



INSTITUCIONET E PËRKOHSHME TË VETËQEVERISJES
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VLADA KOSOVA / MINISTARSTVO TRGOVINE I INDUSTRIJE
GOVERNMENT OF KOSOVO / MINISTRY OF TRADE AND INDUSTRY

DEPARTAMENTI I POLITIKAVE TË ZHVILLIMIT TË SEKTORIT PRIVAT
DEPARTMENT OF PRIVATE SECTOR DEVELOPMENT POLICY
DEPARTMENT ZA POLITIKA O RAZVOJ PRIVATNOM SEKTORU

PROGRESS REPORT ON THE IMPLEMENTATION OF THE EUROPEAN CHARTER FOR SMALL ENTERPRISES IN KOSOVO

*European Charter
for Small Enterprises*

QUESTIONNAIRE - 2005

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Ministria e Tregtisë dhe Industrisë
Rr. "Agim Ramadani" p.n.
Ndërtesa e Fakultetit të Ri Ekonomik
Tel: +381(0) 38 504-604 lok. 6848
Fax: +381(0) 38 504-604 lok. 6849
Web Faqe: www.mti-ks.org

Ministry of Trade and Industry
"Agim Ramadani" str. n. n.
Neë Economy Faculty Building
Tel: +381(0) 38 504-604 ext. 6848
Fax: +381(0) 38 504-604 ext. 6849
Web page: www.mti-ks.org

Ministarstvo Trgovine i Industrie
Ul. "Agim Ramadani" b.b.
Zgrada Novog Ekonomskog Fakulteta
Tel. +381(0) 38 504-604 ext. 6848
Fax. +381 (0) 38 504-604 ext.6849
Web strana: www.mt-ks.org

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ABBREVIATION

MTI	Ministry of Trade and Industry
KENV	European Charter for Small Enterprises
MPMS	Ministry of Labor and Social Welfare
MASHT	Ministry of Education, Science and Technology
MBPZHR	Ministry of Agriculture, Forestry and Rural Development
ZHSP	Department of Private Sector Development
DP	Department of Labor
BSPK	Association of Trade Unions in Kosova
OEK	Chamber of Commerce in Kosova
ARN	Agency of Regional Enterprises
MEF	Ministry of Economy and Finance
EU	European Union
RIINVEST	Institute for Developmental Research
IEME	Institute of Engineering and Management of Enterprises
AER	European Agency for Reconstruction
FIAS	Foreign Investments Advisory Services
NVM	Small and Middle Enterprises
KOSVET	Kosova Organization of Science, Education and Technology
OJQ	Non-governmental organizations
UNMIK	United Nations Mission in Kosova
KS	Kosova
OKB	Organization of United Nations
TVSH	Tax Added Value
Swiss-contact	Swiss Corporation of Development
KFW	Investing German Company
ISO	International Organization for Standards
BIH	Bosnia and Herzegovina
MEB	Micro Enterprises Bank
AKM	Kosovo Trust Agency
EICC	European Information Correspondence Center
AGEF	Non government Organization headquarter in Berlin
DAËIDAK	German Nongovernmental Organization
UBO	United Businesses Organization
UA	Administration Directions
NACE	National Association Countries of Engineering
ICU	Interim Credit Union
ABU-BANC	Agro Business Bank
USAID	United States Agency for International Development
DFID	Department for International Development
GTZ	Governmental German Organization
FAO	Food and Agro-culture Organization
ZHSP	Private Sector Development Department
AQF	Central Fiscal Administration
KBS	Kosova Business Support
IPVK	Provisional Self-Government Institutions in Kosova
ICT	Information and Communication Technology
BSC	Business Support Center
ETF	Education and Training Fund -Torino
OKB	United Nations Organization
PSSP	UN Special Representative of Secretary General



PROJECT IMPLEMENTATION STAFF					
No.	Name and surname	Role in project	Position	Institution	E-maili
1	Naser Grajçevci	Head of Project	Director of DPS Department	MTI	naser.grajcevci@ks-gov.net & ngrajcevci2000@yahoo.com
2	Orhan Nikshiq	Co- head	Economic Advisor	Pillar IV of UNMIK	niksic@un.org
3	Hysni Terziu	Coordinator I	Chief of Division for enterprises policies and strategies	MTI	hysni.terziu@ks-gov.net
4	Safet Fazliu	Coordinator II	Chief of Division for enterprise development and regional programs	MTI	safet.fazliu@ks-gov.net
5	Fikrije Zymberi	Member	Official of the professional education	MASHT	fikrijezymberi@yahoo.com
6	Haxhi Ramaj	Member	Head of Agency for Business Registration	MTI	haxhi.ramaj@ks-gov.net
7	Ejup Qerimi	Member	EICC Director	OEK	eqerimi@ipko.net
8	Anton Gojani	Member	Chief of Division for Professional Training	MPMS	gojani_a@yahoo.com
9	Lush Isufaj	Member	Chief of Office of Politics and Statistics	MBPZHR	Isufaj_mafrd@yahoo.com
10	Vedat Maqastena	Technical Supporter	Chief of Kosova Labor Observatories	MPMS	esok2003@hotmail.com
11	Zeqir Shkodra	Member	Secretary	BSPK	
12	Anthony Gribben	Advisor	ETF Supervisor for Kosova	ETF	gribben@un.org



Pro-memory,

EUROPEAN CHARTER FOR SMALL ENTERPRISES

Leaders of the European Union in the European Council European brought the Charter for Small Enterprises from 19-20 June 2000. The invites member Countries and the Commission to undertake activities to support and encourage small businesses in 10 main areas.

On 21 Jun 2003, at the summit of Western Balkan countries in Thessalonica, Albania, Bosnia and Herzegovina, Serbia and Montenegro, Macedonia, and Kosovo, through UNMIK signed the ECSE, expressing their commitment for obligation accomplishing contained in the principals of the Charter, in its 10 areas:

- 1. Education and training for entrepreneurship;*
- 2. Cheaper and faster start-up;*
- 3. Better legislation and regulation;*
- 4. Availability of skills;*
- 5. Improving online access;*
- 6. Getting more out of the single market;*
- 7. Taxation and financial matters;*
- 8. Strengthening of technological capacities of small enterprises;*
- 9. Successful business models and top-class small business support*
- 10. Development of representation for small enterprises' interests*

EXPLANATORY NOTE

Department of Private Policy Sector Development, within the MTI, as national coordinator of European Charter of small enterprises for Kosova- KENV-ECSE, has been seriously engaged in building the structure and organizational mechanisms for

the progress, identification of difficulties and finding the modules and solutions, which help effectly in the ECSE members' obligation accomplishment, to which we are acting as a member and signer

The main activity during this period was directed in raising the awareness of governmental structure in improving the

legal, physical, training and regulatory environment of activity for small enterprises. Initially, acting as the national coordinator, we established two groups, which were assigned with concrete tasks, rising from the ten ECSE chapters.

