



PROJECT

"LABORATORI PER AKTIVITETE TE BIZNESIT" OR LABORATORY FOR BUSINESS ACTIVITIES

Report May – November, 2014

Prepared by Laboratory for Business Activities (LAB)



CONTENTS

| Executive summary | 3 |
|--|----|
| Introduction | 5 |
| Activities to achieve program objectives | 7 |
| Objectives | 8 |
| Developments | 9 |
| Conclusions | 12 |
| Recommendations | 13 |
| Annexes | 14 |



EXECUTIVE SUMMARY

Brief summary of activities of the NGO "Laboratori për Akivitete të Biznesit - LAB" during this reporting period are as follows:

- Hani i Elezit area suffering from high unemployment and poverty rates ranging near 70% and 50% respectively.
- Project envisaged by Sharrcem's management, based on numerous national and international studies, to create new economic activity and employment in the area.
- Agro-Business sector identified as sector with most opportunity for growth and development.
- Multiple local, national and international stakeholders invited to participate.
- Board of Directors formed comprising of local, national and international stakeholders from the private, public and NGO sectors. (see Annex 3)
- IFC's Advisory Arm engaged to structure the governance mechanisms. (see Annex 2)
- Sharrcem contributed and continues to support extensively with time and expertise
 offering administrative and logistical support to LAB through their CSR team as well as
 management individuals.
- The municipality of Hani i Elezit has also provided support in all needed areas creating a close cooperation between LAB and Sharrcem, which has strengthened the relationship between the three parties.
- Local stakeholder engagement forum organized to present the objectives of Sharrcem for the establishment of the LAB NGO that will provide opportunities for economic development and employment to Hani I Elezit Residents.
- Public invitation for applications in LAB for training and startup investments in soft fruit, greenhouse vegetable, beekeeping and mushroom production;
- Development of the application form and guide for filling the application form, as well as setting the scoring criteria for the selected sectors;
- A total of 71 individuals showed interest to apply;
- A total of 23 individuals applied to participate;
- · Out of 23 farmers who applied, 19 applications were approved;
- LAB signed two contracts with Initiative for Agricultural Development in Kosovo, (IADK) and with "Perrotis College American Farming School" for executing LAB project activities and providing LAB with Technical and Advisory Services; (See Annex 6)
- Developed all necessary forms of procurement with the LAB logo in order to improve the visibility of the project;
- Visited 23 individuals who applied for support;
- Selection of beneficiaries based on the scoring criteria developed for all sectors;
- Publication of the list of beneficiaries;
- Depending on the phase of implementation, within the corresponding sector, training has been provided to all 19 farmers.



- LAB Board of Directors conducted five meetings ,the main topics of discussion were the LAB planning objectives, developments, implementation, funding requirements, staffing and other relevant decisions that would support achieving planed objectives for 2014. (See Annex 3)
- Signed Agreement for donation of funds. The required foundation has estimated a 121,100.00 € grant representing 90% of the investments with a 10% participation by the beneficiaries which is 12,110.00 € creating an overall budget of 133,100.00 € for 2014.
- Parallel Activities included signing a Memorandum of Understanding with the Municipality of Hani i Elezit to offer training and courses to the citizens of Hani i Elezit, especially students of the elementary and high schools. Courses in IT, English Proficiency, Microsoft Office products etc. to be offered for free to all interested parties.
- Sharrcem's contractor, Baker Tilly Kosovo, through their CSR contribution offered business consultancy services to the farmers free of charge, training them on business registration and financial management and has offered future trainings and consultancy services based on the beneficiaries needs.



INTRODUCTION

The "Laboratori për Aktivitete të Biznesit – LAB" project aims to contribute to the economic development of the Municipality of Hani I Elezit through the sustainable use of the natural agro forestry resources of the area in line with the Titan Group CSR strategy.

Unemployment still remains one of the biggest problems for most of the residents in Hani I Elezi, especially farmers in rural areas. Since the agro forestry sector remains the most promising sector for growth and job creation in Kosovo, LAB's engagement focus will be in supporting potential agro-business sectors that will facilitate and generate income and new employment.

The project will support star-ups financially, with particular attention in improving the knowledge and skills in the theoretical and practical parts, as well as developing new businesses and managing effectively the cultivation of new agricultural productive species to satisfy market demand.

The expected outputs from this project are to foster entrepreneurship in the agro-business sector, with an aim to create new economic activities (SME's) that will generate revenues and reduce unemployment and improve the currently difficult socio-economic situation in the Municipality of Hani I Elezit.

