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FROM ISOLATION TO INNOVATION: EXPANDING ALBANIA'S CREDIT AND PRODUCTIVE SECTORS

Albania Small Business Credit and Assistance (SBCA) Final Report

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SBCA / DUSTIN DEGRANDE

A newly completed olive oil storage tank and freshly wrapped metal tubing are ready for delivery to Albanian clients at the Europa metalworking plant in Elbasan. USAID assistance has helped Europa meet international management standards for export beyond Albania and has made its line more efficient for all production.

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Technical assistance has helped dairies produce new domestic cheese varieties and improve the production and management capacities for all their products, including the traditional kashkavall cheese.

CONTENTS

EXECUTIVE SUMMARY 1

ALBANIA'S PRIVATE SECTOR: HARNESSING ITS POTENTIAL FOR GROWTH 5

IMPROVING SMALL- AND MEDIUM-SIZED ENTERPRISE COMPETITIVENESS 13

RESTORING FAITH AND BUILDING CAPACITY THROUGH SOUND CREDIT LENDING 25

CONCLUSIONS AND LOOKING FORWARD 29

CD ROM INDEX 36

FRONT COVER: With marketing assistance from USAID and local business service providers, Artflex mattresses are now reaching a broader market. By improving its catalogue, designing a new logo, creating a Web site, and writing a business and marketing plan, Artflex is improving its image among potential domestic and foreign customers.

SBCA / ELONA BASHA

BACK COVER: The fortress of Albanian hero Skenderbeg overlooks the rugged horizon of Kruja, Albania's 15-century capital. Long isolated from the rest of Europe, Albanians are now exploring broader horizons and competing in markets many never considered accessible.

SBCA / DUSTIN DEGRANDE

SBCA / DUSTIN DEGRANDE

Workers in Shkoder salt Albania's traditional kashkavall cheese. SBCA specialists helped this company develop marketing, costing, and production strategies for its business, introduce a new variety of cheese, and expand its market throughout the country.

EXECUTIVE SUMMARY

In 2002, when USAID launched the Small Business and Credit Assistance (SBCA) project, Albania was facing a critical juncture. While the country had recently opened up after decades of self-imposed isolation, it was still emerging from the political and economic collapse of the late 1990s. For Albania to succeed in becoming a modern European nation, it would have to meet the challenge of creating a dynamic economy and sound democratic institutions.

One key to developing Albania's economy and placing it on a path toward sustainable growth is establishing a robust private sector. Toward this end, USAID, through the SBCA project, worked from 2002 to 2007 to provide sustainable, direct business financing and guarantees and one-on-one advice and technical assistance to credible small- and medium-sized enterprises (SMEs) in every region. By working through local financial institution partners, building a network of business service providers (BSPs), and providing one-on-one business counseling, USAID helped thousands of SMEs gain access to the credit and technical assistance they needed to grow and strengthen. Significantly, most of the project's clients operated in either the agricultural or productive sectors — areas that most Albanian banks found too risky to lend to, but showed tremendous potential for sales growth and job creation.

The project was designed in two phases. For the first three years, USAID business development specialists and their local development partners covered the country, helping businesses apply for loans and providing them with the training and technical assistance needed to best use the new credit (and pay it back). In

Phase I of the project, more than 4,000 businesses were assisted.

Phase II began three years later. With its efforts on track to increase access to finance and a broad campaign underway to enhance business competitiveness, the project shifted its focus to making the largest possible positive impact on Albania's SME sector. USAID business development specialists had spent three years familiarizing themselves with the businesses and regional development partners and providing basic and broad technical support. In the second phase, they selected those businesses that showed the greatest potential for strong impact, and provided longer-term targeted assistance to help those businesses reach their goals.

Through its partnerships with Banka Kombetare Tregtare (BKT), an Albanian commercial bank, and Partneri Shqiptar per Mikrokredi (PSHM), a local microcredit organization, USAID injected more than $15 million into Albania's financial system during SBCA's five-year tenure. Moreover, approximately 99 percent of SBCA-financed loans have been repaid, enabling the initial lending capital to be recycled to new borrowers and maximizing its impact. In addition to increasing SME access to finance, USAID helped businesses develop their capacity by introducing new technologies and improving their management and marketing skills. Through this support, Albanian businesses increased their sales by nearly $35 million and created 1,184 new jobs over the course of the project.

The project also developed a cadre of SMEs in Albania that could serve as models for others, and USAID technical assistance helped these businesses introduce innovations to a struggling economy. Ten new domestically produced types of cheeses were introduced, properly labeled, and branded; an Albanian olive oil producer was recognized in Italy as producing the best extra virgin olive oil in the Mediterranean; and producers of commodities from watermelons to metalworking achieved international standards of quality and safety.

Because Albania has been exposed to capitalism for less time than any country in Eastern Europe, it poses a development challenge. One of USAID's successes has been in changing the mentality of entrepreneurs to focus on the market rather than production, as had been the norm under communism.

Restoring confidence in Albania's financial sector, as well as fostering the development of the

country's entrepreneurial spirit, are fundamental to Albania's long-term success. This report attempts to capture USAID's impact on supporting these two goals on the institutional and individual levels. However, while SBCA's accomplishments are significant, much remains to be done. Nevertheless, the tangible success of USAID's financial institution partners — BKT has risen to become the second largest Albanian financial institutions with $863 million in assets and PSHM is in the process of securing its banking license from Albania's Central Bank — as well as that of its clients speaks optimistically to the potential of Albania's emerging economy.

PROJECT IMPACT ON ECONOMIC GROWTH IN ALBANIA

(March 2002-February 2007)

Improving Private Sector Competitiveness			
Impact:	**Expected Results:**	**Actual Results:**	**Difference:**
Increase in domestic sales by USAID-assisted enterprises	$4,800,000*	$34,652,081	$29,852,081
Increase in export sales by USAID-assisted enterprises	$220,000*	$1,096,108	$876,108
Jobs created among USAID-assisted businesses	2,300*	1,184	(1,116)
Assisted businesses using new technology	420*	416	(4)
Assisted businesses applying new management practices	150*	112	(38)
Assisted businesses applying new marketing strategies	100*	101	1
Strengthening the Financial Services Sector and Increasing Access to Capital			
Impact:	**Expected Results:**	**Actual Results:**	**Difference:**
Number of loans disbursed to SMEs in agriculture and manufacturing	506	1,157	651
Amount of loans disbursed to SMEs	$12,350,000	$15,498,689	$3,148,689
Average loan repayment rate	95 percent	99 percent	4 percent

* In Phase II of the project (March 2005 - February 2007)

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Viktori Bashi is considered by the Rula brothers to be their company's best welder. Throughout Albania, small privately-owned businesses like the Rulas' metal-working plant in Elbasan have been sources of dynamic growth for the private sector. Further, they demonstrate to their communities the advantages of planning and utilizing all available resources. Many businesses like the Rulas' are also engines of long-term community growth, environmental responsibility, and gender equality.

CHAPTER ONE

ALBANIA'S PRIVATE SECTOR: HARNESSING ITS POTENTIAL FOR GROWTH

THE SIGNIFICANCE OF CREDIT AND SMES FOR ALBANIA

When USAID's Small Business Credit and Assistance project began in March 2002, Albania was recovering from a series of major economic and political challenges associated with its reemergence from decades of self-imposed isolation. These included the collapse of its fledgling free market economy, social and political unrest, and an influx of thousands of refugees fleeing conflicts in neighboring countries.

Helping small businesses — typically the most dynamic actors in any market economy — to develop offered the possibility of ameliorating this potentially unstable environment by accelerating Albania's economic progress. However, the few Albanian small businesses that did exist were primarily service- and import-oriented and as a result had little job creation potential compared to those involved in either the manufacturing or agricultural sectors. To harness the capacity of those businesses to generate income and employment, Albanian micro- and small-business owners needed access to capital, markets, and know-how to make them competitive.

USAID designed the SBCA project to fill these gaps by focusing on SMEs in the agricultural and productive sectors. These sectors typically have a more profound impact down the supply chain and thus lend themselves to greater potential impact for the country.

The SME climate in Albania. The agricultural sector, although prominent, was underdeveloped and susceptible to climatic changes; and the manufacturing sector, which often provides a foundation for stable economic

SBCA / DUSTIN DEGRANDE

A lack of resources, poor infrastructure, and mountainous geography, like that near Kruja, only reinforced the isolation Albania's earlier leaders had created, making domestic and export trade difficult. USAID expanded markets by creating business linkages for SMEs across the difficult terrain.

growth, was small. In urban areas, many businesses were not even registered, indicating that there were considerably more small businesses than statistics would suggest. The regulatory framework within which businesses operated was perceived to be corrupt, fragmented, and lacking the governmental support necessary to create realistic SME policy and regulatory reform.

Although registration and licensing continues to be a burden to new enterprises, conditions have improved significantly since 2002. And although Albania continued to be one of Europe's poorest countries, Albanians who had left the country began returning with skills and capital to create their own businesses. A fish farmer south of Vlora who brought back ideas from Greece, a fruit and vegetable grower in Shkodra who started his own business in Albania after working in a peach orchard in Belgium, and several cheese producers who planned to introduce new cheeses are among those assisted by SBCA.

Emergence from isolation. The banking sector began to grow stronger, and some foreign-owned banks established branches in Albania. As one indicator of cautious confidence in the country's stability, apartment buildings began popping up, especially in Tirana. The capital's population had virtually tripled over one decade, due to an influx of Albanians from other districts and, to a lesser extent, Kosovar refugees. These new apartments were purchased largely with remittances from relatives working abroad or from bank-financed mortgages — newly introduced to Albania after the adoption of land and property registration reforms. Banks believed that mortgages were safer than lending to

enterprises in the agricultural and productive sectors.

On the borrowers' side, the strong international donor presence and business development grants led to a degree of donor dependency. At the same time, extra-legal markets and bribes were considered normal, and newly emerging private businesses regularly encountered corruption in customs, licensing, and registration. USAID would have to work to change these perceptions and focus on transparency and accountability, both in lending and in business management.

The financial sector. The situation in the financial sector was grim. The collapse of pyramid schemes in 1997 eroded faith in the financial sector, and lending institutions were unwilling to lend to the productive sectors.

Understandably, in 2002, the financial sector was built on conservative banking principles. Because remittances were still a large source of funding for new businesses, transaction fees for foreign exchange, rather than interest from loans to SMEs, were a major source of income for commercial banks. When banks and other lending institutions were willing to lend to SMEs, collateral requirements were often prohibitive — usually between 150 and 200 percent of the total loan amount. Since land registration was still in its early stages and had not fully penetrated rural areas, potential borrowers from rural areas were at a particular disadvantage, as they could not use registered property as collateral. Moreover, banks were giving very few loans to agricultural producers, and the National Agricultural Bank had already gone bankrupt due to low repayment rates.

USAID'S RESPONSE FOR SME DEVELOPMENT AND FINANCING IN ALBANIA

In the five years since the project began, USAID has provided consultation and credit assistance services to more than 5,700 SMEs across Albania and has had a direct impact on job creation and competitiveness. The SBCA program filled an important gap in financing for targeted Albanian entrepreneurs who needed to increase their productive capacity to enter new markets. The project combined technical one-on-one assistance with market-rate credit. From this joint assistance, nearly 1,200 jobs have been created at USAID-assisted businesses, domestic sales from assisted businesses have increased by nearly $35 million, and exports have increased by more than $1 million.

USAID's impact on Albania goes beyond the number of jobs created and increases in sales. Residual impacts of job creation include alleviating poverty and providing assistance to expand existing businesses, which could lead to the creation of more jobs. After the collapse of Albania's state manufacturing sector in the early 1990s, the private sector, particularly SMEs, became the primary source for new jobs.

IMPACTS OF INCREASED SALES

IMPACTS OF NEW JOB CREATION

At a time when banks were extremely reluctant to lend to SMEs, particularly in the vital manufacturing and agricultural sectors, USAID filled an important gap in financing for entrepreneurs by facilitating loans ranging from $10,000 to $30,000.

These were the realities that led USAID, in cooperation with its financial partners PSHM and BKT, to address market demand for SME loans. USAID provided guarantees to BKT to cover market-rate commercial loans in the productive sectors (thereby encouraging the bank to lend to these sectors) and provided the funds to PSHM to lend to SMEs. At the same time, project specialists and business service providers provided one-on-one business consulting to improve the overall competitiveness of firms by helping develop their technical, marketing and management capacities. These improvements helped ensure both business success and loan repayment.

Toward the end of Phase II in November 2006, the number of small- and medium-sized enterprises receiving credit or technical assistance (or both) from USAID's partners had grown to more than 5,700. More significantly, the growth of these businesses meant that they could pay off 99 percent of nearly $15.5 million in loans. With this firm foundation, and as a direct result of Phase I and other project experience, USAID decided that the strategy for the second phase for Albania's private sector development would be to broaden the group of local partners and focus on assisting a smaller number of target enterprises whose results would further accelerate Albania's growth through a demonstration effect.

BUSINESSES ASSISTED THROUGH THE ALBANIA SMALL BUSINESS AND CREDIT ASSISTANCE PROGRAM

SBCA Phase I
Mar. 2002 - Feb. 2005

SBCA Phase II
Mar. 2005 - Feb. 2007

Number of Businesses Assisted

0 | 1-50 | 51-200 | 201-500

BEYOND BUSINESS: THE PRIVATE SECTOR AS CATALYST FOR GENDER DEVELOPMENT

Albanian entrepreneurs have proven themselves to be innovators in achieving economic progress, raising standards of living, and demonstrating the positive impact of innovations within and beyond their businesses. USAID helped usher in small but significant changes in Albania that went beyond creating jobs and increasing sales. SME assistance and training are beginning to affect the way that gender roles are perceived.

Although exact figures are difficult to find, it is often assumed that businesses managed or owned by women in Albania are registered in the names of their husbands or brothers, leading official statistics to understate the proportion of such businesses in the economy. But clearly, a significant number of women entrepreneurs with great dynamism and potential for innovation were active in the region, and they were searching for role models.

USAID actively worked with female SME and credit advisors, business service providers, and business partners. Two of the project's most frequently subcontracted business service providers (BSPs), Vlora RDA and the Institute of Quality, are managed by women. USAID worked to challenge patriarchal conceptions by providing and promoting examples of successful businesswomen. One of these was Shpresa Shkalla, one of Albania's leading olive oil producers. (See story "When the Best Isn't Good Enough," page 27.) USAID has provided direct consulting assistance to more than 670 women-owned enterprises in producing and marketing jam, *kilims* (traditional Albanian rugs), olive oil, and other products. Some of these women's successes, including those of Ms. Shkalla, have stood out as examples for others to follow.

SBCA / ERALD KANINI

During Phase I of the SBCA project, a local business service provider helped Agim Sula create a business plan to take out a loan. He eventually secured two loans under USAID's guarantee fund and used the ideas from his business plan to add value to his lumber and earn a substantially higher price. Over three years, sales increased by 34 percent to more than $1 million per year.

FROM ABANDONED INDUSTRY TO ACTIVE PRIVATE SECTOR

With USAID assistance, metal workers converted part of this metallurgy plant (top), which had been owned by the state of Elbasan, into a competitive and privately-owned business.

Europa sh.p.k. was founded by Vangjel and Thanas Rula, brothers who bought part of the plant and turned it into a much smaller but thriving business. After working with USAID specialists, revenue has increased 20 percent. USAID has been instrumental in making Europa's production line more efficient, finding new sources for modern metalworking equipment, advising on financial accounting and business plan preparation, and preparing the company to meet all requirements for ISO 9001:2000 certification, the final requirement for competing for international clients.

When this large plant closed in 1992, a major source of employment was lost and parts of the plant were sold off to private investors. A nearby foreign-owned company kept the plant's smokestacks emitting harmful pollutants. The Rula brothers scraped together all the capital they had to buy an abandoned salt warehouse, which was in the same state of disrepair as the other buildings in the complex (bottom).

The Rulas transformed the salt warehouse into a thriving metalworking business, Vangjel explained.

"We started with the roof and set aside resources for new equipment, making improvements to the surrounding area, paving roads, and cleaning the area," he said.

Europa designed and built scrubbers to reduce pollutants coming from a neighboring cement factory and, one year later, built scrubbers for the foreign-owned metallurgy plant. Their business is now a model for the area, committed to the community and ready to compete internationally.

SBCA / DUSTIN DEGRANDE

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CHAPTER TWO

IMPROVING SMALL- AND MEDIUM-SIZED ENTERPRISE COMPETITIVENESS

MAKING TARGETED ALBANIAN BUSINESSES MORE COMPETITIVE

In a shift in strategy from Phase I to Phase II, USAID began targeting assistance to a smaller number of higher impact businesses. To qualify for Phase II assistance, firms had to have a realistic potential for growth and managers who were open to change.

The Karafili furniture company, a successful SBCA Phase I client on the shore of Lake Ohrid in southeastern Albania (see "Innovative Assistance for Entrepreneurs," page 37), was interested in learning new skills and techniques. The company's owners, the Karafili brothers, understood that management improvements would lead to growth, increased sales, and profitability. With USAID technical assistance through SBCA, Karafili took full advantage of its loans from BKT, sales increased by more than $170,000 from 2004 to 2006, and the company's profit margin rose 26.4 percent. Karafili's market expanded beyond its home town of Pogradec and Tirana to six locations across Albania and Kosovo.

Karafili is one example of USAID-assisted businesses applying new technologies, management techniques, and marketing strategies, often in tandem with loans. As a result of USAID's coordinated efforts in SME competitiveness, Phase II resulted in 416 businesses applying new technologies in their businesses, 112 applying good management strategies, and 101 applying new marketing strategies. At the same time, more than 380 businesses received loans. This assistance has resulted in increased domestic sales of $34.65 million and 1,184 new jobs.

SBCA / ANTONIO CALZADA

In 2006, the storefront sign of the sole Karafili distributor in Tirana read "Chairs and Tables from Progradec." Since then, marketing specialists convinced Karafili to show its own name instead, supporting its brand across all its new retail locations.

Most of USAID's contributions to enhancing competitiveness through new technologies occurred in agriculture. New technologies help Albanian farmers and businesspeople meet international standards, earn more from their products, expand to lucrative new markets, and make their businesses more efficient and profitable. USAID specialists introduced new varietals and technologies in disease control, pruning, irrigation, crop rotation and diversification. They worked with farmers on organic certification and improving product quality and sourcing.

Showcasing local products, expanding local markets. USAID specialists recognized a growing trend of Albanians willing to try something new and, based on a retail market survey of Albania, targeted cheese as a product with great market potential. They helped 10 Albanian dairies develop, label, and market new, domestically produced cheeses to meet an emerging demand for import substitution and earn higher prices. They introduced casein labeling (the natural protein polymer used to provide safe and durable labeling on cheese products), raising the standard of domestic product identification, transparency in freshness, and traceability. At the same time, consultants worked with business owners to improve production, management, and costing structures of their businesses and introduce branding for the new and existing cheeses.

By the end of 2006, four of the 10 new cheeses were available on supermarket shelves. Producers and business advisors are hopeful that some of the remaining six — those produced from goat and sheep milk — will appear in retail outlets by mid-2007. USAID-trained local specialists

will continue to provide technical support to the cheese producers.

The 10 new cheeses were introduced at a promotional event — New Cheeses of Albania — in Tirana, attended by hundreds of retailers, restaurant owners, and families. Of the 856 kg produced for the event, 120 kg were sold that day. The remainder was sold locally by the cheese producers themselves, a testament to the word-of-mouth success of some of the new foods.

With 3.4 million olive trees and 20 varieties of olives, Albania has the resources to be a major domestic producer, and even exporter, of olive oil. Producers have proven the quality of their products, even winning international acclaim, but they had difficulty with marketing. USAID has introduced new olive-growing and cultivation techniques and production management systems, dramatically increased marketing efforts, and prepared producers for international certification for product and management quality standards.

A large promotional event, Olive Oils of Albania, introduced virgin and extra-virgin olive oils produced by USAID clients to restaurants, retailers, and the general public. Producers sold 250 bottles, or $1,500 worth, of olive oil at the event, which

USAID specialists provided training in seedling production, technological processes and disease prevention to Kastriot Shehaj's seedling business in Vlora, helping increase productivity by 20 percent. Approximately 400 farmers and agricultural producers adopted new techniques and technologies for their business, as introduced to them by USAID.

SBCA / ANDI STEFANLLARI

USAID'S LOCAL PARTNERS

The project's impact on Albanian businesses was due largely to its collaboration with a network of local partners:

- **Business Service Providers:** The project's 30 BSPs and their 200 subcontracted professionals provided training and technical assistance to 4,260 businesses.
- **Banka Kombetare Tregtare:** BKT leveraged a $750,000 loan guarantee fund, financed by USAID, to disburse $5.365 million in market-rate loans to small- and medium-sized businesses. In addition to paying a market rate for their loans, guarantee fund clients achieved a repayment rate of 99 percent, making the BKT loan guarantee fund one of Albania's most successful.
- **Partneri Shqiptar per Mikrokredi:** This microcredit lending institution was started in 1998 by Opportunity International to reach Albania's poor and "unbankable" entrepreneurs. Combining its loans with as-needed technical assistance resulted in an impressive 99 percent repayment rate by its clients and turned a $2.55 million SME fund into more than $10 million in loans for micro-, small-, and medium-sized enterprises.

also provided an opportunity to make contacts for long-term sales. One restaurant owner was so impressed with the quality of Vesaf Musai's olive oil that he placed an order for 150 liters, or $850 worth. Other producers saw their packaged olive oil on retail shelves in Tirana for the first time.

Honey is another Albanian staple. In December 2006, USAID brought together in Vlora honey-and bee-product producers and suppliers of beekeeping equipment for Honey Day, an event that attracted about 700 people. Albanian honey was marketed as a high-quality, safe consumer good, worthy as a substitute for imported honey. The event also showcased USAID-created branding and labeling. Sales and orders for $30,000 were taken that day. Gezim Skerma, owner of the Morava Company, signed a $15,000 contract with one wholesaler and, one month later, ordered the same quantity from him. Another exhibitor, a beehive producer, received orders for 200 hives and made contacts for future sales.

Business plans for sustainable SME growth. In the past, business plans were used almost exclusively to supplement collateral in securing credit; entrepreneurs rarely recognized the document's importance as a management tool. Working with Albanian clients over the years, USAID convinced businesses of the importance of record-keeping and analysis for planning, and helped them incorporate new and innovative ideas to help their businesses grow.

Project consultants approached more than 50 higher-impact clients to complete these plans, and by the end of the project, approximately 30 businesses were using comprehensive plans to expand their businesses. The format lends itself to loan applications, and dedicates space for consultants to write comments and suggestions next to the business owner's own ideas, making it consultant-friendly. Apollon, a paper recycling and products manufacturer from Fier, used its business plan to secure a $350,000 loan and upgrade the plant's technology. Following its new business strategy, Apollon increased sales by 23 percent in two years, and is now able to manufacture a larger variety of paper products.

Breaking the isolation: meeting global standards. For the last decade, Albanian entrepreneurs traveling abroad were disappointed when prospective clients turned them down because they lacked the certification necessary to sell their wares and charge Western prices.

Today, some of Albania's largest watermelon producers, including five from near the town of Saranda, are EUREPGAP-certified, attesting that they have met European Union quality and safety standards and assuring European buyers that they carefully monitor cultivation and ensure the safety of their products. The certification demonstrates to local entrepreneurs

SBCA/ERALD KANINI

Businesses of all sizes, such as this woman-owned carpet workshop in Korca, increased their knowledge in business management practices from USAID-supported business planning training.

SBCA / DRINI IMAMI

USAID's Honey Day event in the southern town of Vlora highlighted the progress and products of SBCA's 20 best honey-producing clients. Small producers enjoyed professional displays and promotion, resulting in $30,000 in sales and orders.

how adopting sound business practices opens up European markets and export opportunities as well as encourages domestic consumers to trust the quality and safety of Albanian produce.

Miell Tirana is another medium-sized enterprise that has embraced international certification. One of Albania's largest flour producers, Miell Tirana has grown rapidly in the domestic market because of its effective leadership and skilled workers. As its management began to make contact with potential customers abroad, however, they recognized that their lack of ISO 9000 quality management certification prevented them from entering global competition. Potential international clients interested in Miell's flour broke off negotiations upon learning that the company was not certified. USAID specialists

Haba Ballkan's food standards specialist tests for food safety and consistency. USAID assistance helped build the laboratory used to ensure that their products consistently meet the quality standards already established in Albania.

SBCA / ERALD KANINI

have been working with Miell to implement ISO certification and broaden its market. With more international clients, Albanian flour will enjoy a more sustained base of revenue.

USAID has helped 22 businesses implement official international quality standards, including one business assisted with ISO 9000 quality management certification, 11 assisted with EUREPGAP certification, and 11 assisted with good manufacturing practices.

When watermelon growers in Saranda heard about the improvements made by their certified neighbors, they, too, expressed interest in EUREPGAP. At the same time, five mandarin orange growers from Saranda worked with USAID to earn their EUREPGAP certification. To ensure that Albanians can continue to certify their own businesses, USAID and international accreditation bodies have been working with local accreditation body ALCEBO. ALCEBO issues EUREPGAP certification for safety and quality standards with cultivated products and ISO 9000 certification for quality management. The interest sparked by the watermelon growers' EUREPGAP certification led project specialists to invite ALCEBO to hold workshops in Lushnja, attended by farmers from Lushnja, Berat, and Fier. In February 2007, ALCEBO will award the mandarin orange growers their certification. ALCEBO's for-fee services will help it sustain its work into the future. More importantly, Albanians no longer have to look abroad to find the certification they need to sell there.

Increased sales through marketing. Although some USAID clients

(including award-winning olive oil producer Shpresa Shkalla, leading herb and spice exporter Vasel Mucaj, and Albania's first recycled paper producer Hilmi Brace) initially approached the project for branding assistance, Albanian entrepreneurs as a whole have not fully understood the potential benefit of branding their businesses.

USAID business specialists helped impart the idea that a brand creates customer expectation and product loyalty. A well-conceived and professional label will attract the customer's eye and create a sense of trust even before the product is purchased. In Phase II of the project, USAID marketing specialists and local subcontractors designed logos, labels, packaging, Web sites, exhibition stands, and stationery for about 50 clients, including olive oil processors, cheese producers, beekeepers, and textile manufacturers. To provide a local source of long-term branding expertise, USAID trained and supervised artists and designers, Web site specialists, and nascent advertising agencies. The project helped them foster relationships with BSPs and clients.

A good example is Anastas Gjikondi, who had worked in

Labels created by USAID design and marketing specialists adorn olive oils in this organic foods shop in Tirana. Branding and new labels have helped create a professional identity and expectation of quality standards for Albanian products.

SBCA / ANTONIO CALZADA

the state-owned olive oil processing industry since 1970. When the communist system collapsed, he bought the privatized factory in Qeparo and gave it his family name. Through a Japanese grant, he acquired a new processing line and began producing virgin and extra virgin olive oil. Recently, Gjikondi received assistance from USAID in meeting HACCP food safety standards and ISO certification and introducing good manufacturing practices to the company. Gjikondi also received help in developing its own brand to encourage customer loyalty, designing a new logo and labels that distinguish its olive oil and inform consumers, and building a Web site to help further its marketing scope.

A LOCAL NETWORK FOR SUSTAINABLE BUSINESS SERVICES

The project helped build a local network of specialists to address the specific needs of each business, establishing an infrastructure for future business collaboration, marketing, assistance, and expansion. This network — the first of its kind in Albania — also supported the large promotional events targeting some of Albania's key agricultural products. The network was composed of USAID's SBCA office; its business development specialists and international short-term consultants in Tirana; 30 business service providers covering 33 of Albania's 36 districts; six business promoters; and the project's local lending partners, BKT and PSHM, which have 37 branches and nine regional headquarters throughout the country.

Meeting demand: business service providers. USAID owes much of its success and impact on Albanian businesses to its relationship with its partner business service providers, who worked closely with project specialists and received training from USAID, contributing to the long-term growth of Albania's small businesses.

Taking advantage of Albanians' existing expertise in industry and trade, USAID sought out qualified Albanian consultants to act as local experts for beneficiary businesses. They provided diverse services, from installing computerized production control systems to chartered accountancy and branding. With USAID's assistance, they helped draft business plans, offered marketing and accounting advice, designed Web sites and production software, conducted specialized training, and provided production and management consultation services.

In addition, USAID encouraged its locally subcontracted BSPs to act as "nodes," or coordination centers, through which they subcontracted more than 200 individual specialists with skills ranging from fruit tree disease control to chartered accountancy to cheese production. Their diversified base of donor support and for-fee service income ensure a range of financing sources for sustainability.

BSPs also helped USAID expand its own client base through client recommendations and referrals. In turn, these BSPs have partnered with

A fundamental aspect of SBCA's approach was to apply market incentives to create sustainable linkages between buyers and sellers. USAID collaborated with small manufacturers, mostly located in Albania's regions, to create 25 brands for sale to supermarkets, retailers, and wholesalers. But once the brands were created, the manufacturers had limited means to penetrate Albania's largest market, Tirana, and expand sales. SBCA identified six motivated business promoters, including Sokol Konomi, who were willing to work on commission paid by SBCA clients. During Phase II of the project, Sokol and other promoters generated hundreds of thousands of dollars in additional sales, and now more than 40 retailers in Albania's capital carry the products of USAID clients. With producers and sellers benefiting mutually, business promoters will continue working for SBCA clients after the project ends.

SBCA / ANDI STEFANILLARI

USAID's Albanian and foreign specialists and benefited from USAID-sponsored study tours, technical assistance, and training in entrepreneurship, marketing, and business plan preparation.

Finding new markets through business promoters. Since the market economy was introduced in Albania, producers have devoted more time and resources to production than to marketing or branding. Many clients sell only to wholesalers. They grossly underestimated the importance of retail sales and had little understanding of why consumers buy their products.

SBCA-assisted business promoters were seen as the marketing links in a sustainable network of local partners. In late 2005, the project selected six business promoters to travel throughout Albania to market the products of SBCA-assisted businesses. Armed with promotional materials created by BSPs and USAID specialists, trained by USAID in direct selling techniques, and assigned a local BSP partner, the business promoters acted as retail sales representatives for producer clients. To promote the sustainability of this relationship, they earned a reasonable percentage of the sales as commission and as an incentive for increasing sales.

Over the life of the project, these promoters vastly increased business, taking nearly 600 orders at 230 shops for 45 client business, for a total value of $250,000. The promoters helped with agriculture promotion events for cheese, olive oil, and honey and found retail outlets in Tirana for eight olive oil processors and cheese producers. They also opened the domestic market to an Albanian exporter,

> **" I have had unique satisfaction that my work promoting SBCA clients' products has resulted in stable sales, and that these clients could, for the first time, penetrate and compete in such an important market. "**
>
> **SOKOL KONOMI, ONE OF SBCA'S MOST SUCCESSFUL BUSINESS PROMOTERS**

by persuading the sauce manufacturer Fuqi to sell its product through business promoters to retailers in Tirana. The company was experiencing cash flow problems due to its reliance on a single client in Switzerland.

After working with USAID for one year, the company had more than 50 retail outlets in Tirana. This influx in cash from domestic retail sales reduced Fuqi's dependency on exports and eased its cash flow problems.

In the 10 years since he began cultivating, drying, and packaging therapeutic plants and spices, Vasel Mucaj has successfully expanded his business, employing 52 farmers and workers and selling 63 percent of his output to the United States. USAID provided technical assistance to expand his production to include 10 hectares of thyme and lavender and provided marketing assistance for opening export markets in the U.K. and Australia. The new hectares of thyme and lavender alone have earned the business approximately $35,000 in revenue over the past three years.

SBCA / ERALD KANINI

SUCCESS STORY
When the Best Isn't Good Enough

Shkalla made her olive oil some of the best in the Mediterranean, but USAID's assistance helped her business thrive

SBCA / BLEDAR HOBODASHI

Shpresa Shkalla watches her award-winning olive oil flow from the Italian processing machinery that USAID helped get running.

With top prizes from Italy for the best extra virgin olive oil in the Mediterranean in 2005 and 2006, Shpresa Shkalla is arguably the best of Albania's many olive oil producers. This would make her an unlikely candidate for bankruptcy. But quality is no substitute for sound business planning, and a series of misfortunes, strong local competition, and small planning mistakes nearly finished Shkalla sh.p.k.

More than 100 olive oil producers are spread throughout the country, with most of them in Shpresa's area of central and southwestern Albania. In 2005, two new processors set up factories near Shpresa's, straining local olive supplies. Just before that, she had borrowed money to purchase expensive new processing equipment from an Italian supplier. But the technical specialist could not come from Italy to set up the equipment. With export and domestic contracts signed, loan repayments due, olive supplies in danger, and new equipment that she could not operate, Shkalla was faced with defaulting on her loan.

USAID consultants intervened, identifying alternative olive suppliers in Tirana and Vlora and securing sufficient olive quantities for Shpresa's needs. Next, they contacted the Italian supplier, facilitated communication, and ensured that the equipment would be operational when the olives arrived. They complemented these upgrades in capacity with a new logo and labels, a company Web site, and marketing advice.

Shpresa resumed production and her fortunes improved. She continued supplying her Swiss distributor and is now successfully repaying her bank loan. In 2004, annual export sales to Switzerland alone amounted to $25,000. SBCA included her in the "Promoting Albanian Olive Oil" trade fair in June 2006. That day she sold $450 worth (53 bottles) of olive oil in addition to increasing her product's exposure within the industry and media and spreading her name among potential clients.

SBCA / ELONA BASHA

Xheladin Agolli from Fier expanded his market and tripled his sales as a result of loans from PSHM and USAID business planning assistance.

CHAPTER THREE

RESTORING FAITH AND BUILDING CAPACITY THROUGH SOUND CREDIT LENDING

LOCAL SOLUTIONS TO THE LENDING DILEMMA

The USAID-funded SBCA project sought to reinvigorate Albania's troubled lending sector through its support to PSHM, a microcredit organization that targeted lower income entrepreneurs; and by partnering with BKT, Albania's second-largest commercial bank, to target small- to medium-sized enterprises in the productive sectors. By providing technical assistance and establishing an SME loan fund for PSHM and a guarantee fund for BKT to encourage them to lend to productive but potentially riskier sectors, the project greatly reduced the exposure and increased the capacities of the lending institutions.

When agriculture and manufacturing businesses proved to be good investments, BKT found itself in a successful niche market, safely lending money to, and making a profit from, sectors that other banks avoided. The USAID-supported SME fund helped PSHM on its path to sustainability, expansion, and eventually to becoming a fully licensed bank. Together, these two lending institutions disbursed more than 1,000 market-rate loans, totaling more than $15 million. This translates into an impressive $4.69 loaned to Albanian businesses from every $1 financed or guaranteed by USAID.

At the same time, project specialists provided technical assistance to both institutions, including training lending officers, developing management and human resources, and establishing internal monitoring and information systems. These capacity-building efforts helped both the PSHM and BKT funds achieve repayment rates of 99 percent.

" SBCA collaboration helped PSHM in two major areas. First, it provided PSHM with an important source of funding for the SME lending activity. Second, PSHM received technical assistance that improved the methodologies and expertise used to evaluate and manage the risk of lending to SMEs. Our steadily-growing loan portfolio in this sector confirms the success of this project. "

ROBERT HART
CEO, PSHM
TIRANA, ALBANIA, 2007

How to grow a bank: The road to profitability for a microcredit organization. Since USAID helped establish it in December 1998, PSHM has been the Albanian implementing partner for the microcredit lending operations of Opportunity International, a global nonprofit organization that fights poverty by providing loans to micro and small enterprises. When it first partnered with the project in March 2002, PSHM had five branch offices outside of its headquarters in Tirana and had just become an independent shared company. Over its five-year partnership, PSHM expanded to 15 branch offices across the country. Throughout, PSHM has maintained its mission of helping sustainable economic development through credit, training, and consultations. Today, it continues to provide loans to Albanians trying to start or develop their small businesses. Those loans have grown from a $5,000 maximum to a $25,000 maximum.

The process used by PSHM for its USAID-supported loans and its coupling of loans with technical assistance helped ensure a solid repayment rate of 98.86 percent. Movable Property Register, another USAID-funded initiative completed during the first year of the project, was also extremely useful for Albanian non-bank financial institutions such as PSHM. It enabled them to bypass difficult land-registry issues and allow borrowers to put up movable property (such as cars and domestic appliances) as collateral.

The first and largest component of PSHM's work was covered under the loan fund. From March 2002 through the end of December 2006, PSHM disbursed more than $10 million from the $2.55 million loan fund, spread across nearly 1,000 loans. The average size of each PSHM loan was $10,000. Potential borrowers could be identified and prequalified by any of the SBCA project's network of partners. In fact, in Phase I of the project, up to 22 percent of PSHM's total SME loan clients came from referrals from regional development agencies that were business partners of the project. More significantly, with USAID and local partner assistance, 98.86 percent of those loans were repaid in full by the end of the project.

Throughout the process, project specialists worked closely with PSHM to transfer skills and knowledge to build the organization's capacity. They designed the prequalification process and forms, mentored the organization's chief financial officer on reporting to the CEO and local inspectors, and advised PSHM on exchange rate considerations and standardized loan contracts. USAID also trained PSHM staff in reporting processes, facilitated information exchange with BKT and other credit organizations (including a World Bank-supported organization), facilitated a $1.5 million loan from BKT to PSHM, helped prepare market surveys, and trained PSHM staff in technical consulting.

As of December 2006, PSHM had 9,745 loan clients in Alba-

SBCA / ERALD KANINI

A woman checks the thread that makes up Florjan-V's popular towels. A $30,000 loan from BKT, facilitated by USAID in 2002, helped Florjan-V repair its equipment and double its production capacity. The towel company paid off the loan in three years, and in 2005, took out another loan to secure the company's electricity supply and improve distribution channels. USAID assistance in loan facilitation, marketing, branding, accounting, and management has resulted in a 40 percent increase in workers, and more than a 50 percent increase in sales, from $265,000 in 2005 to $400,000 in 2006, for Florjan-V.

nia and a $22 million portfolio. Through USAID's direct support and partnership with the SBCA project, PSHM has become a sustainable enterprise and is applying for full bank status.

Broadening the scope of commercial lending to meet private sector realities. In addition to targeting smaller businesses through an SME fund at a non-bank lending institution, USAID partnered with BKT, selected from an open competition of 13 Albanian banks. BKT was already a healthy bank owned by a Turkish banking corporation (60 percent), the European Bank for Reconstruction and Development (20 percent) and the World Bank's International Finance Corporation (20 percent). These shareholders guided BKT through the necessary restructuring after its 2001 privatization and made it a dynamic, growing lending institution. Today, BKT is Albania's second-largest full-service commercial bank, with $863 million in assets. The strength of the partnership between SBCA and its two financial partners and the confidence it generated led BKT to lend 2.5 million Euros to PSHM, which the latter used to expand its micro and SME lending portfolios.

Understandably, BKT's loans tended to be larger than PSHM's, at an average of nearly $30,000 per loan. The guarantee BKT received from USAID has also encouraged other banks to explore the lower end of the SME market for loans instead of focusing entirely on the supposedly "safer" higher end. BKT agreed to participate in this program by taking advantage of the $750,000 guarantee provided by USAID. It should be noted that the fund only guaranteed up to 50 percent of non-recoverable losses for non-performing loans

> **“With SBCA’s assistance and guarantee, we were able to make loans where the collateral was weaker than the regular BKT lending requirements. Now that the guarantee program is concluding, we are continuing to make such loans.”**
>
> **ADMIRA MLIKA**
> **CREDIT DEPARTMENT MANAGER, BKT**
> **TIRANA, ALBANIA, 2007**

and that the average guarantee coverage per loan was approximately 30 percent. By the end of the project, BKT had leveraged this guarantee fund into almost 200 loans, disbursing $5.3 million to SMEs in Albania’s productive sector. Like PSHM, BKT also achieved an impressive repayment rate of 99.21 percent while charging a market rate of interest on its loans. Results like these are encouraging more Albanian banks to enter the SME lending market, which is exactly what the loan guarantee program was designed to stimulate.

BKT agreed to follow USAID-established guidelines for awarding loans and accept SBCA oversight on these loans. Working with the recipient, the loan specialist and SBCA’s business service providers identified any shortcomings in the business, provided appropriate technical assistance, and helped the business reach a level at which it could again make repayments. This cooperation resulted in a repayment rate of more than 99.21 percent over the life of the project.

In 2006, BKT was named “Albanian Bank of the Year” by *The Banker* magazine, a member of the Financial Times Group. The bank’s business success has led to its expansion from about a dozen branches and regional offices at the beginning of the project in 2002 to 33 branches and regional offices throughout Albania by the end of 2006. It is one of the few successful guarantee schemes in the region. The bank’s loan-to-deposit ratio has climbed to 27 percent, and its return on equity, which averaged 27 percent over the length of the project, climbed in 2006 to an impressive 40 percent.

Because the SBCA project was originally based on the assumption that credit was the key to developing SMEs in Albania, it seemed appropriate that one of the final events of the project highlighted the success of BKT. The Lending Day event in February 2007 promoted the success of USAID’s guarantee program and showed Albanian credit institutions that lending to the agricultural and productive sectors could be profitable.

CHAPTER FOUR

CONCLUSIONS AND LOOKING FORWARD

CONCLUSIONS

Local partners. While the first part of USAID's strategy was to give SMEs better access to credit, the second part was to provide them with technical assistance. Regional development agencies and more than 200 locally subcontracted specialists worked with USAID and international specialists to provide technical assistance to beneficiary enterprises. In doing so, USAID assistance benefited not only SMEs but also the Albanian partners who would carry on the work of the project. All of USAID's 30 BSPs were subcontracted by the project to deliver specific services on a fixed timetable and at an agreed fixed price. These strict requirements helped wean the local partners toward sustainability from a certain degree of former donor dependency and relaxed standards. In some cases, this continues to be a difficulty.

Guarantee Fund. Lending Day showcased the many achievements of the loan guarantee program, including its significant success in terms of the proportion of loans guaranteed and the bank's 99.21 percent repayment rate. Many programs, including at least one previous guarantee program in Albania, guarantee up to 100 percent of the loan. In the case of USAID and BKT, however, the average guarantee was an impressive 33 percent. BKT assumed most of the risk because USAID helped it recognize the long-term benefits of investing in the agriculture and productive sectors. In fact, because of leveraging additional lending from BKT, the actual guarantee cover was closer to 25 percent. At the same time, BKT continued to charge a market rate of interest on its loans. In other words, the interest rate was not subsidized by USAID. BKT's eagerness to continue the part-

nership throughout the project and to continue lending to these sectors after the project attest to the success of the experiment.

Order of assistance. USAID crafted a network of local and international specialists and institutions to best assist Albanian businesses. The project's successes and sustainability rested on the ability to transfer skills and build up the capacity of the BSPs to act as nodes of assistance. More and more, project staff played advisory roles, assigning the specialized assistance to local partners. Furthermore, the system of referrals remained loose enough to allow businesses to enter the system through either the credit or the technical side of assistance. From there, BSPs and SBCA specialists continually monitored and assessed needs and progress and made recommendations and referrals to carry on the progress of the enterprise.

Trust and commitment to clients. A critical component of the project's second phase was to gain clients' trust. The SBCA project built confidence among its beneficiaries by providing them the specific and targeted services they needed to grow. Sometimes this assistance came from local specialists and business promoters, and sometimes it came from international specialists who had expertise unavailable in Albania at the time. USAID-led retailer and consumer focus groups provided direct research on consumer behavior and valuable feedback to producer clients and helped them design marketing plans.

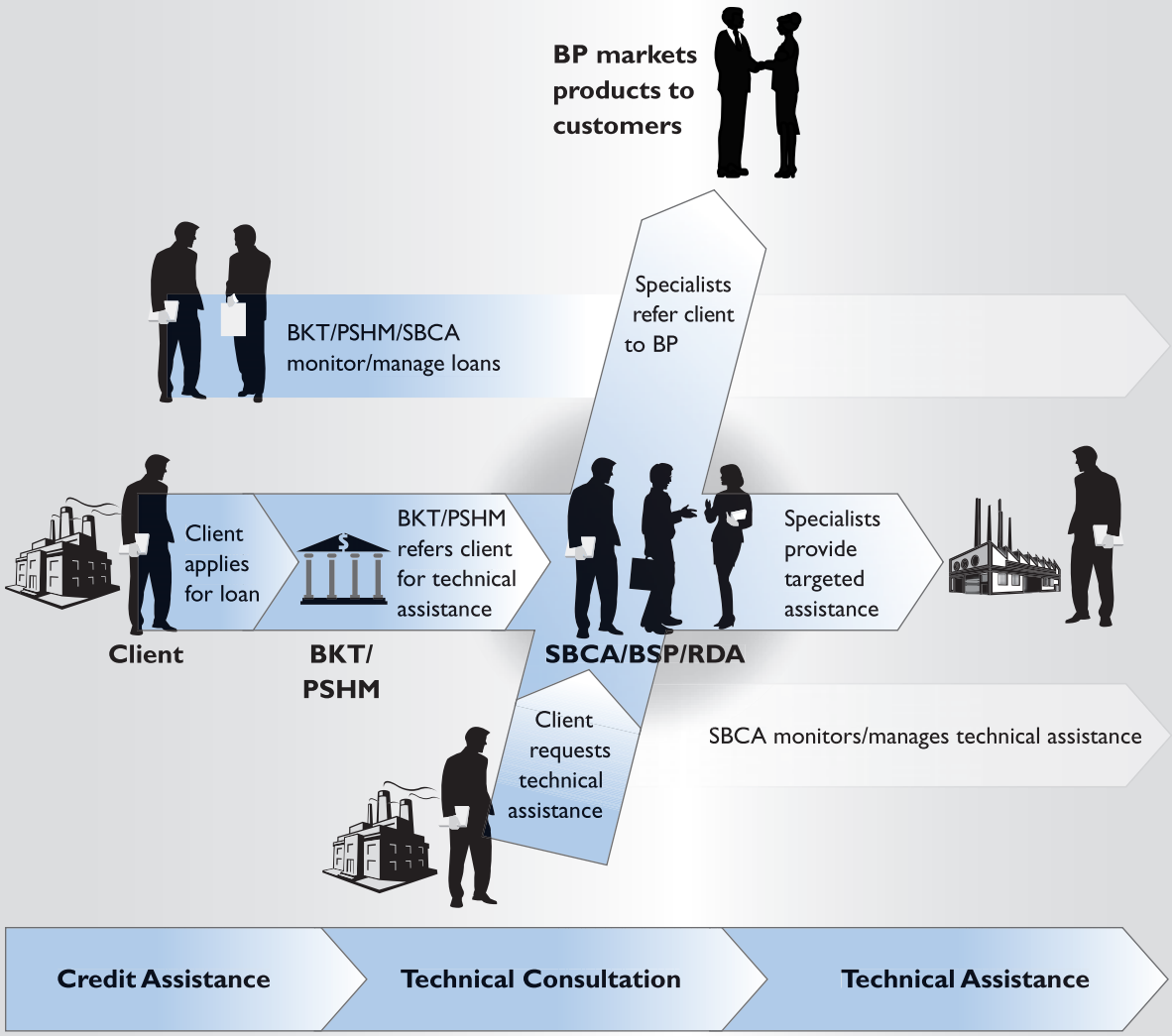
Karafili furniture (and 50 other SBCA clients) gave USAID's locally subcontracted chartered accountants complete access to its books, so that they could prepare financial statements for business plans. Karafili's openness made it possible for the production specialist to identify an ill-conceived investment in manufacturing equipment and recommend that the company cancel the investment. That single action saved Karafili approximately 10 years of debt and interest payments on equipment that it would have used only rarely.

LOOKING FORWARD

SBCA was conceived as an initiative to use credit assistance, coupled with technical assistance, to develop Albania's SME sector and strengthen credit lending institutions. The lasting impact of the project, however, will be measured by the number of small and medium businesses that have been able to grow and prosper thanks to the improved lending climate, as well as by the emergence of a competitive and innovative business mentality. A growing number of Albanian small businesses are now able to meet international standards and compete in world markets, and, with USAID assistance through the SBCA project, have been given the skills and tools to manage and market them well and serve as models for future entrepreneurs.

Agriculture and agribusiness development. USAID demonstrated that some sectors, including cheese, olive oil, watermelons, and

TYPICAL ORDER OF BUSINESS ASSISTANCE – SBCA PROJECT



honey, have real potential for growth. These initiatives should be pursued further to more fully develop their potential. Agriculture and agribusiness still employ approximately 51 percent of the population. Inefficient cultivation and lack of resources have resulted in product inconsistency, dangerous susceptibility to climatic swings, environmental damage, and health hazards. All of these factors have had a substantially negative impact on producers' ability to bring their products to market. Producers have only recently begun to raise their standards of quality to meet the requirements and demands of domestic and export markets. Much work is still required to raise cultivation, production, management, and environmental standards and help producers cooperate. Agricultural producers continue to need help in meeting international standards, developing the market for their products, gaining access to credit, understanding the cost structures and strategies of their operations, and cooperating in

SBCA / DUSTIN DEGRANDE

Albania has grown rapidly since 2002. USAID and other donors have worked closely with the Albanian government and others to move Albania's development forward, and many businesses are thriving, as seen in this view of Tirana. Still, Albania has a long way to go before the progress made thus far becomes permanent.

order to open up new markets and secure long-term demand.

The business environment challenge. Although SMEs and SME credit are the most dynamic, and probably the most important engines of growth for any economy, one must still work within the greater framework of a functioning and business-friendly environment. The Government of Albania has made great strides in improving its business environment, and USAID's current project in public administration reform of the tax departments and business registration should have a dramatic impact in this area. But there are still issues with regard to encouraging small businesses that will need to be addressed to foster a truly open and competitive business environment. Some of these issues include broadening markets; reducing formal restrictions; and continuing to encourage greater access to credit throughout all districts of the country and to all sectors, including agriculture.

SME development. USAID's focus on SMEs has been important for Albania's development. The linkages created under the SBCA project will almost certainly continue to strengthen in the short term, but new opportunities for expansion of services need to be found to build long-term sustainability, and many of the service providers are still too heavily reliant on donor support. Moreover, Albanian entrepreneurs continue to need help in bringing their businesses into the formal sector by overcoming and streamlining prohibitive registration and licensing processes, as well as sales and marketing assistance. As more businesses begin to adopt international standards and earn sector-specific certifications, they will also expand their market and build their capacity. Taking these actions would also allow SMEs to develop more sophisticated business structures, which would give them greater opportunities for expanding their business through formal ownership interests and access to capital.

CASE STUDY
Innovative Assistance for Entrepreneurs

SBCA / DUSTIN DEGRANDE

A worker at the Karafili furniture company staples cushions to stool seats. As a strategy for addressing sagging off-season sales, USAID specialists convinced Karafili to diversify its product line from tables, chairs, and stools to office furniture.

In an uncertain climate, USAID's Small Business Credit and Assistance project used an innovative strategy of credit, technical assistance, and local partners to help Albanian businesses grow.

Challenge: Islam Karafili was working for the state-owned furniture producer on the shore of Lake Ohrid in 1993 when the government collapsed. Over the following years, with political uncertainty and an economy shattered by pyramid schemes, he and his two brothers built the Karafili Furniture Company. "As brothers," he explained, "we thought we would do better than the state-owned company."

As the brothers worked and sales increased, they recognized that their machinery was obsolete, too much manual labor was required, and security concerns limited transportation. The company needed capital to grow, but few institutions would lend to high-risk manufacturing or agricultural firms. Karafili applied for a loan at the National Commercial Bank of Albania (BKT), which USAID's Small Business Credit and Assistance project selected to implement its loan guarantee initiative.

Initiative: USAID's SBCA project ensured the sustained growth of Albanian businesses through its credit program and technical assistance that operated through specialists and local partners. Assistance was often linked; for instance, technical assistance was provided to help businesses succeed and pay off loans. The loan guarantee program was first established to convince lenders that manufacturing and agriculture could be a good investment. To ensure repayment, SBCA specialists worked closely with lenders, local specialists, and clients.

Karafili borrowed $46,000 from BKT and received technical assistance in business development, international marketing, sales, production, and costing. SBCA introduced a computerized production control system and created a new model for calculating production costs to help Karafili decide on future investments. An international specialist saved him 20 percent on production costs by helping him find a new spray-lacquering machine. To address marketing needs, specialists created a new logo, business cards, brochures, product catalog, and long-term marketing plan.

Results: Karafili and his brothers now produce and sell furniture at six shops in Albania and Kosovo and export to the regional market — a change from 2005, when they sold furniture directly from their factory and in only one Tirana shop.

The brothers' success can be attributed chiefly to their openness to new ideas. Initially skeptical of recommendations that he diversify his product line, Islam ran numbers through his USAID-created computerized model and decided that they made sense, after all.

"We followed the international specialist's advice and will expand beyond tables and chairs to office furniture," he said. "We're now at the end of pre-production and are ready to produce."

SBCA specialists expect that Karafili's diversification into office furniture will increase sales dramatically by limiting the off-season decline.

USAID SBCA's broad-based approach works. By September 2006, the project had achieved a 99 percent repayment rate on the $15 million in loans their banking partners had disbursed to dynamic businesses like Karafili.

OBJECTIVES AND SUCCESSES – USAID'S ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE (SBCA) PROJECT

	Objective	Activities	Result
I.	**Create jobs**	• Support commercial and non-bank loans and provide technical assistance to help businesses grow and hire more employees. • Work with businesses and BSPs to develop pragmatic and ambitious business plans that incorporate growth and expansion of employment opportunities.	1,184 new jobs created between March 2002 and February 2007.
II.	**Increase value of domestic sales**	• Foster contacts and relationships between producers and buyers through business promotors, business service providers, and USAID specialists. • Provide market analysis, planning, and strategies for identifying demand and entering new markets. • Develop high-quality branding and labeling to compete in new markets. • Support commercial and non-bank loans to help businesses increase capacity.	$34,652,081 increase in domestic sales.
III.	**Increase value of export sales**	• Build the capacity of Albanian certifying body and help businesses meet international standards and earn certifications. • Provide market analysis, planning, and strategies for identifying demand and entering new markets. • Introduce barcoding on products for international traceability and trade. • Develop high-quality branding and labeling to compete in new markets. • Support commercial and non-bank loans to help businesses increase capacity.	$1,096,108 increase in export sales.
IV.	**Strengthen competitiveness of assisted enterprises (new technologies, management, etc.)**	• Provide technical assistance and introduce new technologies through training and onsite consultations. • Introduce new management techniques through training. • Introduce new marketing practices and planning skills through training. • Develop new brands, logos, and labeling for products. • Organize and host major events to promote dynamic sectors.	416 businesses adopted new technologies. 112 businesses adopted new management practices. 101 businesses applied new marketing practices. 80 businesses have new brand identification and labeling. Olive oil, cheese, honey, and lending events helped launch new products, expanded markets and ideas exchange, and increased sales.
V.	**Increase access to credit**	• Establish guarantee fund at commercial bank (BKT) to encourage loans to "riskier" agriculture and productive sectors. • Establish SME loan fund at lending organization (PSHM) to build its lending capacity. • Provide mentoring and training to build institutional capacity of BKT and PSHM. • Provide technical assistance to lenders to help them pay back their loans and apply for new ones.	$5,365,472 in loans disbursed to agriculture and productive sectors. 184 loans disbursed to agriculture and productive sector businesses $10,133,217 in loans disbursed to SMEs 973 loans disbursed from SME fund. PSHM applied in September 2006 to become a bank and expects to receive first license in March 2007. BKT confirmed that it would continue lending to the agriculture and productive sectors. Average 99 percent repayment rate on all USAID-supported loans.

SBCA / ANDI STEFANLLARI

USAID has helped watermelon growers become aware of and earn EUREPGAP certification. This certification ensures quality management and safety and enables producers to sell to the European market.

CD ROM INDEX

SBCA FINAL REPORT . . . . . ANNEX A

CLIENT PROFILES . . . . . ANNEX B

NEWSLETTERS . . . . . ANNEX C

SBCA-CREATED BRANDING EXAMPLES . . . . . ANNEX D

PROMOTIONAL MATERIALS . . . . . ANNEX E

USAID
FROM THE AMERICAN PEOPLE

From Isolation to Innovation: Expanding Albania's Credit and Productive Sectors

ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE (SBCA) FINAL REPORT

February 28, 2007 This publication was produced for review by the United States Agency for International Development. It was prepared by Chemonics International Inc.

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USAID FROM THE AMERICAN PEOPLE | ALBANIA

CLIENT PROFILE

Alba-Maja: Striving for Higher Quality

With 50% coverage of Albania's yeast market, Alba-Maja is the biggest fresh yeast producer in the country.

© SBCA Project 2005

Workers at Alba-Maja yeast factory, Tirana.

SBCA Client ID: 4958

Company: ALBA-MAJA

Status: Limited Liability

Owner: Ibrahim Hoxha

Sector: Other

District: Tirana

SBCA
ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

www.usaid.gov

www.sbca-project.org.al

Ibrahim Hoxha is the biggest producer of fresh yeast in Albania. He started his company ALBA-MAJA sh.p.k. in 2001 after acquiring the former state-owned yeast factory. With previous experience in trade and business development, Mr. Hoxha's business practices combined low cost strategies with good organization and good customer service.

Currently ALBA-MAJA has 50% of the Albanian yeast market and its 2004 sales were $435,000. The business competes successfully with imported dry yeast from Croatia, Montenegro, Macedonia and Greece. There are 21 full time employees and the company produces about 50 tons per month, although its production capacity is twice as big. ALBA-MAJA's fresh yeast is used for bread and pastry production and its 20 clients include wholesalers, retailers, bakeries and pastry-shops from all over the country.

The company needed to improve product quality, lower costs and increase competitiveness. The Small Business Credit and Assistance project (SBCA) started to provide some of its services in order to help in these areas. Initially SBCA assigned a local specialist to help ALBA-MAJA record and study technological parameters, adapt literature in production technology, and suggest new ways of reducing production losses and costs. As a result, the company's yeast has seen an improvement in quality and an increase in raising power and longevity.

In addition SBCA facilitated the placement of an experienced Dutch specialist at the factory who worked to improve various production processes and introduced new techniques. Literature and know-how was passed on to the company's staff on how to improve control over the entire production process.

As part of increasing ALBA-MAJA's marketing power, SBCA worked on creating a brand identity for the company. A Web site was set up (www.alba-maja.com) and a new logo was designed. SBCA also created a link with an Albanian package producer, 'EDI PACK' sh.p.k. As a result, ALBA-MAJA now has better quality packaging for its products using new cardboard boxes supplied by 'EDI PACK'.

New business contacts have been identified in Kosova, which will help ALBA-MAJA start exporting. The introduction of improved quality and a new brand identity have increased ALBA-MAJA's profile in the Albanian market.

USAID FROM THE AMERICAN PEOPLE | ALBANIA

CLIENT PROFILE

Cheese Maker Pursues Diversification Strategy

Growing confidence in his business and SBCA assistance have enabled Orhan Miloti to introduce two new varieties of cheese.

© SBCA Project 2005

SBCA consultants advising Albamilk at the factory in Shkodër, Albania.

SBCA Client ID: 0350

Company: ALBAMILK sh.p.k.

Status: Limited Liability

Owner: Orhan Miloti

Sector: Dairy Production

District: Shkodër

SBCA
ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

www.usaid.gov

www.sbca-project.org.al

For many Albanians who immigrated to Italy in the early 1990s, the work experience they gained became a valuable means of survival and success upon their return back home. Whether it was learning new skills, seeing how new products are developed or finding a new business idea, many returnees used the knowledge and skills learned to start their own enterprises.

Orhan Miloti was one of the young Albanians who decided to put to use the knowledge he received while working in dairy farms in Bari, Italy. With a university degree in chemistry, he learned all he needed to start processing milk and producing cheese in his hometown of Shkodra, north of the capital, Tirana. Miloti was the first Albanian producer of mozzarella cheese and his products have competed successfully with Italian imports.

After 10 years in the mozzarella business, Miloti's company, 'Albamilk' has increased 10 fold. The three main products are mozzarella for pizza, fresh mozzarella and ricotta cheese. Sales in 2005 were $350,000 with more than 50 tons of mozzarella and 15 tons of ricotta sold in Tirana and Shkodër.

Miloti's confidence in his business has grown and he plans on increasing sales by 15% and to start exporting. To help him and his company in the process, USAID's Small Business Credit and Assistance project has provided loans and technical expertise in production and marketing. Back in 2003 SBCA facilitated a $35,000 loan for 'ALBAMILK' which Miloti used for buying new technology. He fully repaid the loan by August 2004 and received a second loan in 2005.

Currently SBCA is assisting this company with a product diversification strategy. Albanian cheese makers until now have built on the traditional market demand for white 'feta' cheese and yellow 'kaçkavall' cheese. However, new market segments are emerging that demand cheeses of different, and often higher, quality.

That's why an SBCA expert has introduced to Albamilk the *Camembert* white cheese variety produced from cow and goat milk. A supply of 140 liters of milk is being processed and the two varieties are being tested. In addition, SBCA is designing and printing new labels for these new products. As a result of SBCA's intervention, Albamilk should be able to reach its target sales increase and pursue successfully a diversification strategy.

USAID FROM THE AMERICAN PEOPLE | ALBANIA

CLIENT PROFILE

Exporter of Frozen Vegetables Aiming to Expand Its Market

ALCRED is the only Albanian exporter of packaged frozen vegetables. SBCA is working to increase its vegetable supply and providing EU market studies.

© SBCA Project 2005

One of ALCRED's partners at the company's factory in Tirana

SBCA Client ID: 5762

Company: ALCRED sh.p.k.

Status: Limited Liability

Owner: Agim Hasani

Sector: Vegetable Processing

District: Tirana

SBCA
ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

www.usaid.gov

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Agim Hasani found an interesting business idea: packaging frozen vegetables for export into the EU countries. His company ALCRED sh.p.k. is the first and only Albanian exporter of frozen peppers and cauliflowers. Based in the Yzberisht suburb of capital Tirana, ALCRED factory has a state-of-the-art processing line and excellent working environment.

The company's sales were $74,000 in 2005 and it already plans on doubling sales for the next year. With 80% of its exports going to Germany and 20% to Belgium, Mr. Hasani now plans to enter the UK market. His products are certified by ISO 9000 and HACCAP and meet the criteria for competing in the EU market.

Finding a reliable supply of raw materials is a challenge for ALCRED as well as for similar enterprises. Due to the small plots of farming land, vegetable supplies tend to be of small quantities and high prices. Therefore Mr. Hasani tried to identify additional suppliers and that's how he came to contact the Small Business Credit and Assistance project, SBCA. The project assists businesses like ALCRED in improving management, introducing marketing strategies and presenting new technology.

SBCA is working with ALCRED to ensure its vegetable supply, both in terms of quantity and quality, and to improve its marketing. 10 vegetable suppliers from Lushnja are being assisted by SBCA in order to improve the cultivation and harvesting processes. When they meet the quality and quantity standards, they will have $60,000 worth of guaranteed sales via ALCRED. On the other hand, ALCRED will also have a reliable supply of vegetables, thus ensuring its exports to the EU market are continuous. As a result of these supplies an estimated $140,000 of sales will be achieved by ALCRED.

The company plans on consolidating and expanding its EU market share. To this end, SBCA introduced a study on the EU preserved fruit and vegetables market. Through this study the company can obtain new contacts and information that will be helpful for further expansion into the UK and other EU countries.

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CLIENT PROFILE

First Marketing Plan and New Cheese Products for Vlora-based Dairy Producer

Dairy producers like Balla are being introduced to new types of cheeses such as Gruyiere and blue cheese.

© SBCA Project 2005

SBCA Client ID: 4940

Company: Balla

Status: Limited Liability

Owner: Bardhi Balla

Sector: Dairy Production

District: Vlora

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Until recently the Albanian cheese market was flooded with imports from Greece, Italy and other countries. However, demand for domestically made cheese has grown while at the same time new market segments look for higher quality cheeses, comparable with those found in Western markets. In order to meet these new demands, USAID's Small Business Credit and Assistance project (SBCA) is working with 69 cheese makers on improving production and marketing.

One of the producers receiving SBCA's assistance is Bardhi Balla in the Gjorm village of the southern district of Vlora. His father, Sadik Balla, had 25 years of experience as livestock and cattle grower and dairy producer before he started his own enterprise in the early 90's. The business is now managed by Bardhi who received dairy work experience and training while he was in Greece.

With 8 employees, this family business reached $200,000 in sales during 2005. Apart from white 'feta' cheese and 'kaçkavall' cheese - both sold a total of 35,000 kg in 2005 – Balla's dairy also produces butter, curd and yoghurt. The purchase of a new pasteurizer and coolers sourced by SBCA enabled this enterprise to improve production processes. However, the main challenge was to identify new market segments and expand the product range.

SBCA started to assist Balla's dairy in building a new image for the company and its products in order to reach big supermarkets such as Euromax. New product labels and logos were designed by SBCA and a leaflet is under production. SBCA consultants have prepared a marketing plan that will steer Balla's strategy in a new direction. This marketing strategy was the first written plan of this kind for the business.

More recently, SBCA has introduced two new types of cheeses to Balla: *Gruyere,* in a hard version, and blue cheese with mould made of sheep milk. An SBCA consultant has guided Balla through all the necessary production steps and is helping the company test launch its new products in June 2006. The SBCA network of business promoters is helping to locate new buyers for Balla's products.

A 15% increase in sales is expected as result of SBCA's intervention while new business opportunities will be identified for Balla's dairy.

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CLIENT PROFILE

Mozzarella Producer Introduces Selles Cheese

Through SBCA assistance, BIANCA sh.p.k. expects its sales to grow by 10%.

© SBCA Project 2005

Zhyljen Papajorgji during cheese production processes at his factory in Vlora

SBCA Client ID:

Company: BIANCA sh.p.k.

Status: Limited Liability

Owner: Petraq Papajorgji

Sector: Dairy Production

District: Vlora

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In the mid 90's many Albanian entrepreneurs created partnerships and joint ventures with Italian investors. One of them was Mr. Petraq Papajorgji who wanted to enter the dairy business with the idea of producing innovative dairy products. In 1996 he started a dairy facility in his hometown of Vlora in partnership with San Lazaro, an Italian firm based in Lecce. They were the first company in the area to start selling milk in glass bottles and also started producing yoghurt, white cheese, kaçkavall cheese and butter.

The enterprise came to a stop in 1997 when Albania went through a state of turmoil following the collapse of pyramid schemes. Like other businesses, Papajorgji's suffered damage and he had to shut down. The business restarted in 1999 when the investment climate improved. This time Papajorgji and his Italian partner decided to focus on the mozzarella market. San Lazaro is famous in southern Italy for its mozzarella cheese and they wanted to introduce the product into the Albanian market.

Mr. Papajorgji's son Zhyljen went for 6 months in Italy for a production course and on-the-job training. He came back equipped with new knowledge and experience in addition to bringing some much needed equipment for the new product. In 2001 the company bought a new building and a new processing line was installed.

Production started with as little as 5-6 kg per day. By contrast, in 2006 the company produces 300 kg of mozzarella per day. Since this was a new product and largely unknown to many Albanians, initial sales were slow but gradually they increased as chefs with Italian experience and visiting immigrants started to demand mozzarella. Their initial market was Vlora, then slowly they expanded to Fier, Berat, Durrës and Tirana.

