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QUARTERLY REPORT

FOR OCTOBER 1 TO DECEMBER 31, 2006 (Q1, FY 2007)

ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

DITA E MJALTIT SHQIPTAR

*Nga malet e Shqipërisë, plot me lisa të gjatë,
nga bregoret bukuroshe, bletët sjellin mjaltë!*

15 DHJETOR

USAID
NGA POPULLI AMERIKAN

SBCA
PROJEKTI I KREDITËS DHE ASISTENCËS
PËR BIZNESIN E VOGËL

DECEMBER 2006

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USAID/ALBANIA

CONTRACT NUMBER 182-C-00-02-00102-00

IMPLEMENTING CONTRACTOR: CHEMONICS INTERNATIONAL

This project will assist USAID to achieve Strategic Objective SO 1.3

DISCLAIMER

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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ACRONYMS

ALCEBO	Albanian Certifying Body
BKT	<i>Banka Kombëtare Tregtare</i> (National Commercial Bank)
BP	Business Promoter
BSP	Business Service Provider
COP	Chief of Party
CTO	Cognizant Technical Officer
EDEM	Enterprise Development & Export Market Services (USAID project)
EU	European Union
EUREPGAP	Euro-Retailers Produce Working Group's global partnership for safe and sustainable agriculture, Good Agricultural Practices
FTE	Full time equivalent (with regards to jobs)
FY2007	2007 Fiscal Year (October 2006 – September 2007)
HR	Human Resources
IFC	International Finance Corporation
IR	USAID Intermediate Result, under a Strategic Objective
PMP	Project Management Plan
PSHM	<i>Partneri Shqiptar ne Mikrokredi</i> (Albanian Partners for Micro-credit)
Q1	First Quarter
RDA	Regional Development Agency
SBCA	Albania Small Business and Credit Assistance project (also SBCA)
SME	Small- and Medium-Sized Enterprise
SO	USAID Strategic Objective
STTA	short-term technical assistance
TCN	third-country national (i.e. - neither from the United States nor the local host country)
USAID	United States Agency for International Development
USD	U.S. Dollar

1. EXECUTIVE SUMMARY OF FOURTH QUARTER

National Honey Day, a new leaflet on Olive Oil, a workshop and one-on-one assistance in production management, progress on EUREPGAP certification and the creation of new markets for cheeses and olive oil highlighted this quarter's activity for the Small Business Credit and Assistance (SBCA) Project. When combined with continued high rates of business lending and low default rates at both SBCA partner institutions, BKT and PSHM, the first quarter of FY 2007 was a very productive period.



Visitors at the stands during the National Honey Day in Vlora

The headline event of the quarter was National Honey Day, held on December 15, 2006, at Riviera Business Center in Vlora. It was the last of three SBCA-organized events promoting specific agricultural sectors. The event gave 20 major beekeepers and suppliers the opportunity to exhibit their usual products and to promote a number of products SBCA helped develop and package. The fair generated Lek 2,996,800 (approximately \$31,216) in sales and was visited by more than 700 persons. Exhibiting beekeepers established new contracts with wholesalers in the region, which will continue in the future.

Following the success of the preceding event, Olive Oil Day in June 2006, thousands of copies of a new leaflet, *Knowing the Benefits of Quality Albanian Olive Oil*, were produced during the quarter. The Albanian Olive Oil Association and the various olive growers themselves distributed the leaflets to retailers, super markets and consumers. The leaflets promoted the health benefits of virgin and extra virgin olive oil, thereby also promoting market expansion.

In October, Production Management Specialist Harry Fitch conducted a workshop on production management for 14 BSP and Project staff. He also provided one-on-one assistance at the Edipack corrugated packaging plant, Europa Construction, the Miell Tirana flour mill, Florian-V towel production plant, the 2A Sawmill and the Vasili food processing factory.

Four of five mandarin orange producers assisted by the Project have now implemented EUREPGAP standards. They will be audited by an external auditor from ALCEBO, the SBCA-assisted Albanian certifying body, in early February 2007. They should be fully certified by the end of that month. The Project can assist other firms in meeting the standards, if time remaining for the Project permits.

Four of the new cheeses produced earlier in the year with SBCA assistance are now being sold in 13 Tirana supermarkets. Maasdam, Tomme de Savoie, Fontina and Gouda varieties of cheese were packed and labeled with SBCA assistance. Three olive oil producers, following marketing

and sales assistance by Project business promoters, received orders for their products from 25 Tirana markets.

SBCA remains on target to complete all its work plan activities before the end of February 2007, although complete impact data (jobs created, sales revenues, etc.) related to outstanding loans will not be available until well after that date. The Project is preparing for closure, although some program activities will continue into January and February 2007. A complete inventory of Project assets has been prepared and recommendations for disposal will be forwarded to USAID. Closure processes for the Project loan funds at PSHM and BKT are underway and responses to our recommendations on how the work could continue after February 2007 are pending at USAID.

2. HIGHLIGHTS OF ACHIEVEMENTS AND RESULTS

The following summarizes the main project achievements and results for SBCA Phase 2 to date, i.e. from March 2005 through December 2006. The references in parenthesis refer to the respective PMP Indicators.

- **Jobs Created (Indicator 1)** – A total of 1,184 new jobs (PMP Indicator 1) have been reported by SBCA-assisted enterprises to date.
- **Domestic and Export Market Sales** – The estimated total domestic sales value of the enterprises receiving direct assistance from SBCA is \$187.5 million (SO 1.3.3a) and the total estimated export sales is \$15.1 million (SO 1.3.4).
- **Domestic and Export Sales Increases** – The total estimated domestic sales increase of SBCA clients is \$32.7 million (SO 1.3.3b) and export sales total \$1.1 million (SO 1.3.4b)
- **Assisted Enterprises** – A total of 1,828 clients benefited directly from SBCA assistance (SO 1.3.1), of which 186 enterprises received individual technical assistance, 1,322 received training, and 397 received loans. An estimated 663 self-sustaining enterprises have benefited indirectly from SBCA assistance (SO 1.3.2).
- **New Technology** – A total 890 people (Sub-IR 1.1.2) from 867 enterprises (Sub-IR 1.1.1) have received training in new technologies, and a total of 416 assisted enterprises have applied new technology (IR 1.1).
- **Management Practices** – A total of 714 people (Sub-IR 1.2.2) from 650 enterprises (Sub-IR 1.2.1) have been trained in good management, of which 111 enterprises have applied good management practices (IR 1.2).
- **Marketing Strategies** – A total of 317 people (Sub-IR 1.3.2) from 143 enterprises (Sub-IR 1.3.1) have received marketing strategy training, of which 98 enterprises have applied marketing strategies that enhance competitiveness (IR 1.3).

- **SBCA Fund** – A total of 84 loans (Sub-IR 2.1) to a value of \$2,053,960 (Sub IR 2.3) have been disbursed through the SBCA Fund at BKT.
- **SME Fund** – A total of 360 loans (Sub-IR 2.2) to a value of \$4,249,531 (Sub-IR 2.4) have been disbursed through the SME Fund at PSHM.

3. HIGHLIGHTS OF OVERALL SBCA PROJECT TO DATE

During this quarter, the Project has combined the Phase 1 and 2 databases. Most of the PMP indicators changed between Phase 1 (March 2002 to February 2005) and Phase 2 (March 2005 onward). These changes were the result of the adapted strategy for business development in the second phase and were agreed to by USAID. However, where the same indicators did apply for the two Phases, the combined highlights are summarized below.

- **Assisted Enterprises** - A total of 5,728 self-sustaining private enterprises benefited directly from SBCA assistance
- **New Technology** – A total of 1,641 people from 1,618 enterprises received training in new technologies.
- **Management Practices** – A total of 2,371 people from 2,307 enterprises received training in good management practices.
- **Marketing Strategies** – A total of 874 people from 700 enterprises received training in marketing strategies.
- **SBCA Fund** – A total of 184 loans to a value of \$5,365,472 have been disbursed through the SBCA Fund at BKT.
- **SME Fund** – A total of 973 loans to a value of \$10,133,217 have been disbursed through the SME Fund at PSHM.
- **Overall Loans** – For the overall SBCA Project to date a total of 1,157 loans to a value of \$15,498,688 have been disbursed.

4. SPECIFIC ACTIVITIES

In this section we report on activities that do not fall directly under Key Results One, Two or Three.

a. National Albanian Honey Day

Beekeeping remains an important part of the agricultural sector in Albania. According to recent research by the Institute of Food Safety and Veterinary Safety, there are currently 6,000 beekeepers in Albania and about 124,000 bee hives. Honey production has increased considerably in recent years.

Since it began in March 2002, the SBCA project has assisted a total of

411 beekeepers and honey producers from all over Albania. In 17 training sessions and frequent one-on-one consultations with these businesses, SBCA has offered business management advice, marketing strategies, knowledge of new technologies and disease prevention techniques. In addition, the Project has facilitated and developed marketing and branding for 12 producers by finding, researching and designing new packaging, designing new logos and printing new labels for the producers' honey and other bee-related products.



A view of the National Honey Day fair in Vlora

On December 15, 2006, SBCA hosted Albania National Honey Day at the Riviera Business Center in Vlora. The fair included 20 of the most advanced bee-keepers and suppliers from different regions of Albania, who displayed their products and established business linkages. Those relationships with wholesalers, retailers, supermarkets, hotels and restaurants will continue into the future. Around 700 to 800 visitors attended the day-long event.

SBCA's Chief of Party, Jeff Houghton, and the Mayor of Vlora, Shpëtim Gjika, opened the event and USAID's CTO to the SBCA Project, Alma Kospiri, gave the welcome speech, followed by Dr. Pëllumb Aleksi, a specialist with the Institute of Food and Veterinary Safety, who made a presentation on the progress made by Albanian beekeepers over the past years and who cited the benefits of honey and its by-products. Visitors were invited to visit the stands and interact with the producers. In addition to honey, producers put a special focus on the promotion of related by-products such as propolis, royal jelly and wax, all of which are gaining more sales in the marketplace as consumers become aware of their benefits.

Total sales resulting from the fair were 2,996,800 lek (approximately \$31,216). This included direct sales of bee products (honey, propolis, candles, pollens) to visitors, an order of 1,500,000 lek (\$15,625) one beekeeper signed with a major distributor for the Vlora market (to be repeated

every two months), an order for 200 bee hives for a total of 900,000 lek (\$9,375), the sale of four Queen Royal Jelly systems for 280,000 lek (\$2,917), and an additional order for six others.

Apart from the direct commercial benefits, the fair provided participating beekeepers with the opportunity to share experiences and learn from one another. They also got to know their direct competitors more closely. Bee-keepers agreed to work together on the migration of beehives to different pastures, from the north to the south and vice versa. They also shared best methods for bee disease control. The beekeepers expressed special interest in the new park for the production of queen bees in Korca and in the displays of new equipment for the extraction of royal jelly.

The twelfth issue of beekeepers magazine “Bleta”, a popular magazine circulating among the beekeeper community, was also designed and printed through SBCA assistance and was distributed during the fair. It contained SBCA-gathered honey market research data and a number of other articles on beekeeping. In addition, SBCA provided each fair participant with a professionally-made banner describing the business, which it can use in other fairs inside and outside Albania.

The fair represented a landmark marketing event and set a standard for the entire bee-keeping sector. No other fair has gathered such a high number of bee-keepers with packaged and labeled products, with professional display stands and a high level of organization.

b. Olive Oil Leaflet

SBCA distributed thousands of newly designed leaflets “*Knowing the Benefits of Quality Albanian Olive Oil*” to retailers, consumers, supermarkets and other buyers in the Tirana and Durres districts. A number of copies were given to the Albanian Olive Oil Association and also to high quality olive oil producers identified by the Project. The leaflet contributes to increased consumer knowledge on the health benefits of virgin and extra virgin olive oil and to domestic market expansion. Although the leaflet has been completed, SBCA has not yet completed a larger brochure on olive oil. A co-author, proposed to SBCA by the CTO of another USAID project, was approached to work on the brochure and agreed to do so. Unfortunately, he has not begun work on his part of the brochure.

5. OTHER EVENTS AND ACTIVITIES

The focus this quarter was divided between ongoing activities and preparations for Project close-out.

Ongoing activities have been set out in Sections 2, 3 and 4 of this report, one highlight of which was the Honey Day Event.

Preparations for Project close-out intensified during the quarter, with drafting and reviewing of the Final Report, reviewing the inventory, preparing for property disposal, and setting termination dates for staff, office leases and utilities.

