

CORPORATE SOCIAL RESPONSIBILITY

January - December 2022 Booklet



BALFIN Group (Balkan Finance Investment Group) is one of the most important and successful investment groups in the Western Balkans region. During its 30 years of existence, it has diversified into real estate, wholesale and retail, banking, asset management, tourism, media, and logistics. Its companies employ more than 5.000 people and operate in Albania, Austria, Kosovo, Bosnia and Herzegovina, North Macedonia, Montenegro, Switzerland, Croatia, and the Netherlands.

According to its vision, BALFIN Group invests in new ideas and explores new opportunities to build a better future for the communities where it is present.

Through economic development, employment opportunities, innovation, and social involvement, BALFIN Group challenges the status quo, fostering a positive impact on communities. Its social engagement in centered around **Education, Environment, Health and Well-being, Poverty Alleviation.**

As its mission states, **BALFIN Group builds strong companies**, while endowing innovation, creating equal opportunities and having a positive impact on society.

This positive impact on society in all its forms is the subject of the rest of this booklet.



EDUCATION

modernizing teaching in schools, improving academic life of students and empowering academic institutions



ENVIRONMENT

reducing carbon footprint and improving the environment



HEALTH AND WELL-BEING

promoting healthier conditions of living, especially for those that are disadvantaged



POVERTY ALLEVIATION

providing food, clothing, and other useful items to categories of people in need.



BALFIN Group plays its role to achieve the Sustainable Development Goals related to its fields of activity. Based on the profile of each of its companies and the characteristics of the communities where they operate, BALFIN Group adheres to the below sustainability goals:

Goal 1



No Poverty

Goal 2

Zero Hunger

Goal 3



Good Health and Well-Being Goal 4



Quality Education Goal 8



Decent Work and Economic Growth

Goal 15



Life on Land

Goal 17



Partnerships for the Goals

SOCIAL RESPONSIBILITY IN 5 YEARS

≈ 500.000 €

yearly budget for social projects and initiatives

≈1.200.000 €

contribution specifically for those affected by the 2019 earthquake in Albania ≈ **400.000**

beneficiaries from social projects

+ 200

organizations and universities as partners 300

social projects supported

86

families that receive economic support

SOCIAL RESPONSIBILITY IN 2022

≈ **30.000**

beneficiaries from social projects 77

social projects supported

2

times more beneficiaries as compared to previous year

+80

organizations and universities as partners 346.000 €

allocated to social projects in AL, KS, MN, BiH, NM 10

yearly initiatives

2.500

students are part of B4Students 1.000

applications for internships at BALFIN Group companies +65.000

B4Students website visits

The commercial success of BALFIN Group during year 2022 – and in all three decades of its history – has been inseparable from the contribution of its individuals and companies to society. Thousands of people's lives are improved by Group's social engagement, in harmony with its corporate social responsibility pillars and internal values. BALFIN Group re-affirmed its commitment to take bigger and faster steps to empower women in the workplace and community upon becoming a signatory of Women's Empowerment Principles on International Day of Women.

Its President started a process of dialogue with university students, sharing his own professional journey and thoughts on how they can become entrepreneurs and active actors in society. Cooperation with universities is now becoming the structured norm for BALFIN Group. Group companies developed their lines of action, taking into account their fields of operation and how the pillars of corporate social responsibility align with them.

The mission of BALFIN Group is to build strong companies while endowing innovation, creating equal opportunities for our people to grow, and having a positive impact on society. This collection of social projects demonstrates that this Group did it successfully.



Edlira Muka, CEO of BALFIN Group, and Michele Ribotta, UN Women Representative to Albania, during signing of WEPs

As the war in Ukraine startled the world, BALFIN Group joined brands and organizations coming to the aid of the population affected by the conflict. Its companies, in the seven countries where they operate, mobilized and assembled contributions for the citizens of Ukraine. Fashion Group Albania, Jumbo, and SPAR Albania responded to the call of the Ukrainian Embassy in Tirana for donations in accordance with the provided list of necessary, essential items such as sanitary products, clothing, first-aid kits.









BALFIN Group to the aid of Ukraine's people







B4Students selects 3 winners of the Business Challenge Competition's second edition

How can Tirana Bank better meet the needs and expectations of young people in Albania with dedicated products, services, and activities, for a friendlier experience? Nine finalist students of the Business Challenge Competition, responded to this challenge with their solutions. A jury with representatives of the bank chose the three best ideas.

The three winners were given a monetary reward and professional training on international online platforms on topics chosen by them, as well as participation in the professional practice and employment program in BALFIN Group companies.

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Second edition of Business Challenge Competition



B4Students selects the winners of the Business Challenge Competition's third edition

Increasing the viewership of a television with an economic profile like Scan TV among young people was the challenge for students participating in the Business Challenge Competition's third edition. The nine finalists presented their proposals to the jury of the competition on the premises of Scan TV.

The representatives of Scan TV chose the top three proposals and congratulated the students on their dedication and the high quality of their preparation.





Finalists of third Business Challenge Competition



RECYCLE – CREATIVE, the unique exhibition of architecture students at TEG

TEG supported the "RECYCLING – CREATIVE" student competition, organized by the Faculty of Architecture and Urbanism in Albania, in partnership with B4Students program and BERC. 12 seats for urban and interior environments, created with recyclable material by the students participating in the competition, were exhibited in the internal premises of TEG.

The exhibition aimed to make citizens aware of the excessive production of urban waste and its reuse through transformation into a sustainable and creative concept. It also served to architecture students as training through the application of concepts as well as an opportunity for professional promotion, in a space that is a symbol of the best lifestyle, which inspires to follow trends and be responsible and friendly to the environment.

The dean of the Faculty of Architecture and Urbanism, Armand Vokshi, said that "This initiative, the bearer of a major message that belongs to everyone, did together for the first time, through a successful collaboration of TEG and FAU, in the creation and presentation of student exhibition on the prototype 'seats with recyclable materials' in the premises of TEG".





