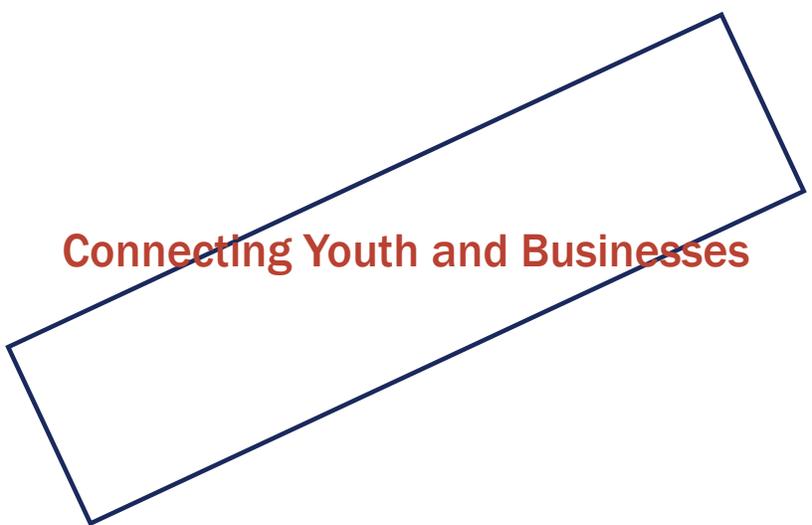




A TOOLKIT ON
YOUTH EMPLOYABILITY
SKILLS IN KOSOVO

This toolkit was created by Shpend Voca with support of the Kosovo Youth Development Project Implementation Unit

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Connecting Youth and Businesses

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Introduction

This Toolkit on Youth Employability Skills in Kosovo is a basic guide to help you find a job and identify employability skills. Looking for a job takes time, requires planning and dedication. This toolkit will also provide you with the tools and the information needed for core job skills that enhance your opportunity for employment.

Practically, it will show you how to assess your own skills and interests. Then, it will provide a brief overview of employability skills and engage you through an exercise. Even more, the toolkit will introduce you with the various methods to search for a job and provide necessary tools (writing resume or CV and cover letter) to help you become more effective in getting the job. Furthermore, you will be introduced to the interview skills, including tips and tricks to help you become successful in the interview.

There is a section with some suggestions on your first day on the job. It also includes ethics and behavior expected to be performed from an employee. Even more, it will provide you information on apprenticeship, which is usually your first step toward career. Finally, you are provided with the required basic skills and some other basic information if you want to become a self-employed entrepreneur.

1 Personal Mindset: Assessing Personal Skills

If you've ever been looking for the job, you know that you have to answer a lot of questions. Starting from the application process up to the interview questions, you are preoccupied with explaining yourself to employers. Therefore, it is important that you have a good opinion of your abilities, skills, your interests and plans for the future. It is very useful if you begin a self-assessment process. This is essential for successful presentation of your skills to the potential employer.



Photo 1. Career. <http://photodune.net/item/career/5854047>
(PhotoDuner Regular License).

There are various self-assessment exercises that help you explore skills and traits for being a competent worker. Competent means that you are able to perform the activity successfully. See the following two exercises as a starting point for you.

There are different ways to begin self-assessment process.

For example, you might take a piece of paper and write down about your values, personality traits, achievements, skills or talents exercised during various activities. Also write down how you get along with different people. Think about your major life events and choices (such as your education and training, previous work experience or internship, personal events or hobbies) you've made. Reflect on why you have made those choices and what you've gained from them?

Growth Mindset

A person with a 'growth mindset' believes that personal qualities like intelligence, character, creative ability are not static entities. A 'growth mindset' thrives when facing challenges and sees failure as an opportunity to learn. In order to be successful it is crucial that you work hard and find ways to improve your personal qualities. See the following exercises as an opportunity to identify your challenges ahead and find ways to improve yourself.

1.1 How “Personable” Are You?¹

Do you have the kind of traits, attitudes, temperament and personality that will make you a responsible and competent worker? It is important that you find a job that matches to your personality. Read the statements below. Answer as accurately as you can to make sure you get a complete and true picture of your personality.

