€5,000.00	€0.00	Completed	Direct
1209	Lazar Janicevic	Raspberry +	PP LAKI	Shterpce/Strpce	€2,100.00		Yes	7-Jun-13	€2,100.00	€0.00	Completed	Direct
1469	Arberi Gashi	Confectionary	N.SH. "ULPIANA"	Suhareke/Suva Reka	€ 5,000.00		Yes	7-Jun-13	€5,000.00	€0.00	Completed	Direct
1512	Besnik Salihu	Veterinary clinic	Agro Vet	Suhareke/Suva Reka	€ 5,000.00		Yes	7-Jun-13	€5,000.00	€0.00	Completed	Direct
1524	Artan Selaci	Cleaning services	Dr. DOMESTO SI	Vushtri/Vucitrn	€ 5,000.00		Yes	7-Jun-13	€4,996.00	€0.00	Completed	Direct
1263	Ardit Ukmata	Design and Advertisement services	DPZ "3D sign"	Gjakovë / Djakovica	€ 5,000.00		Yes	3-Jul-13	€5,000.00	€0.00	Completed	Direct
1543	Albana Perteshoni	accessories/hand craft	A.S.P. accessories	Gjakovë / Djakovica	€ 2,470.00		Yes	3-Jul-13	€2,470.00	€0.00	Completed	Direct
1541	Fatlinda Ponosheci-Koshi	Restaurants	Te Fiço	Gjakovë / Djakovica	€ 5,000.00		Yes	3-Jul-13	€5,000.00	€0.00	Completed	Direct
1337	Bajram Gashi	Apple cultivation	pemtaria APPLE B	Pejë / Pec	€ 5,000.00		Yes	3-Jul-13	€5,000.00	€0.00	Completed	Direct
1562	Njomza Jahja	Dental services	ORDINANCA STOMATOLOGJIKE "DENTAU RUM-Nj"	Fushe Kosove/Kosovo Polje	€ 5,000.00		Yes	10-Jul-13	€ 5,000.00	€0.00	Completed	Direct
535	Fisnik Shehu	Dental services	FISNIK SHEHU B.I	Prishtine/Prishtina	€ 5,000.00		Yes	10-Jul-13	€ 5,000.00	€0.00	Completed	Direct
2188	Arben Avdyli	Waste management	NTP "EKO-REC"	Novoberde/Novo Brdo	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1498	Erza Kumnova	pasticeria	D.P.Z. "RAFAELO"	Gjakove/Djakovica	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1588	Gazmir Mula	Metal processing	N.SH. "GENTI-FE ENGINEERING"	Gjakove/Djakovica	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1619	Irhad Smaili	Paper production	D.P.Z. "I - S - E"	Prizren/Prizren	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct

2095	Amir Zeneli	Electrician	N.SH. "ELECTRICAL PROTECTION"	Vushtrri/Vucitern	€ 4,026.40		Yes	12-Jul-13	€ 4,026.40	€0.00	Completed	Direct
817	Arianit Haziri	Sale Food Beverages	NPT "BIO NATURE"	Prishtine/Prishtina	€ 5,000.00		Yes	16-Jul-13	€ 4,999.60	€0.00	Completed	Direct
516	Mensur Plakolli	Production of PVC doors and windows	NPT "XHELA-PVC"	Podujevë / Podujevo	€ 4,748.00		Yes	16-Jul-13	€ 4,725.40	€0.00	Completed	Direct
766	Arben Shabani	Furniture producer	NPT ELA	Ferizaj/Uroshvac	€ 2,460.00		Yes	16-Jul-13	€ 2,459.60	€0.00	Completed	Direct
1832	Betim Rexhaj	Toy production	ORIENTIM	Pejë / Pec	€ 5,125.00		Yes	18-Jul-13	€ 5,125.00	€0.00	Completed	Direct
1564	Jeton Ramadani	IT services	J.R WEB STUDIO	Prishtinë / Prishtina	€ 5,000.00		Yes	18-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1867	Kujtim Sermahaj	3D Printing	TREDELO N	Prishtinë / Prishtina	€ 5,000.00		Yes	31-Jul-13	€ 4,980.00	€0.00	Completed	Direct
1995	Andi Mullazeni	Glvanized glass maker	D.P.Z. "ANDI-M"	Gjakovë / Djakovica	€ 5,000.00		Yes	31-Jul-13	€5,000.00	€0.00	Completed	Direct
2114	Nita Haxhismajli	Tailor	NPT "NITA FASHION"	Prishtinë / Prishtina	€ 4,980.00		Yes	31-Jul-13	€ 4,980.00	€0.00	Completed	Direct
1357	Lejla Mullabazi	Tailor	"ART FASHION"	Rahovec/Orahovac	€ 5,000.00		Yes	15-Aug-13	€ 5,000.00	€0.00	Completed	Direct
1277	Dijon Vula	Electro - installation services	"Smart Sqaed" LLC	Prishtine/Prishtina	€ 3,079.80		Yes	22-Aug-13	€ 2,576.91	€0.00	Completed	Direct
854	Adelina Sokolipallaska	publishing services	"LEXILIBRI PRESS" LLC.	Prishtine/Prishtina	€ 5,000.00		Yes	26-Aug-13	€ 2,285.00	€0.00	Completed	Direct
1771	Arbenita Bajramliu	Fitness center	D.SH. Fitnes "ERA"	Hani I Elezit/General Jankoviç	€ 4,998.77		Yes	29-Aug-13	€ 4,998.77	€0.00	Completed	In-Kind
1681	Besfort Rezniqi	Textile products	N.T.P. "BS - TEX"	Gjakove/Djakovica	€ 5,000.00		Yes	30-Aug-13	€ 4,229.98	€0.00	Completed	In-Kind
1892	Mihane Plakaj	Textile products	N.P. "FJONGO"	Ferizaj/Uroshvac	€ 5,090.00		Yes	3-Sep-13	€ 5,090.00	€0.00	Completed	In-Kind
2128	Bardhi Zeka	Automatic control devices	N.SH.T. "Automati on Control"	Prishtine/Prishtina	€ 4,994.00		Yes	3-Sep-13	€ 4,994.00	€0.00	Completed	In-Kind
1555	Rabie Podvorica	Tailor	"Meri - Com" Sh.p.k	Podujeve/Podujeve	€ 5,000.00		Yes	5-Sep-13	€ 5,000.00	€0.00	Completed	In-Kind
2125	Shefki Mustafa	Mini Bakery	N.T.P. "MY KITCHEN"	Prishtine/Prishtina	€ 2,500.00		Yes	6-Sep-13	€ 2,500.00	€0.00	Completed	In-Kind
2146	Granit Qerimi	Bakery	N.T.SH. "EGNATIA - B"	Gjilan/Gnjilane	€ 5,650.00		Yes	6-Sep-13	€ 5,533.00	€0.00	Completed	In-Kind
2039	Arlinda Hajrullahu	design services	N.SH.T "ART VISION"	Prishtine/Prishtina	€ 5,166.00		Yes	9-Sep-13	€ 5,165.31	€0.00	Completed	In-Kind
668	Fahri Krasniqi	Beekeeper	D.P.Z. "MERISI"	Prishtine/Prishtina	€ 1,960.00		Yes	9-Sep-13	€ 1,960.00	€0.00	Completed	In-Kind

1950	Adnan Mehmeti	Hairdresser	D.P.Z "TICK TACK HAIR"	Podujeve/Podujeve	€ 3,899.50		Yes	9-Sep-13	€ 3,403.51	€0.00	Completed	In-Kind
1765	Valmira Gashi	pasticeria	D.P.Z Ambeltore "Candy 6-23"	Suhareke/Suva Reka	€ 5,250.00		Yes	11-Sep-13	€ 4,293.04	€0.00	Completed	In-Kind
1560	Besmir Nafezi	Physiotherapist	Ordinanca Shendetsore "FIZIO - MEDICAL"	Dragash/Dragas	€ 4,430.00		Yes	11-Sep-13	€ 4,430.00	€0.00	Completed	In-Kind
1662	Adelina Ajeti	Architect studio	N.SH.P "A&M Project"	Kamenice/Kamenica	€ 4,252.14		Yes	11-Sep-13	€ 4,016.33	€0.00	Completed	In-Kind
2052	Ujkane Hana	handcraft products	D.T.Z. "PUNE DORE NENA"	Prishtine/Prishtina	€ 5,000.00		Yes	12-Sep-13	€ 5,000.70	€0.00	Completed	In-Kind
2179	Benizare Berisha	sweets and cakes production	N.SH. "AMBLA"	Prishtine/Prishtina	€ 4,649.00		Yes	12-Sep-13	€ 4,614.66	€0.00	Completed	In-Kind
2171	Rozafa Kelmendi	textile printing services	D.P.T. "LULEKUQE"	Peje/Pec	€ 5,000.00		Yes	19-Sep-13	€ 4,137.92	€0.00	Completed	In-Kind
1530	Slobodan Staletovic	Beekeeper	P.P."COBE"	Shterpce/Strpce	€ 4,999.50		Yes	23-Sep-13	€ 4,999.50	€0.00	Completed	In-Kind
968	Kristina Dimic	beauty salon	P.P. "ULTRA SUN"	Shterpce/Strpce	€ 3,500.00		Yes	23-Sep-13	€ 3,500.00	€0.00	Completed	In-Kind
1965	Fjolla Shaipi	market research	"ANKETACIO" SH.P.K	Prishtine/Prishtina	€ 5,000.00		Yes	24-Sep-13	€ 4,150.00	€0.00	Completed	In-Kind
441	Edona Hamiti	Dental Lab	ESTETIKA	Mitrovicë / Mitrovica	€3,500.00		Yes	25-Oct-12	€3,500.00	€3,300.00	Completed	Direct
315	Arben Arllati	Landscaping	KOPSHTI	Drenas / Glogovac	€ 5,000.00		Yes	27-Dec-12	€5,000.00	€500.00	Completed	Direct
261	Valdrin Rizvanolli	Tailor	ARVA	Gjakovë / Djakovica	€ 10,000.00		Yes	28-Dec-12	€10,000.00	€980.00	Completed	Direct
1218	Valmir Gashi	Agriculture Group	V.Gashi	Pejë / Pec	€3,486.00		Yes	29-Nov-12	€3,180.00	€2,500.00	Completed	Direct
2078	Jasmin Saipi	Dentist	EURODENTAL SHPK	Prizren	€ 4,880.00		Yes	31-Jul-13	€ 4,880.00	€4,880.00	Completed	Direct
852	Masar Bashota	pizzeria	N.P.H. "City Pizza"	Prishtinë / Prishtina	€6,500.00		Yes	24-May-13	€6,500.00	€6,500.00	Completed	Direct

Total Grants Disbursed - 174	Total Grant amount disbursed EUR	€841,421.50
	Approximate Amount in USD	\$1,127,504.81

4 Partial Refunds
2 Terminations
Direct (cash) GRANTS
In-kind GRANTS



FINAL REPORT ANNEX 2: COMPARATIVE REVENUE INFORMATION

TABLE 12: ANNUAL TURNOVER FOR ALL GRANTEES AND COMPARISON BUSINESSES

Sector	Turnover Category (EUR)	Grantees - Respondents per Turnover Category	NonGrantees - Respondents per Turnover Category
Agriculture	Less than 25k	87.85%	79.00%
	25-50k	6.54%	10.40%
	50-75k	2.80%	5.30%
	75k+	2.80%	5.30%
	Total	100%	100.00%
Consulting and Design	Less than 25k	80%	43.00%
	25-50k	15%	27.00%
	50-75k	0%	10.00%
	75k+	5%	20.00%
	Total	100%	100%
Education and Training	Less than 25k	76.50%	60.70%
	25-50k	23.50%	21.00%
	50-75k	0%	9.00%
	75k+	0%	9.00%
	Total	100%	100.00%
Hotels and Restaurants	Less than 25k	38.50%	15.00%
	25-50k	38.50%	23.00%
	50-75k	0%	20.00%
	75k+	23.00%	42.00%
	Total	100%	100%
EMC-ICT	Less than 25k	66.60%	39.00%
	25-50k	12.50%	22.00%
	50-75k	0%	13.00%
	75k+	20.80%	27.00%
	Total	100%	100.00%