Recycle - Creative exhibition





TEG, IT infrastructure for the multimedia laboratory of the University of Arts in Tirana

Students of the Faculty of Fine Arts, at the University of Arts in Tirana, have new opportunities for the development of the creative process in their multimedia laboratory. Tirana East Gate and the B4Students program have supported the initiative of a group of students to equip their learning environment with monitors suitable for graphic work.

Altin Lika, as.lecturer of this faculty said that "with the contribution of TEG, we create the conditions for further improvement in the practical training of young artists, responding even better to the needs of the labor market." At the same time, the students themselves, under the guidance of the lecturers, prepared the first multimedia materials in the laboratory for a project conceived by other students, also supported by TEG and the B4Students program.

Encouraging cultural activities by young people is a fundamental part of TEG's social responsibility, while the B4Students program is fully focused on students and their empowerment.





Multimedia lab at University of Arts



B4Students announced the winners of the Business Ideas Competition's 3rd edition

The finalists of the third edition of the Business Ideas Competition presented their ideas to the jury, in the Demo Day format, and three of them were announced as winners, which the B4Students program will help set up.

The business plan "Pi Center 3.14" by Marjolin Jahja, a student at the Polytechnical University of Tirana, aims to create a platform for courses and training in the science of mathematics, preparing young people for national and international certifications such as SAT, IGCSE, etc.

The "Re-Work" idea by Eriselda Gjipali, a student at Tirana Business University College, is based on an online mediation platform for the employment of young people, with the aim of matching the needs of companies with the possibility of young people for part-time engagement or involvement is specific projects.

While Mario Dine, a student at Polis University, presented the idea of creating a space for urban art, with products for mural artists, customization of objects and artistic activities with new talents.

The winning projects "Re-Work" and "Pi Center 3.14" received grants of €5,000 euros to start their ventures, while "Designer" was given the opportunity to include its products in the network of SPAR Albania, in addition to the promotion of artistic activities in the premises of TEG and QTU shopping centers. The winners will also have the consultancy of BALFIN Group experts during the implementation of their business plans.



During third edition of Business Ideas Competition



Finalists of third edition of Business Ideas Competition



4 labs of the Natural Sciences Faculty have new technology devices thanks to B4Students

The Faculty of Natural Sciences in Tirana is the next institution to receive support with infrastructure investments from the B4Students program, created by BALFIN Group. The 4 teaching laboratories, C++, Mathematical and Informatics Engineering, Molecular Biotechnology, Inorganic Chemistry, as well as the meeting room, are equipped with information and communication technology equipment, identified by the directors as one of the main needs of the institution, to improve capacities in function of the process of teaching, learning and practical training of students, according to the needs of the labor market.



B4Students contributes to Faculty of Natural Sciences

95 students have been professionally trained at BALFIN Group companies

B4Students created the opportunity for 95 students from different universities in the country to be part of the Internship and Employment program for the period March - June 2022, organized in cooperation with Tirana Bank, ACREM, Mane TCI, Jumbo, Neptun Albania, Fashion Group Albania, SPAR Albania, Stella Mare, Milsped Albania, Balfin Real Estate & Hospitality, On Solutions, Elektroservis and BALFIN Group. Program participants are selected from over 700 applicants. Based on their performance during the professional internship, students are evaluated for employment opportunities at Group level.



2 new businesses are founded by students with the support of the B4Students program

"Compact" and "DDA - Diabetic Digital Albanian App" are two new startups founded by students that have been supported with 5000 Euros and 3500 Euros respectively, as winners of the second edition of the Business Ideas Competition. A dedicated training module on the development of business competencies was provided to all competition participants, delivered by experienced managers of the BALFIN Group. 10 finalists of the competition were welcomed by the Group President, Mr. Samir Mane in a conversation about entrepreneurship.



Winners and jury of Business Ideas Competition



Participants of Business Ideas Competition

The 3 winning projects of the Social Clubs are announced in the second call of B4Students

"Students Fashion Recycling Exhibition" by students of the Faculty of Textile Engineering at the Polytechnic University of Tirana, "Virtual currency usage, are we ready?" by the students of the Faculty of Economics at the University of Tirana, as well as "The7Chambers" are the 3 winning projects of the second call of Social Clubs from the B4Students program that have been assessed for financial support for their implementation within the year 2022. All three projects aim to have a positive impact on society by engaging students in issues related to their field of study.



BALFIN Group partners with Universities

BALFIN Group established a communication bridge with higher education institutions, signing memorandums of cooperation that list the areas where joint contributes can be made.

A memorandum of cooperation between BALFIN Group and the Faculty of Economics, followed by the agreement between BALFIN Group and the Faculty of Natural Sciences, University of Tirane, and a third one between BALFIN Group and POLIS University, emphasize the areas where the academic world can benefit from businesses and vice-versa for a combined number of 11.200 students that attend these faculties.

Professional internships, studies and research of common interest, engagement of experts of BALFIN Group through lectures and meetings, these are the main directions that will be pursued with these institutions of higher education.





Signing the memorandum of cooperation with Faculty of Economics



Memorandum of Cooperation with Faculty of Natural Sciences

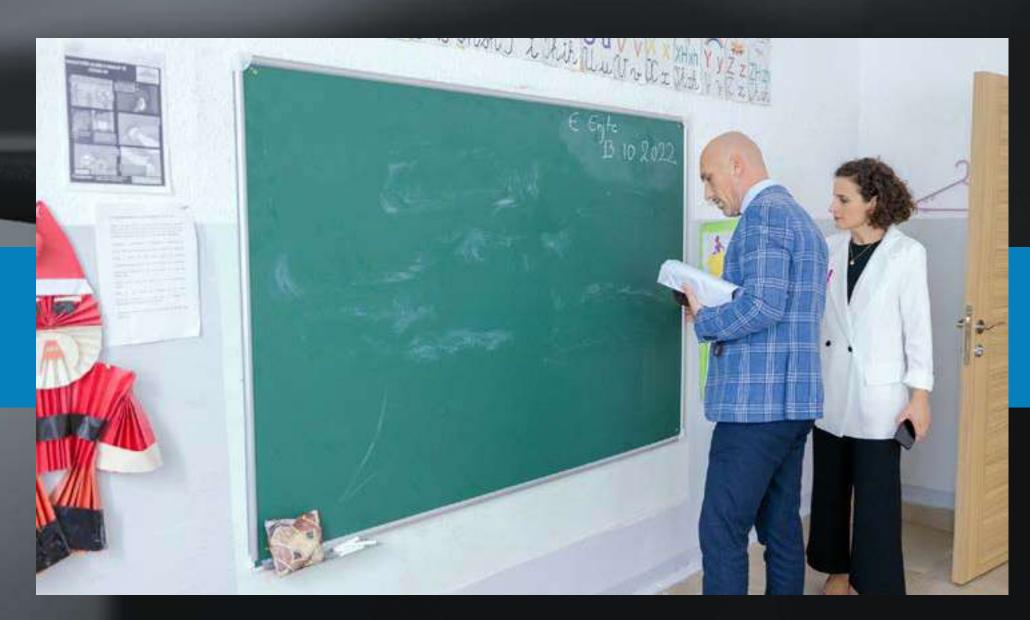
Green Coast and the education system in Himara