In order to ensure full transparency and inclusiveness local, national and international stakeholders were invited to participate in the project. Sharrcem's management organized bilateral and multilateral meetings to present the project and invite them to get involved. Resulting from these meetings was the creation of an inclusive governance body, the Board of Directors (see Annex 2) which includes representatives from the public, private and NGO sectors.

In the spirit of good governance and transparency IFC's Advisory Division was engaged to develop the Governance Structure of the LAB. IFC completed a Corporate Governance Assessment by interviewing all individuals involved in the development of the LAB to ensure a functional governance plan that would meet all of LAB's needs was devised. A comprehensive Governance Implementation Plan was delivered by IFC in June of 2013 and has been used as a blueprint for the development of the LAB governance structure (see Annex 2).



THECHNICAL ADVISORY AND CONSULTACY COOPERATION

In order to ensure the best possible application and implementation of projects the LAB Board and Management decided to engage reputable national and international institutions working in the field of agricultural training and development. As such two institutions were identified as the most qualified and best equipped to carry out these duties. (See Annex 6) In Kosovo, IADK (Initiative for Agricultural Development of Kosovo) was hired to do the practical and theoretical training of the farmers as well as the administrative structuring of the LAB operations to ensure compliance with the highest national and international standards.

To ensure even greater expertise AFS (The American Farming School and Perrotis College in Thessaloniki) was engaged for further advisory and consultancy services in both agricultural education and agro-business and entrepreneurship development.

IADK is an organization established in 2004 with headquarters in Vushtrri, whose activities are engaged in rural development, to establish better socio-economic conditions in rural areas, reduce unemployment and promote healthy food production, use of natural resources and environmental protection in Kosovo.

IADK is certified with ISO 9001:2008 standards and HACCP. It has an internal infrastructure of 1000 m2 with a professional staff consisting of 20 persons from different backgrounds in agriculture and economics.

In the framework of cooperation between IADK and LAB, under contract number 1/14 dated 07.22.2014, procurement, administration and finance services have been performed, as well as technical and practical trainings in horticulture and farming.

The American Farm School of Thessaloniki, Greece, is an independent, nonprofit educational institution founded in 1904 to serve the needs of Greece and the surrounding Balkan area. Today major educational divisions include the Primary School, Secondary School, the Perrotis College of Agriculture, Environment and Life Sciences, and Adult Education and Research. The School prepares its graduates for prominent roles in community life and in the agriculture and food sectors by teaching farming and business practices that are economically viable, ecologically sound and socially responsible.

The School's founder, Dr. John Henry House, was a practical idealist who believed in educating the whole individual: the head, the hands and the heart. After more than a century of implementing the founder's vision, the American Farm School today remains dedicated to the dynamic fusion of theory and practice in all levels of agricultural education that has become the institution's hallmark.

Farm School (AFS) serves students at the secondary, post-secondary and adult levels. AFS provides formal agricultural education as well as technical and professional training. It endeavors to prepare students for leadership roles in community life and to foster individual initiative, a spirit of enterprise, an appreciation of excellence, a lasting attitude of inquiry and the ability to work cooperatively.



ACTIVITIES TO ACHIEVE PROGRAM OBJECTIVES

The report the covers main activities carried out during the May 1st to November 30th period of 2014 in the implementation of the LAB Project as proposed by the General Manager and adopted by the Board of Directors.

Introduction and objectives for establishing the NGO Laboratory for Business Activities (LAB) and the implementing its projects has been presented at a local stakeholder engagement forum. (See Annex 4)

For the transparency additional multilateral and bilateral meetings with different interested groups of stakeholders have been organized in order to promote the program objectives and ideas raised by the participants during the presentation.

A various studies has been reviewed and preliminary field assessment of existing potentials in agro forestry sector has been assessed, as well as study visit at the Centre for Agriculture Entrepreneurship at the American Farm School in order to understand the potential sectors for start-ups investment.

Based on findings from the preliminary assessment, cash flow and profit calculation with the potential impact of the target sectors has been presented .Compressive plan with recommendations for the potential sectors from the perspective of start-ups investment support has been presented and approved by the Board of Directors on June 6, 2014. (See Annex 3).

Given the assessment and considering the objectives of the returns to labor, and capital investment return ratio, the following sectors have been selected for one year support:

- Small fruit cultivation (Strawberries Raspberries)
- Greenhouse cultivation
- Beekeeping
- Mushroom cultivation

(See Annex 5)

The project envisaged the investment in the creation of 19 new Small and Medium Sized Enterprises in the Hani i Elezit Municipality.

