

The image is a vibrant, abstract graphic design. It features a collection of overlapping circles and semi-circles in a palette of teal, red, yellow, and green. The shapes are arranged in a way that creates a sense of depth and movement. In the top right corner, the text "ISSUE 1" is written in white, bold, sans-serif font. In the bottom left corner, the text "OCT 2024" is written in white, bold, sans-serif font. The overall composition is balanced and visually appealing, with a modern, minimalist aesthetic.

ISSUE 1

OCT 2024



# B4Students at a glance:

B4Students is a dynamic program, entirely tailored-fit and fully dedicated to students, purposely contributing to their needs in relation to linkage of studies, practical experience, social initiatives, as well as the development of their potential and entrepreneurial ideas, powered by Mane Foundation.

This program is designed to create new opportunities, encourage and promote students' success in entrepreneurship, social initiatives and career development by supporting their needs. Our goal for the future is to expand our regional presence and play a significant role in the empowerment and integration of young people, promoting sustainable cooperation and exchange of experiences, accelerating innovation and economic growth.

B4Students is built based on 4 main components where each of the components addresses a need that has been perceived by the students themselves in Albania.

In order to promote and support entrepreneurship ideas and initiatives among students the **Entrepreneurship component** contains two main elements: the **Business Ideas Competition** and the **Business Challenge Competition**.

The Business Idea Competition is an open invitation to all students who have a business idea and want to develop it further, as a team or individually, with B4Students' support. Participants have the opportunity to receive a grant of up to 5000 Euros for starting a business, preferential terms lending in partnership with Tirana Bank, tailor-made training programs delivered by business professionals, 6 months of mentoring by B4Students experts, as well as partnership opportunities with BALFIN Group.

The Business Challenge Competition invites students to analyze a real business problem of partner companies with B4Students and suggest problem - solving strategies. 3 students who have provided the best analysis and strategy, benefit from monetary reward, free subscription opportunities to an online course on international platforms, as well as opportunities to conduct professional internships at the companies in question.



The second component is that of **Social Clubs**. B4Students, through Social Clubs, supports project proposals for social activities of students that enrich their socio-cultural life and at the same time have a positive impact on the community.

The best proposals receive financial, technical, and/or logistical support, to implement the proposed project.

A component that has attracted a lot of student's interest is that of **Internships and Employment**. B4Students creates the opportunity for students to compete and be involved in a well - structured 3 - month professional internship, at various BALFIN Group companies.

Students will have the opportunity to apply to their preferred company and targeted department according to their professional interests. Throughout the professional internship, the selected students have their mentors and are allowed to work side by side with some of the best managers in Albania. At the end of the internship, students get evaluated for performance-based employment.



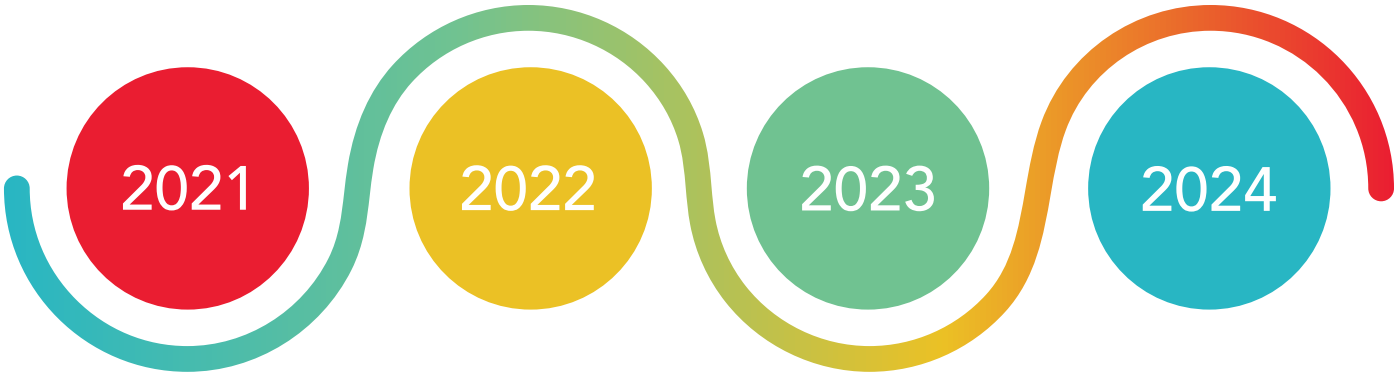
The last component focuses on **Strengthening the Capacities of Higher Education Institutions in Albania**.