Green Coast has renovated the outdoor area of Gjik Bixhili school in Dhërmi, making it a modern multi-sport court for the physical education classes. Pupils can have their volleyball, basketball, and football games in a safe environment. Children of the kindergarten have their separate playground with new toys.

Green Coast has equipped all schools of Himara region with new blackboards, to facilitate teaching. In the city of Himara, the kindergarten has a new air conditioning system installed thanks to its contribution.

It has granted scholarships to the best students of tourism in the Faculty of Economy, University of Tirana, as a field of study that is best implemented in the coastal area.





Blackboards for schools in Himara

Neptun Kosova equips Pristina's best IT students with laptops

Neptun Kosova has equipped 17 excellent students at the University of Pristina with brand-new, high-quality laptops, in the framework of their CSR initiatives with regards to education.

The recipients, second year bachelor students of the programs Computer and Software Engineering; Electronics, Automation and Robotics (EAR); and Information and Communication Technologies (ICT) were selected on account of their excellent results. The support will better accommodate their learning and practicing needs throughout their studies, enabling them to be well prepared for their professional career.





Laptops for best students

"Sustainable Fashion" students' exhibition at TEG

"Sustainable Fashion" was the exhibition in Tirana East Gate shopping center premises with recycled clothes, the work of students of the Textile and Fashion Department, Polytechnic University of Tirana, supported by the B4Students program.

The idea of the exhibition was presented as part of the call for Social Clubs organized by B4Students, in support of social initiatives that, in addition to student's professional development, have a positive impact on the community. The recycling theme directly contributes to increased awareness on environment protection and reduced consumption of natural resources.

TEG
Be happyl



Sustainable Fashion exhibition

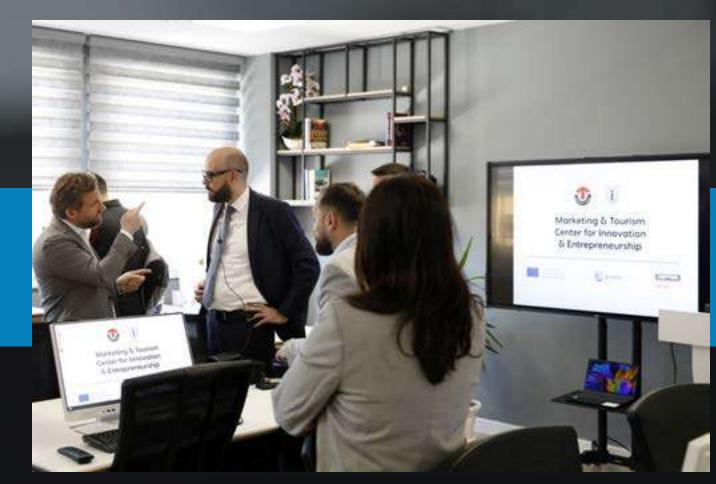


Neptun Albania enables modern research

Neptun Albania joined the project of Faculty of Economy to establish a Marketing and Tourism Center for Innovation and Entrepreneurship in the premises of the latter. It is a unique laboratory in Albania with the necessary technology to enable the synergy between the academic world and the private sector. Students of this Faculty, part of the University of Tirana, can experiment with their innovative ideas and implement entrepreneurship projects.

Neptun Albania provided **ICT equipment** to this advanced hub in the framework of its commitment to bring technology closer to the education system.