TABLE 13: ANNUAL TURNOVER FOR COMPARISON BUSINESSES AND GRANTEES WHO RECEIVED GRANTS DURING APRIL, MAY, OR JUNE 2012

Sector	Turnover Category (EUR)	Grantees - Respondents per Turnover Category	NonGrantees - Respondents per Turnover Category
Agriculture	Less than 25k	94.2%	79.00%
	25-50k	2%	10.50%
	50-75k	4%	5.20%
	75k+	0%	5.20%
	Total	100%	100.00%
Consulting and Design	Less than 25k	100%	43.00%
	25-50k	0%	27.00%
	50-75k	0%	10.00%
	75k+	0%	20.00%
	Total	100%	100%
Education and Training	Less than 25k	100%	61.00%
	25-50k	0%	21.00%
	50-75k	0%	9.00%
	75k+	0%	9.00%
	Total	100%	100.00%
Hotels and Restaurants	Less than 25k	0%	15.00%
	25-50k	100%	23.00%
	50-75k	0%	20.00%
	75k+	0%	42.00%
	Total	100%	100%
EMC-ICT	Less than 25k	66.60%	39.00%
	25-50k	33.3%	22.00%
	50-75k	0%	13.00%
	75k+	0%	27.00%
	Total	100%	100.00%

FINAL REPORT ANNEX 3: SUMMARY ENVIRONMENTAL COMPLIANCE AND MONITORING REPORT

Environmental Review (ER)

The Initial Environmental Examination Document, DCN: 2010-KOS-035, and its amended version DCN: 2012-KOS-179, set out the environmental reviewing, monitoring and reporting tasks for each activity subject to an environmental compliance procedure.

The process included a review of the business plans for each grant applicant and an initial screening (if the activity fell under “categorical exclusion” or “negative determination with conditions”) in accordance with the DCN: 2010-KOS-035. In total, 281 activities were reviewed. Of them, 186 activities fell under “categorical exclusion,” and 95 activities under “negative determination with conditions.”

For grant applicants whose activities were processed using a categorical exclusion procedure, the environmental review included the following steps:

- Review of business plan, with a focus on the nature of the activity and actions to be conducted;
- Review of equipment to be purchased;
- In some cases, a telephone interview of company owners/managers;
- In some cases, a site visit²²;
- Preparation of an environmental review conclusion/report, which referring to the IEE categories, classified the activity as categorically excluded;
- Signature by COP, and filed with the applicant’s folder; and

In accordance with the IEE, an environmental statement was prepared, signed by the applicant and filed within the applicant’s folder.

Activities processed under a categorical exclusion included: education (kindergartens); consulting companies; marketing companies; dance schools; language school;, beauty shops; tailors; and similar, whose grant applications did not include any construction activities or any physical action that impacted the environment, nor has any impact on air or water emissions, much less generate significant amounts of waste, require the use of chemicals, etc.

²² In those cases where the nature of the activity was unclear, and or the actions to be conducted were not well-defined in the business plan. (For example, from the business plan it was not possible to determine whether the activity involved textile production or tailoring.)

For the grant applicants whose activities fell under the category “negative determination with conditions,” the environmental review process included:

- Review of business plan;
- A site visit (with all 95 activities visited at least once);
- Interview with the owner/manager;
- Research on the potential environmental impacts of the activity, and determination of mitigation and monitoring measures; and
- Preparation of a summary report, which includes an EMMP (Environmental Mitigation and Monitoring Plan);
- Submitting the report for review and comments to the MEO (USAID Mission Environment Officer);
- Submitting the report for approval to the MEO (USAID Mission Environment Officer);
- After receiving USAID approval, all ERs are filed; and
- A specific environmental commitment letter (statement) is prepared and signed by the grantee. This letter included the translated mitigation measures, which were to be implemented by the grantee.

In two cases, a group ER was developed and approved by USAID. One group ER covered 47 applicants involved in growing raspberries; the other group ER covered nine agriculture students.

Environmental Monitoring

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

Visual observation, photographs and availability of documents related to: physical impacts; air, water and soil emissions; land use conflict; waste management; use of Personal Protective Equipment (PPE), fire safety measures and ventilation; wastewater collection and discharge; energy and water consumption; hazardous materials storage, and other aspects as relevant to the respective activity.

Interviews: YEP interviewed owners or managers of the activities related to the progress made on implementing the mitigation measures.

All the activities processed under the “negative determination with conditions” procedure, and for which an EMMP was developed, were visited at least once, or as determined within the EMMP. YEP then prepared and filed separate monitoring reports from each monitoring visit of each company/organization. Pictures from each monitoring visits were filed as well.

TABLE 14: TABLE OF SUMMARY DESCRIPTION FOR GROUPS OF ACTIVITIES AND FINDINGS OF MONITORING

Activity	Purchased with USAID YEP support	Main environmental monitoring concerns	Findings of monitoring
<p>Small-scale farms (dairy cattle/calves/poultry) 22 businesses</p>	<p>Dairy cattle, milking equipment, tractor and/or accessories, construction or renovation of stables, drinking water supply, poultry cages, etc.</p>	<p>Stable hygiene/odor; manure and slurry management; sanitary conditions of milking equipment; cattle acquisition, animal health.</p>	<p>In all cases, hygiene in the stables was adequately maintained and no significant odor was noticed. In most cases, manure was spread on the company owner’s land. Most cases did not adequately address slurry management. Recommendations were given to companies to mitigate this impact because discharge of slurry may impact ground water. The companies declared to have a plan to construct a septic tank in the near future. All animals were adequately registered, and marked by the veterinary authority. The veterinary controls were conducted periodically.</p>
<p>Confectionery/bakery 8 businesses</p>	<p>Professional oven, mixers, shelves, desks, refrigerating units.</p>	<p>Hygiene; sanitary conditions and ventilation; operation and maintenance; health because of fumes and odor.</p>	<p>Hygiene was adequately maintained. The companies operate under proper sanitary conditions. No problems were seen regarding maintenance and operation of equipment. No significant fumes or odor</p>

			problems were noticed. Most companies had not developed a fire safety plan, but stated would do so in the near future.
Café/Restaurants 11 businesses	Bars, tables, seating, pizza oven, refrigerating units, kitchen dishes.	Hygiene; sanitary conditions and ventilation; used cooking oil; waste management.	The majority of companies operate under appropriate sanitary, hygiene, and ventilation conditions. Company owners reported that no used cooking oil remained on site. No problems were evident related to waste management. In cases of refrigerating units, ozone-friendly refrigerators were purchased, and adequately maintained.
Agriculture Apple orchards, raspberry orchards, greenhouses, 33 businesses	Seedlings, fences, irrigation systems, greenhouse construction materials	Protection from diseases and implementation of Integrated Pest Management; irrigation practices; storage of pesticide.	The small-scale agriculture activities are operating adequately and meet the majority of environmental conditions. All owners/managers have attended Integrated Pest Management training organized by YEP. All are equipped with the relevant Personal Protective Equipment. Most have installed an adequate irrigation system. All are aware of the potential environmental and health impacts due to misuse of pesticides. Most have allocated a separate and locked space for storage of pesticides. The equipment purchased with USAID YEP support is adequately maintained.
Manufacturing Plastic doors and windows, furniture, metal work, woodwork. 16 businesses	Automated drilling and cutting machines, welding machines, air compressor, glass-cleaning	Human impairment/loss/accidents; use of PPEs; safety plan; wood origin; waste management; energy consumption.	The workers are well-trained and experienced. During visits the workers were wearing PPEs adequately. No waste problems were in evidence. All metal and or plastic waste is reused or given to the recycling

	machine, woodworking machine.		companies, while wood waste is either given to pellet production companies or used for heating owners' houses. The companies were advised to purchase the most energy-efficient equipment available and affordable.
<p>Fish farms (small-scale trout fish farm). 2 businesses</p>	Construction of an additional fishpond, electroshock, oxygen pump, pond cleaning equipment.	Nutrients at water stream/water quality parameters; fish health and fish food; water permit; water quality at discharge point.	<p>The companies have started operations but have not undertaken any water monitoring actions. However, as much as was visible, no turbidity, color, odor or other problems were seen, and the ponds were adequately cleaned.</p> <p>No fish health problems could be identified.</p> <p>The companies stated that they have applied for permits.</p> <p>The companies were advised to construct an additional pond before the outlet in order to reduce nutrient loads in the adjacent river.</p>
<p>Auto services 3 businesses</p>	Auto lift, computerized diagnosing machine, smaller-scale working tools	Oil leakage and potential soil impacts; maintenance of equipment; occupational hazard.	<p>No oil leakages were seen in the workshops. The companies put in place adequate containers to hold used oil, which is sold to other companies.</p> <p>No maintenance problems were registered.</p>

FINAL REPORT ANNEX 4: GRANTS DISBURSED TABLE FOR LIFE OF PROJECT

No.	Name	Type of Business	Business Name	Municipality	Amount of Grant on FOG	Agricultural Commodities (Calves /Cows)	Grant disbursed	Grant Disbursement DATE	Actual grant amount disbursed	Amount Requested for Refund	Grant Disbursement STATUS	Category
375	Nexhdet Osmani	ISP Services	ALBA LINK	Vushtrri / Vucitrn	€4,720.00		Yes	15-Feb-12	€4,720.00	€0.00	Completed	In-Kind
376	Liridon Gerguri	Fiscal paper processor	TERMO FISKAL	Prishtinë / Pristina	€5,000.00		Yes	15-Feb-12	€5,000.00	€0.00	Completed	In-Kind
275	Lirie Namani	Kindergarten	BANG BANG	Podujevë / Podujevo	€4,816.00		Yes	24-Feb-12	€4,816.00	€0.00	Completed	Direct
320	Valbona Thaqi-Bajqinca	Kindergarten	BRILIANETET	Fushë Kosovë / Kosovo Polje	€4,816.00		Yes	1-Mar-12	€4,816.00	€0.00	Completed	Direct
339	Jelena Ljubic	ISP Services	EURO-NET	Shtërpçë / Strpce	€2,470.00		Yes	1-Mar-12	€2,470.00	€0.00	Completed	Direct
349	Ardian Kurhasani	Design Studio	ARDI GRAPHIC	Gjakovë / Djakovica	€3,024.00		Yes	15-Mar-12	€3,024.00	€0.00	Completed	Direct
192	Durim Sheremeti	Consulting services	Dukagjini Business Consulting	Pejë / Pec	€3,550.00		Yes	23-Mar-12	€3,550.00	€0.00	Completed	Direct
197	Laura Deda	Pasticeria	DPZ SARA	Gjakovë / Djakovica	€1,800.00		Yes	23-Mar-12	€1,800.00	€0.00	Completed	Direct
236	Jeton Zogjani	TV channel	CLICK Chanel	Prishtinë / Pristina	€5,000.00		Yes	23-Mar-12	€5,000.00	€0.00	Completed	Direct
421	Esat Sejdiu	Breeding Farm	Miniferma FISI	Vushtrri / Vucitrn	€4,500.00		Yes	23-Mar-12	€4,495.00	€0.00	Completed	Direct
305	Egzon Binakaj	Poultry farm	EGZONI	Deçan / Decane	€4,900.00		Yes	23-Mar-12	€4,900.00	€0.00	Completed	Direct
212	Ardijana Balaj	IT Services	NP Log In	Prishtinë / Pristina	€4,500.00		Yes	28-Mar-12	€4,500.00	€0.00	Completed	Direct
318	Jeton Troshupa	Cleaning services	KIRBY	Prishtinë / Pristina	€4,816.00		Yes	2-Apr-12	€4,816.00	€0.00	Completed	Direct
316	Arta Shyti	Beauty Salon	ARTA	Prishtinë / Pristina	€4,900.00		Yes	2-Apr-12	€4,900.00	€0.00	Completed	Direct
279	Artan Hoxha	Central heating installer	ERITERM	Gjakovë / Djakovica	€3,836.00		Yes	3-Apr-12	€3,836.00	€0.00	Completed	Direct

