

*MINISTRY OF LABOUR
AND SOCIAL WELFARE*



**OPERATIONAL GUIDELINES
ON THE IMPLEMENTATION OF
THE SELF-EMPLOYMENT
PROGRAMME**

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March 2015

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ABBREVIATION AND ACRONYMS

ALMP 2	Active Labour Market Programmes 2
Panel	Business Idea Evaluation Panel
Committee	Business Plan Evaluation Committee
DLE	Department of Labour and Employment at the Ministry of Labour and Social Welfare
EA	Employment Agency
EO	Employment Office
ILO	International Labour Organization
MLSW	Ministry of Labour and Social Welfare
MTI	Ministry of Trade and Industry
OG	Operational Guidelines
Programme	Self-Employment Programme
REC	Regional Employment Centre
UNDP	United Nations Development Programme
VTC	Vocational Training Centre

1. INTRODUCTION

Long-term unemployment, especially among youth, is one of the key challenges of the labour market in Kosovo, highlighting the need for implementation of different active labour market measures, whose principle aim is not only provision of skills development and employment opportunities, but also to address the problem of long term unemployment.

The Ministry of Labour and Social Welfare in Kosovo (MLSW) has designed and implemented different active labour market measures, such as Public Works projects, On-the-Job Training, Wage Subsidy and Internship scheme, mostly through donor financed projects. The above mentioned actions were implemented and evaluated to further assess their impact on employability among the disadvantaged in the labour market. Based on the assessments done and the lessons learned under the lead of MLSW, operational guidelines outlining the procedures and processes governing the implementation of each were adopted.

In line with the economic development priorities of Kosovo government, presented Self-employment Programme aims to tackle unemployment in Kosovo. The Ministry of Trade and Industry (MTI) has identified six economic sectors with growth potential namely: tourism, food processing and packaging, metal processing, wood processing, information and communication technology, textile, and as a result has developed sector profiles examining the obstacles as well as opportunities for development of new businesses in these sectors. Access to finance, business development support services and skilled workforce have been identified as the main challenges.

The key elements of a successful self-employment programme include fair and competitive application process, training in basic business skills, preparation of a sound and viable business plan, financial support (through provision of grants) to start the business, and mentoring and consultancy with business services. These Operational Guidelines (OG) provide a step-by-step guidance for the process of implementing the Self-employment Programme (Programme). The main objective of the Programme is to provide opportunities to registered unemployed to start a business activity.

In this case, self-employment is applied as an active labour market measure for starting a business activity or an opportunity in becoming self-employed. It includes training/advising, financial support and consultancy services to the unemployed with qualifications and other skills so they can succeed in their business. Self-employment is an active labour market measure intended to tackle unemployment in Kosovo, a priority identified in the MLSW sector strategy 2014-2020, part of the regulation on Active Labour Market Measures.

The OGs have been prepared with the aim to facilitate the work of the MLSW, Employment Agency (EA), Employment Office (EO) counsellors and Vocational Training Centre (VTC) trainers in implementing the Self-Employment Programme. Further, the OGs establish common procedures that will ensure consistency and similar quality of service delivery to registered jobseekers across Kosovo. The OG contain basic information, detailed procedures, needed forms, and instructions for coherent implementation of the Programme.

These OGs have been prepared in consultations with the Department for Labour and Employment (DLE) at the MLSW, the Employment Office, Vocational Training Centres, Ministry of Trade and Industry (MTI), Ministry of Internal Affairs and other stakeholders. The work was facilitated and supported by the United Nations Development Programme Active Labour Market Programme 2 (UNDP ALMP2) project, funded by the Ministry for Foreign Affairs of Finland. At the end of the piloting phase, an external evaluation of the programme should be carried out that proposes the manual that MLSW will use in future

This document contains the following sections: Section One provides a general introduction of the Programme; Section Two defines key elements of the Programme; Section Three includes information about the Programme Management and Implementation Bodies and Section Four describes step-by-step procedures for implementation of the Programme. All needed forms, documents, lists and additional materials are included as annexes to these OGs.

2. SELF-EMPLOYMENT PROGRAMME: KEY ELEMENTS

2.1. General Information

The Self-employment Programme is designed to support the creation of viable business activities or firms capable of being successful in a competitive market. The Programme is implemented through a competition-based process, in order to get the highest possible return on the investment. The selection process of applicants aims to secure transparency and fair competition and support the best, unique and bankable ideas and business plans that guarantee sustainable results.

The selection of the best business activities or firms will be done in three stages. Firstly, registered unemployed will submit their business idea in the Employment Office of their municipality. The applicants with the best business idea will be invited to participate in the “Start your business” training in the VTCs of their region, and at the end of it will undergo a written test. Applicants who score more than 70% in their written test will be invited to submit their business plan application. The business plans will be a more elaborated version of the business idea, outlined according to the form in Annex 12. The announced winners will register their business in the Kosovo Business Registration Agency, and will sign a 24-month contract to receive the grant and the technical support.

2.2. Eligible Applicants

The Programme is designed for candidates with a clear business idea, aimed to start a micro or a small independent business. Chosen candidates are obliged to personally take part in the Programme as they are directly involved in the development and implementation of their business.

Eligible candidates and participants of the Programme include **all persons registered as unemployed in the EOs**, at the time of application. All interested persons should register at the EOs in their respective municipalities. The employment counsellors will provide a counselling session, during which they will determine if the unemployed person should apply for the Programme. The unemployed interested to benefit from the Programme may apply once within one cycle and with only one business idea.

Persons who are not eligible to apply are those who are:

- ***not registered within an EO;***
- ***liable to conflict of interest with involved parties and decision makers in the Programme;***
- ***jobseekers who benefited from another active labour market measure during the previous 12 calendar months (from the date of application for the business idea).***

Unemployed persons of the following groups will be given priority¹.

- ***long term unemployed (more than 12 months);***
- ***youth (18-29 years old);***
- ***women;***
- ***beneficiaries of social assistance;***
- ***single parents;***
- ***people from rural areas;***
- ***people with disabilities;***
- ***ethnic minority groups.***

2.3. Grant Amount

During 2015, the Self-employment Programme will provide grant assistance of Euro 3,000 to Euro 6,000 for each successfully developed business plan that has been approved during the selection process, together with technical assistance up to two years after establishing the business

The applicant that provides financial contribution equivalent to at least 20 per cent of the requested grant financing, will receive additional points in the evaluation of the business plans. If contribution is less than 20 per cent, no additional points will be given (see p.19).

The selected applicants may plan for additional financing using financial instruments (credits, leasing, grants etc.) available in Kosovo through financial institutions or donor funded programmes or through own finances. If the financial instrument will be used together with the grant assistance for starting the business, then this source of finance must be included in the business plan and will be subject of evaluation. If the financial instrument will be used for further expansion of the business, this additional support received is expected only to be reported in the monitoring visits and reports to the Programme.

¹ During the evaluation process of the business idea, applicants from these groups may receive up to 8 points (out of 100) more than the other applicants. More information is provided in the Business Idea Application Form.

2.4. Eligible Business Activities and Expenses

Eligible Business Activities

The eligible business activities are from the following six sectors, selected by the Ministry of Trade and Industry (MTI), as having the highest potential for economic growth in Kosovo, namely:

- *food processing and packaging industry;*
- *ICT along with Business process outsourcing and Customer support centres sector;*
- *metal processing industry;*
- *textile industry;*
- *tourism;*
- *wood processing industry.*

The sectors may change throughout each year, depending on the priorities set forth by the MTI.

Business ideas not eligible to participate in the Programme are:

- *all kind of activities within primary agriculture sector;*
- *real estate operations, chattel leasing;*
- *financial and insurance operations and operations involving gambling;*
- *production of beverages of high alcohol content and spirits;*
- *production of tobacco products;*
- *production and distribution of weapons;*
- *production using technologies that cause environmental pollution (such as air, water, soil etc. pollution).*
- *Informal businesses are not be eligible to apply.*

Eligible Expenses

Eligible expenses that can be covered from the grant money must be used for the implementation of the business plan and may include:

- *rent of premises for office or business operation;*
- *purchase of materials for refurbishment or adjustment of premises/buildings for the business;*
- *purchase of machinery, facilities and equipment as well as software and other intangible assets;*

- *pre-start purchase of raw materials and consumables;*
- *wages and salaries, and other specialized services needed (accounting, administration, IT etc.);*
- *promotion and advertising of the activities.*

There are certain restrictions for the eligible expenses:

- *up to 30% of the grant can be used for refurbishment of premises (up to 50% only for hotel operations is allowed);*
- *purchase of raw materials can be covered only once, as one time purchase of initial stock;*
- *wages and salaries may be covered for up to six months after starting the business, based on the average wage in Kosovo (the other part of the wage should be covered by the business itself);*
- *advertising can be covered only for the first six months after start-up, and cannot exceed more than 10% of the total grant.*

Non-eligible expenses that cannot be covered from the grant money include:

- *buying of real estate (land, buildings etc.);*
- *purchase of any transportation vehicles that will not be used directly for the operation of the proposed business;*
- *any expenses that are not related to the proposed business;*
- *expenses made prior to concluding the grant contract.*

Non-eligible expenses under the grant may be covered by the applicant's personal contribution, and other forms of financing such as credits, loans etc.

2.5. Geographical Coverage

In 2015, the Programme will be implemented in three selected regions of Kosovo, without any regional quotas limiting the numbers of applicants or the amount of utilized finances for each region.

