



Albania
Investment
Council

Improving Transparency and Investment Climate



RECOMMENDATIONS MONITORING REPORT 2025

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RECOMMENDATIONS MONITORING REPORT

2025

The Investment Council is a platform set up by the Albanian authorities with support from the European Bank for Reconstruction and Development (EBRD) to intensify the dialogue between the government and the private sector, improve the business climate and promote good governance. The work of the Council is supported by a Secretariat, an independent body of professionals selected and contracted by the EBRD to engage directly with the business community. The current funding for the Secretariat is provided by the Swiss State Secretariat for Economic Affairs (SECO).

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The information presented in this report has been compiled based on monitoring activities and does not necessarily reflect the views of the EBRD or SECO. The material (text or image) may not be used for any purpose other than that specified in it.

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LIST OF ACRONYMS

AIDA	Albanian Investment Development Agency
ARDA	Agricultural and Rural Development Agency
DCM	Decision of the Council of Ministers
EU	European Union
EBRD	European Bank for Reconstruction and Development
IC	Investment Council
CM	Council of Ministers
MARD	Ministry of Agriculture and Rural Development
MEI	Ministry of Economy and Innovation
MSMEs	Micro, Small and Medium-sized Enterprises
SCA	State Cadastre Agency
SECO	Swiss State Secretariat for Economic Affairs

EXECUTIVE SUMMARY

Over the past decade, the Investment Council (IC) has operated as a structured dialog platform between public institutions and business representatives, with the aim of fostering transparency and trust, as well as bringing a more evidence-based approach to policymaking and pushing reform agendas toward concrete business-related issues.

Across 15 thematic areas, 29 analytical documents were produced, providing the technical basis for 357 recommendations endorsed by the Council. In parallel, more than 120 laws and 28 strategies have been reviewed, with particular focus on property rights and registration, the inspection framework, administrative procedures, territorial planning, as well as the gradual improvement of public services and digitalized processes. In several cases, these contributions have been reflected in adopted or revised laws or secondary legislation, while in others they have informed the clarification of administrative practices and the orientation of ongoing reforms. Although the pace of implementation of recommendations has varied across sectors and reform areas, the progress achieved with approximately 50% of recommendations implemented at a level ranging between 50% -100%, demonstrates that the IC has evolved from a consultative forum into a functional reform-oriented mechanism. At the same time, this progress highlights persistent challenges related to inter-institutional coordination and the implementation capacities of public institutions.

Over a ten-year period, a solid base of expertise was established with the contribution of more than 30 experts in research and analytical work. Furthermore, cooperation with academia has been strengthened through three memoranda of understanding with public and private universities, involving more than 25 students in research and analytical processes.

Transparency is a core pillar of the IC's work. The Secretariat has institutionalised regular reporting and public information through annual and monitoring reports, factsheets, macroeconomic summaries, and analytical documents on regulatory and institutional developments, ensuring a reliable information base for public and private stakeholders. Together, these outputs have contributed to clearer tracking of reform progress and to the systematic documentation of both achievements and implementation challenges. In parallel, the Council has been actively engaged in the European Union accession process, including participation in high-level EU and regional activities, which have served to strengthen information exchange and to position business climate issues within broader reform discussions, reflecting the Council's technical and supportive role in alignment with European standards.

With reference to 2025, the implementation of IC recommendations has been characterized by a combination of developments at both regulatory and strategic levels. Despite being an electoral year, several sectoral strategies were approved in areas such as tourism, exports, official statistics, digital education, and cybersecurity, reflecting alignment with European integration priorities and the structural reform agenda. Most of these documents remain at the planning and regulatory framework-building stage, while their effects on productivity, competitiveness, and the investment climate are expected to materialize over time.

The analysis indicates that, during 2025, developments were particularly notable in the following areas:

1. *Access to finance for Micro, Small and Medium-sized Enterprises (MSMEs)*, with the introduction of new financial instruments through strategic partnerships with international institutions as well as domestic entities. At the same time, work has commenced on the National Green Taxonomy, reflecting coherence with IC recommendations. More specifically, initiatives have focused on supporting the agricultural sector, where the sovereign guarantee scheme and efforts to establish agricultural insurance schemes represent concrete measures to address risk and the lack of collateral (two structural barriers long identified by the IC). The disbursement of loans under the new Bank of Albania scheme and the increased orientation toward long-term investments constitute positive signals. However, the still relatively low absorption rate and the limited allocation to financial products dedicated to women entrepreneurs indicate that financial inclusion remains partial and requires more targeted interventions.
2. *Strengthening the innovation ecosystem and the digital transformation of MSMEs* has progressed through developments related to the establishment of European Digital Innovation Hubs and their integration into the EU network, signaling a more structured approach to technology adoption. Nevertheless, these mechanisms remain in the operationalization phase and require further institutional and financial consolidation in order to generate sustainable impacts at sectoral and territorial levels.
3. *Economic formalization has seen positive developments at both strategic and operational levels*. The adoption of the Medium-Term Revenue Strategy and the creation of programmes aimed at expanding electronic payments reflect a more balanced approach between revenue collection, productivity growth,

and formalization. The improved use of POS terminals and the expansion in the number of ATMs during 2025, constitute concrete indicators of the impact of these policies, particularly in the services and tourism sectors. However, the sustainability of these measures will depend on the effective reduction of costs for small businesses and on stronger coordination among fiscal, financial, and local institutions.

4. *Export support and the internationalization of Albanian businesses:* the adoption of the “Export Promotion and Facilitation Programme 2026–2030” marks a shift from fragmented interventions toward a more structured policy framework aligned with regional processes and EU standards. Nevertheless, challenges such as the modernization of testing laboratories and the full functionality of export support platforms require further attention to ensure sustainable impact.
5. *Property-related issues:* the approval of the “Digitalization Roadmap for the Cadastral System 2025–2028” is positively assessed, as it lays the foundations for institutional transformation, improved transparency and access to services, and enhanced legal certainty. While the automation of certain services and progress in data digitalization represent concrete positive measures, they remain insufficient to fully achieve the objective of establishing a transparent Digital Cadastre capable of effectively supporting private investment.

DYNAMICS OF THE RECOMMENDATIONS

2.1 OVERVIEW OF RECOMMENDATIONS 2015-2025

Since the start of its activities, the IC has organised thirty-six meetings, during which specific issues affecting the business community have been addressed, identified and prioritized through agenda voting. Members have participated actively in this process by assessing proposed topics, sharing comments and perspectives, identifying key challenges faced by businesses.

Recommendations generated through these meetings reflect a combination of member input and Secretariat-led analysis. Approximately 13% were proposed directly by IC members during plenary discussions, while around 87% were developed on the basis of the Secretariat’s preliminary analyses. These analyses follow a structured methodology that includes reviewing national and international reports, consulting private sector representatives and experts, facilitating working groups in cooperation with government institutions and other relevant stakeholders, analysing survey data, and incorporating inputs from technical discussions and focus groups before final proposals are presented to the plenary.