Absolutely	You could do better	Personality characteristic
		You're honest.
		You're motivated and enthusiastic about what you do.
		You're reliable and dependable – people can count on you.
		You're prompt – you don't miss appointments.
		You're sincere.
		You take pride in your appearance and dress appropriately.
		You're friendly.
		You can handle criticism well.
		You're polite and respectful.
		You're creative – you like to come up with new ideas.
		You're confident about what you can do.
		You enjoy challenges that really make you think.
		You're sociable – you enjoy being around people.
		You think positively.
		You're flexible.
		You're a self-starter – you don't need to be told about the work that needs doing.
		You're proud when you've done something well.
		You're loyal and can make commitments.
		You're curious.
		You're resourceful – you like to think of ways to solve problems without relying on others.

If you checked off most of these statements under “Absolutely,” you have “personable” skills that are well suited for today’s workplace. If you checked off most of them under “You could do better,” you have now identified some areas which need work. Ask yourself how you developed some of these traits and attitudes. Can you see any ways to change them?

¹ Adopted from Minister of Indian Affairs and Northern Development (1999) Job Search Toolkit for Aboriginal Youth. Available at: <https://www.aadnc-aandc.gc.ca/eng/1100100033660/1100100033662> (accessed on 16. 06. 2015).

1.2 Identifying Skills²

Select the following skills that you believe you have. Grade the selected skills as follows: 1 = not satisfactory, 2 = satisfactory, 3 = good, 4 = very good, 5 = excellent.

Analytical thinking	Customer orientation	IT skills
Classification of things	Making connections between things	Helping people
Performance skills	Ability to assess people	Negotiation skills
Persuasion skills	Consistency	Management skills
Creation of team spirit	Flexibility	Systematic thinking
Innovativeness	Ability to concentrate	Language skills
Ability to interpret regulations	Writing skills	Willingness to experiment
Lecturing skills	Mathematical thinking	Ability to motivate
Ability to identify problems	Drawing	Decision making
Reporting	Ability to resolve conflicts	Team work skills
Planning skills	Efficiency	Taking tasks to completion
Communication	Research	Working with people
Ability to cooperate	Organizational skills	Listening
Marketing	Patience	Other, what?

Once you have given the grades, select your five key skills and elaborate on how you have gained and used them.

Also, select five skills that you wish to develop in yourself and explain why. In what ways can you develop these skills?

² Adopted from Riitta Aikkola (2011) Job Hunting Skills. Available at: http://www.valmistu.net/files/job_hunting_skills.pdf (accessed on 16. 06. 2015).

2 The Job Market: Understanding the Job Market and What Employers Want

Youth unemployment rate (15-24 year of age) in Kosovo is very high, twice as likely compared to adults. According to Kosovo Labour Force Survey 2014, 61% among the youth is unemployed. The following sectors (a) manufacturing, (b) trade, (c) education and (d) have recruited about 50% of the population employed during 2014.³ In light of such figures, the competition for finding a job, especially among youth is very high.

In such circumstances, it is increasingly important that you are equipped with certain skills. Skills are clustered in two groups: technical and non-technical.⁴ Technical skills are gained through education curricula or training. Technical skills refer to specific knowledge and abilities required to perform a particular job. Examples of these include computer programming, nursing, finance, electrical, accounting, writing, mathematics, legal and other quantifiable skills that are included in the requirements for a job. Technical skills can be evaluated and measured.



Photo 2. Skills. <http://photodune.net/item/business-skills/11785860> (PhotoDuner Regular License).

In contrast, non-technical skills, also known as ‘employability skills’ are not tangible and can not be measured easily. Today, companies and organizations want employees who are able to listen and communicate effectively; interact with co-workers and be a reliable team-member; strive to learn and adapt in new situations; think creatively and solve problems independently; manage themselves at work; handle basic technology, lead effectively as well as follow supervision.

³ Kosovo Agency of Statistics (2015) Labour Force Survey. Available at: <https://www.google.com/#q=kosovo+labour+force+survey+2015> (accessed on 09. 09. 2015).

⁴ Laura Brewer (2013) Enhancing Youth Employability: What? Why? and How? Guide to Core Work Skills. International Labour Organization, Skills and Employability Department – Geneva.

Employability skills are considered crucial to (a) employers' recruitment; (b) improve individual's ability to secure a job; (c) retain employment and (d) move flexibly in the labour market as well as engage in lifelong learning. An important characteristic of employability skills is that they are transferable, meaning that you can take with you from job to job, from volunteer work/school work to paid work.

The significance of core employability skills has also been identified in a research regarding youth employability skills in Kosovo.⁵ More specifically, this research has stressed the importance of enhancing employability skills among Kosovo youth.