6. FIRST QUARTER CHALLENGES AND RECOMMENDATIONS

The main challenge for this quarter was the departure of three long-time staff members, as they joined the new MCC project in public administration reform. While it was to the Project's and their credit that they had been selected, their departure increased the workload on those remaining. Some of the remaining staff members had to learn new tasks and responsibilities. Others had to take on additional work.

How and when SBCA can complete closure on the SME Fund at PSHM will be dependent upon USAID's decision as to whether or not the \$2,550,000 fund should remain with PSHM or be repaid to USAID, before the end of the Project. Based on the outcome of a forthcoming accountability audit, which we anticipate at this juncture will not raise any major concerns about PSHM's management of these funds, we believe a requirement for PSHM to return funds by the end of the Project, would cause undue hardship. A considerable amount of the grant is still in the hands of active borrowers. In fact, should USAID decide to extend the Project by a few months, the funds being returned to USAID by BKT (see next paragraph) might be usefully employed as grants to PSHM for more loans.

The main decision relating to the closure of the SBCA Fund at BKT relates to delinquent loans still outstanding at the end of January 2007. A lingering question remains as to who at USAID will oversee the final execution of the outstanding BKT funds. For the guaranteed portion of loans already repaid to BKT, the project will arrange a repayment plan with BKT in January. As mentioned above, the BKT repaid funds (estimated at \$700,000) in addition to the unused portion of the BKT loan guarantee (\$250,000) may be allocated as resources for (1) authorizing a no-cost extension of the Project for a minimum of two months to allow for additional business and marketing plans; more Eurepgap certifications, and work with marketing co-ops, and (2) re-programming some of the BKT loan guarantee funds into new loan grants to PSHM, which should assist the organization as it moves toward bank status.

7. ANTICIPATED ACTIVITIES FOR JANUARY – FEBRUARY 2006

Specific SBCA Activities

- **Final Loan Grant Payments and Accountability Audit for PSHM** – 50% of the final loan grant to PSHM will be made, followed by a funds accountability audit as required by the grant agreement with PSHM. Pending the results of that audit, the final 50% of the loan grant will be paid to PSHM.

- **Loan and Loan Grant Monitoring** – As the SBCA Project enters its close-out period, arrangements will be made to return to USAID that portion of the BKT loan guarantee funds which have been repaid and to account for all still-outstanding or written off loans. A similar accounting will be done for PSHM loans, with the understanding that some loans are still being made and many others are still active. The Project will request from USAID its specific desires with regard to how all such outstanding loans will be monitored after SBCA is closed.
- **Business Plans** – Completion of as many business plans as feasible will take place during the period. As explained earlier, some of the more than 50 businesses originally approached to participate in business planning either refused to participate or began the process only to withdraw due to personal reasons or reluctance to disclose certain financial information.
- **Lending Day Event** – SBCA will organize a workshop on the results of the first successful loan guarantee program in Albania on or around February 22, 2007. The event will feature our commercial bank partner, BKT, and two businesses that participated in the guarantee program, as well as in other SBCA assistance activities.
- **Newsletter** – SBCA will publish its fourth “Business Promoter” newsletter in January 2007.
- **Final Project Report** – All elements of the final report will be completed prior to February 28, 2007.
- **Project Close-out** – The current final day of the SBCA Project is February 28, 2007. Prior to that date, all staff will receive termination notices, in accordance with local Albanian law, to allow close down in an orderly fashion. The office lease, utilities contracts and other administrative close out activities will take place. Recommendations for disposition of all Project property will be forwarded to USAID and property disposal will be completed.

APPENDIX A

PROGRESS ACCOMPLISHED VS SCHEDULED (PMP CHART)

8. APPENDIX A – Progress Accomplished vs. Scheduled (PMP Chart)

Table 1: SBCA Phase 2 PMP Indicators

PMP Indicators		Phase 2			
		Actual to date	Target	Over/(under) Target	
Indicator 1	Number of jobs created	1,184	2,300	(1,116)	
SO.1.3.1	Number of self-sustaining private enterprises benefiting directly from USAID assistance	1,828	1,550	278	
SO.1.3.2	Number of self-sustaining private enterprises benefiting indirectly from USAID assistance	663	640	23	
SO.1.3.3 (a)	Value (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	\$187,867,588	\$90,000,000	\$97,867,588	
SO.1.3.3 (b)	Increase (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	\$32,702,361	\$4,800,000	\$27,902,361	
SO.1.3.4 (a)	Value (USD) of sales of Albanian products exported by USAID assisted enterprises	\$15,118,436	\$2,750,000	\$12,368,436	
SO.1.3.4 (b)	Increase (USD) in sales of Albanian products exported by USAID-assisted enterprises	\$1,096,108	\$220,000	\$876,108	
IR 1: Competitiveness Capacity of Assisted Enterprises Strengthened	IR 1.1	No. of assisted enterprises applying new technology	416	420	(4)
	Sub-IR 1.1.1	Number of assisted enterprises receiving training in new technologies	867	754	113
	Sub-IR 1.1.2	Number of people trained in new technologies	890	808	802
	IR 1.2	Number of assisted enterprises applying management practice	111	150	(39)
	Sub-IR 1.2.1	Number of assisted enterprises receiving training in good management practices	650	278	372
	Sub-IR 1.2.2	Number of people trained in good management	714	327	387
	IR 1.3	Number of assisted enterprises applying marketing strategy which enhance competitiveness	98	100	(2)
	Sub-IR 1.3.1	Number of assisted enterprises receiving training in marketing strategies	143	137	6
	Sub-IR 1.3.2	Number of people trained in marketing strategies	317	171	146
IR 2: Access to Credit increased	Sub IR 2.1	Number of Loans from Commercial Banks	84	100	(16)
	Sub IR 2.2	Number of Loans from Non-Bank Financial Institutions	360	320	40
	Sub IR 2.3	Value of Loans from Commercial Banks	\$2,053,960	5,500,000	(\$3,446,040)
	Sub IR 2.4	Value of Loans from Non-bank Financial Institutions	\$4,249,531	3,840,000	\$409,531

PMP Indicators are reported in each of the sections above. Table 1 summarizes all the SBCA Project PMP Indicators, through the end of December 2006, comparing actual results to the targets submitted in the USAID-approved Year 5 Work Plan.

A separate annex has been produced that includes a summary of sales orders completed by SBCA's business promoters; a summary of all SBCA Phase 2 clients and the services provided; clients that have received direct technical assistance showing types of services provided; a table of disaggregated PMP indicators; and STTA reports prepared by the Production Management and Costing Specialist.

Table 2 : SBCA Project Phase PMP Indicators

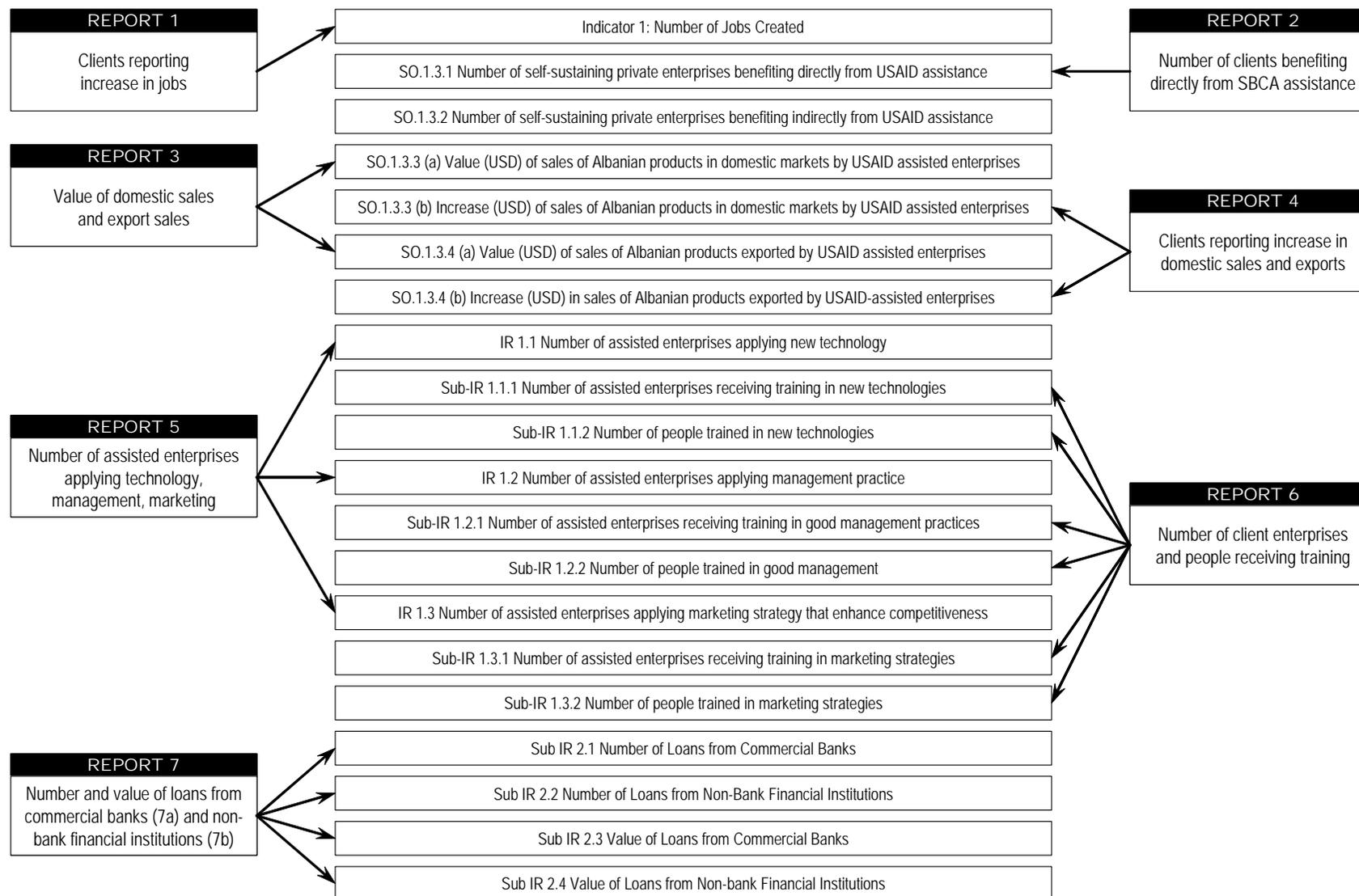
PMP Indicators		Project Phases			
		I	II	Adjusted Total*	
Indicator 1	Number of jobs created	n/a	1,184	1,184	
SO.1.3.1	Number of self-sustaining private enterprises benefiting directly from USAID assistance	4,190	1,828	5,728	
SO.1.3.2	Number of self-sustaining private enterprises benefiting indirectly from USAID assistance	n/a	663	663	
SO.1.3.3 (a)	Value (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	n/a	\$187,867,588	\$187,867,588	
SO.1.3.3 (b)	Increase (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	n/a	\$32,702,361	\$32,702,361	
SO.1.3.4 (a)	Value (USD) of sales of Albanian products exported by USAID assisted enterprises	n/a	\$15,118,436	\$15,118,436	
SO.1.3.4 (b)	Increase (USD) in sales of Albanian products exported by USAID-assisted enterprises	n/a	\$1,096,108	\$1,096,108	
IR 1: Competitiveness Capacity of Assisted Enterprises Strengthened	IR 1.1	No. of assisted enterprises applying new technology	n/a	416	416
	Sub-IR 1.1.1	Number of assisted enterprises receiving training in new technologies	786	867	1,618
	Sub-IR 1.1.2	Number of people trained in new technologies	786	890	1,641
	IR 1.2	Number of assisted enterprises applying management practice	n/a	111	111
	Sub-IR 1.2.1	Number of assisted enterprises receiving training in good management practices	1,760	650	2,307
	Sub-IR 1.2.2	Number of people trained in good management	1,760	714	2,371
	IR 1.3	Number of assisted enterprises applying marketing strategy which enhance competitiveness	n/a	98	98
	Sub-IR 1.3.1	Number of assisted enterprises receiving training in marketing strategies	585	143	700
	Sub-IR 1.3.2	Number of people trained in marketing strategies	585	317	874
IR 2: Access to Credit increased	Sub IR 2.1	Number of Loans from Commercial Banks	100	84	184
	Sub IR 2.2	Number of Loans from Non-Bank Financial Institutions	613	360	973
	Sub IR 2.3	Value of Loans from Commercial Banks	\$3,309,686	\$2,053,960	\$5,365,472
	Sub IR 2.4	Value of Loans from Non-bank Financial Institutions	\$5,874,449	\$4,249,531	\$10,133,217

