



**ALBANIA SMALL BUSINESS CREDIT
AND ASSISTANCE PROGRAM**



**FOURTH QUARTERLY REPORT
DECEMBER 2002 TO FEBRUARY 2003**

Submitted by:
Chemonics International Inc.

For:
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1. HIGHLIGHTS OF ACHIEVEMENTS TO DATE

- General and specialized business training was delivered to 608 businesses during the first project year, out of which 481 were in the agribusiness sectors and 127 were in the non-agribusiness sectors.
- An additional 289 businesses were trained in loan application procedures.
- The first RDA training event was held in September, 2002. Since that date the RDAs have conducted 43 training sessions, 25 of which took place in the fourth quarter..
- PSHM disbursed 54 direct SME loans totaling \$603,911 and averaging \$11,183 per loan.
- A total of 26 guaranteed loans were disbursed by BKT totaling \$840,173 with an average 36.6% guarantee cover of \$307,372.
- The work plan for Year 2 was drafted and submitted to USAID for approval.

2. SPECIFIC ACTIVITIES

Completion of progress to date, in relation to the phases in the Year 1 work plan approved by USAID:

2.1 PHASE ONE: PROJECT INSTALLATION

Activity One: Physical Project Installation

- This activity was completed and described in the first SBCA quarterly report.
- The problems experienced with the current office space have continued, therefore the SBCA Project will be moving into new offices, at the Sky Tower, in March 2003.

Activity Two: Develop Year One Work Plan

- This was completed and described in the first SBCA quarterly report.

Activity Three: Review and Select Target Clusters

- The first stage of this activity was described in the previous SBCA quarterly report.
- New clusters will be introduced and others dropped depending on whether or not the project can continue to impact upon that particular cluster.

- The clusters now included in the SBCA project are listed below:

AGRiBUSINESS CLUSTERS	
1.	Horticulture <ul style="list-style-type: none"> ▪ Flowers ▪ Vegetables ▪ Seedlings ▪ Viniculture ▪ Greenhouses
2.	Olive Processing
3.	Fish Collection and Processing
4.	Herbs and Spices Collection and Processing
5.	Bee Products and Processing
6.	Dairy Products
7.	Food Processing
NON-AGRiBUSINESS CLUSTERS	
8.	Wood Processing
9.	Construction <ul style="list-style-type: none"> ▪ Bricks and tiles, etc. ▪ Concrete products ▪ Doors and windows ▪ Road maintenance
10.	Scrap Metal
11.	Light Manufacturing <ul style="list-style-type: none"> ▪ Carpets and kilims ▪ Leather products and shoes ▪ Clothing, etc. ▪ Handicrafts
12.	Household Solid Waste Disposal
13.	Other (cross-cluster businesses)

Activity Four: Finalize Grant and TA Agreements and Grant Manual with PSHM

- This was completed and described in the second SBCA quarterly report.

Activity Five: Finalize Agreement and Subcontract with RDA

- This was completed and described in the previous SBCA quarterly report.

Activity Six: Hire CI Local Staff

- As reported in the Third Quarterly Report, the training manager resigned in December 2002. Shortly after her resignation, the project announced the vacancy to USAID and other projects. We interviewed 14 highly qualified candidates out of which, Elona Basha was selected. Elona has seven years experience of working with GTZ in Albania and has already worked with a number of the RDAs.

Activity Seven: Develop Brochures to Promote Project

- A revised version of the current brochure, planned for the fourth quarter of project year 2002/3 will be printed in the first quarter of 2003/4.

Activity Eight: Kick-off Event

- This activity has been completed as described in the second SBCA Quarterly Report.

Activity Nine: Create Website

- A website has been created and described in the previous SBCA quarterly report. Further work on developing the website and linking it to other related sites will be completed in the second year.

Activity Ten: CI Reports on Performance to USAID

- This final quarterly report covers the period from December 2002 to February 2003. The completed Performance-Based Management Task Schedule for project year 1 is shown in Annex 1.
- SBCA accomplishments for the first year are summarized in Annex 2. This shows results for the seven agribusiness and six non-agribusiness clusters, by activity.
- The draft work plan for project year 2003/4 has been submitted to USAID for approval.
- In February, 2003 Mr. Ron Ivey, SBCA Project Supervisor and Mrs. Olya Smolyanova, SBCA Project Manager (from CI Washington) came to monitor the SBCA Project and to prepare the 2003/4 work plan.

2.2 PHASE TWO: IMPLEMENT TRAINING PROGRAM

Activity One: Evaluate RDA Structure, Staffing, Training Capacity and Physical Facilities

- As reported in the previous quarter, SBCA staff and RDA Directors continued to evaluate the RDA structure, staffing, training capacity and physical facilities.
- In January, 2003, SBCA staff visited Kruja RDA. The purpose of the visit was to evaluate the RDA, its management, the training facilities, and the local market needs for SBCA services. After meeting with the RDA Director, Mr. Fisnik Hoxha, SBCA determined that Kruja RDA needs additional technical assistance in order to achieve an acceptable standard of service delivery. Mr. Hoxha and the Kruja RDA trainers have attended training activities, such as TOT (conducted by ETF through KPMG), and Albanian accounting (organized by the SBCA Project). The SBCA Project will issue a small contract to Kruja RDA, in March 2003, to test the market for business services and to further evaluate the RDA's performance.
- The SBCA project has financed the purchase of illuminated signs for each of the RDAs and the National Coordination Center (NCC) office. Seven additional computers have also been provided to the RDAs. A list of equipment and furniture provided to the RDAs is shown in Annex 3.

Activity Two: Determine Training Needs in Selected Clusters

- SBCA is currently working with 12 clusters. As already mentioned in the third quarterly report, preliminary training needs have been identified for the scrap metal, beekeeping, dairy (milk collection), herbs and spices, fishing, and horticulture clusters. This process has benefited from collaboration between the SBCA Project, Land O' Lakes, IFDC, the Beekeeping Association in Shkodra, and the Horticulture Institute in Vlora. The SBCA Project will continue to review cluster training needs.

Activity Three: Review/adapt/develop Training Modules/Curricula

- The RDAs have already developed a number of appropriate training modules and curricula. Andrew Baird, a CI short term RDAs Trainer and Training Modules Specialist, arrived on December 2, 2002 to evaluate the existing RDA training materials, to propose new modules and to offer a methodology for the ongoing monitoring and evaluation of RDA trainers. One of the results of his visit is the introduction of the trainer evaluation form, shown in Annex 4, which is now used by SBCA team members to monitor training events. Andrew visited four RDAs, Tirana, Vlora, Shkodra, and Durres, and the NCC. He

interviewed the RDA directors and also reviewed training modules and manuals that are currently used by the RDAs. In addition, he monitored two training events, one in Vlora and one in Shkodra. His main findings were that the RDA's training modules and techniques need considerable improvement, and future training should include more experiential learning. Andrew delivered a simulated short training session to 6 RDA trainers and directors, and 4 SBCA staff using a training module produced by Making Cents. This training encouraged active group participation. At the end of the training RDA staff agreed that this module could be used for training their clients. As a result, in April or May 2003, a team from Making Cents will arrive in Albania to train RDA trainers in using the new modules. Andrew Baird's full report is included in Annex 5.

Activity Four: Train RDA Trainers/Orient Regarding Specific Sub sectors

- SBCA has compiled profiles of RDA trainers (see Annex 6), all of whom will be 'qualified' as approved SBCA trainers during 2003.
- KPMG is delivering ETF's (the European Training Foundation) TOT training component. SBCA has been working closely with KPMG and has encouraged the participation of selected RDA trainers. The first TOT session took place in Elbasan on January 27, 2003. SBCA sent 2 trainers from the Vlora and Berat RDAs. SBCA has also encouraged other projects to participate in this training. For example, as a result of SBCA collaboration, 3 trainers from Land O' Lakes participated in Elbasan. A second TOT was held in Elbasan and SBCA sent another trainer from Berat RDA. The third and fourth TOT sessions took place in Korca. Unfortunately Korca RDA was not able to send its trainers. Starting March 24, KPMG will conduct the fifth and the sixth TOT sessions in Tirana. SBCA plans to send about 15 RDA trainers to these sessions. IFDC and PSHM have also expressed an interest in participating.
- Training on loan applications procedures was delivered to RDA Directors and staff on January 17, 2003. The training was developed by SBCA's Credit Development Manager, Mrs. Arjana Xhafa, in collaboration with PSHM and BKT. It included general techniques of loan application procedures, a description of existing Bank of Albania lending laws, and, PSHM and BKT lending procedures. The result of this training was a better understanding of loan application procedures and the RDAs' relationships with PSHM and BKT. All ten RDA directors participated in the training and the material distributed to them forms a module that will be used to deliver loan application procedures training to SMEs.
- In March, SBCA plans to conduct training for RDA directors and their accounting trainers/subcontractors on Albanian accounting principles and practices, fiscal and commercial law, and company financial analysis. This training will strengthen the RDAs' business planning capabilities.
- CI is collaborating with RDA Durres in the preparation of training modules on loan application procedures relative to specific clusters. Modules have already been developed

on the dairy and fishing clusters. Further modules will be prepared for the other clusters in March and April, 2003.

Activity Five: Jointly Conduct Practice Training of Business Owners/Managers/Staff

- SBCA staff attended, participated in, and monitored, almost all of the training seminars delivered by the RDAs under SBCA fixed price subcontracts..

Activity Six: RDA Organizes and Trains Clients

- A total of 598 clients received general, and 10 specialized, business training during the first project year, 227 of which were trained in the fourth quarter (including 32 businesses not previously recorded in the third quarter). A list of general and specialized business training events held to date (i.e. in the third and fourth quarters) is shown in Annex 7.
- Training on loan application procedures was delivered to 289 businesses during the 1st project year, out of which 164 were trained in the 4th quarter (see Annex 8). Of these, 137 businesses received more than 1 hour of loan applications procedure instruction as part of general business training events. In the fourth quarter, specific loan application procedures training events were held for an additional 152 clients (see Annex 9).
- Project year 1 general business, specialized business, and specific loan applications training results, by cluster, are summarized below (see Annex 10):

Horticulture – A total of 96 businesses were trained by Vlora, Tirana, Shkodra, Korça, Fier, Durres and Elbasan RDAs. 75 businesses were trained in the fourth quarter.

Olive Processing – 57 businesses were trained by Berat RDA, 24 of which were trained in the fourth quarter.

Fish Collection and Processing Cluster – A total of 114 businesses were trained by Vlora, Durres, Shkodra and Elbasan RDAs. 24 were trained in the fourth quarter.

Herbs and Spices Collection and Processing – A total of 23 businesses were trained by Shkodra RDA of which 2 were trained in the fourth quarter.

Bee Products and Processing – During the first project year a total of 149 businesses were trained by Vlora, Shkodra, Gjirokastra, Berat, Elbasan and Durres RDAs. 48 were trained during the fourth quarter.

Dairy Products – A total of 124 businesses were trained by Vlora, Shkodra, Gjirokastra, Berat, Korca, Tirana, Durres and Fier RDAs. Out of these businesses 22 were trained in the fourth quarter.

Food Processing – 5 businesses received training in the fourth quarter. Due to the demand for loans and technical assistance in this cluster, SBCA will develop specific training programs and loan packages in project year 2.

Wood Processing – A total of 11 businesses were trained by Berat, Durres and Tirana RDAs, all of which were trained in the fourth quarter.

Construction – 9 businesses were trained by Tirana, Durres, Elbasan and Berat RDAs, 6 of which were trained in the fourth quarter.

Scrap Metal – The training activities in this cluster are on hold pending further meetings with the Ministry of Economy and Kurum International, planned for March and April 2003.

Light Manufacturing – A total number of 97 businesses were trained by Korça, Tirana and Fieri RDAs. Out of these 70 were trained in the fourth quarter. The majority of businesses trained were women kilim weavers and clothing producers. In project year 2 SBCA will organize training on design and management topics for light manufacturing firms.

Household solid waste disposal – This is a newly identified cluster on which the project is collaborating with UNICEF.

Others/Cross-cluster businesses – A total of 75 businesses not specific to the above clusters were trained in project year 1.

Activity Seven: CI and PSHM Trains RDA on Business Planning and Loan Requirements

- As already reported in the third quarter, training on lending practices, business plan preparation and the prequalification form (PQF) system were delivered to RDA directors and selected PSHM staff on October 16 and 17, 2002. This was followed up with loan application procedures training held on January 17, 2003.

Activity Eight: RDA Provides Business Counseling

- Typical types of counseling services provided by the RDAs are summarized below.

RDA Tirana: Marketing, loan application procedures, cost analysis, equipment sourcing, and human resources development.

RDA Durres: Cost analysis, import customs duty and VAT, organizing a business, the design of purchasing and selling contracts, licensing for exporting fish to the European Union, business plan preparation, investment planning, cash flow analysis, contracts with foreign buyers and sellers, rules and procedures for privatizing a state enterprise, Interreg III programming, increasing productivity, and the preparation of documents for licensing a beekeeping business in Kavaja.

RDA Vlora: Loan application procedures, marketing plans, equipment sourcing and procurement, management skills, export information, client referrals to PSHM, and cost and financial analysis.

RDA Berat: Loan application procedures, business plan preparation, branding, labeling design, marketing, cost analysis, and advertising.

RDA Shkoder: Loan application procedures, forecasting profit and loss, cash flow analysis, costing, marketing plans, expanding a business, equipment procurement, and working with foreign business partners.

RDA Gjirokaster: Loan application procedures, business management, business plan preparation, honey packaging, honey equipment sourcing and procurement, business expansion and restructuring, marketing, costing and pricing, and the benefits of establishing a honey collection center.

RDA Elbasan: Loan application procedures, business plan preparation, cost and price analysis, cash flow analysis, accounting concepts, marketing, and exporting.

RDA Korca: Loan application procedures, business plan preparation, equipment sourcing, marketing, costing, cash flow statements, and business management.

RDA Fier: Loan application procedures, equipment sourcing and procurement, the impact of new equipment on productivity, cost analysis, profit and loss statement analysis, production management, accounting for buying and selling on credit, marketing plans, product standards and certification, business expansion and its impact on cost, and cash flow analysis.

Activity Nine: RDA Reports on Performance

- During the fourth quarter, SBCA, in partnership with the RDAs, has provided business counseling to 170 businesses. Overall, during the first project year SBCA has provided one-on-one counseling to 262 businesses. The cumulative number of businesses (by RDA and cluster) that have received one-on-one consulting is shown in Annex 11.
- The RDAs have referred 45 potential business borrowers to PSHM and BKT.

2.3 PHASE THREE: IMPLEMENT DIRECT CREDIT PROGRAM

Activity One: Finalize and Approve Pre-award Grant Activities

- This activity has been completed and described in previous quarterly reports.

Activity Two: Refine Loan Product

- The loan grant advance request system, whereby funds are transferred directly from USAID Budapest to the SBCA Project in Tirana, is now operating well. The funds transfer takes approximately two weeks from the date of SBCA sending the request to its receiving the money in the project bank account.

Activity Three: Develop Loan Criteria and Submit to USAID for Approval

- PSHM has requested lowering the minimum level of SME Fund loans from \$5,000 to \$2-3,000. This may require an amendment to the existing loan agreement between PSHM and CI. USAID approval will be sought during the first quarter of project year 2003/4

Activity Four: Orient and Train PSHM Loan Officers Regarding Production Sector and Targeted Sub sectors

- This was completed and described in the previous quarterly report.

Activity Five: Implement Loan Program

- The loan program began in May 2002. Credit is offered according to the SBCA clusters and, so far, 51.8% of the loans have gone to agribusiness clients and 48.2% to non-agribusiness clients.
- A total of 134 SME Fund loan applications were received by PSHM up to the end of February 2003. A list of SME Fund loan applications is shown in Annex 12.
- CI and PSHM are collaborating closely with Land O' Lakes, IFDC and other non-USAID donors on the design of new loan packages. With Land O' Lakes we are working to establish new loan packages on livestock and dairy processing.
- SBCA is collaborating with IFDC on medicinal herbs and spices, fish collection and processing, and greenhouses. The first success resulting from this collaboration is with Mr. Myslym Pepa, a client dealing with medicinal herbs and spices in Manze, near Durres. He was referred from IFDC to SBCA and has already received a \$10,000 loan from PSHM. SBCA is working with IFDC on developing a variety of loan packages and on defining the terms and conditions for such loans. SBCA and IFDC held interviews with a group of fishermen in Shengjin to try to promote collaboration between the fishermen and "Eurofish", one of the biggest canning factories in Albania. Eurofish have

expressed an interest in canning sardines caught in Albanian fishing boats. Currently they only can anchovies imported from Italy. SBCA and IFDC will assist the fishermen to finalize a contract with Eurofish and provide assistance in preparing future loan applications.

Activity Six: PSHM Reports on Performance

- Out of 134 loan applications submitted, 74 came from agribusinesses and 60 from non-agribusiness productive companies.
- The RDAs submitted 43 PQFs to PSHM.
- Of the 134 loan applications submitted, 99 clients were approved, 35 were rejected, and 54 loans were disbursed.
- 28 loans were extended to agribusiness and 26 to non-agribusiness clients.
- The total value of loans is \$603, 911. The average loan size is \$11,183. A full list of SME Fund outstanding loans is shown in Annex 13.
- A summary of the distribution of SME Fund loans, by RDA and cluster, is shown in Annex 14.
- In December 2002, SBCA conducted an audit of the SME Loan Fund files and the technical assistance expenses at PSHM. All conditions of the SME Loan Fund and Technical Assistance Grant Agreements were met.