The recommendations approved by the IC target interventions across five levels: (i) strategic, (ii) institutional, (iii) legal, (iv) transparency and awareness-raising, and (v) policy. A significant share of these recommendations (40%) has focused on strengthening institutional stability and sustainability, promoting coordinated approaches, enhancing inter-institutional cooperation, building capacities, and improving the standards and quality of public services. Taken as a whole, the recommendations reflect a sustained demand for reinforcing the institutional framework, with the objective of ensuring well-

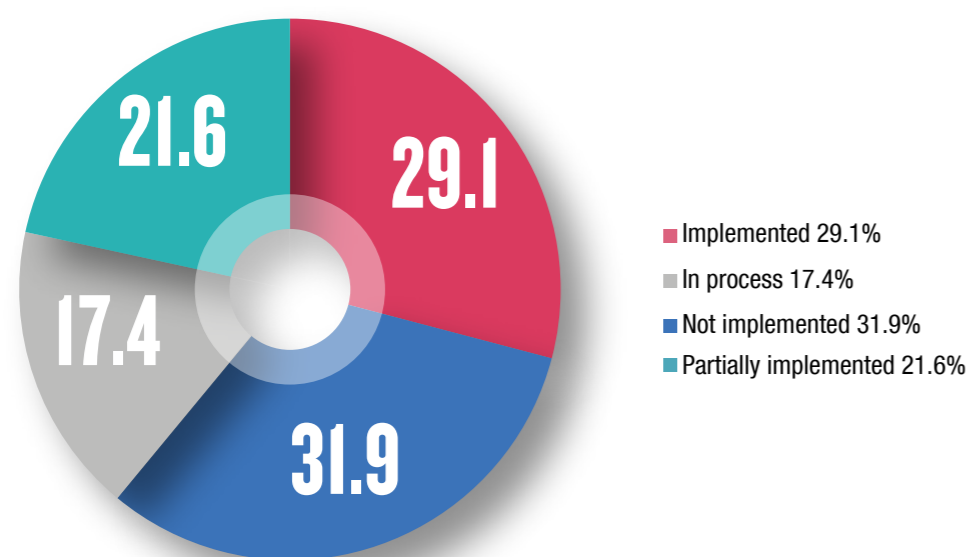
coordinated, efficient, and operationally sustainable implementation of strategies, policies, and legislation.

More specifically, approximately 25% of the total recommendations focus on legal interventions, including amendments to 53 laws and by-laws, underscoring the IC's strong engagement in legal and regulatory reform. At the same time, 21% of the recommendations propose strategic-level interventions addressing issues related to informality, property rights, workforce skills, access to finance, public and strategic investments, exports, priority sectors, and other key areas.

From a sectoral perspective, 60% of the recommendations issued during the 2015–2025¹ period have addressed cross-cutting interventions affecting the business sector as a whole, while 40% have focused on priority sectors for economic development, including tourism (7%), agriculture (7%), energy (6%), construction (5%), and agro-processing (5%). These recommendations promote a strategic approach aimed at encouraging formalisation and establishing a supportive, sustainable, and simplified legal framework for businesses.

Over its ten years of operation, the IC has issued a total of 357 recommendations, reflecting a moderate level of overall progress. Of these, 29.1% have been fully implemented, 21.6% have been partially implemented (approximately 50–70%), and 31.9% remain unimplemented, signalling the presence of structural, institutional, or operational barriers that continue to hinder their execution. Meanwhile, 17.4% of the recommendations are currently under implementation, indicating gradual progress, albeit without yet achieving full and conclusive results.

Table 1. Status of IC Recommendations, December 2025



¹ 60% of the total of 357 recommendations

2.2 INITIATIVES OF THE IC SECRETARIAT ON THE IMPLEMENTATION OF RECOMMENDATIONS

In addition to the periodic monitoring of progress on the IC's recommendations through ongoing communication with implementing institutions, the Council's Secretariat has also been actively engaged in providing technical inputs and substantive contributions. These efforts have aimed to support the effective fulfilment of the recommendations and to enhance the quality of policymaking processes related to the investment climate. Examples of this engagement include:

- *Contribution to the periodic assessment process of the “SME Policy Index for the Western Balkans and Turkey,” coordinated by the OSCE, OECD, and international partners.* In this context, the Secretariat has provided analytical inputs and concrete references in sections addressing the impact of national innovation policies on SME productivity, contributing in particular to the documentation of studies and assessments conducted on innovation, productivity, and business competitiveness.

By incorporating analyses, technical reports, and documents produced by the IC over the years, the Secretariat has demonstrated not only the existence of a solid analytical base on these issues, but also the identification of structural barriers that limit the effectiveness of innovation policies. Furthermore, through its contributions to sections dealing with policy adaptation based on monitoring and evaluation, the Secretariat has reflected how findings and recommendations discussed within IC roundtables have been used as reference points for adjustments to the strategic framework and for the design of new policy interventions.

- *In relation to the preparation of the European Commission’s 2025 Country Report for Albania, and in response to requests for contributions to Chapter 20 “Enterprise and Industrial Policy,”* the Secretariat provided structured inputs and analytical references drawing on the Council’s multi-year body of work. *These inputs were taken into account in the assessment of Chapter 20 in the final progress report, particularly in reflecting developments related to the revision of the Business and Investment Development Strategy (BIDS), the advancement of the smart specialisation framework, the strengthening of instruments for SME internationalisation, as well as the identification of persistent challenges related to policy implementation, the quality of public consultation, and the need for more effective inter-institutional coordination.*
- *In the framework of the preparation of the “Independent Reporting Mechanism Results Report: Albania 2023–2025²,”* the Investment Council Secretariat provided structured written comments and substantive inputs, particularly regarding stakeholder participation and the quality of public consultation processes under Commitment 23. The Secretariat contributed analytical observations highlighting the growing interest of the private sector in engaging in structured dialogue with public authorities, reflected in increased participation in Investment Council meetings, while also underlining persistent

² Open Government Partnership – Independent Reporting Mechanism Results Report Albania, 2023–2025

challenges related to the formalistic nature of consultations, limited qualitative feedback, and capacity constraints among business associations and regional CSOs. Furthermore, the Secretariat emphasized the prevalence of informal consultation channels and the need to enhance transparency, inclusiveness, and predictability of stakeholder engagement, especially beyond Tirana-based actors. These contributions were reflected in the final report narrative, strengthening the evidence base on private sector engagement, consultation practices, and institutional capacity gaps in Albania's open government framework.