Photo 1 LAB Office work



OBJECTIVE

The purpose of establishing the Foundation by Sharrcem is to provide alternative support for income and opportunities for economic engagement and employment to Hani Elezit residents by:

- Supporting the creation and development of new economic activities that are essential to provide quick impact in income generation;
- · Providing employment opportunities to the Hani I Elezit Municipality residents;
- Education, training and skills development, especially for the people living in rural areas
 to optimize the use of potential livestock farming, greenhouse cultivation, cultivation of
 small fruits and berries, beekeeping, mushroom cultivation, collection of wild forest fruits
 and forest maintenance;
- Creating a feeling of a positive change that through establishing their own businesses, farmers will ensure self employment and income sufficient for family needs and expanding their start- up businesses;
- Increasing the lack of available experience and capacities at LAB by engagement in a certain period of time, organizations (IADK- Vushtrri) with advanced technical experience in ago- businesses sector, Education and Research Institutions (AFIS-Greece Thessaloniki) for advisory and Research support. (See Annex 6)



DEVELOPMENTS

Methodology

Work methodology used to achieve the goal of the project objectives is based on a work plan applying methods of work that IADK uses to perform similar activities.

Milestone 1. Development of Forms Status: Completed

All the necessary procurement/administrative forms and other related documents have been prepared with the LAB logo in order to improve the visibility of the project.

Milestone 2. Selection of farmers /beneficiaries Status: Completed

Selection of LAB farmers was made with the participation of IADK, LAB and representatives from the Municipally of Hani I Elezit. The evaluation criteria were determined based on the scoring list which includes: household composition, distance from residence, land and land slope, the position of the plot, water supply, financial situation and experience. Based on these criteria the Commission has set points and selected 19 beneficiaries who met the criteria listed out of total 23 that applied.

Milestone 3. Tender processing Status: In process

For the five tenders all the applicable rules of IADK have been implemented in accordance with sector activities. A tender file has been prepared by the IADK Procurement Officer Engineers of Horticulture in consultation with LAB. Tender announcements in the newspaper and following procedures have been made by LAB in accordance with approved requirements. The IADK Procurement Officer was part of the committee at the biding opening for the following activities:

- 1. Supply with strawberry seedlings and other associated inputs
- 2. Supply with raspberry seedlings and other associated inputs
- 3. Supply with greenhouses, seeds, seedlings and other associated inputs
- 4. Supply with growing substrate for mushroom cultivation, equipment and other associated inputs (in the process)
- 5. Supply with bees and other associated inputs (in the process)



Milestone 4. Training Status: In process

During this period, for the beneficiaries of strawberry, raspberry, greenhouses and beekeeping different training sessions have been organized, depending on the development activities for each sector. After signing contracts with 15 beneficiaries and arranging the payment of the 10% co-investment/participation of the total cost of investment, the theoretical and practical training has begun. Theoretical and practical trainings are held by the Horticultural Engineer from IADK.

Theoretical training for farmers was held in LAB's offices, whereas practical training courses were organized directly in the field for the beneficiaries. Strawberry beneficiaries' trainings sessions where organized in the following topics:

- 1. Preparatory work for the establishment of the orchard with strawberry
- 2. Preparing beds, black covers and irrigation systems
- 3. Preparing planting material for sowing and planting

For raspberries beneficiaries theoretical and practical trainings sessions were organized in the same topics:

- 1. Preparatory work for the establishment of the orchard with strawberry
- 2. Preparing beds, black covers and irrigation systems
- 3. Preparing planting material for sowing and planting

Considering developments for greenhouse and beekeeping for both beneficiaries training has been organized in only one session:

- 1. Prepare the greenhouse for planting vegetable in autumn whereas for beekeeping training season was organized on the topic;
- 2. General information on Farming the bees

Milestone 5. Implementation Status: In the process

The implementation works for this season on the establishment of 0.6 ha with orchards with Strawberries and 0.4 ha with Raspberries are completed successfully, whereas developments for greenhouses are in the stage of completing the construction of greenhouses. Beekeeping and mushroom cultivation sectors are in the process of tendering. Bee supply, adaption of facilities and mushroom and other related inputs are scheduled to be finalized at the end February 2015.



