

NewsLetter



Years

THE OFFICIAL NEWSLETTER OF THE AMERICAN CHAMBER OF COMMERCE IN ALBANIA

LEGAL ACT

How to manage health and safety

REQUIREMENTS IN THE WORKPLACE IN THE CONTEXT OF COVID-19?

BOGA & ASSOCIATES

In the workplace, health and safety regulations are paramount to the well-being of the employees and the employer. Employees are the most valuable resource and protecting their health shall be top priority.

Albanian legislation emphasizes the importance of safety and protection of health at workplace, designating the employer responsible for taking the required measures...

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IFC PROVIDES GUIDANCE TO AMCHAM MEMBERS ON CREDITOR-BORROWER NEGOTIATION DETAILS

How to resolve bankruptcy disputes outside the court system

Resolving business disputes out of court in bankruptcy cases was the topic of a workshop organized by the American Chamber of Commerce in Albania and IFC. AmCham believes it is important to guide its members through forums and workshops on the new legal and administrative measures put in place to guide business activity during the COVID-19 pandemic crisis.

IFC provided guidance to AmCham member businesses through the best experts in the field, including on how to promote alternative dispute resolution methods such as negotiation and mediation between creditors and borrowers.

Contractual disputes and debt obligations for borrowers on the verge of bankruptcy are often the subject of court proceedings, which require time and costs. But the process of resolving disputes out of court can help both parties benefit greatly.



Listing the advantages of negotiation, experts explained that the process takes place outside the courts with the consent of both parties, as an informal process, which has low costs and does not need to be made public.

FEATURES OF AN OUT-OF-COURT SETTLEMENT

- » Negotiated and fully completed out of court.
- » An informal process.
- » A collective process.
- » A voluntary and compulsory process for the parties.
- » Agreement concluded in writing.

Moreover, the process remains unsupervised and is quick.

However, this process, which is seen as informal, has its limitations. The process requires trust and can see resistance from creditors, who, being of different types, also have different interests. Thus, when drafting the agreement, the parties must provide real information and provide access to the debtor's information and assets and his financial

situation. Confidentiality is another element that must be taken into account when drafting an agreement, forcing the parties not to make public any information that has been exchanged during the negotiations.

In the end, the agreement, even though it is a deal between the debtor and the creditor, must be approved by a qualified majority and is protected from avoidance actions.



ECONOMIC PROJECTIONS IN THE AFTERMATH OF COVID-19

AmCham discusses solutions

THE ECONOMY IS EMERGING FROM A DIFFICULT AND UNPRECEDENTED SITUATION AFFECTING THE ENTIRE GLOBE -- AND NOW WE ARE ALL FACED WITH THE SAME QUESTION: WHAT'S NEXT?

What are the safest ways to build a sustainable economy and the right sectoral policies to support it? That's the question the

Investment Council posed to its members, which are Albania's most prestigious business organizations, representing a broad base of the country's business community.

Through the expertise of its Investment and Trade Committee, the American Chamber of Commerce in Albania has developed a concept note on how to over-

come the crisis and reignite the engines of the economy.

The development of domestic and foreign investments based on a clear strategy, solid investment climate parameters, incentive systems and, above all, clear sectoral policies, constitute the portfolio of ideas that should be translated into concrete projects.

In order to support businesses that survive thanks to taking on debt, the priority sectors that generate income for the economy need to have these projects ready to implement, which will then engage domestic businesses and foreign investors.

COVID-19 is changing market behavior, leading supply chains and investors to shift from Asia to the rest of the world including Eastern Europe. This is a great opportunity for Albania, which has a young and qualified workforce as well as a suitable geographical position to become competitive in the region through fiscal, legal and procedural systems.



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BOGA & ASSOCIATES

...The measures are necessary for the improvement of work conditions, protection of life, integrity and health as well as physical and mental protection of the employees. The legal measures that employers should provide are the care for hygiene in the workplaces necessary for the prevention of any disease and accident, informing and continuously training the employees about the possible risks associated with work as well as collective and individual measures for the protection of the employees.

