

Access to Capital for Agribusiness

- Credit facilitation and loan support
- IPARD application support
- Business Planning and Investment analysis
- Financial statements and planning
- Market analysis and technical advisory
- National Subsidy Scheme support
- Grants and Alternative forms of Capital for Agribusinesses

Consultancy for Financial Institutions

- Product development and Portfolio Advisory
- Industry-related Technical Assistance
- Loan Guarantee structuring
- Agriculture Finance and Leasing
- Micro and SME Lending
- Customer Relationship Management (CRM)
- Capacity building and management training
- Scoring systems and models
- Renewable, Clean & Efficient Energy financing
- Local government and enterprise solutions



Economic Development for Agribusinesses

- Investment planning and technological support
- Competitor analysis and market advisory
- Accounting and Record-keeping services
- Agriculture Value chain support
- Product standards, ISO, EU and NA markets
- Association and cooperative establishment
- Agriculture-based clean energy solutions

Agriculture Marketing

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

CBS CREATIVE
BUSINESS
SOLUTIONS



www.cbs.al

General Information

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

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Consultants:	12
Main Office:	Tirana
Regional Offices:	Fier, Korca, Gjirokaster
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.

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 sector
- 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

Background

The organization was founded by professionals with local and international expertise in Banking, Financial Services, Agriculture Development, Marketing and Business Developments.

CBS's experts have a combined 40+ years of professional experience working with large companies, banks and financial institutions, private SME's and large donor organizations.

Partners & Clients

CBS partners with U.S. Agency for International Development (USAID) in implementation of AgroCapital, a \$1.5 Mill and 3-year intervention program. Other development agency that CBS works with are German Society for International Cooperation (GIZ) and Risi Albania.

Among Financial Institutions that CBS works directly are: ProCredit Bank, Banka Kombetare Tregtare (BKT), Intesa SanPaolo Bank, Raiffeisen Bank, Credins and NOA. CBS provides on-going technical assistance to a number of growing small and medium enterprises (SME) primarily in Agriculture sector. Clients are assisted with business strengthening services in order to absorb more capital, providing comprehensive services, and competitiveness strength creating long standing economic value.