The 3 regions will be selected based on the following criteria:

- *number of registered unemployed;*
- *number of registered unemployed among the priority groups;*
- *number of registered unemployed with skills and qualifications;*
- *areas where the priority sectors are growing;*
- *availability and variety of start-up business support organisations/institutions.*

The following matrix is used to evaluate the regions:

	Ferizaj/ Uroševac region	Gjakova/ Đakovica region	Gjilan/ Gnjilane region	Mitrovicë/a region	Peja/ Peć region	Prishtinë/ Priština region	Prizren region
Number of registered unemployed							
Number of registered unemployed among the priority groups							
Number of registered unemployed with skills and qualifications							
Areas where the priority sectors are growing							
Availability and variety of start-up business support organisations/institutions							
Total							

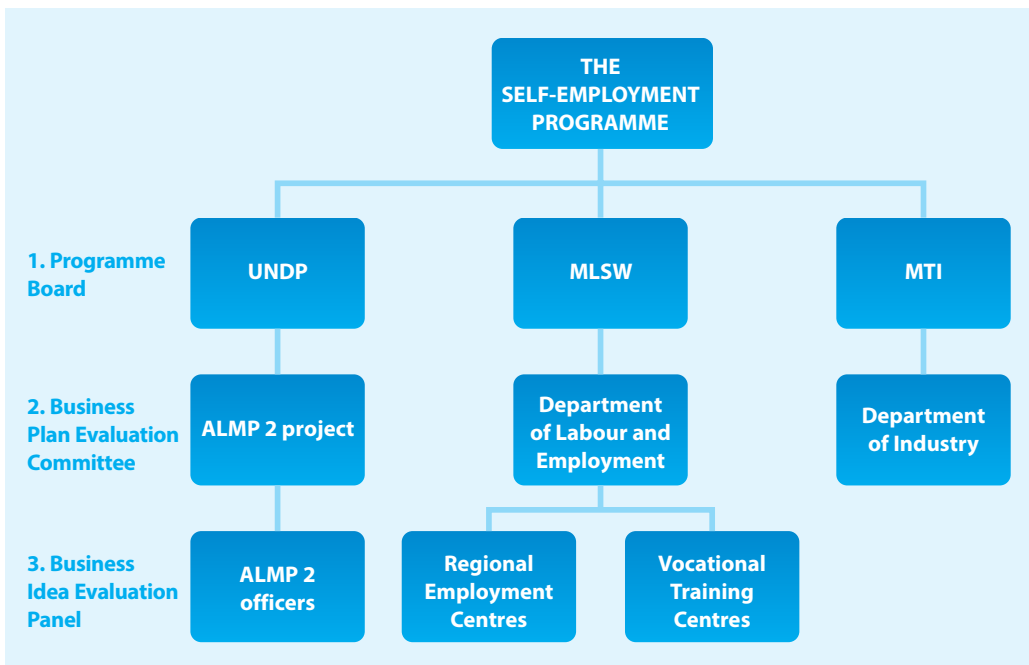
Each criterion is ranked from 1 to 7, where 1 is for the lowest number and 7 is for the highest. The three regions with the highest total results will be selected.

Based on this criteria, during 2015, the Programme will be implemented in the region of Prishtinë/Priština, Prizren and Gjilan/Gnjilane.

3. PROGRAMME MANAGEMENT AND IMPLEMENTATION BODIES

The Self-employment Programme will be implemented by the Ministry of Labour and Social Welfare, under the responsibility of the Department of Labour and Employment and the Employment Agency, through the network of local Employment Offices and the Vocational Training Centres. The role and functions of each of the institutions is described below in the organogram.

The management structure of the Programme for the initial phase will be the following:



Self-Employment Programme Board

The Programme Board is composed of MLSW and UNDP. The specific obligations and responsibilities of the Programme Board are to:

- *serve as a monitoring body during the implementation of the Programme;*
- *promote the Programme extensively and mobilize resources for its sustainability;*

- *obtain information on the course and dynamics of the implementation of Programme activities, as well as the Programme indicators and results;*
- *approve the proceedings/minutes of the Business Plan Evaluation Committee.*

Evaluation bodies

Considering the complexity of the Programme, the evaluation will be divided into two parts. First, the evaluation of basic business ideas and if successful, evaluation of comprehensive business plans focused on their quality and feasibility. For those reasons, two evaluation bodies have been designed.

1. Business Idea Evaluation Panel

The Business Idea Evaluation Panel (Panel) will be composed of four members and a secretary: a representative of the Department of Labour and Employment (DLE)², ALMP2 project, representatives of the regional Employment Offices and Vocational Training Centres. The names of the Panel will not be made public prior to publication of results, and will be decided after the application deadline. The members of the Panel will evaluate each application independently based on established criteria (see pg.41).

The meetings of the Panel will be held at the Regional Employment Offices, depending on the region. The Panel will be chaired by the representative of the DLE. ALMP2 project will allocate an additional staff to act as secretary to the Panel and will prepare the minutes of the meetings.

2. Business Plans Evaluation Committee

The Business Plan Evaluation Committee will be composed of three members and a secretary – a representative of the DLE, ALMP2 project, and Department of Industry at the MTI. The Business Plan Evaluation Committee will be chaired by a representative of the DLE (different from the one in the Business Idea Evaluation Panel). The names of the members of the Committee will not be made public prior to publication of results, and will be decided after the application deadline.

² The representative of the Department of Labour and Employment will be replaced with a representative of the Employment Agency once the latter is established and functional.

The Business Plan Evaluation Committee (Committee) will be in charge of business plan review according to the assessment of independent consultants. At least two consultants will evaluate each business plan submitted. They will provide to the Committee their written opinion and will be present at the Committee meetings for further consultations. If needed, the trainers from the VTCs, other local stakeholders, or the candidates can be invited for additional explanations.

The members of the Business Plan Evaluation Committee will:

- ***approve the minutes of the Business Idea Evaluation Panel meetings;***
- ***review the opinion and scores of business plans provided by the consultants and check if needed with them and the VTC trainers;***
- ***request additional evaluation if needed and agree or change the requested grant amount;***
- ***rank business plans according the final scores of each business plan (average of the individual scores given by each consultants).***

All the members of the panel must agree with the final results and the approved list of business plans to be funded. The ALMP 2 project will provide an additional person to act as secretary during the meetings and will prepare the minutes of the meetings. Members of the Business Idea Evaluation Panel and of the Business Plans Evaluation must be different persons.

4. STEP-BY-STEP SELF-EMPLOYMENT PROGRAMME GUIDE

In 2015, the Self-employment Programme will be implemented in two cycles. The cycles will be announced by the EOs. Each cycle consists of the following seven steps:

- 1. Information Campaign and Collection of Applications/Business Ideas;**
- 2. Selection of Applicants/Business Ideas;**
- 3. Participation in Training, Development and Submission of Business Plans;**
- 4. Evaluation and Selection of best Business Plans and Grant Awards;**
- 5. Contracting and Funds Utilization ;**
- 6. Consulting Services;**
- 7. Monitoring and Evaluation.**

STEP 1: Information Campaign and Collection of Applications/ Business Ideas

Information Campaign

A two-week information campaign will be carried out prior to the deadline of submitting the business ideas in the Employment Offices. During these two weeks, the involved institutions shall use different and innovative approaches to disseminate the information at the central and local level. After the end of the information campaign, the candidates will have two weeks' time to submit their applications.

A public announcement (Annex 1) shall be drafted by the DLE with the support of ALMP2 project. The announcement should include information about the entire application process and eligibility criteria. It should also include information about any regional information meetings that will be held during the two weeks. The announcement shall be published by the DLE in at least 2 daily newspapers, both in Albanian and Serbian, twice within the two weeks. The announcement should be published also on the websites of MLSW, on the bulletin boards in the Employment Offices and VTCs and of other local institutions (municipality administration, NGOs and other high-traffic areas). The Business Idea Application Form must be uploaded online and also be made available in hard copies in all respective municipal Employment Offices.

Regional or local information meetings should be organized in each target municipality to convey the necessary information to all applicants in a standardised and uniform manner. The aim of these meetings will be to disseminate information to the vulnerable groups who otherwise have limited access to formal channels of communication. The implementing partners shall utilize local NGOs or institutions, which will serve as points of identification of the potential candidates and provide the spaces for these meetings. The meetings shall be announced (in newspapers, web sites, media and any other relevant means) also by the partner local organizations.

The information meetings will be carried during the first two week of the campaign. Using a step-by-step approach, candidates are informed about the general conditions of the Programme, the application procedures, and the eligibility criteria. Additional promotional materials shall be distributed. Programme brochures should be designed, printed and distributed by the DLE and EOs. Finally, *Business Idea Application Forms* shall be made available during these meetings.

Further, the Programme shall be promoted using other media channels such as newspaper articles, magazines or journals, job portals, special features online through social media and by other PR channels and activities.

Submission/Collection of *Business Idea Applications*

All Employment Offices where the Programme is implemented will provide information to the interested applicants about submission deadlines and selection process. All completed *Business Idea Application Forms* (Annex 3) shall be submitted to the Employment Office in the respective municipality. Applicants must submit the Business Idea Application Form in one original and three other identical copies. Applicants are obliged to provide as an attachment to the *Business Idea Application Form* documents that prove their education, qualification and experience corresponding to the presented business idea.

The deadline for submission of *Business Idea Application Forms* is one month after the official announcement of programme (beginning of the information campaign). This deadline is explicitly stated in the public calls for each cycle of the Programme and in the *Business Idea Application Form*.

The completed *Business Idea Application Form* with the attached documents must be submitted in person in the EO where the applicant is registered as unemployed, within working hours. Any applications received after the announced closing date will be deemed invalid.

Applications are accepted according to the following procedures:

- A formal verification of completeness is carried out by the EO counsellor on the spot. Incomplete documents will not be accepted;
- Every candidate is assigned a reference number which is also recorded on each copy of his/her Business Idea Application Form;
- All accepted documents are registered by the EO counsellor in a List of Accepted Business Idea Application Forms. All applicants with accepted documents are also registered by the EO counsellor in the Database of Applicants;
- On a daily basis, the EO counsellor will check the Database for duplications of applications (more than one application per person) and consult with the applicant which one will be the actual one. If no agreement is achieved, all the applications from the same applicant are eliminated from the Programme;
- After the deadline of submission of documents, the Director of the EO signs both documents (List of Accepted Business Idea application Forms and Database of Applicants).
- The EO counsellor organises all Applications according to the six chosen priority business sectors.