Center for Innovation & Entrepreneurship



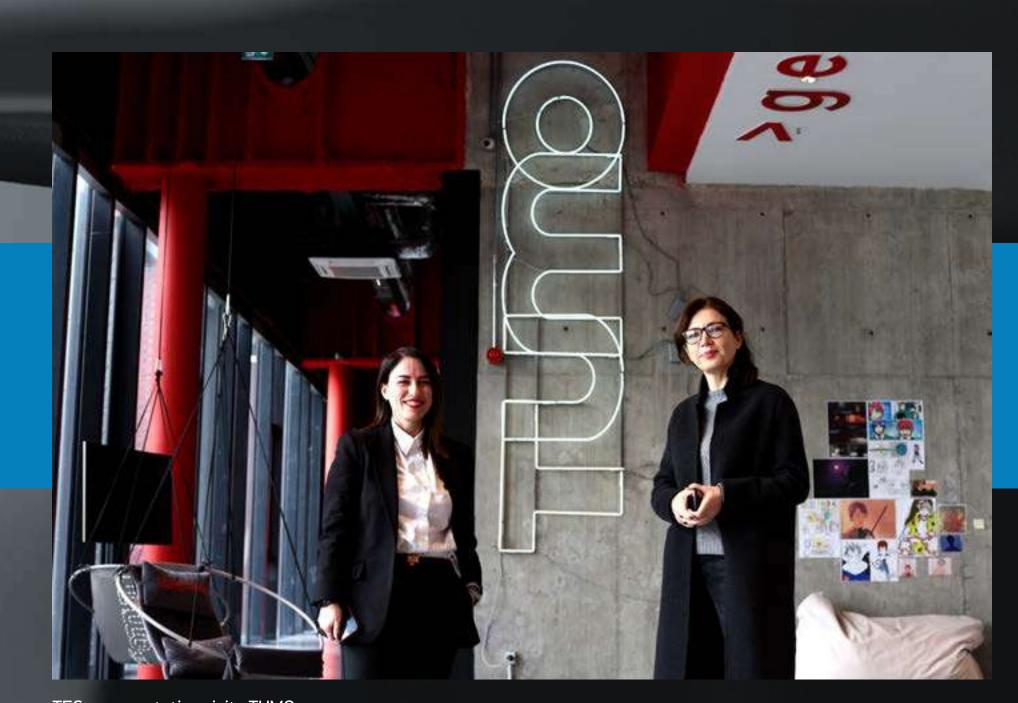
Tirana East Gate meets TUMO

Tirana East Gate reached an agreement with TUMO in Albania to identify up to **ten young persons** that are talented and willing to attend **TUMO courses** but find it impossible due to economic difficulties and will cover all fees!

At TUMO Center for Educational Technologies, teens take charge of their own learning, gaining cutting edge skills in the fields that matter today. Its learning program is made up of self-learning activities, workshops, and project labs around various learning targets.

Those passionate about technology and digital skills should be able to receive proper education and Tirana East Gate is contributing to making young people able to bring progress to society.

TEG
Be happy!



TEG representative visits TUMO

Tirana Bank supports the National Student Companies Fair and Competition

Junior Achievement of Albania organized the Fair and the National Competition of Student Companies in Tirana, where dozens of students from high schools in Albania presented 24 enterprises with products and services conceived and realized by the young people themselves. Throughout the academic year, Junior Achievement Albania, through the Student Companies program, has trained students and teachers in several high schools in the country on the conception and establishment of a genuine society, a process which concludes with a demonstration and competition in front of the public and the jury.

This activity had the participation of Tirana Bank, as one of the main supporters and as a member of the evaluation jury of the competition. Tirana Bank promotes the acquaintance of the youth with the economic world and the creation of opportunities for young people to prove themselves as entrepreneurs. Representatives of Tirana Bank chose the girls and boys of NEXUS as the Best Entrepreneurial Company of 2022, for the way of organizing their work and the practicality of their product.





Best Entrepreneurial Company



Representative of Tirana Bank announces the winner

Tirana Bank Students' Hub

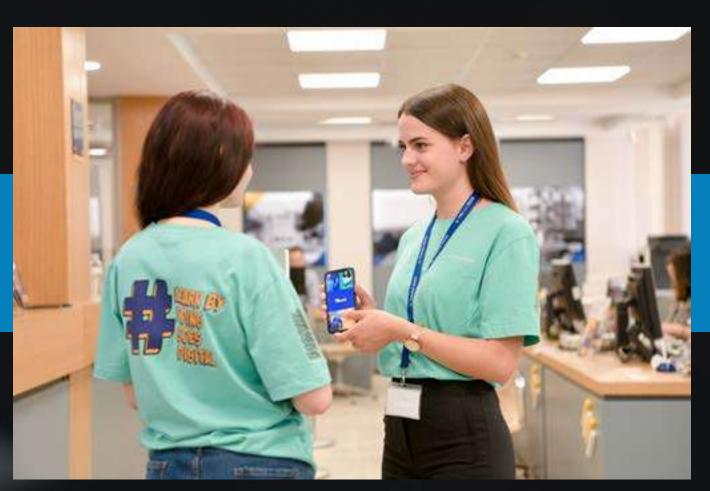
46 university students earned the right to become part of the Students' Hub during this academic year. They all excelled in the selection process, including role play, debate sessions, and group presentations as some of the assignments. In the framework of the **Learn By Doing Goes Digital** approach, students were introduced to the **Digital Banker** service platform and KPIs were set for each of them. At the end of the internship period, they met their business objectives in each of the indicators they were involved.

Students combined their academic background with everyday tasks in various departments of the bank, while its employees have shared their knowledge and **practical skills**.





Students Hub in Tirana Bank



Members of the Students Hub

A new ICT laboratory for Raqi Qirinxhi High School from BALFIN Group

BALFIN Group, under the special care of President Samir Mane, equipped the Raqi Qirinxhi public High School in Korça with new computers for its ICT lab and new sports gear for the gym. Approximately 700 high school students enrolled at Raqi Qirinxhi will make full use of the newly furbished ICT lab and sports gear, as part of information technology and physical education classes in their curriculum.

As a former student of this school, President Samir Mane acknowledges the achievements of the generations it educated over the years and pledges that **BALFIN Group will always support** the education system.



A new ICT lab in Raqi Qirinxhi high school



Paper is recycled in record numbers by two of the biggest shopping malls in Albania

Tirana East Gate and Univers Shopping Mall, or TEG and QTU as everyone calls them accommodate a staggering number of visitors each year that are on the lookout for the latest trends of global fashion, complete with entertainment opportunities and recreation areas.

The seasonal collections of international fashion houses that are introduced simultaneously with European countries, as well as the SPAR hypermarkets and their thousands of products are part of the international supply lines. It is a transportation network by land, air, and sea across nations, that moves goods from all over the world to our consumers and at the same time, produces considerable quantities of waste, especially from packaging. It is exactly this outcome of their daily activity that TEG and QTU have successfully addressed – they recycle all the paper they do not need throughout the year!









On Earth Day, April 22, SPAR Albania joined SPAR International's "One Tree Planted" initiative by planting trees in Tirana's Park. This initiative also coincided with the 90th anniversary of the international market chain.

Representatives from SPAR Albania were present at the action of planting linden trees, specially selected for their longevity. Employees SPAR Albania joined the initiative and helped during the planting.