*To avoid double counting, i.e. those clients that have received assistance in Phase 1 and 2

APPENDIX B

STRUCTURE OF PMP REPORTING AND STATISTICAL REPORTS FROM SBCA DATABASE

9. APPENDIX B – Structure of PMP Reporting and Statistical Reports from SBCA Database



REPORT 1 – Clients Reporting Increase in Jobs up to December 31, 2006

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
1	ABMC	168	VEZIR DERVISHI	Vezir	Dervishi	1	Training	3	Training	2
2	ABMC	1516	FATMIR MEHMETAJ	Fatmir	Mehmetaj	5	Baseline	6	ImpactQuestionarie	1
3	ABMC	2434	SHABANI Shpk	Shkelqim	Hoxhaj	8	PQF	19	Baseline	11
4	ABMC	2570	VASILI Shpk	Spiro	Fuqi	46	PQF	54	Closed Loan	8
5	ABMC	3897	XHEVAT FERHATI	Xhevat	Ferhati	17	Baseline	19	ImpactQuestionarie	2
6	ABMC	4960	FIDAL	Luigj	Frangaj	18	Baseline	21	ImpactQuestionarie	3
7	ABMC	4962	CLASS	Ardian	Mema	10	Baseline	14	ImpactQuestionarie	4
8	ABMC	4978	SHAQIR HANI	Shaqir	Hani	4	Baseline	5	ImpactQuestionarie	1
9	ABMC	5226	EUROTECH CEMENT	Ilia	Marga	34	Baseline	42	ImpactQuestionarie	8
10	ABMC	5275	BACKMAN TIRANE	Mimoza	Zenelaku	10	PQF	11	Baseline	1
11	ABMC	5408	MINELLA NIKOLLA	Minella	Nikolla	3	Baseline	4	ImpactQuestionarie	1
12	ABMC	5445	UNIVERS FRIGO DARB	Rifat	Kopliku	26	Baseline	33	ImpactQuestionarie	7
13	Berat RDA	4224	MIRI Shpk	Flamur	Abedini	16	PQF	18	Closed Loan	2
14	Berat RDA	4951	QEVANI Shpk	Fatmir	Qevani	3	Baseline	4	ImpactQuestionarie	1
15	BKT Berat	5181	RIZA-TEX Shpk	Agim	Zeqo	4	PQF	6	Closed Loan	2
16	BKT Durres	3689	ALPIN Shpk	Pirro, Naunka, Rita	Qendro	35	PQF	40	Closed Loan	5
17	BKT Durres	5162	ROYAL GAS Sh.a	Bardhyl	Maliqi	13	PQF	25	Closed Loan	12
18	BKT Elbasan	3018	ELEKTRIK UNIVERSAL Shpk	Vladimir	Tutulaku	3	PQF	5	Closed Loan	2
19	BKT Korce	5191	MAKSUT, ARBEN MALO	Maksut, Arben	Malo	8	PQF	9	Closed Loan	1
20	BKT Lezhe	5202	NIKOLL NDOJ	Nikoll	Ndoj	13	PQF	14	Closed Loan	1
21	Elbasan RDA	693	BOVA Shpk	Enver	Dyrma	10	Baseline	12	ImpactQuestionarie	2
22	Elbasan RDA	708	TODI TOSKA	Todi	Toska	1	ActionPlan	4	Baseline	3
23	Elbasan RDA	3848	BRUAL	Akper	Qatipi	6	Baseline	7	ImpactQuestionarie	1
24	Elbasan RDA	5006	EUROPA Shpk	Vangjel	Rula	16	Baseline	19	ImpactQuestionarie	3
25	Fieri RDA	167	NATASHA TUZI	Natasha	Tuzi	1	ActionPlan	6	Baseline	5
26	Fieri RDA	1341	LULZIM MOLLA	Lulzim	Molla	1	Training	5	Training	4
27	Fieri RDA	1988	EROGERT Shpk	Agim	Driza	5	PQF	6	Baseline	1
28	Fieri RDA	3733	TEIST Shpk	Leonidha	Hoxhaj	4	Baseline	7	ImpactQuestionarie	3

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
29	Fieri RDA	4346	SULEJMAN SALIASI	Sulejman	Saliasi	1	PQF	2	Loan	1
30	Fieri RDA	4953	NEXHIP GJOSHI	Nexhip	Gjoshi	8	Baseline	12	ImpactQuestionarie	4
31	Fieri RDA	5502	KOMBINATI USHQIMOR	Flamur	Hodo	14	Baseline	16	ImpactQuestionarie	2
32	Fieri RDA	5503	ETHEM ALIAJ	Ethem	Aliaj	10	Baseline	12	ImpactQuestionarie	2
33	Korca RDA	283	GREAL	Guri	Lako	6	Baseline	7	ImpactQuestionarie	1
34	Korca RDA	1393	ADRIATIK BECOLLI	Adriatik	Becolli	3	Training	8	Training	5
35	Korca RDA	4696	HABA BALLKAN Shpk	Petrit	Hajdelli	17	Baseline	19	ImpactQuestionarie	2
36	Korca RDA	4968	KORÇA FRESK	Iliriana	Kutrolli	7	Baseline	8	ImpactQuestionarie	1
37	Korca RDA	4969	AGROVET	Shkelqim	Mullalli	5	Baseline	6	ImpactQuestionarie	1
38	Korca RDA	5173	SEFIT IBI	Sefit	Ibi	1	Training	2	Training	1
39	Korca RDA	5175	KIMET BAKOLLARI	Kimet	Bakollari	1	Training	3	Training	2
40	Korca RDA	5263	ASTRIT KADILLI	Astrit	Kadilli	3	Baseline	5	ImpactQuestionarie	2
41	Korca RDA	5609	ASTRIT HOXHA	Astrit	Hoxha	4	Baseline	5	ImpactQuestionarie	1
42	Korca RDA	5610	MELSI BEGOLLI	Melsi	Begolli	3	Baseline	4	ImpactQuestionarie	1
43	Korca RDA	6009	RIZAJET SOXHUKU	Rizajet	Soxhuku	1	Baseline	31	ImpactQuestionarie	30
44	NATC	223	VELLEZERIT NZI	Naim	Alijahja	16	Baseline	18	ImpactQuestionarie	2
45	NATC	350	ALBAMILK	Orhan	Miloti	2	PQF	14	ImpactQuestionarie	12
46	NATC	1077	BAJRAM UKU	Bajram	Uku	2	PQF	7	Baseline	5
47	NATC	2010	ELMIGVAN	Mustafa	Zuna	6	Baseline	8	ImpactQuestionarie	2
48	NATC	2503	ZEF NDRECA	Zef	Ndreca	5	Baseline	8	ImpactQuestionarie	3
49	NATC	4955	SHOQATA BLETAREVE	Kadri	Bulica	28	Baseline	32	ImpactQuestionarie	4
50	NATC	5252	ALGEN	Gazmend	Nanaj	6	Baseline	8	ImpactQuestionarie	2
51	NATC	5412	SH.A. MIELL	Roland	Hysa	56	Baseline	78	ImpactQuestionarie	22
52	PSHM Durres	3083	PAHERO Shpk	Roland	Lala	8	PQF	12	Closed Loan	4
53	PSHM Durres	3571	NEVZAT HOXHAJ	Nevzat	Hoxhaj	6	PQF	8	Closed Loan	2
54	PSHM Durres	4793	ZEF PRECI	Zef 1	Preci	2	PQF	3	Loan	1
55	PSHM Durres	4883	GANI MECI	Gani	Meci	1	PQF	3	Closed Loan	2
56	PSHM Durres	5020	SALI FERA	Sali	Fera	1	PQF	2	Loan	1
57	PSHM Elbasan	4886	FAIK SHKALLA	Faik	Shkalla	2	PQF	4	Closed Loan	2
58	PSHM Elbasan	4911	HANIFE HOXHA	Hanife	Hoxha	1	PQF	2	Closed Loan	1
59	PSHM Fier	2509	HEKURAN BREGASI	Hekuran	Bregasi	1	PQF	3	Closed Loan	2

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
60	PSHM Fier	4366	ALIM KAPIDANI	Alim	Kapidani	4	PQF	5	Loan	1
61	PSHM Fier	5028	AGRON NUSHI	Agron	Nushi	2	PQF	3	Closed Loan	1
62	PSHM Fier	5049	LAVDIJE RAMAJ	Lavdije	Ramaj	3	PQF	5	Loan	2
63	PSHM Fushe-Kruje	4874	GJET	Gjet	Dodaj	1	PQF	2	Closed Loan	1
64	PSHM Korce	5215	XHENTIL SPAILLARI	Xhentil	Spaillari	2	PQF	3	Closed Loan	1
65	PSHM Korce	5863	NATYRAL FOOD	Ibraim	Agolli	2	PQF	3	Loan	1
66	PSHM Sarande	3586	KOSTANDIN KOCO	Kostandin	Koco	2	PQF	4	Closed Loan	2
67	PSHM Sarande	3750	VELI NEXHIPI	Veli	Nexhipi	2	PQF	3	Closed Loan	1
68	PSHM Sarande	4353	ALEKSANDER BALLA	Aleksander	Balla	2	PQF	4	Closed Loan	2
69	PSHM Sarande	4851	EQEREM ABDULLAJ	Xhaferr	Abdullaj	2	PQF	5	Loan	3
70	PSHM Sarande	4909	PAVLLO HITO	Pavullo	Hito	1	PQF	2	Loan	1
71	PSHM Sarande	4917	PANDO BAKALLI	Pando	Bakalli	1	PQF	6	Loan	5
72	PSHM Shkoder	2831	QAZIM CAFI	Qazim	Cafi	1	PQF	2	Loan	1
73	PSHM Shkoder	4433	LORENZO KONF.	Teufik	Lasha	1	PQF	2	Closed Loan	1
74	PSHM Tirane	2066	KOZETA SHKEMBI	Kozeta	Shkembi	6	PQF	17	Loan	11
75	PSHM Tirane	2439	SHEFQET BRIJA	Shefqet	Brija	3	PQF	6	Closed Loan	3
76	PSHM Tirane	3516	AGRON QOKU	Agron	Qoku	3	PQF	4	Closed Loan	1
77	PSHM Tirane	3577	ARIS GUDA	Aris	Guda	1	PQF	5	Loan	4
78	SBCA	227	LUSHKJA	Shaqir	Lushkja	16	Baseline	18	ImpactQuestionarie	2
79	SBCA	324	NETI	Hysen	Koci	13	Baseline	14	ImpactQuestionarie	1
80	SBCA	2994	KARAFILI Shpk	Islam	Karafili	13	PQF	31	Baseline	18
81	TEULEDA	2893	FRAN NDREU	Fran	Ndreu	9	Baseline	11	ImpactQuestionarie	2
82	TEULEDA	2980	FLORIAN-V Shpk	Viktor	Marku	16	Baseline	18	ImpactQuestionarie	2
83	TEULEDA	3336	TOME SHELQETJA	Tome	Shelqetja	18	Baseline	22	ImpactQuestionarie	4
84	TEULEDA	3583	AGIM BUSHATI	Agim	Bushati	4	PQF	6	Baseline	2
85	TEULEDA	4847	FANI FOOD	Ferdi	Fani	17	Baseline	23	ImpactQuestionarie	6
86	TEULEDA	5003	COTAJ	Nebije	Cotaj	17	Baseline	20	ImpactQuestionarie	3
87	TEULEDA	5358	BESIM MORIQI	Besim	Moriqi	4	Baseline	5	ImpactQuestionarie	1
88	TEULEDA	5383	NJAC LUKAJ	Njac	Lukaj	2	Baseline	3	ImpactQuestionarie	1
89	TEULEDA	5385	NDUE MARACAJ	Ndue	Maracaj	5	Baseline	6	ImpactQuestionarie	1
90	TEULEDA	5430	MELGUSHI Shpk	Ferdinand	Melgushi	75	PQF	107	ImpactQuestionarie	32