The first group consisted of four different governmental or non-governmental factors, such as; Ministry of Labor and Social Welfare (MLSW), Ministry of Education, Science and Technology (MEST), Kosova Independent Trade Union (BSPK), Economic Chamber of Kosova (OEK), MTI, Regional Enterprises Agency (ARN), Pillar IV, Ministry of Economy and Finance (MEF) etc) cover the first and the fourth Chapters. This group has been obliged to initiative start-up in designing the Kosova strategy called "Course of Entrepreneurship" progress follow up in these areas and designing the training programs for small enterprises.

The second mixed group, governmental and non-governmental, has been designed to follow up the progress in eight other areas of the ECSE. Answers that are to be given in the ECSE questionnaire for Kosovo, could show more clearly the Kosova huge urgent needs that require to be supported by the European Commission in order that the ten ECSE areas make a progress in Kosovo, too.

Gradually, in the future we think that from these two current groups to segmentation into specific groups for each chapter of the Charter's questionnaire.

We must emphasize that despite the good work these groups have done totally on voluntary basis, the need to be supported for the future is the of the essential importance, without which they cannot go further. Support should be of technical and financial kind.

METHODOLOGY IN FILLING OUT THE QUESTIONNAIRE

In the view of the achieved progress follow up the concrete tasks have been assigned for the Department staff, which have been continuously in contact with and stimulated positive activities for other factors for a more effective requirements accomplishment of the European Statute for Small Enterprises. Periodical meetings have been organized for discussion of the performed and uncompleted works, their effects, hindrances and other reasons that have had an unsuccessful impact. Measures of activities have been valorized and their time has been limited.

The final draft of the progress report has been compiled after discussion of materials in many meetings with working groups, as well as after individual meetings that we, as Coordinator, have had with the involved parties, with the ministries' representatives, governmental expenditure agencies, institutions and private agencies that deal with support the sector of small enterprises. Chapters of the charter have been examined one by one and a full consensus has been reached on the report, on the basis of the required criteria, given in the instructions on filling out the report.



1. EDUCATION AND TRAINING FOR ENTREPRENEURSHIP

Actions recommended according to the Charter:

- Support the new entrepreneurs' attempts in order to become entrepreneurs.
- Develop the required training schemes for managers in small enterprises.
- Develop specific modules related to business in the educative scheme of secondary level, colleges (middle schools) and universities.
- Support entrepreneurial efforts of young people become entrepreneurs.
- Nurture the entrepreneurship spirit and new skills from earlier age and through the education system.

The target objectives from 2004

Entrepreneurship promotion at the rural and young population

For this period have been noticed some positive changes in education system, and some important projects by donators in the field of in formal education for entrepreneurship and business access improving of new society categories as mentioned below:

Formal education- has been introduced as an obligatory general subject on entrepreneurship in all education professional profiles from class 10-13 (including the age from 15-19 years) and where the Institute IEME for this year has completed curriculums for over 60 profiles of the professional education for classes 12 and 13 by the assistance of local and international experts.

All classes of the entrepreneurship subjects in the school educational programs represent as the compulsory courses of the practice learning. For these subjects, professional

trainings have been organized, necessary to apply these curriculums. Application of this planned practice in the secondary professional schools in Kosova, will start at the beginning of this school year 2005/06.

The entrepreneurship subject is taught at the Prishtina University, and the MEST has licensed a number of private universities such as: (UBT, UI, etc), which have introduced the entrepreneurship course in their educational curriculums.

Informal education- during this period there noticed some positive moves as regard to informal education through projects from different donators. For this purpose, two agreements have been signed with the professional education donators for applying of the project called: "Exercising Firms" one project is financed by "Swiss-contact", and the other project is financed by Culture Contact from Austria and is known as ECONET.

Project "Exercising Firms" financed by 'Swiss contact is being applying since September 2004 in the economic secondary school Hoxhe Kadri Prishtina" in Prishtina, while the Econet project financed by Culture Contact from Austria will start its application from September 2005 in three economic schools: (in Peja, Prizren and Ferizaj).

Program "Junior Achievement" financed by American Office and applied by REA-Prishtina has started on 15 January 2004 in eight schools. The selected schools have been as follows: five elementary schools and three secondary schools. This project operated in these curriculums:

1. Personal Economy,
2. Economy of stay in Schools,
3. Enterprise in Action,
4. Company Program,



5. **MESE (Management Economic Stimulation Exercise-software program)**
6. **Global Business Ethics (web based, software program.)**
7. **Banks in Actions**

The basic elements of these curriculums are that they create the creativity concept and the entrepreneurship spirit at young Kosova ages. These programs, at the same time fulfill a huge education-economical vacancy in the country. Content of these programs is a big innovation for our youth and our country in general. So, for the first time in Kosova are offered as follows: Banks in Actions, MESE, Global Business Ethics Economy of Stay in School, Enterprise in Action, Personal Economy and a lot of other programs that Prishtina REA, as the local partner has of "Junior Achievement". The "Worldwide" is under preparation and in Kosova it will apply for ages from 6-25 years.

Contacting person: Ahmet Jetullahu-Meti, prishtinarea@yahoo.com

Within the Tempus (the cooperation between the local higher education institutions and the international institutions); some projects have been implemented:

a. Faculty of Machinery in cooperation with factory of radiators in Gjilani have in function the project called:

-Promotion of the industrial connections in mechanic engineering.

-Improvement of teaching quality (faculty of natural sciences of the South Eastern Europe), where as a result they have succeeded to skill trainers for teaching methods in the elementary schools.

-Mechatronic Project (connection with electronic industry.)

-Soon is foreseen the project that deals with creation of the center for business starting, where will be trained students and teachers from entrepreneurship.

European Bank for reconstruction and development has started its program "turn around the management" (TAM). Program has for its purpose the teaching of the managerial skills of the highest managers level.

