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FINAL REPORT

Training of three (3) Business Counselors of the UNIDO Business
Centres in Albania at Elbasan Regional Development Agency (SMEs)
Foundation Offices

Contract No. 99/161P
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1.00 SYNOPSIS

The aim of this Final Report is to provide UNIDO with sufficient information on results, conclusions and recommendations on the Training of the three Business Counselors of UNIDO Business Centres in Fier and Berat, Albania.

2.00 INTRODUCTION

Subject of this report is the training of three Business Counselors from the UNIDO Business Centers in Berat and Fier, Albania.

The aim of this Final Report is to provide UNIDO with sufficient information, results, conclusions and recommendations on the training of three Business Counselors of the UNIDO Business Centers in Albania.

The training course was conducted at Elbasan Regional Development Agency (SMEs) Foundation Offices in Elbasan, Albania from 9 August 1999 to 15 September 1999. The training sessions took place each day 08.30H - 17.00 H (please see Appendix 1, time schedule of the training programme). There were 23 sessions in total, each 7 hours long. There was a one week break as one of the trainees and one trainer were attending a training course in Romania on International Procurement, organized by UNDP Romania and International Trade Center.

The training course programme was conducted and performed according to the contract with UNIDO.

Results

All three participants successfully completed the training course and gained initial qualification as business counselors.

Conclusions

Participants' expectations and the trainer's objectives stated at the beginning of the training course were satisfied in both instances.

Participants greatly increased their capacity to work effectively within their respective business centers. New opportunities were created through this training course which will contribute to the sustainability of both UNIDO business centers.

Recommendations

It is recommended to:

- Follow-up on participants' performance since completion of training course.
- Assess their practical application of the knowledge and skills they obtained through their training.
- Conduct further training courses on;
 - advanced business counseling techniques,

- training of trainers based on SIYB modules,
- training on regional economic development, and
- training on set-up and development of business associations.

The report is planned to provide, in more detail, information contained in the following parts of this report;

- Body and
- Terminal Section.

3.00 BODY

The training was conducted as follows:

3.1 Introduction of participants and trainers, Introduction of training programme and objectives.

Participants and trainers introduced themselves and explained their professional background and gave a brief introduction on their personal interests.

Trainees also outlined their expectations of this training course through a brainstorming technique.

At the end of this session the objectives of the training course were presented. These were as follows:

By the end of the training course participants will be:

- provided with the initial basic knowledge of business
- provided with an understanding of the process of business counseling
- able to work with clients at their UNIDO centers in areas of business counseling, loan packaging and business planning.

The training programme was introduced to the participants and a "learning contract" was drawn up between trainers and trainees. Both participants and trainers discussed and agreed on certain "ground rules" to ensure the smooth implementation of the programme. An administrative announcement was made during this session. The training programme was explained in detail to ensure that everyone knew what to expect and at what time.

Both parties, trainees and trainers, found the self-introduction useful as they were not known to each other before. It also assisted in creating a comfortable and confidential environment.

It was found that the expectations of participants and the training objectives were almost the same. This allowed early interaction and direct contribution to the programme. This leveling of expectations was useful as both trainer and participants were starting on the same wavelength.

The equipment used was: Overhead Projector, Flip Chart.

Techniques used were; lecture, questions, brain storming, generalizing.

Participants were equipped with the training programme schedule. (Please, see the Appendix 1, which is an integral part of this report).

3.2 Introduction to business

3.2.1 Market economy and how it works.

Participants were provided with the basic definition of the economy in general and market economy in particular. Basic knowledge of market economy and its advantages were identified from participants through a brainstorming technique. They learned the basic concepts of opportunity, cost, scarcity, demand and supply, economic resources; labour, capital, natural resources, entrepreneurship, technology.

Techniques used were; lecture, questions, group discussion, brainstorming, generalizing, summarizing.

Equipment used was; Overhead Projector, White Board, and Flip Chart.

By the end of the session participants were equipped with the respective handouts.