190	Eljesah Podvorica	Landscaping	NNT EING COM	Podujevë / Podujevo	€4,816.00		Yes	6-Apr-12	€4,816.00	€0.00	Completed	Direct
329	Kushtrim Shala	Accounting Services	Sigma Accounting & Consulting	Prishtinë / Pristina	€4,816.00		Yes	6-Apr-12	€4,816.00	€0.00	Completed	Direct
330	Valon Mahmutaj	Event Planner	NSH. PRO SOUND	Prishtinë / Pristina	€4,900.00		Yes	12-Apr-12	€4,900.00	€0.00	Completed	Direct
344	Ferid Maksuti	Electrician	NSH EJMEN	Novobërdë / Novo Brdo	€5,000.00		Yes	12-Apr-12	€5,000.00	€0.00	Completed	Direct
445	Albana Planeja	Physiotherapist	SERENA	Prishtinë / Pristina	€3,500.00		Yes	12-Apr-12	€3,500.00	€0.00	Completed	Direct
201	Fisnik Belegu	ICE cube producer	ICE MAN FISI	Pejë / Pec	€4,835.00		Yes	18-Apr-12	€4,835.00	€0.00	Completed	Direct
209	Lorik Shala	Rilokimi	RILOKIMI	Prishtinë / Pristina	€4,250.00		Yes	18-Apr-12	€4,250.00	€0.00	Completed	Direct
264	Mentar Blaku	My Cake	MY CAKE	Prishtinë / Pristina	€5,036.40		Yes	18-Apr-12	€5,036.40	€0.00	Completed	Direct
313	Sasa Jancetovic	Printing services	SZR. EURO PRINT	Graçanica / Gracanica	€4,500.00		Yes	18-Apr-12	€4,500.00	€0.00	Completed	Direct
352	Naim Kicaj	Herbs	NPSH. BIOKS	Suharekë / Suvareka	€3,930.00		Yes	18-Apr-12	€3,930.00	€0.00	Completed	Direct
400	Danijel Vuksanovic	Retail shop	PP. DANI	Shtërpçë / Strpce	€5,000.00		Yes	18-Apr-12	€5,000.00	€0.00	Completed	Direct
346	Shpejtim Thaqi	Chalk Production	RIZONI	Malishevë / Malisevo	€4,068.00		Yes	19-Apr-12	€4,068.00	€0.00	Completed	Direct
382	Vedat Shabani	Design Studio	ENG TECH	Fushë Kosovë / Kosovo Polje	€4,500.00		Yes	19-Apr-12	€4,492.20	€0.00	Completed	Direct
175	Berat Luzha	Tailor	R&RR	Gjakovë / Djakovica	€4,737.00		Yes	19-Apr-12	€4,737.00	€0.00	Completed	Direct
206	Muhamed Hamza	Dry-ice cleaning services	SERVIS ICE CLEAN	Pejë / Pec	€10,000.00		Yes	25-Apr-12	€10,000.00	€0.00	Completed	Direct
394	Dorela Boci	Driving License School	Autoshkollageni	Prizren	€5,000.00		Yes	30-Apr-12	€5,000.00	€0.00	Completed	Direct
434	Flutura Dedinja	Tailor	Flutura Dedinja	Prishtinë / Pristina	€4,547.00		Yes	2-May-12	€4,480.00	€0.00	Completed	Direct
223	Sahit Rakaj	Medical Lab	BIO-ING	Prizren	€5,000.00		Yes	11-May-12	€5,000.00	€0.00	Completed	Direct

444	Ardian Hyseni	Medical Lab	BIOENG	Gjilan / Gnjilane	€3,950.00		Yes	11-May-12	€3,950.00	€0.00	Completed	Direct
634	Arben Llapshtica	Video Production Studio	NSH. Neuberg	Novobërdë / Novo Brdo	€5,000.00		Yes	11-May-12	€5,000.00	€0.00	Completed	Direct
245	Bleta Zeqiri	Chocolate shop	LEONIDAS	Prishtinë / Pristina	€4,950.00		Yes	11-May-12	€4,950.00	€0.00	Completed	Direct
304	Besfort Mehmeti	Barber Shop	BESI	Prishtinë / Pristina	€4,400.00		Yes	14-May-12	€4,400.00	€0.00	Completed	Direct
186	Krenare Gerguri	Beauty Salon	Style Make up Studio	Prishtinë / Pristina	€4,000.00		Yes	17-May-12	€4,000.00	€0.00	Completed	Direct
303	Ilir Salihi	Apiculture	BLETA -S	Klinë / Klina	€5,000.00		Yes	17-May-12	€5,000.00	€0.00	Completed	Direct
412	Teuta Rexhep-Leci	Medical Lab	JONA	Prishtinë / Pristina	€3,500.00		Yes	17-May-12	€3,500.00	€0.00	Completed	Direct
296	Fahri Sheqiri	Apiculture	BLETARIA NATYRA	Prishtinë / Pristina	€5,000.00		Yes	18-May-12	€5,000.00	€0.00	Completed	Direct
326	Valon Sadiku	Domestic Services	NSH KRISTAL	Obilic/Obiljic	€5,000.00		Yes	18-May-12	€5,000.00	€0.00	Completed	Direct
392	Arlind Sadrija	Apiculture	AS	Gjakovë / Djakovica	€4,500.00		Yes	18-May-12	€4,500.00	€0.00	Completed	Direct
426	Auron Nura	Recycling/Waste disposal services	LIRIDONI SHPK	Gjakovë / Djakovica	€5,000.00		Yes	24-May-12	€5,000.00	€0.00	Completed	Direct
174	Sami Sylja	Consulting services	SHTEGU	Gjilan / Gnjilane	€4,900.00		Yes	25-May-12	€4,900.00	€0.00	Completed	Direct
423	Alban Tullumi	Design Studio	DREAM DESIGN	Gjakovë / Djakovica	€5,000.00		Yes	25-May-12	€5,000.00	€0.00	Completed	Direct
289	Blerim Limani	Dairy farm	NP LIMANI	Shtërpçë / Strpce	€4,500.00		Yes	30-May-12	€4,500.00	€0.00	Completed	Direct
228	Petrit Begolli	Restaurants	MARILYN - B	Istog / Istok	€4,957.00		Yes	4-Jun-12	€4,957.00	€0.00	Completed	Direct
998	Flamur Gruda	Shoes Production	NPT Muli Shoes	Skenderaj / Srbica	€10,200.00		Yes	8-Jun-12	€10,200.00	€0.00	Completed	Direct
898	Ivica Stojanovic	Raspberry	PP FAN	Shtërpçë / Strpce	€1,758.00		Yes	8-Jun-12	€1,758.00	€0.00	Completed	Direct
922	Aleksandar Jovanovic	Raspberry	PP ACKO	Shtërpçë / Strpce	€1,300.00		Yes	8-Jun-12	€1,300.00	€0.00	Completed	Direct
926	Aleksandar Simonovic	Raspberry	Simanovic I Sinovi	Shtërpçë / Strpce	€1,316.00		Yes	8-Jun-12	€1,316.00	€0.00	Completed	Direct
927	Stajko Popovic	Raspberry	PP GASIN GAJ	Shtërpçë / Strpce	€1,136.00		Yes	8-Jun-12	€1,136.00	€0.00	Completed	Direct

934	Florije Musliu	Raspberry	NP DEA	Shtërpçë / Strpce	€2,146.00		Yes	8-Jun-12	€2,146.00	€0.00	Completed	Direct
946	Dragana Mihajlovic	Raspberry	PP EKO - MALINA	Shtërpçë / Strpce	€2,180.00		Yes	8-Jun-12	€2,180.00	€0.00	Completed	Direct
947	Julijana Dimic	Raspberry	PP ANDJELA	Shtërpçë / Strpce	€1,136.00		Yes	8-Jun-12	€1,136.00	€0.00	Completed	Direct
959	Boban Staletovic	Raspberry	PP DAKI	Shtërpçë / Strpce	€708.00		Yes	8-Jun-12	€700.00	€0.00	Completed	Direct
966	Aleksandar Stevanovic	Raspberry	PP ACA	Shtërpçë / Strpce	€1,260.00		Yes	8-Jun-12	€1,260.00	€0.00	Completed	Direct
970	Dusko Janicevic	Raspberry	PP DDS	Shtërpçë / Strpce	€2,264.00		Yes	8-Jun-12	€2,239.00	€0.00	Completed	Direct
972	Liridon Asllani	Raspberry	PP DONI	Shtërpçë / Strpce	€1,720.00		Yes	8-Jun-12	€1,720.00	€0.00	Completed	Direct
973	Igor Ivanovic	Raspberry	PP I SANDRA	Shtërpçë / Strpce	€2,837.00		Yes	8-Jun-12	€2,837.00	€0.00	Completed	Direct
1060	Miroljub Milenkovic	Raspberry	Crveno Zlato Susice	Shtërpçë / Strpce	€1,576.00		Yes	8-Jun-12	€1,576.00	€0.00	Completed	Direct
1206	Ivana Stanisic	Raspberry	PP DMI	Shtërpçë / Strpce	€1,382.00		Yes	8-Jun-12	€1,382.00	€0.00	Completed	Direct
929	Nenad Stojcetic	Raspberry	PP MALINA	Shtërpçë / Strpce	€1,120.00		Yes	8-Jun-12	€1,120.00	€0.00	Completed	Direct
940	Sasa Tasic	Raspberry	PP TAS PROM	Shtërpçë / Strpce	€1,380.00		Yes	8-Jun-12	€1,380.00	€0.00	Completed	Direct
943	Goran Pekocevic	Raspberry	PP LEPENAC	Shtërpçë / Strpce	€2,420.00		Yes	8-Jun-12	€2,420.00	€0.00	Completed	Direct
957	Dalibor Janicevic	Raspberry	PP RIKI	Shtërpçë / Strpce	€1,114.00		Yes	8-Jun-12	€1,114.00	€0.00	Completed	Direct
974	Miroslav Janicevic	Raspberry	PP MIKI-J	Shtërpçë / Strpce	€1,752.00		Yes	8-Jun-12	€1,752.00	€0.00	Completed	Direct
976	Dobrosav Milkovic	Raspberry	Maline M Gotovusa	Shtërpçë / Strpce	€1,396.00		Yes	8-Jun-12	€1,396.00	€0.00	Completed	Direct
982	Milena Djordjevic	Raspberry	Djordjevic +Vocarstvo	Shtërpçë / Strpce	€2,100.00		Yes	8-Jun-12	€2,040.40	€0.00	Completed	Direct
1059	Milun Bogajcovic	Raspberry	PP SARSKI BISER	Shtërpçë / Strpce	€1,842.00		Yes	8-Jun-12	€1,842.00	€0.00	Completed	Direct
1207	Jelena Djordjevic	Raspberry	PP MATKO	Shtërpçë / Strpce	€1,138.00		Yes	8-Jun-12	€1,138.00	€0.00	Completed	Direct
939	Miroslav Stankovic	Raspberry	PP MIKI	Shtërpçë / Strpce	€1,570.00		Yes	8-Jun-12	€1,570.00	€0.00	Completed	Direct
944	Dejan Stevanovic	Raspberry	PP DEKS	Shtërpçë / Strpce	€1,344.00		Yes	8-Jun-12	€1,344.00	€0.00	Completed	Direct
953	Marjan Djordjevic	Raspberry	PP MAKI	Shtërpçë / Strpce	€1,412.00		Yes	8-Jun-12	€1,412.00	€0.00	Completed	Direct