Establishing of a small fund for supporting of 50 the entrepreneurship promoting projects in the rural population and the young one, could not be realized because of budgetary limits, but it was continued supporting these categories such as:

- o Continually are being held consultations with the representatives of these categories,
- o Continuing with identifying the needs and supporting areas,

- o A partnership has been signed with the Association Academic Trainers (ATA), a project that aims to development of a new regional network for development of the private sector in the Western Balkans, cooperation improvement between businesses, government institutions, economic chamber and faculty in the field of the private sector development, and quality improvement of research and education in private sector development. In this project, the student youth will be given the opportunity in the courses of the private sector development and their chances for developing their entrepreneurship initiatives.

- o With Group of Young Economists (GER) we have drafted a cooperation memorandum in relation to projects, which aim the encouraging of the youth in business, which will be signed this year.

**(Contact person: Fikrije Zymberi-MASHT; E-mail. fikrijezymberi@yahoo.com)
Muhamet Hashani, MTI-ZHSP, muhamet.hashani@ks-gov.net)**



2. A CHEAPER AND FASTER START-UP

Actions recommended according to the Charter:

- Encourage evolution (development) of the start-up companies' costs, and time taken, and the procedures required for approving new companies, towards the most competitive company standards in the world.
- Increase the on-line access for registration.

Targeted objectives from 2004

Introduction of on-line and registration simplifying

On-line access for interested citizens on the procedures required for a business starting.

The targeted objectives for this period managed to be achieved partially, but a progress has been achieved for these objectives. The on-line registration is still a hindrance of juridical nature, as the law on the electronic signing has not been approved yet. After this law approving, should be waited for an additional time period, during

which the citizens shall be provided with digital lines as an operative for on-line registration. Achieving this objective does not depend from the ARBK, because in ARBK are technically prepared for that registration.

- The owners who wish to register their businesses, they will find the data base and the procedures on the web site for business registration www.arbk.org.

This web site contains all the types of business activities in three languages (Albanian, English, and Serbian) and also in this web site you can find information on business registration. Has been done another great progress on preparing 30 passwords for each municipality in Kosovo and the other 6 specific passwords for Tax Administration, UNMIK Customs, Statistical Office and other institutions. We are working on a manual "The First Step in Business", where will be included everything about the business activity and registration.

(Contact person: Haxhi Rama, ARBK, email: haxhi.rama@ks-gov.net)

Figure 1. Procedures for a business start-up (the necessary time in a working day, amount in €)

	Required Registration (Usually-Economic Chamber)		Procedures additional (customs, statistics, taxes, work and health obligations)		Licensing/permits (construction, municipal services etc.)
	Minimum under optimal conditions (i.e. correct application form) or under law.	Valuation of the real average	Minimum under optimal conditions (i.e. correct application form) or under law.	Valuation of the real average	Minimum under optimal conditions (i.e. correct application form) or under law. Valuation of the real average
Time in working day	1 m.d.-CHKK 1/2 m.d.-B.R.	3 m.d.-CHKK. 1/2 / d.p.-B.R.	1 m.d.-total	2/d.p.	3/d.p. 5-7/d.p.
Cost in Euro	Busi. Registra *Individual business and general partnership. =5+2 €	Busi.Registr * Individual business and general partnership. =5+2 €	*Customs export-import - certificates 12,50€ *Sanitary-21€ *TAV-zero	15 €	*Construction permission up to 200m ² =1€m ² , over 200m ² =0.5€m ² *License in food industry 500€ *License for trade with petroleum derivates 300-5000€ *License for hotel and accommodation



	<p>*SH.A. & SH.P.K =20 € *Physical Security Services Provider f=200-600€depending on workers number *Lotteries =500€ plus 2 mil.€ deposit *Certificate on the goods' origin 30-1000€</p>	<p>SHPK=20€ * Physical Security Services Provider =200-600€ depending on workers number * Lotteries =500€plus 2 mil.€deposit * Certificate on the goods' origin 30-1000€</p>	<p>rated, * Tax No. 3, 8, 9 free of charge.</p>	<p>activities 300-800€ *License for categorization certificates 200-3000€ *Security companies 5000€+1000 for any new licensed class and 250€for agenda licensing. *Commercial Banks 5000€for application *Macro and credit institutions pay 1250€for application. *Licensing for wood assortments use from the public woods *Licensing for exercising of hunting and fishing activity *License for non-wood products use. *License for mountainous land use . *License for building of the temporary objects *License for seed import, merchandising, manufacturing, processing and package 10€ *License for guanos *Licensing of pesticides *License for seed plot import, merchandise, produce: for produce 20€ for merchandise 30€ *License of warehouses (whole sale circulation) 1000 €for license + 1000 € for each year. *Licensing of the medical medicaments produce and equipments 2500 €for license. + 2500 €for each year *License of pharmacies 500 €for license.+ 500 €for each year. *Licensing of manufacturers 1000€ license +1000€for each year *License of school: *Pre-school, elementary and secondary level: 600€ *Faculties: 1600€ *University level: 4000 € *Licensing of the private higher education holders .in Kosova *License of the companies for vehicles technical control. 2500€for 3.5 ton; 500€for motorcycles. *Licensing of driving schools 250€ +50€application *Licensing of a cell telephone company *Licensing of passenger transport in internal and outside lines. 300€license +50€application.</p>
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Contact person: Vlora Prenaj, DPZHSP-MTI, e-mail: vlora.prenaj@ks-gov.net)



3. BETTER LEGISLATION AND REGULATION

Actions recommended according to the Charter:

- Screen the new regulations and their impact on small enterprises and entrepreneurship. Simplify procedures, wherever possible.
- Adapt user-friendly administrative documents.
- Considerate the exemption of small enterprises from certain regulatory obligations.

Targeted objectives from 2004

- Compiling of a mid-term strategy for private sector,
- Compiling of Law on foreign investing, Law on foreign trade activities, Law on the Standardization etc,
- Law on SME ' s support and Law on accrediting

For these objectives, a very important place takes the compiling of the mid-term strategy for private sector and Law on SME' s support.

Strategy of the private sector development- in order to compile a more effective strategy of the private sector development, different conferences have been organized such as (in Oher, Macedonia and in Prishtina) where were presented the private sector's achievements in Kosova and the disturbances encountered during the private sector development.

The international experts and the different local institutions representatives made these presentations. Key recommendations were made, which were as the first draft of this strategy and now has been compiled the final strategy draft.

Laws, which were objective of the last year's functioning and approval, now have this status:

As for Law on Foreign investments, it has been signed by the SRSG, AD No 2005/10, on establishing the agency for foreign investments support, whereas the law is under the procedure.

Law on foreign trade activities has started its application (signed the AD No 4/2005 of the MTI, for Goods Classification in ways of export and import.) Law on Standardization (2004/140 promulgated (based on AD No 005/15 of the MTI, provides the organization and functioning of the Agency for Standardization in Kosova.)

