

Market Research

Job Opportunities for Disabled People in Bosnia and Herzegovina and Montenegro

Focus on the cities of:

- BiH: Sarajevo and Mostar
- MNE: Berane and Kotor



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicevica 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com

**Udruženje
Paraplegičara
Bar**

Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovica Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzamlade@bih.net.ba

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EXECUTIVE SUMMARY

The main objective of this market research has been to “investigate whether there are market opportunities for the establishment of a new small-business and knowing the specific needs of potential users/customers on the basis of which to build a model of coherent offer”.

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The market research has been focusing on four cities, **Sarajevo** and **Mostar** in **Bosnia and Herzegovina** (BiH from now on) and **Kotor** and **Berane** in **Montenegro** (MNE from now on).

The research was carried out between February and July 2016, mixing a desk and a field approach.

The present report intends to offer an overview of the main findings of the research.

Due to the necessity to study four different cities in two countries the document is divided in two main section, one dedicated to BiH and one dedicated to MNE.

The two section present the same structure. Each section opens up with a **Country Profile**, in which, after a very brief historical and general country description, socio-economic information and data are provided. The rest of the chapter focuses on offering an overview of the work condition of people with disabilities or special needs and of the social enterprises active in the country. Then, two chapters follow, each one dedicated to one of the two cities interested by the research.

The **City Profile** chapters are structured as follows: after a brief history and description of the city, main socio-economic indicators are offered within an economic overview. After this introduction comes a short paragraph dedicated to the theme of **Doing Business**, which is followed by a paragraph dedicated to the **Social enterprises active in the city area**, a descriptive list of all the social enterprises already existing. The following paragraphs are dedicated to **Employment Agencies**, mainly the public one, and to the **Associations for People with Disability or Special Needs**, a descriptive list of all the Associations active in the interested area. Each City Profile ends up with an interview to the researcher discussing the **Main Findings of the Field Research**.

Main findings and Consideration is the last chapter of the document. As clear by the title, it summarizes an overview of the main findings of the interviews, and tries to offer some consideration about potential area of development for new small business.

The chapter is divided in two main parts: **Main Findings of the Field Research**, in which are summed up the evidence of the interviews made with the Social Enterprises, the Employment Agencies and the Associations of People with Disabilities or Special Needs; **Considerations for the Start-Up of a Social Enterprise**, in which are summed up the considerations and evaluation made by the research team at the end of the work. The evaluation is divided in two sub-paragraph: **Business to Business Approach**, which offers the relevant consideration for a potential entrepreneur which is willing to start a social enterprise that will address private companies and / or public sector, offering services, workforce and / or products; and **Business to Consumer Approach**, which offers some evaluation for a potential entrepreneur which is willing to start a social enterprise that will address the final customer.

The report ends with a long **Annex** containing the interviews made by the four researchers, which have carried on the field activity.



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

BIH – BOSNIA AND HERZEGOVINA

 **Caritas**
Barske nadbiskupije
Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me

 **vedri osmijeh**
Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com

**Udruženje
Paraplegičara
Bar**
Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.milicevic@posteg.me

 **Caritas**
Biskupske konferencije
Bosne i Hercegovine
Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba

 **Nadbiskupijski centar za
pastoral mladih
Ivan Pavao II**
Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

BIH – COUNTRY PROFILE

The following pages will offer a quick overview of the country from an historical, economic and social point of view, before focusing on the legal framework in which are operating the first social enterprises active in the country.

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Brief History¹ and Country Description²

Bosnia was first mentioned around 10th century in the Byzantine Empire. It was populated by the Slaves who came to the region in the 7th century. Around the year 1200, Bosnia became an independent kingdom and it remained independent until mid-15th century when it became part of the Ottoman Empire. It belonged to the Empire for more than 400 hundred years until the defeat of the Ottomans, when it became part of the Austro-Hungarian Empire. In the summer of 1914 the assassination of the Austrian archduke Franz Ferdinand in Sarajevo caused the outbreak of the WWI. After the war, Bosnia and Herzegovina became part of the Kingdom of Yugoslavia and, after the WWII, the Socialist Federative Republic of Yugoslavia.

The dissolution of Yugoslavia started in 1991 and new independent states were formed. Bosnia and Herzegovina (BIH) was internationally recognized in early 1992. On 22 May 1992, Bosnia and Herzegovina was admitted in the United Nations. The dissolution was accompanied by violent conflicts, especially in BIH where it took hundreds of thousands lives and caused mass destruction. The war was ended by the signing of the Dayton Peace Agreement in Paris in 1995. According to the Constitution annexed to the Agreement, Bosnia and Herzegovina consists of two entities, Federation of Bosnia and Herzegovina (FBiH) (51% of the territory) and Serb Republic (RS) (49 % of the territory) and one District of Brčko. FBiH is additionally divided into 10 cantons and cantons into municipalities. FBiH consists of 79 and RS of 62 municipalities.

The country is located on the Balkan Peninsula and belongs to the Southeastern European region. Sarajevo is the capital and the largest city. It borders with Croatia to the north, west and south; Serbia to the east; Montenegro to the southeast; and the Adriatic Sea to the south. The territory of BIH is 51 159,2 km², 51 197 km² are land and 12,2 km² is sea territory.

The population is composed of 3 constitutive peoples: Bosnians, Serbs and Croats and others. Official languages are Bosnian, Croatian and Serbian with two alphabets, Latin and Cyrillic.

The currency of BIH is BAM.

The country is a potential candidate for the membership to the EU and has been a candidate for North Atlantic Treaty Organization membership since April 2010, when it received a Membership Action Plan at a summit in Tallinn. Additionally, the country has been a member of the Council of Europe since April 2002 and a founding member of the Mediterranean Union upon its establishment in July 2008.

¹ Source: Wikipedia

² Source: Wikipedia; culturalrelations.org

Main Socio Economic Indicators³ and Economic Overview⁴

- Population: 3,827,343 (30.06.2014.)
- Birth rate: 8.89 births/1,000 population; Death rate 9.64 deaths/1,000 population (2014 est)
- Population of working age: 1.443.000
- Unemployment rate: 43.9% | Youth unemployment rate: 57.0%
- GDP (Gross Domestic Product): 27,304 billion BAM (13,960 billion Euro)
- GDP Per Capita: 7.135 BAM
- Social Index: 66,15/100 – medium low
- Ease of doing business: 79th (2016.)

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Bosnia and Herzegovina is a developing country. Recent war, as well as a triple transition – to democracy, to liberal market and to independent state, left deep marks on Bosnian economy. The initial post-war period was marked by huge inflow of investments and humanitarian aid which gave some incentive to the exhausted Bosnian economic power, with GDP increasing by over two thirds in real terms and poverty dropping from nearly 20% to around 14%. However, **past 10 years are characterized by the stagnation or slight but steady decline of most economic indicators**. The World Bank forecasts a continued rebound in 2014, with an estimated growth rate of 2%.

BIH's economy relies on export of raw materials. Due to high risks which are a consequence of multiple security shocks (political instability, corruption etc.), the market is not attractive for investments. The country also relies heavily on remittances coming from the diaspora.

Unfortunately, **BIH is leader in unemployment rates with an overall rate of 43.9% and the highest level of youth unemployment (57%)**. The extremely disproportionate distribution of wealth is creating a huge gap between the rich and the poor. There is, however, no systematic way to gather data, so most statistic indicators are, in fact, only estimations.

People with Disabilities and Their Work Condition⁵

Although, no precise data on the matter are available, a conservative estimate seems to show that **between 270,000 and 350,000 persons with disabilities live in Bosnia and Herzegovina**, accounting between **7% and 9%** of the country's population. A percentage which appears to be quite low if compared with other European countries. This might be the consequence of the fact that the law is too narrow while social policies in this domain are quite underdeveloped.

³ http://www.bhas.ba/tematskibilteni/TB_BiH_u_Brojevim_a_2015_bh.pdf;
http://www.indexmundi.com/bosnia_and_herzegovina/demographics_profile.html
<http://www.socialprogressimperative.org/data/spi/countries/BIH>
<http://www.doingbusiness.org/rankings>

⁴ <http://data.worldbank.org/country/bosnia-and-herzegovina>

⁵ Izveštaj o invalidnosti u bosni i hercegovini, Predsjednik Saveza slijepih RS Branko Suzić
<http://www.caritas.ba/dok/1423812845.pdf>
<http://diskriminacija.ba/kada-dr%C5%BEava-kr%C5%A1i-sopstvene-zakone-0>

The lack of data is indicative of the general state of the country, **while the issues of the people with disabilities is additionally neglected and undermined**: it is estimated that almost **70% of adults with disabilities in BIH live close or under the official poverty line due to exclusion from job market**.

Bosnia and Herzegovina ratified the Declaration on Rights of People with Disabilities, but the implementation of the Declaration is lagging behind. The legislation is not regulated on the state level and varies between Serb Republic and Federation of BIH, the District of Brčko also has its own legislation, and there are even differences within the Federation of BIH on the cantonal level.

Bosnia and Herzegovina has special laws on education, employability, medical and social care and social integration of people with disabilities, as well as laws that prohibit discrimination of people with disability. These laws, however, are not consistently applied.

More in detail:

- educational institutions lack quality programs and teaching materials, as well as qualified staff;
- people with disabilities do not have access to some medical treatments (i.e. dentists can perform interventions on children with mental disabilities only under full anesthesia, which almost no dentists can practice, so in effect, these children cannot access this type of medical treatment, despite them having a legal right)
- laws 157/13 e 152/14 state that every 16 employees companies should hire one person with disabilities, and that employers who do not fulfil their obligation, are, by law, required to pay a fine. However, there are no mechanisms to implement this law, no state body that would enforce it.

Moreover, laws aimed to enhance work rehabilitation and integration of people with disabilities are even less effective due to low information distribution among employers, but also among people with disabilities, especially those who live in rural areas, or those whose disabilities impeded their access to information.

Social Enterprise: an Overview⁶

Social entrepreneurship in Bosnia and Herzegovina are still an unexplored ground, despite the fact that around 60 % of the country's population is socially excluded and around 50% are unemployed. This situation can be traced back to the lack of awareness about the potential and benefits of social enterprises, inconsistent or non-existent legal framework, lack of initial capital etc. The data about the size and capacities of the social enterprises are missing due to the fact that there are no mechanisms for systematic gathering of the data. Even though not recognized by a specific law, there are, in fact, some social enterprises active in Bosnia and Herzegovina. Companies like **"EkoMozaik"** (one of the first social enterprises in the region, which produces quality and healthy food products), **"Uspon"** (established with the aim of providing professional support to people with disabilities, Uspon in cooperation with Raiffeisen Bank employs people with disabilities in the Call Center and Central operations of Raiffeisen Bank. Uspon also launched the first web-portal for the employment of people with disabilities), **"Colorservis"** (company

⁶ http://civilnodrustvo.ba/files/Izvjestaj_o_procjeni_socijalnog_poduzetnistva_u_Bosni_i_Hercegovini_-_2012.pdf
<http://www.hocu.ba/index.php/hocu.info/hocu-posao-socijalno-preduzetnistvo-sansa-za-mlade/>
<http://www.arz.gov.ba/Aktuelnosti/default.aspx?id=1422&langTag=en-US>

professional rehabilitation and vocational training for disabled people for painting and redecorating), “**RAD-DAR**” (production of religious souvenirs, business gifts, educational toys, memories on various occasions, gifts for wedding services cutting and processing various materials and services framing pictures) serve as a good example and a reminder to the wider public about the importance and benefits of social enterprises.

Given the devastating economic track record of Bosnia and Herzegovina, social entrepreneurship was recognized as an important factor in the EU integration process, which is visible in the attempts to make a legal framework for the regulation and incentive for the development of this economic sector.

In this context, there is a “**Strategy for social inclusion**” which was first defined in the “Social inclusion plan” which was created in 2010 within the more general “Strategy for the development of BIH”. This strategy was adopted in the Federation of BIH and the District of Brčko.

Part of this strategy is the support to developing social entrepreneurship. However, **there is no common law about social entrepreneurship on the level of the state or entities. Social entrepreneurship is not recognized as such in the legislation on the state nor the entity level**, but there are, however, certain benefits assigned by law to companies with responsible social policies. Such include tax return and state-funded salaries for the employees with disabilities. Although there is no specific law that regulates social entrepreneurs, the law recognizes different status of entrepreneurs with 40% of employees with disabilities (“protective/care workshop”) or 80% of employees with disabilities (“work center”).

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BIH – SARAJEVO: CITY PROFILE

The following pages will offer a quick overview of the city of Sarajevo from an historical, economic and social point of view. After a brief description of the social enterprises, employment agency and associations for people with disabilities or special needs active in Sarajevo, the chapter offer an overview of the main findings of the interviews realized by Ana Jugo, responsible of the field research realized between February and June 2016. During these period the researcher has been interviewing: Pag. | 10

- 1 social enterprise: Uspon d.o.o
- 1 public employment agency
- 4 Associations of people with disabilities and or special needs: Nešto više, Oaza, Savez udruženja osoba s cerebralnom paralizom FBiH, Radost života

Brief History and City Description

The history of Sarajevo is a long and versatile one, which is reflected in its diverse architecture. The area of Sarajevo was continuously populated since Neolithic age, but the city, as we know it today, was founded by the Ottoman Empire in the 1450s. It got its name after the governor's castle "Saraj".

In 1878, Bosnia became part of the Austrian-Hungarian Empire. The time of Austrian-Hungarian rule in Sarajevo was characterized by a great architectural expansion and modernization. The end of this era was marked by the assassination of Archduke Franz Ferdinand, Austrian heir to the throne and his wife, Sophie by Gavrilo Princip, a Yugoslav nationalist and a member of the group Mlada Bosna (Young Bosnia). The assassination marked the beginning of the First World War.

In the interwar period, Sarajevo was part of the Kingdom of Yugoslavia and, during this time, it lost its significance.

On April 15th 1941, Sarajevo was occupied by the German 16th Motorized Infantry Power and soon became part of the Nazi puppet state, Independent State of Croatia. Sarajevo was liberated by the NLA partisans, led by Valter Perić on April 6th 1945. After the war, Sarajevo became the capital of the Socialist Republic of Bosnia and Herzegovina within Socialist Federal Republic of Yugoslavia. During this time, Sarajevo regained its importance and again became one of the most important regional centers. The communists invested in Sarajevo's industry and built whole new neighborhoods and apartment blocks, adding to the already colorful architectural composition. The finest moment of this part of the city's history is hosting the XIV Winter Olympic Games in 1984, which is still a point of pride of Sarajevans who are old enough to remember it.

The disintegration of Yugoslavia and the wars which followed started soon after, in 1991. On 5th of April 1992, Sarajevo was encircled by the Yugoslav People's Army and then Army of Serb Republic, which marked the beginning of the longest siege of a capital city in the modern history of warfare. The siege ended on February 29th 1995 after the signing of Dayton Peace Accords in December 1995.

Sarajevo is the capital and administrative center of Bosnia and Herzegovina. Thanks to its long history of multicultural coexistence and presence of Orthodox and Catholic Churches, Mosques and Jewish Temple in a close proximity of each other, earned the city a reputation of "European Jerusalem". Long and turbulent history is perfectly reflected in the city's architecture; from the Ottoman old town Baščaršija, to the Austrian-Hungarian style center, socialist apartment buildings and post-war modern architecture. A number

of museums and galleries additionally testify about the history of the city and the country, from its foundation to the recent Yugoslav war. Sarajevo is surrounded by mountains which serve as a refuge from city noises and pollution and in winter offer a wide variety of contents and winter sports.

All of this makes Sarajevo an important tourist destination all year around, but especially during the Sarajevo Film Festival, the biggest film festival in the region, which takes place in summer. A special branch of tourism developed in Sarajevo, a so-called “dark tourism” or “war tourism” with tours and exhibitions dedicated to the war, popular monuments “Sarajevo Roses” (concrete scars made by shell explosions filled with red paint), decorations made of bullet shells etc.

Main Socio-Economic Indicators⁷ and Economic Overview⁸

- Population: 446.853
- Population of working age: 302.815
- Unemployment rate: 72.731 | Youth unemployment rate: 27.416/ 37,69%
- GDP (Gross Domestic Product): 6.206 Milion BAM
- GDP Per Capita: 13.955 BAM
- Number of persons with disabilities: N.A.
- Number of workers with disabilities: N.A.
- Main economic activities: trade, manufacturing industry, tourism

Sarajevo is the capital and the largest city of Bosnia and Herzegovina and one of the most developed economic regions.

The main economic activities in Sarajevo region are trade and manufacturing including production of foods and beverages, cigarettes, alcohol, textile, furniture and metalwork.

Another important field of activity is tourism, since, due to winter sports offer in the surrounding mountains, rich history and a number of museums, Sarajevo Film Festival and other landmarks, Sarajevo attracts thousands of tourists each year.

Sarajevo is also the administrative center of Bosnia and Herzegovina and many people work for the government and in public sector.

However, although it came a long way since the 1990s when it was heavily struck by war and destruction, Sarajevo is still lagging behind the capitals in the region. As a result of heavy bureaucracy and political inadequacy, many potentials are still unexploited and Sarajevo is facing many problems that yet have to be resolved.

⁷ http://www.bhas.ba/saopstenja/2016/NEZ_2016M1_001_01_BS.pdf
http://zis.ks.gov.ba/sites/zis.ks.gov.ba/files/godisnjak_za_2014.pdf
http://zis.ks.gov.ba/sites/zis.ks.gov.ba/files/bilten_za_decembar_2015.pdf
https://bs.wikipedia.org/wiki/Privreda_Bosne_i_Hercegovine#Sarajevo
⁸ <http://www.serda.ba/bs/>
https://en.wikipedia.org/wiki/Economy_of_Sarajevo
<http://www.sarajevo.ba/en/stream.php?kat=144>

Business in Sarajevo⁹

In the period from January 1. 2015 to March 20th 2016, 54 new companies were registered in Sarajevo, while in 2014, 36 new companies had been registered and 38 in 2013.

Of the companies registered in Sarajevo since January 1st 2012, 27 were erased from the register, meaning, they were shut down. The fact that the number of new companies that were closed is far smaller than the number of those which were entered into the register suggests that the market is still growing and that the conditions for new companies are, at least to some extent, favorable.

The new companies are mainly in the business of trade and services, hospitality, IT services and construction.

Social Enterprises Active in the City Area

In May 2016 we were able to identify two main Social Enterprises Active in the City Area of Sarajevo. The lack of a specific law recognizing and defining social enterprises did not allow us to implement a systematic approach to the theme

- **Picerija Uspon:** Pizza place founded by the association for employment of people with disabilities in 2013.
- **Pismolik:** A company that has been in existence on Bosnian market for over 50 years. It was founded in order to support social and working inclusion of people with speech and hearing impairment. Over 80% of the employees are people with disabilities. They are in the business of graphic design and printing.

Employment Agencies

In Sarajevo are active three employment agencies / services:

- **Federalni zavod za zapošljavanje** - Employment Bureau, is the State Agency. It requires regular check ups of the unemployed people registered there, and it mediates between employers and employees, promotes employment, implements state sponsored employment projects etc.
- **Posao.ba** – it is an internet portal with a database of jobs and profile of possible employees. It is enough to register with the information of the employment opportunity or the qualifications so that the possible employers/employees can find you.
- **Uspon.ba** – it is an agency for promotion of professional inclusion of people with disabilities. It mediates between firms/employers and employees with disabilities. It administrates an online data base with both employers and employees. It also publishes handbooks with useful information for employers and employees managing with disabilities.

⁹http://bizreg.pravosudje.ba/pls/apex/f?p=186:20:1553097217109044::NO::P20_SEKCIJA_TIP,P20_POMOC:PRETRAG A,FALSE/
<http://www.oecd.org/countries/bosniaandherzegovina/20635028.pdf>
http://www.westernbalkans.info/htmls/save_pdf2.php?id=551

Associations for People with Disabilities or Special Needs

At may 2016 we have been able to identify seven associations for people with disabilities or special needs active in Sarajevo.

Here is a very brief description of their mission:

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- **Udruženje majki djece sa posebnim potrebama, RADOST ŽIVOTA** - Association of mothers of children with disabilities - the association aims at helping children with disabilities and their families to organize their time in a structured way in order to enhance the chances of successful inclusion and integration.
- **UG Slijepih i slabovidnih** - Association of citizens with impaired vision.
- **UG gluhih i nagluhih** - Association of citizens with impaired hearing.
- **Udruženje praplegičara** - Association of paraplegics.
- **UG invalida i invalidskih penzionera** - Association of people with invalidity and those retired on the bases of invalidity.
- **Savez udruženja za podršku osobama sa intelektualnim poteškoćama FBiH, SUMERO** – Alliance of association for the support of people with intellectual disabilities of Federation of BiH – an alliance with the mission to promote human rights and rights of people with disabilities through counseling, support and inclusion.
- **Udrženje za podršku osobama sa intelektualnim poteškoćama na području kantona Sarajevo, OAZA** - Association for support to people with intellectual disabilities in Sarajevo canton – an association for support through education, work training, social inclusion and rehabilitation projects and lobbying in the local community.
- **Savez udruženja za podršku osobama sa intelektualnim poteškoćama FBiH, SUMERO** – Alliance of association for the support of people with intellectual disabilities of Federation of BiH. It is an alliance with the mission to promote human rights and rights of people with disabilities through counseling, support and inclusion.
- **Udrženje za podršku osobama sa intelektualnim poteškoćama na području kantona Sarajevo, OAZA** - Association for support to people with intellectual disabilities in Sarajevo canton – an association for support through education, work training, social inclusion and rehabilitation projects and lobbying in the local community.

Main Findings of the Field Research



Researcher: **Ana Jugo**

I am an Administrative project assistant and I maintain contacts with international partners. In addition, I am responsible for support to international volunteers in the Youth Center "John Paul II".

email: ncm.ana.jugo@gmail.com

phone: [+387 33 766 225](tel:+38733766225)

Social Enterprises

During the research project I have been interviewing social enterprises operating in Sarajevo. This helped me to develop an idea about their business model, economic condition, and about the main challenges they face in their daily activity. I tried to answer the following questions:

Which are the main findings of your interviews?

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I believe that there is a lot of potential in terms of social enterprises, as well as small and medium enterprises in general. Social enterprises that employ people with disabilities are especially favored because of the advantages offered by special funds designated towards this category. It seems that many of these mechanisms, as well as mechanisms for support of small enterprises in general are left unused because of the lack of knowledge about this sector and legislation regarding it. In addition, it is often the case that people are more inclined to invest or start a business in the sectors that are already quite developed, rather than to indulge into some new directions (probably for the fear of obstacles).

The situation for the people with disabilities and their employment is, on the other side, quite difficult because the existing legislation discourages people with disabilities from seeking employment from fear of permanently losing part of their income for a temporary job.

Referring to your interviews, which are the steps you should take to start a social enterprise?

I would, in the first place, look at the human resources, that is, the available work force and what they are able and willing to do and then try to match this with an economic activity which seems justifiable for the market and for which there is a demand.

Afterwards, I would do an extensive research of all the possible legislative and practical benefits I am entitled to use, as well as try to find out what might be the obstacles. I would certainly ask for the help and council by the Fund for professional rehabilitation of people with disabilities, as well as from the experienced association, such as Nešto više.

I would develop a plan for next steps from there.

Which are the main critical factors you should expect to deal with?

The main problem would be to match the human resources with the economic activity that is profitable. In addition, it would be a challenge to determine whether advertising this enterprise as a social enterprise employing people with disabilities would be an advantage or disadvantage for the experiences of the interviewees are conflicted regarding this.

One of the main obstacles would be problems with institutions and the discordance within the law, as well as widespread corruption which is a problem for all private businesses, but would be additionally difficult for a social enterprise which does not have the economic power to fight these.

How long will it take to reach sustainability?

I think, with the help of the Fund, it would be possible to reach sustainability within 2,5 – 3 years, although, this depends heavily on the type of activity and might take up to 5 years.

In order to be sustainable, which quote of your revenues should come from sales and/or production?

It is difficult to estimate since the interviewees were unwilling to talk about finance. However, I would presume that up to 70% of the revenues come from sources other than sales and production. I believe that



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

this number can be significantly lowered with the right choice of economic activity and a good business plan, as well as with time lapse.

Which business did they suggest you to start?

The suggestions varied, from web and graphic design, to growing herbs and fruits, packing products, PR, restaurant, etc.

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Is one of the social enterprises you interviewed a “case study of success”? Why? Which lessons can we learn from that social enterprise?

The enterprise Uspon (pizza place) can be considered a success. It has existed for three years and has reached sustainability. What is interesting for them is that, prior to opening the pizza place, they have had already been running an employment agency for people with disabilities. This means that they also had a good insight in the work force, their aspirations and obstacles and that they also had a feel about the market demands. Additionally, when they positioned their product, they insisted on the quality only, rather than advertising that they are a social enterprise.

Associations

I have been interviewing Associations active in Sarajevo. I got an idea of their point of view, interests and concerns. Based on my knowledge and analysis:

Are they interested in social enterprises hiring persons with disabilities?

All the associations expressed a lot of interest in such a social enterprise.

If yes, which ones are ready to provide you workforce? Please provide the name of the association and their contacts.