977	Dusan Veljkovic	Raspberry	PP DULE	Shtërpcë / Strpce	€1,286.00		Yes	8-Jun-12	€1,286.00	€0.00	Completed	Direct
992	Shkodran Sokoli	Raspberry	NP TOLI	Shtërpcë / Strpce	€1,850.00		Yes	8-Jun-12	€1,850.00	€0.00	Completed	Direct
1205	Bratislav Zivkovic	Raspberry	PP VIDOVDAN	Shtërpcë / Strpce	€1,592.00		Yes	8-Jun-12	€1,592.00	€0.00	Completed	Direct
1208	Zeljko Zdravkovic	Raspberry	PP ZELJA	Shtërpcë / Strpce	€1,278.00		Yes	8-Jun-12	€1,278.00	€0.00	Completed	Direct
1210	Bojan Paljic	Raspberry	PP BOMANI	Shtërpcë / Strpce	€1,140.00		Yes	8-Jun-12	€1,140.00	€0.00	Completed	Direct
965	Ivan Veljkovic	Raspberry	PP VINEX	Shtërpcë / Strpce	€2,896.00		Yes	8-Jun-12	€2,896.00	€0.00	Completed	Direct
171	Dardan Hasani	Restaurants	RIVERSIDE Caffe	Mitrovicë / Mitrovica	€5,000.00		Yes	11-Jun-12	€5,000.00	€0.00	Completed	Direct
300	Skender Rushiti	Agricultural services	RASHINCA	Ferizaj / Urosevac	€5,000.00		Yes	13-Jun-12	€5,000.00	€0.00	Completed	Direct
331	Genc Plakiqi	Carpenter	ERZENI	Drenas / Glogovac	€6,500.00		Yes	13-Jun-12	€6,500.00	€0.00	Completed	Direct
920	Milot Llaloshi	Design Studio	EMF-CREATIVE	Prishtinë / Pristina	€9,917.00		Yes	13-Jun-12	€9,917.00	€0.00	Completed	Direct
226	Arlind Krasniqi	Auto Comsmetics	FITIMI 2011	Malishevë / Malisevo	€4,950.00		Yes	14-Jun-12	€4,950.00	€0.00	Completed	Direct
193	Egzon Khafa	Dairy farm	NPP SHALA	Mitrovicë / Mitrovica	€5,000.00		Yes	18-Jun-12	€5,000.00	€0.00	Completed	Direct
333	Burim Selmani	Fruits and Vegetables	Agro Plus	Mitrovicë / Mitrovica	€5,000.00		Yes	19-Jun-12	€5,000.00	€0.00	Completed	Direct
480	Edi Bunjaku	IT Services	SHPK.Tekfuzze	Prishtinë / Pristina	€10,000.00		Yes	22-Jun-12	€10,000.00	€0.00	Completed	Direct
697	Arlind Celina	Dental Lab	NTP laborator i dhembeve-Kesh	Prishtinë / Pristina	€10,000.00		Yes	22-Jun-12	€10,000.00	€0.00	Completed	Direct
1212	Nevena Milenkovic	Raspberry	PP ZDRAVA HRANA	Shtërpcë / Strpce	€2,864.00		Yes	22-Jun-12	€2,864.00	€0.00	Completed	Direct
431	Vllaznim Murseli	Fruits and Vegetables	NPSH ALPEX	Kaçanik / Kacanik	€4,805.00		Yes	25-Jun-12	€4,805.00	€0.00	Completed	Direct
473	Burim Kryeziu	Agriculture	NSHT "Agro Ermali"	Malishevë / Malisevo	€4,800.00		Yes	28-Jun-12	€4,800.00	€0.00	Completed	Direct

232	Ismajl Krasniqi	Education services	DSH. ENGLISH FOR ALL	Prizren	€2,799.00		Yes	29-Jun-12	€2,799.00	€0.00	Completed	Direct
425	Jeton Jupa	Door and Window Production	NIDI PLAST	Rahovec / Orahovac	€6,050.00		Yes	29-Jun-12	€6,050.00	€0.00	Completed	Direct
405	Admir Vula	Design Studio	Kristali-A	Gjakovë / Djakovica	€5,000.00		Yes	29-Jun-12	€5,000.00	€0.00	Completed	Direct
335	Argzon Mucaj	Animal Food production	Arberi SHPK	Pejë / Pec	€5,000.00		Yes	3-Jul-12	€5,000.00	€0.00	Completed	Direct
268	Jehona Mjeku	Kindergarten	VIP KIDS	Prishtinë / Pristina	€3,465.00		Yes	5-Jul-12	€3,430.00	€0.00	Completed	Direct
287	Astrit Jonuzi	Dental Lab	TITI DENT	Mitrovicë / Mitrovica	€5,000.00		Yes	12-Jul-12	€5,000.00	€0.00	Completed	Direct
1000	Blagoje Staletovic	Raspberry	PP DIMA	Shtërpçë / Strpce	€998.00		Yes	13-Jul-12	€998.00	€0.00	Completed	Direct
437	Valbona Raifi	Bakery	CITY Bakery	Prishtinë / Pristina	€5,074.00		Yes	17-Jul-12	€5,074.00	€0.00	Completed	Direct
482	Ferid Shabani	Installation Services	N.Sh. HIDRO -F	Novobërdë / Novo Brdo	€5,500.00		Yes	18-Jul-12	€5,500.00	€0.00	Completed	Direct
1125	Florije Terdevaj	Mushroom	ABI Mushrooms	Klinë / Klina	€2,730.00		Yes	18-Jul-12	€2,730.00	€0.00	Completed	Direct
173	Ramiz Vitia	Kindergarten	DABA DABA	Prishtinë / Pristina	€5,000.00		Yes	19-Jul-12	€5,000.00	€0.00	Completed	Direct
235	Selami Ahmeti	Fruits and Vegetables	Green Apple	Gjilan / Gnjilane	€4,750.00		Yes	19-Jul-12	€4,750.00	€0.00	Completed	Direct
260	Endrit Bajgora	Breeding Farm	"Kafsha"	Podujevë / Podujevo	€3,500.00	Calves	Yes	19-Jul-12	€3,500.00	€0.00	Completed	Direct
961	Muhamet Duka	Raspberry	NP DUKA	Shtërpçë / Strpce	€1,600.00		Yes	19-Jul-12	€1,600.00	€0.00	Completed	Direct
1057	Dijana Mitic	Raspberry	PP DIJANA	Shtërpçë / Strpce	€1,220.00		Yes	19-Jul-12	€1,220.00	€0.00	Completed	Direct
712	Arber Ibrahim + Korab Zhuja	Media Monitoring	"Prime db" SHPK	Prishtinë / Pristina	€10,000.00		Yes	24-Jul-12	€10,000.00	€0.00	Completed	Direct
730	Drilon Cena	Design Studio	Graphic Concept	Gjakovë / Djakovica	€10,000.00		Yes	24-Jul-12	€10,000.00	€0.00	Completed	Direct
949	Ibrahim Bakiu	Raspberry	NP DINA	Shtërpçë / Strpce	€1,820.00		Yes	24-Jul-12	€1,820.00	€0.00	Completed	Direct

1166	Sokol Prenaj	Mushroom	Euro Shiitake	Klinë / Klina	€2,887.50		Yes	24-Jul-12	€2,887.50	€0.00	Completed	Direct
971	Violeta Janicevic	Raspberry	STR BAMBI	Shtërpçë / Strpçe	€1,280.00		Yes	25-Jul-12	€1,280.00	€0.00	Completed	Direct
1023	Shpejtim Gashi	Music Studio	SHPETA Sound	Prishtinë / Pristina	€5,000.00		Yes	26-Jul-12	€5,000.00	€0.00	Completed	Direct
338	Blerina Ombashi	Chinchilla Farm	Ferma CHINCHILA	Mitrovicë / Mitrovica	€6,300.00		Yes	27-Jul-12	€6,300.00	€0.00	Completed	Direct
196	Faredin Veliu	Poultry farm	NTP. EL-COM	Novobërdë / Novo Brdo	€5,000.00		Yes	30-Jul-12	€5,000.00	€0.00	Completed	Direct
297	Lulzim Sejdiu	Fruits and Vegetables	LULI FRUT	Prishtinë / Pristina	€4,050.00		Yes	30-Jul-12	€4,050.00	€0.00	Completed	Direct
269	Taulant Koshi	Food and Vegetable Processing	MIX Product SHPK	Prizren	€9,970.00		Yes	3-Aug-12	€9,970.00	€0.00	Completed	Direct
628	Blerton Abazi	IT services	Mediafleta	Gjilan / Gnjilane	€5,000.00		Yes	3-Aug-12	€5,000.00	€0.00	Completed	Direct
1156	Kujtesa Kadrija	Mushroom	Klea	Gjakovë / Djakovica	€4,200.00		Yes	3-Aug-12	€4,200.00	€0.00	Completed	Direct
419	Liridona Muhaxhiri	Design Studio	All Desing	Gjakovë / Djakovica	€5,000.00		Yes	3-Aug-12	€5,000.00	€0.00	Completed	Direct
292	Bahri Zariqi	Music Studio	BACHZA Production	Prishtinë / Pristina	€4,150.00		Yes	8-Aug-12	€3,000.00	€0.00	Completed	Direct
340	Slavisa Antic	Printing services	NTP. PROFINET PRINT	Gjilan / Gnjilane	€3,500.00		Yes	8-Aug-12	€3,481.00	€0.00	Completed	Direct
1174	Ilir Bytyqi	Mushroom	Joni - ag	Gjakovë / Djakovica	€2,100.00		Yes	8-Aug-12	€2,100.00	€0.00	Completed	Direct
188	Vlorian Bublaku	Cultivation of herbs	BASILICUM VA	Drenas / Glogovac	€5,000.00		Yes	10-Aug-12	€5,000.00	€0.00	Completed	Direct
293	Fitore Kasapi	Fast Food	CALYPSO	Pejë / Pec	€5,000.00		Yes	10-Aug-12	€5,000.00	€0.00	Completed	Direct
1097	Bekim Marku	Mushroom	Agro Marku	Klinë / Klina	€2,100.00		Yes	10-Aug-12	€2,100.00	€0.00	Completed	Direct
1112	Elona Bytyqi	Mushroom	Atel	Klinë / Klina	€2,100.00		Yes	10-Aug-12	€2,100.00	€0.00	Completed	Direct
353	Labinot Bytyqi	Video production Studio	Nexos	Suharekë / Suvareka	€5,000.00		Yes	13-Aug-12	€4,990.00	€0.00	Completed	Direct
823	Fatos Gacaferrri	IT services	ION Coders	Prishtinë / Pristina	€4,930.00		Yes	13-Aug-12	€4,930.00	€0.00	Completed	Direct