Because of the recent developments that have taken place in Albania due to the situation created by COVID-19, after a period of suspension of most of commercial activities, starting from April 27, 2020 some businesses may conduct their economic activity. Nevertheless, these businesses should implement the measures and safety protocols set by Instruction no. 395 of Ministry of Health and Social Protection "General Recommendations to Business Entities Permitted to Conduct Activity in the Conditions for Facilitating the Measures Taken to Restrict COVID-19 Spread".

Now more important than ever health and safety measures are crucial to protect the health and lives of employees and to limit the spread of COVID-19 in order to reduce the transmission of infection among employees and to maintain business continuity as well as to create a safe and healthy working environment.

The measures that each business should take depends on the type of the activity conducted and the number of employees.

Depending on the number of the employees, the

How to manage health and safety

REQUIREMENTS IN THE WORKPLACE IN THE CONTEXT OF COVID-19?



measures are categorized in three levels:

- » **GREEN PROTOCOL**
(0-25 employees)
- » **YELLOW PROTOCOL**
(26-50 employees)
- » **RED PROTOCOL**
(more than 51 employees)

General measures that each employer should take are as follows:

Regarding *hygiene*, the employer should continuously provide hygiene products such as hand soap,

alcohol-based disinfectants (at least 60% alcohol), hand cleaning paper and surface disinfectant and closed trash bins that need to be cleaned every day. Moreover, continuous cleaning should be conducted in the workplace, such as disinfection of telephones, desks, keyboards and other work tools.

With regard to *protective measures*, the employer is responsible for the continual provision of medical masks and gloves and should en-

sure that employees are using them.

In connection with the *information*, the employer should display posters with visual signs that encourage hand hygiene, encourage respect for respiratory ethics practices, visual signs not to use each other's work tools and to maintain distance as well as signs that indicate to avoid greetings.

Regarding *social distancing*, the distance of 2m should be respected and where possible to work in

shifts, the physical space between employees and customers should be increased and the provision of distance/online services should be enabled. Also, where possible, the employer should implement work from home office or flexible hours.

Other *measures* recommended are the installation of *surveillance cameras*, when there are more than 5 employees in order to observe whether the hygiene and safety measures are strictly followed. Furthermore, natural ventilation should be provided, by taking appropriate measures to intervene in the ventilation system.

The *employees* have some obligations as well. Apart from complying with the above measures, the most important obligation is declaration in case of contact with a person positive to COVID-19. In this case, the employee should stay on *self-quarantine* and notify the business doctor and the administrator, and the latter notifies the respective Local Health Care Unit. Employees who have clinical symptoms should stay at home on self-quarantine, monitor the symptoms and report any concerns to free emergency line 127, the family doctor as well as the business doctor and administrator.

In the event an employee has symptoms or declares that has had contact with a person positive to COVID-19, the administrator should urge the employee to stay at home and must notify the Local Health Care Unit and Public Health Institution. Also, every business should have a specific place to isolate a person who shows symptoms of COVID-19.

It should be noted that the *Public Health Institution* conducts systematic inspections to assess the implementation of the measures and impose penalties if such measures have not been duly implemented.



Roden Pajaj



Anisë Abazi

10 TIPS FOR WORKING REMOTELY

Below are some tips on what you can do to make working remotely better.

1. Create a dedicated work space in your place of residence.
2. Develop a daily routine schedule, including when you will start work, rest times and the time when you will leave work, etc.
3. Use tech tools to ensure collaboration.
4. Communicate frequently with the team
5. Communicate openly and transparently with clients.
6. Stay available.
7. Don't just use e-mail -- use your phone to clarify information.
8. Use the calendar to schedule specific times when you are free and when you are working.
9. Dedicate time to informal conversations.
10. Review your performance regularly with team leaders.