Heads of Employment Offices submit all the Business Idea Applications and the other relevant documentation, together with the List of Submitted Business Idea Application Forms (Annex 4) and the Database of Applicants (this one also in electronic version, Annex 5) to the respective Regional Employment Office Directors within two working days after the submission deadline. An Acceptance Note (Annex 6) is signed by the EO Director and the Regional EO Director.

STEP 2: Selection of Applicants/Business Ideas

The evaluation and assessment of the *Business Idea Applications* will be carried out by the *Business Idea Evaluation Panel*. The accepted Business Idea Application and the List of Accepted Application Forms from the all EOs in the region should be available at the Regional Employment Offices on the day of the meeting of the Panel. The meeting will be called by the DLE.

The process for administrative evaluation and selection of candidates shall begin no longer than five working days after the deadline for submission of Business Ideas. All the members of the panel or their designated persons from the same institutions should be present at the meeting. Minutes of the

meetings will be kept for each region. The minutes of these meetings will be displayed in the information boards in each EO. This process shall last no longer than five working days for each region.

Each member of the Business Idea Evaluation Panel shall evaluate each business idea individually. The individual scores of the members for each business idea will be added, and the applicants will be ranked (from the applicant with highest scores to the lowest).

The Application Form comprises of three sections (annex 7):

1. The **first section** can contribute a total of 35 points and covers the applicants' personal abilities, skills and experience to carry out business activities or previous experiences managing a business;
2. The **second group** of questions can contribute a maximum of 45 points and refers to the candidate's business idea viability and general knowledge in the area of entrepreneurship;
3. **Thirdly**, a total of 20 points can be awarded to the idea or applicant based on the general priorities established by the Programme.

If during the process of evaluation it is considered that some documents of the applicants are false, those applications are immediately rejected. During the meetings, the Panel will provide reasons for the rejected business ideas. Candidates with the same number of points awarded according to this method shall be ranked according to the following priorities:

1. total points score for the second group of questions in the business idea application form;
2. total points score for the general Programme priorities;
3. total points score for the first group of questions in the Business Idea Application Form.

In the pilot phase, up to 40 applicants per region from each application cycle shall be selected during this step and shall move forward to the next step - Participation in Training, Development and Submission of Business Plans.

After the selection process has been finalized, the Secretary of the Panel (appointed by ALMP2 office) will prepare the final list of applicants and will submit it together with the minutes (Annex 8) to the Business Plan Evaluation Committee for approval within three working days. Once approved, the final list will be sent to each regional employment office.

The employment counsellors will contact by e-mail or phone the applicants who have passed the first selection phase, and request them to confirm their participation in the second part of the selection process within 3 working days. The applicants will visit the respective Employment Office and confirm their participation in the training. Confirmation must be made in person by presenting an identity card and signing the List of Applicants for Training.

If some of the approved applicants do not confirm their participation in the training courses, their places will be taken by the following applicants in rank order. The places in each training group will be filled in order of participation confirmation. The finalised list of trainees (Annex 9) will be send to the respective VTCs by the employment counsellor of the Regional Employment Centres.

STEP 3: Participation in Training, Development and Submission of Business Plans

Description of the Training

The approved applicants will take part in training courses provided by the VTCs, which include 40 class hours (10 half working days in total). The training courses will take place every working day for four class hours. Training courses consist of the International Labour Organization (ILO) programme “Start Your Business” and consultancies provided by a trainer and business development consultant. All participants in the training courses will receive the necessary educational materials supplied by the VTC. A Training Attendance List (Annex 10) will be kept and signed by all trainees and the trainer for every day of training. After the completion of the training course, a final test will be given.

Training Final Test

The test will be administered simultaneously for all applicants in the VTCs in all regions. The trainees will have 1 class hour to do the test. The passing score will be 70 %.

The test for each programme cycle will be drafted by the VTC trainers and consulted with the business development consultant. A list of example test questions is provided as a separate document to this OG. All three VTCs working under the Programme should coordinate and agree on the same content of the test, and the test will be approved by the DLE. All trainees who

have completed the training course will be awarded a Training Certificate (Annex 11) regardless of their test results.

Business Plan Form

After successfully passing the test, applicants will start working individually on their concrete business plans following the Business Plan Template (Annex 12) and all attachments thereto which will be provided to each of the candidates that reach this phase. The business plans will be developed and submitted during the two-week period following the last date of the theoretical part of the training (taking the final test). During this period, the applicant may consult with the VTCs' trainers and the business development consultant.

Submission of Business Plans

Business plans must be submitted at the Regional Employment Centres of the respective municipality. Applications must be submitted in person in one original and two copies bounded and arranged in a sealed envelope addressed as follows:

XXXX Regional Employment Centre

DOCUMENTS FOR PARTICIPATION IN THE SELF-EMPLOYMENT PROGRAMME COMPETITION

APPLICANT:

Name, Surname
Street and number
Zip Code and City

Registration of Submitted Business Plans

The EO counsellor will register each package in a List of Grant Applicants (Annex 13), entering the applicant's name, surname, registration reference number, date and time of submission, as well as personal data of the person delivering the documents (name and personal ID, as marked in his/her identity card). In this part, in order to safeguard the transparency of the whole process, the packages must stay sealed.

The person submitting the documents will be provided with a reference number and must sign the List of Received Grant Applicants. The same reference number will also be marked on the envelope containing the applicant's documents. The director of each REC submits all business plans to the DLE within two working days after the deadline for submission of business plans.

STEP 4: Evaluation and Selection of best Business Plans and Grant Awards

Administrative Verification of Submitted Business Plans

The administrative verification of the submitted business plans will be carried out by a representative of the ALMP2 project and DLE, according to 2 (two) criteria outlined in the *Checklist of Received Grant Application Documents Forms* (Annex 14):

- **Verification of document completeness**
 - *Business Plan Template and attachments;*
 - *Possession of a Training Certificate;*
- **Compliance with Programme requirements**
 - *Applicant eligibility criteria;*
 - *Business eligibility criteria;*
 - *Score of 70 or more points at the final test of the training;*
 - *Degree of correspondence between the developed business plan and the applicant's original business idea.*

Where application documents are not complete or do not comply with Programme requirements, the applicants will be eliminated from the competition. Only business plans containing complete documentation and are compliant with the eligibility criteria will be admitted to expert appraisal. This process shall be completed within two working days and ALMP2 office will produce the minutes of this meeting (Annex 15)

Expert Evaluation of Business Plans

Each business plan is evaluated by two independent experts. Each expert evaluates the business plan and does not discuss his/her ratings with others.

If the difference between scores of the two experts is more than 15 points, the business plan is given to another expert for a third evaluation. The final score for such business plans is the average score of the two evaluations. Evaluation experts will make the appraisal of the submitted documents according to 2 (two) criteria outlined in the Business Plan Assessment Form (Annex 16):

- **Business Plan Viability Criteria**

The maximum score is 80 points, and is measured by the following:

- *Financial viability of the business;*
- *Resources available for the business – premises, equipment, supplies and personnel;*
- *Familiarity with the respective type of business;*
- *The market assessment.*

- **Business Idea Priority Criteria**

The maximum score is 20 points, and it is taken from the Business Idea Evaluation Form of each applicant.

The expert evaluation of the business plans shall be completed within a maximum of five working days. The signed final scores of the experts are submitted to the Secretary of the Business Plan Evaluation Committee.

The meeting of the Business Plan Evaluation Committee will be organized by the DLE, no longer than two working days after receiving the experts' evaluation. The Business Plan Evaluation Committee will review the experts' opinions. If needed, further information and documents may be requested for each business plan. Applicants will be notified in writing about any such requirements and given five working days to respond to them. Applicants who fail to submit the requested documents and/or information within the specified period will be eliminated from further competition.

The experts may propose removing a certain business plan from further consideration in the ranking process if they find that the answers and written justification fail to collaborate put the business plan's feasibility in question.

The Business Plan Evaluation Committee determines the final score for each applicant. Applicants will be ranked according to their scores in a descending order. All applicants whose business plans have received evaluation scores of

70 points or more, of which at least 60 points fall under the Viability criterion, will be approved for financing until all the funds allocated for this programme have been exhausted, for the corresponding cycle of the Programme. If within the cycle there are insufficient successful applications, the fund will be transferred to the next cycle.

After the evaluation process has been finalized, the Business Plan Evaluation Committee will prepare the final list of applicants and will submit it together with the Minutes to the Self-Employment Programme Board for approval (Annex 17). Once approved, the final list and the Minutes will be sent to each Regional Employment Office.

Announcement of Competition Results

The list of approved applicants will be prominently displayed on the information desk in the Employment Offices in all regions. Each applicant will receive a written notice (Annex 18), prepared by the ALMP2 office, according to the experts' opinion from the evaluations of the business plans.

After official publication of the results, candidates may file a written appeal with their respective EO within *five working days* of receiving the notice. EOs archive the appeals and send them in electronic form (scanned) to the AMLP 2 office.

All appeals submitted within the deadline are reviewed by the Business Plan Evaluation Committee, which must inform the EOs of their decision and conclusions within *five working days*. EOs must inform the candidates of the Committee's decision and conclusion in writing.

STEP 5: Contracting and Funds Utilization

Grant Contract

The process for registration of legal entities and signing the grant contract will be coordinated by UNDP and supported by the ALMP 2 office. The deadline for registration of applicants as legal entities will be five working days from the date when the results were announced. Following registration, the approved applicant must also open a bank account in the name of the start-up enterprise.