Nešto više (Adem Lisičić, alisicic@gmail.com), Radost života (Vjekoslav Saje 061165 109), Savez paraplegičara FBiH (Edisa Mujić mujicedisa@hotmail.com), Dajte nam šansu (Aida Hrnjić aida_hrnjic@yahoo.com)

Would they be ready to support a new social enterprise from a commercial point of view, facilitating contact with the market? If yes, how? Please provide the name of the association and their contacts.

They did not suggest any special strategies, but they expressed willingness to support this enterprise.

Employment Agencies

I have been interviewing the Employment Agency operating in Sarajevo. I got an idea of their point of view and activities. Based on my knowledge and analysis:

How many persons with disabilities and or special needs are present in their DB?

The agency has 1851 person in the database. None with hearing disability, 107 with seeing disability, other physical disabilities 663, speech impediment 53, mental disability 241, combined physical disabilities 146, mental and physical 66 and others 575.

Do you think if we go as a hiring company would they be able to provide us with profiled candidates?

I think that the Fund for professional rehabilitation would be a better choice for this task.

In your opinion, are the potential candidates willing to work or not? Why?



There is a lot of ambiguity in this domain. Some people who want to work encounter many obstacles (attitudes of people, physical inadequacy of public spaces etc.) and many of them are discouraged, but it seems that there is also a number of those who are determined to change these circumstances. Unfortunately, due to an unfavorable law, many are not even willing to try for fear of permanently losing part of their income.

Which business did they suggested you to start, as a social enterprise? Why?

Their suggestion was to start an outsourcing company for big businesses, such as graphic design and computer related service.

Business to Business Approach

I did not have occasion to interview private companies, but based on my knowledge of the economic activities in Sarajevo I have some suggestions about a possible start-up of social enterprise with a B2B approach:

Which kind of business would you suggest to start, if you were considering a B2B approach?

One of the ideas that was suggested and which might be a good option would be a packing company, that is a company that would pack domestic products of big companies.

Another possibility (of which we have a good example in Bijelo Polje, Montenegro) is a textile company that makes different products (such as cushions for people with limited mobility, bedlinen, bags and shirts), but is also making work uniforms for companies, and are starting the production of on-order promotional materials for events and companies.

Which are the main sector you would suggest the future social enterprise to get in contact with in order to start a business?

For the first idea, it would be advisable to contact domestic companies for food and cleaning products production.

For the second - big companies which invest money in advertising, companies in production, cleaning services (everyone who needs work uniforms), specialized orthopedic stores (for the cushions).

Why these sectors?

Simply because they might have an interest in services in the domains where I suggest we start the business in.

Do you think companies were sensitive to this issue?

I think there are some types of activities where people with disabilities are commonly employed (as in furniture production). In others, such a social enterprise would need to open some doors, however, I think that if the emphasis is on the quality and/or price of the product/service, instead on the social element, then I think they would be more willing to participate.

Which advantage would a social enterprise provide, if compared with the possibility of directly hiring workers with disabilities?

I think such an enterprise would be better organized for the needs of workers as well as the hiring businesses. The business itself would not need to take care of the middle management, instead, they would just have the final product which would satisfy their criteria.



Popović 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popović 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

Business to Consumer Approach

During the research project I have been analyzing the main economic areas of Sarajevo. This helped me to develop an idea about which business could be sustainable. I tried to answer the following questions:

Which kind of business would you suggest to start, if you were considering a B2C approach?

Production of food and services are main activities here. Additionally, there are a lot of construction companies and a lot of people work in administration. Tourism is a rapidly growing sector in which more and more small privately owned businesses are opened.

Which is the main economic activity / sector in your city?

I believe that there are some completely neglected areas in the touristic sector where there is a lot of space for businesses. For example, there is no public transportation from the airport to the city and vice versa, only way to get to the Center is by taxi and they more often than not, take advantages of tourists by insanely overcharging them. My only concern in this domain is that the big companies that operate public transportation have a monopoly which would not allow for a small company to cover this route. On the other hand, there are a lot of sights near Sarajevo (and Mostar) that are not easily reachable (especially in the entity of Serb Republic) that could be covered.

Among all the social enterprises you came in contact with in the last months, which business model would you replicate in your city?

I would probably copy the association Zlatne ruke from Bijelo Polje, Montenegro. They had a very simple but effective approach. They used their contacts with people with disabilities and asked them in which (not sure but probably they offered a few possible sectors) sectors would they like to work. Once they had an idea what they wanted to do, they studied the possibilities and started working. As their employees get better, they expand their market.

BIH – MOSTAR: CITY PROFILE

The following pages will offer a quick overview of the city of Mostar from an historical, economic and social point of view. After a brief description of the social enterprises, employment agency, associations for people with disabilities or special needs and companies active in Mostar, the chapter offer an overview of the main findings of the interviews realized by Slaven Lovric, responsible of the field research realized between February and June 2016. During these period the researcher has been interviewing:

- 2 social enterprise: Rad-Dar Ltd. Mostar; Colorservis d.o.o. Mostar
- 1 public employment agency
- 1 private employment agency
- 3 large companies: Lignum Ltd. Mostar; Majop Ltd. Mostar; NSoft
- 5 associations of people with disabilities and or special needs: Association for Down Syndrome Mostar; In spe; Association of Youth "Ružičnjak-Los Rosales" Mostar; Association of disabled workers HNK/Ž; Institution Halfway House (Kuća na pola puta)

Brief History¹⁰ and City Description¹¹

Mostar is the economic, cultural, educational, transport and tourist center of Herzegovina. Erected in the flower and wine-growing valley of the Neretva River this city's stone roses. Its mild climate protect Velez Mountain, Čabulja and Hum. It was founded around the Old Bridge, which was built in 1566 near the former suspension bridge. For that period and later other valuable cultural monuments. With the arrival of the Austro-Hungarian rule in this region caught fashioned way of management and specific social relations replaced the industrial age and the city experienced intense construction work. A new way of governance, new materials, construction, industry, railways, roads, public lighting, water supply, bridges, schools are all characteristics of Mostar at the turn of the XIX. and XX. Century.

In the years after World War II, Mostar continues to develop and has grown to a size of 126 000 inhabitants. In the economic field generated respectable economic capacities in which they were Soko, Aluminium(Aluminij), Hepok, Textile Factory, Tobacco Factory and others. Unfortunately, in war time from 1992 to 1995. Mostar has seen tremendous destruction and devastation, what the city has no memory of its origin. This image immediately after the war, many lined with the picture of suffering of Hiroshima. Mostar has seen heavy urbid military and administrative division, and farm buildings .This is why the European Union has established its administration in investing significant financial resources to salve the wounds of war.

Progress has been made in the reconstruction of infrastructure, repairs of houses and buildings and renovation of health facilities and in the field of education. One part of the funds spent to launch economic activity and encouraging private enterprise. quipment were destroyed or disposed of in such a way that it was difficult to start any activity. Today Mostar each day gets the content and restores its pre-war appearance and character. Do not neglect to any segment of the necessities of life, but the priority aims to encourage and create favorable environment for economic development. In particular, aim is to encourage the development of small and medium-sized enterprises, and have you in mind positioning, climate, traditional, land, water resources and other benefits, then it can be concluded that with the human resources and Mediterranean temper Mostar has perspective. With all the difficulties and deficiencies are following the privatization of the City of Mostar is continuously working on the strategy of economic development of the city, which in the future should bring Mostar and its region, the image of a modern European environment. Special efforts are made in the field of tourism where Mostar after the restoration of its symbols, the Old Bridge, and its inclusion as the only monument of BiH on the list of World Heritage by UNESCO, has a good chance.

Mostar is a city and municipality in southern Bosnia i Herzegovina. Inhabited by 113,169 people, it is the most important city in the Herzegovina region, its cultural capital, and the center of the Herzegovina-Neretva Canton of the Federation.

Mostar is situated on the Neretva River and is the fifth-largest city in the country, between 60 and 80 meters above sea level. It stretches over 1227 square kilometers. Mostar was named after the bridge keepers (*mostari*) who in the medieval times guarded the Stari Most (Old Bridge) over the Neretva. The Old Bridge, built by the Ottomans in the 16th century, is one of Bosnia and Herzegovina's most recognizable

¹⁰ <https://en.wikipedia.org/wiki/Mostar>
<http://www.mostar.ba/>

¹¹ <https://en.wikipedia.org/wiki/Mostar>
<http://www.mostar.ba/>

landmarks, and is considered one of the most exemplary pieces of Islamic architecture in the Balkans. Human settlements on the river Neretva, between the Hum Hill and the Velež Mountain, have existed since prehistory, as witnessed by discoveries of fortified enceintes and cemeteries.

Mostar has architecturally noteworthy buildings in a wide range of styles. Historicist architectural styles reflected cosmopolitan interest and exposure to foreign aesthetic trends and were artfully merged with indigenous styles. Examples include the Italianate Franciscan church, the Ottoman Muslibegovića house, the Dalmatian Corovic House and an Orthodox church which was built as gift from the Sultan. Mostar Art institutions include: Croatian Lodge "Herceg Stjepan Kosaca", Cultural Center Mostar, OKC Abrašević (English: Abrašević Youth Center), Pavarotti Music Centre, Croatian National Theatre Mostar (HNK), National Theatre Mostar, Museum of the Old Bridge, The Herzegovina Museum, Mostar Youth Theatre, Aluminij Gallery, Birthplace of Svetozar Corovic (Aleksa Šantić House), Muslibegović House, World Music Centre, Puppet Theatre Mostar. Mostar has a number of various educational institutions. These include University of Mostar, University "Džemal Bijedić" of Mostar, United World College in Mostar, twenty high-schools and twenty four elementary schools. High-schools include sixteen vocational schools and three gymnasiums.

The last demographic research was conducted in 1991 and its results were as follows: Bosniaks (34,63%), Croats (33.99%), Serbs (18,83%). According to the official data of the local elections 2008, among 6 city election districts, three western ones (Croatian-majority) have 53,917 registered voters, and those three on the east (Bosniak majority) have 34,712 voters. The City of Mostar has the status of a municipality. The city government is led by the Mayor. The City Council is composed of 35 representatives.

Mostar is an important tourist destination in Bosnia and Herzegovina. Mostar International Airport serves the city as well as the railway and bus stations which connect it to a number of national and international destinations.

Mostar's old town is an important tourist destination with the Stari Most being its most recognizable feature. Some of the Mostar's noteworthy sites include Bishop's Ordinariate building, the remains of the Early Christian Basilica Cim, Public Turkish Bath (hammam), clock tower (Sahat-kula), Synagogue (1889) and Jewish Memorial Cemetery, Nesuh-aga Vučjaković Mosque, Hadži-Kurt Mosque or Tabačica, Metropolitan Palace (1908), Karagöz Bey Mosque (1557), Orthodox Church, Catholic Church and Franciscan Monastery, Ottoman Residences (16th–19th century), Crooked Bridge Mostar, Tara ad Halebija Towers. The Partisan cemetery in Mostar, which is a World War II memorial, is another important symbol of the city. The Catholic pilgrimage site of Međugorje is also nearby as well as the Tekija Dervish Monastery in Blagaj, 13th-century town of Počitelj, Blagaj Fort (Stjepan-grad), Kravice Falls, seaside town of Neum, Roman villa rustica from the early fourth century Mogorjelo, Stolac with its famous stećak necropolis and the remains of an ancient Greek town of Daorson. Nearby sites also include the nature park called Hutovo Blato, archeological site Desilo, Lake Boračko as well as Vjetrenica cave, the largest and most important cave in Bosnia and Herzegovina. Officially, it is estimated that Mostar is visited by 300,000 tourists, but the unofficial figure shows even 800,000 to one million tourists a year. It is estimated that around two million guests annually visit the HNŽ/K.

Mostar and Herzegovina area in general, have more affinity to the Croatian region of Dalmatia, which can be oppressively hot during the summer. It is characterized by mild Mediterranean climate. Mostar is the sunniest city in the country.

Main Socio-Economic Indicators¹² and Economic Overview¹³

- Population: 113,169 in 2013 (vs. 126,628 in 1991)
- Birth rate: 9.02(2013.)
- Mortality rate: 9.23(2013.)
- Unemployment rate: 49.8% in January 2016 (in constant growth since 2013)
- GDP Per Capita: 11,535.35 BAM
- Average net monthly salary: 956.00 BAM
- Number of persons with disabilities: according to the official assessment of the International Health Organization, 10% of the population of BiH are disabled, therefore this percentage may be taken as a relevant for HNŽ;
- Main economic activities: industry (Aluminij), tourism, agriculture etc.

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Mostar's economy relies heavily on the aluminum and metal industry, banking services and telecommunication sector. The city is the seat of some of the country's largest corporations.

Along with Sarajevo, it is the largest financial center in Bosnia-Herzegovina, with two out of three largest banks in the country having their headquarters in Mostar. Bosnia-Herzegovina has three national electric, postal and telecommunication service corporations; one of them in each group has its seat in Mostar (electric service corporation 'Elektroprivreda HZHB', postal service company Hrvatska Pošta Mostar and HT Mostar, the third largest telecommunication company in the country). These three companies (along with banks and aluminum factory) make a vast portion of overall economic activity in the city. The private sector has seen a notable increase in small and medium enterprises over the past couple of years contributing to the positive business climate.

Considering the fact that three dams are situated on the city of Mostar's territory, the city has a solid base for further development of production. There is also an ongoing project for the possible use of wind power and building of windmills.

Prior to the 1992–1995, Mostar relied on other important companies which had been closed, damaged or downsized. They included SOKO (military aircraft factory), *Fabrika duhana Mostar* (tobacco industry), and Hepok (food industry). In 1981 Mostar's GDP per capita was 103% of the Yugoslav average.

The only company from the former Yugoslavia, which still works well is Aluminij. Aluminij is one of the country's strongest companies and it has a number of international partners. The company steadily increases its annual production and it collaborates with leading global corporations such as Daimler Chrysler and Fiat. Aluminij is one of the most influential companies in the city, region, but also country. In relation to the current manufacturing capacity it generates an annual export of more than €150 million. The

¹² https://hr.wikipedia.org/wiki/Mostar#Mostar_.28naseljeno_mjesto.29

<https://www.szzhnz-k.ba/pdf/bilteni/hr/2016/1.pdf>

<http://www.mojemjesto.ba/bs/varijable>

Nacrti lokalnih planova akcije u oblasti invalidnosti FBiH(2014.)

¹³ <https://en.wikipedia.org/wiki/Mostar>

<http://www.doingbusiness.org/data/exploreeconomies/south-east-europe/sub/mostar/>

http://www.fzzz.ba/statistika/pdf/2016/Bilten_FZZZ_01_2016.pdf



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postegame



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
E-mail: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

partners with which the Aluminij does business are renowned global companies, from which the most important are: Venture Coke Company L.L.C. (Venco-Conoco joint Venture) from the USA, Glencore International AG from Switzerland, Debis International trading GmbH, Daimler-Chrysler and VAW Aluminium Technologie GmbH from Germany, Hydro ASA from Norway, Fiat from Italy, and TLM-Šibenik from Croatia. Mostar area alone receives an income of €40 million annually from Aluminij.

Mostar also hosts the annual International Economic Fair Mostar ("Međunarodni sajam gospodarstva Mostar") which was first held in 1997. The Fair consist of several smaller sections: "The Economy Fair", "Wine Fair", "Book Fair" and "Food Day".

Business in Mostar¹⁴

In 2013 were shut down 564 businesses. Economic analysts believe that the actual number of closed companies is larger than official statistics show, if you take into account the fact that the actions to the tax authorities can not check out until you settle all obligations.

According to the Tax Administration of FBiH, in the Federation of Bosnia and Herzegovina in the first three months of 2014 ceased to exist 72 companies with 219 business units, and 403 craft shops.

In December 2015, the share of blocked companies in BiH was 28.4%.

Main Companies Active in the City Area

The description offered here below is not exhaustive, but it aims just to offer an overview of some of the main companies characterizing the city area:

- **Aluminij d.d. Mostar¹⁵** is a stock company with approximately 850 employees, producing 130,00 tons of primary aluminum and aluminum products, and an annual export which exceeds €150 million. Aluminij has been working hard from the beginning, building and upgrading, its own production capabilities and achievements, as well as the surrounding society as a whole, continually investing in economy improvements and ennobling its environment and constantly keeping track of the world's technological developments and achievements. One of such ideas is the project of the new electrolysis plant construction which would almost double the production of primary aluminum. Also, for a few years now Aluminij has been working on the idea to build its own source of energy. With equal enthusiasm Aluminij also supports the aluminum-based projects of production and processing with small and medium enterprises which may be bearers of the regional development throughout the country. Aluminij plays a crucial role in the region and national economy, with approximately 40,000 people who make living from Aluminij, directly or indirectly.
- **JP Elektroprivreda HZ HB dd Mostar¹⁶** was established on 28 August 1992 and has been working in the 35 municipalities of the Federation of Bosnia and Herzegovina. From 28 April 2004, it operates

¹⁴ http://www.bisnode.ba/wp-content/uploads/2014/11/Bulletin_Q4_2015_web.pdf

http://www.bisnode.ba/wp-content/uploads/2014/09/Bisnode_Bulletin.pdf

http://www.bisnode.ba/wp-content/uploads/2014/11/Bilten_junij_bih_2015_6.pdf

<http://www.vecernji.ba/od-pocetka-godine-u-fbih-zatvorene-72-tvrtke-i-403-radnje-927709>

<http://dnevni-list.ba/web1/porazavajuca-statistika-za-bih-svaka-cetvrta-tvrtka-blokirana-samo-622-novih-poduzeca/>

¹⁵ <https://www.aluminij.ba>

¹⁶ <https://ephzhb.ba>



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

as a joint stock company, a basic capital of the Company consists of a 10% share and the state capital of 90%. The mission of JP Elektroprivreda HZ HB dd Mostar is quality, reliable and safe production, distribution and supply of electricity and the development of new power capacity according to the development needs of users, in accordance with the development plans of Bosnia and Herzegovina. JP Elektroprivreda HZ HB dd Mostar, 31 December 2012, supplying the 203,931 active customers of electricity. From the customer to the 110 kV voltage level is the biggest buyer Aluminium dd Mostar. At the end of 2012, there were 1,898 employees of good qualification structure, and continuously carried out policy of scholarships and help young professionals. JP Elektroprivreda HZ HB dd Mostar has a special role in the process of integration of Bosnia and Herzegovina with the European electricity Economic Area.

- **Company FEAL d.o.o. Široki Brijeg¹⁷** is in the market since more than 25 years, and has a long tradition in the processing of aluminum. Founded in 1976, it is completely in private ownership. FEAL specializes in designing aluminum systems and the further processing of aluminum. Bearing in mind the dynamic and demanding market that is constantly changing, they answered with the modern equipment of the plant for aluminum extrusion, electrostatic powder coating and anodizing anode, as well as machinery for the processing of aluminum profiles. The products that they market are various types of aluminum structures used in construction and industry. Their development is based solely on creating their own team of experts that monitors global trends in design and offer a complete series for the production of aluminum. Alloy systems with its design can be adapted to the specific needs of clients in architecture and industry from concept to finalized product.
- **Croatian Post Mostar¹⁸** has begun its business activities in 1993 as part of the company Croatian Post and Telecommunications-HP T. Since January 1st 2003 Croatian Post Mostar has become an independent postal administration. Croatian Post Ltd. Mostar employs 745 employees, and has a network of 108 postal offices and it is one of the three public postal administrations in Bosnia and Herzegovina. The activities of Croatian Post Mostar as a postal administration in Bosnia and Herzegovina is regulated by the Law on Posts in the Federation of Bosnia and Herzegovina.
- **Croatian Telecommunications dd Mostar¹⁹** company was formed by separating the Croatian Post and Telecommunications into Croatian Post (HP) and Croatian Telecom (HT). From 1st January 2003, begins work independently Croatian Telecommunications Ltd. Mostar (HT Mostar), which become one of the three national operators in Bosnia and Herzegovina. Based on the reorganization of the Enterprise 24 November 2006. HT Mobile Ltd. annexed to HT Mostar, and thus become an integral part of the Public Company HT Ltd. Mostar. Companies Assembly adopted on 1st April 2009, the decision on re-registration of companies of limited liability company into a stock company. Re-registration is executed on June 8, 2009, and stocks Companies listed on the Sarajevo Stock Exchange. HT dd Mostar offers a wide range of services, which are intended for both private and professional users, who want to modernize, improve and enhance their business. The continuous technological development, investment in infrastructure, resources and professional staff, as well as using modern technology HT dd Mostar provides its customers with a huge range of telecommunications services, as well as fast and reliable connection to the entire world.

¹⁷ <https://www.feal.ba>

¹⁸ <https://www.post.ba>

¹⁹ <https://www.hteronet.ba>

- **Majop d.o.o. Mostar**²⁰ is a privately owned company, founded in 1992. The turning point of their business was when they started distributing products of Vindija d.d. Varazdin in 2004, which is one of the leading food producers in Europe. The company acquired a very rich knowledge about functioning of wholesale and retail facilities. Their goal is to grow into a recognizable provider of milk, milk products, juices, chicken and turkey products and fresh and frozen meat products.
- **SIK d.o.o. Mostar**²¹ is a young, flexible and dynamic company with high demands for quality. As a west-oriented medium-sized business in Bosnia and Herzegovina for years, they recognized address, when it comes to producing high quality and demanding production of metal components and assemblies to the constructive documentation of the buyer; machining elements according to samples and services technological interventions; locksmith - tinsmith work within its own facilities, making sub-assemblies and assemblies, and assembly hall on the spot. Therefore, they work with customers throughout the European region and far beyond. As a competent company they have the appropriate professions and realize, among other projects in Germany, Norway, Sweden, Switzerland, the United States.
- **Lignum d.o.o. Mostar**²² is a company engaged in the production of furniture intended for hotels, apartments, nursing homes, offices and households. Founded in 1992 as a store all types of panels (particleboard, plywood, panels, etc.) in order to be up to date activity of the company expanded into the production of furniture buyer.
- **Nsoft**²³ is developing software solutions for organizing games of chance and sports betting. Their portfolio consists of virtual games, sports betting, live betting, slots and casino games and lotteries. A unique approach to clients and creative software solutions have made Nsoft to list the world's top manufacturers of innovative products developed exclusively for the industry of games of chance. Nsoft mission is to provide the owners of betting powerful and visually attractive platform, incredible virtual games, sportsbook rich data, and to help them progress in their work. Beautiful design, safe and flexible software, installation and integration without effort, and constant support is what is most important and it is always available to their clients.

Social Enterprises Active in the City Area

In May 2016 we were able to identify two main Social Enterprises Active in the City Area of Mostar. The lack of a specific law recognizing and defining social enterprises did not allow us to implement a systematic approach to the theme.

- **Colorservis d.o.o. Mostar** for training and employment of disabled persons is a business enterprise with a long business tradition was founded in 1956, and after the war 01.01.1994. year again went to work. Colorservis d.o.o. Mostar for vocational training and employment of disabled persons is a business enterprise with all the necessary competence and experience to perform the painting - and painting jobs in the interior, the exterior, painting steel structures, painting road markings

²⁰ <https://www.majop.ba>

²¹ <https://www.sik-mostar.ba>

²² <https://www.lignumcentar.ba>

²³ <https://www.nsoft.ba>



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



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88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

(marking parking places, switches, crossings, etc.) And small repairs in the building. The Company Colorservis d.o.o. Mostar during his business was engaged in painting works and corrosion protection for Aluminij dd Mostar, A3 d.o.o. Siroki Brijeg, Hering dd Siroki Brijeg, Posusje Kror, Dalekovod doo Mostar, HNŽ Government s - all ministries, Primary and secondary schools, University of Mostar, FMUP Sarajevo, Ministry of Foreign Affairs and many others. During 2013 and 2014 the company Colorservis d.o.o. Mostar was hired in maintenance of horizontal and vertical signage in the City of Mostar. Colorservis employing deaf people and people with disabilities who are trained for this type of activity. Colorservis d.o.o. Mostar currently employs 12 workers, of which 10 disabled people who are in this company get the option of working and permanent employment.

- **Rad-Dar d.o.o.** - with a history of Caritas Mostar special emphasis on care for people with special needs. With rehabilitation, accommodation and personalized education for children and adults with special needs provided by the Center Sveta obitelji, people with special needs is provided and vocational training and social integration workshops in Nazareth, Emanuel and Bethlehem. In August 2013, Caritas Mostar founded the Economic Society for the employment of people with disabilities RAD-DAR. In setting up the Economic Society RAD-DAR Caritas Mostar goes a step further in the care of people with disabilities and gives them an opportunity for employment. The positive and accepting attitude towards people with disabilities, creating conditions for their training and employment obligation of every civilized society. The degree of civilization of a society is measured by its attitude towards people with disabilities. This relationship does not imply regret, but understanding, which is the foundation for achieving the ultimate goal, which is the integration of persons with disabilities in family, work environment and good social life. Disabled people dream of employment is mainly elusive. Caritas Mostar in the company RAD-DAR hired three people with disabilities. These people for their work regular salary with which they paid taxes and contributions for health and pension insurance. They offer a variety of products classified in several categories: religious souvenirs, business gifts, didactic toys, memories on various occasions (baptism, communion, confirmation ...), gifts for newlyweds, cutting services and processing of various materials and services framing pictures. They are also open for cooperation with all interested partners in the field of packaging and sorting of finished products, as well as finishing and processing semi-finished products in accordance with their abilities. Rad-Dar d.o.o. currently employs 7 people of which 5 are persons with disabilities.