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
91	TEULEDA	5635	ARTFLEX	Artan	Salih	14	Baseline	18	ImpactQuestionarie	4
92	Tirana RDA	899	RESHIT HOXHA	Reshit	Hoxha	7	Baseline	8	ImpactQuestionarie	1
93	Tirana RDA	1021	ISMAIL HAXHIU	Ismail	Haxhiu	15	PQF	22	Baseline	7
94	Tirana RDA	4004	EUROPAN DRURI Shpk	Kadri	Kurti	11	Baseline	15	ImpactQuestionarie	4
95	Tirana RDA	4894	SABRI ZELA	Sabri	Zela	4	Baseline	5	ImpactQuestionarie	1
96	Tirana RDA	4964	BLLAMA Shpk	Andon	Bllama	5	Baseline	6	ImpactQuestionarie	1
97	Tirana RDA	5343	EGDI - GRAMA	Armand	Reveli	18	Baseline	20	ImpactQuestionarie	2
98	Tirana RDA	5634	E & B Ltd	Ylli	Xhaferr	14	Baseline	16	ImpactQuestionarie	2
99	Vlora RDA	628	SAFET SALIU	Safet	Saliu	1	ActionPlan	5	Baseline	4
100	Vlora RDA	1171	LIMOZ MYRTAJ	Limoz	Myrtaj	7	Baseline	8	ImpactQuestionarie	1
101	Vlora RDA	2972	FREDI MAHMUTAJ	Fredi	Mahmutaj	9	Baseline	10	ImpactQuestionarie	1
102	Vlora RDA	4024	GJELBERIMI 2000 Shpk	Kastriot	Shehaj	21	Baseline	23	ImpactQuestionarie	2
103	Vlora RDA	4194	PETRIT MICI	Petrit	Mici	2	Training	3	Training	1
104	Vlora RDA	4910	SHAQIR MAZE	Shaqir	Maze	5	Baseline	8	ImpactQuestionarie	3
105	Vlora RDA	4939	FRUT LLAK	Qazim	Muhametaj	7	Baseline	8	ImpactQuestionarie	1
106	Vlora RDA	4954	YLSI LAZE	Ylsi	Laze	9	Baseline	10	ImpactQuestionarie	1
107	Vlora RDA	5001	MUHIN SHEHAJ	Muhin	Shehaj	3	Training	5	Training	2
108	Vlora RDA	5053	HASIM MEMINAJ	Hasim	Meminaj	13	Baseline	23	ImpactQuestionarie	10
109	Vlora RDA	5062	GENTIAN RUSHITI	Gentian	Rushiti	2	Baseline	10	ImpactQuestionarie	8
110	Vlora RDA	5072	LELO TARAJ	Lelo	Taraj	2	Baseline	4	ImpactQuestionarie	2
111	Vlora RDA	5086	ILIAS BILBILAJ	Ilias	Bilbilaj	4	Baseline	5	ImpactQuestionarie	1
112	Vlora RDA	5124	GEZIM ARAPI	Gezim	Arapi	1	Training	4	Training	3
113	Vlora RDA	5127	MYZAFER TUSHI	Myzafer	Tushi	1	Training	3	Training	2
114	Vlora RDA	5128	BARDHYL QAMILI	Bardhyl	Qamili	1	Training	3	Training	2
115	Vlora RDA	5131	ADILAJ KOJDHELI	Adilaj	Kojdheli	1	Training	2	Training	1
116	Vlora RDA	5254	DURIM XHAFERRI	Durim	Xhaferr	6	Baseline	7	ImpactQuestionarie	1
117	Vlora RDA	5532	RAMIZ BEGAJ	Ramiz	Begaj	2	Training	4	Training	2
118	Vlora RDA	5697	LLUKAN KOTE	Llukan	Kote	32	Baseline	40	ImpactQuestionarie	8
119	Vlora RDA	5698	ILIA BUZUQI	Ilia	Buzuqi	27	Baseline	31	ImpactQuestionarie	4
120	Vlora RDA	5799	PELLUMB SALIU	Pellumb	Saliu	8	Baseline	17	ImpactQuestionarie	9
121	Vlora RDA	5800	LEFTER RUBIA	Lfter	Rubia	6	Baseline	7	ImpactQuestionarie	1

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
122	Vlora RDA	5948	PATRIOT KASEMI	Patriot	Kasemi	4	Training	6	Training	2
A. Sub-TOTAL						1,058		1,489		431
B. Closed Loans						1,842		2,128		753
TOTAL (A+B)						2,900		3,617	Indicator 1	1,184

REPORT 2 – Number of Clients Benefiting Directly from SBCA Assistance up to December 31, 2006

SECTOR	Type of Assistance				*Adjusted Client Total (SO 1.3.1)
	Technical Assistance	Loans	Training	Sub - Total	
Fruit and Vegetables Cultivation And Processing	57	38	446	541	519
Cut Flowers, Seedlings and Ornamental Plants	8	7	90	105	98
Bee Products And Processing	19	0	52	71	63
Livestock Farming	5	94	39	138	134
Grapes Cultivation and Processing	4	1	236	241	240
Dairy Products	25	14	33	72	62
Olive Cultivation and Processing	12	1	178	191	182
Bread and Pastries Production	10	41	2	53	53
Herbs and Spices	2	2	23	27	26
Meat Processing	10	5	8	23	19
Water and Soft Drinks Producers	1	2	2	5	5
Other Agribusinesses	9	25	31	65	62
A. Sub - total Agribusiness Sectors	162	230	1,140	1,532	1,463
Wood Processing	3	49	6	58	55
Construction	3	52	12	67	66
Carpet Producers	2	1	1	4	4
Giftware Producers	1	1	3	5	5
Clothing and Textile Producers	5	16	10	31	29
Leather Products	0	3	1	4	4
Other Non-Agribusiness Producers	4	19	22	45	44
B. Sub -Total Non-Agribusiness Sectors	18	141	55	214	207
Wholesalers	0	5	3	8	8
Retailers	0	7	30	37	37
Input Suppliers	4	2	15	21	21
Services	2	12	79	93	92
C. Sub - Total Other Businesses	6	26	127	159	158
TOTAL (A+B+C)	186	397	1,322	1905	1,828

* To avoid double counting, i.e. those clients that have received more than 1 unit of assistance.

REPORT 3 – Value of Domestic Sales and Export Sales up to December 31, 2006

Sectors	Value of Sales in Domestic Markets (00's LEK) SO 1.3.3(a)	Value of Sales in Exported (00's LEK) SO 1.3.4(a)
Agribusiness Sectors		
Fruit And Vegetables Cultivation And Processing	13,667,668	3,276,505
Cut Flowers, Seedlings And Ornamental Plants	3,024,910	0
Bee Products And Processing	1,191,140	33,888
Livestock Farming	3,328,612	0
Grapes Cultivation And Processing	1,630,837	0
Dairy Products	21,391,084	0
Olive Cultivation And Processing	2,727,199	23,736
Bread And Pastries Production	13,399,366	30,000
Herbs And Spices	2,145,200	0
Meat Processing	7,793,344	0
Water And Soft Drinks Producers	777,310	0
Other Agribusinesses	30,768,044	4,723,588
A. Sub-Total Agribusiness Sectors	101,844,714	8,087,717
Non-Agribusiness Sectors		
Wood Processing	10,201,360	1,108,000
Construction	36,982,840	100,000
Carpet Producers	103,500	1,000
Giftware Producers	395,000	166,400
Clothing And Textile Producers	6,573,717	1,135,320
Leather Products	6,818,600	4,500,000
Other Non-Agribusiness Producers	6,689,030	20,000
B. Sub-Total Non-Agribusiness Sectors	67,764,047	7,030,720
Other Businesses		
Wholesalers	3,565,227	0
Retailers	2,002,970	0
Input Suppliers	8,087,122	0
Services	4,603,509	0
C. Sub-Total Other Businesses	18,258,828	0
TOTAL (A+B+C)	187,867,588	15,118,436

REPORT 4 – Clients Reporting Increase in Domestic Sales and Exports up to December 31, 2006

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
DOMESTIC SALES										
1	ABMC	2570	VASILI Shpk	Spiro	Fuqi	61,300	PQF	91,950	Closed Loan	30,650
2	ABMC	4960	FIDAL	Luigj	Frangaj	48,000	Baseline	60,000	ImpactQuestionarie	12,000
3	ABMC	4962	CLASS	Ardian	Mema	14,144	Baseline	158,040	ImpactQuestionarie	143,896
4	ABMC	4978	SHAQIR HANI	Shaqir	Hani	11,000	Baseline	39,000	ImpactQuestionarie	28,000
5	ABMC	5226	EUROTECH CEMENT	Ilija	Marga	13,604,706	Baseline	14,400,000	ImpactQuestionarie	795,294
6	ABMC	5275	BACKMAN TIRANE	Mimoza	Zenelaku	101,520	PQF	2,028,000	Baseline	1,926,480
7	ABMC	5408	MINELLA NIKOLLA	Minella	Nikolla	108,480	Baseline	114,310	ImpactQuestionarie	5,830
8	ABMC	5445	UNIVERS FRIGO DARB	Rifat	Kopliku	283,500	Baseline	318,000	ImpactQuestionarie	34,500
9	ABMC	5446	FATMIR ARISHTA	Fatmir	Arishta	419,000	Baseline	434,502	ImpactQuestionarie	15,502
10	Berat RDA	3876	ADIL JAHO	Adil	Jaho	46,600	Baseline	50,328	ImpactQuestionarie	3,728
11	Berat RDA	4224	MIRI Shpk	Flamur	Abedini	163,972	PQF	172,171	Closed Loan	8,199
12	Berat RDA	4406	ARIF QATO	Arif	Qato	84,000	Baseline	90,720	ImpactQuestionarie	6,720
13	Berat RDA	4951	QEVANI Shpk	Fatmir	Qevani	20,000	Baseline	30,300	ImpactQuestionarie	10,300
14	BKT Berat	5181	RIZA-TEX Shpk	Agim	Zeço	648,346	PQF	680,763	Closed Loan	32,417
15	BKT Durres	3689	ALPIN Shpk	Pirro, Naunka, Rita	Qendro	3,056,618	PQF	4,584,926	Closed Loan	1,528,309
16	BKT Durres	5162	ROYAL GAS Sh.a	Bardhyl	Maliqi	934,952	PQF	981,700	Closed Loan	46,748
17	BKT Elbasan	3018	ELEKTRIK UNIVERSAL Shpk	Vladimir	Tutulaku	202,800	PQF	212,940	Closed Loan	10,140
18	BKT Korce	5191	MAKSUT, ARBEN MALO	Maksut, Arben	Malo	0	PQF	65,742	Closed Loan	65,742
19	BKT Korce	5428	HROMODHOMI ALBANIA	Aristotel	Mindili	655,730	PQF	1,676,262	Loan	1,020,532
20	BKT Lezhe	5202	NIKOLL NDOJ	Nikoll	Ndoj	467,320	PQF	562,450	Closed Loan	95,130
21	Elbasan RDA	693	BOVA Shpk	Enver	Dyrma	185,500	Baseline	204,600	ImpactQuestionarie	19,100
22	Elbasan RDA	708	TODI TOSKA	Todi	Toska	0	ActionPlan	300,000	Baseline	300,000
23	Elbasan RDA	3848	BRUAL	Akper	Qatipi	64,000	Baseline	75,000	ImpactQuestionarie	11,000
24	Elbasan RDA	5006	EUROPA Shpk	Vangjel	Rula	552,000	Baseline	627,900	ImpactQuestionarie	75,900
25	Fieri RDA	167	NATASHA TUZI	Natasha	Tuzi	0	ActionPlan	41,900	Baseline	41,900
26	Fieri RDA	581	AGOLLI	Xheladin	Agolli	87,500	Baseline	97,990	Loan	10,490

