

General Information

CBS Creative Business Solutions is a business consulting non for-profit organization (NGO) located in Tirana, Albania that provides consultancy and implement solutions for local entrepreneurs, organizations, donors and financial institutions.

Address:	Rr. Mustafa Matohiti, Nr. 4, Kati i 3, Tirana, Albania
Contact:	email: info@cbs.al telephone: +355 44536891
Employees:	Twenty-Seven
Main Office:	Tirana, Regional Offices in Fier, Korca, Gjirokaster
Web:	www.cbs.al
Senior Leadership:	Enio Jaco, Executive Director

Mission statement

Accelerating economic development sectors and segments in need, by producing real solutions for the client with the highest professional standards and measurable benefits.

Background

The organization was founded by professionals with local and international expertise in Banking, Financial Services, Agriculture Development, Marketing and Business Developments. CBS' experts have a combined 40+ years of professional experience working with large companies, banks and financial institutions, private SME's and large donor organizations.

Field of Expertize

CBS delivers its expertise and technical capabilities in key areas such as: Agriculture Development, Environment, Financial Systems development, Business Intelligence Technology, Vocational and technical trainings, Digital Market Innovation, News and social media strategies and, media research.

Services Provided

Access to Capital for Agribusinesses

- Credit facilitation and loan support
- IPARD application support
- Business Planning and Investment analysis
- National Subsidy Scheme support
- Market Analysis and Technical Advisory

Marketing Services

- Marketing Strategy and Planning
- Product Technical Analysis and promotion
- On-line marketing support
- Development of Licensing and Product standards
- New market linkages and analysis

Project Implementation

- Solutions Design
- Project Planning and Budgeting
- Impactful Implementation
- Monitoring and Evaluation

Consultancy to Financial Institutions

- Product development and Portfolio Advisory
- Loan Guarantee structuring
- Agriculture Finance and Leasing
- Scoring systems and models
- Renewable, Clean & Efficient Energy financing

SME Development

- Investment planning and technological support
- Accounting and Record-keeping services
- Product standards, ISO, EU and NA markets
- Association and cooperative establishment
- Clean based energy solutions and Export promotion

Partnerships and Institutional Relations

- CBS is a key partner with U.S. Agency for International Development USAID
- **Banks and Financial Institutions:** Raiffeisen Bank, Banka Kombetare Tregtare (BKT), ProCredit Bank, Intesa SanPaolo Bank, Credins Bank, Albanian Saving Credit Union and NOA
- **Government Institutions:** Ministry of Agriculture (MARDWA), Ministry of Economy (MEDTTE) and Albanian Investment Development Agency (AIDA)
- **Development Agencies:** USAID, GIZ, Cooperazione Italiana and Swiss Cooperation

Principles and Values

Throughout its activities CBS is guided by the following principles and values:

- To strengthen economic growth of sectors in particular need including the Agriculture and Environment sectors
- To set high business standards delivering quality service with measurable impactful benefits
- To operate with integrity, accountability, honesty and transparency
- To contribute to a cleaner and more productive business operating environment

CBS provides on-going technical assistance to a number of growing small and medium enterprises (SME) primarily in Agriculture sector.

Ongoing programs and Relevant Experience

Project Name:	AgroCapital
Budget:	\$1.5 Million
Funded by:	USAID
Location:	Tirana, Korca, Fier, Gjirokaster
Duration of Project:	3 year on-going program
Project Description:	The mission of the program is to boost economic growth in Albanian Agriculture and food processing industry through access to capital and technical support. CBS works closely with banks and Financial Institutions to improve their internal products and farmers and agribusinesses to strengthen their business operations. The program's goal is to strengthen agribusiness' capacities by facilitating financing to SME's through access to capital and technical advisory services in the entire agriculture value chain.
Project Achievements:	The program will facilitate a total financing of \$14Mill and increase the capital investments by \$18.5million. The value of sales for enterprises would be increased by \$28 million of new income generation, benefiting 136 businesses and generating 1,150 new jobs .