Employment Agencies

In Mostar are active two employment agencies / services:

- **The Employment service HNŽ/ K²⁴** is a public institution founded by the Government of the Herzegovina-Neretva County. As a successor of the Institute for Employment HRHB or Self-governing communities of interest for employment of Mostar, situated in its own premises in Mostar, 19 King Street firm, since 1978. During the registration office space, whose only real landlord and owner with the right to dispose of Employment Services HNŽ / K Mostar. Activity is geared towards promoting employment, and they do this through a variety of activities, such as: mediation in employment, monitoring and updating of the unemployed, the implementation of

²⁴ <https://www.szzhnz-k.ba/>

active employment policy, vocational training and retraining, the exercise of legal rights on the basis of temporary unemployment, informing interested parties about the situation in the field of employment and education, exercising the right to work. The legal foundations, the business activities of the Service are organized through the work of five sectors within the Central Office: Office of the Director, Division for employment mediation, Department of organizational-legal and general affairs, Analysis, Planning, Information and Informatics and Division material and financial affairs. Service has ten municipal branch. Business services lead director, appointed by the Governing Council of the Service. The members of the Governing Council appointed by the Government of the Herzegovina-Neretva Canton.

- **Trenkwalder group**²⁵ was founded in 1985 and in 2007 opened a branch office in Bosnia and Hercegovini, in 2009 it comes to branch expansion and now it currently has 5 in BiH. Trenkwalder group is one of the largest companies to provide personnel services provider in Central and Eastern Europe, it is active in 17 countries with 300 branches, 55,000 employees and 15,000 customers from all economic sectors.

Associations for People with Disabilities or Special Needs²⁶

At May 2016 we have been able to identify 12 associations for people with disabilities or special needs active in Mostar.

Here is a very brief description of their mission:

- **Association of parents and children with special needs Vedri osmijeh**- associations dealing with assistance for people with disabilities and their families in everyday life, for the realization of legal rights and through their work trying to influence the construction of a system that would improve the needs and rights of these persons.
- **Center for children and young people and families SPES**-support for children, youth, families and individuals in the development, improve the quality of life, social empowerment of children and young people with specific problems.
- **Association of hearing impaired people Sluh in HNŽ**- core business of the organization is focused on overcoming the effects of serious communication barriers reflected in unfavorable social educational, economic, sports and cultural situation of the deaf and hard of hearing people.
- **Citizens Association impaired in HNŽ**-giving incentives for the adoption of laws and regulations in order to promote certain forms of social and health care; cooperate with the competent authorities and institutions in the field of social; health risks and protection, education, employment of persons with impaired hearing, cares and helps to supply an audible and other aids; organizing a parade, sports events, festivals, holidays, recovery and recreation of persons with impaired hearing.
- **Association of blind and visually impaired citizens of Mostar**-gathers blind and visually impaired persons from Mostar and concerned about their status; keeps records and helps their education, such as Braille, libraries for the blind and visually impaired, etc.

²⁵ <https://www.trenkwalder.com/ba/>

²⁶ <http://www.ldamostar.org/publikacije/adresar-NVO-mostar.pdf>

- **Association of Young Ružičnjaka-Los Rosales Mostar** -was in mergers of people with special needs for self-representation of their interests and citizens in order to help these people; employment, socialization and integration in the family and society; related matters; informing the public through the media on all issues and problems of people with special needs, exploring bodies, organizations, institutions with problems, difficulties and opportunities of people with disabilities in their daily lives.
- **Association of Parents and Friends of People with Special Needs Sunce Mostar**-mission of the association is a commitment to improve the quality of life for people with special needs in the areas of health, social protection, education, rehabilitation, vocational training and employment, and raising and strengthening public awareness of these persons.
Association of paraplegics and the poliomyelitis from Mostar-aims to assembly and association paraplegics and polio and other citizens to improve the lives of paraplegics and patients; Association provides resources such as carts, aids, crutches its members and organizes various activities examples of abilities and skills of its members.
- **Association of friends-friends of children without parental care and persons with special needs Naša djeca-Our kids Mostar**-deals by bringing together citizens and friends for assistance to children without parental care and persons with special needs; introduction of organizations and institutions in BiH with their problems and difficulties everyday life.
- **The humanitarian organization Caritas Mostar-Duvno and Trebinje-Mrkan, Caritas Mostar –Sveta obitelj, Nazaret, Emanuel, etc.**-listed institutions are for children with special needs; providing spiritual and material assistance; kindergartens, homes for abandoned children, counseling assistance to individuals and institutions.
- **Humanitarian associations Divita-Miracles**- is committed to addressing the problem of homeless children and children with special needs.
- **Humanitarian association Izvor Mostar**-supporting women, children, young people and people with special needs, children without any parents with a view to the integration into the community.

Main Findings of the Field Research



Researcher: **Slaven Lovric**

I am a Project Assistant for Caritas BK BiH. I work with my colleagues for the involvement of people with special needs in the society and to fight against the stigma and the prejudice.

email: s.lovric@caritas.ba

phone: [+387 63419910](tel:+38763419910)

Social Enterprises

During the research project I have been interviewing social enterprises operating in Sarajevo. This helped me to develop an idea about their business model, economic condition, and about the main challenges they face in their daily activity. I tried to answer the following questions:

Which are the main findings of your interviews?

The economic situation of social enterprises is difficult, they struggle to reach sustainability, and in many case they do not achieve this result. Moreover, the administrative work is quite complex and requires a lot of paperwork.

Referring to your interviews, which are the steps you should take to start a social enterprise?

The first step is to find an innovative idea, which can be economically sustainable and marketable.

The second step is to get in touch with the Fund for the rehabilitation of disabled people, acquire all the information, proceed with the registration process and then explore how to access and use their grants. In this phase you need to carefully understand the administrative paperwork you need to do in order to access the fund.

Which are the main critical factors you should expect to deal with?

The first issue is related to the fear of disabled people and their families to lose the “disability pension” they are entitled to. Even if the person with disability is willing to work and his / her family is supportive, the perceived risk is far too big, because the average pension is often very close to the average salary they would get in case of access to the world of work, but, on the other hand the perceived risk in case of future job loss is too scary.

How long will it take to reach sustainability?

The average time for the interviewed social enterprises is between 2 and 3 years, when they reach sustainability.

In order to be sustainable, which quote of your revenues should come from sales and/or production?

For the majority of the social enterprises interviewed, sales generate less than 50% of revenues. The main quote of resources come from the Fund for the rehabilitation of disabled people.

Which business did they suggest you to start?

They all like idea of greenhouse, then call center, some kind of cafes or restaurants basically the hospitality and service industries are their favorites.

Is one of the social enterprises you interviewed a “case study of success”? Why? Which lessons can we learn from that social enterprise?

No. I think that none of them is a case study of success. However, talking with them was useful in order to acquire information related to business model, cooperation with institutions, with other social enterprises, etc.

Associations

I have been interviewing Associations active in Mostar. I got an idea of their point of view, interests and concerns. Based on my knowledge and analysis I tried to answer the following questions:

Are they interested in social enterprises hiring persons with disabilities?

They all aim at opening up of social enterprises, because they want their own associations and projects to be funded by their own work, profit and achievements.

If yes, which ones are ready to provide you workforce? Please provide the name of the association and their contacts.

**Caritas**
Barske nadbiskupije
Popović 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me

**Udruženje
Paraplegičara
Bar**
Popović 23,
85000 Bar, Montenegro
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com

**Udruženje
Paraplegičara
Bar**
Popović 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me

**Caritas**
Biskupske konferencije
Bosne i Hercegovine
Mehmed bega Kapetanovica Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba

**Nadbiskupijski centar za
pastoral mladih
Ivan Pavao II**
Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

In my opinion, they all want but Vedri has the best relations with Los Rosales/Ružičnjak so I think that maybe they could provide workforce together (Contacts: www.ruzicnjak-mostar.ba, 036/556-581, ruzicnjakmostar@gmail.com)

Would they be ready to support a new social enterprise from a commercial point of view, facilitating contact with the market? If yes, how? Please provide the name of the association and their contacts.

Because of that good relations between those mentioned associations I think that could help each other through their networks, contacts, fairs and marketing channels (i.e. online - Fb page, their offices etc) (Contacts: www.ruzicnjak-mostar.ba, 036/556-581, ruzicnjakmostar@gmail.com).

Employment Agencies

I have been interviewing the Employment Agency operating in Mostar. I got an idea of their point of view and activities. Based on my knowledge and analysis I tried to answer the following questions:

How many persons with disabilities and or special needs are present in their DB?

780.

Do you think if we go as a hiring company would they be able to provide us with profiled candidates?

No way they could do that, but we can try we have nothing to lose

In your opinion, are the potential candidates willing to work or not? Why?

They are willing to work but first we have to change parents and families' minds, in order to overtake the fear of losing the disability pension.

Which business did they suggested you to start, as a social enterprise? Why?

We got an answer only from Trenkwalder, which actually is not working with people with disabilities. the private companadministration, call center, service industry, for older population interest: cleaners, why? Good question maybe from their experience and knowledge but they did not work had business with people with disabilities and they are suggesting and guessing probably. I mean on Trenkwalder private employment agency public one was without the opinion.

Business to Business Approach

I have been interviewing large private companies based in Mostar. Based on my knowledge of the economic activities in Mostar I have some suggestions about a possible start-up of social enterprise with a B2B approach:

Which kind of business would you suggest to start, if you were considering a B2B approach?

Souvenir production, greenhouse and maybe some kind of cafe / restaurant.

Which are the main sector you would suggest the future social enterprise to get in contact with in order to start a business?

Greenhouse, ecological farming.

Why these sectors?

For two main reasons: (1) the healthier trend in eating habits and (2) this sector would be the most appropriate for our workers.



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@com.me



Fra Franje Milicevica 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.milicevic@posteg.me



Mehmed bega Kapetanovica Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

Taking into account the interviews you have been doing during these last months, which companies would take into consideration a social enterprise as a supplier?

Nsoft.

Do you think they were sensitive to the problem?

Nsoft was very sensitive.

Which kind of services would these companies be interested in?

Nsoft would be interested for services like call center and cleaning.

Why these services?

Nsoft would take into consideration this services for two main reasons: (1) competitive price, due to lower labour cost and (2) social aspect.

Which of these services would you feel more comfortable to provide?

Even taking into account Nsoft suggestions, I would suggest to develop eco farming offering products to shops and stores, because of the new trend for healthier lifestyle and starting-up of new green and eco stores.

Why?

Because it could be a good business, and would certainly provide a good image for us and for our workers.

Which advantage would a social enterprise provide, if compared with the possibility of directly hiring workers with disabilities?

from the company point of view there would be two main advantages: (1) the possibility to acquire services at lower prices, due to the economic advantage related to the lower cost for the workforce; (2) the return on image, generated by the fact of taking part in the social change, raising awareness on the real capabilities of people with disabilities and / or special need.

Business to Consumer Approach

During the research project I have been analyzing the main economic activities of Mostar. This helped me to develop an idea about which business could be sustainable. I tried to answer the following questions:

Which kind of business would you suggest to start, if you were considering a B2C approach?

Greenhouse or tourist services, but into the city center.

Which is the main economic activity / sector in your city?

Tourism. But also industry thanks to the presence of big players like Aluminij, Feal, Sik, Nsoft and Lignum.

Among all the social enterprises you came in contact with in the last months, which business model would you replicate in your city?

Pizzeria created by Uspon, Colorservis and Rad-Dar are interesting example to follow. They have been taking advantage of being part of Church and Caritas network developing their business starting from the market guaranteed by these two institutions.

Among the business ideas you took into consideration in these months, which one you consider more solid?

Greenhouse ecological farming for start

Why?

Because world and society are increasingly turning to a healthy lifestyle and that is what Mostar needs. It could be seen as a "blue ocean", an empty market space to be filled up. Mostar is crowded with bakeries, fast foods and other players offering junk fast food delivery, but the healthy segment is still to be covered.

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What would you suggest to sell?

Eco farming products.

Which customer would you target?

For start kindergartens and some markets, stores and then try to evaluate a vertical integration toward the distribution in order to reach the final customer.



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

MNE – MONTENEGRO



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.milicevic@posteg.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

MNE – COUNTRY PROFILE

The following pages will offer a quick overview of the country from an historical, economic and social point of view, before focusing on the legal framework in which are operating the first social enterprises active in the country.

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Brief History and Country Description²⁷

Montenegro is a country located in Southeastern Europe. It borders Croatia to the west, Bosnia and Herzegovina to the northwest, Serbia to the northeast and Albania to the south-east. The west of Montenegro is the Adriatic Sea. Its capital and largest city is Podgorica, while Cetinje is designated as the Prijestonica, meaning the former Royal Capital City. Montenegro declared independence on 3 June 2006, on the basis of an independence referendum held on 21 May of that year. The Constitution of Montenegro describes the state as a "civic, democratic, ecological state of social justice, based on the reign of Law." Montenegro is an independent and sovereign republic that proclaimed its new constitution on 22 October 2007. Current president of Montenegro is Filip Vujanovic. By the World Bank Montenegro is classified as an upper middle-income country, it is member of the World Trade Organization, UN, the Organization for Security and Co-operation in Europe, the Council of Europe, the Central European Free Trade Agreement and a founding member of the Union for the Mediterranean. Montenegro is also a candidate negotiating to join the European Union and NATO. On 2 December 2015 Montenegro received an official invitation to join NATO, whereby it would be the 29th member country. This invitation was meant to start final accession talks. Montenegro is multiethnic state in which no ethnic group forms a majority. Major ethnic groups include Montenegrins (Црногорци/Crnogorci), Serbs (Срби/Srbi), Bosniaks (Bošnjaci), Albanians (Albanci – Shqiptarët) and Croats (Hrvati). The official language in Montenegro is Montenegrin. Also, Serbian, Bosnian, Albanian and Croatian are recognized in usage. All of these languages, except Albanian, are mutually intelligible.

Main Socio Economic Indicators²⁸ and Economic Overview²⁹

- Population: 620 029, Male: 49%, Female: 51%
- Birth rate: is 12.0% and Mortality rate is 9,5
- Population of working age: (from age 15 - 64) is 68 %
- Unemployment rate: 18.0% (data from 2014)
- GDP (Gross Domestic Product): 3 458 million EUR (data from 2014)
- GDP Per Capita: 5 561 EUR (data from 2014)

²⁷ Source: Wikipedia

²⁸ Source: Monstat; The Social Progress Imperative; World Bank Group

²⁹ World Bank Group

- Social Index: 69,01
- Ease of doing business: 46th (2016)

Montenegro is an upper-middle-income country with enormous growth potential. Montenegro has been engaged in activities with the World Bank Group (WBG) since 2001 and became a member in 2007. While Montenegro's economy has huge potential, it is hindered by significant structural, economic, and fiscal risks. The global economic crisis exposed some pre-existing fissures in the foundation of Montenegro's economy and the combination of a series of economic developments has caused a deeper recession in the country than previously anticipated. Montenegro's use of the Euro has helped shield the country from the worst effects of the 2008 financial crisis. Using the Euro as the sole currency has also required policymakers to adopt sound fiscal policies and a legal and institutional framework that encourages private sector activities, while simultaneously addressing the root causes of fiscal imbalances and macroeconomic misalignments in the country.

From the beginning of the privatization process in 1999 through to 2015, around 85% of Montenegrin state-owned companies have been privatized, including 100% of banking, telecommunications, and oil distribution.

Net foreign direct investment in 2014 reached around 430 million euro and investment per capita is one of the highest in Europe.

Tourism brings in twice as many visitors as Montenegro's total population every year. Montenegro first instituted value added tax (VAT) in April 2003, and introduced differentiated VAT rates of 17% and 7% (for tourism) in January 2006. In May 2013, the Montenegrin Government raised the higher level VAT rate to 19%.

People with Disabilities and Their Work Condition³⁰

According to *Statistical office in Montenegro* (Census of population 2011) there are 11% of the total population who have difficulties in performing daily activities due to long-term illness, disability or age. Out of the total number of women, 12% had problems in performing daily activities, while this percentage for men is 10%.

A *Law on Prohibiting Discrimination of Persons with Disabilities* was adopted in 2011. It is foreseen to be amended by the end of 2014 in order to bring it in line with the acquis. Montenegro also indicated that IPA assistance is foreseen to harmonize the Montenegrin legislation with the UNCRPD.

A *Strategy for Integration of people with disabilities* 2008–2016, with a respective Action plan, was adopted in 2007. The Strategy envisages the adoption of Action plans in this area every two years. Amendments to the Law on spatial development, adopted in July 2013, foresee some measures to improve accessibility.

Also an *Action Plan* for Adapting facilities for the access of persons with reduced mobility and people with disabilities for 2014 was adopted by the Government in October 2013

Awareness raising activities have also been carried out in accessibility. On the basis of the Law on Vocational Rehabilitation and Employment of Persons with Disabilities (2008), special subsidies may be granted to

³⁰ Screening report Montenegro Chapter 19 - Social policy and employment - 6 February 2014

employers for hiring people with disabilities. Also a quota system for the employment of people with disabilities was introduced in May 2009.

However, most companies concerned prefer to pay a noncompliance fee for not employing people with disabilities. Montenegro also indicated that it tries to encourage self-employment of people with disabilities

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Social Enterprises: an Overview

In order to create new employment opportunities for the most vulnerable population and aiming to reduce poverty, **the Government of Montenegro is increasingly recognizing the concept of social entrepreneurship as a possibility**. Donors are not active anymore, so state and its non-state actors must find ways for cooperation that will be maintained at a good level.

In Montenegro there are already individual cases of Social entrepreneurship and Social enterprises, as for example:

“New Chance” - from Herceg Novi, enterprise for employing persons with disabilities;

For the last seven years, since NGO "New Chance" in Herceg Novi exist, they have implemented numerous projects to help young people with disabilities. Support in creation of new knowledge and skills of persons with disabilities in order to create employment opportunities.

Roma women Craft cooperative “Rukatnice” - established by SOS Niksic;

Handicraft engaged in tailor`s and hairdressing trade, employing Roma women

- *Montenegro Chamber of Skilled Crafts and Entrepreneurship (ZanaPredaK)* is the roof organization representing professional, economic and social interests of Montenegrin small and medium sized enterprises organized by 15 professional associations. They advocate interests of more than 130 professions such as: hairdressers, women in business, electro technicians, automobile technicians, carpenters, etc. Project COSPE and ZanaPredaK have financed 6 small social businesses.

One of these social enterprises, “Eco souvenirs Heart”, was established in the premises of the Association of handicapped "Heart" in Mojkovac, First social enterprise in Mojkovac (North part of Montenegro) hired two persons with disabilities who will continue to train and employ five more persons. Social enterprise developed souvenirs from eco materials (recycled paper and plastic).

Moreover, it is significant to quote the “Development of Social Entrepreneurship”, project managed by Caritas Italiana and conducted in cooperation with the national Caritas organizations from 7 countries (Bosnia and Herzegovina, Serbia, *Montenegro*, Kosovo, Greece, Macedonia, Albania) The project foresees the development of social entrepreneurship for the purpose of employment of groups in need and the development of underdeveloped areas.

As stated by the Ministry of labour and Social Welfare of Montenegro in *The National strategy for Employment and Human Resources (2012 - 2015)*: “*The concept of Social Entrepreneurship, which has not yet taken hold in Montenegro, can contribute to the opening of alternative jobs, especially for those who are members of vulnerable groups of the population*”.

Therefore, there are no adoptions of adequate legislation about Social Entrepreneurship in Montenegro, but there is a proposal of law.

In early 2013, the Ministry of Labor and Social Welfare established a *working group* to prepare the law on Social Entrepreneurship with technical assistance from TACSO (Technical Assistance for Civil Society Organisations) project. The pre-draft law was prepared and its adoption was planned, according to the Government Activity Program, for the second quarter of 2013, along with adoption of the Social Entrepreneurship Strategy and Action Plan.

However, under the Governments Conclusion reached in the session held on 24 May 2013, obligations of the Government concerning preparation of the Proposal for the Law on Social Entrepreneurship and Entrepreneurship Strategy 2013-2016, with the Action Plan for 2013, were deleted from the 2013 Government Activity Program.

There are a lot of strategic documents, laws and policies that Montenegro has adopted regarding Social Economy: Agenda of economic reforms, Strategy development and poverty reduction, Agricultural Development Strategy, Regional Development Strategy and the Sustainable Development Strategy, etc.

For our purpose the most important are:

- **National Development Plan 2013-2016**, built up on the model of the strategy EU 2020, with aim of development policies of Montenegro in areas that define the strategy: smart growth, sustainable growth and inclusive growth.
- **Regional Development Strategy 2014-2020**, also made in accordance with the strategy 2020. One of the areas is development of employment, education and social policy.
- **The Law on professional rehabilitation and employment persons with Disabilities** (2008), which states that an employer who employs a person with a disability is entitled to subvention relating to: Grants for adapting the workplace and working conditions for employment of persons with disabilities; Credit funds favorable terms for the purchase of machinery, equipment and tools required for the employment persons with disabilities; Participation in financing the cost of personal assistants of persons with disabilities; Subsidies to earnings of person with disabilities: a) 75% of gross earnings paid for the entire period of employment, for employer who hires person with at least 50% disability; b) for employers who hire a person with less than 50% of disability, the subsidy is in the first year is 75%, in the second year 60%, in the third and each subsequent year, 50% of the gross earnings.
- Working group for the preparation of the **Strategy of Development NGOs 2014 - 2016** (Ministry of Interior) Social entrepreneurship as 4th measure.
- Experience gained during preparation of the pre-draft law on social entrepreneurship and the Government's position concerning the offered concept and deletion from the 2013 Government Activity Program point to the need to launch an information and **awareness raising campaign about what social entrepreneurship is** and what kind of social entrepreneurship concept is necessary for Montenegro, as well as about which legal framework is optimal for the development of this concept. In addition, **NGOs active** in the area of social entrepreneurship should be encouraged to become part of European networks of social enterprises (ENSIE, CECOP etc.), while experiences from countries of the region should be collected, particularly if one bears in mind the problems and outstanding issues faced by those who have already adopted the law on social entrepreneurship/enterprises (Slovenia) and by those preparing to adopt it (Republic of Serbia).
- The **National Strategy for Employment and Human Resources Development** (2012 - 2015), which sets the following goals: 1) increase employment and reduction of unemployment rate;

2)improvement of knowledge, skills and competences; 3)promotion of Social inclusion and reduction of poverty

- The **Draft Law on Social Economy** , Mr Dragan Golubović, which key issues and interrogatives where: “Why do we need specific low on Social Economy organization?”; “How is it related to the Law on business organizations?”; “What would be sources of funding?”.
- The **Belgrade declaration on the development of social entrepreneurship in the region of the western Balkan and Turkey** based on the principals of the Strasbourg Declaration adopted on January 17th 2014 at the participatory event on social entrepreneurship “Social entrepreneurs” co-hosted by the European Economic and Social Committee and the European Commission. With this declaration they want to contribute to the development of social economy as a relevant model for the socially sustainable development of the entire region.
- **Local Democracy Agency in Niksic:** The office is a service that providing support to all actors of the social economy in Montenegro, whether it's about organizations that have a service / production activities in the field of social economy, as well as organizations that are active in the promotion of social economy. Current services provided by the Centre are: Organizing training (in accordance with needs); Providing information about available resources and funding models; Connect with other donors; Reference to the relevant institutions; Linking similar organizations; Providing educational materials about the social economy; Promotion of the Social Economy.
- **Memorandum of Understanding** signed in Podgorica, on 22th December 2015, for the improvement of the environment for the development of the Social economy in Montenegro. The **MoU** was signed by 11 organizations (including Caritas Montenegro) whose activities have elements of the Social economy, or are active in promoting this concept. The signatories of this Memorandum agree to cooperate in order to: 1. Promote social economy in Montenegro; 2.Strengthening the capacity of the organizations that deal with Social economy; 3. Improvement of normative framework for the development of Social economy.

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MNE – KOTOR: CITY PROFILE

The following pages will offer a quick overview of the city of Kotor from an historical, economic and social point of view. After a brief description of the social enterprises, employment agency, associations for people with disabilities or special needs and companies active in Kotor, the chapter offer an overview of the main findings of the interviews realized by Sanja Rakić, responsible of the field research realized between February and June 2016. During these period the researcher has been interviewing:

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- 2 social enterprise: Printing shop "Naša ID kartica"; Social Enterprise "The right to life" Ulcinj
- 1 public employment agency
- A large number of shops and hotels located in the city center of Kotor
- 1 association of people with disabilities and or special needs: Association of paraplegics

Brief History³¹ and City Description³²

Kotor is a coastal town in Montenegro with a population of about 13,500. It is well-known for its World heritage medieval structures (including churches and fortifications) and its stunning natural setting at the very edge of the mountain-rimmed Kotor Bay.

One cannot with any certainty say the exact time of its establishment. Kotor is mentioned for the first time as Acruvium in the first century A.D. although it has not been precisely determined whether Acruvium was been the name of the present day Kotor, or rather one of the surrounding settlements.

The Town of Kotor is located in the Boka Kotorska Bay which was included in the list of world's most beautiful bays in July 2000. The rest of them are located mostly in Scandinavia. The area of Kotor is characterised by hot, dry summers, and mild, humid winters. The average annual temperature is 15.2°C.