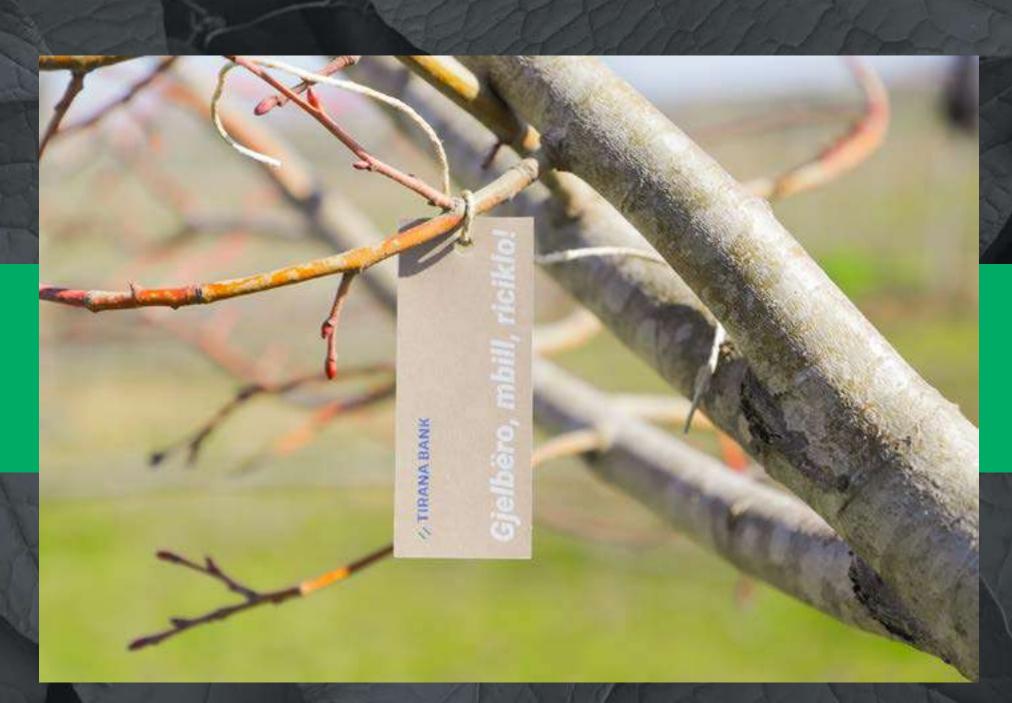


Tirana Bank contributes to Kamza's green areas

Tirana Bank gave its contribution to the increase of green spaces in Kamza, under the motto "**Green, Plant, Recycle**". Representatives of Tirana Bank engaged in planting trees in the Lake Paskuqan area.

The CEO of Tirana Bank, Dritan Mustafa, present at this event, emphasized that: "Tirana Bank will continue its commitment to increase green spaces, as a smart investment for the future of the city and society. It's an important message to pass on to future generations that the greenery of the cities and areas where we live is essential to the quality of life and the standards of the community."

/// TIRANA BANK



Tirana Bank enhances green areas in Kamza

East Gate Mall installs charging stations for electric cars

Now East Gate Mall's parking lot is another point where citizens can charge their electric and hybrid cars. This initiative marks East Gate Mall as one of the few shopping centers in the region offering a necessary, innovative service to customers while also promoting and supporting a greener solution to commute.

Visitors will be able to use the chargers without interruption, and the electricity is free for them. Manufactured in Germany by renown brand Mennekes, the chargers have a power of 11 kw. The advantage of using electric vehicles is in the reduction of harmful gases and improvement of air quality, transportation costs and reduction of noise in cities.

"East Gate Mall, as a socially responsible company, will continue to pursue its mission of being a forerunner and leader in technological innovation, and will further implement innovative solutions that preserve the environment," said EGM Executive Director, Igor Davkov.





Electrical charging station in shopping mall

TEG joined "Donate a bicycle" project

Tirana East Gate shopping mall joined the project of Tirana Municipality to encourage the use of bicycles as a means of transport. For every bike donated by citizens, TEG donated a new one and they all went to young people who cannot afford to have their own bike. Several young people benefited from the project, while some of the bicycles went to the community of people with Down syndrome.

TEG represents a lifestyle in alignment with today's world trends. Healthy living and ever-increasing awareness of the environment are two of the areas where TEG is active, with social investments and international practices in its daily activity. And these intertwine best with the initiative to create more opportunities for bicycle enthusiasts.



TEG promotes cycling



Tirana Bank promotes green businesses

Green Businesses Competition encourages innovation for business ideas at local level and explores the role of philanthropy in stimulating local communities to generate ideas that utilize local resources, revitalize disappearing traditional production chains and community-based markets.

Tirana Bank supported this traditional project as a bank that helps small businesses and at the same time does its part in preserving natural resources during the daily operations. Representatives of the bank and other members of the jury – experts of economy, education, and business development – evaluated the business ideas of thirteen finalists. Out of this selection, Tirana Bank will further support the Funk Cabins project that will offer wooden cabins with 360-degree glass view, to explore the wonderful nature of the country. The bank will also support the Shebenik Egnatia Explorers; it is an idea to set up mobile camps in the Shebenik National Park and other segments of the ancient Egnatia road as entertainment opportunities.





Jury and finalists of Green Ideas Competition



Members of the jury of Green Ideas Competition





As a supporter of young people and a healthy lifestyle, BALFIN Group supported the Tirana Open U18 tennis tournament with 100 young boys and girls competing for their countries and advancing their own tennis career.

In addition to Albania, the players came from all countries of the region, including Kosovo, Montenegro, North Macedonia, and the further away such as Croatia, Italy, Austria, Germany, United Kingdom, and many others. Maria de la Paz Alberto from Spain was the winner of Girls' Singles, and the Romanian Filip Gabriel Bara took home the trophy of the Boys' Singles. The player from Romania also won the Boys' Doubles with Lorenzo Comino from Italy as his teammate, while Igkar Dyussebay and Dilnaz Mashabayeva from Kazakhstan were the winners of the Girls' Doubles.