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
27	Fieri RDA	1341	LULZIM MOLLA	Lulzim	Molla	0	Training	36,000	Training	36,000
28	Fieri RDA	1988	EROGERT Shpk	Agim	Driza	15,000	PQF	170,000	Baseline	155,000
29	Fieri RDA	2183	BEDRI BANUSHI	Bedri	Banushi	25,000	PQF	31,750	Closed Loan	6,750
30	Fieri RDA	3733	TEIST Shpk	Leonidha	Hoxhaj	72,000	Baseline	438,000	ImpactQuestionarie	366,000
31	Fieri RDA	4504	APOLLON Shpk	Hilmi	Brace	648,300	Baseline	848,000	ImpactQuestionarie	199,700
32	Fieri RDA	4953	NEXHIP GJOSHI	Nexhip	Gjoshi	15,000	Baseline	38,000	ImpactQuestionarie	23,000
33	Fieri RDA	5502	KOMBINATI USHQIMOR	Flamur	Hodo	63,000	Baseline	223,000	ImpactQuestionarie	160,000
34	Fieri RDA	5503	ETHEM ALIAJ	Ethem	Aliaj	0	Baseline	600,000	ImpactQuestionarie	600,000
35	Korca RDA	1899	SHEHU Shpk	Sezai	Shehu	315,000	Baseline	359,100	ImpactQuestionarie	44,100
36	Korca RDA	4696	HABA BALLKAN Shpk	Petrit	Hajdelli	179,460	Baseline	192,121	ImpactQuestionarie	12,661
37	Korca RDA	4967	ATLAS 1	Vasfi	Haruni	294,750	Baseline	306,540	ImpactQuestionarie	11,790
38	Korca RDA	4968	KORÇA FRESK	Iliriana	Kutrolli	328,110	Baseline	377,327	ImpactQuestionarie	49,217
39	Korca RDA	5171	DASHAMIR CAUSHI	Dashamir	Caushi	20,500	Baseline	23,017	ImpactQuestionarie	2,517
40	Korca RDA	5173	SEFIT IBI	Sefit	Ibi	0	Training	3,990	Training	3,990
41	Korca RDA	5175	KIMET BAKOLLARI	Kimet	Bakollari	0	Training	2,200	Training	2,200
42	Korca RDA	5365	LEOPARD Shpk	Deshira	Miho	70,000	Baseline	70,363	ImpactQuestionarie	363
43	Korca RDA	5609	ASTRIT HOXHA	Astrit	Hoxha	13,200	Baseline	15,950	ImpactQuestionarie	2,750
44	Korca RDA	5610	MELSI BEGOLLI	Melsi	Begolli	11,250	Baseline	12,425	ImpactQuestionarie	1,175
45	Korca RDA	6008	DION XHAFI	Dion	Xhafi	28,542	Baseline	31,289	ImpactQuestionarie	2,747
46	Korca RDA	6009	RIZAJET SOXHUKU	Rizajet	Soxhuku	29,250	Baseline	32,219	ImpactQuestionarie	2,969
47	Korca RDA	6087	AGIM VELIU	Agim	Veliu	29,400	Baseline	32,704	ImpactQuestionarie	3,304
48	NATC	215	MIRELI	Aqif	Caca	187,425	Baseline	630,000	ImpactQuestionarie	442,575
49	NATC	223	VELLEZERIT NZI	Naim	Alijahja	1,450,000	Baseline	1,480,000	ImpactQuestionarie	30,000
50	NATC	235	ARBI	Dorian	Alla	227,070	Baseline	240,153	ImpactQuestionarie	13,083
51	NATC	350	ALBAMILK	Orhan	Miloti	365,925	PQF	373,200	ImpactQuestionarie	7,275
52	NATC	2010	ELMIGVAN	Mustafa	Zuna	72,000	Baseline	116,750	ImpactQuestionarie	44,750
53	NATC	2503	ZEF NDRECA	Zef	Ndreca	72,000	Baseline	111,150	ImpactQuestionarie	39,150
54	NATC	2649	BUTRINTI Shpk	Viktor	Cela	110,000	Baseline	110,550	ImpactQuestionarie	550
55	NATC	4955	SHOQATA BLETAREVE	Kadri	Bulica	112,000	Baseline	130,500	ImpactQuestionarie	18,500
56	NATC	4958	ALBA-MAJA Shpk	Ibrahim	Hoxha	438,000	Baseline	473,040	ImpactQuestionarie	35,040
57	NATC	5252	ALGEN	Gazmend	Nanaj	59,000	Baseline	71,900	ImpactQuestionarie	12,900

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
58	NATC	5412	SH.A. MIELL	Roland	Hysa	512,322	Baseline	563,554	ImpactQuestionarie	51,232
59	NATC	5588	ALB-MINES INVEST.GROUP	Bahadir	Aksoy	7,000	Baseline	24,800	ImpactQuestionarie	17,800
60	NATC	5675	GJERGJI KRESHPANI	Gjergji	Kreshpani	150,000	Training	1,500,000	Training	1,350,000
61	PSHM Durres	3571	NEVZAT HOXHAJ	Nevzat	Hoxhaj	60,000	PQF	66,000	Closed Loan	6,000
62	PSHM Durres	4793	ZEF PRECI	Zef 1	Preci	44,000	PQF	60,000	Loan	16,000
63	PSHM Elbasan	4886	FAIK SHKALLA	Faik	Shkalla	5,000	PQF	5,750	Closed Loan	750
64	PSHM Elbasan	4911	HANIFE HOXHA	Hanife	Hoxha	55,960	PQF	61,556	Closed Loan	5,596
65	PSHM Fier	3355	VELEDIN BOGDANAJ	Veledin	Bogdanaj	12,000	PQF	23,640	Closed Loan	11,640
66	PSHM Fier	4366	ALIM KAPIDANI	Alim	Kapidani	11,930	PQF	24,000	Loan	12,070
67	PSHM Fier	5028	AGRON NUSHI	Agron	Nushi	10,000	PQF	12,000	Closed Loan	2,000
68	PSHM Fushe-Kruje	4874	GJET	Gjet	Dodaj	150,000	PQF	165,000	Closed Loan	15,000
69	PSHM Korce	5215	XHENTIL SPAILLARI	Xhentil	Spaillari	173,000	PQF	207,600	Closed Loan	34,600
70	PSHM Korce	5863	NATYRAL FOOD	Ibraim	Agolli	0	PQF	46,000	Loan	46,000
71	PSHM Sarande	3746	ASLLAN BASHAJ	Asllan	Bashaj	44,000	PQF	57,200	Closed Loan	13,200
72	PSHM Sarande	3750	VELI NEXHIPI	Veli	Nexhipi	0	PQF	13,000	Loan	13,000
73	PSHM Sarande	4353	ALEKSANDER BALLA	Aleksander	Balla	19,000	PQF	22,420	Closed Loan	3,420
74	PSHM Sarande	4851	EQEREM ABDULLAJ	Xhaferr	Abdullaj	0	PQF	72,000	Loan	72,000
75	PSHM Sarande	4909	PAVLLO HITO	Pavillo	Hito	0	PQF	22,000	Loan	22,000
76	PSHM Sarande	4917	PANDO BAKALLI	Pando	Bakalli	0	PQF	954,800	Loan	954,800
77	PSHM Sarande	4983	MUSA GROSHI	Musa	Groshti	3,000	PQF	5,000	Loan	2,000
78	PSHM Shkoder	2831	QAZIM CAFI	Qazim	Cafi	8,500	PQF	23,760	Loan	15,260
79	PSHM Shkoder	2895	PRENGE MHILLAJ	Prenge	Mhillaj	60,000	PQF	69,000	Closed Loan	9,000
80	PSHM Shkoder	4433	LORENZO KONF.	Teufik	Lasha	80,000	PQF	104,000	Closed Loan	24,000
81	PSHM Tirane	2066	KOZETA SHKEMBI	Kozeta	Shkembi	82,000	PQF	150,000	Loan	68,000
82	PSHM Tirane	2439	SHEFQET BRIJA	Shefqet	Brija	60,000	PQF	73,200	Closed Loan	13,200
83	PSHM Tirane	3516	AGRON QOKU	Agron	Qoku	72,000	PQF	82,800	Closed Loan	10,800
84	PSHM Tirane	3577	ARIS GUDA	Aris	Guda	24,000	PQF	82,000	Loan	58,000
85	PSHM Tirane	4928	HANIFE MERA(MAKISHTI)	Hanife	Mera(Makishti)	18,000	PQF	46,000	Loan	28,000
86	PSHM Tirane	5010	ASTRIT XHIXHA	Astrit	Xhixha	900	PQF	990	Closed Loan	90
87	SBCA	227	LUSHKJA	Shaqir	Lushkja	720,000	Baseline	1,372,000	ImpactQuestionarie	652,000
88	SBCA	324	NETI	Hysen	Koci	662,500	Baseline	6,660,000	ImpactQuestionarie	5,997,500

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
89	SBCA	770	VLADIMIR GJERGA	Vladimir	Gjerga	0	ActionPlan	9,060	Baseline	9,060
90	SBCA	5351	FERLAT Shpk	Ferdinand	Ibrahimi	601,419	Baseline	695,314	ImpactQuestionarie	93,895
91	SBCA	6557	BESA	Besnik	Bajrami	0	ActionPlan	5,000	Baseline	5,000
92	TEULEDA	2496	NIKOLINO	Arben	Kolaj	760,051	Baseline	780,000	ImpactQuestionarie	19,949
93	TEULEDA	2893	FRAN NDREU	Fran	Ndreu	102,600	Baseline	107,800	ImpactQuestionarie	5,200
94	TEULEDA	2980	FLORIAN-V Shpk	Viktor	Marku	95,000	Baseline	165,000	ImpactQuestionarie	70,000
95	TEULEDA	3336	TOME SHELQETJA	Tome	Shelqetja	631,050	Baseline	651,900	ImpactQuestionarie	20,850
96	TEULEDA	3583	AGIM BUSHATI	Agim	Bushati	10,000	PQF	302,000	Baseline	292,000
97	TEULEDA	4847	FANI FOOD	Ferdi	Fani	213,000	Baseline	219,000	ImpactQuestionarie	6,000
98	TEULEDA	5003	COTAJ	Nebije	Cotaj	33,695	Baseline	35,000	ImpactQuestionarie	1,305
99	TEULEDA	5358	BESIM MORIQI	Besim	Moriqui	150,000	Baseline	170,000	ImpactQuestionarie	20,000
100	TEULEDA	5364	AMARILTO	Tome	Malshi	182,950	Baseline	234,103	ImpactQuestionarie	51,153
101	TEULEDA	5383	NJAC LUKAJ	Njac	Lukaj	25,600	Baseline	29,600	ImpactQuestionarie	4,000
102	TEULEDA	5385	NDUE MARACAJ	Ndue	Maracaj	0	Baseline	129,970	ImpactQuestionarie	129,970
103	TEULEDA	5430	MELGUSHI Shpk	Ferdinand	Melgushi	280,920	PQF	312,000	ImpactQuestionarie	31,080
104	TEULEDA	5635	ARTFLEX	Artan	Salihi	1,835,869	Baseline	2,000,000	ImpactQuestionarie	164,131
105	Tirana RDA	1728	BEHARI	Shaniko	Goxhaj	298,300	Baseline	355,800	ImpactQuestionarie	57,500
106	Tirana RDA	3969	EVEREST	Hyqmet	Shehi	38,600	Baseline	41,300	ImpactQuestionarie	2,700
107	Tirana RDA	4004	EUROPAN DRURI Shpk	Kadri	Kurti	250,000	Baseline	255,000	ImpactQuestionarie	5,000
108	Tirana RDA	4894	SABRI ZELA	Sabri	Zela	18,800	Baseline	30,300	ImpactQuestionarie	11,500
109	Tirana RDA	4963	VRAPI	Enver	Vrapi	42,500	Baseline	50,500	ImpactQuestionarie	8,000
110	Tirana RDA	4964	BLLAMA Shpk	Andon	Bllama	55,100	Baseline	70,000	ImpactQuestionarie	14,900
111	Tirana RDA	5031	HYSNI HUSHI	Hysni	Hushi	29,000	Baseline	30,000	ImpactQuestionarie	1,000
112	Tirana RDA	5343	EGDI - GRAMA	Armand	Reveli	156,000	Baseline	166,920	ImpactQuestionarie	10,920
113	Vlora RDA	628	SAFET SALIU	Safet	Saliu	0	ActionPlan	45,000	Baseline	45,000
114	Vlora RDA	1168	ERVM Shpk	Vesaf	Musai	10,000	Baseline	12,000	ImpactQuestionarie	2,000
115	Vlora RDA	1171	LIMOZ MYRTAJ	Limoz	Myrtaj	56,300	Baseline	59,000	ImpactQuestionarie	2,700
116	Vlora RDA	4024	GJELBERIMI 2000 Shpk	Kastriot	Shehaj	26,800	Baseline	30,000	ImpactQuestionarie	3,200
117	Vlora RDA	4939	FRUT LLAK	Qazim	Muhametaj	0	Baseline	10,000	ImpactQuestionarie	10,000
118	Vlora RDA	4940	BARDHI BALLA	Bardhi	Balla	200,000	Baseline	220,000	ImpactQuestionarie	20,000
119	Vlora RDA	4954	YLSI LAZE	Ylsi	Laze	0	Baseline	10,000	ImpactQuestionarie	10,000