BIANCA products now include mozzarella, ricotta, scamorza (a seasoned yellow Italian cheese) and butter. The company employs 7 full time workers and 3 family members. Their current plans are to diversify into more products and that is where the Small Business Credit and Assistance project, SBCA, is assisting them.

SBCA has introduced a new type of cheese to BIANCA: the *Selles* variety, a soft cheese with mold, made of goat milk. Through SBCA consultants, the company is learning new production techniques and improving marketing strategies. The new Chévre cheese is anticipated to increase company sales by 10%.

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CLIENT PROFILE

New Production Management Program Increases Savings for Packaging Producer

The new production management program developed by SBCA has resulted in $150,000 saving for EDIPACK sh.p.k.

© SBCA Project 2005

SBCA's Chief of Party and a short-term Marketing Specialist with Bardhyl Balltëza at EDIPACK factory warehouse

SBCA Client ID: 6088

Company: EDIPACK sh.p.k.

Status: Limited Liability

Owner: Bardhyl Balltëza

Sector: Input Supplier

District: Durrës

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Every entrepreneur wants to reduce production costs. In the case of Bardhyl Balltëza, reducing paper waste during production of cardboard boxes would mean a substantial increase in cost savings. His company, EDIPACK sh.p.k. produces corrugated cardboard boxes from paper.

EDIPACK covers about 40% of Albania's packaging market. With 34 employees and a $1,000,000 turnover, the company is the only one in the country that produces its own cardboard while all other competitors import. Its main advantage is lower costs, since transportation and customs taxes raise the competition's prices.

The company's main problem was how to coordinate 50 orders per week for a wide range of box sizes and order quantities and how to reduce the cardboard waste. The cutting machines used only 87% of the cardboard material. It processed a 2.1 meter wide strip which was split into 4 widths and 2 lengths of various dimensions depending on customers' requests. After each run a production specialist would calculate the best combination for the next run. In addition to material waste, the company was also incurring a loss in productivity time due to frequent halts, the need for recalculations and manual setups.

When SBCA identified this problem it suggested to EDIPACK a new solution: create a computer program that will be able to calculate many possible combinations. SBCA's Production Management specialist built a new Excel model that contained 5,000 various combinations. It also enabled the machinery to operate in longer production runs.

The model also accepts product codes and quantities, identifies which combination gives the least waste, proposes the most efficient combination for the next run, and calculates the time it takes for each run. SBCA worked with EDIPACK's production and finance specialists to install the program and trained them in its use.

The company implemented the new model and is now using 95% of its cardboard material. The total value of the savings is $150,000 per year compared to the old manual system (equivalent to almost 15% of the turnover). In addition, this saving will increase as sales and therefore production volume increases.

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CLIENT PROFILE

Steel Construction Company Assisted in Production and Marketing

A new manual of procedures and the introduction to the ISO 9000 standards, is increasing the chances for EUROPA sh.p.k. to sign lucrative contracts.

© SBCA Project 2005

Worker welding at EUROPA sh.p.k. plant in Elbasan.

SBCA Client ID: 5006

Company: EUROPA sh.p.k.

Status: Limited Liability

Owner: Vangjel Rula

Sector: Construction

District: Elbasan

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Among the several plant sites found in the huge metallurgical compound in the plains of Elbasan, 3 km south west of the city, there is a privately-owned enterprise that produces various steel structures. The EUROPA sh.p.k. is co-owned by Vangjel Rula, his wife Adile and his brother Thanas. They established the limited liability company in March 1995.

EUROPA sh.p.k. employs 16 full-time employees and a number of part-time workers depending on work volume. It designs, produces and assembles metallic construction structures. The company is one of the few in the country to produce fuel tanks, steel roofs, storehouse structures, processing line components, high voltage towers, elevators and various types of filters. Currently it sells its products only in the domestic market and its main clients include the Turkish-run steel company KURUM, the Italo-Albanian company DARFO and EFC.

While the maximum production capacity is 100 tons per year, EUROPA sh.p.k. is utilizing only 20% of that capacity. However growth can be identified: from 1,000 safety cases produced in 2004, the figure was 2,000 units in 2005. Total sales for that year were nearly $550,000.

Currently the company aims to reach international quality standards, utilize its full production capacity and improve its marketing and sales. The Small Business Credit and Assistance project is helping in these areas. Since April 2005 the project is assisting the company in its efforts to sign a contract with the National Oilwell Varko in Texas, USA. This contract would enable EUROPA sh.p.k. to increase its sales by 20% and add 35 new employees.

A manual of procedures was prepared through SBCA that has improved the order-taking process for the company. The project is sourcing equipment and guiding EUROPA in achieving the ISO 9001certificate. Meanwhile, in order to improve the company's image, SBCA has designed a new logo and business cards.

Through one of its certified accountants SBCA is conducting a financial analysis and implementing new accounting standards. A combination of the project's assistance with the company's ability to sign the new contract with the Texas company, is expected to have a doubling of sales for EUROPA sh.p.k.

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CLIENT PROFILE

Milk Products That Can Compete With Imports

SBCA is assisting this fast growing milk processor in designing a new marketing strategy.

© SBCA Project 2005

SBCA consultancy taking place at FERLAT sh.p.k. factory

SBCA Client ID: 5351

Company: FERLAT sh.p.k.

Status: Limited Liability

Owner: Ferdinand Ibrahimi

Sector: Milk Processing

District: Tirana

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With only three years in the milk processing business Ferdinand Ibrahimi could be considered a novice entrepreneur. However, his company FERLAT sh.p.k. has a well-established share in the Albanian market. In 2005 its sales were $600,000 and more growth is expected in the current year.

The company is one of the biggest milk producers in the country. It employs 11 workers and in addition it has its own network of distribution. FERLAT's main product is pasteurized milk and its secondary products are yoghurt, cheese and butter. In November 2005 the company introduced ultra heated temperature (UHT) milk which sold $39,000 in that month alone. The company's products compete for good quality and reasonable selling prices. FERLAT has around one thousand clients who range from hotels and restaurants to supermarkets and wholesalers from all over the country

The main challenge at this point is how to gain market share from established Italian competitors such as Parmalat and Sole. Like similar enterprises, FERLAT sh.p.k. also needs to find a reliable supply of raw materials and increase the longevity of its products.

At the end of 2005 the company started to cooperate with the Small Business Credit and Assistance project (SBCA), a USAID initiative that helps Albanian businesses improve their performance. SBCA is working with the company's Marketing Manager to design a marketing strategy for 2006. The application of this new strategy is expected to raise the company's market share and sales.

For FERLAT's latest product, UHT FAST milk, SBCA is organizing focus groups in order to test consumer preferences about the product's design and packaging. SBCA's network of Business Promoters has identified wholesalers and retailers who are interested in buying FERLAT's UHT milk. The information collected will be used to expand the distribution network.

SBCA guided FERLAT sh.p.k. in the process of obtaining and implementing bar codes on its 5 products. In addition, an SBCA accountant is assisting FERLAT's accountant in setting up a computerized costing system. This will enable the company to better determine its costs and make informed pricing decisions.

As a result of SBCA's intervention, a monthly sales increase of at least $1000 is anticipated.

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CLIENT PROFILE

Fidal: Producing Native Albanian Grape Varieties

Luigj Frangaj is restoring Albania's native fruit varieties by providing seedlings that can be used throughout the country.

© SBCA Project 2005

Fidal sh.p.k. has been called a "Genetic Bank" due to the wide range of native grape and fruit varieties

SBCA Client ID: 4960

Company: Fidal sh.p.k.

Status: Limited Liability

Owner: Luigj Frangaj

Sector: Seedling Production

District: Lezhë

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Luigj Frangaj is one of the few producers of seedlings who is determined to recreate native Albanian grape varieties. After a decade and a half of competition from foreign varieties and a lack of protective measures, some traditional local grape brands suffered neglect and even risked disappearing altogether. Frangaj's company Fidal sh.p.k., supplies 25,000 grape seedlings to farmers and agricultural businesses throughout north and central Albania.

He built a nursery of 3.5 hectares in Zejmen, Lezhë, back in 1997 after he recovered a number of grape varieties that had been looted from the Institute of Biological Research. Now his company employs 4 full-time and 17 part-time workers, in addition to hiring 17 seasonal workers during the winter season. Currently Fidal's annual sales are $48,000 and its number of clients has grown to 20.

In addition to grape seedlings, Mr. Frangaj sold 1,500 citrus seedlings and 5000 Kg. of grapes and other fruits in 2004. He identified a growing demand for citrus fruit, olive and kiwi seedlings, diversified into the production of kiwi seedlings and plans to sell 2,000 units per year. Fidal's competitive advantage will be a kiwi seedling that can grow in various climates and seasons. This means he will be able to sell throughout the country while competitors sell only regionally. For all products, the company provides after-sales customer service and technical assistance.

Mr. Frangaj plans on doubling his seedling production capacity, establishing contractual agreements with clients and securing stable demand for kiwi seedlings. However, he must first improve packaging, storing and distribution, introduce new machinery and equipment, and build a specialized green house. To get assistance in this process, he approached the Small Business Credit and Assistance project, SBCA.

SBCA introduced new packaging and a new logo for the company's products. This has ensured safe transportation, improved marketing and reduced costs by 20%. In addition, expert advice is being provided on kiwi and grape grafting techniques.

With a view to producing Albanian fruit varieties that can compete in the EU and international markets, SBCA is also training Fidal's client farmers on preserving the native qualities and uniqueness of local varieties. Throughout the value chain farmers are encouraged to maintain production standards that will result in higher quality and more competitive fruits. SBCA's impact has been an estimated 20% increase in total sales in the last two years.

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CLIENT PROFILE

Florjan-V Towels: New Marketing Strategies and Increased Production

As the only producer of towels and napkins in Albania, Florjan-V enjoys stable sales.

© SBCA Project 2005

Viktor Marku at his factory where towels and napkins are produced

SBCA Client ID: 2980

Company: Florjan-V sh.p.k.

Status: Limited Liability

Owner: Viktor Marku

Sector: Textile Manufacturer

District: Shkodër

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Viktor Marku is the only producer of towels in Albania covering about 15% of the domestic market. He started in 2000 by privatizing the former state textile factory in the northern Albanian town of Shkodër which was renowned throughout the country for its quality towels. In eight years Mr. Marku's business, Florjan-V, has doubled in size and now it employs 20 workers in addition to 4 family members. In 2005 the company reached $200,000 in sales, one third of which was exports.

Now the company supplies 30 clients with towels of various sizes, colors and designs, and it produces 15,000 towels per month. A $30,000 loan facilitated by the Small Business Credit & Assistance project (SBCA) in 2002 helped Marku repair his equipment and double his production capacity. In three years he paid off the loan and in 2005 SBCA provided another loan aimed at securing Florjan-V's electricity supply and improving distribution channels.

Marku has a high rate of repayment for his loans and displays an open attitude. He understands the benefits of services provided by SBCA and continually seeks advice on developing his business. He has a forward looking vision for his business and a collaborative approach when it comes to receiving donor assistance.

Recently a new logo and labels were provided for Florjan-V by SBCA that has created brand value for the company. To help this business improve its image and brand identity, SBCA also designed a company Web site: www.florjan-v.com and produced business cards, envelopes, letterheads and a product catalogue. Assistance is being provided to the company in finding equipment spare parts, utilizing existing equipment and improving warehouse and shop floor spaces.

Currently Marku needs to improve inventory management, keep accurate turnover records, and increase production capacity. In 2005 SBCA introduced a computerized production management system. This enables Florjan-V to improve accounting, cash flow statements and production control. Staff is being trained on computer use and other IT skills.

SBCA's network of Business Promoters is helping to find markets for Florjan-V products while SBCA consultants assist in sales analysis, marketing strategies and business planning. SBCA assistance has resulted in an increase of $70,000 in this company's sales.

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CLIENT PROFILE

Maintaining Tradition While Introducing New Cheese

Mahmutaj's dairy enterprise has grown threefold in the last 13 years and for the first time it is introducing a new kind of cheese: Gruviere.

© SBCA Project 2005

SBCA consultant working with Fredi Mahmutaj at his dairy in Gjirokastër.

SBCA Client ID: 2972

Company: Mahmutaj

Status: Sole Proprietorship

Owner: Fredi Mahmutaj

Sector: Dairy Production

District: Gjirokastër

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The region of Gjirokastër in the south of Albania is famous for producing good cheese and milk by-products. Fredi Mahmutaj is one of the dairy producers in Libohova, Gjirokastër, who has been in the business since 1993. His father had been a dairy manager for over 20 years in a state-owned enterprise. When they privatized the Gjirokastra dairy they inherited a primitive facility and little marketing and sales experience. Formerly the state guaranteed sales for such enterprises but now both Fredi and his father had to find their own market and create their own distribution chain.

They targeted the markets of Tirana and Durrës due to the size and their knowledge of the areas. Also in order to learn more about new production techniques Fredi Mahmutaj did several trips to Greece. In the last 13 years the business has grown threefold with sales going from 10 tons per year in 1993, to 30 tons in 2006. Mahmutaj's facility produces feta, kaçkavall, butter and curd. The 2005 sales were $260,000 with kaçkavall selling the highest amount. Nearby farmers supply Mahmutaj with organic milk from livestock and cattle that feed on natural pastures stretched through the Libohova mountains. Mahmutaj's cheese is vacuum packed and 90% is sold to wholesalers.

The last 10 years have witnessed a threefold increase in demand for domestically made cheeses. However, their reliance on just sales of the traditional cheese types, feta and kaçkavall, may prevent growth and decrease their competitive edge. Like other dairy producers, Mahmutaj was aware of this challenge and although he was willing to diversify his product range, he didn't have the technical expertise to start the production of new cheeses.

For this reason, the Small Business Credit and Assistance project (SBCA) is now assisting Mahmutaj in producing and selling new types of cheese. SBCA has introduced the *Gruviere* variety to this business and is now instructing Mahmutaj on the procedures and techniques needed to produce good quality *Gruviere* cheese. From the requirements of the raw material (milk) down to packaging, labeling and distribution, SBCA is working with the company through each and every step.

Two SBCA consultants have helped the company improve humidity control and provided a humidity meter. They also have provided casein labels which is a novelty among Albanian cheese producers. In addition, a new logo and label is being designed that will make the product more presentable for supermarkets and retail shops. SBCA expects the new product to make up 10% of Mahmutaj's sales.

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CLIENT PROFILE

New Market Opportunities for Korça Dairy Producer

The introduction by SBCA of the new Tomme de Savoie cheese variety will differentiate GREAL from the competition.

© SBCA Project 2005

SBCA consultants at GREAL's factory in Korça.

SBCA Client ID: 0283

Company: GREAL

Status: Limited Liability

Owner: Guri Lako

Sector: Dairy Production

District: Korça

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Guri Lako started his dairy business in March 1999 when Albania was flooded with Kosovar refugees and NATO troops were stationed throughout the country. He established GREAL sh.p.k. in Korçë, an area renowned for its rich agricultural and livestock traditions. After noticing that the local market was full of dairy imports from Greece or Italy, Lako decided this was a business that would be beneficial to him and the community.

After 6 years the company has gradually increased sales reaching $700,000 in 2005. GREAL's products include: feta cheese, sheep and goat cheese, 'kaçkavall' cheese, yoghurt, butter and curd. Different from other local producers who only sell in the Korça region, Lako's market extends to Tirana, Durrës, Elbasan and Saranda, as well as in Korçë.

GREAL's main clients are 5 wholesalers and 405 retailers spread through the various regions. They receive supplies via the company's distribution vehicles. There are 5 full time employees including an accountant, technical specialist, driver and guard. Up to 4,500 tons of milk can be processed at GREAL's facility and the company has its own laboratory.

The company plans on diversifying its products, building a longer-term strategy and adding more employees. In order to achieve these, Mr. Lako is being assisted by SBCA, the Small Business Credit and Assistance project. SBCA is working to introduce a new type of cheese and improve the company's product image.

Since March 2006 an SBCA expert has introduced to GREAL a new type of French cheese: *Tomme de Savoie,* in a semi-hard version. The company is learning new methods of producing more cheese types and hopes to differentiate itself from the mainstream competition. Around 500 liters of milk are being used to test launch the new Tomme cheese.

Most cheese producers fail to identify their products and do not include a seal. That's why SBCA has introduced the casein labels and has sourced a casein supplier for GREAL. With this type of label, the company can ensure a more loyal customer base and differentiate its products in the market. The new product and label will boost GREAL's presence in the Albanian cheese market.

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CLIENT PROFILE

Recycled Paper Producer Aiming to Double Sales

Hilmi Braçe's business is in full harmony with the environment. Sales are expected to double in the next year for the only recycled paper producer in Albania.

© SBCA Project 2005

Processing of paper in Hilmi Braçe's factory.

SBCA Client ID: 4504

Company: Hermes sh.p.k.

Status: Limited Liability

Owner: Hilmi Braçe

Sector: Paper Recycling and Manufacturing

District: Fier

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Hilmi Braçe is the first Albanian processor of recycled paper and the only producer of toilet paper, napkins and kitchen paper in the country. In the year 2000 he bought equipment from China and started HERMES sh.p.k. for collecting and recycling waste paper. Later he also established APOLLON sh.p.k. for producing paper items. Braçe's business is located in Fier, south of capital Tirana.

Both companies employ 104 workers and total sales amounted to $650,000 in 2004. Apart from selling paper within the Albanian market, Braçe also exports 40,000 kg of cardboard to Bulgaria each month. The 300 domestic customers are wholesalers and retailers from all over Albania. Through his main paper collection facility in Tirana Mr. Braçe collects waste paper from many private and public institutions including foreign embassies.

To compete effectively with importers of similar products, the company had to improve production management and increase its marketing activities. In 2004 the Small Business Credit and Assistance project (SBCA) helped create a business plan that enabled the company to receive a loan. The loan was used to purchase new cutting and packaging equipment. Through this upgrade the company processes imported paper in addition to the recycled one which means it can produce higher quality products that can compete with imports. As a result, APOLLON sh.p.k. is not forced to reduce its selling prices as it has done before.

SBCA has also introduced market segmentation and branding to this business. With SBCA's assistance, the company created two toilet paper brands, *Lira* and *Sibora* that serve two different segments, lower and medium income families. Currently SBCA provides Hermes sh.p.k. with new selling techniques, training and market research that will result in increased sales and will strengthen the company's competitive edge.

SBCA's has provided technical support in branding by designing new logos and producing business cards. A Web site was constructed that covers both businesses: www.apollonshpk.com. This will help in raising the profile of Braçe's businesses. SBCA designed a marketing plan that covers the next few years and it projects a doubling of sales from its current $650,000 to $1,300,000 in 2006.

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CLIENT PROFILE

Dairy Producer Introduced to Emmental Cheese

With the new Emmental cheese Mr. Koçi plans to pursue a diversification strategy and serve a new market segment.

© SBCA Project 2005

SBCA consultants working at Hysen Koçi's dairy facility.

SBCA Client ID: 0324

Company: NETI

Status: Sole Proprietorship

Owner: Hysen Koçi

Sector: Dairy Production

District: Kavajë

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In the early 90's many Albanian entrepreneurs started to import fertilizers and pesticides and sell them to farmers. Soon USAID encouraged them to enter agribusiness production since trading inputs alone would not be sustainable in the long term. Hysen Koçi was one of the fertilizer dealers who decided to become a dairy producer. He also had another reason for starting his agribusiness enterprise: he wanted to lure his sons who had immigrated to Italy, back to Albania.

Since 1994 Hysen Koçi's dairy enterprise, NETI, has gradually grown and now he employs 7 full time workers and 8 family members. When he started he only had a small facility and he used primitive equipment. After identifying new market opportunities in Durrës in 2000, Mr. Koçi upgraded his technology and purchased new equipment.

Sales in 2005 were $655,000 and the range of products includes 15 varieties of cheeses, yoghurt, butter and milk. Around 3 – 3.5 tons of milk are processed everyday. Koçi's clients are retailers and he also owns a retail shop in Durrës. The company has a loyal customer base and Koçi's products and customer service have won him high esteem among many regular clients.

Currently this business is receiving assistance from the Small Business Credit and Assistance project (SBCA). The project is providing new production techniques and is introducing packaging and labeling to NETI.

Recently there have been low profit margins from sales of traditional white 'feta' and yellow 'kaçkavall' cheeses. At the same time a new market segment has emerged: medium and higher income Albanians and immigrants visiting the country during holiday and summer seasons. This segment demands more sophisticated cheeses and Mr. Koçi decided to work with SBCA to meet this demand.

SBCA experts are working with the company to produce a new type of cheese: *Emmental,* in a hard version. About 50 kg of this cheese are being tested and according to Mr. Koçi the new process is not that difficult. SBCA has sourced the supply of 2000 casein pieces and introduced casein stamps to NETI.

In addition, Koçi has received advice and new equipment on humidity control. To strengthen the marketing aspect for the new product, new labels and a new logo are being prepared by SBCA. Mr. Koçi is optimistic that his newly branded Emmental cheese will soon gain market share.

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CLIENT PROFILE

Reinforcing Brand Identity for Shameti's Cheese

New branding strategies introduced by SBCA are helping Shameti's products in their market positioning.

© SBCA Project 2005

SBCA Client ID: 0232

Company: Shameti

Status: Sole Proprietor

Owner: Ilirian Shameti

Sector: Dairy Producer

District: Vlorë

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Ilirian Shameti is one of the 55 dairy producers that have received technical assistance from the Small Business Credit and Assistance project, SBCA. He started his milk processing business in 1995 as a sole proprietor in the southern Albanian town of Vlorë. After 10 years in the business he is now past the subsistence stage and is looking to improve the production process and marketing of his products.

With sales exceeding $300,000 Shameti's main product is the yellow Swiss style 'Kaçkavall' cheese of which 50,000 kg were sold in 2004. The other two products, butter and the traditional curd or soft white cheese, sold 4000 kg and 15,000 kg each. The business employs 8 workers, including 2 family members.

For the first time Shameti's products have their own brand names introduced by SBCA. A new logo will be stamped on Shameti's cheese which will position it well in the marketplace. SBCA is providing options for a logo design and is producing labels that will reinforce brand identity for this business. The project staff is sourcing air pressing equipment for Shameti's 'Kaçkavall' cheese and selecting the best offers from various manufacturers.

To further improve packaging, SBCA has introduced vacuum packaging and is currently sourcing equipment offers. All of this will enhance the image of Shameti's cheese as well as differentiate the product in supermarkets. At the marketing level, SBCA is identifying new buyers, mainly retailers. This is being done through SBCA staff and its network of business promoters who create market linkages, provide new sales channels and find new retail clients for Mr. Shameti.

At the production level SBCA is working to increase milk quality by counseling 8 livestock farmers who supply Shameti with 160 tons of milk. They are learning new methods of disease prevention as well as new techniques for increasing milk quality.

Overall, SBCA is aiming for a 10% increase in sales for Shameti's products.

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CLIENT PROFILE

Korça Fresk: Competing with Imported Chicken Products

New marketing strategies and a new brand identity are helping Korça Fresk raise sales and compete more effectively

© SBCA Project 2005

One of the breeding facilities at Korça Fresk.

SBCA Client ID: 4968

Company: KORÇA FRESK sh.p.k.

Status: Limited Liability

Owner: Iliriana Kutrolli

Sector: Live stock farming

District: Drenovë, Korçë

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In 2003 Iliriana Kutrolli started the business of chicken meat processing in Drenovë, in the southeastern district of Korça. She established 'Korça Fresk', a company that packages and sells various sized chickens, chicken fillets, legs and other by-products. In less than two years the company has become one of the 4 main Albanian chicken producers and is now looking to compete with Hungarian importers.

'KORÇA FRESK' employs 4 full time and 8 seasonal workers while its 2004 turnover was $320,000. A total of 145,000 packaged chickens were sold in addition to 4000 kg of processed chicken meat. Most of the sales are in Tirana, Elbasan and Korça districts. The company supplies 10 wholesalers and 55 retailers. Its biggest client is EHW, a meat processing company that owns retail chains throughout the country.

One unique advantage for the company is the use of the COBB chickens that are famous for their high quality meat. In addition, the hen feed is all organic and Kutrolli maintains strict hygiene standards throughout the production cycle. The final products are packaged in plastic film and containers carrying the Korça Fresk label and logo. The full production capacity is about 300,000 chickens per year, or twice as much as its current sales.

In order to increase performance, the Small Business Credit and Assistance project (SBCA) is working to improve Korça Fresk's marketing operations and introduce quality management. On the marketing level, SBCA is preparing a 5 year business plan – the first for this company – and is advising on best sales strategies. In addition to setting up a new Web site www.korcafresk.com, SBCA reinforced the company's brand identity through a new logo and labels.

On the production level, SBCA introduced the company to quality management practices such as HACCAP and ISO and has started the first steps in meeting these international standards. Through SBCA's intervention KORÇA FRESK will start applying bar codes to its products. This will facilitate sales and prepare the company for future exporting in the region.

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CLIENT PROFILE

‘JETA’ Drinks: Set to Increase Sales by 10%

A new marketing strategy and financial analysis prepared by SBCA are helping Mr. Kopliku consolidate his business.

© SBCA Project 2005

SBCA consultants on-site at JETA sh.p.k. bottling plant.

SBCA Client ID: 2901

Company: JETA sh.p.k.

Status: Limited Liability

Owner: Kujtim Kopliku

Sector: Other

District: Shkodër

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Among the buildings that stretch through the industrial zone of Shkodër, in north Albania, there is an old warehouse that Kujtim Kopliku turned into a production plant. In 1997 Mr. Kopliku established his company JETA sh.p.k. for producing soft drinks and bottled water. It is a medium sized business but one that has a production capacity of up to 1500 bottles per hour.

JETA company sales exceeded $125,000 in 2004 and the product range includes mineral water, gas water, as well as soft drinks with cola, orange and lemon flavors. The products have competitive prices and are packaged in plastic bottles. JETA’s main clients are retailers, wholesalers and restaurants in Shkodër and Tirana.

In 2005 the company was losing sales due to pirated versions of its JETA water brand. At the same time it experienced a halt in production which in turn reduced sales. Mr. Kopliku approached the Small Business Credit and Assistance project (SBCA) to help him overcome such problems and improve his company’s performance.

Initially SBCA assisted in creating a newly branded mineral water and produced labels that enhance the product’s image in the eyes of consumers. The project also provided guidance and information to the company on how to obtain bar codes and add them to the labels.

After that SBCA conducted a financial analysis for the year 2004-2005 which included the balance sheet, income statement and cash flow projection for 2006. After that a sales analysis was done for the same period providing the company with a basis for its sales and marketing strategies. SBCA prepared a marketing strategy for JETA sh.p.k. which is the first of this kind for the company. It outlines all the steps and suggestions the company should follow to manage its marketing mix and gain more market share.

Currently SBCA is preparing a business plan for JETA sh.p.k. In addition, new sales channels are being identified through the network of Business Promoters. To ensure sustainability of sales, SBCA focuses not only on concluding sales, but on creating long-term relationships with both retailers and wholesalers. An overall 10% increase in sales is projected as a result of SBCA’s intervention.

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CLIENT PROFILE

SIDNEJ sh.p.k: A Growing Processor of Fruit and Vegetables

With a wide variety of products, SIDNEJ sh.p.k. is one of the fastest growing businesses in the Berat area.

© SBCA Project 2005

SBCA Client ID: 0143

Company: SIDNEJ sh.p.k.

Status: Limited Liability

Owner: Lorenc Molishti

Sector: Fruit and Vegetables Cultivation and Processing

District: Berat

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Lorenc Molishti started his private business back in 1993, only two years after the Albanian market had been opened after five decades of communist rule. He established a limited liability company, SIDNEJ sh.p.k., initially trading in import and export markets. In 1995, during the first wave of privatizations of state enterprises, Molishti acquired the sunflower seed processing factory in Berat, 70 km south of capital Tirana. He then entered the agribusiness industry and decided to produce and process native Albanian varieties of fruit and vegetables.

During the last 12 years SIDNEJ sh.p.k. has expanded and now it employs 60 full time workers, while another 60 are contracted on a seasonal basis. The company is one of the main processors of fruit and vegetables in the Albanian market. In recent years, annual sales have reached $1,000,000. The company has a qualified staff that regularly consults literature and participates in training sessions both within the country and abroad.

The company's main products are canned tomatoes, tomato paste and juice, packaged olives (of the native Berat variety), sunflower and olive oil, marinated red paprika, mixed salad, and pickled cucumbers. In addition, the company produces peach, cherry, plum and quince jams and compotes. Overall there are 20 various products that are distributed to 40 wholesalers and 220 retailers throughout Albania.

SBCA has introduced bar codes to SIDNEJ's products by providing information and guiding the application process. Two vegetable suppliers were assisted in production and quality management. SBCA also facilitated Mr. Molishti's participation in an international conference on export opportunities in South Eastern Europe. In addition, SIDNEJ's Web site has been constructed: www.sidnej.com.

Another area where SBCA is helping this company is in sourcing equipment and finding raw materials. Several suppliers of destoning machinery were identified by SBCA. This equipment can automatically remove stones from peaches and plums, reducing processing time and increasing product quality. SBCA found a red food coloring ingredient in Germany, which Mr. Molishti is now testing in his compote products. A production specialist will be placed at the company to improve workforce management.

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CLIENT PROFILE

Introducing New Products to Local Cheese Maker

A new type of cheese and new labels and seal, will help this business differentiate its products from comptetitors and increase customer loyalty.

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SBCA consultant working with Shaqir Lushkja at his factory in Kavajë.

SBCA Client ID: 0227

Company: LUSHKJA

Status: Sole Proprietorship

Owner: Shaqir Lushkja

Sector: Dairy Production

District: Kavaja

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Since March 2005 USAID's Small Business Credit and Assistance project (SBCA) has assisted more than 70 dairies in business management, marketing and new technology. One of the companies SBCA assists is LUSHKJA sh.p.k., a sole proprietorship of Shaqir Lushkja from Kavaja, south west of capital Tirana. Mr. Lushkja started his dairy business in 1992 in partnership with his brother, Bekim.

Now the business employs 12 full-time workers including 4 family members. Sales reached $720,000 in 2005 and the number of clients (mostly retailers) has grown to 130. In 2005 Lushkja sold over 100,000 kg of white cheese and 500,000 kg of yoghurt of in the districts of Durrës and Kavajë.

Like other Albanian cheese makers, Lushkja has relied heavily on selling the traditional white 'feta' and yellow 'kaçkavall' cheeses. However, a growing number of competitors and a shift in market demand make it necessary to diversify and try different marketing strategies. It is in these areas that SBCA is providing assistance to Lushkja.

In 2003 Mr. Lushkja received consultation from SBCA on costing, taxation and marketing. Currently SBCA focuses on introducing new products, improving marketing and branding, and introducing new technology. An SBCA expert is working with Lushkja to introduce a new type of cheese: *Maasdam*, a semi-hard cheese. About 50 kg of this cheese is being tested while Lushkja is learning about the processes for producing cheese of consistent and good quality.

SBCA is also identifying sources for humidity control equipment such as a PH meter and humidity meters. The company is learning new methods of cheese production based on French technology.

In order to secure a successful market entry for Lushkja's new product, SBCA is designing and printing new labels and a logo. This will be the first time Lushkja uses informative labels on his cheeses. In addition a caseine stamp provided by SBCA will be placed on the company's products. This will differentiate Lushkja's cheeses from those of competitors and will increase customer loyalty.

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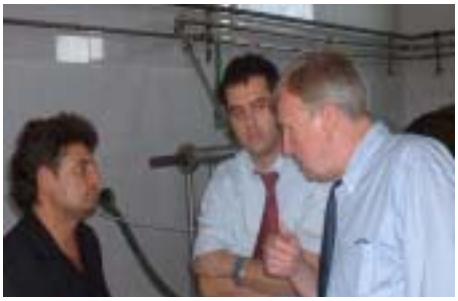
CLIENT PROFILE

"Nikolino" Dairy: New Cheeses and Improved Management

As he plans to increase market share and improve processing capacity, Arben Kolaj understands the benefits of receiving SBCA technical assistance



© SBCA Project 2005

Nikolino sh.p.k. receives technical support for increasing his dairy business

SBCA Client ID: 2496

Company: 'Nikolino'

Status: Sole Proprietor

Owner: Arben Kolaj

Sector: Milk Processing

District: Dajç, Shkodër

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Spending up to 18 hours per day at his milk processing facility is the only way for Arben Kolaj to ensure his products stay competitive and reach the market on time. 'Nikolino' sales were nearly $750,000 in 2004 with the highest sales taking place during Spring and Summer. The company's white cheese – the Albanian equivalent of 'feta' cheese – sold nearly 217,000 kg during 2004. Other products include packaged yoghurt, Swiss style 'kaçkavall' cheese, curd, and yoghurt sauce.

Based in the village of Dajç, in the northern Albanian district of Shkodër, Mr. Kolaj employs 11 people in addition to 3 family members and 2 distributors. Ten years after starting his milk processing business he supplies 130 clients in Lezhë, Laç, Rrëshen and Rubik in the north, as well as Tirana and Durrës in central Albania.

320 farmers supply Kolaj daily with milk which is later processed into 700 kg of white cheese and 9500 yoghurt packages. 'Nikolino' sh.p.k. was contracted by 'Mercy', a US organization that supplies a number of schools with free yoghurt for children.

Since 2003 the Albanian Small Business Credit & Assistance project (SBCA) has provided Nikolino with loans and technical assistance. The project facilitated three loans that Kolaj used for expanding the production line and purchasing new equipment. Because of this experience, Mr. Kolaj came to understand the benefits of receiving technical assistance both for himself and for his employees.

Through a client survey, SBCA found that Nikolino sh.p.k. needs better management skills. Currently the project is assisting Mr. Kolaj in expanding his markets, introducing new products, improving equipment and technology, and implementing marketing activities. An SBCA consultant is helping Nikolino sh.p.k. upgrade its production techniques and increase its cheese quality in order to make it more competitive.

In 2006 SBCA introduced to the company two new types of cheeses, *Fontina* and *Mozzarella*. This was part of a wider diversification strategy SBCA has suggested to this business. Through SBCA the company now has its own Web site www.nikolinodairy.com, as well as a new logo, labels and business cards. SBCA also has worked with Mr. Kolaj in sourcing new yoghurt packaging equipment and in finding new markets. SBCA's intervention is expected to add $5,000 in yoghurt sales and a further $15,000 in cheese sales.

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CLIENT PROFILE

Cheese Maker Produces New Gouda Cheese

Naim Aliahej is convinced that his new product, Gouda cheese, will sell well in the Albanian market

A worker at the NZI factory in Shkodër

SBCA Client ID: 0223

Company: NZI

Status: Sole Proprietor

Owner: Naim Aliahej

Sector: Dairy Production

District: Shkodër

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Brothers Ziaja and Izet Alijahej were visiting their family in Albania in September 1994 after spending two years working in Greece. It was during that visit that their older brother, Naim, convinced them to start a dairy business in their home village of Trush, in the northern Albanian district of Shkodër. The two brothers had worked in a milk processing factory where they learned new techniques and practices on dairy production. Their company, NZI sh.p.k., was established in November 1994.

Initially the enterprise had a supply of 70 liters of milk per day – currently it gets a supply of 10,000 liters per day - and it was a strictly family business. The only product was white 'feta' cheese and distribution was done via a horse-driven cart until they bought their first van in 1995.

Although competition from imported cheese was tough, demand for domestically made cheeses was growing. In 1997 the brothers Aliahej started producing the yellow 'kaçkavall' cheese after they noticed its absence in the market. At the same time milk supply was on the increase and a grant from a Dutch foundation enabled the company to purchase new equipment and install a proper processing line.

Currently NZI sh.p.k. annual sales are $1,435,000 and it employs 25 people including several family members and part-time workers. The main products are three types of cheeses and yoghurt. Like similar Albanian businesses, NZI sh.p.k. needed new production knowledge and improved marketing. To assist in these areas, the Small Business Credit and Assistance project (SBCA) is providing expertise in production processes and in marketing.

During a training session SBCA introduced to Naim Aliahej the idea of producing new types of cheeses such as Gouda and Emmental. However, he could not produce them by himself. Since January 2006, an SBCA expert has been working with NZI to introduce the production of Gouda cheese.

The company is testing its first Gouda cheese and notifying its existing retail clients on the new product. SBCA provided a humidity meter to NZI in order to improve humidity control, a very important aspect of cheese production. In addition, SBCA is revamping the NZI product logos and designing a new label for the Gouda cheese. SBCA's assistance aims at increasing sales by 15%.

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CLIENT PROFILE

Cheese Maker Pursues Diversification Strategy

Growing confidence in his business and SBCA assistance have enabled Orhan Miloti to introduce two new varieties of cheese.

© SBCA Project 2005

SBCA consultants advising Albamilk at the factory in Shkodër, Albania.

SBCA Client ID: 0350

Company: ALBAMILK sh.p.k.

Status: Limited Liability

Owner: Orhan Miloti

Sector: Dairy Production

District: Shkodër

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For many Albanians who immigrated to Italy in the early 1990s, the work experience they gained became a valuable means of survival and success upon their return back home. Whether it was learning new skills, seeing how new products are developed or finding a new business idea, many returnees used the knowledge and skills learned to start their own enterprises.

Orhan Miloti was one of the young Albanians who decided to put to use the knowledge he received while working in dairy farms in Bari, Italy. With a university degree in chemistry, he learned all he needed to start processing milk and producing cheese in his hometown of Shkodra, north of the capital, Tirana. Miloti was the first Albanian producer of mozzarella cheese and his products have competed successfully with Italian imports.

After 10 years in the mozzarella business, Miloti's company, 'Albamilk' has increased 10 fold. The three main products are mozzarella for pizza, fresh mozzarella and ricotta cheese. Sales in 2005 were $350,000 with more than 50 tons of mozzarella and 15 tons of ricotta sold in Tirana and Shkodër.

Miloti's confidence in his business has grown and he plans on increasing sales by 15% and to start exporting. To help him and his company in the process, USAID's Small Business Credit and Assistance project has provided loans and technical expertise in production and marketing. Back in 2003 SBCA facilitated a $35,000 loan for 'ALBAMILK' which Miloti used for buying new technology. He fully repaid the loan by August 2004 and received a second loan in 2005.

Currently SBCA is assisting this company with a product diversification strategy. Albanian cheese makers until now have built on the traditional market demand for white 'feta' cheese and yellow 'kaçkavall' cheese. However, new market segments are emerging that demand cheeses of different, and often higher, quality.

That's why an SBCA expert has introduced to Albamilk the *Camembert* white cheese variety produced from cow and goat milk. A supply of 140 liters of milk is being processed and the two varieties are being tested. In addition, SBCA is designing and printing new labels for these new products. As a result of SBCA's intervention, Albamilk should be able to reach its target sales increase and pursue successfully a diversification strategy.

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CLIENT PROFILE

A New Marketing Strategy for ALIRAJ sh.p.k.

By introducing branding and a new marketing strategy, SBCA expects Aliraj's sales to grow by 10%.

SBCA consultants assisting the production of the two new type of cheese at Aliraj's facility.

SBCA Client ID: 1181

Company: ALIRAJ sh.p.k.

Status: Limited Liability

Owner: Pëllumb Aliraj

Sector: Olive Processing / Dairy Products

District: Vlora

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When Pëllumb Aliraj started his agribusiness enterprise back in 1997, Albania was in state of turmoil following the collapse of the pyramid schemes. That didn't stop him from launching out into olive oil and dairy production from his village of Kanina, in Vlora. With 10 full time and 4 seasonal employees his company, ALIRAJ sh.p.k. has grown beyond a family enterprise and he currently plans on expanding his market share, increasing product quality and diversifying his product range.

Aliraj's major business is his dairy production with four main products: white 'feta' cheese, Swiss style 'kaçkavall' cheese, butter and yoghurt. The white cheese sold 13.5 tons and the 'kaçkavall' cheese sold about 4 tons in 2004. Total sales for that year were $86,000. Mr. Aliraj's 25 clients are retailers, restaurants and supermarkets in Tirana, Durrës and Vlora areas. Due to the wide range of products he offers, Aliraj is particularly suitable for supplying retailers.

This company is being assisted by the Small Business Credit and Assistance project (SBCA) that works with Albanian businesses to improve their performance and increase their market potential. In its early phase, SBCA provided Aliraj with a loan that he used for purchasing new cheese processing equipment. He fully repaid the loan within a year. SBCA also trained Aliraj's 30 suppliers of milk and olives in technology issues and disease prevention.

Now, in its second phase, SBCA is focusing on improving the marketing aspects of Aliraj's dairy and olive oil products. The project is working to create a brand identity and improve the company's distribution. SBCA has designed new labels that contain consumer-friendly information, created a new logo for the olive oil product and produced business cards for the company. This improves the company's image and enforces brand equity. In addition, a marketing plan is being prepared by SBCA that should serve as a road map for ALIRAJ sh.p.k.

At the distribution level, SBCA is sourcing new 1liter olive oil glass bottles that will replace the company's current plastic bottles. Through SBCA, Aliraj is identifying new buyers for the 10 tons of olive oil that he has in stock. Vacuum packaging equipment is also being sourced in Italy for the company's cheese.

An SBCA specialist has introduced a new cheese variety to Aliraj's business: soft goat cheese with mould. This follows market demand and adds to Aliraj's product range. By providing this kind of technical assistance, SBCA expects ALIRAJ's sales to grow by at least 10%.

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CLIENT PROFILE

SHEHU sh.p.k: Aiming for Growth

SHEHU sh.p.k. targets consumers who want to eat healthy and who also look for great taste in eggs.

© SBCA Project 2005

Expansion into both domestic and foreign markets is Shehu's next ambition

SBCA Client ID: 1899

Company: Shehu sh.p.k.

Status: Limited Liability

ector: Shezai Shehu

luster: Livestock Farming

istrict: Korçë

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When Shezai Shehu entered the business of egg production and selling in 1994, the Albanian market had been newly opened after decades of communism. His limited liability company "SHEHU sh.p.k. is based in the village of Drenovë, in the Albanian southeastern region of Korça. After 11 years the company has increased its number of employees to 17, while annual sales were $310.000 in 2005.

The company supplies 205 clients throughout the Korça district and is renowned for its high-quality fresh eggs. There are two major competitive advantages for SHEHU sh.p.k.: freshness and quality. Consumer concerns over freshness are addressed by making eggs available immediately after production. According to Mr. Shehu, the risk of eliminating refrigeration and inventory and taking the product directly into the market pays off due to consumers' preferences for a fresh daily supply of eggs. As it stands, all eggs produced by SHEHU sh.p.k. are sold within the day in restaurants, shops, and supermarkets.

The other advantage of this company is a unique quality made possible through the use of a patented hen feed. A specialized workforce prepares the hen feed on a daily basis. Only natural vegetarian ingredients are used which in turn guarantees the high quality, nutritional value and good taste of Shehu's eggs. With a production capacity of 3,500,000 eggs per year the company is looking to increase its domestic market share and also start exporting. This however calls for a new marketing strategy and improvement of production standards.

The Small Business Credit and Assistance project (SBCA) works with SHEHU sh.p.k. to improve its performance. SBCA assistance to this company has resulted in a $70,000 increase in sales and the creation of 15 jobs. Initially, SBCA provided training and advice on loan application and marketing strategies. As a result Mr. Shehu was able to receive a loan that he used for repairing and upgrading his equipment. In 2004 SBCA introduced the company to ISO standards and assisted in the quality management process.

SBCA prepared a new logo for SHEHU sh.p.k. and produced his first company leaflet. The company's Web site www.shehushpk.com was built through SBCA and bar codes were introduced and added to the company labels. To encourage sales, SBCA has identified new sales channels; it conducts negotiations on behalf of Mr. Shehu and facilitates sales contracts. However, like all egg producers, SHEHU sh.p.k. has been badly affected by the bird flue scare.

On a more strategic level, SBCA is helping the company's decision-making process and is preparing a business plan that covers the next seven year period.

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CLIENT PROFILE

Assisting The Best Olive Oil in the Mediterranean

SBCA assists Shkalla sh.p.k. in creating a reliable supply of olives, in utilizing new technology and in marketing.

© SBCA Project 2005

Shpresa Shkalla with her international BIOL award for best olive oil.

SBCA Client ID: 3934

Company: Shkalla sh.p.k.

Status: Limited Liability

Owner: Shpresa Shkalla

Sector: Olive Processing

District: Tirana

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After spending a few years in Germany Shpresa Shkalla returned to Albania in 1996 and started her own business. Continuing on her family's tradition in olive oil production, she established a small processing line in Farka, 11 km south-east of Albania's capital Tirana. With initial support from GTZ and later from USAID, her company 'Shkalla sh.p.k.' increased its production capacity and she moved the facility to Mullet, another village further south. Shkalla sh.p.k. now employs 8 full time and 6 seasonal workers. In 2004 sales reached $85,000 and export sales amounted to $25,000. The exported product goes Switzerland and is packaged in 0.5l bottles with a special label suitable for the Swiss market. Domestic sales were 5,625 liters, mostly in 0.5l bottles and 5l containers.

In April 2005 Shkalla's olive oil won the International Competition on Bio-Extra Virgin Olive Oil, in Andria, Italy, as one of the 10 best olive oils among 213 companies from 40 countries. Mrs. Shkalla produces extra virgin olive oil of very high quality and with a low level of acidity, of around 0.2%. Another part of Shkalla's business is the processing of olives for the area's farmers, who produce their own oil for family consumption.

The Small Business Credit and Assistance project (SBCA) has assisted Mrs. Shkalla for the last two years. In June 2004 a training session was provided by SBCA to Mrs. Shkalla and her suppliers. They learned best practices on olive planting and growing techniques, fertilizer usage, olive tree protection and bio-products quality management.

During 2005 Shkalla sh.p.k. was at risk when two new olive oil producers built their factories in the vicinity, eating up on olive supplies. In the same year Mrs. Shkalla received a loan from Tirana Bank and purchased a new processing line. However the Italian equipment supplier was not available to set up the new technology and solve technical problems. With export and domestic contracts signed, loan repayments due, lack of olive supplies and new technology she could not operate, Shpresa was in danger of losing her business.

SBCA consultants intervened and identified alternative olive suppliers in Tirana and Vlora, and secured sufficient supplies for the company. Then SBCA contacted the Italian supplier, facilitated the communication process and ensured Shkalla's equipment became operational in time for October's olive supplies.

A new logo and labels were designed by SBCA in 2005 and the company's Web site was built (www.shpresashkalla.com). SBCA's assistance made it possible for Shkalla to restart production and supply her Swiss and domestic clients. This in turn ensured a steady repayment of the loan. Currently SBCA consultants are working to create a reliable network of olive fruit suppliers that will enable Shkalla to estimate her output at any given time. Assistance is also focused on improving financial management, conducting cost analysis on waste processing technology and on identifying suppliers of such technology. Shpresa's business is again thriving thanks in no small part to SBCA's intervention.

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CLIENT PROFILE

Shkalla sh.p.k: Among The World's 10 Best Olive Oils

SBCA assists Shkalla sh.p.k. in creating a reliable supply of olives, in utilizing new technology and in increasing production.

© SBCA Project 2005

Shpresa Shkalla receiving the international award for best olive oil, Andria, Italy, April 2005.

SBCA Client ID: 3934

Company: Shkalla sh.p.k.

Status: Limited Liability

Owner: Shpresa Shkalla

Sector: Olive Processing

District: Tirana

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After spending a few years in Germany Shpresa Shkalla returned to Albania in 1996 and started her own business. Continuing on her family's tradition in olive oil production, she established a small processing line in Farka, 11 km south-east of Albania's capital Tirana. With initial support from GTZ and later from USAID, her company 'Shkalla sh.p.k.' increased its production capacity and she moved the facility to Mullet, another village further south. Shkalla sh.p.k. now employs 8 full time and 6 seasonal workers. In 2004 sales reached $85,000 and export sales amounted to $25,000. The exported product goes Switzerland and is packaged in 0.5l bottles with a special label suitable for the Swiss market. Domestic sales were 5,625 liters, mostly in 0.5l bottles and 5l containers.

In April 2005 Shkalla's olive oil won the International Competition on Bio-Extra Virgin Olive Oil, in Andria, Italy, as one of the 10 best olive oils among 213 companies from 40 countries. Mrs. Shkalla produces extra virgin olive oil of very high quality and with a low level of acidity, of around 0.2%. Another part of Shkalla's business is the processing of olives for the area's farmers, who produce their own oil for family consumption.

The Small Business Credit and Assistance project (SBCA) has assisted Mrs. Shkalla for the last two years. In June 2004 a training session was provided by SBCA to Mrs. Shkalla and her suppliers. They learned best practices on olive planting and growing techniques, fertilizer usage, olive tree protection and bio-products quality management.

During 2005 Shkalla sh.p.k. was at risk when two new olive oil producers built their factories in the vicinity, eating up on olive supplies. In the same year Mrs. Shkalla received a loan from Tirana Bank and purchased a new processing line. However the Italian equipment supplier was not available to set up the new technology and solve technical problems. With export and domestic contracts signed, loan repayments due, lack of olive supplies and new technology she could not operate, Shpresa was in danger of losing her business.

SBCA consultants intervened and identified alternative olive suppliers in Tirana and Vlora, and secured sufficient supplies for the company. Then SBCA contacted the Italian supplier, facilitated the communication process and ensured Shkalla's equipment became operational in time for October's olive supplies.

A new logo and labels were designed by SBCA in 2005 and the company's Web site was built (www.shpresashkalla.com). SBCA's assistance made it possible for Shkalla to restart production and supply her Swiss and domestic clients. This in turn ensured a steady repayment of the loan. Currently SBCA consultants are working to create a reliable network of olive fruit suppliers that will enable Shkalla to estimate her output at any given time. Assistance is also focused on improving financial management, conducting cost analysis on waste processing technology and on identifying suppliers of such technology. Shpresa's business is again thriving thanks in no small part to SBCA's intervention.

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CLIENT PROFILE

A Growing Exporter of Spices, Herbs and Essential Oils

Muçaj sh.p.k. exports 63% of its products to the US. An increase of 10 % is foreseen for the next few years.

© SBCA Project 2005

Workers processing plants and herbs at Muçaj sh.p.k.

SBCA Client ID: 0091

Company: Muçaj sh.p.k.

Status: Limited Liability

Owner: Vasel Muçaj

Sector: Herb, Spices and Plant Processing

District: Bajzë, Malësi e Madhe

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For the last fourteen years Vasel Muçaj has been processing medicinal plants and selling them in North America and the European Union, mostly to the US and Germany. In 1994 he set up his limited liability company, Muçaj sh.p.k. based in Bajzë village in the northern Albanian district of Malësi e Madhe, near Shkodër. This mountainous area is home to a rich variety of plants and herbs. Their export is a highly profitable business for Albania amounting to $42,000,000 in 2005, or 7% of the country's total exports.

Mr. Muçaj's business employs 52 farmers and workers, and it has a network of suppliers stretching throughout north Albania. Sales in 2004 were $1,450,000 and the company projects an annual sales growth of 10%. Muçaj sh.p.k. is the largest exporter of *sage* in the country and is one of the top ten producers of spices and herbs. A growing demand in Western markets for organically-produced plants and extracts, and an established chain of suppliers make this business's growth targets realistic.

All the company's products are exported with 63% of sales going to US companies. About 1,300 tons are sold each year; however the production capacity is at least 2,000 tons. Muçaj sh.p.k. collects, dries and packages around 26 varieties of plants, herbs and spices and it exports 5: sage, thyme, lavender, savory and juniper. The company also processes chamomile, parsley, laurel, rosemary, oregano, hawthorn, wild rose, birch and the native Gentianae radix, a medicinal herb used by the ancient Illyrian king Gentius, in the 2nd century BC. Products are pressed and then packaged into carrier bags to be sent to companies that produce food products, cosmetics, medication and aromatic candles.

The company is currently capable of producing essential oils from 7 plants and herbs. However, finding an export market for essential oils is necessary before regular processing starts. In addition Muçaj sh.p.k. needs to improve packaging and labeling in order to compete more effectively in the export market.

That is where USAID's Small Business Credit and Assistance project (SBCA) is helping this company. The project aims to enable Albanian businesses to increase their sales and improve business operations. SBCA is boosting Muçaj's marketing power by creating a new Web site, www.mucajmedicineherbs.com, a new company logo, brand names and labels. A new catalogue has been designed that targets Muçaj's clients in the US and the EU. Through SBCA Muçaj sh.p.k. is identifying new market opportunities in Australia and the UK. In addition, as he intends to grow and sell seedlings, SBCA is sourcing seed suppliers and new technology for the company.

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CLIENT PROFILE

Vasili sh.p.k: Exporting Processed Food

With a total of $250.000 export sales to Switzerland, the company is looking to sell in other countries.

© SBCA Project 2005

Workers processing food products at Mr. Fuqi's shop floor.

SBCA Client ID: 2570

Company: Vasili sh.p.k.

Status: Limited Liability

Owner: Spiro Fuqi

Sector: Vegetable Processing

District: Tirana

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Spiro Fuqi established his food processing company, Vasili sh.p.k., in February 2004 in Tirana. The company's main products include eggplant salad, hot pepper, stuffed peppers, roasted pumpkin, roasted eggplant, fried spinach and mixed pickles. There are 41 full-time and 5 part-time employees including 3 family members. Vasili sh.p.k. sells its products in stores and supermarkets in Albania's main cities, Tirana, Durrës and Elbasan. In addition it has an export contract with a distributor in Switzerland. In 2005 sales reached $245,000 and up to now the company has exported a total of 100 tons of its products.

With several new or exclusive products, Mr. Fuqi tries to stay one step ahead of the competition while it targets medium to high income Albanian consumers. Like similar Balkan products Fuqi's combine a traditional Albanian taste with the ready-to-use features Western consumers look for. After 5 years of experience the company aims to extend the domestic market share and start exporting in other countries besides Switzerland. The challenge is how to achieve these objectives. The company is not part of any association and it had not received assistance from donors or government before it came to contact with the Small Business Credit and Assistance project, SBCA.

A loan provided in 2005 by SBCA through its operating partner the National Commercial Bank (BKT) served to increase working capital and purchase raw materials. However, in order to expand domestically and compete internationally the company needs to introduce new technology, formulate marketing strategies, start applying bar codes to its products and improve financial records. This is the kind of technical assistance that's being now provided by SBCA.

SBCA has established agreements with farmers in the Tirana and Lushnja areas who now produce exclusively for Vasili sh.p.k. This ensures a fresh vegetable supply and keeps Mr. Fuqi's production steady. To increase sales, SBCA through its Business Promoters added 43 new stores to this company's list of clients.

In addition SBCA made possible a new Web site for Vasili sh.p.k., www.zairefuqi.com and introduced bar codes for its products. In 2005, with the cooperation of the Dutch organization PUM, a production specialist was brought in from the Netherlands who is helping to improve product quality, utilize new technology and introduce new products. The project is also introducing a computerized account system for this company. SBCA's intervention has resulted in an $100,000 increase for Vasili sh.p.k. sales. SBCA currently aims to prepare the company for its future expansion into new markets.

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CLIENT PROFILE

ERVM: Organic Olive Oil Targeting Exports

Musai needs to build his own brand, improve product image and comply with international standards before he enters the export market.

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SBCA consultants assist Musaj in preparing a marketing plan, identifying new distribution channels and designing logo, labels and a Web site

SBCA Client ID: 1168

Company: ERVM

Status: Sole Proprietor

Owner: Vesaf Musaj

Sector: Olive Cultivation and Processing

District: Skrofotinë, Vlorë

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Vesaf Musaj has been producing olive oil in the Skrofotinë village in the south western Albanian district of Vlora for over 10 years. He started his family business in 1995 and now employs 6 workers on a seasonal basis including two family members. Mr. Musaj has created a network of 7 clients in Vlora, Tirana, Durrës and Shkodër, mostly wholesalers, supermarkets and restaurants. He produces an organic olive oil of low acidity and strong flavor that consumers perceive as consistent in quality.

In 2004 Mr. Musaj sold 5 tons of extra virgin and virgin olive oil. However his production capacity is at least 10 tons. Total sales for 2004 were $23,000 with the highest sales taking place in the fall season. Olives are supplied by the Albanian Institute of Horticulture as well as farmers from the Vlora area. The final product is packaged in 0,5 liter and 1liter glass bottles imported from Italy, as well as in 5 liter containers for the wholesale market. In January 2006 Musaj's olive oil was certified by the Italian Institute for Ethical and Environmental Certification (ICEA) as a product that conforms to EU standards and his olive plantation was recognized as wholly organic.

Like most other oil producers, Musaj started by processing olives for the area's farmers who then use the oil for their own consumption. However, with his business growing he is now focusing on building his own brand and positioning it in a specific market segment. His target consumers are medium to high income families who demand high quality olive oil, packaged and labeled according to international standards, and yet at a reasonable selling price. It is in this area that he is receiving help from the Small Business Credit and Assistance project (SBCA), a USAID initiative that works with businesses like Musaj's to increase their sales and employment potential. Through SBCA's consultancy, Mr. Musaj is being enabled to look beyond the local oil market in his vicinity and expand his sales further into the Albanian and export markets.

In order to improve Musaj's product image and branding, SBCA is assisting through the design of new logos, labels and stationary. SBCA consultants are preparing a marketing plan and identifying new distribution channels for the business. With a view to reaching the export market, a new Web site is under way, www.musaioliveoil.com and further training in quality standards will follow. An overall 15 – 20% increase in sales is expected as a result of this cooperation. SBCA will also organize an Albanian Olive Oil Day workshop in July 2006 where Mr. Musaj and other leading olive oil producers will learn about export procedures for the EU market, certification issues and technology developments. At the end of the event, there will be a contest for selecting the best olive oil in the country.

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CLIENT PROFILE

Agolli Vegetables: Stable Sales and Product Diversity

Securing contracts with two large processors will make Agolli's business more stable. SBCA helps him in this process.

© SBCA Project 2005

Xheladin Agolli displaying his latest crop:sunflower.

SBCA Client ID: 0581

Company: Agolli

Status: Sole Proprietorship

Owner: Xheladin Agolli

Sector: Vegetable Cultivation

District: Lushnje

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Xheladin Agolli started growing tomatoes in 1995 and now he is one of the biggest producers and sellers of vegetables in Albania. He is based in the commune of Krutje, in the Myzeqe plains, an area renowned for its rich agricultural tradition and quality agri-business products. Throughout the last 10 years Agolli's business has experienced sales growth and diversification of its products.

In 2004 sales reached a total of $86,000 around 70% of which was wheat and the rest tomatoes and peppers. In 2005 he started the production of sunflower seeds. There are 6 full-time employees and 18 seasonal workers who are hired each year during summer and fall. Agolli operates in a 35 ha area, he therefore produces a much larger output than most of his competitors. Agolli's largest client, the Tomato Processing Factory in Shkodër received 250,000 Kg of tomatoes in 2004. He also supplies wheat to 6 wholesalers in the Lushnje area.

Mr. Agolli received credit from the Small Business Credit and Assistance project (SBCA) which he used for upgrading his irrigation system. After repaying the credit, he is now receiving technical assistance from the project. Currently SBCA consultants are creating business to business linkages for Agolli, such as facilitating a contract between him and Hodo sh.p.k., another vegetable processor that is also an SBCA client. Agolli will supply tomatoes to this processor who will be the first Albanian producer of canned tomatoes since the fall of communism. By connecting companies in the market chain and identifying potential buyers, SBCA ensures that Agolli enjoys more stable sales and reduces the risk of production surplus.

Due to his visionary approach to business and his willingness to share with other Albanian agribusiness companies, Mr. Agolli became the Executive Director of the Regional Federation of Fruit and Vegetable Producers. To help this association of producers improve its operations, SBCA is designing a manual of procedures. Agolli is also supported by a USDA project that subsidizes his sunflower production in order to supply OLIM, the biggest vegetable oil producer in the country.

SBCA is advising on new techniques for sunflower harvesting and humidity control. Assistance is also provided also in introducing international EUROPGAP standards, which means guiding Agolli through the procedures, training staff to keep production records and ensuring quality requirements are met throughout the production cycle. Through SBCA's assistance this business has improved its sales network and expanded its product varieties.

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CLIENT PROFILE

Ferhati Vegetables: Exploring New Markets

Agribusinesses like Ferhati sh.p.k. are diversifying into new products following export market opportunities.

© SBCA Project 2005

Ferhati's two main products: water melon and red peppers

SBCA Client ID: 3897

Company: Ferhati

Status: Sole Proprietor

Owner: Xhevat Ferhati

Sector: Vegetable Cultivation

District: Gostime, Elbasan

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Based in the village of Gostime in the central Albanian plains of Elbasan, Xhevat Ferhati started producing and trading agricultural products in the early 1990's. With a degree in agricultural studies, Mr. Ferhati set up his limited liability company in October 1993 and currently he produces water melons, industrial peppers, grapes, wheat seeds and corn. These are sold to 47 clients throughout Albania and Kosovo ranging from wholesalers, food processors, farmers and retailers.

Ferhati sh.p.k. has 12 full-time, and 14 part-time or seasonal workers. Its total sales for 2005 were $120,000 with water melon making up the largest proportion. About 70,000 Kg of water melons were exported to Kosovo in 2005 and a 5% annual sales increase is projected for the coming year.

The competitive advantage for this business lies in the large volume of production, selection of proper varieties and a favorable climate. Due to a surface area of 50 hectares Ferhati is able to produce in larger volumes than most other producers. He has a broad vision for his business and is open to experiment with new products and varieties, and to explore new market opportunities. Currently Ferhati sh.p.k. is planning to enter the export market for decorative pumpkins and he also wants to expand his market for water melons as well as produce more fruit varieties.

In order to enable Ferhati sh.p.k. to reach its objectives, the Small Business Credit and Assistance project (SBCA) provides business to business linkages with other companies, finds proper seed supplies and identifies export market opportunities. Through SBCA's assistance, the company is applying new techniques for producing decorative pumpkins, finding potential buyers in Germany and creating a network of contacts within the country.

In addition, SBCA consultants are providing credit and loan information and helping Mr. Ferhati in the preparation of a business plan. This will enable him to improve his production technology and purchase new equipment such as a water pump and a tractor, which in turn will guarantee higher quality and increased production.

The Newsletter of the Albania Small Business Credit and Assistance Project (SBCA)

ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

THE BUSINESS PROMOTER

Growing Albanian Businesses

Issue 1 | Special Edition 16 June 2006 | www.sbca-project.org.al

INSIDE THIS ISSUE:

Two new types of cheese for Shkodra Dairy Producer 2

Traditional Producer Embraces New Technique and New Product 2

Branding Differentiates Start-Up Entrepreneur 2

French Cheese Variety Introduced to Korça Dairy 3

Mozzarella Pioneer Now Launches Camembert Cheese 4

A Brief History and Description of Some of the New Varieties of Albanian Cheeses 6-7

Upcoming Events

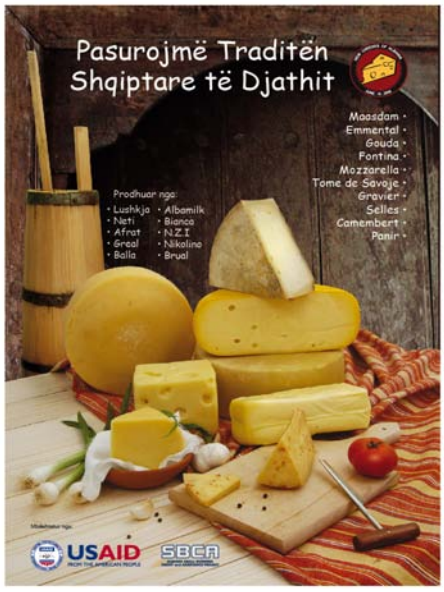
- New Albanian Cheeses Promotion: 16 June 2006, at the Rogner Europapark Hotel.
- The Olive Oil Festival: 22-23 June at the Rogner Europapark Hotel.
- Albanian Honey Day: September 2006.

INTRODUCING *THE BUSINESS PROMOTER*: A SPECIAL EDITION ON THE 'NEW CHEESES OF ALBANIA' EVENT

The Small Business Credit and Assistance project (SBCA) is issuing this first edition of the project newsletter, *The Business Promoter.* The launch coincides with a major landmark event: the 'New Cheeses of Albania' Day. This event is the main subject of this first edition of our newsletter.

The newsletter aims to inform partners, clients, and report to USAID on SBCA's efforts to promote Albania's small and medium businesses. The project staff have been busy assisting thousands of enterprises in business management, marketing and new technology. This newsletter will attempt to highlight that assistance and report on some of SBCA's achievements and challenges.

A major focus for SBCA has been working with 69 dairy producers. SBCA's consultants have introduced new products, provided new technology and advised on how to meet new market demands.



The "New Cheeses of Albania" poster showcasing some of the new cheeses

The result is the introduction of 10 new types of cheeses that were previously unknown among Albanian producers. Until recently dairy producers only produced three types of cheese: white 'feta' cheese, 'kaçkavall' and cheese spread (baby cheese). Although there were different varieties of 'kaçkavall' and 'feta' they were never marketed as such. However, new market demand, growing competition and reduced profit means that cheese producers need to diversify and move into new market segments.

The 'New Cheeses of Albania' day is about doing business—creating jobs by generating sales. Although the purpose of the event is to promote the new cheeses it will also generate new business for participating clients. Visitors will be able to taste the new cheeses and to buy them from a special retail shop. In addition, SBCA's business promoters will be writing orders from retailers, hotels and restaurants. SBCA will continue to assist its dairy clients with the production and marketing of the new cheeses after this event is over.

PROMOTION OF NEW ALBANIAN CHEESES

The 10 new types of cheeses introduced by SBCA include: *Gouda, Emmental, Maasdam, Tomme de Savoie, Mozzarella, Fontina, Gravier, Selles, Camembert,* and *Panir.* A description of some of these cheeses is shown on pages 6-7. Although well-known in Western markets, these cheeses were absent in the Albanian market. Encouraging Albanian cheese makers to produce these cheeses is part of SBCA's work in assisting dairy producers.

In addition to introducing the new cheeses, SBCA has also designed and printed new logos and labels for the clients. For the first time Albanian cheese makers will use casein labels that show on the outside of the cheeses. These logos and labels will serve to differentiate the new cheeses from the existing 'kaçkavall' and 'feta'.

Two New types of Cheeses for Shkodra Dairy Producer

*The introduction of **Fontina** and **Mozzarella** cheeses to 'Nikolino' dairy is intended to increase sales by 15%.*

Spending up to 18 hours a day at his milk processing facility is the only way for Arben Kolaj to ensure his products stay competitive and reach the market on time. His product range for the last 10 years included white and 'kackavall' cheese, packaged yoghurt, curd and yoghurt sauce. Based in the village of Dajç in Shkodër, Mr. Kolaj sells his products to 130 outlets in Lezhë, Tirana and Durrës.

Arben Kolaj at his factory in Shkoder

Through the SBCA project Arben Kolaj has received three loans that have enabled him to expand his production line and purchase new equipment. Since 2003, the project has assisted Kolaj's company with marketing advice and has introduced branding. In 2006, SBCA enabled the company to produce two new cheeses: *Fontina* and *Mozzarella.* This followed a diversification strategy that the project suggested to Kolaj. In addition, a new modern logo and labels were designed for the new cheeses. SBCA also built the company's website: www.nikolinodairy.com.

The expected annual result is an increase of at least $15,000 in sales.