Winners of Tirana Open U18



Boys Finalist of Tirana Open U18



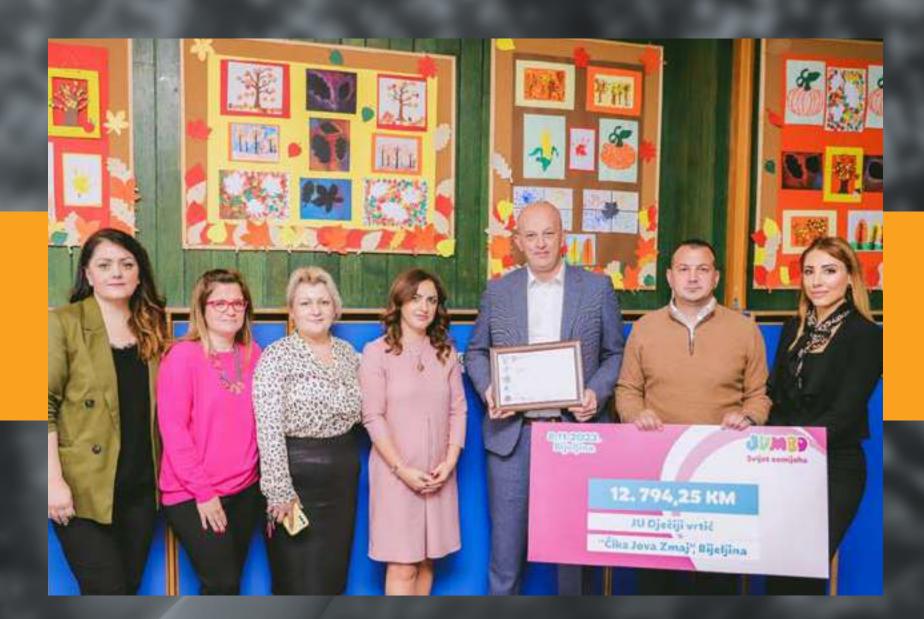
Girls Finalist of Tirana Open U18

Jumbo Bosnia and Herzegovina supports the Čika Jova Zmaj Kindergarten in Bijeljna

Jumbo Bosnia and Herzegovina's six years of activity have been accompanied by several social initiatives, as corporate social responsibility has become an inseparable pillar of the company's strategy. One of the latest is the donation to the Čika Jova Zmaj Kindergarten in Bijeljna, which coincided with the third anniversary of Jumbo's store in the city.

The Čika Jova Zmaj Kindergarten in Bijeljina was founded in 1977 and currently cares daily for 560 children between the ages of 11 months and 6 years old. Jumbo Bosnia and Herzegovina equipped it with new beds for children and furnished the outdoor playground, contributing to their daily needs.

Slaviša Vujkanović, Director of the Čika Jova Zmaj kindergarten, expressed her gratitude to Jumbo Bosnia and Herzegovina for the valuable donation and cooperation towards better care and upbringing for the children.



Jumbo Bosnia and Herzegovina supports kindergarten in Bijeljna



Jumbo Bosnia and Herzegovina supports the Hasnija Omanović Kindergarten in Cazin

Jumbo Bosnia and Herzegovina sealed 2022 with a successful community project, supporting the Hasnija Omanović Kindergarten in Cazin. The company responded to the kindergarten's call for donation of furniture and necessary equipment, to expand its capacity but also to renovate day care centers that still used equipment and furniture from the period when this kindergarten was built in 1976.

The donation by Jumbo Bosnia and Herzegovina facilitates the work of the employees in many ways, and provides the opportunity for all children to have the same quality stay. Elma Kanurić, the Director of the Hasnija Omanović Kindergarten in Cazin, expressed her satisfaction and gratitude for Jumbo's contribution, and used the opportunity to point out the importance of the existence and sustainable operation of successful companies as such for the wider community.









Jumbo employees celebrate the 1st of June at SOS Children's Villages

On International Children's Day, Jumbo employees visited the SOS Children's Villages in Tirana and had fun with the little ones. The cooperation started in 2021, when Jumbo celebrated its 10th anniversary in Albania and pledged to provide all the necessary products for 10 children during one year.

Blerina Bllaca, a representative of the institution, thanked Jumbo on behalf of SOS Children's Villages Albania and praised its long-term commitment to guarantee a healthier upbringing of children. The employees delivered gifts to the children and within a few hours became part of the large family.





Employees of Jumbo Albania visit SOS Children's Village

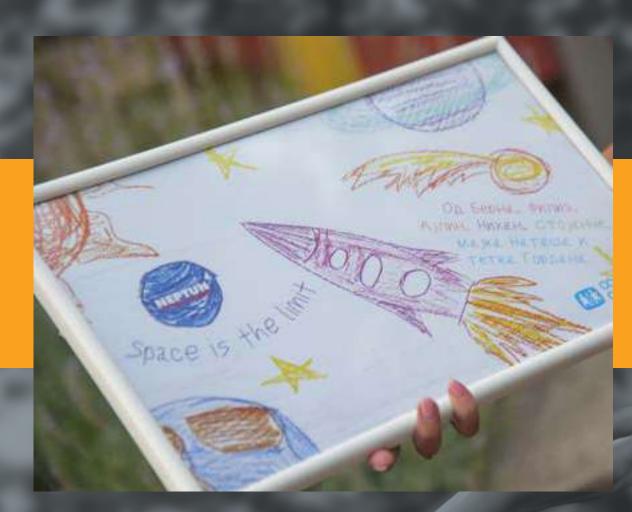
Neptun Macedonia becomes the godfather of a foster family at SOS Children's Village

Neptun Macedonia's long-standing partnership with SOS Children's Villages has taken yet another form, that of a godfather tradition. The company became the first godfather of an entire foster family in the village.

During a celebratory event in SOS Children's Village, children and caregivers welcomed their godparents with great joy. 20 employees and the famous Macedonian actor Sashko Kocev — the company's brand ambassador — represented Neptun Macedonia, while the foster family's children had prepared handcrafted gifts for them.

Neptun Macedonia financially covered the needs of the entire foster family for one year. The donation was made possible through the successful campaign "Incredible Discount on Care, Love and Attention" which was carried out in all its stores. Neptun Macedonia expressed its gratitude to its loyal customers who contributed to the company's mission in supporting SOS Children's Villages each time they visited the stores.





Neptun Macedonia becomes godfather of a foster family



The first KOLORRUN of Skopje runs through East Gate Mall

East Gate Mall, in partnership with KorRunners Skopje Athletic Association, organized the first KOLORRUN. More than 3,000 runners participated in a unique competition characterized by a colorful atmosphere.