Project Name:	B-REDI Project for Assistance in Compliance with Key Agricultural Standards and Certifications
Budget:	€210,000
Funded by:	Segura LLC, United State of America
Location:	Regional Project implemented in: Albania, Macedonia and Serbia
Duration of Project:	1 year on-going project
Project Description:	Project's scope is to improve fruit and vegetable producers and processors' understanding of and compliance with key standards and certifications in order to (a) improve export competitiveness; (b) increase access to key grocery store and retail chains in the Assistance in Compliance with Key Agriculture Standards and Certifications ion; and, (c) facilitate EU accession and market integration/ access. The project results will increase the value of the sales in \$1.2 Million and the production volume by 12% accelerating economic growth, and boosting the agro markets.
Project Achievements:	The project will introduce and certify through three internationally recognized certifications for the first time in Albania 5 agribusinesses with GlobalGap , 5 companies with ISO22000 and 5 agribusinesses companies with HACCP . The project will expand cross border cooperation for companies through B2B meetings with international supermarket chains and provide assistance for exports.

Project Name:	Development of a Business Intelligence Report to Support Financing of the Agricultural Sector
Budget:	€ 50,575
Funded by:	Helvetas Swiss Intercooperation, Albania
Location:	Tirana
Duration of Project:	9 months consultancy contract, on-going project
Project Description:	Development of a comprehensive and interactive business intelligence and reporting tool useful to banks in the identification of agricultural sector potentials, preparation of financial analyses and risk assessment as well as the development of dedicated agro-loan products suiting the specifics of different agricultural activities.
Project Achievements:	The interactive feature would support different banking reporting needs and lending operations as well as boost banks confidence in their credit decisions while reducing credit risk and leading into higher financing volumes for the sector. Access to Capital project's goal was to provide short-term targeted assistance to two distinct groups: farmers/agribusinesses and banks.

Project Name:	The development of the software aggregation platform and on-line marketing strategies
Funded by:	Assist Impact / USAID
Location:	Tirana
Duration of Project:	3 months on-going project
Project Description:	<p>Collaboration with Polytechnic University of Tirana, for developing an aggregation web-based platform able to track news, information and new project opportunities by a large number of sources as well as working closely with two marketing experts to develop digital marketing strategies and manual on audience development and growth for news and social media marketing.</p> <p>Development of the platform and marketing strategies and social media manuals, ensuring CBS's long-term sustainability.</p>
Project Achievements:	Development of the platform and marketing strategies and social media manuals, ensuring CBS's long-term sustainability.
Project Name:	Youth Employment in Agriculture Sector
Funded by:	Assist Impact / USAID
Location:	14 Albanian cities
Duration of Project:	9 months grant contract
Project Description:	<p>Creation of permanent employment for young technical professionals and women, through providing technical assistance to agribusinesses, with new and relatively advanced agro-technologies, that create substantial improvements of products quality to meet international standards. The project therefore aimed to link the investment opportunity with the increased standard and potential employment for youth in the agriculture value chain.</p> <p>The main project outcome is employment for 40 youth who signed a full-time work contract with agribusinesses as a result of trainings conducted throughout the implementation of the project. A total of 137 young professionals have been trained to gain new technical professional skills through a series 26 training sessions, distributed in 16 cities covering specific training modules as well as practical trainings.</p>
Project Achievements:	The main project outcome is employment for 40 youth who signed a full-time work contract with agribusinesses as a result of trainings conducted throughout the implementation of the project. A total of 137 young professionals have been trained to gain new technical professional skills through a series 26 training sessions, distributed in 16 cities covering specific training modules as well as practical trainings.
Project Name:	Fiscal Subsidy Program for Women Entrepreneurs
Funded by:	Ministry of Economic Development, Trade and Entrepreneurship - PMU
Location:	Tirana
Duration of Project:	9 days consultancy contract
Project Description:	<p>Consultancy for developing and implementing the 3 years ministry program for subsidizing the Interest rate for women entrepreneurs loans. CBS collaborate with banks and Financial Institutions for a successful implementation of the program. CBS handled the selection process, drafting the call for proposal, evaluation the proposals from banks and FI, monitoring the technical evaluation of the process for a successful implementation.</p> <p>Determine indicators and develop solutions for the monitoring process of the programme performance and the evaluation of the objectives determine by MEDTE</p>
Project Achievements:	Determine indicators and develop solutions for the monitoring process of the programme performance and the evaluation of the objectives determine by MEDTE
Project Name:	Improvement of the Albanian Guarantee Fund (AGF) - Pilot Management
Funded by:	Cooperazione Italiana
Location:	Tirana
Duration of Project:	2 months consultancy contract / ongoing
Project Description:	<p>The consultancy was to provide analyses, monitoring, evaluation and assessment, of the existing guarantee scheme structure identifying obstacles and issues hindering optimal use of the fund and provide solutions for improvements.</p> <p>The project delivers a comprehensive report study with an assessment of the current AGF product and a proposal with specific recommendations for improvement, Proposal for Product and process improvement with specific AGF changes, recommendations for selecting key partner banks with high potential for utilization, an Implementation Plan including approval process, a complete Operational Manual and consultancy and training to banks.</p>
Project Achievements:	for Product and process improvement with specific AGF changes, recommendations for selecting key partner banks with high potential for utilization, an Implementation Plan including approval process, a complete Operational Manual and consultancy and training to banks.
Project Name:	Financial needs of Agro-processing Industry and potential interventions
Funded by:	Helvetas Swiss Intercooperation, Risi - Albania
Location:	11 Albanian regions
Duration of Project:	2 months consultancy contract
Project Description:	<p>A research program to analyze 6 sub-sectors and 11 regions in Albania identifying constraints that, Agro processors face in access to finance. CBS developed appropriate tools to evaluate the outcome of the research.</p>