EMBRACING REMOTE WORK FOR MANAGERS AND EXECUTIVES

Below are some tips for managing the situation from the perspective of team leaders/managers

Create a role model

- » Set standards and values to be followed by employees.
- » Work remotely yourself as a way to better understand employees and be more empathetic.
- » Provide employees with the option to work remotely and understand the value it brings to them and the organization.

Culture

- » Accept that the success of remote work is a shared responsibility of you, your employees and your management.
- » Encourage employees to shut off at the end of the workday to ensure a good work-life balance.

MANAGING *the* SITUATION

FROM THE HUMAN CAPITAL PERSPECTIVE



Performance

- » Challenge existing mindsets that good performance only comes from being in the office or in face-to-face meetings.
- » Provide immediate feedback if things are not going well. That will help prevent wrong employee habits setting in.

Technology

- » Suggest the use of as many different tools as possible that would allow you to work best with the team.
- » Do not dictate the tools the team uses. Give your suggestions and leave free room for others.

Measuring success

- » Engage in the performance appraisal process, hold ongoing meetings to provide feedback, get to know the positive sides and areas for employee development.
- » Conduct ongoing check-in meetings with employees to discuss not only their work but also their feelings.

Expectations management

- » Know and make known the expectations that come from different interest groups, for the team, but also for each employee.
- » Understand and communicate that a relationship built on trust, respect, open communication and clearly-defined objectives is key to success.

HOW TO HOLD VIRTUAL MEETINGS

The COVID-19 pandemic comes with special challenges, including the need to hold virtual meetings and to enable business continuity while ensuring the health and well-being of employees and customers. Steps to consider while setting up meetings include:

- » Keep the audience in mind: keep in mind who your audience will be. The smaller the number of participants, the more opportunities there

are for interaction. Ask yourself if everyone should be involved in the meeting, or can some be informed by email?

- » Plan and prepare: as a start, determine what would be the best tool to hold the meeting. Job interviews, performance meetings and feedback meetings can also be conducted online.
- » Be inclusive: send the meeting agenda in advance to give each member the opportunity to prepare, encourage interaction by asking as many questions as possible for discussion. Keep in mind that there are always extroverts who dominate the conversation in the group, so find natural segues to include other team members in the conversation.
- » Encourage others to be present and proactive: allow time at the beginning of the meeting for short informal conversations; you can also turn on the camera as it makes the atmosphere more friendly. The camera makes the meeting participants think that all people are in the same place, creating a real connection among them. It also helps to build trust and commitment to common goals, and there is less opportunity for distraction.
- » Listen carefully to others, minimize meeting time and maximize interaction among members.
- » Facilitate collaboration: ask questions, explain that the interaction will continue and invite participants to get involved, ask questions and share with others aspects that they think are important.

ADVICE ON HOLDING VIRTUAL MEETINGS

In-person or face-to-face meetings are part of human nature and make it easier to communicate and interact. Naturally, it is easier to convey a message through body language, gestures and words than to communicate remotely, through a camera and microphone. Working remotely, on the other hand, requires that communication be as effective as when meeting face-to-face, and this can be achieved by alternating activities during virtual meetings. Properly developed virtual meetings increase efficiency, build trust with customers and help share knowledge in real time. Therefore, it is of special importance to organize and structure these meetings in advance. Listed below are some actions that can be taken before, during and after virtual meetings:

Before meetings

- » Due to the physical distance, it is important to have prior technical control of the communication channels to make sure you can hear and see



clearly and vice versa. In addition, you must ensure that the communication channel is not interrupted during the meeting.

- » It is important to request a meeting agenda in advance in order to address the predetermined topics and to be able to prepare on time as well as to set meeting goals.
- » Information sharing and reviews should generally be done before the meeting. This allows time to be used for discussion and decision-making during the meeting.
- » Another benefit of virtual meetings is allowing the use of different visual methods which make it easier to present the material to the rest of the team.