Communication skills play a major role in our personal and business relations. It involves our ability to listen and understand; speak clearly and directly; establishing and using networks; persuading effectively; select strategies and skills to communicate effectively with others; use appropriate body language and adjust the tone, pace and volume of voice. Communication skills are considered critical to customer service, workplace harmony, effective operations and productivity.

Teamwork is considered another crucial skill by employers. Teamwork involves our ability to work and cooperate with others from a wide range of backgrounds. Many occupations require individuals who bring strengths to the team, contribute with new ideas, willing to help others, follow rules and respect leadership. In this respect, it is of special importance that you have sufficient understanding and experience of team-working.

Problem solving relate to our ability to identify issues, obstacles, and opportunities and then develop and implement effective solutions. Even more, it involves ability to develop practical and creative & innovative solutions; use mathematics including budgeting and financial management to solve problems. Employers want workers who are able to find alternative ways to solving problems, who are prepared to research and implement change and ensure that the targets are met.

Organizational skills refer to our ability to be organized and methodical. In today's competitive market, it is very important that we possess these skills. Especially, when engaging in multi-tasking projects or organizations, you need to be able to set objectives and plan your work in order to meet deadlines and targets.

⁵ Bujar Ejupi (2015) Factors that influence youth employability in Kosovo. Project supported by European Commission and Friedrich Ebert Stiftung. Research presented by NGO LENS, Progress Through Technology.

Initiative and enterprising is another important skills valued by companies and organizations. It involves translating ideas into practice; spotting unexploited opportunities and making the most of it; being creative; developing a strategic, creative, long-term vision. You can prove this ability through demonstrating your capacity for independent work and original thinking.

Self-management is about setting goals and managing your time. It is related to your motivation and concentration skills in dealing effectively with challenges. Moreover, it includes evaluating and monitoring your own performance; having knowledge and confidence in own ideas and vision; articulating own ideas and vision; and taking responsibility.

Learning and skill development involves your desire for continuous learning and developing necessary skills for the job. It includes that you are able to identify your personal strengths and areas for further development and successfully seek trainings or on-the-job opportunities for developing those skills.

Integrity and Professionalism are essential characteristics in all workplace situations. Integrity is a personal trait that is expected of any person regardless of regardless of job title, role, responsibility, or function within an organization. It means that you will not cheat, lie or do anything that might damage the company or organization. Whereas professionalism shows that you act according to the code of conduct of particular organization and standards of behavior that apply to a specific position or role. Taken together, integrity and professionalism show that you are a reliable worker and take your responsibilities seriously.

2.1 Employability Skills through Exercise

Employability skills are critical for your career prospects. As a potential candidate you may have the qualifications and technical skills to do the job, but without a set of employability skills, you are less likely to be hired or promoted. A combination of employability skills may be more relevant to a certain type of job or sector. For example, in order to function effectively on banking sector, you may need good team-working, communication and basic IT skills. In order to develop these skills, you may decide to develop “basic IT skills” through your self-initiative (e.g., special online course), whereas attend a special training for developing team-working and communication skills.

The employability skill sheet exercise is to help you identify required skills for a job. Make a few photocopies of this list and check off the statements that apply to the workplace. Then, see the skills identified as ‘very important’ and reflect which of the required skills (i.e., marked as very important for the position considered) you already have and which you need to develop to become a favorable candidate for the position. For example check off “Listening and understanding” if this is “very important” for your workplace or the job you’re applying to. Then reflect of your level of competence at this skill. If a skill is not considered important for the specific job you are applying to or your current workplace, put it aside and reflect later. Your priorities should be on skills checked as “very important”.

Employability Skill Sheet⁶

Skill and Elements of skill	Very important	Not so important	Doesn't apply
Communication			
Listening and understanding			
Speaking clearly and directly			
Writing to the needs of the audience			
Negotiating responsively			
Reading independently			
Empathising			
Speaking and writing in languages other than your native language			
Using numeracy			
Understanding the needs of internal and external customers			
Persuading effectively			
Establishing and using networks			
Being assertive			
Sharing information			
Team work			
Working across different ages irrespective of gender, race, religion or political persuasion			
Working as an individual and as a member of a team			
Knowing how to define a role as part of the team			
Applying team work to a range of situations e.g. futures planning, crisis problem solving			
Identifying the strengths of the team members			
Coaching and mentoring skills including giving feedback			
Problem solving			
Developing creative, innovative solutions			
Developing practical solutions			
Showing independence and initiative in identifying problems and solving them			
Solving problems in teams			
Applying a range of strategies to problem solving			

⁶ Adopted from Employability Skills for the Future (2002) Available at: http://www.dest.gov.au/sectors/training_skills/publications_resources/profiles/employability_skills_for_the_future.htm (accessed on 17. 06. 2015).