- *In follow-up to the IC's recommendations to strengthen the capacities of chambers of commerce and business associations*, the European Bank for Reconstruction and Development (EBRD) and the Swiss State Secretariat for Economic Affairs (SECO) are providing dedicated technical assistance structured around two main components: enhancing the advocacy capacities of these actors and developing their internal training capacities to support the internationalisation of small and medium-sized enterprises. To date, under the first component, interviews and surveys have been conducted with 20 business associations and chambers of commerce, a Needs Assessment Report has been prepared, and two of the three planned sessions of the first workshop on policy advocacy techniques have been delivered, with the participation of representatives from eight chambers of commerce and business associations.

The next phase of the project foresees:

- the completion of the third session of this workshop;
- the delivery of two workshop series on policy navigation;
- the development of communication toolkits for business associations;
- the design of two training modules along with their supporting materials;
- the organisation of a 'Training of Trainers' session focused on SME internationalisation.

These activities aim to strengthen the sustainability and effectiveness of the role of chambers of commerce and business associations in public-private dialogue and reform processes.

- *In addition, technical assistance from EBRD* has been supporting the Competition Authority since September 2023, with a focus on aligning national legislation with European Union standards under Chapter 8 and strengthening enforcement capacities. Key progress includes the drafting of legislative amendments, the transposition of EU directives, and the delivery of targeted training for the judiciary in cooperation with UNCTAD, thereby laying the foundations for a more robust competition culture in Albania.
- *Preparation and publication by the Secretariat of the brief 'The New Inspection Framework in Albania: A Legal and Regulatory Guide for Businesses'*, based on Law No. 99/2024 'On Inspection in the Republic of Albania'. The reform aims to unify and modernise the inspection system, with a focus on reducing the administrative burden on businesses, increasing transparency, and

strengthening trust in public institutions. The IC played a key role in identifying previous shortcomings, including high administrative costs, uncoordinated decision-making among inspectorates, and the limited effectiveness of appeal mechanisms. Consultations with businesses highlighted the need for a comprehensive reform to reduce unnecessary inspections and improve the business climate. However, the success of the reform will depend on its practical implementation, the effective functioning of digital systems, and the proper application of safeguards against abuse. The brief provides structured information on the applicable rules, responsible institutions, and their rights and obligations vis-à-vis businesses, with the objective of enhancing legal compliance. The IC will continue to monitor implementation to ensure tangible results for businesses and the investment climate.

2.3 PROGRESS OF RECOMMENDATIONS DURING 2025

As a result of continuous follow-up and formal engagement with public institutions, 24 recommendations were taken into consideration in 2025. Implementation progress was assessed as moderate: 15 recommendations reached an implementation level of 70–100%, and nine were still at an early stage. While public institutions engaged in the monitoring process demonstrated openness to providing updates on recommendation status, the information received was largely general and insufficiently supported by concrete data or measurable impact indicators.

Several legal developments influenced the progress of ten recommendations during the year, as outlined below:

- » Decision of the Council of Ministers (DCM) No. 733, dated 3 December 2025, "On the approval of the Action Plan of the Digital Agenda for Education 2025–2030, including standards for achieving digital competence."
- » Order of the Minister of Economy and Innovation No. 180, dated 30 December 2025, "Program for the Promotion and Facilitation of Exports 2026–2030."
- » Order of the Minister of Economy and Innovation No. 183, dated 30 December 2025, "On the approval of the Action Plan for the Promotion of Exports and the Internationalization of Enterprises, including the facilitation of exports and trade through green corridors."
- » "Cybersecurity Strategy 2025–2030 and Action Plan 2025–2027," approved by DCM No. 606, dated 23 October 2025.
- » "Tourism Strategy 2025–2030 and its Action Plan," approved by DCM No. 466, dated 31 July 2025.
- » DCM No. 463, dated 31 July 2025, "On the approval of the special state loan guarantee scheme for guaranteeing borrowing by entities in the agricultural sector."
- » Law No. 50/2025, "On the ratification of Decision No. 2/2024 of the Joint Committee of the Central European Free Trade Agreement on Electronic Commerce," approved on 3 July 2025, ratifying the CEFTA decision on the facilitation of e-commerce.

- » Decision No. 260, dated 7 May 2025, “On the designation of the Technology and Economic Development Zone and its developer, located in Xhafzotaj, Shijak.”
- » DCM No. 99, dated 12 February 2025, “On the composition, organization, functioning, and responsibilities of the Committee for Statistical Data in Tourism.”
- » Decision No. 77, dated 5 February 2025, “On the establishment of the State Statistical Database,” namely the database of official statistics indicators.
- » DCM No. 73, dated 29 January 2025, “On the approval of the detailed development plan and the draft agreement between the Ministry of Economy and Innovation and the developer, the Albanian Investment Corporation, concerning the mutual commitments for the construction, administration, management, operation, and monitoring of the ‘Durana Tech Park’ technological and scientific park.”
- » Draft Law “On Electronic Identification, Trust Services, and the Digital Identity Wallet,” submitted for public consultation on 3 June 2025, with consultations continuing throughout the period June–December 2025 with relevant stakeholders.

Based on the monitoring carried out, the main pillars in which developments have been recorded are as follows:

Initiatives to Improve Access to Finance for MSMEs in Albania – New Schemes and Strategic Partnerships:

Over the years, the Investment Council has consistently identified access to finance as one of the key challenges faced by Albanian MSMEs. *Three of the Council’s recommendations have emphasized the need to diversify traditional financing instruments, improve the effective use of credit guarantee schemes, adopt information technologies in risk management, and develop innovative risk-sharing mechanisms, including dedicated state and public–private funds, as well as financial products tailored to priority sectors, agriculture, digital initiatives, and women entrepreneurs.*

- » In reference to these recommendations, and following the most recent IC meeting in 2024 on “Improving Financing Instruments: Perceptions and Suggestions from the Business Community and the Financial Sector,” the Bank of Albania introduced a new financing scheme³ in February 2025 with a total value of ALL 25 billion, dedicated to supporting MSMEs operating primarily in agriculture, agrotourism, and related sectors. The scheme aims to facilitate access to finance through favourable lending conditions, including reduced interest rates ranging from 2% for loans covered by a sovereign guarantee to a maximum of 3.5% for loans based on second-tier banks’ risk assessments. Loans are provided in Albanian lek and exclusively for investment purposes, thereby supporting the long-term development of businesses. The scheme is currently being implemented through commercial banks, and by the end of December 2025, a total of 127 loans had been disbursed, amounting to ALL 1.7 billion.⁴

³ https://www.bankofalbania.org/Shtypji/Konferenca_per_shtyp/Pyetje_pergjigjet_e_konferences_per_shtyp_te_dates_5_shkurt_2025.html