2.4 PHASE FOUR: IMPLEMENT CREDIT GUARANTEE PROGRAM

Activity One: Develop Loan Guarantee Concept

- The Loan Guarantee Agreement was signed in October 2002. In order to allow for the recycling of loan repayments made, an amendment to the existing Loan Guarantee Agreement was agreed and approved on January 20, 2003.

Activity Two: Promote Concept to Commercial Banks

- This process was described in the previous quarterly report.

Activity Three: Orient Bank Boards

- This process was described in the previous quarterly report.

Activity Four: Select Guaranteed Lending Partners

- The SBCA lending partner is the Commercial Bank of Albania (BKT).

Activity Five: Train Commercial Bank Lending Officers

- SBCA delivered training on Albanian General Accounting Rules, fiscal and commercial law, and the financial analysis of companies, for a total of 32 BKT bank loan officers and marketing specialists organized into two groups. The first training was held on February 3-7, 2003, and the second on February 17-21, 2003. Lecturers from the Center of Applied Economic Studies (Qendra e Studimeve Ekonomike te Aplikuara or QSAE) conducted the training. A fixed price contract was issued to QSAE from CI. The training program is shown in Annex 15. A test for the 32 participating BKT staff was held on March 1, 2003. All participants passed the test. An evaluation of this training will be reported in the next quarter.
- In collaboration with World Learning, a study tour has been organized for 9 BKT loan officers and marketing specialists. The study tour will take place in May, 2003.

Activity Six: Set-up Referral System among RDA, PSHM and Others

- In order to increase the number of clients referred by RDAs, SBCA is working with BKT to introduce a prequalification system similar to that already operated with PSHM. The SBCA COP and a BKT Director will be visiting RDAs and BKT branches, in March and April 2003, to promote further cooperation.

Activity Seven: Execute Loan Guarantee Agreement and Deposit Funds

- After the amendment of the Guarantee Agreement on January 20, 2003 an “Accrued Interest” account has been opened and will be used to deposit interest accumulated from both the Holding Guarantee Account and the Guarantee Account. Repaid funds can now be transferred to the holding account and are available for further guarantees.
- As with the Direct Credit Program, the loan grant request system is now operating and the first funds have been transferred from USAID Budapest to the SBCA Project.

Activity Eight: Implement Loan Guarantee Program

- The Loan Guarantee Program started in October 16, 2002, the date of signing the Guarantee Agreement. Lending started in November 2002.

- SBCA is working closely with BKT and IFDC to establish new loan packages for agribusinesses. Collaboration on greenhouses has shown that hi-tech greenhouse loans need (at least) a four year repayment period. To make such loans SBCA will require an amendment to the current loan contract. This will be completed in the first quarter of project year 2.

Activity Nine: Partner Commercial Banks Report on Performance

- Out of 28 loan applications received by BKT, 26 loans have been disbursed of which 9 went to agribusinesses and 17 to non-agribusinesses. Two clients decided not to take out loans. A list of outstanding SBCA Fund loans is shown in Annex 16.
- A summary of the distribution of SBCA Fund loans, by RDA region and cluster, is shown in Annex 17.
- The 26 loans disbursed totaled \$840,173, of which the SBCA guarantee covered \$307,372 (36.6%). Two of the successful clients were referred by the RDAs.

3. PROBLEMS ENCOUNTERED

- The persistent problems with the SBCA offices continued and the project will move to the Sky Tower in March, 2003.
- No other significant problems were experienced during the fourth quarter.

4. ANTICIPATED ACTIVITIES FOR THE PERIOD MARCH 2003 – MAY 2003

The following activities are grouped according to the format of the 2003/4 work plan currently awaiting approval from USAID.

Activity One: Continue to Focus on and Report by Selected Target Clusters

- A short term database specialist will work on improving the current SBCA database, in April, 2003.
- Meetings will take place with Kurum International, in March 2003, to develop a discussion paper for the scrap metal cluster.
- Loan application training modules will be developed by Durres RDA, for selected clusters, during this quarter.
- Collaboration with ACIT on identifying the number of firms in selected clusters

Activity Two: Create Communications Strategy to Raise Visibility and Demand for the Services of the Project

- A new project brochure will be printed in April, 2003.
- Further development of the SBCA website and establishing links to partner sites will begin in April, 2003.
- Preliminary work on the development of a communications strategy will start in this quarter.

Activity Three: Build RDAs Training Capacity

- A two day retreat for RDA Directors will be held in March 2003.
- Accounting training for RDA Directors will be held in March 2003.
- Initial work on the RDA National Coordination Center constitution will start in April 2003.
- The 2003/4 Grant Agreement with the NCC will be signed in April, 2003.
- Making Cents training for RDA trainers will start in May, 2003.
- Organize study tour for RDA Directors to visit business centers in another CEE country (through World Learning).

Activity Four: SBCA Will Continue to Provide Specific Cross-Cutting Training

- Training on loan applications procedures will continue throughout Albania.

Activity Five: RDAs Continue to Train and Provide Counseling to Target Clients

- Work schedules and fixed price contracts for training will be issued to RDAs in March, 2003.

Activity Six: Assisting the RDA and SBCA Clients to Establish New Domestic and Export Market Contacts

- Investigate areas for collaboration with the Global Trade and Technology Network (GTTN).

Activity Seven: Expand PSHM Direct Lending Program

- Seek USAID approval for reducing the SME Fund's minimum loan level from \$5,000 to \$2,000.

Activity Eight: Continue to Implement Guaranteed Loan Program

- A short term HRD specialist will work at BKT in March, 2003.
- Seek USAID approval for extending the loan repayment period from 2 years to 4 or 5 years for specific borrowers.

Activity Nine: Strengthen BKT's Commercial Bank Lending Officers' Skills

- A study tour for BKT and PSHM loan officers has been organized, through World Learning, and will take place in the United Kingdom in May, 2003.
- A further study tour for bank loan officers will be organized for late 2003 or 2004.

Activity Ten: Continue and Strengthen Referral System among Project Partners and Other USAID Contractors

- In March, 2003 a prequalification system, similar to that operated by SBCA with PSHM, will be introduced at BKT.

- Continue working with IFDC and Land O' Lakes on developing cluster specific loan packages.
- SBCA COP and BKT Director will meet with RDA Directors and BKT branch Managers during April and May to promote further cooperation.

QUARTERLY FINANCIAL UPDATE

Line Items	Cost-to-Date	Budget Estimate	Estimated Cost to Complete
Albania SBC-CLIN#1-Esti. Cost	\$881,775.79	\$2,839,286.00	\$1,957,509.21
Albania SBC-CLIN#2-Grants	\$47,500.00	\$227,746.00	\$180,246.00
Albania SBC-CLIN#3-Grant-Loan	\$672,354.00	\$2,000,000.00	\$1,327,646.00
Albania SBC-CLIN#4-Guarantees	\$360,670.00	\$750,000.00	\$389,330.00
Albania SBC-CLIN#5-Fixed Fee	\$56,794.07	\$180,852.00	\$124,057.93

Man-Month Summary (Professional Staff):

Name	Arrival/Departure Date (Expat/TCN) Hire/Termination Date (Local)	Person Days to Date	Projected Person Days
Jeffrey Houghton (Chief of Party – TCN)	March 20, 2002-April 8, 2002; April 30, 2004	235	740
Ronald Ivey (Senior Project Manager – Expat)	March 20, 2002-March 28,2002	12.5	24
Marisa Cebulski (Project Administrator – Expat)	March 20, 2002-April 5, 2002	15	16
William Taylor (Procurement Agent – Home Office)	April 30,2002	.38	4
Mark Weisberg (Procurement Agent – Home Office)	May 31, 2002	.32	0
Lilit Yoo (Editor – Home Office)	March 17,2002	.06	0
William Kedrock (Business Development Advisor – Expat)	June 5, 2002-June 21, 2002	13	60
Richard Smith (Banking and Guarantee Specialist – Expat)	July 3, 2002-July 6, 2002 July 29, 2002-August 11, 2002	17	36
Patrick Pender (Bank Training Specialist – Expat)	October 14, 2002-November 1, 2002	16	0
Andrew Baird (RDA Trainer and Training Modules Specialist --Expat)	December 1, 2003-December 14, 2002	14	0
Arjana Xhafa (Business Development Specialist – Local)	April 22, 2002	205	630
Ines Dika (Business Development Specialist – Local)	April 12, 2002-January 2, 2003	190	630
Anila Arapi (RDA Coordinator – Local)	June 3, 2002	175	630
Altin Muka (Driver – Local)	March 28, 2002-May 21, 2002	52	780
Vildan Heta (Driver – Local)	May 21, 2002	186	728
Erald Kanini (Admin Assistant / Translator – Local)	March 27, 2002	215	714

Klodian Deliallisi (Office Manager – Local)	March 1, 2002	190	720
Rajmonda Mesiti (Administrative Assistant – Local)	May 13, 2002	188	758

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ANNEX 1

SBCA PROJECT PERFORMANCE-BASED
MANAGEMENT TASK SCHEDULE

ANNEX 1

SBCA Project Performance-Based Management Task Schedule

Performance Tasks:	Project Year 1: March 2002 - February 2003				Year 1 TOTAL	Project Year 2: March 2003 - February 2004				Year 2 TOTAL	Project Year 3: March 2004 - February 2005				Year 3 TOTAL	PROGRAM TOTALS
	Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4		
A. Number of businesses assisted in the agriculture and agribusiness sectors																
Planned	0	49	84	300	433	171	191	135	180	677	92	82	55	60	289	1399
Actual	0	0	371	110	481	0	0	0	0	0	0	0	0	0	0	481
Variance	0	-49	287	-190	48	-171	-191	-135	-180	-677	-92	-82	-55	-60	-289	-918
B. Number of enterprises assisted in non-agriculture production sectors																
Planned	0	33	58	205	296	124	140	115	150	529	68	58	34	46	206	1031
Actual	0	0	10	117	127	0	0	0	0	0	0	0	0	0	0	127
Variance	0	-33	-48	-88	-169	-124	-140	-115	-150	-529	-68	-58	-34	-46	-206	-904
C. Number of production sector borrowers achieving positive cash flow																
Planned	0	0	0	0	0	39	66	71	85	261	50	90	50	35	225	486
Actual	0	13	28	39	80	0	0	0	0	0	0	0	0	0	80	
Variance	0	13	28	39	80	-39	-66	-71	-85	-261	-50	-90	-50	-35	-225	-406
D. Number of loan applications submitted																
Planned	0	0	50	170	220	85	100	70	90	345	60	53	22	30	165	730
Actual	0	29	60	73	162	0	0	0	0	0	0	0	0	0	0	162
Variance	0	29	10	-97	-58	-85	-100	-70	-90	-345	-60	-53	-22	-30	-165	-568
E. Number of loans extended to agriculture, livestock, and non-agriculture SMEs																
Planned	0	10	21	26	57	33	50	65	56	204	50	90	50	35	225	486
Actual	0	13	28	39	80	0	0	0	0	0	0	0	0	0	80	
Variance	0	3	7	13	23	-33	-50	-65	-56	-204	-50	-90	-50	-35	-225	-406
F. Number of full-time employment positions attributable to SBCA loans and training																
Planned	0	0	0	0	0	0	0	75	75	150	100	100	100	100	400	550
Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Variance	0	0	0	0	0	0	0	-75	-75	-150	-100	-100	-100	-100	-400	-550
G. Increase in client sales attributed to SBCA																
Planned	0	0	0	0	2%	0	0	0	0	4%	0	0	0	0	0%	11%
Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Variance	0	0	0	0	-0.02	0	0	0	0	-0.04	0	0	0	0	-0.05	-0.11

Performance Tasks:	Project Year 1: March 2002 - February 2003				Year 1 TOTAL	Project Year 2: March 2003 - February 2004				Year 2 TOTAL	Project Year 3: March 2004 - February 2005				Year 3 TOTAL	PROGRAM TOTALS
	Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4		
H. Total number of businesses receiving general business training																
Planned	0	80	140	498	718	285	315	225	300	1127	145	120	75	100	440	2285
Actual	0	0	371	227	598	0	0	0	0	0	0	0	0	0	0	598
Variance	0	-80	231	-271	-120	-285	-315	-225	-300	-1127	-145	-120	-75	-100	-440	-1687
J. Number of businesses receiving training in specialized business practices																
Planned	0	2	4	5	11	10	12	25	30	77	15	20	14	8	57	145
Actual	0	0	10	0	10	0	0	0	0	0	0	0	0	0	0	10
Variance	0	-2	6	-5	-1	-10	-12	-25	-30	-77	-15	-20	-14	-8	-57	-135
K. Number of businesses trained in loan application procedures																
Planned	0	20	40	170	230	100	120	80	200	500	82	100	30	50	262	992
Actual	0	0	125	164	289	0	0	0	0	0	0	0	0	0	0	289
Variance	0	-20	85	-6	59	-100	-120	-80	-200	-500	-82	-100	-30	-50	-262	-703
L. Number of business assistance group training sessions held																
Planned	0	4	8	22	34	11	13	8	12	43	6	7	3	4	20	97
Actual	0	0	18	25	43	0	0	0	0	0	0	0	0	0	0	43
Variance	0	-4	10	3	9	-11	-13	-8	-12	-43	-6	-7	-3	-4	-20	-54
M. Number of businesses receiving one-on-one business counseling services																
Planned	0	30	50	70	150	100	120	50	80	350	110	130	100	60	400	900
Actual	0	0	92	170	262	0	0	0	0	0	0	0	0	0	0	262
Variance	0	-30	42	100	112	-100	-120	-50	-80	-350	-110	-130	-100	-60	-400	-638
N. Value of loans disbursed																
Planned USD/ 000	0	50	200	700	950	330	250	150	430	1160	200	500	200	0	900	3010
Actual	0	118	251.14	542.14	911.28	0	0	0	0	0	0	0	0	0	0	911.283
Variance	0	68	51.14	-157.86	-38.717	-330	-250	-150	-430	-1160	-200	-500	-200	0	-900	-2098.717
Minimum loan \$ 5,000																
Maximum loan \$15,000 to \$16,000																

ANNEX 2

SBCA PROJECT ACHIEVEMENTS IN THE PROJECT YEAR 1

ANNEX 2

SBCA Project Achievements in the Project Year 1: March 2002 – February 2003

CLUSTERS	SMALL BUSINESS CREDIT		BUSINESS ASSISTANCE				
	SME Loans (PSHM)	SBCA Loans (BKT)	Counseling		Training		
			Counseling	Loan Applications Submitted	General	Specialized	Loan Application Procedures
AGRIBUSINESS							
Horticulture ¹	5	2	30	15	40	0	65
Olive Processing	0	0	6	1	57	0	33
Fish Collection & Processing	0	2	28	5	114	0	0
Herb & Spice Collection & Processing	2	0	9	4	23	0	21
Bee Products & Processing	0	0	72	4	140	0	24
Dairy Products	7	1	24	22	107	0	67
Food Processing	14	4	9	32	0	0	1
Sub-total Agribusiness	28	9	178	83	481	0	211
NON-AGRIBUSINESS							
Wood Processing	8	3	20	12	0	0	13
Construction ²	7	7	30	24	4	0	5
Scrap Metal	1	0	0	1	0	0	0
Light Manufacturing ³	2	3	24	13	88	0	12
Household Solid Waste Disposal	0	0	0	1	0	0	0
Other (cross-cluster businesses)	8	4	102	28	25	10	48
Sub-total Non-agribusiness	26	17	176	79	117	10	78
TOTAL CLUSTERS	54	26	354	162	598	10	289

1 Includes flowers, vegetables, seedlings, viticulture and greenhouses.

2 Includes bricks and tiles, etc; concrete products, doors and windows, and road maintenance.

3 Includes carpets and kilims, leather products and shoes, clothing, etc; handicrafts.

ANNEX 3

LIST OF COMPUTER EQUIPMENT AND
FURNITURE PROVIDED TO RDAs

ANNEX 3**Computer Equipment and Furniture Provided to RDAs**

RDA	Computer Equipment	Furniture
Shkoder	1 inverter with three batteries 1 desktop computer	1 illuminated sign
Tirana	1 inverter with three batteries	1 illuminated sign
Elbasan	2 desktop computers	1 illuminated sign
Korçe	1 desktop computer	1 illuminated sign
Durres	1 inverter with three batteries 1 desktop computer	1 illuminated sign
Fier	1 inverter with three batteries 1 desktop computer	1 illuminated sign
Vlore	1 inverter with three batteries	1 illuminated sign
Berat	1 inverter with three batteries 1 desktop computer	1 illuminated sign
Gjirokaster	–	1 illuminated sign
Kruje	–	1 illuminated sign
National Coordination Center	1 desktop computer 1 fax machine 1 printer laser jet	2 desks and accompanying shelves 4 fixed chairs, 2 rotating chairs 1 illuminated sign