Through B4Students, public universities in the country benefit from infrastructure investments to improve the conditions offered to students.



# How has B4Students fostered the education system in Albania?

B4Students was introduced to the public in 2021.



BALFIN Group has consolidated its efforts to support students through the B4Students program, designed to aid in their academic and professional growth, as well as to foster their ventures and business ideas. B4Students provides comprehensive support for students and student startups, offering:



professional internships within BALFIN Group companies



scholarships

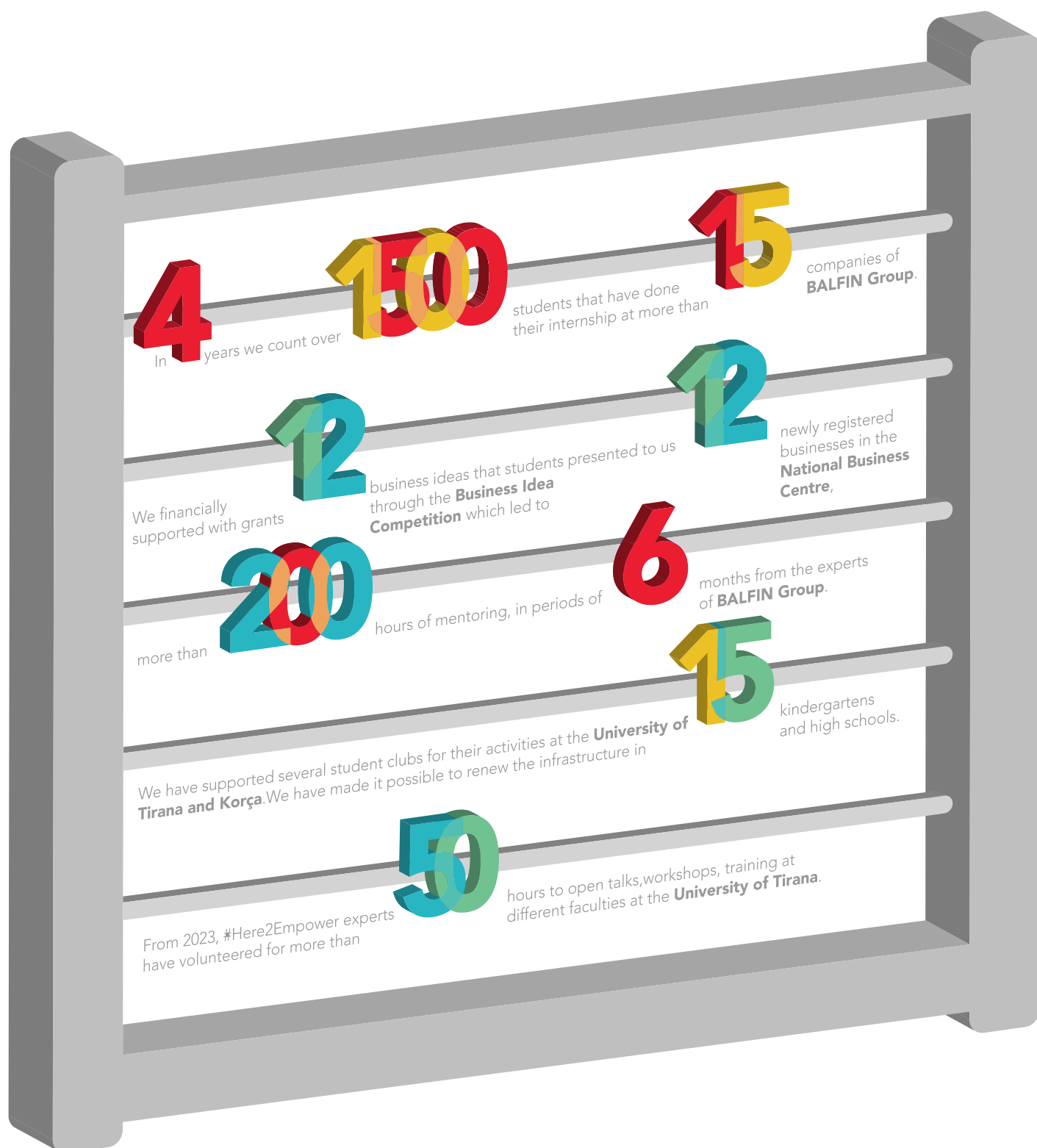


& employment opportunities.