⁴ Source: Bank of Albania, January 2026

- » In parallel, several agreements have been undertaken to strengthen access to finance for MSMEs with the support of international institutions. Union Bank has signed a cooperation agreement with the EBRD and the European Union (EU)⁵ to establish a dedicated fund for the digitalization of small and medium-sized enterprises through two programmes: (i) “Go Digital,” which supports digitalization and modernization while promoting green investments; and (ii) “Youth in Business,” which aims to improve access to finance for small businesses owned or managed by young entrepreneurs, with a focus on enhancing technological capacities and competitiveness. At the same time, ProCredit Bank⁶ has consolidated its partnership with the EBRD to provide sustainable financing for MSMEs under the “Sustainable Reboot Programme for Small and Medium-sized Enterprises in the Western Balkans”⁷ and the “Go Digital”⁸ initiative, both of which promote green investments, innovation, energy efficiency, and sustainable development for businesses in Albania.
- » In January 2025, the Bank of Albania and the European Investment Bank signed a strategic agreement for the development of green finance in the country. This agreement foresees the preparation of a Green Taxonomy⁹ for the classification of sustainable activities, support to banks in mobilizing funds for green projects, capacity building for climate risk management, and preparation for alignment with EU standards in this field. By the end of December 2025, regular working meetings had been held with expert teams, advancing the development of the National Green Taxonomy and the analysis of green finance gaps in relation to the EU regulatory framework (EU Taxonomy, SFDR, CRR/CRD). In parallel, an interinstitutional working group has been established, which has agreed on the principles and governance structure of the taxonomy. At the second high-level meeting, planned for January 2026, approval of the final governance model and the definition of next steps toward finalizing the first draft expected in early 2027, are anticipated.

Nevertheless, limited attention continues to be given to financial products specifically dedicated to women entrepreneurs. Beyond the €1 million financing and technical assistance package signed in November 2025 between EBRD and ProCredit Bank for the implementation of the ‘Women in Business’¹⁰ scheme, this aspect is not sufficiently reflected either in the new Bank of Albania scheme or in other banking sector agreements. This highlights the need for increased focus, in line with recommendations on gender-responsive financial inclusion.

The IC’s recommendation on strengthening MSME capacities through financial education has yielded mixed results, despite efforts to promote practical, interactive,

⁵ <https://www.unionbank.al/lajmet-e-fundit/union-bank-marreshje-me-berzh-dhe-be-per-te-ofruar-fonde-ne-mbeshtetje-te-bizneseve-te-vogla-shqiptare/>

⁶ https://www.linkedin.com/posts/procreditbank-albania_sustainable-reboot-programme-activity-7316020865899356160-pxrX?utm_source=share&utm_medium=member_desktop&rcm=ACoAABNpZmgBc-rO6hZ9zjPELmQZFyBJqvlWebc

⁷ Sustainable Reboot Programme for SMEs in the WB

⁸ Go Digital

⁹ https://www.bankofalbania.org/Shtypji/Njoftimet_per_shtyp/Banka_e_Shqiperise_dhe_Banka_Evropiane_e_Investimeve_forcojne_bashkepunimin_per_financat_e_gjelbra.html

¹⁰ https://www.linkedin.com/posts/procreditbank-albania_n%C3%AB-procredit-bank-albania-jemi-t%C3%AB-p%C3%ABrkushtuar-activity-7395127657241165826-2-OV?utm_source=share&utm_medium=member_desktop&rcm=ACoAABNpZmgBc-rO6hZ9zjPELmQZFyBJqvlWebc

and online programmes, certifications, and partnerships with business associations and dedicated platforms to enhance accessibility, especially for young people and women. Beyond the activities undertaken by the Bank of Albania¹¹ in the implementation of the National Strategy for Financial Education and Inclusion (2024–2026), several commercial banks have launched individual initiatives to promote financial literacy and support entrepreneurship.¹² More specifically, Union Bank has contributed to raising students' awareness of financial risk management through open lectures and has cooperated with the EBRD and the EU to support digitalization and youth entrepreneurship through a EUR 5 million fund. Similarly, ProCredit Bank has integrated financial education into national fairs and shared practical knowledge with women in business in the context of Global Money Week. These interventions demonstrate efforts by the banking system not only to advance financial education but also to promote greater formalization. However, the absence of a common, comprehensive national educational platform limits the scale of impact and the overall coherence of these efforts.

Efforts to Formalize the Economy and Support MSMEs

- » At the IC meeting titled “Challenges of the Private Sector: Fiscal Administration, Productivity and Innovation,”¹³ a recommendation was issued to adopt a comprehensive revenue collection strategy, following prior public consultation. The strategy should clearly define objectives and medium-term interventions, strengthen monitoring and accountability mechanisms, and aim not only at increasing revenues but also at enhancing productivity and competitiveness, in alignment with sectoral strategies, the Economic Reform Programme 2024–2026, and the Growth Plan.

Furthermore, in 2024, the Secretariat proposed that this strategy also incorporate 12 recommendations stemming from previous Council meetings.

In line with this recommendation, the Medium-Term Revenue Strategy 2024–2027 and the Action Plan 2024–2027 were approved through Council of Ministers Decision No. 847 of 26 December 2024, with 10 of the recommendations proposed by the IC included in the implementation plan for the coming years. This strategy represents an important step toward the formalization of the private sector, as it aims to improve tax collection and strengthen fiscal administration. It has been developed in coherence with other national strategic documents and provides a clearer and more transparent framework for business operations, thereby encouraging the registration and full declaration of economic activities. Nevertheless, a more detailed assessment of its impact particularly with regard to longer-term objectives related to productivity and competitiveness, will be required as implementation progresses in practice.

- » (b) Two recommendations related to promoting formalisation and innovation in entrepreneurship, through encouraging and expanding the use of electronic payments, were issued during two IC meetings. These recommendations emphasize

11 https://www.bankofalbania.org/Muzeu_dhe_Edukimi/Edukimi/Programet_edukuese_te_Bankes_se_Shqiperise/

12 <https://aab.al/wp-content/uploads/2025/05/CSR-AAB-Janar-Mars-2025-Rev-3.pdf>

13 Meeting held on 26 March 2024

the need to improve the legal framework and payment infrastructure, reduce the costs of access to banking services, increase the use of cards and POS terminals, and ensure the effective enforcement of classification rules in the tourism sector, with the aim of reducing informality, enhancing fiscal transparency, and strengthening the competitiveness and reputation of Albania's tourism offer.

In implementation of these recommendations, in March 2025, the Albanian Association of Banks (AAB), in cooperation with the Minister of State for Entrepreneurship and the Business Climate¹⁴ and the international company Mastercard, launched the National Programme for the Acceleration of Electronic Payments (POSI),¹⁵ with a direct focus on the formalization of the private sector. The programme aims at the large-scale expansion of POS usage nationwide by offering selected businesses a 12-month commission-free period. Targeting primarily small businesses such as accommodation providers, restaurants, and transport services, this initiative accelerates the shift toward electronic transactions, limits the use of cash, and strengthens economic traceability.