ANNEX 4

TRAINER EVALUATION FORM

ANNEX 4

Trainer Evaluation Worksheet

Trainer Observed: _____

Date and Place: _____

Training or Module Observed: _____

Evaluator Name: _____

Rating Scale: 1 – poor 2 – below average 3 – average 4 – good 5 – exceptional

A. Technical Competence

1. Demonstrates a broad knowledge of subject area.

Comments: _____

Score: 1 2 3 4 5

2. Demonstrates knowledge of training materials.

Comments: _____

Score: 1 2 3 4 5

3. Demonstrates familiarity with the business environment of participant's enterprises

Comments: _____

Score: 1 2 3 4 5

4. Draws on technical knowledge of participants

Comments: _____

Score: 1 2 3 4 5

Section A Score: _____

B. Preparation

1. Training room or space is prepared/materials present

Comments: _____

Score: 1 2 3 4 5

2. Distractions in or near training area are minimized

Comments: _____

Score: 1 2 3 4 5

3. Trainer is prepared to start on-time

Comments: _____

Score: 1 2 3 4 5

4. Personal appearance of trainer is appropriate to training setting

Comments: _____

Score: 1 2 3 4 5

Section B Score _____

C. Introduction to Training Session/Module

1. Introduces topics and training objectives

Comments: _____

Score: 1 2 3 4 5

2. Ensures that participants become acquainted with one another

Comments: _____

Score: 1 2 3 4 5

3. Verifies participants expectations will be met

Comments: _____

Score: 1 2 3 4 5

Section C Score _____

D. Training Delivery Style

1. Speaks clearly

Comments: _____

Score: 1 2 3 4 5

2. Maintains an appropriate pace

Comments: _____

Score: 1 2 3 4 5

3. Develops a rapport with the participants

Comments: _____

Score: 1 2 3 4 5

4. Respects the opinions, comments of all participants

Comments: _____

Score: 1 2 3 4 5

5. Creates a safe environment for participants to share experiences, thoughts, etc.

Comments: _____

Score: 1 2 3 4 5

6. Uses appropriate language/vocabulary and explains terms when necessary

Comments: _____

Score: 1 2 3 4 5

Section D Score _____

E. Training Methods

1. Uses adult learning techniques – theory, practice and feedback

Comments: _____

Score: 1 2 3 4 5

2. Adapts to the ability and experience of the participants

Comments: _____

Score: 1 2 3 4 5

3. Uses training space creatively and appropriately

Comments: _____

Score: 1 2 3 4 5

4. Goes over key learning points in several ways

Comments: _____

Score: 1 2 3 4 5

5. Uses ice-breakers and energizers appropriately

Comments: _____

Score: 1 2 3 4 5

Section E Score _____

F. Training Management

1. Ensures that the focus of discussion remains on point or topic

Comments: _____

Score: 1 2 3 4 5

2. Adjusts training to the situation

Comments: _____

Score: 1 2 3 4 5

3. Prevents one of more individuals from dominating discussions and activities

Comments: _____

Score: 1 2 3 4 5

Section F Score _____

G. Wrap-up and Evaluation

1. Measures learning of participants during and at the end of training

Comments: _____

Score: 1 2 3 4 5

2. Reviews key learning points

Comments: _____

Score: 1 2 3 4 5

3. Allows participants to express opinions about training or ask questions

Comments: _____

Score: 1 2 3 4 5

Section F Score _____

Total Score _____

Balance between lecture and participation _____/_____

Overall general observations of evaluator:

Comments on potential as an effective trainer:

Recommendations:

Signature of Evaluator: _____

ANNEX 5

TRAINING SPECIALIST (ANDREW BAIRD'S) MISSION REPORT

ANNEX 5

Training Specialist's Mission Report

Albania Small Business Credit and Assistance (SBCA) Program

Funded By U.S. Agency for International Development

Evaluation of Regional Development Agency's Training Materials

Contract #182-C-00-02-00102-00

December 2002

This report was prepared by Andrew Baird, home office staff member of Chemonics International Inc., prime contractor to the U.S. Agency for International Development for the SBCA Program in Albania.

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- 1.0 Purpose of Consultancy
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 - 3.4 Other Observations
- 4.0 Recommendations
 - 4.1 Training Materials
 - 4.2 Training of Trainers
- 5.0 Proposed New Training Materials Rollout
 - 5.1 Short and Medium term
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Annex A – List of Training Curriculum

Annex B – Proposed Methodology for Trainer Evaluation and Certification

Annex C – List of Persons Interviewed

Annex D – Scope of Work

List of Acronyms

ETF	European Training Foundation
EU	European Union
ILO	International Labor Organization
ISO	International Standards Organization
IYB	Improve Your Business
PSHM	Partneri Shqipatar Per Mikrokredi
RDAs	Regional Development Agencies
SBCA	Albania Small Business and Credit Assistance Program
SME	Small and Medium Enterprise
SYB	Start Your Business
TOT	Training of Trainers
UNDP	United Nations Development Program
USAID	United State Agency for International Development
VAT	Value Added Tax

Executive Summary

1.0 Purpose of Consultancy – The purpose of the mission was to review and evaluate the current Regional Development Agency training material and curriculum, and to make recommendations of new training modules and courses with a proposed rollout schedule.

2.0 Background of Regional Development Agencies (RDAs) - The RDAs were created with the assistance of the European Union in 1993. In 1999, the National Coordination Center was established to help the RDAs network better, share resources and develop international partnerships. The RDAs primary mission is to promote democratic institutions, support civil society, and to encourage economic growth by assisting the SME sector through training and consulting services.

3.0 Findings – A review of training material and course curricula in five of the RDAs revealed an acute need for improving existing materials and expanding the breadth of training offered. For the past six or more years, RDAs have relied heavily on two basic training curricula developed by the International Labor Organization (ILO). The materials were out of date, highly theoretical and often inappropriate for the RDAs' clients.

The RDAs have developed a number of course offerings on their own, primarily for cross-cutting business skills such as accounting, marketing, business plan development, cost calculation, etc. Few offered sector specific training, however, several RDAs were in various stages of development of such modules.

Training is typically delivered using a lecture format, with overhead projectors and flip charts as the main visual aids. Few adult or experiential learning tools such as case studies, critical incidents, role-plays, or simulations were used. Several of the trainers complained of being bored with their curricula.

RDA directors and trainers indicated a need for more practical, participatory training material that would be adaptable to a variety of educational and business experience levels. Many felt that the material they now use was too sophisticated and theoretical for their typical clients.

4.0 Recommendations – As a first step toward building the capacity of the RDAs, it is recommended that several of the Making Cents training curricula, including “The Best Game” and “Plan It!” be incorporated into their course offerings. To do this, a Making Cents certified trainer of trainers should be contracted to conduct a series of TOTs. In addition, an Export course and a Negotiation course should also be introduced. A number of supplemental training materials are available from various sources online that need to be reviewed by the SBCA Training Manager to determine their relevance to the Albanian context and the needs of the RDAs.

5.0 Proposed New Training Materials Rollout – The Making Cents Material should be introduced beginning in January and February, and then again in June and July. Work to adapt the Export and Negotiation material to reflect Albanian realities should be conducted during February and March and rolled out in April – July. As appropriate, supplemental materials may be introduced to the RDAs by the Training Manager.

1.0 Purpose of Consultancy

The overall purpose of the two-week mission was to evaluate existing Regional Development Agency training material, and to propose a methodology for the regular monitoring and evaluation of RDA trainers and the quality of the training delivered. Recommendations on improving the inventory of training materials available to the RDAs and a program of training the RDA trainers in using the new and revised modules and curriculums will be included.

2.0 Background of RDAs

In 1993, seven Small and Medium Enterprise Centers were created through the assistance of the European Union. European Union support continued through 1997 when GTZ assistance transformed them into the current Regional Development Agencies (RDAs). Following Albania's political and economic crisis in 1997, assistance to the RDAs declined and many struggled to attract training and consulting clients. Many of the training staff working at the RDAs left for other opportunities resulting in a much diminished training capacity. Despite this, most of the RDA managers remained and continue to guide the centers today.

In 1999, the National Coordination Center for the Regional Development Agencies was established. Its mission is to work at the national level to promote the RDAs, encourage new partnerships and create opportunities for stakeholders to work together. The RDA Network provides training, technical support, and information sharing to help the RDAs develop their capacity to intervene in three main areas:

- The building of democratic institutions and promotion of good governance;
- The development of civil society and strong advocacy; and
- Encouraging economic development and the growth of the SME sector.

During their nearly ten year history, the RDAs have collaborated with numerous local and international partners including USAID, UNDP, GTZ, EU, European Training Foundation (ETF), ILO, Peace Corps, and UNIDO. USAID is now working with the RDAs to assist entrepreneurs working in productive agricultural and agribusiness clusters.

3.0 Findings

The findings of this report were primarily gathered during an eight-day period from December 3 – 10, 2002. During this time five of the RDAs were visited, as well as the office of the newly hired National Coordinator of the RDAs. The RDAs visited were located in Tirana, Durres, Shkoder (twice), Fier, and Vlore. In each instance the Executive Director was interviewed and, in three of the RDAs, training staff were also present. Discussions typically lasted two or two and a half hours, and covered the history of the RDA, recent and current training events, plans for future training, perceptions of the local training market, perceptions of training needs, and an examination of their training materials, curriculums, and resource materials. Portions of two training events were observed in Shkoder and Vlore.

As few substantive differences were found between the various RDAs visited, the following four sections will combine the findings of all the field visits.

3.1 Training Materials/Curriculum

In those RDAs visited, two or three training modules make up the core of the training offerings, with a number of other training courses offered on a limited, usually donor driven basis. In all the RDAs, the ILO-based, “How to Start Your Business (SYB)”, and How to Improve Your Business (IYB)” training materials serve as the foundation for their cross-cutting business development training. This is not surprising, as each of the RDA Directors has received extensive training, in most cases in Turin, Italy, in the use of these modules. The materials used, however, are early drafts of handbooks dating from 1996 and 1997. In most cases, the training materials are kept in ring binders, along with copies of handouts and overhead projector slides. None of the RDAs visited have any of the supplemental training materials from the ILO.

Most of the RDAs also offer training in accounting, marketing and computer skills. These training courses seem to vary somewhat in their content, and with the exception of computer training, are generally derived from the same ILO materials supplemented with other texts and resource material. Several of the RDAs have training curricula developed with training assistance of from a GTZ project. This includes training in marketing and an entrepreneurial “motivation” course. This material was kept and presented in much the same manner (binders) as the ILO materials, with no other learning aids apparent.

Computer training offered is typically for Microsoft Word and Excel. Some database development courses are offered, with training for a few specific applications depending upon the capacity of the local RDA staff. Several of the RDAs have developed training modules on specific topics such as financial analysis and taxation, VAT, and cost calculation. These seem to be offered on an ad hoc basis, and represent only a small portion of the training provided. One RDA Director explained that he conducted two taxation trainings just after the tax laws changed two years ago, but now everyone understands the new laws and the market for that training has disappeared.

In almost all cases, the training material reviewed was highly theoretical, dense and lacked practical connections to the local economy. Despite these obvious shortcomings of the source materials, it is clear that many of the RDAs have spent significant time and effort in developing their training materials. The modules are generally well organized, cover most of the necessary technical concepts, and seem to be adaptable to specific audiences. It is therefore not unreasonable to assume that given better, up-to-date, and a wider variety of materials, the RDAs will be able to make use of them to significantly improve and expand their training offerings.

In the few RDAs that have a resource library, the materials tend to be older marketing, accounting, and economics text books in English, Italian, and some Albanian. There were some training manuals from various other sources, including UNDP, OXFAM, and Peace Corps. In most cases the amount of technical material for a specific sector was negligible. A more complete listing of the training offered by the RDAs can be found in Annex A.

The development of business plans is counted among the core activities of all the RDAs visited. In most cases, business plans are developed with individual clients, with only introductory business planning concepts included in the training materials. These materials often lacked the depth necessary to prepare adequate business plans for either bank loan purposes, or for the strategic business planning.

Finally, all of the RDAs visited have developed a module, or a portion of a course, that covers the development of a loan application for local financial institutions. At this writing, the SBCA project staff is developing a training module that will cover banking procedures and the development of loan applications.

3.2 Training Methodologies

“Lecture” and “overhead projectors”. These three words could be used describe the fundamental training approaches used by the RDA trainers. When the National Coordinator of RDAs was asked to describe the balance between the active participation of those being trained, and the time spent by the trainer “lecturing”, he responded that about 80 percent of the time is lecture. This approximate balance was later confirmed by several other RDA directors and trainers. As described above, almost all of the training materials are found in binders with a series of overhead projector slides. In one curriculum, over 40 slides were to be used in the first day of a three or four day training. When queried about the abundance of material, the response was they “wanted to cover a lot in the first day or two before the participants became tired toward the end of the training.”

While “lecture and overhead projectors” are not really training methodologies, the heavy reliance on these tools is indicative of the lack of adult and experiential learning methodologies employed. The training course outlines seem to closely resemble teaching course curriculum. The lack of training tools such as case studies, simulation exercises, and practical learning activities, limits the flexibility of the training modules, as the trainers become more or less tied to a script. The pace may vary, but the path taken to arrive at the destination is ultimately the same, and with less than desired impact.

Nearly all of the RDA directors have attended one or more TOTs, sponsored by various international donors. This training was reflected in the training sessions observed by the consultant. Several effective and appropriate training methodologies were demonstrated, including the creative use of simple analogies, presentation of key learning points on flip charts, questions and answers, and session evaluation strategies. However, many of the techniques used appeared to be scripted, and in some cases broke the flow of the training. Often they were not effective as they were used following a thirty-minute lecture after participants’ attention had been lost. In other words, some knowledge of training methodologies is clearly present, but absent is the ability to use them effectively. Part of this is certainly explained by the lack of training material available to the trainers.

3.3 Training Needs Identified by RDAs

The RDA directors and trainers expressed the need for improving and expanding their training course offerings in three ways:

- a. Adapting the material to the generally lower ability and experience levels of their training participants. Three of the five RDAs visited expressed this as an important concern. The material found in their core curriculum was often hard to grasp and too theoretical for the typical entrepreneur looking for practical advice in starting or improving a business.
- b. Increasing the participation and interest level of the participants. This is closely related to the first concern. Many of the RDAs complained that they experienced a high

attrition rate over the course of a training course. Having more interesting and dynamic training materials available was seen as one solution. The trainers themselves are concerned about being able to maintain their own interest. As one trainer admitted she was “tired of the same courses after so many years.”

c. New training course offerings. All of the RDAs had suggestions for additional training materials that they would like to offer. In some ways, however, their response to this question was somewhat hampered by the, “you don’t know, what you don’t know” conundrum. In other words, not sure of the options available, their response was understandably limited. Despite this, they offered the following as areas in which they would like to develop their capacity to train:

- (Presented in relative order of frequency – from highest.)
- Export and trade – a basic course in how to find export markets and develop trading relationships.
- E-commerce – transactions, distribution, information.
- Identifying markets – local, regional and international markets.
- Negotiating contracts – subcontracting, client relations, deal making.
- Business Plan preparation – Basic business plans, not necessarily for loan applications.
- Agribusiness specific modules – wood, food processing, dairy.
- Calculating the cost of production
- Business Communication – Business English and correspondence.

3.4 Other Observations

The fact that the great majority of training done by the RDAs is heavily subsidized by the donor community presents a particular problem when attempting to evaluate the local market demand for training services. The RDAs are behaving no differently than most businesses, when they “chase the donor money.” This however firmly establishes the client – service provider relationship between the donor and the RDAs, rather than the RDAs and the training participants. Training is therefore done as demanded by the donor clients, and is not based on the demand or the needs of the entrepreneurs. In addition, much of the incentive to deliver the highest quality training is removed, as non-paying clients have limited ability to register a complaint. This is further exacerbated by the fact that in all five cities visited, the RDAs claimed that there was no local competition for the types of training and consulting in which they engaged, giving the participants the choice between RDA training, or nothing. Interestingly, two of the RDAs volunteered that having local competition would be a good thing as it would force them to deliver higher quality training.

Only two of the RDAs visited, Shkoder and Fier, were able to articulate any long-term strategy for the development of their training services. The general absence of strategic planning is clearly related to the “chasing money” mentality, but also highlights the RDAs’ poor understanding of their local markets. Almost all of the RDAs complained of the difficulty in finding clients for training courses. However most indicated that they had little difficulty in getting clients to pay for assistance in developing business plans. This proves the point that services that are valued have clients. Where the RDAs must focus their efforts is in developing the types of training that are valued and demanded by their local clients. To do this they must develop a better understanding of local training needs and help to stimulate demand through concentrated marketing efforts.

4.0 Recommendations

The following recommendations are based on the above understanding of the RDAs' training needs. In making these recommendations, the key weaknesses identified in the current training curricula will be addressed. The characteristics in the training modules recommended include flexibility, practicality, and a high degree of participant involvement. In addition, recommendations for continuing to build the capacity of the RDA training staff will be made.

4.1 Training Materials

The recommendations for specific training materials that follow are divided into two categories: Core, and Supplemental Training Materials. Core Training Materials should be included as a part of the course offerings in each of the RDAs. In general, these are cross cutting courses, or those that would be relevant to a wide spectrum of enterprises. Several curricula that will be adaptable to specific sectors will also be included. Supplemental Training Materials are those that may be of interest to specific RDAs based on the identified needs and current training capacity. These will include several stand-alone training modules, on-line training resources, and other source material.