Traditional Producer Embraces new Technique and New Product

Growing competition and shrinking profits are forcing cheese producers to consider diversification into other types of cheese

One of the producers receiving assistance from the Small Business Credit and Assistance project is Bardhi Balla from the Gjorm village in the Vlora district. He started his dairy business together with his father who had more than 25 years of experience as a dairy producer. Now the company employs 8 people and its main sales come from feta and 'kaçkavall' cheese. Secondary products include butter, curd and yoghurt.

The purchase of a new pasteurizer and coolers, sourced by SBCA, enabled Balla to improve production processes. As for marketing, the project has designed a new logo and labels for the company which will raise its profile and enhance its image. However, it is the introduction of a new cheese, *Gravier* that will steer Balla in a new marketing direction. For the first time the company has a written marketing plan. At the same time new buyers are being identified. A 15% sales increase is expected as a result of these developments.

A Shift in Marketing Strategy: New Product and New Branding

Like other cheese producers Shaqir Lushkja has relied mainly on the sales of feta and 'kaçkavall' cheeses. That is until recently when growing competition and shrinking profits made him consider new market opportunities. One way out was the production of new cheeses for which he needed some external technical assistance.

In order to enable Lushkja to diversify into other products, the SBCA project introduced him to a new kind of cheese: *Maasdam,* in a semi-hard version. An SBCA short-term expatriate expert together with a local consultant are guiding Lushkja through the production process and passing on knowledge on how to maintain consistent quality. 50 kg of the new Maasdam cheese are being launched initially .
SBCA has prepared new labels, logos and casein stamps that will help achieve brand recognition and customer loyalty for Lushkja's products.

Shaqir Lushkja with SBCA staff

Branding Differentiates Start-up Entrepreneur

Akper Qatipi is relatively new in the dairy business. After working for several years in the dairy sector in Greece he returned to Albania and in 2002 started his own dairy production enterprise in Elbasan. Since he had not received any loans Mr. Qatipi's initial production was limited and relied on traditional means of producing and on his Greek experience. In 2004, after a gradual increase of production, he built a 10 ton refrigeration room and installed a new pasteurizing line.

Now the business employs 7 people and Akper plans on expanding his market. Dairy businesses like his are in need of new marketing strategies that would guide them beyond the traditional sales of feta and 'kackavall'. Part of these strategies is the introduction of other types of cheeses, hitherto unknown to Albanian producers.

Akper Qatipi at his dairy in Elbasan

In early 2006 SBCA introduced a new type of cheese to Mr. Qatipi: *Panir,* a white unripe cheese made from whole cow milk. An SBCA consultant is assisting the production process while a new logo and labels have been designed by SBCA. The new brand name BRUAL and new labels were developed and applied on Qatipi's new cheeses and on his other products. The differentiation in the marketplace and customer loyalty gained from the new brand identity is expected to have a significant impact on Qatipi's sales.

The new brand identity together with the production of the Panir *type of cheese, is expected to have a significant impact on BRUAL's sales.*

French Cheese Variety Introduced to Korça Dairy

In March 2006 Guri Lako the owner of GREAL, a dairy enterprise from Korça, received technical assistance on how to produce a new kind of French cheese, *Tomme de Savoie,* in a semi-hard version. Through an SBCA expert he learned all the steps involved in this new process including humidity control, temperature, and the use of new cultures. With the addition of PH and humidity meters Lako was able to meet the requirements for making this type of cheese. The company is using around 500 liters of milk to test launch the new cheese.

The project is also working to enhance GREAL's branding and packaging. Through the design of a new logo SBCA aims to boost the brand identity while the new labels contain reader-friendly and useful information. In addition, casein stamps are being applied for the first time and this too will increase customer loyalty and differentiate GREAL's cheeses in the marketplace.

Newness Added to Gjirokastra Cheese Tradition

Fredi Mahmutaj runs a dairy business in Libohova, Gjirokastër, an area renowned for its cheese making tradition. His business has grown threefold since it started in 1993 and his products include white 'feta', 'kaçkavall', curd and butter. Recently he became aware that reliance on just 'feta' and 'kaçkavall' would prevent his business from growing. The option was clear: diversify.

However, this required new technical expertise: different work processes, use of other cheese cultures and humidity or temperature control. For all his readiness to add new products to his range, Fredi lacked this expertise and experience. That's why the SBCA project guided him through the production of the *Gravier* cheese variety, designed a new logo and labels, and placed casein stamps on his cheese. With the addition of the new cheese, he expects a 10% annual sales increase.

SBCA experts working with Fredi Mahmutaj at his dairy.

Dairy producers are now catering to new market segments that demand cheeses found in Western markets.

Mozzarella Pioneer now launches *Camembert* Cheese

Orhan Miloti is no stranger to innovative cheese products. He was one of the first Albanian producers to introduce mozzarella and ricotta cheeses into the market as early as 1996. Equipped with the knowledge and experience he gained while working with dairy enterprises in Bari, Italy, Orhan sells cheeses that compete successfully with Italian imports. His enterprise, Albamilk, has gradually gained market share throughout the country. Restaurants and pizzerias in Shkodër and Tirana use Albamilk's fresh mozzarella as well as the pizza version.

SBCA consultants working with Orhan Miloti during production of Camembert

Recently, Orhan has added yet another new product to his range: *Camembert,* a French white soft cheese made of cow milk. This was made possible through the SBCA project after several sessions of on-the-job training and guidance. An SBCA consultant has provided techniques and know-how on Camembert production. In the meantime, new labels and a logo have been added to Albamilk's products.

The introduction of this new kind of cheese is part of SBCA's efforts to help cheese producers diversify their product range. With another innovative product added to its range, Albamilk expects to increase its target sales and gain a new market segment.

Catering to new market segments

When Petraq Papajorgji entered the dairy business in 1996 he had a purpose: to produce innovative dairy products. Together with his partner, the Italian company 'San Lazaro' he introduced the mozzarella cheese in the Vlora market and also started to produce and sell milk packaged in glass bottles. After ups and downs caused by Albania's problems in 1997, the business made a new start in 2001 and focused exclusively on the mozzarella market.

Under the brand name of BIANCA, the company caters to a new market segment: medium to high income Albanians who demand products found in Western markets. The company also produces ricotta cheese, scamorza—an Italian yellow cheese, and butter. With SBCA's assistance, the company has now added a new French type of cheese: *Selles,* a soft goat cheese with mold. Wit the addition of the new labels the product is now ready for launch. SBCA consultants have worked with the company during 2006 and have instructed Papjorgji on all the procedures. The new *Selles* cheese is expected to raise the company's sales by 10%.

Dairy Producer from Kavaja Introduces *Emmental* Cheese

As a dairy producer who also runs his own retail shop, Hysen Koçi noticed that Albanian emmigrants visiting the country or returning to stay here, were demanding cheeses other than the traditional 'feta' and 'kaçkavall'. Although able to produce about 15 versions o these two types, he found it difficult to diversify into more 'Western' types of cheeses. That is until SBCA offered its assistance to Koçi's dairy enterprise, NETI. The project introduced the *Emmental* cheese, a yellow variety in a semi-hard version. In addition to guiding the production process and providing new techniques, the project has sourced humidity control equipment as well as casein labels. A new logo, new labels and casein stamps will serve to create brand awareness and customer loyalty for NETI's Emmental cheese. The services provided by SBCA are helping Mr. Koçi to serve the new market demands.

SBCA consultants working with NETI at their dairy in Kavaja

Production Assistance and Branding knowledge for Albanian Cheese Producers

Production Assistance

Albania has been producing the same three varieties of cheeses - 'kaçkavall', 'feta' and cheese spread - for at least 50 years. With the fall of communism and the start of free enterprises in 1991 many dairy producers continued (with a few exceptions) in the same tradition. During the last ten years demand for domestically made cheeses has grown progressively.

While working to improve the performance of dairy businesses, the Small Business Credit and Assistance project has created a network of business promoters who operate closely with retailers and wholesalers. Through this network and through retailer focus group research, SBCA identified that the market for new varieties of imported cheeses was increasing. The project decided to encourage Albanian cheese producers to try making some of these imported varieties. This has resulted in 10 new varieties of Albanian cheeses that are being presented to retailers, hotels and restaurants on June 16, 2006 at a promotional event in the Rogner Europapark Hotel in Tirana.

Organizing the 'New Cheeses of Albania' event set up some new challenges for the SBCA project. We brought in a cheese specialist from France who worked with two local specialists, one from the Albanian Dairy and Meat Association (ADAMA) and the other from the Agricultural University in Tirana. Together with the specialists, we identified cheese processors that were prepared to produce new varieties of cheese. The process only started in January 2006 and the enthusiazm of the processors has enabled this event to take place in a relatively short time. The cheese producers come from various parts of Albania: Shkodër, Korçë, Vlorë, Elbasan, Gjirokastër and Kavajë.

SBCA staff with a cheese producer during a session on branding

Introducing Branding

As well as providing the technical assistance in the actual production process such as introducing new starters, environmental controls and casein, the project has rebranded all of the products for the 10 producers exhibiting at the 'New Cheeses of Albania' event. For some producers SBCA has created new brands from scratch while for others it has revamped their branding strategies. This includes the design of new logos, printing of new labels and improvements in packaging. Since August 2005 we have introduced new branding to 38 SBCA clients — including the 10 cheese producers participating in the event — and improved the branding of a further 8 clients. The project also designed the event's logo which is shown on the right columng together with the logos of the 10 exhibiting companies.

This is the first time that Albanian cheeses have been marketed in this way. The new branding will boost these products' entry into the Albanian cheese market and prepare producers for potential exports.

For some producers SBCA has created new brands from scratch while for others it has revamped their branding strategies.

SBCA has introduced branding to 38 companies since March 2005 including the 10 cheese producers participating on the 'New Cheeses of Albania' promotional event.

Examples of the New Logos Developed by SBCA

Bardhi Balla, Vlorë

GREAL, Korçë

Lushkja, Kavajë

'Nikolino', Shkodër

Fredi Mahmutaj, Gjirokastër

NETI, Kavajë

BIANCA, Vlorë

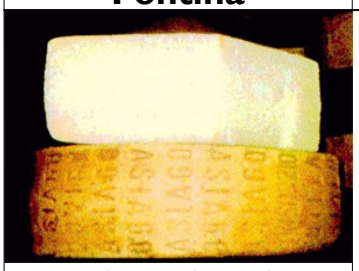
BRUAL, Elbasan

NZI, Shkodër

Albamilk, Shkodër

A brief History and Description of Some of the New Cheeses

Fontina



Fontina cheese made in Italy

This type of cheese takes its name from a valley in the Italian north-west, near the borders of France and Switzerland. Fontina is dense, smooth and elastic type of cheese, in light-gold color. It can melt easily it is widely used as a dessert cheese. The interior contains small round holes and it has a delicate nuttiness with a hint of mild honey.

Fontina is a primary ingredient of the Italian fonduta. It ripens in about three months and it contains 45% fat. Fontina is a semi-soft cheese made of cow milk. Besides Italy, Fontina type of cheeses are now produced in other countries including Denmark, France and the United States. Many of the types produced in these countries tend to be blander and softer than the Italian original, especially when young.

Gouda

Gouda cheese made in Holland

Gouda cheese is named after the Dutch town of Gouda, located near Rotterdam and the Hague. It makes up for more than 60% of the cheese produced in Holland. Gouda is a yellow semi-hard cheese with a sweet and fruity flavor. With age the taste of this cheese intensifies. Mature Gouda is coated in black wax rind that contrasts sharply with the yellow interior.

Gouda is considered to be one of the world's greatest cheeses. It is both a table cheese and a dessert cheese that can be served with fruit and wine. It contains 40% fat and it is made of whole or part-skimmed cow milk. Gouda is similar with Edam cheese and apart from Holland is also produced in various other countries including the United States.

Panir

Panir cheese being used in Indian cooking

Panir (or Paneer) is a semi-soft cheese made from cow's milk. It originally comes from the area covering India, Pakistan and Iran. It is made by curdling hot milk with fresh lemon juice or vinegar. The fine lumpy curd is then strained in a muslin cloth, rinsed in water and pressed for 10 to 15 minutes. Panir is an unripe cheese and is usually eaten a few days after being made.

This type of cheese is used frequently in the Indian cuisine in a variety of dishes. Since it is high in protein, Panir is often used as a substitute for meat in vegetarian diets. The most common use of Panir is in curried dishes.

Emmental

Emmental's large holes are a result of a fermentation process.

Emmental is Switzerland's oldest and most important cheese. It was named after the Emmental valley in Switzerland and the original cheese is exported in huge wheel shapes. Emmental has a nutty-sweet mellow flavor that makes it perfect for almost any use—from snacks to an after dinner cheese plate. It is light gold in color and it is made of cow's milk.

Emmental is a pasteurized hard cheese coated in a thin yellow rind. It has large holes in the interior caused by a complicated fermentation process. Emmental is made of cow's milk and sometimes is known by names such as Emmentaler or Emmenthal. It is produced also in France, Germany, Finland and the United States. Emmental can be used with wine, melted while cooking or used in sandwiches. This cheese matures between four months and one year.

Camembert

Camembert cheese was named by Napoleon according to the Norman village where it was first served to him by a farmer's daughter. Camembert is a soft cheese made from cow's milk. It has a delicate salty taste, a pale yellow color, a soft white rind and a creamy texture. Camembert's aroma is similar to that of mushrooms and it is used exclusively as a table cheese.

When Camembert is perfectly ripe, it should ooze thickly. When it is ripe it becomes runny and bitter. This cheese is made in about three weeks. Apart from France, Camembert is produced by countries all over the world.

Camembert cheese

Tomme de Savoie

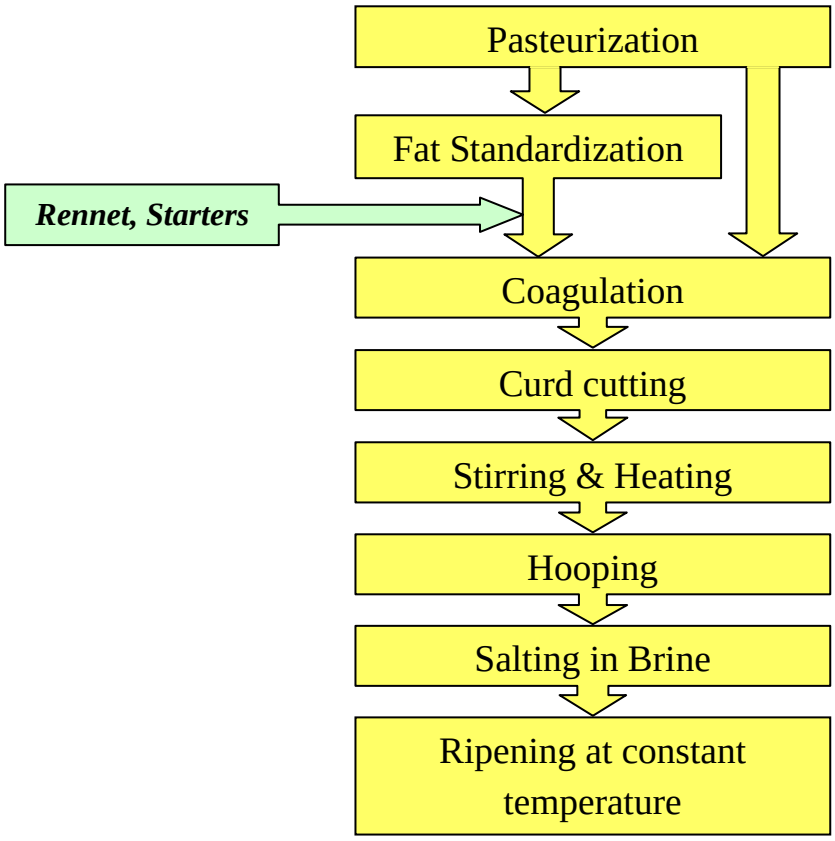
Tomme de Savoie is a semi-hard disc-shaped cheese made from cow's milk. It takes its name from the Savoie region in the French Alps. The rind has a distinct, thick, gray-brown color, while the interior is beige or straw color. IT has a slightly mild and salty taste with a subtle flavor of grass.

Tomme de Savoie is often made with skimmed milk after the cream has been used to make butter. This is why Tomme cheese is usually low in fat: only 20—40 %. There are different varieties of this cheese: made in winter from the milk of cows that feed on hay it is or made in the summer from the milk of cows that feed in pastures.

Tomme de Savoie cheese

Production Stages for the Gravier Cheese

The diagram below shows the various production stages required for the production of Gravier cheese. SBCA has prepared similar diagrams for all the new cheeses.



SBCA has guided the cheese producers through each and every step required in the production of the new cheeses.

SBCA
ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

USAID has been assisting the dairy industry in Albania since 1993 through its Livestock Service Centers project that ended in March 2006. More recently, assistance has been provided through the Small Business Credit and Assistance project that works with small and medium enterprises to improve their business management and introduce marketing strategies and new technology. The SBCA project started in 2002 and in its first three years provided loans, training and technical assistance to more than 4,000 enterprises throughout Albania, including livestock producers and dairies.

On its second phase, starting in March 2005, SBCA has been providing intensive firm-level technical assistance to 126 businesses from a variety of sectors, including cheese processors. In addition, training and loans have been provided to around 830 other enterprises.

The project staff write business plans, design marketing strategies, provide production knowledge, create business linkages, source equipment and raw materials and produce labels and logos. SBCA clients are from all over Albania and more than 70% of them come from areas other than Tirana and Durrës.

We're on the Web!
www. sbca-project.org.al

Albanian Olive Oil Promotion Day

On the 22—23 June, 2006, the SBCA project will organize the Albanian Olive Oil Promotion day. Eleven of Albania's best olive oil producers will display their products in this trade fair and participate in a quality contest. A workshop will be held on olive oil certification and EU export requirements and producers will be able to learn on how to prepare for entry into foreign markets.

A panel of judges has been set up to select the best olive oil based on blind testing. Prizes will be awarded to the winners of three categories:

1. The Best Extra Virgin Olive Oil for 2006.
2. The Best Virgin Olive Oil for 2006.
3. The Best Packaged Olive Oil for 2006.

During the event retailers, wholesalers, hotel and restaurant owners will be able to create business linkages and learn more about the high quality extra virgin olive oils that are being produced by Albanian olive oil processors.

The list of attendees will include the US Embassy and other embassies, USAID, the Ministry of Agriculture, the Albanian Certification Body, the Association for Organic Agriculture and the Albanian Institute of Quality.

SBCA has assisted olive oil producers by facilitating new technology, improving production management, and introducing marketing strategies. Special attention has been put on branding by creating new logos, labels and sourcing new packaging. Training and process guidance has been provided in olive oil certification and bar coding.

Participants will be able to see the new packaging and labels developed by SBCA. In addition to promoting Albania's best olive oils in the domestic market, SBCA is assisting olive oil producers to enter export markets.

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USAID NGA POPULLI AMERIKAN

Buletini i Projektit të Kredisë dhe Asistencës për Biznesin e Vogël (SBCA)

SBCA PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

PROMOTORI I BIZNESIT

Rrisim Bizneset Shqiptare

Nr. 1 | Edicion Special 16 Qershor 2006 | www.sbca-project.org.al

NË KËTË NUMËR

Dy lloje të reja djathrash për prodhuesin e bulmetit nga Shkodra 2

Prodhues Tradicional Merr Teknikë dhe Produkt të Ri 2

Markimi Diferencon Sipërmarrësin e Ri 2

Djath Francez i Prezantohet Prdhuesit nga Korça 3

Pioneri i Mozzarella-s Hedh në Treg Djathin Camembert 4

Histori dhe Përshkrim i Shkurtër i Disa prej Djathrave të Rinj. 6-7

Së Shpejti

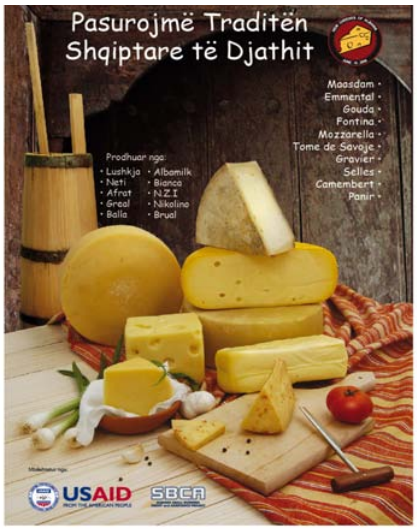
- Promovimi i Djathrave të Rinj nga Shqipëria: 16 qershor 2006, Hotel Rogner Europapark
- Festivali i Vajit të Ullirit: 22-23 Qershor tek hotel Rogner Europapark
- Dita e Mjaltit Shqiptar: Shtator 2006.

PREZANTOJMË *PROMOTORIN E BIZNESIT*: NJE EDICION SPECIAL MBI AKTIVITETIN "DITA E DJATHRAVE TË RINJ NGA SHQIPËRIA"

Projekti për Kredi dhe Asistencë ndaj Biznesit të Vogël (SBCA) publikon edicionin e parë të buletinit *Promotori i Biznesit.* Nxjerrja e këtij numri koinçidon me një ngjarje të shënuar: '"Dita e Djathrave te Rinj nga Shqipëria". Kjo ngjarje është tema kryesore e këtij edicioni.

Buletini synon të informojë partnerët dhe klientët, dhe gjithashtu të raportojë tek USAID mbi përpjekjet e SBCA-së për të promovuar biznesin e vogël dhe të mesëm shqiptar. Stafi i projektit ka qenë i zënë duke asistuar mijëra ndërmarrje në menaxhim biznesi, marketing dhe teknologjitë e reja. Ky bulletin do të përpiqet të pasqyrojë këtë asistencë dhe të raportojë mbi disa nga arritjet dhe sfidat që projekti ka patur.

Një fokus kryesor i SBCA-së ka qenë puna me 69 prodhues bulmeti. Konsulentët e SBCA-së kanë prezantuar produkte të reja, kanë siguruar teknologji të reja dhe kanë këshilluar mbi menyrën si mund të plotësohen kërkesat e reja të tregut. Rezultati është prodhimi i 10 llojeve të reja djathrash, të cilët më parë kanë qenë të panjohur për prodhuesit shiptarë. Deri para pak kohësh, prodhuesit e bulmetit prodhonin vetëm tre lloje djathrash: kaçkavall, djathë të bardhë 'feta' dhe djathë bebe. Megjithëse ka patur disa lloje djathi kaçkavall dhe të bardhë, ato nuk janë reklamuar si të tillë. Sidoqoftë kërkesat e reja të tregut, rritja e konkurrencës dhe rënia e fitimeve, do të thotë se prodhuesit e bulmetit duhet të diversifikohen dhe të synojnë segmente të reja të tregut.



Posteri i aktivitetit "Djathra të Rinj në Shqipëri" ster shoëcasing some of the neë

Dita e 'Djathrave të Reja nga Shqipëria' është për të bëre biznes: krijimi i punësimit përmes rritjes së shitjeve. Megjithëse qëllimi është promovimi i djathrave të rinj, kjo ditë do të sjellë biznes të ri për pjesëmarrësit. Vizitorët do të shijojnë dhe bljejnë djathrat e reja nga dyqani i veçantë i shitjeve. Gjithashtu, promovuesit e biznesit nga SBCA do të shkruajnë porosi nga shitësit, hotelet dhe restorantet. SBCA do të vazhdojë të asistojë klientët e saj të bulmetit edhe pas kësaj ngjarjeje.

PROMOVIMI I DJATHRAVE TE RINJ NGA SHQIPËRIA

10 llojet e reja të djathrave të prezantuar nga SBCA janë: *Gouda, Emmental, Maasdam, Tomme de Savoie, Mozzarella, Fontina, Gravier, Selles, Camembert,* dhe *Panir.* Një përkshrim i disa prej këtyre djathrave vijon në faqet 6-7. Megjiithëse të njohura në tregjet perëndimore, këto djathra mungonin në tregun shqiptar. Inkurajimi i prodhuessve nga SBCA për prodhimin e këtyre djathrave është pjesë e asistencës që projekti jep.

Përvec prezantimit të djathrave te rinj, SBCA ka dizenjuar dhe shtypur logo dhe etiketa për klientët. Për herë të parë prodhuesit shqiptarë do përdorin kazein në pjesën e jashtme të djathit. Keto logo and etiketa do shërbejnë për të diferencuar djathrat e rinj nga ato tradicionale si kaçkavall dhe feta.

Prezantimi i djathrave Fontina *dhe* Mozarrella *tek 'Nikolino' synon të rrisë shitjet me 15%*

Rritja e konkurrencës dhe rënia e fitimeve kanë shtyrë prodhuesit e djathit të kërkojnë diversifikimin me lloje të reja produktesh

Dy lloje të reja djathrash prodhuesin nga Shkodra

Vetëm duke punuar deri në 18 orë në ditë në punishten e tij të qumështit, Arben Kolaj mund të siguroje që produktet e tij mbeten konkurruese dhe e arrijnë tregun në kohë. Në 10 vitet fundit z. Kolaj ka prodhuar djathë të bardhë, kaçkavall, kos të paketuar, gjizë dhe salcë kosi. Ndërsa punishten e ka në fshatin Dajç të Shkodrës, z. Kolaj furnizon rreth 130 pika të ndryshme në Tiranë, Lezhë, dhe Durrës.

Arben Kolaj në fabrikën e tij në Shkodër

Përmes projektit SBCA Arben Kolaj ka marrë 3 hua që e kanë mundësuar atë të blejë pajisje të reja dhe të zgjerojë linjën e prodhimit. Që prej vitit 2003, projekti SBCA ka asistuar kompaninë e z. Kolaj duke i dhënë këshilla mbi marketingun dhe duke prezantuar markimin. Në vitin 2006, SBCA mundësoi kompaninë e z. Kolaj të prodhojë dy lloje të reja djathrash: *Fontina* dhe *Mozzarella*. Kjo ishte pjeë e një strategjie diversifikimi që projekti i sugjeroi Kolajt. Gjithashtu, SBCA krijoi një logo të re mderne si dhe etiketa të reja. Projekti ndërtoi edhe faqen e Internetit për këtë kompani: ëëë.nikolinodairy.com. Rezultati i pritur është një rritje prej $15,000 në shitje.

Prodhues tradicional merr teknikë dhe produkt të ri

Një nga prodhuesit e bulmetit i cili merr asistencë nga projekti SBCA është edhe Bardhi Balla nga fshati Gjorm i Vlorës. Ai e filloi biznesin e tij së bashku me të atin i cili kishte më se 25 vjet përvojë si prodhues bulmeti. Tani ky biznes punëson 8 punëtorë dhe shitjet më të mëdha vijnë nga djathi i bardhë dhe kaçkavalli. Produkte të tjera përfshijnë gjalpin, gjizën dhe kosin.

Blerja e një pasterizatori dhe ftohësva të gjetura nga SBCA, i dha mundësinë Z. Balla që të përmirësojë proceset e prodhimit. Për sa i përket marketingut, projekti ka dizenjuar logo të reja dhe etiketa për këtë kopani, gjë që do të ngrejë profilin dhe do të rrisë imazhin.

Megjithatë, është prezantimi i një lloj të ri djathi, *Gravier,* që do ta drejtojë Ballën në një drejtim të ri marketingu. Për herë të parë kompania ka një plan marketingu të shkruar. Njëkohësisht blerës të rinj po identifikohen nga SBCA. Një rritje prej 15% të shitjeve pritet si rezultat i këtyre zhvillimeve.

Ndryshim në strategjinë e marketingut: produkt i ri dhe markim i ri

Ashtu si prodhues të tjerë të djathit, Shaqir Lushkja është mbështetur kryesisht në shitjet e djathit të bardhë dhe atij kaçkavall. Por kohët e fundit rritja e konkurrencës dhe rënia e fitimeve e bënë atë të mendojë mundësi të reja tregu.

Për të bërë të mundur pasurimin e llojeve të produkteve që ai nxjerr në treg, projekti SBCA sugjeroi prodhimin e një lloji të ri djathi: *Maasdam*, në një version gjysëm të ngurtë. Dy ekspertë të SBCA-së ndihmuan z. Lushkja hap pas hapi ne proçesin e prodhimit të djathit Maasdam dhe në ruajtjen e qëndrueshme të cilësisë. Z.Lushkja po teston 50kg të djathit Maasdam.

Gjithashtu, SBCA ka përgatitur logo dhe stampa kazeine të cilat do të ndihmojnë produktet e Lushkjas të dallohen në treg

Shaqir Lushkja me Stafin e SBCA

Marka Diferencon një Sipërmarrës të Ri

Akper Qatipi është një prodhues i ri bulmeti. Pasi punoi për disa vjet në sektorin e bulmetit në Greqi ai u kthye në Shqipëri dhe në vitin 2002 hapi ndërmarrjen e vet të bulmetit në Elbasan. Në mungesë të kredisë, prodhimi fillestar i z. Qatipi ishte i kufizuar dhe mbështetej në metoda tradicionale të prodhimit si dhe në përvojën e marrë në Greqi. Në vitin 2004, pas një rritjeje graduale te prodhimit,, ai ndërtoi një dhomë frigoriferi 10 ton dhe instaloi një linjë të re pasterizimi.

Tani biznesi i z. Qatipi punëson 7 punëtore dhe ai planifikon të rrisë tregun e tij. Biznese si ai i z. Qatipi kanë nevojë për strategji të reja marketingu që do t'i ndihmonin ata përtej prodhimit tradicional të djathit të bardhë dhe kaçkavallit. Pjesë e këtyre strategjive është prezantimi i djathrave që nuk njihen nga prodhuesët shqiptarë.

Në filim të vitit 2006, SBCA i prezantoi z. Qatipi një tip të ri djathi: *Panir,* një djathë i bardhë i pamuturuar i prodhuar nga qumështi i lopës. Një konsulent i SBCA-së po asiston z. Qatipi në proçesin e prodhimit ndërsa një logo e re dhe etiketa janë dizenjuar nga projekti SBCA. Emri i markës së re BRUAL dhe etiketat janë vendosur në djathin e ri të z. Qatipi dhe

Akper Qatipi në ndërmarrjen e tij në Elbasan

në produktet e tjera. Diferencimi në treg i produkteve të tij dhe besnikëria e konsumatorëve që do të fitohen nga identiteti i ri i markës, pritet të sjellë një rritje të konsiderueshme tek shitjet e Qatipit.

Varietet Francez Djathi i Prezantohet Prodhuesit nga Korça

Në mars të vitit 2006, Guri Lako, pronari i firmës GREAL, një ndërmarrje bulmeti nga Korça, mori asistencë teknike për të prodhuar një lloj të ri të djathit francez *Tomme de Savoie* në versionin gjysëm të fortë. Nëpërmjet ekspertit të SBCA-së, z. Lako mësoi të gjitha hapat që duhet të ndiqen në këtë proçes: kushtet e lagështirës, kontrollin e temperaturë, përdorimin e kulturave të reja prodhuese etj. Me vënien e higrometrave për matjen e lagështirës dhe PH, z. Lako u mundësua të prodhonte djathin e ri. Kompania po përdor rreth 500 l. qumësht per të testuar hedhjen në treg të djathit të ri. Projekti gjithashtu po punon për rritjen e markimit dhe paketimit të produkteve.Me anë të një logojë të re, SBCA synon të nxisë identitetin e markës ndërsa etiketat e reja përmbajnë informacion të vlefshëm për konsumatorët. Produkteve të GREAL është shtuar edhe kazein që do të diferencojë produktet në treg.

Pasurohet tradita gjirokastrite e prodhimit të djathit

Fredi Mahmutaj ka një biznes bulmeti në Libohovë, Gjirokastër, një zonë e njohur për traditën e prodhimit të djathit. Biznesi i tij është rritur trefish që nga viti 1993. Produktet e z. Mahmutaj përfshijnë djathë të bardhë, kaçkavall, gjizë dhe gjalpë. Para pak kohësh, z. Mahmutaj u ndërgjegjësua se duke u mbështetur vetëm tek djathi i bardhë dhe kaçkavalli, biznesi i tij nuk do të rritej. Zgjidhja ishte e qartë: diversifikimi. Sidoqoftë,kjo kërkonte ekspertizë të re teknike: proçese të ndryshme prodhimi, përdorimin e kulturave prodhuese të reja, dhe kontroll të temperaturës dhe lagështirës. Megjithë gatishmërinë për të shtuar produkte të reja, Fredi nuk e kishte këtë ekspertizë dhe përvojë. Për këtë SBCA e udhëzoi atë në prodhimin e djathit *Gravier,* si dhe pergatiti logo dhe stampa kazein per produktet e

Ekpertë të SBCA duke punuar në baxhon e Fredi Mahmutaj.

djathit . Me hedhjen në treg te djathit te ri, z. Mahmutaj pret një rritje të shitjeve prej 15%.

Identiteti i ri i markës së bashku me prodhimin e djathit Panir *pritet të rrisë ndjeshëm shitjet e firmës BRUAL*

Pionieri i Mozzarella-s Hedh në Treg Djathin *Camembert*

Kur vjen fjala për produkte novatore djathi, Orhan Miloti nuk është i huaj. Ai ishte nga të parët prodhues shqitparë që prezantuan mozzarella-n dhe ricotta-n në tregun shqiptar që në 1996. Pajisur me njohuritë dhe përvojën që mori duke punuar në ndërmarrjë bulmeti në Bari, Itali, Orhani shet djathra të cilat konkurrojnë suksesshëm me importet Italiane. Ndërmarrja e tij, Albamilk, ka fituar pjesë tregu gradualisht nëpër të gjithë vendin. Restorante dhe piceri në Shkodër dhe Tiranë përdorin mozzarella-n e freskët të Albamilk si dhe versionin për pica.

Konsulentë të SBCA-së duke punuar me Orhan Milotin në fabrikën e tij Albamilk

Kohët e fundit Orhani ka shtuar edhe një produkt tjetër të ri: djathin *Camembert,* një djathë i bardhë i butë prodhuar nga qumësht lope ose dhie. Kjo u bë e mundur përmes projektit SBCA pas disa sesioneve trajnimi gjatë punës dhe udhëzimeve. Një konsulent i SBCA-së ka dhënë teknika dhe njohuri mbi prodhimin e Camembert. Njëkohësisht etiketa dhe logo të reja i janë shtuar produkteve të Albamilk.

Prezantimi i këtij lloji të ri djathi është pjesë e përpjekjeve të SBCA-së për të ndihmuar prodhues djathi në diversifikimin e produkteve të tyre. Me një produkt tjetër novator, Albamilk pret të rrisë shitjet e veta dhe të fitojë një segment të ri të tregut.

Gjetja e Segmenteve të reja të Tregut

Prodhues të bulmetit tani furnizojnë segmente të reja tregjesh që kërkojnë djathra që shiten në tregjet perëndimore.

Kur Petraq Papajorgji nisi biznesin e bulmetit në 1996 ai kishte një qëllim: të prodhonte produkte novatore të bulmetit. Së bashku me partnerin e tij 'San Lazaro' ai prezantoi djathin mozzarella në tregun e Vlorës dhe gjithashtu filloi të prodhojë dhe të shes qumësht të paketuar në shishe qelqi. Mbas shumë ulje ngritjesh të periudhës së trazirave në Shqipëri, biznesi rifilloi në vitin 2001 duke u fokusuar në mënyrë të veçantë në tregjet e djathit mozzarella.

Nën emrin e markës BIANCA, kompania furnizon një segment të ri tregu: shqiptarëve me të ardhura mesatare dhe të larta të cilët kërkojnë produkte që shiten në tregjet perëndimore. Kompania gjithashtu prodhon djath ricotta, scamorza—djath i verdhë Italian, dhe gjalp. Nëpërmjet asistencës së SBCA-së kompania tani ka shtuar një lloj të ri djathi francez: *Selles,* djath i butë dele me myk. Me anë të logove të reja produkti është gati për tu hedhur në treg. Konsulentë të SBCA-së kanë punuar me kompaninë gjatë vitit 2006 dhe kanë instruktuar Z. Papajorgji në të gjitha procedurat e nevojshme. Djathi I ri *Selles* pritet të rrisë shitjet me 10%.

Prodhues bulmeti nga Kavaja Prezanton Djathin *Emmental*

Si prodhues i produkteve të bulmetit i cili gjithashtu ka dyqanin e tij, Z. Hysen Koçi vuri re se emigrantët shqiptarë që vizitojnë vendin apo kthehen të jetojnë në Shqipëri kërkonin djathra të ndryshëm nga llojet tradicionale 'feta' apo kaçkavall. Edhe pse prodhon 15 versione të këtyre dy llojeve, ai kishte vështirësi të diversifikonte në më shumë lloje djathrash 'perëndimore'. Kjo ndryshoi kur SBCA i ofroi asistencën ndërrmarrjes së bulmetit NETI të Z. Koçi. Projekti prezantoi djathin *Emmental,* një varietet i verdhë në një version gjysëm të fortë. Jo vetëm që u ndihmua në proçesin e prodhimit dhe sigurimit të teknikës, por projekti gjithashtu siguroi pajisje të kontrollit të lagështirës si dhe etiketat kazein. Një logo e re, etiketa të reja dhe stampa e kazeinës do të shërbejnë në prezantimin e markës dhe rritjen e besnikërisë së konsumatorëve për djathin Emmental të NETI-t. Shërbimet e ofruara nga SBCA kanë ndihmuar Z. Koçi ti plotësojë kërkesat e tregjeve të reja.

Konsulentë të SBCA duke punuar me NETI Shpk në

Asistencë në prodhim dhe njohuri mbi Markimin për Prodhuesit Shqiptarë të djathit

Asistencë në prodhim

Për gati 50 vjet Shqipëria ka prodhuar po të njëjtat nga tre varietetet e djathrave - kaçkavall, feta dhe djathë bebe. Me rënien e komunizimit dhe fillesën e ndërrmarrjeve të reja në 1991 shumë prodhues të produkteve të bulmetit vazhduan punën (me disa përjashtime) me të njëjtën traditë prodhimi. Gjatë dhjetë viteve të fundit kërkesa për djathra të prodhuar në vend është rritur në mënyrë progresive.

Ndërsa ata punojnë për të përmirësuar performancën e biznesevë të bulmetit projekti i Kredisë dhe Asistencës për Biznesin e Vogël ka krijuar një rrjet promovues biznesi të cilët operojnë pranë shitësve me pakicë dhe shumicë. Nëpërmjet këtij rrjeti dhe grupeve kërkimore të shitësve me pakicë, SBCA identifikoi se tregu për varietete të reja të djathrave të importit ishte në rritje. Projekti vendosi të inkurajojë prodhuesit shqiptarë të djathit të provojnë prodhimin e këtyre llojeve që importohen. Kjo rezultoi në 10 lloje të reja të djathrave të prodhuar në Shqiptari që tani po i prezantohen shitësve me pakicë, hoteleve dhe restoranteve në 16 Qershor 2006 në një aktivitet promovues në ambjentet e Hotel Rogner Europapark në Tiranë.

Organizimi i aktivitetit "Djathrave të Reja në Shqipëri' na vendosi përpara disa sfidave të reja në projektin SBCA. Ne sollëm një specialist djathi nga Franca i cili bashkëpunoi me dy specialiste lokale, një nga projekti ADAMA dhe tjetra nga Universiteti Bujqësor i Tiranës. Së bashku me specialistët, ne identifikuam prodhues djathi të cilët ishin të pregatitur për të prodhuar varietetet e reja të djathit. Ky proçes filloi në Janar 2006 dhe entuziazmi i prodhuesve bëri që ky aktivitet të realizohej në një kohë relativisht të shkurtër. Prodhuesit e djathit janë nga pjesë të ndryshme të Shqipërisë si nga Shkodra, Korça, Vlora, Elbasani, Gjirokastra dhe Kavaja.

Stafi i SBCA duke biseduar me një prodhues djathi në lidhje me krijimin e

Prezantimi i markës

Projekti jo vetëm që ka siguruar asistencë teknike në proçesin aktual të prodhimit duke prezantuar kultura të reja, kontroll të ambjentit dhe kazein por edhe ka rikrijuar marka për të gjitha produktet për të 10-të prodhuesit që do të paraqiten në aktivitetin e 'Djathrave të Reja në Shqipëri' Për disa prodhues SBCA ka krijuar marka të reja pasi nuk kishin ndërsa për disa të tjerë ka zhvilluar strategjinë e mëparshme të markës. Kjo përfshin dizenjimin e logove të reja, printimin e etiketave të reja dhe përmirësime në paketim. Që prej Gushtit 2005 ne kemi prezantuar marka të reja 38 klientëve të SBCA duke përfshirë edhe 10 prodhuesit e djathit që do të marrin pjesë në aktivitetin e promovimit të djathit - dhe kemi përmirësuar markën për 8 klientë të tjerë. Projekti gjithashtu ka dizenjuar logon e këtij aktiviteti e cila është e vendosur në kollonën e djathtë që prezanton 10 logot e kompanive pjesëmarrëse.

Për disa nga prodhuesit që nuk kishin markë, SBCA ka krijuar marka të reja ndërsa për të tjerë ka rinovuar strategjinë e markës.

SBCA ka prezantura markim tek 38 kompani që nga Marsi 2005 duke përfshirë 10 prodhuesit që po marrin pjesë në ditën e promovimit të Djathrave të Rinj të Shqipërisë.

Shembuj nga Logot e reja të zhvilluara nga SBCA

Bardhi Balla, Vlorë

GREAL, Korçë

Lushkja, Kavajë

'Nikolino', Shkodër

Fredi Mahmutaj, Gjirokastër

NETI, Kavajë

BIANCA, Vlorë

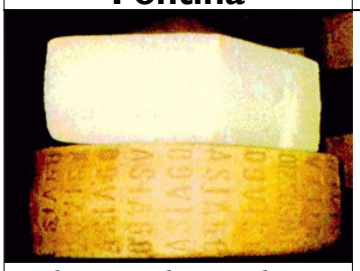
BRUAL, Elbasan

NZI, Shkodër

Albamilk, Shkodër

Një Histori Dhe Pershkrim i Disa Prej djathrave Te Reja

Fontina



Djathi Fontina i bërë në Itali

Ky lloj djathi e merr emrin nga një luginë në veri-perëndim të Italisë, praën kufirit me Francën dhe Zvicrën. Fontina është e ngjeshur, e butë, dhe elastic, në ngjyrë të lehtë floriri. Shkrihet lehtësisht dhe përdoret gjërësisht si një djath ëmbëlsirë. Pjesa e brendshme përmban vrima të vogla rrumbullake dhe ka një shije delikate si të arrës dhe me një grimë mjalti të egër.

Fontina është përbërësi kryesor i fondutës italiane. Maturohet në rreth tre muaj dhe përmban rreth 45 % yndyrë. Fontina është një djath gjysëm i butë i bërë nga qumështi i lopës. Përvec Italisë, lloji I djathit Fontina prodhohet tani në shtete te tjera duke përfshirë Danimarkën, Francën, dhe Amerikën. Shumë nga llojet e prodhura në këto vende tenton të jetë më i butë sesa ai Italian, veçanërisht kur

Gouda

Djathi Gouda i bërë në Hollandë

Djathi Gouda e merr emrin nga qyteti Gouda në Hollandë, që ndodhet praën Roterdamit dhe Hagës. Ky djathë përbën rreth 60% të djathit të prodhuar në Hollandë. Gouda është një djathë i verdhë gjysëm i fortë me një shije të ëmbël dhe frutore. Kur maturohet shija e Gouda-s intensifikohet. Gouda e maturuar është e veshur me një shtresë dylli të errët që kontraston me pjesën e brendshme të verdhë.

Gouda konsiderohet si një nga djathrat më të njohur të botës. Është djathë tryeze dhe përdoret edhe pas darke apo dreke duke u shërbyer me fruta dhe verë. Përmban 40% yndyrë dhe prodhohet nga qumësht lope i plotë ose pjesërisht i skremuar. Gouda është i ngjashëm me djathin Edam dhe përveç Hollandës prodhohet edhe në vende të tjera si SHBA.

Panir

Djathë Panir duke u përdorur në kuzhinë indiane

Panir (ose Paneer) është një djathë gjysëm i butë i prodhuar nga qumësht lope. Origjina është nga zona që mbulon Indinë, Pakistanin dhe Iranin. Prodhohet duke përzier qumështin e nxehtë me lëng të freskë limoni ose me uthull. Pastaj, kjo gjizë me copa shtrëngohet në pëlhurë muslini, shpëlahet me ujë dhe presohet për 10—15 minuta. Panir është një djathë i pamaturuar dhe zakonisht hahet disa ditë pasi është prodhuar.

Ky lloj djathi përdoret shpesh në kuzhinën indiane në disa gjellë të ndryshme. Duke qenë me sasi të larta proteine, Panir përdoret edhe si zëvendësues i mishit në disa dieta vegjetariane. Përdorimi më i zakonshëm i Panir-it është në gjellë me kërri.

Emmental

Vrimat e mëdha të Emmentalit janë rezultat I një fermentimi të

Emmental është djathi më i vjetër dhe më i rëndësishëm i Zvicrës. E merr emrin nga lugina Emmental në Zvicër dhe djathi origjinal eksportohej në forma rrotash vigane. Emmental ka një shije të butë dhe të ëmbël që e bën atë perfekt për pothuajse çdo përdorim — që nga ushqim i shpejtë deri në pjatat pas darke apo dreke. Ka një ngjyrë të verdhë të lehtë dhe prodhohet nga qumështi i lopës.

Emmental është një djathë i fortë i pasterizuar i veshur me një shtresë të hollë të verdhë. Ka vrima të mëdha brenda të cilat shkaktohen nga një proces i komplikuar fermentimi. Emmental prodhohet nga qumësht lope dhe nganjëherë njihet me emrat Emmentaler ose Emmenthal. Prodhohet gjithashtu në Francë, Gjermani, Finlandë dhe SHBA. Emmental mund të përdoret me verë, mund të shkrihet duke u gatuar ose të futet në sanduiçe. Maturohet midis gjashtë muajve dhe një viti.

Camembert

Djathi Camembert u emërua si i tillë nga Napoleoni sipas fshatit Norman ku u prodhua si fillim dhe ku iu shërbye atij nga vajza e një fermeri. Camembert është një djath i butë i bërë nga qumështi i lopës. Ka një shije delikatë kripe, një ngjyrë të zbehtë të verdhe, një mbështjellje të bardhë të butë dhe një masë kremoze. Aroma e Camembert—it është e ngjashme me atë të kërpudhave dhe përdoret në mënyrë ekskluzive si djath tavoline.

Kur Camemberti maturohet mirë, duhet të lyhet trashë. Kur maturohet ai bëhet i lëngshëm dhe i hidhët. Ky djath bëhet në tre javë. Përveç Francës, Camembert prodhohet në të gjithë botën.

Djathi Camembert

Tomme de Savoie

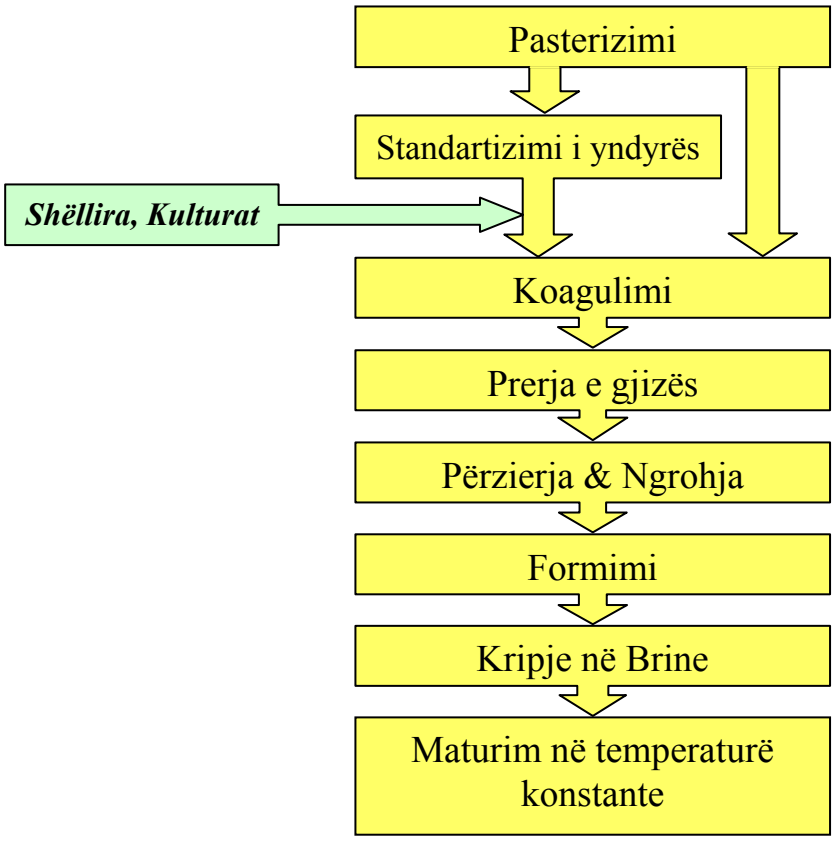
Tomme de Savoie është një djath gjysëm i fortë në formën e një disku i bërë nga qumështi i lopës. Emrin e ka marrë nga rajoni i Savoie i Alpeve Franceze. Lëvorja është e dallueshme, e trashë dhe me ngjyrë gri në kafe, ndërsa pjesa e brendshme është në ngjyrë bezhë ose në ngjyrën e kashtës. Ka një shije paksa të lehtë, të kripur dhe delikate si të barit.

Tomme de Savoie shpesh bëhet me qumësht të skremuar pasi është hequr maza për bërjen e gjalpit. Kjo është arësyeja pse djathi Tomme është zakonisht me nivel të ulët të yndyrës: vetëm 20—40 %. Nga ky djath ka varietete të ndryshme: i bërë në dimër nga qumështi i lopës i ushqyer me bar të thatë ose në verë nga qumësht lope e ushqyer në kullota.

Djathi Tomme de Savoie

Hapat e Prodhimit për djathin Gravier

Diagrama e mëposhtme tregon hapat e kërkuara për prodhimin e djathit Gravier. SBCA ka pregatitur diagrama të ngjashme për të gjitha djathrat e reja.



SBCA ka drejtuar prodhuesit e djathit nëpërmjet secilit hap të kërkuar në prodhimin e djathrave të rinj.

SBCA
PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

USAID ka mbështetur industrinë e produkteve të bulmetit në Shqipëri që prej vitit 1993 nëpërmjet projektit të Qëndrave të Shërbimit për Bagëtinë i cili përfundoi në Mars 2006. Më së fundi, asistencë i është dhënë këtij sektori nëpërmjet projektit të Kredisë dhe Asistencës së Biznesit të Vogël i cili mbështet ndërrmarrje të vogla dhe të mesme në përmirësimin e menaxhimit të biznesit të tyre dhe prezantimin e strategjive të marketingut dhe teknologjive të reja. Projekti SBCA ka filluar në vitin 2002 dhe në tre vitet e para i ka siguruar kredi, trajnime dhe asistencë teknike më shumë se 4,000 ndërrmarrjeve në të gjithë Shqipërinë, duke përfshirë prodhuesit e bulmetit dhe fermerët me bagëti.

Në fazën e dytë, e cila filloi në Mars 2005, SBCA i ka ofruar asistencë teknike në nivel firme në mënyre intensive 126 bizneseve nga sektorë të ndryshëm, duke përfshirë edhe prodhuesit e djathrave. Gjithashtu trajnime dhe kredi u janë siguruar më shumë se 830 ndërrmarrjeve të tjera.

Stafi i projektit harton plane biznesi, dizenjon strategji marketingu, siguron njohuri mbi prodhimin, krijon lidhje me bizneset, gjen pajisje dhe lëndë të parë, si dhe prodhon etiketa dhe logo. Klientët e SBCA janë nga e gjithë Shqipëria dhe më shumë se 70 % e tyre nga zonat jashtë Tiranës dhe Durrësit.

Ne jemi online!
www.sbca-project.org.al

Dita Shqiptare e Promovimit të Vajit të Ullirit

Në datën 22—23 Qershor, 2006, projekti SBCA do të organizojë Ditën e Promovimit të Vajit të Ullirit. Dhjetë nga prodhuesit më të mirë të vajit të ullirit do të paraqesin produktet e tyre në këtë panair dhe të marrin pjesë në një konkurs cilësie. Do të organizohet një seminar mbi çertifikimin e vajit të ullirit dhe kërkesa të BE për eksport dhe nga ku prodhuesit do të kenë mundësinë të mësojnë si të hyjnë në tregje të huaja.

Një panel jurie do të përzgjedhë vajin e ullirit më të mirë bazuar në provën me sy të mbyllur. Do të ndahen çmime për fituesit e tre kategorive:

1. Vaji i ullirit më i mirë Ekstra i Virgjër për vitin 2006.
2. Vaji i Ullirit më i mirë i Virgjër për vitin 2006.
3. Paketimi më i mirë i Vajit të Ullirit për 2006.

Gjatë aktivitetit do të mund të krijohen lidhje biznesi me shitës me pakicë dhe shumicë, hotele, restorante, dhe të mësohet më shumë për cilësinë e lartë të vajit të

ullirit ekstra i virgjër i cili prodhohet nga prodhuesit shqiptarë.

Pjesëmarrës të ndryshëm do të vizitojnë këtë aktivitet ndër të cilët përfshihen Ambasada Amerikane dhe të tjera, Ministria e Bujqësisë, Qendra e çertifikimit shqiptar, Shoqata bujqësore organike dhe Instituti Shqiptar i Cilësisë.

SBCA ka asistuar prodhuesit e vajit të ullirit duke lehtësuar në teknologji të reja, përmirësim të menaxhimit të prodhimit si dhe prezantimit të strategjive marketing. Vëmendje të veçantë është vendosur tek marka në krijimin e logove të reja, etiketave dhe përzgjedhjeve të paketimeve të reja. Është siguruar trajnim dhe drejtim të proçesit të çertifikimit dhe vendosjes së bar kodit.

Pjesëmarrësit do të kenë mundësinë të shohin paketime dhe etiketa të reja të zhvilluara nga SBCA. Si shtesë të promovimit të vajit të ullirit më të mirë Shqiptar në tregun vendas, SBCA po ndihmon prodhuesit e vajit të ullirit të eksportojnë në tregje të tjera.

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USAID FROM THE AMERICAN PEOPLE

The Newsletter of the Albania Small Business Credit and Assistance Project (SBCA)

SBCA ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

THE BUSINESS PROMOTER

Growing Albanian Businesses

Issue Nr. 2 Special Edition June 2006 www.sbca-

INSIDE THIS ISSUE:

The Best Olive Oil in the Mediterranean: Shkalla sh.p.k. 2

Creating Brand Identity for A Qeparo Olive Oil Producer 2

Producer of Organic Extra Virgin Olive Oil Targets Exports 2

Vlora Olive Oil Producer Assisted in Branding and Certification 3

Classification of Olive Oils 3

PROMOTING ALBANIAN OLIVE OIL

To celebrate Albanian olive oil, SBCA, in collaboration with USAID's FORECAST Project and the Albanian Association of Edible Oil Producers, is organizing a "Promoting Albanian Olive Oil" fair. The event will be held at the Rogner Hotel, Tirane on Friday June 23, 2006. The poster, especially designed by SBCA for the event, is shown on the right. Ten major Albanian olive oil producers will be exhibiting their packaged olive oils. The general public, restaurants, hoteliers, and retailers will get the opportunity to taste the olive oil and buy a bottle from SBCA's "Corner Shop".

SBCA recently held a very successful fair to promote 10 new varieties of Albanian cheeses.

The trade fair's poster image with some of Albania's best olive oils

EXTRA VIRGIN OLIVE OIL ON THE INCREASE IN THE ALBANIAN MARKET

For more than 3,000 years olive oil has been one of the most celebrated food products. Whether as a nutritional ingredient or as a highly prized commodity, it remains a source of value and nourishment. Olive oil and olives are associated more than anything else with the Mediterranean region.

While world production of olive oil is rising slowly, demand is increasing steadily. About 90% of the olive oil world production comes from the Mediterranean countries. New plantations and major investments have increased in the European olive oil producing countries.

With 3.4 million olive trees and 20 varieties of olive fruit Albania has what it takes to be a major producer and exporter of olive oil. Since the mid 1990's Albanian olive oil producers have been investing in new technology, have increased the production output and have gradually increased the quality of their olive oil. Many of them have participated in international trade fairs, workshops and contests in various countries and some of them have won awards and prizes for their products.

Although the total number of olive oil producers is above 100 spread throughout the country, the majority of them are clustered in the central and southwestern parts of Albania. Profiles of a few selected processors that are receiving assistance from SBCA are shown on pages 2 and 3.

Upcoming Events

- The Olive Oil Festival: 22-23 June at the Rogner Europapark Hotel.
- Albanian Honey Day: September 2006.
- Making Cents Program: Training Businesses on How to Prepare Business Plans, June—July 2006.

The Best Olive Oil in the Mediterranean: Shkalla sh.p.k.

Shpresa Shkalla's extra virgin olive oil won the prize for the best Mediterranean olive oil in 2006. Her product competed with 250 other products from 14 countries.

In May 2006 Shpresa Shkalla won the special award for the best Mediterranean olive oil *BIOL MEDITERRANEO* in Andria, Italy. Her product competed with 250 other olive oils selected from 14 different countries from around the world. Prizes are awarded to the best olive oils based on regional categories.

Shpresa Shkalla with her latest award.

This was not the first time Shpresa has received an award: in 2005 she was given the award of 'Special Jury Prize for Quality'. Shpresa produces high quality extra virgin olive oil which she exports to Switzerland. Her product and company are also mentioned in Charles Quest-Ritson's book: *Olive Oil Eyewitness Companions* (2006).

However, 2005 was not an easy year for SHKALLA sh.p.k. When newly bought equipment could not be installed and olive supplies were limitied, SBCA intervened by contacting the Italian supplier that installed the equipment. SBCA also identified new olive suppliers. This enabled Shpresa's business to resume production, continue supplying her customer in Switzerland and continue to repay her bank loan. The project has also built the company website: www.shpresashkalla.com

Creating a Brand Identity for a Qeparo Olive Oil Producer

Growing competition and shrinking profits are forcing cheese producers to consider diversification into other types of cheese

Anastas Gjikondi had worked in the state-owned olive oil processing industry since 1970. With the collapse of the communist system, the opportunity arose for him to privatize the olive oil factory. He established his company GJIKONDI sh.p.k. in Qeparo, in the south of Albania in 1995. Through a Japanese grant he acquired a new processing line and began to produce extra virgin and virgin olive oil.

Recently Gjikondi has been receiving assistance from USAID's Small Business Credit and Assistance project. SBCA provided training in HACCAP and ISO certification and introduced Good Manufacturing Practices to the company. For the first time GJIKONDI sh.p.k. will have its own brand name to its products. SBCA has designed a new logo and new labels that distinguish the company's products in the marketplace and contain relevant information for consumers. To further raise the company's profile, SBCA is designing Gjikondi's website: www.gjikondioil.com

Producer of Organic Extra Virgin Olive Oil Targets Exports

Vesaf Musai has been producing olive oil from the village of Skrofotinë in Vlora since 1995. What sets him apart from other producers is the organic quality of his olive oil. In January 2006 Musai's olive oil was certified by the Italian Institute for Ethical and Environmental Certification (ICEA) as a product that conforms to EU standards. At the same time, the olive plantations that supply him with olives were recognized as wholly organic.

Initially Musai processed olive oil for the area's farmers who use it for their own consumption. More recently however, the SBCA project has challenged Musai to look beyond the local market and expand his sales in Albanian and export markets. SBCA has introduced new branding to Musai's oil: a new logo, labels and stationary that will identify his products clearly in the marketplace. The project also built Musai's website: www.musaioliveoil.org.

Vesaf Musai at his factory

The project's assistance is expected to raise Musai's sales by 15% in the next year.

Vlora Olive Oil Producer Assisted in Branding and Certification

Lulëzim Kapllani is another Vlora-based producer of high quality extra virgin and virgin olive oil. He established his company SABIN sh.p.k. in 1995 and since then has seen a gradual increase in sales. Kapllani uses two native olive varieties: *Kalinjot* and *Algridh.* The level of acidity is 0.8% which is within the level for classification as extra virgin olive oil.

Kapllani sells his olive oil throughout the country with the main sales going to Tirana, Durrës, Vlorë, Fier and Berat. Recently he has invested in the factory building and wants to start a new processing line. He also needed to upgrade his labeling and learn more about certification procedures. To assist him in these areas the Small Business Credit and Assistance project, SBCA, has began working with Kapllani since 2005.

Lulëzim Kapllani working with SBCA staff on his branding.

Like similar producers Mr. Kapllani is aware of the increase in demand for olive oil and plans on expanding his market. However, his product needs to be differentiated in the domestic market place and get certification for entering export markets.

That is why SBCA has focused on helping him with branding and certification. The project has designed a new logo and produced new labels and business cards for Kapllani. It is also implementing Good Manufacturing Practices and introducing new production techniques. The HACCAP system has been introduced for the first time to this company and SBCA is guiding Kapllani through the certification process. This should prepare him for potential exports.

To meet the increasing demand for olive oil producers need to improve branding and achieve certification for their products.

Classification of Olive Oils

Olive oil is grouped into four categories: Virgin Olive Oil; Olive Oil, Refined Olive Oil; and Sansa Olive Oil. The products on the display at the "Promoting Albanian Olive Oil" event are Virgin Olive Oils.

Virgin Olive Oil

This is the highest quality of olive oil and is classified by the European Union according to the level of the natural acidity it contains. Although acidity is a measure of freshness and quality, it cannot be detected by tasting alone even by experienced olive oil tasters until it exceeds 6%.

1. Virgin Olive Oil.
There are three types of virgin olive oil:

i. Extra Virgin Olive Oil- this contains 0.8% or less acidity.

ii. Virgin Olive Oil- this has an acidity of between 0.8 and 2.0%

iii. Lampante Olive Oil- this has an acidity of more than 2% and is not suitable for human consumption.

2. Olive Oil is a blend of non-lampante virgin and refined olive oil and has an acidity of 1% or less.

3. Refined Olive Oil is usually made from lampante olive oil that has been chemically treated to reduced acidity to 0.3% or less.

4. Sansa Oil- is oil made from the waste left over from virgin olive oil extraction. It is an inferior type of olive oil and cannot be compared to the other three types.

Organic Extra Virgin Olive Oil

For an extra virgin olive oil to be classified as organic the olives used in producing the oil must be grown in plantations that conform to recognized European standardization bodies such as the Italian Institute for Ethical and Environmental Certification (ICEA). Albania already has two processors of certified organic extra virgin olive oil- Shpresa Shkalla and Vesaf Musai.

Examples of extra virgin olive oil produced by Albanian processors

SBCA
ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

USAID's SBCA project has been providing support to the Albanian olive oil sector since March 2002. This has taken the form of training and one-on-one consulting not only to producers but also to the olive growers that are the back bone of the olive processing industry. SBCA has also provided commercial loans through its two financial partners BKT (Banka Kombëtare Tregëtare) and PSHM (Partneri Shqiptar për Mikrokredi).

More recently SBCA has been providing intensive technical assistance to selected processors to prepare marketing strategies, including branding and packaging, that will enable these processors to compete more effectively first in the domestic and secondly in the export markets.

The SBCA project staff write business plans, design marketing strategies, provide production knowledge, create business linkages, source equipment and raw materials and produce labels and logos. SBCA clients are from all over Albania and more than 70% of them come from areas other than Tirana and Durrës.

We're on the Web!
www. sbca-project.org.al

National Albanian Honey Day

SBCA has been providing technical assistance to a total of 394 Albanian honey producers since March 2002. The photo below shows an SBCA-supported honey fair held on a very rainy day, in Korçë in October 2005. SBCA also supports the Albanian Beekeepers' Association and its main publication, *Bleta.*

Honey producers displaying their products during the honey fair in Korça, October 2005.

In September 2006 SBCA will organize an Albanian Honey Promotion event, where high quality honey and new packaging and branding will be on display.

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USAID NGA POPULLI AMERIKAN

Buletini i Projektit të Kredisë dhe Asistencës për Biznesin e Vogël (SBCA)

SBCA PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

PROMOTORI I BIZNESIT

Rrisim Bizneset Shqiptare

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NË KËTË NUMËR:

Vaji i Ullirit Më I Mirë në Mesdhe: Shkalla sh.p.k. 2

Krijimi i Identitetit të Markës për Prodhuesin nga Qeparoi 2

Prodhues i Vajit të Ullirit Organik Ekstra të Virgjër Synon Eksportin 2

Prodhues i Vajit të Ullirit nga Vlora Asistohet në Markimin dhe Çertifikimin e Produktit 3

Klasifikimi i Vajrave të Ullirit 3

Së Shpejti

- Panairi i Vajit të Ullirit: 22-23 Qershor tek Rogner Europapark Hotel.
- Dita e Mjaltit Shqiptar: Shtator 2006.
- Programi 'Making Cents': Trajnim i Bizneseve mbi Përgatitjen e Planit të Biznesit, Qershor—Korrik 2006.

PROMOVIMI I VAJIT SHQIPTAR TË ULLIRIT

Për të festuar vajin shqiptar të ullirit, SBCA në bashkëpunim me projektin e USAID-it FORECAST dhe Shoqatën Shqiptare të Vajit Ushqimor po organizon panairin 'Promovimi i Vajit Shqiptar të Ullirit'. Aktiviteti do të mbahet në Hotel Rogner në Tiranë, të Premten më 23 Qershor 2006. Posteri i dizenjuar në mënyrë të veçantë nga SBCA për këtë aktivitet tregohet këtu në të djathtë. Dhjetë prodhues kryesorë të vajit të ullirit do të ekspozojnë vajrat e tyre të ullirit të paketuara. Publiku i gjerë, restorantet, hotelet dhe shitësit me pakicë do të kenë rastin të shijojnë vaj ulliri cilësor dhe të blejnë një shishe nga "Dyqani i Qoshes" i ngritur nga SBCA.

SBCA kohët e fundit organizoi një panair të suksesshëm për promovimin e dhjetë llojeve të rinj të djathit nga Shqipëria.

Posteri i panairit me disa nga vajrat më të mira të ullirit shqiptar

TREGU SHQIPTAR I VAJIT TË ULLIRIT EKSTRA I VIRGJËR NË RRITJE

Për më shumë se 3,000 vjet vaji i ullirit ka qenë një nga ushqimet më të festuara në botë. Qoftë si përbërës ushqimor ose si mall me çmim të lartë, ai mbetet një burim vlerash dhe ushqimi. Vaji i ullirit dhe ullinjtë lidhen si asgjë tjetër me rajonin e Mesdheut.

Ndërsa prodhimi botëror i vajit të ullirit po rritet ngadalë, kërkesa po rritet qëndrueshëm. Rreth 90% e prodhimit botëror të vajit të ullirit vjen nga vendet e Mesdheut. Plantacione të reja dhe investime madhore janë rritur në vendet Evropiane që prodhojnë vaj ulliri.

Me 3.4 million pemë ulliri dhe 20 varietete të frutit të ullirit, Shqipëria i plotëson kushtet për të qenë një prodhues dhe eksportues me rëndesi i vajit të ullirit. Që nga mesi i viteve 90 prodhuesit shqitparë të vajit të ullirit kanë investuar në teknologji të reja, kanë rritur daljen prodhuese dhe kanë shtuar cilësinë e vajit të tyre te ullirit. Shumë prej tyre kanë marrë pjesë në panaire ndërkombëtare, seminare dhe konkurse në vende të ndryshme të botës dhe disa prej tyre kanë fituar çmime dhe dekorata.