The programme is ongoing; however, by the end of September 2025, as reported by the Bank of Albania, the number of POS terminals had increased by approximately 20% compared to 2024, reaching more than 29,000 installed devices nationwide, while the number of ATMs increased by 32%, with 326 new machines installed.

Interventions to Support Financing, Insurance, and Exports in the Agricultural Sector

- » With reference to the IC's recommendation on the need to increase the level of utilization of credit guarantee schemes and the necessity to review costs and administrative procedures in order to improve businesses' access to finance:

At the beginning of 2025, the sovereign guarantee scheme for agriculture¹⁶ was introduced as a practical instrument to improve access to finance for farmers and agribusinesses. The scheme offers subsidized interest rates ranging from 2% to 3.5% and covers up to 70% of the loan amount without collateral through the state guarantee fund. The programme aims to stimulate investment in rural areas, increase the level of formalization, and enhance the competitive capacity of the sectors involved. According to the Ministry of Agriculture and Rural Development (MARD) and the Agricultural and Rural Development Agency (ARDA), interest from farmers has been high, reflecting a genuine need for appropriate and affordable financing instruments for agricultural development; however, data on the actual level of absorption of these funds have not yet been published.

- » With regard to the recommendation on creating an enabling environment for the growth of Albanian exports, through the mutual recognition of phytosanitary certificates at the regional level, the modernization of testing laboratories, the

14 Formerly the Ministry of State for Entrepreneurship and the Business Climate; now the Ministry of Economy and Innovation

15 <https://aab.al/prezantohet-posi-nje-hap-i-ri-drejt-digitalizimit-te-pagesave-ne-shqiperi/>

16 https://azhbr.gov.al/wp-content/uploads/2021/03/2740-dt.4.8.2025-Vendim-nr.463-dt.31.7.2025-Kryeministria-2-23.pdf?fbclid=IwY2xjawPbZbFleHRuA2FibQlxMABicmlkETfRk1YQ0EzbnhGNzFaMFhqc3J0YwZhcHBfaWQQMjlyMDM5MTc4ODlwMDg5MgABHtGBejFxfcaecatAsKaVgqVu-OsV0-KpfaidKfcaFEL4PUTBfDipmBAq0S9_aem_dZoPnUq52yCf4Cy2Q7KqNQ

strengthening of international promotion, and the activation of economic diplomacy for “Made in Albania.”

The “Programme for the Promotion and Facilitation of Exports 2026–2030” was approved by Order of the Minister of Economy and Innovation No. 180, dated 30 December 2025. The programme includes a detailed action plan that directly addresses the core pillars of the recommendation, including regional cooperation within the CEFTA/SPS framework, participation in international trade fairs, economic diplomacy, and the improvement of export-supporting infrastructure.

The programme envisages concrete measures to promote exports and the “Made in Albania” brand, including digital marketing campaigns, financial support for participation in international fairs, the organization of B2B meetings, and the integration of export promotion into the economic diplomacy agenda. In parallel, the measures are aligned with the Regional Common Market Action Plan (CRM 2.0), aiming to reduce non-tariff barriers, ensure the recognition of certificates and laboratory test results at borders, and facilitate regional trade. Although the document does not include a stand-alone action plan dedicated exclusively to testing laboratories, the modernization of certification and conformity assessment capacities is addressed as an integral part of the broader package of trade facilitation measures and alignment with EU standards, particularly for the agri-food sectors.

- » In support of the IC’s recommendation on the establishment of agricultural insurance schemes with the state acting as an intermediary, concrete measures have been undertaken through interinstitutional and international cooperation.

In December 2024, Albania initiated cooperation with the Government of Türkiye to share experience and support the establishment of coverage schemes for agricultural products. This cooperation was formalized in March 2025 with the signing of the Action Plan for the Development of Agricultural Insurance, which provides for the expansion of partnerships, the exchange of expertise, the strengthening of institutional capacities, and financial support for farmers.

Alongside institutional developments, there has been an intensification of academic research¹⁷ analyzing farmers’ willingness to pay for agricultural insurance and the assessment of risk in this sector. Studies conducted by Albanian and international academics, including those under the AADF-funded READ (Research Expertise from the Academic Diaspora) project, have contributed to building a technical knowledge base for the design of insurance schemes. Although these initiatives are not fully government-led, the creation of this analytical foundation and the increased awareness can be considered partial progress in this area.

- » In line with the recommendation to establish a Sectoral Export Portal, the creation of the Export Albania platform¹⁸, developed by the Albanian Investment De-

17 “Risk Analysis and Assessment of Agricultural Insurance Schemes in Albania”, 2025. https://www.researchgate.net/publication/389396202_Risk_Analysis_and_Premium_Assessment_in_Albanian_Agricultural_Insurance

Edvin Zhllima and Ardian Harri, “Assessment of Farmers’ Willingness to Pay for Agricultural Insurance in Albania”, 2025. “Farmers’ Awareness and Attitudes toward Agricultural Insurance as a Risk Mitigation Strategy” <https://www.ejbm.org/index.php/ejbm/article/view/2469>

18 www.exportalbania.al

velopment Agency (AIDA) in cooperation with the Ministry of Economy and Innovation and GIZ, is considered a positive step. The platform aims to support the internationalization of Albanian MSMEs by providing information on foreign markets, guidance for participation in international trade fairs, technical assistance, export guides, and opportunities for networking with foreign companies through its linkage with the international Kompas platform.

The platform includes several key components, such as customs regulations, selected analytical reports on market trends, a calendar of events and trade fairs to inform businesses, and the possibility for companies to create presentation profiles. In addition, export guides have been developed for five partner countries, along with a self-assessment tool to evaluate export readiness.

During June, AIDA organized “Info Days” and “door-to-door meetings” with exporting businesses in the regions of Shkodër, Gjirokastër, Elbasan, Durrës, and Berat (first phase), aiming to promote the platform and raise awareness among Albanian exporting companies about the services it offers. To date, a total of 155 exporting companies from various sectors have been registered on the B2B platform. The second phase, focused on further outreach and business registration, is planned for 2026. Nevertheless, the lack of regular and in-depth updates to certain modules limits the platform’s full functionality as a dynamic and comprehensive tool for Albanian exporting businesses.

- » In the context of supporting capacity building for Albanian businesses and increasing the international presence of “Made in Albania” products, the Albanian Investment Development Agency organized several training activities in 2025 in cooperation with Damiani & Partners and GIZ Albania. In February 2025, a three-day training programme was delivered on market research and analysis, export readiness, and B2B matchmaking, with the participation of companies from the food sector, medicinal and aromatic plants, apparel, leather and footwear, and wood processing. A second training on “Export Readiness” was organized in July 2025, involving companies from agri-processing, food and beverages, and the wood sector, with a focus on preparation for entry into foreign markets.