4.1.1 Core Training Material

The following materials should be including as the core of the RDA's training capacity. These curriculums will serve to expand the breath of training available and will strengthen many of the courses already delivered by offering practical exercises and learning activities.

a. The Best Game Curriculum – Offered by Making Cents Inc., the “Best Game” is an experiential business simulation game that can be used as a stand alone training course, or to supplement other training curriculum. It is a highly flexible course that can be used with a broad range of target audiences, from semi-literate to highly educated participants, and from start-up to very experienced entrepreneurs. Its key learning points include the basic business cycle, cash-flow, record-keeping, costing, pricing, negotiation, marketing, business planning, working in teams, diversification vs. specializing, and planning production. The curriculum is very dependent upon the skill of the trainer, and a TOT is necessary to effective delivery.

b. Business Results Curriculum – Offered by Making Cents Inc., the “Business Results Curriculum” is aimed at addressing the common divide between loan assessors and the loan applicant. On one hand, it may be used to teach loan assessors the skills needed to review applications and understand the applicant's business model. On the other, it may be used to train loan applicants how to prepare an application that will meet the criteria set forth by financial institutions. For the purpose of the SBCA, the loan assessor portion of the curriculum may be a useful tool to train the RDA directors to increase their capacity to provide loan pre-approvals to the Partneri Shqipatar Per Mikrokredi (PSHM).

Or

c. Plan It! – Offered by Making Cents Inc., “Plan It!” is a business plan preparation course that trains entrepreneurs in the skills necessary to plan and design a comprehensive business plan. It combines the Best Game Curriculum with addition business planning tools.

The participants receive a workbook with case studies and a “blue print” with which they can craft their own business plan.

d. Exporting – Chemonics International has prepared an “Export 101” training course through its activities in Guyana. The course is designed to help the entrepreneur assess their “export-ability,” create an export plan, research and select markets, understand regulatory agencies and international market agreements, and determine export financing options. While developed for the Guyana market, the core of this curriculum will nonetheless be relevant and country and regional specific information can be adapted to the Albanian context by a local consultant.

e. Negotiating – This training curriculum or module, yet to be identified, will cover the art of negotiation with a focus on closing the deal. Aspects to be included will be proper preparation, opening negotiation, bargaining, and closing. Specific listening skills, how to use concessions, and how to break deadlocks will also be included. This course will be useful to the entrepreneur looking to develop subcontracting relationships, input supplies, etc., or for loan officers negotiating with their clients. A possible low investment starting point might be to purchase a CD ROM based course from which to develop a training design. An example can be found at www.getahead-direct.com.

f. Computer/Internet training courses – It is recommended that the RDA continue to offer those courses that they currently market until a needs assessment can be conducted of both the trainers (i.e. their ability to conduct training in the requested material), and the local market demand. When this has been done, specific recommendations can be given as to the appropriate training courses. An immediate need is training in the use of the Internet to source equipment, materials and markets. This training can either be marketed to groups or as a consulting service.

The addition of the above courses, combined with the RDAs current training offerings will allow them to meet a wide range of training needs. At a minimum, courses or modules can then be offered in the following topics:

- Start-up ventures
- General business orientation (all levels)
- Business plan development
- Cash flow analysis
- Loan applications
- Entrepreneurism
- Business management
- Marketing
- Record keeping
- Accounting
- Costing
- Pricing
- Negotiation
- Exporting

Consideration should be given to certifying Master Trainers in several or all of the new curriculum being introduced. This would ensure that continued development of new and

existing trainers could occur using local trainers. This strategy also hedges against the normal attrition of training staff.

Future courses for which it may be worth testing the client market would include Advocacy tied in to the development of the clusters being developed by the SBCA, Association building and training in ISO standards.

4.1.2 Supplemental Training Material

The following material can be used to develop specific modules to supplement existing curriculum or to develop stand-alone training designs. The flexible Making Cents, Inc course material can be combined in a number of ways with these and other training materials to make for a rich learning environment. Many of the resources below are available on the Internet and may be freely downloaded and used.

a. How to Start a Business – Developed and sponsored by My Own Business, a non-profit business development organization dedicated to helping new business owners succeed. The description on the website describes the course as “an online, twelve-session course providing the basic do's and don'ts for entrepreneurs. The course is intended for both start-up and established entrepreneurs. With audio Sound Bytes, quizzes, feedback and a tool to create your own business plan.” This will make useful background material for updating the ILO courses and adding to the general knowledge of the RDAs. The course can be found at: www.myownbusiness.org.

b. Building Your Brand – This interactive course may be accessed through the U.S. Small Business Administration website. As the title suggests, it is designed to teach the entrepreneur how to develop a branding strategy. Topics include the importance of branding, types of brands, brand positioning, strengthening the core brand, etc. This course may be developed into a stand-alone training, or could be used a module in a broader marketing and business skills training. The website is: www.sba.org/classroom/courses. The Internet connection requirements are relatively high.

c. Creating a Branding Strategy – As an alternative to the above online course, this course covers much the same material, but can be distributed electronically on CD-ROMS or diskettes. It is available through Chemonics home office.

d. SME Toolkit – Sponsored by the International Finance Corporation and the World Bank, the SME Toolkit has gathered SME training material from a number of sources and adapted them to a broader international context. It is a rich source for background material and training course and module development ideas. Topics include, bookkeeping and record keeping, cash flow budgets, business planning, marketing and sales, e-commerce, etc. Its financial planning and cash flow worksheets provide versatile models that can easily be adapted. It can be accessed at www.smetoolkit.org.

e. Various websites that provide a number of SME development tools, services and information – The following websites cover a broad range of SME topics:

- The Small Business Network from American Express, open.americanexpress.com – training and management resources.

- U.S. Small Business Administration, www.sba.gov – a number of interactive training courses and websites. (See description above.)
- 3D3.COM, www.shopfactory.com – Provides assistance in creating online shops, and developing e-commerce sites.
- GlobeCharge, www.globecharge.com – Integrated payment processing solutions.
- PeopLink, www.catgen.com – Provides assistance in developing e-commerce sites and specializes in handicrafts. Download the catgen software to create an online catalog.
- Tools for Trainers, www.reproline.jhu.edu - Provides icebreakers, introductions and other useful tools.

4.2 Training of Trainers

To paraphrase American baseball legend Yogi Berra, “Successful training is 90 percent the trainer, and the other half is the training materials.” Without well-trained, dynamic trainers, even the best materials will not create a successful training experience. As indicated above, many of the RDA trainers lack the knowledge of fundamental adult learning methodologies. Even those who have had extensive training of trainer experience seem to lack the ability to use these methods effectively.

By introducing the Making Cents curricula and training assistance, the trainers will receive a TOT that will be applicable to many of their current training modules, as well as develop their skills to deliver the new training. The RDA managers should be encouraged to send their training staff to as many TOT events as possible to further develop their staff capacity. The coordinating office should also encourage trainers to share techniques by requiring periodic exchanges between the RDAs.

Finally as discussed in Annex B, the RDAs must adopt a trainer evaluation and certification program to ensure consistently high quality, and thus marketable training can be offered at all times. As the RDAs work to develop a brand image for their training, quality control will become increasingly important.

5.0 Proposed New Training Materials Rollout

5.1 Short and Medium term

As a first step in developing the capacity of the RDAs to deliver effective and marketable business training, it is recommended that Making Cents be contracted to conduct a TOT for their “The Best Game” curriculum. This will achieve two goals simultaneously. First it will provide the RDAs with a new and versatile stand-alone curriculum that can be adapted for use in a variety of settings. It will address the desire for a more participatory and practically oriented curriculum expressed by a number of the RDA trainers. Second, it will provide much needed training in adult and experiential learning models. Trainers will learn to use training tools and become increasingly confident in their own skills as trainers. This should be done as soon as possible with the aim to have completed the TOTs by the end of February.

During this period, plans to introduce a second training, the Plan It! curriculum should be developed. It is suggested that this be done five to six months after the Best Game curriculum in order to give the trainers time to use and experiment with the modules. The Plan It! curriculum will give the RDA an increased capacity to develop business plans for

their client, in a more cost efficient manner. (According to the National RDA Coordinator, only four of the current RDA directors are considered competent to prepare business plans.)

Also during the next three to four months, a local contractor should be found to “Albanianize” the export promotion course developed by the Chemonics team in Guyana. Once this process is completed, a competent trainer should be identified and contracted to rollout this training to the RDAs.

Proposed Roll-out Schedule

January, February – The Best Game
 February, March – “Export 101”
 February, March – Negotiating Skills
 January – June – Supplemental Materials
 June, July – Plan It! curriculum

Finally, the negotiating course (yet to be identified) should be made available to the SBCA staff for review. When an appropriate course has been identified by Chemonics, local or international consultant should be contracted to train the RDAs in its use.

Those resources listed as supplemental in section 4.1.2 may be introduced as the Training Manager feels appropriate. The addition of these tools over the next six to eight months will provide the RDAs with a much broader and market oriented set of training tools.

5.2 Long term

As the training skills and client base of the RDAs expand, additional sector specific training modules can be introduced. These may include Association building, Advocacy and ISO standards. In many ways it is difficult to predict what sectors and skills will be most demanded, as the market for training services continues to be distorted in Albania through donor provided training. RDAs should begin conducting more systematic needs assessments of their clients to build a better knowledge base and determine what their training needs will be in the future. As a starting point, the list provided in section 3.3 may be used, but should be updated as more specific information on client needs is gathered.

ANNEX A

List of current training courses offered by the RDAs

Business Plans - 30 hours
Marketing – 6 hours
Start Your Business – 15 hours
Improve Your Business – 15 hours
Costs Calculation – 6 hours
Accounting, Financial Analysis, and Taxation – 90 hours
Basic Computer Skills – 72 hours
Understanding VAT – 6 hours
Motivation – 12 hours
Business Organization – 6 hours
Introduction to Accounting – 2 hours

ANNEX B

Proposed Methodology for Trainer Evaluation and Certification

A. Purpose and assumptions

The following trainer evaluation methodology has been designed for the Albania Small Business Credit and Assistance Program (SBCA) in support of their work to strengthen the training capacity of the Regional Development Agencies. Several key assumptions have been made with regard to the circumstances under which this tool will be used.

1. Trainers being evaluated will fall into one of two broad categories of trainers:
 - a. Trainers currently engaged by the Regional Development Agencies (RDAs)
 - b. Trainers who are either seeking to be employed fulltime or under a specific sub-contract through the RDAs
2. At least two members of the SBCA or individuals designated by them will participate in the evaluation.
3. The evaluation will include both observation of a training event conducted in part by the individual being evaluated, and an interview.

B. Evaluating RDA trainers

When used to evaluate trainers currently engaged by the RDAs, this evaluation tool may serve two primary functions. First, it is to assist in building the capacity of the RDA training staff by developing a profile of the trainer's strengths and weaknesses in a number of categories. This profile should be developed along with specific recommendations for improvement in areas determined to be weak, or that may have not been demonstrated. These should include suggestions for acquiring specific training skills or methodologies, materials to be reviewed, or training courses to be followed.

The second purpose is to establish a certification process for designating trainers as qualified to deliver a specific training module, or topic. For example, a trainer may be certified to conduct a basic "How to Start your Business" module, or a Marketing training. Certain minimum requirements must be clearly defined by the SBCA and met by the trainer. Those failing to do so should be given clear feedback and guidance that will enable them to take the necessary corrective action in order to attain certification. It is important that reasonable certification standards be set that will ensure quality training, yet not become a barrier to finding qualified trainings. Certification, or re-certification, may be required at regular intervals.

C. Evaluating new or contract trainers

This evaluation tool may also be used as a part of the hiring process for new RDA trainers or trainers to be contracted for specific technical training. In this way it will be used much like in the certification process. However, the amount of feedback to be given should be decided upon by the SBCA staff. Considerations when making this decision should include the

amount of staff time and resources necessary to adequately provide feedback on strengths and weaknesses, versus the potential for creating improved training capacity available to the RDAs. If training capacity is determined to be a scarce resource, it may well be worth the investment to encourage the development of this local training capacity.

Contract trainers may also become certified in specific training modules, in the same manner that RDA trainers are certified. The same standards should be used to the extent possible.

D. Certification

Certification standards must be established by the SBCA to ensure that high quality training is being offered by the RDAs. Certification can also be used to achieve other goals as well, including marketing and motivation for self improvement. When introducing the certification process into the RDA structure, several important decisions will need to be made.

1. Will RDAs continue to offer trainings in technical areas where they do not yet have certified trainers? This is an important question, as a course delivered by a non-certified trainer may be considered by the participants as an inferior training. On the other hand, it is not realistic to assume that each RDA will have trainers certified in all of their core training areas for quite some time.
2. Will SBCA certification be use to create a brand image for the RDAs? Certification can be a powerful marketing tool, but will take a large investment in order to establish its impact on the public. The reputation of the brand must be closely monitored as the image of all the training products, and all the RDAs will be closely tied together.
3. Will there be multiple levels of certification? Certification can be given at several levels, for example, “Expert” and “Master” trainer. Different levels of certification can serve to promote continued staff development by giving trainers goals to continue to work towards. There will, however, be an increased amount of staff resources devoted to the certification process.

The following evaluation worksheet provides an example of the types of criteria that should be used when evaluating the technical competence of a trainer. The worksheet has been divided into seven sections with three to five criteria in each. Each criterion is scored individually and contributes to the score for each section. Each section may be used in full, or certain ones may be selected, depending upon the individual circumstances.

As evaluations of this nature tend to contain a high degree of subjectivity, two sections at the end are intended to be used by the evaluator to indicate more general impressions about the trainer.

E. Conducting the Evaluation

The worksheet that follows should be completed by each individual (at least two) observing the trainer. The training should be a real training event in a typical location used for training by the respective RDA. Ideally, the trainer should observe the training through the completion of a full module. However, as some modules may take days or even weeks to complete, observing a single session, or several sessions in the course of a day is an acceptable alternative.

The evaluator should be “invisible” and should not participate or otherwise disrupt the flow of the training. There is always a danger that the presence of an “outsider” could undermine the authority and confidence of the trainer. Comments and observations should be withheld until the end of the training.

Following this worksheet is guide for the evaluator that provides brief examples or explanations of each indicator.

TRAINER EVALUATION WORKSHEET (See Annex 4)

TRAINER EVALUATION WORKSHEET KEY

A. *Technical Competence*

1. *Demonstrates a broad knowledge of subject area* – Either in cross-cutting training themes such as accounting, marketing, tax laws, etc.; or in specific technical subject matter such as beekeeping, milk production, or animal-raising.
2. *Demonstrates knowledge of training materials* – This should include training materials used by the trainer and other materials that may be available to the participants.
3. *Demonstrates familiarity with the business environment of participant’s enterprises* – As indicated by the trainers specific references to the conditions of the local industry, and specific issues effecting the participants.
4. *Draws on technical knowledge of participants* – Understands the areas of common interest to the participant and encourages them to share their knowledge and experiences.

B. *Preparation*

1. *Training room or space is prepared/materials present* – This should be done prior to the arrival of the participants, freeing the trainer to greet them as they arrive.
2. *Distractions in and near the training area are minimized* – Training area should be out of highly trafficked areas, cell phones turned off, etc.
3. *Trainer is prepared to start on-time* – Including the beginning of training and each session.
4. *Personal appearance of training is appropriate to training setting* – Trainer should be dressed neatly and professionally, but should be careful to avoid over dressing.

C. *Introduction to Training Session/Module*

1. *Introduces topics and training objectives* – The objectives of the training and the goals of each session should be clearly understood by the participants. It is good if these can be posted for reference throughout the training.
2. *Ensures that participants become acquainted with one another* – Trainer should offer some activity or ice-breaker to allow the participants to become somewhat acquainted with each other.

3. *Verifies participant's expectations will be met* – Trainer should allow the participants to express their desires and expectations for the training. These should then be checked against the goals and any discrepancies addressed.

D. Training Delivery Style

1. *Speaks clearly*
2. *Maintains an appropriate pace* – The trainer should adjust the pace of the session to accommodate the majority of the participants, adjusting the schedule accordingly.
3. *Develops a rapport with the participants* – Participants should be made to feel at ease with the trainer, and able to communicate freely and openly.
4. *Respects the opinions, comments of all participants* – Trainer should demonstrate respect for the opinions of all the participants, and positively acknowledge their thoughts and experiences.
5. *Creates a safe environment for participants to share experiences, thoughts, etc.* – Participants should feel at ease to express their thoughts and opinions with one another without being judged.
6. *Uses appropriate language/vocabulary and explains terms when necessary*

E. Training Methods

1. *Uses adult learning techniques* – theory, practice and feedback
2. *Adapts to the ability and experience of the participants* – The training techniques that are used should be appropriate for the age, experience and culture of the participants.
3. *Uses training space creatively and appropriately* – The training area should be used to encourage participation and interaction. Horseshoe shaped seating arrangements are better than rows, but small tables, or groups of desks may encourage more exchange. The space should be changed throughout the training.
4. *Goes over key learning points in several ways* – Learning points should be made using visual, audio, and experiential aids. Use the “rule of three.”
5. *Uses ice-breakers and energizers appropriately* – The trainers should only use ice-breakers and energizes when appropriate or needed, not according to a pre-determined script.

F. Training Management

1. *Ensures that the focus of discussion remains on point or topic* – Trainer should allow the discussion to move in its own direction, but should ensure that it returns to the main topic or learning point.
2. *Adjusts training to the situation* – The training design should be flexible enough to accommodate discussions of unforeseen topics that are clearly of interest to the majority of the participants. Trainers must also be able to adjust the complexity of the training activities depending upon the level of the participants.
3. *Prevents one or more individuals from dominating discussions and activities* – The trainer must encourage the participation of everyone.

G. Wrap-up and Evaluation

1. *Measures learning of participants during and at the end of training* – Participants should be given the opportunity to demonstrate newly acquired skills and knowledge

periodically throughout the training. This may include responding to questions from the trainer, oral or written presentations, or participation in group activities that incorporate key learning points.