Law for SME s support (02/L-5) is applicable in connection with UNMIK Regulation No 2005/44 for its promulgation, and based on CHAPTER III-Article 8 of this Law, which provides the establishing of Agency for SME s support.

Law for Accrediting is under procedure-review; it means that regarding to last years' objectives is worth mentioning that Kosova, during this period has made a great progress in completion of the legal infrastructure.

During this period, there were also compiled, approved and signed a considerable number of laws aiming mainly the small and mid businesses, and they are as follows:

- Law on the Chamber of Commerce (2004/7), promulgated. The law applicable in connection with the UNMIK Regulation No. 2005/30 for its promulgation.
- Law on trade with petrol and its derivates (2004/5) applicable together with the UNMIK Regulation No 2005/22.)
- Law on Craftmanship (2004/44), approved and promulgated is applicable together with the UNMIK Regulation No 2005/37.



- Law on Market Inspection (2005/02-L1), promulgated. The law is applicable together with the UNMIK Regulation No 2005/29.
- Law on Protection of Consumer (2004/17), promulgated.
- Law on Construction (2004/15), promulgated.
- Law on Domestic Trade (2004/18), promulgated.
- Law on Taxes on Personal Incomes(2004/20), approved in the Assembly as the UNMIK Regulation No 2004/52.
- Law on Hotelier and Tourism (2004/16), promulgated.
- Law on Competition (2004/36), promulgated.
- Law on Taxes in Profit (2004/23), approved in the Assembly as the UNMIK Regulation No 2004/51.
- Law on Concessions (2004/27), approved in the Assembly, but not promulgated by SRSG.
- Law Against Corruption (2004/34), promulgated. The law is applicable together with the UNMIK Regulation No. 2005/26.
- Law on Tax Administration and Procedures (2004/48), promulgated. The law is applicable together with the UNMIK Regulation 2005/17.
- Law on Wines in (02/L-8) approved in the Assembly, but not signed by SRSG.
- Law on Construction Products, (2005/02-L14) promulgated. Law is applicable together with the UNMIK Regulation No 2005/28.
- Law on Technical Requirements of Products and Conformity Assessment No. 2005/36 signed and promulgated by the SRSG.
- Law on Electronic Signing under procedure-review.
- Laws have been compiled by mixed inter-ministerial groups, involving in discussions the business community through Consulting Council of SME s, with a coordination provided by the Prime Ministry and UNMIK Legal Office.
- Main obstacles in a more effective compiling of laws are the very bureaucratized procedures, for a law approving process provided under the Constitutional Framework, on which the Kosova Parliament approves laws..

Contact person: Nol Buzhala, MTI-PZHSP, nol.buzhala@ks-gov.net & Hakif Jashari, MTI, hakif.jashari@ks-gov.net



4. SKILLS IMPROVEMENT

Actions recommended according to the Charter:

- **Make sure that training institutions have completed the training scheme at home, deliver an adequate skills offer and adapted based on small business needs and ensure duration of trainings and consultations**

Targeted objectives from 2004

- **Establishment of Scheme for Trainings and Business Counseling based on Voucher**

In direction to capacity and skills building, based on small businesses needs, the activity is developed in three parallel lines: Governmental, non-governmental, and combined.

- The Voucher Scheme has been projected (designed). The Voucher Scheme for Business Counseling and Trainings. The “Scheme” aims to stimulate the market extension for services offers in business developing increasing access to these services and by increasing of the SME s capacities and competition.

The Scheme is also designed to stimulate the market for business development services by:

- Improving the business access to trainings and counseling;
- Encouraging the competition between ‘OSHB’-BSO, on which case will be improved availability and services quality.
- Establishing an information system, which will inform:

- i. beneficiaries relating to offers’ availability and products, and
- ii. offers in relation to market needs.

The Scheme has passed several phases starting from compilation of the operational

manual for Scheme “Voucher” for Counseling and Trainings, which includes all necessary forms for Scheme implementation. The work has ended regarding to program preparation for data recording and processing and now they are working in preparation of an internal network (intranet) from center MTI to Regional Offices. Has been started with BSO s, Advisors and Trainers accrediting. At the end of October, the training courses will be approved and be the media promotion of the SVKT for beneficiaries (clients) while at the beginning of November 2005, will be started with distribution of ‘Voucher’ beneficiaries (clients) for counseling and trainings.

- Has been reached an Agreement on Initiatives OEK (Chamber of Commerce) for professional services for training needs assessment (TNA).

- From the MLSW) has been established a network of eight professional training centers in seven regions of Kosova, which through practical work and theoretical learning (80% with 20%) develop training skills in 30 professions and among them in a direct support of businesses such as:

- Self-employment skills including programs (8 models),
- Start your business,
- Develop your business, and
- The candidates compile the business plan etc.

- Within the mid-term strategy for Professional Trainings, as an important component has been projected introduction of the models of the entrepreneurship in the training curriculums in all professions starting from September 2005 as continuing of the so far done.



For the purpose of employment promotion, the apprenticeship schemes have been applied in company training and employment subsidizing. All this, not only promotes employment but has a direct impact in building up cooperation and trust between the private and public sector.

(Contact person: Safet Fazli, MTI, e-mail: safet.fazliu@ks-gov.net
Anton Gojani, MPMS-DP, gojani_a@yahoo.com)

5. IMPROVING ON-LINE ACCESS

Actions recommended according to the Charter:

- Encouragement of public authorities to increase their electronic communication with the small business sector, allowing them to receive counseling, make applications, archive the return of taxes or get on-line information.

Targeted objectives from 2004

- Ministries and central institutions' Web sites functioning

In relation to this objective we must state that there has been made a progress in public institutions as well as in business community itself.

○ **Government:** Ministries and Prime Ministry' Office (www.pm-ksgov.net) have their Web sites, where they publish different directions and information regarding to their activity. Businesses have the possibility to be informed about the regulations and different Licenses that are being applied in Kosova, and can make questions directly to the Ministry's relevant official. In the column of the MTI's Web pages has been updated with published material on business practices. These materials (can be found at the

www.mti-ks.org, in the column: Publications, in the three official languages in Kosova, that have been published in the form of booklets such as "European Charter for Small and Middle Enterprises" "Survey of 500 SMEs "Structured Interview" "Financial report for SME s". There has also been opened a Web page of the private sector, (www.psd-ks.org.)