3.2.2 Role of entrepreneurs and SMEs in the market economy.

Through this session participants were able to identify the role of entrepreneurs and SMEs in the market economy, in general, and in Albania, in particular. They worked based on knowledge taken from the previous session. They concluded that SMEs and entrepreneurs are the most vital parts of Albania's economy.

Techniques used; lecture, questions, group discussion, brainstorming, generalizing, and summarizing.

Equipment used; Overhead Projector, White Board, and Flip Chart.

Participants were equipped with the respective handouts.

3.2.3 Business Cycle.

A game was developed during this session aimed at participants identifying the business cycle. By the end of the game they identified the main stages of the business cycle. They were very active during the game and really enjoy it.

By the end of the session participants were able to identify the business cycle and its stages.

Techniques used; game, questions, group discussion and summarizing.

Equipment used: Zoop (colour) Cards, White Board, and Flip Chart.

Respective handouts were distributed to the trainees.

3.2.4 SMEs Characteristics.

The group report took up the first part of the second day, as per the training programme schedule. (Please see the ANNEX 1). During this time, the participants presented a brief report on the previous day.

(Each day commenced with a brief group report, or individual report, allowed for in the training programme schedule)

Participants identified the SMEs characteristics through the brainstorming technique. They provided many characteristics of SMEs. A summary was done on defining the main SME characteristics.

By the end of the session trainees concluded the importance of identifying the SMEs characteristics for which participants are going to provide services.

Techniques used; brainstorming, questions, group discussion, summarizing.

Equipment used; Flip Chart, White Board, and Overhead Projector.

Participants were equipped with respective handouts.

3.2.5 Small Entrepreneurs Characteristics and Abilities.

A brainstorming was conducted aiming to identify small entrepreneur's characteristics and abilities. Their main characteristics and abilities were defined through group discussions and summarizing. Exercises in-group and business activities were developed during this session. Participants also worked on how to improve entrepreneur's characteristics and abilities.

Participants concluded that the entrepreneur is the most important person in a business. They were highly interested to exactly define characteristics and abilities of the people who are going to be their clients.

Techniques used; questions, group discussion, brainstorming, exercises, business activities, summarizing.

Equipment used were: Flip Chart, White Board, Overhead Projector.

By the end of the session participants were equipped with respective materials.

3.2.6 Different forms and types of business.

Participants identified the forms and types of business from known to unknown forms. Advantages and disadvantages of each business form were identified by them during this session.

Techniques used; lecture, questions, group discussions, exercises, business activities, summarizing.

Equipment used were; White Board, Flip Chart, Overhead Projector.

Participants were equipped with respective handouts.

3.3 Functional business areas.

3.3.1 Introduction to Start Your Business and Improve Your Business Modules.

Both SYB/IYB modules were introduced to the participants. It was made known to them the aim of using these modules which are designed for potential and existing entrepreneurs who have business ideas and want to start or improve their own small businesses.

Techniques used: Introduction

Equipment used; Overhead Projector

Start Your Business module was distributed to the participants.

3.3.2 The Feasibility Study and the Business Idea.

An open discussion developed with participants on what is a feasibility study and what is its content. How can the feasibility study be used in planning new business. A list of other information sources was presented as well.

Participants were generating many business ideas through the brainstorming technique. They concluded that there are many opportunities to start a business. They also identified that an idea for a potential business should be developed in a detailed business plan.

The technique of SWOT analysis was explained to the trainees. They developed the SWOT analyses for some business ideas. A discussion was developed on SWOT analyses findings. They also discussed the SWOT analyses as an estimating tool.

The individual action plan was presented to the participants. It was discussed about its use as a tool of finalization of the feasibility study.

By the end of this session participants were able to describe the content of the feasibility study, to know how to use it when they plan to start a new business and how to test a business idea.

Techniques used: lecture, brainstorming, open discussion, individual exercises.

Equipment used: Flip Chart, White Board, and Overhead Projector.

Participants were equipped with respective materials.