2. *Reviews key learning points* – Trainer should state and restate the key learning points several different times and in different manners during the course of the training. Not all participants will learn in the same manner.

3. *Allows participants to express opinions about training or ask questions* - Some form of written (preferably) or oral evaluation should be conducted at the end of the training.

Overall general observations of evaluator: - This section should synthesize the observations of the evaluator without comment towards the final recommendation. It should assist the evaluator's thoughts in ranking candidates, or measuring them to a particular standard.

Comments on potential as an effective trainer: - This is an analysis of the characteristics observed by the evaluator that would lead them to believe that the candidate would make a good RDA trainer or contractor. Strengths and weaknesses may be pointed out, comparisons may be drawn to other candidates or current trainers, gut feelings, etc.

Recommendations: - Final recommendations for hiring, certification, or actions needed to achieve certification should be stated here.

H. Action items

- Determine selection criteria for new fulltime and contract RDA trainers. Criteria should include minimum scores on the evaluation worksheet, any minimum educational or training experience, and other requirements.
- Determine whether the RDAs will attempt to establish a brand image for the training through the use of the certification process.
- Determine the feasibility of conducting the necessary evaluations and certifications with project staff in terms of resource commitment, and ability.
- Establish a schedule or timeframe during which the evaluation and certification process will be carried out. This should include plans for re-certification or periodic evaluation.

ANNEX C

List of Persons Interviewed

Tirana

Jeff Houghton, SCBA, Chief of Party

Anila Arapi, SBCA, SME Project Network Manager

Erald Kanini, SBCA, Business Information Manager

Arjana Xhafa, SBCA, Credit Development Manager

Edmond Sheshi, National Coordinator of RDAs

Charlie Johnstone, VSO, Regional Development Agency, Tirana

Lauresha Grezda, Program Officer, Regional Development Agency, Tirana

Shkoder

Gjenarin Shantoja, Executive Director, Regional Development Agency, Shkoder

Owen S. Stickles, Business Advisor (VSO), Regional Development Agency, Shkoder

Antonina Shantoja, Program Officer (trainer), Regional Development Agency, Shkoder

Artela Pali, Technical Officer, Regional Development Agency, Shkoder

Durres

Andrea Xhavera, Executive Director, Regional Development Agency, Durres

Fier

Dhimitraq Marko, Director, Regional Development Agency

Vlore

Ylldize Brahim, Executive Director, Regional Development Agency, Vlore

Amila Yjimi, Program Officer, Regional Development Agency, Vlore

Evelina Sotirovski, Training Specialist, Regional Development Agency, Vlore

ANNEX D

Scope of Work Albanian Small Business Credit and Assistance Program (SBCA) Short Term RDAs Trainer and Training Modules Specialist

Background

The Albanian Small Business and Credit Assistance Program (SBCA) is managed by Chemonics International (CI) Inc., in partnership with the sub-contractors Partneri Shqiptar në Mikrokredi (PSHM) and the Regional Development Agency Network (RDAs).

One of the SBCA programs' tasks is to undertake a review of the RDAs curriculums and training modules. SBCA team members have already reviewed the physical RDA training facilities and have attended SBCA training sessions conducted by the RDAs.

The RDAs have developed a number of training modules and curriculums. However, they are limited in number and the overall quality is not consistent. In some cases they are not appropriate for the current Albanian business environment. New modules and training concepts are needed.

Purpose

The overall purpose of the mission is to make an evaluation of existing RDA training materials, and to propose a methodology for the regular monitoring and evaluation of RDA trainers and the quality of training delivered. The proposed specialist will make recommendations on improving the inventory of quality training materials available to the RDAs, and a program of training RDA trainers in using the new and revised modules and curriculums. Further short-term missions will follow from this first assignment.

Period of Performance and Specific Tasks

This assignment will begin on December 2 and end on December 13, 2002. It will include the following tasks:

- TASK 1. To visit selected RDAs and to prepare an inventory of existing training modules used by the RDAs
- TASK 2. To make an initial review of current RDA training materials and make recommendations on ways to strengthen and enhance them, particularly in terms of their appropriateness to support agribusiness and other sub-sectoral growth.
- TASK 3. To propose a system for evaluating both the internal and sub-contracted trainers used by the RDAs.

Deliverables

- DELIVERABLE 1. An inventory of training materials currently used by the RDAs.
- DELIVERABLE 2. A proposed methodology for evaluating and monitoring RDA trainers.

DELIVERABLE 3. Written report on results of mission, which includes a review of existing training materials, and recommendations for new training modules and further RDA trainer development.

Roles and Qualifications of Technical Specialist

In regards to specific tasks and deliverables envisioned in this Scope of Work, the following technical expertise is required:

- Knowledge and substantial experience in enterprise development and training.
- Experience in designing systems for monitoring and evaluating SME trainers.
- Experience in delivering training to trainers and SMEs.

Reporting

During this assignment the consultant will report to the SBCA Chief of Party and will be assisted by the SBCA business development specialist responsible for client training.

Level of Effort

Task 1.	4 days
Task 2.	1 day
Task 3.	1 day
Deliverable 1.	1 day
Deliverable 2.	1 day
Deliverable 3.	2 days

Changes in the Scope of Work

The SBCA Chief of Party, who in turn may be obligated to obtain approval in writing from USAID, must approve changes to this scope of work in writing.

Proposed Technical Specialist

Andrew Baird

ANNEX 6

PROFILE OF RDA TRAINERS

ANNEX 6

Profile of RDA Trainers

1. **Lauresha Grezda, RDA Tirana (employed full time)**
University of Economics; main trainer of RDA; experience in finance, accounting, and business plans; four years of experience with SME sector; obtains a TOT diploma from ILO; two years of trainer experience.
2. **Enkeleida Pipa, RDA Tirana (contractor)**
University of Tirana, Business Administration; VAT specialist; holds TOT diploma from GTZ; 2 yrs trainer experience.
3. **Entela Pistoli, RDA Tirana (contractor)**
University of Tirana, Finance; Nebraska U., Business Administration; 4 yrs experience in financial analysis, portfolio quality, and profitability analysis; received credit risk and policy training in Germany.
4. **Arjan Alite, RDA Tirana (contractor)**
University of Tirana, Civil Engineering; IT specialist; no trainer experience.
5. **Engjell Gishti, RDA Berat (employed part time)**
University of Tirana, historian; experience with project proposals for social interests; experience with data gathering and analysis; no trainer experience; holds TOT certificate from UNIDO, Albania and EOMMEX, Greece.
6. **Illir Tare, RDA Berat (employed part time)**
University of Tirana, Mechanical Engineering; import-export specialist; no trainer experience.
7. **Mariela Trako, RDA Korca**
University of Korca, Economic Faculty-Marketing; 2 yrs trainer experience with RDA Korca; holds TOT diploma from Civil Society of Tirana
8. **Miti Ropi, RDA Korca**
University of Korca, Finance; no trainer experience.
9. **Violeta Marko, RDA Fier (contractor)**
Gjirokastra University, Albanian Language; received training from donor projects on civil society issues and ISO standards; 2 yrs trainer experience with RDA, SNV, and Civil Society.
10. **Tasim Besho, RDA Durres**
Shkodra University, Mathematics; 59 years old; senior management positions in Ministerial branch of Durres; experience in public administration, public procurement, privatization, and investments; no trainer experience.
11. **Pjerin Kiri**
University of Tirana, Mechanical Engineering; 15 yrs experience in engineering; 1 yr trainer experience; holds business TOT certificate from RDA Durres.

- 12. Agim Carcani, RDA Korca**
University of Tirana, Mathematics; long-term mathematics teacher; no trainer experience.
- 13. Tefta Demeti, RDA Durres**
University of Tirana, Business Administration; Electrical Engineering; full time employer of GTZ as SME consultant; trade specialist; received in 2000 “Start your business” TOT from GTZ.
- 14. Anila Gjini, RDA Vlora (employed part time)**
University of Vlora, Business Administration; received JA training; holds “Start up your business” certification from SOROS and “business management” certification from JA/USAID. Less than one year of trainer experience with RDA.
- 15. Evelina Sotirovski, RDA Vlora (contractor)**
University of Tirana, Economic Faculty; cost analysis specialist; 2 years of trainer experience with RDA.
- 16. Artela Pali, RDA Shkoder (employed part time)**
University of Shkodra, Business Administration; 1 year of work experience; very little trainer experience with RDA.
- 17. Antonina Shantoja, RDA Shkoder (employed full time)**
Shkodra University, Business Administration; handicraft and retail specialist; trainer experience for “start your business and improve your business”.
- 18. Agustin Jubani, RDA Shkoder (contractor)**
University of Tirana, Finance; bank specialist; no trainer experience
- 19. Myzafer Bushaj, RDA Shkoder (contractor)**
Economic Faculty, Agriculture; agriculture specialist; no trainer experience
- 20. Ferdinand Makri, RDA Gjirokaster**
University of Tirana, Mechanical Engineering; marketing specialist for Coca Cola; holds TOT certificate from ILO; 5 yrs trainer experience with RDA.
- 21. Gjergj Naci**
University of Tirana, Mechanical Engineering; employment trainer for the employment local office; less than 1 yr trainer experience with RDA.

ANNEX 7

SUMMARY OF GENERAL AND SPECIALIZED
TRAINING EVENTS HELD TO DATE

ANNEX 7

Summary of General and Specialized Business Training Events – Third Quarter

No.	Date	FPSC/ WS	Targeted Training	Location	Delivered by:	Businesses Trained
1.	Sep. 24, 2002	15/1	Dairy cluster	Vlora	Vlora RDA (and Land O' Lakes)	18*
2.	Sep. 28, 2002	15/2	Handicraft women training	Vlora	Vlora RDA	32
3.	Oct. 10-12, 2002	17/1	Fishing cluster	Lezha	Shkodra RDA (and IFDC)	16
4.	Oct. 11, 14, 2002	17/1	Fishing cluster	Shkodra	Shkodra RDA	17
5.	Oct. 18, 2002	20/1	Dairy cluster	Gjirokastra	Gjirokastra RDA (and Land O' Lakes)	36
6.	Oct. 19, 2002	20/1	Dairy cluster	Tepelena	Gjirokastra RDA (and Land O' Lakes)	31
7.	Oct. 29, 2002	24/1	Fishing cluster	Durres	RDA Durres (and IFDC)	16
8.	Oct. 29-30, 2002	25/1	Herbs and spices cluster	Shkodra	Shkodra RDA	21*
9.	Oct. 30, 2002	22/2	Fishing cluster (inland fishing)	Belsh (Elbasan)	RDA Elbasan (and IFDC)	16
10.	Oct. 30-31, 2002	23/2	Olive oil cluster	Berat	Berat RDA	33*
11.	Nov. 8-9, 2002	22/2	Beekeeping cluster	Elbasan	Elbasan RDA	16*
12.	Nov. 11-13, 2002	19/1	Beekeeping cluster	Vlora	Vlora RDA	26
13.	Nov. 14-15, 2002	18/1	Beekeeping cluster	Gjirokastra	Gjirokastra RDA	31
14.	Nov. 18-19, 2002	18/1	Beekeeping cluster	Tepelena	Gjirokastra RDA	28
15.	Nov. 18-19, 2002	23/1	Seedlings cluster	Fier	Fier RDA	20*
16.	Nov. 20-21, 2002	23/1	Livestock farmers training	Fier	Fier RDA	17*
17.	Nov. 25, 2002	22/2	International sales	Tirana	Elbasan RDA	10
18.	Nov. 26, 27, 2002	24/1	Fishing cluster	Durres	Durres RDA (and IFDC)	25
Total						409

*) The clients that attended these general business training events have also received more than one hour of training on loan application procedures. The total of these trainees is 125 for Q3.

Note: The above training sessions are general training sessions, except for The International Sales Training, on November 25, 2002, which falls under specialized business training.

This training event was not reported under the Q3 Report.

These are the accurate numbers of businesses trained after checking training files.

Summary of General and Specialized Business Training Events – Fourth Quarter

No.	Date	FPSC/ WS	Targeted Training	Location	Delivered by:	Businesses Trained
1. (19)	Dec. 6-7, 2002	26/1	Fishing cluster	Narta (Vlora)	Vlora RDA	22
2. (20)	Dec. 11,12,13, 2002	22/3	Carpet Production cluster	Bulgarec (Korça)	Korça RDA	30
3. (21)	Dec. 11, 2002	25/1	Cross Clusters (Record Keeping)	Shkodra	Shkodra RDA	15
4. (22)	Dec. 19, 2002	22/3	Clothing/Carpet Production (Drithas)	Korça	Korça RDA	15
5. (23)	Dec. 24, 26 2002	22/1	Cross-Clusters Business Management	Tirana RDA	Tirana RDA	9
6. (25)	Jan 15, 2003	23/2	Olive Growers (Technical and Marketing training)	Gorican (Berat)	Berati RDA	24
7. (26)	Jan 15,16, 2003	22/1	Marketing Training	Tirana	Tirana RDA	10
8. (27)	Jan 20,21	22/3	Horticulture farmers Training(horticulture)	Korca	Korca RDA	17
9. (32)	Jan. 31, 2003	24/1	Business planning for clothing enterprises	Durres	Durresi RDA	7
10. (38)	Feb 25, 2003	18/1	Beekeeping cluster training	Gjirokastra	Gjirokastra RDA	18
11. (40)	Feb 26, 2003	18/1	Beekeeping cluster training	Gjirokastra	Gjirokastra RDA	16
12. (41)	Feb 26, 2003	17/1	Fishermen Training	Shkodra	Shkodra RDA	2
13. (42)	Feb 26, 2003	25	PC Training for financial use	Shkodra	RDA Shkodra	2
14. (43)	Feb 28, 2003	25	Marketing training and LAP training	Korça	RDA Korça	12*
						199

*) The clients that attended this general business training event have also received more than one hour of training on loan application procedures. The total of these trainees is 12 for Q4.

Note:

The total number of businesses receiving general business training during the fourth quarter as reported in Table of Performance-based Management Task Schedule is 227. This number is comprised of 199 businesses trained during the fourth quarter plus 32 businesses that actually received general business training during the third quarter but were not reported under that quarter. This is the training organized by Vlora RDA, on September 28th 2002 for handicraft women. Furthermore, of the total number of businesses receiving general business training during the third quarter 4 businesses have been subtracted after checking the files for the training events conducted during that quarter (33 businesses participated during the olive oil cluster training in Berat on October 30, 31 2002 as opposed to 36 that were reported in the third quarterly report; 26 businesses participated during the beekeepers training in Vlora on November 11-12, 2002 as opposed to 27 that were reported in the third quarterly report.

ANNEX 8

BUSINESSES THAT RECEIVED LOAN APPLICATION
PROCEDURES TRAINING IN PROJECT YEAR 1

ANNEX 8

Businesses that Received Loan Application Procedures Training during Project Year 1

Clusters RDAs	Horticulture		Olive Processing		Fish Collection & Processing		Herbs & Spice Collection & Processing		Bee Products & Processing		Dairy Products		Food Processing		Wood Processing		Construction		Scrap Metal		Light Manufacturing		Household solid waste disposal		Other / Cross-cluster businesses		TOTAL (each RDA)		
	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	
Vlore	23	1									18																	41	1
Shkoder							21				1											1			5	1	28	1	
Gjirokaster																											0	0	
Berat			33						7					2		2									8	1	52	1	
Elbasan									16																		16	0	
Korca											14	1										9					23	1	
Durres									1		17	1					3								25	2	46	3	
Tirane	1												1		11	1						2			8	1	23	2	
Fier	41	1									17														2	1	60	2	
TOTAL	65	2	33	0	0	0	21	0	24	0	67	2	1	0	13	1	5	0	0	0	12	0	0	0	48	6	289	11	

ANNEX 9

BUSINESSES THAT RECEIVED SPECIFIC LOAN APPLICATION
PROCEDURES TRAINING DURING FOURTH QUARTER

ANNEX 9**Specific Loan Application Procedures Training Events – Fourth Quarter**

No.	Date	FPSC/ WS	Targeted Training	Location	Delivered by:	Businesses Trained
1. (24)	Dec 24, 2002	24/1	Training on LAP Cross Clusters	Durresi RDA	Durresi RDA	16
2. (28)	Jan 27, 2003	23/1	Training in LAP (horticulture)	Fier	Fieri RDA	11
3. (29)	Jan 28, 2003	23/2	Training on LAP Cross Clusters	Berat	Berati RDA	19
4. (30)	Jan 29, 2003	23/1	Training on LAP	Kurjan (Fier)	Fieri RDA	12
5. (31)	Jan 30, 2003	22/3	Training on LAP (Dairy Cluster)	Korca	Korca RDA	11
6. (33)	Feb 4, 5 2003	26/1	Training on LAP (horticulture)	Vlora	Vlora RDA	23
7. (34)	Feb 6, 2003	22/1	Training on LAP	Kruja	Tirana RDA	11
8. (35)	Feb 14, 2003	22/1	Training on LAP	Tirana	Tirana RDA	12
9. (36)	Feb 15, 2003	25/1	Training on LAP	Shkodra	Shkodra RDA	7
10. (37)	Feb 24, 2003	24/1	Training on LAP	Kavaja	Durresi RDA	13
11. (39)	Feb 25 2003	24/1	Training on LAP	Luz	Durresi RDA	17
TOTAL						152

Note:

The total number of businesses that have received training on loan application procedures during the fourth quarter as reported in the Table of Performance-based Management Task Schedule is 289. This number is comprised of 152 businesses that received exclusive training sessions on loan application procedures during the fourth quarter plus 125 businesses that received more than one hour of training during the general business training sessions conducted during the third quarter. Furthermore, an additional of 12 businesses received more than one hour of training on loan application procedures during one general business training session conducted in the fourth quarter.