Megjithëse numri total i prodhuesve të vajit të ullirit është mbi 100 nëpër të gjithë Shqipërinë, pjesa më e madhe janë të grumbulluar në pjesën qendrore dhe jugperëndimore të Shqipërisë. Profilet e disa përpunuesve të zgjedhur të cilët asistohen nga SBCA, mund t'i lexoni në faqet 2 dhe 3.

Vaji i ullirit ekstra i virgjër i Shpresa Shkallës fitoi çmimin e vajit më të mirë të Mesdheut për 2006. Produkti i saj konkurroi me 250 produkte të tjera nga 14 vende.

Vaji i Ullirit Më i Mirë në Mesdhe: Shkalla sh.p.k.

Në Maj 2006 Shpresa Shkalla fitoi çmimin special për vajin më të mirë të Mesdheut: *BIOL MEDITERRANEO* në Andria, Itali. Produkti i saj konkurroi me 250 vajra të tjera ulliri të zgjedhura nga 14 vende të ndryshme nga e gjithë bota. Çmimet iu dhanë vajrave më të mira bazuar në kategori rajonale.

Shpresa Shkalla ëith her latest aëard.

Kjo nuk ishte hera e parë që Shpresa merr një çmim: në vitin 2005 ajo fitoi 'Çmimin Special Të Jurisë Për Cilësi'. Shpresa prodhon vaj ulliri ekstar të virgjër të cilësisë së lartë të cilin ajo e eksporton në Zvicër. Produkti dhe kompania e saj përmenden edhe në librin e Charles Quest-Ritson, *Vaji i Ullirit* (2006).

Megjithatë 2005 nuk ishte një vit i lehtë për SHKALLA sh.p.k. Kur pajisjet e sapoblera nuk po instaloheshin dhe furnizimi me ullinj ishte i pakët, SBCA ndërhyri duke kontaktuar furnizuesin Italian i cili më në fund e instaloi pajisjen. SBCA gjithashtu gjeti furnizues të rinj të ullinjve. Kjo e mundësoi biznesin e Shpresës që të rifillonte prodhimin, të vazhdonte furnizimin e klientit të saj në Zvicër dhe të paguante huanë bankare. Projekti gjithashtu ka ngritur faqen e Internetit te kompanisë:

www.shpresashkalla.com

Krijimi i Identitetit Të Markës Për Prodhuesin Nga Qeparoi

Disa prodhues të vajit të ullirit po nxiten që të synojnë tregun e eksportit.

Anastas Gjikondi kish punuar në industrinë shtetërore të vajit të ullirit që nga viti 1970. Me rënien e sistemit komunist, ai pati rastin të privatizonte fabrikën locale të vajit të ullirit. Kompania e re, GJIKONDI sh.p.k. u ngrit në Qeparo, në vitin 1995. Përmes një granti Japonez ai mori një linjë të re përpunimi dhe filloi të prodhonte vaj ulliri ekstra të virgjër dhe të virgjër.

Kohët e fundit Gjikondi ka marrë asistencë nga projekti i USAID-it për Kredi dhe Asistencë ndaj Biznesit të Vogël, SBCA. Projekti i ka dhënë trajnim mbi sistemet HACCAP dhe ISO, mbi çertifikimin dhe ka prezantuar Praktikat e Prodhimit të Mirë. Për herë të parë GJIKONDI sh.p.k. do të ketë markën e vet në produkte. SBCA ka dizenjuar një logo dhe etiketa të reja të cilat e dallojnë produktin e kompanisë në treg dhe përmbajnë informacion me rëndësi për konsumatorin. Për të rritur profilin e kompanisë, SBCA ka krijuar faqen e Internetit: www.gjikondioil.com

Prodhues i Vajit Të Ullirit Ekstra i Virgjër Synon Eksportin

Vesaf Musai ka prdhuar vaj ulliri nga fshati Skrofotinë në Vlorë që nga 1995. Ajo që është e veçantë për të, është cilësia organike e vajit të tij të ullirit. Në Janar 2006, vaji i ullirit të Musait u çertifiikua nga Instituti Italian për Çertifikimin Etik dhe Mjedisor (ICEA) si një produkt që i përshtatet standardeve të BE-së. Në të njëtën kohë, plantacionet që furnizojnë atë me ullinj janë njohur si 'krejtësisht organik'.

Në fillim Musai përpunonte vaj ulliri për bujqit e zonës të cilët e përdorin atë për konsum familjar. Kohët e fundit projekti SBCA e ka sfiduar Musain për të shikuar përtej tregut lokal dhe për të zgjeruar shitjet në tregjet shqiptare dhe ato të eksportit. SBCA ka prezantuar markim të ri për vajin e Musait: logo të re, etiketa të reja, dhe kartvizita të cilat do të identifikojnë atë qartësisht në treg. Projekti gjithashtu ngriti faqen e Internetit të Musait: www.musaioliveoil.org.

Vesaf Musai në fabrikën e tij

Asistenca e projekti pritet të rrisë shitjet e Musait me 15% gjatë vitit të ardhshëm.

Prodhues i Vajit Të Ullirit nga Vlora Asistohet në Markim dhe Çertifikim

Lulëzim Kapllani është një tjetër prodhues nga Vlora i vajit të ullirit ekstra të virgjër dhe te virgjër me cilësi të lartë. Ai e ngriti kompaninë e tij SABIN sh.p.k. në 1995 dhe që atëherë ka patur një rritje graduale në shitje. Kapllani përdor dy varietete amtare të ullirit: *Kalinjot* dhe *Algridh*. Niveli i aciditetit është 0.8% që është brenda nivelit për klasifikim si vaj ulliri ekstra i virgjër.

Kapllani e shet vajin e tij të ullirit nëpër gjithë vendin me shitjet kryesore në Tiranë, Durrës, Vlorë, Fier dhe Berat. Kohët e fundit ai ka investuar në një ndërtesë të re dhe do të nisë një linjë të re përpunimi. Ai gjithashtu kërkonte të përmirësonte etiketimin dhe të mësonte mbi proçedurat e çertifikimit. Për ta asistuar atë në këto aspekte, projekti për Kredi dhe Asistencë nda Biznesit të Vogël, SBCA, ka filluar të punojë me Kapllanin që nga viti 2005.

Lulëzim Kapllani duke punuar me stafin e SBCA-së për markimin.

Ashtu si dhe prodhues të tjerë Z. Kapllani është i ndërgjegjshëm për rritjen e kërkesës për vaj ulliri dhe planifikon të zgjerojë tregun e tij. Sidoqoftë, produkti i tij ka nevojë të diferencohet në tregun e brendshëm dhe të marrë çertifikim për të hyrë në tregjet e eksportit.

Ja pse SBCA është fokusuar në ndihmën për markimin dhe çertifikimin. Projekti ka dizenjuar një logo të re dhe ka prodhuar etiketa të reja si dhe kartvizita për Kapllanin. Po implementon gjithashtu Praktikat e Prodhimi të Mirë dhe po prezanton teknika të reja prodhimi. Sistemi HACCAP është prezantuar për herë të parë dhe SBCA po udhëzon Kapllanin nëpër proçedurat e çertifikimit. Kjo do ta përgatisë atë për eksporte të mundshme.

Për të plotësuar kërkesën në rritje për vaj ulliri prodhuesit duhet të përmirësojnë markimin dhe të arrijnë çertifikimin e produkteve të tyre.

Klasifikimi i Vajit të Ullirit

Vaji i ullirit grupohet në katër kategori: Vaj Ulliri i Virgjër; Vaj Ulliri; Vaj Ulliri i Rafinuar; dhe Vaj Ulliri Sansa. Produktet e ekspozuara në panairin "Promovimi i Vajit Shqiptar të Ullirit" janë vajra ulliri të virgjëra.

Vaji i Ullirit i Virgjër

Kjo ëhtë cilësia më e lartë e vajit të ullirit dhe klasifikohet nga Bashkimi Evropian sipas nivelit të aciditetit natyral që përmban. Megjithëse aciditeti është masë e freskisë dhe cilësisë, ai nuk mund të dallohet vetëm nga shijimi qoftë edhe nga testues me përvojë të vajit të ullirit deri kur aciditeti kalon 6%.

1. Vaj Ullirit i Virgjër
Ka tre lloje të vajit të ullirit të virgjër:

i. Vaj Ulliri Ekstra i Virgjër—ky përmban 0.8% ose më pak aciditet.
ii. Vaj Ulliri i Virgjër– ky ka një aciditet nga 0.8 deri në 2.0%
iii. Vaj Ullirit Lampante - ky ka një aciditet prej më shumë se 2% dhe nuk është i përshtatshëm për konsumim nga njerëzit.

2. Vaj Ullirit është një përzierje e vajit jo lampante, të virgjër dhe të rafinuar dhe ka një aciditet prej 1% ose më pak.

3. Vaj Ulliri i Rafinuar zakonisht prodhohet nga vaj ulliri lampante i cili është trajtuar kimikisht për të reduktuar aciditetin deri në 0.3% ose më pak.

4. Vaj Sansa - është vaj i prodhuar nga mbeturianat e nxjerrjes së vajit të virgjër. Është një lljoj inferior i vajit të ullirit dhe nuk mund të krahasohet me tre llojet e tjera të vajit të ullirit.

Vaj Ulliri Ekstra i Virgjër Organik

Që një vaj ulliri ekstra i virgjër të klasifikohet si organik, ullinjtë e përdorur për prodhim duhet të jenë rritur në plantacione që i përshtaten institucioneve të njohura Evropiane si Instituti Italian për Çertifikimin Etik dhe Mjedisor (ICEA). Shqipëria ka dy përpunues të çertifikuar të vajit të ullirit ekstra të virgjër organik: Shpresa Shkalla and Vesaf Musai.

Shembuj të vajit të ullirit ekstra të virgjër prodhuar nga përpunues

SBCA
PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

Projekti SBCA i USAID-it i ka dhënë mbështetje sektorit të vajit të ullirit në Shqipëri që nga Marsi 2002. Kjo ka qenë në formën e trajnimit dhe konsulencës një-në-një jo vetëm për prodhuesit por edhe për rritësit e ullirit të cilët janë shtylla kurrizore e industrisë së përpunimit të ullirit. SBCA ka dhënë gjithashtu hua komerciale përmes dy partnerëve financiarë: BKT (Banka Kombëtare Tregëtare) dhe PSHM (Partneri Shqiptar për Mikrokredi).

Kohët e fundit SBCA u ka dhënë asistencë teknike përpunuesve të përzgjedhur në përgatitjen e strategjive të marketingut, markimit dhe paketimit, që do t'i aftësojnë këta përpunues për të konkurruar më me efektivitet së pari në tregun e brendshëm dhe së dyti në tregjet e eksportit.

Stafi i projektit harton plane biznesi, dizenjon strategji marketingu, siguron njohuri mbi prodhimin, krijon lidhje me bizneset, gjen pajisje dhe lëndë të parë, si dhe prodhon etiketa dhe logo. Klientët e SBCA janë nga e gjithë Shqipëria dhe më shumë se 70 % e tyre nga zonat jashtë Tiranës dhe Durrësit.

Ne jemi online!
www.sbca-project.org.al

Dita Kombëtare e Mjaltit Shqiptar

SBCA i ka dhënë asistencë teknike rreth 394 prodhuesve të mjaltit që nga Marsi 2002. Fotoja e mëposhtme tregon një panair mjalti të mbështetur nga SBCA dhe të mbajtur në Korçë në një ditë me shi në Tetor 2005. SBCA gjithashtu mbështet Shoqatën Shqiptare të Bletërritësve dhe publikimin e saj *Bleta.*

Prodhues të mjaltit shfaqin produktet e tyre gjatë një panairi në Korçë, Tetor 2005.

Në Shtator 2006 SBCA do të organizojë një aktivitet për promovimin e mjaltit shqiptar, ku do të ekspozohet mjalt me cilësi të lartë dhe paketime dhe markime të reja.

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The Newsletter of the Small Business Credit and Assistance Project (SBCA)

THE BUSINESS PROMOTER

Growing Albanian Businesses

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INSIDE THIS ISSUE:

Client Focus: Food Processor with Export Potential 2

News in Brief 2

Five Olive Oil Producers to Form Marketing Cooperative 3

Steel Company Assisted in Production and Marketing 4

Gjikondi: Winner of Two Olive Oil Prizes 4

Entrepreneurship Training: 100 Albanian businesses trained through new methodology 5

UPCOMING EVENTS:

- *Promoting Albanian Honey Trade Fair: November 2006.*
- *A loan client conference will take place in November 2006.*
- *A workshop on operational and production management will be held between the 24th and 26th of October in Tirana.*
- *EUREPGAP certification ceremony: October 27th, 2006, Hotel Rogner, Tirana*

SBCA
ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

THE NEW CHEESES OF ALBANIA: FROM PRODUCTION TO THE MARKETPLACE

Introduction of New Cheeses

On the 16th of June 2006 SBCA presented 10 new types of cheeses at the 'New Cheeses of Albania" trade fair that was held at the Rogner Hotel in Tirana. The general public as well as retailers, wholesalers, and restaurants were able to see, taste, and buy the new cheese varieties at the 'Corner Shop'. Several stores and retailers are interested in buying these cheese varieties. In addition, consumers liked the new cheeses and asked where could they find them.

This event was the culmination of several months' work during the first half of 2006. SBCA's cheese specialist Marc de Carheil together with three local specialists worked with 10 dairies on new cheese production technologies. Their assistance included the introduction of starters and the use of pH and humidity meters.

The Minister of Agriculture and the General Manager of Albania's biggest supermarket during the "New Cheeses of Albania' trade fair.

In addition to production techniques, SBCA provided assistance in branding for the 10 dairies by developing new logos, new labels and packaging.

Nevertheless, the experimental production of the new types of cheeses is only a start. Dairies need to produce consistent quality and be able to continue producing the new varieties with limited technical assistance.

What Happens Next?

SBCA is working to ensure the cheese producers continue to apply their newly learned techniques. Production manuals were prepared so that producers can manage all the steps involved in production. These manuals take into consideration . . . (*Continued on page 5*)

WATERMELON PRODUCERS RECEIVE EUREPGAP CERTIFICATION

In cooperation with ECAS, a Dutch organization that wards EUREPGAP certification, and ALCEBO, the Albanian Certifying Body, SBCA has brought five watermelon producers closer to EU standards. The project introduced the EUREPGAP certification to producers from Xarë, in the district of Saranda and will host a formal award ceremony for them in Tirana, on the 27th of October 2006.

SBCA assisted the implementation process through workshops on production standards and through application of EUREPGAP guidelines at each step of the growing and collecting process.

During implementation of EUREPGAP standards SBCA consultants assessed the farms, drafted quality manuals, conducted internal auditing and completed the application procedure for certification. In addition, two local ALCEBO specialists were trained and gained their first practical experience of EUREPGAP implementation. ALCEBO will continue to use these specialists for future EUREPGAP certification.

Water melons produced in Xare - just south of the ancient site of Butrint - are of high quality and are produced earlier than other regional products. The certification will increase their export potential to EU countries.

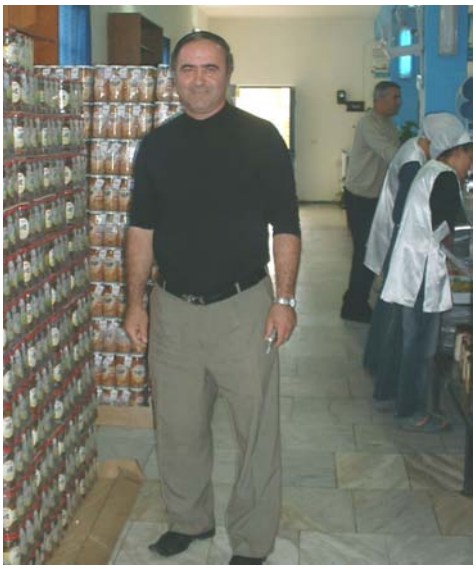
DISCLAIMER

The views and information provided in this newsletter do not necessarily reflect the views and positions of the U.S. Agency for International Development or the U.S. Government.

Client Focus: Food Processor With Export Potential

"We Albanian entrepreneurs are new to market realities and need all the assistance we can get. What do we stand to lose if we follow sound business advice?"

Processing and packaging traditional Albanian food or "zaire" as it is called locally, is proving a successful business for Spiro Fuqi. In 2004 he set up his new factory "Vasili sh.p.k." in Tirana and started producing egg-plant salad, stuffed peppers, roasted pumpkin, fried spinach and mixed pickles among other products. Fuqi's products combine a unique local taste with ready-to-use features which made them suitable for export to a client in Switzerland.



Spiro Fuqi at his food processing factory in Tirana.

"With my products I try to maintain the Albanian food tradition and at the same time offer modern and unique packaging", says Spiro. In less than two years his jars containing the 'Fuqi' brand name are present in most Albanian supermarkets and the number of retailers keeps increasing. Vasili sh.p.k. products cater to medium and higher income consumers.

When USAID's Small Business Credit and Assistance project (SBCA) started to assist Spiro, he had decided to focus on exporting and had ignored the local market. SBCA suggested a different strategy: most of the company's sales could come from the Albanian market with a smaller portion coming from exports. The project backed up this strategy with action when SBCA's business promoters started to offer Spiro's products to new supermarkets and stores. Currently almost 70 new retailers sell Vasili sh.p.k. products and his sales have expanded beyond his expectations. SBCA's advice was proven right: now nearly 80% of the company sales take place in the Albanian market.

"We Albanian entrepreneurs are new to market realities and need all the assistance we can get" comments Spiro on SBCA's assistance. "What do we stand to lose if we follow sound business advice?" he adds.

Regardless of Spiro's keen entrepreneurial skills and the quality of his products, the business had never conducted a sales and inventory analysis until SBCA started to assist. The project prepared the balance sheet and the cash flow statement, and conducted a cost analysis for the company. In addition the project arranged for farmers from Tirana and Lushnje areas to produce vegetables exclusively for Vasili sh.p.k. This resulted in a steady production flow and ensured a fresh supply of vegetables for the business. SBCA's intervention has already led to a $100,000 sales increase.

News in Brief

Five water melon producers from the Saranda region have received EUREPGAP certification in September. SBCA will organize an award ceremony to mark this milestone for Albania.

38 farmers and seedlings producers received training on certification and legislation for seedling growers. The training took place in Vlora between the 14th and 19th of June and included specialist advice and practical demonstrations on reproduction and grafting techniques. Participants also received information on where to get seedlings that meet Albanian genetic and phytosanitary criteria.

A new supply contract for cucumbers was signed between two SBCA clients: HODO sh.p.k., a vegetable processor from Mallakastra and Trifon Stambolliu, a vegetable producer. The contract enables HODO sh.p.k. to plan its production and ensures a reliable supply. At the same time, Stambolliu has found a long-term customer for his cucumbers.

Three olive oil producers from Tirana and Vlora are getting better market access through SBCA's business promoters' network. The project is aiming to bring the extra virgin and virgin olive oil from these producers to a retailer network made up of 30 stores and supermarkets.

Five Olive Oil Producers To Form Marketing Cooperative

SBCA proposed the establishment of an olive oil marketing cooperative immediately after the 'Promoting Albanian Olive Oil' trade fair on the 23d of June 2006. Feedback from participants made it clear that in order to educate retailers and attract consumers, olive oil producers needed to work together. While low quality olive oil producers and packagers have found their way into the market, mainstream producers have focused more on production and less on sales of high quality olive oil. There has been very limited distribution of high quality olive oil in the Tirana-Durrës market.

The cooperative will focus on improving distribution by arranging joint supply contracts and distributing directly to retailers. By not using wholesalers, producers will earn higher profit margins, get to know their final consumers and make better production and marketing decisions.

Olive oil producers discussing cooperation at the SBCA office.

"High quality olive oil producers must cooperate in order to penetrate the market and to win over unfair competition", says Andi Stefanllari, the SBCA Advisor responsible for assisting this initiative. "The difference between a marketing cooperative and an association is that a cooperative is formed by several members as a commercial enterprise, whereas an association serves all the producers in a sector. In our case, the overall goal is increased sales through cooperation."

Five of the ten producers who participated in the fair expressed interest in getting the cooperative started. As a result of the cooperative, SBCA expects to see a more effective distribution of quality olive oil, an increased ability to accept larger orders and better educated retailers and consumers. Through the cooperative SBCA aims to introduce best practices that result in a sustainable enterprise. Its success however, will depend on the ability of producers to work together.

"High quality olive oil producers must cooperate in order to better penetrate the market and to win over unfair competition"

Highlights of 'Promoting Albanian Olive Oil' Trade Fair

The Albanian Olive Oil Association, the FORECAST project and SBCA organized a workshop and special fair on June 22 and 23 at the Rogner Hotel in Tirana. The event aimed to educate Albanian consumers on olive oil benefits, showcase the progress, quality and potential of these producers, and encourage retailer and wholesaler interest for quality Albanian olive oil.

During the first day SBCA held a workshop on olive oil quality standards, export procedures and costing. These are issues of high priority for olive oil producers. Before they can expand into export markets they need to improve their costing and pricing, learn about legal requirements and conform to international quality standards.

The second day was special: 10 of Albania's best olive oil producers exhibited their extra virgin and virgin olive oils at the trade fair. The opening ceremony included brief speeches from USAID's Mission Director, Mr. Harry Birnholz, the Deputy Minister of Agriculture, Mr. Ndue Preka, and SBCA's Chief of Party, Mr. Jeff Houghton.

Three prizes were awarded to olive oil producers for Best Extra Virgin Olive Oil, Best Virgin Olive Oil and Best Olive Oil Packaging for 2006. After the awards, participants were invited to attend the fair, talk to producers, and taste and buy their favorite olive oil.

SBCA designed new and reusable exhibition stands for every producer. the newly-branded and packaged olive oils. Only high quality branded and packaged olive oils were exhibited at the fair. A Corner Shop selling products produced by SBCA clients was also part of the fair. This allowed visitors to buy the olive oils they had tasted on the exhibition stands.

More than 300 visitors came at the event, and 250 bottles of olive oil were sold to a value of $1,200. Two newspaper articles and five TV reports covered the event. SBCA produced and distributed 1000 leaflets titled 'Understanding the Benefits of Olive Oil'. The project will continue to distribute these leaflets to retailers along with the poster designed specifically for this event. SBCA hopes that the prizewinning event will become an Albanian annual event for the dairy sector.

Steel Company Assisted in Production and Marketing

Among the several plants located at the huge former metallurgical compound in Elbasan, there is a private enterprise that produces a variety of steel structures. EUROPA sh.p.k. is co-owned by Vangjel Rula, his wife Adile and his brother Thanas. They established it as a limited liability company in March 1995.

EUROPA sh.p.k. employs 16 full-time employees and a number of part-time workers depending on work volume. It designs, fabricates and assembles metallic structures for the construction and telecommunication industry. The company is one of the few in the country that can produce fuel tanks, steel roofs, storehouse structures, processing line components, high voltage towers, elevators and various types of filters. Currently it sells its products only in the domestic market and its main clients include the Turkish-run steel company KURUM, also in Elbasan, the Italo-Albanian company DARFO and EFC.

While the maximum production capacity is 100 tons per year, EUROPA sh.p.k. is utilizing only 20% of that capacity. However growth can already be identified: from 1,000 safety cages produced in 2004, the figure was 2,000 units in 2005. Total sales for that year were nearly $500,000.

Workers welding at EUROPA sh.p.k. plant in Elbasan

Currently the company aims to reach international quality standards, utilize its full production capacity and improve its marketing and sales. SBCA is helping in all of these areas. Since April 2005 the project is assisting the company in its efforts to sign a contract with a Texas-based US company. This contract would enable EUROPA sh.p.k. to increase its sales by 20% and add more employees.

A manual of procedures was prepared through SBCA that has improved the order-taking process for the company. The project is sourcing equipment and guiding EUROPA sh.p.k. in achieving the ISO 9001 certificate. Meanwhile, in order to improve the company's image, SBCA has designed a new logo and business cards.

Through one of its subcontracted accountants SBCA is conducting a financial analysis and is preparing a business plan. An SBCA production specialist is providing assistance in production management including a production procedures' manual and fast track training for workers.

SBCA has been providing support to 60 construction companies through loans, training and technical assistance. EUROPA sh.p.k. is one of the first companies in this sector to apply for the ISO 9001 qualification.

"SBCA is guiding EUROPA sh.p.k. in the process of applying for ISO 9001 standards."

Gjikondi: Winner of Two Olive Oil Prizes

Anastas Gjikondi is proud of winning two different prize categories during the contest organized by SBCA, FORECAST and the Albanian Olive Oil Association. Through blind testing by a panel of expert judges, Gjikondi's olive oil was selected as the Best Extra Virgin Olive Oil for 2006. The panel also awarded the prize of Best Olive Oil Packaging for 2006 to Gjikondi's bottle design, produced with SBCA's assistance.

A contest of this kind is new to Albanian producers and SBCA hopes to use it as an example of promoting local olive oil in the domestic market. Gjikondi is one of Albania's biggest olive oil producers, based in Qeparo village, between Himara and Saranda.

SBCA has provided assistance to Gjikondi on branding, business planning, marketing and good manufacturing practices.

Anastas Gjikondi during a visit at the SBCA office

The New Cheeses of Albania: From Production To The Marketplace

(*Continued from page 1*)

. . .the realities of Albania's local conditions such as milk quality, supply, equipment, etc.

Four of the new types of cheeses are already being produced regularly. They are *Fontina, Maasdam, Tomme de Savoie,* and *Gouda.* In addition, SBCA provided assistance in improving these producers' existing dairy products.

For quality standards, SBCA is making use of local laboratory specialists. This should help producers make better decisions on cultures, additives and starters. The SBCA specialists advised producers on conducting measuring, analysis and the monitoring of key control points during the production process.

New cheeses for tasting at exhibition stands during the trade fair

Dairies are being encouraged to maintain technical and financial records. This opens the way for better production and financial management. SBCA consultants are providing advice on costing that should result in higher profits and improved efficiency.

SBCA is also assisting in the setting up of a cheese producers' marketing cooperative. The project's business promoters are finding retailers for the new cheeses in the Durrës-Tirana area.

"Through production manuals, lab facilities and data recording, SBCA is enabling the producers to continue producing and selling the new types of cheeses"

The Cheese Producers' Cooperative: A New Marketing Strategy

Following the 'New Cheeses of Albania' trade fair organized by SBCA in June 2006, the project is now taking the process one step further. By bringing producers together and encouraging them to form *marketing cooperatives,* the project aims to push the new cheeses into the Albanian market and particularly into the Tirana-Durrës area.

Dairies will cooperate in terms of sales contracts, distribution and promotion. If the new cheese producers are to become sustainable and reap rewards from their diversification they need to work together.

The initial reception for the new cheeses was favorable both for consumers and retailers during the trade fair. However, buyers need to know where can they buy the new cheeses and what quantities are available. Retailers expect a steady supply of the new products. Producers were also concerned about wholesalers charging a high margin and mishandling the new cheeses during transportation.

To overcome these issues, SBCA suggested producers form marketing cooperatives that will coordinate their efforts and meet retailers' demands. The majority of cheese producers welcomed this principle and SBCA is in the process of assisting in the setting up the cooperative.

Most of the problems cheese producers face are common to all of them. A group of processors has more clout than individual producers trying to solve problems on their own.

With guidance from SBCA specialists, the dairies have understood the need to focus their marketing efforts. The new cheeses will be targeting medium to high income buyers in the bigger cities. This market can be difficult for small producers to reach individually.

Due to the communist legacy, Albanian producers are reluctant to enter into any form of cooperation - the word *cooperative* itself has carried a negative connotation since 1990. Gradual growth and market dynamics are changing that mentality and business people are now more open to cooperating. SBCA aims to use the marketing cooperatives as promoters of change and as market drivers. Increased sales of the new and existing cheeses are expected as a result.

SBCA envisages the cooperative as a tool for quality improvement and reduction in distribution costs. The project hopes to provide technical support for the new organization, the rest is up to the members.

Entrepreneurship Training

More than 100 Albanian businesses have been trained through a new methodology designed specifically for small and medium businesses

During June, July and August SBCA's business service providers (BSP's) have trained over 100 businesses using the Making Cent$ module, developed by a company from Washington D.C. The training sessions took place in Fier, Vlora, Gjirokastër, Sarandë, Korça, Elbasan and Tirana. They included businesses from various sectors: vegetable producers, wood processors, construction, dairies and agricultural input dealers.

Participants were provided with a new perspective on business planning and management, entrepreneurial skills, marketing and financial management. In general they agreed that these training sessions were different, more attractive and more productive than other sessions they had attended previously.

So, why is this training different from other modules?

First, sessions start with the introduction of entrepreneurial qualities and skills. The SBCA facilitator opens up a discussion on how to analyze indicators of qualifications and skills and how these can be improved.

Next, a business situation is simulated during the session whereby participants conduct a market feasibility study, analyze consumer behavior, and identify their own strengths and weaknesses, and those of their competitors. The role playing is rooted in practical situations and provides real-life solutions. The power of analogy is combined with teamwork and interactive discussion on realistic business problems.

A training session taking place in Korça

The third step is a simulated marketing exercise where participants deal with elements of the marketing mix and learn communication and negotiation skills. Through work in groups they gain knowledge and skills in analyzing supply and demand for a given product or service.

Finally, participants focus on business planning and cost calculations. They improvise solutions based on real situations and towards the end of the module have to produce a business plan.

One of the advantages of this module is that it provides participants with the opportunity to complete a business plan for their business, or develop a business idea. It provides ways of introducing key business functions that are components of any business.

What is new in this training module is the participatory and interactive approach it uses instead of classroom teaching. The simulation of business situations in the training room is also new. It's not unusual for real production, negotiations and bank deals to take place during the training session.

Beneficiaries of the training program range from students and start-up businesses to advanced and established entrepreneurs. As a result of participating in the Making Cent$ training SBCA clients have increased their ability to write business plans and improved their organizational, interpersonal and negotiation skills.

"The Making Cent$ training module is unique in that it encourages participants to analyze business situations. It provides ways of improving the functioning of their business."

For Your Information

Since March 2005 (during Phase 2) the SBCA project has achieved the following:

- 1751 Enterprises that have benefited directly from SBCA's assistance
- 316 Enterprises that have applied new technology as a result of SBCA's assistance
- 844 Enterprises that have received training in new technologies
- 37 Enterprises that have applied good management practices
- 564 Enterprises that have received training in good management practices
- 64 Enterprises that have applied marketing strategies
- 97 Enterprises that have received training in marketing strategies
- 84 Number of Loans disbursed through Commercial Banks
- 305 Number of Loans disbursed through Non-Bank Financial Institutions
- $2,021,760 The value of Loans from Commercial Banks
- $3,462,200 The value of Loans from Non-Bank Financial Institutions

Albanian Government Receives SBCA Proposal for Supporting The Olive Oil Sector

The Ministry of Agriculture, Food and Consumer Protection is planning to support the olive oil sector in Albania through a special fund. With the assistance of USAID the Ministry formed a working group that included Ministry representatives and specialists from USAID projects.

The goal was to collect and discuss ideas from members of the working group that could be incorporated into a proposal prepared by the Ministry for assisting the olive oil sector. All members of the group have been assisting olive oil producers and are familiar with the realities of the olive oil sector in Albania.

SBCA's SME Advisor Andi Stefanllari is a member of the working group. Each group member submitted a paper with ideas on how the Ministry could support the sector through their fund. Several of SBCA's ideas were included in the paper drafted by the Ministry. The project's ideas and suggestions will be used in the Government's final project on olive oil support to be approved by the Prime Minister

Olive Oil producers participating in a workshop on export and certification organized by SBCA

SBCA has supported the olive oil sector since 2002 with cultivation techniques, production processes, marketing, industry cooperation and certification. The project provided 12 loans to olive oil producers. In addition it trained 339 olive growers and has provided consultation to 70 processors.

Mandarin Producers Start The EUREPGAP Certification Process

In mid August 2006 SBCA started to assist 5 mandarin producers from Saranda with EUREPGAP certification. The aim is to increase sales for these producers by enhancing their export potential. Through its business service providers, the Vlora Regional Development Agency and the Albanian Institute for Quality, the project has introduced the basic concepts of this international quality system and has made the farmers aware of the benefits EUREPGAP certification brings.

The five farmers are located in Saranda, very close to the Greek port of Igumenitsa. This could be their first potential export route. SBCA is working with ALCEBO, the new Albanian Certifying Body, which is the only institution authorized to award EUREPGAP certification in the country. The certification is scheduled to complete in December 2006.

SBCA is enabling 5 mandarin producers to receive EUREPGAP certification in December 2006

Some Olive Oil Benefits

(Extracts from 'Understanding The Benefits of Olive Oil' leaflet)

1. It slows down the ageing of cells and reduces the risk of arteriosclerosis, Parkinson's, blood vessels and diabetes.
2. Helps in preventing breast and colon cancer.
3. Improves blood circulation, reduces the risk of heart diseases by stabilizing blood pressure and the absorption of glucoses, helps prevent thrombosis, and facilitates the functioning of the small blood vessels.
4. Reduces the amount of bad cholesterol (LDL) and increases the good cholesterol (HDL), fights against the blockage of the arteries and heart attacks.
5. It works as an easy digestive: taking some before a meal helps the intestines, has a positive effect on ulcers and gastritis both in adults and in children.
6. It is effective in treating urinary tract infections, reduces gall bladder cases and helps improve liver functions.
7. It has been viewed as the 'Beauty Oil': it softens the skin, reduces skin infections and is curative for burns.
8. Improves the growth and development of children due to its oleic acid contents, which is in the same amount as that found in mother's milk, encourages brain development and bone strengthening.

ABOUT SBCA

USAID's Small Business Credit and Assistance project has been promoting the growth of small and medium enterprises since March 2002. This has been carried out through the provision of loans, group training and one-on-one consulting. SBCA has provided commercial loans through its two financial partners BKT (Banka Kombëtare Tregëtare) and PSHM (Partneri Shqiptar për Mikrokredi).

Since March 2002 SBCA has provided credit and assistance to more than 5000 businesses. The project disbursed more than 1000 loans and achieved a 98% repayment rate. Currently SBCA is focusing on a selected number of clients with growth potential. By providing knowledge on new technology, business management practices and marketing strategies the project aims to increase sales and expand the employment potential of its client companies.

SBCA team members write business plans, train clients, formulate marketing strategies, provide production knowledge, create business linkages, source equipment and raw materials and design labels and logos. SBCA clients are from all over Albania. More than 70% are located in areas outside the Tirana-Durrës corridor.

We're on the Web!
www. sbca-project.org.al

COMING UP NEXT IN *THE BUSINESS PROMOTER*

In the future editions of The Business Promoter newsletter we will be covering some areas where our work has made a visible impact. This ranges from the way we measure impact to clients' actual sales. Following is a list of topics you will be seeing in these pages in our future editions:

- ***The impact SBCA has had on Albanian businesses.*** *How many jobs have we helped create; what amount of sales have we encouraged; what types of new technologies are being applied by our clients, etc.*
- ***Branding.*** *What type of branding strategies has SBCA suggested to its clients; how many logos has the project developed; why have the new labels and packaging transformed some client businesses, etc.*
- ***Business Plans.*** *SBCA is working to complete business plans for 50 of its clients. The Business Promoter newsletter will feature why business planning is important for Albanian enterprises, what elements it should contain, what advantages does SBCA's standard business plan format offer, etc.*

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PROMOTORI I BIZNESIT

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NË KËTË NUMËR:

Fokus mbi Klientin: Përpunues Ushqimor me Potencial Eksporti 2

Lajme Shkurt 2

Pesë Prodhues Vaji Ulliri Formojnë Kooperativë Marketingu 3

Kompani Metalesh Asistohet në Prodhim dhe Marketing 4

Gjikondi: Fitues i Dy Çmimeve të Vajit të Ullirit 4

100 Biznese Shqiptare Trajnohen Sipas Një Metodologjie të Re 5

NGJARJE TË ARDHSHME :

- *Seminar mbi menaxhimin operacional dhe të prodhimit: 24—26 Tetor 2006, Tiranë.*
- *Ceremonia e Çertifikimit EUREPGAP: 27 Tetor 2006, Hotel Rogner, Tiranë*
- *Panair Promovimi i Mjaltit Shqiptar: Nëntor 2006.*
- *Konferencë e klientëve të kredive: Nëntor 2006.*

SBCA
PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

DJATHRAT E RINJ TË SHQIPËRISË: NGA PRODHIMI NË TREG

Prezantimi i Djathrave të Rinj

Në 16 Qershor 2006 SBCA paraqiti 10 lloje të rinj djathrash në panairin 'Djathrat e Rinj të Shqipërisë' të mbajtur në Hotel Rogner në Tiranë. Publiku i gjerë si dhe shitësit me pakicë, shitësit me shumicë dhe restorantet mundën të shohin, të shijojnë, dhe të blejnë varietetet e rinj tek 'Dyqani i Qoshes'. Një numër dyqanesh dhe shitësish me pakicë u interesuan në blerjen e këtyre llojeve të djathrave. Gjithashtu konsumatorët i pëlqyen djathrat e rinj dhe pyetën se ku mund t'i gjenin ato.

Kjo ngjarje ishte kulmi i disa muajve punë gjatë gjysmës së parë të 2006-ës. Spcialisti SBCA-së për djathrat, Marc de Carheil, së bashku me tre specialistë lokalë punuan me 10 prodhues bulmeti duke përdorur teknologji të reja. Asistenca e tyre përfshiu prezantimin e kulturave dhe përdorimin e matësve të aciditetit (pH) dhe të lagështirës.

Ministri i Bujqësisë dhe Menaxheri i Përgjithshëm i supermarketit më të madh të Shqipërisë gjatë panairit 'Djathrat e Rinj të Shqipërisë'.

Përveç teknikave të prodhimit, SBCA asistoi në markimin e produkteve të të 10 ndërmarrjeve përmes dizenjimit të logove të reja, etiketave dhe paketimit.

Megjithatë, prodhimi eksperimental i djathrave të rinj është vetëm fillimi. Këta prodhues duhet të prodhojnë cilësi të qëndrueshme dhe të vazhdojnë t'i prodhojnë djathrat vetëm me pak asistencë nga jashtë.

Çfarë Ndodh Më Tej?

SBCA po siguron që prodhuesit të vazhdojnë të zbatojnë teknikat e sapomësuara. Për këtë janë përgatitur manuale prodhimi që ndihmojnë prodhuesit në menaxhimin e të gjithë hapave të prodhimit. Manualet marrin parasysh realitetin e kushteve . . . (*Vazhdon në faqen 5*)

PRODHUES SHALQINI ÇERTIFIKOHEN NGA EUREPGAP

Në bashkëpunim me ECAS, organizatën hollandeze e cila jep çertifikimin EUREPGAP, dhe ALCEBO, Trupi Shqiptar i Çertifikimit, SBCA ka sjellë pesë prodhues shalqini më afër standardeve të BE-së. Projekti i prezantoi çertifikimin EUREPGAP prodhuesve nga Xara, në rrethin e Sarandës. Një ceremoni formale për dhënien e çertifikimit do të mbahet në Tiranë në 27 Tetor 2006.

SBCA asistoi proçesin e zbatimit të standardeve EUREPGAP përmes seminareve mbi standardet e prodhimit dhe përmes aplikimit të udhëzimeve nga EUREPGAP në çdo hap të mbjelljes, rritjes dhe vjeljes së frutave.

Konsulentët e SBCA-së kryen vlerësimin e fermave, skicuan manualet e cilësisë, mbikqyrën auditimin e brendshëm dhe përfunduan proçedurën e aplikimit për çertifikim. Gjithashtu, dy specialistë lokalë nga ALCEBO u trajnuan dhe fituan përvojën e tyre të parë praktike të zbatimit të EUREPGAP. ALCEBO do të vazhdojë t'i përdorë këta specialistë për çertifikimin EUREPGAP në të ardhmen.

Shalqinjtë e prodhuar në Xarë - në jug të Butrintit - janë të hershëm dhe me cilësi të lartë krahasuar me produkte të tjera rajonale. Çertifikimi do të rrisë potencialin e tyre të eksportit për në vendet e BE-së.

ABDIKIM

Pikëpamjet dhe informacioni i dhënë në këtë bulletin nuk pasqyrojnë detyrimisht pikëpamjet dhe pozicionin e Agjencisë për Zhvillim Ndërkombëtar të Shteteve të Bashkuara apo të Qeverisë së Shteteve të Bashkuara.

Djathrat e Rinj Të Shqipërisë: Nga Prodhimi Në Treg

(*Vazhdon nga faqja 1*)

. . .lokale të Shqipërisë si cilësia e qumështit, sasia e furnizimit, pajisjet, etj.

Katër nga llojet e reja të djathrave tashmë po prodhohen rregullisht. Ata janë *Fontina, Maasdam, Tomme de Savoie,* dhe *Gouda.* Gjithashtu, SBCA asistoi në përmirësimin e produkteve ekzistuese të këtyre prodhuesve.

Për standarded e cilësisë, SBCA po përdor specialistë lokalë laboratori. Kjo do të ndihmojë prodhuesit për të marrë vendime më të mira mbi kulturat dhe shtesat.

Specialistët e SBCA-së këshilluan prodhuesit mbi kryerjen e matjeve, analizave dhe mbikqyrjes në pika kyçe të kontrollit gjatë proçesit të prodhimit.

Djathrat e rinj të ekspozuar për shijim në stenda gjatë panairit

Këto ndërmarrje po inkurajohen që të regjistrojnë të dhënat teknike dhe financiare. Kjo hap rrugën për menaxhim më të mirë të prodhimit dhe financës. Konsulentët e SBCA-së po këshillojnë mbi llogaritjen e kostove me qëllim rritjen e fitimit dhe përmirësimin e efiçiencës.

SBCA gjithashtu po ndihmon në ngritjen e një kooperative marketingu për prodhuesit e djathit. Promovuesit e SBCA-së për biznesin po gjejnë shitës pakice për djathrat e rinj në zonën Durrës-Tiranë.

"Përmes manualeve të prodhimit, laboratorëve dhe regjistrimit të të dhënave, SBCA po aftëson prodhuesit që të vazhdojnë të prodhojnë dhe të shesin llojet e reja të djathrave."

Kooperativa e Prodhuesve Të Djathit: Një Strategji e Re Marketingu

Pas panairit 'Djathrat e Rinj të Shqipërisë' të organizuar nga SBCA në Qershor 2006, projekti tani po e çon proçesin një hap më tej. Duke sjellë së bashku prodhuesit dhe duke i inkurajuar ata të formojnë *kooperativa marketingu,* projekti synon të çojë djathrat e rinj në tregun shqiptar dhe veçanërisht në zonën Tiranë-Durrës.

Ndërmarrjet do të bashkëpunojnë për kontrata shitjesh, shpërndarjen dhe promovimin. Në se prodhuesit e djathrave të rinj duan të bëhen të qëndrueshëm dhe të korrin fryte nga diversifikimi, ata duhet të punojnë bashkë.

Pritja fillestare e djathrave të rinj ishte e favorshme si nga konsumatorët edhe nga shitësit me pakicë. Sidoqoftë, blerësit duan të dinë ku mund të blejnë djathrat e rinj dhe çfarë sasish janë të disponueshme. Shitësit me pakicë presin një furnizim të vazhdueshëm të produkteve të reja. Prodhuesit gjithashtu janë të shqetësuar mbi faktin se shitësit me shumicë kërkojnë një marxhin të lartë të fitimit si dhe mund të keqpërdorin djathrat e rinj gjatë transportimit.

Për të tejkaluar këto probleme, SBCA u sugjeroi prodhuesve që të formojnë një kooperativë marketingu e cila do të koordinojë përpjekjet e tyre dhe do të plotësojë kërkesat e shitësve me pakicë. Pjesa më e madhe e prodhuesve e mirëpriti këtë parim dhe SBCA është duke asistuar ngritjen e kooperativës.

Pjesa më e madhe e problemeve që prodhuesit përballojnë janë të përbashkëta për të gjithë ata. Një grup përpunuesish ka më shumë fuqi se sa prodhuesit individualë në zgjidhjen e problemeve.

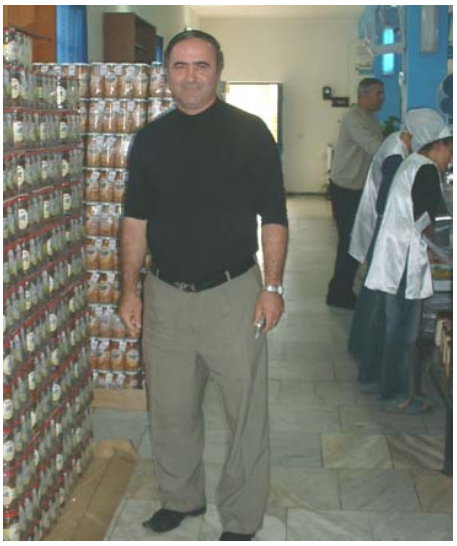
Me udhëzime nga specialistët e SBCA-së ndërmarrjet kanë kuptuar nevojën për të fokusuar përpjekjet e tyre të marketingut. Djathrat e rinj do të synojnë blerës me të ardhura të mesme e të larta në qytetet e mëdha. Ky treg mund të jetë i vështirë për t'u depërtuar nga prodhues të vegjël në mënyrë individuale.

Për shkak të trashëgimisë komuniste, prodhuesit shqiptarë janë rezistentë ndaj çdo forme të bashkëpunimit — vetë fjala *kooperativë* ka patur ngjyra negative që nga 1990. Rritja graduale dhe dinamikat e tregut po e ndryshojnë këtë mentalitet dhe biznesmenët tani janë më të hapur për të bashkëpunuar. SBCA synon të përdorë kooperativat e marketingut si promotorë të ndryshimit dhe si nxitës të tregut. Rritja e shitjeve për djathrat e rinj dhe atyre ekzistues pritet si rezultat.

SBCA e sheh kooperativën si një mjet për përmirësimin e cilësisë dhe reduktimin e kostove të shpërndarjes. Projekti shpreson të mbështesë teknikisht organizatën e re, pjesa tjetër i takon anëtarëve.

Fokus Mbi Klientin: Përpunues Ushqimor Me Potencial Eksporti

Përpunimi dhe paketimi i ushqimeve tradicionale shqiptare ose "zairetë' siç quhen në vend, ka dalë një biznes i suksesshëm për Spiro Fuqin. Në 2004 ai ngriti fabrikën e re "Vasili sh.p.k." në Tiranë dhe filloi të prodhojë sallatë patëllxhani, speca të mbushur, kunguj të pjekur, spinaq të skuqur dhe turshi të përziera ndërmjet produkteve të tjera. Produktet e Fuqit kombinojnë shijen e veçantë lokale me karakteristikat 'gati-për-përdorim', gjë që i ka bërë ato të përshtatshme edhe për eksport tek një klient në Zvicër.



Spiro Fuqi në fabrikën e tij përpunuese në Tiranë.

"Me produktet e mia unë përpiqem të ruaj traditën shqiptare të ushqimeve dhe në të njëjtën kohë të ofroj paketim modern dhe të veçantë", thotë Spiro. Në më pak se dy vjet kavanozët me markën 'Fuqi' janë të pranishme në shumicën e supermarketeve shqiptare dhe numri i shitësve me pakicë vazhdon të rritet. Produktet e 'Vasili sh.p.k.' i shërbejnë konsumatorëve me të ardhura të mesme dhe të larta.

Kur projekti i USAID-it për Kredi dhe Asistencë ndaj Biznesit të Vogël (SBCA) nisi të ndihmojë Spiron, ai kish vendosur të fokusohej tek eksporti dhe e kish lënë pas dore tregun vendas. SBCA sugjeroi një strategji tjetër: pjesa më e madhe e shitjeve të kompanisë mund të vinin nga tregu shqiptar dhe një pjesë më e vogël mund të vinte nga eksportet. Projekti e mbështeti këtë strategji me veprim: promovuesit e biznesit të SBCA-së filluan të ofronin produktet e Spiros në supermarkete dhe dyqane të reja. Aktualisht pothuajse 70 shitës të rinj pakice shesin produktet e 'Vasili sh.p.k.' dhe shitjet janë zgjeruar përtej asaj që priste Spiro. Këshilla e SBCA-së u provua e drejtë: tashmë rreth 80% e shitjeve të kompanisë vijnë nga tregu shqiptar.

"Ne sipërmarrësit shqiptarë jemi të rinj në realitetet e tregut dhe kemi nevojë për të gjithë asistencën që mund të marrim", komenton Spiro mbi asistencën e SBCA-së. "Çfarë humbim ne në se ndjekim këshilla të mira mbi biznesin?", shton ai.

Pavarësisht aftësive sipërmarrëse të Spiros dhe cilësisë së produkteve të tij, kompania nuk kish kryer analizë të shitjeve dhe inventarit derisa SBCA filloi të asistonte. Projekti përgatiti bilancin dhe pasqyrën e rrjedhjes së parave dhe kreu një analizë kostosh. Gjithashtu projekti siguroi që disa fermerë nga Tirana dhe Lushnja të prodhojnë vetëm për 'Vasili sh.p.k.'. Kjo rezultoi në një vazhdimësi prodhimi dhe siguroi furnizim me perime të freskëta për këtë biznes. Ndërhyrja e SBCA-së tashmë ka çuar në një rritje të shitjeve prej $100,000.

"Ne sipërmarrësit shqiptarë jemi të rinj në realitetet e tregut dhe kemi nevojë për të gjithë asistencën që mund të marrim. Çfarë humbim ne në se ndjekim këshilla të mira mbi biznesin?"

Lajme Shkurt

Pesë prodhues shalqini nga Saranda kanë marrë çertifikimin EUREPGAP. SBCA do të organizojë një ceremoni për të shënuar këtë arritje për Shqipërinë.

38 fermerë dhe prodhues fidanësh morën trajnim mbi çertifikimin dhe legjislacionin për rritësit e farave. Trajnimi u bë në Vlorë nga 14 deri në 19 Qershor dhe përfshiu këshillim të specializuar dhe shfaqje praktike të teknikave të riprodhimit dhe shartisjes. Pjesëmarrësit gjithashtu morën informacion se ku mund furnizohen me fidanë të cilët përmbushin kriteret gjenetike dhe fitosanitare për Shqipërinë.

Një kontratë e re furnizimi për kastraveca u nënshkrua midis dy klientëve të SBCA-së, HODO sh.p.k., një përpunues perimesh nga Mallakastra and Trifon Stambolliu,një prodhues perimesh. Kontrata mundëson HODO sh.p.k. që të planifikojë prodhimin dhe siguron një furnizim të besueshëm. Në të njëjtën kohë, Stambolliu ka gjetur një klient afat-gjatë për kastravecat e tij.

Tre prodhues të vajit të ullirit nga Tirana dhe Vlora po gjejnë depërtim më të mirë në treg përmes rrjetit të promovuesve të biznesit të SBCA-së. Projekti synon të çojë vajin e ullirit ekstra të virgjër dhe të virgjër të këtyre prodhuesve tek një rrjet shitësish pakice të përbërë nga 30 dyqane dhe supermarkete.

Pesë Prodhues Të Vajit Të Ullirit Formojnë Kooperativë Marketingu

SBCA propozoi krijimin e një kooperative marketingu të vajit të ullirit menjëherë pas panairit 'Promovimi i Vajit Shqiptar të Ullirit' në 23 Qershor 2006. Reagimi nga pjesëmarrësit tregoi se për të edukuar shitësit me pakicë dhe për të tërhequr konsumatorët, prodhuesit duhet të punojnë bashkë. Ndërsa prodhuesit dhe paketuesit e vajit të ullirit me cilësi të dobët kanë gjetur rrugë për në treg, prodhuesit cilësorë janë fokusuar më shumë tek prodhimi dhe më pak tek shitjet. Ka patur shumë pak shpërndarje të vajit të ullirit me cilësi të lartë në tregun Tiranë-Durrës.

Kooperativa do të fokusohet në përmirësimin e shpërndarjes duke rregulluar kontrata furnizimi të përbashkëta dhe duke sjellë produktet drejtpërsëdrejti tek shitësit me pakicë. Duke mos përdorur shitësit me shumicë, prodhuesit do të fitojnë marxhina më të larta të fitimit, do të njohin konsumatorët përfundimtarë dhe do të marrin vendime më të mira mbi prodhimin dhe marketingun.

Prodhues të vajit të ullirit duke disktuar bashkëpunimin në zyrat e SBCA-së.

"Prodhuesit e vajit të ullirit me cilësi të lartë duhet të bashkëpunojnë me qëllim që të depërtojnë tregun dhe të fitojnë mbi konkurrencën e pandershme", thotë Andi Stefanllari, Këshilltar i SBCA-së përgjegjës për të asistuar këtë iniciativë. "Ndryshimi midis një kooperative marketingu dhe një shoqate është se kooperativa formohet nga disa anëtarë si një ndërmarrje tregëtare, kurse shoqata i shërben të gjithë prodhuesve të një sektori. Në rastin tonë qëllimi i përgjithshëm është rritja e shitjeve përmes bashkëpunimit."

Pesë nga dhjetë prodhuesit të cilët morën pjesë në panair shprehën interes në fillimin e kooperativës. Si rezultat SBCA pret një shpërndarje më efektive të vajit të ullirit cilësor, një rritje të aftësisë për të plotësuar porosi të sasive të mëdha, dhe konsumatorë dhe shitës pakice më të edukuar. Përmes kooperativës SBCA synon të prezantojë praktika të mira që rezultojnë në një ndërmarrje të qëndrueshme. Sidoqoftë, suksesi i saj varet nga aftësia e prodhuesve pë të punuar bashkë.

Spikatje Nga Panairi 'Promovimi I Vajit Shqiptar Të Ullirit

Shoqata Shqiptare e Vajit Ushqimor, projekti FORECAST i USAID-it dhe SBCA organizuan një seminar dhe një panair në datat 22 dhe 23 Qershor në Hotel Rogner në Tiranë. Kjo ngjarje synoi të edukonte konsumatorët shqitparë mbi dobitë e vajit të ullirit, të shfaqte progresin, cilësinë dhe potencialin e këtyre prodhuesve, dhe të inkurajonte interesin e shitësve me pakicë dhe atyre me shumicë për vajin shqiptar cilësor të ullirit.

Gjatë ditës së parë, SBCA mbajti një seminar mbi standarded e cilësisë për vajin e ullirit, proçedurat e eksportit dhe llogaritja e kostove. Këto çështje kanë përparësi për prodhuesit e vajit të ullirit. Para se ata të zgjerohen nëpër treg-jet e eksportit ata kanë nevojë të përmirësojnë mbajtjen e kostove dhe çmimeve, të mësojnë mbi kërkesat ligjore dhe t'i përshtaten standardeve ndërkombëtare të cilësisë.

Dita e dytë ishte e veçantë: 10 nga prodhuesit më të mirë shqiptarë të vajit të ullirit ekspozuan vajrat e tyre të ullirit ekstra të virgjër dhe të virgjër në një panair. Ceremonia e hapjes përfshiu fjalime të shkurtra nga Drejtori i Misionit të USAID-it, Z. Harry Birnholz, Zv. Ministri i Bujqësisë, Z. Ndue Preka, dhe Shefi i Projektit SBCA, Z. Jeff Houghton. Tre çmime u dhanë për Vajin e Ullirit Ekstra të Virgjër më të Mirë, Vajin e Ullirit të Virgjër më të Mirë dhe Paketimin më të Mirë të Vajit të Ullirit për 2006 (shih faqen 4). Pas çmimeve pjesëmarrësit u ftuan në panair për të folur me prodhuesit, dhe për të provuar dhe blerë vajin e tyre të preferuar të ullirit.

SBCA dizenjoi stenda ekspozimi të reja dhe të ripërdorshme për secilin nga prodhuesit. Në panair u ekspozuan vetëm vajra ulliri të cilësisë së lartë, të markuar dhe të paketuar. Një Dyqan i Qoshes ku shiteshin prodhime të prodhuara nga klientë të SBCA-së ishte gjithashtu pjesë e panairit. Kjo i lejonte vizitorët që të blinin vajrat e ullirit të cilët i kishin provuar nëpër stenda.

Mbi 300 vizitorë erdhën në këtë ngjarje, dhe 250 shishe vaji ulliri u shitën me një vlerë prej $1,200. Dy artikuj gazetash dhe pesë reportazhe TV e mbuluan këtë ngjarje. SBCA prodhoi dhe shpërndau fletëpalosje të titulluara 'Të Njohim Dobitë e Vajit të Ullirit'. Projekti do të vazhdojë të shpërndajë fletëpalosjen tek shitësit me pakicë së bashku me posterin e dizenjuar për këtë ngjarje. SBCA shpreson se dhënia e çmimeve do të kthehet në një ngjarje vjetore për sektorin e vajit të ullirit.

"Prodhuesit e vajit të ullirit me cilësi të lartë duhet të bashkëpunojnë më qëllim që të dëpërtojnë më mirë tregun dhe të fitojnë mbi konkurrencën e pandershme"

Kompani Metalesh Asistohet në Prodhim dhe Marketing

Midis ndërtesave industriale që ndodhen në ish-kombinatin metalurgjik të Elbasanit është edhe një ndërmarrje private e cila prodhon disa lloje struktu-rash çeliku. EUROPA sh.p.k. është nën pronësinë e Vang-jel Rulës, gruas së tij Adile dhe vëllait të tij Thanas. Ata e krijuan atë si një shoqëri me përgjegjësi të kufizuara (sh.p.k.) në Mars 1995.

EUROPA sh.p.k. punëson 16 punonjës me kohë të plotë dhe një numër punonjësish me kohë të pjesshme në varësi të volumit të punës. Kompania dizenjon, fabrikon dhe monton struktura metalike për industrinë e ndërtimit dhe atë të teleko-munikacioneve. Kjo është një nga kompanitë e pakta në vend e cila mund të prod-hojë tanke karburanti, çati çeliku, struktura magazinash, pjesë përbërëse të linjave të përpunimit, kulla elektrike të voltazhit të lartë, ashensorë dhe lloje të ndryshme fil-trash. Aktualisht ajo shet vetëm në tregun e brend-shëm dhe klientët e saj përf-shijnë kompaninë turke të çelikut KURUM, kompaninë Italo-Shqiptare DARFO and EFC.

Ndërsa kapaciteti maksimal i prodhimit është 100 ton për vit, EUROPA sh.p.k. po për-dor vetëm 20% të këtij ka-paciteti. Sido-qoftë, rritja mund të shi-het: nga 1,000 kafazë sigurie të prodhuar në 2004, shifra u rrit në 2,000 njësi në 2005. Shitjet totale për atë vit ishin gati $500,000.

Punëtorë të EUROPA sh.p.k. duke salduar

Aktualisht kompania synon të arrijë standarded ndërkom-bëtare të cilësisë, të përdorë kapacitetin e plotë të prodhimit dhe të përmirësojë marketingun dhe shitjet. SBCA po ndihmon në të gjitha këto fusha. Që nga Prilli 2005 projekti po e asiston kompa-ninë në përpjekjet e saj për të nënshkruar një kontratë më një kompani amerikane nga Teksas. Kjo kontratë do ta aftësonte EUROPA sh.p.k. për të rritur shitjet me 20% dhe për të shtuar numrin e punon-jësve.

Një manual proçedurash u përgatit përmes SBCA-së i cili ka përmirësuar proçesin e marrjes së porosive. Projekti po gjen pajisje dhe po ud-hëheq EUROPA sh.p.k. në marrjen e çertifikatës ISO 9001. Ndërkohë, më qëllim që të përmirësohet imazhi i kompanisë, SBCA ka dizenjuar një logo të re dhe kartvizita. Përmes një prej llogaritarëve të nënkontraktuar, SBCA po kryen një analizë financiare dhe po përgatit një plan biznesi. Një specialist prodhimi i SBCA-së po asiston në menaxhimin e prodhimit gjë që përfshin një manual proçedurash dhe trajnim të shpejtë për punonjësit.

SBCA u ka dhënë mbështetje 60 kompanive të ndërtimit përmes huave, trajnimit dhe asistencës teknike. EUROPA sh.p.k. është një nga kom-panitë e para në këtë sektor e clia po aplikon për çertifikimin ISO 9001.

"SBCA po udhëzon EUROPA sh.p.k. në proçesin e aplikimit për standarded ISO 9001."

Gjikondi: Fitues i Dy Çmimeve Të Vajit Të Ullirit

Anastas Gjikondi është krenar pasi fitoi dy çmime të ndry-shme gjatë konkursit të or-ganizuar nga SBCA, FORE-CAST dhe Shoqata Shqiptare e Vajit Ushqimor. Përmes testimit të verbër nga një panel ekspertësh, vaji i ullirit nga Gjikondi u zgjodh si Vaji i Ullirit Ekstra i Virgjër Më i Mirë për 2006. Paneli gjithashtu dha çmimin e Paketimit Më të Mirë të Vajit të Ullirit për 2006 për dizenjon e shisheve të Gjikondit, prodhuar me asistencën e SBCA-së.

Një konkurs i këtij lloji është i ri për prodhuesit shqiptarë dhe SBCA shpreson ta përdorë atë si një shembull të promovimit të vajit të ullirit lokal në tregun e brendshëm. Gjikondi është një nga prodhuesit më të mëdhenj të vajit të ullirit, bazuar në Qeparo, midis Himarës dhe Sarandës.

SBCA ka asistuar Gjikondin në markim, planifikim biznesi, marketing dhe praktikat e prodhimit të mirë.

Anastas Gjikondi gjatë një vizite në zyrat e SBCA-së

Trajnim Sipërmarrjesh

Mbi 100 biznese shqiptare janë trajnuar përmes një metodologjie të re të krijuar veçanërisht për biznese të vogla dhe të mesme

Gjatë Qershorit, Korrikut dhe Gushtit 2006 dhënësit e shërbimeve të biznesit të SBCA-së (BSP-të) kanë trajnuar mbi 100 biznese duke përdorur modulin Making Cent$, të përgatitur nga një kompani nga Washington, D.C. Sesionet e trajnimit u bënë në Fier, Vlorë, Gjirokastër, Sarandë, Korçë, Elbasan dhe Tiranë. Ato përfshinë biznese nga sektorë të ndryshëm: prodhues perimesh, përpunues ushqimi, ndërtim, bulmet dhe tregëtarë inputesh bujqësore.

Pjesëmarrësve iu dha një perspektivë e re mbi planifikimin dhe menaxhimin e biznesit, aftësitë sipërmarrëse, marketingut dhe menaxhimit financiar. Në përgjithësi ata ranë dakord që këto sesione trajnimi janë të ndryshme, më tërheqëse dhe më produktive se sesione të tjera të cilat ata i kishin ndjekur më parë.

Po pse është ky trajnim ndryshe nga module të tjera?

Së pari, sesionet fillojnë me një hyrje në cilësitë dhe aftësitë e sipërmarrësve. Lehtësuesi i SBCA-së hap një diskutim se si të analizohen treguesit e cilësive dhe aftësive dhe si këto mund të përmirësohen.

Pastaj, simulohet një situatë biznesi ku pjesëmarrësit kryejnë një studim tregu, analizojnë sjelljen e konsumatorit, dhe identifikojnë forcat dhe dobësitë e tyre dhe të konkurrentëve të tyre. Kjo luajtje roli është e rrënjosur në situata praktike dhe jep zgjidhje reale. Fuqia e analogjisë kombinohet me punën në grup dhe me diskutime ndëraktive mbi problemet realiste të bizneseve.

Një sesion trajnimi në Korçë

Hapi i tretë është një ushtrim marketingu ku pjesëmarrësit merren me elementet e miksit të marketingut dhe mësojnë aftësi komunikimi dhe negocijimi. Përmes punës në grupe ata fitojnë njohuri dhe aftësi mbi analizimin e kërkesës dhe ofertës për një produkt apo shërbim të caktuar.

Së fundi, pjesëmarrësit fokusohen në planifikimin e biznesit dhe llogaritjes së kostove. Ata improvizojnë zgjidhje të bazuara mbi situata reale dhe në fund të modulit duhet të prodhojnë një plan biznesi.

Një nga avantazhet e këtij moduli është se i jep pjesëmarrësve mundësinë për të plotësuar një plan biznesi për ndërmarrjen ose për të zhvilluar një ide biznesi. Trajnimi jep mënyra të prezantimit të funksioneve kyçe të bizneseve të cilat janë pjesë përbërëse e çdo biznesi.

Ajo që është e re në këtë modul trajnimi është metoda pjesëmarrëse dhe ndëraktive që përdoret në vend të mësimdhënies shkollore. Simulimi i situatave të biznesit në sallën e trajnimit është gjithashtu i ri. Nuk është e pazakontë për prodhim, negociata dhe marrëveshje bankare që të ndodhin gjatë sesionit të trajnimit.

Përfituesit e programit të trajnimit fillojnë që nga studentët dhe bizneset fillestare deri tek sipërmarrësit e avancuar dhe të stabilizuar. Si rezultat i pjesëmarrjes në trajnimin Making Cent$, klientët e SBCA-së kanë rritur aftësinë për të shkruar plane biznesi dhe kanë përmirësuar aftësitë organizacionale, ndërpersonale dhe negociuese.

"Moduli i trajnimit Making Cent$ është i veçantë sepse inkurajon pjesëmarrësit të analizojnë situatat e biznesit. Ai siguron mënyra për të përmirësuar funksionin e bizneseve të tyre."

Për Informacion:

Që nga Marsi 2005 (faza 2) projekti SBCA ka arritur si më poshtë:

- 1751 Ndërmarrjet që kanë përfituar drejtpërsëdrejti nga asistenca e SBCA-së
- 316 Ndërmarrjet që kanë aplikuar teknologji të reja pas asistencës së SBCA-së
- 844 Ndërmarrjet që kanë marrë trajnim mbi teknologjitë e reja
- 37 Ndërmarrjet që kanë zbatuar praktikat e menaxhimit të mirë
- 564 Ndërmarrjet që kanë marrë trajnim në praktikat e menaxhimit të mirë
- 64 Ndërmarrjet që kanë zbatuar strategji marketingu
- 97 Ndërmarrjet që kanë marrë trajnim mbi strategjitë e marketingut
- 84 Numri i kredive të shpërndara përmes Bankave Tregëtare
- 305 Numri i kredive të shpërndara përmes Institucioneve Financiare Jo Bankare
- $2,021,760 Vlera e kredive që SBCA ka shpërndarë përmes Bankave Tregëtare
- $3,462,200 Vlera e kredive që SBCA ka shpërndarë përmes Institucioneve Financiare Jo Bankare

Qeveria Shqiptare Merr Propozimin e SBCA-së Për Të Mbështetur Sektorin e Vajit Të Ullirit

Ministria e Bujqësisë, Ushqimit dhe Mbrojtjes së Konsumatorit po planifikon të mbështesë sektorin e vajit të ullirit në Shqipëri përmes një fondi të veçantë. Me asistencën e USAID-it, Ministria formoi një grup pune që përfshiu përfaqësues nga Ministria dhe specialistë nga projektet e USAID-it.

Synimi është të grumbullohen dhe të diskutohen ide nga anëtarët e grupit të punës. Këto ide do të përfshihen në një propozim të përgatitur nga Ministria për të asistuar sektorin e vajit të ullirit. Të gjithë anëtarët e grupit kanë asistuar prodhuesit e vajit të ullirit dhe njohin realitetet e sektorit të vajit të ullirit në Shqipëri.