Kotor is developed around **Stari Grad** (local language for "old town"), the city's old town and best known landmark, which is listed with UNESCO World heritage sites. Kotor Bay is the deepest natural fjord-like bay in the Mediterranean Sea, and the scenery around it (including the steep mountains which come almost straight down to the waters edge) is spectacular.

Kotor is situated in the south-eastern part of the Boka Kotorska Bay, at the foot of Mount Lovćen.

The municipality of Kotor covers an area of 355 km². Kotor is a cultural, educational, scientific, health, commercial and sports centre, which is characterized by a Mediterranean climate, with mild and rainy winters and warm summers.

Kotor is unique because it is the only town on the eastern coast of the Adriatic Sea to be located by name in historic and strategic maps. Old Kotor was built like a maze for protective purposes and it is very easy to get lost here.

³¹ <https://en.wikipedia.org/wiki/Kotor>; <http://Kotor.me/>; Tourist Organization Kotor.

³² Idem.

The population of Kotor is multiethnic: less than half are Montenegrins, less than a third are Serbians, and a tenth are Croatians. Kotor is still the seat of the Catholic Bishopric of Kotor, which covers the entire area surrounding the gulf of Kotor.

Boka Bay has a large number of resources and thanks to them it has conceived its offer for the development of coastal tourism. If we see Boka Bay as a destination, undivided in the three municipalities, then it would, in the ranking of all Montenegrin coastal destination, could be the first. Sustainable Development of Kotor, including the entire Bay of Kotor, means maintaining the conditions for quality development and not only as material assumptions survival of the present, but also future generations of people. Development of cultural tourism is a priority when it comes to Kotor.

Main Socio-Economic Indicators and Economic Overview

- Population: 22.601
- Unemployment rate: 9,76% | Youth unemployment rate: 20-25%
- GDP (Gross Domestic Product): 739
- Number of persons with disabilities: 167 – data from employment agency for Kotor, Herceg Novi and Tivat
- Main economic activities: Tourism

The main economic activity in Kotor, as in other Montenegrin coastal towns (with a 5-6 month swimming season, mean sea temperature above 18° C and 2700 hours of sun per year) is tourism and sailing; fishing, light industry and agriculture are also of some importance.

Bay of Kotor has a large number of resources through which it has conceived its offer for the development of coastal tourism. But there are several segments that are also developed and valorized, such as nautical tourism, diving, culture and events.

The economy of Kotor depends heavily on tourism. As the best preserved ancient city of the Middle Ages along the coast of the Adriatic Sea, Kotor is abundant in scenic spots and historical sites. The dangling limestone precipice beside the Kotor Bay is the most splendid Mediterranean scenery created by nature. In recent years, the tourist number is increasing rapidly. For the tourists, what attracts them most is not only the natural scenery of the Kotor Bay but also the long history and profound culture of Kotor.

In addition, marine fishery and aquaculture are the economic industry only next to tourism. Industry is mainly focused on food processing in addition to shipbuilding and machinery. In the city we can find the Marine Institute and Maritime Museum. The Navigation College of Montenegro University, the Tourism and Restaurant Management College and Marine Organism Research Institute are also located in the city.

Special significance for the development of tourism in the Bay have various cultural events and events that attract large numbers of visitors. Development of cultural tourism is a priority when it comes to Kotor.

Boka and port of Kotor continued to position themselves in the cruise market in the Mediterranean as one of the most attractive destinations in the coming "floating hotels" - imposing passenger ships an individual capacity and over 3 thousand passengers. Kotor has a long tradition as harbor cruise on the Adriatic. Kotor is a very popular destination for cruise and yacht tourism.

The main potentials of Kotor municipality are:

- Excellent geo-strategic location;
- Good traffic connections (highways, airport, harbor);

 **Caritas**
Barske nadbiskupije
Popović 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me

 **Vodni aspeh**
Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com

**Udruženje
Paraplegičara
Bar**
Popović 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me

 **Caritas**
Biskupske konferencije
Bosne i Hercegovine
Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba

 **Nadbišupstki centar za
pastoral mladih
Ivan Pavao II**
Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

- Unique cultural and historical heritage;
- Dynamic landscape,
- Sea and environment;
- Biodiversity of ground and sea flora and fauna;
- Both Mediterranean and continental climate in the same small region;
- Oases of high quality agricultural land;
- Old settlements with great ambient values.

Business in Kotor

In Kotor the most present business are souvenir shops, private accommodation-rooms and suites, bars, restaurants, rent-a-car and taxi services. All trades are missing in Kotor, then the farms, for which there are conditions, and then luxurious hotel accommodations and green jobs-recycling, which hardly anyone does. In Kotor there are 1,573 micro-enterprises (with two to five employees), small enterprises 97 (with 5 to 15 employees), medium-sized companies 24 (15 to 70 employees), and in Kotor there is no large companies with over 70 employees.

Some of most successful companies are:

- The **YU BRIV company** was founded in 1990 by merging two family companies. To this day, they have grown into efficient company one of the biggest in Kotor. Their own production of construction materials and equipment for execution of construction works, both on land and under water. In addition to engineering and construction activities, they perform designing and are engaged in hospitality industry, domestic and foreign trade, local and international transportation, tourism.
- Port Agency "**KotorMar Ltd.**" was found by Port of Kotor JSC company in order to make sure that their clients do get best possible service and broaden the scope of work of the company. KotorMar is Tourist agency which was primarily intended to provide services of Port Agent to cruise ships and mega yachts, but also organize tours for them.
In the beginning the Agency was focused mostly on Nautical (yachting) industry in sense, of not only providing services to the Mega Yachts but also in, organizing of the biggest Boat Show in Montenegro called KOTOR BOAT SHOW from 2005. for the next five years. Unfortunately the crisis made them give up the project of the boat show but on the other end they keep record of the constant growth of the clients with Mega Yachts who choose this Agency to perform as their Agents in Montenegrin ports since they provide excellent service. Also, as part of this company, they run a Souvenir and a Gift shop inside the Port at the passenger terminal with best prices in the city. The shop is also an informative desk for the guests, which means that your guest would have available personnel (a part from agency personnel) at the terminal at all times in case of a need.
- **Kotor Open Tour** is a hop-on-hop-off bus that's a great addition to the choice of Kotor excursions. It's a good option for people who only have a short stopover in Kotor and want to see Perast and the Lady of the Rocks island there. The buses run only on select days (when there are large cruise ships in town) which is a total of 180 days between April and October so there's a good chance if you're staying a week, the buses will be running during your stay.

- **Hotel Forza Mare** is the first design hotel in the area. This family-owned boutique hotel is situated 3 km away from old town of Kotor. This stunning five star hotel, luxuriously decorated offers a warm, intimate and friendly atmosphere and is a place where you can find everything that suits your needs. The hotel has 10 suites, individually theme-styled and designated to the excellent quality. In a hotel there is also wellness and SPA center, gym, confectionery and private beach.

Social Enterprises Active in the City Area

In may 2016 we were able to identify 16 Social Enterprises Active in the City Area of Kotor. The lack of a specific law recognizing and defining social enterprises did not allowed us to implement a systematic approach to the theme.

- **NGO Bajul - Kotor:** Creating Venice and Dobrota lace - a group of hardly employable women;
- **NGO "Šjore od mota":** Currently in process of creation of tailor shop ;
- **SPB Dobrota - Special Psychiatric Hospital in Kotor:** Hospital is organizing workshops for its members on production of souvenirs and decorative items. The problem occurs because the hospital management due to legal norms is not able to provide for its beneficiaries payment;
- **NGO New chance Herceg Novi - Print shop "Our ID card"** workers are people with disabilities;
- **Agency for Local Democracy Nikšić:** is Centre for the Development of Social Economy;
- **NGO "Knowledge Network":** This organization exists since 2010 and deals with issues of social economy and social entrepreneurship. This organization promotes the social economy by organizing a number of round tables and conferences, where they try to raise the issue of legal regulation of this area, the development of good practices and of finding innovative solutions;
- **Public institution Kakaricka gora:** Public Institution for rehabilitation and re-socialization of persons addicted to psychoactive substances, is offering many forms of occupational therapy, whose volume reached an enviable level of production (production of herbs, honey), and it offers the possibility that these products can be sold on the market;
- **NGO Association for Persons with Psychophysical Disabilities Niksic:** Production of various decorative objects - souvenirs such as images featuring fruits, beads and jewelry, wooden boxes and cloth bags for gifts, cover for mobile phones, traditional Montenegrin motifs from gypsum, ashtrays etc;
- **NGO "Oasis" Bijelo Polje:** Children with disabilities, for therapeutic purposes, with the support of their parents, are making products from wool using traditional methods called "Cold needle". Items such as decorative objects in the form of balls, clothing (scarves, sweaters, etc.), pictures (birds, etc.). They sell products and deliver bills, payment is also possible via invoice;
- **NGO Bona Fide - Plevlja:** This organization is organizing workshops for making traditional items of wool weaving, knitting, etc. Workshop is equipped by TICA-e, and is part of a system that has a shelter for victims of domestic violence, so that women who are in the shelter can work and produce these items;
- **"Help" Montenegro:** employment of Roma women;

- **Paraplegic Association of Bijelo Polje and Mojkovac:** Two activities: personal assistance, decubitus program and the transportation of persons with disabilities; and second is making things out of wood. These activities are pretty developed and models for the registration of economic activity are considered;
- **Artistic handicraft workshop OF Roma women DORA:** Their activities include handmade - jewelry making, sewing, embroidery;
- **Reto Center:** Commune of young men in rehab for addiction, who help in physical work in households, carrying and transportation of furniture, etc. In the gray area of functioning, but a very good example of sustainable economic activities;
- **"Rukatnice" Nikšić:** Roma women, among whom there are also victims of violence, they are dealing in hairdressing and dressmaking (linen, etc.);
- Caritas Barske nadbiskupije

Moreover:

- through project "third sector and development of social enterprises in Montenegro", funded by the EU, the **Crafts and Entrepreneurs Chamber of Montenegro** has planned to set up six social enterprises, which will receive financial support in the amount of 7.5 thousand euros for the purchase of equipment;
- In 2007 Cosvel together with Europe Cooperatives and the Ministry of agriculture and Rural Development and Cooperative Union of Montenegro, launched a program of introducing social cooperatives and cooperative entrepreneurship in Montenegro;

Employment Agencies

In Kotor is active one employment agency.

- **Employment Agency of Montenegro** is a public service and is a legal entity, whose functioning is regulated by the Law on Employment and Unemployment Insurance Act and the Statute of the Institute. Organization of public employment is the state's obligation arising from international treaties, particularly the Convention of the International Labour Organisation. The functioning of the Institute is focused on solving issues in the field of employment and unemployment and is done in the public interest. Services provided by the Office are available to all users under the same conditions, are public and free of charge. Employment biro in Kotor is part of the national Agency and it functions under the same conditions. Inside this department in Kotor there is no person in charge for work inclusion of PWDs, but there is a Regional Unit of national employment Agency for municipalities Herceg Nov, Kotor and Tivat and inside it there is a person in charge for professional integration of PWDs. This Unit is placed in Herceg Novi. There are two main mechanisms to facilitate the access of persons with disabilities to the job market. The fund for professional training, which allows companies to hire people with disabilities for a maximum of 10 months, and the law on the professional rehabilitation, which allows company to hire people with disabilities with economic and financial facilitation.

There are also several web portals which operate at the national level. Through them employers post advertisements for open work spaces and the unemployed can apply to them according to their interests. The most visited are "prekoveze.me" and "zaposli.me".



Associations for People with Disabilities or Special Needs

At May 2016 we have been able to identify six associations for people with disabilities or special needs active in Kotor:

- Association of Paraplegics;
- NGO Association of Youth with Disabilities;
- Organisation of the Blind people;
- NGO Organization of the Deaf and Hard of Hearing of Kotor, Herceg Novi, Budva and Tivat;
- NGO Association of parents of children with special needs "Little big step";
- Association for help to children with autism.

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Main Findings of the Field Research



Researcher: **Sanja Rakić**

I am working for Caritas Barske nadbiskupije for almost 4 years on the jobs of project assistant and PR manager. My working assignments are different from project to project, but mainly I am in charge for communication with different audiences, for planning events and for development of promotional materials.

email: sana_rakic@yahoo.com

phone: [+382 30 341 642](tel:+38230341642)

Social Enterprises

During the research project I have been interviewing social enterprises operating in Kotor. This helped me to develop an idea about their business model, economic condition, and about the main challenges they face in their daily activity. I tried to answer the following questions:

Which are the main findings of your interviews?

The main finding while carrying out interviews with the founders of social enterprises is that it is a complicated and difficult process, and that it requires high-power and will in order to make it work. Companies are initiated by people driven by personal motives to provide for themselves or for their children a chance for employment. Without this reason, they would not have persevered and get engaged in the process of starting up a social enterprise.

Referring to your interviews, which are the steps you should take to start a social enterprise?

The most important step is to analyze the market and to start business in line with market needs. Most of organizations are entering in the process of social entrepreneurship without previous research and mainly they are producing different types of souvenirs but souvenirs market is saturated and enterprises can't sell their products.

Which are the main critical factors you should expect to deal with?

Lack of understanding of the community, prejudices against persons with disabilities and about their working abilities, financial difficulties and sustainability, registration of companies, finding adequate staff.

How long will it take to reach sustainability?

On this question I can't answer because it is impossible to know that from the interviews I made. I guess two years minimum.

In order to be sustainable, which quote of your revenues should come from sales and/or production?

None from the interviewed persons was willing to talk about their finance.

Which business did they suggest you to start?

Administrative kind of jobs, or assistant jobs in different areas.

Is one of the social enterprises you interviewed a "case study of success"? Why? Which lessons can we learn from that social enterprise?

Printing shop in Herceg Novi is the most successful one. Because their business they sell directly to customers and they are providing services in the field of web design which is wanted in market. They have a shop in the center of the city. They have a staff well trained for printing and designing.

Associations

I have been interviewing Associations active in Kotor. I got an idea of their point of view, interests and concerns. Based on my knowledge and analysis I tried to answer the following questions:

Are they interested in social enterprises hiring persons with disabilities?

Yes they are interested in this topic in general, they also said that they would provide us with their data base of their members.

If yes, which ones are ready to provide you workforce? Please provide the name of the association and their contacts.

Association of paraplegics Kotor (T. 067 207 955)

Would they be ready to support a new social enterprise from a commercial point of view, facilitating contact with the market? If yes, how? Please provide the name of the association and their contacts.

For this they can't be our support because in Kotor association are weak and they don't have employee so someone from them could help us.

Employment Agencies

I have been interviewing the Employment Agency operating in Kotor. I got an idea of their point of view and activities. Based on my knowledge and analysis I tried to answer the following questions:

How many persons with disabilities and or special needs are present in their DB?

167. This are data for Herceg Novi, Kotor and Tivat. They don't have them separately

Do you think if we go as a hiring company would they be able to provide us with profiled candidates?

In the Biro they have a person in charge for cooperation with employers and when that moment comes they said that we can contact her and she will provide us with contacts and other necessary data. But they don't have profiled candidates for specific jobs because all PWDs first have to go through the process of professional rehabilitation.

In your opinion, are the potential candidates willing to work or not? Why?

In my opinion, for sure, there are those who are willing to work, but there are some others who are not. Those who want to work have same reasons like everyone else, they want to work, to be socially integrated, to be active members of local community, they want to feel useful. Those who don't want to work are afraid that they can't be good workers, that they will lose some benefits that they have.

Which business did they suggested you to start, as a social enterprise? Why?

Production of souvenirs because it is a job that PWDs could perform. On the question would that kind of business be sustainable they didn't have an opinion.

Main findings of the interviews with the HoReCa operators of the center of Kotor:

In the Old Town of Kotor (a part of the city where tourists move and where they buy souvenirs) there are over 100 souvenir shops. Souvenirs are broadly similar in all shops: magnets, T-shirts and caps with Montenegrin motifs, decorative plates and glasses, bells ... You can find some soaps that are the product of the owners' actions.

From discussions with the owners of souvenir shops and their employees, we learned that they are not very interested in the new producers and suppliers because there is the Chinese market, which is very convenient and it meets their needs. Exceptions are authentic products that are procured from local individuals who make souvenirs featuring the Bay of Kotor and Montenegro, and in this field they would look our offer (some of them), even though they say they are satisfied with cooperation that they already have and with the range of offer for tourists and are not sure whether they would expanded it.

From conversations with them we learned that tourists usually buy magnets, soaps are not sold in any significant extent, and in their opinion it might be able to sell candles with carved religious motives. Prices of magnets range from 2 to 10 euros, decorative plates from 10 to 40 euros, caps, T-shirts usually cost around 8 euros. There are also numerous other little things to buy and they cost about 5, 6 euros.

As for as hotels, motels and houses for rental concerns, that market is mainly provided by the services that we talked about (laundry services, cleaning...). Specifically, in Kotor and Tivat already exist laundry and dry cleaners with who hotels work with for many years. Their services and the long-term cooperation is assessed highly and they consider that there is no need to changed that. Fewer villas and houses have their own laundries as well as certain hotels and they are not interested at all to cooperation.

In some hotels say that they would view our offer but they cannot guarantee cooperation. The manager of one of the best hotels in Kotor - "Astoria", explained that laundry services they use on a monthly basis are less than one month's salary, and he was not sure how much it is wise to indulge in this kind of work. All hotels, motels and private accommodations we visited told us that cleaning services are not needed because they all have workers who are performing on a daily basis, and this way of working suits them.

All the people we talked with think that is nice to run a social enterprise, and that something is necessary for the involvement of people with disabilities but they didn't gave us idea what it is that we could offer in Kotor as a service or product.

Main findings of the interview with the Tourist Organization of Kotor "Zoran Živković i Dragana Samaradžić":

In the tourist organization of Kotor we were told that all services related to tourism and sailors in Kotor is something that can succeed. Due to the large traffic jam and the crowds in the old city because of the large

number of visitors, they consider that all kinds of delivery services is something that must succeed. Also, all kind of service related to transport - taxi service, or van transportation would certainly be able to succeed.

They told us that in Kotor everything is about sailors, so for example agencies that offer child care with some additional amenities are a good idea for potential business. Rental of kayaks and bicycles is also a good idea everything what can be available for tourists and sailors have a future. When we asked what they think about the idea that we make souvenirs and distribute them they were very reserved. They explained us that this could only succeed if we observe market like the entire country and not just the municipality of Kotor. They consider that the market of souvenirs is very saturated and that would be very difficult to insert a new product in it. As for the laundry room they told us that the existing wash-houses have very good equipment for work, and that we could hardly be competitors. As far as they know it would be quite risky market.

Business to Business Approach

Based on my knowledge of the economic activities in Kotor I have some suggestions about a possible start-up of social enterprise with a B2B approach:

Which kind of business would you suggest to start, if you were considering a B2B approach?

From the conversations with the owners and managers of souvenir shops and hotels, I didn't get a clear answer of what business we could start. On my opinion it could be possible to start some business in cooperation with a Resource center for hearing and speech because they have kitchen where they train PWDs for the cooks. In this way maybe it would be possible to start up some catering service. In case we want to proceed in this direction, we need approvals from Ministry of education and that would be a complicated procedure.

Which are the main sector you would suggest the future social enterprise to get in contact with in order to start a business?

Tourism.

Why these sectors?

Because it is the most developed one.

Do you think they were sensitive to the problem?

They were all sensitive on this topic in general, but when it comes to doing some business together no one couldn't guarantee us that.

Which kind of services would these companies be interested in?

Couple of restaurants would be interested in washing their tablecloths.

Why these services?

During the tourist season they do not have time to deal with washing. This is not enough to ensure a business sustainability: restaurants are needing this service just during the summer and not all restaurants that we visited where in a mood for cooperation.

Which of these services would you feel more comfortable to provide?

Catering service.



Popović 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com



Popović 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@posteg.me



Mehmed bega Kapetanovica Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

Why?

Because we could have more costumers, it is bigger market.

Which advantage would a social enterprise provide, if compared with the possibility of directly hiring workers with disabilities?

All advantages that are offer by Law and by fund for professional rehabilitation for PWDs / subventions on salaries, equipment for working space, personal assistant. Pag. | 46

Business to Consumer Approach

During the research project I have been analyzing the main economic areas of Kotor. This helped me to develop an idea about which business could been sustainable. I tried to answer the following questions:

Which kind of business would you suggest to start, if you were considering a B2C approach?

I have no data supporting my point of view, but during summer Kotor is really crowdie and people can't move by car or bus so renting bikes can be interesting.

Which is the main economic activity / sector in your city?

Tourism.

Among all the social enterprises you came in contact with in the last months, which business model would you replicate in your city?

The model of printing shop.

Among the business ideas you took into consideration in these months, which one you consider more solid?

Printing shop.

Why?

Because it can be sustainable and competitive.

What would you suggest to sell?

Design promotional materials, print brochures, books and other things...

Which customer would you target?

This is offer for everyone, except small kids, it is a wide market, not a niche.

Which would be the steps to take in order to start a social enterprise with this business model? Please provide a short action plan for the future potential social enterprise.

1. Visit all institutions, schools, bigger companies and understand if there is a demand for printing service and if they are sensitive to social issue
2. Find workers and trainee them
3. Find adequate place for printing shop
4. Visit all institutions, schools, bigger companies and offer our service of printing and designing to them
5. Marketing activities on local media

6. Print flyers and deliver them through city
7. Open printing shop

 **Caritas**
Barske nadbiskupije

Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me

 **vedri osmijeh**

Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com

**Udruženje
Paraplegičara
Bar**

Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@posteg.me

 **Caritas**
Biskupske konferencije
Bosne i Hercegovine

Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba

 **Nadbiskupijski centar sa
pastoralni mišići
Ivan Pavao II**

Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

MNE – BERANE: CITY PROFILE

The following pages will offer a quick overview of the city of Berane from an historical, economic and social point of view. After a brief description of the social enterprises, employment agency, associations for people with disabilities or special needs and companies active in Berane, the chapter offer an overview of the main findings of the interviews realized by Lidija Vulevic, responsible of the field research realized between February and June 2016. During these period the researcher has been interviewing:

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- 3 social enterprises, in the region: NGO "Srce"; Association of parents of children and youth with disabilities "OAZA"; Association of Paraplegics Bijelo Polje and Mojkovac - workshops for tailoring "Zlatne ruke OSI"
- 1 public employment agency
- The regional business center
- 3 associations of people with disabilities and or special needs: Association of Parents of Children with Special Needs - Better Future Berane"; NGO "Ruža" - ROSE; NGO "Step of hope" - Berane

Brief History³³ and City Description³⁴

Berane is one of the biggest towns of northeastern Montenegro and a former administrative centre of the Ivanograd District. It is a seat of one of many multi-ethnic and multi-religious municipalities in Montenegro. The town is located on the Lim river. The town has a population of over 11 thousand, whereas its municipality area reaches 34,000 people, making it one of the largest centres of Polimlje area.

In the middle Ages, Berane was known as Budimlja. Berane is a town of very vivid history. The area preserves the traces of a long and rich cultural heritage. The territory of Berane was colonized still in Neolithic period.

Berane was established as a settlement in the Middle Ages at the time of Budimlje Episcopacy. The Monastery "Djurdjevi Stupovi" became the seat of the Episcopacy in 1219. The Turks occupied the old medieval town of Bihor in 1455, and very soon after that they occupied the entire parish. In 1862, here at the border to Montenegro, the Turks renewed the settlement and named it Berane. In 1912 Berane was liberated from Turks.

From 1949 until 1992 it was named as Ivanograd (Иванград) in honour to people's hero Ivan Milutinović. As Ivanograd, the town was meeting with prosperity and population growth being of one the Yugoslav industrial centres. Although the Civil War in Yugoslavia did not reach Montenegro, the city suffered from it as the industry collapsed and the people started to leave it. Nowadays, Berane is one of the poorest settlements in Montenegro so most of the population lives in difficult conditions. Despite that, the town remains an important educational, medical, religious and sporting centre, having produced many successful individuals in those categories.

The municipality of Berane is located in the northeastern part of Montenegro. Berane is located in a fertile valley of the Lim river at an altitude above 600 meters; surrounded by mountain ranges and spurs of

³³ Sources: <https://en.wikipedia.org/wiki/Berane>; <http://berane.me/>

³⁴ Idem.



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@com.me



Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

Bjelasice from the west and Cmiljevica and Turjak from the east. The highest peak in the municipality is Crna Glava that reaches an altitude of 2,139 meters.

According to the population census in Montenegro, from 2011, Berane has 33970 inhabitants. Migration from rural to urban areas has increased, as well as moving of citizens of the municipality to other towns in Montenegro and to former Yugoslav republics.

Berane is administrative centre of municipality of the same name. There are 13 elementary schools, four high schools and four institutions of higher education. Having a solid sport infrastructure, the most successful sport collectives in the town are handball club and table tennis club. Berane is connected with rest of the country by two-lane motorways. It also has an airport which hasn't been used for a while. In 2012, Berane was to celebrate 150 years since its official foundation.

The municipality of Berane is one of the poorest municipalities in the Republic of Montenegro. Industrial production is very low, because many companies during the 90s stopped working. In the past, many rural households have moved from the villages to the city because of the so-called. industrialization, so that agriculture disappeared, and most of the population lives in difficult situation.

Main Socio-Economic Indicators and Economic Overview

- Population: 34.000
- Unemployment rate: 19,40% | Youth unemployment rate: 40-45%
- Number of persons with disabilities: 225 | Percentage: 0,7%
- Main economic activities: Agricultural production, Wood processing, Cattle breeding, hospitality.