3.3.3 Marketing Research and Marketing Plan.

In this session participants identified what is meant by marketing and marketing research. They identified the four marketing elements, product, price, place and promotion. They completed a practical exercise using the four elements introduced. They also identified the key elements of marketing research, clients and competitors. They completed a practical exercise using the key elements introduced.

By the end of the session participants were able to prepare a marketing plan

Techniques used; lecture, brainstorming, ideas generation, group discussion, exercises, business activities, summarizing.

Equipment used; White board, Flip Chart, Overhead Projector.

Respective materials were distributed to the participants.

3.3.4 The organization of business.

A role-playing exercise was conducted during this session aiming to equip participants with the basic knowledge on how to follow the steps in finding the best personnel for their business ideas. They identified the most important people involved in a small business, entrepreneur, family, partners, staff, and business advisers.

By the end of the session participants were able to describe all duties and required staff. They also were able to make an organizational structure, which demonstrated how the business would be managed.

Techniques used; lecturing, role playing, open discussion, exercises, business activities, summarizing.

Equipment used; Flip Chart, Overhead Projector.

The respective training materials were distributed to the participants.

3.3.5 Legal Forms of Business.

Participants identified the main legal forms of business. They were equipped with the basic knowledge on how to chose the best legal form for a business, based on advantages and disadvantages of each form.

By the end of the session participants were able to differentiate between different legal business forms.

Techniques used; lecture, questions, open discussion, exercises, business activities, summarizing.

Equipment used; Flip Chart, White Board, and Overhead Projector.

Participants were equipped with the respective materials.

3.3.6 Business Responsibilities.

A discussion was developed between trainees on business responsibilities, in reference to the manual. Participants also discussed what is Insurance and why it is needed. Participants completed business responsibilities and insurance of a business on the business activity form.

By the end of the session participants were able to describe the business responsibilities and advantages on insurance of the business.

Techniques used; lecture, open discussion, brainstorming, exercises, business activities, summarizing.

Equipment used; Flip Chart, Overhead Projector, White Board

Respective materials were distributed to the participants.

3.3.7 Cost calculation.

Participants identified through a brainstorming what is cost calculation and it's importance. They also identified the two types of costs; direct and indirect costs.

It was explained to the participants the steps to follow in order to calculate the total costs of making and selling any product or service for a manufacturer or service operator. They identified and followed steps to calculate total costs of each product for a retail or wholesale business as well. They worked on exercises in-group and individually. Business activity' forms were completed by participants during this session.

By the end of the session participants were able to calculate costs for a manufacturer or service operator and for a retailer or wholesaler.

Techniques used; lecture, brainstorming, open discussion, group discussion, individual exercises and group exercises, business activities, summarizing.

Equipment used; Flip Chart, White Board, and Overhead Projector.

Participants were equipped with respective materials for this session.

3.3.8 Financial Plan.

Participants identified the importance of financial plans through a discussion, while referring to the manual. They also identified the steps followed in preparing the sales and costs plan and cash flow plan. They worked in-group and individually with exercises and business activities forms.

By the end of the session participants were able to make a sales and costs plan and a cash flow plan as well.

Techniques used; lecture questions, open and group discussion, exercises, business activities, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.3.9 Estimation of the Initial Capital and it's sources.

The participants shared their experience through an open discussion on investment and current capital. Discussion centered on the pre-operating cost and investment and operating costs. Respective exercises and business activities were developed during this session.

By the end of this session participants were able to calculate the amount of money which would be needed for starting a business.

Techniques used; lecture brainstorming, discussion, exercises, and business activities, summarizing.

Equipment used; Flip Chart, White Board, and Overhead Projector.

Participants were equipped with the respective materials.

3.3.10 Information assessing and action plan.

An open discussion took place on assessing the information of previous steps, which had been developed in the sessions mentioned above. Participants clearly understood that all the information should be collected and included in the feasibility study. Participants concluded; each section of the feasibility study should be carefully prepared; the feasibility study is a very important document; it provides the potential entrepreneurs with the opportunity to test the business idea on paper then in reality.