242	Tefik Bajrami	Dairy/breeding farm	AGRO F&T	Kamenicë / Kamenica	€5,000.00	Cows	Yes	17-Aug-12	€5,000.00	€0.00	Completed	Direct
311	Gazmend Veliu	Agriculture-Greenhouse	NPSH Kastravec	Drenas / Glogovac	€7,500.00		Yes	17-Aug-12	€7,500.00	€0.00	Completed	Direct
396	Syret Demiri	Physiotherapist	PHYSIO CARE	Prishtinë / Pristina	€4,490.00		Yes	17-Aug-12	€4,490.00	€0.00	Completed	Direct
571	Sahit Haxhiveseli	Wood products	VALI Engineering	Rahovec / Orahovac	€5,000.00		Yes	17-Aug-12	€5,000.00	€0.00	Completed	Direct
1014	Albert Bajraktari	Entertainment/sport	OLTI	Pejë / Pec	€5,030.00		Yes	17-Aug-12	€5,030.00	€0.00	Completed	Direct
1111	Fahredin Gashi	Mushroom	Agro Gashi	Klinë / Klina	€2,100.00		Yes	17-Aug-12	€2,100.00	€0.00	Completed	Direct
1119	Besim Imeri	Mushroom	Airex	Klinë / Klina	€3,990.00		Yes	17-Aug-12	€3,990.00	€0.00	Completed	Direct
1176	Driton Sadiku	Mushroom	Fatjoni-S	Gjakovë / Djakovica	€3,150.00		Yes	17-Aug-12	€3,150.00	€0.00	Completed	Direct
1234	Doruntina Sadiku	Mushroom	Goni - S	Klinë / Klina	€3,150.00		Yes	17-Aug-12	€3,150.00	€0.00	Completed	Direct
322	Florent Meqa	Auto Mechanic	AUTO Meqa	Gjakovë / Djakovica	€4,090.00		Yes	30-Aug-12	€4,090.00	€0.00	Completed	Direct
354	Krenar Ademi + Herolind Spahiu	Goat farm	Kenny's Ranch	Lipjan / Lipljane	€5,000.00		Yes	30-Aug-12	€5,000.00	€0.00	Completed	Direct
704	Veton Kasapollari	Newspaper	Sugar Media	Prishtinë / Pristina	€4,800.00		Yes	30-Aug-12	€4,624.00	€0.00	Completed	Direct
821	Milot Ademaj	Dental Lab	PRUDENT	Prishtinë / Pristina	€9,000.00		Yes	30-Aug-12	€9,000.00	€0.00	Completed	Direct
884	Granit Thaqi	Travel Agency	Kaltrina Travel	Podujevë / Podujevo	€2,340.00		Yes	30-Aug-12	€2,340.00	€0.00	Completed	Direct
1175	Edi Gashi	Mushroom	Dega - E	Gjakovë / Djakovica	€2,100.00		Yes	30-Aug-12	€2,100.00	€0.00	Completed	Direct
980	Milan Bojkovic	Raspberry	PP BOJKOVIC-2	Shtërpçë / Strpce	€960.00		Yes	30-Aug-12	€960.00	€0.00	Completed	Direct
792	Alban Gunga	Retail trade	NTP Vito	Prishtinë / Pristina	€8,010.00		Yes	31-Aug-12	€8,010.00	€0.00	Completed	Direct
220	Amir Bucolli	Kindergarten	S&E GROUP SHPK	Prishtinë / Pristina	€5,900.00		Yes	7-Sep-12	€5,900.00	€0.00	Completed	Direct

1102	Xhavit Selimi	Mushroom	Agro - Elsa	Klinë / Klina	€2,625.00		Yes	7-Sep-12	€2,625.00	€0.00	Completed	Direct
270	Kadrije Ramadani	Medical Lab	Shendetim	Prishtinë / Pristina	€5,000.00		Yes	12-Sep-12	€5,000.00	€0.00	Completed	Direct
747	Burim Peli	Physiotherapist	CHIRO-MED	Pejë / Pec	€9,796.00		Yes	12-Sep-12	€9,796.00	€0.00	Completed	Direct
1186	Zoran Stojanovic	Food Processing	PTP ZOKI	Gjilan / Gnjilane	€6,500.00		Yes	12-Sep-12	€6,500.00	€0.00	Completed	Direct
1107	Lindita Salihu	Mushroom	Linda -S	Klinë / Klina	€4,068.75		Yes	12-Sep-12	€4,068.75	€0.00	Completed	Direct
1149	Valbona Sheraj	Mushroom	Artani	Klinë / Klina	€3,675.00		Yes	12-Sep-12	€3,675.00	€0.00	Completed	Direct
1184	Mexhid Deskaj	Mushroom	Shitake - MD	Klinë / Klina	€3,675.00		Yes	12-Sep-12	€3,675.00	€0.00	Completed	Direct
364	Bajram Llapashtica	Plumber	NPSH Hidroprojekt	Prishtinë / Pristina	€5,000.00		Yes	14-Sep-12	€5,000.00	€0.00	Completed	Direct
390	Miroslav Garic	Fishery	RIBNJAK Velika Hoca	Rahovec / Orahovac	€5,000.00		Yes	14-Sep-12	€5,000.00	€0.00	Completed	Direct
477	Arber Gola	Fast Food	URA AG	Prishtinë / Pristina	€6,085.00		Yes	14-Sep-12	€6,085.00	€0.00	Completed	Direct
845	Labinot Morina	Kindergarten	AMARA	Prishtinë / Pristina	€5,000.00		Yes	14-Sep-12	€5,000.00	€0.00	Completed	Direct
955	Shkelqim Spahija	Caffe/Fast food	INDEX	Prishtinë / Pristina	€4,995.00		Yes	14-Sep-12	€4,995.00	€0.00	Completed	Direct
1084	Valdet Bajraktari	Mushroom	Agro - Labi	Klinë / Klina	€2,415.00		Yes	14-Sep-12	€2,415.00	€0.00	Completed	Direct
979	Alban Morina	Agriculture	NP Ekofill	Gjakovë / Djakovica	€4,408.00		Yes	17-Sep-12	€4,408.00	€0.00	Completed	Direct
385	Ana Jorgic	Music studio	AV STUDIO	Graçanica / Graçanica	€5,120.00		Yes	19-Sep-12	€5,120.00	€0.00	Completed	Direct
442	Ramadan Miftari	Agriculture-Greenhouse	NPP DANI-R	Mitrovicë / Mitrovica	€5,000.00		Yes	19-Sep-12	€5,000.00	€0.00	Completed	Direct
536	Kujtim Krasniqi	Decorative products	VITORJA	Prishtinë / Pristina	€5,000.00		Yes	19-Sep-12	€4,990.20	€0.00	Completed	Direct
806	Ardiana Gashi	Beauty Salon	Vogue Nails	Prishtinë / Pristina	€4,600.00		Yes	19-Sep-12	€4,598.00	€0.00	Completed	Direct
862	Pleurat Bucaj	Flower cultivation	NTP - Lulishtja LABI	Prishtinë / Pristina	€5,000.00		Yes	19-Sep-12	€4,925.00	€0.00	Completed	Direct
913	Mergim Cahani	IT Services	Phronesis	Prizren	€7,000.00		Yes	19-Sep-12	€6,956.00	€0.00	Completed	Direct
471	Adrian Gecaj	Design Studio	GECl Studio	Prishtinë / Pristina	€5,000.00		Yes	19-Sep-12	€5,000.00	€0.00	Completed	Direct

408	Ali Rrahmani	Agriculture-Greenhouse	NP EUROBONA	Drenas / Glogovac	€ 5,000.00	Yes	21-Sep-12	€5,000.00	€0.00	Completed	Direct
493	Arlind Gjokolli and Mentor Pacarada	Design Studio	VISIT CARD	Prishtinë / Pristina	€ 7,000.00	Yes	21-Sep-12	€7,000.00	€0.00	Completed	Direct
181	Taulant Gexha	Dairy Products	NTP Melik	Gjakovë / Djakovica	€ 7,000.00	Yes	25-Sep-12	€7,000.00	€0.00	Completed	Direct
606	Vlora Nura	Library	VISA Group	Gjakovë / Djakovica	€ 5,000.00	Yes	25-Sep-12	€4,977.50	€0.00	Completed	Direct
756	Florim Neziri	Farm	NP NISI	Drenas / Glogovac	€ 6,900.00	Yes	25-Sep-12	€6,888.20	€0.00	Completed	Direct
933	Tomor Rudi	Consulting Services	RUDI-Crafts	Prishtinë / Pristina	€ 5,000.00	Yes	27-Sep-12	€5,000.00	€0.00	Completed	Direct
404	Miljan Krstic	Apiculture	ZAD	Shtërpçë / Strpce	€ 4,970.00	Yes	28-Sep-12	€4,970.00	€0.00	Completed	Direct
485	Artan Prestreshi	Design Studio	TETRO	Prishtinë / Pristina	€8,036.00	Yes	28-Sep-12	€8,026.00	€0.00	Completed	Direct
1226	Qendrim Qeli	Agriculture Group	Fidanishtja Agronomia	Ferizaj / Urosevac	€4,539.60	Yes	28-Sep-12	€4,539.60	€0.00	Completed	Direct
1229	Jeton Haxhidema	Agriculture Group	Fidanishtja Agrotoni	Ferizaj / Urosevac	€2,361.00	Yes	28-Sep-12	€2,361.00	€0.00	Completed	Direct
486	Remzi Veliu	Horticulture	NTP. LEA	Prishtinë / Pristina	€5,000.00	Yes	28-Sep-12	€4,998.40	€0.00	Completed	Direct
550	Edmond Tabaku	Furniture producer	NTP TABAKU-Mobileri	Gjakovë / Djakovica	€ 5,900.00	Yes	5-Oct-12	€5,900.00	€0.00	Completed	Direct
629	Muhamet Pervetica	Medical Services	Infuzioni	Prishtinë / Pristina	€ 8,000.00	Yes	5-Oct-12	€8,000.00	€0.00	Completed	Direct
715	Gentian Lluka & Denis Gafuri	Online Sales	SMARD	Pejë / Pec	€ 9,996.50	Yes	5-Oct-12	€9,996.50	€0.00	Completed	Direct
873	Hisni Shkreta	Car wash	BELARDIN	Hani i Elezit / General Jankovic	€ 4,977.00	Yes	5-Oct-12	€4,877.20	€0.00	Completed	Direct
878	Rafet Abdullahu	Furniture producer	Mobileria - YLLI	Podujevë / Podujevo	€ 5,000.00	Yes	5-Oct-12	€5,000.00	€0.00	Completed	Direct