○ **Municipalities,** 16 municipalities in Kosova have developed their Web pages, where businesses have the possibility to obtain information related to developments in the assembly and Executive as well as in municipal regulations.

○ **UNMIK** has regularly published all the Regulations in force in the Web page www.unmikonline.org, which is very useful for Kosovan businesses.

○ **Central Procurement Unit** - has its Web page, where all UNMIK and Government tenders are published. They also publish the winners of the contracts. It is possible to get on-line information regarding to businesses opportunities provided by governmental structures and different works financed by the Kosovo Budget.

○ **Parliament of Kosova,** has its Web page (<http://www.kuvendikosoves.org/>), where laws approved by the Parliament and promulgated by SRSG, are regularly published.

○ **Government (e-Qeverisja)** Kosova Government has installed an e-Government platform, which consists of Hardware and Software base. So, there exist preconditions for starting concrete projects in e-Government.

○ **Business promotion through internet-**saying it in plain words, in general we have on line access improvement.

○ **Kosovabiz** **databaza** (www.kosovabiz.com). During 2005 the number of businesses has doubled in the Web database from 700 to 1550.



○ **Web pages of Kosovan Businesses,** Number of Web pages in Kosova in the internet has marked a growth. Based on the Survey of 500 SEM s, in November of the last year, from the 90.9% of enterprises have declared that have computers, 59.6% of them are connected to internet and state that are satisfied with services, in general. Whiles, 59.6%, of enterprises, which are connected to internet, 38.4% of them declared that they have their own web pages in internet. From 38.4% of the enterprises, which have web page in internet, from that percentage only 21.7% buy and sell through internet.

E-banking

○ **New Bank of Kosova,** at the beginning of 2005 started with service provision of e-banking for Kosovan businesses. By this, an opportunity to have a better on-line access in the banking accounts and payments over the internet has enabled. Currently, only payment services are provided within the bank and the payment of some services, such as payment of KEK invoices for the electricity, water invoices and some payments for obtaining different documents.

○ **Pro Credit Bank,** in August 2005 started with e-banking services for Kosova businesses.

➤ **On-line payments**

○ **Pro Credit Bank and Raiffesen Bank** offer payment services in trade shops through bank cards and POS terminals, and these Banks have also developed the ATM net for withdrawing cash with bank cards, international VISA and Master Card.

➤ **Information of businesses over the internet**

○ **UNMIK Customs Service,** has published the Web page

www.unmikcustoms.org, where all relevant regulations have been listed related to the activity of Customs and a lot of other information in relation to customs activities, which are of great benefit to Kosova businesses.

○ **Chamber of Commerce in Kosova,** maintains regularly its web pages: (www.odaekonomike.org); (www.kosovatenders.org); EICC Kosova (www.kosovo-eicc.org), where businesses can find information on events organized by Chamber and business opportunities to local and international institutions' tenders.

Contact person: Ejup Qerimi - EICC,
e-mail: eqerimi@ipko.net
Bajram Shala, MTI,
e-mail: bajram.shala@ks-gov.net



6. GETTING MORE OUT OF THE SINGLE MARKET

Actions recommended according to the Charter:

- Reform exercise towards the completion for the EU from an internal market, user friendly for small businesses in critical areas of the small business development, including electronic commerce, telecommunications, utilities, public procurement and system of the cross-borders payment system.
- Apply the European and national rules of the competition to ensure that small enterprises have all opportunities to enter new markets and compete based on fair terms.

Target objective from 2004.

- **Achieving at least, two agreements on free trade in the region**

The achieved progress to this objective is signing of two free trade agreements, which is really a very big achievement as regard to economic development of Kosova.

Signing of FTA between Kosova and Albania was the first agreement for Kosova. This agreement foresees as follows:

Immediate liberalization of the most industrial production goods and the gradual tariffs reduce of some certain industrial goods.

Exception of about 10% of the goods, mainly agro-culture ones from free trade, for which would be applied the normal tariff. Trade between Kosova and Albania has made an apparent increase during the year Of 200, comparing with the previous years (before FTA).

- Kosova has also signed FTA with Macedonia (FYROM), and before that we

had a permanent intention to relationship establishing with FYROM, deeply on the legal support, which has replaced the Trade Agreement of year 1996 between Former Yugoslavia and FYROM. The Agreement enables a high level of trade liberalization and will be applied according to rules of the World Trade Organization. The general products import trade from Kosova to Macedonia is being treated free of duty basis, while for products export from Macedonia to Kosova has been foreseen free of duty treatment for 90% of the products.

- As regard to Bosnia and Herzegovina, exists a common intention to establish relationships deeply on the legal basis, actually through signing of the FTA. Negotiations with Bosnia in relation to FTA have started and they are closer and more common regarding to that agreement.

➤ Considering the Kosova industrial structure, we can say that more than 90% of the export goods was produced from SME s.

➤ Regulation No 2004/13 deals with customs facilities for import. By this regulation benefits the agro-culture sector, as the equipments for this sector is free of duty as well as the ready products such as, corn, or guanos etc. List of the released products is attached at the end of the regulation.

➤ The request of Kosova businesses is that the raw material should be released entirely from duties, and other taxes such as for example TAV be paid at final products not in the customs etc. They also want to have their equipments released from taxes.

➤ In exporting of Kosovo products, there is a small influence as for the time being Kosovo produces very little.



➤ Bar code, telephone code and bank code are three things, which are very necessary for Kosovo at the moment in this sector.

(Contact person: Ardian Hackaj, KTA, E-mail. ardian.hackaj@eumik.org, Orhan Nikshic, Pillar IV of EU, Email. niksic@un.org)

7. TAXATION AND FINANCIAL MATTERS

Actions recommended referring to the Charter:

- Adapt tax system to reward success, encourage start-up businesses, favor the small enterprises expansion and job creation, and facilitate the creation of and succession of small businesses.
- Apply best practice to taxation and to personal performance incentives
- Improve the relationship between the banking system and small businesses by creating appropriate access conditions to credit and venture capital
- Improve access to the Structural Funds (not relevant)

Relating to progress of this item, work has been done in the field of taxation as well in the field of financing we some progress.

➤ Starting from 1 January 2005, Kosovo is moving in direction to tax structure simplification by reducing the present tax types on incomes from three into two types as follows:

- Tax on the Personal Incomes and,
- Tax on Incomes of the Corporations.

New tax structure makes clear the difference between taxes paid by individuals (personal incomes) and non individuals (incomes of the corporations), while we are still using some of the tax principles with which is being operating at the moment such as; Prejudged Tax and Tax on Profit.