The municipality of Berane is one of the poorest in Montenegro. The level of industrial production is very low, since a big number of companies have stopped working in the past 15 years due to the known crisis in former Yugoslavia. In the earlier period (60's and 70's) many village, agricultural households have moved to the town in the process of "industrializations", which decreased agricultural production, and industry later collapsed so most of the population lives in difficult conditions. Many small private companies have been started recently, mostly in the areas of commerce and catering industry. There is a very small number of companies that are creating new value.

On the other hand, there are very important natural resources for the development of this area, such as:

- Agricultural production (long and rich tradition)
- Fruit production
- Cattle breeding
- Fishing
- Bee keeping
- Forests – wood industry (also one of very important natural resource for the development of this region)
- Dark coal
- Water resources...etc.

Berane has a potential for development of different types of tourism (eco, agro and rural tourism). Mountains, rivers, canyons, mountain lakes, diverse flora and fauna offer a wide range and represent a great tourist value, and for the start-up of *agricultural* activities with specific focus on bio and healthy food.

Business in Berane

Berane presents spaces designated for business zones, where national and foreign investors can start their business under favorable conditions. Business zones are project of the Government of Montenegro, which encourages the development of small and medium Entrepreneurship on infrastructure equipped land. The development of business zones at the level of local governments encouraged the balanced development of Montenegro and increase employment.

According to the data of Statistic Business Register there are 738 registered companies in Berane. Mostly these companies are registered as a D.O.O. (limited liability Companies) engaged primarily in the services sector (trade, catering industry, transport, etc.). From companies engaged in productive activities, most of them work in the sectors of forestry and agriculture.

Company type:	Number of companies active at April 2016
Entrepreneur	117
Partnership	24
Joint - stock Company	18
Limited Liability Company	569
Part of the foreign Company	10
Total:	738

In the frame of Business zone in Berane, Regional Business Centre and Business Incubator opened in February 2016 with the support of EU funds. Regional Business Centre (RBC) will provide existing and future entrepreneurs from Berane, Bijelo Polje, Rozaje, Plav and Andrijevica, with trainings, information, technical and administrative support they need to make their businesses sustainable and competitive.

Regional Business Centre mission is to help create a favorable environment for economic development of small and medium enterprises in the northeastern region of Montenegro. As part of RBC there is also a business incubator that aims to support the development of start-up businesses.

Regional Business Center provides the following types of non-financial support for start-ups:

- consulting services;
- incubation of companies within the business incubator;
- organization of seminars and training;
- information on other types of support provided by other entities;
- promotion of entrepreneurship.

In April and May 2015, Department of Economic Development has conducted a survey on business entities in the municipality of Berane. The survey included 150 companies that are economically active(have a employees and payment transactions).

Of the 150 surveyed companies operating in the municipality of Berane part of them are active on productive waste (22.67%) while the remaining (77.33%) are active in trade, transportation, restaurants/café bars and hotels business and other services.

Number of employees in these companies is around 1,000 workers. Out of this number in the production activities is about 36% or 10% of the total number of employees in the municipality of Berane, which, according to official statistics is above 4,000.

In the production area of the largest companies in the municipality are: DOO "ŠIK Polimlje"- wood industry, Coal Mine and Military industry "Polieks, which together employ 181 employees.

Data from the field are different from official data on the number of Companies operating in the municipality of Berane, because a significant number of them are not in function.

Social Enterprises Active in the City Area

No social enterprises were active in the city area of Berane at May 2016.

Employment Agencies

Employment Bureau of Montenegro has the status of legal entity and performs employment established by the Law on Employment and rights from unemployment insurance and the Statute of the Institute. The Institute performs its activities and participates in the legal transactions under the title: Employment Office

In Berane is active one Employment agency and functioning as *Regional unit of national employment Agency for municipalities Berane, Rožaje, Andrijevica, Plav, and two newly established municipalities Gusinje, Petnjica.*

Employment Bureau in Berane is part of the National Agency and it functions under the same conditions. Inside this department in Berane there is one person in charge for work inclusion of PWDs -Advisor for professional rehabilitation which works with people with disabilities.

There are two main mechanisms to facilitate the access of persons with disabilities to the job market. The fund for professional training, which allows companies to hire people with disabilities for a maximum of 10 months, and the law on the professional rehabilitation, which allows company to hire people with disabilities with economic and financial facilitation. Unfortunately in Berane, there is no center for professional rehabilitation. According to data from employment Bureau Berane, the demands for employment of people with disabilities are very low, hardly noticeable. Companies prefer to pay compensation in the Fund for Vocational Rehabilitation, rather than to hire persons with disabilities. There were registered 225 persons with disabilities.

Associations for People with Disabilities or Special Needs

At May 2016 we have been able to identify eight associations for people with disabilities or special needs active in Berane:

- Day care center for children and youth with disabilities: This Centre provides services for children and youth with disabilities - medical, physiotherapy, speech therapy and all other types of services that children and youth with disability need;



- Association of multiple sclerosis for municipality of Berane: Multiple Sclerosis Association of Montenegro exists since 2007. Two years later has been established the Municipal Association of Berane. The initiative to establish the Association of people affected by multiple sclerosis has arisen from the fact that Montenegro has never had an association that would aim at the protection and realization of the rights of people affected by this disease.
 - Organization of blind of Berane, Andrijevica, Plav and Rožaje (regional level – four municipalities on North east of Montenegro): The main activities of the organization are protection and promotion of the rights of blind and visually impaired people in the municipalities of Berane, Andrijevica, Plav and Rožaje, as encouraging inclusion of this vulnerable group people in all segments of social and economic life.
 - Association of Deaf and Hard of hearing for Berane, Andrijevica, Plav and Rožaje - regional level for 4 municipalities on North east of Montenegro: Cooperation with other national organizations of deaf and hard of hearing people and other NGOs; Encouraging the inclusion of deaf and hard of hearing people in all segments of social and economic life; initiatives to improve the system of social and health care, the education system *and the employment of Deaf and Hard of hearing people*;
 - Association of Paraplegics;
 - Association of parents of children with disabilities - Ljepša budućnost: Gathering of parents who have children with physical and mental disabilities, people humanist, donors, sponsors and experts, who want to help the campaign of the Association for socialization, rehabilitation, integration into social and working environment of children with disabilities. The Association was partner on several projects to many relevant organizations at the local level. The activities are mostly related to education and social inclusion of children and youth with disabilities in psycho-physical development.
- Association of parents of children with disabilities – Korak nade: Gathering and encouraging parents of children with disabilities and to create conditions for their children and their good quality of life; Education of parents, professionals and the public, about the needs and benefits of the integration of persons with disabilities in the local community and wider; Development of a network of support and assistance to persons with disabilities and their families. Encouraging participation in activities and encouraging voluntary work with people with special needs
- NGO - Civil initiatives Berane;
 - NGO Civic Youth Initiative was created to change the way of thinking about the responsibility of each individual for the present and future of society thought different activities in the field of education, promotion, campaigns.

Main Findings of the Field Research

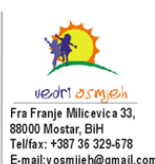


Researcher: Lidija Vulevic

I work in Caritas Montenegro 3 years as a Coordinator on the home care project. I am also the local Coordinator for Montenegro on project E.L.B.A. – Work Emergency on the Balkan - Development and promotion of Social economy.

email: vulevic.lidija@t-com.me

phone: [+382 51 230 035](tel:+38251230035), [+382 51 230 037](tel:+38251230037)



Social Enterprises

Taking into account that no social enterprise is active in the city of Berane, during the research project I have been interviewing social enterprises operating in the North of Montenegro. This helped me to develop an idea about their business model, economic condition, and about the main challenges they face in their daily activity. I tried to answer the following questions:

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Which are the main findings of your interviews?

The main finding is that the economic environment makes very difficult to reach sustainability: the economy is poor and it is very hard to generate income. Almost all enterprises are dependent on donors/external funds or projects implemented by Public institutions - Employment Bureau. Lack of legal framework is also one of the main weakness and it is necessary to provide a clear definition of social entrepreneurship in order to better realize this concept. I have to mention that in my town there is no example of a social enterprise and it never existed. Some examples of social enterprises that I visited, are based in the municipalities in the north - east of Montenegro.

Referring to your interviews, which are the steps you should take to start a social enterprise?

It is very important to have a good business plan, analyze the market and to start business in line with market needs. Generally, it is necessary to insure a special social entrepreneurship by co-financing agreement with the banks, funds and develop mechanisms a favorable loan and to ensuring the necessary entrepreneurial resources.

Which are the main critical factors you should expect to deal with?

It is hard to generate income due to poor economy in the area, limited initial funds, lack of understanding of the community, prejudices against persons with disabilities and about their working abilities, staff.

How long will it take to reach sustainability?

Two or three years.

In order to be sustainable, which quote of your revenues should come from sales and/or production?

During the interviews I didn't get answers on this question.

Which business did they suggest you to start?

Providing services in photocopying,

Production of furniture (chairs for schools);

Production and assembly electrical switch and socket (electrical materials);

Production of paper flowers;

Production of ceramic flower pots;

Production of essential oils and aromatic candles;

Production of souvenirs;

Production of boiled wicker (buckets, brooms).

Is one of the social enterprises you interviewed a "case study of success"? Why? Which lessons can we learn from that social enterprise?



Popović 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com



Popović 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

Association of Paraplegics Bijelo Polje and Mojkovac - workshops for tailoring "Zlatne ruke OSI", is the best one in the north of Montenegro. They produce and promote anti - decubitus program made from buckwheat husks. They have a great cooperation with government and local institutions and they sell their product directly to customers. They are also providing training for people with disabilities, who are later employed in this workshop.

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Associations

I have been interviewing Associations active in Berane. I got an idea of their point of view, interests and concerns. Based on my knowledge and analysis I tried to answer the following questions:

Are they interested in social enterprises hiring persons with disabilities?

Yes, some of associations are interested and they would like to hire person with disabilities. But in associations where the age structure of members is nearly 50 years old, a very small number of them are interested in the work.

If yes, which ones are ready to provide you workforce? Please provide the name of the association and their contacts.

Two associations gathering children and youth with disabilities in Berane - NGO "Step of hope" and NGO "Better future", which presidents are Sefo Kozar and Marina Milic.

Would they be ready to support a new social enterprise from a commercial point of view, facilitating contact with the market? If yes, how? Please provide the name of the association and their contacts.

Yes, they could support a new social enterprise because they are cooperating as organizations and their members are younger persons with disabilities.

The other organizations are not enough strong and their members are not interested in the work because they are nearly 50 years old and they are already receiving some benefits by Social institutions.

Employment Agencies

I have been interviewing the Employment Agency operating in Berane. I got an idea of their point of view and activities. Based on my knowledge and analysis I tried to answer the following questions:

How many persons with disabilities and or special needs are present in their DB?

In regional unit Berane were registered 225 persons with disabilities. These are data for Berane Rožaje, Andrijevića, Plav, Gusinje, Petnjica.

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Do you think if we go as a hiring company would they be able to provide us with profiled candidates?

They have a person in charge for cooperation with employers they we can contact her and she will provide us with contacts and other necessary data. But they don't have profiled candidates for specific jobs because all PWDs first have to go through the process of professional rehabilitation.

In Berane unfortunately in, there is no center for professional rehabilitation regarding persons with disabilities, and they must be sent to other neighboring municipalities.

In your opinion, are the potential candidates willing to work or not? Why?

Some of them, who are younger, are willing to work but they don't have so much motivation. Most of these people are very poor and they afraid if they start to work they will lose some benefits that they are receiving from the Social institutions.

Which business did they suggested you to start, as a social enterprise? Why?

Small printing shop – good example in Montenegro is printing shop "Naša ID kartica" in Herceg Novi. They think that this kind of business is suitable for people with disabilities and that it is necessary in the municipality of Berane.

Business to Business Approach

I have been interviewing large private companies based in Berane. Based on my knowledge of the economic activities in Berane I have some suggestions about a possible start-up of social enterprise with a B2B approach:

Which kind of business would you suggest to start, if you were considering a B2B approach?

During interviews with the owners and managers of few companies and the Regional business center in Berane, it was not very good specified what kind of business we could start. The problem is that the employers/companies in this region have prejudices when it comes to employ or to cooperate with peoples with disabilities.

According to my opinion it would be good to start with small printing shop. There would be provided qualitative digital printing as well as an excellent example of social entrepreneurship in Berane municipality. Printing shop would provide the simplest form of printing flyers, posters, calendars, greeting cards, lighters, brochures. We would establish cooperation with Business regional center in Berane. They are engaged in providing business consulting and mentoring for small and medium-sized enterprises. Counseling will be based on: business plan development, finance, taxation, business registration, marketing, and communications. Customers, by paying printing services, will be able to contribute to improving the quality of life of people with disabilities in the Municipality of Berane. We could provide printing services to: small and medium-sized enterprises, Tourist organization, citizens, etc.

Which are the main sector you would suggest the future social enterprise to get in contact with in order to start a business?

Wood production.

Why these sectors?

Because it is the most developed one.

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Taking into account the interviews you have been doing during these last months, which companies would take into consideration a social enterprise as a supplier?

So far none of them

Do you think they were sensitive to the problem?

They were all sensitive in general, but when it comes to do some business together I think we would come to negative answers.

Which kind of services would these companies be interested in?

Maybe some seasonal work regarding agriculture.

Why these services?

Because there are small private businesses who deal with agriculture. But this job is not easy for people with disability, because it is hard work in the field.

Which of these services would you feel more comfortable to provide?

Printing service.

Why?

Because, there are few, small printing shops in Berane.

Which advantage would a social enterprise provide, if compared with the possibility of directly hiring workers with disabilities?

All advantages offered by Law and by fund for professional rehabilitation for people with disabilities / subventions on salaries, equipment for working space, personal assistant.

Which would be the steps to take in order to start social enterprises providing services to business? Please provide a short action plan for the future potential social enterprise.

1. Decide which business we want to start and to prepare a good business plan;
2. Offer our services to all relevant companies for cooperation;
3. Based on their business develop an offer including brochure, prices and other relevant things.

Business to Consumer Approach

During the research project I have been analyzing the main economic areas of Berane. This helped me to develop an idea about which business could be sustainable. I tried to answer the following questions:

Which kind of business would you suggest to start, if you were considering a B2C approach?

Small printing shop, because there is an actual demand, low competition, and it is a suitable business for people with disabilities.

Which is the main economic activity / sector in your city?

Wood production and agriculture. Probably there would be space to develop a business in these two sectors, but taking into account that this is a very poor area it is very difficult to could be very hard to run a business. Moreover, these are heavy jobs.

Among all the social enterprises you came in contact with in the last months, which business model would you replicate in your city?

The model of printing shop.

Among the business ideas you took into consideration in these months, which one you consider more solid?

Printing shop.

Why?

Because it can be sustainable and competitive.

What would you suggest to sell?

Printing services, simplest form of printing flyers, posters, calendars, greeting cards, lighters, brochures

Which customer would you target?

Small and medium-sized enterprises, Tourist organization, citizens, etc.

Which would be the steps to take in order to start a social enterprise with this business model? Please provide a short action plan for the future potential social enterprise.

1. Establish formal cooperation with all stakeholders in Berane municipality, first with Employment Bureau, Regional business center
2. Through this cooperation find workers and train them for planned activities in social enterprise
3. Find good place for printing shop
4. Offer our service of printing and designing to them
5. Marketing activities on local media
6. Print flyers and deliver them through city

MAIN FINDINGS AND CONSIDERATIONS

The following chapter offers an overview of the main findings of the interviews realized by the four researcher between February and June 2016. During these period the researchers have been interviewing:

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- 8 social enterprises settled in BiH and MNE;
- 4 public employment agencies, 1 per city involved in the project
- 1 private employment agency
- 3 large companies, active on the national and international market
- A large number of HoReCa (Hotellerie-Restaurant-Cafe) activities, in order to get a taste of the tourist sector
- 14 Associations of people with disabilities and or special needs

During the same period the four researcher have been trying to get in touch with city departments (i.e. social policies, trade and economic development). Unfortunately, in all the four cities involved in the project we did not succeed to get an interview.

The chapter is divided in two main parts:

- **“Main Findings of the Field Research”**, in which are summed up the evidence of the interviews made with the Social Enterprises, the Employment Agencies and the Associations of People with Disabilities or Special Needs;
- **“Considerations for the Start-Up of a Social Enterprise”**, in which are summed up the considerations and evaluation made by the research team at the end of the work. The evaluation are divided in two sub-paragraph:
 - **“Business to Business Approach”**, which offers the relevant consideration for a potential entrepreneur which is willing to start a social enterprise that will address private companies and / or public sector, offering services, workforce and / or products;
 - and **“Business to Consumer Approach”**, which offers some evaluation for a potential entrepreneur which is willing to start a social enterprise that will address the final customer.

Here below the main findings of the field research and the suggestions are presented in a Questions & Answer format. Even if the data are not enough to provide statistical evidence, the information collected can offer useful insights for future potential social entrepreneurs.

Main Findings of the Field Research

Social Enterprises

During the research project we have been interviewing social enterprises operating in the four cities interested by the project. This helped us to develop an idea about their business model, economic condition, and about the main challenges they face in their daily activity. We tried to answer the following questions:

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Which are the main findings of your interviews?

- Social enterprises that employ people with disabilities are potentially favored because of the advantages offered by special funds designated towards this category. Unfortunately, many of these mechanisms, as well as mechanisms for support of small enterprises in general, are left unused because of the lack of knowledge about this sector and legislation regarding it.
- The existing legislation discourages people with disabilities from seeking employment from fear of permanently losing part of their income for a temporary job.
- The economic situation of social enterprises is difficult, they struggle to reach sustainability, and in many case they do not achieve this result. Moreover, the administrative work is quite complex and requires a lot of paperwork.
- Social entrepreneur are more inclined to invest or start a business in the sectors that are already quite developed, rather than to indulge into some new directions
- Companies are initiated by people driven by personal motives to provide for themselves or for their children a chance for employment.
- Almost all enterprises are dependent on donors/external funds or projects implemented by Public institutions - Employment Bureau.
- Lack of legal framework is also one of the main weakness.

Referring to your interviews, which are the steps you should take to start a social enterprise?

Step 1: Find an innovative idea, which can be economically sustainable and marketable.

Step 2: Analyze the market and to start business in line with market needs. Most of organizations are entering in the process of social entrepreneurship without previous research and mainly they are producing different types of souvenirs but souvenirs market is saturated and enterprises can't sell their products.

Step 3: Get in touch with the Fund for the rehabilitation of disabled people, acquire all the information, proceed with the registration process and then explore how to access and use their grants. In this phase you need to carefully understand the administrative paperwork you need to do in order to access the fund.

Step 4: Define a business plan.

Step 5: Evaluate the possibility to access finance and credit by banks or grant makers.

Which are the main critical factors you should expect to deal with?

- The first issue is related to the fear of disabled people and their families to lose the "disability pension" they are entitled to. Even if the person with disability is willing to work and his / her family is supportive, the perceived risk is far too big, because the average pension is often very close to the average salary they

would get in case of access to the world of work, but, on the other hand the perceived risk in case of future job loss is too scary.

→ It is difficult to match the human resources with the economic activity that is profitable: employment agency seems to have poor information in terms of workers profiles.

→ There is a lack of understanding of the community, prejudices against persons with disabilities and about their working abilities. Pag. | 60

→ Economic sustainability is difficult to achieve and maintain.

How long will it take to reach sustainability?

→ The average time for the interviewed social enterprises is between 2 and 3 years, when they reach sustainability.

In order to be sustainable, which quote of your revenues should come from sales and/or production?

→ For the majority of the social enterprises interviewed, sales generate less than 30-40% of revenues. The main quote of resources (60% - 70%) come from the Fund for the rehabilitation of disabled people.

Which business did they suggest you to start?

→ Greenhouse

→ Call center

→ Products packaging

→ HoReCa (Hotelleries-Restaurants-Cafes) services

→ Administrative services

→ Textile company producing work uniforms for companies

Is one of the social enterprises you interviewed a “case study of success”? Why? Which lessons can we learn from that social enterprise?

→ The enterprise Uspon (pizza place) can be considered a success. It has existed for three years and has reached sustainability. What is interesting for them is that, prior to opening the pizza place, they have had already been running an employment agency for people with disabilities. This means that they also had a good insight in the work force, their aspirations and obstacles and that they also had a feel about the market demands. Additionally, when they positioned their product, they insisted on the quality only, rather than advertising that they are a social enterprise.

→ Printing shop in Herceg Novi: because they sell directly to customers and they are providing services in the field of web design which is wanted in market. They have a shop in the center of the city. They have a staff well trained for printing and designing.

→ Association of Paraplegics Bijelo Polje and Mojkovac - workshops for tailoring “Zlatne ruke OSI”, is the best one in the north of Montenegro. They produce and promote anti - decubitus program made from buckwheat husks. They have a great cooperation with government and local institutions and they sell their product directly to costumers. They are also providing training for people with disabilities, who are later employed in this workshop.

Associations

During the research project we have been interviewing several associations of people with disabilities and or special needs active in the four cities interested by the project. This helped us to develop an idea about their activity. We tried to answer the following questions:

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Which was the evaluation of the interviewed associations, when asked to give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities"?

→ Almost all the associations interviewed agree on the conclusion that there is no sensitivity for the issue. The average vote was between 2 and 3 for all the three categories. Society appears to be not supportive or interested in the theme. Companies, in the most cases, do not hire people with disabilities, but prefer to pay the related fine to sustain the Fund for Vocational Rehabilitation / Fund for professional integration. Institutions do not intervene in order to enforce the law and force Companies to hire people with disabilities or special needs.

Are the association interested in social enterprises hiring persons with disabilities?

→ They all aim at opening up of social enterprises, because they want their own associations and projects to be funded by their own work, profit and achievements.

If yes, which ones are ready to provide you workforce? Please provide the name of the association and their contacts.

→ For the BiH: Los Rosales/Ružičnjak (Contacts: www.ruzicnjak-mostar.ba, 036/556-581, ruzicnjakmostar@gmail.com); Nešto više (Adem Lisičić, alisicic@gmail.com); Radost života (Vjekoslav Saje 061165 109); Savez paraplegičara FBiH (Edisa Mujić mujicedisa@hotmail.com); Dajte nam šansu (Aida Hrnjić aida_hrnjic@yahoo.com); Association of paraplegics Kotor (T. 067 207 955)

→ For the MNE: Two associations gathering children and youth with disabilities in Berane - NGO "Step of hope" and NGO "Better future", which presidents are Sefo Kozar and Marina Milic.

Employment Agencies

During the research project we have been interviewing the public employment agency of each city. This helped us to develop an idea about their activity, the data we could access and their point of view about the possible start-up of a social enterprise in their area. We tried to answer the following questions:

How many persons with disabilities and or special needs are present in their DB?

The situation varies among different cities:

→ BiH Mostar: there are 780 persons inscribed in the city employment agency. With the following characteristics:

- Kind of deficit: Physical- 246	Mental- 69	Physical and mental- 181	Others- 420
- Age: 18-24: 43	25-34: 89	35-54: 446	54-65: 177

→ BiH Sarajevo: The agency has 1.851 person in the database. None with hearing disability, 107 with seeing disability, other physical disabilities 663, speech impediment 53, mental disability 241, combined physical disabilities 146, mental and physical 66 and others 575.

→ MNE Kotor: 167. This are data for Herceg Novi, Kotor and Tivat. They don't have them separately


 **Caritas**
Barske nadbiskupije
Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@com.me

 **Udruženje
Paraplegičara
Bar**
Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicvic@postag.me

 **Caritas**
Biskupske konferencije
Bosne i Hercegovine
Mehmed bega Kapetanovica Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba

 **Nadbišupstni centar za
pastoral mladih
Ivan Pavao II**
Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

 **Caritas**
Biskupske konferencije
Bosne i Hercegovine
Mehmed bega Kapetanovica Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba

 **Nadbišupstni centar za
pastoral mladih
Ivan Pavao II**
Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba

→ MNE Berane: In regional unit Berane were registered 225 persons with disabilities. These are data for Berane Rožaje, Andrijevica, Plav, Gusinje, Petnjica.

Are company offering jobs to people with disabilities?

→ The demands for employment of people with disabilities are very low, in some places (i.e. Berane) almost absent. Companies prefer to pay compensation in the Fund for Vocational Rehabilitation, rather than to hire persons with disabilities.

→ Companies do not respect very much the law about the proportion of 1 worker with disabilities every 16 workers.

Which are the main sectors/ industries in which you receive employment request by companies?

→ The major employer of persons with disabilities is non-governmental sector

Is it necessary to be inscribed in the public employment agency in order to access unemployment subsidies? Is this applied also to people with disabilities and / or social needs?

→ Yes. In order to have any benefits from employment agencies you must be reiterated in our Register.

→ But, a very low number of people with disabilities are actively looking for work

In your opinion, are the potential candidates willing to work or not? Why?

→ There is a lot of ambiguity in this domain. Some people who want to work encounter many obstacles (attitudes of people, physical inadequacy of public spaces etc.) and many of them are discouraged, but it seems that there is also a number of those who are determined to change these circumstances.

→ Unfortunately, due to an unfavorable law, many are not even willing to try for fear of permanently losing part of their income. Moreover, parents and families play a crucial role in this process.

Which business did they suggested you to start, as a social enterprise?