Using mathematics including budgeting and financial management to solve problems			
Applying problem solving strategies across a range of areas			
Testing assumptions taking the context of data and circumstances into account			
Resolving customer concerns in relation to complex projects issues			

Initiative and enterprise

Adapting to new situations			
Developing a strategic, creative, long term vision			
Being creative			
Identifying opportunities not obvious to others			
Translating ideas into action			
Generating a range of options			
Initiating innovative solutions			

Planning and organizing

Managing time and priorities- setting time lines, co-ordinating tasks for self & with others			
Being resourceful			
Taking initiative and making decisions			
Adapting resource allocations to cope with contingencies			
Establishing clear project goals and deliverables			
Allocating people and other resources to tasks			
Planning the use of resources including time management			
Participates in continuous improvement and planning processes			
Developing a vision and a proactive plan to accompany it			
Predicting - weighing up risk, evaluate alternatives and apply evaluation criteria			
Collecting, analysing and organising information			
Understanding basic business systems and their relationships			

Self management

Having a personal vision and goals			
Evaluating and monitoring own performance			
Having knowledge and confidence in own ideas and visions			
Articulating own ideas and visions			
Taking responsibility			



Learning and skill development			
Managing own learning			
Contributing to the learning community at the workplace			
Using a range of mediums to learn - mentoring, peer support and networking, IT, courses			
Applying learning to 'technical' issues (e.g. learning about products) and 'people' issues (e.g. interpersonal and cultural aspects of work)			
Having enthusiasm for ongoing learning			
Being willing to learn in any setting - on and off the job			
Being open to new ideas and techniques			
Being prepared to invest time and effort in learning new skills			
Acknowledging the need to learn in order to accommodate change			

Technology			
Having a range of basic IT skills			
Applying IT as a management tool			
Using IT to organise data			
Being willing to learn new IT skills			
Having the physical capacity to apply technology e.g. manual dexterity			

Discuss the list that you have filled with your colleagues/friends. Ask them about their views and try to learn as much as you can about how you are perceived. Finally, think how a particular skill/s can be further developed

Employability Skills Summary

Communication: contributes to productive and harmonious relations in the work place

Team work: contributes to productive working relationships and outcomes

Problem solving: contributes to productive outcomes

Initiative and enterprising: contributes to innovative outcomes

Planning and organizing: contributes to long and short term strategic planning

Self management: contributes to employee satisfaction and growth

Learning skills: contributes ongoing improvement and company outcomes

Technology: contributes execution of tasks

3 Communication – Your Brand, and At Work

Personal branding is vital to advance your career. In order to mark your impressions to others, you must create and build your brand. You also need to create a planned process of presenting your qualities and skills to the audience, such as recruitment officers, peers, clients, etc. We already discussed personal skills, and the importance of assessing and identifying personal and employability skills for your job.

Your brand is the most effective and innovative strategy to achieve professional success and fulfillment. Your brand is about feelings, opinions and expectations others have about you, including your personal characteristics.⁷ In your workplace, your brand involves the quality of your work, your managing style and approach to other people. As such it is crucial that you communicate clearly and concisely your unique qualities and values.

In order to present and communicate your brand, you can use traditional marketing tools: your resume or C.V. and cover letter.⁸ It is important that you prepare a good resume and cover letter. These are the most important tools for making sure you get an interview for the job.

3.1 Resume

Resume or C.V. (an academic term meaning “curriculum vitae”) is a summary of your experiences, skills and education. It contains the studies you have completed, your earlier work experiences, language skills, and your possible referees. Don’t forget to update your resume/C.V. The terms resume/C.V. are often used interchangeably, but the main difference refers to audience and length. Typically, a C.V. is directed to academic audience whereas resume to non-academic or business organizations. The usual length of pages for a C.V. is between 2-4 pages, whereas for resume from 1-2 pages.

Resume/C.V. often is a job seeker’s first contact with prospective employers. Therefore, it should be clear, easily read, and free of grammar and spelling mistakes. Don’t put too much information, but include the relevant details.⁹

When preparing an effective resume or C.V., the following information is included: personal data, job goal, education section, work history section, computer skills section, other skills section and references.