What made this race special was that everyone could participate: professionals and beginners, individuals, companies, and families, including children from 2 to 12 years old. Active runners had the opportunity to break their personal record at the 10 km race. The 2.5 km race Team Building race welcomed not only colleagues who ran in teams, but everyone with the desire to challenge themselves to a race. And the 500 m race was designed especially for children.

The main race started on Belasica Street in front of East Gate Mall, stretched on various routes along the river and along the parks, and the runners had a masterful finish through the glass boulevard of East Gate Mall to the amphitheater where the medals were awarded, along with special prizes for the top runners of each category by organizers and sponsors.





KOLORRUN in East Gate Mall

BALFIN Group supports **Down Syndrome** community

On World Down Syndrome Day, BALFIN Group joined the global efforts to fully include in society people with Down syndrome. Its companies regularly support with necessary items the organizations that work in the field and cover the cost of therapeutic sessions for a few children. People with Down syndrome are employed by companies of BALFIN Group, which will continue to contribute to adequate access to health care and inclusivity for this community.

Several BALFIN Group companies, such as Fashion Group Albania and SPAR Albania are committed to raising awareness about Down Syndrome, through implementing an employment program for people belonging to this community. Jumbo Albania has provided didactic items to centers that take care of this community, while QTU is covering the yearly therapeutic sessions for nine children.









QTU supports the National Therapeutic and Rehabilitation Center for Children

Univers Shopping Center supported for the **National Therapeutic** and Rehabilitation Center for Children, which offers specialized care in fully renovated facilities. About 200 children and young people from all over the country are treated every year by a multidisciplinary team of doctors, therapists, and social workers at this center.

QTU provided monitors and IT equipment, which serve to display special didactic materials, in accordance with the needs of children and their families. The National Therapeutic and Rehabilitation Center for Children is a specialized central public institution that provides mental **health care** for children and adolescents through integrated clinical practice, education, and research. Services include diagnosing and treating mental health disorders as well as rehabilitating disabilities of this spectrum.



At the National Therapeutic and Rehabilitation Center for Children



Neptun Kosovo stands by health institutions

During the first half of this year, Neptun Kosovo cooperated with two central organizations in the **health system** of the country.

First, it equipped the Surgery Department in the University Clinical Center of Prishtina with monitors that are used during the therapy for patients. The main medical facility in the country now can provide a better hospitalization period.

Then, Neptun Kosovo provided the Blind Women's Committee of Kosovo with appliances that help members of this community to integrate in society.





Supplied by Neptun Kosovo

SPAR Albania endorses good nutrition

Healthy eating is the direction actively pursued by SPAR Albania when talking about its **responsible retailing**. High quality products combined with proper nutrition facts are of primary importance for a healthy diet and clients can find both information and the food items when choosing SPAR. The nutritionist Diola Dosti is providing her expertise to clients that visit the SPAR hypermarket at Tirana East Gate and helping them acquire the exact products within the store.

A published author, she provides diet plans, cooking recipes, health tips and an amount of motivation to all interested people, with the added benefit of having the **relevant products at hand in the SPAR shelves**.





Nutrition advices at SPAR

TEG supports the Tirana Triathlon

Tirana East Gate promotes a healthy lifestyle, with outdoor activities and environmental care education, and the Tirana Triathlon is one of the most prominent sporting events in terms of **competitive spirit** and approach to nature.

The fourth edition of the **Tirana Triathlon** marked the participation of 150 athletes from Albania, the region, and beyond, who competed in swimming, running, and cycling near Farka Lake in Tirana. TEG shopping center has been a permanent supporter of this organization with three sports disciplines which represent physical activities that each of us can practice in daily life.





Winners of Tirana Triathlon



Green Coast Trail Running – a new race is born

This year, runners of Albania have added a new itinerary to their agenda. One of the most rewarding spots for trails in the entire country, Palasa is now home to a 4 km race for the newbies who want to experience this activity and 16 km for the experienced trail runners.

Around 80 participants made the **first edition** a success that is bound to become a yearly tradition. Green Coast provides all necessary infrastructure for the competition, as an activity that promotes a healthy lifestyle and adds to the appeal of the **Palasa area**.





Winners of Green Coast Trail Running



FGA supports people in need

Fashion Group Albania collaborated with the Albanian Red Cross to bring joy to children from families in need. The company's employees themselves thought of this idea and they met the children and their parents in the premises of the international organization. Various clothing items for children up to 14 years old were distributed.

FGA also joined forces with World Vision to provide clothing items to tens of families that struggle to meet their basic needs in Tirana, Kamez and Prrenjas. It is a permanent supporter of various initiatives that make its own products to various categories of people in need.







FASHION GROUP ALBANIA

dhuron veshje për vajzat në nevojë në Kamëz dhe Prrenjas



Clothes for people in need

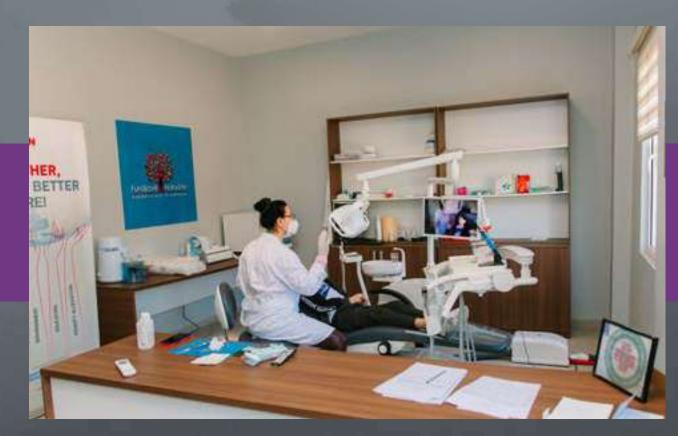
TEG supports the new dental clinic of the Fundjavë Ndryshe Health Center

Fundjavë Ndryshe Health Center in Tirana has recently started offering its services to the residents of the community. Several medical specialties, as well as a dental clinic, are located in the new premises and equipped according to the relevant needs.