Participants identified the best way in which to organize the work - action plan. They also identified the high level of risk

in starting a business without the necessary preparations introduced above.

By the end of the session participants were able to assess information provided in previous steps and to develop an action plan for starting a business.

Techniques used; lecture, questions, discussion, exercises, business activities, summarizing.

Equipment used; Flip Chart, White Board, Overhead Projector.

The respective materials were distributed to the participants.

3.3.11 Marketing Your Services.

The first chapter of the IYB manual, which deals with marketing, was considered from the point of view of a business center. Participants were equipped with knowledge on;

- how to define the best markets for their specific services and then how to zero in on them,
- how to stand out from the crowd by differentiating their business from other similar businesses,
- how to price and package their services.
- how to turn qualified prospects into clients and build long-term relationships with clients,
- how to get their word out by networking, seminars, and other low-cost tactics
- how to stay alive- what to do when they need business now!

By the end of the session trainees were able to identify the fundamentals in building an effective marketing plan for a business service center.

Equipment used; Flip Chart, Overhead Projector.

Techniques used; lecture, questions, brainstorming, and group discussion, case studies, summarizing.

Respective handouts were distributed to the participants. They also were equipped with the IYB manual.

3.3.12 Buying (IYB).

In this session participants identified, through a discussion, the buying process, buying the right quantities of goods and materials at the right time. They established the link between marketing and buying. They also identified steps to follow when a business buys. Respective exercises were completed by the participants, which made the session a practical one.

By the end of the session participants were able to identify the importance of buying and to follow the steps in the on-going buying process.

Techniques used; lecture questions, open and group discussion, exercises, case studies, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.3.13 Stock Control.

In the first part of the session participants identified what is stock control. A brainstorming was conducted with the participants to identify how stock control can improve a business. They completed exercises in stock records, in-group and individually. They then identified how stock records can improve a business and how to use stock records. Trainees also learned what is stock-taking, it's importance and steps to follow for stock-taking.

By the end of the session participants were able to identify the importance of stock control and how it can improve a business. They were able to follow the steps necessary in keeping stock records, in using stock cards and for stock taking.

Techniques used; lecture questions, open and group discussion, exercises, case studies, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.3.14 Record Keeping.

An open discussion was conducted between participants to identify what is record keeping and how record keeping can improve the business. They also learned the definitions of transaction and record keeping. Trainees identified the record keeping system and it's parts. They also identified the four groups of accounts and completed exercises in the record book. They followed the necessary steps in making the trial balance, the profit and lost statement and the balance sheet. They also worked to compare and analyze the financial strength of a business.

By the end of the session trainees were able to identify how record keeping can improve the business, how to make entries in the record book and analyze sales, value added, net profit, and make a balance sheet.

Techniques used; lecture, questions, open and group discussion, exercises, case studies, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.3.15 Business Planning.

In the first part of the session participants identified what is planning, what is a forecast, is business planning necessary and how planning can improve a business. They also discussed again about the two plans that are useful for any business, Sales and Costs Plan and Cash Flow Plan. Participants completed respective exercises in accordance with the steps described in the manual. In the last part of the session, participants practiced analysis of the Sales and Costs Plan and Cash Flow Plan.

Techniques used; lecture, questions, open and group discussion, exercises, action plan, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

Personnel Management

3.3.16 Time Management.

During this session participants identified the importance of time management and it's application. They were equipped with the basic knowledge on prioritizing tasks according to importance and urgency.

By the end of the session trainees were able to apply time management skills.

3.4 Business Counseling Techniques

3.4.1 Business Counseling.

An open discussion was conducted between participants aiming to identify what is business counseling, it's general characteristics, what counseling cannot do, why and who uses counselors. They also identified areas of counseling services.

By the end of the session trainees were able to identify the definition of business counseling, it's general characteristics, users of business counselors and areas of counseling services.