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
120	Vlora RDA	5088	AVNI SKENDAJ	Avni	Skendaj	9,000	Baseline	25,000	ImpactQuestionarie	16,000
121	Vlora RDA	5124	GEZIM ARAPI	Gezim	Arapi	0	Training	4,000	Training	4,000
122	Vlora RDA	5131	ADILAJ KOJDHELI	Adilaj	Kojdheli	0	Training	5,000	Training	5,000
123	Vlora RDA	5178	ZARIF ZENELI	Zarif	Zeneli	64,380	Baseline	70,500	ImpactQuestionarie	6,120
124	Vlora RDA	5489	ALI GJOKA	Ali	Gjoka	0	Training	5,000	Training	5,000
125	Vlora RDA	5516	XHYER ALIRA	Xhyer	Alira	0	Training	6,000	Training	6,000
126	Vlora RDA	5696	STAVRI BAMI	Stavri	Bami	206,400	Baseline	288,400	ImpactQuestionarie	82,000
127	Vlora RDA	5799	PELLUMB SALIU	Pellumb	Saliu	160,000	Baseline	182,000	ImpactQuestionarie	22,000
128	Vlora RDA	5844	SARA Shpk	Zhylljen	Papajorgji	270,000	Baseline	277,500	ImpactQuestionarie	7,500
129	Vlora RDA	5932	XHEMZI TUSHAJ	Xhemzi	Tushaj	0	Training	7,000	Training	7,000
130	Vlora RDA	5946	BAJTAR MUCAJ	Bajtar	Mucaj	0	Training	3,000	Training	3,000
131	Vlora RDA	5948	PATRIOT KASEMI	Patriot	Kasemi	0	Training	1,000	Training	1,000
132	Vlora RDA	6288	THOMA KOTE	Thoma	Kote	12,000	Baseline	17,500	ImpactQuestionarie	5,500
Sub-total Domestic Sales						36,942,616		56,374,269		19,431,653
Closed Loans						33,966,903		38,996,532		13,270,707
Total Domestic Sales						70,909,519		95,370,801	SO 1.3.3(b)	32,702,360
EXPORT SALES										
1	Fieri RDA	4504	APOLLON Shpk	Hilmi	Brace	0	Baseline	20,000	ImpactQuestionarie	20,000
2	NATC	4010	ALFA ROMEO	Fatmir	Kallbaqi	0	Baseline	800,000	ImpactQuestionarie	800,000
3	NATC	4955	SHOQATA BLETAREVE	Kadri	Bulica	0	Baseline	13,008	ImpactQuestionarie	13,008
4	TEULEDA	5358	BESIM MORIQI	Besim	Moriqui	6,000	Baseline	9,600	ImpactQuestionarie	3,600
5	Tirana RDA	4004	EUROPAN DRURI Shpk	Kadri	Kurti	37,000	Baseline	42,000	ImpactQuestionarie	5,000
6	Vlora RDA	4910	SHAQIR MAZE	Shaqir	Maze	42,500	Baseline	45,500	ImpactQuestionarie	3,000
7	Vlora RDA	5696	STAVRI BAMI	Stavri	Bami	98,000	Baseline	182,500	ImpactQuestionarie	84,500
8	Vlora RDA	5697	LLUKAN KOTE	Llukan	Kote	240,000	Baseline	288,000	ImpactQuestionarie	48,000
9	Vlora RDA	5698	ILIA BUZUQI	Ilia	Buzuqi	360,000	Baseline	448,000	ImpactQuestionarie	88,000
10	Vlora RDA	5799	PELLUMB SALIU	Pellumb	Saliu	102,000	Baseline	132,500	ImpactQuestionarie	30,500
11	Vlora RDA	5800	LEFTER RUBIA	Lfter	Rubia	34,000	Baseline	34,500	ImpactQuestionarie	500
TOTAL Export Sales						919,500		2,015,608		1,096,108

REPORT 5 – Number of Assisted enterprises Applying New Technologies, Management Practices and Marketing Strategies, up to December 31, 2006

SECTOR	IR 1.1 New Technology	IR 1.2 Management Practices	IR 1.3 Marketing Strategies
Fruit And Vegetables Cultivation And Processing	36	27	15
Cut Flowers, Seedlings And Ornamental Plants	9	10	7
Bee Products And Processing	1	2	3
Livestock Farming	2	2	0
Grapes Cultivation And Processing	15	6	0
Dairy Products	17	13	16
Olive Cultivation And Processing	8	7	7
Bread And Pastries Production	2	5	5
Herbs And Spices	0	0	0
Meat Processing	6	6	3
Water And Soft Drinks Producers	0	0	0
Other Agribusinesses	3	4	3
A. Sub-Total Agribusiness	99	82	59
Wood Processing	1	2	1
Construction	1	2	1
Carpet Producers	0	0	1
Giftware Producers	0	1	1
Clothing And Textile Producers	2	4	3
Leather Products	0	1	0
Other Non-Agribusiness Producers	3	6	5
B. Sub-Total Non-Agribusiness	7	16	12
Wholesalers	0	0	0
Retailers	0	7	5
Input Suppliers	0	1	1
Services	0	5	2
C. Sub-Total Other	0	13	8
Total from Impact Monitoring Questionnaires	106	111	79
Action Plans	0	0	19
Use of Loan	310	0	0
Total Number of Assisted Enterprises	416	111	98

REPORT 6 – Number of SBCA clients Enterprises and People Receiving Training up to December 31, 2006

Knowledge Increased	Enterprises		People	
	Number	Sub IR	Number	Sub IR
New Technologies	867	1.1.1	890	1.1.2
Good Management	650	1.2.1	714	1.2.2
Marketing Strategies	143	1.3.1	317	1.3.2

REPORT 7a – Number and Value of Loans from the Commercial Bank (BKT) up to December 31, 2006

SECTORS	SBCA LOAN FUND PORTOFOLIO	
	Number of loans	Value of Loans (USD)
Fruit And Vegetables Cultivation And Processing	3	99,742
Cut Flowers, Seedlings And Ornamental Plants	0	0
Bee Products And Processing	0	0
Livestock Farming	2	53,284
Grapes Cultivation And Processing	0	0
Dairy Products	3	28,942
Olive Cultivation And Processing	1	4,992
Bread And Pastries Production	6	200,176
Herbs And Spices	0	0
Meat Processing	3	99,788
Water And Soft Drinks Producers	0	0
Other Agribusinesses	3	37,166
A. Total Agribusiness	21	524,089
Wood Processing	16	308,717
Construction	19	395,816
Carpet Producers	0	0
Giftware Producers	0	0
Clothing And Textile Producers	6	190,589
Leather Products	1	11,840
Other Non-Agribusiness Producers	8	198,926
B. Total Non - Agribusiness	50	1,105,890
Wholesalers	4	117,695
Retailers	2	26,519
Input Suppliers	1	28,192
Services	6	251,574
C. Other Businesses	13	423,981
Total A + B + C	84	2,053,960

REPORT 7b – Number and Value of Loans from the Non-bank Financial Institution (PSHM) up to December 31, 2006

SECTORS	SME LOAN FUND PORTFOLIO	
	Number of Loans	Value of Loans (USD)
Fruit and vegetables cultivation and processing	41	391,461
Cut flowers, seedlings and ornamental plants	7	81,674
Bee products and processing	0	0
Livestock farming	101	1,050,121
Grapes cultivation and processing	1	5,311
Dairy products	12	238,950
Olive cultivation and processing	0	0
Bread and pastries production	41	419,238
Herbs and spices	2	30,141
Meat processing	2	24,622
Water and soft drinks producers	2	14,140
Other agribusinesses	26	288,449
A. Total agribusiness	235	2,544,107
Wood processing	39	497,453
Construction	44	609,622
Carpet producers	1	5,418
Giftware producers	2	41,427
Clothing and textile producers	10	100,180
Leather products	2	31,622
Other non-agribusiness producers	12	150,690
B. Total non - agribusiness	110	1,436,412
Wholesalers	1	52,370
Retailers	6	75,717
Input suppliers	1	4,355
Services	7	136,570
C. Other businesses	15	269,012
Total A + B + C	360	4,249,531

APPENDIX C

KEY RESULTS

KEY RESULT ONE: Increasing Sales and Employment in Target Enterprises

KEY RESULT TWO: Enhancing Access to Finance for Target Enterprises

KEY RESULT THREE: Monitoring, Measuring and Communicating SBCA Impact

10. APPENDIX C – Key Results

KEY RESULT ONE: Increasing Sales and Employment in Target Enterprises

A summary of the clients receiving assistance from SBCA to date is shown, by sector, in Table 3 below.

Table 3 : Number of Clients benefiting from the SBCA Technical Assistance and Training up to December 31, 2006

SECTOR	Type of Assistance				*Adjusted Client Total (SO 1.3.1)
	Tech. Assistance	Loans	Training	Subtotal	
Fruit and Vegetables Cultivation and Processing	57	38	446	541	519
Cut flowers, Seedlings and Ornamental Plants	8	7	90	105	98
Bee products and Processing	19	0	52	71	63
Livestock Farming	5	94	39	138	134
Grapes Cultivation and Processing	4	1	236	241	240
Dairy Products	25	14	33	72	62
Olive Cultivation and Processing	12	1	178	191	182
Bread and Pastries Production	10	41	2	53	53
Herbs and Spices	2	2	23	27	26
Meat Processing	10	5	8	23	19
Water and Soft Drinks Producers	1	2	2	5	5
Other Agribusinesses	9	25	31	65	62
Sub-Total Agribusiness	162	230	1,140	1,532	1,463
Wood Processing	3	49	6	58	55
Construction	3	52	12	67	66
Carpet Producers	2	1	1	4	4
Giftware Producers	1	1	3	5	5
Clothing and Textile Producers	5	16	10	31	29
Leather Products	0	3	1	4	4
Other Non-Agribusiness Producers	4	19	22	45	44
B. Sub-Total Non-Agribusiness	18	141	55	214	207
Wholesalers	0	5	3	8	8
Retailers	0	7	30	37	37
Input Suppliers	4	2	15	21	21
Services	2	12	79	93	92
Sub - Total Other	6	26	127	159	158
TOTAL	186	397	1,322	1905	1,828

* To avoid double counting, i.e. those clients that have received more than 1 unit of assistance.

A total of 122 clients reported a FTE increase of 1,184 jobs. Report 1 in the Appendix lists all the companies included in this total. The number of self-sustaining private enterprises benefiting directly is 1,828 (SO 1.3.1) and the number of indirectly benefiting enterprises is 663 (SO 1.3.2).

The value of sales of Albanian products in domestic markets is \$187,867,588 (SO1.3.3a) and the increase of domestic sales is \$32,702,361 (SO 1.3.3b). The value of export sales is \$15,118,436 (SO 1.3.4a) and the increase in export sales is \$1,096,108 (SO 1.3.4b). A summary of overall domestic and export sales, by sector, is shown in Report 3, and a list of

clients reporting increases in domestic and export sales is shown in Report 4. Both these reports are included in the appendix to this report.

A summary of the types of assistance SBCA has provided to its Phase 2 clients is shown in the separate Annex 4, and, the number of clients assisted, is shown in Report 2 in the Appendix. This report groups clients into knowledge increased in: new technology, good management and marketing strategies. A summary of the types of assistance provided to SBCA's 186 clients that have completed action plans is shown in the separate Annex 2.

Selected results are shown under each of the headings below. The first "assistance" sections refer to results by type of assistance, and the second sections show results achieved by selected clients based on the main assistance offered, e.g. a client receiving assistance mainly on technology issues, but that is also receiving assistance in management and marketing is shown only under technology.

1. Increased Knowledge in New Technology

In the SBCA Project to date 890 people, from 867 enterprises, have received training in new technology. Of the latter, 416 enterprises have applied new technology in their businesses.

a. By Type of Assistance

- **Assistance in production control management** – Some of the work done by Production Management Specialist Harry Fitch and reported in the following section (Increased Knowledge in Good Management) also applies to this section; particularly the references to the material optimization model and the solar powered drying kiln.
- **Quality and Productivity** – New techniques to increase productivity and quality have been implemented in 102 client enterprises.
- **Sourcing of Equipment** – SBCA has assisted 29 enterprises in equipment sourcing.
- **Production procedures** – A total of 14 enterprises have been assisted in improving production procedures.
- **New Products** – SBCA has assisted 17 clients in introducing and developing new products.

b. By Client

- **2A – sawmill.** Technical details were provided for a solar powered drying kiln.