Project Achievements: Project delivers a fully report findings and solutions for possible intervention to providers of the services (banks) and its recipients (AP's) simultaneously identifying obstacles and constraints for the financial needs of Agro- processors

Project Name: DCA Loan Guarantee Program
Funded by: USAID
Location: Tirana
Duration of Project: 2 months consultancy contract

Project Description: Adopt the USAID's loan guarantee program with two local bank's lending program to leverage a \$15M USAID DCA guarantee program in while assisting agribusiness clients to utilize lending. Set up the **Monitoring and Evaluation** system to track progress.

Project Achievements: Report Study with an assessment of the current AGF product and a proposal with specific recommendations for improvement including assessment of the current product and Non-Utilization factors

Project Name: IPARD for banking sector
Funded by: GIZ
Location: Tirana
Duration of Project: 1 month consultancy contract

Project Description: Providing important information to banks about IPARD program and the needs and potential this program opens for the sector and how banks could benefit from IPARD-like. Establishing a direct communication platform between key participant banks and implementing agencies GIZ and AZHBR.

Project Achievements: The project delivers Key Findings and Recommendations and Follow-ups on how both implementing agencies and banks would improve the program performance and speeding up the financing process.

Project Name: Financing Strategy for Albanian Agro-processing
Funded by: Helvetas Swiss Inter cooperation
Location: Tirana
Duration of Project: 1 month consultancy contract

Project Description: Assisting RisiAlbania - a youth employment project - in developing a program interventions that will ensure agro-processing have better access to finance. Scope includes **monitoring and evaluation** on financial services available to Agro-processing sector in Albania working with both supply-customers and demand-banks and FI's side.

Project Achievements: The project delivers a report analyzing in depth key constraints and obstacles related to banks and customers, of financial services available to Agro-processing sector in Albania providing recommendations for a better financing.

Project Name: Access to Capital for Farmers and Agribusinesses
Funded by: Assist Impact/USAID
Location: 7 Albanian cities
Duration of Project: 9 weeks consultancy contract

Project Description: Marketing, technical assistance and information and awareness for country's first EU's IPARD funds, a €8.2 Mill grant scheme. Beneficiaries included farmers and agribusinesses as well as largest banks in the country

Project Achievements: Project delivered Seminars for potential applicants (farmers and agribusinesses) and Workshops for banks. Seminars were conducted in seven regions: Shkoder, Gjirokaster, Sarande, Korce, Elbasan, Gorican and Divjake. Workshops were conducted with five banks / MFI's: ProCredit, BKT, Raiffeisen Bank, Credins and NOA.

Organizational Structure