Milestone 6. Staff recruitment Status: Completed

The recruitment process for staff in the LAB is completed for the position of Finance Officer and Administrative Assistant. For both positions a test was developed, while 9 candidates for Finance Officer and four for Administrative Assistant have been invited to undergo the test. Based on the test results, candidates with over 80 points where invited to the interview. For both positions three candidates have reached the appropriate points. In this process a Finance Manager and Administrative Assistant have been invited for interviews and both met the criteria and were successfully selected for the position they applied.



CONCLUSIONS

Following conclusions and results can be drawn from this reporting period;

- **INTRODUCTION:** Introduction of the objectives of Sharrcem to provide alternative income and opportunities for economic development and employment to Hani I Elezit Residents through the establishment of the NGO LAB and consultation with different stakeholders was conducted successfully.
- **TRANSPARENCY:** All comments from stakeholder meetings and visits outlined during the field visits with individual farmers, government and municipal institutions where discussed and agreed with in the BoD and incorporated in the sectors to be supported.
- **COOPERATION:** All trainings provided by IADK have reflected positively in improving the knowledge on the overall information regarding the new start-up businesses, especially in the areas they will be engaged.
- **PROCESSES:** All the activities related to preparation of the tender dossier, procurement procedures, evaluation methodology etc. have been processed in close cooperation with the IADK procurement officer in the standard form in full transparency and compliance with applicable laws.
- **COMPLIANCE:** Applying this system of work we created a very supportive environment from all stakeholders for the implementation the planed objectives in a fully transparent and compliant manner for the first year which have been realized very successfully.



■ NEXT STEPS – RECOMMENDATIONS

- Continue with the current form of engagement. It is clear in the report that the project is moving in a direction that will provide quality results and raise the awareness to create an entrepreneurial culture in the community, while at the same time developing a sector that was largely ignored by the citizens of the municipality.
- Expand the sectors to include dairy production and processing, poultry meat production, medicinal herbs, forest thinning to collect materials for heating and other purposes, etc.
- Continue to monitor and mentor the existing beneficiaries with technical and practical training programs as well as business coaching to ensure continued success and growth to maximize number of jobs created in the community.
- Support the beneficiaries/farmers in creating trade contacts with local and international buyers for their products.
- Create a collection center with cold storage in the city of Hani i Elezit that can serve as a sales point for products produced in the beneficiaries businesses.
- Continue the close cooperation with IADK and AFS in developing further programs and projects for future beneficiaries.
- Work with local, national and international stakeholders to find new sources of funding to scale up the project as much as possible.



ANNEX 1.

LAB Registration and Administration

- **Legal form:** Non-governmental Organization (NGO), established as a non-profit association under Law No. 0411-57, section 9 on Freedom of Association in Non-Governmental Organizations.
- **Registration Number/Business Number:** 5114875-4 issued by the Ministry of Public Administration.
- Date of Registration: 13/02/2014
- Fiscal Number: 601130959
- Bank Account Access:
 - 1. Emmanuel Mitsou, BoD Treasurer, Sharrcem.
 - 2. Ylber Burgija, BoD Secretary General, Sharrcem.
 - 3. Hysen Shabanaj, General Manager of LAB.
 - 4. Two signatures required for purchases over 100 Euros.







ANNEX 2.

IFC Governance Cooperation

- In the spirit of good governance and transparency IFC's Advisory Arm was engaged to develop the Governance Structure of the LAB.
- IFC's Skopje Advisory Office completed a Corporate Governance Assessment by interviewing all individuals involved in the development of LAB to ensure a functional governance plan that met all of LAB's needs best was devised.
- A comprehensive Governance Implementation Plan was delivered by IFC in June of 2013

Governance Organization

 Legal form: Non-governmental Organization (NGO), established as a non-profit association. Bodies: Assembly of Members (highest governing body), Board of Directors, Council of Stakeholders, other committees/working groups etc.

The Assembly controls the members of the BoD and their activities through: election/removal of BoD members; approval of BoD's activities (e.g. annual report). consists of SharrCem Sh.P.K., Kosovo Construction Materials LLC, Sharr Beteiligungs GmbH.

- Objective: "Facilitate the generation of new employment in the Hani i Elezit Municipality through activities for the promotion of new Small and Medium-sized Enterprises (SMEs)."
- <u>Membership:</u> Open to any person. Election by simple majority of the existing Members of the Assembly.
- <u>Bylaws:</u> The Assembly of Founders is governed under bylaws drafted and approved in cooperation with IFC as well as local and HQ Titan/Sharrcem counsel.
- <u>Major decisions:</u> 2/3 majority required (removal of Assembly Member, amendment of the Charter, dissolution).
- <u>Dissolution:</u> Requirement under laws of Kosovo "When deciding upon the dissolution of the Association, the Assembly shall determine the association or foundation to which the remaining assets will be transferred, once the Association is dissolved. The chosen Association(s) or foundation(s) should have the same or similar aims as the organization".