Këshilltari i SBCA-së për SME-të Andi Stefanllari është një nga anëtarët e grupit të punës. Çdo anëtar paraqiti një memo me ide se si Ministria mund të mbështesë këtë sektor përmes fondit të Qeverisë. Disa nga idetë e SBCA-së u përfshinë në propozimin fillestar të Ministrisë. Idetë dhe sugjerimet e dhëna nga projekti do të përdoren në projektin përfundimtar të Qeverisë i cili do të miratohet nga Kryeministri.

Prodhues të vajit të ullirit gjatë një seminari mbi eksportet dhe çertifikimin organizuar nga SBCA

SBCA ka mbështetur sektorin e vajit të ullirit që nga 2002 përmes teknikave të kultivimit, proçeseve të prodhimit, marketingut, bashkëpunimit industrial dhe çertifikimit. Projekti siguroi 12 kredi për prodhuesit e vajit të ullirit. Gjithashtu ka trajnuar 339 rritës ullinjsh dhe u ka dhënë konsulencë 70 përpunuesve.

Prodhuesit e Mandarinave Fillojnë Proçesin e Çertifikimit Eurepgap

Në mesin e Gushtit 2006 SBCA filloi të asistojë 5 prodhues mandarinash nga Saranda për çertifikimin EUREPGAP. Synimi është të rriten shitjet për këta prodhues duke ngritur potencialin e tyre eksportues. Përmes dhënësve të shërbimeve të biznesit - Agjencia Rajonale e Zhvillimit në Vlorë dhe Instituti Shqiptar për Cilësinë - projekti prezantoi konceptet themelore të këtij sistemi ndërkombëtar të cilësisë dhe rriti ndërgjegjësimin e fermerëve mbi dobitë që sjell çertifikimi EUREPGAP.

Të pesë fermerët ndodhen në Sarandë, jo larg nga porti grek i Igumenicës. Kjo mund të jetë edhe rruga e tyre më e mundshme për eksportim. SBCA po punon me ALCEBO, Trupin Shqiptar të Çertifikimit i cili është i vetmi institucion i autorizuar për të dhënë çertifikimin EUREPGAP. Çertifikimi është planifikuar për në Dhjetor 2006.

SBCA po bën të mundur që 5 prodhues mandarinash të marrin çertifikimin EUREPGAP në Dhjetor 2006

Disa Dobi Të Vajit Të Ullirit (Shkëputur nga Fletëpalosja 'Njohja me Dobitë e Vajit të Ullirit)

1. Ngadalëson plakjen e qelizave dhe ul rrezikun e sëmundjeve të arteriosklerozës, Parkinsonit, enëve të gjakut dhe diabetit.
2. Ndihmon në parandalimin e kancerit të gjirit dhe të zorrëve.
3. Përmirëson qarkullimin e gjakut, ul rrezikun e sëmundjeve të zemrës duke stabilizuar presionin e gjakut dhe thithjen e glukozës, ndihmon kundër trombozave, dhe lehtëson funksionimin e enëve të gjakut.
4. Ul sasinë e kolesterolit të keq (LDL) dhe rrit kolesterolin e mirë (HDL), lufton kundër bllokimit të arterieve dhe infarktit të zemrës.
5. Vepron si një tretës i lehtë: marrja para një vakti ndihmon zorrët, ka një efekt pozitiv kundër ulçerës dhe gastritit si tek të rriturit ashtu edhe tek fëmijët.
6. Është efektiv në trajtimin e infeksioneve të kanaleve urinare, ul rastet e gurit në tëmth dhe përmirëson funksionin e mëlçisë.
7. Është quajtur si 'Vaji i Bukurisë': zbut lëkurën, ul infeksionet e lëkurës, dhe kuron djegiet.
8. Përmirëson rritjen dhe zhvillimin e fëmijëve në sajë të përmbajtjes së acidit oleik i cili ndodhet në të njëjtën sasi si edhe në qumështin e nënës, nxit zhvillimin e trurit dhe forcon kockat.

RRETH SBCA-së

Projekti i USAID-it për Kredi dhe Asistencë ndaj Biznesit të Vogël ka nxitur rritjen e ndërmarrjeve të vogla dhe të mesme që nga Marsi 2002. Kjo është kryer përmes dhënies së kredive, trajnimeve në grup dhe konsulencë një-për-një. SBCA ka dhënë kredi tregëtare përmes dy partnerëve financiarë, BKT (Banka Kombëtare Tregëtare) and PSHM (Partneri Shqiptar për Mikrokredi).

Që nga Marsi 2002 SBCA u ka dhënë kredi dhe asistencë më shumë se 5000 bizneseve. Projekti shpërndau më shumë se 1000 kredi dhe siguroi një normë ripagimi prej 98%. Aktualisht SBCA po fokusohet në një numër të përzgjedhur klientësh me potencial për rritje. Duke dhënë njohuri mbi teknologjitë e reja, praktikat e menaxhimit të biznesit dhe strategji marketingu projekti synon të rrisë shitjet dhe të zgjerojë potencialin punësues të kompanive kliente.

Anëtarët e skuadrës së SBCA-së shkruajnë plan biznese, trajnojnë klientë, formulojnë strategji marketingu, japin njohuri mbi prodhimin, krijojnë lidhje biznesi, prokurojnë pajisje dhe lëndë të parë, dhe dizenjojnë etiketa dhe logo. Klientët e SBCA-së vijnë nga e gjithë Shqipëria. Mbi 70% e tyre ndodhen përtej korridorit Tiranë-Durrës.

Ne jemi në Web!
www. sbca-project.org.al

SË SHPEJTI TEK 'PROMOTORI I BIZNESIT'

Në edicionet e ardhshme të buletinit 'Promotori i Biznesit' do të mbulojmë disa fusha ku puna jonë ka krijuar një efekt të dukshëm. Kjo fillon që me mënyrën si e matim efektin deri tek shitjet aktuale të klientëve. Më poshtë keni një listë të çështjeve që do të shihni në këto faqe gjatë numrave të ardhshëm:

- ***Efekti që SBCA ka patur mbi bizneset shqiptare.*** *Sa vende pune kemi ndihmuar që të krijohen; sa shitje kemi nxitur; ç'lloj teknologjish po aplikohen nga klientët tanë, etj.*
- ***Markimi.*** *Çfarë lloj strategjish markimi u ka sugjeruar SBCA klientëve; sa logo ka zhvilluar projekti; pse disa biznese janë transformuar përmes etiketave dhe logove të reja, etj.*
- ***Plan Biznese.*** *SBCA po punon për të plotësuar plan biznese për 50 nga klientët. Buletini 'Promotori i Biznesit' do të figurojë pse planifikimi i biznesit është i rëndësishëm për ndërmarrjet shqiptare, çfarë elementesh duhet të përmbajë, çfarë avantazhesh ofron formati standard i SBCA-së për plan bizneset, etj.*

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FROM THE AMERICAN PEOPLE

The Newsletter of the Small Business Credit and Assistance Project (SBCA)

THE BUSINESS PROMOTER

Growing Albanian Businesses

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INSIDE THIS ISSUE:

EdiPack: Cutting Costs Through New Production Management System 6

Albania's Beekeeping: From Tradition to Industry 2

Innovative Beekeeper Revives Marketing and Branding 4

Sales Increase and New Branding for Vlora Beekeeper 5

New Production Management System Cuts Costs for Cardboard Producer 6

Benefits of a Business Plan 7

SBCA
ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

QUALITY ALBANIAN HONEY PROMOTED DURING TRADE FAIR

If trade fair organizing was a profession, then SBCA staff would be the top specialists in Albania. The project organized its third trade fair for this year as part of its efforts to promote Albanian agribusiness products and establish intra-sector business links. Whereas the first two events in June 2006 promoted cheese and olive oil, the latest one focused on Albanian honey and other bee products.

The event was held at the Riviera Business Center in Vlora on the 15th of December. 20 of the most advanced bee-keepers and input suppliers in the country displayed their products and promotional materials. SBCA has worked with 12 of them to improve marketing, introduce branding and increase sales opportunities.

Between 700 and 800 visitors attended the event. The business center is centrally located and it contains Vlora's newest and most modern shopping mall. This helped to attract a high number of visi tors.

The total sales at the end of the fair were $30,000. In addition to honey, producers were able to also sell by-products such as propolis, pollen, candles, and other decorative items made of beeswax. Gëzim Skerma, a producer from Korça signed a $15,000 order with a distributor from Vlora. This order will be repeated every two months.

In addition, producers exchanged supplies, signed contracts and established business links. Mr. Tomorr Beqiraj, a manufacturer of beehives from Korça, received a purchase order for 200 beehives with a total value of $9,000.

The Mayor of Vlora, Mr. Shpëtim Gjika, testing products during the Honey Day.

(continued on page 3)

MARKET EXPANDED FOR NEW CHEESES AND QUALITY OLIVE OILS

After introducing ten new types of cheeses and promoting high quality olive oil, SBCA is now aiming to take these products to the market and ensure they stay there. By using its business promoters the project has already opened up new markets for *Fontina,* a soft yellow cheese produced by NIKOLINO in Shkodër, and *Guda,* produced by NZI also from Shkodër. The strategy followed by SBCA's business promoters aims to push the new products into the top ten supermarkets such as EUROMAX and BIG MARKET. A successful entry into these types of retailers is expected to have a multiplying effect on other retailers too.

"So far we have had a good reception from the retailers", says Igli Gjoni, one of the business promoters. "They prefer the new cheeses because prices are lower than imported cheese, yet the quality and packaging are comparable". In addition, the new cheeses are packaged in sizes ranging from 250 g to 1 kg. This is a marked difference from the mainstream cheese that is sold only in big wheel shapes. "Apart from the price the new cheeses have another advantage over imported cheese: they are fresher", says Igli.

Both cheese types are being sold now in Tirana, which is Albania's biggest market.

(continued on page 2)

DISCLAIMER

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Albania's Beekeeping: From Tradition to Industry

The quantity of honey produced in Albania has doubled in the last 10 years

Ancient records indicate that beekeeping was widespread in what is now Albania. The Illyrians reportedly produced many bee products including wine made of honey. This tradition remained alive throughout the centuries, albeit in a limited way.

Ever since the collapse of communism, a new honey industry has emerged in Albania. A younger generation of producers not only have revived the tradition but have also embraced new market orientation. In the last 15 years beekeeping has seen the largest growth in terms of numbers of beehives, farmers, and quantity and quality of products.

There are currently nearly 6,000 honey producers and beekeepers in the country. The quantity of honey produced in the country has doubled in the last 10 years and the number of bee families has increased to 123,961. Several associations, both national and regional have been formed by producers and beekeepers.

However, only 10% of the farmers claim to have beekeeping as their primary business activity. The majority exercise it only as a secondary business.

Some of the main issues beekeepers need to address relate to product branding and packaging, consumer education and unfair competition. They also need to prepare for future exports to the EU market. According to Dr. Pëllumb Aleksi, from the Institute of Food and Veterinary Safety, Albanian beekeepers need to start preparing now for a potential entry into the EU markets.

The EU consumes about 22% of the world's honey and that is slightly on the increase. A recent study by CBI, the Center for Promoting Imports from Developing Countries (based in the Netherlands) revealed that the EU produces only 50% of the honey it consumes. That leaves half of the honey consumed open to imports. Albanian honey producers and beekeepers could find an export opportunity here.
(continued on page 3)

Market Expanded For New Cheeses and Quality Olive Oils

200 packages of the new cheeses have been sold to retailers

(continued from page 1)
According to Igli, in addition to the ten supermarkets, the promoters are also contacting twenty other mid-size retailers. Two other cheeses will be ready to hit the market by mid-December 2006: *Tomme de Savoie* from GREAL in Korca, and *Maasdam* from NETI in Kavaja. Some types of cheeses made of goat and sheep milk will be ready starting in spring 2007 when the production starts.

Nearly 200 packages of the new cheeses have been sold to retailers. SBCA aims to open up new markets for the producers and then enable them to continue to serve those markets. Sustainability has already been achieved at the production level. Producers are able to continue producing the new varieties on their own with occasional support from local specialists.

SBCA is now working to do the same in marketing. Entering the Tirana-Durrës market is the most important step for ensuring sales continuity. This is being initiated through SBCA's business promoters. After identifying the biggest supermarkets, using a database of contacts and short listing the most relevant retailers, the business promoters make calls or organize direct sales.

The new cheeses compete well with imports due to their low prices and new packaging

As regards olive oil, the situation is different. The extra virgin olive oil produced by SBCA's clients tends to have a higher price compared to imported olive oil. Since most producers can not benefit from economies of scale—due to the small size of their businesses— they can not compete with lower pricing as the cheese producers are doing. Albanian consumers on the other hand are unaware of olive oil quality and this affects demand.

SBCA's business promoters are using a different strategy for pushing high quality Albanian olive oil in the market place. They are aiming to maintain the existing retailer network by coordinating supply efforts and taking in larger orders. At the same time they are educating additional retailers on the advantages of high quality domestic olive oil.

"It will take longer for extra virgin olive oil to occupy more market territory compared to the new cheeses", says Igli Gjoni. "Tough competition from imported olive oil prevents local producers from gaining more market share".

Quality Albanian Honey Promoted During Trade Fair

(continued from page 1)

An exclusive supplier of EZI - an award winning royal jelly system - sold 4 systems during the trade fair and received an additional order for 6 systems, totaling $2,800 in sales. This particular system increases efficiency when extracting royal jelly.

Every producer had a specially –designed stand containing banners with logos, photos and highlights. For many producers this was the first opportunity to display new packaging, labels, and brand names. The event reinforced SBCA's theme that good branding is crucial for building loyalty and consistence in the honey and bee-product markets.

Producers exchanged experiences and were able to get to know their competitors. Of particular interest was the discussion among beekeepers regarding beehive migration from north to south and vice-versa. An agreement was reached on working together on migration and on fighting diseases.

A view of the honey trade fair at the Riviera Business Center in Vlora

The trade fair represented a landmark marketing event and set a standard for the whole beekeeping industry. No other fair has gathered such a high number of beekeepers and honey producers. Different from similar events, producers displayed packaged and labeled products on professional stands. SBCA expects this type of event to continue regularly in the future as an effective way of boosting sales and creating links.

The honey trade fair organized by SBCA represented a landmark marketing event and set a standard for the whole beekeeping industry.

Albania's Beekeeping: From Tradition to Industry

(continued from previous page)

Another opportunity for Albanian honey producers could be the market for organic products. A growing interest in health and fitness among Europeans is being translated as increased demand for quality honey in the European market. Direct consumption makes up 85% of the honey market and within this segment organic honey takes up a major share or about 6,500 tons per year. The production of organic honey within the EU is very limited due to the varroa mite, pollution and cold winters.

In addition there is a growing market for *monofloral* types of honey such as acacia and clover, and for *beeswax*. The latter one is used for candles, cosmetics, pharmaceuticals, and polishing materials. An estimated 8,000 tons of beeswax was consumed in the EU in 2005. In addition, beeswax is exempt from import tax which can make it a viable export opportunity for many Albanian producers.

Visitors at the stands during the Honey Day trade fair in Vlora

Some countries like Germany, the Netherlands and the UK also apply fair-trade policies in order to favor products from developing countries. Honey and other bee products made in Albania could find their way into the fair-trade chain of stores but this requires synergy of efforts. Before they consider exporting honey and its by-products, Albanian beekeepers must conform their products to European standards.

In the case of honey for example, there should not be any chloramphenicol present as this can cause a fatal blood condition in certain consumers. Or when it comes to organic honey, the EU regulations prohibit the use of veterinary medicines that are used to fight varroathosis.

Preparations for EU market entry also include industry-wide cooperation in order to broaden the supply capacity. By cooperating producers can ensure larger supply orders.

Opportunities for exporting honey and bee products to the EU are there, but Albanian honey producers must first meet the international standards.

Innovative Beekeeper Revives Marketing And Branding

New logos, labels and a Website are building brand loyalty for Mehmetaj's bee products

A former army officer's future did not seem bright in the early 90's in Albania. That's why Fatmir Mehmetaj decided to try his luck elsewhere. His father had been a beekeeper before the communist regime took under state control all agribusiness activities. Fatmir, together with his brother, Jetnor, set out to revive his family tradition by entering the honey production business with their Bletafarma enterprise.

For several years Fatmir learned all he could about bees, honey production and by-products. He bought the latest books on these subjects in Italy, and studied in particular propolis and royal jelly. Both brothers had decided to come up with unique products and differentiate themselves from the mainstream honey producers.

Ever since 1994 this family business has moved beyond just honey production. It has diversified into unique honey by-products such as royal jelly, pollen, propolis, and more recently into cosmetics, vinegar and raki. This business was the first to produces and sell royal jelly in larger quantities. In various trade fairs the Mehmetaj brothers have appeared with a surprising amount of innovative products.

Fatmir Mehmetaj working with SBCA staff on branding

The strategy of selling a variety of by-products and relying on new products has paid off. Bletafarma's cosmetic products are sold at Tirana's main bio shop and at several pharmacies. Most of the sales take place via purchase orders over the telephone or e-mail. Trade fairs have proven to be the main marketing tool for Fatmir and Jetnor.

In 2002 Fatmir came into contact with SBCA, the Small Business Credit and Assistance project. The project encouraged him to improve his production facility and sharpen Bletafarma's marketing. Fatmir still remembers the first contact with SBCA as a turning point in his business: "The advice I received was to move my production from my home into a separate facility".

A new phase of cooperation has started recently when Fatmir and Jetnor approached SBCA in order to improve some of their marketing aspects. The project introduced a new logo to Bletafarma's products in order to boost customer loyalty. A website was built that informs potential customers about the company and its product variety. SBCA has also prepared a company brochure.

Adding Image to Trade Fairs

One of main features SBCA introduced to the arena of Albania's trade fairs was the theme poster. For each of the three events organized in 2006 the project staff conceptualized, designed, printed and distributed posters that reinforced the main message. The process of finalizing each poster involved brainstorming with all project staff, design studios and external consultants.

During intense discussions ideas would eventually mature that resulted in slogans, photos, logos, and other graphic elements. The final versions were send to the design studios and then to printers.

SBCA's theme poster for the National Albanian Honey Day

A combination of authentic Albanian themes and modern images are featured in the posters. By maintaining an original Albanian look and feel, SBCA posters provide a strong connection with audiences and consumers. This is often lacking in commercial or development campaigns organized locally. In addition, client businesses learned a great deal about including images and themes to their marketing efforts.

Sales Increase and New Branding For Vlora Beekeeper

The area of Smokthinë in Vlorë is a remote mountainous region with plenty of pine forests, meadows and pastures. There is no other road near the area except for the one that leads to the national road near Tepelena. Smokthinë is perfect for beekeeping due to the climate, rich mountainous pastures and flora. One of the local villagers who is successfully running a honey business is Bilbil Çobaj. His enterprise "Bletoria Vlora" has been producing and selling honey and related products since the early 90's.

Bilbil continued on a family tradition that was started by his father. In 1990 when private enterprise was allowed in Albania, Bilbil decided that he would make a living out of honey production. In addition to the knowledge he inherited from his family, he studied literature on bees and honey, and experimented with new techniques.

In 1993 Bilbil worked for several months with a beekeeping business in Patra, Greece. Seeing Bilbil's skills and knowledge in honey production, his boss encouraged him to go back and start his own business.

Bilbil Çobaj caring for his beehives at his farm in Smokthinë, Vlorë

Equipped with new experience and with new models, he returned to Albania and since 1993 his business has seen impressive growth. Whereas in the beginnings his products would stay in stock for months or even years, now he sells within days of production. From 14 beehives that he owned in 1990, he now runs 400. In addition to 4 family members working in the business, Bilbil employs 3 sales people who cover the regions of Saranda, Vlora and Tirana.

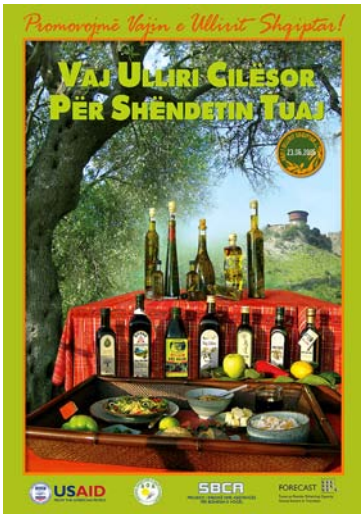
When SBCA provided training in Vlora on business plans, Bilbil decided to utilize the project's assistance. He learned for the first time how to manage his finance and calculate costs. In 2002 he was able to double his annual sales due SBCA's assistance with his sales channels.

Up until that point Bilbil was using second-hand packaging (plastic bottles) that contained no information, brand name or logo. He found that clients were turned off by this poor presentation of his products. SBCA introduced new packaging by replacing plastic bottles with glass jars, adding new labels which customers immediately appreciated, and designing a company logo. This has enabled an increase of sales for Bilbil's business.

SBCA invited Bilbil at the National Honey Day trade fair in Vlora on December 15th, where he sold the equivalent of $400 and received good exposure among consumers and retailers.

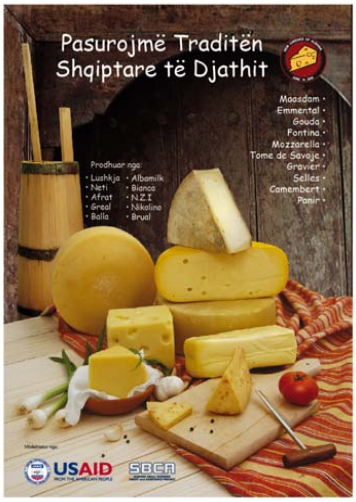
New packaging and branding has enabled Çobaj to increase his honey sales and create recognition in the marketplace.

Other Theme Posters Developed by SBCA



Left: theme poster developed for the "Promoting Albanian Olive Oil" trade fair.

Right: 'Enriching the Albanian Tradition of Cheese', theme poster designed for the cheese event on the 16th of June 2006.



Mussels' Exporter Equipped With Business Plan

Viktor Çela's mussels have found their way into EU markets after recent legal changes that allow several Albanian products to be sold within the Union. This export opportunity was exactly what SBCA had in mind when it introduced new packaging and branding to Viktor's company, 'Butrinti Imp-Exp'.

More recently SBCA added yet another element to its services towards the company: a business plan. The plan is developed according to a new format the project designed specifically for its client businesses. It will serve as Viktor Çela's roadmap for the months and years to come.

All assistance provided by SBCA to Viktor's business was designed in such a way as to enable him to expand his market and start exporting. The business plan is the final link in the chain of SBCA's assistance. Marketing advice, a new website, promotional materials, bar code application, introduction of branding, financial management and sales expansion were all part of the overall assistance.

A 'Butrinti ImpExp' employee displaying mussel jars

Equipped with the business plan, Viktor will be able to plan his operations in a more accurate way than before. In addition, the business plan will provide more opportunities for future credit and loans.

EdiPack: New Production Management System Cuts Costs

A new production model developed by SBCA has cut costs by 5% for EdiPack.

Every entrepreneur wants to reduce production costs. In the case of Bardhyl Ballteza, reducing paper waste during production of cardboard boxes would mean a substantial decrease in costs. The company's main problem was how to reduce cardboard waste. Its cutting machines utilized only 87-90% of the cardboard material while the production manager was devoting up to 5 hours of work to manually calculate each production run. With 50 orders per week for a wide range of box sizes and order quantities, the costs were high both in terms of material and lost productivity time.

When SBCA identified this problem it suggested to EDIPACK a new solution: create a computer program that will be able to calculate many possible cutting patterns. SBCA's Production Management specialist built a new Excel model that can calculate up to 375,000 combinations. It also enabled the machinery to operate longer production runs.

Now all it takes for the company's production manager is to enter product codes and quantities, and the model does the rest. It identifies which combination gives the least waste, proposes the most efficient combination for the next run and calculates the time it takes for each run. SBCA worked with EDIPACK's production and finance specialists to install the program and trained them in its use.

SBCA's Chief of Party and a marketing consultant during a session with Bardhyl Ballteza

The company implemented the new model and is now utilizing 94% of its cardboard material. Preparation times have been cut down five fold: the production manager now needs only 1 hour of preparation for each run, down from the 5 hours he used to spend before. The total value of the savings is an estimated $150,000 per year compared to the old manual system - equivalent to more than 15% of the company's turnover.

In addition, this saving will increase as sales and therefore production volume increases. For Bardhyl Ballteza's business, SBCA's assistance has reduced costs and built the basis for a new production management system.

Developing Business Plans For All Types of Businesses

SBCA has created a standard format for business plans that is being used for 50 of its clients. The format caters to all types and sizes of business and contains all the elements necessary for running enterprises.

Among Albanian companies, business plans are mostly prepared for loan applications. Even then banks secure their loans through collateral which means business plans are almost never used as instruments for decision-making in the business. The business owners who usually hire local business service providers to prepare the plan, often do not understand its contents or its significance and never refer to it after they have received the loan.

By introducing a new standard format for business plans, SBCA aims to make businesses aware of the strategic importance of planning. The new format is a tool designed to help owners manage their businesses and improve their operations. SBCA developed its business plan standard based on a model by Ernst & Young.

Miell Tirana sh.a. is one of the companies that has a business plan based on SBCA's format

The project, however, sees the business plan only as a starting point for ongoing consultations. A business plan is out of date almost as soon as it is written. The consultant should work alongside the owners in updating the plan to keep it current and relevant to the needs of the business.

Currently 6 business plans are completed and 20 more are under way. Several consultants have provided input for these business plans that include marketing, production management and finance sections. The types of companies that are now being equipped with business plans include food processors, textile manufacturers, mussel growers, olive oil producers and construction enterprises. SBCA is encouraging owners and managers to continue to fine-tune the plan to the changing needs of their businesses.

The types of businesses equipped with business plans include food processors, textile manufacturers, mussel growers, olive oil producers and construction enterprises.

Benefits of a Business Plan

Why should businesses invest in preparing a business plan? After five years of working with Albanian small and medium sized businesses, SBCA has identified several ways business plans can help these enterprises. The following is a list of benefits that SBCA clients and other businesses can gain through a business plan.

- Determines your break-even point
- Defines your goals, objectives, operations and future direction
- Addresses specific aspects of your products and services
- Increases your understanding of your market and prospects
- Determines your image, pricing, promotion and other strategies
- Analyzes your competition
- Structures your production and distribution methods
- Links your financial projections with production, marketing, human resources and facilities

ABOUT SBCA

USAID's Small Business Credit and Assistance project has promoted the growth of small and medium enterprises since March 2002. This has been done through the provision of loans, group training and one-on-one consulting. SBCA has provided commercial loans through its two financial partners BKT (Banka Kombëtare Tregëtare) and PSHM (Partneri Shqiptar për Mikrokredi).

Since March 2002 SBCA has provided credit and assistance to more than 5000 businesses. The project disbursed more than 1000 loans and achieved a 98% repayment rate. Recently SBCA focused on a selected number of clients with growth potential. By providing knowledge on new technology, business management practices and marketing strategies the project aimed to increase sales and expand the employment potential of its client companies.

SBCA team members write business plans, train clients, formulate marketing strategies, provide production knowledge, create business linkages, source equipment and raw materials and design labels and logos. SBCA clients are from all over Albania. More than 70% are located in areas outside the Tirana-Durrës corridor.

We're on the Web!
www. sbca-project.org.al

SBCA COMING TO A CLOSURE

On the 28th of February 2007 the SBCA project will come to an end. After a full five years of working with Albanian businesses, the project staff is proud to have assisted many enterprises in improving their operations and achieving their business goals.

SBCA has succeeded in achieving USAID targets regarding the development of small and medium enterprises in Albania. The project passed on knowledge of new technology, marketing strategies, business plans, financial management tools, production management systems and good branding practices to more than 5000 Albanian businesses. It injected fresh energy to businesses of various types and supplied credits to over 1000 entrepreneurs. An increase in sales of $31,455,147 has occurred among client businesses as a result of SBCA's assistance.

Through the Small Business Credit and Assistance project, USAID has helped to change business practices among Albanian small and medium sized companies. It has strengthened a very important sector of Albania's economy and encouraged growth in terms of sales, jobs and competitiveness.

SBCA would like to thank all the partners and clients whom we have worked with in the last five years for their contribution to the success of the project.

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USAID | SHQIPËRI
NGA POPULLI AMERIKAN

Buletini i Projektit të Kredisë dhe Asistencës për Biznesin e Vogël (SBCA)

PROMOTORI I BIZNESIT

Rrisim Bizneset Shqiptare

Nr. 4 | Nëntor—Dhjetor 2006 | www.sbca-project.org.al

NË KËTË NUMËR:

EdiPack: Ulje Kostosh Përmes Sistemit Të Ri Për Menaxhimin e Prodhimit 6

Bletërritja në Shqipëri: Nga Traditë në Industri 2

Bletërritës Novator Rinovon Marketingun dhe Markimin 4

Rritje Shitjesh dhe Markim i Ri për Bletërritësin Nga Vlora 5

Eksportues Midhjesh me Plan të Ri Biznesi 6

Dobitë e Planit të Biznesit 7

SBCA
PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

MJALTI SHQIPTAR I CILËSISË SË LARTË PROMOVOHET GJATË PANAIRIT

Në se organizimi i panaireve do të ishte profesion, atëherë stafi i SBCA-së do të ishin specialistët më të mirë në Shqipëri. Projekti organizoi panairin e tretë për këtë vit si pjesë e përpjekjeve për të promovuar produkte shqiptare agrobiznesi dhe për të vendosur lidhje ndërsektorale biznesi. Ndërsa dy ngjarjet e para në Qershor 2006 promovuan djathrat dhe vajin e ullirit, ky i fundit u fokusua tek mjalti dhe produktet e tjera të bletës.

Panairi u mbajt tek Qendra e Biznesit Riviera në Vlorë më 15 Dhjetor. 20 nga bletërritësit më të avancuar dhe furnizues inputesh demonstruan produktet dhe materialet e tyre promocionale. SBCA ka punuar me 12 prej tyre për përmirësimin e marketingut, prezantimin e markimit dhe rritjen e shitjeve.

Numri i vizitorëve ishte rreth 700-800. Qendra e biznesit ndodhet në qendër të qytetit dhe përmban supermarkete dhe dyqanet më të reja në Vlorë. Kjo ndihmoi në tërheqjen e një numri të madh vizitorësh.

Shitjet totale në fund të panairit ishin $30,000. Përveç mjaltit, prodhuesit shitën edhe nën-produkte si propolis, polleni, qirinj, dhe artikuj të tjerë dekorues të bërë nga dylli i bletës. Gëzim Skerma, një prodhues nga Korça nënshkroi një porosi me vlerë $15,000 me një shpërndarës nga Vlora. Kjo porosi do të përsëritet çdo dy muaj.

Gjithashtu prodhuesit shkëmbyen furnizime, firmosën kontrata dhe krijuan lidhje biznesi. Tomorr Beqiraj, një prodhues zgjojesh Korça, mori një porosi

Kryetari i Bashkisë së Vlorës, Shpëtim Gjika, duke provuar produktet gjatë Ditës së Mjaltit

për blerjen e 200 zgjojeve me një vlerë totale prej $9,000.

(vazhdon në faqen 3)

TREGU ZGJEROHET PËR DJATHRAT E REJA DHE VAJIN E ULLIRIT CILËSOR

Pasi prezantoi dhjetë lloje të reja djathi dhe pasi promovoi vaji ulliri të cilësisë së lartë, SBCA tani po synon t'i çojë këto produkte në treg dhe të sigurohet që ato qëndrojnë aty. Duke përdorur promotorët e biznesit projekti ka hapur tregje të reja për djathin *Fontina,* një lloj i butë dhe i verdhë i prodhuar nga NIKOLINO në Shkodër, dhe *Guda,* prodhuar nga NZI gjithashtu në Shkodër. Strategjia e ndjekur promotorët e biznesit synon t'i shtyjë këto produkte në dhjetë supermarketet kryesore duke pëfshirë EUROMAX dhe BIG MARKET. Një hyrje e suksesshme tek këta shitës pakice pritet të ketë një efekt shumëzues tek shitësit e tjerë me pakicë.

"Deri tani kemim patur një pritje të mirë nga shitësit me pakicë", thotë Igli Gjoni, një nga promotorët e biznesit. "Ata preferojnë djathrat e reja sepse çmimet janë më të ulëta se djathi i importuar, ndërsa cilësia dhe paketimi janë të krahasueshme me to". Gjithashtu, djathrat e reja paketohen në masa nga 250 g deri në 1 kg. Ky është një ndryshim i madh nga djathrat e zakonshëm që shiten vetëm në formë rrotash të mëdha. "Përveç çmimit djathrat e reja kanë një avantazh tjetër mbi djathin e importuar: ato janë më të freskëta", thotë Igli.

Të dy këto lloje djathi po shiten në Tiranë, ëhich is

ABDIKIM

Pikëpamjet dhe informacioni i dhënë në këtë bulletin nuk pasqyrojnë detyrimisht pikëpamjet dhe pozicionin e Agjencisë për Zhvillim Ndërkombëtar të Shteteve të Bashkuara apo të Qeverisë së Shteteve të Bashkuara.

Bletërritja Shqiptare: Nga Traditë Në Industry

Sasia e mjaltit të prodhuar në Shqipëri është rritur dyfish në dhjetë vitet e fundit

Të dhënat nga lashtësia tregojnë se bletërritja ka qenë e përhapur në territorin e asaj që tani është Shqipëria. Raportohet se Ilirët prodhonin shumë produkte nga bleta duke përfshirë edhe verën e bërë nga mjalti. Kjo traditë mbeti e gjallë përmes shekujve, megjithëse në mënyrë të kufizuar.

Që nga rënia e komunizmit, një industri e re e mjaltit është shfaqur në Shqipëri. Një brez më i ri i prodhuesve jo vetëm e kanë ringjallur traditën por gjithashtu kanë përqafuar një orientim të ri nga tregu. Në 15 vitet e fundit bletërritja ka parë rritjen më të madhe përsa i përket numrit të zgjojeve, fermerëve, dhe sasisë dhe cilësisë së produkteve.

Aktualisht ka rreth 6,000 prodhues mjalti dhe bletërritës në Shqipëri. Sasia e mjaltit të prodhuar në vend është dyfishuar në 10 vitet e fundit dhe numri i kolonive të bletëve është rritur në 123,961. Disa shoqata, qoftë kombëtare apo rajonale, janë formuar nga prodhuesit dhe bletërritësit.

Sidoqoftë, vetëm 10% e fermerëve deklarojnë se bletërritja është biznesi i tyre parësor. Pjesa më e madhe e ushtrojnë atë si aktivitet dytësor.

Disa nga çështjet kryesore që bletërritësit duhet të adresojnë kanë të bëjnë me markimin dhe paketimin e produkteve, edukimin e konsumatorëve dhe konkurrencën e pandershme, Ata gjithashtu duhet të përgatiten për eksporte të ardhshme në BE. Sipas Dr. Pëllumb Aleksi, nga Instituti i Sigurisë Ushqimore dhe Veterinare. Bletërritësit shqiptarë duhet të përgatiten tani për një hyrje të mundshme në tregjet e BE-së.

BE konsumon rreth 22% mjaltit botëror dhe kjo sasi po rritet nga pak. Një studim i fundit nga CBI, Qendra për Promovimin e Importeve nga Vendet në Zhvillim (me zyra në Hollandë) nxorri se BE prodhon vetëm 50% të mjaltit që konsumon. Kjo lë gjysmën e mjaltit të konsumuar të hapur për importet. Prodhuesit e mjaltit dhe bletërritësit shqiptarë mund të gjejnë një mundësi eksporti këtu.

(vazhdon në faqen 3)

Tregu Zgjerohet Për Djathrat e Reja Dhe Vajin E Ullirit Cilësor

200 paketa me djathrat e rinj janë shitur tek shitësit me pakicë

(vazhdon nga faqja1)

Sipas Iglit, përveç dhjetë supermarketeve, promotorët po kontaktojnë njëzetë shitës të tjerë pakice. Dy lloje të tjera djathi do të jenë gati për të hyrë ne treg në mesin e Janarit 2007: *Tomme de Savoie* nga GREAL në Korcë, dhe *Maasdam* nga NETI në Kavajë. Disa lloje djathrash të prodhuara nga qumështi i dhive dhe i deleve do te jenë gati në pranverë 2007 kur fillon prodhimi sezonal i këtyre llojeve të qumështit.

Rreth 200 paketa me djathrat e reja janë shitur der tani. SBCA synon të hapë tregje të reja për prodhuesit dhe t'i aftësojë ata për të vazhduar t'i shërbejnë atyre tregjeve. Qëndrueshmëria është arritur në nivelin e prodhimit. Prodhuesit janë në gjendje të vazhdojnë vetë prodhimin e llojeve të reja me ndihmë rastësore nga specialistë lokalë.

SBCA po punon të arrijë të njëjtën gjë në nivelin e marketingut. Hyrja në tregun Tiranë-Durrës është hapi më i rëndësishëm për të siguruar vazhdimësi shitjesh. Kjo po iniciohet përmes promotorëve të biznesit. Pas identifikimit të supermarketeve më të mëdha, përdorimit të një baze të dhënash dhe krijimit të një liste me shitësit e duhur, promotorët e biznesit kontaktojnë me telefon ose kryjnë shitje direkte me të përzgjedhurit.

Djathrat e rinj konkurrojnë mirë me importet për shkak të çmimit të ulët dhe paketimit

Përsa i përket vajit të ullirit, gjendja është ndryshe. Vaji i ullirit ekstra i virgjër i prodhuar nga klientët e SBCA-së tenton të ketë një çmim më të lartë krahasuar me vajin e ullirit të importuar. Duke qenë se shumica e prodhuesve nuk mund të përfitojnë nga ekonomitë e shkallës—për shkak të përmasave të vogla të bizneseve të tyre—ata nuk mund të konkurrojnë me çmime të ulëta siç bëjnë prodhuesit e djathit. Konsumatorët shqiptarë nga ana tjetër nuk janë të ndërgjegjësuar mbi cilësinë e vajit të ullirit dhe kjo ndikon mbi kërkesën.
Promotërt e biznesit po përdorin një strategji tjetër për shtyrjen e vajit të ullirit me cilësi të lartë në treg. Ata po mbajnë rrjetin actual të shitësve dhe po koordinojnë furnizimin duke marre porosi për sasi më të mëdha. Në të njëtjën kohë ata po edukojnë shitësit e tjerë mbi avantazhet e vajit të ullirit me cilësi të lartë të prodhuar në vend.

"Do të duhet më shumë kohë që vaji i ullirit ekstra i virgjër të okupojë më shumë territory në treg, krahasuar me djathrat e reja", thotë Igli Gjoni. "Konkurrenca e importeve është shumë e fortë".

Mjalti Shqiptar I Cilësisë së Lartë Promovohet Gjatë Panairit

(vazhdon nga faqja 1)

Një furnizues ekskluziv i EZI - një sistem për qumështin e mbretëreshës që ka fituar çmime ndërkombëtare - shiti 4 sisteme gjatë panairit dhe mori një porosi shtesë për 6 sisteme, me një vlerë totale prej $2,800. Ky sistem rrit efiçiencën në nxjerrjen e qumështit të mbretëreshës.

Secili prodhues kishte stendë të dizenjuar posaçërisht me logo, foto dhe informacion. Për shumë prodhues kjo ishte mundësia e parë për të demonstruar paketim të ri, etiketa dhe emra markash. Panairi theksoi temën e SBCA-së që markimi i mirë është themelor për ndërtimin e besnikërisë dhe vazhdimësisë në tregjet e mjaltit dhe produkteve të bletës. Prodhuesit shkëmbyen përvoja dhe njohën më mirë konkurrencën. I një interesi të veçantë ishte diskutimi midis bletërritësve në lidhje me migrimin e zgjojeve nga veriu në jug dhe anasjelltas. Pjesëmarrësit arritën një marrëveshje mbi bashkëpunimin për migrimin dhe luftën kundër sëmundjeve.

Pamje nga panatiri i mjaltit tek Qendra e Biznesit Riviera në Vlorë

Panairi përfaqësoi një ngjarje domethënëse marketingu dhe vendosi një standard për të gjithë industrinë e bletërritjes. Asnjë panair nuk ka grumbulluar një numër kaq të lartë bletërritësish dhe prodhuesish të mjaltit. Ndryshe nga ngjarje të ngjashme, prodhuesit shfaqën produkte të paketuara dhe të etiketuara në stenda profesionale. SBCA pret që ky lloj panairi të vazhdojë rregullisht në të ardhmen si një mënyrë efektive për të nxitur shitjet dhe për të krijuar lidhje.

Panairi i mjaltit organizuar nga SBCA përfaqësoi një ngjarje marketingu të rëndësishme dhe vendosi një standard për të gjithë industrinë e bletërritjes.

Bletërritja Shqiptare: Nga Traditë Në Industry

(vazhdon nga faqja e mërparshme)

Një tjetër mundësi për prodhuesit shqiptarë të mjaltit mund të ishte tregu për produkte organike. Një interes në rritje mbi shëndetin dhe mirëqënien midis Europianëve po përkthehet si një kërkesë në rritje për mjaltë cilësor në tregun Europian. Konsumi i drejtpërdrejt përbën rreth 85% të tregut të mjaltit dhe brenda këtij segmenti mjalti organik merr një pjesë të madhe ose rreth 6,500 ton në vit. Prodhimi i mjaltit organik brenda BE-së është shumë i kufizuar për shkak të varroatozës, ndotjes dhe dimrave të ftohtë.

Gjithashtu ka një treg në rritje për llojet e mjalteve *njëlulesh* si akacia apo tërfili, si dhe për *dyllë*. Ky i fundit përdoret për qirinj, kozmetikë, farmaci, dhe për materiale shkëlqyese. Rreth 8,000 ton dyllë u konsumua në BE në 2005. Gjithashtu, dylli është i përjashtuar nga taksat e importit gjë që e bën atë një mundësi eksporti më tërheqëse për prodhuesit shqiptarë.

Vizitorë përgjatë stendave në panairin e Ditës së Mjaltit në Vlorë

Disa vende si Gjermania, Hollanda, dhe Britania aplikojnë politika të *tregëtisë së ndershme* me synimin për të favorizuar produkte nga vendet në zhvillim. Mjalti dhe produkte të tjera të bletës nga Shqipëria mund të gjejnë rrugë për në zinxhirin e dyqaneve të tregëtisë së ndershme, por kjo kërkon renditje të përpjekjeve. Përpara se të eksportojnë mjaltë dhe produkte të bletës, bletërritësit shqiptarë duhet t'u përshtaten standardeve Europiane.

Në rastin e mjaltit për shembull, nuk duhet të ketë kloramfenikol sepse ky mund të shkaktojë një gjendje fatale tek disa konsumatorë. Ose përsa i përket mjaltit organik, rregullat e BE-së e ndalojnë përdorimin e ilaçeve veterinare që përdoren për të luftuar varroatozën.

Preparations for EU market entry also include industry-ëide cooperation in order to

Mundësitë për të eksportuar mjaltë dhe produkte blete për në BE janë aty, por prodhuesit shqiptarë të mjaltit duhet të plotësojnë standardet ndërkombëtare

Bletërritës Novator Rinovon Marketingun dhe Markimin

E ardhmja për një ish-ushtarak nuk dukej e shkëlqyer në fillim të viteve 90-të në Shqipëri. Prandaj Fatmir Mehmetaj vendosi të provojë fatin tjetërkund. Babai i tij kish qenë bletërritës para se regjimi komunist të merrte te merrte kontrollin e të gjithë aktiviteteve të agro-biznesit. Fatmiri së bashku me vëllain e tij, Jetnorin, nisën ringjalljen e traditës së familjes duke i hyrë biznesit të prodhimit të mjaltit me ndërmarrjen e tyre Bletafarma.

Për disa vjet Fatmiri mësoi ç'mundi mbi bletët, prodhimin e mjaltit dhe nënproduktet. Ai bleu librat më të fundit mbi këto fusha në Itali dhe studioi në veçanti mbi propolisin dhe qumështin e mbretëreshës. Të dy vëllezërit vendosën të nxirrnin produkte të veçanta dhe të diferencoheshin nga prodhuesit e zakonshëm të mjaltit.

Që nga 1994 ky biznes familjar ka shkuar më tej se prodhimi i mjaltit. Ai është diversifikuar në produkte si qumështi i mbretëreshës polleni, propolisi, dhe së fundi në kozmetikë, uthull, dhe raki. Ky biznes ishte i pari që prodhoi dhe shiti qumësht mbretëreshe me sasi të mëdha. Në panaire të ndryshme vëllezërit Mehmetaj janë paraqitur me një sasi të habitshme të produkteve novatore.

Fatmir Mehmetaj duke punuar me stafin e SBCA-së për markimin

Strategjia e shitjes së një shumëllojshmërie të nënprodukteve dhe mbështetjes tek produktet e reja ka rezultuar shpërblyese. Produktet kozmetike të Bletafarmas shiten në dyqanin kryesor bio të Tiranës si dhe në disa farmaci. Shumica e shitjeve bëhen nëpërmjet porosive për blerje në telefon ose në e-mail. Panairet janë provuar si mjeti më i suksesshëm i marketingut për Fatmirin dhe Jetnorin.

Në 2002 Fatmiri kontaktoi SBCA-në, projektin për Kredi dhe Asistencë për Biznesin e Vogël. Projekti e inkurajoi atë që të përmirësonte ambientet e prodhimit dhe të mprehte marketingun. Fatmiri akoma kujton takimin e parë me SBCA-në si një pikë kthese në biznesin e tij: "Këshilla që m'u dha ishte të lëevizja ambientet e prodhimit nga shtëpia për në një ambient të veçantë".

Një fazë e re bashkëpunimi ka filluar kohët e fundit kur Fatmiri dhe Jetnori i kërkuan SBCA-së të asistonte në përmirësimin e marketingut. Projekti prezantoi një logo të re për produktet e Bletafarmas me qëllim nxitjen e besnikërisë së klientëve. Një faqe rrjeti u ndërtua e cila informon klientët e mundshëm mbi kompaninë dhe llojet e produkteve të saj. SBCA gjithashtu ka përgatitur një broshurë për kompaninë.

Logo dhe etiketa të reja dhe një faqe në rrjet po ndërtojnë besnikëri ndaj markës për produktet e Mehmetajt

Shtimi i Imazhit në Panaire

Një nga veçoritë që SBCA i shtoi arenës së panairve në Shqipëri ishte posteri-temë. Për secilin nga këto tre panaire të organizuar në 2006 stafi i projekti konceptoi, dizenjoi, shtypi dhe shpërndau postera të cilët theksuan mesazhin kryesor. Proçesi i finalizimit të çdo posteri përfshinte debate me stafin e projektit, studio dizenjimi dhe konsulentë të jashtëm. .

Gjatë diskutimeve intensive idetë më së fundi maturoheshin dhe rezultonin në slogane, foto, logo, dhe elemente grafike. Versionet finale u dërgoheshin studiove të dizenjos dhe më pas shtypshkronjave.

Posteri-temë i SBCA-së për Ditën Kombëtare të Mjaltit

Një kombinim i temave autentike shqiptare dhe imazheve moderne është karakteristik në këta postera. Duke ruajtur një pamje origjinale shqiptare, posterat e SBCA-së japin një lidhje të fortë me audiencat dhe konsumatorët. Kjo shpesh mungon në fushatat komerciale ose ato të zhvillimit. Gjithashtu, bizneset kanë mësuar shumë mbi shtimin e imazheve dhe temave në marketingun e tyre.

Rritje Shitjesh dhe Markim i Ri për Bletërritësin nga Vlora

Zona e Smokthinës në Vlorë është një rajon malor i veçuar me shumë pyje halore, lëndina dhe kullota. Nuk ka rrugë tjetër lidhëse në këtë zonë përveç asaj që të lidh me rrugën kombëtare pranë Tepele- nës. Smokthina është e përsosur për bletërritje në sajë të klimës, kullotave dhe florës. Një nga fshatarët e zonës është edhe Bilbil Çobaj i cili po drejton me sukses një biznes mjalti. Ndërmarrja e tij "Bletoria Vlora" ka prodhuar dhe shitur mjaltë dhe produkte te tjera që nga fillimi i viteve 90-të.

Bilbil vazhdoi një traditë familjare e cila u filluar nga babai i tij. Në 1990 kur ndërmarrjet private u lejuan në Shqipëri, Bilbili vendosi që do të jetonte përmes prodhimit te mjaltit. Përveç njohurisë që ai trashëgoi nga familja e tij, ai studioi literaturë mbi bletët dhe mjaltin, dhe eksperimentoi me teknika të reja.

Në 1993 Bilbili punoi për disa muaj me një biznes bletërritësish në Patra, Greqi. Duke parë aftësitë dhe njohuritë e Bilbilit pronari e inkurajoi atë të kthethej në Shqipëri dhe te fillonte biznesin e tij.

Bilbil Çobaj duke u kujdesur për zgjojet në fermën e tij në Smokthinë, Vlorë

I pajisur me përvojë të re dhe me modele të reja, ai u kthye në Shqipëri dhe që nga 1993 ndërmarrja e tij ka përjetuar një rritje domethënëse. Ndërsa në fillim produktet e tij qëndronin në magazinë për muaj apo edhe vite, tani ai shet brenda ditesh apo javësh të prodhimit. Nga 14 zgjoje që ai kishte në 1990, ai tani zotëron 400. Përveç 4 anëtarëve të familjes që punojnë, Bilbili ka punësuar edhe 3 shitës të cilët mbulojnë zonat e Sarandës, Vlorës, dhe Tiranës.

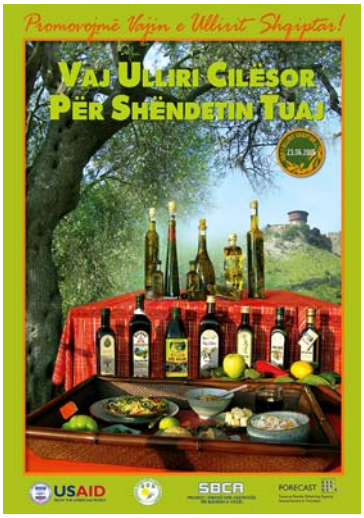
Kur SBCA dha një trajnim në Vlorë mbi planet e biznesit, Bilbili vendosi të përdorte asistencën e projektit. Ai mësoi për herë të parë si të menaxhonte financat dhe të llogariste kostot. Në 2002 ai dyfishoi shitjet si pasojë e asistencës së SBCA-së nëpërmjet gjetjes së tregjeve.

Deri atëherë Bilbili po përdorte paketim të dorës së dytë (shishe plastike) të cilat nuk përmbanin asnjë informacion, markë apo logo. Ai pa se klientët largoheshin për shkak të prezantimit të varfër të produkteve. SBCA prezantoi paketim të ri duke zëvendësuar shishte plastike me kavanozë qelqi, duke shtuar etiketa të reja më interesante për klientët dhe duke dizenjuar një logo të kompanisë. Kjo ka bërë të mundur rritjen e ndjeshme të shitjeve për biznesin e Bilbilit.

SBCA e ftoi Bilbilin në panairin e mjaltit në Vlorë në 15 Dhjetor, ku ai shiti rreth $400 dhe u ekspozua tek konsumatorët dhe shitësit me pakicë.

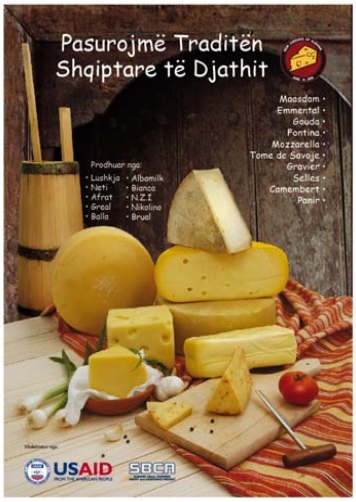
Paketimi dhe markimi i ri e kanë aftësuar Çobajn që të rrisë shitjet e mjaltit dhe të krijojë njohje në treg.

Postera-Temë të Dizenjuar nga SBCA



Majtas: poster-temë për panairin 'Promovimi i Vajit Shqiptar të Ullirit'.

Djathtas: 'Pasurimi i Traditës Shqiptarë të Djathit', poster-temë dizenjuar për ditën e djathit më16 Qershor 2006.



Eksportues i Midhjeve Pajiset me Plan Biznesi

Midhjet e Viktor Çelës kanë hyrë në tregjet e BE-së pas ndryshimeve të fundit që lejojnë disa produkte shqiptare për t'u shitur brenda Bashkimit Europian. Kjo mundësi eksporti ishte ajo që SBCA kishte në mendje kur prezantoi paketim dhe markim të ri për kompaninë e Viktorit, 'Butrinti Imp-Exp'.

Së fundmi, SBCA shtoi edhe një element tjetër në shërbimet ndaj kompanisë: një plan biznesi. Plani u zhvillua sipas një formati të ri të dizenjuar për klientët. Ai do të shërbejë si harta e Viktor Çelës për muajt dhe vitet në vazhdim.

E gjithë asistenca e dhënë nga SBCA për këtë kompani u planifikua që ta mundësonte zgjerimin e tregjeve dhe fillimin e eksporteve. Plani i biznesit është hallka e fundit në zinxhirin e asistencës së SBCA-së. Këshilla marketingu, një faqe e re në rrjet, material promocionale, aplikimi për bar kodin, prezantimi i markimit, menaxhimi financiar dhe zgjerimi i shitjeve ishin të gjitha pjesë e asistences.

Një punonjëse e 'Butrinti ImpExp' duke demonstruar produkte të kompanisë

I pajisur me një plan biznesi Viktori do të jetë në gjendje që planifikojë operacionet e tij në mënyrë më të saktë se më parë. Gjithashtu, plan biznesi do të sigurojë më shumë mundësi për kredi dhe hua.

EdiPack: Sistem i Ri Menaxhimi Redukton Kostot

Një model i ri prodhimi i zhvilluar nga SBCA ka reduktura kostot me 5% për EdiPack

Çdo sipërmarrës kërkon të reduktojë kostot e prodhimit. Në rastin e Bardhyl Balltezës reduktimi i letrës së humbur gjatë prodhimit të kutive të kartonit do të sillte një ulje të ndjeshme kostosh. Problemi më kryesor për kompaninë ishtë si të reduktonte mbetjet e kartonit. Makinat prerëse përdornin vetëm 87-90% të materialit ndërsa menaxheri i prodhimit po i kushtonte deri në 5 orë punë llogaritjes manuale të çdo operacioni. Me 50 porosi në javë për shumë lloje kutish dhe për sasi të ndryshme, kostot ishin tepër të larta si në materiale ashtu edhe në kohë.

Kur SBCA identifikoi këtë problem, i sugjeroi EDIPACK një zgjidhje të re: krijimin e një programi kompjuterik që do të llogariste shumë modele prerjeje. Specialisti SBCA-së për menaxhimin e prodhimit ndërtoi një model të ri në i cili llogarit deri në to 375,000 kombinime. Ky model gjithashtu mundëson që makineria të punojë për kohëra më të gjata.
E gjitha ajo që i duhet menaxherit të prodhimit të kompanisë është futja e kodeve të produkteve dhe sasive, dhe modeli e bën pjesën tjetër. Ai identifikon cilat kombinime japin më pak humbje, propozon kombinimin më të mirë për operacionin dhe llogarit kohën që duhet për çdo operacion. SBCA punoi me specialistët e EDIPACK për prodhimin dhe financën dhe instaloi programin si dhe i trajnoi ata për përdorimin.

Shefi i projektit SBCA dhe një konsulente marketingu gjatë një sesioni me Z Ballteza

Kompania zbatoi modelin e ri dhe tani po përdor 94% të materialit të kartonit. Koha e përgatitjes u zvogelua pesëfish: menaxheri i prodhimit tani merr vetëm një orë për përgatitjen e çdo operacioni. Vlera totale e kursimit është rreth $150,000 në vit krahasuar me sistemin e vjetër manual– baraz me 15% të xhiros vjetore.

Gjithashtu, ky kursim do të rritet me rritjen e vëllimit të prodhimit dhe të shitjeve. Për biznesin e Bardhyl Balltezas, SBCA ka reduktuar kosto dhe ka ndërtuar bazën për një sistem të ri të menaxhimit të prodhimit.

Përgatitja e planeve të Biznesit Për të Gjithë Llojet e Bizneseve

SBCA ka krijuar një format standard për plan biznese i cili po përdoret për 50 klientë. Formati i shërben të gjitha llojeve dhe përmasave të biznesit dhe përmban të gjithë elementët e duhur për të drejtuar një ndërmarrje.

Midis kompanive shqiptare, plan bizneset përgatiten kryesisht për të aplikuar për kredi. Edhe atëherë bankat e sigurojnë kreditë përmes kolateralit që do të thotë se plan bizneset pothuajse asnjëherë nuk përdoren si instrumente për vendimmarrje në biznes. Pronarët e bizneseve të cilët punësojnë dhënës lokalë të shërbimeve të biznesit për të përgatitur plan bizneset, shpesh nuk e kuptojnë përmbajtjen e planit apo domethënien e tij dhe kurrë nuk i referohen atij pasi kanë marrë kredinë.

Përmes prezantimit të një formati të ri për plan bizneset, SBCA synon t'i bëjë kompanitë më të ndërgjegjshme mbi rëndësinë strategjike të planifikimit. Formati i ri është një mjet që ndihmon pronarët që të menaxhojnë bizneset e tyre dhe të përmirësojnë operacionet. SBCA e krijoi standardin e saj bazuar mbi një model të Ernst & Young.

Miell Tirana sh.a. është një nga kompanitë e cila ka një plan biznesi sipas formatit të SBCA-së

Projekti megjithatë e sheh plan biznesin vetëm si një pikë fillimi për konsulencë të vazhdueshme. Një plan biznesi del jashtë kohë pothuajse sapo është shkruar. Konsulenti duhet të punojë me pronarin për përditësimin e planit për ta mbajtur atë aktual.

Në këtë moment 6 plan biznese janë plotësuar dhe 20 të tjera janë në bërje e sipër. Disa konsulentë kanë dhënë kontribut për këto biznese dhe kjo përfshin. marketingun, menaxhimin e prodhimit dhe pjesën financiare. Llojet e kompanive që po pajisen me plan biznese përfshijnë përpunues ushqimesh, fabrika tekstili, rritës midhjesh, prodhues vaji ulliri dhe ndërmarrje ndërtimi. SBCA ka inkurajuar pronarët dhe menaxherët që të vazhdojnë të axhustojnë planin sipas nevojave në ndryshim të biznesit të tyre.

Llojet e bizneseve të pajisura me plan biznesi përfshijnë përpunues ushqimesh, fabrika tekstili, rritës midhjesh, prodhues vaji ulliri dhe ndërmarrje ndërtimi.

Dobitë Planit të Biznesit

Përse duhet të investojnë bizneset në përgatitjen e një plan biznesit? Pas pesë vjet pune me biznese të përmasave të vogla dhe të mesme, SBCA ka identifikuar disa mënyra përmes të cilave planet e biznesit ndihmojnë ndërmarrjet. Më poshtë është një listë e dobive që klientët e SBCA-së dhe biznese të tjera mund të përfitojnë përmes planit të biznesit.

- Përcakton pikën e rentabilitetit
- Përkufizon synimet, objektivat, operacionet dhe drejtimin e të ardhmes
- Adreson aspekte të veçanta të produkteve dhe shërbimeve tuaja
- Rrit njohuritë tuaja mbi tregun dhe mbi përspektivat tuaja
- Përcakton imazhin tuaj, çmimin, promovimin, dhe strategji të tjera
- Analyzon konkurrencën
- Strukturon metodat e prodhimit dhe shpërndarjes
- Lidh projektimet financiare me prodhimin, marketingun, burimet njerëzore dhe ambientet

SBCA
PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

RRETH SBCA-së

Projekti i USAID-it për Kredi dhe Asistencë ndaj Biznesit të Vogël ka nxitur rritjen e ndërmarrjeve të vogla dhe të mesme që nga Marsi 2002. Kjo është kryer përmes dhënies së kredive, trajnimeve në grup dhe konsulencë një-për-një. SBCA ka dhënë kredi tregëtare përmes dy partnerëve financiarë, BKT (Banka Kombëtare Tregëtare) and PSHM (Partneri Shqiptar për Mikrokredi).

Që nga Marsi 2002 SBCA u ka dhënë kredi dhe asistencë më shumë se 5000 bizneseve. Projekti shpërndau më shumë se 1000 kredi dhe siguroi një normë ripagimi prej 98%. Kohët e fundit SBCA u fokusua në një numër të përzgjedhur klientësh me potencial për rritje. Duke dhënë njohuri mbi teknologjitë e reja, praktikat e menaxhimit të biznesit dhe strategji marketingu projekti ka ndihmuar në rritjen e shitjeve dhe zgjerimit të potencialit për punësim.

Anëtarët e skuadrës së SBCA-së shkruajnë plan biznese, trajnojnë klientë, formulojnë strategji marketingu, japin njohuri mbi prodhimin, krijojnë lidhje biznesi, prokurojnë pajisje dhe lëndë të parë, dhe dizenjojnë etiketa dhe logo. Klientët e SBCA-së vijnë nga e gjithë Shqipëria. Mbi 70% e tyre ndodhen përtej korridorit Tiranë-Durrës.

Ne jemi në rrjet!
www. sbca-project.org.al

PROJEKTIT SBCA I AFROHET MBYLLJA

Në 28 Shkurt 2007 projekti SBCA do të përfundojë. Pas plot pesë vjet pune me bizneset shqiptare, stafi i projektit është krenar që ka asistuar shumë ndërmarrje në përmirësimin e operacioneve dhe në arritjen e synimeve të biznesit.

SBCA ka patur sukses në arritjen e synimve të USAID në lidhje me zhvillimin e ndërmarrjeve të vogla dhe të mesme në Shqipëri. Projekti përveç 1144 kredive, ka dhënë njohuri mbi teknologjitë e reja, strategji marketingu, plan biznese, mjete të menaxhimit financiar, sisteme te menaxhimit të prodhimit dhe praktika për markimin e mirë tek më shumë se 5000 biznese shqiptare. Ai ka future energji të reja tek biznese të llojeve të ndryshme. Një rritje në shitje pre $31,455,147 ka ndodhur tek bizneset kliente si rezultat i asistencës së SBCA-së.

Përmes projektit të Kredisë dhe Asistencës për Biznesin e Vogël, USAID ka ndihmuar në ndryshimin e praktikave të biznesit midis kompanive të përmasave të vogla dhe të mesme në Shqipëri. Ai ka forcuar një sektor shumë të rëndësishëm për ekonominë e Shqipërisë dhe ka inkurajuar rritje përsa i përket shitjeve, punësimit dhe aftësive konkurruese.

SBCA dëshiron të falënderojë të gjithë partnerët dhe klientët me të cilët kemi punuar në pesë vitet e fundit për kontributin e tyre në suksesin e projektit.

SBCA Project
Sky Tower Nr. 144
Tiranë, Shqipëri

Phone: 355 4 271475
Fax: 355 4 271478
E-mail: stta@sbca-project.org.al
info@sbca-project.org.al

Viktor Marku is the only producer of towels in Albania cover-ing about 15% of the domestic market. He started in 2000 by privatizing the former state textile factory in the northern Albanian town of Shkodër which was renowned throughout the country for its quality towels. In eight years Mr. Marku's business, Florjan-V, has doubled in size and now it employs 20 workers in addition to 4 family members. In 2005 the company reached $200,000 in sales, one third of which was exports.

Now the company supplies 30 clients with towels of various sizes, colors and designs, and it produces 15,000 towels per month. A $30,000 loan facilitated by the Small Business Credit & Assistance project (SBCA) in 2002 helped Marku repair his equipment and double his production capacity. In three years he paid off the loan and in 2005 SBCA provided another loan aimed at securing Florjan-V's electricity supply and improving distribution channels.

Marku has a high rate of repayment for his loans and dis-plays an open attitude. He understands the benefits of ser-vices provided by SBCA and continually seeks advice on developing his business. He has a forward looking vision for his business and a collaborative approach when it comes to receiving donor assistance.

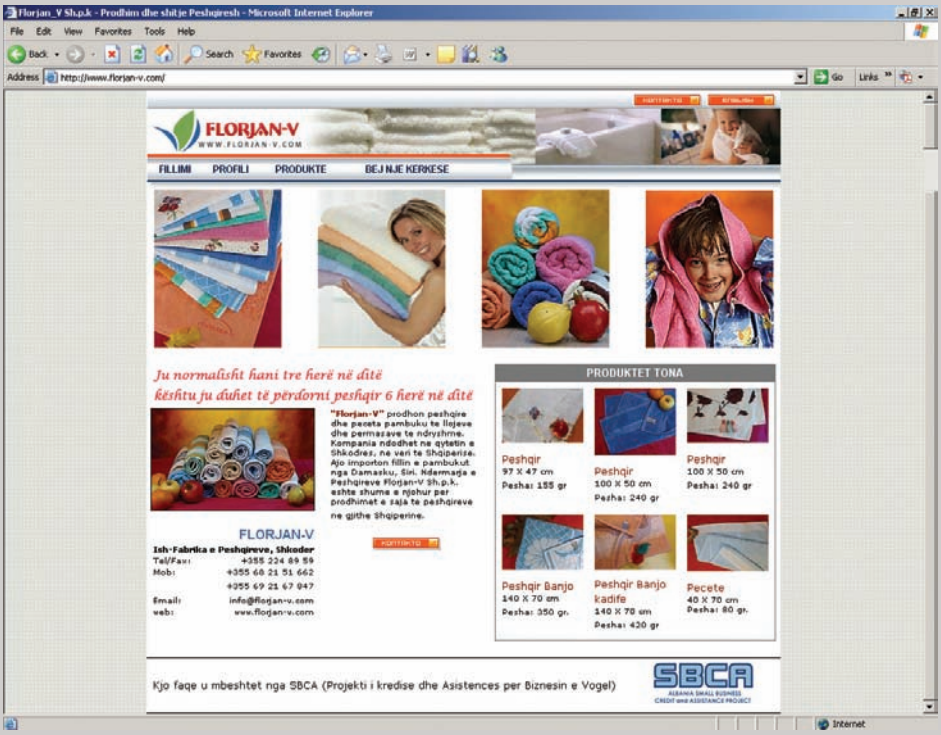
Recently a new logo and labels were provided for Florjan-V by SBCA that has created brand value for the company. To help this business improve its image and brand identity, SBCA also designed a company Web site: www.florjan-v.com and produced business cards, envelopes, letterheads and a product catalogue. Assistance is being provided to the company in finding equipment spare parts, utilizing existing equipment and improving warehouse and shop floor spaces.

Currently Marku needs to improve inventory management, keep accurate turnover records, and increase production capacity. In 2005 SBCA introduced a computerized produc-tion management system. This enables Florjan-V to improve accounting, cash flow statements and production control. Staff is being trained on computer use and other IT skills.

SBCA's network of Business Promoters is helping to find markets for Florjan-V products while SBCA consultants as-sist in sales analysis, marketing strategies and business planning. SBCA assistance has resulted in an increase of $70,000 in this company's sales.