ANNEX 10

GENERAL, SPECIALIZED AND SPECIFIC LOAN APPLICATION
PROCEDURES TRAINING EVENT RESULTS BY CLUSTER
AND RDA FOR THE PROJECT YEAR 1

ANNEX 10

**General, Specialized and Specific Loan Application Procedures Training Event Results
by Cluster and RDA for the Project Year 1**

Clusters RDAs	Horticulture		Olive Processing		Fish Collection & Processing		Herbs & Spice Collection & Processing		Bee Products & Processing		Dairy Products		Food Processing		Wood Processing		Construction		Scrap Metal		Light Manufacturing		Household solid waste disposal		Other / Cross-cluster businesses		TOTAL (each RDA)		
	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	Clients	Events	
Vlore	23	1			22	1			26	1	18	1										32	1					121	5
Shkoder	3				35	3	23	1	5		1		1				1					2				9	3	80	7
Gjirokaster									93	4	67	2																160	6
Berat	1		57	2					7						1		1								9	1	76	3	
Elbasan					16	1			16	1															10	1	42	3	
Korca	17	1									14	1										54	2			1	85	5	
Durres	8				41	2			2		6		4		3		3					4				23	4	94	6
Tirane	3										1				7		4					5				22	4	42	4
Fier	41	2									17	1													2	1	60	4	
TOTAL	96	4	57	2	114	7	23	1	149	6	124	5	5	0	11	0	9	0	0	0	0	97	3	0	0	75	14	760	43

ANNEX 11

BUSINESSES THAT RECEIVED ONE-ON-ONE
CONSULTING DURING FOURTH QUARTER

ANNEX 11

Businesses that have Received One-on-One Consulting during Project Year 1

Clusters RDA Regions	Horticulture	Olive Processing	Fish Collection & Processing	Herbs & Spice Collection & Processing	Bee Products & Processing	Dairy Products	Food Processing	Wood Processing	Construction	Scrap Metal	Light Manufacturing	Household solid waste disposal	Other / Cross-cluster businesses	TOTAL (each RDA)
Vlore	0	1	10	0	10	6	0	1	0	0	4	0	4	36
Shkoder	7	0	3	5	4	3	2	0	0	0	1	0	14	39
Gjirokaster	0	0	1	0	35	2	0	1	1	0	0	0	5	45
Berat	4	3	1	1	3	1	2	5	0	0	0	0	10	30
Elbasan	0	0	0	0	2	1	2	5	6	0	0	0	7	23
Korca	1	0	3	0	0	0	2	1	1	0	6	0	7	21
Durres	0	0	2	0	2	0	0	3	8	0	3	0	8	26
Tirane	2	0	0	0	0	2	1	0	3	0	2	0	6	16
Fier	16	0	0	0	0	4	0	0	1	0	1	0	4	26
TOTAL	30	4	20	6	56	19	9	16	20	0	17	0	65	262

ANNEX 12

SME FUND LOAN APPLICATIONS SUBMITTED

ANNEX 12

SME Fund Loan Applications Submitted

No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
1	Eliverta Shtylla (11)		Tirane	Production of Trahana and Packing and Trade of Vegetables	PSHM		12,000					Approved	still in process		
2	Rasim Gjika (11)		Kruje	Production of Bread and Sausages	PSHM		20,000			10,000		Approved	01/07/2002		
3	Agron Xhyra (7)		Elbasan	Dairy Processing + Hotel + Bar Restaurant + Furniture Trade	PSHM		20,000					Approved		30/06/2002	Approved by SBCA and PSHM for USD 8,000 which client didn't like to take.
4	Simon Lamaj (11)		Laç	Sausage Production + Bakery + Mini-market	PSHM		10,000					Approved			Client approved by SBCA and PSHM but the process stopped since the client would not like to have the loan.
5	Dragush Vogli (10/4)		Kruje	Production of Artistic of Wood Articles	PSHM		20,000				7,064	Approved	01/07/2002		
6	Halil Karaj (9/2)		Kruje	Production of stones and gravel	PSHM		14,000					Approved		30/06/2002	Approved by SBCA but rejected by PSHM since the business plan didn't support the size of investment.
7	Aferdita Hajredini (13)		Tirane	Retail of Groceries	PSHM		7,000					Rejected		30/06/2002	Rejected by SBCA since doesn't fit with the cluster
8	Gjovalin Shtjefni (13)		Shkoder	Printing House	PSHM		7,000		1,000,000			Approved	31/07/2002		
9	Arben Kola (7)		Shkoder	Dairy Processing	PSHM		10,000		1,800,000			Approved	02/08/2002		
10	Zef Keqaj (4)		Shkoder	Collection and export of medicinal plants	RDA Shkodra		5,000		500,000			Approved	31/07/2002		
11	Leonard Cikliqaj (10/3)		Shkoder	Production of clothes	PSHM		5,000					Rejected		30/06/2002	Rejected by SBCA since the loan size was too small.

⁴ The pre-qualification system had not started at that time.

No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
12	Kico Noti (11)		Tirane	Production of <i>trahana</i>	PSHM	1,500,000						Approved		30/06/2002	Rejected by PSHM since the client wanted to use the loan not for the purpose that he applied
13	Tonin Gjinollari (11)		Tirane	Bakery	PSHM	1,500,000			1,500,000			Approved	01/07/2002		
14	Bilbil Abazi (11)		Tirane	Bakery	PSHM	1,000,000			800,000			Approved	01/07/2002		
15	Lezina Gjoni (13)		Tirana	Restaurant	PSHM		20,000					Rejected		20/08/2002	Rejected by SBCA since doesn't fit with the cluster
16	Gezim Kasemi (10/5)		Fier	Production of iron works	PSHM	1,000,000			850,000			Approved	19/07/2002		
17	Simon Lala (10/2)		Tirane	Production of granite as a raw material	PSHM		20,000			20,000		Approved	25/07/2002		
18	Ndue Macaj (10/2)		Tirane	Processing of marble	PSHM		10,000		800,000			Approved	10/07/2002		
19	Sotiraq Duci (10/5)		Tirane	Production of wire nets fencing	PSHM			20,000	2,000,000			Approved	29/08/2002		
20	Shpetim Bejleri (11)		Tirane	Production of fruits and vegetables conserves	PSHM		20,000			10,000		Approved	37296		
21	Ferit Cela (12)		Elbasan	Building a water supply system	PSHM	1,500,000						Approved			
22	Shpetim Mehmetaj (13)		Tirane	Detergents and shampoos production	PSHM		15,000			13,000		Approved 29/08/2002	37296		
23	Qamil Sylja (13)		Tirane	Publishing House	PSHM		25,000			25,000		Approved 29/08/2002	20/09/2002		
24	Ali Nerjaku (2)		Shijak	Scrap metal	SBCA		20,000		2,800,000			Approved 29/08/2002	37538		
25	Alfred Naska (3)		Durres	Fishing Boat	PSHM	1,000,000						Approved 29/08/2002		37538	Client withdrew since the procedures seems too long for him
26	Merian MATI (8)		Shkoder	Furniture Production	PSHM	1,500,000				11,000		Approved 29/08/2002	37569		
27	Martin Frroku (9/4)		Shkoder	Duralumin Production	PSHM	1,500,000						Rejected 29/08/2002		29/08/2002	Rejected by SBCA since doesn't fit with the cluster
28	Kujtim Kopliku (11)		Shkoder	Beverages Production	PSHM	2,000,000			1,500,000			Approved 29/08/2002	37509		
29	Ludovig Doda (13)		Shkoder	Gas Station	PSHM	1,500,000						Rejected 29/08/2002		29/08/2002	Rejected by SBCA since doesn't fit with the cluster
30	Xhaferr Duraku (8)		Elbasan	Wood processing	PSHM	700,000			700,000			Approved 13/09/2002	22/08/2002		
31	Isa Alibali (11)		Shkoder	Production of breads	PSHM	700,000			700,000			Approved 13/09/2002	29/05/2002		

No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
32	Rakip Kovaci (11)		Kruje	Production of breads	PSHM	700,000						Rejected 13/09/2002		13/09/2002	Many clients financed in this sector
33	Shkelqim Cela (11)		Kruje	Production of breads	PSHM	900,000						Rejected 13/09/2002		13/09/2002	Many clients financed in this sector
34	Mimoza Lame (11)		Tirane	Production of flour	PSHM	750,000						Rejected 13/09/2002		13/09/2002	Many clients financed in this sector
35	Gjon Pleshaj (7)		Shkoder	Production of dairy	PSHM	700,000			700,000			Approved 13/09/2002	29/05/2002		
36	Myftar Jaho (13)		Durres	Hotel	PSHM	800,000						Rejected 13/09/2002		13/09/2002	Do not fit with cluster
37	Bajram Cala (13)		Durres	Hotel	PSHM	1,000,000						Rejected 13/09/2002		13/09/2002	Do not fit with cluster
38	Qazim Kuci (11)		Lushnje	Production of breads	PSHM	700,000						Rejected 13/09/2002		13/09/2002	Many clients financed in this sector
39	Hajredin Cela 10/3)		Tirane	Production of bed sheets	PSHM	850,000			850,000			Approved 13/09/2002	20/06/2002		
40	Pranvera Shima (9/2)		Tirane	Gravel Rock Mining	PSHM	1,000,000						Rejected 13/09/2002		13/09/2002	Many clients financed in this sector
41	Theodharaq Pashaj (1/)		Vlore	Production of flower and green areas maintenance	PSHM	1,000,000			1,000,000			Approved 13/09/2002	02/05/2002		
42	Shkelqim Hoxhaj (11)		Fier	Production of flour	PSHM	3,500,000			3,500,000			Approved 13/09/2002	23/05/2002		
43	Alban Dedja (11)		Shijak	Production of breads	PSHM	2,000,000						Rejected 13/09/2002		13/09/2002	Many clients financed in this sector
44	Kozeta Shkemi (11)		Tirane	Production of breads	PSHM	2,000,000						Rejected 13/09/2002		13/09/2002	Many clients financed in this sector
45	Ylli Berdaj (11)	16/09/2002	Tirane	Wine producer, grapes juices, vinegar	PSHM	1,500,000			1,500,000			Approved 9/10/2002	23/09/2002		
46	Faik Palushi (8)	30/09/2002	Tirane	Wood processing	PSHM & SBCA	700,000						Approved 9/10/2002	28/10/2002		
47	Institute of Maicer and Rice (1/3)	16/09/2002	Shkoder	Seed Processing	PSHM	1,600,000			1,600,000			Approved 9/10/2002	09/10/2002		
48	Kujtim Kopliku (11)	16/09/2002	Shkoder	Juice Production	PSHM	1,500,000			1,500,000			Approved 9/10/2002	09/10/2002		
49	Vasil Sota (1/1)	11/10/2002	Fier	Cultivation of clams	Fieri RDA			11,000		11,000		approved 21/10/2002	21/10/2002		
50	Dashnor Hysi (8)	10/11/2002	Tirane	production of furniture	PSHM	1,000,000			1,000,000			approved 21/10/2002	21/10/2002		

ALBANIA SBCA PROJECT FOURTH QUARERLY REPORT: DECEMBER 2002 – FEBRUARY 2003

No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
51	Ndrim Allaj (11)	14/10/2002	Elbasan	flour production	Elbasan RDA	2,500,000			2,500,000			approved 25/10/2002	24/10/2002		
52	Bashkim Sylkaj (9/20)	14/10/2002	Tirane	Production of tar and bitumen	PSHM		25,000					approved 25/10/2002		26/12/2002	Rejected by PSHM since the client didn't submitted all the required documents.
53	Shaqir Tafaruci (9/1)	24/10/2002	Durres	Production of tiles	PSHM			20,000		20,000		approved 25/10/2002	37448		
54	Institute of maiser and rice (1/1)	07/10/2002	Shkoder	Seed processing and production	PSHM	3,000,000			3,000,000			approved 4/11/2002	31/10/2002		
55	Viktor Sauli (11)	11/10/2002	Fier	Production of ham and sausages	Fieri RDA	1,000,000			1,000,000			approved 4/11/2002	30/10/2002		
56	Ferit Balla (13)	01/11/2002	Tirana	Production of carton package and hygienic paper.	PSHM		20,000					approved 5/11/2002		20/11/2002	Rejected by PSHM since the client was not correct during the application loan procedures.
57	Mezan Resuli (10/3)	01/11/2002	Durres	Clothes fashion production.	PSHM	2,000,000			2,000,000			approved 5/11/2002	14/11/2002		
58	Hysen Mani (3)	30/09/2002	Saranda	collection of mollusks.	Vlora RDA			40,000		25,000		approved 5/11/2002		37388	Rejected by PSHM because the client didn't submitted any of documents required.
59	Antonio Martini (13)	31/10/2002	Tirana	Physiotherapy	Tirana RDA		7,000					Rejected 5/11/2002		5/11/2002	Rejected from PSHM & SBCA because will be considered as a micro borrower.
60	Guri Leskaj (5)	13/09/2002	Vlora	beekeeping	Vlora RDA		15,000					Rejected 5/11/2002		5/11/2002	Rejected by PSHM & SBCA as result of not enough collateral to cover the loan.
61	Atem Avdullaj (7)	14/10/2002	Fier	Livestock	Fieri RDA	1,000,000						Rejected 25/10/2002		25/10/2002	The client is rejected from both SBCA and PSHM because from its activity will be considered as a micro borrower.
66	Sander Popaj (7)	30/10/2002	Shkoder	Livestock	Shkodra RDA	2,000,000						approved 13/11/2002		26/12/2002	The client didn't follow the loan application procedures.
62	Osman Lala (8)	6/11/2002	Tirana	carpentier	PSHM	2,000,000			1,000,000			approved 11/11/2002	16/09/2002		
63	Lavdi Pashkaj (8)	7/11/2002	Shkoder	carpentier	PSHM		7,500			7,500		approved 13/11/2002	2/11/2002		

No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
64	Fehmi Golemi (10/2)	7/11/2002	Shkoder	shoes production	PSHM		25,000					approved 13/11/2002		26/12/2002	the company doesn't have the adequate financial capacities currently.
65	Xhelal Danaj (4)	7/11/2002	Shkoder	Collection of medicinal herbs	Shkodra RDA	700,000						approved 13/11/2002		26/12/2002	The client didn't follow the loan application procedures.
67	Agron Taullaj (7)	06/11/2002	Durres	Livestock	Durresi RDA	2,000,000						approved 13/11/2002		26/12/2002	The client didn't offered enough collateral
68	Fatbardh Gjyshi (3)	4/11/2002	Durres	Fish collection	Durresi RDA		25,000					approved 13/11/2002		26/12/2002	The client didn't submitted all the required documentation
69	Arti Kapplani (11)	6/11/2002	Tirane	Production of deserts	PSHM		25,000					Approved 19/11/2002		26/12/2002	The client didn't approve the maturity offered by PSHM.
70	Ruzhdi Xhumra (7)	6/11/2002	Tirane	Livestock, husbandry	PSHM		25,000					approved 19/11/2002		26/12/2002	The client does not have a license for cows import.
71	Thoma Binaj (7)	5/11/2002	Vlora	Livestock, husbandry	PSHM	2,000,000						approved 14/11/2002		26/12/2002	The client wife didn't agree with the loan application.
72	Nexhip Hoxhaj (7)	24/10/2002	Vlora	Livestock, husbandry	Vlora RDA		7,000					approved 14/11/2002	still in process		
73	Dilaver Rrapushi (7)	5/11/2002	Vlora	Livestock, husbandry	Vlora RDA	300,000						approved 14/11/2002		25/11/2002	the client is considered for a micro loan
74	Mustafa Kusi (7)	20/11/2002	Durres	diary	RDA Tirana		5,000					rejected 26/11/2002		22/11/2002	Rejected both by PSHM and SBCA since the client has a bad debt history.
75	Baki Rezi (10/2)	37267	Tirane	leather processing	PSHM		10,000					rejected 26/11/2003		22/11/2002	Rejected since the client didn't share the information with PSHM.
76	Ilirian Kokedhima (6)	18/11/2002	Vlore	olive processing	PSHM		10,000					rejected 26/11/2004		20/11/2002	The client suspended the procedures
77	Zyra Agoi (10/4)	37601	Tirane	handicraft	RDA Tirana	600,000						rejected 26/11/2005		19/11/2002	Rejected because it is included in micro loan fund.
78	Eduard Mesutaj (7)	37448	Fier	livestock	RDA Fieri	1,000,000						rejected 26/11/2006		25/11/2002	Rejected since the client did not offer enough collateral.