Techniques used; lecture, questions, open and group discussion, case study, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.4.2 Relationship counselor-client.

At the beginning of this session participants identified through an open discussion the importance of the consultant-client relationship. A role-playing was conducted with participants on how to build a good relationship with clients. They played their roles very well, creating an appropriate environment for the business center, initiating an open dialogue, jointly defining problems, determining what results are to be achieved, setting-up parties' roles and collaborating with the client. They also identified during the session the role of counselor in the relationship with the client.

Techniques used; lecture, questions, open and group discussion, role playing, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.4.3 Counseling for SMEs, Counseling assignments during the life-cycle of SMEs.

In the first part of the session, a brainstorming was conducted with trainees to identify when do SMEs use counselors, the role of the SME counselor and the profile of the SME counselor.

In the second part, participants identified the counseling assignments during the life cycle of a small enterprise. They assessed in detail the key success factors in appraising the start-up stage. They also identified the key characteristics of a good entrepreneur in pre-start-up stage. They identified the counselor's tasks in dealing with clients in development stages as well. Participants analyzed the main factors of performance, potential and project. They completed individual exercises on SWOT analysis for a small enterprise.

Techniques used; lecture, questions, open and group discussion, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.4.4 Counseling process, Stages, Activities, Techniques.

Participants identified through an open discussion how the counseling process differs according to; the type of client, the size of business, stage of business, specific problem to be solved, specific work to be done, counselor's qualifications and expertise, and personality of the actors.

A role playing exercise "interviewing the client" was conducted between the participants after the lecture. Participants played their roles very well. They acquired basic skills in asking questions, listening to the client, thinking and formulating ideas, proposals, and recommendations. They also were equipped with the knowledge and skills on the steps and objectives of the counseling session. They identified information sources for data collection as well.

Techniques used; lecture, questions, open and group discussion, role playing, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.4.5 Characteristics of the counselor. Psychological profile. Professional ethics.

In this session participants identified through a group discussion and brainstorming, who can be a counselor, standard image definition, psychological profile and main requirements of professional ethics. Some examples of consultant codes of professional conduct such as; the Code of Practice of the Management Consultant's Association (UK), the British Institute of Management and the Consultant's Hippocratic OATH, as recommended by UNDP, were presented to the participants.

Techniques used; lecture, questions, open and group discussion, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.4.6 Basic Structure of counseling center for SMEs. Setting up and Operations.

A structure of a consulting center for SMEs according to the UN center model was presented to the participants. They identified the key elements as following; human resources, premises, equipment, documents, internal organization and flow of clients. They also identified stages in setting-up a center. Other types of consulting organizations were presented to the participants.

Techniques used; lecture, questions, open and group discussion, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.4.7 Activities.

During this session participants were equipped with the basic knowledge in contacting with the potential client, in offering services and consulting contracts. They also identified how to organize activities, data collection and analysis of information. Action planning was presented to the participants, which consisted of elaboration of proposals and presentation of proposals to the client. Participants also identified the implementation and termination stages.

Techniques used; lecture, questions, open and group discussion, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.4.8 Management survey

During this session participants identified the subject areas of a comprehensive management survey. They were equipped with initial basic knowledge on general characteristics and environmental factors such as economic, natural resources, human resources, legal, physical. They also identified overall objectives and strategies in finance, marketing, operations, research and development, human resources, management systems and practices and performance.

By the end of the 2-day sessions on business counseling techniques, participants were provided with basic knowledge and skills in counseling techniques. They identified the importance of confidentiality, ethics and building trust with clients. They were also introduced to the mechanics of client intake, billing, advising and monitoring. They were provided with the knowledge and skills on how to cooperate with external parties, such as loan officers and tax officials.

Techniques used; lecture, questions, open and group discussion, summarizing.

Equipment used; Overhead Projector, Flip Chart

Respective materials were distributed to the participants.