→ B2B services, as: call center, because there is actual demand; cleaning services, because a social enterprise could compete on costs; IT, web and graphic design, because companies are willing to outsource some of this services and a social enterprise could compete on costs

→ Production of souvenirs, because it is a job that PWDs could perform. On the question would that kind of business be sustainable they didn't have an opinion.

→ Small printing shop, because there is an actual demand and it is a suitable business for people with disabilities

Considerations for the Start-Up of a Social Enterprise

Business to Business approach

During the research project we have been interviewing private companies operating in the four cities interested by the project. This helped us to develop an idea about the point of view of private companies on the possibility to cooperate with social enterprises. We tried to answer the following questions:

Which kind of business would you suggest to start, if you were considering a B2B approach?

→ Call center: it is adequate for people with physical disabilities.

- Cleaning services: it is mainly evaluated on a cost base and the access to subsidies and public funds could increase the competitiveness of a social enterprise.
- Packaging services: it is mainly evaluated on a cost base and the access to subsidies and public funds could increase the competitiveness of a social enterprise.
- Textile company producing work uniforms for companies: it is a niche market, in which production costs are mainly variable, depending on demand.
- Greenhouse selling to distributor: there is a trend in market for healthy food and the greenhouse is generally considered the perfect environment to employ people with mental disabilities.
- Small printing shop, because there is an actual demand and it is a suitable business for people with disabilities.

Which advantage would a social enterprise provide, if compared with the possibility of directly hiring workers with disabilities?

- From the company point of view there would be two main advantages: (1) the possibility to acquire services at lower prices, due to the economic advantage related to the lower cost for the workforce; (2) the return on image, generated by the fact of taking part in the social change, raising awareness on the real capabilities of people with disabilities and / or special need.

Which would be the steps to take in order to start a social enterprises providing services to business? Please provide a short action plan for the future potential social enterprise.

Step 1: Get in touch with some private companies and get an appointment with their hr manager;

Step 2: Interview with the hr manager in order to understand which services and / or products they actually purchase from external suppliers and at which prices per hour / unit;

Step 3: Evaluate which services and / or products could be offered by a social enterprise considering the skills and characteristics of the available work force;

Step 4: Evaluate which services and / or products could be offered at a competitive and / or lower price, taking into account the possibility to realize them at a theoretically lower working costs thanks to subsidies and public funds. (This assumption could be fake due to lower productivity and or higher costs of management).

Step 5: Scan the market in order to understand if there are other similar companies interested in the service you are offering;

Step 6: Write down an economical plan and see at which condition the social enterprises would be sustainable;

Step 7: Create a presentation aimed to point out the main advantages for a private company to have a social enterprise among their suppliers: lower unitary costs; strong positive return on image;

Step 8: If you get a positive reaction on the market, get in touch with the Fund for the rehabilitation of disabled people, acquire all the information, proceed with the registration process and then explore how to access and use their grants. In this phase you need to carefully understand the administrative paperwork you need to do in order to access the fund.

Business to Consumer approach

During the research project we have been analyzing the main economic areas of each city. This helped us to develop an idea about which business could be sustainable in each context. We tried to answer the following questions:

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Which kind of business would you suggest to start, if you were considering a B2C approach?

- BiH - Mostar: Greenhouse or tourist services, but into the city center.
- BiH - Sarajevo: Tourist services, in particular transportation services.
- MNE - Kotor: During summer Kotor is really crowded and people can't move by car or bus so renting bikes can be interesting.
- MNE - Berane: Small printing shop, because there is an actual demand, low competition, and it is a suitable business for people with disabilities.

Which is the main economic activity / sector in your city?

- BiH - Mostar: Tourism. But also industry thanks to the presence of big players like Aluminij, Feal, Sik, Nsoft and Lignum.
- BiH - Sarajevo: Production of food and services are main activities here. Additionally, there are a lot of construction companies and a lot of people work in administration. Tourism is a rapidly growing sector in which more and more small privately owned businesses are opened.
- MNE - Kotor: Tourism.
- MNE - Berane: Wood production and agriculture.

Among all the social enterprises you came in contact with in the last months, which business model would you replicate in your city?

- Pizza place created by Uspon, Colorservis (painting works, road markings), Rad-Dar (souvenirs and business gifts), Zlatne Ruke from Bijelo Polje (anti-decubitus program) are interesting example to follow. They have been taking advantage of being part of Church and Caritas network developing their business starting from the market guaranteed by these two institutions.
- The model of printing shop. A good example in Montenegro is printing shop "Naša ID kartica" in Herceg Novi.

ANNEX: INTERVIEWS

In this section area attached all the interviews realized during the period between February 2016 and May 2016.

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The interviews are organized depending on the interviewed subject:

- Social Enterprises
- Employment Agencies
- Large Companies
- Associations of people with disabilities or special needs

Due to the relatively low number of subjects interviewed, a statistical elaboration would not have made much sense. However, interesting insights can be found in the single interviews.

Social Enterprises

Here below are shown the interviews made to social enterprises.

BiH Mostar, Rad-Dar

1. **Place and Date of the interview:** Mostar, 15.04.2016.
2. **Company name:** Rad-Dar Ltd. Mostar
3. **Interviewed → Name:** Radoslav **Surname:** Dodig **Role:** Director
4. **Number of employees → Total:** 7 **% of disabled:** 5 **FTE (Full Time Equivalent):** N/A
5. **Industry:** N/A
6. **Date of foundation of the company:** 13.07.2013.
7. **Why did you decide to start-up a social enterprise? There was any specific factor - i.e. new law, new financial and / or non-financial support mechanism -, at the base of your decision?**
 - the existing legislation
 - financial support fund
 - desire for employment of persons with disabilities
8. **Business idea:**
 - a. **What do they sell?**
 - souvenirs, business gifts, gifts for newlyweds, agricultural products, framing pictures
 - b. **Who are the customer?**
 - individuals, various companies, parish offices, church organizations and institutions
 - c. **How do they market their product and / or service?**
 - they organize sales exhibitions, they make products for special purposes, advertise on the

web and Facebook

d. **How do they produce the product / service?**

- they have machines that allow them quality, precision and mass production,
- employees involved in finishing products

e. **Which is the social side of their business?**

- employment people with disabilities is a positive example and motivation for all employers to follow the positive examples and involving vulnerable populations

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9. **Are you economically sustainable?**

No.

10. **Where do your revenues come from and in which percentage:**

- | | |
|-----------------------------|-----|
| a. Grants | 20% |
| b. Private donation | 20% |
| c. Subsidies / public funds | 10% |
| d. Sales | 40% |
| e. Others | 10% |

11. **Were you profitable last year?**

- N/A

12. **Do you apply / participate to non-financial support mechanisms? Could you provide any example?**

- Incentive fund for rehabilitation and employment people with disabilities

13. **Did you need to access credit in order to start or finance your business?**

- They did not take a loan but they have received significant funding as core capital by the founders

14. **Do you have access to any mechanism foreseen by the law that facilitate your business, or the environment in which you work?**

- Fund for Vocational Rehabilitation every month refunds them taxes and contributions

15. **Are you part of any network and or association of social enterprise?**

Yes

a. **If yes, which is the network and which advantages do you have to be part of it?**

Part of a network that employs people with disabilities

16. **Which are the main issues and problem you have been facing in starting up and running your business?**

- Economical:** a big issue in the establishment phase
- Managerial:** complicated registration procedure

c. **Others:** lack of information in the public about the law and the rules

17. Which are the main indicators you keep into account in monitoring and evaluating your activity?

- sustainability of the business, increase revenue, increase the number of new products, expansion of the network of customers

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18. If you were going to start-up now a new social enterprise in this area, what would you do?

N/A

19. Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?

- it is important to dare and make a courageous first step
- there are legal requirements and regulations that facilitate the registration and operation(business)
- you need to find a product for which there is a need in the market and provide a more favorable production
- it is important to identify potential customers and service users

BiH Mostar, S.E.I. Colorservis

- Place and Date of the interview:** Mostar, 31.03.2016.
- Company name:** Colorservis d.o.o. Mostar
- Interviewed → Name:** Branka **Surname:** Lovric **Role:** General manager of legal affairs
- Date of foundation of the company:** 1956.
- Number of employees → Total:** 12 **FTE (Full Time Equivalent):** 08
- Annual revenues:** N/A
- Industry:** 88.10 - Activities of social protection without accommodation for the elderly and disabled
- Business idea:**
 - What do they sell?**

Painting works, Corrosion protection, Road markings, Final construction work, The services we provide in his field are the quality of works at a high level.
 - Who are the customer?**

Public Administration
 - How do they market their product and / or service?**

Through tenders, public procurement procedures, referrals of customers
 - How do they produce the product / service?**

All employees have the educational and professional qualifications for the performance of

painting works, corrosion protection and road markings (skilled painters, painters) The company has all the technical equipment for carrying out the above-mentioned works (trucks, machinery, personal protective equipment, equipment, etc.)

e. **Which is the social side of their business?**

All employees at this company were given the option of vocational training and permanent employment and thus resolve livelihoods for themselves and their families.

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9. **How important is to keep a multi stakeholder approach to make the business start?**

N/A

10. **Are they economically sustainable?**

N/A

a. **If yes, which is the percentage of revenues generated by sales?**

N/A

b. **Which is the percentage of revenues generated by grants? Do they come from one or more grant-makers?**

N/A

c. **How long did it take to reach sustainability?**

Social enterprises are economically viable although difficult to get relief and benefits of the Fund for Vocational Rehabilitation and Employment of Persons with Disabilities and the state itself, because it does not respect the laws and regulations, but hard to come by though Affairs regularly report on the tenders.

11. **Which are the main indicators you keep into account in monitoring and evaluating your activity?**

New employment of disabled persons and the preservation of jobs created

Expansion of service capacities

Raising their competitiveness

Improving jobs

Insurance of working capital for ensuring the smooth operation

12. **Which are the main issues and problem you have been facing during your first year?**

(Next answer was for past few years since she took office management company)

a. **Economical:** Operations under harsh conditions due to the global recession and the downturn in the domestic construction industry, because it is a company that the market has to perform the same conditions as a company that employs a healthy workforce

b. **Managerial:** failure to comply with laws and positive regulations

13. **If you were going to start-up now a new social enterprise in this area, what would you do?**

N/A

14. **Do you any specific suggestion for a social enterprise employing people with disabilities or special needs?**

N/A

BiH Sarajevo, SE Uspon d.o.o.

1. **Place and Date of the interview:** Džemala Bijedića 22, Sarajevo, March 22nd 2016
2. **Company name:** Uspon d.o.o. (Limited responsibility)
3. **Interviewed → Name:** Belma Surname: Karkelja-Omerović **Role:** Director
4. **Date of foundation of the company:** 2009. Uspon Employment Agency; Pizza Place 2012
5. **Number of employees → Total:** 19 **FTE (Full Time Equivalent):** Yes
6. **Annual revenues:** N/A
7. **Industry:** Employment Agency for People with Disabilities/ Pizza Place
8. **Business idea:**

- a. **What do they sell?**

Employment Agency (EA): Creates a database of people with disabilities and employers, mediates in the process of employment

Pizza Place: Service, food (pizza, sandwiches, pasta, juice etc.)

- b. **Who are the customers?**

EA: People with disabilities, companies

Pizza Place: Partners, regular customers, inhabitants in the geographical proximity

- c. **How do they market their product and / or service?**

Pizza Place: Regular advertising channels (radio commercial), fliers. The social dimension of the business is not advertised (no mention that it is a social enterprise), because this can have a counter effect, due to prejudices that still exist in the society.

- d. **How do they produce the product / service?**

When we decided to expand our field of activities, we recognized that catering service is a good (profitable) sector. It is important to consider what type of activity correlates with the needs and resources in terms of human resources. We could not find enough pizza makers with disabilities, so we needed to employ people without disabilities. Their role is also to educate and train. They train and enable people with disabilities to work in the pizza place.

- e. **Which is the social side of their business?**

Uspon d.o.o. has a status of a protective workshop given that over 80% of its employees are people with disabilities. The social dimension of the business is in creating job positions for people who are marginalized on the job market; and mediation between them and the employers, as well as raising awareness among employers and people with disabilities about the importance and advantages of work inclusion.

9. **How important is to keep a multi stakeholder approach to make the business start?**

It is very important. At the very beginning, contacts with associations of people with disabilities are important for finding work force, which is not an easy task. Besides, a network of partners is important for the creation of a pool of regular customers.

10. **Are they economically sustainable?**

Yes, Pizza place is economically sustainable.

a. **If yes, which is the percentage of revenues generated by sales?**

N/A

b. **Which is the percentage of revenues generated by grants? Do they come from one or more grant-makers? They only come from the Fund.**

Revenues by sales are much smaller than those acquired from the Fund for Professional Rehabilitation and Employment of People with Disabilities. Without those, the business would not be sustainable.

c. **How long did it take to reach sustainability?**

It took around 3 years to reach sustainability.

11. Which are the main indicators you keep into account in monitoring and evaluating your activity?

Main indicators are sustainability and job positions. Our goal is not profit, but the possibility of employment and expanding our capacities of employment.

12. Which are the main issues and problem you have been facing during your first year?

- a. **Economical:** With our status of a company with limited responsibility (d.o.o.), we can only get financial assistance from the Fund for the professional rehabilitation and employment of people with disabilities. All other foundations support associations exclusively, but when it comes to the companies, they expect that they earn for themselves, despite the fact that they support employment of people with disabilities and deal with solving social issues.
- b. **Managerial:** It is a problem to find people with disabilities who are willing to work. We exhausted our employment capacities; all the people from our database who wanted to work are employed.
- c. **Cultural:** A variety of prejudices.
- d. **Other:** The problem is in the system in general and this has to be solved top down, the law has to be changed and adjusted, and the change of attitudes in the society will follow. Sometimes it happens that a law ensuring benefits to our entrepreneurship is in force on one level, but it is not adjusted to the laws on some other levels, which means that we can practice our rights in some places, and cannot in others.

13. If you were going to start-up now a new social enterprise in this area, what would you do?

We are in the research process ourselves. Catering service (hospitality) is profitable, but, at the same time, it is the most difficult to start, in terms of administration, permits, finding a suitable space that has to be intended for the specific field of activity.

Do you any specific suggestion for a social enterprise employing people with disabilities or special needs?

The most important thing is to first find people with disabilities and then to adjust the field of activity according to their capacities, education and skills, because, one of the most difficult tasks is precisely to find people with disabilities who are qualified to work in a required profession.

Note: Recognizing social entrepreneurship in legislation is a first and important step, but the problem there is that that is still a segregation and not inclusion of people with disabilities. Our goal is inclusion.

MNE Berane, NGO-Hearth Mojkovac

1. **Place and Date of the interview:** Mojkovac municipality
2. **Company name:** NGO "Srce"
3. **Interviewed → Name:** Duško **Surname:** Rakočević **Role:** President
4. **Number of employees → Total:** 20 **% of disabled:** 15 **FTE (Full Time Equivalent):** N/A
5. **Industry:** Production of souvenirs and decorative objects
6. **Date of foundation of the company:** 2014

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7. **Why did you decide to start-up a social enterprise? There was any specific factor - i.e. new law, new financial and / or non-financial support mechanism -, at the base of your decision?**

We established NGO "Srce" primarily as a need for employment of persons with disabilities. The project has granted from the European Commission, which is implemented in cooperation with the Unincorporated Association of Montenegro and organization COSPE from Florence Italy. In this project, we get a part of machinery and equipment and we started production of souvenirs made from recycled materials, newspapers, glass and timber. The NGO "Heart" employs 20 people with disabilities (15 people with disability and 5 assistants). Of the earned funds, NGO „Hearth“ pays 25 percent of gross salaries to employees, and the rest is paid by the Employment Agency of Montenegro.

8. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the (please insert the name of the law depending on the country) law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which have you been using? Could you provide us some information about?**

We mostly use subsidies. We have excellent cooperation with the Employment Biro since the beginning of the establishment of NGO Hearth.

9. **Business idea:**

- a. **What do they sell?**

Souvenirs and decorative objects

- b. **Who are the customers?**

There are a certain number of people (individuals) who order and buy our souvenirs. Mostly, our client are entire population of Montenegro

- c. **How do they market their product and / or service?**

Mainly through exhibitions and fairs which are organized in our city (Mojkovac) and the capital of Montenegro (Podgorica) 4- 5 times a year.

- d. **How do they produce the product / service?**

We have equipment and machines for production of souvenirs, 14 employees; they are all trained to work on production of souvenirs

e. **Which is the social side of their business?**

Incomes that we have to pay the salaries of the employees. (25 percent of gross salaries to employees, and the rest is paid by the Employment Agency of Montenegro)

10. **Are you economically sustainable?**

Yes

a. **If yes, how long did it take you to reach sustainability?**

2 years

11. **Where do your revenues come from and in which percentage:**

- | | | |
|-----------------------------|----|---|
| a. Grants | | % |
| b. Private donation | | % |
| c. Subsidies / public funds | 75 | % |
| d. Sales | 25 | % |
| e. Others | | % |

12. **Were you profitable last year?** No.

13. **Do you apply / participate to non-financial support mechanisms? Could you provide any example?** No.

14. **Did you need to access credit in order to start or finance your business?** No.

15. **Do you have access to any mechanism foreseen by the law that facilitate your business, or the environment in which you work?** No.

16. **Are you part of any network and or association of social enterprise?** No.

17. **Which are the main issues and problem you have been facing in starting up and running your business?**

- a. **Economical:** lack of money

18. **Which are the main indicators you keep into account in monitoring and evaluating your activity?**
Willingness of employees to work and participate in everyday activities.

19. **If you were going to start-up now a new social enterprise in this area, what would you do?**
Main cooperation would be with Employment Bureau.

20. **Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?**
I would open a Laundry room.

MNE Berane, BijeloPolje NvoOaza

1. **Place and Date of the interview:** 30.03.2016

2. **Company name:** Association of parents of children and youth with disabilities "OAZA"

3. **Interviewed → Name:** Rasema **Surname:** Hekalo **Role:** Sekretar



4. **Date of foundation of the company:** started with the activities from February 2013 (not registered yet , working in the frame of association ""OAZA"" as educative workshop
5. **Number of employees → Total:** 2 **FTE (Full Time Equivalent):** 2
6. **Annual revenues:** N/A
7. **Industry:** Wool products –decorative object, pictures, carpets, mattresses, medical aids..
8. **Business idea:** Children and youth with disabilities, with the support of their parents, are making product from wool using traditional methods

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a. What do they sell?

Items such as: decorative objects in the form of balls, clothing (scarves, sweaters, etc.), pictures, carpets, mattresses etc.

b. Who are the customer?

Citizens of Bijelo Polje municipality and wider, old sick persons..

c. How do they market their product and / or service?

Local TV, through Fairs- 2 times per year, face book, website, through all the events in the Municipality of Bijelo Polje

d. How do they produce the product / service?

Hand made – using traditional methods. Children and youth with disabilities working together with help of instructor volunteer

e. Which is the social side of their business?

Social inclusion of children and youth with disabilities thought workshops

9. **How important is to keep a multi stakeholder approach to make the business start?**
It is very important, projects are financed trough different projects, less from donation.
10. **Are they economically sustainable?** No.
11. **Which are the main issues and problem you have been facing during your first year?**
Economic issues.
12. **If you were going to start-up now a new social enterprise in this area, what would you do?**
Good location – in the centre of the city
13. **Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?**
Psychological empowerment of persons with disabilities and their inclusion from rural areas.

MNE Berane, BijeloPolje ZlatneRuke

1. **Place and Date of the interview:** 30.03.2016
2. **Company name:** Association of Paraplegics Bijelo Polje and Mojkovac - workshops for tailoring " Zlatne ruke OSI"
3. **Interviewed → Name:** Milka **Surname:** Stojanovic **Role:** Director

4. **Date of foundation of the company:** Registered :20.01.2016 (exists from 2014)
5. **Number of employees → Total:** 9 **FTE (Full Time Equivalent):** 9
6. **Annual revenues:** N/A
7. **Industry:** Workshops for tailoring " Zlatne ruke OSI"
8. **Business idea:** Production and promotion of anti - decubitus program made from buckwheat husks
 - a. **What do they sell?**
Anti - decubitus program made from buckwheat husks; pillows filled with buckwheat husks; mattresses filled with buckwheat husks; production of decorative objects; uniforms; bed linen for adults and children; shirts; catering uniforms.
 - b. **Who are the customer?**
Private pharmacies, orthopedic shops, citizens of Bijelo Polje municipality and wider, medical institutions, hotels, restaurants.
 - c. **How do they market their product and / or service?**
Local TV, *through fairs, face book, website, through all the events in the Municipality of Bijelo Polje ,they have free stand of Tourism Organization*
 - d. **How do they produce the product / service?**
Sewing machines, washing machines, professional iron and ironing board, a vertical knife for cutting, 3 employees of Disabled Persons, assistant, one instructor, social worker and Director
 - e. **Which is the social side of their business?**
Three employees are Disabled Persons
9. **How important is to keep a multi stakeholder approach to make the business start?**
It is very important, projects are financed by the Employment Bureau
10. **Are they economically sustainable?** No.
11. **Which are the main issues and problem you have been facing during your first year?**
Economic issues.
12. **If you were going to start-up now a new social enterprise in this area, what would you do?**
They would wait for legal regulation on social entrepreneurship to be adopted.

MNE Kotor, NasaldKartica

1. **Place and Date of the interview:** Herceg Novi 21.04.2016.
2. **Company name:** Printing shop " Naša ID kartica"
3. **Interviewed → Name:** Vesna **Surname:** Odalovic **Role:** President
4. **Number of employees → Total:** 6 **% of disabled:** 5 **FTE (Full Time Equivalent):** N/A
5. **Industry:** Printing
6. **Date of foundation of the company:** 2009.

7. Why did you decide to start-up a social enterprise? There was any specific factor - i.e. new law, new financial and / or non-financial support mechanism -, at the base of your decision?

Purely personal motives motivated me to open up a social enterprise. Providing my son a job and providing job for other members of the organization a -New chance in a New- that I manage and desire that they learn to care for themselves and to earn for a living.

8. We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which have you been using? Could you provide us some information about?

We are using both of this mechanism. We started with the first mentioned and after that we continued with the other. In this way we provided the adjustment of working space, we have two personal assistant who help them in work, one of them is working in the first shift and the other in second. We used subsidies also.

9. Business idea:

a. What do they sell?

We provide services of small printing - up to 1000 copies, we offer services in graphic design, preparation and printing of brochures, flyers, folders, posters.

b. Who are the customer?

Printing shop is using both B2B and B2C approaches. For example when it comes to B2B model we are cooperating with several architectural bureau - Azmont, Arhing... We also have regular individuals using our services. Interesting is that municipality and other public institution are not using our services, and if they did, just in small percentage, we would be able to make some profit, otherwise is really difficult to stay sustainable.

c. How do they market their product and / or service?

We use local media often, we send our offer by email to all companies, but the best solution for us is the old method from people to people mouth. We even tried to use one marketing strategy but without results so we gave up.

d. How do they produce the product / service?

We have 2 copy machines, 6 employees, they are all trained to work in printing shop. One of them has a university degree in graphic design online.

e. Which is the social side of their business?

Incomes that we have are barely enough to pay the salaries of the employees.

10. Are you economically sustainable? Yes.

a. If yes, how long did it take you to reach sustainability?

3 years

11. Where do your revenues come from and in which percentage:



Popović 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popović 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

- | | |
|-----------------------------|------|
| a. Grants | 35 % |
| b. Private donation | 5 % |
| c. Subsidies / public funds | 50 % |
| d. Sales | 10 % |
| e. Others | % |

12. **Were you profitable last year?** No.

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13. **Do you apply / participate to non-financial support mechanisms? Could you provide any example?**

Yes we do. We often participate to trainings on preparing project proposals, on preparing strategies, on graphic design. For example on trainings that Ministry organizes or some NGOs.

14. **Did you need to access credit in order to start or finance your business?**

No, we used personal resources.

15. **Do you have access to any mechanism foreseen by the law that facilitate your business, or the environment in which you work?**

No. The fact that law on social entrepreneurship is still missing is creating a lot of obstacles for us. It was really hard for us to start function and still is.

16. **Are you part of any network and or association of social enterprise?**

Yes of NARDOS, and of Balkan Association for PWDs. We don't have any significant advantages of that.

17. **Which are the main issues and problem you have been facing in starting up and running your business?**

- Economical: lack of money
- Cultural: lack of understanding of the local community, prejudice

18. **Which are the main indicators you keep into account in monitoring and evaluating your activity?**

For us the main indicator of evaluating our activities is the full socialization of employees, the way they fit within the local communities, they willingness to work and participate in everyday activities.

19. **If you were going to start-up now a new social enterprise in this area, what would you do?**

I would found some other parents or people with same objectives and wishes, in order to divide the work and responsibilities. It is really hard for me to manage everything by myself.

20. **Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?**

Before establishment of social enterprise I would provide market research and then develop marketing strategy in order to have buyers when starting the business.

MNE Kotor, Ulcinj

1. **Place and Date of the interview:** Ulcinj 30.03.2016.