Personal data: Name and surname, address, telephone number.

Resume do’s and don’ts

- Don’t put false information;
- Avoid typing errors;
- Make sure there are no spelling or grammar mistakes;
- Be clear and concise;
- Do not put irrelevant information;
- Do not put how much you want (€);
- Try to limit your resume one - two pages;
- Do not state reasons for changing jobs, or why you left a previous one;
- Do not put personal information: marital status, religion, whether you have children or are pregnant, height, weight, health status or disabilities;
- Keep up to date with info;
- Use Microsoft word templates for resume;
- Use one font size in your resume.

⁷ William Aruda & Kirsten Dixon (2007) Career Distinction: Stand Out by Building Your Brand, New Jersey, John Wiley & Sons, Inc.

⁸ Ibid.

⁹ Employment Security Commission of North Carolina The Job Seeking Skills Handbook. Available at: https://www.ncesc1.com/individual/careerInfo/job_seeking_skills_handbook.pdf (accessed on 12. 07. 2015).

Job goal: Briefly describe the position you are seeking. Describe the skills that you bring to the job.

Education section: List your education and achievements related to education. Include, school(s) attended, dates, major subjects or vocational areas, and diplomas, certificates or degrees. Start with your most recent education experience and continue in reverse chronological order.

Work history section: List your work history. Include the name, city and the date for each job you've had. List duties and responsibilities for each job, especially emphasize those related to the position you are applying for. Start with your most recent working experience and continue in reverse chronological order.

Computer skills section: List your computer and internet skills.

Other skills section: List any applicable skills for the position you are applying for. It can involve licenses or certificates held, membership in professional organizations, foreign languages, awards and special skills etc.

References: Before you write down your referees, ask for permission. List three persons, including names, job titles, addresses and telephone numbers. If you have no job experience, you can list the names of previous teachers familiar to your school work. State references available on request.

Preparation of resume/C.V. depends on the company. There are three types of resumes or C.V.: (1) chronological, listing your jobs and achievements from the recent one and ending with the oldest one (this is appropriate if your experience is directly related to position you're applying); (2) skills based, focusing on your particular skills that are transferable to the job (this is appropriate if your experience is limited or not directly related to the position you're applying) and (3) combined form, organize information about things you've done in skills categories and briefly outline your work history near the end of resume/C.V. For more information on types of resume/C.V. and examples, visit

<https://nationalcareersservice.direct.gov.uk/advice/getajob/cvs/Pages/formats.aspx>.

Small/medium private companies in Kosovo usually require resume, whereas non-governmental, various private organizations and some other international organizations require C.V. Yet, governmental institutions.¹⁰ (like various line Ministries) and some international organizations¹¹ require a special application form to be filled instead of resume/C.V.

Find below a sample of chronological resume and C.V. which might assist in preparing your personal resume/C.V. Chronological resume/C.V. is the most required type in Kosovo. Bear in mind, no matter what type of resume/C.V. deliver, it is important that you prepare a content that represents you in a best possible manner.¹² Make sure that you revise your resume/C.V. as you gain experience, further qualifications and skills relevant to job acquirement.

¹⁰ An example of job application form for various ministries can be downloaded on the following link <http://masht.rks-gov.net/formulare>.

¹¹ An example of application form for international organizations like United Nations is P11 which can be downloaded on the following link <https://www.google.com/search?q=undp+p11&ie=utf-8&oe=utf-8>.

¹² More information on how to write a C.V., visit <http://portalpune.com/advice.php>.

SAMPLE RESUME

ARTA GURI
Bregu i Diellit, Prishtine, 10000
E-mail: arta.guri@gmail.com
Tel: +xxx xxx

OVERVIEW:

Highly motivated person with strong interpersonal and leadership skills. Previous experiences on audit and accounting with well-known companies. Seeking new opportunities to develop my competencies and gain experience on accounting management.

EDUCATION AND TRAINING:

2000 - 2004	University of Prishtina "Hasan Prishtina". GPA 8.8/10. B.S. in Business Administration. Relevant courses included: Basic Accounting, Accounting II and Human Management.
09/2003 - 11/2003	Professional Accounting Course. Certificate of Achievement.
03/2004 - 04/2004	European Integration Course. Certificate of Completion.
02/2004 - 02/2004	Business Writing. Certificate.