Tax on personal incomes. These changes refer to UNMIK Regulation No. 2004/52 "Tax on the Personal Incomes" and to UNMIK Regulation No 2004/51 " Tax on Incomes of the Corporations."

➤ In the field of taxation and customs duties, changes have been made on favor to business community, and a more detailed description of the applicable excise categories and scales is in Annex A of the UNMIK Regulation No. 2005/10.

➤ Independent Board for reviews (BPR). As for this part, some changes have been made, on the benefit to the business community, as by re-structuring of this board is foreseen to be 15 members, where seven (7) from them will be business representatives.

➤ Law No. 2004/48 for Tax Administration and Procedures has entered in force and is comprehensive and contains big changes comparing with Regulation No. 2000/20.

(Contacting Person: Bashkim Shala -ATK, e-mail. bashkimshala55@hotmail.com bashkimshhala@atk-ks.org)

➤ As for financial issue, MTI-DZHSP is working on creating a better access for SMEs to developing credit and creating a more appropriate environment in this field. MTI-DZHSP, taking as problem the SMEs sustaining financing, and by identifying that the credit return risk is the main problem as banks do not award more favorable, is now elaborating the project called as, "Warrantor Loans Scheme" through which banks will be



encouraged in awarding credits under more appropriate conditions, and for this purpose and for this purpose the MTI-DZHSP has organized conference in April 2005, where was presented the draft of “Warrantor Loans Scheme” and where meetings were organized with all relevant factors including finance and non finance institutions, who deal with this aspect in a direct or indirect manner with SME s financing. The Austrian agency for development has expressed its readiness as a donator to finance this project. In the meantime, we are looking for possibility of engaging a European expert in drafting the legal base for this scheme functioning.

In Kosova, eight (8) Macro finance institutions act, which are licensed by the BPK, 27 licensed credit associations by BPK and Financial Institutions registered in the BPK, which support the SME s through credits.

➤ A number of Governmental organizations and NGO s, through their different financial programs are helping SME s and they are as follows:

- a) Danish Government through DANIDA and association of Kosova micro financial institutions (AMIK), Beselidhja micro financial and agency for finance in Kosova is helping SME s with different financial programs.
- b) European Bank for reconstruction and development through KASABANK,Sh.a
- c) Mercy Corps (UNDP, US Department of Agro-culture) and through agency for finance in Kosova.
- d) USAID /ASDA, World relief, HEKUS, UMCOR, CRIDA, through Beselidhja micro fiannce.
- e) USAID, UNMIK, OSCE, SDC, Danida through Finca.
- f) Swedish Agency for development and cooperation through Finca Kosova.
- g) ICMC through Enterprise program of Kosova.

h) AER and French Agency for development through Kosova Rural Crediting.

Alton Rexha MTI-DPZHSP e-mail
alton.rexha@ks-gov.net

With purpose of creating of the new micro businesses, the guarantor micro credits fund has been established (MPMS and ILO in cooperation with commercial banks.) Result of this guarantor fund establishing is the selection of the business plans and credit awarding up to amount of 4.000 Euros.

(Personi kontaktues: Anton Gojani, MPMS-DP, e-mail: gojani_a@yahoo.com)

Difficulties:

Shortfall of budgetary funds, from which two public funds are being blocked still such as: Pension Fund and Privatization Fund. Small economic growth has not yet created favors for in order to create new budgetary line and to stimulate the small enterprises.

8. STRENGTHENING OF THE TECHNOLOGICAL CAPACITIES OF SMALL ENTERPRISES

Actions recommended according to Charter:

- Stimulate the supporting programs at promotion technology dissemination towards the small enterprises as well as the capacity of small business to identify, select and adapt the technologies.
- Foster Technology co-operation and sharing among different company sizes, and particularly between the European small enterprises, develop more research programs focused on the commercial application of knowledge and technology and develop adapt the quality and certification system to small enterprises
- Support the actions at the national and regional levels aimed at developing inter-firms clusters and networks, enhance pan-European co-operation increase between small enterprises using information technologies and spreading good practice via co-operation agreements and supporting the cooperation between small enterprises aiming to improve their capacities to enter pan-European markets and to extend their activities in third country market.

Target Objective from 2004

Implementation of one Business Park and two Business Incubators

In relation to last year's progress for the target objective, here are the activities and achievements as follows:

- Working spaces:
 - Projects regarding to Business Park in Mirtovica and Business Incubator in Shtime are now already completed. For both projects

business selection for their implacing in these locations has been made.

- Has been decided that in the location proposed by MA of Decan, be built the Business Incubator and for purpose 155.000 Euros have been allocated by AER and the Municipal Assembly, which will participate with 10% of the total project cost. On the other hand, Project Managing Committee for institutional support to AER for MTI , through Grupo Soges, has decided for location determination and financing for two more incubators, one in Gjilan and the other in Gjakova.

- Industrial Park in Drenas has entered the implementation dynamic, tender has been announced regarding to industrial park projecting, designing and work construction implementation.

- A dynamic plan has been drafted for year of 2005 for project implementation of the Industrial Park and a cooperation memorandum has been signed between MTI and Drenasi municipality for Industrial Park implementation.

- The MTI in cooperation with EAR, through the company IMBIS (An international company, which was selected and financed by European Agency for Reconstruction) has organized daily seminars with local and foreign businesses on topic: Development of Industrial Park in Drenas.

- Implementation of these projects is going on according to projected dynamic, but because of the MTI' s budget limitations, was not possible to have a complete financing for these projects, and so there were some contacts with influence factors that can help in implementation of these projects such as; KTA, Municipalities, AER, European Invest Bank etc. AER has shown the readiness to help in implementation and financing of these projects.

- In Kosovo, the Business Support is being realized by Clusters, too, which are



mainly financed by USAID (KCBS). So, the main KCBS program purpose is to stimulate the economic development and improve employment opportunities for Kosovo citizens. Results that are required by this program will contribute to new opportunities for employment by removing a lot of administrative barriers for investment and by opening new jobs. So far, KCBS has three identified business clusters:

- a) Farming, including milk products, meat, animal food and eggs,
- b) Fruits and vegetables,
- c) Construction Materials

Farming in Kosova is also receiving a particular support. UNDP, since last year has started a supporting program for Farming in municipalities of Shtime and Skenderaj. This aims to help Farming Cooperatives. German Ministry for economic cooperation (BMZ) through GTZ from this year started a support program for cluster.