890	Valon Krasniqi	Online shopping platform	eBlej	Prishtinë / Pristina	€ 5,000.00		Yes	5-Oct-12	€5,000.00	€0.00	Completed	Direct
1104	Shpejtim Tafilaj	Mushroom	SH XH T	Klinë / Klina	€2,625.00		Yes	5-Oct-12	€2,625.00	€0.00	Completed	Direct
600	Hazer Shehu	Consulting Services	Gentle Research	Prizren	€ 5,000.00		Yes	11-Oct-12	€5,000.00	€0.00	Completed	Direct
705	Krenar Belegu	Marketing services	FLEX	Prishtinë / Pristina	€ 6,000.00		Yes	11-Oct-12	€6,000.00	€0.00	Completed	Direct
835	Florent Gashi	Cleaning services	D.sh. Y-Pastertia	Mitrovicë / Mitrovica	€ 5,000.00		Yes	11-Oct-12	€4,931.16	€0.00	Completed	Direct
580	Goran Milenkovic	Cleaning services	Mondial	Gračanica / Gracanica	€ 4,500.00		Yes	12-Oct-12	€4,500.00	€0.00	Completed	Direct
1172	Dentrit Mehmeti	Mushroom	"Erisi-M" N.P.T	Gjakovë / Djakovica	€2,625.00		Yes	12-Oct-12	€2,625.00	€0.00	Completed	Direct
1232	Kenan Ismajli	Agriculture Group	Agrokultura	Vushtrri / Vucitrn	€4,915.00		Yes	12-Oct-12	€4,915.00	€0.00	Completed	Direct
540	Nasur Bajrami	Metal processing	METAL.COM	Kaçanik / Kacanik	€ 5,000.00		Yes	17-Oct-12	€5,000.00	€0.00	Completed	Direct
559	Nderim Jashanica	Plant Grower	SHPK FIDANI	Prishtinë / Pristina	€ 5,000.00		Yes	17-Oct-12	€5,000.00	€0.00	Completed	Direct
853	Fatos Nura	Electrician	ALF Engineering	Drenas / Glogovac	€ 5,000.00		Yes	17-Oct-12	€5,000.00	€0.00	Completed	Direct
861	Bujar Gerguri	Plastic Processing	Plastika Zabeli	Drenas / Glogovac	€ 4,000.00		Yes	17-Oct-12	€4,000.00	€0.00	Completed	Direct
1106	Muhamet Marmullaku	Mushroom	Agro - Adi	Klinë / Klina	€2,625.00		Yes	17-Oct-12	€2,625.00	€0.00	Completed	Direct
1145	Shqipe Gashi	Mushroom	Agro - Arbi	Klinë / Klina	€2,100.00		Yes	17-Oct-12	€2,100.00	€0.00	Completed	Direct
1146	Klevis Elezaj	Mushroom	Elezaj AgroProduct	Klinë / Klina	€3,150.00		Yes	17-Oct-12	€3,150.00	€0.00	Completed	Direct
511	Qendrim Maloku	Farmacy	BONITA	Podujevë / Podujevo	€ 3,974.00		Yes	19-Oct-12	€3,974.00	€0.00	Completed	Direct
1230	Egzona Gjocaj	Agriculture Group	Gjocaj - E	Pejë / Pec	€3,420.00		Yes	19-Oct-12	€3,420.00	€0.00	Completed	Direct
1031	Arben Alija + Lum Hoxha	Agriculture-Greenhouse	Agro Plant	Prishtinë / Pristina	€7,860.00		Yes	25-Oct-12	€7,818.89	€0.00	Completed	Direct
632	Erodita Osmanaj	Kindergarten	YJET e Vegjel	Prishtinë / Pristina	€ 5,000.00		Yes	2-Nov-12	€4,809.92	€0.00	Completed	Direct

1120	Driton Prenaj	Mushroom	Eko - Mushroom	Klinë / Klina	€2,100.00		Yes	2-Nov-12	€2,100.00	€0.00	Completed	Direct
1144	Arber Shala	Mushroom	ABI	Klinë / Klina	€2,100.00		Yes	2-Nov-12	€2,100.00	€0.00	Completed	Direct
1159	Antoneta & Alfred Shtufi	Mushroom	FEDI & Sa	Gjakovë / Djakovica	€8,925.00		Yes	2-Nov-12	€8,925.00	€0.00	Completed	Direct
1202	Teuta Rrustemi	Mushroom	Shiitake - Kos	Gjakovë / Djakovica	€4,462.50		Yes	2-Nov-12	€4,462.50	€0.00	Completed	Direct
1213	Violeta Mushkolaj	Kindergarten	Fatosat	Deçan / Decane	€5,000.00		Yes	2-Nov-12	€4,996.98	€0.00	Completed	Direct
347	Egmend Dajja	Bag Production	EGMENT Collection	Gjakovë / Djakovica	€5,000.00		Yes	5-Nov-12	€5,000.00	€0.00	Completed	Direct
1092	Gentiana Millaku	Mushroom	Tina	Klinë / Klina	€2,100.00		Yes	5-Nov-12	€2,100.00	€0.00	Completed	Direct
1121	Flakrim Berisha	Mushroom	Agro Flakrimi	Klinë / Klina	€2,730.00		Yes	5-Nov-12	€2,730.00	€0.00	Completed	Direct
868	Fatmir Bajrami	Plastic Processing	FATIDON SHPK	Prishtinë / Pristina	€5,000.00		Yes	6-Nov-12	€5,000.00	€0.00	Completed	Direct
265	Pleurat Bedra	Meat Products packaging and trade	NTP Bedra	Gjakovë / Djakovica	€6,000.00		Yes	9-Nov-12	€5,900.00	€0.00	Completed	Direct
1010	Blerina Prekaj	Cleaning services	NPSH B-Eko	Fushë Kosovë / Kosovo Polje	€6,000.00		Yes	9-Nov-12	€6,000.00	€0.00	Completed	Direct
266	Samet Haziri	Agriculture-Greenhouse	EKOL - FIDE	Gjilan / Gnjilane	€4,750.00		Yes	16-Nov-12	€4,750.00	€0.00	Completed	Direct
1221	Nderim Rexhaj	Agriculture Group	NDERI R	Pejë / Pec	€4,640.00		Yes	16-Nov-12	€4,640.00	€0.00	Completed	Direct
626	Besim Xhema	Confectionary	FIBELLO	Mitrovicë / Mitrovica	€5,000.00		Yes	23-Nov-12	€5,000.00	€0.00	Completed	Direct
807	Ymer Canaj	Auto Mechanic	AUTO FORD	Prizren	€6,700.00		Yes	23-Nov-12	€5,898.00	€0.00	Completed	Direct
838	Albion Idrizi	Call Center	Gear Up Solution	Prishtinë / Pristina	€10,000.00		Yes	23-Nov-12	€10,000.00	€0.00	Completed	Direct
995	Adnan Fejzullahi	Tailor	NPT TAILOR -1	Pejë / Pec	€9,510.00		Yes	23-Nov-12	€9,510.00	€0.00	Completed	Direct
1085	Suzana Marleku	Mushroom	Zana - M	Klinë / Klina	€3,176.25		Yes	23-Nov-12	€3,176.25	€0.00	Completed	Direct
1089	Mergim Kadrija	Mushroom	Meritoni	Klinë / Klina	€4,200.00		Yes	23-Nov-12	€4,200.00	€0.00	Completed	Direct

1214	Ardian Kastrati	Agriculture Group	NTP KASTRATI	Prishtinë / Pristina	€3,471.00		Yes	23-Nov-12	€3,019.13	€0.00	Completed	Direct
530	Arta Nallbani	Accounting Services	KONTABILITETI F/M	Prishtinë / Pristina	€5,570.00		Yes	29-Nov-12	€5,570.00	€0.00	Completed	Direct
1095	Enver Smaili	Mushroom	Buna	Klinë / Klina	€3,150.00		Yes	29-Nov-12	€3,150.00	€0.00	Completed	Direct
1101	Arben, Ardita, Gresa Godanci	Mushroom	Dreni	Klinë / Klina	€11,235.00		Yes	29-Nov-12	€11,235.00	€0.00	Completed	Direct
1103	Ylber Shala	Mushroom	Agro -Shala	Klinë / Klina	€2,940.00		Yes	29-Nov-12	€2,940.00	€0.00	Completed	Direct
1116	Adnan Qitaku	Mushroom	Natyra	Klinë / Klina	€2,467.50		Yes	29-Nov-12	€2,467.50	€0.00	Completed	Direct
1132	Luan Alijaj, Arbnore Alijaj, Leutrim Bytyqi	Mushroom	Gruri I Arte	Gjakovë / Djakovica	€11,812.50		Yes	29-Nov-12	€11,812.50	€0.00	Completed	Direct
1219	Miranda Rugovaj	Agriculture Group	R.Rugova	Pejë / Pec	€3,437.00		Yes	29-Nov-12	€3,359.00	€0.00	Completed	Direct
263	Fisnik Muji	Arts studio	NIC PIC	Gjilan / Gnjilane	€5,000.00		Yes	7-Dec-12	€4,934.00	€0.00	Completed	Direct
285	Sladjana Spasic	Textile products	Zlatni Vez	Shtërpçë / Strpce	€5,000.00		Yes	7-Dec-12	€4,990.00	€0.00	Completed	Direct
741	Bujar Hajdini	Textile products	ILIRI Gr	Prishtinë / Pristina	€4,930.00		Yes	7-Dec-12	€4,930.00	€0.00	Completed	Direct
809	Vjollca Godanci	Medical Services	ASKLEPI MED	Prishtinë / Pristina	€5,000.00		Yes	7-Dec-12	€5,000.00	€0.00	Completed	Direct
1070	Faton Sopa	Online Classifieds & Shop	Shpallje Ditore	Prishtinë / Pristina	€4,200.00		Yes	7-Dec-12	€4,200.00	€0.00	Completed	Direct
1074	Kreshnik Kabashi	Translation Services	Translation @Centre	Prishtinë / Pristina	€5,000.00		Yes	7-Dec-12	€5,000.00	€0.00	Completed	Direct
1134	Ilir Makolli	Mushroom	Flora	Klinë / Klina	€2,100.00		Yes	7-Dec-12	€2,100.00	€0.00	Completed	Direct
202	Ndrec Zefaj	Breeding Farm	RANISHTA	Klinë / Klina	€4,940.00	Calves	Yes	18-Dec-12	€4,940.00	€0.00	Completed	Direct
290	Anita Muriqi	Dancing Studio	EJONA	Prishtinë / Pristina	€5,000.00		Yes	18-Dec-12	€5,000.00	€0.00	Completed	Direct
309	Kaltrina Luta	Fishery	Trofta - I	Kaçanik / Kacanik	€4,000.00		Yes	18-Dec-12	€4,000.00	€0.00	Completed	Direct
917	Premton Murati	Photo studio	On Photo	Podujevë / Podujevo	€6,250.00		Yes	18-Dec-12	€6,250.00	€0.00	Completed	Direct
1185	Arbnor Hasi	Dental Lab	IN LAB	Gjakovë / Djakovica	€5,000.00		Yes	18-Dec-12	€5,000.00	€0.00	Completed	Direct
1091	Gzim Bajrakta	Mushroom	Lumi - As	Klinë / Klina	€4,462.50		Yes	18-Dec-12	€4,462.50	€0.00	Completed	Direct

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406	Fatos Fetahaj	Metal processing	FATOSI PERFECT	Istog / Istok	€5,436.00		Yes	27-Dec-12	€5,436.00	€0.00	Completed	Direct
557	Merita Jaha	Education services	M-Atele	Prishtinë / Pristina	€5,000.00		Yes	27-Dec-12	€5,000.00	€0.00	Completed	Direct
842	Besmir Grezda	Retail trade	Greзда Trade NTSH	Gjakovë / Djakovica	€5,025.00		Yes	27-Dec-12	€5,025.00	€0.00	Completed	Direct
1220	Diamant Gashi	Agriculture Group	Agro Diamanti 2	Pejë / Pec	€3,735.00		Yes	28-Dec-12	€3,590.00	€0.00	Completed	Direct
1194	Adhurim Januzi	Restaurants	Antika AM	Gjakovë / Djakovica	€6,200.00		Yes	11-Jan-13	€6,200.00	€0.00	Completed	Direct
689	Bleta Balaj	Kindergarten	Bletezat shpk	Prishtinë / Pristina	€3,000.00		Yes	18-Jan-13	€2,999.73	€0.00	Completed	Direct
398	Gentiana Kelmendi	Cosmetic shop	MUF	Pejë / Pec	€2,000.00		Yes	25-Jan-13	€2,000.00	€0.00	Completed	Direct
771	Albina Arifi	Consulting services	A&A Project	Gjilan / Gnjilane	€4,000.00		Yes	25-Jan-13	€4,000.00	€0.00	Completed	Direct
798	Sefer Berisha	Plumber	Termo Lanti	Prishtinë / Pristina	€4,998.00		Yes	25-Jan-13	€4,998.00	€0.00	Completed	Direct
885	Ilirijana Zhaveli	Beauty Salon	Dpz Deti	Gjakovë / Djakovica	€5,000.00		Yes	25-Jan-13	€4,659.00	€0.00	Completed	Direct
1200	Mentor Delijaj	Agriculture services	AgroDel	Gjakovë / Djakovica	€6,800.00		Yes	25-Jan-13	€6,800.00	€0.00	Completed	Direct
610	Vesa Gashi	Event Planner	FINESE	Prishtinë / Pristina	€9,331.30		Yes	25-Jan-13	€9,331.30	€0.00	Completed	Direct
291	Drenusha Selimi	Physiotherapist	RELAX	Pejë / Pec	€4,500.00		Yes	1-Feb-13	€4,500.00	€0.00	Completed	Direct
503	Dardan Luta	Graphic designer	Arra Design	Prishtinë / Pristina	€8,670.00		Yes	11-Feb-13	€8,670.00	€0.00	Completed	Direct
283	Afrim Bajraktari	Electronic services	VirtuReal	Drenas / Glogovac	€5,000.00		Yes	13-Feb-13	€5,000.00	€0.00	Completed	Direct
932	Jeton Krasniqi	Consulting Services	Kras Group	Prishtinë / Pristina	€7,000.00		Yes	13-Feb-13	€7,000.00	€0.00	Completed	Direct
241	Besart Kastrati	Filigree	DPZ KASTRATI 2	Prizren	€5,000.00		Yes	28-Feb-13	€5,000.00	€0.00	Completed	Direct
560	Xhulinaze Zatriqi	Beauty Salon	SUMEJA	Mitrovicë / Mitrovica	€4,500.00		yes	28-Feb-13	€4,466.00	€0.00	Completed	Direct