BEFORE

AFTER


Florjan_V Sh.p.k - Prodhim dhe shitje Peshqiresh - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.florjan-v.com/
Go Links
FLORJAN-V
WWW.FLORJAN-V.COM
FILLIMI PROFILI PRODUKTE BEJ NJE KERKESE
Ju normalisht hani tre herë në ditë
kështu ju duhet të përdorni peshqir 6 herë në ditë
"Florjan-V" prodhon peshqire dhe peceta pambuku te lëjeve dhe permasave te ndryshme. Kompania ndodhet ne qytetin e Shkodres, ne veri te Shqiperise. Ajo importon fillin e pambukut nga Damasku, Siri. Ndermarja e Peshqireve Florjan-V Sh.p.k. eshte shume e njohur per prodhimet e saja te peshqireve ne gjithe Shqiperine.
KONTAKTO
FLORJAN-V
Ish-Fabrika e Peshqireve, Shkoder
Tel/Fax: +355 224 89 59
Mob: +355 68 21 51 662
+355 69 21 67 947
Email: info@florjan-v.com
web: www.florjan-v.com
PRODUKTET TONA
Peshqir 97 X 47 cm Peshe: 155 gr
Peshqir 100 X 50 cm Peshe: 240 gr
Peshqir 100 X 50 cm Peshe: 240 gr
Peshqir Banjo 140 X 70 cm Peshe: 350 gr.
Peshqir Banjo kadife 140 X 70 cm Peshe: 420 gr
Pecete 40 X 70 cm Peshe: 80 gr.
Kjo faqe u mbeshtet nga SBCA (Projekti i kredise dhe Asistences per Biznesin e Vogel)
SBCA
Internet

Florjan_V Sh.p.k - Prodhim dhe shitje Peshqiresh - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.florjan-v.com/products.php?l=a
Go Links
FLORJAN-V
WWW.FLORJAN-V.COM
FILLIMI PROFILI PRODUKTE BEJ NJE KERKESE
PRODHIMET TONA - 100% Pambuk
Peshqir Fytyre A
Peshqir Fytyre A
Peshqir Fytyre A
Peshqir Fytyre A
Peshqir Fytyre B
Peshqir Fytyre C
Peshqir Fytyre C
Peshqir Fytyre C
Peshqir Fytyre C
Peshqir Fytyre C
Peshqir Fytyre C
Peshqir Banjo
Internet

Florjan_V Sh.p.k - Prodhim dhe shitje Peshqiresh - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.florjan-v.com/profile.php?l=a
Go Links
FLORJAN-V
WWW.FLORJAN-V.COM
FILLIMI PROFILI PRODUKTE BEJ NJE KERKESE
RRETH NESH
"Florjan-V" prodhon peshqire dhe peceta pambuku te llojeve dhe madhesive te ndryshme. Kompania ndodhet ne qytetin e Shkodres ne veri te Shqiperise. Pronari i saj, Viktor Marku, importon fillin e pambukut nga nje firme ne Damask, Siri, (e ola sigurisi gjithashtu pajisjet per fabrikan. Z.Marku privatizoi ish-fabriken shteterore te peshqireve Shkoder.) Ndermarrja shteterore ishte e mreqofur ne gjithe Shqiperine per peshqiret e saj. Aktualisht, "Florjan-V" punkson 12 persona.
Te gjithe peshqiret jane te qepur me etikeren e kompanise. Florjan-V eshte e vetmja prodhuese peshqirish ne Shqiperi. Ajo prodhon 15,000 peshqire ne muaj te madhesive, ngjyrave dhe dizenjove te ndryshme.Per produktet e saj fabrika perdor pambuk te cilesise se larte.
Fabrika Florjan-V ushtron aktivitetin e saj ne qytetin e Shkodres dhe ka klienta tregtare shumice dhe pakice, nga Shkodra, Durrësi, Tirana, Fushë-Krujë, Fieri, Vlora dhe Elbasani. Z. Marku synon zgjerimin e aktivitetit nepermjet eksportave per ne Mal te Zi, Kosovë dhe Maqedoni.
Kjo faqe u mbeshtet nga SBCA (Projekti i kredise dhe Asistences per Biznesin e Vogel)
SBCA
Internet

For more than 12 years Tomë Malshi has been running his food processing business based in the Pllanë village, in the northern district of Lezhë. He started in 1994 by collecting, packaging and selling olives and after 9 years of growth, decided to expand his business and process various types of fru+it and vegetables.

Tomë noticed that the north of Albania had only one significant food processor and the market was dominated by products made in the south of the country. He decided to fill this market gap and in 2003 invested up to $200,000 in setting up a new factory for processing peppers, cucumbers, peaches, plums, figs and olives.

The new enterprise was named AMARILTO and is run by Tomë, his wife and his brother. It employs 7 full-time workers and 8 seasonal workers and this number might increase depending on sales and business growth. The company's sales for 2005 were ap-proximately $190,000 and the product range includes 12 products. Olive sales accounted for 100,000 kg while packaged peppers sold about 10,000 kg.

Since 2005 the company has been working together with USAID's Small Business Credit and Assistance project, in order to improve its performance in the market. According to Tomë the cooperation has been fruitful in the sales and marketing aspects. The result has been a 28-30% increase in sales during this period.

This sales increase is the outcome of SBCA's work through its business promoters who have opened up new sales channels for AMARILTO and have established new market contacts. A major breakthrough was to gain market share in the cities of Tirana and Shkodër. SBCA's business promoters have helped the company introduce its products to these markets.

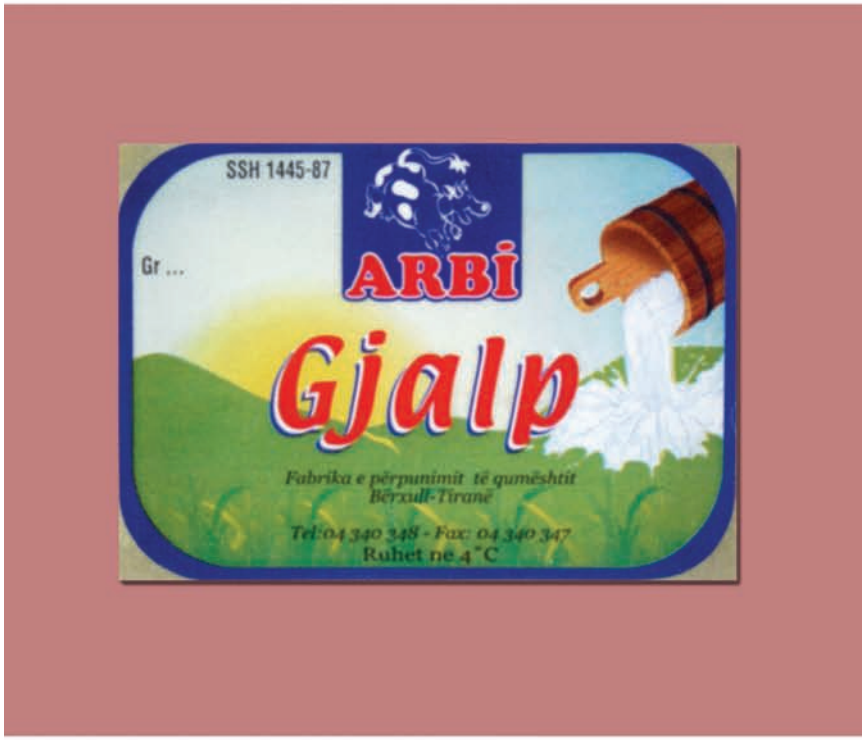
In addition the project is assisting by developing the company's branding. New labels were produced for 4 AMARILTO products while a company leaflet and a catalogue were printed in early 2006. Tomë is now using business cards containing the company logo developed by SBCA.

The assistance provided by SBCA has aimed at a holistic growth for this company. Sales and marketing support has been provided alongside with cost calculation and business planning. This en-ables AMARILTO to harmonize efforts and achieve better busi-ness management. For the immediate future, Tomë is aiming at a 40% increase in sales which he deems possible seeing that the market is absorbing his products quickly.

BEFORE

AFTER

BEFORE



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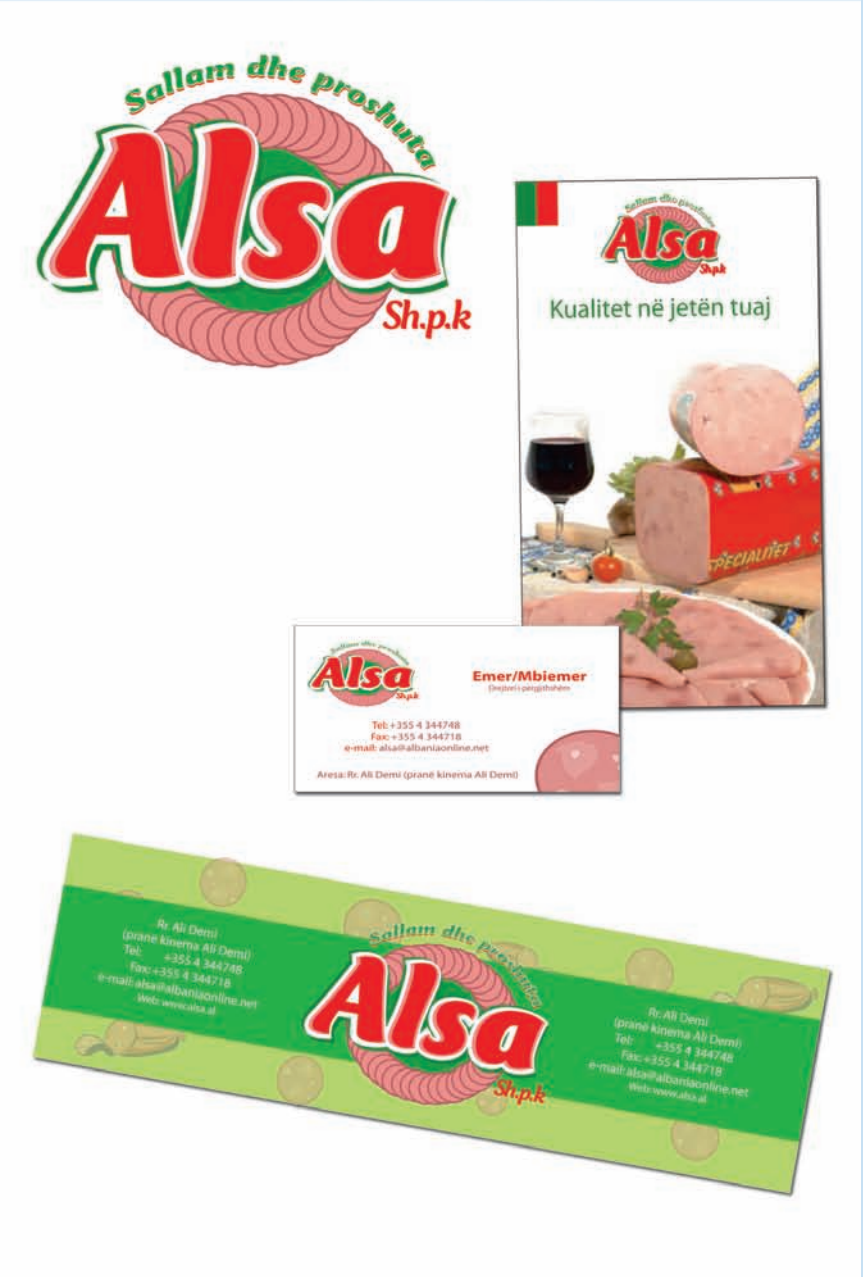

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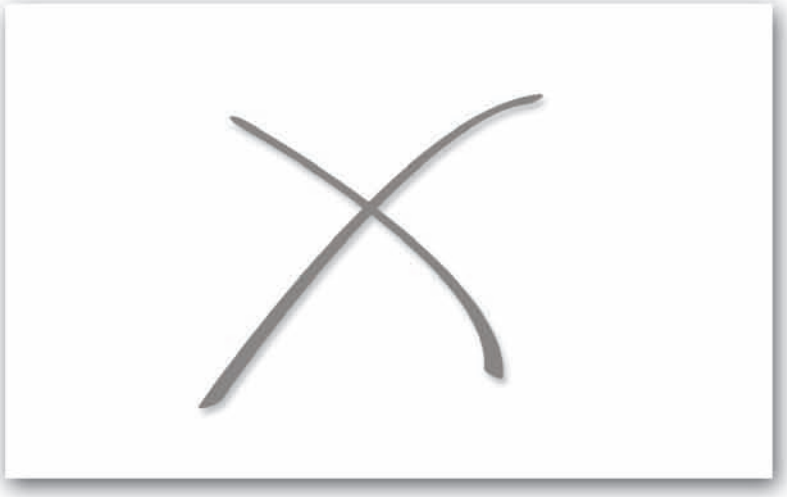


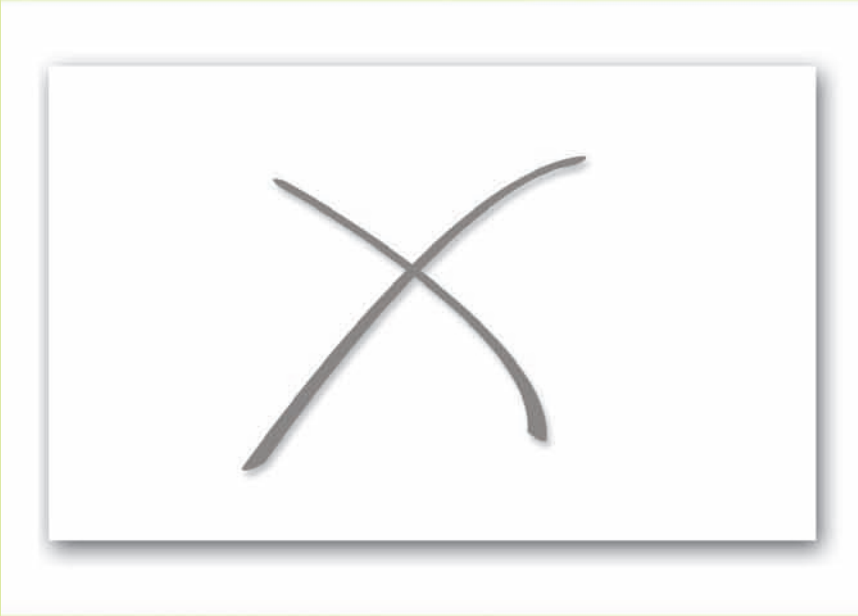
AFTER

Familja e Bedri Hajdarit nga komuna Dajt n ë Tiranë ka n jë traditë të gjatë në përpunimin e ullirit. Që në vitin 1928 gjyshi i tij bleu një mulli dhe filloi të prodhonte vaj ulliri. Ai ia shiste vajin një tregëtari nga Tirana i cili e eksportont e produktin në Turqi. Biznesi vazhdoi deri në 1937 kur tregu pësoi ndryshime. Më vonë, Lufta e Dytë Botërore dhe regjimi komunist i dha f und biznesit. I diplomuar në agronomi, Bedriu i shte i v endosur për t ë ringjallur traditën e familjes së tij. Ai rimori pronën e famlijes së t ij që përfshinte 430 rrënjë ullinj, bagëti të imët dhe rrush pjergull. Në v itin 2000 ai m ori një grant Japonez me anë të të cilit bleu pajisje përpunuese. A i gjithashtu i nvestoi në ndërtimin e fabrikës, siguroi furnizimin m e ujë dhe energji
elektrike dhe u dha b ujqërve rrjeta dhe kosha për vjeljen e ullinjve. I gjithë furnizimi i H ajdarit me u llinj vjen nga zona e Dajtit në Tiranë. E g jithë zona k a rreth 40,000 rrënjë ullinj prej t ë cilave 28,000 janë më t ë vjetra se n jë s hekull ndërsa 18,000 rrënjë janë të çertifikuara si organike nga Shoqata Shqiptare e Bujqësisë Organike. Bedriu m bolli edhe 500 rrënjë të tjera dhe tani ai ka në pronësi 930 rrënjë. Ashtu si dhe prodhues të tjerë të vajit të ullirit ai është i ndërgjegjshëm s e konsumatorët shqiptarë po kërkojnë sasi dhe cilësi në tregun e vajit të ullirit. Hajdari prodhon vaj u lliri ekstra të v irgjër dhe të virgjër t ë një cilësie të l artë. Kapaciteti prëpunues është rreth 400 kg ullinj për orë dhe fabrika punon deri në 20 orë për ditë gjatë stinës së
përpunimit të u llirit. Përmes prodhuesve të tjerë, Bedriu ra në kontakt me projektin për K redi dhe Asistencë ndaj Biznesit t ë Vogël për t ë marrë asistencë në fushat e marketingut, markimit, paketimit dhe teknologjisë. Meqenëse SBCA i ka prezantuar markimin dhe etiketa të r eja disa prodhuesve t ë tjerë të vajit t ë ullirit, Z. Hajdari p ret asistencë të n gjashme për t ë nxitur praninë e tij në treg. P rojekti e ka përfshirë Hajdarin në panairin 'Promovojmë Vajin S hqiptar të U llirit' me qëllim që të rritet ekspozimi i produkteve të tij dhe të nxitet vaji i tij cilësor i ullirit.

BEFORE

AFTER

BEFORE



AFTER

Since March 2005 USAID's Small Business Credit and As-sistance project (SBCA) has assisted more than 70 dairies in business management, marketing and new technology. One of the companies SBCA assists is LUSHKJA sh.p.k., a sole proprietorship of Shaqir Lushkja from Kavaja, south west of capital Tirana. Mr. Lushkja started his dairy business in 1992 in partnership with his brother, Bekim.

Now the business employs 12 full-time workers including 4 family members. Sales reached $720,000 in 2005 and the number of clients (mostly retailers) has grown to 130. In 2005 Lushkja sold over 100,000 kg of white cheese and 500,000 kg of yoghurt of in the districts of Durrës and Kavajë.

Like other Albanian cheese makers, Lushkja has relied heavily on selling the traditional white 'feta' and yellow 'kaçkavall' cheeses. However, a growing number of competi-tors and a shift in market demand make it necessary to diversify and try different marketing strategies. It is in these areas that SBCA is providing assistance to Lushkja.

In 2003 Mr. Lushkja received consultation from SBCA on costing, taxation and marketing. Currently SBCA focuses on introducing new products, improving marketing and brand-ing, and introducing new technology. An SBCA expert is working with Lushkja to introduce a new type of cheese: Maasdam, a semi-hard cheese. About 50 kg of this cheese is being tested while Lushkja is learning about the processes for producing cheese of consistent and good quality.

SBCA is also identifying sources for humidity control equip-ment such as a PH meter and humidity meters. The com-pany is learning new methods of cheese production based on French technology.

In order to secure a successful market entry for Lushkja's new product, SBCA is designing and printing new labels and a logo. This will be the first time Lushkja uses informative labels on his cheeses. In addition a caseine stamp provided by SBCA will be placed on the company's products. This will differentiate Lushkja's cheeses from those of competitors and will increase customer loyalty.

BEFORE

AFTER

http://www.korcafresk.com/ - Microsoft Internet Explorer
KORÇA FRESK
Prodhim mish pule
Fillimi | Profili | Produktet | Kontakto | English
Fabrika e rritjes se pulave KORÇA FRESK
"Klientet tane thone se cilesia dhe sherbimi i shperndarjes nuk lene vend per krahasim"
- Iliriana Kutrolli
Produktet e paketuara te mishit te pules
Mjetet e trasportit gjate sherbimit
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
SBCA
http://www.korcafresk.com/products.php?l=a
Produktet e Korça "FRESK"
C'do te thote te prodhosh mish pule me cilesi te larte?
Do te thote te japim produkte te reja, te vecanta, te lehta ne sherbim dhe ne shitje. Do te thote te japim me shume dhe pertej c'do mundesie per te siguruar se ne jemi me te miret ne kete industri me te cilet mund te beni biznes. Do te thote te japim produkte lider qe na bejne te mbajme prembimet.
Si prodhohet mishi i pules?
Firma e di se zogjte e shendetshem te rritur ne mjedise te mbrojtura prodhojne mish te shendetshem dhe me vlera te shkelqyera. Firma investon shume ne mirembajtjen dhe sigurine biologjike te zogjve qe nga dita e pare e jetes se tyre, duke minimizuar stresin dhe duke siguruar ushqim qe permban nevojat e duhura dietore. Punonjesit punojne diten dhe naten gjate gjithe vitit per te siguruar shendetin me te mire per zogjte.
Sapo i pastruar mishi i pules paketohet sipas standarteve europiane, futet ne frigorifer, magazinohet dhe me pas shperndahet i fresket.
Te gjitha mekanizmat dhe pajisjet perpunuese te firmes, platformat e ngarkesave dhe kamionet pastrohen dhe higjenizohen çdo dite. Proçedurat dhe praktikat e perditshme te punes e mbrojne integritetin e produkteve tona.
Produktet tona jane:
Pule
Fileto
Kofshe
"Korça Fresk" vendos standarte industriale ne prodhimin dhe shperndarjen e produktit.
Klientet tane na thone qe cilesia e mishit te pulave tona dhe sherbimi i shperndarjes nuk le vend per krahasim. Ne fakt, klientet tane na zgjedhin pikerisht per keto standarte te larta prodhimi dhe shperndarjeje te vendosura nga Departamenti yne i Logjistikes. Prodhimi dhe shperndarja jone qendrojne ne maje te industrise.
http://www.korcafresk.com/profile.php?l=a
Korça "FRESK" - Prodhim mish pule
Nje prej kapanoneve te rritjes se pulave ne fabriken KORÇA FRESK

Spending up to 18 hours per day at his milk processing facility is the only way for Arben Kolaj to ensure his products stay competi-tive and reach the market on time. 'Nikolino' sales were nearly $750,000 in 2004 with the highest sales taking place during Spring and Summer. The company's white cheese - the Albanian equiva-lent of 'feta' cheese - sold nearly 217,000 kg during 2004. Other products include packaged yoghurt, Swiss style 'kaçkavall' cheese, curd, and yoghurt sauce.

Based in the village of Dajç, in the northern Albanian district of Shkodër, Mr. Kolaj employs 11 people in addition to 3 family members and 2 distributors. Ten years after starting his milk proc-essing business he supplies 130 clients in Lezhë, Laç, Rrëshen and Rubik in the north, as well as Tirana and Durrës in central Albania.

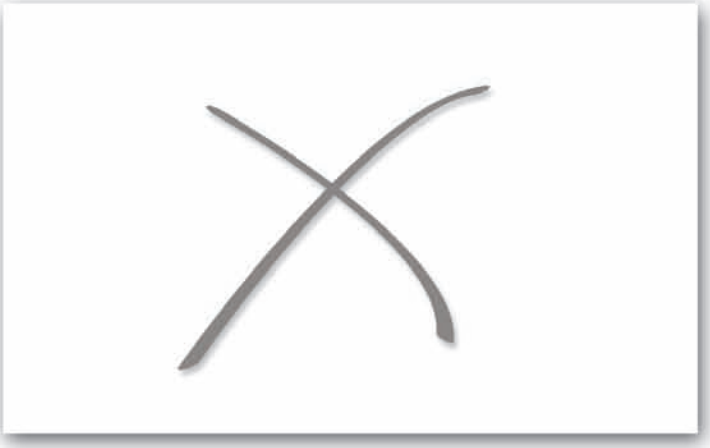
320 farmers supply Kolaj daily with milk which is later processed into 700 kg of white cheese and 9500 yoghurt packages. 'Nikolino' sh.p.k. was contracted by 'Mercy', a US organization that supplies a number of schools with free yoghurt for children.

Since 2003 the Albanian Small Business Credit & Assistance pro-ject (SBCA) has provided Nikolino with loans and technical assis-tance. The project facilitated three loans that Kolaj used for expanding the production line and purchasing new equip-ment. Because of this experience, Mr. Kolaj came to understand the benefits of receiv-ing technical assistance both for himself and for his employees.

Through a client survey, SBCA found that Nikolino sh.p.k. needs better management skills. Currently the project is assisting Mr. Kolaj in expanding his markets, introducing new products, improv-ing equipment and technology, and implementing marketing activi-ties. An SBCA consultant is helping Nikolino sh.p.k. upgrade its production techniques and increase its cheese quality in order to make it more competitive.

In 2006 SBCA introduced to the company two new types of cheeses, Fontina and Mozzarella. This was part of a wider diver-si-fication strategy SBCA has suggested to this business. Through SBCA the company now has its own Web site www.nikolin-odairy.com, as well as a new logo, labels and busi-ness cards. SBCA also has worked with Mr. Kolaj in sourcing new yoghurt packaging equipment and in finding new markets. SBCA's intervention is expected to add $5,000 in yoghurt sales and a fur-ther $15,000 in cheese sales.

BEFORE



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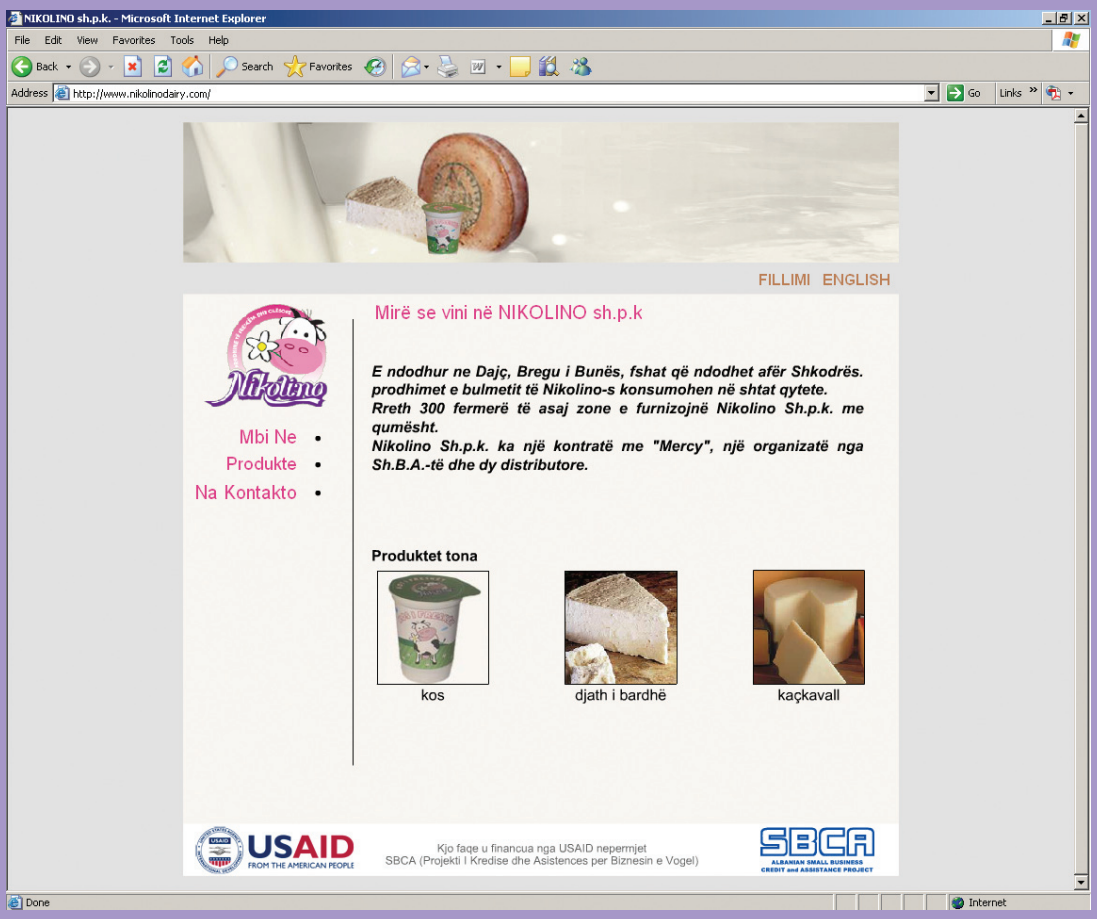
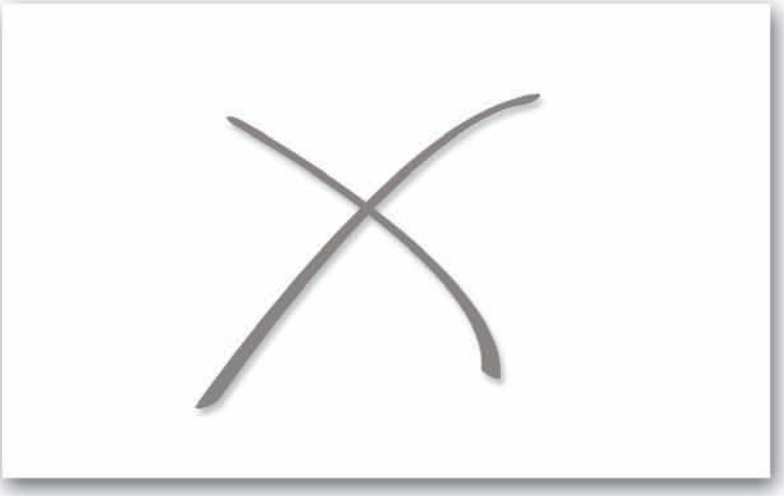

NIKOLINO sh.p.k. - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.nikolinodairy.com/
Go Links
FILLIMI ENGLISH
Mirë se vini në NIKOLINO sh.p.k
E ndodhur ne Dajç, Bregu i Bunës, fshat që ndodhet afër Shkodrës. prodhimet e bulmetit të Nikolino-s konsumohen në shtat qytete.
Rreth 300 fermerë të asaj zone e furnizojnë Nikolino Sh.p.k. me qumësht.
Nikolino Sh.p.k. ka një kontratë me "Mercy", një organizatë nga Sh.B.A.-të dhe dy distributore.
Mbi Ne
Produkte
Na Kontakto
Produktet tona
kos
djath i bardhë
kaçkavall
USAID
FROM THE AMERICAN PEOPLE
Kjo faqe u financua nga USAID nepermjet
SBCA (Projekti I Kredise dhe Asistences per Biznesin e Vogel)
SBCA
ALBANIAN SMALL BUSINESS CREDIT and ASSISTANCE PROJECT
Done
Internet

NIKOLINO sh.p.k. - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.nikolinodairy.com/
Go Links
FILLIMI ENGLISH
Gjithçka mbi NIKOLINO sh.p.k.
Z. Arben Kolaj ka në pronësi një fabrikë për përpunimin e qumështit në Dajç, fshat që ndodhet afër Shkodrës. Prodhimi i Nikolino Sh.p.k. ka ardhur duke u rritur gradual-isht që nga fillimi, dhe prodhimet e bulmetit të Nikolino-s konsumohen në Lac, Rrëshen, Rubik, Tiranë, Durrës dhe Fushëkrujë. Prodhimet kryesore janë kosi, djathi i bardhë dhe djathi kackavall.
Z. Kolaj punëson 11 vetë dhe ka 2 distributorë. Ai është i përfshirë gjithashtu në procesin e shpërndarjes dhe kalon 18-29 orë në ditë në fabrikë si administrator dhe kontabilist (llogaritar?).
Rreth 300 fermerë të asaj zone e furnizojnë Nikolino Sh.p.k. me qumësht. Ata prodhojnë rreth 700 kg djathë të bardhë, 2000 gota kos 500 gram dhe 7500 litra kos ne gota 200 grameshe.
Ne vitin 2005, Nikolino ka hapur nje dyqan ne qytetin e Tiranes, prane Uzines Dinamo. Nikolino Sh.p.k. ka një kontratë me "Mercy", një organizatë nga Sh.B.A.-të e cila furnizon falas disa shkolla me kos për fëmijët. Kompania ka etiketën e saj që për momentin përdoret vetëm për kosin. Z. Kolaj po punon për dizenjimin e etiketës edhe për djathin. Ai ka përfituar asistencë teknike nga Projekti i USAID-it i Qendrës për Kafshë dhe Shërbime në Shqipëri gjatë viteve të kaluara.
Mbi Ne
Produkte
Na Kontakto
Kjo faqe u financua nga USAID nepermjet SBCA (Projekti I Kredise dhe Asistences per Biznesin e Vogel)
Done
Internet

In the early 90's many Albanian entrepreneurs started to import fertilizers and pesticides and sell them to farmers. Soon USAID encouraged them to enter agribusiness production since trading inputs alone would not be sustainable in the long term. Hysen Koçi was one of the fertilizer dealers who decided to become a dairy producer. He also had another reason for starting his agribusiness enterprise: he wanted to lure his sons who had immigrated to Italy, back to Albania. Since 1994 Hysen Koçi's dairy enterprise, NETI, has gradually grown and now he employs 7 full time workers and 8 family members. When he started he only had a small facility and he used primitive equipment. After identifying new market opportunities in Durrës in 2000, Mr. Koçi upgraded his technology and purchased new equipment. Sales in 2005 were $655,000 and the range of products includes 15 varieties of cheeses, yoghurt, butter and milk. Around 3 - 3.5 tons of milk are processed everyday. Koçi's clients are retailers and he also owns a retail shop in Durrës. The company has a loyal customer base and Koçi's productsand customer service have won him high esteem among
many regular clients. Currently this business is receiving assistance from the Small Business Credit and Assistance project (SBCA). The project is providing new production techniques and is introducing packaging and labeling to NETI. Recently there have been low profit margins from sales of traditional white 'feta' and yellow 'kaçkavall' cheeses. At the same time a new market segment has emerged: medium and higher income Albanians and immigrants visiting the country during holiday and summer seasons. This segment demands more sophisticated cheeses and Mr. Koçi decided to work with SBCA to meet this demand. SBCA experts are working with the company to produce a new type of cheese: Emmental, in a hard version. About 50 kg of this cheese are being tested and according to Mr. Koçi the new process is not that difficult. SBCA has sourced the supply of 2000 casein pieces and introduced casein stamps to NETI. In addition, Koçi has received advice and new equipment on humidity control. To strengthen the marketing aspect for the new product, new labels and a new logo are being prepared by SBCA. Mr. Koçi is optimistic that his newly branded Emmental cheese will soon gain market share.

BEFORE



AFTER

Guri Lako started his dairy business in March 1999 when Albania was flooded with Kosovar refugees and NATO troops were stationed throughout the country. He estab-lished GREAL sh.p.k. in Korçë, an area renowned for its rich agricultural and livestock traditions. After noticing that the local market was full of dairy imports from Greece or Italy, Lako decided this was a business that would be beneficial to him and the community.

After 6 years the company has gradually increased sales reaching $700,000 in 2005. GREAL's products include: feta cheese, sheep and goat cheese, 'kaçkavall' cheese, yo-ghurt, butter and curd. Different from other local producers who only sell in the Korça region, Lako's market extends to Tirana, Durrës, Elbasan and Saranda, as well as in Korçë.

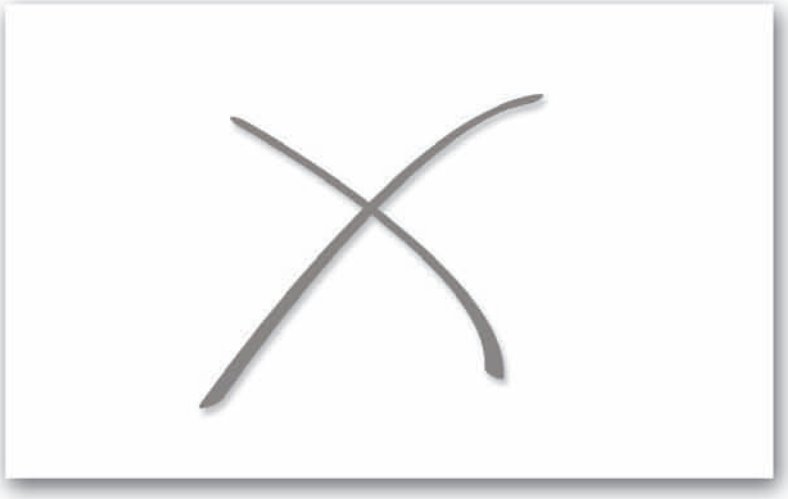
GREAL's main clients are 5 wholesalers and 405 retailers spread through the various regions. They receive supplies via the company's distribution vehicles. There are 5 full time employees including an accountant, technical specialist, driver and guard. Up to 4,500 tons of milk can be processed at GREAL's facility and the company has its own laboratory.

The company plans on diversifying its products, building a longer-term strategy and adding more employees. In order to achieve these, Mr. Lako is being assisted by SBCA, the Small Business Credit and Assistance project. SBCA is working to introduce a new type of cheese and improve the company's product image.

Since March 2006 an SBCA expert has introduced to GREAL a new type of French cheese: Tomme de Savoie, in a semi-hard version. The company is learning new methods of producing more cheese types and hopes to differentiate itself from the mainstream competition. Around 500 liters of milk are being used to test launch the new Tomme cheese.

Most cheese producers fail to identify their products and do not include a seal. That's why SBCA has introduced the ca-sein labels and has sourced a casein supplier for GREAL. With this type of label, the company can ensure a more loyal customer base and differentiate its products in the market. The new product and label will boost GREAL's presence in the Albanian cheese market.

BEFORE



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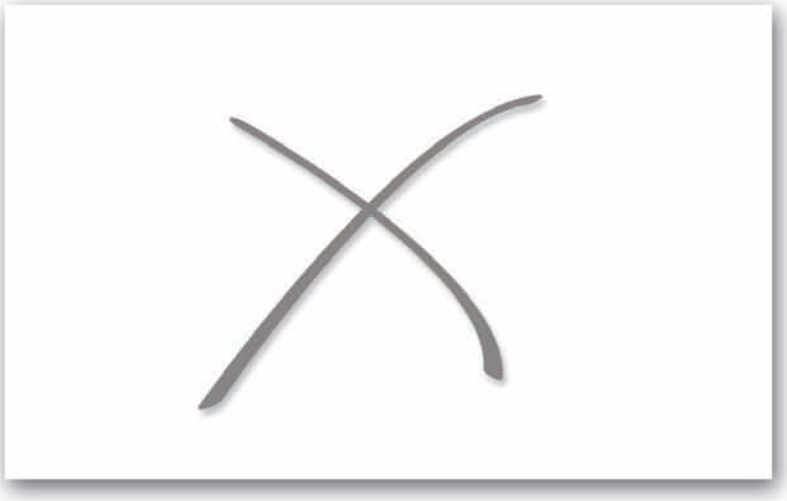

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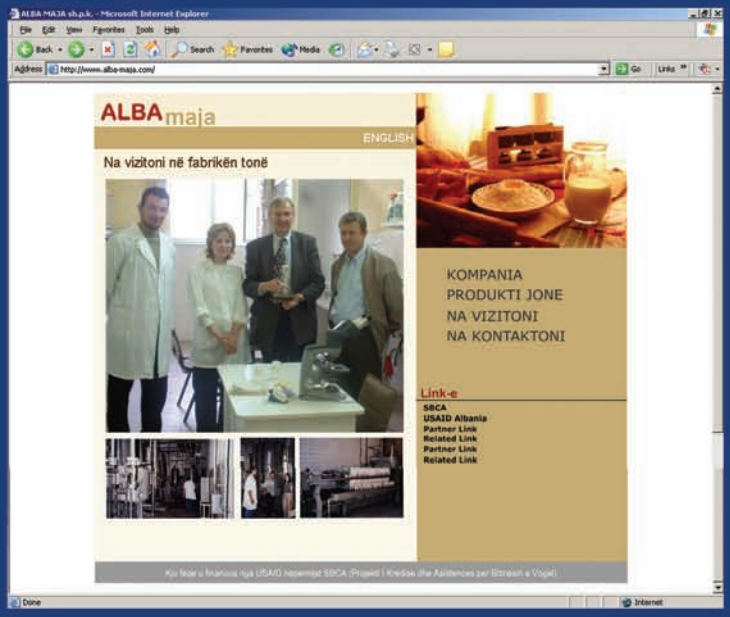


Brothers Ziaja and Izet Alijahaj were visiting their family in Alba-nia in September 1994 after having spent two years working in Greece. It was during that visit that their older brother, Naim, convinced them to start a dairy business in their home village of Trush, in the northern Albanian district of Shkodër. The two brothers had worked in a milk processing factory where they learned new techniques and practices on dairy production. Their company, NZI sh.p.k., was established in November 1994.

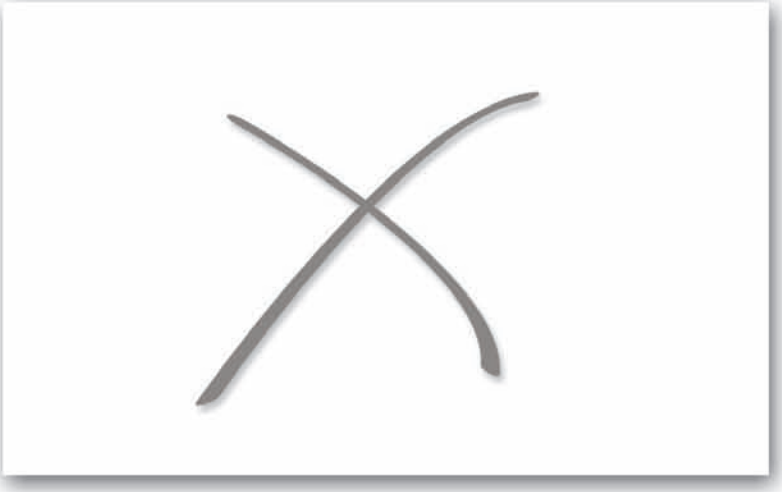
Initially the enterprise had a supply of 70 liters of milk per day - currently it gets a supply of 10,000 liters per day - and it was a strictly family business. The only product was white 'feta' cheese and distribution was done via a horse-driven cart until they bought their first van in 1995.

Although competition from imported cheese was tough, demand for domestically made cheeses was growing. In 1997 the Alijahaj brothers started producing the yellow 'kaçkavall' cheese after they noticed its absence in the market. At the same time milk supply was on the increase and a grant from a Dutch foundation enabled the company to purchase new equipment and install a proper processing line.

Currently NZI sh.p.k. annual sales are $1,435,000 and it employs 25 people including several family members and part-time work-ers. The main products are three types of cheeses and yoghurt. Like similar Albanian businesses, NZI sh.p.k. needed new pro-duction knowledge and improved marketing. To assist in these areas, the Small Business Credit and Assistance project (SBCA) is providing expertise in production processes and in marketing.

During a training session SBCA introduced to Naim Alijahaj the idea of producing new types of cheeses such as Gouda and Emmental. However, he could not produce them by himself. Since January 2006, an SBCA expert has been working with NZI to introduce the production of Gouda cheese. The company is testing its first Gouda cheese and notifying its existing retail clients on the new product. SBCA provided a humidity meter to NZI in order to improve humidity control, a very important aspect of cheese production. In addition, SBCA is re-vamping the NZI product logos and designing a new label for the Gouda cheese. SBCA's assistance aims at increasing sales by 15%.

BEFORE



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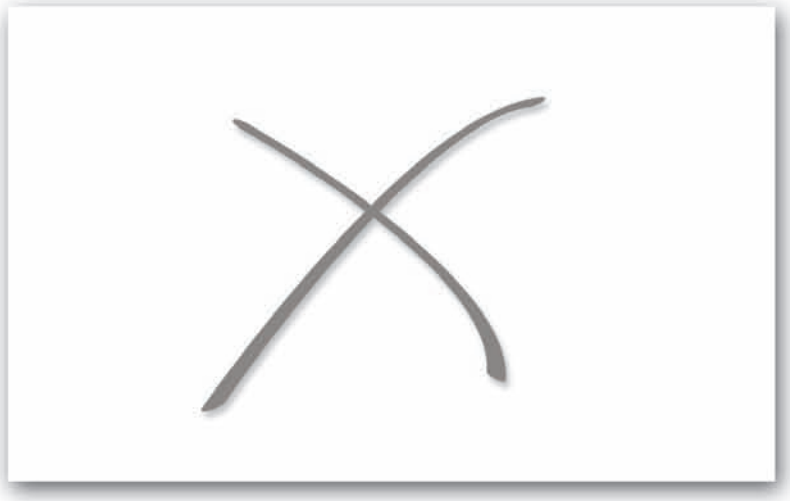

AFTER

Akper Qatipi is relatively new in the dairy business. After working for several years in Greece he returned to Albania and in 2002 started his own dairy production enterprise. Since he had not received any loans Mr. Qatipi's initial pro-duction was limited and relied on traditional means of pro-ducing and in his Greek experience. In 2004, after a gradual increase of production, he built a 10 ton refrigeration room and installed a new pasteurizing line.

Located in the central Albanian town of Elbasan, Qatipi sells his cheeses and yoghurt to several retail shops in Elbasan and Tirana. The business employs 7 people including a few family members and milk supplies come from two nearby villages. Sales reached $64,000 in 2004 - or the equivalent of about 18 tons of products. Full production capacity is 50 tons per year. Like other cheese producers, Mr. Qatipi is now looking to expand his market through product diversification. Although recently there has been a growing demand for domestic cheeses, the Albanian market is dominated by two tradi-tional cheese types: white 'feta' and yellow 'kaçkavall'. In addition, profit margins for these products are shrinking and dairy entrepreneurs like Qatipi are in need of new marketing strategies.

In these areas Mr. Qatipi is receiving assistance from the Small Business Credit and Assistance project, SBCA. The first service SBCA provided to this business was a training session on food and safety standards and quality manage-ment delivered in Elbasan in June 2004. Since then SBCA has been working to improve the overall marketing strategy for Qatipi in the areas of branding, packaging, labeling and sales. The new brand name of BRUAL was introduced to Qatipi's products which until recently had no brand associa-tion.

In early 2006 SBCA introduced a new type of cheese to Mr. Qatipi: Panir, a white unripe cheese made from whole cow milk. An SBCA consultant is assisting the production proc-ess while a new logo and labels have been designed by SBCA. BRUAL labels will be placed on Qatipi's new cheese as well as on his other products. The differentiation in the marketplace and customer loyalty gained from the new brand identity is expected to have a significant impact on Qatipi's sales.

After spending a few years in Germany Shpresa Shkalla returned to Albania in 1996 and started her own business. Continuing on her family's tradition in olive oil production, she established a small processing line in Farka, 11 km south-east of Albania's capital Tirana. With initial support from GTZ and later from USAID, her company 'Shkalla sh.p.k.' increased its production capacity and she moved the facility to Mullet, another village further south. Shkalla sh.p.k. now employs 8 full time and 6 seasonal workers. In 2004 sales reached $85,000 and export sales amounted to $25,000. The exported product goes Switzerland and is packaged in 0.5l bottles with a special label suitable for the Swiss market. Domestic sales were 5,625 liters, mostly in 0.5l bottles and 5l containers.

In April 2005 Shkalla's olive oil won the International Competition on Bio-Extra Virgin Olive Oil, in Andria, Italy, as one of the 10 best olive oils among 213 companies from 40 countries. Mrs. Shkalla produces extra virgin olive oil of very high quality and with a low level of acidity, of around 0.2%. Another part of Shkalla's business is the processing of olives for the area's farmers, who produce their own oil for family consumption.

The Small Business Credit and Assistance project (SBCA) has assisted Mrs. Shkalla for the last two years. In June 2004 a training session was provided by SBCA to Mrs. Shkalla and her suppliers. They learned best practices on olive planting and growing techniques, fertilizer usage, olive tree protection and bio-products quality management.

During 2005 Shkalla sh.p.k. was at risk when two new olive oil producers built their factories in the vicinity, eating up on olive supplies. In the same year Mrs. Shkalla received a loan from Tirana Bank and purchased a new processing line. However the Italian equipment supplier was not available to set up the new technology and solve technical problems. With export and domestic contracts signed, loan repayments due, lack of olive supplies and new technology she could not operate, Shpresa was in danger of losing her business.

SBCA consultants intervened and identified alternative olive suppliers in Tirana and Vlora, and secured sufficient supplies for the company. Then SBCA contacted the Italian supplier, facilitated the communication process and ensured Shkalla's equipment became operational in time for

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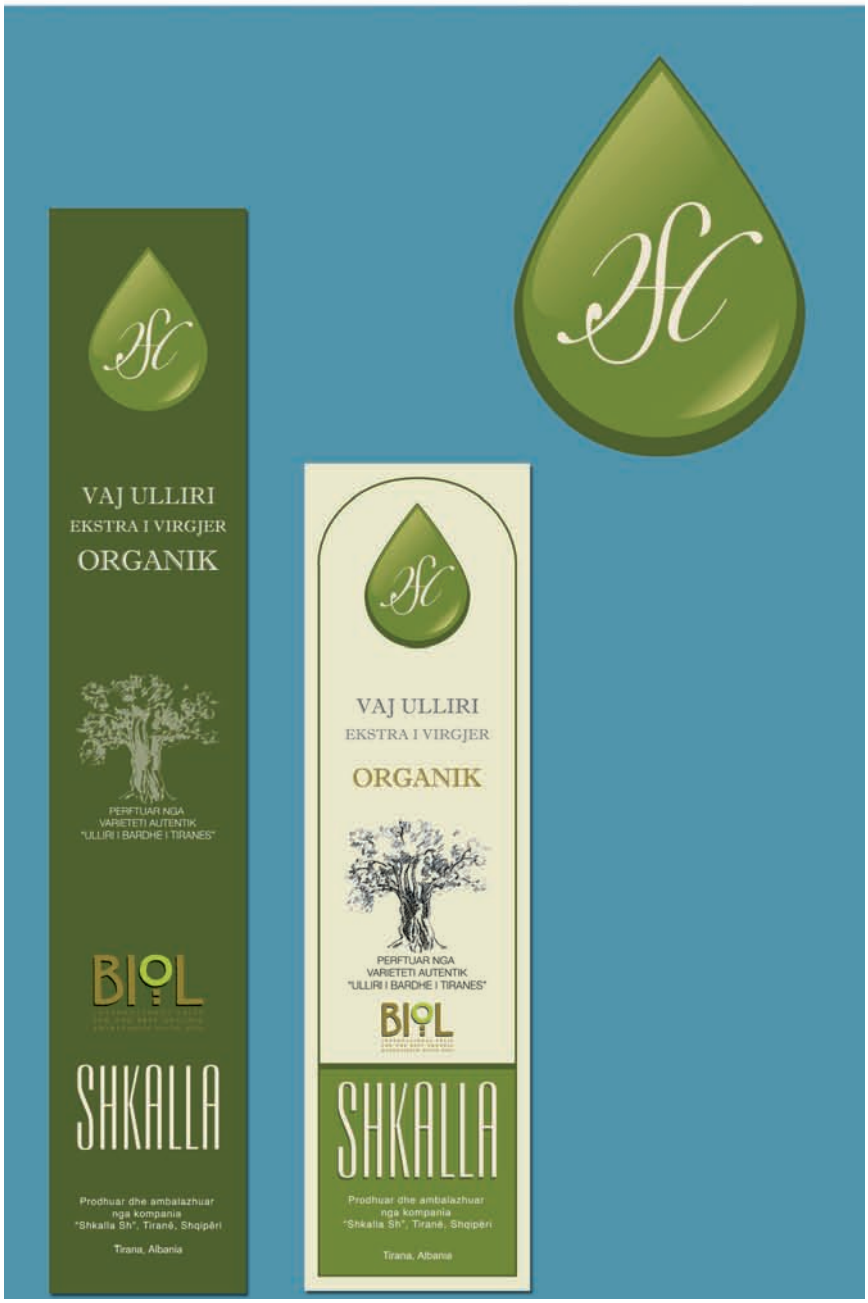

October's olive supplies.
A new logo and labels were designed by SBCA in 2005 and the company's Web site was built (www.shpresashkalla.com). SBCA's assistance made it possible for Shkalla to restart production and supply her Swiss and domestic clients. This in turn ensured a steady repayment of the loan. Currently SBCA consultants are working to create a reliable network of olive fruit suppliers that will enable Shkalla to estimate her output at any given time. Assistance is also focused on improving financial management, conducting cost analysis on waste processing technology and on identifying suppliers of such technology. Shpresa's business is again thriving thanks in no small part to SBCA's inter-vention.

Viktor Çela started his business of mussel production and proc-essing 10 years ago in the southern Albanian town of Delvinë. He rented the formerly state-owned mussel farm of Saranda, famous throughout Albania for a tradition in producing quality mussels. Now Butrinti Imp-Exp is the only producer of bottled mussels in the country and its competitive advantage stems from its product freshness, mussel size and organic techniques of growing.

The company employs 40 workers and its sales in 2004 were $110.000. About 40 tons of mussels are produced each year and they come in various sizes and three flavors. The final products are packaged in glass jars or vacuum-packed bags bearing Butrinti's Pearl logo and diversified into natural flavored, olive oil and spicy. They are distributed to 8 main clients, mainly wholesal-ers and retail-ers as well as several restaurants in Tirana and Dur-rës.

Mr. Çela built a new factory using Italian technology in Vrion, Delvinë, some 25 km north of Saranda, in June 2005. By modernizing his manufacturing infrastructure he plans to reach out into the regional export markets of Kosova, Macedonia and Montene-gro. He is also aiming to expand his product range and increase sales.

To support this company, USAID's Small Business Credit and As-sistance project (SBCA) is working to improve its production proc-esses and marketing strategies. SBCA instructs Butrinti Imp-Exp staff on carrying out lab analysis according to Nutritive Codex quality parameters. In addition the company is becoming familiar with financial analysis, balance sheets, cash flow and income statements, which will improve its financial management.

SBCA introduced bar coding and helped the company start the application procedure for obtaining bar codes. New labels and a logo were designed for Butrinti Imp-Exp and SBCA facilitated the registration of Butrinti's Pearl trademark. Through SBCA a Web site was created for the company (www.butrintico.com) and new printed promotional materials were produced. This results in a bet-ter image for the company and helps in making its products more acceptable both for the domestic and export markets.

SBCA's network of Business Promoters is expanding this com-pany's client base and identifying new sales channels in the Albanian and export markets. As a result, SBCA expects Butrinti Imp-Exp to have an annual increase in sales of at least 25%.

BEFORE

AFTER

BUTRINTI IMP-EXP - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.butrintico.com/
Go Links
PERLA e Butrintit
Ulje çmimi për ata që blejnë mbi 30,000 Lek
Pagesa bëhet me kesh. Me mirëbesim klientët e vjetër mund të paguajnë brenda 15 ditëve.
KOMPANIA PRODUKTET PROÇESI NA KONTAKTONI
ENGLISH
Kompania Jonë
"BUTRINTI IMP-EXP" prodhon midhje në kavanoza të madhësive dhe llojeve të ndryshme. Kompania ndodhet në qytetin e Delvinës, në Shqipërinë e Jugut. Pronari i saj, Viktor Cela, i siguron midhjet nga rezervati i Sarandës, të cilin e ka marrë me qera. Rezervati ekziston që nga periudha e komunizmit. Midhjet e rezervatit kanë një traditë të mirë si në mbarë Shqipërinë ashtu edhe jashtë vendit. Viktor Cela ka ndërtuar një fabrikë të re në Vrion, Delvinë, rreth 25 km nga Saranda. Ai e ka sjellë teknologjinë e re nga Italia. Fabrika e filloi veprimtarinë në Qershor 2005. Viktor Cela ka marrë një grant japonez përmes 2 KR.
Aktualisht në kompaninë BUTRINTI IMP-EXP janë të punësuar 40 vetë. Ai ka etiketat e tij mbi cdo kavanoz. BUTRINTI IMP-EXP është përpunuesja e vetme e midhjeve në Shqipëri. Albania. Në vit ajo prodhon 40 ton produkte të madhësive dhe llojeve të ndryshme. Kompania prodhon midhje pikante, me vaj ulliri dhe natyrale.
BUTRINTI IMP-EXP vepron në rajonin e Sarandës dhe ka klientë shitës shumice dhe pakice nga Tirana, Durrësi, etj. Z. Cela synon zgjerimin e biznesit përmes eksportimit për në Jugosllavi, Kosovë dhe Maqedoni.
Receta të përzgjedhura
Emri i Pjatës
Abstrakti i recetës së gatimit
Links
SBCA
USAID Albania
Partner Link
Related Link
Partner Link
Related Link
USAID FROM THE AMERICAN PEOPLE
Kjo faqe u financua nga USAID nepermjet SBCA (Projekti I Kredise dhe Asistences per Biznesin e Vogel)
SBCA ALBANIAN SMALL BUSINESS CREDIT and ASSISTANCE PROJECT
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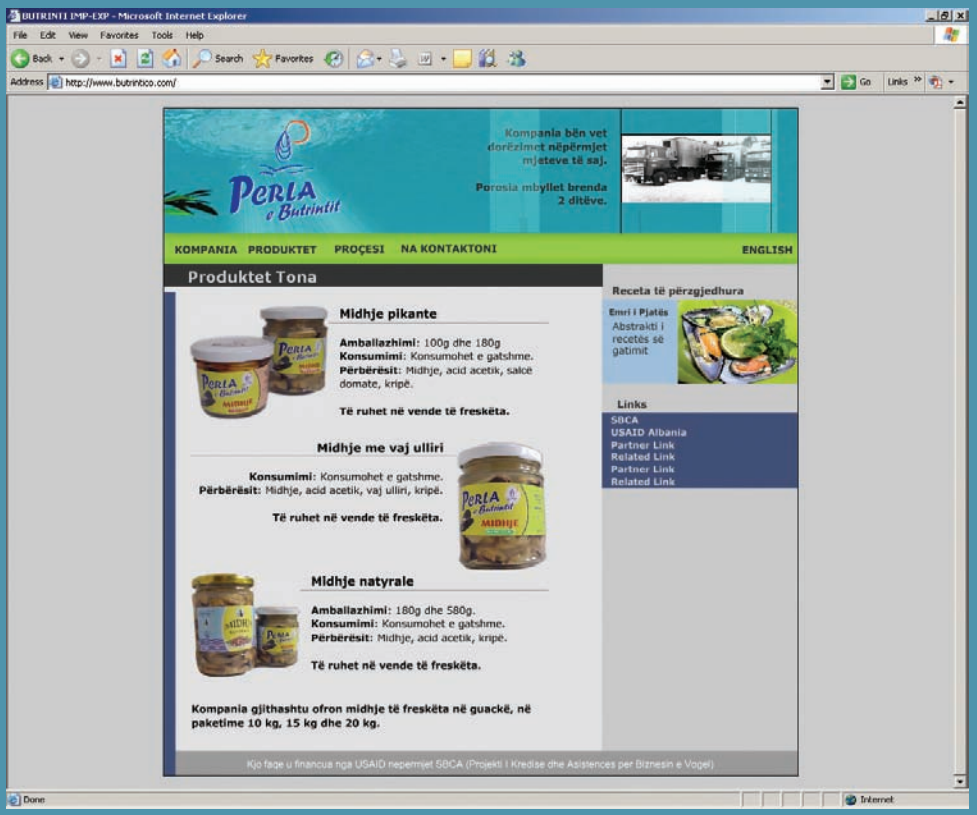
Internet


BUTRINTI IMP-EXP - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.butrintico.com/
Go Links
PERLA e Butrintit
Kompania bën vet dorëzimet nëpërmjet mjeteve të saj.
Porosia mbyllet brenda 2 ditëve.
KOMPANIA PRODUKTET PROÇESI NA KONTAKTONI
ENGLISH
Produktet Tona
Midhje pikante
Amballazhimi: 100g dhe 180g
Konsumimi: Konsumohet e gatshme.
Përbërësit: Midhje, acid acetik, salcë domate, kripë.
Të ruhet në vende të freskëta.
Midhje me vaj ulliri
Konsumimi: Konsumohet e gatshme.
Përbërësit: Midhje, acid acetik, vaj ulliri, kripë.
Të ruhet në vende të freskëta.
Midhje natyrale
Amballazhimi: 180g dhe 580g.
Konsumimi: Konsumohet e gatshme.
Përbërësit: Midhje, acid acetik, kripë.
Të ruhet në vende të freskëta.
Kompania gjithashtu ofron midhje të freskëta në guackë, në paketime 10 kg, 15 kg dhe 20 kg.
Receta të përzgjedhura
Emri i Pjatës
Abstrakti i recetës së gatimit
Links
SBCA
USAID Albania
Partner Link
Related Link
Partner Link
Related Link
Kjo faqe u financua nga USAID nepermjet SBCA (Projekti I Kredise dhe Asistences per Biznesin e Vogel)
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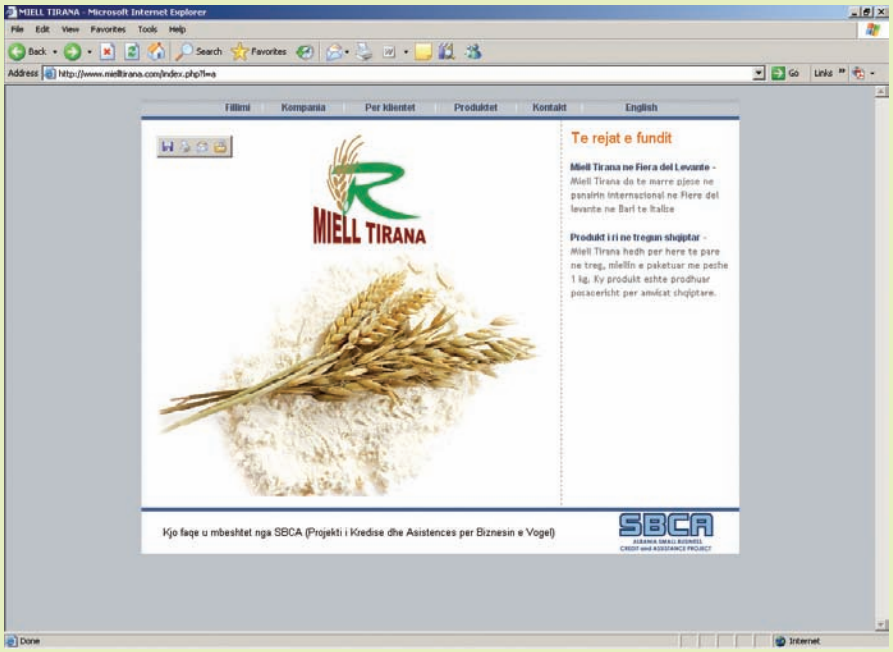
MIELL TIRANA - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.mielltirana.com/index.php?lw
Go Links
Fillimi Kompania Per klientet Produktet Kontakt English
MIELL TIRANA
Te rejat e fundit
Miell Tirana ne Fiera del Levante -
Miell Tirana do te marre pjese ne panairin internacional ne Fiere del levante ne Bari te Italise
Produkt i ri ne tregun shqiptar -
Miell Tirana hedh per here te pare ne treg, miellin e paketuar me peshe 1 kg. Ky produkt eshte prodhuar posaceriht per amvisat shqiptare.
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
SBCA
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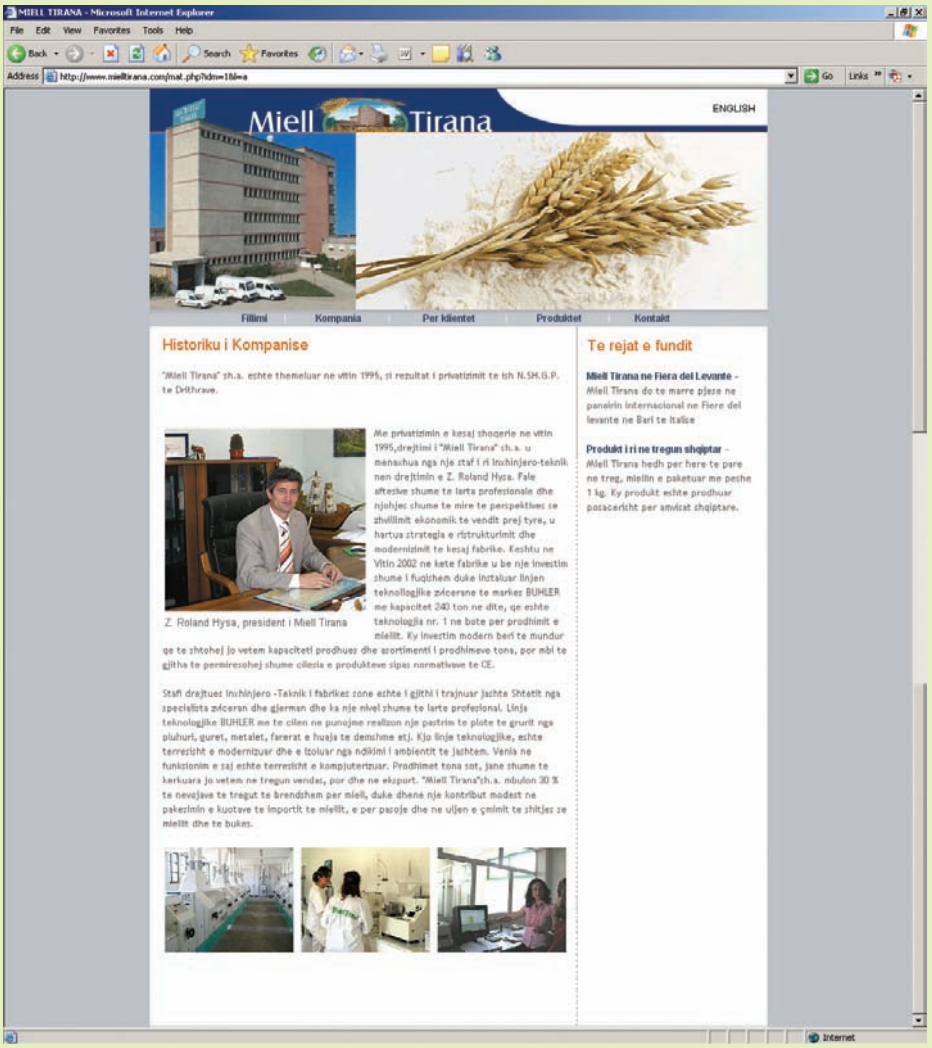
Internet


MIELL TIRANA - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address http://www.mielltirana.com/mat.php?idm=1&lw
Go Links
Miell Tirana
ENGLISH
Fillimi Kompania Per klientet Produktet Kontakt
Historiku i Kompanise
"Miell Tirana" sh.a. eshte themeluar ne vitin 1995, si rezultat i privatizimit te ish N.SH.G.P. te Drithrave.
Me privatizimin e kesaj shoqerie ne vitin 1995,drejtimi i "Miell Tirana" sh.a. u menaxhua nga nje staf i ri inxhinjero-teknik nen drejtimin e Z. Roland Hysa. Fale aftesive shume te larta profesionale dhe njohjes shume te mire te perspektives se zhvillimit ekonomik te vendit prej tyre, u hartua strategia e ristrukturimit dhe modernizimit te kesaj fabrike. Keshtu ne Vitin 2002 ne kete fabrike u be nje investim shume i fuqishem duke instaluar linjen teknologjike zvicerane te markes BUHLER me kapacitet 240 ton ne dite, qe eshte teknologjia nr. 1 ne bote per prodhimit e miellit. Ky investim modern beri te mundur qe te shtohej jo vetem kapaciteti prodhues dhe asortimenti i prodhimeve tons, por mbi te gjitha te permiresohej shume cilesia e produkteve sipas normativave te CE.
Z. Roland Hysa, president i Miell Tirana
Stafi drejtues inxhinjero -Teknik i fabrikes zone eshte i gjithi i trajnuar jashte Shtetit nga specialistat zvicerane dhe gjerman dhe ka nje nivel shume te larte profesional. Linja teknologjike BUHLER me te cilen ne punojme realizon nje pastrim te plote te grurit nga pluhuri, guret, metalet, farerat e huaja te demshme etj. Kjo linje teknologjike, eshte terrestisht e modernizuar dhe e izoluar nga ndikimi i ambientit te jashtem. Venia ne funksionim e saj eshte terrestisht e kompjuterizuar. Prodhimet tona sot, jane shume te kerkuara jo vetem ne tregun vendac, por dhe ne eksport. "Miell Tirana"sh.a. mbulon 30 % te nevojave te tregut te brendshem per miell, duke dhene nje kontribut modest ne pakesimin e kuotave te importit te miellit, e per pasoje dhe ne uljen e çmimit te shitjes se miellit dhe te bukes.
Te rejat e fundit
Miell Tirana ne Fiera del Levante -
Miell Tirana do te marre pjese ne panairin internacional ne Fiere del levante ne Bari te Italise
Produkt i ri ne tregun shqiptar -
Miell Tirana hedh per here te pare ne treg, miellin e paketuar me peshe 1 kg. Ky produkt eshte prodhuar posaceriht per amvisat shqiptare.
Internet

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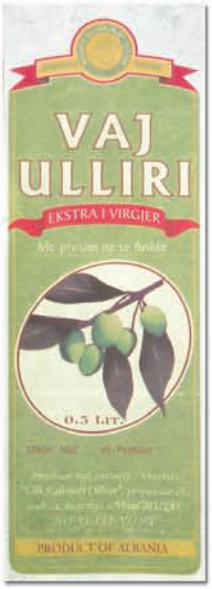
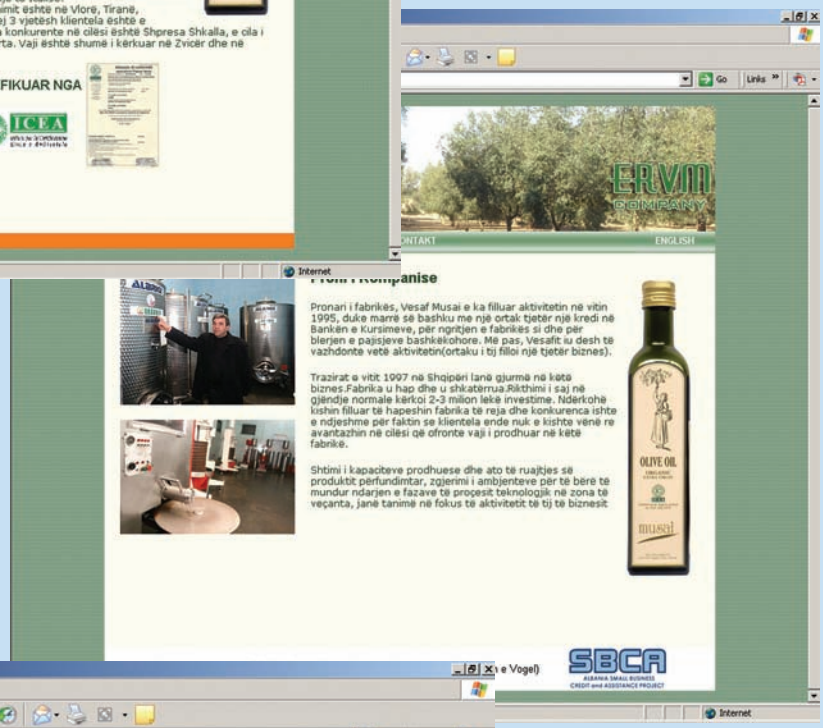
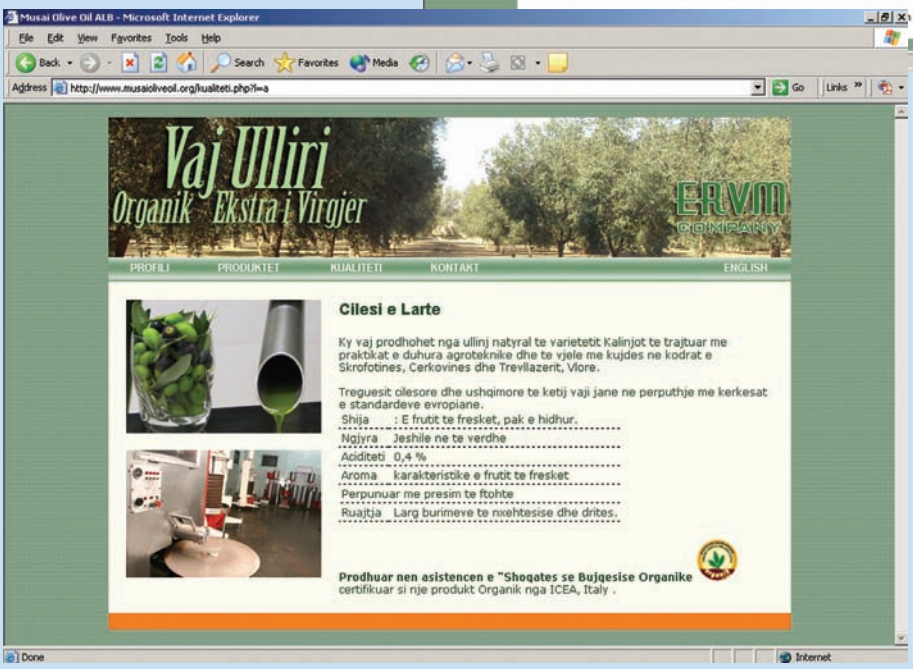


AFTER

Musai Olive Oil ALB - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Address http://www.musaioliveoil.org/produkte.php?l=a
Vaj Ulliri
Organik Ekstra i Virgjer
ERVM COMPANY
PROFILI PRODUKTET KUALITETI KONTAKT ENGLISH
VAJ ULLIRI
I Cilesise Se Larte
ORGANIK
I VIRGJER EKSTRA
Cilesia e lartë e vajit pas disa analizave në Universitetin Bujqësor ishte një befasi për vetë ekspertët.
Vaji i prodhuar vlerësohet si më i shituri në supermarkete dhe në hipermarket. Nuk është e vështirë të kuptosh arsyet që e bëjnë këtë vaj të kërkuar.Së pari, ulliri cilësor dhe mënyra e përpunimit të tij. Aciditeti, që dhe nga organizma të huaj është vlerësuar jo më i lartë se 0.6%.Vaji ruhet në temperaturë 18 gradë.
Fabrika e Përpunimit të Ullinjve për Vaj, ERVM bën pjesë në Shoqatën e Bujqësisë Organike.Ajo ka marrë certifikatën për prodhimet organike ICEA-nga Instituti i Certifikimit për Etikën dhe Ambjentin në Bolonjë të Italisë.
Tregu i shitjes së prodhimit është në Vlorë, Tiranë, Durrës,Shkodër dhe prej 3 vjetësh klientela është e qëndrueshme. E vetmja konkurente në cilësi është Shpresa Shkalla, e cila i ka çmimet pak më të larta. Vaji është shumë i kërkuar në Zvicër dhe në Gjermani.
CERTIFIKUAR NGA
ICEA
OLIVE OIL
musai
Done
Internet


ERVM COMPANY
ENGLISH
Pronari i fabrikës, Vesaf Musai e ka filluar aktivitetin në vitin 1995, duke marrë së bashku me një ortak tjetër një kredi në Bankën e Kursimeve, për ngritjen e fabrikës si dhe për blerjen e pajisjeve bashkëkohore. Më pas, Vesafit iu desh të vazhdonte vetë aktivitetin(ortaku i tij filloi një tjetër biznes).
Trazirat e vitit 1997 në Shqipëri lanë gjurmë në këtë biznes.Fabrika u hap dhe u shkatërrua.Rikthimi i saj në gjëndje normale kërkoi 2-3 milion lekë investime. Ndërkohë kishin filluar të hapeshin fabrika të reja dhe konkurenca ishte e ndjeshme për faktin se klientela ende nuk e kishte vënë re avantazhin në cilësi që ofronte vaji i prodhuar në këtë fabrikë.
Shtimi i kapaciteve prodhuese dhe ato të ruajtjes së produktit përfundimtar, zgjerimi i ambjenteve për të bërë të mundur ndarjen e fazave të proçesit teknologjik në zona të veçanta, janë tanimë në fokus të aktivitetit të tij të biznesit
OLIVE OIL
musai
SBCA
Internet


Musai Olive Oil ALB - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Address http://www.musaioliveoil.org/kualiteti.php?l=a
Vaj Ulliri
Organik Ekstra i Virgjer
ERVM COMPANY
PROFILI PRODUKTET KUALITETI KONTAKT ENGLISH
Cilesi e Larte
Ky vaj prodhohet nga ullinj natyral te varietetit Kalinjot te trajtuar me praktikat e duhura agroteknike dhe te vjele me kujdes ne kodrat e Skrofotines, Cerkovines dhe Trevllazerit, Vlore.
Treguesit cilesore dhe ushqimore te këtij vaji jane ne perputhje me kerkesat e standardeve evropiane.
Shija : E frutit te fresket, pak e hidhur.
Njjyra Jeshile ne te verdhe
Aciditeti 0,4 %
Aroma karakteristike e frutit te fresket
Perpunuar me presim te ftohte
Ruajtja Larg burimeve te nxehtesise dhe drites.
Prodhuar nen asistencen e "Shoqates se Bujqesise Organike
certifikuar si nje produkt Organik nga ICEA, Italy .
Done
Internet

When Shezai Shehu entered the business of egg production and sell-ing in 1994, the Albanian market had been newly opened after dec-ades of communism. His limited liability company "SHEHU sh.p.k. is based in the village of Drenovë, in the Albanian southeastern region of Korça. After 11 years the company has increased its num-ber of employees to 17, while annual sales were $310.000 in 2005.