(Person to contact, MTI-ZHS, E-mail:
azem.ismaili@ks-gov.net

➤ As the Law for foreign investment is still in the assembly procedure, with intention to accelerate the establishing procedure for the Agency for Investment Promotion, the Administrative Direction (No 2005/10, and which was signed by the SRGS of the UNO. For the mentioned Agency for Investment Promotion, the Agency's acting chief has been appointed and we expect soon to complete the staff agency.

○ Business plan for Agency establishment has been compiled.

○ A conference was organized with American investors in cooperation with the American Office, KTA and Economic Chamber of America, etc.

○ Published the booklet named "Why invest in Kosovo" and the film with same title.

○ Conference Organizing for Investment Promotion in Kosova.

○ Negotiations with other regional countries regarding to reaching a mutual agreement for investment protection.

(Person for contact: Izer Arifi MTI-ZPI ,
izer.arifi@ks-gov.net)

➤ ATA in cooperation with MTI is interested to inaugurate a technological park in Kosova . We are negotiating with the Institution called: "Regional Technological Center" to participate in this project offering a working space of 100m2 within the Institute object. A cooperation memorandum has been drafted, which will be soon represented to parties for review and signing.

(Person to contact: Muhamet Hashani, MTI-ZHSP,
muhamet.hashani@ks-gov.net)

➤ Law for Standardization has been compiled and approved by Kosovo Assembly through which is authorized the establishing of the agency for standardization and certification, and the agency's acting chief was appointed and soon will be completed its working staff.

Person to contact: Bujar Zeneli – MTI, e-mail:
bujar.zeneli@ks-gov.net



9. SUCCESSFUL E-BUSINESS MODELS AND TOP CLASS SMALL BUSINESSES SUPPORT

Actions recommended referring the Charter:

- Encourage small businesses to apply best practices and to adopt successful business models that enable them to flourish in the new economy.
- Develop information and business support systems, network and services, which are easy to access, understand and are relevant to the needs of business

Target objective from year 2004

- Organizing of two study visits for Business Community in countries with best practice in business support.

Regarding to this year's progress for the target objective, shortly is given below:

Three Business Community visits have been organized and they were realized in these countries: in Malaysia, Bulgaria and Italy and at the same time we had visits from Turkish and American businessmen in our country.

○ A project by MTI called, "The most successful enterprise of the year" has started to be implemented in 2004, and this project by now has become traditional and is working on its implementation; so far the first project part has already finished, it means that from 100 selected enterprises from five Kosovo regions, 10 as the best have been selected and have entered the competition for the six coming months of 2005, so that through their improving business indicators can be as potential competitors to be selected as the "Most successful Enterprise of year 2005". Purpose of this activity is that through competition activity increase enterprise capacities in

managing, production and absorbing abilities for employment.

○ Aiming to policy objectives achievement in supporting the inferior categories of our society and their integration into the free and democratic society of Kosovo through the economic development continually are being consultations with these categories' representatives.

The traditional fair "Women in business" has been organized, from date 06 -11 May 2005, in Prishtina. Societies, apart the realized financial circulation, they had an opportunity to be acknowledged closely with development in women business field from all Kosovo regions. At fair conclusion, there were awarded some gratitude for the first three places and certificates for all participants.

Before the fair start, there was a meeting organized with other institutions such as UNMIK, OSCE, KFOR- and AER, where the purpose of this meeting was that these institutions take initiatives for NGOs participation of the Serbian women societies in this fair.

(Person to contact: Muhamet Hashani, MTI-ZHSP, muhamet.hashani@ks-gov.net)
Lirije Medunjanin, MTI-ZHSP,
Izer Arifi MTI-ZPI , izer.arifi@ks-gov.net



10. DEVELOP STRONGER, AND MORE EFFECTIVE REPRESENTATIVES OF SMALL ENTERPRISES' INTERESTS AT NATIONAL AND UNION LEVEL

Actions recommended referring the Charter:

- Review how the interests of small businesses are represented in national level including through the social dialogue

Target objective from year 2004

Networking the local and municipal business centers called, "One Stop-Shop" financing of these projects could not be done because of the MTI budgetary limitations.

Norwegian Municipality Association has opened three Centers for Business Development in three Municipalities as follows: in Drenas Municipality, Obiliq and Fushe Kosova, where the Norwegian Association has established the Center for Business Development and they will finance these centers whose main aim is supporting of the SMEs development.

World Bank by intending to network the LBC, allocated a fund aiming to create the Local Business Centers and their networking in all Kosova municipalities.

Meanwhile, there have been formed a considerable number of NGOs and Associations dealing with enterprises support and entrepreneurship development.

1) SOCIETY OF KOSOVO WOOD MANUFACTURERS

Person to contact: Hashim Deshishku
Address: Str. 24 Maji No.116 Prishtina
Tel : 038 243 361 ; mob 044 166 552
Email: bmeqa@usaidkcbs.com

Society of wood manufacturers has as its aim the cooperation between wood manufacturers

in Kosovo and is also collecting the data which will be proceeded and distributed the information that deal with technical decisions made by the enterprise society members.

It also appoints commissions for society members promotion as follows: Trainings, marketing and cooperation and creating working groups for projects and inputs for technical standards.

2) AGENCY FOR LOCAL DEVELOPMENT

Person to contact: Arbnor Pula
Address: Gjakovë, Nderresa e Elektromotorit, 2 Floor

Tel: 0390 23 172, mob. 044 158 624

Agency for Local Development is a society that deals with support and business development, and it organizes seminars, trainings, lecturing on capacity development of SMEs promotion.

The society, through round tables, organizes conference and makes the business development promotion.

3) SOCIETY OF KOSOVO MILK PRODUCERS

Person to contact: Behlul Behluli
Adresa : Prishtinë Rr.24 Maji Nr:116
Tel: 038 243 361/62/63 mob:044 111 168
Email: zgojnovci@usaidkcbs.com

Society of Kosovo Milk Producers is an association that gathers all Kosovo milk manufacturers and producers and collects information processes them and disseminate them their members. It also stays in contacts with farmers and it offers different services that deal with their business activity development and always cares for its members in order to offer the suitable information in relation to new technological improvements in field of milk producing and processing.

Organizes meetings and promotion campaigns that deal with development of

milk production and processing sector in Kosovo.

5) KOSOVO CLUSTER & BUSINESS SUPPORT (KCBS)

Person to contact: Xheraldina Rexhepi
Adresa: Rruga 24 Maji, Nr.116, Prishtinë, Kosovë

Telefon: 038-243 361/362/363

E-mail: xhrexhepi@usaidkcbs.com

Scope of work: Main purpose of KCBS program is to stimulate economic development and improve the Kosovo citizen opportunities for employment. Acting to interests of all partners and clusters, the business supporting service group will act in direction to its objective achievement, which is the improvement of business environment. This group will work for: Reinforcement of Kosovo capacities for business consultation, level increase of best practice usage, dialogue improvement through businesses and government, development of sustainable business societies.