Furthermore, the B4Students program collaborates with universities to invest in infrastructure and academic research. It also organizes activities that have a positive impact on education and the community, demonstrating BALFIN Group's commitment to nurturing the next generation of professionals and entrepreneurs.



# B4STUDENTS IN NUMBERS



- Supported a new computer lab at the Faculty of Economics at the **University of Tirana**.
- Created a social corner in the premises of the Faculty of Social Sciences, at the **University of Tirana**.
- Supported the Center for Innovation and Entrepreneurship in Marketing-Tourism at the **Faculty of Economics**.
- Provided IT equipment for the multimedia laboratory at the **University of Arts in Tirana**.
- Equipped four teaching laboratories at the **Faculty of Natural Sciences**.

# What has happened during the first part of 2024?

B4Students launched the 4th edition of **Business Challenge Competition**, this time in collaboration with On Solutions company, part of BALFIN Group.

The Business Challenges Competition, organized by the B4Students program, in collaboration with BALFIN Group companies, is an activity dedicated to students who compete with their proposals for solving real business problems. The main aim of this activity is to promote innovation and support the professional growth of students in Albania, who want to develop their skills digitally in problem solving, critical thinking, and strategic planning.

## A little bit about On Solutions:

On Solutions manages the largest loyalty program in Albania, Happy, with almost +490,000 members being rewarded each year. Happy Program is the only multi-brand scheme in Albania with the participation of leading companies in Albania such as: Spar, Neptun, Jumbo, Fashion Group Albania, Tirana Bank and more to join soon.

The company has expertise in Customer Care services, offering a high level customer experience on a daily basis. On Solutions is also responsible for conducting research, surveys and measuring customer satisfaction by putting the customer at the center of every decision, aiming at the continuous optimization of customer experiences.

## The Business Challenge of On Solutions:

What are the most effective ways to increase customer participation in the Happy application?

The student can, according to preference, tackle one or two of the sub-challenges proposed:

- 1- What are the most effective ways to encourage customers to be active on a daily basis? Happy (or new elements that are not in the app)?
- 2- How can we educate customers to use the digital card instead of the physical, as many customers are not familiar with the digital card?



# B4Students' Business Challenge Competition: Find out the 'Happy Solutions'

B4Students concluded its fourth **Business Challenge Competition** with three winners. This edition's target was the Happy App, the digital product of the biggest loyalty program in Albania, Happy, managed by OnSolutions. 9 finalists presented their project-ideas to the BALFIN Group-composed jury.

For this open call, the BALFIN Group company shared with the students two of their main challenges:

- The most effective ways to encourage customers to be active on a daily basis.
- Educating customers on fully replacing the physical card with the digital one.

The call gathered the interest of 56 students who submitted 12 applications, 9 of which were chosen to be presented to the jury members. The jury was composed of Aida Velaj, the CEO of OnSolutions, Euglent Zeqo, PR & Expansion Manager at OnSolutions, and Marbind Maksuti, the Head of Software Development at BALFIN Group.

**Kejsi Ibranj**, a 22-year-old Business Informatics student at the Agricultural University of Tirana won **first place** in this Business Challenge Competition, accompanied by a €300 prize.

Her proposal focused on the development and integration of a game titled Rewards Adventure, that stimulates the use of specific skills from users, such as logic, quick reaction, or creativity, and rewards them with points, which can be exchanged for various benefits within the app.



**The runner up, Amanda Peza**, a 21-year-old Business Informatics student at Epoka University, introduced various additions to boost Happy App usage, such as social media and in-app challenges, interactive guides, games and quizzes, exclusive discounts for online purchases only, etc.

**Third place winner Eni Keçi**, a 22-year-old Applied Computer Science Student at Aleksander Mojsiu University, proposed several incentives and services, such as extra birthday points for users, post-purchase point collection, store pickup for online purchases via Happy App, etc.