179	Besarta Vranovci	Agriculture-Greenhouse	Bahcja Jone	Ferizaj / Urosevac	€3,500.00		Yes	6-Mar-13	€3,500.00	€0.00	Completed	Direct
888	Nemanja Pavletovic	Fruits processing	Hugo Fructal	Shterpce/Strpce	€5,002.00		Yes	6-Mar-13	€5,002.00	€0.00	Completed	Direct
985	Adelina Prekaj	Dairy farm	OSA Ferm	Pejë / Pec	€10,000.00	Cows	Yes	6-Mar-13	€10,000.00	€0.00	Completed	Direct
1006	Ardita Rrahmani	Agriculture	Apple Plant-DITA	Shtërpçë / Strpce	€4,215.00		Yes	6-Mar-13	€4,215.00	€0.00	Completed	Direct
217	Engjell Gjuraraj	Agriculture-Greenhouse	NTP Bio Product	Gjakovë / Djakovica	€5,010.00		Yes	6-Mar-13	€5,004.00	€0.00	Completed	Direct
446	Xhevahir Shahini	Plastic/Parraphine	DONA-Plast	Ferizaj / Urosevac	€4,000.00		Yes	19-Mar-13	€4,000.00	€0.00	Completed	Direct
306	Andreja Milosavljevic	Dairy farm	Zelena Farma	Shterpce/Strpce	€5,000.00		Yes	10-Apr-13	€5,000.00	€0.00	Completed	Direct
925	Erdall Zasella	Advertisement services	TITLE Production	Mitrovicë / Mitrovica	€5,010.00		Yes	12-Apr-13	€5,010.00	€0.00	Completed	Direct
1066	Sabedin Hajredinaj	Dairy Farm	Blegtoria S	Vushtri/Vucitorn	€4,860.00	Cows	Yes	12-Apr-13	€4,860.00	€0.00	Completed	Direct
1009	Burim Devetak	Metal processing	METAL FIX	Suhareke/Suva Reka	€5,640.00		Yes	12-Apr-13	€5,640.00	€0.00	Completed	Direct
522	Valon Beqiri	Dairy Farm	NTP Valoni	Novobërdë / Novo Brdo	€4,998.00	Cows	Yes	12-Apr-13	€4,993.00	€0.00	Completed	Direct
984	Teuta Krasniqi	Postal Services	Express Delivery Service	Prishtinë / Pristina	€5,000.00		Yes	12-Apr-13	€4,996.40	€0.00	Completed	Direct
723	Pal Nreaj	Dairy farm	NPT TITI-N	Gjakovë / Djakovica	€5,000.00		Yes	18-Apr-13	€5,000.00	€0.00	Completed	Direct
484	Resim Novoberdaliu	Fast food	FAST FOOD KALAJA	Novobërdë / Novo Brdo	€5,000.00		Yes	18-Apr-13	€4,999.87	€0.00	Completed	Direct
469	Kreshnik Kulludra	Auto electrician	OMI	Gjakovë / Djakovica	€4,800.00		Yes	18-Apr-13	€4,800.00	€0.00	Completed	Direct
324	Artan Kastrati	Bio diesel	NPT BIODIZEL	Istog/Istok	€6,300.00		Yes	18-Apr-13	€6,300.00	€0.00	Completed	Direct
843	Mimoza Xerxa	Confectionary	Renaissance	Prishtinë / Pristina	€4,845.00		Yes	25-Apr-13	€4,842.64	€0.00	Completed	Direct
937	Gazmend Xhemajli	Dairy farm	FERMA GAZI	Skenderaj / Srbica	€6,200.00		Yes	2-May-13	€6,200.00	€0.00	Completed	Direct

593	Fisnik Ahmeti	Marketing services	ARS PRINT	Prishtinë / Pristina	€ 7,000.00		Yes	2-May-13	€7,000.00	€0.00	Completed	Direct
658	Halim Rrahmani	Fruit processing	COKLII	Shterpce/Strpce	€ 5,000.00		Yes	3-May-13	€5,000.00	€0.00	Completed	Direct
538	Meriton Bedra	Knitware manufacturing	IDEA STAFF	Gjakovë / Djakovica	€ 3,000.00		Yes	8-May-13	€3,000.00	€0.00	Completed	Direct
902	Arif Bytyqi	Medical Lab	Laboratori Medica LAB	Skenderaj / Srbica	€ 5,000.00		Yes	17-May-13	€5,000.00	€0.00	Completed	Direct
1042	Flamur Shala	Consulting and Market Research	baruti GmbH Kosovo	Prishtinë / Pristina	€ 10,000.00		Yes	17-May-13	€10,000.00	€0.00	Completed	Direct
1285	Fisnik Sinani	Apiculture	Bletaria AMA	Dragash / Dragas	€ 5,000.00		Yes	17-May-13	€5,000.00	€0.00	Completed	Direct
803	Shaban Maxharraj	Agriculture - Garlic cultivation	ARM Perime	Klinë / Klina	€ 3,500.00		Yes	17-May-13	€3,500.00	€0.00	Completed	Direct
642	Murat Dushullovi	Textile products	N.P. "PRO TEX"	Prishtinë / Pristina	€4,969.00		Yes	24-May-13	€4,969.00	€0.00	Completed	Direct
1273	Jeton Shala	Medical Lab	"Medical & Laboratory Services" SH.P.K	Prishtinë / Pristina	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1415	Rudina Duraku	Production of candles	N.P.T "Special Gift"	Gjakovë / Djakovica	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
501	Ramadan Lika	Textile products	D.P.Z "ARTEKS"	Ferizaj/Urosevac	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1302	Jehona Dullovi	Tailor	D.P.Z. "RUBINA"	Kacanik	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1377	Leana Mahmuti	3D projecting services	N.SH. "LE ARCH 3D"	Prishtinë / Pristina	€5,000.00		Yes	24-May-13	€5,000.00	€0.00	Completed	Direct
1409	Fitore Islami	Cleaning services	N.SH. "WHITE HOUSE"	Prishtinë / Pristina	€ 4,990.00		Yes	24-May-13	€4,990.00	€0.00	Completed	Direct
244	Goran Milic	Dairy farm	Sarsko Jagnje	Shterpce/Strpce	€ 6,900.00		Yes	31-May-13	€6,900.00	€0.00	Completed	Direct
378	Blerim Hyseni	Door and Window Production	DNI KONSTRUKSIONE	Podujevë / Podujevo	€ 5,000.00		Yes	31-May-13	€5,000.00	€0.00	Completed	Direct
896	Anita & Shkumbin Maloku	IT and security services	D.T.SH. "ERITECH"	Gjakovë / Djakovica	€ 5,000.00		Yes	31-May-13	€5,000.00	€0.00	Completed	Direct

1187	Arben Shala	doors and windows frame production	D.P.Z. Shala Plast	Rahovec/Orahovac	€4,970.00		Yes	31-May-13	€4,970.00	€0.00	Completed	Direct
1482	Albana Morina	Decorative products	N.T.P. "Carto Pinto"	Prishtinë / Pristina	€4,997.90		Yes	31-May-13	€4,997.90	€0.00	Completed	Direct
1211	Fisnik Ukmata	Fast Food	SnackBar 212	Gjakovë / Djakovica	€6,000.00		Yes	31-May-13	€6,000.00	€0.00	Completed	Direct
1416	Besnik Pireva	Apiculture	N.P.T "Bleta - R"	Kamenice/Kamenica	€5,000.00		Yes	31-May-13	€5,000.00	€0.00	Completed	Direct
225	Goran Staletovic	Dairy Farm	Sarsko Sirko	Shterpce/Strpce	€6,800.00	Cows	Yes	7-Jun-13	€6,800.00	€0.00	Completed	Direct
695	Tuba Kocbashli	Confectionary	TUBA CAKES	Prizren	€5,000.00		Yes	7-Jun-13	€5,000.00	€0.00	Completed	Direct
1209	Lazar Janicevic	Raspberry +	PP LAKI	Shterpce/Strpce	€2,100.00		Yes	7-Jun-13	€2,100.00	€0.00	Completed	Direct
1469	Arberi Gashi	Confectionary	N.SH. "ULPIANA"	Suhareke/Suva Reka	€5,000.00		Yes	7-Jun-13	€5,000.00	€0.00	Completed	Direct
1512	Besnik Salihu	Veterinary clinic	Agro Vet	Suhareke/Suva Reka	€5,000.00		Yes	7-Jun-13	€5,000.00	€0.00	Completed	Direct
1524	Artan Selaci	Cleaning services	Dr. DOMESTOS I	Vushtri/Vucitrn	€5,000.00		Yes	7-Jun-13	€4,996.00	€0.00	Completed	Direct
1263	Ardit Ukmata	Design and Advertisement services	DPZ "3D sign"	Gjakovë / Djakovica	€5,000.00		Yes	3-Jul-13	€5,000.00	€0.00	Completed	Direct
1543	Albana Perteshoni	accessories/handcraft	A.S.P. accessories	Gjakovë / Djakovica	€2,470.00		Yes	3-Jul-13	€2,470.00	€0.00	Completed	Direct
1541	Fatlinda Ponosheci-Koshi	Restaurants	Te Fiqo	Gjakovë / Djakovica	€5,000.00		Yes	3-Jul-13	€5,000.00	€0.00	Completed	Direct
1337	Bajram Gashi	Apple cultivation	pentaria APPLE B	Pejë / Pec	€5,000.00		Yes	3-Jul-13	€5,000.00	€0.00	Completed	Direct
1562	Njomza Jahja	Dental services	ORDINANCA STOMATOLOGJIKE "DENTAURUM-Nj"	Fushe Kosove/Kosovo Polje	€5,000.00		Yes	10-Jul-13	€5,000.00	€0.00	Completed	Direct
535	Fisnik Shehu	Dental services	FISNIK SHEHU B.I	Prishtine/Prishtina	€5,000.00		Yes	10-Jul-13	€5,000.00	€0.00	Completed	Direct