In parallel, AIDA has supported the integration of Albanian enterprises into international value chains, particularly in S3 priority sectors, through dedicated funds and programmes. During 2025, the SME Development Fund, with a total value of ALL 131.83 million, supported 85 beneficiaries out of 443 applications, primarily in the areas of digitalization, competitiveness enhancement, and the development of the creative economy. At the same time, through EU-funded projects including the Enterprise Europe Network, which supported 268 Albanian companies in 2025, and the project “Skills for Sustainable Employment and Inclusive Economic Growth in the Albania–Montenegro Cross-Border Region – Skills for Jobs”, through which 50 companies were supported during the 2023–2025 period, AIDA contributed to strengthening enterprises’ capacities for innovation, international cooperation, and integration into value chains.

Modernization and Digitalization of Property Registration

With reference to the IC’s recommendation on developing a consolidated and

modern vision for property registration oriented toward private investment priorities accompanied by a clear action plan for the consolidation and digitalization of the property register, as well as measures aimed at reducing corrupt practices in property administration.

- » In June 2025, the State Cadastre Agency (SCA) approved the Digitalization Roadmap 2025–2028,¹⁹ which was also endorsed by the Interministerial Committee for Integrated Land Management Reform and presented within the framework of the EU programme “EU for Property Rights.” The document sets out the vision, objectives, and concrete steps for the digital transformation of the cadastral system, in line with EU standards, directly addressing the planning and operationalization components of property reform. The Roadmap establishes measurable targets for the scanning and digitalization of documents, ownership records, and cadastral maps, as well as for the completion of initial registration of cadastral zones by 2028. In parallel, the finalization of a contribution agreement is expected to support the digitalization of remaining paper-based maps, initial registrations, and the review of data in selected areas, thereby contributing to enhanced transparency, legal certainty, and an improved investment climate.
- » In December 2025, the SCA reported that ten cadastral services have been automated and are provided online through the government platform e-Albania for data that have already undergone the digitalization process. The scanning of ownership documentation has been completed, while the digitalization of property records is expected to be finalized by June 2026, with approximately 80% already completed. In parallel, around 10–15% of applications are currently processed in an automated and real-time manner. It was also reported that payments for cadastral services are carried out online through the e-Albania platform, enabling immediate payment confirmation within the cadastral system and eliminating administrative delays associated with manual payment verification.
- » With regard to the recommendation to establish a dedicated “fast-track” channel for business applicants from the financial sector, this need is considered to have been addressed through the “FAST” service, which enables the processing of applications within significantly shorter timeframes (within 24 hours from payment confirmation) compared to standard procedures.
- » With regard to the recommendation on the preparation of a priority list for the registration of state-owned property and the completion of the registration process, the SCA reports that an initial list of 30 priority properties has been defined for each tranche, and that the first two priority tranches have been completed, resulting in the registration of approximately 800 properties. Properties under the third tranche have now been selected and will undergo the process of updating and registration in the cadastral register. In addition, in order to accelerate the process, reduce the financial burden on municipalities, and eliminate economic barriers that may cause delays in registration, the SCA has introduced reduced fees for cadastral services for Local Self-Government Units, applying a symbolic fee of ALL 100 for property registration and only 10% of the standard service fee.

Gradual Strengthening of the Innovation Ecosystem and Support for the Digital Transformation of Businesses

In support of fostering innovation and the digitalization of MSMEs, two recommendations were issued by the IC focusing on strengthening cooperation between government, business, and international partners to finance investments in the ICT sector, as well as on consolidating support for technology and innovation through grants and subsidy schemes.

- » During 2025, work commenced on the establishment of Digital Innovation Hubs (Albanian European Digital Innovation Hubs) through the Digital Innovation Unit within the Ministry of Economy and Innovation. This represents the introduction of a new support mechanism for enterprises, oriented toward increasing productivity, improving business processes, and fostering the adoption of advanced technologies. The implementation of digital maturity assessment tools for a significant number of MSMEs and public institutions, together with the development of a “test before invest” approach, signals a shift from ad hoc interventions toward more structured capacity-building efforts. Five hubs have been established and are now part of the European Digital Innovation Hubs (EDIH)²⁰ Network, integrated into the EU’s official platform and providing direct services for the digitalization of MSMEs, as well as strengthening cooperation between the private sector, academia, and public institutions. In parallel, through the READ²¹ Programme, supported by the Albanian-American Development Foundation (AADF), the engagement of the academic diaspora in research and innovation projects has been promoted, creating collaborative bridges that bring international expertise, advanced knowledge, and good practices into the country in support of the sustainable development of MSMEs.

However, these developments are still at the operationalization stage and require further consolidation in order to generate measurable impacts at the sectoral and territorial levels.

- » During late 2024 and early 2025, several financial initiatives were undertaken to support MSME financing in the field of innovation.

Program / Agency	Start Period	Financing Amounts
Startup Albania Agency – Financing Programme 2025	December 2024	Up to 100% of costs, depending on the business category
AIDA & MEI – Business Development Support	February 2025	Up to ALL 2.5 million (€25,000)
Innovation Challenge Fund – Phase 2	April 2024 in continuity	
“EU for Innovation” Project (EU4I)	February 2025	
EBRD & EU – “Go Digital in the Western Balkans”	April 2025	€377 million (regional programme)

19 <https://www.ashk.gov.al/2025/07/04/udherrefyesi-i-digjitalizimit-te-agjencise-shteterore-te-kadastres-2025-2028/>

20 <https://european-digital-innovation-hubs.ec.europa.eu/edih-catalogue?f%5B0%5D=country%3AAAlbania>

21 <https://www.aadf.org/project/read-research-expertise-from-the-academic-diaspora/>

- » *With regard to digital education, the legal and programmatic foundations have been established for the systematic integration of digital skills into the education system.* The approval of Council of Ministers Decision No. 733, dated 3 December 2025, on the Action Plan for the Digital Education Agenda 2025–2030, sets out a framework for the digital transformation of education in line with European Union standards. The document addresses the development of digital competencies, the integration of technology into curricula, the improvement of digital infrastructure, and the strengthening of teachers’ capacities through standardized training and certification. At this stage, interventions are primarily focused on planning and the establishment of standards, while their impact on the quality of education and alignment with labour market needs will depend on effective implementation and the monitoring mechanisms foreseen in the plan.
- » *With regard to cybersecurity and data protection, the approval of the National Cybersecurity Strategy 2025–2030 by Council of Ministers Decision No. 606, dated 23 October 2025, establishes the regulatory and institutional framework for strengthening the reliability of digital systems. The strategy addresses the protection of critical infrastructure, risk management, and the enhancement of institutional capacities, thereby supporting the development of digital public services at both central and local levels. Although the document does not directly address environmental aspects related to the implementation of digital technologies, it lays the foundations for a more coordinated approach to the security and integrity of electronic processes.*

Activation of Free Economic Zones (TEDAs) as Drivers of Investment and Technological Development

With regard to three IC recommendations that converge on the need to activate and effectively operationalize Free Economic Zones (TEDAs) as a strategic instrument for economic development, 2025 has seen tangible developments. These zones are being leveraged to attract investment, host production, training, and technological activities, particularly in the processing, ICT, and digitalization sectors, and to replicate this model across municipalities and regions based on concrete local economic development.