The second and third place winners also won the €250 and €200 prizes respectively. The jury appraised the entire pool of finalists for their creativity and professionalism in conducting their research and elaborating proposals tailored to the Happy App. The B4Students is a program of Mane Foundation and has several components in the field of education, such as the engagement of young people in entrepreneurship, social initiatives, as well as on their professional development. The program has recently launched its Internship & Employment Program, as well as the fifth Business Idea Competition.

# Empowering Young Innovators: BALFIN Group's Support

The **"Young Innovators 2024"** competition marked the culmination of the Innovation course at the Management Department, Faculty of Economics, University of Tirana, drawing over 300 attendees to the Liria building. Among them were Vice Rector Assoc. Prof. Dr. Bernard Dosti, Vice Deans, faculty members, and representatives from various sectors.

Dr. Nertila Busho, the Innovation course lecturer, opened the event with gratitude towards all participants and supporters. She urged students to continue inspiring innovation in their future workplaces, drawing from their experiences in the course. Moreover, Vice Rector Prof. Assoc. Dr. Bernard Dosti highlighted the importance of startups for economic development and praised the Faculty of Economics' role in fostering entrepreneurship.

Under the guidance of lecturer Mrs. Megi Çali, 13 finalist groups presented their projects to a panel of professional evaluators from diverse sectors. Following the presentations, participation certificates were distributed to all finalist students.



Crucially, the third prize was made possible with the support of BALFIN Group and other companies. BALFIN Group's active involvement underscores our commitment to nurturing innovation and fostering the next generation of entrepreneurs in Albania. Our investment in initiatives like the **"Young Innovators 2024"** competition significantly contributes to the growth and development of the country's entrepreneurial ecosystem.





# Business Talk by #Here2Empower at the Faculty of History and Philology

The #Here2Empower initiative from the B4Students program, part of the Mane Foundation's contribution to education and youth, offers universities a platform for the voluntary engagement of BALFIN Group experts in formative activities. This initiative aims to reduce the gap between theoretical training and practical application, ensuring students gain valuable real-world experience.

Recently, we were invited to a special event at the Faculty of History and Philology, University of Tirana, to talk business! As part of **"Career Counseling Week"**, our expert on project management and business planning, Andi Muhametaj, held an insightful session.

The topic was **"Youth Entrepreneurial Ideas and Funding Pathways: How to Write a Business Plan and Turn It into a Profitable Project."**

Andi is an innovative professional with over a decade of expertise in project and investment management, financial planning, corporate finance, and project financial modeling. At BALFIN Group, Andi has a proven track record of driving business growth, creating value, and identifying opportunities.

His collaborative approach has been instrumental in solving complex problems, minimizing risks, and enhancing processes across various functions. He has significantly contributed to the success and expansion of BALFIN Group.

Andi's session helped university students grasp the fundamental principles and pathways to entrepreneurship, including various financing methods. He was highly engaging and practical, analyzing students' real business ideas and providing concrete examples. This approach is crucial in the academic sector, especially for young students who will soon enter the market. His work inspired the students and equipped them with the tools needed to develop and implement their business ideas successfully.

By bringing real-world experience into the classroom, #Here2Empower ensures that students are better prepared for the demands of the job market. Consequently, they are equipped with the skills necessary for their future careers.





# President of BALFIN Group Samir Mane visits University of Vlora "Ismail Qemali"

A new step towards being closer to higher education institutions was taken from [BALFIN Group](#) this time in the touristic city of Vlora. The President of BALFIN Group [Mr. Samir Mane](#) visited "[Ismail Qemali](#)" University and held a formal meeting with the Rector of the University of Vlora, Mr. Roland Zisi. University of Vlora counts more than 10,000 students, 17 departments and 4 faculties that contribute to more than 4000 graduated students in Albania.

A memorandum of cooperation was signed, emphasizing the areas where the academic world can benefit from the business sector and vice-versa. They both shared and discussed how the academia and the business sector should be closely and actively working together, the priority areas in the field of tourism as the most important sector in Albania's economy and how the group can contribute to the preparation of the students for the labor market.

After the meeting with the Rector, a discussion was held with the students of the university from 4 different faculties: technical and natural science, human science, health and economy, who were very interested in the mission of BALFIN Group in the field of education.