No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
79	Dilaver Rapushi (7)	37387	Vlore	livestock	RDA Vlora	300,000						rejected 26/11/2007		25/11/2002	Rejected because it is included in micro loan fund.
80	Bajram Muka (5)	23/10/2002	Vlore	beekeeping	RDA Vlora		5,000					rejected 26/11/2008		25/11/2002	Rejected since the client did nt offer enough collateral
81	Bujar Hametaj (5)	19/11/2002	Vlore	beekeeping	RDA Vlora		5,000					approved 26/11/2002		16/12/2002	The information given by the client was not consistent.
82	Xhevalin Agolli (1/3)	21/10/2002	Fier	Seedling	RDA Fieri		12,000					approved 26/11/2003		37267	It is pending since the client wants the loan to be disbursed on March 03.
83	Muhamet Kadillari (11)	37419	Tirane	Processing of vegetables and fruits	PSHM		25,000			25,000		approved 06/12/2002	16/12/2002		
84	Xhelal Kerri (1/4)	27/11/2002	Fier	Agribusiness	RDA Fier	750,000						approved 06/12/2002		17/12/2002	The client is considered for a micro loan
85	Hamza Toro (1/3)	25/11/2002	Fier	Seedling and pesticides	RDA Fier		10,000			10,000		approved 06/12/2002	37572		
86	Sait Kuci (7)	27/11/2002	Fier	livestock	RDA Fier	2,000,000						approved 06/12/2002		18/12/2002	The client was not correct in presenting the documentation.
87	Aleksander Rista (11)	37601	Fier	processing of fruits and vegetables	PSHM	700,000			700,000			approved 06/12/2002	37358		
88	Thanas Papa (10/3)	17/12/2002	Tirane	tailor	PSHM		15,000					approved 18/12/2002	still in process		
89	Engjellushe Abazi (11)	22/11/2002	Tirane	bakery	PSHM		25,000					approved 18/12/2002	still in process		
90	Besnik Bami (1/5)	37358	Fushe-Kruje	provide agricultural services	PSHM	3,000,000			2,500,000			approved 18/12/2002	37865		
91	Arian Cara (9/2)	13/12/2002	Durres	production of construction materials	RDA Durres		6,000					approved 18/12/2002	still in process		
92	Sabah Ramadani (1/2)	19/11/2002	Shkoder	Greenhouse	RDA Shkoder	1,000,000						approved 18/12/2002	still in process		
93	Arben Vecani (9/2)	37541	Fier	production of construction materials	RDA Fier	2,500,000						approved 18/12/2002	still in process		
94	Selim Roshlami (1/4)	37358	Fier	Agribusiness	RDA Fier	1,000,000			1,000,000			approved 18/12/2002	23/12/2002		
95	Thimio Zaka (7)	37541	Fier	livestock	RDA Fier	1,000,000						approved 18/12/2002	still in process		
96	Rrapo Lazaj (11)	37358	Vlore	Production of sparkling water	PSHM	1,000,000						approved 18/12/2002	still in process		
97	Niuman Meksiqi (8)	17/12/2002	Tirane	Wood processing	PSHM	1,000,000			1,000,000			approved 07/01/2003	24/12/2002		

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No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
98	Vesel Avdyli (8)	23/12/2002	Durres	Wood processing	RDA Durres		5,000					approved 18/12/2003	still in process		
99	Bashkim Murati (13)	23/12/2002	Tirane	Dental Care	PSHM		28,000					rejected 18/12/2003		18/12/2003	Rejected by SBCA since does not fit with the cluster
100	Ali Doda (9/5)	20/12/2002	Tirane	Service of transport for construction	PSHM	2,500,000						approved 18/12/2003	still in process		
101	Myftar Papinari (13)	31/12/2002	Tirane	Fast Food	PSHM	700,000						Rejected 17/01/2003		17/01/2003	Rejected since doesn't fit with the Cluster
102	Skender Miri (1/5)	37895	Fushe-Kruje	Agricultural Mechanization	PSHM		20,000					approved 17/01/2003	still in process		
103	Jak Pacani (1/4)	27/11/2002	Shkoder	Agribusiness	RDA Shkoder	900,000			900,000			approved 17/01/2003	29/01/2003		
104	Dod Gjerka (7)	37479	Shkoder	Livestock	RDA Shkoder	1,500,000						approved 17/01/2003	still in process		
105	Pjeter Stomici (5)	37358	Shkoder	Beekeeping	RDA Shkoder	300,000						approved 17/01/2003		18/01/2003	Rejected by PSHM since the client can't repay the loan with the existing financial figures.
106	Kujtim Mesja (7)	30/12/2002	Durres	Livestock	PSHM	800,000			700,000			approved 17/01/2003	37895		
107	Edmond Muzaka (1/5)	27/12/2002	Fier	Trade of agricultural inputs	RDA Fier	700,000						Rejected 17/01/2003		17/01/2003	Rejected since the client doesn't fit with the cluster
108	Rakip Hoxha (9/1)	13/01/2003	Tirane	Production of plastic tubes	PSHM	13,000						approved 17/01/2003	still in process		
109	Martin Frroku (9/3)	37895	Shkoder	Production of aluminum windows	PSHM	1,000,000			1,000,000			approved 17/01/2003	27/01/2003		
110	Lulezim Sauqeti (11)	15/01/2003	Shijak	Small mill	PSHM	50,000						approved 17/01/2003	still in process		
111	Agim Meshti (7)	16/01/2003	Fier	Livestock	RDA Fier	800,000						approved 17/01/2003	still in process		
112	Besnik Elezi (9/2)	19/01/2003	Fushe-Kruje	Production of concrete materials	PSHM		20,000		1,000,000			approved 24/01/2003	27/01/2003		
113	Ismail Haxhiu (9/2)	20/01/2003	Tirane	Production of concrete materials	PSHM		20,000					approved 24/01/2003	still in process		
114	Altin Basha (7)	15/01/2003	Lushnje	Livestock		1,000,000			700,000			approved 24/01/2003	27/01/2003		
115	Hasime Shatri (11)	23/01/2003	Tirane	Bakery		1,200,000			1,200,000			approved 24/01/2003	27/01/2003		
116	Miranda Alikaj (13)	37299	Fier	Trade of various articles			5,000					Rejected 24/01/2003		24/01/2003	Rejected since the client doesn't fit with the cluster.

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No.	Name Surname	Date ⁴ of Application	District	Type of Business	Source	Amount Required			Amount Disbursed			SBCA Decision	Date of Disbursement	PSHM Date of Rejection	Reason for Rejection, etc.
						LEK	USD	EUR	LEK	USD	EUR				
117	Metush Leli (10/1)	27/01/2003	Shkoder	Production of various wool articles	PSHM	1,000,000			1,000,000			Approved 31/01/2003		29/01/2003	
118	Anton Lleshi (9/2)	37865	Shkoder	Prodcution of construction materials	PSHM	900,000			600,000			Approved 31/01/2003		29/01/2003	
119	Ismail Zajmi (10/3)	25/01/2003	Shkoder	Tailor	RDA Shkoder	2,000,000						Approved 31/01/2003	still in process		
120	Kujtim Idrizi	31/01/2003	Shkoder	dairy	PSHM	900,000						approved 18/02/2003			
121	Gjovalin Toma	37387	Shkoder	horticulture	RDA Shkoder		25,000					approved 18/02/2003			
122	Ded Guri	37773	Shkoder	trade	RDA Shkoder	200,000						rejected 18/02/2003			client doesn't fit with the cluster
123	Mark Doda	23/12/2003	Shkoder	medicinal herbs collection	RDA Shkoder		25,000					rejected 18/02/2003			the client had bad debt history
124	Myslym Pepa	37774	Durres	medicinal herbs collection	SBCA\		10,000					approved 18/02/2003			
125	Pranvera Shima	37743	Tirane	production of construction materials	PSHM	1,000,000						approved 18/02/2003			
126	Marash Doci	37713	Tirane	Vehicle service	PSHM	1,000,000						rejected 18/02/2003			the client doesn't fit with the cluster
127	Xhevahir Nikolli	37713	Tirane	wood processing	PSHM	1,500,000						in process			
128	Agron Xhyra	37804	Elbasan	Packaging of drinkable water	PSHM		20,000					approved 18/02/2003			
129	Artur Hoxholli	14/02/2003	Tirane	Tailor	PSHM		25,000					approved 18/02/2003			
130	Adriatik Gramozi	17/02/2003	Tirane	Coffee shop	PSHM		10,000					rejected 18/02/2003			the client doesn't fit with the cluster
131	Fejzi Fisheku	37267	Berat	Bakery	PSHM	700,000						rejected 18/02/2003			the client withdrew
132	Enver Bregasi	26/12/2003	Fier	Chicken production	RDA BERAT		12,000					rejected 18/02/2003			client was not correct in the meetings
133	Shpetim Goga	37682	Berat	Greenhouse	RDA BERAT	600,000						approved 03/03/2003			
134	Asqeri Tafa	37682	Berat	Greenhouse	RDA BERAT	600,000						approved 03/03/2003			

ANNEX 13

LIST OF SME FUND OUTSTANDING LOANS

ANNEX 13

List of SME Fund Outstanding Loans

No.	Client Code	Company	G	City	Activity	Amount disbursed			Disbursed converted in USD	Date of Disbursement	Date of Maturity	Outstanding principal			Outstanding principal in USD
						Leke	USD	EURO				Leke	USD	EUR	
1	108382	Theothoraq Pashaj	M	Vlore	Production of flower and maintenance of green areas	1,000,000			7,707	02/05/2002	02/08/2003	500,624			3,858
2	100467	Shkelqim Hoxhaj	M	Fier	Production of flour	3,500,000			26,973	23/05/2002	23/05/2003	1,538,878			11,859
3	100092	Isa Alibali	M	Shkoder	Bread Production	700,000			5,395	29/05/2002	29/07/2004	373,222			2,876
4	101996	Gjon Pleshaj	M	Shkoder	Production of dairies	700,000			5,395	29/05/2002	30/11/2003	528,551			4,073
5	100022	Hajredin Cera	M	Tirane	Production of bed sheets	850,000			6,551	20/06/2002	20/12/2003	582,068			4,486
6	100288	Rasim Gjika	M	Kruje	Meat Processing		10,000		10,000	01/07/2002	03/01/2004		7,007		7,007
7	107911	Dragush Vogli	M	Kruje	Wood Artistic Processing			7,064	7,762	01/07/2002	01/10/2003			4,468	4,910
8	108072	Bilbil Abazi	M	Tirane	Bakery	800,000			6,165	01/07/2002	01/11/2002	0			0
9	107129	Tonin Gjinollari	M	Tirane	Bakery	1,500,000			11,560	12/07/2002	03/01/2003	0			0
10	106807	Gezim Kasemi	M	Fier	Production of iron works	850,000			6,551	19/07/2002	19/03/2004	666,732			5,139
11	106080	Simon Lala	M	Tirane	Mining of granite stones		20,000		20,000	25/07/2002	26/07/2004		18,327		18,327
12	100213	Gjovalin Shtjefni	M	Shkoder	Printing House	1,000,000			7,707	31/07/2002	02/02/2004	701,252			5,405
13	109014	Zef Keqaj	M	Shkoder	Medicinal herb processing	400,000			3,083	31/07/2002	31/05/2003	209,923			1,618
14	100192	Arben Kolaj	M	Shkoder	Dairy Processing	1,800,000			13,872	02/08/2002	03/02/2004	1,352,534			10,424
15	106080	Ndue Macaj	M	Tirane	Processing of marbles	800,000			6,165	08/08/2002	08/08/2003	488,653			3,766
16	100211	Xhaferr Duraku	M	Elbasan	Wood Processing	700,000			5,395	22/08/2002	22/08/2003	484,145			3,731

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No.	Client Code	Company	G	City	Activity	Amount disbursed			Disbursed converted in USD	Date of Disbursement	Date of Maturity	Outstanding principal			Outstanding principal in USD
						Leke	USD	EURO				Leke	USD	EUR	
18	100013	Shpetim Bejleri	M	Tirane	Production of fruits& vegetables conserves		10,000		10,000	02/09/2002	02/09/2004		8,596		8,596
17	100686	Fillareta Duci	F	Tirane	Production of iron nets	2,000,000			15,413	29/08/2002	29/10/2003	1,474,057			11,360
19	106317	Shpetim Mehmetaj	M	Tirane	Detergent production		13,000		13,000	10/09/2002	02/03/2004		10,386		10,386
20	109172	Ali Nerjaku	M	Durres	Scrap Metal	2,800,000			21,578	10/09/2002	10/09/2003	1,930,633			14,878
21	107721	Merian Mati	M	Shijak	Furniture production		11,000		11,000	11/09/2002	11/05/2004		9,083		9,083
22	106359	Qamil Syla	M	Tirane	Printing House		25,000		25,000	20/09/2002	20/09/2004		25,000		25,000
23	107789	Eliverta Shtylla	F	Tirane	Production of trahana and Trade of Vegetables	2,000,000			15,413	19/09/2002	19/03/2004	1,435,499			11,063
24	100048	Ylli Berdaj	M	Tirane	Vinegar, Grapes Juices and wine production	1,500,000			11,560	23/09/2002	23/09/2003	1,248,123			9,619
25	108247	Osman Lala	M	Tirana	Production of wood furniture	1,000,000			7,707	16/09/2002	16/09/2003	720,502			5,553
26	100360	Kujtim Kopliku	M	Shkoder	Juice Production	1,500,000			11,560	09/10/2002	09/05/2004	1,364,361			10,514
27	100048	Dashnor Hysi	M	Tirana	Wood Processing	1,000,000			7,707	21/10/2003	21/09/2003	832,723			6,417
28	109436	Vasil Sota	M	Fier	Cultivation of Flowers	1,600,000			12,330	21/10/2002	21/07/2003	1,412,483			10,885
29	108714	Ndrim Allaj	M	Elbasan	Production of flour	2,500,000			19,266	24/09/2002	24/04/2004	2,257,328			17,396
30	109306	Faik Palushi	M	Tirana	Carpenter	700,000			5,395	28/10/2002	28/04/2004	664,778			5,123
31	194486	Viktor Sauli	M	Fier	Meat Processing	1,000,000			7,707	30/10/2002	01/06/2003	814,893			6,280
32	107159	Institute of Maiser and rice		Shkoder	Seed Processing and Production	3,000,000			23,120	31/10/2002	01/06/2003	3,000,000			23,120
33	106476	Shaqir Tafaruci	M	Durres	Production of tiles		20,000		20,000	7/11/2002	7/11/2003		16,909		16,909
34	100572	Lavdi Pashkaj	M	Shkoder	Wood Processing		7,500		7,500	13/11/2002	13/11/2004		6,993		6,993
35	108705	Mezan Resuli	M	Durres	Production of textiles	2,000,000			15,413	14/11/2002	14/11/2003	1,848,772			14,248

No.	Client Code	Company	G	City	Activity	Amount disbursed			Disbursed converted in USD	Date of Disbursement	Date of Maturity	Outstanding principal			Outstanding principal in USD
						Leke	USD	EURO				Leke	USD	EUR	
36	1536	Aleksander Rista	M	Fier	Meat Processing	700,000			5,395	4/12/2003	4/10/2003	635,828			4,900
37	1005	Hamza Toro	M	Fier	Pesticides and herbicides		10,000		10,000	11/12/2002	11/8/2003		8,832		8,832
38	101357	Muhamet Kadillari	M	Tirane	Processing of conserved foods		25,000		25,000	16/12/2002	16/12/2003		25,000		25,000
39	125	Selim Roshiani	M	Fier	Livestock	1,000,000			7,707	23/12/2002	23/12/2004	1,000,000			7,707
40	100372	Niman Mekshiqi	M	Tirane	Wood Processing	1,000,000			7,707	24/12/2002	24/12/2003	1,000,000			7,707
41	102784	Besnik Bami	M	Fushe-Kruje	Agricultural Mechanization	2,500,000			19,266	9/1/2003	9/7/2004	2,500,000			19,266
42	108097	Kujtim Mesja	M	Durres	Livestock	700,000			5,395	10/1/2003	10/9/2004	700,000			5,395
43	108359	Besnik Elezi	M	Fushe-Kruje	Construction	1,000,000			7,707	24/01/2003	24/07/2004	1,000,000			7,707
44	108044	Altin Basha	M	Lushnje	Livestock	700,000			5,395	27/01/2003	27/08/2004	700,000			5,395
45	100604	Martin Frroku	M	Shkoder	Livestock	1,000,000			7,707	27/01/2003	27/11/2003	1,000,000			7,707
46	106624	Hasime Shatri	F	Tirane	Bakery	1,000,000			7,707	27/01/2003	27/06/2004	1,000,000			7,707
47	107720	Anton Lleshi	M	Shkoder	Production of construction materials	600,000			4,624	29/01/2003	28/06/2004	600,000			4,624
48	107930	Jak Pacani	M	Shkoder	Production of fruits and vegetables	900,000			6,936	29/01/2003	28/01/2005	900,000			6,936
49	100659	Metush Leli	M	Shkoder	Wood processing	1,000,000			7,707	29/01/2003	29/07/2004	1,000,000			7,707
50	100506	Pranvera Shima	F	Tirane	Mining of stones	1,000,000			7,707	10/2/2003	10/12/2003	1,000,000			7,707
51	110265	Myslym Pepa	M	Durres	Medicinal Herbs		10,000		10,000	14/02/2003	14/02/2005		10,000		10,000
52	100445	Skender Miri	M	Fushe Kruje	agricultural mechanization	2,500,000			19,266	13/02/2003	13/02/2005	2,500,000			19,266
53	110259	Gjovalin Toma	M	Shkoder	Planting fruits	1,800,000			13,872	14/02/2002	14/08/2004	1,800,000			13,872
54	100231	Lazer Hile	M		Dairy Processing	1,800,000			13,872	19/02/2003	19/08/2004	1,800,000			13,872
TOTAL						56,400,000	161,500	7,064	603,911			45,566,562	146,133	4,468	502,206