After entity registration in the Kosovo Business Registration Agency and opening a bank account, candidates sign the grant contract. The standardised Grant Contract is signed between UNDP, MLSW and the Beneficiary for duration

of 24 months from the day of signing. The standard model contract enclosed in this Manual is mandatory. The Business Plan and all attachments thereto approved by the Business Plan Evaluation Committee will make an integral part of the grant award contract (Annex 20).

Applicants may submit contract amendment proposals and justification only in extraordinary circumstances to the ALMP 2 office which will then inform the *Business Plan Evaluation Committee* about the submitted proposals. The Committee will decide on proposal approval or rejection. The amendments may be made only during the contract execution period and will not take force retroactively. The approved amendments will be incorporated in an annex signed by the parties, which will represent an integral part of the contract.

Grant Utilization

If the approved applicant has declared any financial contribution, he/she must transfer the amount stated in the Business Plan to the bank account of the start-up enterprise. The ALMP 2 office will transfer the grant to the approved applicant's bank account only after the applicant has provided the respective personal contribution to the business (if applicable). Further, the applicant must show the ALMP 2 officer and the respective employment counsellor a bank statement proving that the funds are available.

Transfers to the bank account will be made in tranches. The number of tranches and the amount to be disbursed in each will be determined by the type of financial projection proposed in the business plan.

Payments from the bank account will be made according to the Grant and Applicant's Contribution Utilization Schedule (Section X of the Business Plan).

The approved applicant must use the grant within six months from the date of signing the grant contract. Control over the contractual obligations undertaken by the approved applicants will be performed by the ALMP 2 project officers.

Should an objective need arise for making changes to the type and amount of payments according to the schedule, the applicant must file a written proposal and justification addressed to the ALMP 2 project and the Employment Counsellor who accept or reject the proposal.

After utilization of each grant tranche according to the approved Grant and Applicant's Contribution Utilization Schedule, the ALMP 2 project will draw up and approve an Interim or Final Funds Utilization Report (Annex 22) for

each start-up enterprise. To prove the intended purpose and correspondence of expenses with the business plan projections, the approved applicant will present an invoice and/or a contract with a supplier accompanied by a bank payment document (order acknowledgement or payment order) for every purchase in accordance with the eligibility criteria.

STEP 6: Consulting Services

First two years of start-up operations are always critical and most vulnerable for businesses. Thus, by providing professional assistance and support during this period, the Programme will be of crucial importance for their survival. The ALMP 2 office will contract an external business consultant to provide consultancy to the start-up companies' right upon the disbursement of the grant and launch of business, for a period of one year. The VTC trainers will also act as support consultants to the established businesses and will cooperate with the business support consultant and learn from each other. The consultancy process will involve services aimed at developing the company's operations, market positioning, contacts with partners locally, nationally and internationally, identifying suppliers and sub-contractors, marketing and promotion, facilitating contacts with local authorities and agencies, financing institutions, etc. The applicants may seek and receive consulting assistance from the business support consultant as well as technical assistance and any other support.

The business support consultant will seek all kinds of support and information available in Kosovo (through different institutions, banks, NGOs, projects etc.), which could help the newly established businesses to grow and to become sustainable. The business support consultant will map potential alternative sources of support for the newly established businesses and will connect businesses and VTC trainers with them.

STEP 7: Monitoring and Evaluation

The Programme will be monitored on two levels:

The monitoring process will be coordinated between the Employment offices and ALMP 2 office. Information from the monitoring process will be made available to all stakeholders. All the involved parties will collect written information about each step of the Programme implementation. The ALMP

2 project officers and representatives of the EOs will monitor the approved applicants under the Programme. They will visit each start-up enterprise monthly for the first six months, then quarterly until the end of the two-year contract period. The field visits should be organised with (and when needed without) prior appointment with the beneficiaries, by giving a 1 to 3 day notice. All information collected during the field visits will be reflected in a standard Monitoring Form.³ The officers will discuss and decide on all observations and issues identified during the field visits.

The business support consultant and VTC trainers will be used as source of information when preparing monitoring visits.

During the field visits the followings will be checked, outlined in details in the Monitoring Form (Annex 21):

- ***progress of activities in comparison with the business plan;***
- ***observance of the Grant and Applicant's Contribution Utilization Schedule;***
- ***organization of the business;***
- ***verification and expedience of expenses made;***
- ***impact of using the grant, etc.***

A final Programme report will be drafted by ALMP 2 at the end of each year, including analysis of the Programme and recommendations for amendments.

Aim of the monitoring of the Programme covered in these Operational Guidelines is to secure:

- 1. timely and accurate information on whether Programme is being implemented in line with its objectives and schedules;***
- 2. monitoring of the success and effects of the implemented Programme.***

Programme Performance Indicators

The following statistical indicators will also be monitored during the Programme's implementation:

- ***number of Business Idea Application Forms submitted;***
- ***number of approved Business Ideas;***
- ***number of applicants who successfully completed the training;***
- ***number of business plans submitted;***

³ Please refer to Annex 21: Monitoring Form.

- *number of business plans submitted against number of applicants who successfully completed the training;*
- *number of business plans approved;*
- *amount of disbursed financing;*
- *number of grant contracts signed;*
- *economic sectors, in which the new companies operate;*
- *number of jobs created in the process of realizing the applicant's business idea.*

These will be monitored for every Programme cycle as well as for the entire Programme. The comparative analysis of results achieved in each consecutive cycle will provide information on the Programme dynamics and the pace of its popularity.

The programme will be evaluated at the end of the two years according to the following indicators:

- *number of applicants trained;*
- *number of start-up companies created;*
- *number of companies active after two years of operation;*
- *% of active companies against the total number of companies established by the Programme companies;*
- *reasons for closing businesses (during) after two years of operation;*
- *number of jobs created;*
- *new business lines opened within the existing business;*
- *% of business operating after 1 year of operations;*
- *% of business operating after 2 years of operations;*
- *turnover of businesses in the first year of operation and in the second year of operations;*
- *new investments (additional business activities/business lines, new businesses etc.).*

The results of the evaluation will measure the success of the Programme.

5. ANNEXES

Annex 1	Public Announcement
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Annex 21	Monitoring Form
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ANNEX 1 – PUBLIC ANNOUNCEMENT

Public Announcement

SELF-EMPLOYMENT PROGRAMME

1.1 Introduction

On ... (date) the Ministry of Labour and Social Welfare in collaboration with the United Nations Development Programme announces the first open call for submission of applications for grants for individual projects under Self-employment Programme (Programme) , financed by the Ministry for Foreign Affairs of Finland and the Ministry of Labour and Social Welfare of Kosovo.

1.2 About the Self-Employment Programme

The aim of the Self-employment Programme is to support the creation of viable business plans capable of surviving on the competitive market. It promotes “Self-employment”, a labour market measure for launching an individual business activity or becoming self-employed. Apart from issuing grant support, the Programme will also provide training on business skills and expert support, helping unemployed persons with qualification and orientation to be successful in the chosen field. The presented Self-employment Programme is competition-based in order to get the highest possible return on investment. The selection process aims to secure transparency and fair competition and support the best and most innovative ideas and business plans that guarantee sustainable results.

The Programme will be implemented in **Prishtinë/Priština, Prizren and Gjilan/Gnjilane** and will not have regional quotas limiting the numbers of applicants or the amount of financing to be utilized in each region.

1.3 Programme Support

The aim of the Programme is to give a step-by-step support to business ideas that have the highest chance to succeed and overcome various market barriers. For these purposes, the Programme has been divided into two stages.

First stage: Eligible participants apply their basic **business idea**, via **Application Form** (see below). Approved applicants take part in business plan development training (10 half working days). The training will be focused

on the development of business skills, search for other financial support and consultations with renowned experts from this field.

Second stage: The applicants who successfully pass the training, develop their **business plans** and eventually compete for a grant support.

1.4 Priority Areas

The eligible business activities should be in the following six sectors, selected by the Ministry of Trade and Industry (MTI), as having the highest potential for economic growth in Kosovo, namely:

- *food processing and packaging industry;*
- *ICT along with Business process outsourcing and Customer support centres sector;*
- *metal processing industry;*
- *textile industry;*
- *tourism;*
- *wood processing industry.*

Business ideas not eligible to participate in the Programme include:

- *all kind of activities within primary agriculture sector;*
- *real estate operations, chattel leasing;*
- *financial and insurance operations and operations involving gambling;*
- *production of beverages of high alcohol content and spirits;*
- *production of tobacco products;*
- *production and distribution of weapons;*
- *production using technologies that cause environmental pollution (such as air, water, soil etc. pollution).*
- *Informal businesses will not be eligible to apply.*

1.5 Eligible Applicants

All applicants **must have a business idea** and want to start a micro or small independent business. They are all obliged to personally take part in the programme phases and be directly involved in the development and implementation of the business.

All persons registered as unemployed in the EOs, at the time of application, are eligible candidates and participants to the Programme. Unemployed persons interested to benefit from the self-employment programme may apply once within one cycle and only with one business idea.

Persons who are not eligible to apply are those who are:

- *not registered within the EO;*
- *liable to conflict of interest with involved parties and decision makers in the Programme;*
- *jobseekers who benefited from another active labour market measure during the previous 12 calendar months (from the date of application for the business idea).*

Unemployed persons of the following groups will be given priority⁴.

- *long term unemployed (more than 12 months);*
- *youth (18-29 years old);*
- *women;*
- *beneficiaries of social assistance;*
- *single parents;*
- *people from rural areas;*
- *people with disabilities;*
- *ethnic minority groups.*

1.6 Financial support

The Self-employment Programme during 2015 provides grant assistance **from Euro 3,000 to Euro 6,000 for each successfully developed business plan** that has been approved under the selection process, after Stage 2. The grant support will need to be spent within the first six months of the business operation.