The company supplies 205 clients through-out the Korça district and is renowned for its high-quality fresh eggs. There are two major com-petitive advantages for SHEHU sh.p.k.: freshness and quality. Con-sumer concerns over freshness are addressed by making eggs available immediately after production. According to Mr. Shehu, the risk of eliminat-ing refrigeration and inventory and taking the product directly into the market pays off due to consumers' preferences for a fresh daily supply of eggs. As it stands, all eggs produced by SHEHU sh.p.k. are sold within the day in restaurants, shops, and supermar-kets.

The other advantage of this company is a unique quality made possi-ble through the use of a patented hen feed. A specialized workforce prepares the hen feed on a daily basis. Only natural vegetarian in-gredients are used which in turn guarantees the high quality, nutri-tional value and good taste of Shehu's eggs. With a production capacity of 3,500,000 eggs per year the company is looking to in-crease its domestic market share and also start exporting. This how-ever calls for a new marketing strategy and improvement of production standards.

The Small Business Credit and Assistance project (SBCA) works with SHEHU sh.p.k. to improve its performance. SBCA assis-tance to this company has resulted in a $70,000 increase in sales and the creation of 15 jobs. Initially, SBCA provided training and advice on loan appli-cation and marketing strategies. As a result Mr. Shehu was able to receive a loan that he used for repairing and upgrading his equip-ment. In 2004 SBCA introduced the company to ISO standards and assisted in the quality management process.

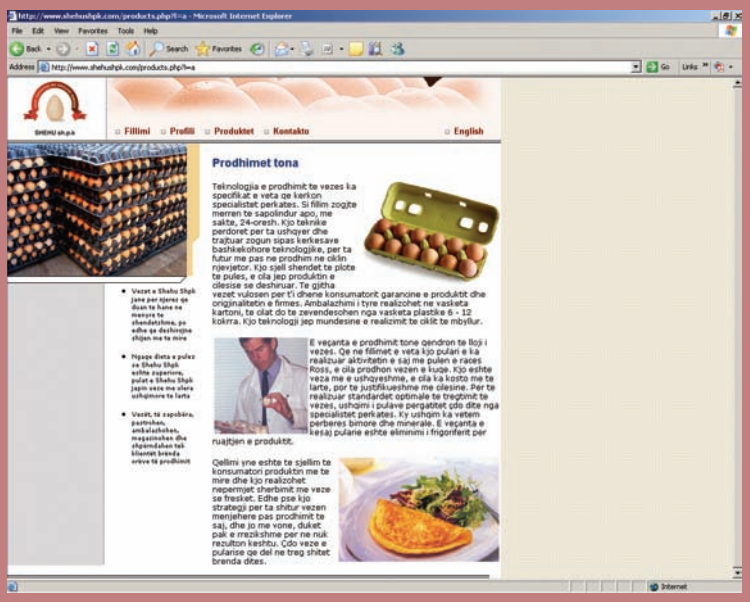
SBCA prepared a new logo for SHEHU sh.p.k. and produced his first company leaflet. The company's Web site www.she-hushpk.com was built through SBCA and bar codes were introduced and added to the company labels. To encourage sales, SBCA has identified new sales channels; it conducts negotiations on behalf of Mr. Shehu and facili-tates sales contracts. However, like all egg producers, SHEHU sh.p.k. has been badly affected by the bird flue scare.

On a more strategic level, SBCA is helping the company's decision-making process and is preparing a business plan that covers the next seven year period.

BEFORE

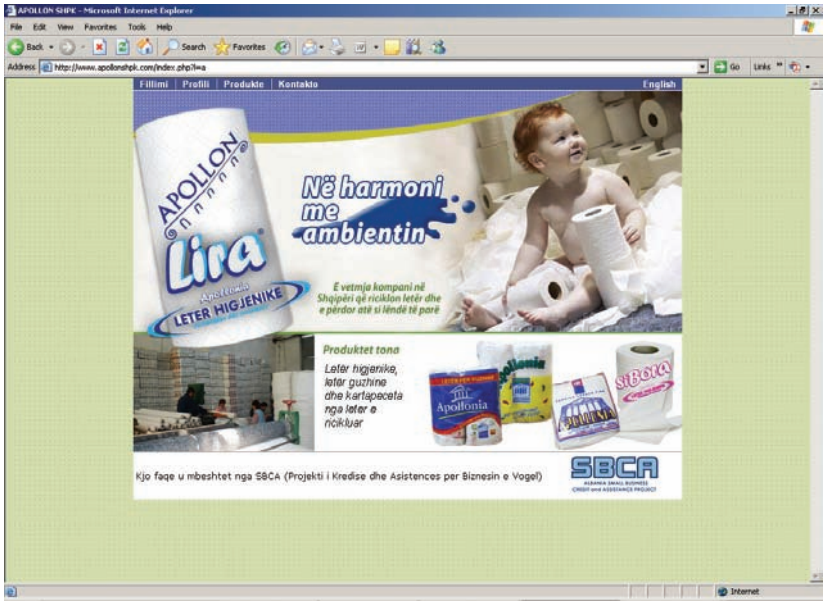
AFTER

http://www.shehushpk.com/ - Microsoft Internet Explorer
Fillimi
Profili
Produktet
Kontakto
English
Pse pikerisht vezet e Shehu Shpk?
Ushqim Natyral per Pulat
Garanci strikte per Cilesine
Freskia
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe
http://www.shehushpk.com/profili.php?l=a - Microsoft Internet Explorer
Prodhim Vezesh ne Drenove, Korce


http://www.shehushpk.com/products.php?l=a - Microsoft Internet Explorer
Fillimi
Profili
Produktet
Kontakto
English
Prodhimet tona

BEFORE

AFTER


APOLLON SHPK - Microsoft Internet Explorer
Fillimi | Profili | Produkte | Kontakto
English
APOLLON
Lira
LETER HIGJENIKE
Në harmoni me ambientin
E vetmja kompani në Shqipëri që riciklon letër dhe e përdor atë si lëndë të parë
Produktet tona
Letër higjenike, letër guzhine dhe kartapeceta nga letër e riciklua
Sibora
Apollonia
SBCA
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
Internet

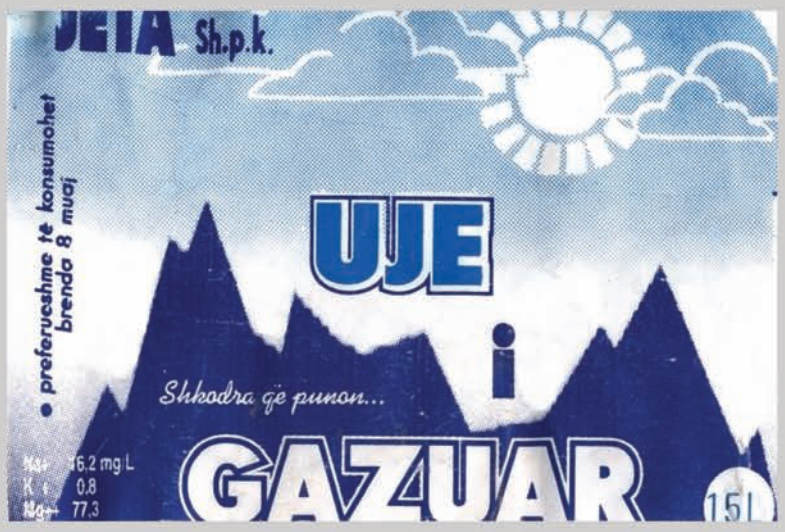
APOLLON SHPK - Microsoft Internet Explorer
Fillimi | Profili | Produkte | Kontakto
English
APOLLON
Apollon shpk, Profili
Internet

APOLLON SHPK - Microsoft Internet Explorer
Fillimi | Profili | Produkte | Kontakto
English
APOLLON
Produket e Kompanisë Apollon
Internet

BEFORE

AFTER

BEFORE



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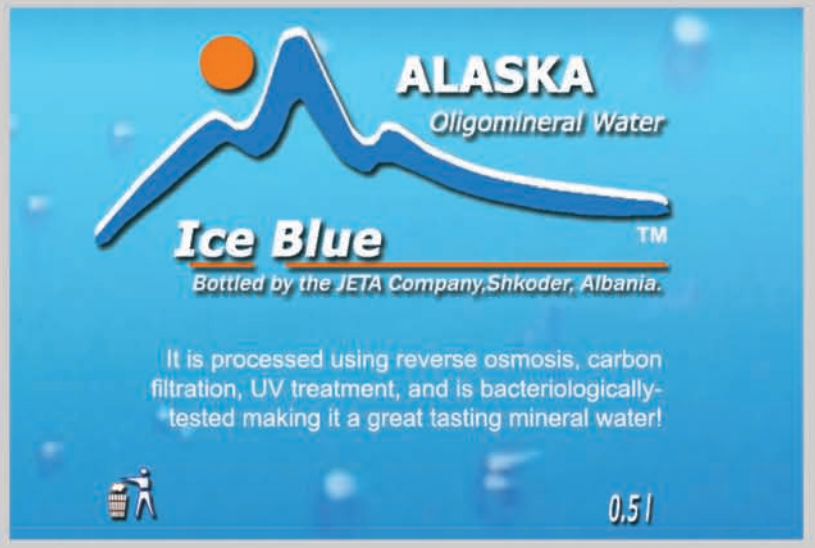


In 2003 Iliriana Kutrolli started the business of chicken meat processing in Drenovë, in the southeastern district of Korça. She established 'Korça Fresk', a company that packages and sells various sized chickens, chicken fillets, legs and other by-products. In less than two years the company has become one of the 4 main Albanian chicken producers and is now looking to compete with Hungarian importers.

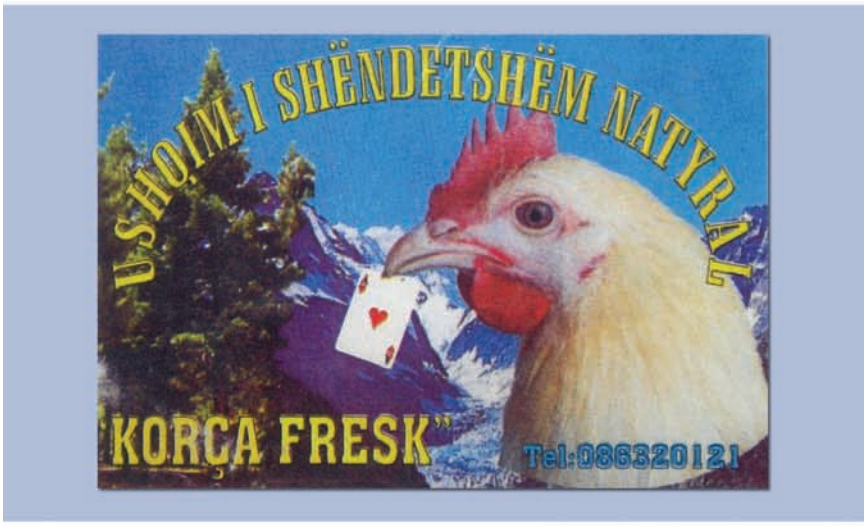
'KORÇA FRESK' employs 4 full time and 8 seasonal work-ers while its 2004 turnover was $320,000. A total of 145,000 packaged chickens were sold in addition to 4000 kg of proc-essed chicken meat. Most of the sales are in Tirana, El-basan and Korça districts. The company supplies 10 wholesalers and 55 retailers. Its biggest client is EHW, a meat processing company that owns retail chains through-out the country.

One unique advantage for the company is the use of the COBB chickens that are famous for their high quality meat. In addi-tion, the hen feed is all organic and Kutrolli maintains strict hygiene standards through-out the production cycle. The final products are packaged in plastic film and contain-ers carrying the Korça Fresk label and logo. The full produc-tion capacity is about 300,000 chickens per year, or twice as much as its current sales.

In order to increase performance, the Small Business Credit and Assistance project (SBCA) is working to improve Korça Fresk's marketing operations and introduce quality man-agement. On the marketing level, SBCA is preparing a 5 year business plan - the first for this company - and is ad-vising on best sales strategies. In addition to set-ting up a new Web site www.korcafresk.com, SBCA reinforced the company's brand identity through a new logo and labels.

On the production level, SBCA introduced the company to quality management prac-tices such as HACCAP and ISO and has started the first steps in meeting these international standards. Through SBCA's intervention KORÇA FRESK will start applying bar codes to its products. This will facili-tate sales and prepare the company for future exporting in the region.

BEFORE



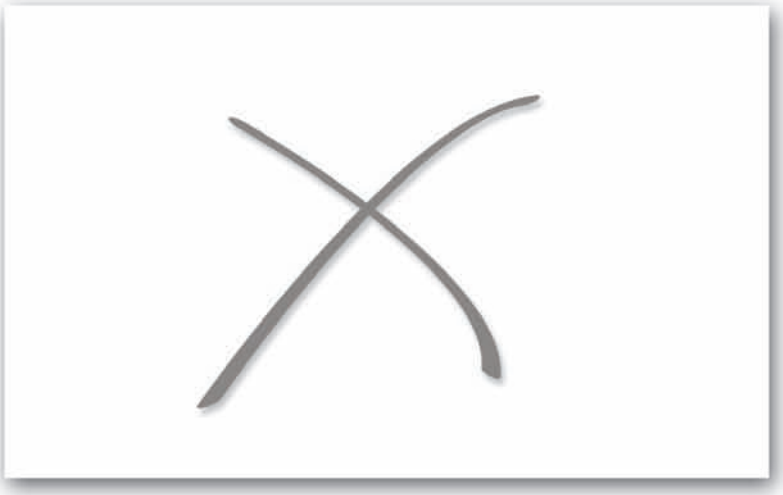
AFTER

http://www.korcafresk.com/ - Microsoft Internet Explorer
KORÇA FRESK
Prodhim mish pule
Fillimi | Profili | Produktet | Kontakto | English
Fabrika e rritjes se pulave KORÇA FRESK
"Klientet tane thone se cilesia dhe sherbimi i shperndarjes nuk lene vend per krahasim"
- Iliriana Kutrolli
Produktet e paketuara te mishit te pules
Mjetet e trasportit gjate sherbimit
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
SBCA
http://www.korcafresk.com/products.php?l=a
Produktet e Korça "FRESK"
C'do te thote te prodhosh mish pule me cilesi te larte?
Do te thote te japim produkte te reja, te vecanta, te lehta ne sherbim dhe ne shitje. Do te thote te japim me shume dhe pertej c'do mundesie per te siguruar se ne jemi me te miret ne kete industri me te cilet mund te beni biznes. Do te thote te japim produkte lider qe na bejne te mbajme prembimet.
Si prodhohet mishi i pules?
Firma e di se zogjte e shendetshem te ritur ne mjedise te mbrojtura prodhojne mish te shendetshem dhe me vlera te shkelqyera. Firma investon shume ne mirembajtjen dhe sigurine biologjike te zogjve qe nga dita e pare e jetes se tyre, duke minimizuar stresin dhe duke siguruar ushqim qe permban nevojat e duhura dietore. Punonjesit punojne diten dhe naten gjate gjithe vitit per te siguruar shendetin me te mire per zogjte.
Sapo i pastruar mishi i pules paketohet sipas standarteve europiane, futet ne frigorifer, magazinohet dhe me pas shperndahet i fresket.
Te gjitha mekanizmat dhe pajisjet perpunuese te firmes, platformat e ngarkesave dhe kamionet pastrohen dhe higjenizohen çdo dite. Procedurat dhe praktikat e perditshme te punes e mbrojne integritetin e produkteve tona.
Produktet tona jane:
Pule
Fileto
Kofshe
"Korça Fresk" vendos standarte industriale ne prodhimin dhe shperndarjen e produktit.
Klientet tane na thone qe cilesia e mishit te pulave tona dhe sherbimi i shperndarjes nuk le vend per krahasim. Ne fakt, klientet tane na zgjedhin pikerisht per keto standarte te larta prodhimi dhe shperndarjeje te vendosura nga Departamenti yne i Logjistikes. Prodhimi dhe shperndarja jone qendrojne ne maje te industrise.
http://www.korcafresk.com/profile.php?l=a - Microsoft Internet
Korça "FRESK" - Prodhim mish pule
Nje prej kapanoneve te rritjes se pulave ne fabriken KORÇA FRESK
Done
Internet

BEFORE

AFTER

BEFORE



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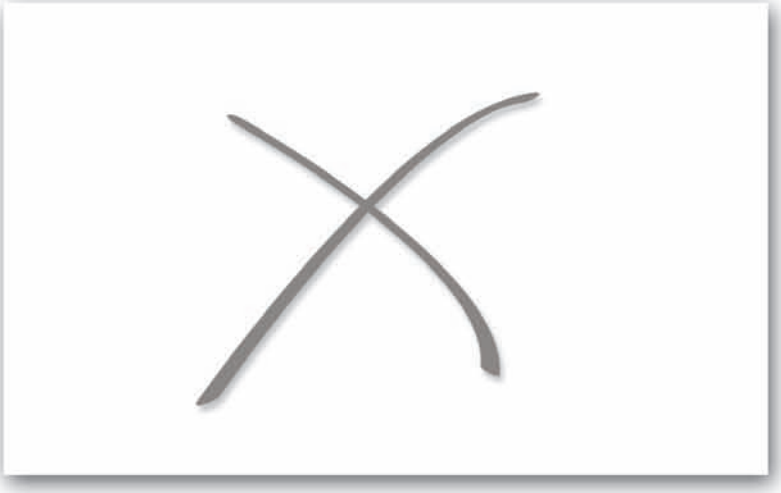

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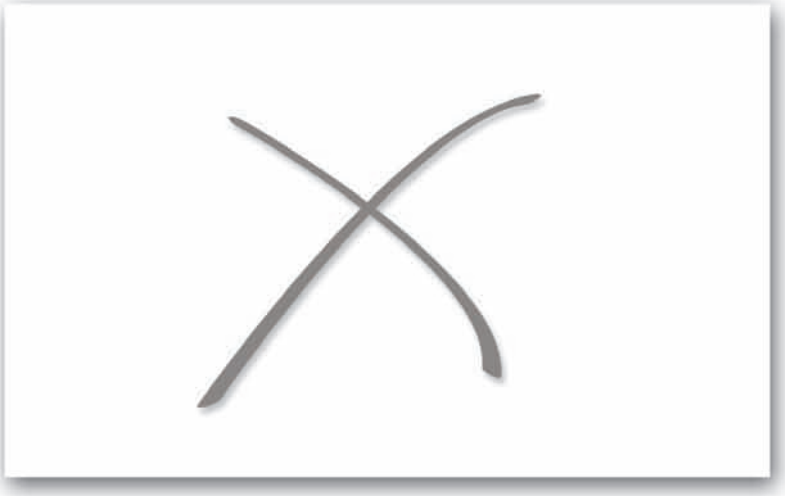

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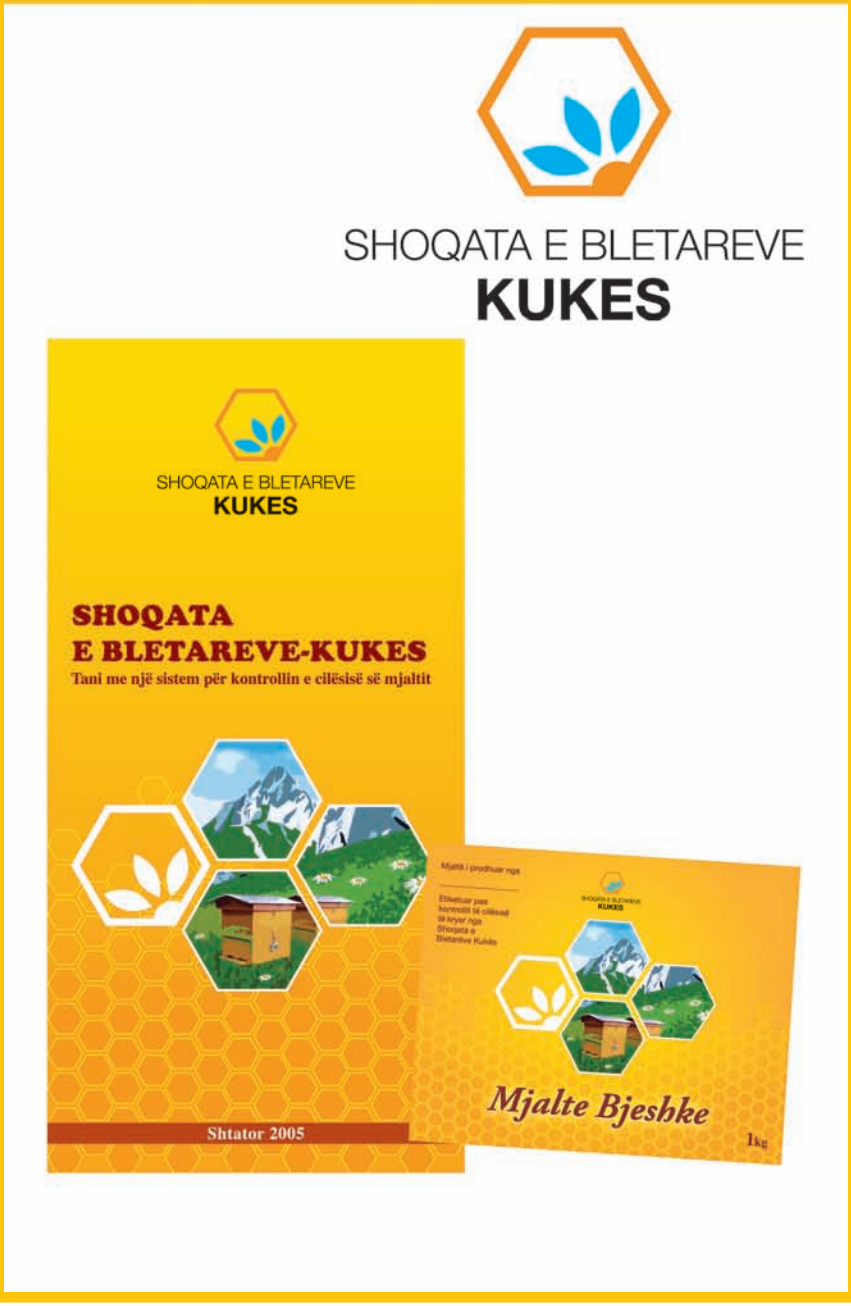

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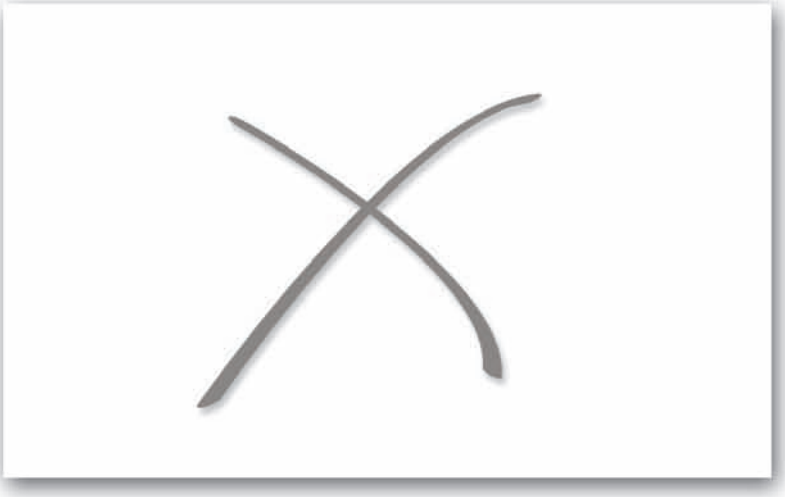

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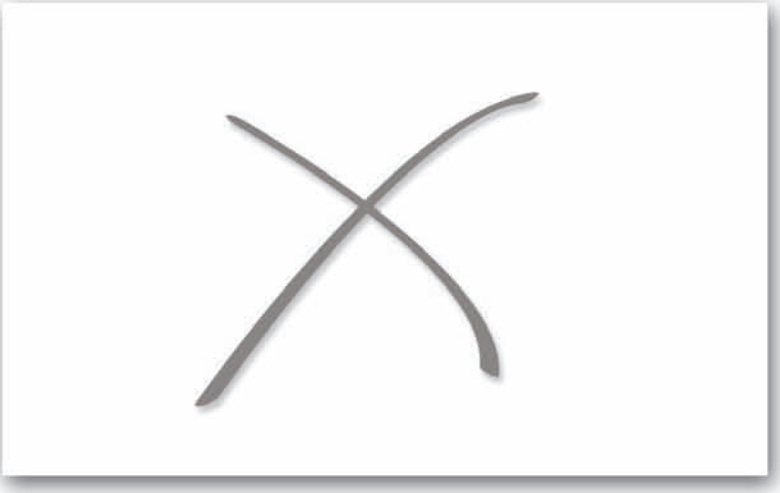

AFTER

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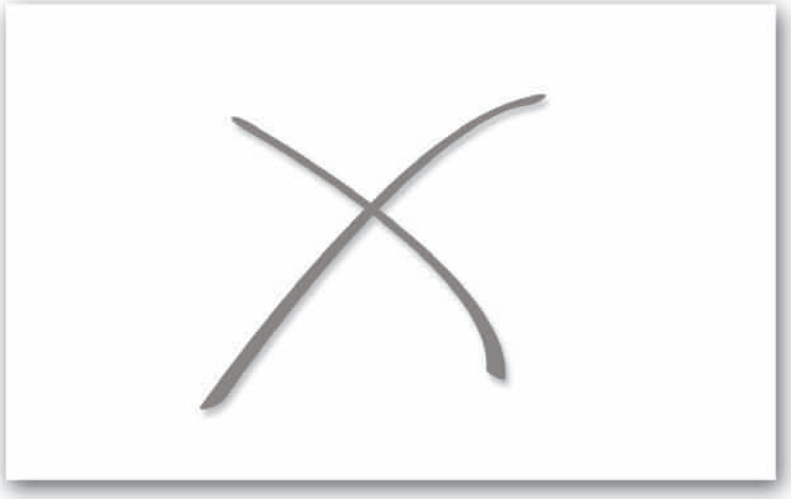
BEFORE

AFTER

produktet - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Address http://www.skilja.com/PRODUKTET/produktet.html
Profili
Produktet
Teknologji
Perfitimet
Kontakt
www.skilja.com
FABRIKA PER PERPUNIMIN E VAJIT TE ULLIRIT DHE PERPUNIMIN E ULLIRIT
Produktet
Kompania planifikon të nisë eksportet për në vendet fqinje dhe të diversifijojë produktet e saj duke përfshirë ullinj të paketuar.
Vaj ulliri I virgjer I cilesise se larte ekstra 0.5 liter, 0.75 liter, 1 liter
Vaj ulliri i virgjer 0.5 liter, 0.75 liter
Treguesit Fiziko-Kimik
Lageshtia + lende flurore ne % 0.1
Aciditeti, si ac.oleik ne % 0.55
Nr.jodit (sipas Hanus) 80.01
Nr. i sapunifikimit (mg KOH/g vaj) 189.45
Nr. i peroksideve mek 02/g vaj 11.86
Masa Specifike ne 20°C 0.9118
Treguesi i refraksionit 1.4700
Treguesit Fiziko-Kimik
Lageshtia + lende flurore ne % 0.1
Aciditeti, si ac.oleik ne % 1.2
Nr.jodit (sipas Hanus) 80.01
Nr. i sapunifikimit (mg KOH/g vaj) 189.45
Nr. i peroksideve mek 02/g vaj 11.86
Masa Specifike ne 20°C 0.9118
Treguesi i refraksionit 1.4700
SKILJA
Dizenjimi i kesaj faqeje interneti u mundesua nga SBCA
(Projekti i Kredise dhe Asistencës për Biznesin e Vogël)
SBCA
Done
Internet

perfitimet - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Address http://www.skilja.com/PERFITIMRT/perfitimet.html
Profili
Produktet
Teknologji
Perfitimet
Kontakt
www.skilja.com
FABRIKA PER PERPUNIMIN E VAJIT TE ULLIRIT DHE PERPUNIMIN E ULLIRIT
Perfitimet
Vaji I Ullirit Extra I Virgjër ka këto efekte dobiprurëse
Redukton sasinë e
Dizenjimi i kesaj faqeje interneti u munde
(Projekti i Kredise dhe Asistencës për Biz
Done
teknologjija - Microsoft Internet Explorer
Address http://www.skilja.com/TEK/teknologjija.html
Profili
Produktet
Teknologji
Perfitimet
Kontakt
www.skilja.com
FABRIKA PER PERPUNIMIN E VAJIT TE ULLIRIT DHE PERPUNIMIN E ULLIRIT
Teknologji
Vaji i Ullirit i Virgjër "Skilja" prodhohet nga ullinj të zgjedhur me kujdes. Ullinjtë pastrohen dhe lahen për t'ju nënshtruar procesit të përpunimit në një impjant modern.
Procesi kryhet brënda 24 orëve nga vjelja, gjë që i bën të mundur vajit të ruajë vlerat ushqyese, kurative, shijen, aromën, kaloritë si dhe shkallën e ulët të aciditetit.
Impjanti ndodhet në zemër të ullishtes në qytetin e Elbasanit
Teknologjia e perdorur eshte PIERALISI
Nje linje e re, prodhim i vitit 2005
Teknologji modeme
Kushte ideale per perpunimin e ullirit dhe prodhimin e vajit
Dizenjimi i kesaj faqeje interneti u mundesua nga SBCA
(Projekti i Kredise dhe Asistencës për Biznesin e Vogël)
SBCA
Done
Internet

BEFORE



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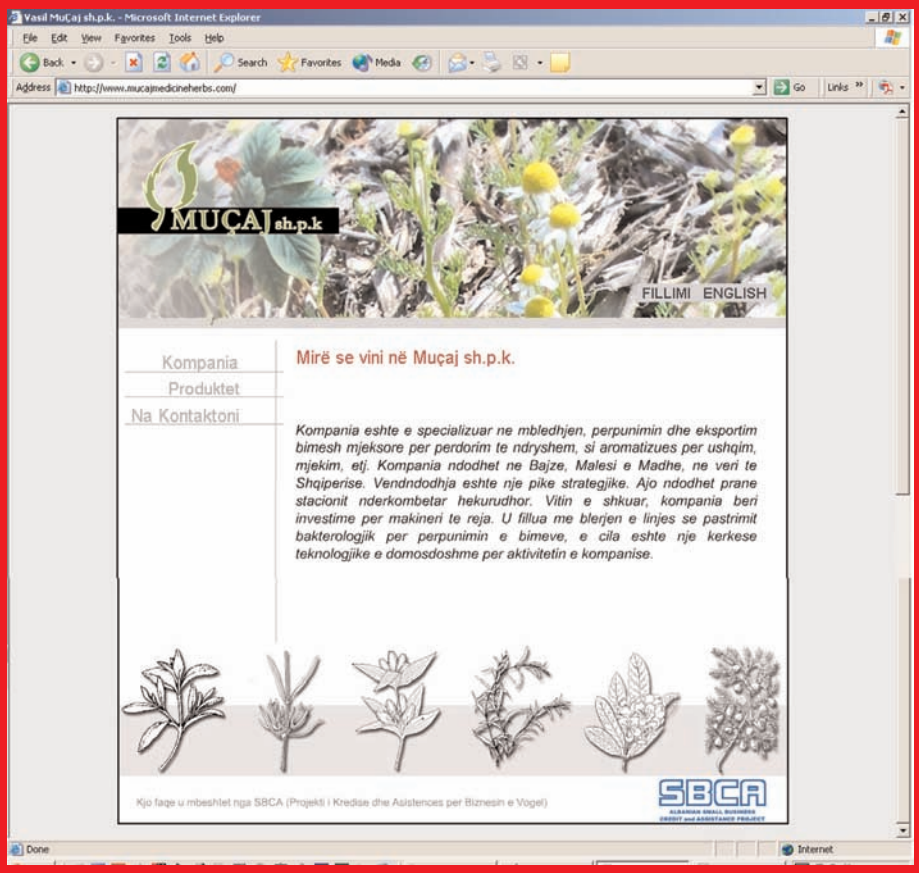
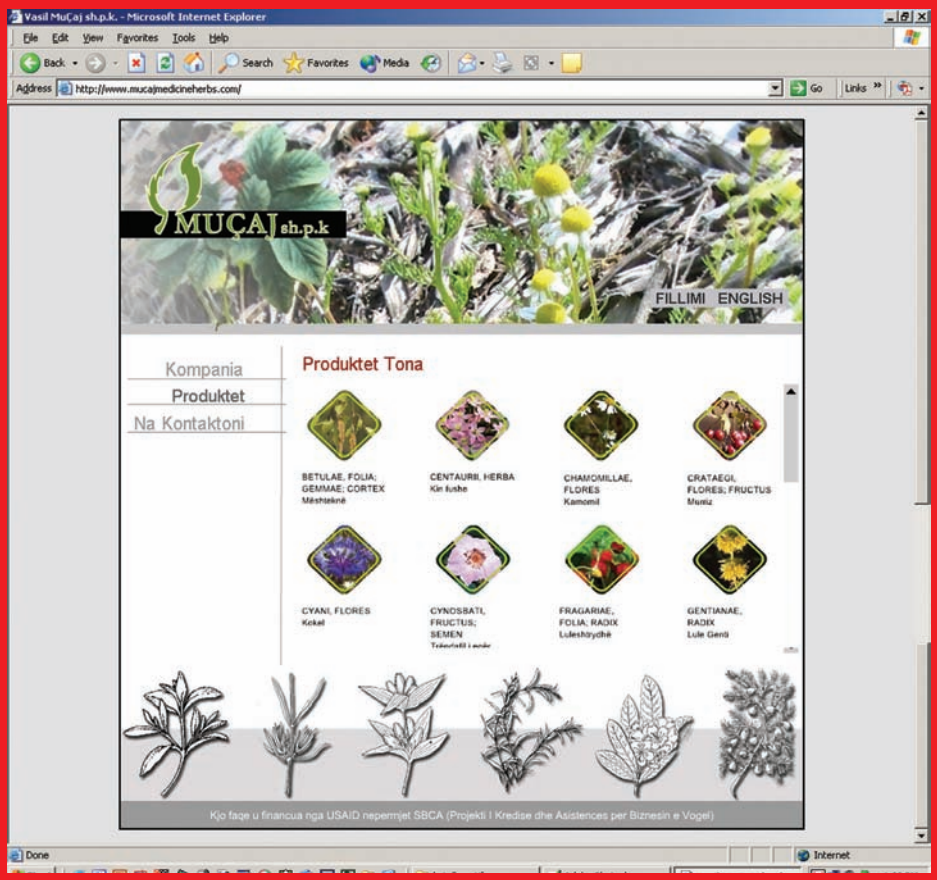
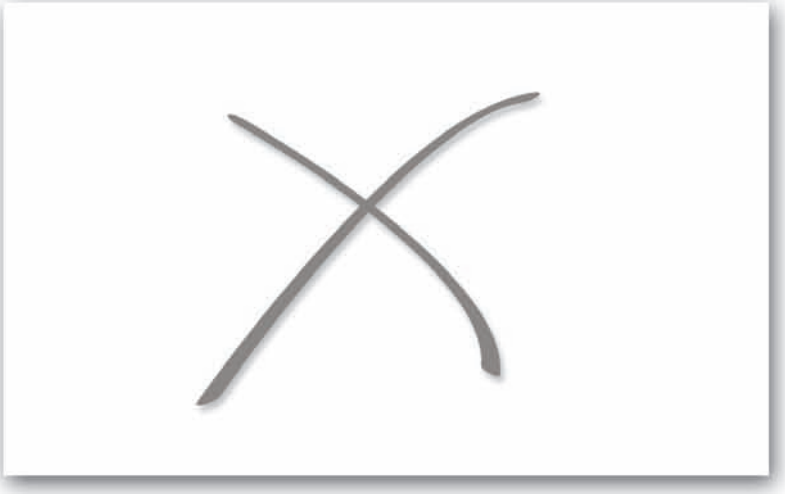

Vasil Muçaj sh.p.k. - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites Media
Address http://www.mucajmedicineherbs.com/
Go Links
MUÇAJ sh.p.k
FILLIMI ENGLISH
Kompania
Produktet
Na Kontaktoni
Mirë se vini në Muçaj sh.p.k.
Kompania eshte e specializuar ne mbledhjen, perpunimin dhe eksportim bimesh mjeksore per perdorim te ndryshem, si aromatizues per ushqim, mjekim, etj. Kompania ndodhet ne Bajze, Malesi e Madhe, ne veri te Shqiperise. Vendndodhja eshte nje pike strategjike. Ajo ndodhet prane stacionit nderkombetar hekurudhor. Vitin e shkuar, kompania beri investime per makineri te reja. U fillua me blerjen e linjes se pastrimit bakterologjik per perpunimin e bimeve, e cila eshte nje kerkese teknologjike e domosdoshme per aktivitetin e kompanise.
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
SBCA
Done
Internet


Vasil Muçaj sh.p.k. - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites Media
Address http://www.mucajmedicineherbs.com/
Go Links
MUÇAJ sh.p.k
FILLIMI ENGLISH
Kompania
Produktet
Na Kontaktoni
Produktet Tona
BETULAE, FOLIA; GEMMAE; CORTEX
Mështekinë
CENTAURII, HERBA
Kin fushe
CHAMOMILLAE, FLORES
Kamomil
CRATAEGI, FLORES; FRUCTUS
Murriz
CYANI, FLORES
Kokel
CYNOSBATI, FRUCTUS; SEMEN
FRAGARIAE, FOLIA; RADIX
Luleshtrydhe
GENTIANAE, RADIX
Lule Gentë
Kjo faqe u financua nga USAID nepermjet SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
Done
Internet

BEFORE



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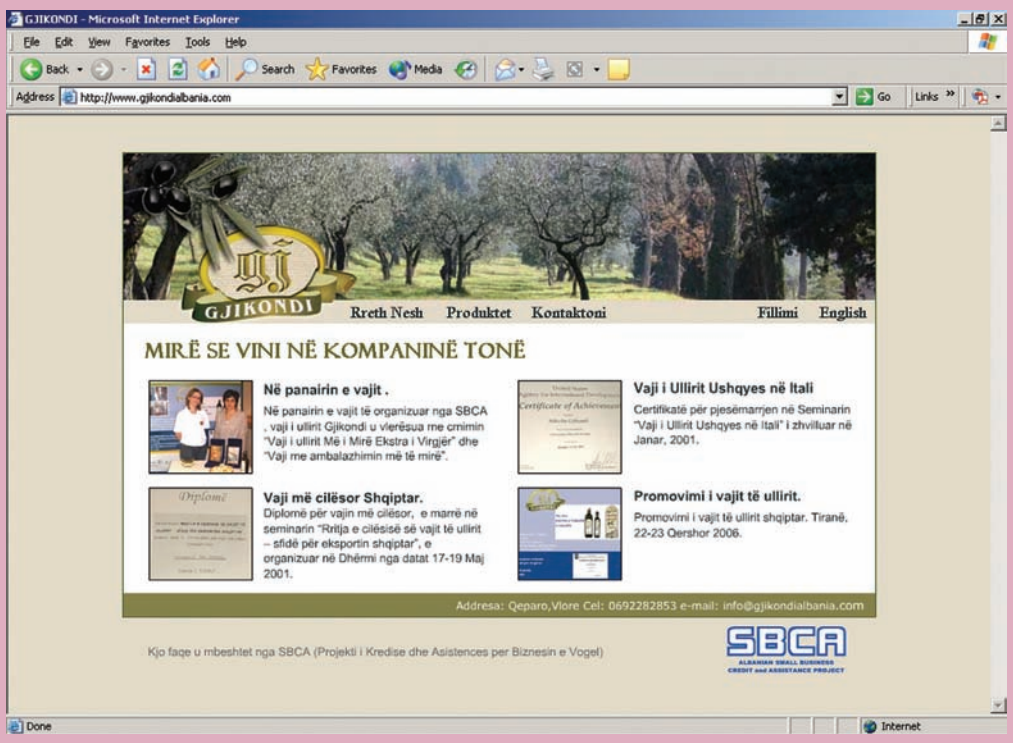
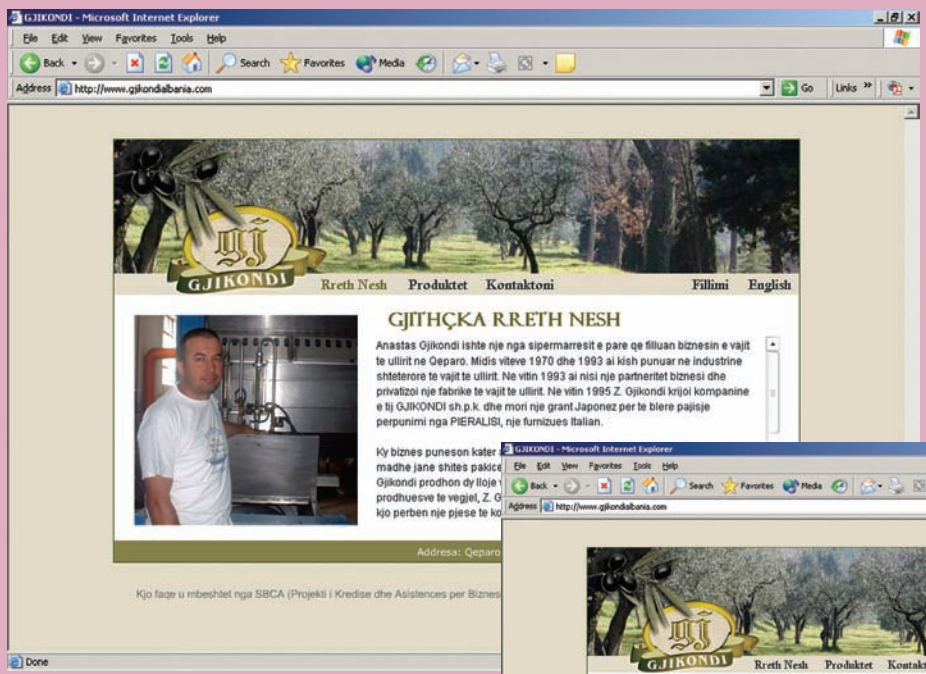

GJIKONDI - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites Media
Address http://www.gjikondialbania.com
Go Links
GJIKONDI
Rreth Nesh Produktet Kontaktoni Fillimi English
MIRË SE VINI NË KOMPANINË TONË
Në panairin e vajit .
Në panairin e vajit të organizuar nga SBCA , vaji i ullirit Gjikondi u vlerësua me cmimin "Vaji i ullirit Më i Mirë Ekstra i Virgjër" dhe "Vaji me ambalazhimin më të mirë".
Vaji i Ullirit Ushqyes në Itali
Certifikatë për pjesëmarrjen në Seminarin "Vaji i Ullirit Ushqyes në Itali" i zhvilluar në Janar, 2001.
Vaji më cilësor Shqiptar.
Diplomë për vajin më cilësor, e marrë në seminarin "Rritja e cilësisë së vajit të ullirit – sfidë për eksportin shqiptar", e organizuar në Dhërmi nga datat 17-19 Maj 2001.
Promovimi i vajit të ullirit.
Promovimi i vajit të ullirit shqiptar. Tiranë, 22-23 Qershor 2006.
Adresa: Qeparo,Vlore Cel: 0692282853 e-mail: info@gjikondialbania.com
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
SBCA
Done
Internet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Address http://www.gjikondialbania.com
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GJIKONDI
Rreth Nesh Produktet Kontaktoni Fillimi English
GJITHÇKA RRETH NESH
Anastas Gjikondi ishte nje nga sipermarresit e pare qe filluan biznesin e vajit te ullirit ne Qeparo. Midis viteve 1970 dhe 1993 ai kish punuar ne industrine shteterore te vajit te ullirit. Ne vitin 1993 ai nisi nje partneritet biznesi dhe privatizoi nje fabrike te vajit te ullirit. Ne vitin 1995 Z. Gjikondi krijoi kompanine e tij GJIKONDI sh.p.k. dhe mori nje grant Japonez per te blere pajisje perpunimi nga PIERALISI, nje furnizues Italian.
Done

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GJIKONDI
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PRODUKTI JONË
Vaji ynë i ullirit prodhohet nga ullinj natyrat të varietetit Kalinjot te vjele ne fshatin e Qeparosë, ne Vlorë. Ullinjtë mbeten pa perdorimin e substancave kimike, dhe vilen e perzgjidhen sipas Praktikave te Mira te Punës.
Vaji ynë i ullirit prodhohet ne perputhje me standardet Europiane te cilësisë.
Shija: Natyrale, pak e hidhur
Ngjyra: E verdhë ne jeshile
Aciditeti: 0.7%
Era: E frutit te freskët te ullirit
Ruajtja: Larg burimeve te nxehtësisë dhe drites
Vaji Ekstra i Virgjër Gjikondi prodhohet nga varietetet Kalinjot i ullinjve natyrale te vjele ne fshatin Qeparo, Vlore. Ullinjte mbeten ne kushte natyrore pa kimikate, dhe jane vjele ne perputhje me praktikat e mira te punes. Vaji i ullirit analizohet regullisht prane institutit te Kerkimeve Ushqimore ne Tirane.
Efektet Dobiprurese te Vajit te Ullirit te Virgjer Ekstra
• I dobishem per sherimin e gastritit hiper-hidroklorik dhe ulceres gastro-duodenale.
• Permiresimin e tonusit dhe te veprimtarise se fshikezes se lemthit duke ndihmuar per nje veprim me efektiv te lengut biliar (te vrenti) per emulsionin e yndymave.
Adresa: Qeparo,Vlore Cel: 0692282853 e-mail: info@gjikondialbania.com
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredise dhe Asistences per Biznesin e Vogel)
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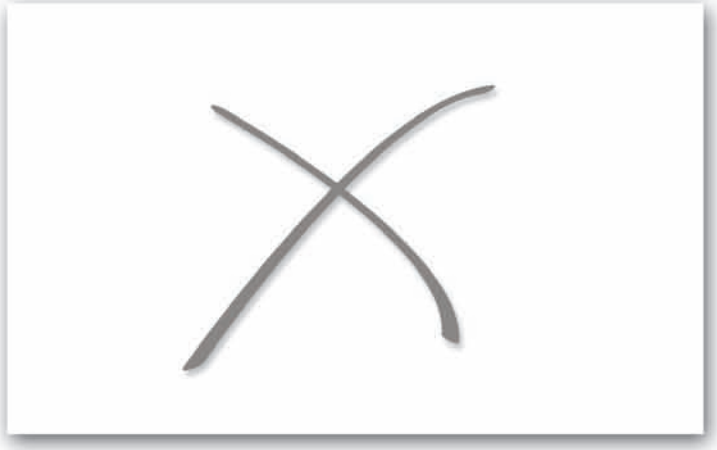

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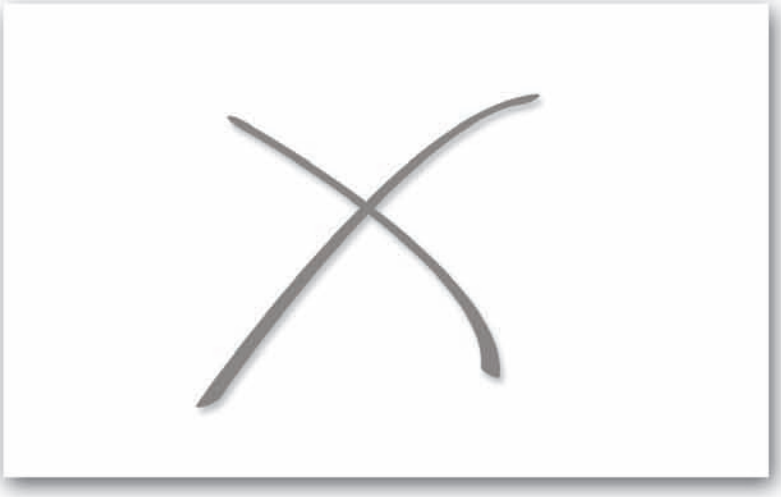

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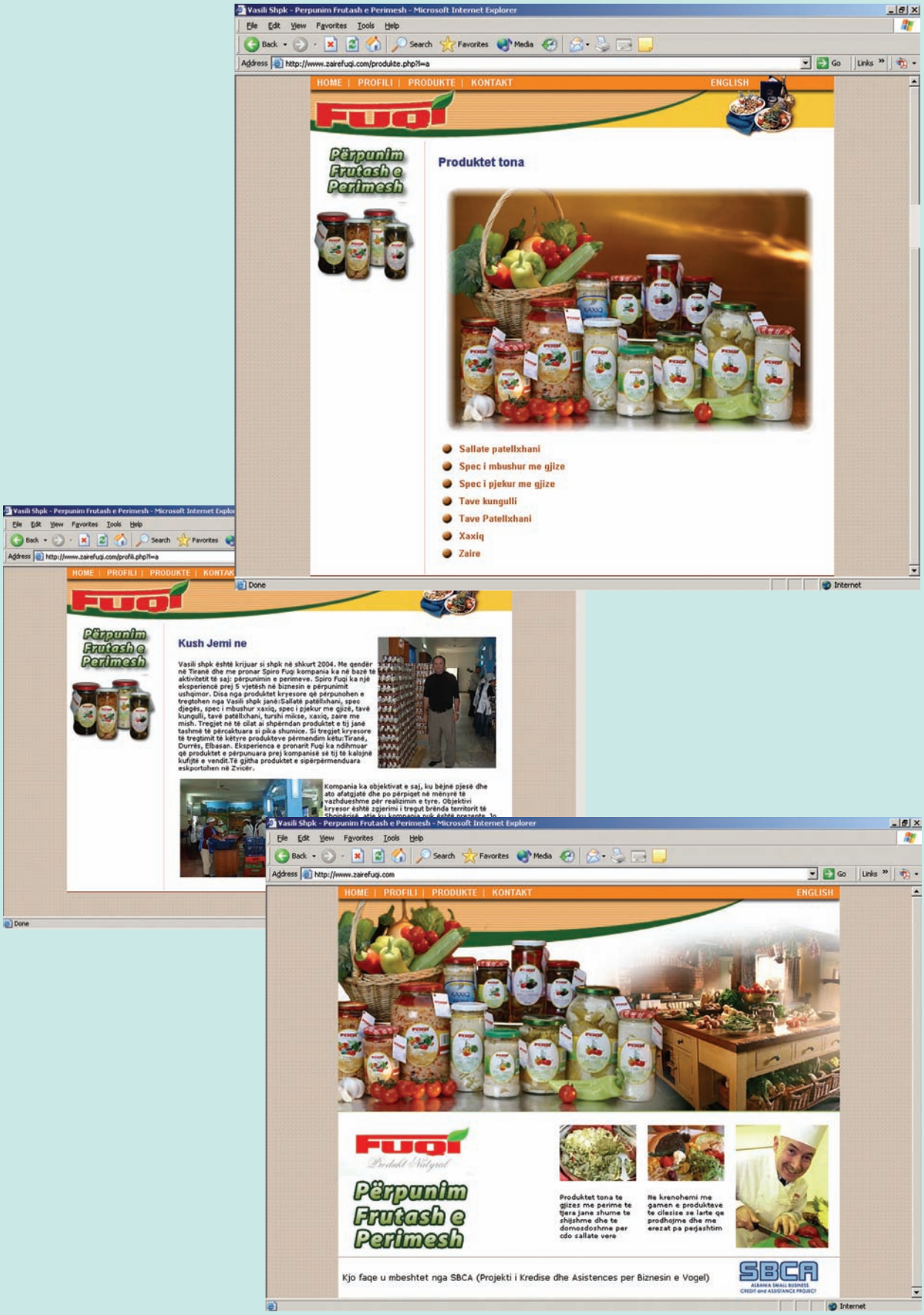
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ENGLISH
FUQI
Përpunim Frutash e Perimesh
Produktet tona
Sallate patellxhani
Spec i mbushur me gjize
Spec i pjekur me gjize
Tave kungulli
Tave Patellxhani
Xaxiq
Zaire
Kush Jemi ne
http://www.zairefuqi.com
Produktet tona te gjizes me perime te tjera jane shume te shijshme dhe te domosdoshme per cdo sallate vere
Ne krenohemi me gamen e produktave te cilesise se larte qe prodhojme dhe me erezat pa perjashtim
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SBCA

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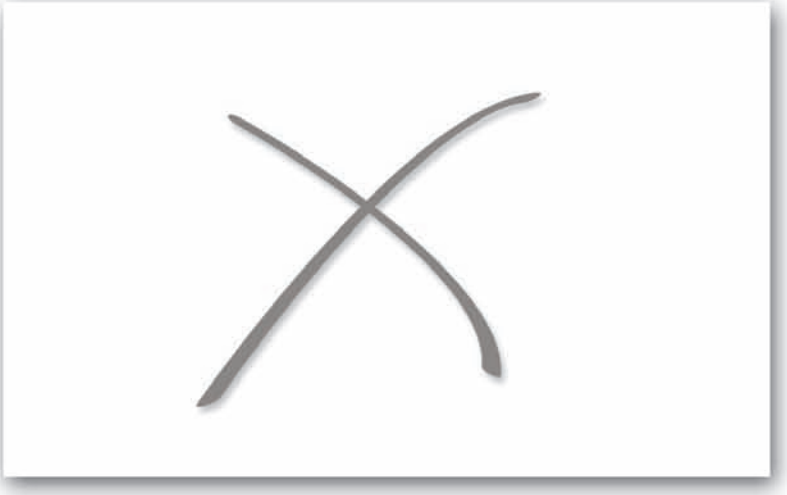

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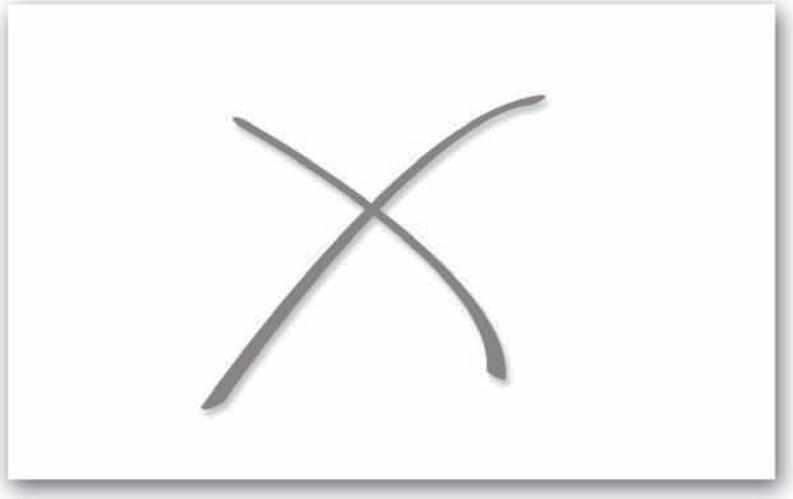

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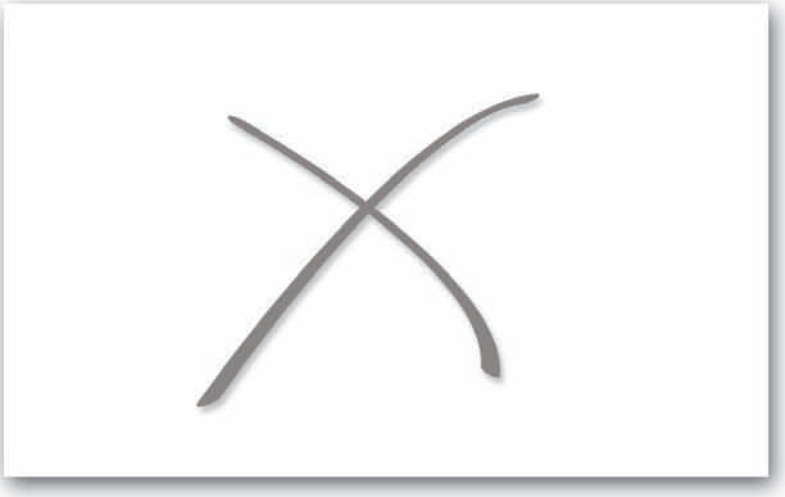