WORK EXPERIENCE:

2004 - 2005	Field Auditor Company xxx, Prishtina. Conducted independent protective audits for management. Reviewed effectiveness of controls on inventory. Analyzed data obtained for evidence of deficiencies or fraud. Took physical inventory of individual stores.
2005 - 2006	Accountant Company xxx, Prishtina. Prepared balance sheets to reflect company's assets, liabilities, and capital. Prepared profit and loss statements. Audited contracts and vouchers.

AWARDS:

Scholarship of Excellence 2002. University of Prishtina.
Scholarship of Excellence 2001. University of Prishtina.

COMPUTER SKILLS:

Proficient with Microsoft Word, Microsoft Excel and Internet research tools.

LANGUAGE SKILLS:

Proficient in English (writing, reading and speaking).

ACTIVITIES AND INTERESTS:

Member of xxx charity organization.
Ex-vice president of xxx student association.



Europass Curriculum Vitae

Personal information

First name(s) / Surname(s)
 Address(es)
 Telephone(s)
 Fax(es)
 E-mail
 Nationality
 Date of birth
 Gender

Insert photograph. (Optional)

First name(s) Surname(s)

House number, street name, postcode, city, country
 Mobile:

Education and training

Dates
 Title of qualification awarded
 Principal subjects/occupational skills covered
 Name and type of organisation providing education and training

Add separate entries for each relevant course you have completed, starting from the most recent.

Work experience

Dates
 Occupation or position held
 Main activities and responsibilities
 Name and address of employer
 Type of business or sector

Add separate entries for each relevant post occupied, starting from the most recent.

Personal skills and competences

Mother tongue(s)
 Other language(s)
 Self-assessment
 European level (*)

Specify mother tongue

Understanding		Speaking		Writing	
Listening	Reading	Spoken interaction	Spoken production		

(*) Common European Framework of Reference for Languages

Social skills and competences
 Organisational skills and competences
 Technical skills and competences
 Computer skills and competences
 Artistic skills and competences
 Driving licence

Replace this text by a description of these competences and indicate where they were acquired.
 Replace this text by a description of these competences and indicate where they were acquired.
 Replace this text by a description of these competences and indicate where they were acquired.
 Replace this text by a description of these competences and indicate where they were acquired.
 Replace this text by a description of these competences and indicate where they were acquired.
 State here whether you hold a driving licence and if so for which categories of vehicle.

Additional information

Include here any other information that may be relevant, for example contact persons, references, etc.

Annexes

List any items attached.

3.2 Cover Letter

Cover letter and resume is your first contact with the potential employer. If the cover letter is well written and has relevant information, you will make good impression. Therefore, it is important to devote time and energy. Probably, you must write and re-write several times in order to make it excellent.

Cover letter provides information on your skills and experience relevant to the position you are applying. It should include detailed information on “why you are qualified for the job and what makes you a potential candidate for this position”.

Cover letter should be single page letter and include five main sections: the salutation, opening paragraph, body, closing paragraph, and sign-off.

Salutation

You should begin you cover letter by saluting the person who is responsible on hiring. Use their name and title correctly. If you do not know the name of the responsible person, find out through checking company’s web-site or calling the company to find out. When you salute, always use “Mr.” or “Ms.” and address by person’s surname. If you can not locate the responsible person, use “Dear Hiring Manager”. Avoid using “Dear Sir or Madam” or “To Whom It May Concern”.

Opening paragraph

You should state the job you are applying for and how you learned/heard about the position or the company. You should write what motivates you to write to this company/employer. Opening paragraph should be short and to the point.

Body

In this section describe your qualifications and skills that match to the ones listed in job advertisement. You may include a brief description of your education and work experience. Show how it relates to the position you are applying. Try to identify the strengths and qualities you bring to the company.

Cover letter do’s and don’ts

Make no spelling or grammar mistakes;

Address at the responsible person in the company, no “Dear Sir or Madam”;

Refer to the requirements of the job;

Demonstrate your knowledge of the company/organization. Show you’ve done some homework on company/organization;

Don’t mention salary;

Don’t repeat your resume;

Keep up to date;

Keep as one page letter;

Use appropriate font size in your resume.

Closing paragraph

You should inform the employer that you are available for a personal interview or to answer any questions about your resume. Be sure to provide information on when and how you can be reached. Don't forget to close by thanking the employer for the company's time and consideration.