The applicants who provide financial contribution equivalent to at least 20 per cent of the requested grant financing will receive additional points (3 points out of 100) in evaluation of the business plans. If contribution is less than 20 per cent, no additional points are given.

⁴ During the evaluation process of the business idea, applicants from these groups may receive up to 10 points (out of 100) more than the other applicants. More information is provided in the Business Idea Application Form.

The approved applicants may plan for additional financing using financial instruments (credits, leasing, grants etc.) available in Kosovo through financial institutions or donor funded programmes. Such financial resources are recommended to be used for further expansion of the business that has not been covered by the business plan supported through the grant of this Programme.

Other things equal, priority (up to 9 points out of 100) will be given to applicants whose business ideas are unique (not repeated among the applicants) or offer new products/services, use new and/or energy saving technical solutions and production technologies, use renewable energy sources and create more than 3 jobs (only for registered unemployed).

1.7 Eligible expenses

Eligible expenses that can be covered from the grant money must be used for the implementation of the business plan and may include:

- ***rent of premises for office or business operation;***
- ***purchase of materials for refurbishment or adjustment of premises/buildings for the business;***
- ***purchase of machinery, facilities and equipment as well as software and other intangible assets;***
- ***pre-start purchase of raw materials and consumables;***
- ***wages and salaries, and other specialized service needed (accounting, administration, IT etc.);***
- ***promotion and advertising of the activities.***

There are certain restrictions for the eligible expenses:

- ***up to 30% of the grant can be used for refurbishment of premises (up to 50% only for hotel operations is allowed);***
- ***purchase of raw materials will be covered only once, as one time purchase of initial stock;***
- ***wages and salaries may be covered for up to six months after starting the business, based on the average wage in Kosovo (the other part of the wage should be covered by the business itself);***
- ***advertising can be covered only for the first six months after start-up, up to 10% of the grant.***

Non-eligible expenses that cannot be covered from the grant money include:

- *buying of real estate (land, buildings etc.)*
- *purchase of any transportation vehicles that will not be used directly for the operation of the proposed business;*
- *any expenses that are not related to the proposed business;*
- *expenses made prior to concluding the grant contract.*

Non-eligible expenses under the grant may be covered by the applicant's personal contribution. All other ordinary and necessary expenses for the business will be covered by the applicant.

1.8 How to Apply

All completed Application Forms shall be submitted to the Employment Office in the respective regions **in one original and three other identical copies**, in Albanian or Serbian language. Applicants are obliged to provide an attachment to the *Application Form* all kinds of documents that prove their education, qualification and experience corresponding to the presented business idea.

The deadline for submission is **from ... (date) to ... (date), no later than (hour) in the following addresses:** The completed Application Form with the attached documents must be submitted in person in the respective Employment Office (where the applicant is registered as unemployed) within working hours.

Any applications received after the announced closing date will be deemed invalid. Every applicant can apply only one business idea during the whole Programme.

1.9 Other Information

Additional information and Application Form can be found at [www...](#) and in the Employment Offices in the selected regions.

For more information in your municipality, please contact ... (name of person from the EOs) at tel., or at the following address:
Employment Office, ... (address), room No. ...

Information meetings will be organised on ... (date) from (hour) in ... (place, address)

1.10 Evaluation Criteria

Applicants with 70 % and more points on their Application Form will proceed to the next stage of the Programme.

The Application Form consists of:

- a) business related test (multiple questions) - max 35 points*
- b) description of your business idea (relevance of your business idea, relevance of your planned products/services) – max. 45 points*

Additional points will be received for:

Priority Groups – up to 8 points depending on how many priority groups are checked

Unique idea – 3 points

New products/services - 2 point

Using energy saving technology – 1 point

Using Renewable energy sources – 1 point

Creation of at least 3 new job opportunities – 2 point

Own co-financing (at least 20% of the requested grant) – 3 points

ANNEX2–INFORMATION MEETINGS ANNOUNCEMENT

Information Meetings Announcement

On from (*hours*) at you are kindly invited to attend an information meeting on the Self-employment Programme, which will provide grant assistance from **Euro 3,000 to Euro 6,000 and technical assistance** for implementation of viable business ideas in 2015.

Do you think you have a viable business idea and lack financial support or sufficient experience? Do not hesitate! Self-employment Programme offers a onetime opportunity to financially support your business plan as well as offer you intensive training in business planning, business skills, search for other financial support and consultations with renown experts from this field.

Candidates eligible to apply and participate in the Programme are all unemployed, registered in the Employment Offices. Priority will be given to:

- long term unemployed (more than 12 months);
- youth;
- women;
- receivers of social assistance;
- single parents;
- people from rural areas;
- people with disabilities;
- ethnic minority groups.

This initiative is financed by the Ministry for Foreign Affairs of Finland and is implemented by the Ministry of Labour and Social Welfare in collaboration with the United Nations Development Programme through Employment Offices and the Vocational training Centres in Prishtinë/Priština , Gjilan/Gnjilane and Prizren region.

The meeting will be attended by ..., and will present terms for participation, deadlines for application and the programme implementation stages. You may find all additional information in the Public Call on(website) together with the Application Form.

All interested are kindly invited to participate in the Information meeting.

ANNEX 3 – BUSINESS IDEA APPLICATION FORM

Business Idea Application Form

1. Contact information

Name and Surname	
Address	
Telephone/mobile number	
E-mail	
ID number	
Level of Education, Field of Education	
Additional skills	
Profession	

Note: Please attach your CV to this application form (CVs derived from Employment Management Information System)

2. Multiple choice. Select the best answer to the question.

A. What is an entrepreneur?

- Someone who invests time and money to start a business.
- Someone who makes a lot of money.
- Someone who takes a risk to make a profit.
- Both A & C.

B. Capital is:

- Money available to invest.
- Prohibitive cost of entry.
- A guarantee that a company will be successful.
- A & B.

C. The following are included in a business plan

- a. Financial information, production plans, personnel policies.
- b. Goals of the business and how they will be achieved.
- c. A step by step plan for the success of your business.
- d. All of the above.

D. A market survey is important because it tells you:

- a. How many & what types of people are shopping at a store.
- b. Tells you what the customer will buy.
- c. Tells you how much the customer will pay for the product.
- d. All of the above.

E. Making a purchase you had not planned is called:

- a. Consumer shopping.
- b. A warranty.
- c. Impulse buying.
- d. Comparison shopping.

F. Product planning tells you:

- a. Where you will produce your product.
- b. Cost to produce your product.
- c. Your Net profit
- d. Total revenues

G. What makes a good advertisement? (Choose the best combination)

- a. Color, Attracts attention, ingredients in product.
- b. Name of product, price, location, attractive.
- c. Easy to read, price, color, location, why customers should buy it.
- d. Nutritional information, price, color, where to buy it, easy to read.

3. Give a brief description of your business idea:

.....

.....

.....

.....

.....

4. Grant amount needed:..... Euro,
co-finance (not obligatory): Euro and
own capital/borrowed funds (not obligatory) Euro;
number of jobs to create:

5. My business will offer the following products/services:

.....

.....

.....

.....

.....

6. I will sell my products/services to (your market description):

.....

.....

.....

.....

.....

7. Existing competition and the competitive advantage of my business:

.....

.....

.....

.....

.....

8. Skills, experience and knowledge I have to develop this particular business:

.....

.....

.....

.....

.....

9. I chose this business idea because:

.....

.....

.....

.....

.....

10. Mark which of the following group(s) you belong to (more than one can be marked):

- | | |
|---|---|
| <input type="checkbox"/> long term unemployed (more than 12 months) | <input type="checkbox"/> single parents |
| <input type="checkbox"/> youth (18-29 years old) | <input type="checkbox"/> people from rural areas |
| <input type="checkbox"/> women | <input type="checkbox"/> people with disabilities |
| <input type="checkbox"/> receivers of social assistance | <input type="checkbox"/> ethnic minority groups |

The closing date for submission of application documents for the cycle is (date, hour). The list of approved applicants will be announced at the EO on (date). Information will be given also by phone (number).

I the undersigned declare that the data contained in this application have been disclosed by my free will in the meaning of the Law No.03/L – 172 ON THE PROTECTION OF PERSONAL DATA, and hereby grant my explicit consent that these be used by the Ministry of Labour and Social Welfare and UNDP in fulfilment of their activities.