The dental clinic precisely is the contribution of Tirana East Gate, the shopping center that is focused on social projects for young people and their activation for the benefit of the environment and a healthy living.

A manager of this health center, speech therapist Kalvin Dermyshi, says that "we are helping the people in need with free services. At the dental clinic, we are currently treating children aged 0-16 years for hygiene and dental services. The first results are tangible and the number of people coming here is increasing".





Dental clinic and health center of Fundjavë Ndryshe



Jumbo Albania builds playgrounds in two kindergartens

The children of Kindergarten no.10 in Vlorë and "1 Maji" in Durrës, welcomed the end of the year with a festive atmosphere and with renovated exterior spaces. Jumbo built the playground and renovated the entire outdoor space in both kindergartens, for a more complete educational process.

Almarin Liço, CEO of Jumbo, says they intend to bring joy back to children, even to the institutions that look after them. "Caring for the well-being and upbringing of children is essential in the social responsibility of our company," he says.

In cooperation with well-known organizations and with the participation of the company's own employees, Jumbo has created suitable conditions of education and upbringing for certain age groups over the years.





Jumbo's contribution in Durrës



Jumbo's contribution in Vlora

Jumbo supports the reconstruction of kindergartens in Kosovo

The reconstruction of the "Gëzimi Ynë" kindergarten in Fushë Kosovë and Mitrovica are two of the projects recently supported by Jumbo Kosovo, in the framework of social responsibility and the focus on caring for the wellbeing and upbringing of children.

Now about 400 children will have new and dedicated entertainment spaces, as well as warm environments, for a more complete and comfortable educational process.

"We seek to improve the conditions in which children grow and live, with the aim of having a positive impact on the community," said Drilona Maloku, Country Manager of Jumbo in Kosovo. "Similar projects will continue throughout 2023 and beyond."

Jumbo is ensuring its mission makes an impact, one kindergarten at a time, wherever it is present: Albania, Kosovo, Montenegro, Bosnia and Herzegovina. With the latest reconstructions in Kosovo, the company has recently made donations and provided support to five kindergartens in total.





Jumbo's contribution in Mitrovica



Jumbo's contribution in Fushe Kosovo

Jumbo contributes to the construction of the Children's Park in Lanabregas

The Children's Park in Lanabregas, supported by Jumbo, is now the new entertainment corner for 126 children.

Through the support provided by Jumbo and other entities that responded to the call from Partners Albania for Change and Development in the activity "Donor Circles", the construction of a playground in Lanabregas was enabled, contributing to the creation of a positive environment for 126 children of this community.

The initiative has also raised awareness among parents and the local community on the importance of sustainable investments contributing to increased socializing of children through recreational activities.





Jumbo brings joy to children

Customers of Jumbo in Bosnia and Herzegovina contribute to a good cause

This May, JUMBO Bosnia and Herzegovina celebrated its 5th anniversary with an entertainment program and additional benefits for customers. On this occasion, 5% of one day's traffic was allocated to charity.

This amount will be used to equip the playground of Los Rosales Center with entertainment products that are suitable for children with special needs, for example a swing. Los Rosales takes care of children and young people with special needs, and it will be the first **institution in the country with such facilities.**

This was announced during the 2nd International Games for Children and Young People with Development Disabilities, held in the city of Mostar. The social contribution of Jumbo has been permanent during all its five years of activity in Bosnia and Herzegovina.





Recognition for Jumbo's contribution

Jumbo Montenegro brings happiness to Bijela

Organizations of university students in Podgorica have made it an annual ritual to visit the Home of Orphans in Bijela and provide all the support they can to the children. Jumbo Montenegro joined the students and made available considerable quantities of school supplies, education items and toys.

Jumbo is perceived as the place that **makes children happy** and this is especially true in the case of this cooperation with the students and the children in Bijela.





Jumbo Montenegro in Bijela

Jumbo Montenegro implements a new project in Podgorica

At the end of 2022, Jumbo Montenegro donated toys to the Zvončić Educational Unit in Podgorica. VJ Zvončić is one of the educational units within the JPU Đina Vrbica, which has adorned the Podgorica village of Masline since 1982.

Educational work for its 514 children is organized for the needs of ten educational groups, of which four groups of nursery school and six groups of kindergarten age. JPU Đina Vrbica, as the largest and most numerous institution of preschool upbringing and education, has for many years managed to adequately respond to the task of being one of the primary agents of socialization.

"We have implemented several projects of social responsibility aimed at supporting the youngest, and we sincerely thank our customers for their loyalty and support," said Miloš Pižurica, operations manager of Jumbo Montenegro.





Jumbo Montenegro in Podgorica



Employees of Jumbo in Albania celebrate with children at SOS Children's Village

Employees of Jumbo in Albania visited the SOS Children's Villages in Tirana and had fun with the little ones. The cooperation started last year, when Jumbo celebrated its 10th anniversary in Albania and pledged to provide all the necessary products for 10 children for one year.

Representatives of the institution thanked the company on behalf of SOS Children's Villages Albania and praised its long-term commitment to guaranteeing a healthier upbringing of children.

The employees delivered gifts to the children and for a few hours became part of the large family.

Ani Xhetani, Marketing Director of Jumbo, on behalf of all employees says that "visits to the children are exciting and we have turned them into a tradition. We want the children to feel the family atmosphere and understand that we are beside them."



Employees of Jumbo at SOS Children's Village Albania



Spar and Jumbo in Albania cooperate with World Vision

Spar Albania and Jumbo Albania continue their cooperation with World Vision to help children with disabilities in the country. Donation boxes are placed in their stores for customers to donate money or food for the cause. At the same time, part of the proceedings from the sale of Spar water bottles throughout the year goes to the same initiative.

This contribution amounts to 93 food packages that World and Food Bank distributed to families in need in several districts, and to the equivalent of 242 therapeutic sessions for disabled children in rural areas. "Hello Life" is the World Vision program that provides physiotherapy, logopedic treatment, development therapy and other kinds of specialized care for 196 children with disabilities in Albania. Spar and Jumbo have made it a tradition to join forces for the health of children.







Campaigns of SPAR and Jumbo with World Vision