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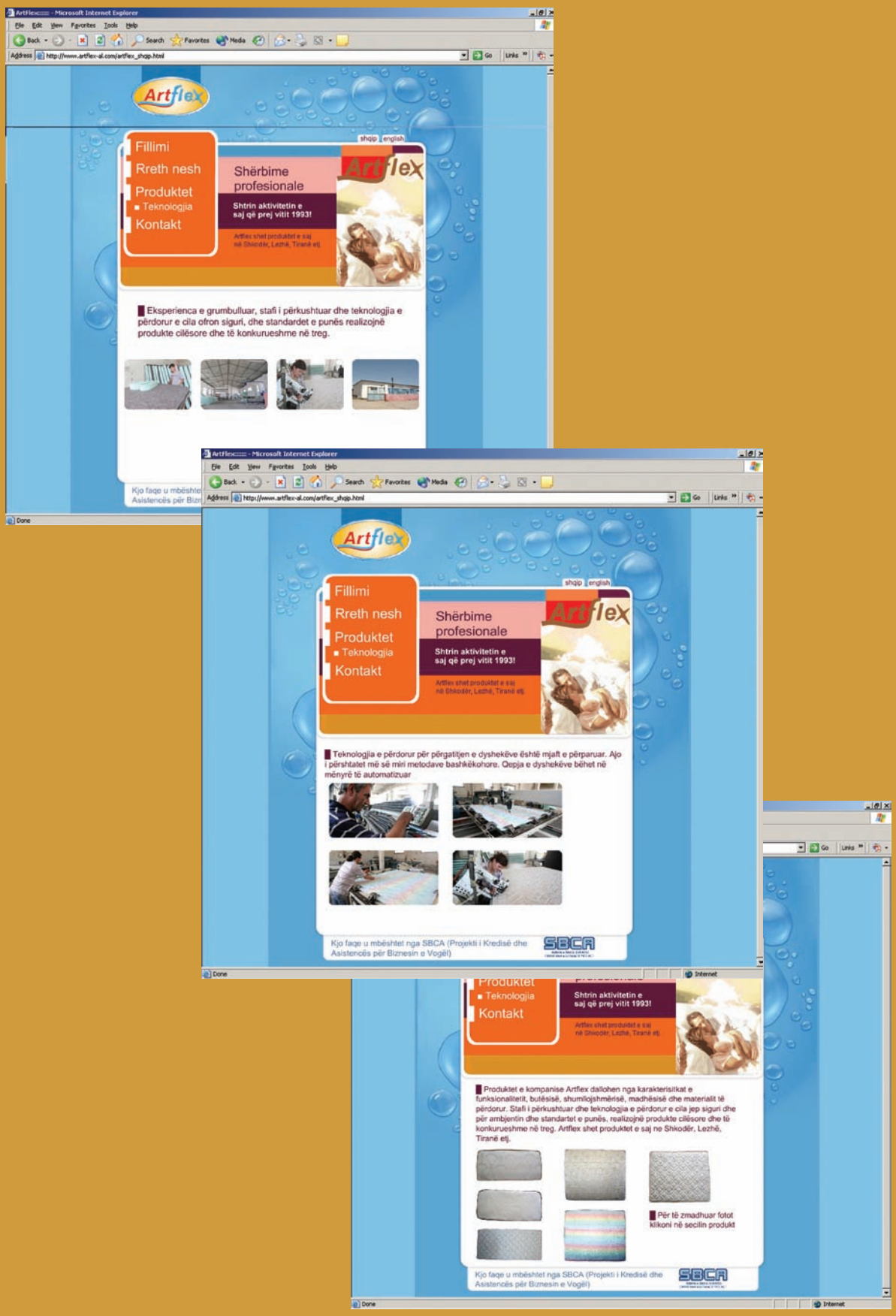
Artflex
Fillimi
Rreth nesh
Produktet
Teknologjia
Kontakt
shqip english
Shërbime profesionale
Shtrin aktivitetin e saj që prej vitit 1993!
Eksperienca e grumbulluar, stafi i përkushtuar dhe teknologjia e përdorur e cila ofron siguri, dhe standardet e punës realizojnë produkte cilësore dhe të konkurueshme në treg.
Teknologjia e përdorur për përgatitjen e dyshekëve është mjaft e përparuar. Ajo i përshtatet më së miri metodave bashkëkohore. Qepja e dyshekëve bëhet në mënyrë të automatizuar
Kjo faqe u mbështet nga SBCA (Projekti i Kredisë dhe Asistencës për Biznesin e Vogël)
SBCA
Produktet e kompanisë Artflex dallohen nga karakterisitkat e funksionalitetit, butësisë, shumëlojshmërisë, madhësisë dhe materialit të përdorur. Stafi i përkushtuar dhe teknologjia e përdorur e cila jep siguri dhe për ambjentin dhe standartet e punës, realizojnë produkte cilësore dhe të konkurueshme në treg. Artflex shet produktet e saj ne Shkodër, Lezhë, Tiranë etj.
Për të zmadhuar fotot klikoni në secilin produkt

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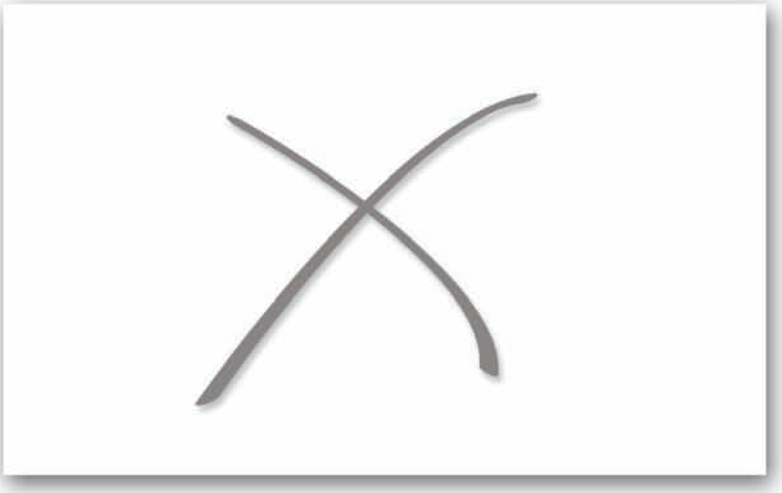

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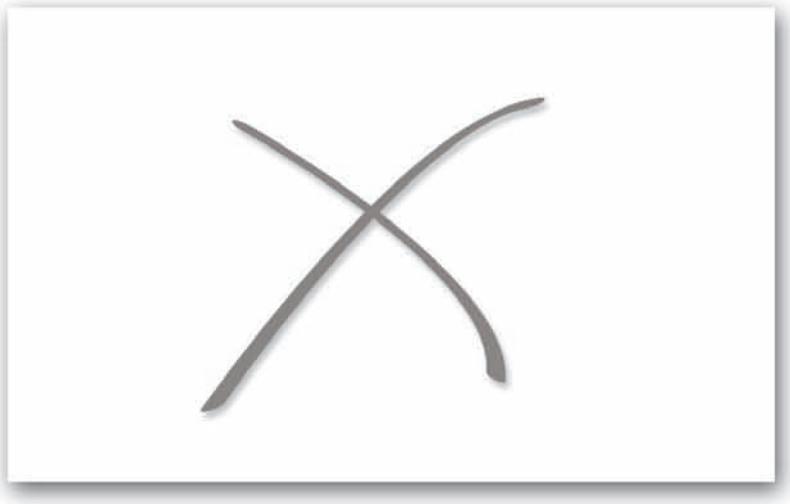

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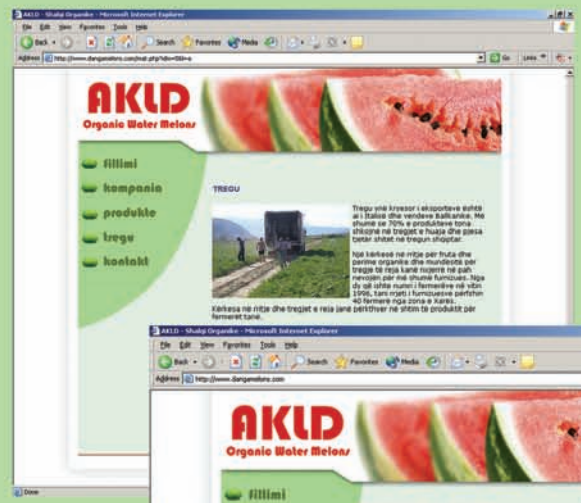

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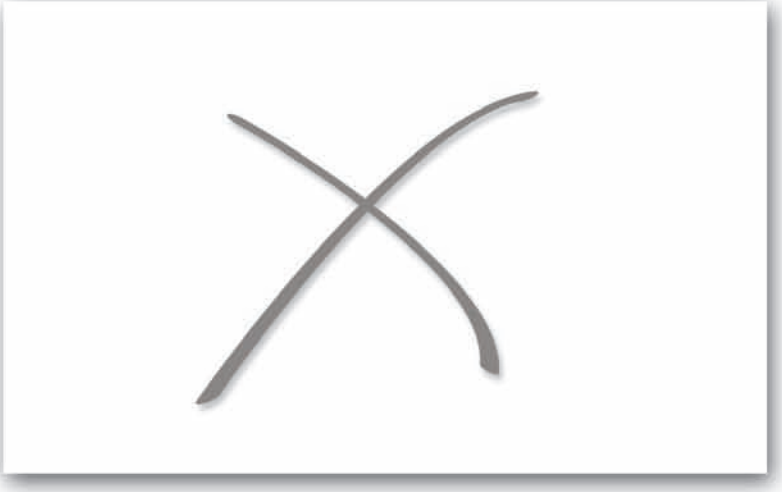

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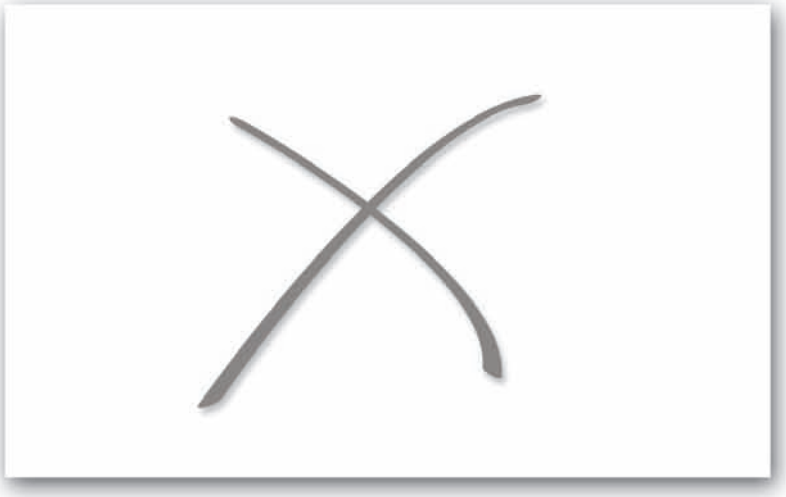

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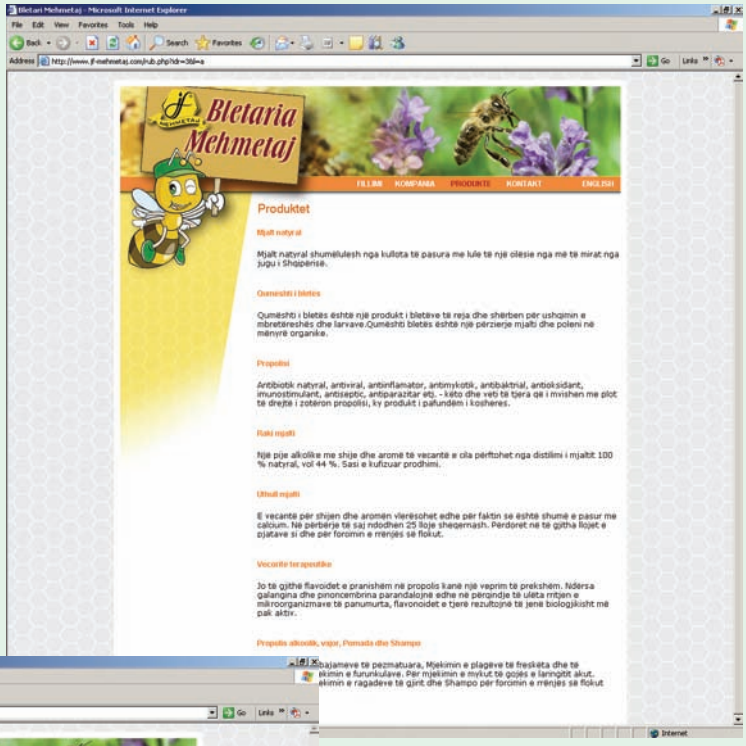
Address http://www.jf-mehmetaj.com/
Bletaria Mehmetaj
FILLIMI KOMPANIA PRODUKTE KONTAKT ENGLISH
Mjalte natyral
Qumështi i bletës
Raki mjalti
Propolis
Propolis alkolik
Uthull mjalti
Propolis vajor
Shampo me propolis
CERTIFIKATE
MJALTE
Kjo faqe u mbeshtet nga SBCA (Projekti i Kredisë dhe Asistencës për Biznesin e Vogël)
SBCA
Internet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Bletaria Mehmetaj
FILLIMI KOMPANIA PRODUKTE KONTAKT ENGLISH
Produktet
Mjalt natyral
Mjalt natyral shumëlulesh nga kullota të pasura me lule të një oleësie nga më të mirat nga jugu i Shqipërisë.
Qumështi i bletës
Qumështi i bletës është një produkt i bletëve të reja dhe shërben për ushqimin e mbretëreshës dhe larvave.Qumështi bletës është një përzierje mjalti dhe poleni në mënyrë organike.
Propolisi
Antibiotik natyral, antiviral, antiinflamator, antimykotik, antibaktrial, antioksidant, imunostimulant, antiseptic, antiparazitar etj. - këto dhe veti të tjera që i mvishen me plot të drejtë i zotëron propolisi, ky produkt i pafundëm i kosheres.
Raki mjalti
Një pije alkolike me shije dhe aromë të vecantë e ola përftohet nga distilimi i mjaltit 100 % natyral, vol 44 %. Sasi e kufizuar prodhimi.
Uthull mjalti
E vecantë për shijen dhe aromën vlerësohet edhe për faktin se është shumë e pasur me calcium. Në përbërje të saj ndodhen 25 lloje shqerrnash. Përdoret në të gjitha llojet e njatave si dhe për forcimin e mënjës së flokut.
Vecantë terapeutike
Jo të gjithë flavoidet e pranishëm në propolis kanë një veprim të prekshëm. Ndërsa galangina dhe pinoncembrina parandalojnë edhe në përqindje të ulëta rritjen e mikroorganizmave të panumurta, flavonoidet e tjera rezultojnë të jenë biologjikisht më pak aktiv.
Propolis alkoolik, vajor, Pomada dhe Shampo
bajameve të pezmatuara, Mjekimin e plagëve të freskëta dhe të
kimin e furunkulave. Për mjekimin e mykut të gojës e larinqitit akut.
kimin e ragadëve të gjirit dhe Shampo për forcimin e rrënjës së flokut
Internet

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Address http://www.jf-mehmetaj.com/inat.php?idm=1&l=a
Bletaria Mehmetaj
FILLIMI KOMPANIA PRODUKTE KONTAKT ENGLISH
Kush jemi ne
Kompania "Mehmetaj" eshte formuar nga vellezërit Fatmir dhe Jetnor Mehmetaj ne vitin 1994. U nis si një biznes i vogël vetëm me 8 familje bleta dhe ne vitet e para ishte i kufizuar vetëm me prodhimin e qumështit te bletës dhe mjaltit ne sasi te vogla . Me përpjekje te vazhdueshme, duke u krediduar nga fondacionet si dhe me kursimet tona kemi arritur qe te shtojmë numrin e familjeve bletë (aktualisht numri eshtë 300) si dhe te shtojmë vit pas viti gamën e produkteve . Eshtë futur ne kreje prodhimi artizanal i propolisit, një lëndë e mbledhur nga bletët, i cili përdoret ne forma te ndryshme për mjekimin e disa lloj sëmundjesh si mjekësi alternative. Ndërkohë janë përgatitur pomada te ndryshme si dhe propolis ne kapsula për përdorim te brendshëm. Gjatë vitit 2006 eshtë hedhur ne treg raksia e mjaltit, një pije krejtësisht e vecantë dhe pritet te hidhet ne treg edhe uthulla e mjaltit . Strategjia e kompanisë për vitet e ardhshme eshtë i shtimi prodhimeve tradicionale dhe sidomos nënproduktëve te reja.
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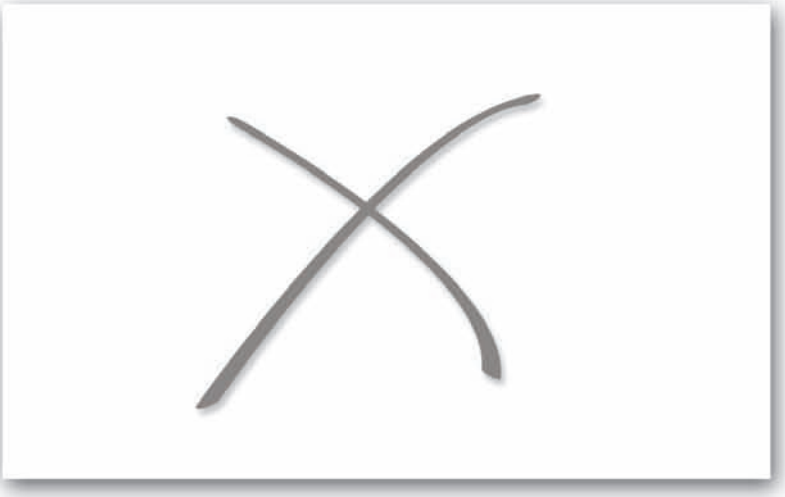

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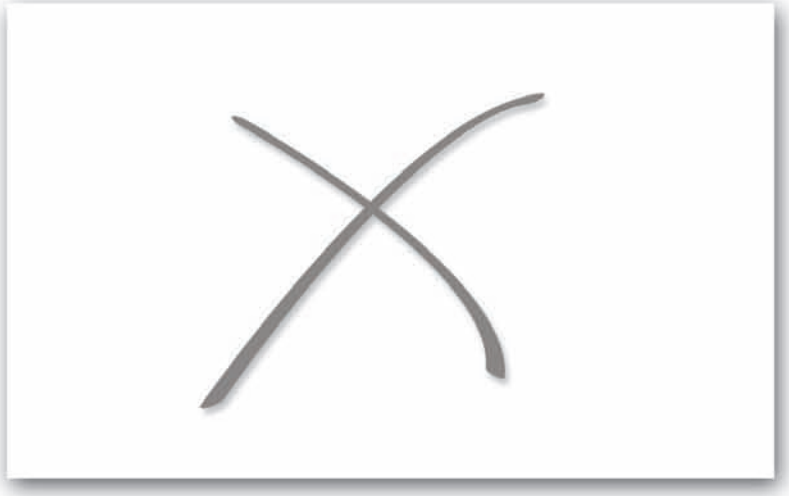

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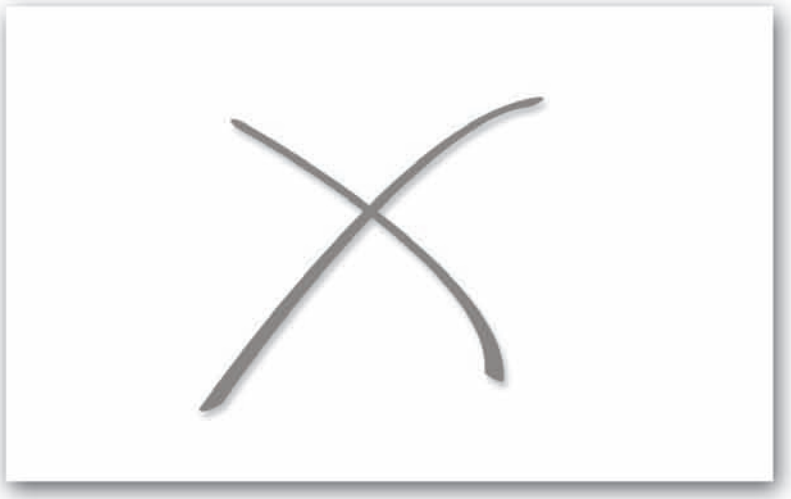

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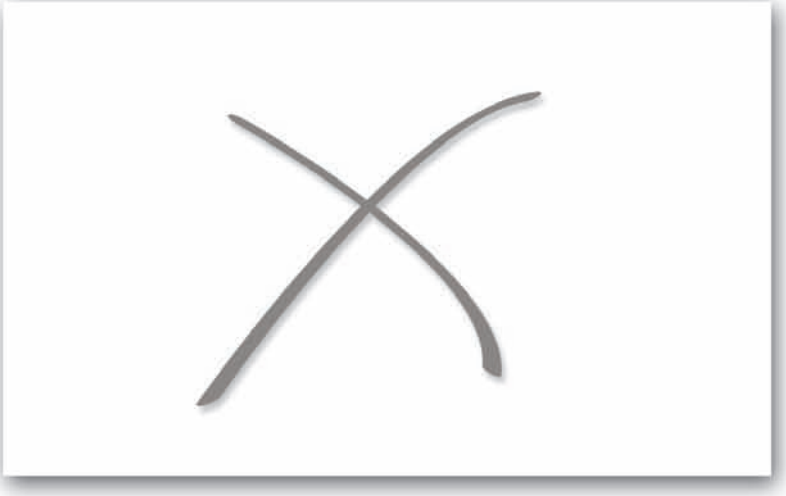

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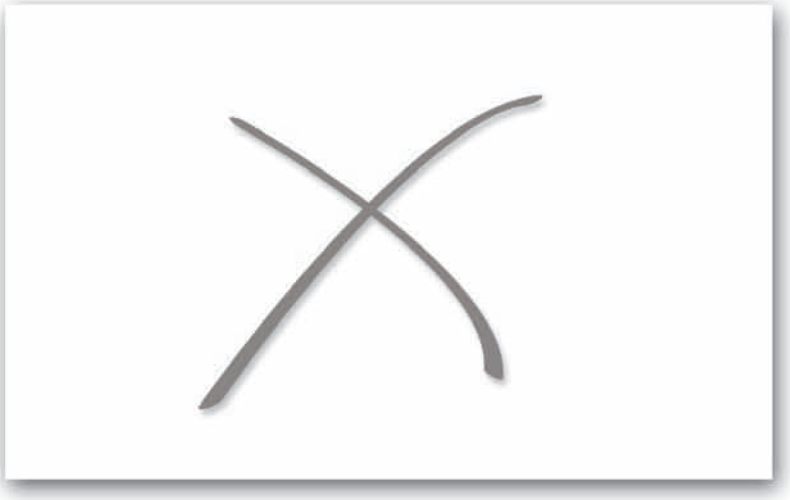

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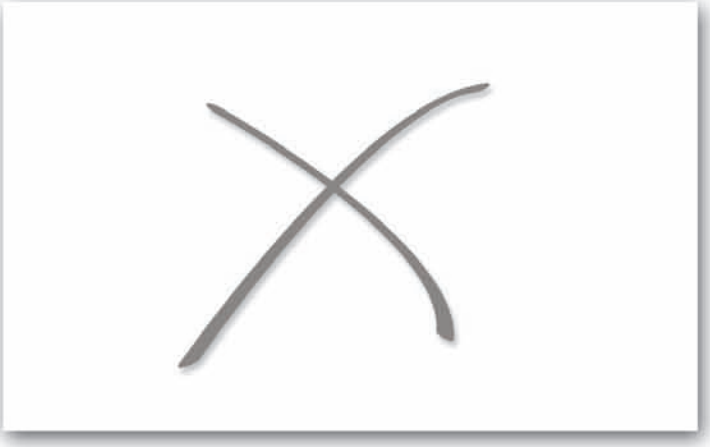

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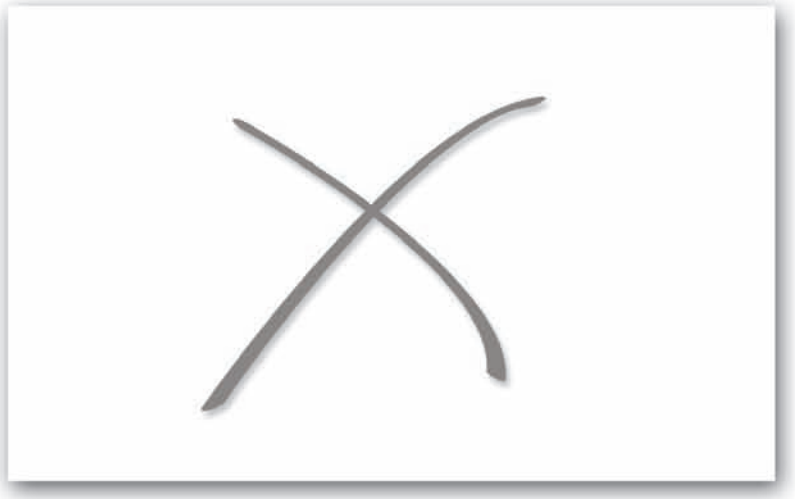

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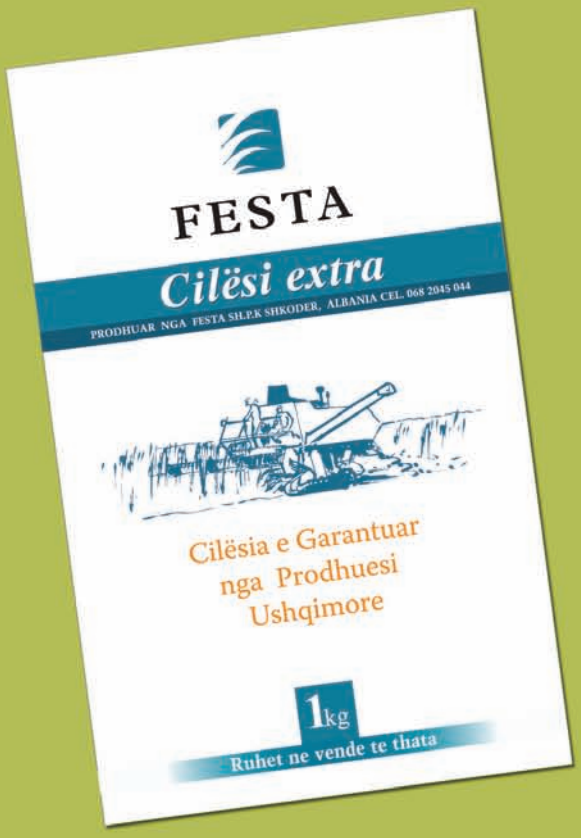

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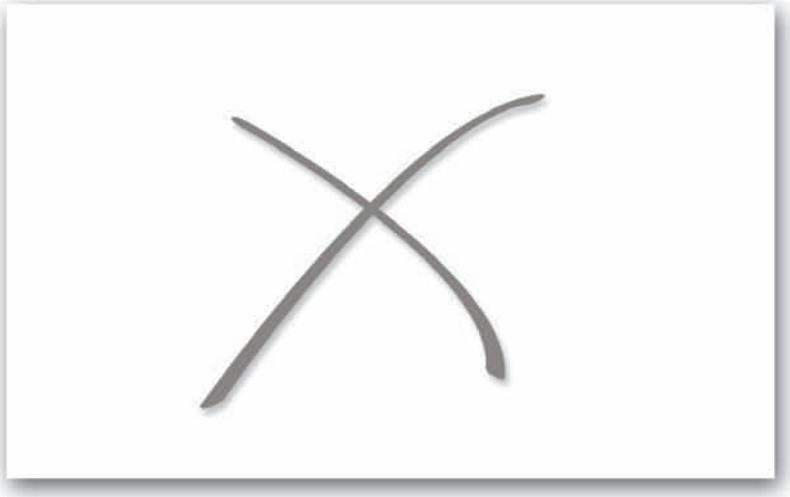

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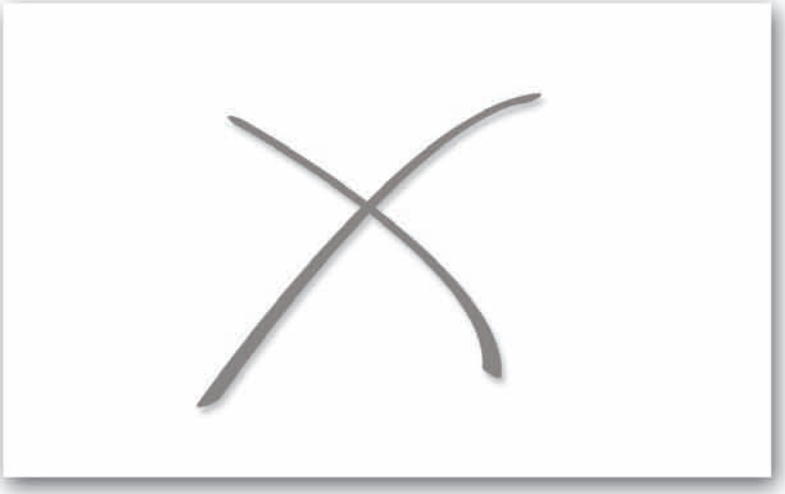

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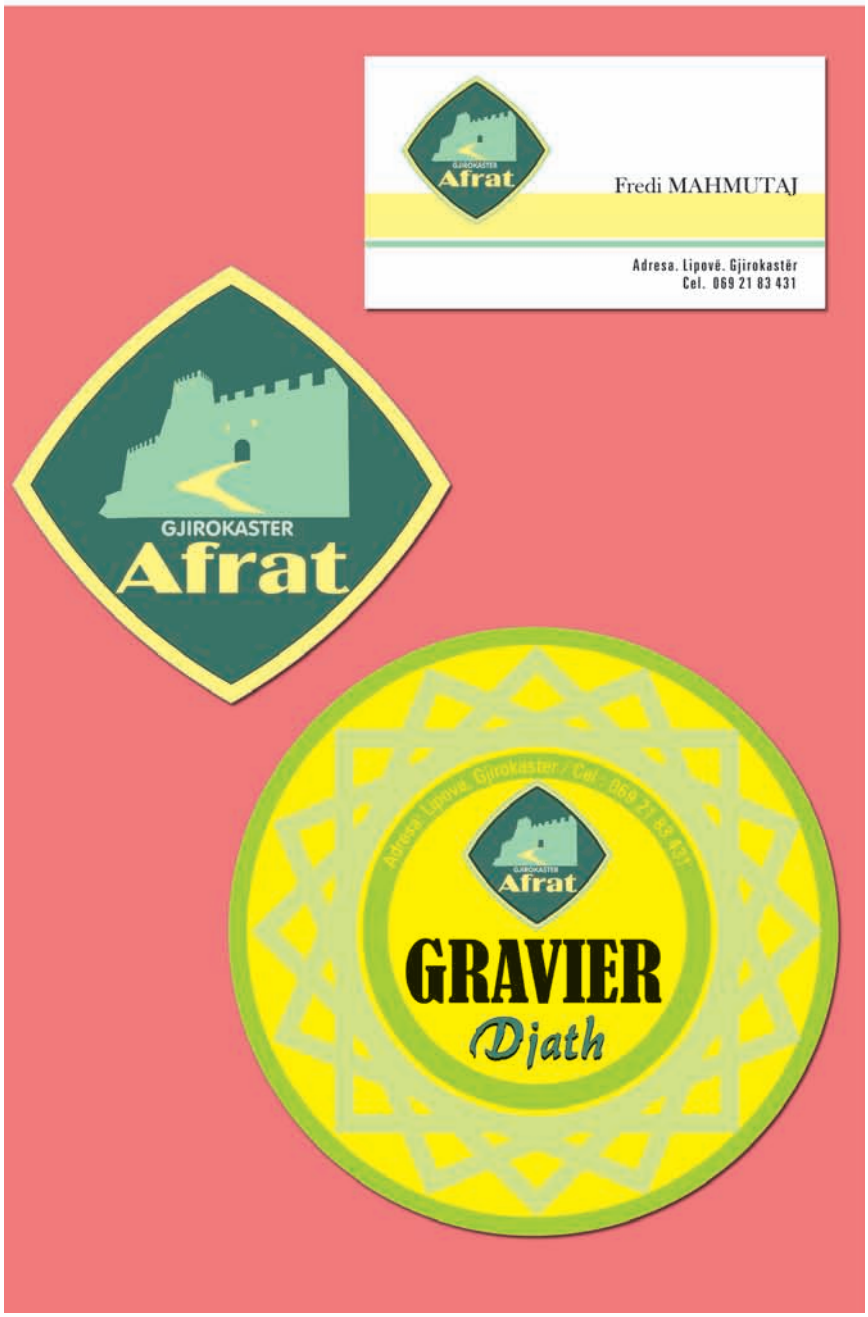

SBCA, through training and one-on-one consulting, provides the following range of services to its clients.

IMPROVING PRODUCTION TECHNOLOGY

- Sourcing of equipment, raw materials and packaging.
- Introducing computerized production control systems.
- Organizing and managing the production process.
- Improving shop floor supervision.
- Identifying new technology specialists.
- Implementing new techniques for improving productivity.
- Introducing new techniques to extend the selling season.
- Facilitating agreements with new suppliers.
- Selecting and using appropriate inputs (seeds, seedlings, fertilizers, etc).
- Training of production staff and technical specialists.
- Introducing growing and disease control techniques.

IMPROVING BUSINESS MANAGEMENT

- Preparing financial accounts (balance sheet, income statement, cash flow).
- Training of accounting staff.
- Introducing production costing systems.
- Introducing computerized accounting systems.
- Preparing business plans.
- Preparing job description and organization structures.
- Introducing techniques for recruiting and retaining staff.
- Introducing and implementing quality management systems, (e.g. HACCAP, ISO 9000 and EUREPGAP).
- Improving environmental standards.
- Building the capacity of local Business Service Providers.

SALES AND MARKETING STRATEGIES

- Introducing branding (designing logos, stationery, labels, etc.)
- Introducing new packaging and labeling.
- Assisting with trademark registration.
- Implementing bar coding.
- Conducting market research.
- Developing marketing strategies.
- Product testing in Consumer Focus groups and Retailer groups.
- Finding new markets.
- Training in selling techniques and marketing management.
- Building and publishing client web sites.
- Designing promotional materials (catalogues leaflets, etc.)

Target Clients

SBCA has built a database of more than 4,500 clients it has assisted since 2002. The Project monitors its impact through a performance based management (PMP) system that tracks key indicators such as sales, jobs and loans.

The types of businesses assisted by SBCA include:

- Fruit and vegetable producers and processors;
- Cheese and yoghurt processors;
- Olive oil processors;
- Food processors;
- Cut flower and seedling growers;
- Mineral water processors;
- Bakeries, patisseries and flour producers;
- Livestock farmers;
- Beekeepers;
- Towels and carpets manufacturers;
- Wood processors;
- Construction material producers; and
- Other manufacturers;

A milk processor in Rrogozhina.

USAID
FROM THE AMERICAN PEOPLE

SBCA
ALBANIA SMALL BUSINESS CREDIT and ASSISTANCE PROJECT

Who are we?

The Albanian SBCA Project promotes the economic growth of communities through the development of Albanian small and medium enterprises (SMEs) which represent about 95 percent of businesses in Albania. The Project started in March 2002 and is currently in its second phase that is scheduled to end in February 2007. The SBCA Project is funded by the U.S. Agency for International Development (USAID). During its first phase, SBCA established an SME Loan Fund at PSHM and the SBCA Loan Fund at BKT as well as providing technical assistance to enterprises.

Phase 1 Results: Credit and Assistance

From March 2002 to February 2005, the SBCA Project met or exceeded its goals – providing technical assistance and training to 4,148 businesses and successfully overseeing the disbursement of 713 loans, while achieving 98% repayment rates, through partner financial institutions PSHM and BKT. More than 70% of SBCA clients were from outside of the Tirana-Durres Prefectures. Moreover, SBCA demonstrated that it is possible and profitable for financial institutions to lend to small and medium agricultural and manufacturing enterprises.

A chicken producer in Korça

Phase 2 Goals: From Credit and Assistance to Jobs and Sales

Since March 2005, SBCA has been focusing in on increasing access to credit for targeted clients and assisting enterprises along the value chain in increasing sales and generating employment. Drawing upon the experience and business relationships in Phase 1, SBCA aims to generate 2,240 new jobs, increase sales by $4.5 million, and facilitate approximately 300 additional loans to targeted clients in the amount of $8.5 million. With an emphasis on developing the capacity of both client enterprises and partner institutions, SBCA focuses on working with entrepreneurs to improve their production techniques, business management skills and sales and marketing strategies. A full description of the types of assistance available is given on the reverse of this brochure.

An egg producer in Durres.

Sales training participants.

SBCA Project Partners

Business Service Providers (BSPs)
SBCA subcontracts around 25 BSPs to provide technical support to client businesses. The BSPs, in turn, have access to 150 individual technical specialists throughout Albania that deliver training and technical assistance (TA) on behalf of SBCA. This complements the TA provided directly by SBCA's own team of SME specialists in Tirana. The Project also uses a network of 8 SBCA business promoters that sell the products of selected clients in the domestic market.

A yoghurt and cheese producer in Shkodra.

Partneri Shqiptar në Mikrokredi (PSHM)
PSHM has been an active micro-lender in Albania for more than seven years. The project established an SME Loan Fund at PSHM, which enables the Project to make loans in the $3,000 to $50,000 range. By the end of 2005, SBCA had disbursed 806 loans thorough its SME Fund at PSHM.

Banka Kombetare Tregtare (BKT)
BKT is a full-service commercial bank with US$ 560 million in assets, ranking it as the second largest private bank in Albania. The project established an SBCA Loan Fund at BKT, which enables SBCA to make loans in the $10,000 to $50,000 range. By the end of 2005, the Project had disbursed 173 loans through its SBCA Fund at BKT.

A seedling producer outside Tirana.

Retailer think tank participants.

SBCA

ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

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Sky Tower, No. 144
Tirana, Albania

Tel: +355 4 271475 • 271476 • 271477
Fax: +355 4 271478
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SBCA, përmes trajnimeve dhe këshillimeve individuale, siguron shërbimet e mëposhtme për klientët e vet.

PËRMIRËSIMI I TEKNOLOGJISË SË PRODHIMIT

.

- Gjetja e burimeve për pajisje, lëndë të parë dhe paketim.
- Futja e sistemeve të kompjuterizuara për kontrollin e prodhimit.
- Organizimi dhe menaxhimi i proçeseve të prodhimit.
- Përmirësimi i mbikqyrjes në sallat e prodhimit.
- Identifikimi i specialistëve të teknologjive të reja.
- Zbatimi i teknikave të reja për përmirësimin e prodhimtarisë.
- Prezantimi i teknikave të reja për zgjatjen e stinës së shitjeve.
- Lehtësimi i marrëveshjeve me furnizues të rinj.
- Zgjedhja dhe përdorimi i inputeve të duhura (farëra, fidanë, plehëra kimike, etj.).
- Trajnimi i personelit të prodhimit dhe specialistëve teknikë.
- Prezantimi i teknikave rritëse dhe atyre të kontrollit të sëmundjeve.

PËRMIRËSIMI I MENAXHIMIT TË BIZNESIT

- Përgatitja e llogarive financiare (bilanci, deklarata e të ardhurave, rrjedha e parave).
- Trajnimi i llogaritarëve dhe kontabilistëve të ndërmarrjeve.
- Prezantimi i sistemeve të llogaritjes së kostove të prodhimit.
- Prezantimi i sistemeve të kompjuterizuara të kontabilitetit.
- Përgatitja e planeve të biznesit.
- Përgatitja e strukturave organizative dhe përshkrimi i pozicioneve të punës.
- Prezantimi i teknikave për rekrutimin dhe mbajtjen e personelit.
- Prezantimi dhe zbatimi i sistemeve të menaxhimit të cilësisë (p.sh., HACCAP, ISO 9000 dhe EUREPGAP).
- Përmirësimi i standardeve të mjedisit.
- Ndërtimi i kapaciteteve të Ofruesve të Shërbimeve të Biznesit (organizata lokale).

STRATEGJI SHITJESH DHE MARKETINGU

.

- Prezantimi i markimit (dizenjimi i logove, kancelerisë, etiketave, etj.)
- Prezantimi i paketimeve dhe etiketimeve të reja.
- Asistimi në regjistrimin e markave.
- Zbatimi i spektrit të produkteve (bar coding).
- Kryerja e kërkimeve të tregut.
- Zhvillimi i strategjive të marketingut.
- Testimi i produkteve në grupe të fokusuara konsumatorësh dhe shitësish.
- Gjetja e tregjeve të reja.
- Trajnime në teknikat e shitjeve dhe në menaxhimin e marketingut.
- Ndërtimi dhe publikimi i faqeve të Internetit për klientët.
- Dizenjimi i materialeve të promovimit (katalogë, fletëpalosje, etj.)

Klientët e Synuar

SBCA ka ndërtuar një bazë të dhënash të më shumë se 4.500 klientëve të cilëve i ka asistuar që nga 2002. Projekti monitoron efektin e tij përmes një sistemi të menaxhimit që bazohet mbi ecurinë i cili gjurmon treguesit kryesorë si vëllimi i shitjeve, vendet e punës të krijuara dhe huatë.

Llojet e bizneseve të cilat asistohen nga SBCA përfshijnë:

- Prodhues dhe përpunues të frutave dhe perimeve;
- Përpunues të djathit dhe kosit;
- Përpunues të vajit të ullirit;
- Përpunues të ushqimeve;
- Rritësit e luleve dhe fidanëve;
- Përpunuesit e ujit mineral;
- Prodhuesit e miellit, furrat e bukës dhe pastiçeritë;
- Fermerët e gjësë së gjallë;
- Bletërritësit;
- Prodhuesit e peshqirëve dhe qilimave;
- Përpunues të drurit;
- Prodhues të materialeve të ndërtimit; dhe
- Prodhues të tjerë.

Një përpunues qumështi në Rrogozhinë

USAID
NGA POPULLI AMERIKAN

SBCA
PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

Kush Jemi Ne?

Projekti SBCA për Shqipërinë nxit rritjen ekonomike të komuniteteve përmes zhvillimit të ndërmarrjeve të vogla dhe të mesme (SME) të cilat përfaqësojnë rreth 95 për qind të bizneseve në Shqipëri. Projekti filloi në Mars 2002 dhe tani ndodhet në fazën e dytë e cila pritet të përfundojë në Shkurt 2007. Projekti SBCA financohet nga Agjensia për Zhvillim Ndërkombëtar e Shteteve të Bashkuara të Amerikës (USAID). Gjatë fazës së parë, SBCA krijoi Fondin e Kredisë për SME-të pranë Partnerit Shqiptar në Mikrokredi (PSHM) dhe Fondin e Kredisë SBCA pranë Bankës Kombëtare Tregëtare (BKT) si dhe u siguroi asistencë teknike ndërmarrjeve.

Rezultatet e Fazës 1: Kredi dhe Asistencë

Në periudhën Mars 2002 Shkurt 2005, projekti SBCA i realizoi dhe i tejkaloi synimet duke u dhënë asistencë teknike dhe trajnim 4148 bizneseve dhe duke mbikqyrur lëvrimin e 713 huave. Gjithashtu projekti ka siguruar një normë ripagimi deri në 98% përmes institucioneve partnere PSHM dhe BKT. Mbi 70% e klientëve të SBCA ishin nga zona përtej prefekturave të Tiranës dhe Durrësit. Për më tepër SBCA tregoi se lëvrimi i kredive për ndërmarrjet e vogla dhe të mesme në fushën e bujqësisë dhe prodhimit është i mundshëm dhe fitimprurës për institucionet financiare.

Një prodhues pulash në Korçë

Synimet e Fazës 2: Nga Kredia dhe Asistenca tek Punësimi dhe Shitjet

Që nga Marsi 2005, SBCA është përqëndruar në rritjen e mundësive për kreditimin e klientëve të përzgjedhur dhe në dhënien e ndihmës ndaj ndërmarrjeve në mënyrë që ato të rritin shitjet dhe të krijojnë punësim. Bazuar në përvojën dhe marrëdhëniet me biznesin gjatë Fazës 1, SBCA synon të krijojë 2240 vende pune, të rritë vëllimin e shitjeve me 4.5 milionë USD, dhe të lehtësojë lëvrimin e 300 huave shtesë për klientë të përzgjedhur me një shumë prej 8.5 milion USD. Në ndryshim nga faza e parë, theksi tani është tek zhvillimi i kapacitetit të ndërmarrjeve kliente si dhe të institucioneve partnere. SBCA tani punon me sipërmarrësit për të përmirësuar teknikat e prodhimit, aftësitë e menaxhimit të biznesit dhe strategjive të shitjeve dhe marketingut. Në faqen e prapme të kësaj broshure jepet një përshkrim i plotë i llojeve të ndryshme të asistencës që ofron Projekti SBCA.

Një prodhues vezësh në Durrës

Pjesmarrësit në trajnimin për shitjet

Partnerët e Projektit SBCA

Ofruesit e Shërbimeve të Biznesit

SBCA lidh kontrata me rreth 25 ofrues të shërbimeve të biznesit të cilat janë organizata apo institucione që u sigurojnë mbështetje teknike bizneseve klientë të SBCA-së. Këto nga ana e tyre kanë kontakt me 150 specialistë teknikë nëpër të gjithë Shqipërinë të cilët japin trajnime dhe asistencë teknike në emër të Projektit SBCA. Kjo plotëson atë asistencë teknike që jepet nga vetë ekipi i specialistëve brenda SBCA-së. Projekti gjithashtu ndihmon bizneset nëpërmjet një rrjeti prej 8 promovuesish të biznesit të cilët shesin produktet e disa klientëve në tregun e brendshëm.

Një prodhues kosi e djathi në Shkodër

Partneri Shqiptar në Mikrokredi (PSHM)

PSHM është ofruesi i huave të vogla në Shqipëri prej më shumë se shtatë vjetësh. SBCA ka krijuar Fondin e Kredisë SME pranë PSHM-së, fond i cili bën të mundur dhënien e huave nga 3.000 USD deri në 50.000 USD. Deri në fund të vitit 2005, SBCA ka lëvruar 806 hua përmes këtij fondi.

Banka Kombëtare Tregëtare (BKT)

BKT është një bankë tregëtare që ofron shërbim të plotë dhe që ka 560 milion USD në aktivë, gjë që e bën atë bankën e dytë në Shqipëri për nga madhësia. SBCA ka krijuar Fondin e Kredisë SBCA pranë BKT-së, duke bërë të mundur kështu dhënien e huave nga 10.000 USD në 50.000 USD. Deri në fund të 2005, Projekti SBCA ka lëvruar 173 hua përmes Fondit SBCA pranë BKT-së.

Një prodhues fidanësh në rrethin e Tiranës

Pjesmarrësit në takimin me tregtarët e pakicës

SBCA

PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

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Ruajtja dhe Konsumi

Vaji i ullirit duhet të ruhet në mjedise larg dritës dhe në një temperaturë 18-20ºC, por jo më të lartë se 25ºC, në enë prej qelqi, të mbyllura mirë, mundësisht opake, ose të veshura me letër. Ruajtja në temperatura te larta eshte faktor kryesor ne uljen e cilësisë së vajit të ullirit.

Në ndryshim nga disa verëra, vaji i ullirit, edhe ai i virgjër ekstra, nuk përmirësohet duke u vjetëruar. Zakonisht periudha më e mirë e përdorimit të këtij vaji është gjatë të njëjtit vit prodhimi, përgjithësisht ai duhet të konsumohet brenda 20 muajve, nga data e presimit. Vjetërimi rrezikon rritje të shkallës së aciditetit dhe humbje të aromave.

Një cilësi më e lartë për nga vlerat është vaji Organik i virgjër ekstra, që bashkon cilësitë e vajit të virgjër ekstra me praktikat e përdorimit minimal të kimikateve në bujqësi. Ky vaj, përveç vlerave të larta dobiprurëse, përjashton praninë e mbetjeve të plehrave kimike dhe pesticideve në vajin e emëruar si të tillë. Deri tani, vetëm dy prodhues shqiptarë janë të çertifikuar nga agjensi ndërkombëtare për të prodhuar vaj të tillë.

Prodhimi i Vajit të Ullirit në Shqipëri

Ullishtaria shqiptare numëron më shumë se 20 varietete lokale. Ndër varietet kryesore të ullirit të përdorura për prodhimin e vajit janë: Kalinjoti, Frantoio, Ulliri i Bardhë i Tiranës, Mixani, etj. Në Shqipëri ka rreth 3,4 milion pemë ulliri në prodhim. Shqipëria jep nje prodhim mesatar vjetor të vajit të ullirit rreth 4.000-5.000 ton. Numri i njësive përpunuese të vajit të ullirit në të gjithë vendin, është mbi 100. Që nga mesi i viteve '90, prodhuesit shqiptarë kanë vënë në përdorim linja të reja teknologjike dhe kanë rritur standardet e prodhimit të vajit të ullirit. Kjo ka bërë të mundur rritjen e cilësisë së vajit të ullirit dhe rritjen e pjesës së tregut të dominuar nga prodhuesit vendas. Disa prej tyre kanë arritur të çertifikojnë produktet e tyre nga organizata Evropiane të standardeve ndërkombëtare te cilësisë. Ata kanë marrë pjesë denjësisht në konkurse ndërkombëtare të cilësisë, kanë marrë çmime duke përfshirë një çmim special të cilësisë si një nga vajrat më të mirë në botë.

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"Pikëpamjet e autorit të shprehura në këtë botim nuk pasqyrojnë domosdoshmërisht pikëpamjet e Agjensisë për Zhvillim Ndërkombetar të Shteteve të Bashkuara dhe të Qeverisë së Shteteve të Bashkuara të Amerikës"

SBCA
PROJEKTI I KREDISË DHE ASISTENCËS PËR BIZNESIN E VOGËL

SHOQATA SHQIPTARE E VAJIT USHQIMOR AOA

FORECAST
Focus on Results: Enhancing Capacity Across Sectors in Transition

VAJI I ULLIRIT SHQIPTAR 2006

Të njohim vlerat e Vajit Cilësor Shqiptar të Ullirit

Karakteristikat e Vajit të Ullirit

Vaji i Ullirit është një nga ushqimet më të veçanta dhe të pazëvëndësueshme, i veçantë për aromën dhe efektet e tij shëndetsore dhe kuruese. Duke u nisur nga disa faktorë të prodhimit si: niveli i pjekjes së ullirit, teknologjia e vjeljes, koha e përpunimit të ullinjve në fabrikë, cilësia e frutit të ullirit etj. mund të prodhohen disa kategori cilësie të vajit të ullirit. Nga këto, vaj ulliri i virgjër dhe veçanërisht ai ekstra i virgjër, sjellin efektet dobiprurëse në shëndetin tonë të shpjeguara hollësisht më poshtë.

Kategoritë e Cilësisë së Vajit të Ullirit

Nuk duhet menduar se vaji i ullirit është vetëm një cilësi. Përkundrazi. Për vlerësimin e tij ka disa kritere si: ai kimik, pamor, shijor dhe aromatik. Vlerësimi kimik, i cili mbetet nga më kryesorët, bazohet në përcaktimin sasior të aciditetit të vajit të ullirit, shprehur si % e acidit oleik. Sipas këtij vlerësimi, cilësia me e lartë e vajit të ullirit është Vaji i Virgjër Ekstra, i dyti është Vaji i Ullirit i Virgjër, ndjekur nga Vaji i Ullirit i Virgjër i Zakonshëm. Cilësia më e ulët e vajit, ai Lampant/ndriçues (që mund të përdoret vetëm për djegie) nuk mund të konsumohet pa u përpunuar. Lidhja e cilësisë së vajit të ullirit me aciditetin jepet në tabelën e mëposhtme:

Kategoria e vajit të ullirit	Aciditeti (%)
Vaj Ulliri i Cilësisë së Lartë Ekstra i Virgjër	më pak se 0.8
Vaj Ulliri i Virgjër	0.8 - 2.0
Vaj Ulliri i Virgjër i Zakonshëm	2.0 - 3.3
Vaj Lampant	3.3

Sa më i lartë të jetë aciditeti, aq më e ulët është cilësia e vajit. P.sh. më i vogël se 0,8% është saktësisht i virgjër ekstra, por 0,5% është me cilësi më të lartë. Aciditeti, si cilësi negative, rritet gjatë fazave të prodhimit, nga tejpjekja e ullinjve, intervalet shumë të gjata ndërmjet vjeljes dhe përpunimit të ullinjve, moskujdesit gjatë punës. Aciditeti nuk mund të ndjehet në shijen e vajit, por mund të përcaktohet vetëm me anë të analizave kimike.

Përveç aciditetit tregues të tjerë të cilësisë së vajit të virgjër janë: ngjyra, shija dhe era. Karakteristika e parë dalluese e një vaji ulliri të virgjër është aroma e frutit, që të kujton kundërmimin e frutit të ullirit, ndërsa kokrra shtypet me gisht. Vaji i virgjër prodhohet nga ullinj të papjekur mirë, të vjelë nga gjysma e dytë e Tetorit dhe gjatë Nëntorit. Vaji i virgjër përftohet nga presimi i ullinjve të trajtuar me shumë kujdes gjatë fazës së prodhimit dhe të përpunuar brenda 24 orëve pas vjeljes. Vaji i virgjër ekstra është vaji me cilësinë më të lartë që ka efekte më të mëdha dobiprurëse në shëndetin tonë se vaji i virgjër dhe ai i virgjër i zakonshëm. Për këtë arsye, ky produkt është i shtrenjtë. Vaji i ullirit konsiderohet organik kur ulliri nga i cili prodhohet është trajtuar pa kimikate të dëmshme. Vaji i ullirit ekstra i virgjër ka një shije të lehtë djegëse dhe hidhërimi. Vajrat e tjerë të përftuar nga fruta më të pjekur kanë një shije më të ëmbël dhe më delikate. Ngjyra e tij mund të luhatet nga e gjelbër e shkëlqyer në të verdhë intensive. Sidoqofë, ngjyra nuk është provë e cilësisë së vajit. Varieteti i ullinjve, përbërja e terrenit në të cilin ulliri është kultivuar dhe sistemet e shtrydhjes përcaktojnë ngjyrën. Vajrat ekstra të virgjër në vetvete, nuk janë të gjithë të njëjtë: shija karakteristike dhe era luhaten në varësi të origjinës së rajoneve të kultivimit dhe prodhimit të ullirit. Vaji i cilësisë së lartë ekstra i virgjër, i virgjër dhe i virgjër i zakonshëm përdoren për konsum dhe mund të tregtohen në gjendjen e tyre natyrale. Vaji i ullirit lampant/ndriçues nuk mund të përdoret për konsum. Në treg ka edhe vajra të përzier e të rafinuar që, ndonëse të konsumueshëm, nuk kanë vlerat e vajit ekstra të virgjër dhe të virgjër të përmendura më poshtë. Lexoni me kujdes informacionin e dhënë në etiketë!.

Efektet dobiprurëse të Vajit të Ullirit të Virgjër

Vaji i ullirit i virgjër është një shërues universal, vaji i përkryer për të gjitha moshat. Asnjë ushqim tjetër nuk përmban kaq karakteristika parandaluese dhe shëruese.

Nga pikpamja e vlerave ushqyese, ndihmon në:

1. Ruajtjen e një balance të mirë të metabolizmit të njeriut, paraqit efekte pozitive në zhvillimin e trurit dhe të sistemit nervor dhe ndihmon në rritjen normale të trupit dhe të kockave.
2. Furnizimin e organizmit me sasi të lartë të vitaminës E, e cila ka vetinë të ngadalësojë procesin e plakjes natyrale të qelizave.
3. Asimilohet me lehtësi nga organizmi.
4. Është një ushqim i shkëlqyer për fëmijët dhe të moshuarit, që kanë probleme me forcimin e kockave.

Siç thonë mjekët, parandalimi është faktori numër 1 për një shëndet të mirë. Nga pikëpamja shëndetësore, konsumi i vajit të ullirit të virgjër:

1. Ngadalëson procesin e plakjes së qelizave, duke ulur rrezikshmërinë e prekjes nga sëmundje si: arterioskleroza, parkinsoni, enët e gjakut, diabetit.
2. Ndihmon në parandalimin e kancerit të gjirit dhe të zorrës së trashë.
3. Përmirëson qarkullimin e gjakut, zvogëlon rrezikun e shfaqjes së sëmundjeve te zemrës duke përmirësuar presionin e gjakut, metabolizmin e glukozës, shmang trombozën, lehtëson funksionin e enëve të vogla të gjakut.
4. Zvogëlon nivelin e kolesterolit të keq (LDL) dhe rrit kolesterolin e mirë (HDL), duke penguar bllokimin e arterieve dhe atakun kardiak.
5. Vepron si një tretës i lehtë: duke e pirë përpara një vakti, shërben si zbutës dhe ndihmon aparatin e zorrëve, ka efekt pozitiv ndaj ulçerave dhe gastriteve tek të rriturit dhe tek fëmijët.
6. Është i efektshëm në trajtimin e infeksioneve të traktit urinar, ul rastet e gurit të tëmthit dhe ndihmon në funksionimin e mire të mëlçisë.
7. Është parë gjithmonë si 'Vaji i Bukurisë': zbutës i lëkurës, zvogëlon rrezikun e infeksioneve të saj, është kurues ndaj djegieve.
8. Përmirëson rritjen dhe zhvillimin e fëmijëve, sepse sasia e acidit oleik të pranishëm në vajin e ullirit, është në të njëjtën sasi me atë të gjetur tek qumështi i nënave, duke qënë kështu supplementi më i mirë për rritjen e foshnjave, shpejton zhvillimin e trurit dhe forcimin e kockave.

Ju merrni shumë më tepër vlera shtesë për shëndetin e jetës kur bleni Vaj Ulliri Cilësor si ai ekstra i virgjër dhe i virgjër. Sa më shumë vaj cilësor të përdorni, aq më shumë përfiton shëndeti juaj dhe i familjes suaj.

Përdorimi i Vajit të Ullirit

Vaji i ullirit është një përbërës bazë i të ashtuquajturës "Dieta Mesdhetare". Studimet mjekësore tregojnë se vendet Mesdhetare, vuajnë më pak nga sëmundjet e zemrës se çdo vend tjetër në botë ku konsumi i yndyrnave shtazore është i lartë. Një prej shkaqeve është përdorimi i shpeshtë i vajit të ullirit në dietën e tyre. Vaji i ullirit është i pranishëm pothuajse në të gjitha recetat e gatimit. Përmirëson ndjeshëm shijen e perimeve të freskëta dhe të ziera, suprave, zëvendëson gjithashtu yndyrnat shtazore në gatimin e llojeve të ndryshme të mishrave dhe të produkteve të detit, në mënyrë cilësore dhe të shëndetshme. Theksohet se vaji i ullirit është i përkryer për t'u përdorur "i ftohtë" tek çdo ushqim ose pjatë, është më i përshtatshmi për të gatuar dhe i ngrirë. Vaji i ullirit përdoret për skuqjen e produkteve të freskëta dhe ruan vlerat e tij të paprekura deri në temperatura shumë të larta.

Të gjithë vajrat e tjerë ushqimorë kanë përbërje të ndryshme kimike dhe janë të distiluar. Kjo i bën ata shumë më pak të shëndetshëm dhe të dobishëm për njerëzit. Është e këshillueshme zëvëndësimi i shumë prej vajrave ushqimorë të distiluar nga menuja e përditshmë me vaj ulliri. Sasia optimale për konsum ditor është 40 ml në ditë për të rriturit. Një ndër produktet e vajit të ullirit është dhe vaji i ullirit aromatik. Vaji i ullirit aromatik është përdorur si ilaç që në kohët e lashta dhe si ushqim pikant si pasojë e erëzave të ndryshme që shtoheshin në të. Vaji Aromatik i ullirit prodhohet nga vaji me cilësi të lartë me tone delikate aromatike dhe me një aromë-shije jo të dallueshme, duke shtuar erëza të ndryshme, madje edhe fruta e perime.

Erëzat që përdoren: Koriandër, fara uzoje, kanellë, xhenxhefil, piper, fara feneli.

Bimë aromatike: Borzilok, rigon, mente, rozmarinë, najazmë, trumzë, kopër të freskët, koriandër, majdanos, dafinë.

Perime: Spec i kuq djegës, spec i kuq të ëmbël, domate të thara në diell, hudhra, kërpudha kineze, tartuf.

Gjellë ku përdoret vaji i ullirit përfshijnë: Sallatë me patëllxhanë, qofte me kërpudha, imam bajalldi, japrak, sallatra pranverore, gatime me prodhime deti, byrek me zarzavate, bukë të mbushura me ullinj, kungulleshka të mbushura, sallatë me bishtaja dhe peshk ton, sallatë domate, pasta të ndryshme, etj.

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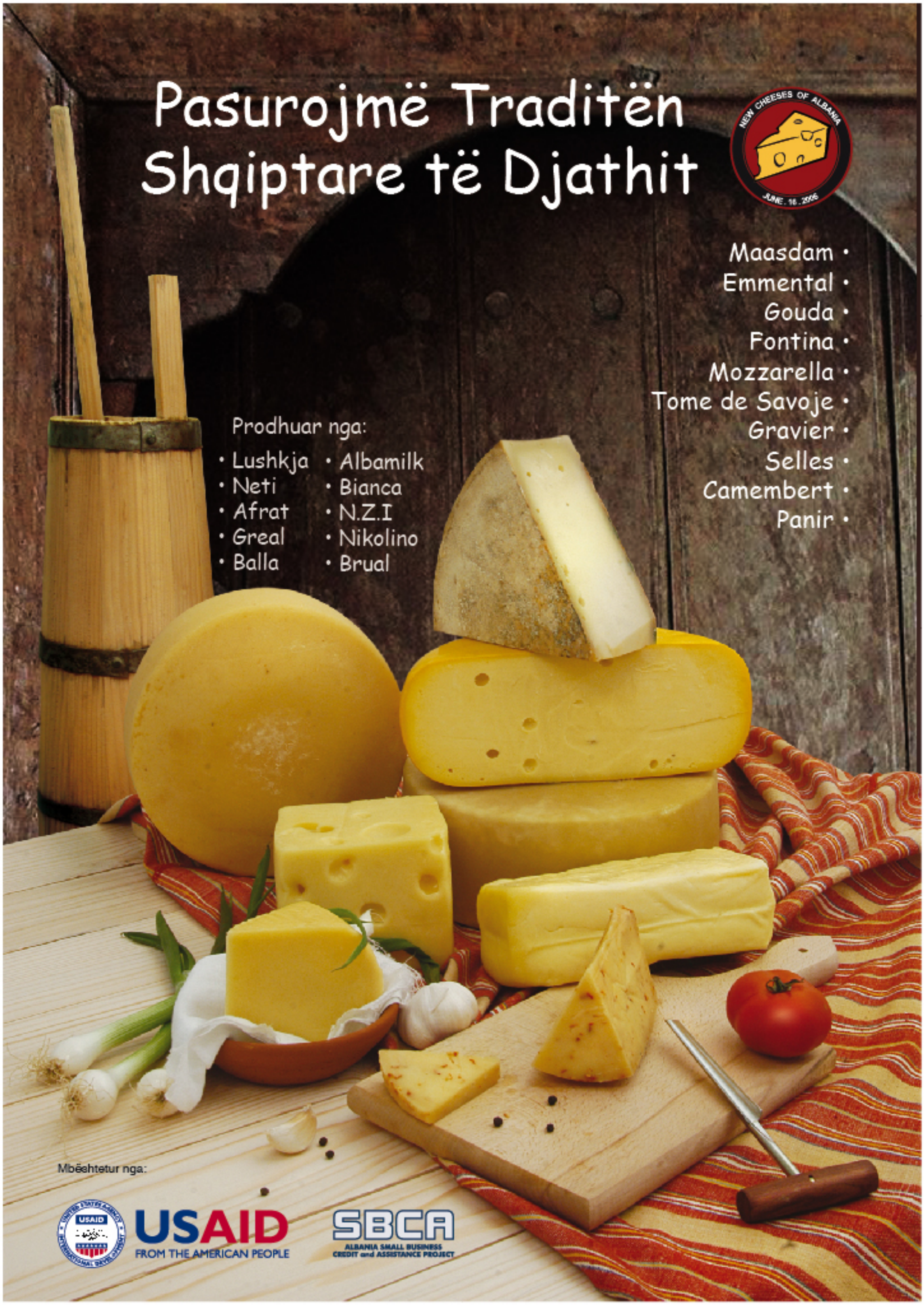
Pasurojmë Traditën Shqiptare të Djathit



Maasdam •
Emmental •
Gouda •
Fontina •
Mozzarella •
Tome de Savoje •
Gravier •
Selles •
Camembert •
Panir •

Prodhuar nga:

- Lushkja
- Neti
- Afrat
- Greal
- Balla
- Albamilk
- Bianca
- N.Z.I
- Nikolino
- Brual

Mbështetur nga:

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DITA E MJALTIT SHQIPTAR

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

MJALTIT DITA E SHQIPTAR VLORE 2006
15 DHJETOR

Bletaria Morava
Korçë

Pandeli Karapanxha
Korçë

Tomorr BEQIRAJ
Korçë

Safet SALIU
Llogara

Bletaria "VLORA"
Llogara

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Shaban Çelaj
Delvinë

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Cërrik

Todi TOSKA
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Tepelenë

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Hilë HILA
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Ersekë

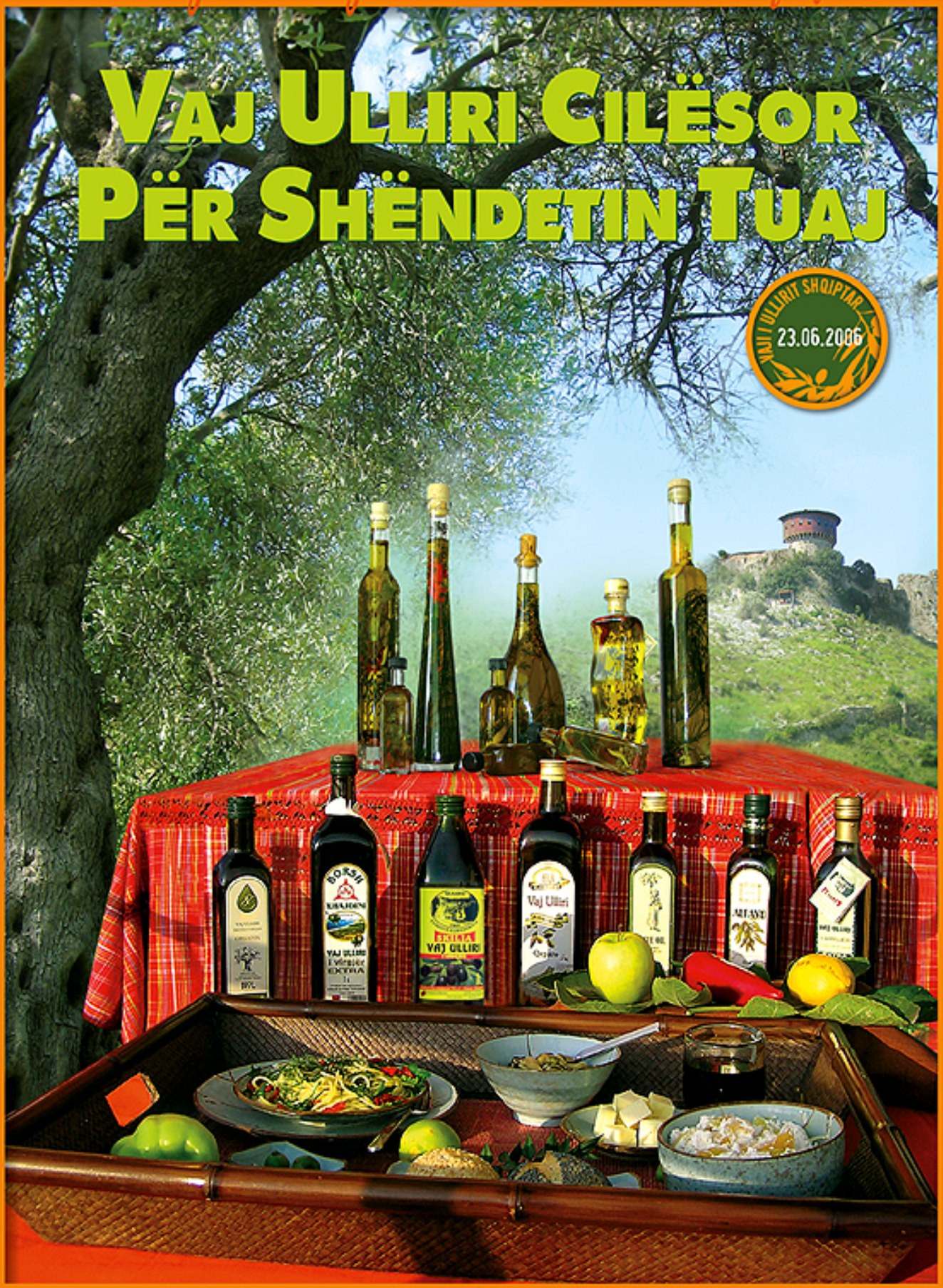
Enver Dyrma
Elbasan

Bashkim Dena
Karaburun

Promovojmë Vajin e Ullirit Shqiptar!

VAJ ULLIRI CILËSOR PËR SHËNDETIN TUAJ

VAJI I ULLIRIT SHQIPTAR
23.06.2006



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FORECAST
Focus on Results: Enhancing Capacity Across Sectors in Transition