During the meetings

- » The three powerful ground rules are: participate, get focus and follow-up until the end of the discussion.
- » Be on time. We would all like to work with the individuals who are respectful of others' time, so that responsibility starts with each of us.
- » Each participant is expected to exchange ideas, ask questions and contribute to the discussion. An interactive meeting allows for a wider discussion of the points set earlier.
- » It is not recommended to do several things at once. Concentration is very important, as it can be easily lost during a teleconference.
- » During virtual meetings it can often happen that one or more points are ignored without a clear explanation. Where there is ambiguity, it is important to ask and make it possible to get feedback from other participants who may have been unclear to fully understand the topic at hand.
- » It is vital during a virtual meeting to keep notes of the main points of discussion. That will help avoid missing assignments or deadlines.
- » Stick to the agenda. Bypassing any or all of the predefined points will, in most cases, lead to confusion.
- » Minimize background noise as much as possible, as it can cause dissatisfaction and inability to communicate.

After meetings

- » Follow up on the materials/minutes of the meeting discussed and dealt with during the meeting.
- » Starting work to achieve the objectives set at the meeting.
- » If the meeting was recorded, consider reviewing it to study the points of discussion.



For team members	For managers
Time Management: Working from Home) - link	Managing Virtual Teams - link
Best Practices on TED: Why working from home is good for business - link	Leading at a Distance - link
Working Remotely - link	Leading Virtual Meetings - link

- » If notes were taken during the discussion, it is recommended to share them with all other colleagues to better structure everyone's tasks and responsibilities after the meeting.

STRESS MANAGEMENT

The situation we are facing, among other things, is associated with increased stress, anxiety and insecurity. The information available at all times from different sources, the lack of freedom of movement and the lack of normal continuation of the day's activities further amplifies these feelings. Many of us have found ourselves working at home or working part-time, in rotation, caring for children or other people we live with. The biggest challenge is managing this situation.

What factors can cause stress:

- » Fear of COVID-19 infection.
- » Balancing work, caring for children, supervising their homework, caring for other people.
- » Uncertainty about work and career.

- » Staying in quarantine alone or away from other loved ones.

The consequences of stress include:

- » Fear and worry about your health and that of your loved ones.
- » Difficulty sleeping and eating.
- » Difficulty concentrating.
- » Headaches, shortness of breath or anxiety feelings.

What you can do to manage this situation

- » Take a break. Do not stay on the phone all the time, reading or watching TV. Disconnect from social networks.
- » Take care of your body. Take deep breaths, exercise at home, do yoga or any other activity you like.
- » Eat healthy food.

- » Spend time sleeping.
- » Make a list of things you wanted to do at home, but never had time. Make sure you perform one activity each day.
- » Talk to other people you usually don't have time to communicate with. This is a good time to reconnect.
- » Start every day with gratitude for what you have and who you are -- everything will go very well.

VALID POINTS: HOW TO MAKE WORKING FROM HOME MORE EFFECTIVE FOR YOU

To help you, we encourage you to follow the resources below, LinkedIn training options and TED talks, which will help you stay productive during these difficult days.

OTHERS:

- » 5 tips for effectively working from home during the coronavirus outbreak, when you have kids - [link](#)
- » Tips from Simon Sinek:
- » Social distancing without disconnecting - [link](#)
- » Remember to check in with each other - [link](#)

REFERENCES

Deloitte 2020, *Future of Work: Ways of working in uncertain times* - [link](#)
 Deloitte 2020, *Caring for employees' mental health during COVID-19* - [link](#)
 Deloitte 2020, *Practical workforce strategies that put your people first* - [link](#)
 Harvard Business Review, 2020, *CORONAVIRUS + BUSINESS*

Privacy is a constitutional right in the Albanian jurisdiction, specifically regulated under article 35 of the Constitution of the Republic of Albania.

First paragraph of article 35 provides that: "No one can be forced to disclose its personal data except when such disclosure is required by law". Second paragraph thereof provides that: "Collection, use and disclosure of any personal data is performed with the consent of the data subject, except in the cases provided by law."

Hence, although a constitutional right, the right to privacy is not absolute as it may be subject to restrictions in some specific cases provided by the law.