From June 2023, [Mane Foundation](#) was established, building on a long and rich tradition of social engagement on the part of BALFIN Group and especially that of its founder, Samir Mane. Samir Mane shared his own professional journey and thoughts on how they can become entrepreneurs and active actors in society.

A presentation of the components of the [B4Students](#) program, the flagship project dedicated to education – was made to the students who were very interested in the Internships and Employment component, on the Business Idea Competition and how BALFIN mentors and experts can help them build and fund their business idea. It offers internships, mentorship, site visits, and scholarships to develop students' skills and provide them with employment opportunities.



# #Here2Empower: Workshop at the Faculty of Natural Sciences

#Here2Empower initiative, part of B4Students program and Mane Foundation's commitment to education and youth, provides universities with a platform for the voluntary engagement of BALFIN Group experts in training activities tailored to the needs of the learning process. This initiative aims to reduce the gap between theoretical knowledge and practical skills.

Introduced in 2023, the initiative has gathered around 10 BALFIN Group experts to hold open talks and hands-on training in various faculties on topics such as real estate management, digital transformation, job applications and interviews, and writing a business plan.

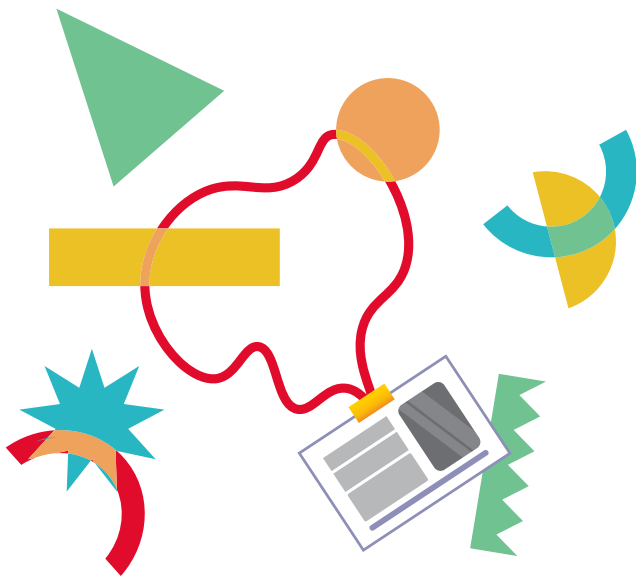
This time, we visited the Faculty of Natural Sciences at the University of Tirana with Marbind Maksuti, Team Leader of Software Development at BALFIN Group. Marbind works on development and digitization projects across all BALFIN Group companies. He holds a degree in Artificial Intelligence and is an active researcher at the University of York in the United Kingdom.

The workshop, themed **"Artificial Neural Networks and Large Language Models"**, introduced students to the practical applications of Artificial Intelligence. Marbind explained how these technologies are transforming the software industry and shared concrete examples from his experience at BALFIN Group. Students had the opportunity to engage in interactive discussions and get answers to their specific questions.

Through activities like these, #Here2Empower initiative ensures that students are better prepared for the demands of the labor market and equipped with the necessary skills for their future careers. The voluntary engagement of BALFIN Group experts not only enriches the academic experience of students but also helps build a strong bridge between theory and practice.



# BALFIN Group, over 800 applications in the 4<sup>th</sup> "Internships and Employment" call



Internships have been traditionally considered as a very important instrument to bring students closer to the enterprise world. There are several benefits that can be observed from internships.

They can implement theoretical knowledge, tools, and concepts acquired at university, thereby improving understanding of the knowledge from a more practical perspective.

Also, students can improve employability opportunities. It happens often that, when students perform well during the internships, the hosting company provides them employment opportunities.

The interest of students in Albania on professional training at BALFIN Group and its companies is always on the rise. In the second call of B4Students, which supports students in vocational training, entrepreneurship, infrastructure, and social clubs, over 800 applications were sent within 4 weeks by students from various universities across the country to attend the Internship and Employment Program in the period June – August 2024, organized in partnership with BALFIN Group and 12 of its companies.

Over 60 students have started internships after completing the application evaluation process and selection by Human Resources experts of companies where students have applied, such as BALFIN Group, Tirana Bank, ACREM (which manages TEG and QTU), BALFIN Construction, Neptun Albania, SPAR Albania, Stella Mare etc.