Board of Directors

- Membership: Appointed and Elected by Members of the Assembly of Founders:
 Section 2.1. Election by the Assembly. The Members of the Assembly ("MAs") shall elect the members of the Board of Directors.
- <u>Bylaws:</u> Bod is governed based on bylaws drafted and approved in cooperation with IFC as well as local and HQ Titan/Sharrcem counsel.



- Major decisions: 2/3 majority required with a preference for unanimity.
- **Reporting:** Board of Directors reports to the Assembly of Founders which is the highest governing body of the Association.

Board of Directors Members:

- 1. Chairman: Halit Hoxhaj, Political Advisor to the Minister of Agriculture and Rural Planning, , 10 years of relevant experience.
- 2. Treasurer: Emmanuel Mitsou, Managing Director, Sharrcem.
- 3. Secretary General: Ylber Burgija, External Relations Officer, Sharrcem.
- 4. Mark Wood, New Opportunities for Agriculture in Kosovo, Chief of Party, BS in Agriculture, 30 years of relevant experience.
- 5. Heini Conrad, HELVETAS Swiss Inter-cooperation, Country Manager for Kosovo, BS in Economics, 29 years of relevant experience.
- 6. Fatos Krasniqi, Raiffeisen Bank Kosovo, Head of Micro Segment Dept, BS in Economics, 15 years of relevant experience.
- 7. Ali Axhami, Municipality of Hani i Elezit.

Council of Stakeholders:

- **Proposed by IFC:** with the aim to keep a high level of transparency as well as securing maximum scientific and advisory input.
- <u>Composition:</u> To be composed of important relevant national and international stakeholders.
- **Establishment:** Board of Directors in cooperation with Assembly of Founders to prepare and send invitations for participation.

Scientific Advisory Partnerships:

- American Farming School and Perrotis College, Thessaloniki, Greece.
- IADK (Initiative for Agricultural Development of Kosovo.

Financial Advisory Partnerships:

• Baker Tilly Kosovo, on a voluntary basis as their own CSR Contribution.



ANNEX 3.

The Board of Directors

- For inclusiveness and transparency purposes it was envisaged that the LAB would be governed in cooperation with the most relevant local and national stakeholders.
- A Board of Directors was formed comprising of such institutions that included representatives from the public, private and NGO sectors.
- BoD members were invited to participate in bilateral and multilateral meetings between Sharrcem representatives and their organizations.
- The BoD includes representatives from The Municipality of Hani i Elezit, The Ministry of Agriculture and Rural Development, HELVETAS Swiss Inter-cooperation, New Opportunities for Agriculture in Kosovo (a USAID project), Raiffeisen Bank Kosovo, Sharrem and Sharr Beteligungs.

Board of Directors Members:

- 1. Chairman: Halit Hoxhaj, Political Advisor to the Minister of Agriculture and Rural Planning, , 10 years of relevant experience.
- 2. Treasurer: Emmanuel Mitsou, Managing Director, Sharrcem.
- 3. Secretary General: Ylber Burgija, External Relations Officer, Sharrcem.
- 4. Mark Wood, New Opportunities for Agriculture in Kosovo, Chief of Party, BS in Agriculture, 30 years of relevant experience.
- 5. Heini Conrad, HELVETAS Swiss Inter-cooperation, Country Manager for Kosovo, BS in Economics, 29 years of relevant experience.
- 6. Fatos Krasniqi, Raiffeisen Bank Kosovo, Head of Micro Segment Dept, BS in Economics, 15 years of relevant experience.
- 7. Ali Axhami, Municipality of Hani i Elezit.

LAB Board of Directors Meetings

February 11th, 2014

- Welcoming remarks, updates on registration process.
- General Manager proposals, hiring process definition.
- BoD decision making methods.
- Next meeting scheduling.



March 27th, 2014

- Formation of GM hiring committee: Heini Conrad, Mark Wood, Halit Hoxaj.
- IFC Governance Proposals review.
- Selection of titled BoD Members: Halit Hoxhaj Chairman, Ylber Burgija Secretary General, Emmanuel Mitsou Treasurer.