Signed:

Date:

ANNEX 4 – LIST OF ACCEPTED BUSINESS IDEA APPLICATION FORM

List of Accepted Business Idea Applications under the Self-employment Programme

No	Name and Surname of Applicant	Applicant's ID number	Application is complete (Please tick)	Documents attached to the application (Please tick)	Documents received by	Date of submission	Reference Number/ protocol number

Approved by:

ANNEX 5 – DATA BASE OF APPLICANTS

Database of Applicants under the Self-employment Programme

No	Name of applicant	ID number	Gender	Cycle, year	Municipality	Level of Education	Sector

Approved by:

ANNEX 6 – ACCEPTANCE NOTE

Acceptance Note

I, the undersigned, ...(name), Director of the Regional EO in ... (city) received from (name), Director of the EO in ... (city) the following documents:

1. The List of Accepted Business Idea Application Forms, received by the EO in ... as of ... (date), all together with the Business Idea Application Forms and their attachments.
2. The Database of Applicants, registered in EO in ... as of (date)

.....
Director of the Regional EO

.....
Director of EO in

ANNEX 7 – BUSINESS IDEA APPLICATION EVALUATION FORM

Business Idea Application Evaluation Form

Applicant:

I-st group	Interpretation	Result in points
Question 2:		
2.a	Correct - 4 points, Partially correct - 2 points, False - 0 points	
2.b	Correct - 4 points, Partially correct - 2 points, False - 0 points	
2.c	Correct - 4 points, Partially correct - 2 points, False - 0 points	
2.d	Correct - 4 points, Partially correct - 2 points, False - 0 points	
2.e	Correct - 4 points, False - 0 points	
2.f	Correct - 4 points, Partially correct - 2 points, False - 0 points	
2.g	Correct - 4 points, Partially correct - 2 points, False - 0 points	
Question 8	Relevant - 4 points, Not relevant - 2 points, Missing - 0 points	
Question 9	Strong and relevant - 3 points, Not relevant - 2 points, Weak or missing - 0 points	
Subtotal I-st group (max 35)		
II-nd group		
Question 3	Well described - 10 points, Somewhat clear - 5 point, Not clear or week - 0 points	
Question 4	Requested grant is eligible - 5 points, not eligible - 0 points	
Question 5	Well described - 10 points, Somewhat - 5 point, Not clear or week - 0 points	
Question 6	Well described - 10 points, Somewhat - 5 point, Not clear or week - 0 points	
Question 7	Well described - 10 points, Somewhat - 5 point, Not clear or week - 0 points	
Subtotal II-nd group (max 45)		
III-rd group		
Question 10	Priority Groups – up to 8 points depending on how many priority groups are checked	
Priorities	Unique business idea (to be checked by Panel within the applications from the same sector) - 3 point	
	Business idea includes new products/services - 2 point	
	Business will use energy saving technology/solution - 1 point	
	Business will use renewable energy sources - 1 point	
	Business will create at least 3 jobs - 2 point	
	Co-financing is at least 20% of the requested grant - 3 points	
Subtotal III-rd group (max 20)		
TOTAL		

Evaluator:

Date:.....

ANNEX 8 – BUSINESS IDEA EVALUATION PANEL MINUTES

Minutes from Business Idea Evaluation Panel Meeting

This (date) the Business Idea Evaluation Panel met and reviewed (number) applications received until (hour) on (date) at EO in

Based on the evaluation criteria, the applications were assessed as follows:

No	Name of Applicant	ID number	Total points	Final decision

During the review of applicants, the following Applicants/Business Activities were found to be inadmissible under the programme, and were therefore rejected:

No	Name of Applicant	Reasons for rejection

We thank all of you for applying to this programme and encourage you to apply again in the future.

Panel Members: 1. 2.
3. 4.

Date:

ANNEX 9 – LIST OF APPLICANTS WHO CONFIRMED PARTICIPATION IN TRAINING

List of Applicants Who Confirmed Participation in Training Self-employment Programme, ... cycle, ... year

DECLARATION:

1. I am prepared to take part in the full training course and to make efforts to understand the subject matter.
2. I am prepared to pay expenses for transportation, accommodation, etc. associated with my participation in the training (if needed).
3. I am prepared to share and discuss my ideas with the trainer from VTC.
4. If I successfully pass the training, I am prepared to develop and present the necessary documents for applying for grant assistance under the Self-employment Programme to start up my own business.

I the undersigned declare that the data contained in this application have been disclosed by my free will in the meaning of the Law No.03/L – 172 ON THE PROTECTION OF PERSONAL DATA, and hereby grant my explicit consent that these be used by the Ministry of Labour and Social Welfare and UNDP in fulfilment of their activities.

No	Name of applicant	ID number	Acceptation / Rejection	Signature

Approved by:.....

ANNEX 10 – TRAINING ATTENDANCE LIST

Training Attendance List

VTC:

Date:

No	Name of Trainee	Signature

Trainer:

ANNEX 11 – TRAINING CERTIFICATE

VOCATIONAL TRAINING CENTER

CERTIFICATE

No /2015

Name Surname

ID Number,

Has completed training under the Self-employment Programme of MLSW and UNDP.
The training consisted of 40 training hours and covered basing knowledge in business planning and management.

Final Test Score: Points

//
Trainer

//
VTC Director

ANNEX 12 – BUSINESS PLAN FORM

Business Plan for access to grant assistance

I. Applicant's Personal Data:

Name and Surname	
ID number	
Address	
Telephone	
E-mail	

Upon submission of this business plan, I the undersigned declare that the enclosed documents correspond to the attached checklist. I shall be held liable for the validity of presented data. If any information in this business plan is not correct or false, I'll have to return the entire received grant amount, no matter of witch stage of its realisation I am.

a) Please mark all that is relevant to you (more than one can be marked):

- | | |
|---|---|
| <input type="checkbox"/> long term unemployed (more than 12 months) | <input type="checkbox"/> single parents |
| <input type="checkbox"/> youth (18-29 years old) | <input type="checkbox"/> people with disabilities |
| <input type="checkbox"/> women | <input type="checkbox"/> ethnic minority groups |
| <input type="checkbox"/> receivers of social assistance | |

II. General Information about the Business

b) Business idea (description, summary of the business plan, schedule of activities implementation):

.....

.....

.....

c) Legal status of the start-up enterprise:

.....

.....

.....

d) Consumers/Clients:

.....

III. Sources of Financing for Realization of the Business Plan

- a) Grant financial assistance: Euro
- b) Co-finance at the moment of starting the business (cash, loans, assets etc.):
 Euro
- c) Additional financial resources (loans etc.) invested during the 2 years of
 business operation: Euro

IV. Marketing

1. Market research

1. Product 2. Service	Clients	Customer needs	Competition

2. Price

	Price	
	1	2
Are clients / costumers ready to pay		
Competitive price High Medium Low		
My price		
Reasons to have this price		
Discount to be given to clients or different types of clients		

3. Distribution

- You will offer your products and/or services on the territory of:

- town/village
- municipality
- region
- country
- abroad

- You will sell your products and/or services from/through:

- own shop (premises)
- leased shop (premises)
- own trade network
- other trade network
- own distribution network
- other distribution network
- online
- other (please specify):

.....

.....

.....

- You have chosen this method of distribution because:

.....

.....

.....

4. Promotion

Commercial type	Details	Cost
Two daily newspaper		
Radio		
Business cards		
Leaflets		
Social Media		
Total		

5. Marketing plan

	Products	
	1	2
Quality		
Quantity		
Package		

V. Organization of the Business

1. Tax regime:

.....

.....

.....

2. Regulations concerning your business:

.....

.....

.....

3. Necessary business licenses and permits, required financing in Euro:

.....

.....

.....

4. Insurance of assets, staff or business, required financing in Euro:

.....

.....

.....

5. Other expenses associated with setting up your business:

.....

.....

.....

6. Staff demand and cost:

No.	Description	Qualification	Staff costs	
			Wage / month	Wage/Year
1				
2				
3				
4				
5				
6				
7				
8				
9				
Total				

7. Planned starting period of the business is the month

8. Do you envisage introduction of new products/services, know-how, renewal of the production process, technologies and equipment used, organization of activities, etc.? If yes, how will you finance it, when and how will you do it?

.....

.....

.....

9. Do you envisage introducing any standards in your business operations? If yes, what standards, how will you finance it, when and how will you do it?

.....

.....

.....

10. Do you envisage applying new and/or energy saving technical solutions and production technologies, as well as renewable energy sources? If yes, how will you finance it, when and how will you do it?

.....

.....

.....

VI. Resources

1. Land and buildings:

a. Available land and buildings (*Please enclose relevant deeds of ownership or leasehold contracts*):

Assets	square meters	Intended purpose of the land/buildings	Ownership		Value
			own	leased	
•			own	leased	
•			own	leased	
Total:					

(Please specify for each listed item):

1. Location

2. Detailed description

b. Required land and buildings

Assets	square meters	Intended purpose of the land/buildings	Manner of acquisition		Value
			to buy	to lease	
•			to buy	to lease	
•			to buy	to lease	
Total:					

(Please transfer the sum value of available and required land and buildings, **own and bayed** to section **VIII 1.1**. Please enclose documents for ownership and a preliminary rent contract for each position and describe below):

1. Location

2. Detailed description

c. Planned repair / reconstruction of buildings and premises

Asset	square meters	Type of works		Cost
•		Repair	Reconstruction	
•		Repair	Reconstruction	
Total:				

(Please enclose detailed priced bills of quantities for all planned repair or reconstruction works indicating in detail the cost of materials and labour.)

d. Certificate to launch in operation

- Available *(please enclose respective documents)*
 n/a
 Pending issuance by(Date)

e. Right-to-build permit

- Available *(please enclose respective documents)*
 n/a
 Pending issuance by (Date)

2. Machines, equipment, furniture and transportation vehicles:

a) Available machines, equipment, furniture and transportation vehicles:

Description / manufactured in (year)	No.	Ownership	Value
•		own leased rented	
Total:			

(If necessary, please attach additional pages to this section of the business plan in order to cover all available machines and equipment. Please enclose documents for ownership or expert appraisal of the value, if necessary.)

b) Required machines, equipment, furniture and transportation vehicles:

Asset	No	Type	Euro price per unit	Total cost	Ownership
		new used			to buy to lease to rent
Total:					

(Please enclose at least one offer. If necessary, please attach additional pages to this section of the business plan in order to cover all required machines and equipment.)

3. Necessary supplies and raw materials:

a) Initial stock to launch the business

Description / Type	Quantity	Price per unit	Total Euro	Source / Supplier
•				
Total:				

(If necessary, please attach additional pages to this section of the business plan in order to cover all necessary supplies and raw materials to launch the business. The purchase of initial stock may be financed from the allocated grant funds.)

b) Average monthly stock of required supplies and raw materials for the programme period

Description / Type	Quantity	Price per unit	Total Euro	Source / Supplier
•				
Total:				

(If necessary, please attach additional pages to this section of the business plan in order to cover all necessary supplies and raw materials for the business.)