Specifically, processing of personal data is governed and regulated by Law no. 9887 dated 10.03.2008 "On protection of personal data" as amended (hereinafter referred to as the "Law").

Article 5 of the Law sets out the principles of protection of personal data which imply that personal data must be: (i) processed fairly and lawfully; (ii) collected for specified, explicit and legitimate purposes and not further processed in a way incompatible with those purposes, (iii) adequate, relevant and not excessive in relation to the purposes for which they are processed; (iv) accurate, (v) kept for no longer than it is necessary for the purposes for which the data are processed.

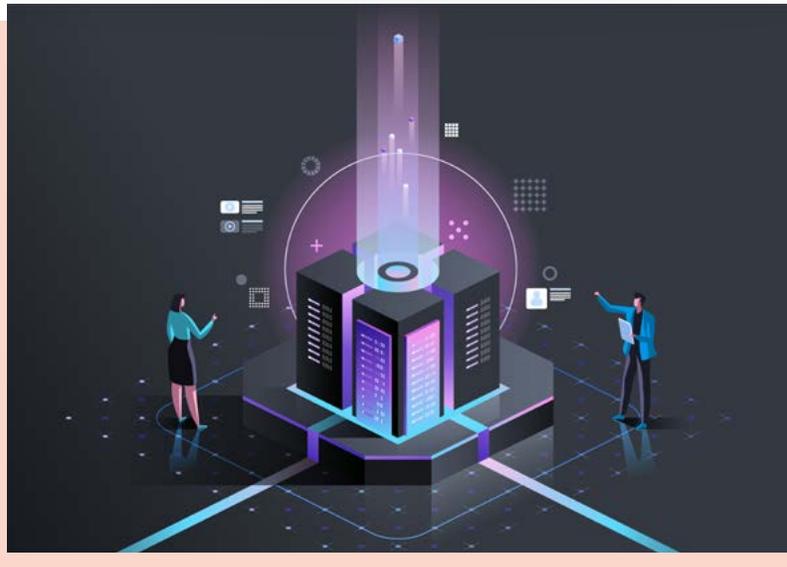
Article 6 of the Law provides that personal data may be processed only if: (i) the data subject has given its consent, (ii) processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into or with the aim of amending a contract, (iii) protection of essential welfares of the data subject, (iv) processing is necessary for compliance with a legal obligation to which the controller is subject, (v) processing is necessary for the exercise of a duty with an impact on public interest or for the exercise of a power vested to the controller or to a third party to which the personal data are disclosed; (vi) processing is necessary for protection of the legitimate rights and interests of the controller, recipients or other interested parties.

In the current situation created by the spread of COVID-19 virus, naturally came out the necessity to adopt special measures by the Albanian government. These measures were formalized *inter alia* with the declaration of the state of natural disaster upon Decision of the Council of Ministers no. 243 dated 24.03.2020, which determined certain restrictions

on several constitutional rights such as the inviolability of the residence, right to private ownership, right to select the place of residence and the free circulation, right to labor and to strikes.

Despite not explicitly restricted in the framework of the measures undertaken by the public authorities, another constitutional right which is affected due to these measures is the right to privacy.

Pursuant to the regulatory acts adopted in the framework of the measures undertaken to contrast spread of COVID-19 virus, certain private and public entities are vested and/or assigned specific duties for the transition of the emergency situation, which execution requires an increased and not ordinary flow of personal data processing. We could name a few like the State Police, which commitment in support of the ministry responsible on health, is provided by the Normative Act no. 2 dated 11.03.2020 of the Council of Ministers "On some addendums and amendments to Law no. 15/2016 "On prevention and fight against spread of infection and infective diseases" as part of the measures under-



COVID-19 IMPACT ON PERSONAL DATA PROCESSING



GERHARD VELAJ

| Partner | Boga & Associates

taken to contrast the spread of COVID-19 virus.