• June 6th, 2014

- Introduction of General Manager, Mr. Hysen Shabanaj.
- Presentation by GM of Projects to the BoD.
- Video conference with American Farming School.
- Corporate governance discussion.

July 31st, 2014

- GM projects update.
- Next Steps, To Do List.
- BoD Decision Methods, in writing, by email, in person.

September 2nd, 2014

- AFS Engagement, to be initiated by BoD on a need basis.
- IADK Engagement, work done so far.
- Presentation of beneficiaries.
- Procurement process established based on EU standards.

General Manager Selection and Hiring

Continuing in the spirit of transparent governance the Board of Directors formed a committee tasked with sourcing and hiring the General Manager of the LAB.

Terms of Reference based on IFC proposals were drafted to ensure clear mission.

After a public announcement 26 resumes were received and screened, from which 4 top candidates were chosen and interviewed.

Based on a detailed scoring process committee members independently scored the candidates.

The candidate with the highest cumulative score was hired for the position.

The scoring included categories such as relevant education, experience, etc.



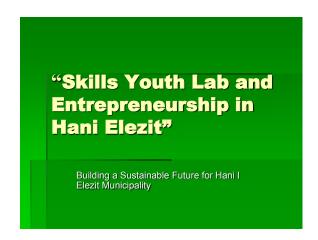


ANNEX 4.





ANNEX 5.





ANNEX 6.

TICINICAL ADVISORY AND SERVICES AGRIEMINT THIS AGREEMINT (the "Agreement") is entered on the 10° of July 2014 between LABs, a mon forpoint Association being its registered offices in Hars Heart, Knoow and represented by its General Manage Mr. Hyens Substant and the Tenature of the Burd of Derector. Mr. Emmanuel Minos thermolar referred to as the "Client", and the American Farms School Proct Secondary Educational Manage Mr. Hyens Substant efforts of the Burd of Derector. Mr. Emmanuel Minos thermolar referred to as the "Client", and the American Farms School Proct Secondary Educational Results Produced the Control of the Burd of Derector. Mr. Emmanuel Minos (Cliege ingelter stall bereather bereferred to a time of the Control of the Secondary Production College ingelter stall bereather feveral to as "time Tractice" and undividually as "the Parts" WHERAS he Client is a monde-postly association wheth man to shall, angest and means receptivate enterprises, with astration in the "Agas Food voture in the region of the Managepathy of Han I Elean in Knoow (the counter efferred to as time "Agas Food voture in the region of the Managepathy of Han I Elean in Knoow (the counter efferred to as time "Agas Food voture in the region of the Managepathy of Han I Elean in Knoow (the counter efferred to a time and the state of the Managepathy of Han I Elean in Knoow (the counter efferred to a time and the Managepathy of Han I Elean in Knoow (the counter efferred to a time and the Managepathy of Han I Elean in Knoow (the counter efferred to a time and the Managepathy of Han I Elean in Knoow (the counter efferred to a time and the Managepathy of Han I Elean in Counter (the Managepathy of Han I E

CONTRACT FOR SERVICES

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INITIATIVE FOR AGRICULTURAL DEVELOPMENT OF KOSOVO

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Kosovo

NET: 90018517

NRB: 90084773

VAT: 30001855

Hereinafter referred to as "ADAK"

And

LABORATORYFORESMINESSACTIVITIES

Hereinafter referred to as "ADAK"

Having its office at

Stra. dead-abstration

71510 Han Ellevit

Kosovo

NET: 901130999

NES: \$11.875-4

VAT: ab

Tel: +381(192093 SS-61-110; -386(0) 49 757 411

Invenshalpana aligila belsa.org

Article L. SUBJECT OF CONTRACT

LADA will carry out the services, theoretical and practical training for the following services, as per offer of date 08.07 2014 at the prices shown:

Jun 1





ANNEX 8.

Signing of agreement with IADK

Unused/uncultivated Plot - Before Investment/Preparation



Theoretical Classroom Training of Beneficiaries



Agreement with IADK



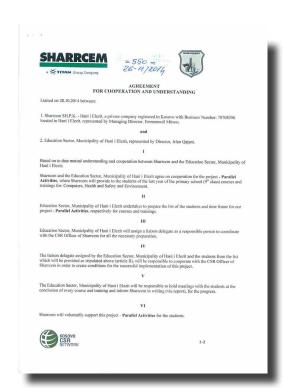
Selected Plot/Land Before Cultivation



Practical Outside Training of Beneficiaries



ANNEX 9.



■ ANNEX 10.