At the beginning of the year, the agreement for TEDA Tirana (Kashar) was signed with the Israeli company H.A.PI Advanced Technologies LTD, enabling investments in technology and innovation. The zone covers an area of 35 hectares and aims to attract advanced industries such as automotive manufacturing, information and communication technology, electronics, pharmaceuticals, and agri-processing.

In early 2025, the opening of the Durana Tech Park |Technology Hub was officially approved through Decision No. 13, dated 9 January 2025.²² Subsequently, Decision No. 73,²³ dated 29 January 2025, approved the agreement between the Ministry of

²² Approval of the Establishment of the “Durana Tech Park” Science and Technology Park <https://www.qbz.gov.al/eli/fz/2025/3/3ed8ac05-61e8-40aa-b3d8-7ebb71faadb6>

²³ DCM No. 73, dated 29 January 2025, “On the approval of the detailed development plan and the draft agreement between the Ministry of Economy and Innovation and the developer, the Albanian Investment Corporation, regarding the mutual commitments for the construction, administration, management, operation, and monitoring of

Economy and Innovation and the Albanian Investment Corporation for the construction, administration, and operation of the park. Furthermore, by Decision No. 260, dated 7 May 2025, the Technology and Economic Development Zone in Xhafzotaj, Shijak was officially declared, formally recognizing its developer. These developments represent initial steps toward the establishment of a specialized zone for technology and innovation, with the potential to attract investment and strengthen domestic capacities in strategic sectors.

Beyond the developments outlined above, there are currently 114 recommendations that remain unfulfilled. Among these, several outstanding recommendations are considered particularly important for implementation and include:

- » Preparation and adoption of a comprehensive strategy addressing informality, accompanied by an action plan with sectoral analyses, clear timelines, and defined institutional responsibilities, and developed in consultation with business representatives.
- » The registration of immovable properties administered by municipalities with the SCA should be ensured, alongside public disclosure and transparency on the status of transfer and registration procedures, and their strategic use to support economic development and enhance revenue generation.
- » Monitoring and increased transparency in the coordination of public investments (central and local), in line with priority sector strategies, in order to enable the optimization of investments.
- » Strengthening sectoral business cooperation by fostering innovation and access to funding opportunities from partners in development. This includes enhancing the engagement of business associations and their managerial capacities, while also improving private sector participation in public policymaking.
- » Chambers of commerce and business associations should provide targeted training programmes for MSME managers, focusing on human capital development and internal mentoring. In parallel with investments in technology and automation, priority should be given to staff training and skills development to meet the growing needs of businesses.
- » Encouraging fiscal policies at the central level for enterprises that allocate a dedicated budget and a defined number of employees to Research and Development (R&D).
- » Automation of services provided at the local level to enable real-time updates of: (i) information on business obligations that are paid and/or carried forward, and (ii) information on businesses (including administrators). The creation of an information platform for online data exchange between municipalities and second-tier banks is recommended. The unification and standardization of electronic formats for blocked accounts would also contribute to improved processes.

Accelerating progress in the implementation of these recommendations will require increased attention, active engagement, and stronger cooperation from the responsible public and private institutions.

the ‘DURANA TECH PARK’ Science and Technology Park.” <https://www.qbz.gov.al/eli/fz/2025/17/78e21263-d0e9-433d-8d22-57b4a69816f2>

ANNEX 1. MONITORING METHODOLOGY

The Investment Council (IC) has been operating actively in Albania for nearly a decade, serving as a facilitator of communication between the public and private sectors. Its primary objective is to enhance dialogue, reduce information asymmetries, and ensure the active participation of the private sector in economic and structural reform processes. By narrowing the gaps among different stakeholders, the IC also seeks to foster a collaborative environment that promotes sustainable economic growth and development.

THE SPECIFIC OBJECTIVES ENVISAGED FOR THE COUNCIL ARE AS FOLLOWS:

- » **Strengthening mutual trust among stakeholders.** As a structured platform for dialogue between the public and private sectors, the Investment Council bases its work on evidence and aims to build trust among all involved actors, thereby contributing to the strengthening of the Albanian economy.
KPIs: Positive feedback from government representatives, business associations and companies; number of Council meetings held.
- » **Serving as an effective reform instrument.** The Government and the business community are expected to view and use the Investment Council as an effective tool for sustainable economic reform.
KPIs: Number of recommendations adopted by the Government; number of proposals to improve the investment climate accepted by the relevant authorities; number of laws, regulations, and policies amended or adopted based on the Council's recommendations.

The monitoring activities presented in this report focus on data collection and information analysis related to these two indicators, with the aim to:

- » Inform and update stakeholders on the status of implementation of the recommendations issued during IC meetings, particularly in 2025;
- » Provide assurance that the proposals put forward have been, or are being, taken into consideration;
- » Support decision-making by donors and Secretariat management through the provision of relevant information.

PURPOSE OF THE MONITORING

The monitoring report outlines the progress of implementation of IC recommendations approved during the 2015–2025 period, taking into account that some recommendations issued in earlier years require time to be fulfilled, while recommendations issued in the most recent year generally require at least six months or more to be approved and processed by decision-making institutions. The report presents a summary of initiatives undertaken and reported by public institutions responsible for implementing the IC's recommendations and does not assess their impact on the private sector. The content is based on qualitative and quantitative data collected during 2025 through the following activities:

I – MONITORING ACTIVITIES IN INTERACTION WITH RESPONSIBLE INSTITUTIONS

- (i) Formal exchange of information through written correspondence following each IC meeting, addressing specific recommendations expected to be implemented by the respective institutions;
- (ii) Periodic quarterly monitoring of the level of implementation of specific recommendations.

Direct meetings and communication through written correspondence, email, and frequent phone calls constituted the core of cooperation with institutions that officially reported on their activities related to the fulfillment or non-fulfillment of the respective recommendations²⁴.

II – RESEARCH WORK

In addition to official correspondence, a range of official documents were reviewed to identify relevant changes related to progress in the implementation of Investment Council recommendations. Specifically, the consulted documents included: (1) Decisions of the Council of Ministers, (2) Ministerial decisions, (3) Laws and by-laws (and their amendments), (4) approved/draft strategies, (5) Action plans, (6) EU progress reports, and (7) international reports. A list of the main documents consulted is provided in Annex 2.

²⁴ Detailed in Annex 2.