The exercise of these powers, consisting of limited circulation of citizens, abrupt house controls, tracing location data of citizens who have entered the Albanian territory from countries with epidemiological risk and are subject to self-quarantine, requires processing of personal data, which in some cases involve as well health data, classified by the Albanian legislation on personal data protection, as sensitive data.

In the current situation, the processing of personal data is based on article 6 (d) of the Law: "...processing is necessary for the

exercise of a duty with an impact on public interest or for the exercise of a power vested to the controller or to a third party to which the personal data are disclosed;". In case the processing involves sensitive data, it may be grounded on article 7 (dh) of the Law: "*processing of personal data is necessary for preventive medicine, medical diagnosis, the provision of care or treatment or the management of health-care services, and where those data are processed by health professionals or by other persons which are subject to confidentiality obligations.*".

The concern that arises is related with the appropriate processing of these data.

In this context the Information and Data Protection Commissioner has issued the Guidance dated 20.03.2020, on "Protection of Personal Data in the Fight Against COVID-19", as well as the Guidance dated 06.04.2020, on "Processing of Personal Data in Specific Sectors in the Framework of Measures Adopted Against COVID-19".

In the above mentioned guiding documents, the Commissioner recognizes the necessity to an increased processing and

exchange of personal data and provides guidance on public and private controllers in connection with the grounds to adopt for their processing without having to collect the consent of the data subject or obtain any preliminary authorization by the Commissioner.

Specifically the Commissioner provides that: (i) processing of employees' sensitive data connected with their health conditions and compliance with hygiene requirements, (ii) transmission to the competent authorities by telecommunications companies of location data processed in the framework of their ordinary activity, and (iii) processing by such authorities of sensitive data for the epidemiological surveillance, performed in the framework of the measures undertaken to prevent the spread of COVID-19 virus, do not constitute violation of the legislation on data protection.

On the other hand, the Commissioner provides guidance on the controllers in connection with the proper interpretation and fair implementation of the legislation governing protection of personal data in the framework of the measures adopted to contrast the spread of COVID-19, as well as highlights the obligation of the controllers to protect the personal data processed from any potential impair.

The Commissioner invite controllers to address their attention mainly on three topics: (i) adequacy of personal data processed, or otherwise that personal data must relevant and not excessive in relation to the purposes for which they are processed (ii) adoption of technical and organizational measures to ensure safety and confidentiality of data, as well as (iii) ensure that the personal data are properly destroyed upon termination of the emergency period, or otherwise once the purpose of the processing is not anymore applicable.

Violation of the legal requirements would constitute grounds for data subjects which are affected from unfair processing of personal data to undertake legal actions against the responsible controllers.

In addition, the Guidance mentioned above, reflects the message of the Declaration of the Executive Committee of the Global Privacy Assembly where it is explicitly indicated the constructive approach that the data protection authorities must adopt towards public and private controllers to the benefit of the fight against the spread of the virus. The data protection must not be understood in a way to impede the successful and efficient addressing of the situation created by the spread of COVID-19 virus.




E.H.W. donated 500 food packages for families in need.



The responsibility for communities became part of the E.H.W.'s program

AMCHAM IS PROUD OF ITS MEMBERS.

E.H.W. has welcomed the Tirana Municipality and Qendra Alert initiative, by donating 500 food packages for families in need. The responsibility for communities became part of the E.H.W.'s program, by contributing modestly for those families most affected by COVID-19.

Nokia's mission is to improve people's lives



Nokia, has donated funds to help communities and "Shefqet Ndroqi" hospital

AMCHAM IS PROUD FOR ITS MEMBERS.

Nokia, an international company that has been working in Albania for several years, has donated funds to the "Fundjavë Ndryshe" foundation. From this donation, as part of company's social responsibility, 40 percent will go to help communities in need, and 60 percent to "Shefqet Ndroqi" hospital, which is handling the most serious health trauma patients of COVID-19. Nokia's mission is to improve people's lives. We think of people in our communities and those who are doing invaluable work to help others in this difficult time.

Tona is staying close to this family in this difficult days



TONA-ALB has been able to provide food assistance to hundreds of families in need

AMCHAM IS PROUD FOR ITS MEMBERS.