VII. Production and sales

1. Product output: - average monthly volume during the programme period:

Product/service	Average quantity per month	Cost price per unit in Euro	Total cost of inputs in Euro
•			
•			
•			
•			
Total:			

2. Sales: - average monthly volume during the programme period:

Product/service	Average monthly sales	Sale price per unit in Euro	Sales revenues in Euro
•			
•			
•			
•			
Total:			

3. Do you have letters of intent, advance contracts or any other long-term sales agreements? Please enclose copies of such documents.

.....

.....

.....

VIII. Necessary Capital and Capital Structure

1. Necessary Capital

Capital Investments		Euro
1.1.	Land and buildings	
1.2.	Machines and equipment	
1.3.	Furniture and furnishing	
1.4.	Transport vehicles	
1.5.	Sub-total: Investments	
1.6.	Euro monthly for staff cost	
1.7.	Euro monthly for operational costs	
1.8.	Working capital	
1.9.	Total necessary capital:	

2. Necessary Capital Structure

Sources of Financing		Euro
2.1.	Grant assistance	
2.2.	Own financial contribution	
2.3.	Additional financial resources	
2.4.	Total financing:	

IX. Financial projections

1. Cash Flow Projections for the first year

CASH FLOW PROJECTIONS												
	Months											
	1	2	3	4	5	6	7	8	9	10	11	12
A. OPENING BALANCE:												
B. CASH IN TOTAL /1+2+3+4/:												
1. Loans received												
2. Sales income												
3. Other income												
4. Grant income												
C. CASH OUT TOTAL /1+2+...+23/:												
1. Payments for repair/reconstruction of buildings/premises												
2. Payments for machines, equipment, software, etc.												
3. Payments for supplies and raw materials												
4. Payments for registration of new products/services, patents, licenses, advisory services												
5. Payments for advertisement and promotion												
6. Payments for other long-term tangible assets outside those specified under item 2												
7. Payments for wages – workers												
8. Payments for electricity, water and fuel												
9. Payments for other direct costs												
10. Payments for wages for the owners												
11. Rental payments												
12. Payments for insurance												
13. Payments for travel												
14. Payments for telephone, fax, mail												
15. Payments for office supplies												
16. Payments for other administrative expenses												
17. Loan payments (principal and interest)												
18. Payments for other financial expenses												
19. Payments for other indirect costs												
20. Payments of taxes and excise duties												
D. SURPLUS/ DEFICIT (B – C)												
E. CLOSING BALANCE (A + B – C)												

* Cash flow projections must be developed for the entire duration of the grant contract period

2. Cash Flow Projections for the second year

CASH FLOW PROJECTIONS												
	Months											
	13	14	15	16	17	18	19	20	21	22	23	24
A. OPENING BALANCE:												
B. CASH IN TOTAL /1+2+3+4/:												
1. Loans received												
2. Sales income												
3. Other income												
4. Grant income												
C. CASH OUT TOTAL /1+2+...+23/:												
1. Payments for repair/reconstruction of buildings/premises												
2. Payments for machines, equipment, software, etc.												
3. Payments for supplies and raw materials												
4. Payments for registration of new products/services, patents, licenses, advisory services												
5. Payments for advertisement and promotion												
6. Payments for other long-term tangible assets outside those specified under item 2												
7. Payments for wages – workers												
8. Payments for electricity, water and fuel												
9. Payments for other direct costs												
10. Payments for wages for the owners												
11. Rental payments												
12. Payments for insurance												
13. Payments for travel												
14. Payments for telephone, fax, mail												
15. Payments for office supplies												
16. Payments for other administrative expenses												
17. Loan payments (principal and interest)												
18. Payments for other financial expenses												
19. Payments for other indirect costs												
20. Payments of taxes and excise duties												
D. SURPLUS/ DEFICIT (B – C)												
E. CLOSING BALANCE (A + B – C)												

* Cash flow projections must be developed for the entire duration of the grant contract period

X. Grant Utilization Table

Activity	Euro	1st month	2nd month	3rd month	4th month	5th month	6th month
1. Rent/repair/reconstruction of premises/buildings							
- (please provide a detailed description)							
-							
-							
2. Machines, equipment, software, etc.							
- (please provide a detailed description)							
-							
-							
3. Initial stock of supplies and raw materials							
- (please provide a detailed description)							
-							
-							
4. Wages and salaries							
- (please provide a detailed description)							
-							
-							
5. Promotion and advertisement of the activities							
- (please provide a detailed description)							
-							
-							
TOTAL							

I the undersigned declare that the data contained in this application have been disclosed by my free will in the meaning of the Law No.03/L – 172 ON THE PROTECTION OF PERSONAL DATA, and hereby grant my explicit consent that these be used by the Ministry of Labour and Social Welfare and UNDP in fulfilment of their activities.

Date:

Signature:

Applicants must observe the following requirements for business plan development:

- *The received Business Plan Template must be filled in electronically and its content may not be reduced; it may be only supplemented and expanded;*
- *Any piece of information for which no special place in the template is envisaged must be submitted as an attachment;*
- *At least one bid for the planned equipment purchase (if any) must be submitted;*
- *Any enclosed documents of other companies – suppliers or contractors, must contain the company's fiscal number;*
- *For business ideas in the tourism sector, the following must be submitted: photographs of the house (exterior and interior) and the vicinities, architectural designs, reconstruction programme, ownership documents;*
- *A preliminary lease agreement must be submitted (if applicable);*
- *A renovation bill of quantities must be submitted (if applicable) with explicitly specified labour and materials costs;*
- *Letters of intent or preliminary product/service sale agreements must be submitted.*

ANNEX 14 – CHECKLIST OF RECEIVED GRANT APPLICATION DOCUMENTS

Checklist of Received Grant Application Documents

Applicant:

Date:

Verification of document completeness:

Type of document	Yes	No	Notes
Business plan	<input type="checkbox"/>	<input type="checkbox"/>	
Copy of Training Certificate	<input type="checkbox"/>	<input type="checkbox"/>	

Compliance with Programme requirements:

1. Applicant eligibility criteria	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Business eligibility criteria	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. 70% or more points on the final test	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Compliance of the developed business plan with the applicant's initial business idea	Yes <input type="checkbox"/>	No <input type="checkbox"/>
The business plan is admitted to expert appraisal	Yes <input type="checkbox"/>	No <input type="checkbox"/>

ALMP2 project:

Department of Labour and Employment:

ANNEX 15 – ADMINISTRATIVE VERIFICATION MEETING MINUTES

Administrative Verification Meeting Minutes

This, (date) the representatives of the Department of Labour and Employment, at MLSW and the ALMP2 office met to conduct the administrative verification of the business plans submitted under the Self-employment Programme. They opened the business plans submitted by the grant applicants until (date) as per the programme schedule.

Results:

- Out of (number) applicants admitted to develop business plans, ... (number) business plans have been submitted for evaluation by region as follows: (number)
- The business plans of the below listed (number) applicants were found to be incompatible with the programme criteria or incomplete:

No	Name of applicant	Region	Motives

The business plans of the following applicants are forwarded for expert appraisal (number):

No	Name of applicant	Region	Expert

Enclosed: Checklists of Grant Application Documents

Members:

- 1
Department of Labour and Employment, MLSW
- 2
ALMP2, UNDP

ANNEX 16 – BUSINESS PLAN ASSESSMENT FORM

Business Plan Assessment Form

Applicant's name:

Criteria Description	Score	Evaluation
1.1. Financial viability of the business	max. 20	
• Start-up capital (realistic capital, availability)	up to 5	
• Net profit margin	up to 15	
1.2. Available resources for the business	max. 20	
• Premises for the business	max. 5	
- Available premises in compliance with the business needs; or	5	
- Available premises pending adjustments; or	2	
- No premises or premises whose status is unclear.	0	
• Equipment – adequately meets what is needed to start the business, including in terms of price	up to 5	
• Supplies – adequately meet what is needed to start the business, including in terms of price	up to 5	
• Personnel	up to 5	
- Realistic staff numbers	up to 2	
- Realistic wages	up to 1	
- The personnel and the owner have professional experience and qualifications or are unemployed	up to 3	
1.3. Familiarity with the type of business	max. 20	
• The business idea is formulated clearly and accurately	up to 5	
• The applicant is familiar with the relevant statutory regulations for this type of business	up to 5	
• The applicant has specified the relevant business standards and licenses and has planned covering their costs	up to 5	
• Realistic forecasts about output capacity	up to 5	

1.4. The market	max. 20	
• Realistic revenues (total revenues, seasonality, growth of sales)	up to 10	
• Secured sales (advance contracts, letters of intent, etc.)	up to 6	
• Knowledge of the competition	up to 4	
Total score business criteria	max. 80	
1.5. Priorities		
• Priority Groups	up to 8	
• Unique business idea	3 points	
• Business idea includes new products/services	2 point	
• Business will use energy saving technology/solution	1 point	
• Business will use renewable energy sources	1 point	
• Business will create at least 3 jobs	2 point	
• Co-financing is at least 20% of the requested grant	3 points	
Total score priorities	up to 20	
TOTAL	max. 100	

Expert opinion:

Admit to final ranking

Not admit to final ranking

Detailed statement:

Expert:

/Surname and signature/

ANNEX 17 – BUSINESS PLAN EVALUATION COMMITTEE MINUTES

Business Plan Evaluation Committee Meeting Minutes

This (date) the Business Plan Evaluation Committee convened and reviewed the business plans submitted for consideration after expert appraisal.

The final evaluation of the applications is as follows:

No	Name of Applicant	Score	Amount in Euro
Applicants Scoring More Than 70 Points			
Applicants Scoring Less Than 70 Points			

According to the Operational Guidelines for implementation of the Self-employment Programme, all Applicants scoring more than 70 points will be ranked in descending order until the funds have been exhausted.