Sign off

End the letter by using "Sincerely," or "Best regards," and type and sign your name.

Below, find two sample cover letters:

SAMPLE COVER LETTER

28.05.2015

Ms. Shqipe Albani
Youth Involvement Organization
Sheshi Nëna Terezë, Prishtinë

Dear Ms. Albani:

This letter is to express my interest for the Sales Manager position which was advertised in local newspaper 'Prishtina'. I believe that my experience, qualifications, my fluency in English language, and my strong interpersonal and leadership skills make me an excellent candidate for the position.

I earned a bachelor's degree in economy from the University of Prishtina. In 2015, I participated in an internship with BNP Paribas. I worked with a team that established and adjusted selling prices by monitoring costs, competition, and supply and demand. Due to this experience, I believe I will be able to make an immediate contribution to your company.

Please, find enclosed my resume which contains additional details about my qualifications and experience. I look forward to meet with you to discuss qualifications and experience I would bring to your organization. Thank you for consideration.

Sincerely,
Your name and surname
You address
Your telephone number

SAMPLE COVER LETTER

Sheshi Nëna Terezë
Prishtinë
28 June. 2015

Mr. Ardian Mali
Human Resources Manager
ATC Company
Objekti Industrial 8/10
Fushë Kosovë

Dear Mr. Mali,

It is my great pleasure and enthusiasm to submit this letter for the Junior Manager position advertised on local newspaper 'Iliria'. I am confident that my qualifications and skills are perfect match for this position.

I am a person who is eager to learn and handle challenges competently. During my experience, I have managed to exceed expectations and build positive relationships with my colleagues at all levels. I have just finished my internship at BNP Paribas and my manager has really been pleased with my work performance. I believe that I can demonstrate the same level of performance to your company.

In addition, my friends and colleagues know me as a task - oriented person. This is because I always set goals and try to achieve them. I have managed to get internship at the best institution in Kosovo and awarded two times with the "Scholarship of Excellence" during my studies. I am certain that my orientation for achieving targets combined with the communication skills and willingness to learn will be an added value to your company.

I really look forward to hearing from you and discuss how my skills, abilities and learning potential might contribute to this project. Thank you in advance for your time and consideration.

Sincerely,
Dora Berisha

4 Effective job-seeking including (job selection, application, and interviews)

4.1 Effective Job-Seeking

Effective job-searching can be enhanced by using various job-searching tools and resources. It includes, communicating with your acquaintances, contacting private companies/organizations, reading newspaper job-advertisements, visiting job-searching web-sites, participating in job fairs and volunteering activities. Job seeking requires commitment and hard work. You must demonstrate 'growth mindset' (see chapter 1) and use various alternative channels. Growth mindset must be demonstrated during interviewing and employment process. It is proven that 'growth mindset' is key to achieve success at your professional career.

Networking

Networking is an organized way to make links with the people who can help you reach career prospects. The purpose of networking is to get support and information for job and career opportunities. Networking involves communication (talking, emailing, writing letters, etc.) with others. According to experts, at least 60 percent of jobs are found through networking.¹³ Therefore, it is the most efficient way to find a job. Remember, networking is about getting information, learning about job opportunities. It is not about asking people for a job. Don't put them at unease by asking for a job. If there is a job available and they are in a position to hire you, probably they will tell you.

Who should you network with? It's basically everyone. It may be your relative, friend, previous colleague or neighbor who may work in a sector that interests you. Particularly, persons who have established networks such as teachers, community leaders, managers of medium/large companies can be helpful. How should you approach to these persons? If you meet on course of daily routine, talk to them. Make a phone call or arrange a meeting with them.

What should you say to your network contacts?

Inform about your job search and type of work you're looking;
Tell them about your qualifications and experience;
Ask about possible employment opportunities;
Ask them for other contact persons who might help you; Ask permission to mention their names when you contact referral's network;
Strangers may be more helpful if you mention the referrals.

¹³ Ferguson Publishing (2010) Career Skills Library: Finding a Job, New York, Infobase Publishing.

What about the people I meet for the first time?

1. Introduce yourself
2. Explain who referred you and why you are calling
3. Ask for a short meeting and if possible, explain in more detail why you are calling

If the person agrees to meet you, set a time meeting that is appropriate to them. If they refuse your request, be polite and ask them if they know someone who you can talk to.

Employment offices

Almost each municipality in Kosovo has an employment office which provides services to unemployed persons. If you are unemployed, the first step you need to undertake is to register in employment office (located in municipality buildings). If it is necessary, employment office will offer additional trainings in order to equip you with employability skills.