2. **Company name:** Social Enterprise "The right to life" Ulcinj

3. **Interviewed → Name:** Rizaja

Surname: Dervišaga

Role: President



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmiladi@bih.net.ba

4. **Date of foundation of the company:** 06.10.2014.
5. **Number of employees → Total:** 6 **FTE (Full Time Equivalent):** N/A
6. **Annual revenues:** N/A
7. **Industry:** Plumbing and Electrics
8. **Business idea:**
- What do they sell?**
 - Installation of sanitary facilities
 - All types of repairs - handyman
 - Who are the customer?**

Both B2B and B2C. Services are offered to hotels and other businesses but also to individuals - households
 - How do they market their product and / or service?**

- media; marketing campaign - posters, meetings with eminent persons, municipalities
 - How do they produce the product / service?**

They offer trainings to their workers for a duration of 3 months
 - Which is the social side of their business?**

Providing funds for the functioning of daily center for children with disabilities
9. **How important is to keep a multi stakeholder approach to make the business start?**
For us it wasn't important.
10. **Are they economically sustainable?** No.
11. **Which are the main indicators you keep into account in monitoring and evaluating your activity?**
Social indicators - involvement in social and market trends of their target group
12. **Which are the main issues and problem you have been facing during your first year?**
Cultural: Lack of understanding of the community.
13. **If you were going to start-up now a new social enterprise in this area, what would you do?**
No physical jobs but administrative.
14. **Do you any specific suggestion for a social enterprise employing people with disabilities or special needs?** Shoemaker or administrative jobs

Employment Agencies

Here below are shown the interviews made to employment agencies.

BiH Mostar, Public Employment Agency

- Place and Date of the interview:** Mostar, 25.04.2016.
- Company name:** The employment service HNK-Ž, Mostar
- Interviewed →** Department for that area (they left empty name, surname, role)



4. **Geographical area of activity:** Hercegovina-Neretva Canton / County (Hercegovačko-neretvanski kanton/županija)

5. **Do you have a division which offer services for people with disabilities and / or special needs?**
No

6. **Referring to this division, which are the main sectors / industries in which you receive employment request by companies? / Which are in your experience the sectors that have being hiring more workers in this last two years?**

According to the Institute of Statistics for the period 2012-2014, total employment is growing at 108.2%. It is noted that still the number of employed persons almost all activities increased (hotel and catering 173.4% 137.2% service activities, professional, scientific and technical activities 129.6%, arts, entertainment and recreation 126.2% administrative and support service activities 119.8%, wholesale and retail 114.3%, transport and storage of 109.5%, 109.2% processing industry, health and social services 108.8%, etc.), while the four activities recorded a drop in employment (mining and quarrying by 54.2%, real estate by 29.1%, financial services and insurance by 7.5% and production and supply of electricity, gas, steam and air conditioning supply by 4.3%).

7. **Which are in your experience the most requested job profiles? / Could you provide me an identity of the most wanted candidate?**

The most commonly sought-profile employee is a person aged under 40 years old, high school diploma or university degree qualifications, educated in a profession in which the employment and with experience in the field of work in which it employs. We are looking for specific skills such as driving license, knowledge of one or more foreign languages and IT skills.

8. **How many persons with disabilities and / or special needs inscribe every year to your service?**
There are no rules, eg. 2014-64 newly registered and 2015-114 of newly people with disabilities

9. **Is it necessary to be inscribed in the public employment agency in order to access unemployment subsidies? Is this applied also to people with disabilities and / or social needs?**

Yes, all people that have(make) rights under the unemployment must be registered with the unemployment register.

10. **How many persons with disabilities and / or special needs are now inscribed to your placement service?**

In the record of the Employment service HNŽ-K on the date 25.04.2016. there were 780 people with disabilities

11. **Referring to potential labor force with disabilities and / or special needs, could you provide me some data and or stats referred to:**

Physical- 246 Mental- 69 Physical and mental- 181 Others- 420

a. age: 18-24: 43 25-34: 89 35-54: 446 54-65: 177

12. **As I told you, we are going to start a social enterprise. We will hire persons with disabilities. Based on your experience, on which workforce could we count on in terms of abilities, skills and numbers?**

It depends on how many you plan to hire PWD and skills that will be needed to do the job that you intend to deal with. The largest number of people with disabilities in our records as war veterans invalids, different professions and education levels. However, most of the PWD no interest, that these are persons with primary education or part of the elementary school.

13. **Imagine you were involved on the project. In which industry / sector would you start a business employing an high rate of persons with disabilities and / or special needs?**

N/A

14. **One of the decision we have to make is if we want to start a business to business activity or a business to consumer activity. Assume we go for a business to business activity. In your experience, which are the companies that could be more ready to start a collaboration with a social enterprise employing it in the role of supplier?**

N/A

15. **Imagine you were the head of this project. Which kind of social enterprise would you start-up?**

N/A

16. **If you were at the head of this project what a social enterprise would you start?**

N/A

17. **Would you and your structure be interested to be involved in the process, for example facilitating contact both with potential candidates (labor force) and clients (companies)?**

The employment service is available for co-operation in the framework of its legal responsibilities.

BiH Mostar, Trenkwald Private Employment Company

- Place and Date of the interview:** Mostar, 13.04.2016.
- Company name:** Trenkwald, Personnel Services Ltd.
- Interviewed → Name:** Dražena **Surname:** Pušić Beganović **Role:** Regional manager
- Geographical area of activity:** sales services for the whole of Bosnia and Herzegovina
- Which are the main sector / industry in which you receive employment request by companies? / Which are in your experience the sectors that have being hiring more workers in this last two years?**

Skilled labor, workers in manufacturing; white refers to administration; blue refers to manufacturing, construction, trade; target-regular income, temporary employment; Leasing workforce; pretty good cooperation with the banking sector

6. **Which are in your experience the most requested job profiles? / Could you provide me an identity of the most wanted candidate?**

Skilled worker with work experience (all; for example from the butcher to dealer, merchant)

7. **Do you have a division which offer services for people with disabilities and / or special needs?**

Not within the agencies in BiH, but in Croatia, Serbia they do have people with disabilities working for them.

8. **How many persons with disabilities and / or special needs inscribe every year to your service?**
Had 2 cases-economist and chef(cook)
9. **Is it necessary to be inscribed in the public employment agency in order to access unemployment subsidies? Is this applied also to people with disabilities and / or social needs?**
It is not necessary, even for OSI; build a database and regularly updated
10. **How many persons with disabilities and / or special needs are now inscribed to your placement service?**
2 (see question 8).
11. **In your experience, which percentage of them finds a job in:**
18 months or more
12. **Imagine you were involved on the project. In which industry / sector would you start a business employing an high rate of persons with disabilities and / or special needs?**
administration, call center, service industry, services for the elder population
13. **One of the decision we have to make is if we want to start a business to business activity or a business to consumer activity. Assume we go for a business to business activity. In your experience, which are the companies that could be more ready to start a collaboration with a social enterprise employing it in the role of supplier?**
Private sector is more interested in cooperation on past experience
14. **Imagine you were the head of this project. Which kind of social enterprise would you start-up?**
I would start something in the service industry.
15. **Would you and your structure be interested to be involved in the process, for example facilitating contact both with potential candidates (labor force) and clients (companies)?**
Generally yes, they would love that, but the person interviewed is not responsible for such big calls, answers, decisions.

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BiH Sarajevo, Public Employment Agency

1. **Place and Date of the interview:** April 14th 2016
2. **Company name:** Federal Employment Agency
3. **Interviewed → Name:** Marijana **Surname:** Ibišević **Role:** Consultant for Information
Name: Igor **Surname:** Kamočaji **Role:** Director
4. **Geographical area of activity:** Federation of BiH
5. **Do you have a division which offers services for people with disabilities and / or special needs?**

No, since the implementation of the Law on professional rehabilitation and employment of people with disabilities and the creation of the Fund for professional rehabilitation and employment of people with disabilities in 2010 and 2011, which were intended to create preconditions for work rehabilitation, competitive and sustainable employment and advancement in career. A so-called quota system was established (1 person with disabilities per 16 employees). The Employment Agency transfers 5% of funds to the Fund for professional rehabilitation and employment from the

fund for active employment measures for each year. A group of councilors received training and attended a seminar in order to acquire necessary skills and knowledges for work with people with disabilities. Along the regular programs that the Agency implements throughout the year and to which all unemployed people can apply, we had a few programs which were aiming at employment of people with disabilities.

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6. Referring to this division, which are the main sectors / industries in which you receive employment request by companies? / Which are in your experience the sectors that have being hiring more workers in this last two years?

The biggest demand is in hospitality, especially in tourism and catering, then, in the textile industry, trade and construction.

The biggest number of people got employment in precisely these sectors. According to the level of their education, those were: waiters, cooks, drivers, tailors, tradesmen, car mechanics, hair dressers, commercialists, nurses and construction workers. Of the candidates with university education, the biggest demand was for economists, IT experts, pharmacists, electric engineers, construction engineers, architecture engineers, mechanic engineers, teachers/professors, doctors of medicine. Given that Sarajevo does not have a significant number of big industrial companies, the number of people with disabilities employed in this sector is negligible. The exception is wood industry and companies such as Sinkro and Ećo from Ilidža, both companies being in the business of production and selling of designer furniture. These companies employed a number of people with disabilities from our list in 2015. Their representatives reported to us that these employees proved themselves as remarkable and diligent workers.

7. Which are in your experience the most requested job profiles? / Could you provide me an identity of the most wanted candidate?

Each employee has their own preferred profile with desired competencies and skills. But most companies require competencies in one or more foreign language, work experience (not necessarily in their own field), self-motivation, readiness to take initiative, analytic competencies, ability to solve problems and good team work skills.

8. How many persons with disabilities and / or special needs inscribe every year to your service?

The monthly average of unemployed people in 2015 was 1921. At the same time, the number of people with disabilities in our register is very small and we believe it is under a 100.

9. Is it necessary to be inscribed in the public employment agency in order to access unemployment subsidies? Is this applied also to people with disabilities and / or social needs?

Every unemployed person in our database has the same rights and obligations, which applies to the people with disability, too.

10. How many persons with disabilities and / or special needs are now inscribed to your placement service?

In April 2015, there were 1.931 persons with disabilities in our database, and this year up until now, there is 1.851 of them.

11. In your experience, which percentage of them finds a job in:

a. 6 months:

b. 12 months:

c. 18 months:

We do not have these data.

12. Referring to potential labor force with disabilities and / or special needs, could you provide me some data and or stats referred to:

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a. **Working abilities:** No data.

b. **age:** 18-24: % 25-34: % 35-54: % 54-65: %
No data.

c. **education:**
elementary school: 541 high school: 322 university degree: 55

13. As I told you, we are going to start a social enterprise. We will hire persons with disabilities. Based on your experience, on which workforce could we count on in terms of abilities, skills and numbers?

Our experience, that is based on the feedback from the employers and companies, the people with disabilities that were employed proved themselves as good and diligent workers and serve as a good example and incentive to other employers to employ people with disabilities.

14. Imagine you were involved on the project. In which industry / sector would you start a business employing an high rate of persons with disabilities and / or special needs?

Hospitality sector: Tourism – hotels, restaurants; Tailoring, dry-cleaning; Selling, call centers; Web design; Production (packing in food industry).

Another opportunity can be represented by self-employment or start-up of small entrepreneurship. We give special benefits (For the first two years of establishing a small business, they pay for the social benefits and even part of the salary). The good sector is IT, or outsourcing for big companies in terms for mediation, web design, application development etc.

15. One of the decisions we have to make is if we want to start a business to business activity or a business to consumer activity. Assume we go for a business to business activity. In your experience, which are the companies that could be more ready to start a collaboration with a social enterprise employing it in the role of supplier?

Eco and Sinkro employ people with disabilities and, so far, have good experiences.

16. Would you and your structure be interested to be involved in the process, for example facilitating contact both with potential candidates (labor force) and clients (companies)?

They are willing to help us with anything.

MNE Berane, Public Employment Agency

1. **Place and Date of the interview:** Berane 28.04.2016
2. **Company name:** Regional unit of national employment Agency for municipalities Berane, Rožaje, Andrijevica, Plav, Gusinje, Petnjica
3. **Interviewed → Name:** Biljana **Surname:** Trifunović **Role:** Advisor for professional rehabilitation

4. **Geographical area of activity:** Berane, Rožaje, Andrijevica, Plav, Gusinje, Petnjica
5. **Do you have a division which offers services for people with disabilities and / or special needs?**
Yes, we have person responsible for this issues – Advisor for professional rehabilitation which works with people with disabilities
6. **Referring to this division, which are the main sectors / industries in which you receive employment request by companies? / Which are in your experience the sectors that have being hiring more workers in this last two years?**
According to our data, in our regional unit, there was no demand on the labor market for people with disabilities. The employers/companies in this region have prejudices when it needs to employ people with disabilities.
7. **Which are in your experience the most requested job profiles? / Could you provide me an identity of the most wanted candidate?**
The demands for employment of people with disabilities are very low, hardly noticeable.
8. **How many persons with disabilities and / or special needs inscribe every year to your service?**
30 to 40 persons with disabilities
9. **Is it necessary to be inscribed in the public employment agency in order to access unemployment subsidies? Is this applied also to people with disabilities and / or social needs?**
Yes. In order to have benefits from employment agencies you must be reiterated in our register.
10. **How many persons with disabilities and / or special needs are now inscribed to your placement service?**
In regional unit Berane were registered 225 persons with disabilities.
11. **And how many of these are now available / looking for a job?**
A very low number of people with disabilities are actively looking for work.
12. **Could we access your DB, or could you provide us contacts when we will need them?**
I think you could have access in our DB
13. **How much does it cost to run a job profile research? Do we have any facilitation when we are looking for candidates with disabilities and / or special needs?**
Finding a job candidate does not cost anything. If an employer hires a disabled person, he gets various benefits, such as subsidies on earnings, adapting the workplace to person's needs, and personal assistant, and also there is a possibility for loans on favorable terms.
14. **Is it easy or difficult for people with disabilities and / or special needs to find a job? Is there demand, or companies prefer to pay a fine / compensation in order not to deal with it?**
The demands for employment of people with disabilities are very low. Companies prefer to pay compensation in the Fund for Vocational Rehabilitation, rather than to hire persons with disabilities.
15. **Referring to potential labor force with disabilities and / or special needs, could you provide me some data and or stats referred to:**

a. **working abilities:**

To determine the remaining working ability of persons with Disabilities they must go through the process of professional rehabilitation, but unfortunately in Berane, there is no center for professional rehabilitation regarding persons with disabilities.

b. **age:** N/Ac. **education:** N/A

16. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the *(please insert the name of the law depending on the country)* law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which is more used? How do they work? Which other mechanism are available to facilitate the entrance of people with disabilities and / or special needs in the job world?**

The labor market is open and access of PDW s is absolutely enabled. The problem is that the employers/companies in this region have prejudices when it needs to employ people with disabilities.

17. **As I told you, we are going to start a social enterprise. We will hire persons with disabilities. Based on your experience, on which workforce could we count on in terms of abilities, skills and numbers?**

In order to start work PWD s there is need to undergo determination of working ability and then on the basis of these estimates can be determined place of their work. We have a different profile but it is necessary to conduct a detailed analysis of the labor market.

18. **Imagine you were involved on the project. In which industry / sector would you start a business employing an high rate of persons with disabilities and / or special needs?**

According to my opinion the best would be small printing shop. A good example in Montenegro is printing shop "Naša ID kartica" in Herceg Novi.

19. **Would you and your structure be interested to be involved in the process, for example facilitating contact both with potential candidates (labor force) and clients (companies)?**

Of course. If there is a need we will help you.

MNE Kotor, Public Employment Agency

- Place and Date of the interview:** Herceg Novi 21.04.2016.
- Company name:** Regional Unit of national employment Agency for municipalities Herceg Nov, Kotor and Tivat
- Interviewed → Name:** Željka **Surname:** Vukotić **Role:** Advisor for professional rehabilitation
- Geographical area of activity:** Herceg Novi, Kotor and Tivat

5. Do you have a division which offer services for people with disabilities and / or special needs?

At the state level there is a fund for professional rehabilitation, we in our Unit have just person who is responsible for these issues.

6. Referring to this division, which are the main sectors/ industries in which you receive employment request by companies? / Which are in your experience the sectors that have being hiring more workers in this last two years?

The major employer of persons with disabilities is a non-governmental sector. Recently we began to receive requests from the private sector too and that shows that employers become aware of benefits when they employ PWDs. For example The Institute for Physical Medicine, Rehabilitation and Rheumatology "Dr Simo Milosevic" AD Igalo recently hired few PWDs. This institution is one of the largest and best known institutions for multidisciplinary spa treatment in the Balkans. PWDs work there as support staff.

7. Which are in your experience the most requested job profiles? / Could you provide me an identity of the most wanted candidate?

In order to hire people with disabilities, no matter on her/his degree and the finished school, PWDs must first go through the process of establishing working capability. Once this process ends an assessment of jobs she/he could do is given. Almost all employed people with disabilities perform activities of ancillary occupations - support staff.

8. How many persons with disabilities and / or special needs inscribe every year to your service?

We don't have this kind of data.

9. Is it necessary to be inscribed in the public employment agency in order to access unemployment subsidies? Is this applied also to people with disabilities and / or social needs?

Yes. In order to have any benefits from employment agencies you must be in our Register. This applies to all.

10. How many persons with disabilities and / or special needs are now inscribed to your placement service?

167. This are data for Herceg Novi, Kotor and Tivat. We don't have them separately.

11. And how many of these are now available / looking for a job?

They are all available. 167

12. Could we access your DB, or could you provide us contacts when we will need them?

Yes, off course. In our Biro we have also person in charge for cooperation with employers and when that moment comes you can contact her and she will provide you with contacts and other necessary data.

13. How much does it cost to run a job profile research? Do we have any facilitation when we are looking for candidates with disabilities and / or special needs?

Finding a job candidate does not cost anything. If an employer hires a disabled person, he gets various benefits, such as subsidies on earnings, adapting the workplace to persons needs, an personal assistant, and also there is a possibility for loans on favorable terms.

14. Is it easy or difficult for people with disabilities and / or special needs to find a job? Is there demand, or companies prefer to pay a fine / compensation in order not to deal with it?



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicevica 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovica Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

Lately awareness of employers is changing. More and more we get requests for subsidies, and demand for employment of persons with disabilities has increased and we expect that in the coming period will increase even more. The benefits that are available to employers are very attractive and they make employers to choose to hire persons with disabilities.

15. In your experience, which percentage of them finds a job in: We don't have that data

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- a. 6 months:
- b. 12 months:
- c. 18 months:

We don't have that data

16. Referring to potential labor force with disabilities and / or special needs, could you provide me some data and or stats referred to:

- a. **Working abilities:**
To determine the working ability of persons with Disabilities they must go through the process of professional rehabilitation, so these statistics we currently do not have.
- b. **age:** N/A
- c. **education:** N/A

17. We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law on the professional rehabilitation, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which is more used? How do they work? Which other mechanism are available to facilitate the entrance of people with disabilities and / or special needs in the job world?

There are only these two mechanisms to facilitate the access for PWDs in the labor market. We can say that both mechanism are used in the same level. We can say that even the demand for information on these mechanisms is at the same level.

18. As I told you, we are going to start a social enterprise. We will hire persons with disabilities. Based on your experience, on which workforce could we count on in terms of abilities, skills and numbers?

As I already told you, in order to start work PWDs must undergo determination of working ability and then on the basis of these estimates can be determined place of their work. Based on our experience you can count on workforce for fiscal jobs, and assistance in administrative jobs. Also there is Resource Center in Kotor where some categories of PWDs can learn to do some jobs. This is for person who have issues with hearing and speech.

19. Imagine you were involved on the project. In which industry / sector would you start a business employing an high rate of persons with disabilities and / or special needs?

That would be the job of making souvenirs.

20. **One of the decision we have to make is if we want to start a business to business activity or a business to consumer activity. Assume we go for a business to business activity. In your experience, which are the companies that could be more ready to start a collaboration with a social enterprise employing it in the role of supplier?**

In our experience, people in the NGO sector are most sensitized, so if you can start work in order to offer services to CSO sector it would be the best solution. But also mixed combination of B2B and B2C is a good solution. In my opinion you should also collaborate with municipalities and public institutions.

If the service our product that you will offer is a good one you will probably have all kind of costumers. Kotor is specific municipality with no much possibilities for PWDs to work and produce. The fact that psychiatric hospital is based there made the local community to don't really have sense to the issues and problems of people with disabilities.

21. **Imagine you were the head of this project. Which kind of social enterprise would you start-up?**

As I already told you this would be production of souvenirs. Offering some services to hotels and other companies in Kotor is good idea but in our experience all hotels are small and they already have worked out the services of washing and ironing.

22. **Would you and your structure be interested to be involved in the process, for example facilitating contact both with potential candidates (labor force) and clients (companies)?**

Of course. Everything we can do to help we will.

Large Companies

Here below are shown the interviews made to large companies. During the research period three company in Mostar (BiH) and the Business Center of Berane (MNE) were interviewed.

BiH Mostar, Lignum

- Place and Date of the interview:** Mostar, 2016.
- Company name:** Lignum Ltd. Mostar
- Industry:** Manufacture of furniture
- Business description:** We are producing furniture intended for hotels, apartments, nursing homes, offices and households
- Number of employees → Total:** 29 % of disabled: 0
- As I mentioned at the telephone / email, we are evaluating the possibility to start-up a social enterprise in this area. We think that starting a business to business company, therefore operating as a supplier for other companies, would offer us more stability in terms of revenues. Taking into account the economical facilitation we could have, we think we could be competitive in offering services to other companies. Would you take into consideration a social enterprise as supplier?**

Maybe, but depending what will the social enterprise do, what kind of work or activity

7. **Thinking about your company, is there any area of collaboration we could develop?**

N/A

8. **Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?**

You need a qualified workforce, and I would open: call center, greenhouse or something from the service sector

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BiH Mostar, Majop

1. **Place and Date of the interview:** Mostar
2. **Company name:** Majop Ltd. Mostar
3. **Interviewed → Name:** Ivana **Surname:** Lovrić **Role:** Commercialist
4. **Industry:** distribution products
5. **Business description:** distribution products
6. **Number of employees → Total:** 20 % of disabled: 0
Payment of the fund for rehabilitation - monthly 208.00 km(BAM)
7. **As I mentioned at the telephone / email, we are evaluating the possibility to start-up a social enterprise in this area. We think that starting a business to business company, therefore operating as a supplier for other companies, would offer us more stability in terms of revenues. Taking into account the economical facilitation we could have, we think we could be competitive in offering services to other companies. Would you take into consideration a social enterprise as supplier?**
It depends on the type of product
8. **Thinking about your company, is there any area of collaboration we could develop?**
Depends on qualification; maybe seasonal work
9. **Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?**
For example work in the production of foodstuffs. First, it should improve the law on social entrepreneurship if we have it at all. A later upgrade the system to determine the ability to work then provide training people with disabilities (practice somewhere). All this would help to remove and break the prejudices of those people.

BiH Mostar, NSoft

1. **Place and Date of the interview:** Mostar, 19.04.2016.
2. **Company name:** NSoft
3. **Interviewed → Name:** Ivana **Surname:** Perković **Role:** HR Manager
4. **Industry:** computer programming

5. Business description: NSoft provides top quality software solutions for gaming and betting industry, including platform, virtual games, sportsbook, and lotteries.

6. **Number of employees → Total:** 150 **% of disabled:** 2 persons

7. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which have you been using? Could you provide us some information about?**

Persons comply the conditions required in the competition for the job and in this way come to work exclusively by their merits and abilities. It is more in use another mechanism that enables companies to hire people with disabilities.

8. **Was it easy of difficult to find and hire persons with disabilities and / or special needs?**

Employees (people with disabilities) have to fully answer the requirements of the position they perform so that they can be easily employed with regard to the activities they perform

9. **As I mentioned at the telephone / email, we are evaluating the possibility to start-up a social enterprise in this area. We think that starting a business to business company, therefore operating as a supplier for other companies, would offer us more stability in terms of revenues. Taking into account the economical facilitation we could have, we think we could be competitive in offering services to other companies. Would you take into consideration a social enterprise as supplier?**

Of course, especially call center and cleaning services.

10. **Thinking about your company, is there any area of collaboration we could develop?**

Their company can employ people with disabilities if they knew their records and their needs; in their opinion in this part we could mediate and help them.

11. **Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?**

Call center and cleaning services could be interesting. Moreover, in producing software, social enterprise can play a significant role; in departments such as support (call center), QA (test departments), the system administrator, people with physical disabilities can easily perform all tasks.

12. **What would you open if you were in charge of the start-up of a social enterprise?**

Probably a call center, I am not 100% sure, but I think I would go for that.

MNE Berane, Regional Business Center

1. **Place and Date of the interview:** Berane, 25.05. 2016

2. **Company name:** Regional business center and business incubator Berane

3. **Interviewed → Name:** Radule **Surname:** Bojović **Role:** Director

4. **Industry:** Consulting activities related to business and other management. Providing advice, guidance and assistance to start-up companies as a priority, business and other organizations, assisting businesses and public services
5. **Business description:** RBC Berane provides technical and administrative support to micro, small and medium enterprises in the region, organizing training, networking and promotion, and in this way creates a favorable business climate for micro, small and medium enterprises. As part of RBC is also a business incubator that aims to support the development of start-up businesses
6. **Number of employees → Total:** 5 **% of disabled:** /
7. **As I mentioned at the telephone / email, we are evaluating the possibility to start-up a social enterprise in this area. We think that starting a business to business company, therefore operating as a supplier for other companies, would offer us more stability in terms of revenues. Taking into account the economical facilitation we could have, we think we could be competitive in offering services to other companies.**
Would you take into consideration a social enterprise as supplier? Is there any area of collaboration we could develop?
 Of course, we take into account the social enterprise as a supplier. Regional business center with business incubator provides start-up companies in terms of issuance of free office space in the first year of operations, while the remaining years of the lease at subsidized prices. One of the priorities of RBC Berane cooperation with organizations and associations of persons with disabilities, especially since potentially interested members of the association have all the conditions for daily work in a business incubator.
8. **Do you have any specific suggestion for a social enterprise employing people with disabilities or special needs?**
 During the establishment of a social enterprise, should be very observant of its sustainability. It also important to work on these and similar networking companies, because it will be easier to get to the market. A great attention should be paid to the promotion on what RBC can help.