2. Increased Knowledge in Good Management

To date SBCA has trained 714 people, from 650 enterprises in good management, of which 111 reported that they have applied, or are applying, new management practices.

a. By Type of Assistance

- **Business Planning** – SBCA has worked on business plans for its clients including non agribusiness firms and agribusinesses like cheese producers, olive oil producers etc. Chartered accountants have visited the businesses and have collected financial information, while SME advisors and short term specialists have worked on the marketing plans of the business plans. As of December 31, 17 plans have been completed. Additional business plans are in progress. Some of the more than 50 businesses originally approached to participate in business planning refused to participate when they understood the time and energy commitment involved. Others began the process only to withdraw due to personal reasons or reluctance to disclose certain financial information.
- **EUREPGAP certification of mandarin farms** – SBCA assisted 5 mandarin producers in Saranda to prepare their mandarin farms for certification by EUREPGAP standards. Assistance included: the assessment of the farm, explaining the EUREPGAP concepts, workshops on all production processes, implementation of EUREPGAP standards in the individual farm, the drafting of a quality manual, the implementation of internal auditing, preparing the files for each individual farm, and completing the application for certification. Of the 5 producers, 4 have implemented EUREPGAP standards and are ready for the audit. An external auditor from ALCEBO will visit these farms in the first week of February and the certificates are expected to be issued by the end of that month. Certification will enhance their potential for exporting to EU market through the Greek port of Igumenitsa.
- **Production Management** - Production Management Specialist Harry Fitch assisted 6 SBCA clients in October 2006. The work with individual businesses completed during this trip is set out in the “by client” section, below.
- **Workshop on production management** – Production Management Specialist Fitch also conducted a two day workshop was conducted for 14 BSP and SBCA staff. The main areas covered in the workshop were:
 - Operational/financial modeling – an operational model was developed and a cash flow model introduced.
 - Basic record keeping - training was given in a model developed for 2 Albanian companies (that handles orders taken, orders delivered, input plans - to avoid stock-outs - input actuals, triggering production or intake while handling seasonal volume variations
 - Long term planning, short term planning, provisioning, progressing, stock control and (non-financial) management controls
 - Organization structures, flow of work, setting time targets, motivating workers and supervisors.

b. By Client

- **Edipack** – cardboard box maker. The material optimization model devised for the main machine during Trip 2 became operational between the specialists visits, delivering over 95% utilization, saving an estimated \$150K per annum. The model was further developed to make the initial entry of orders easier by: introducing a product code and setting up automatic look-up of the relevant static data about each code.
- **Europa Construction** – large metal structures fabricator. To help the company kick-start its ISO application, help was given in drafting an organizational chart, job descriptions and fast-track training for production operators
- **Miell Tirana** – flour mill. To help the company kick-start its ISO application, help was given in drafting an organizational chart and job descriptions.
- **Florjan-V** – cotton towel maker. The company suffers from stock-outs on its most popular products. A stock and planning model was therefore devised during Trip 2 and related training of company staff was delivered during Trip 3.
- **Vasili** – food products maker. The same stock and planning model as at Florjan was presented and delivered.

3. Increased Knowledge of Marketing Strategies

During SBCA Phase 2, the Project has trained 317 people, from 143 enterprises, in marketing strategies of which 98 enterprises have applied marketing strategies that have enhanced competitiveness.

a. By Type of Assistance

- **Branding** – SBCA has assisted 87 companies in introducing branding in the form of designing new logos, labels, stationery etc. The Project will compile a brochure on the results of its branding, client by client, during the next quarter.
- **Completing Marketing Plans** – SBCA short term marketing specialist, Antonio Calzada, has worked with 5 SBCA clients in completing marketing plans, which will be part of each company's business plan.
- **SBCA Trade Fair Stands** – SBCA is considering distributing the stands it designed for cheese and olive oil producers to the entrepreneurs. The stands give a description of the company and of its products, and they are a professional tool for company promotion. The entrepreneurs can use them to attend other trade fairs in and outside Albania.
- **Finding markets for the new cheeses** - SBCA business promoters have introduced in the Tirana market four of the new cheeses produced earlier in the year with the SBCA international and local specialists assistance. Maassdam cheese produced by Lushkja

dairy, Tomme de Savoi cheese produced by Greal dairy, Fontina cheese produced by Nikolino dairy and Gouda cheese produced by NZI dairy were properly packed and labeled with the SBCA assistance and introduced in 13 Tirana supermarkets.

- **Finding markets for Olive Oil** – One of SBCA’s goals has been to increase the number of Tirana retailers who buy packaged and labeled quality olive oil. The Project’s business promoters found and got 25 orders from new retail outlets in the Tirana market for 3 olive oil producers.
- **Marketing Co-operatives** – SBCA has introduced the concept and the benefits of forming marketing co-operatives to a number of cheese producers and olive oil producers. SBCA held separate meetings with cheese and olive oil producers and introduced a model of how the co-operative could operate. The marketing co-operative would facilitate the penetration of products in the Tirana market by becoming a distributor of quality products, and would help producers share distribution and promotional costs. For this purpose, SBCA also obtained legal counseling on Albanian law on the formation of marketing co-operatives. Cheese and olive oil producers expressed interest in becoming members of such co-operatives and asked for continued support in their first year of operation.
- **Business Promoters** – SBCA, through its business promoters, have written a total of 576 purchase orders (to the value of \$225,305) for assisted clients. The number and value of purchase orders taken, by client, is shown in separate Annex 1.

b. By Client

- **Pandmed** – This beekeeping farm in Pendavinj, Korçe managed by Pandeli Karapanxha has been assisted with the preparation of a new logo, branding and labels for its honey jars, business cards and a promotional banner.
- **Spaho Beekeeping Farm** – This beekeeping farm in Elbasan managed by Engjellush Spah was assisted with branding and labels, business cards and a promotional banner.
- **Tonildo Beekeeping Farm** – This beekeeping farm, in the Moglica valley in Korca, which also produces high quality hives is managed by Tomorr Beqiraj and his son. During this quarter they received assistance with branding and labels, business cards and a promotional banner.
- **Toska Beekeeping Farm** – This beekeeping farm in Elbasan managed by Todi Toska was assisted during this quarter branding and labels, business cards and a promotional banner.
- **Saliu Beekeeping Farm** - This beekeeping farm in Llogara managed by Safet Saliu was assisted during this quarter branding and labels, business cards and a promotional banner.
- **Bletaria Denaj** - This beekeeping farm from Borsh managed by Bashkim Denaj was assisted during this quarter branding and labels, business cards and a promotional banner.

- **Bletaria Vlora** – This beekeeping farm from Vlora managed by Namik Cobaj was assisted during this quarter branding and labels, business cards and a promotional banner

KEY RESULT TWO: Enhancing Access to Finance for Target Enterprises

1. Number and Value of Loans from Commercial Banks (BKT)

- **BKT Close Out** – SBCA will complete its plan for closing the guarantee agreement with BKT, after conducting a final audit and submitting the final plan for approval by USAID.

The number and value of loans disbursed through BKT in Phase 2 are shown in Table 4 below.

Table 4 : Number and Value of Commercial Loans through BKT (Report 7a)

SECTORS	SBCA LOAN FUND PORTOFOLIO	
	Number of loans	Value of Loans (USD)
Fruit And Vegetables Cultivation And Processing	3	99,742
Cut Flowers, Seedlings And Ornamental Plants	0	0
Bee Products And Processing	0	0
Livestock Farming	2	53,284
Grapes Cultivation And Processing	0	0
Dairy Products	3	28,942
Olive Cultivation And Processing	1	4,992
Bread And Pastries Production	6	200,176
Herbs And Spices	0	0
Meat Processing	3	99,788
Water And Soft Drinks Producers	0	0
Other Agribusinesses	3	37,166
A. Total Agribusiness	21	524,089
Wood Processing	16	308,717
Construction	19	395,816
Carpet Producers	0	0
Giftware Producers	0	0
Clothing And Textile Producers	6	190,589
Leather Products	1	11,840
Other Non-Agribusiness Producers	8	198,926
B. Total Non - Agribusiness	50	1,105,890
Wholesalers	4	117,695

SECTORS	SBCA LOAN FUND PORTOFOLIO	
	Number of loans	Value of Loans (USD)
Retailers	2	26,519
Input Suppliers	1	28,192
Services	6	251,574
C. Other Businesses	13	423,981
Total A + B + C	84	2,053,960

- **Performance** - No loans have been made by BKT during this quarter as it is too close to the Project end date. The performance of the lending program is the same as reported in the previous quarter. BKT has disbursed in total, 84 loans (Sub IR 2.1) up to the end of Q1 FY2006/2007. The average loan size is \$24,452.
- **Value of Loans Disbursed** – The Phase 2 cumulative loan portfolio stands at \$2,053,960 (Sub IR 2.3), Of this, \$524,089 (25.5%) was disbursed to agribusinesses and \$1,105,890 (53.8%) to non-agribusinesses.
- **Achievement of the target** – Due to the short tenure of the loan, and project time constraints, BKT could not reach the target regarding the number of the loans. However, in terms of the value of loans disbursed, by including the leverage amount, SBCA has exceeded the target by disbursing \$6,340,025 to 84 businesses. The average guarantee cover, including the leveraged amount, is 10.3%.

Table 5 : The Leverage Effect of the SBCA Loan Fund

Description	Cumulative Portfolio	Cumulative SBCA Guarantee	SBCA Guarantee Coverage	BK Coverage
Loan portfolio including the Guarantee Portion	\$6,340,025	\$655,532	10.3%	89.7%
Guarantee Loan Portfolio	\$2,053,960	\$655,532	31.9%	68.0%
Leverage Fund of BKT	\$4,286,065	None	0.0	100.0

- **SBCA Fund Performance to Date** – Of the total of 100 loans made during Phase 1, four loans are not performing. They are Qeha 91 Shpk, Kruja I Shpk and Natasha Canko. The 3 have a total outstanding guarantee of \$14,086. For the loans made in Phase 2, there are 3 loans not performing, Dilinda Shpk, Pasha A Shpk and Ferdinand Malocaj which have an outstanding loan amount of \$28,250. The total outstanding guarantee cover for delinquent loans from Phase 1 and Phase 2 is \$42,336. BKT has started court procedures for Qeha 91, Natasha Canko and Dilinda Shpk while Kruja shpk is still being closely monitored. Since SBCA is nearing closure, it has requested BKT to take final actions on Kruja shpk in order to calculate the final loss from the Loan Guarantee Program. If we

consider no recovery from the execution of collateral from those loans, the performance on the Loan Guarantee Program would be 94%.¹

Table 6 : BKT Fund performance to date

Name of the company	Outstanding principal	Outstanding guarantee Cover
PHASE 1		
Qeha 91 shpk	Leke 1,156,359	\$4,799
Natasha Canko	\$ 8,067	\$ 4,034
Kruja shpk	Leke 1,262,136	\$5,253
Total outstanding guarantee cover (PHASE 1)		14,086
PHASE 2		
Dilinda shpk	Euro 49,702	\$26,093
Pasha A Shpk	Euro 3,919	\$1,668
Ferdinand Malocaj	Euro 1,180	\$489
Total outstanding guarantee cover (PHASE 2)		\$28,250
Total outstanding guarantee cover (PHASE 1 + PHASE 2)		\$42,336

- **Use of Funds** –As reported in the previous quarter, due to the approaching project end date, BKT has confirmed that it cannot make use of the additional \$250,000 of funds allocated for Phase 2.

2. Number and Value of Loans from Non-Bank Financial Institutions (PSHM)

This is the section formerly headed “Expand Direct Lending Program” in previous quarterly reports, and includes lending through SBCA’s SME Fund at PSHM. The number and value of loans disbursed during Phase 2 are shown in Table 7 below.

- **PSHM Close Out** – SBCA is awaiting a decision from USAID on a solution for the disposal of the \$2,550,000 loan fund at PSHM. SBCA will then be able to complete the plan for closing the agreement with PSHM, after the scheduled funds accountability audit.

Table 7 : Number and Value of Non-Bank Financial Institution Loans through PSHM (Report 7b)

SECTORS	SME LOAN FUND PORTFOLIO	
	Number of Loans	Value of Loans (USD)
Fruit and vegetables cultivation and processing	41	391,461
Cut flowers, seedlings and ornamental plants	7	81,674

¹ The performance of Loan Guarantee fund is calculated for the disbursed amount of \$750,000. If we also take into account recycled funds then the performance would be 98%.