2188	Arben Avdyli	Waste management	NTP "EKO-REC"	Novoberde/Novo Brdo	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1498	Erza Kumnova	pasticeria	D.P.Z. "RAFAELO"	Gjakove/Djakovica	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1588	Gazmir Mula	Metal processing	N.SH. "GENTI-FE ENGINEERING"	Gjakove/Djakovica	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1619	Irhad Smaili	Paper production	D.P.Z. "I - S - E"	Prizren/Prizren	€ 5,000.00		Yes	12-Jul-13	€ 5,000.00	€0.00	Completed	Direct
2095	Amir Zeneli	Electrician	N.SH. "ELECTRICAL PROTECTION"	Vushtrri/Vucitern	€ 4,026.40		Yes	12-Jul-13	€ 4,026.40	€0.00	Completed	Direct
817	Arianit Haziri	Sale Food Beverages	NPT "BIO NATURE"	Prishtine/Prishtina	€ 5,000.00		Yes	16-Jul-13	€ 4,999.60	€0.00	Completed	Direct
516	Mensur Plakolli	Production of PVC doors and windows	NPT "XHELA-PVC"	Podujevë / Podujevo	€ 4,748.00		Yes	16-Jul-13	€ 4,725.40	€0.00	Completed	Direct
766	Arben Shabani	Furniture producer	NPT ELA	Ferizaj/Urosec	€ 2,460.00		Yes	16-Jul-13	€ 2,459.60	€0.00	Completed	Direct
1832	Betim Rexhaj	Toy production	ORIENTIM	Pejë / Pec	€ 5,125.00		Yes	18-Jul-13	€ 5,125.00	€0.00	Completed	Direct
1564	Jeton Ramadani	IT services	J.R WEB STUDIO	Prishtinë / Prishtina	€ 5,000.00		Yes	18-Jul-13	€ 5,000.00	€0.00	Completed	Direct
1867	Kujtim Sermaxhaj	3D Printing	TREDELON	Prishtinë / Prishtina	€ 5,000.00		Yes	31-Jul-13	€ 4,980.00	€0.00	Completed	Direct
1995	Andi Mullazeni	Glavanized glass maker	D.P.Z. "ANDI-M"	Gjakovë / Djakovica	€ 5,000.00		Yes	31-Jul-13	€5,000.00	€0.00	Completed	Direct
2114	Nita Haxhismajli	Tailor	NPT "NITA FASHION"	Prishtinë / Prishtina	€ 4,980.00		Yes	31-Jul-13	€ 4,980.00	€0.00	Completed	Direct
1357	Lejla Mullabazi	Tailor	"ART FASHION"	Rahovec/Orahovac	€ 5,000.00		Yes	15-Aug-13	€ 5,000.00	€0.00	Completed	Direct
1277	Dijon Vula	Electro - installation services	"Smart Sqared" LLC	Prishtine/Prishtina	€ 3,079.80		Yes	22-Aug-13	€ 2,576.91	€0.00	Completed	Direct
854	Adelina Sokolli-Pallaska	publishing services	"LEXILIBRI PRESS" LLC.	Prishtine/Prishtina	€ 5,000.00		Yes	26-Aug-13	€ 2,285.00	€0.00	Completed	Direct

177 1	Arbenita Bajramliu	Fitness center	D.SH. Fitnes "ERA"	Hani I Elezit/General Jankovič	€ 4,998.77		Yes	29-Aug-13	€ 4,998.77	€0.00	Completed	In-Kind
168 1	Besfort Reznijq	Textile products	N.T.P. "BS - TEX"	Gjakove/Djakovica	€ 5,000.00		Yes	30-Aug-13	€ 4,229.98	€0.00	Completed	In-Kind
189 2	Mihane Plakaj	Textile products	N.P. "FJONGO"	Ferizaj/Uroshvac	€ 5,090.00		Yes	3-Sep-13	€ 5,090.00	€0.00	Completed	In-Kind
212 8	Bardhi Zeka	Automatic control devices	N.SH.T. "Automation Control"	Prishtine/Prishtina	€ 4,994.00		Yes	3-Sep-13	€ 4,994.00	€0.00	Completed	In-Kind
155 5	Rabie Podvorica	Tailor	"Meri - Com" Sh.p.k	Podujeve/Podujeve	€ 5,000.00		Yes	5-Sep-13	€ 5,000.00	€0.00	Completed	In-Kind
212 5	Shefki Mustafa	Mini Bakery	N.T.P. "MY KITCHEN"	Prishtine/Prishtina	€ 2,500.00		Yes	6-Sep-13	€ 2,500.00	€0.00	Completed	In-Kind
214 6	Granit Qerimi	Bakery	N.T.SH. "EGNATIA - B"	Gjilan/Gnjilane	€ 5,650.00		Yes	6-Sep-13	€ 5,533.00	€0.00	Completed	In-Kind
203 9	Arlinda Hajrullahu	design services	N.SH.T "ART VISION"	Prishtine/Prishtina	€ 5,166.00		Yes	9-Sep-13	€ 5,165.31	€0.00	Completed	In-Kind
668	Fahri Krasniqi	Beekeeper	D.P.Z. "MERISI"	Prishtine/Prishtina	€ 1,960.00		Yes	9-Sep-13	€ 1,960.00	€0.00	Completed	In-Kind
195 0	Adnan Mehmeti	Hairdresser	D.P.Z "TICK TACK HAIR"	Podujeve/Podujeve	€ 3,899.50		Yes	9-Sep-13	€ 3,403.51	€0.00	Completed	In-Kind
176 5	Valmira Gashi	pasticeria	D.P.Z Ambeltore "Candy 6-23"	Suhareke/Suva Reka	€ 5,250.00		Yes	11-Sep-13	€ 4,293.04	€0.00	Completed	In-Kind
156 0	Besmir Nafezi	Physiotherapist	Ordinanca Shendetsore "FIZIO - MEDICAL"	Dragash/Dragas	€ 4,430.00		Yes	11-Sep-13	€ 4,430.00	€0.00	Completed	In-Kind
166 2	Adelina Ajeti	Architect studio	N.SH.P "A&M Project"	Kamenice/Kamenica	€ 4,252.14		Yes	11-Sep-13	€ 4,016.33	€0.00	Completed	In-Kind
205 2	Ujkane Hana	handcraft products	D.T.Z. "PUNEDORE NENA"	Prishtine/Prishtina	€ 5,000.00		Yes	12-Sep-13	€ 5,000.70	€0.00	Completed	In-Kind
217 9	Benizare Berisha	sweets and cakes production	N.SH. "AMBLA"	Prishtine/Prishtina	€ 4,649.00		Yes	12-Sep-13	€ 4,614.66	€0.00	Completed	In-Kind
217 1	Rozafa Kelmendi	textile printing services	D.P.T. "LULEKUQE"	Peje/Pec	€ 5,000.00		Yes	19-Sep-13	€ 4,137.92	€0.00	Completed	In-Kind

1530	Slobodan Staletovic	Beekeeper	P.P. "COBE"	Shterpce/Strpce	€ 4,999.50		Yes	23-Sep-13	€ 4,999.50	€0.00	Completed	In-Kind
968	Kristina Dimic	beauty salon	P.P. "ULTRA SUN"	Shterpce/Strpce	€ 3,500.00		Yes	23-Sep-13	€ 3,500.00	€0.00	Completed	In-Kind
1965	Fjolla Shaipi	market research	"ANKETACIO" SH.P.K	Prishtine/Prishtina	€ 5,000.00		Yes	24-Sep-13	€ 4,150.00	€0.00	Completed	In-Kind
343	Driton Mazreku	Herbs	AREA CAJ	Malishevë / Malisevo	€3,700.00		Yes	8-May-12	€3,695.00	€864.00	Completed	Direct
420	Sladjan Ivkovic	Raspberry	PP LUCI	Shtërpçë / Strpce	€1,280.00		Yes	8-Jun-12	€1,280.00	€500.00	Completed	Direct
975	Stevan Stanojkovic	Raspberry	PP STEVAN	Shtërpçë / Strpce	€3,116.00		Yes	8-Jun-12	€3,116.00	€500.00	Completed	Direct
997	Dusan Dimic	Raspberry	PP MB MALINA	Shtërpçë / Strpce	€1,388.00		Yes	8-Jun-12	€1,388.00	€1,100.00	Completed	Direct
1114	Sonja Janicevic	Raspberry	PP NINO	Shtërpçë / Strpce	€1,450.00		Yes	8-Jun-12	€1,449.50	€1,210.00	Completed	Direct
950	Danijela Dimic	Raspberry	PP C + 3D	Shtërpçë / Strpce	€1,050.00		Yes	13-Jul-12	€1,050.00	€500.00	Completed	Direct
240	Lirim Bytyqi	Dairy farm	LIRIMI	Malishevë / Malisevo	€5,000.00	Cows	Yes	17-Aug-12	€5,000.00	€1,500.00	Completed	Direct
205	Arben Nika	Landscaping	Keni Ekolog	Drenas / Glogovac	€ 4,970.00		Yes	7-Sep-12	€4,970.00	€1,000.00	Completed	Direct
569	Fidan Hajra	Fruit processing	NPT EcoNature	Mitrovicë / Mitrovica	€6,000.00		Yes	21-Sep-12	€6,000.00	€1,000.00	Completed	Direct
441	Edona Hamiti	Dental Lab	ESTETIKA	Mitrovicë / Mitrovica	€3,500.00		Yes	25-Oct-12	€3,500.00	€3,300.00	Completed	Direct
315	Arben Arllati	Landscaping	KOPSHTI	Drenas / Glogovac	€ 5,000.00		Yes	27-Dec-12	€5,000.00	€500.00	Completed	Direct
978	Gordana Staletovic	Raspberry	PP ANA MALINA	Shtërpçë / Strpce	€1,080.00		Yes	12-Jul-12	€1,080.00	€500.00	Completed	Direct
261	Valdrin Rizvanolli	Tailor	ARVA	Gjakovë / Djakovica	€ 10,000.00		Yes	28-Dec-12	€10,000.00	€980.00	Completed	Direct
1218	Valmir Gashi	Agriculture Group	V.Gashi	Pejë / Pec	€3,486.00		Yes	29-Nov-12	€3,180.00	€2,500.00	Completed	Direct
475	Kaltrina Mulaj	Kindergarten	BAMBI	Drenas / Glogovac	€4,500.00		Yes	8-Jun-12	€4,500.00	€2,500.00	Completed	Direct
2078	Jasmin Saipi	Dentist	EURODENTAL SHPK	Prizren	€ 4,880.00		Yes	31-Jul-13	€ 4,880.00	€4,880.00	Completed	Direct
852	Masar Bashota	pizzeria	N.P.H. "City Pizza"	Prishtinë / Prishtina	€6,500.00		Yes	24-May-13	€6,500.00	€6,500.00	Completed	Direct

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900	Gazmend Beka	Marketing Service	GB PRINT-PRINTINGHOUSE	Prishtinë / Pristina	€ 5,000.00		Yes	14-Sep-12	€5,000.00	€5,000.00	Completed	Direct
1178	Gjergj Gecaj	Mushroom	Dardani & Edi 2	Gjakovë / Djakovica	€4,462.50		Yes	8-Aug-12	€4,462.50	€4,462.50	Completed	Direct
960	Sasa Zivkovic	Raspberry	PP VOCAR SASA	Shtërpçë / Strpce	€1,000.00		Yes	25-Jul-12	€1,000.00	€1,000.00	Completed	Direct
948	Marina Basaric	Raspberry	PP Crveno Zlato	Shtërpçë / Strpce	€1,080.00		Yes	8-Jun-12	€1,076.00	€1,076.00	Completed	Direct
366	Arta Asllani Mehmeti	Kindergarten	NINULLA	Prishtinë / Pristina	€5,000.00		Yes	5-Apr-12	€5,000.00	€5,000.00	Completed	Direct
389	Yll Vula	Dental Lab	ART DENT	Gjakovë / Djakovica	€4,500.00		Yes	19-Mar-12	€4,500.00	€4,500.00	Completed	Direct

Total Grants Disbursed - 371

Total Grant amount disbursed EUR	€1,627,615.15
Approximate Amount in USD	\$2,181,004.30

15 Partial Refunds

8 Terminations

Direct (cash) GRANTS

In-kind GRANTS