III – SECONDARY SOURCES OF INFORMATION

One of the most frequent activities involved daily monitoring of websites, platforms, social media, and visual media as information sources where activities undertaken by public institutions are promoted, as well as consultation platforms, newspaper articles, press releases, news items, and similar sources. In addition to serving as secondary means for verifying information on the fulfillment of Investment Council recommendations, these sources also function as indicators of the level of transparency of implementing institutions and their degree of engagement with the private sector. Some of the consulted websites are listed in Annex 2.

IV – DATA PROCESSING

All information obtained through communication with institutions, supporting documentation, or online publications is recorded in the recommendations database. The database is updated with new information discussed among Secretariat experts to reach agreement on the status of the respective recommendations. A factual progress report on recommendations is generated every six months.

V – REPORTING

Findings from monitoring activities and progress updates are reported to IC members²⁵ and published every six months on the Council's website and social media channels.

MONITORING PRINCIPLES

The principles guiding monitoring activities are:

- » Mutual cooperation with all stakeholders, partners, and government institutions;
- » Transparency of data and information for IC members, donors, and other stakeholders;
- » Consultation of at least two independent sources to verify the accuracy of information obtained;
- » Exchange of views and information, dialogue on updates, and internal consensus among Secretariat staff on the status of recommendation implementation (both qualitative and quantitative);
- » Substantiation of results based on officially verified data.

ANNEX 2. LIST OF DOCUMENTS CONSULTED

- » EU Progress Report – “2025 Communication on EU Enlargement Policy”, November 2025
- » Monitoring Report 2021–2024 of the *Business and Investment Development Strategy 2021–2027 and its Action Plan*
- » Commission Implementing Decision approving the second disbursement of funds for Albania, Montenegro, and North Macedonia under the Reform and Growth Facility for the Western Balkans – *Assessment of the Conditions for Payment – Albania*
- » Council of Ministers Decision No. 824, dated 26 December 2024, “On the approval of the National Smart Specialisation Strategy (S3) 2025–2030 and its Action Plan”
- » Council of Ministers Decision No. 62/2025, dated 18 September 2025, “On the approval of the composition and policy programme of the Council of Ministers”
- » DCM No. 91, dated 12 February 2025, “On the approval of the Priority Policy Document 2026–2028”
- » DCM No. 46, dated 22 January 2025, “On the approval of the Economic Reform Programme (ERP) 2025–2027”
- » DCM No. 666, dated 12 November 2025, “On the approval of the revised Medium-Term Budget Programme 2026–2028”
- » DCM No. 733, dated 3 December 2025, “On the approval of the Action Plan for the Digital Education Agenda 2025–2030, including standards for achieving digital competence”
- » Order of the Minister of Economy and Innovation No. 180, dated 30 December

2025, “Programme for the Promotion and Facilitation of Exports 2026–2030”

- » Order of the Minister of Economy and Innovation No. 183, dated 30 December 2025, “On the approval of the Action Plan for the Promotion of Exports and the Internationalisation of Enterprises, including the facilitation of exports and trade through green corridors”
- » National Cybersecurity Strategy 2025–2030 and Action Plan 2025–2027, approved by DCM No. 606, dated 23 October 2025
- » Tourism Strategy 2025–2030 and its Action Plan, approved by DCM No. 466, dated 31 July 2025
- » DCM No. 463, dated 31 July 2025, “On the approval of the special state loan guarantee scheme for guaranteeing borrowing by entities in the agricultural sector”
- » Law No. 50/2025, “On the ratification of Decision No. 2/2024 of the Joint Committee of the Central European Free Trade Agreement on Electronic Commerce”, approved on 3 July 2025, ratifying the CEFTA decision on facilitating electronic trade
- » Decision No. 260, dated 7 May 2025, “On the declaration of the Technology and Economic Development Zone and the designation of the developer for the zone located in Xhafzotaj, Shijak”
- » DCM No. 99, dated 12 February 2025, “On the composition, organisation, functioning, and duties of the Tourism Statistics Committee”
- » Decision No. 77, dated 5 February 2025, “On the establishment of the State Database of Official Statistics Indicators”
- » DCM No. 73, dated 29 January 2025, “On the approval of the detailed development plan and the draft agreement between the Ministry of Economy and Innovation and the developer, the Albanian Investment Corporation, regarding the mutual commitments for the construction, administration, management, operation, and monitoring of the ‘DURANA TECH PARK’ Science and Technology Park”
- » Draft Law “On Electronic Identification, Trust Services, and the Digital Identity Wallet”, submitted for public consultation on 3 June 2025
- » Digitalization Roadmap of the State Cadastre Agency 2025–2028
- » Decision No. 178, dated 30 December 2025, “On the approval of the Action Plan for improving Albania’s ranking in the OECD SME Policy Index”
- » Law No. 74/2025, dated 4 December 2025, “On the Extended Producer Responsibility of entities producing products that generate waste”
- » Order of the Minister of Economy and Innovation No. 182, dated 30 December 2025, “On the approval of the Action Plan for improving the framework for increasing investment attractiveness, particularly foreign direct investment, and the business environment through deregulation and the modernisation of business services”

LIST OF OFFICIALLY CONTACTED INSTITUTIONS:

- » Ministry of Economy and Innovation
- » Bank of Albania
- » Albanian Association of Banks
- » State Cadastre Agency
- » Albanian Investment Development Agency

LIST OF SECONDARY DATA SOURCES PERIODICALLY CONSULTED:

- » <https://www.konsultimipublik.gov.al/>
- » <https://kryeministria.al/>
- » www.akademi.al
- » <https://qbz.gov.al/>
- » <http://aida.gov.al/sq/> (and FB, Instagram)
- » <https://www.bankofalbania.org/>
- » <https://aab.al/>
- » <https://www.parlament.al/Projektligje/IndexList>
- » <https://invest-in-albania.org/>
- » <https://aida-smefinance.gov.al/>
- » www.exportalbania.al
- » <https://www.ashk.gov.al/> (and FB, Instagram)
- » <http://www.azht.gov.al/> (and FB, Instagram)
- » <https://www.financa.gov.al/> (and FB, Instagram)
- » <https://www.infrastruktura.gov.al/> (and FB, Instagram)
- » <https://arsimi.gov.al/> (and FB, Instagram)
- » <https://bujqesia.gov.al/> (and FB, Instagram)
- » <https://shendetesia.gov.al/> (and FB, Instagram)
- » <https://turizmi.gov.al/> (and FB, Instagram)
- » Digitalization Guide of the State Cadastre Agency 2025-2028 - SCA



RECOMMENDATIONS MONITORING REPORT 2025

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The work of the Investment Council is supported by the Secretariat, an independent body of professionals selected and contracted by the EBRD to directly engage with the business community.

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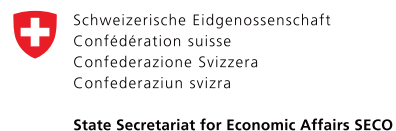
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