The high number of applications in this second call is mainly a result of the positive experience conveyed by the students participating in the previous call. B4Students, powered by the BALFIN Group, is a program that empowers students in the country through its 4 components: **Professional Internships and Employment**, **Entrepreneurship**, **Social Clubs**, and **Investments in the Infrastructure of Public Higher Education Institutions**. In partnership with the companies of BALFIN Group, it was evaluated that the Internship and Employment Program by B4Students for 2024 is organized twice, including the period September – December. Applications for the third call will be open during August.

Internships at BALFIN Group help students learn all about workplace culture, employee relations, and leadership structure, which should help them on board in their first professional job with more ease than if they haven't had previous professional experience. Research shows that students have better chances to find a job after successful completion of the internships, due to acquired experience, reflected in know-how as well as enriched CVs. From the previous cohorts at BALFIN Group, student internships have enabled more intensive interaction between supervising staff and have given birth to joint interest for cooperation beyond internships, such as research on solving problems of the company.

# “Tourism is the Future, Youth Has Exceptional Potential”

Samir Mane in an open discussion with the students of University of Durrës.

The students of “Aleksandër Moisiu” University in Durrës welcomed the President of BALFIN Group, Samir Mane, for an open discussion to share his success model and ideas about the future of the economy, tourism, and entrepreneurship in Albania.

Invited by the students and the business faculty of this university, the President of BALFIN Group emphasized the importance of youth engagement in entrepreneurship, particularly in tourism, as well as the collaboration between universities and businesses. “I invite students to look at international business models related to tourism. It is the future and there are many opportunities to do business, especially for young people who can adapt more easily to new ideas. Universities should adapt their curricula and increase the number of subjects related to tourism. I always support young people who want to engage in entrepreneurship. Young people should be more courageous so that together we can create the conditions for the future we all want here in our country,” Samir Mane told the students.



The Dean of the Business Faculty at this university, Shkëlqim Fortuzi, praised the investments of BALFIN Group as a contribution not only to overall economic growth but particularly to the employment of young people in Albania. Expressing gratitude for this open discussion, Dean Fortuzi asked the President of BALFIN Group for more investments in Durrës, which would highlight the city’s cultural and touristic potential as well as benefit its students.

Mane discussed with the students the opportunities they have through the [B4Students](#) program, supported by the Mane Foundation for the education and potential growth of young people. “Among you here, I am convinced that there are some future entrepreneurs with exceptional potential,” Samir Mane told the students. “You must dare, work hard for your dream, and you will have me and the BALFIN Group supporting your ideas so that together we can create the conditions for the future we all want here in our country.”

Asked about BALFIN Group’s investments in Europe, the USA, and Canada, Mane shared with the students the mission for a corporation with international standards and strong local expertise. This meeting of the President of BALFIN Group at Durrës University follows a series of meetings as a guest at the University of Tirana, University of Vlora, University of Korça, TBU, Epoka University, UET, University of Prishtina, and UBT, focusing on the future of entrepreneurship and the potential of young people for a positive economic perspective.

# What's on the Horizon?

## Social Clubs

Social Clubs is a program that aims on identifying and supporting social projects and initiatives ideated & carried out by students that fulfill environmental, educational, cultural or health needs.

B4Students will support Social Clubs by providing logistical, technical and/or financial aid for the implementation of social projects led by students that guarantee a positive impact on the community.

## Benefits for Students

- Logistical, technical and/or financial support for the selected initiatives
- Engagement on a social area you are passionate about
- Promote yourself and social cases that you care for
- Positive contribute to the community
- Expand your professional network

## The new call for applicants will be opened in October 2024.

### Eligibility:

Social Clubs (Student Clubs) in Albania

### Non-Eligibility:

Clubs of which activity is subject to politics, religion or discrimination Clubs estimated as not capable to cope with the obligations/expectations of a sponsorship



**October 4th - November 1st**  
(Call for Applications)



**November 4th - November 11th**  
(Evaluation of the Projects.  
The Jury evaluates student proposals and calls top applicant's)



**November 12th - November 15th**  
(Decision Making on Funding Proposals & Funding Agreement)

### Evaluation Criteria:

Quality of application - good elaboration of the project-idea  
Relevance, efficiency, effectiveness, impact and sustainability  
Project applicability – realization of activities

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