ANNEX 14

DISTRIBUTION OF SME (PSHM) LOANS DISBURSED
BY RDA REGION AND CLUSTER

ANNEX 14

Distribution of SME (PSHM) Loans Disbursed by RDA Region and Cluster

Clusters RDA Regions	Horticulture	Olive Processing	Fish Collection & Processing	Herbs & Spice Collection & Processing	Bee Products & Processing	Dairy Products	Food Processing	Wood Processing	Construction	Scrap Metal	Light Manufacturing	Household solid waste disposal	Other / Cross-cluster businesses	TOTAL (each RDA)
Vlore	\$7,707	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,707
Shkoder	\$43,928	\$0	\$0	\$3,083	\$0	\$26,974	\$16,955	\$15,200	\$4,624	\$0	\$0	\$0	\$7,707	\$118,471
Gjirokaster	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Berat	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Elbasan	\$0	\$0	\$0	\$0	\$0	\$0	\$19,266	\$5,394	\$0	\$0	\$0	\$0	\$0	\$24,660
Korca	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Durres	\$0	\$0	\$0	\$10,000	\$0	\$5,394	\$0	\$11,000	\$20,000	\$21,578	\$15,413	\$0	\$0	\$83,385
Tirane	\$0	\$0	\$0	\$0	\$0	\$0	\$97,405	\$36,278	\$41,579	\$0	\$6,551	\$0	\$91,945	\$273,758
Fier	\$12,330	\$0	\$0	\$0	\$0	\$26,974	\$40,075	\$0	\$0	\$0	\$0	\$0	\$16,551	\$95,930
TOTAL	\$63,965	\$0	\$0	\$13,083	\$0	\$59,342	\$173,701	\$67,872	\$66,203	\$21,578	\$21,964	\$0	\$116,203	\$603,911

Number of Businesses that have Received SME (PSHM) Loans by RDA Region and Clusters

Clusters RDA Regions	Horticulture	Olive Processing	Fish Collection & Processing	Herbs & Spice Collection & Processing	Bee Products & Processing	Dairy Products	Food Processing	Wood Processing	Construction	Scrap Metal	Light Manufacturing	Household solid waste disposal	Other / Cross-cluster businesses	TOTAL (each RDA)
Vlore	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Shkoder	3	0	0	1	0	3	2	2	1	0	0	0	1	13
Gjirokaster	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Berat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elbasan	0	0	0	0	0	0	1	1	0	0	0	0	0	2
Korca	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Durres	0	0	0	1	0	1	0	1	1	1	1	0	0	6
Tirane	0	0	0	0	0	0	8	5	4	0	1	0	5	23
Fier	1	0	0	0	0	3	3	0	0	0	0	0	2	9
TOTAL	5	0	0	2	0	7	14	9	6	1	2	0		54
Distribution of SME (PSHM) Loan Portfolio According to Clusters														
Weight Percentage	11%	0%	0%	2%	0%	10%	29%	11%	11%	4%	4%	0%	19%	100%

ANNEX 15

PROGRAM OF ACCOUNTING TRAINING FOR
BKT LOAN PFFOCERS AND RDA STAFF

ANNEX 15

The Accounting Training Program for BKT Loan Officers and RDA Staff

I. Main topics of the training

- Accounting Legislation.
- Fiscal Legislation and Social Insurance.
- Accounting And Analysis
- The Legislation For Commercial Companies

II. The team of lectures

- Economic Faculty, University of Tirana
- The institute of Certified Accountants, Albania
- Ministry of Finance, Accounting Department

III. Sources

- The law “On Accounting”
- General Rules of Albanian Accounting the “Blue Book”
- The law on “Commercial Companies”
- Social Insurance and Fiscal Legislation
- Financial Accounting as taught in University of Tirana, Economic Faculty

TRAINING SCHEDULE

First Day (February 3, 2003, February 17, 2003, March 3, 2003)

First Session

The needs and the role of accounting and financial information for:

- The Management of the Company and its Control by the Owners.
- The Financial and Economic Decisions Taken By Investors and Other Partners of the economy.
- The State.

Lecturer: Ylber Bezo

Second Session

Accounting Adjustments in Albania and the Harmonization with International Accounting Rules:

- The Law on Accounting

- General Rules of Albanian Accounting
- Special Accounting Plans
- European Harmonization and International Accounting Standards

Lecturer: Ylber Bezo

Third Session

Conceptual framework of company financial statements

- The Objective, Composition and the Field of Application
- Implicit Assumptions for the Preparation of Financial Statements.
- Qualitative Characteristics of Financial Statements.
- The Criteria for Taking into Account the Components of Financial Statements.
- Basic Assessment Agreements

Lecturer: Ylber Bezo

Fourth Session

- Accounting evidence of receivables and liabilities

Lecturer: Sotiraq Dhamo

Fifth Session

- Accounting evidence of receivables and liabilities.

Lecturer: Sotiraq Dhamo

Sixth Session

- Questions and answers to the topics explained above

Lecturer: Sotiraq Dhamo

Second Day (February 4, 2003, February 18, 2003 and March 4, 2003)

First Session

- Definitions, composition and classification of the inventory balance in accounting.
- The methods for keeping the accounting evidence in relation to the inventory balance.

Lecturer: Hysen Cela

Second Session

- The methods for evaluating the inventory balance.
- Bookkeeping of the inventory balance.

Lecturer: Hysen Cela

Third Session

- Case study on bookkeeping and evaluation of inventory.

Lecturer: Hysen Cela

Fourth Session

- The Composition of Tangible Fixed Assets and the Accounting Evidence.

Lecturer: Asllan Shera

Fifth Session

- The composition of Intangible Fixed Assets and Current Assets.

Lecturer: Asllan Shera

Sixth Session

- Case Study on Current Assets.

Lecturer: Asllan Shera

Third Day (February 5, 2003, February 19, 2003 and March 5, 2003)

First Session

- Foreign currency transactions. (Liability accounts and Clients account)

Lecturer: Asllan Shera

Second Session

- Case study on the foreign currency transactions.

Lecturer: Asllan Shera

Third Session

Income:

- Definition and classification
- The accounting plan and its function
- Criteria to be taken into consideration during bookkeeping

Lecturer: Ylber Bezo

Fourth Session

Expenditures:

- Definition and classification
- The accounting plan and its function
- Criteria to be taken into consideration during book-keeping

Lecturer: Ylber Bezo

Fifth Session

- Definition of profit and loss
- The adjustment that should be taken into account for fiscal reasons
- The final result in the balance sheet

Lecturer: Ylber Bezo

Sixth Session

- Case study the topics explained above. Answer to different questions.

Lecturer: Ylber Bezo

Fourth Day (February 6, 2003, February 20, 2003and March 6, 2003)

First Session

- Definition of the “own capital”.

Lecturer: Ylber Bezo

Second Session

- An explanation of the articles included in the “own capital” as primes linked with: capital; reserves; the difference from reconciliation; Profit and Loss and Public Subsidy.

Lecturer: Ylber Bezo

Third Session

- Case study on own capital and public subsidy.

Lecturer: Ylber Bezo

Fourth Session

- Annual Account (Composition and the structure of the Balance Sheet)

Lecturer: Ylber Bezo

Fifth Session

- Annual Account (Composition and the structure of the Profit and Loss Account)

Lecturer: Ylber Bezo

Sixth Session

- The composition and the structure of the Balance Sheet Annexes. Case Study.

Lecturer: Ylber Bezo

Fifth Day (February 7, 2003, February 21, 2003 and March 7, 2003)

First Session

- Introductory on the auditing principles.

Lecturer: Hysen Cela

Second Session

- Legal requirements for the eligibility of the financial statements.

Lecturer: Sotiraq Dhamo

Third Session

- Financial Analysis (The analysis of the Balance Sheet)

Lecturer: Sotiraq Dhamo

Fourth Session

- Financial Analysis (The analysis of the Profit and Loss Account)

Lecturer: Sotiraq Dhamo

Fifth Session

- Calculation and the interpretation of the profitability indexes.

Lecturer: Sotiraq Dhamo

Sixth Session

- Case Study on the topics explained above.

Lecturer: Sotiraq Dhamo

Sixth Day (February 8, 2003 and February 22, 2003)

First Session (*)

- Exam on all topics explained on the 1st, 2nd, 3rd, 4th, 5th day.

All Lecturers

Note:

The law on the tax system and value added will be given during the explanation of the profit and loss account and the structure of the balance sheet.

Activities	February 2003																					
	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1. First group of BKT Loan Officers																						
2. Second group of BKT Loan Officers																						
Activities	March 2003																					
	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1. RDA directors and accounting specialists																						

LEGEND

Activity: Accounting Training
 Funded by: Albania Small Business Credit Assistance
 Delivered by: The Center for Economic Studies

1 day = 5 training hours

Note:
 Saturday will be 3 hours because this is the testing day

ANNEX 16

OUTSTANDING SBCA FUND (BKT) LOANS

ANNEX 16**Outstanding SBCA Fund (BKT) Loans**

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
402	"KRISTI" SHPK Naum Dhimoshi	1007	30,000.00	USD	26/11/2002	1/12/2005	Cutting, shaping and finishing of stone	12.00%	Land and building	30,000	30%	9,000
402	"RAMAZAN PRENI" PERSON FIZIK	682	14,375.00	USD	8/1/2003	10/1/2005	Manufacturing of made-up textile articles	12.00%	Building	14,375	30%	4,313
402	TOTAL									44,375		13,313

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
403	SHPK "TEL-MAK"	696	45,000.00	USD	23/1/2003	24/1/2005	Other manufacturing	10.00%	Pledge of machinery	45,000	50%	22,500
403	PLAST-ALBA SHPK	724	30,000.00	USD	20/2/2003	21/2/2005	Manufacture of plastic Products	10.00%	Building & pledge of machinery	30,000	30%	9,000
403	TOTAL									75,000		31,500

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
404	NALO SHPK	661	5,000,000.00	ALL	20/12/2002	20/12/2004	Other manufacturing	18.12%	Building	38,467	0	11,000
404	KRALI SHPK	311	17,230.00	USD	27/12/2002	5/1/2004	Other manufacturing	10.00%	Land and building	17,230	30%	5,169
404	ALBA-96 SHPK	1041	3,000,000.00	ALL	30/12/2002	4/1/2006	Cutting, shaping and finishing of stone	18.12%	Land and building	23,080	0	6,700
404	SHERIF VRIONI	717	30,000.00	USD	13/2/2003	14/2/2005	Fishing	11.00%	Building	30,000	50%	15,000
404	TOTAL									108,778		37,869

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
405	ELEKTRIK UNIVERSAL SH.P.K.	94	16,000	USD	26/11/2002	2/6/2003	Equipment	12.00%	Building	16,000	30%	4,800
405	2A SH.P.K.	340	6,000,000.00	ALL	3/2/2003	3/2/3004	Manufacturing of other wood products	17.00%	Land	46,161	0	14,000
405	"ELBAGAS" SHPK	732	25,000.00	USD	28/2/2003	1/3/2005	Manufacturing of other chemical products	11.00%	Land and building	25,000	50%	12,500
405	TOTAL									87,161		31,300

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
406	THOMAQ CULE	612	47,727.27	USD	30/10/2002	1/11/2004	Other manufacturing	13.00%	Land and building	47,727	40%	19,091
406	AGIM TOPULLI	1025	30,000.00	USD	17/12/2002	19/12/2005	Manufacturing of light equip. & electric lamps	13.00%	Land and building	30,000	40%	12,000
406	NEFAIL SHUKULLI	332	2,000,000.00	ALL	24/1/2003	26/1/2004	Agriculture and animal husbandry services	17.00%	Land	15,387	0	4,600
406	TOTAL									93,114		35,691

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
407	DANIEL RAMADAN BAKIASI	661	5,000,000.00	ALL	20/12/2002	20/12/2004	Wood and wood products	18.00%	Land	38,467	0	11,000
407	GORREJA SHPK	682	50,000.00	USD	8/1/2003	10/1/2005	Manufact. of grain mill production and starch	13.00%	Land & building & pledge of machin.	50,000	30%	15,000
407	SHABANI SHPK	339	50,000.00	USD	30/1/2003	2/2/2004	Manufact. of grain mill production and starch	12.00%	Land & building	50,000	40%	20,000
407	VLADIMIR MAHMUTAJ	165	3,000,000.00	ALL	12/2/2003	12/8/2003	Agricultural, hunting, forestry	16.00%	Land	23,080	0	6,700
407	TOTAL									161,548		52,700

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
408	PESPA SH.P.K.	651	47,500.00	USD	10/12/2002	10/12/2004	Other manufacturing	10.00%	Land and building	47,500	30%	14,250
408	OSMENAJ SH.P.K.	689	30,000.00	USD	15/1/2003	17/1/2005	Fishing	11.00%	Building	30,000	50%	15,000
406	TOTAL									77,500		29,250

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
409	VERSIK SH.P.K.	276	50,000.00	USD	27/11/2002	1/12/2003	Manufacturing of domestic appliances	12.00%	Land and building	50,000	40%	20,000
409	ALBA – ELA SH.P.K.	1025	50,000.00	USD	17/12/2002	19/12/2005	Basic metals and fabricated metal prod.	12.00%	Land & building & pledge of machin.	50,000	50%	25,000
409	TOTAL									100,000		45,000

Brn.	Customer	Rem. Days	Outstanding	CCY	Disburs. Date	Maturity Date	Sector	Interest Rate	Collateral	USD Equivalent	Coverage Rate	Coverage Amount
410	FLORIAN V SH.P.K.	626	30,000.00	USD	14/11/2002	15/11/2004	Finishing of textiles	13.00%	Land and building	30,000	40%	12,000
410	PERAJ SH.P.K.	276	1,000,000.00	ALL	27/11/2002	1/12/2003	Manufacturer of other food products	13.00%	Land and building	7,693	0	2,250
410	ORHAN MILOTI	675	35,000.00	USD	30/12/2002	3/1/2005	Manufacturer of dairy products	13.00%	Land and building	35,000	30%	10,500
410	MIRDITA SH.P.K.	689	2,600,000.00	ALL	16/1/2003	17/1/2005	Manufact. of grain mill production and starch	18.00%	Building	20,003	0	6,000
410	TOTAL									92,697		30,750

	GRAND TOTAL									840,173		307,372
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ANNEX 17

DISTRIBUTION OF SBCA (BKT) LOANS
DISBURSED BY RDA REGION AND CLUSTER

ANNEX 17

Distribution of SBCA (BKT) Loans Disbursed by RDA Region and Cluster

Clusters RDA Regions	Horticulture	Olive Processing	Fish Collection & Processing	Herbs & Spice Collection & Processing	Bee Products & Processing	Dairy Products	Food Processing	Wood Processing	Construction	Scrap Metal	Light Manufacturing	Household solid waste disposal	Other / Cross-cluster businesses	TOTAL (each RDA)
Vlore	\$0	\$0	\$30,000	\$0	\$0	\$0	\$0	\$0	\$47,500	\$0	\$0	\$0	\$0	\$77,500
Shkoder	\$0	\$0	\$0	\$0	\$0	\$55,003	\$7,693	\$0	\$0	\$0	\$30,000	\$0	\$0	\$92,696
Gjirokaster	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,000	\$0	\$0	\$0	\$50,000	\$100,000
Berat	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Elbasan	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$46,161	\$16,000	\$0	\$0	\$0	\$25,000	\$87,161
Korca	\$15,387	\$0	\$0	\$0	\$0	\$0	\$0	\$47,727	\$30,000	\$0	\$0	\$0	\$0	\$93,114
Durres	\$0	\$0	\$30,000	\$0	\$0	\$0	\$0	\$0	\$23,080	\$0	\$17,230	\$0	\$38,467	\$108,777
Tirane									\$75,000		\$14,375		\$30,000	\$119,375
Fier	\$23,080						\$100,000	\$38,467						\$161,547
TOTAL	\$38,467	\$0	\$60,000	\$0	\$0	\$55,003	\$107,693	\$132,355	\$241,580	\$0	\$61,605	\$0	\$143,467	\$840,170

Number of Businesses that have Received SBCA (BKT) Loans by RDA Region and Clusters

Clusters RDA Regions	Horticulture	Olive Processing	Fish Collection & Processing	Herbs & Spice Collection & Processing	Bee Products & Processing	Dairy Products	Food Processing	Wood Processing	Construction	Scrap Metal	Light Manufacturing	Household solid waste disposal	Other / Cross-cluster businesses	TOTAL (each RDA)
Vlore	0	0	1	0	0	0	0	0	1	0	0	0	0	2
Shkoder	0	0	0	0	0	1	2	0	0	0	1	0	0	4
Gjirokaster	0	0	0	0	0	0	0	0	1	0	0	0	1	2
Berat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elbasan	0	0	0	0	0	0	0	1	1	0	0	0	1	3
Korca	1	0	0	0	0	0	0	1	1	0	0	0	0	3
Durres	0	0	1	0	0	0	0	0	1	0	1	0	1	4
Tirane	0	0	0	0	0	0	0	0	2	0	1	0	1	4
Fier	1	0	0	0	0	0	2	1	0	0	0	0	0	4
TOTAL	2	0	2	0	0	1	4	3	7	0	3	0	4	26
Distribution of SBCA (BKT) Loan Portfolio According to Clusters														
Weight Percentage	4.58%	0.00%	7.14%	0.00%	0.00%	6.55%	12.82%	15.75%	28.75%	0.00%	7.33%	0.00%	17.08%	100%