6) COMMUNITY BUSINESS DEVELOPMENT CENTER (CBDC)

Person to contact: Vjosa Mullatahiri
Adresa: Rruga Tirana (transit) p.n Gjakovë, Kosovë

Tel: +381 390 23 428

E-mail: vmullatahiri@cbdckosova.org

Scope of work: The CBDC mission is to incite the community development and economic development oriented towards a free market that creates employment possibilities, richness and improves the life quality in Kosovo. CBDC is committed to personnel employment and development in order to ensure to customers high quality services, effective and economic. CBDC is committed to business improvement and technical standards in Kosovo by supporting and advocating in accordance with International Standards of Quality.

- o Business Community is represented in structures where the needs for approving new legislation are prepared and discussed. Their representation is made by through the SME s Advisory Council and through their direct participation or representatives in public discussions on draft laws dealing with businesses from their sectors or business community itself.

- o Different Business Associations lob for a more favorable regulative and legislation for small businesses. This form of is in the embryonic phase, but there evident such actions forms.

(Contact person: Avdi Krasniqi – MTI- , e-mail: avdi.krasniqi@ks-gov.net)



SECTION 2: FIELDS ALIGNMENT

Please put scores in fields of charter according to numbers or criteria.

1 = least important/last priority, 2 = little important /priority, 3 = average important/priority, 4 = very important/priority, 5 = top important/priority

Fields of Charter	In which fields express needs of small business sector tend to decline- i.e. what are small enterprise most asking for?	What is the estimation of your government in different fields relevancies - i.e. which fields you believe have the highest structural effect in business environment improvement in your country?	How does your government assess when the environment of small enterprises is currently best developed- i.e. where do you believe you have best practices to offer to?	In which areas will you strengthen policies action in the coming 12 months?
<i>Education and training for enterprises;</i>	4	4	3	4
<i>A cheaper and faster start-up;</i>	2	2	5	2
<i>Better legislation and Regulation;</i>	4	4	3	4
<i>Validity of Qualification;</i>	3	4	4	4
<i>Improving on-line access;</i>	3	3	3	3
<i>Getting more out of the single market;</i>	5	5	2	5
<i>Taxation and financial matters;</i>	4	3	3	3
<i>Strengthening technological capacities of small enterprises;</i>	4	4	3	4
<i>Successful e-businesses models and top-class small enterprise support;</i>	4	3	3	3
<i>Develop stronger more effective representation of small enterprises' interests</i>	3	3	3	3



SECTION 3: PLAN AND STAGES

Non-obligatory questionnaire part

Commission's Services consider that definition of targets/stages may be beneficial during the Charter implementation process. Therefore, countries that share this opinion are friendly invited to set preferable stages for the 12 coming months or for any longer period. There is no minimum or maximum in the number of these stages, it is important to be clear and concise (i.e. to be able implementation verification during 12 months)

<p>Fields of Charter: EDUCATION AND TRAINING FOR ENTREPRENEUR,</p> <p>Objectives/ stages: Drafting of Kosova strategy for entrepreneurship teaching Developing of the 13 class</p> <p>Time limit/realization period: the 12 coming months</p>
<p>Fields of Charter: A CHEAPER AND FASTER START-UP</p> <p>Objectives/stages: from last year</p> <p>Time limit /period of realization:</p>
<p>Fields of Charter: BETTER LEGISLATION AND REGULATION</p> <p>Objectives /stages: Functioning of Law on Competition Compilation of Law for Guarantor for Loans Scheme Compilation of Law for industrial zones and free industrial zones Compilation of application directions, additional amendments etc. Print measures which will be undertaken in order to achieve these objectives (legislation, re-organization, other actions): Priorities determination</p> <p>Time limit/period of realization: 12 coming months</p>
<p>Fields of Charter: SKILLS IMPROVEMENT</p> <p>Objectives/ stages: Print measures which will be undertaken in order to achieve these objectives: (legislation, re-organization, other actions):</p> <p>Time limit/realization period: July 2005</p>
<p>Fields of Charter: IMPROVING OF ON-LINE ACCESS</p> <p>Objective/ stages: Increasing of Web pages functioning of central and local institutions Building of Clusters Web pages</p> <p>Print the measures to be undertaken in order to achieve these objectives: (legislation, reorganization, and other action)</p> <p>Time limit/period of realization: 12 coming months</p>
<p>Fields of Charter: GETTING MORE OUT OF A SINGLE MARKET</p>



<p>Objectives/ stages: Reaching, at least, one Agreement Print measures, which will be undertaken in order to achieve these; (legislation, re-organization, other actions.) Time limit/period of realization: 12 coming months</p>
<p>Fields of Charter: TAXATION AND FINANCIAL MATTERS</p> <p>Objectives/ stages: Developing a sustainable SME s financing Print measures which will be undertaken in order to reach (legislation, re-organization, other actions) Studying of the Reasoning for Guarantor Loans Scheme, creating a legal base etc): Time limit/period of realization: 12 coming months</p>
<p>Field of the Charter: STRENGTHENING THE TECHNOLOGICAL CAPACITY OF SMALL ENTERPRISES</p> <p>Objective / stages: Implementation of Industrial Park in Drenas and least two Business Incubators, Membership in the international standardization bodies Print measures which will be undertaken in order to reach (legislation, re-organization, other actions): Similar to those of this year Time limit/period of realization: 12 coming months</p>
<p>Fields of Charter: SUCCESSFUL E-BUSINESS MODELS AND TOP CLASS SMALL BUSINESSES SUPPORT</p> <p>Objectives/ stages: Print measures which will be undertaken in order to reach (legislation, re-organization, other actions): Time limit/period of realization: 12 coming months</p>
<p>Fields of Charter: DEVELOP STRONGER, MORE EFFECTIVE REPRESENTATION OF SMALL ENTERPRISES' INTERESTS AT NATIONAL AND UNION LEVEL</p> <p>Objectives/ stages: Networking of Local Business Centers, Municipal Business Centers, and One-Stop-Shop Print measures which will be undertaken in order to reach (legislation, re-organization, other actions): World Bank as Financier, MTI and Municipalities implementers Time limit/period of realization: 12 coming months</p>

Prishtina October, 2005