Business Plan Evaluation Committee

Chairperson:

Members:

..... (ALMP2)

..... (Department of Labour and Employment at MLSW)

..... (Department of Industry at the Ministry of Trade and Industry)

ANNEX 18 – NOTICE TO APPLICANT

Notice to Applicants

Outgoing ref. /2015

To

Region

Dear Mr./Ms.,

* We have the pleasure to inform you that the business plan you submitted in the programme cycle for 2015 of the MLSW Self-employment Programme, will be financed with a grant of Euro

We wish you success in the realization of your business idea.

Please contact the ALMP 2 office at (address) for further information about the deadline for incorporating your company and the terms and conditions for signing the grant award contract.

** We regret to inform you that the business plan you submitted in the programme cycle for 200.....of the MLSW Self-employment Programme, did not collect the minimum required score, wherefore you were not approved to receive a grant to start a business.

The Business Plan Evaluation Committee gave your business plan a total score of points. According to the Operations Guidelines for implementation of the MLSW Self-employment Programme, only applicants whose business plans have scored more than 70 points will be admitted to grant financing, and regrettably you are not in that group.

Your business plan scored points under the criteria for viability and points under the criteria for priorities. The committee motivated its evaluation as follows:

1. Viability criteria

- financial stability indicator – the business is evaluated as...
- available resources indicator - the business is evaluated as...
- familiarity with the type of business indicator - the business is evaluated as...
- market indicator - the business is evaluated as...

2. Priority criteria – your business plan does not score any / scores points under the priority criteria.

Sincerely

Chairperson, Business Plan Evaluation Committee

* **For approved applicants.**

** **For not approved applicants.**

ANNEX 19 – GRANT AWARD CERTIFICATE

SELF-EMPLOYMENT PROGRAMME

CERTIFICATE

No / 2015

for awarded Grant Assistance in the amount of Euro, 000

to **Name Surname**

Final Test Score: Points

/

Minister of Labour and Social Welfare

/

UNDP Resident Representative

ANNEX 20 – GRANT AWARD CONTRACT

Grant Award Contract

No / 2015

This in the city of the parties hereto:

Ministry of Labour and Social Welfare (hereinafter referred to as “Ministry”),
Regional Employment Centre and Vocational Training Centre, whose address
is zzzzz-Kosovo as one part

And

the enterprise (name of the company) in Kosovo, referred to
hereinafter as

THE FINANCING INSTITUTION,

And

the enterprise (name of the company) in Kosovo, referred to
hereinafter as

THE GRANTEE,

hereby agree as follows:

I. PURPOSE OF CONTRACT

1. The Financing Institution confers and the Grantee accepts a grant award
in the amount of Euro (.....)* under the Self-
employment Programme which is a programme of the Ministry of Labour
and Social Welfare
2. The grant will be used for the following purpose:
according to the Business Plan and Grant Utilization Schedule enclosed in
Annex 1 hereunder.

* Not less than 3,000 and not more than 6,000 Euro.

II. TERMS AND CONDITIONS FOR TRANSFERRING THE GRANT

3. The grant will be transferred to the Grantee's bank account according to the following details:

Bank:

Bank account:

Bank code:

4. The Grantee will deposit any personal financial contribution (if planned according to the Business plan, Annex 1) to the bank account per para 3.
5. The Grantee will submit to the Financing Institution a copy of bank agreement for opening and managing the bank account as evidence that the condition per para 5 has been established, along with an immediate cash collection consent. Copies of the agreement and immediate cash collection consent will constitute an integral part of the contract (Annex 2).
6. The Financing Institution will transfer the first tranche (...% of the grant) of the grant to the bank account per para 3 within 3 (three) working days of fulfilling the provisions set forth in paras 4 and 6. The second (...% of the grant) and third (...% of the grant) tranches will be transferred upon approval of the Interim Funds Utilization Reports signed by the Financing Institution Representative (ALMP 2) and MLSW.
7. The Grantee will fully utilize the grant within 6 (six) months from the signing date of this contract.
8. Complete grant utilization will be verified in a Funds Utilization Report signed by the Financing Institution Representative (ALMP 2) and MLSW. Submission and approval of the report will create grounds for revocation of the requirement set forth in para 5.

III. RIGHTS AND RESPONSIBILITIES OF THE PARTIES

9. The Financing Institution may refuse to transfer the grant, if the Grantee fails to fulfil its contractual obligations per paras 4 or 6 herein. In such event the Contract is automatically voided with no need to serve any advance notice to the faulty party.
10. The Financing Institution, the partners under the Self-employment Programme and their duly authorized representatives may at any time perform field visits regarding: progress of activities according to the business plan; observance of the schedule of activities and expenses; organization of the business; objective verification of expenses; impact

of using the grant. They may also request cost supporting and other documents, oral and written reports and explanations, etc.

11. The Grantee may use the awarded grant in compliance with the contract terms and conditions.
12. The Grantee undertakes to use the grant funds only for the purpose set forth in para 2 and to execute the business plan enclosed herein.
13. The Grantee undertakes to provide free access for field visits, review of cost supporting documents for grant fund expenditure, as well as any other information concerning contract execution.
14. The Grantee undertakes to provide a contract for the production space (land plot) specified in his/her business plan for a period of at least two years.**

** If use of rented facilities (land plot) is envisaged.

15. The Grantee undertakes to provide a right-to-build permit for the premise specified in his/her business plan not later than the end of (month), and to put the premise in operation not later than (month).***

*** If a change in the intended purpose of the premise is envisaged.

16. The Grantee undertakes to provide all the necessary licenses, permits, categorization documents, registration certificates, etc. related to performance of the activity specified in his/her business plan not later than ****

**** If any such documents are required for performance of activities.

17. The Grantee will not change the legal form of its business and will not dispose of, neither encumber any properties which were acquired with the grant funds or are used in implementation of the business plan, without prior permission from the Financing Institution expressed in writing.

IV. OTHER PROVISIONS

18. If any breach is established per items 11, 12, 13, (14, 15 or 16*****) or 17, the Financing Institution may terminate the contract by serving a 7-day notice in writing, whereby the Grantee shall be liable to reimburse the full amount of grant funds received within 10 (ten) days of contract termination.

**** Items 14, 15 or 16 will be added, if they form part of the contract.

19. The contract may be amended or extended only by the mutual consent of the parties expressed in writing and incorporated into an annex hereto. Upon signing, such Annex shall constitute an integral part of the contract.
20. For matters not settled in the contract the provisions of Kosovo civil and commercial law shall apply.
21. Any arguments concerning the interpretation and execution of the contract will be settled by mutual consent between the parties. If they fail to reach an agreement, the dispute shall be handed to the competent Court.
22. The parties declare their will of good faith and confidentiality in their relations, and that the content of the contract shall not be disclosed.
23. The contract will take force as of its signing date and will be valid until _____*****.

*****Not more than 2 (two) years

24. IN WHITNESS WHEREOF, the parties executed this contract in three identical copies – one for each of the parties.

For the GRANTEE:

For MLSW:

.....

.....

ANNEX 21 – MONITORING FORM

MONITORING FORM

Company

Monitoring questions to companies that are currently using their grant and have not yet started business operations

Are all activities going on according to schedule? Please describe any unauthorized changes that were established during the monitoring visit:

 Yes

 No

 Partially

Are the premises for the business available and in place? Please describe the state of premises, relevant permits, etc.:

 Yes

 No

 Partially

Does the business have in place all permits, licenses, patents, certificates, insurance policies and other documents related to performance of business activities as specified in the business plan?

 Yes

 No

 Partially

Has the grantee purchased the equipment specified in his/her business plan? Please describe the state of equipment:

 Yes

 No

 Partially

Has the grantee purchased the supplies and raw materials as specified in the business plan?

 Yes

 No

 Partially

Has the business started within the originally planned start date? If not, what were the reasons for delay, is there an approved extension request and what is the extended period for effective launch of operations?

 Yes

 No

 Partially

Monitoring questions to companies that have used up their grants and have started business operations

Borrowed funds for the business, including financial leases, loans, funds raised from programme proposals, money from relatives or partners, personal funds outside those specified in the business plan, etc. Please describe investments made with such additional funds and what has been the impact of investments for the business?

Training for the business owner(s) and/or personnel

How does the grantee promote his/her business? Does the business have promotional materials and a web site, does it participate in fairs, trade shows, business events, etc.?

How does the business sell its products/services? Does it have contracts with clients? Please provide details.

What is the staff situation in the business – how many employees work in the business, what are their skills, is there staff turnover, have there been any new jobs created?

Does the business generate sales revenues according to the business plan forecast? Please describe the reasons for the current sales status.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Partially
--	------------------------------	-----------------------------	------------------------------------

Other observations about the business – expansion of operations, threats to close down the business, etc.

Does the grantee use services provided by the Business Consultant/VTC trainer? Please specify, if any. If not, what services have been offered and why is the grantee unwilling to make use of them?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Partially
Does the grantee use the Business Consultant/VTC trainer to facilitate his/her contacts with other businesses and institutions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Partially

CONCLUSION: *To date, the company is achieving / partially achieving/ not achieving its goals.*

RECOMMENDATIONS:

Date:

The field visit lasted from to hours.

Company Representative:
/signature/

Monitoring Specialist:
/signature/

ANNEX 22 –GRANT UTILIZATION REPORT

Interim/Final Grant Utilization Report

for the applicant,
approved in the cycle

Activities		Expenses in Euro	
Planned	Real	Planned	Real
1. Rent, repair/reconstruction of premises/buildings total			
2. Machines, equipment, software total			
3. Initial stock of supplies and raw materials total			
4. Wages and salaries total			
5. Promotion and advertisement of the activities total			
TOTAL			

Prepared by:
(Representative of the start-up company)

Confirmed by:
(ALMP2 project officer)

Confirmed by:
(ALMP 2 Project Manager)