SECTORS	SME LOAN FUND PORTFOLIO	
	Number of Loans	Value of Loans (USD)
Bee products and processing	0	0
Livestock farming	101	1,050,121
Grapes cultivation and processing	1	5,311
Dairy products	12	238,950
Olive cultivation and processing	0	0
Bread and pastries production	41	419,238
Herbs and spices	2	30,141
Meat processing	2	24,622
Water and soft drinks producers	2	14,140
Other agribusinesses	26	288,449
A. Total agribusiness	235	2,544,107
Wood processing	39	497,453
Construction	44	609,622
Carpet producers	1	5,418
Giftware producers	2	41,427
Clothing and textile producers	10	100,180
Leather products	2	31,622
Other non-agribusiness producers	12	150,690
B. Total non - agribusiness	110	1,436,412
Wholesalers	1	52,370
Retailers	6	75,717
Input suppliers	1	4,355
Services	7	136,570
C. Other businesses	15	269,012
Total A + B + C	360	4,249,531

- **Number of Loans Disbursed** – SBCA has disbursed 360 loans (Sub IR 2.2) up to the end of Q1 FY2006/2007 including 18 in the current quarter. The average loan size is \$11,804.
- **Value of Loans Disbursed** – The Phase 2 cumulative loan portfolio is \$4,249,531 (Sub IR 2.4), of which \$294,959 was disbursed during the current quarter. Of this \$2,544,107 (60%) was disbursed to agribusinesses and \$1,436,412 (33%) to non-agribusinesses. The highest number of loans (101) was made to livestock producers. There are 6 clients (Petro Doda, Perparim Hasanaj, Lavdi Stafa, Thoma Qirjako, Zhulieta Voskopi and Albert Mulla) that are delinquent for over 30 days for a total of outstanding of \$62,076. This represents 2.8% of the outstanding loan portfolio of \$2,145,698.

- **Phase 1 Loans** – At the end of December 2006 there were Phase 1 loans still outstanding to a value of \$34,622. There are still 18 loans outstanding. The outstanding Phase 1 delinquency amount is \$8,823 on 7 clients (Laert Sela, Sali Dollma, Tomor Ademi, Melqes Roboci, Kujtim Emini, Shkelqim Hallulli and Ramazan Kotorri) that have been delinquent for more than 30 days. This represents 25% of the outstanding loan portfolio of \$ 34,622.
- **SME Fund Performance to Date** – Of the 973 loans disbursed from March 2002 to December 2006, a total of 26 client loans, to a value of \$118,114 have been written off. The write-off amount represents 5% of the total Phase 1 and Phase 2 outstanding loan portfolio of \$2,180,319.
- **Loan Approval Process** – Since the start of the SBCA Project, 973 of the 1,335 loan applications submitted by PSHM have resulted in loans.
- **PSHM Technical Assistance Use** – As reported previously, an amendment to the TA budget was made in May 2006. As a result of this amendment PSHM submitted, in July 2006, the TA report for the period January 2006 to June 2006. SBCA reviewed all documents submitted by PSHM under the TA contract and is holding a total of \$40,436 in TA funds to be released to PSHM, pending the results of the funds accountability audit.

KEY RESULT THREE: Monitoring, Measuring & Communicating SBCA Impact

1. Monitor and Measure Program Impact and Causality

- **Measuring Impact** – SBCA has measured the impact of services provided in previous quarters using a standard questionnaire. Data collected through these questionnaires were compared against the data in the baselines. The impact is generated directly from the database, from which reports are compiled and results are measured against USAID targets.
- **PMP Indicators and the SBCA Database** – During this quarter SBCA's subcontracted BSPs have continued to measure the impact of the services provided to clients.
- **Job estimation methodology** – Through its lending program with PSHM, SBCA disbursed 1,149 loans during phase 2. At least 200 loans will still be outstanding after the closure of the project. Due to the high number of SBCA (through BKT and PSHM) loans (316) that will still be outstanding when the Project is scheduled to close, the impact of these loans can be measured accurately only 5-6 months after the closure of the Project in February. As we point out elsewhere in this report (Challenges and Recommendations) a no-cost extension of the project would allow such job increase numbers to be accurately reported.
- **Impact from Closed Loans** – During this quarter, SBCA has measured the loan impact for 384 loans that were disbursed in Phase 1 but closed from March 2005 up to December 2006. The number of jobs reported as being created was 753, and the increase in sales recorded is \$13.2 million,

- **Use of SBCA Loans** – The use of loans, in terms of investment and working capital, is shown in Table 8 below.

Table 8 : The Use of SBCA Loans during Phase 2

USE OF THE LOAN	PSHM	BKT	TOTAL
Working Capital	68	20	88
Investment (machinery, buildings, equipment)	286	58	344
Land	6	6	12
TOTAL	360	84	444

2. Enhance Communications, Outreach and Coordination

- **Client Profiles** – Client profiles have been completed for 20 clients. Selected extracts from some of them will be incorporated into the SBCA web site.
- **The Business Promoter Newsletter** – The third issue of the *Business Promoter*, subtitled “Growing Albanian Business,” was completed and distributed during the quarter. It highlighted the results of SBCA assistance.

PROBLEMS ENCOUNTERED

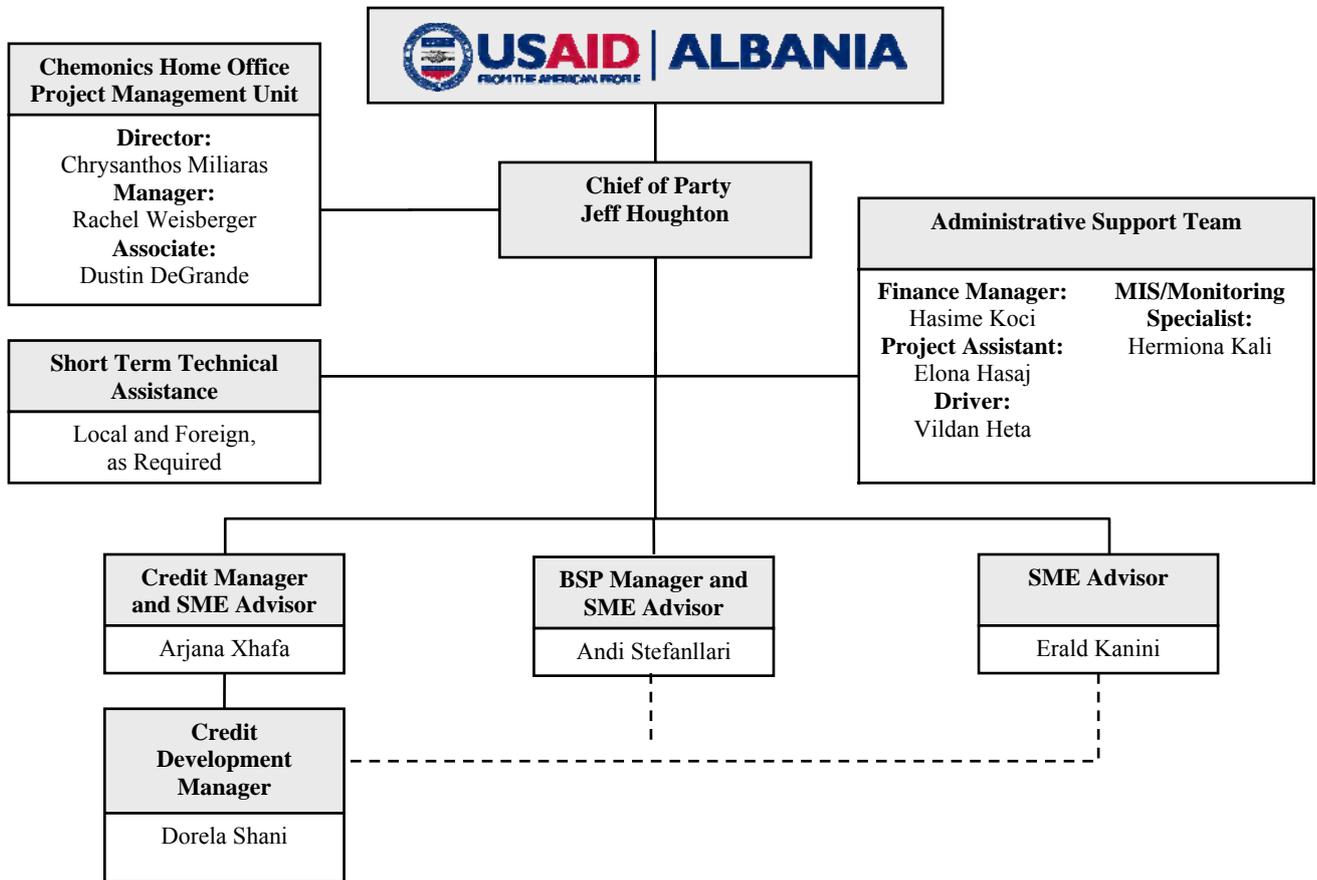
- **Lack of bookkeeping systems** – Many Albanian businesses keep poor financial records or do not have complete bookkeeping systems. This has created problems and slowed the progress on completing business plans for some clients who originally agreed to participate in the business planning process.
- **Staff Changes** –SBCA’s Credit Manager and one SME Advisor resigned to take positions with a new business related project in Albania. The remaining staff, supplemented by one new, part-time SME advisor continued with increased work loads.

APPENDIX D

SBCA STAFF

11. APPENDIX D: Local Professional Staff

ALBANIA SBCA PROJECT ORGANIZATION CHART



Person Days

Table 9 : Phase II Use of Person Days

Name	Arrival/Departure Date (Expat/TCN) Hire/Termination Date (Local)	Person Days to Date	Remaining Projected Person Days
Charles Northrip (Chief of Party – U.S.)	January 10 to February 28, 2007	0	35
Jeffrey Houghton (Chief of Party – TCN)	April 8, 2002 to January 5, 2007	1086	5
Arjana Xhafa (Credit Manager and SME Advisor– Local)	April 22, 2002 to January 10, 2007	1055.5	0
Klodian Deliallisi (Office and Finance Manager – Local)	March 1, 2002 to October 31, 2006	1007	0
Elona Basha (Trading Manager and SME Advisor– Local)	March 5, 2003 to November 30, 2006	806	0
Andi Stefanllari (BSP Manager and SME Advisor – Local)	June 2, 2003 to present	780	35
Erald Kanini (SME Advisor– Local)	March 27, 2002 to present	1086	35
Hermiona Kali (MIS/Monitoring Specialist – Local)	May 2, 2005 to present	359	43
Dorela Shani (Credit Assistant)	June 28, 2006 to present	130	43
Hasime Koci (Office Manager and Accountant)	November 13, 2006 to present	35	43
David Douglas (Business Planning Specialist)	January 3, 2006 to present	58	0
Marc de Carheil (Cheese Specialist)	January 10, 2006 to present	87	0
Harry Fitch (Production Management Specialist)	May 21, 2006 to present	70	0
Eric Howell (Director – Home Office)	March 2005 to February 13, 2006	15	0
Chrysanthos Miliaras (Director— Home Office)	February 14, 2006 to present	22.5	10
Rachel Weisberger (Manager—Home Office)	December 2005 to present	0	0
Dustin DeGrande (Associate—Home office)	December 12, 2005 to present	15	0
Jennifer Burdett (Close Out)	February 1 to February 28, 2007	0	20
Suzanne Savage (Sales Training Specialist)	September 5 to October 14, 2005	29	0
James Riordan (Competitiveness Expert – Home Office)	March 27 to April 3, 2005	7	0
Karen Potter (Marketing Strategy/Communications Specialist)	December 1 to December 22, 2004	19	0
Shannon Sanquist (Marketing/Sales Consultant)	January 21, 2006 to February 9, 2006	18	0
Antonio Calzada (Marketing/Sales Consultant)	January 26, 2006 to present	75	0

Name	Arrival/Departure Date (Expat/TCN) Hire/Termination Date (Local)	Person Days to Date	Remaining Projected Person Days
Zachary Hubbell (Field Accountant— Home Office)	March 13, 2006 to present	7	0
William Taylor (Procurement Agent – Home Office)	April 30, 2002 to present	4.02	2
Doug Hyde (Editorial Support and Production – Home Office)	January 01, 2007 to present	0	5

APPENDIX E

QUARTERLY FINANCIAL UPDATE

12. APPENDIX E: Quarterly Financial Update

The numbers in Table 10 below reflect the actual and estimated amounts for the SBCA project, as of the end of December 2006.

Table 10 : Quarterly Financial Update