3.5 Loan packaging and business planning

3.5.1 On-job training

On the first day participants conducted interviews with two business people who were interested in preparing a business plan

in cooperation with Elbasan RDA Foundation. Trainees used a questionnaire to collect all necessary information. They then went on to prepare the marketing plan on computer, assisted by RDA business counselors. Further chapters were added to create a full business plan.

During training chapters on financial plans, working in Microsoft Excel 7.0, it was obvious that two of the participants (business counselors from Berat Center) did not have sufficient knowledge and skills in that software programme (excel). Two computer training sessions in Excel were, therefore, conducted for the participants by the training computer specialist of ERDA(SMEs)Foundation. It facilitated the on-job training in preparing business plans. Further direct contacts and telephone talks were made between trainees and business people to clarify the information collected from the first session.

In the course of the 10-day training programme, participants actively took part in the information gathering process, consulting with their clients in order to clarify issues relating to their business. They followed the steps necessary to complete a full business plan and increased their skills in using Excel for this purpose.

Working alongside the business people, each participant prepared two detailed business plans and provided loan packages. They equipped the entrepreneurs with sufficient knowledge about their business plans. They introduced them to the reviewal process and how to prepare in advance for interviews with credit officers.

By the end of the 10-day on-job training course, participants were able to assist potential and existing entrepreneurs in their regions with business plan preparation and loan packages.

4.00 TERMINAL SECTION

4.1 Summary

Participants were introduced to initial basic knowledge on the market economy and how it works and the role of entrepreneurs and small businesses in a market economy. They also identified the importance of entrepreneurship and risk-taking, the need for competition and the risk and rewards in starting a business. They understood what a business is, why people may start a business and the different forms it may take.

They were provided with a basic level of technical knowledge on how to start and operate a business. They acquired a firm understanding of functional business areas such production, finance, marketing and marketing research, bookkeeping and accounting, cost calculation, financial analysis and personnel.

Participants were provided with basic knowledge and skills in counseling techniques. They identified the importance of confidentiality, ethics and building trust with clients. They were also introduced to the mechanics of client intake, billing, advising and monitoring. They were provided with the knowledge and skills on how to cooperate with external parties, such as loan officers and tax officials.

Trainees were equipped with the necessary skills in business plan preparation. Each trainee worked with RDA counselors in preparing two business plans and accompanying loan packages.

4.2 Conclusions

By the end of the training course participants were provided with basic knowledge on business and were provided with the knowledge and skills on the process of business counseling. They were able to return to their respective business centers and to put into practice business plan preparation, including loan package preparation.

Participants' expectations and the trainer's objectives stated at the beginning of the training course were satisfied from both parties.

Participants greatly increased their capacity to work effectively within their respective business centers. New opportunities were created through this training course which will contribute to the sustainability of both UNIDO business centers.

4.3 Recommendations

It is recommended to:

- Follow-up on participants' performance since the training course took place.

- Assess their practical application of the knowledge and skills they obtained through their training.
- Conduct a further training course on advanced business counseling techniques.
- Conduct training of trainers to increase the service capacity of the two business centers.
- Conduct a training course for business counselors on the set-up and development of business associations.
- Conduct a training course for participants on regional economic development, specific to the requirements of their respective locations.

In closing, the objectives of the training course were fully achieved. Based on the participants' feedback, the needs of the three UNIDO business counselors were satisfied.

Training of Business Counselors of UNIDO Business Centres in Albania – FINAL REPORT

TIME SHEDULE OF THE TRAINING PROGRAMME

Time	Monday, 09. 08	Tuesday, 10. 08	Wednesday, 11. 08	Thursday, 12. 08	Friday, 13. 08
8.30 10.00	Introduction of participants Introduction of the training programme and objective	Group report SMEs Characteristics	Individual report Functional business areas Introduction to SYB/IYB modules	Individual report Marketing research and marketing plan	Group report Legal forms of business
10.00 10.30	Coffee break				
10.30 12.00	Introduction to business Market economy and how it works	Small entrepreneurs characteristics and abilities	Developing business idea	Marketing research and marketing plan	Business responsibilities
12.00 13.30	Lunch				
13.30 15.00	Role of entrepreneurs and SMEs in the market economy	Small entrepreneurs characteristics and abilities	Developing business idea	Organization of business	Cost calculation for a manufacturer
15.00 15.30	Coffee break				
15.30 17.00	Business cycle	Different forms and types of business	Marketing research and marketing plan	Organization of business	Cost calculation for a manufacturer