As a result of the emergency situation caused by the COVID-19 pandemic, TONA-ALB has provided assistance through the Orthodox Church and civil society organizations in support of the Roma community and abused women. Through the Orthodox Church, TONA-ALB has been able to provide food assistance to hundreds of families who have been supported not only by the company's goods, but also by the daily supply of meat and gravy. About 180 food packages of TONA-ALB company have gone to help the Roma community and abused women.



COVID-19

BUSINESSES ADAPTED TO TECHNOLOGY ARE SURVIVING AND CREATING NEW ADVANTAGES - MONITOR.AL

The COVID-19 pandemic is accelerating a trend where Albania has lagged behind other countries in terms of ranking on information technology. "The pandemic has shown that businesses adapted to technology have not only survived, but are also creating new advantages," said Linda Karçanaj, director of the National Agency for Information Society (NAIS).

BANKS PROPOSE THE CREATION OF AN ACCOUNT REGISTER - MONITOR.AL

The Bank of Albania has received a proposal from commercial banks that aims to create a bank account register similar to credit registration.

OBSERVATION / SHOPPING CENTERS IMPLEMENT PROTOCOLS, BUT BUYERS "NEGLECT" THE MEASURES - MONITOR.AL

This week, shopping malls opened their doors along with several other business categories such as barbers, hairdressers, dentists, all under separate case-by-

case protocols. "Monitor" conducted a survey on how to respect the measures imposed in shopping malls, where the number of those who visit is higher and the implementation of measures remains more in the consciousness of citizens than in the obligation.

THE DECISION ON THE GUARANTEED SALARY LOAN VARIES, THE STATE WILL PAY THE LOAN INTEREST THAT BUSINESSES WILL RECEIVE; BAD CREDITORS ARE EXCLUDED - MONITOR.AL

A change in the decision to guarantee the borrowing of businesses, the activity of which has been affected by Covid-19, published today, states that MFE will reimburse lenders the interest arising from loans guaranteed by this Guarantee Agreement once in three months, where the first quarter will begin to be calculated from the date of effective conclusion of this Agreement.

TECHNICAL INNOVATIONS

OF FISCALIZATION, NEW REGISTRATION SYSTEM FOR BUSINESSES AND ASSETS - MONITOR.AL

The General Tax Directorate (GTD) plans that with the implementation of the fiscalization project there will be innovations in tax data and tax records.

SEJKO WITH BUSINESSES AND BANKERS: THE DECLINE OF THE ECONOMY TO THE EXTENT THAT WE HAVE NOT EXPERIENCED IN THE LAST TWO DECADES, HERE ARE 5 CHALLENGES - MONITOR.AL

The Governor of the Bank of Albania, Gent Sejko, in a meeting with bank executives and business representatives stated that the challenges we face are serious, both in terms of size and complexity.

AKEP MONITORS MOBILE PHONES, A NEGLIGIBLE INCREASE IN PRICES, BUT A SIGNIFICANT INCREASE IN THE INTERNET,

ESPECIALLY FOR BUSINESS UNITS - MONITOR.AL

The Electronic and Postal Communications Authority has monitored retail tariffs for mobile telephony, where it has found a significant increase in prices, but a significant increase in the number of Internet units offered, especially for business packages.

EBRD PESSIMISM: ALBANIAN ECONOMY TO FALL 9% IN 2020, DEEPEST IN DEVELOPING COUNTRIES - MONITOR.AL

The more time passes, the gloomier the predictions of the international institutions for the economic growth of Albania become, as a result of the consequences that COVID-19 is causing, resulting in one of the countries that will suffer the most crisis in Europe.

TAXES: WE ARE REVIEWING COMPLAINTS ABOUT FINANCIAL ASSISTANCE - MONITOR.AL

The General Tax Directorate announces that it considers it very important to inform taxpayers, individuals and the public as a whole about the processes, innovations and procedures they need to follow and to facilitate or simplify them.