Associations of People with Disabilities or Special Needs

Here below are shown the interviews made to associations of people with disabilities or special needs.

BiH Mostar, Association Down Syndrome

1. **Place and Date of the interview:** 17.05.2016. Mostar
2. **Associations name:** Association for Down Syndrome Mostar
3. **Number of associates → Total:** 85, 25 nominal
4. **Mission:** help people with Down syndrome in the full integration into society
5. **Date of foundation:** in February 2011.

6. **Reason why the association was created:** to help people with Down syndrome in the integration into society, full inclusion in regular pre-school education as well as elementary and secondary school, help with employment, public education

7. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**

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- a. **Society as a whole:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
2 - General situation in the society, the country is reflected in the policy of the treatment of persons with disabilities and their employment
- b. **Institutions:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
2 - Discrimination against people with disabilities in terms of access to public institutions and discrimination of people of public institutions
- c. **Companies:** ☒1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
1 - According to our information, companies still do not understand the law and the rights of people with Down syndrome

8. **Which are the main thematic areas in which your association operates? And from a geographical point of view?**

- The city of Mostar,
- Organization of seminars
- Educational workshops
- Rehabilitation exercises and workshops
- Preventive information and education to the public
- Making invitations and greeting cards, Occasion gifts

9. **Do you have active relationship with other associations supporting people with disabilities? What do you do together?**

- Members of the coalition "Together we are stronger" that operates in the area of HNŽ / K
- Participating in the preparation of action plans for the adoption of laws on the rights of the people with disabilities

10. **Do you have active relationship with institutions? How do they support your activity?**

- Mainly within the country

11. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?**

- Self-employment means at the state level
- Self-employment funds and projects of EU funds



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com

**Udruženje
Paraplegičara
Bar**

Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

12. **As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?**
 - To begin to try to open a cake shop in which to employ at least 40% of people with Down syndrome
13. **You said your association has 25 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?**
 - The association mainly works with juvenile members and we have 5 people older than 18 years; depending on the type and availability of work they all are interested in working
14. **As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problem would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?**
 - N/A
15. **Do you have any suggestion, idea and or reflection you would like to share with us?**
 - N/A

BiH Mostar, Association in Spe

1. **Place and Date of the interview:** 17.05.2016. Mostar
2. **Associations name:** In spe
3. **Interviewed → Name:** Ivana **Surname:** Arapović **Role:** The coordinator of the association
4. **Number of associates → Total:** 20
5. **Mission:** The protection and promotion of mental health of people with mental disabilities
6. **Date of foundation:** 2012.
7. **Reason why the association was created:** on the initiative of citizens with experience of mental health problems to improve the quality of life, adopting life skills and learning about their rights.
8. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**
 - a. **Society as a whole:** ☐1 ☐2 ☐3 ☐4 ☒5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 5 - Average grade because of the opinion that in society there are people sensitive to the issues of people with disabilities as well as part of society that is not sensitive
 - b. **Institutions:** ☐1 ☐2 ☐3 ☐4 ☒5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 5 - for compliance with regulations on the employment of people with disabilities
 - c. **Companies:** ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 3 - insufficient sensibility

9. **Which are the main thematic areas in which your association operates? And from a geographical point of view?**
 - The Association deals with the protection and improvement of the quality of life of people with mental disabilities. The association is located in the Health Center Mostar
10. **Do you have active relationship with other associations supporting people with disabilities? What do you do together?**
 - The Association has an active relationship with other organizations, mostly NGOs that deal with the same issues. Joint activities include visits and exchange of experiences.
11. **Do you have active relationship with institutions? How do they support your activity?**
 - The association has a significant management support of the Health Mostar. It has also realized the project Cookery Schools in cooperation with the tourism and catering school in Mostar.
12. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?**
 - Employment Agency offers retraining for people with disabilities
13. **As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?**
 - Due to locations considered to be successfully run a business in the field of tourism, because of the numerous opportunities which abounds Herzegovina.
14. **You said your association has 20 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?**
 - 15 members have been trained to work, and half of them are interested in the work.
15. **As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problem would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?**
 - We believe that the simplest way to enter into cooperation with public institutions because of the relief provided by the government if they employ people with disabilities.
16. **Do you have any suggestion, idea and or reflection you would like to share with us?**
 - N/A

BiH Mostar, Association Los Rosales

- Place and Date of the interview:** Mostar, 17.06.2015.
- Associations name:** Association of Youth "Ružičnjak-Los Rosales" Mostar



3. **Interviewed → Name:** Mirna **Surname:** Mezit **Role:** Member

4. **Number of associates → Total:** 70

5. **Mission:** The equal participation of people with disabilities in all aspects of life, not only in the local community

6. **Date of foundation:** February 2007.

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7. **Reason why the association was created:** to improve the life of people with disabilities and the realization of their fundamental rights

8. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**

a. **Society as a whole:** ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:

b. **Institutions:** ☒1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:

c. **Companies:** ☒1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:

9. **Which are the main thematic areas in which your association operates? And from a geographical point of view?**

The Association is an association of people with disabilities and not for people with disabilities

10. **Do you have active relationship with other associations supporting people with disabilities? What do you do together?**

The leader of the organization "Together we are stronger" (Zajedno smo jači)

11. **Do you have active relationship with institutions? How do they support your activity?**

Active relationship with governmental and non-governmental organizations with the same or similar goals

12. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?**

We are familiar with those two mechanisms

13. **As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?**

Hospitality (Catering industry), production of eco-food

14. **You said your association has 70 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?**

Most of our members are people with mental disabilities so that perhaps the majority is not

capable of some demanding jobs. But of course with good training, support and assistance could perform some simple actions.

15. **As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problem would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?**

If we knew who the customers are, of course we would help you.

16. **Do you have any suggestion, idea and or reflection you would like to share with us?**

N/A

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BiH Mostar, Association of disabled workers

1. **Place and Date of the interview:** 17.05.2016. Mostar
2. **Associations name:** Association of disabled workers HNK/Ž
3. **Interviewed → Name:** Miro **Surname:** Vejzović **Role:** President
4. **Number of associates → Total:** 250
5. **Mission:** resolution of legal and existential problems for disabled workers
6. **Date of foundation:** 2002.
7. **Reason why the association was created:** resolution of legal and existential problems for disabled workers
8. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**
 - a. **Society as a whole:** ☐1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☒8 ☐9 ☐10 Please provide an explanation:
 - b. **Institutions:** ☐1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☒8 ☐9 ☐10 Please provide an explanation:
 - c. **Companies:** ☐1 ☐2 ☐3 ☐4 ☐5 ☐6 ☒7 ☐8 ☐9 ☐10 Please provide an explanation:
9. **Which are the main thematic areas in which your association operates? And from a geographical point of view?**
Questions, problems related to people with disabilities work in our canton
10. **Do you have active relationship with other associations supporting people with disabilities? What do you do together?**
Member of the Union of Disabled Workers of FBiH, coalition Together we are stronger(koalicija Zajedno smo jači), and the Alliance for sport and recreation HNK/Ž
11. **Do you have active relationship with institutions? How do they support your activity?**
We are always open for cooperation and the institutions do not have a lot of praise for cooperation
12. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10**

months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?

Country has very few offers for people with disabilities and gives very little attention to us

13. **As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?**

Herzegovina thanks to its weather conditions and fertile soils suitable for cultivation of immortelle; also greenhouses might like to employ 20-30 people with disabilities to work on these projects.

14. **You said your association has 250 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?**

All would be interested who can physically do and who do not have work obligations

15. **As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problem would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?**

Of course all this is what I suggest (breeding immortelle and greenhouses) market is provided for placement

16. **Do you have any suggestion, idea and or reflection you would like to share with us?**

Our ideas above may succeed and the funds from profits to give to charity

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BiH Mostar, Foundation Halfway House

1. **Place and Date of the interview:** 16.05.2016. Mostar
2. **Associations name:** Institution Halfway House(Kuća na pola puta)
3. **Interviewed → Name:** Mirjana **Surname:** Laganin **Role:** Director
4. **Number of associates → Total:** 5 employees; planned 16 users Facilities
5. **Mission:** support the independence of young people without parents
6. **Date of foundation:** 28.12.2015.
7. **Reason why the association was created:** Proteges of homes for abandoned children have to leave home when they reach the age of 18 years. The foundation wants to support young people to live independently (daily routine, work and etc.)
8. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to “job and people with disabilities”:**

- a. **Society as a whole:** ☐1 ☐2 ☐3 ☐4 ☒5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
5 - individuals show a certain sensibility when it comes to understanding and helping people with disabilities, but rarely can provide employment of people with disabilities

- b. **Institutions:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
2 – they are showing an understanding of as much as required by law, generally are not interested in sensitive populations
- c. **Companies:** ☒1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
1 – interested only if they have financial support from the government and then in very few cases they decide to hire a people with a disability because of prejudices

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9. Which are the main thematic areas in which your association operates? And from a geographical point of view?

After evaluating each by institutions, professional team prepares individual development plan for each of them and do training in order young people to acquire all the skills and requirements for independent living. It is planned to launch economic activities in the field of tourism, hospitality industry (restaurant, caffe bar) and agriculture

10. Do you have active relationship with other associations supporting people with disabilities? What do you do together?

- We have established a partnership with FSCI organization from Bulgaria to successfully implement projects five houses that provide support to young people. The partnership includes such projects from several countries: Bosnia and Herzegovina, Serbia, Croatian, Albania, Macedonia and Bulgaria.

11. Do you have active relationship with institutions? How do they support your activity?

The City of Mostar is the owner of the facility and related equipment in which the institution will operate and was transferred to the free of charge for this purpose. In addition, the city also provides financial support for the current year of 20 thousand KM (BAM). The Ministry of health, labour and social Services HNŽ / K, in addition to satisfying legal requirements for equipment and professional staff, issued to the institution an operating license.

12. We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?

Federal Employment Agency announces public invitation for co-financing the employment of vulnerable groups including people with disabilities. For a period of six months, support to employment is about 330,00 KM (BAM).

13. As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?

To begin with something from homemade and later aim for further development as a company.

14. You said your association has 16 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?

All future users (planned 16) are capable of working; a small number of them are with mild mental

retardation. All can be made available for employment if they show interest in it. After making their personal development plans we will be able to tell if they're interested in your job offer.

15. **As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problem would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?**

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We are available for any kind of cooperation and in this sense we will try to provide support.

16. **Do you have any suggestion, idea and or reflection you would like to share with us?**

Joint appeal to the competent ministry focused on amendments to legislation in order to improve the situation of vulnerable groups of society and ensuring much better care of them than it is today.

BiH Sarajevo, Focus Group with 4 Associations

1. **Place and Date of the interview:** Sarajevo, 10th of May 2016
2. **Associations name:** Nešto više, Oaza, Savez udruženja osoba s cerebralnom paralizom FBIH, Radost života
3. **Mission:**
 Radost Života: (founded in 1997; 84 members, one person with disabilities is employed) support to parents and persons with disabilities.
 Nešto više (they have about 1500 beneficiaries) : Learning through working.
 Oaza (first in 1960, then again in 1998, has 564 members): Giving support to people with intellectual difficulties.
 Savez udruženja osoba s cerebralnom paralizom FBIH (4 organizations, 403 members in Sarajevo; in Goražde they have a company for the production of slippers/house shoes)
4. **Reason why the association was created:**
 Radost života: The mothers know best about the problems they are facing. The association was established for the exchange of information and ideas. It was established by different youth clubs from different areas.
5. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**
 - a. **Society as a whole:** ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 Nešto više: there are a lot of prejudices. People with disabilities are seen as either incapable or as heroes.
 - b. **Institutions:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 Oaza: Everything is inadequate for people with disabilities. There is the law, everything looks good on the paper, but the laws are openly violated.
 - c. **Companies:** ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 Nešto više: There are a lot of prejudices in the real sector. They claim that they are not informed, but they just have prejudices.

Oaza: We found employment for 4 people. But employers are uninformed and have prejudices towards the disabilities of their employees, they do not know how capable they are.

6. Which are the main thematic areas in which your association operates? And from a geographical point of view?

Collective: education, support, exchange of practices and experiences, agricultural entrepreneurship.

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7. Do you have active relationship with other associations supporting people with disabilities? What do you do together?

Radost života: We had good cooperation with the coalition Sumero, but in the recent time, they are not very responsive. We have partners in Banja Luka. We have cooperation about inclusion with partners in Klagenfurt, Austria. We go there with our members. We cooperate with the association Leptir from Sprebrenica, have had partnership relations with Oaza for years. When we have common interests, we also work with the Association for the cerebral palsy. We also work with the association Dajte nam šansu.

Nešto više: We have our long-time partners and we help them with whatever we can. We are cofounders of the Rural Network. We are part of the network and have great organizations there. All those with whom we cooperated at least once, we maintained in good relations and keep in touch.

8. Do you have active relationship with institutions? How do they support your activity?

Most of them have a good relationship with the Fund. Nešto više cites bad experiences with the cantonal employment agency where not that their members did not get called for interviews, but they were even discouraged from registering because "they influence the statistics for no reason, because they will not get a job anyway".

9. We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?

Nešto više: I don't think there is any other mechanism, because before this law, no people with disabilities were employed.

We have an agrarian property in Mostar with a green house and fruit plantation, it is an "experimental enterprise" where students from related faculties experiment and learn how to take care of plants. The purpose is to train people with disabilities to work for themselves, to grow food for themselves. The property needs to be completely adapted for people with disabilities; we are still working on this. This is not commercial, but we are thinking about starting a social enterprise.

10. As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?

Collective: There is a wide variety of options. My answer use to be something with computers, but I

have seen what people with disabilities can do, so now I say, all kinds of things. PR manager, restaurants, herbs plantation, web design, packing and production etc.

11. **How many of your associates are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?**

We would love to cooperate in the sense of supplying you with the CVs of people with disabilities who are looking for work. And we would be included in any way needed. We will stay in touch.

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MNE Berane, Association Better Future

1. **Place and Date of the interview:** Berane
2. **Associations name:** Association of Parents of Children with Special Needs - Better Future Berane"
3. **Interviewed → Name:** Marina **Surname:** Milic **Role:** President
4. **Number of associates → Total:** 5
5. **Mission:** To influence the creation of equality and full integration of children and youth with disabilities in all spheres of society, regardless of the degree and type of disability.
6. **Date of foundation:** 04.07.2013
7. **Reason why the association was created:** Gathering of parents who have children with physical and mental disabilities, people humanist, donors, sponsors and experts, who want to help the campaign of the Association for socialization, rehabilitation, integration into social and working environment of children with disabilities.
8. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**
 - a. **Society as a whole:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 - b. **Institutions:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
 - c. **Companies:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
9. **Which are the main thematic areas in which your association operates? And from a geographical point of view?**

The Association was partner on several projects to many relevant organizations at the local level. The activities are mostly related to education and social inclusion of children and youth with disabilities in psycho-physical development.
10. **Do you have active relationship with other associations supporting people with disabilities? What do you do together?**

Yes. Regular cooperation with day care center in Berane, municipality, Elementary schools.. We have regular meetings where we exchange our experience and discuss about ongoing activities.
11. **Do you have active relationship with institutions? How do they support your activity?**

Yes, we have
12. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which**

allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?

There are also non-refundable grants by the Employment Bureau of Montenegro that promote education, training and employment of persons with disabilities. The Association „Better Future“ cooperate with local Employment Bureau through public work programs.

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13. As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?

Printing services, production of paper...

MNE Berane, Association NGO Ruža

1. **Place and Date of the interview:** 27.05.2016
2. **Associations name:** NGO "Ruža" - ROSE
3. **Interviewed → Name:** Eldina **Surname:** Kastrat **Role:** Coordinator
4. **Number of associates → Total:** 3
5. **Mission:** Protect and represent the rights of Roma women with the aim of their emancipation in the Montenegrin society
6. **Date of foundation:** 2010
7. **Reason why the association was created:** NGO "Ruža" working on opportunities to improve the social, economic, educational, political, health and cultural status of Roma women as the most vulnerable groups of women and children in Montenegro
8. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**
 - a. **Society as a whole:** ☐1 ☐2 ☐3 ☐4 ☐5 ☒6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
Society, generally is not sensitive
 - b. **Institutions:** ☐1 ☐2 ☐3 ☐4 ☐5 ☒6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
Institutions act only when they have to
 - c. **Companies:** ☐1 ☐2 ☐3 ☐4 ☒5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
Companies are the least sensitive, and there are still prejudices against this population
9. **Which are the main thematic areas in which your association operates? And from a geographical point of view?**
NGO "Ruža" is constantly working on the Prevention of Discrimination and the other two program areas: education and health.

10. Do you have active relationship with other associations supporting people with disabilities?

What do you do together?

Not for now

11. Do you have active relationship with institutions? How do they support your activity?

As an organization we have the best cooperation with schools and centers for social work, through informal meetings, we are constantly in touch.

12. We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?

Regarding Roma population, there are also financial facilitation but companies are not interested to use this benefit due to the previously-set prejudice against this vulnerable group.

13. As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?

Proposal of our organization are some kind of craft enterprises, which will be characteristic for this region

14. You said your association has 3 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?

They are all interested to work. If it necessary we can send you their CV s.

15. As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problems would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?

Of course, we are here to help you regarding contacts that we have of potential customers.

16. Do you have any suggestion, idea and or reflection you would like to share with us?

Not for now!

MNE Berane, NGO Step of Hope

1. Place and Date of the interview: Berane, 01.06.2016

2. Associations name: NGO "Step of hope" - Berane

<http://www.indiegogo.com/stepofhope/x/1982724>

3. Interviewed → Name: Sefo **Surname:** Kožar **Role:** President

4. Number of associates → Total: 6



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicević 33,
88000 Mostar, BiH
Tel/fax: +387 35 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@posteg.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatačka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centarzmilade@bih.net.ba

5. **Mission:** There are two association gathering children and youth with disabilities in Berane and their parents. NGO "Step of hope" is founded in 2007 and has 60 members, 3 months to 27 years of age. Initiating various rehabilitative, educational and informative activities for children, parents and the public, NGO "Step of Hope" is trying to promote a new approach to persons with special needs. This approach is based on respect for the human dignity of every person and the recognition of the potential and similarities. We're special in that because we bring together active and educated parents of children with special needs, as well as those who want to become part of our association. We also advocate for change in the environment of prejudice toward people with disabilities and to improve the quality of their life.
6. **Date of foundation:** 2007
7. **Reason why the association was created:** Gathering and encourage parents of children with disabilities and to create conditions for their children and their good quality of life. Education of parents, professionals and the public about the needs and benefits of the integration of persons with disabilities in the local community and wider. Development of a network of support and assistance to persons with disabilities and their families. Encouraging participation in activities and encouraging voluntary work with people with special needs
8. **Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to "job and people with disabilities":**
- a. **Society as a whole:** ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
It is very low sensitivity of society regarding the needs and topics related to the employment of persons with disabilities, as employers still do not employ this marginalized group because of prejudice and fear that they can not work and earn money as people without disabilities.
 - b. **Institutions:** ☐1 ☐2 ☐3 ☒4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
Same explanation as in the previous question.
 - c. **Companies:** ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
Some companies employ people with disabilities, but there is just a few examples.
9. **Which are the main thematic areas in which your association operates? And from a geographical point of view?**
We act in the field of north - east of the country, but most of the activities are implemented in Berane, providing support to young people and children with disabilities through creative workshops, socio-psychological support, medical treatments and the work of experts.
10. **Do you have active relationship with other associations supporting people with disabilities? What do you do together?**
We are members of the network PWD "OUR INITIATIVES" joint planning, lobbying, project development...
11. **Do you have active relationship with institutions? How do they support your activity?**
Regular cooperation with day care center in Berane, Health Center Berane and a few elementary

schools. We have regular meetings where we exchange our experience and discuss about ongoing activities.

12. **We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the law, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?**

There are also non-refundable grants by the Employment Bureau of Montenegro that promote education, training and employment of persons with disabilities. The Association „Step of hope“ cooperate with local Employment Bureau troughs public work programs.

13. **As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?**

Printing services, computer services, production of souvenirs, web design...

14. **You said your association has 6 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?**

The organization has no members who are unable to work because they mainly deal with the problems of children with disabilities

15. **As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problem would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?**

N/A

16. **Do you have any suggestion, idea and or reflection you would like to share with us?**

N/A

MNE Kotor, Association of Paraplegic

- Place and Date of the interview:** Kotor 01.06.2016.
- Association name:** Association of paraplegics
- Interviewed → Name:** Zoroslav **Surname:** Radimir **Role:** President
- Number of associates → Total:** 43 members
- Mission:** Organization, assembling and connecting people with similar diagnoses and action to improvement of living conditions.
- Date of foundation:** 2013.
- Reason why the association was created:** Providing assistance to persons with disabilities in achievement of their rights, organizing themselves, socializing....

8. Please give a rate from 0 (min) to 10 (max) to the sensitivity of society, institutions and companies to needs and topics related to “job and people with disabilities”:

a. **Society as a whole:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:

b. **Institutions:** ☐1 ☒2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
insufficient knowledge of law enforcement by employers - the Law on professional rehabilitation and employment of persons with disabilities

c. **Companies:** ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 Please provide an explanation:
Companies have a little bit more sensitivity depending on the field of their production and areas of action - on the north, center or south.

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9. Which are the main thematic areas in which your association operates? And from a geographical point of view?

Improving the living conditions of persons with disabilities in the field of health, education culture and sport in the municipalities of Kotor and Tivat.

10. Do you have active relationship with other associations supporting people with disabilities? What do you do together?

We have a coalition of organizations of persons with disabilities in the municipality of Kotor in which is included 7 organizations. Together we implement a local action plan in the field of disability.

11. Do you have active relationship with institutions? How do they support your activity?

Yes with the local government through the municipal councils for care for persons with disabilities. Members of the Council are 9 people from disability organizations and 3 from the local government.

12. We understood there are two main mechanisms to facilitate the access of persons with disabilities and / or special needs to the job market. The fund for professional training, which allows companies to hire people with disabilities and / or special needs for a maximum of 10 months, and the, which allows company to hire people with disabilities and / or special needs with economic and financial facilitation. Which are the other main mechanisms provided by the State to support people with disabilities and or special needs?

According to the official data, very few persons with disabilities are employed and in the Fund for professional integration huge resources are paid. So the application of the law functions poorly in the part of employment and in the charging of funds from potential employers very well. In our organization, none has personal experiences.

13. As you maybe know, we are going to start-up now a new social enterprise in this area. Taking into account the point of view of your associates, which kind of business would you suggest us to start?

Taking into account that Kotor is the best tourist destination in Montenegro and beyond, it is good to consider providing services to tourists, manufacture and sale of handicrafts. Also making flyers, brochures and similar printed materials.

14. **You said your association has 43 associates. How many of them are able to work? Could you provide us their profile and or CV? How many of them would be interested and available to join us?**

Considering the category and specific disability is not a large number of interested young members of our coalition, but maybe it is possible to find the necessary human resources for something like that. It is necessary to interview them and check this.

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15. **As you know, the main issue for a social enterprise is related to revenues and cost balance. As in our understanding one of the biggest problem would be to build up the commercial network. Would you be available to support us in the first phase providing us with contacts of potential customers, where and if possible?**

As we already have mention, most potential customers are tourists - the transit one and those who are stationed and institutions.

16. **Do you have any suggestion, idea and or reflection you would like to share with us?**

In the resource center in Kotor large number of persons with disabilities is getting education in various trades and professions. It is difficult to combine them in one company. We think that you should devise a competitive product and then offer it to all potentially interested parties, regardless of who is qualified to participate in the making of that product.

In particular it means:

- production of souvenirs
- small object with low price up to 20 euros per one

An average spending of tourists in Kotor is 50 euros. Annual visits for this year envisages 900 000 people.



Popovići 98a, 85000 Bar, Montenegro
Tel/fax: 00382 (0) 30 341 642
Tel/fax: 00382 (0) 30 304 168
E-mail: carbar@t-com.me



Fra Franje Milicevića 33,
88000 Mostar, BiH
Tel/fax: +387 36 329-678
E-mail: vosmijeh@gmail.com



Popovići 23,
85000 Bar, Montenegro
Tel: 00382 (0) 67 623 122
E-mail: slavko.vucicevic@postag.me



Mehmed bega Kapetanovića Ljubušaka 6
71000 Sarajevo, BiH
Tel: +387 33 206 441, Fax: +387 33 206 668
Email: info@caritas.ba



Gatacka 18, 71000 Sarajevo
Bosna i Hercegovina
Tel/fax: +387 (033) 766-225
E-mail: centaramlade@bih.net.ba