Training of Business Counselors of UNIDO Business Centres in Albania – FINAL REPORT

TIME SHEDULE OF THE TRAINING PROGRAMME

Time	Monday, 23. 08	Tuesday, 24. 08	Wednesday, 25. 08	Thursday, 26. 08	Friday, 27. 08
8.30	Group report	Group report	Individual report	Individual report	Group report
10.00	Cost calculation for a retailer or wholesaler	Financial plans	Marketing your services	Buying	Record keeping
10.00 10.30	Coffee break				
10.30 12.00	Financial plans	Financial plans	Marketing your services	Buying	Record keeping
12.00 13.30	Lunch				
13.30 15.00	Financial plans	Estimation of initial capital	Marketing your services	Stock control	Record keeping
15.00 15.30	Coffee break				
15.30 17.00	Financial plans	Information assessing and action plan	Marketing your services	Stock control	Record keeping

Training of Business Counselors of UNIDO Business Centres in Albania – FINAL REPORT

TIME SCHEDULE OF THE TRAINING PROGRAMME

Time	Monday, 30. 08	Tuesday, 31. 08	Wednesday, 01. 09	Thursday, 02. 09	Friday, 03. 09
8.30	Group report	Group report	Individual report	Individual report	Group report
10.00	Business planning	Business counseling techniques	Characteristics of counselor, psychological profile, professional ethics	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training
10.00 10.30	Coffee break				
10.30 12.00	Business planning	Relationship counselor-client	Basic structure of counseling center for SMEs, Setting-up and operations	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training
12.00 13.30	Lunch				
13.30 15.00	Business planning	Counseling for SMEs, counseling assignment during life-cycle of SMEs	Activities	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training
15.00 15.30	Coffee break				
15.30 17.00	Time management	Counseling process, stages, activities, techniques	Management survey	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training

Training of Business Counselors of UNIDO Business Centres in Albania – FINAL REPORT

TIME SHEDULE OF THE TRAINING PROGRAMME

Time	Monday, 06. 09	Tuesday, 07. 09	Wednesday, 08. 09	Thursday, 09. 09	Friday, 10. 09
8.30	Group report	Group report	Individual report	Individual report	Group report
10.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training
10.00 10.30	Coffee break				
10.30 12.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training
12.00 13.30	Lunch				
13.30 15.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training
15.00 15.30	Coffee break				
15.30 17.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training

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TIME SCHEDULE OF THE TRAINING PROGRAMME

Time	Monday, 13. 09	Tuesday, 14. 09	Wednesday, 15. 09	Thursday, 16. 09	Friday, 17. 09
8.30	Group report	Group report	Individual report		
10.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training		
10.00 10.30	Coffee break				
10.30 12.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training		
12.00 13.30	Lunch				
13.30 15.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training		
15.00 15.30	Coffee break				
15.30 17.00	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training	Loan packaging and business planning On-job training		

Training of Business Counselors of UNIDO Business Centres in Albania – FINAL REPORT**BIBLIOGRAPHICAL REFERENCE TO MATERIAL USED**

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3. Marketing Your Services	Anthony O. Putman	1990 JOHN WILEY & SONS, INC
4. Training Package for SMEs Counsellors	UNIDO	1996 UNIDO
5. Training Package for SMEs Counsellors	ILO	1997 INTERNATIONAL LABOUR ORGANIZATION

Training of Business Counselors of UNIDO Business Centres in Albania – FINAL REPORT**LIST OF PARTICIPANTS**

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