According to the law no. 04/L-083 for registration and evidence of unemployment and jobseekers, the employment office offer the following services and engagements: professional counseling for employment and career guidance; informing on employment opportunities; prepare and intermediate for employment; inform and support on skill equipment opportunities; offer technical and professional assistance to unemployed, jobseekers and employers.¹⁴ During 2014, 3.400 persons have been trained by these offices and 4.667 have been placed in various companies.¹⁵ Therefore, if you are unemployed you are encouraged to register and benefit from the service of these offices.

Private organizations/companies

If you are interested to work in a particular company, try to contact even if there is no job announcement. See if you can establish contacts and appoint a meeting with human resource division or responsible person to market your job talents. This is one of the most useful ways to find a job.

Popular **newspapers** for job advertisements in Kosovo:
Koha Ditore; Bota Sot; Kosova Sot; Zëri.

Newspapers

Follow daily newspaper advertisements that have various lists of job openings.

Internet job-search websites

Internet job-search website is one of the most popular destinations for job-seekers. Many medium and large size companies/organizations in Kosovo post job-opportunities on internet portals. Similarly, governmental organizations post job-opportunities on respective web-sites. Therefore, check regularly internet portals in the box.

Popular internet portals for job search:

www.portalpune.com
www.kosovajob.com
<http://www.telegrafi.com/kerkopune>
<http://www.careerjet.co.uk/search/jobs?s=&l=kosovo>

¹⁴ For more info on this law, visit [https://mpms.rks-gov.net/Portals/0/Ligji/Primar/Ligji%20p%C3%ABr%20evidentimin%20dhe%20regjistrimin%20e%20t%C3%AB%20papun%C3%ABsuarve%20dhe%20pun%C3%ABk%C3%ABrkuesve%20\(shqip\)-1.pdf](https://mpms.rks-gov.net/Portals/0/Ligji/Primar/Ligji%20p%C3%ABr%20evidentimin%20dhe%20regjistrimin%20e%20t%C3%AB%20papun%C3%ABsuarve%20dhe%20pun%C3%ABk%C3%ABrkuesve%20(shqip)-1.pdf).

¹⁵ Republic of Kosovo (2015) Labour and Employment: Annual Report 2014. Available at: <https://mpms.rks-gov.net/Portals/0/ShpalljePublikime/Raporti%20Vjetor%202014%20-%20Shqip.pdf> (accessed on 07. 08. 2015).

Job fairs

Job fairs provide an opportunity to meet with various employers. It is an excellent way to learn about large number of companies in a variety of industries in Kosovo. It is also a chance for creating network and making positive impressions on potential employers. Each year various organizations supported by Kosovo government organize job fairs. You are encouraged to keep an eye and participate on these job fairs. Since job fair is an opportunity for you to meet face to face with potential employers, try to follow the suggestions below for being successful.

In order to learn about job fairs, check out regularly

<http://www.kosovafair.com/>.

Yet, another way to learn is by checking local newspapers.

Conduct research ahead of time

Learn as much as you can about the companies that you might be interested. Visit company websites to learn more about particular services and products. Prepare a list of questions about career opportunities at the company. These questions can be like (a) what kind of employees you are looking for; (b) what particular skills do you value; (c) what are the current issues in your organization. These actions will show the recruiter that you are a motivated job seeker and interested in the company.

Be Prepared

Prepare a 40-60 seconds self-presentation to potential employers. You might want to inform about your qualifications/experience and what you are looking for. Try to connect to the research that you've done ahead of time.

Don't forget your personal marketing tools—copies of your resume and business cards (if you have). Also, make sure you bring a small notebook and pen in case you want to take notes or write down the names and phone numbers of people you meet.

Be a good listener

Make good eye contact and listen attentively to what the recruiter has to say. Don't monopolize his or her time; this is not the time to conduct an information interview.

Body language

Always give a firm handshake and demonstrate good body language when meeting recruiters. Thank each recruiter for his or her time. If a conversation was particularly promising, follow up with a phone call, email, or note that thanks the recruiter for his or her time and reinforces your interest in the position.

Volunteering

When there is a volunteering opportunity, make sure to participate in it. You can gain valuable hands-on experience and make useful contacts. Each municipality in Kosovo has respective directorates for youth, culture and sports. Visit these directorates in order to get more information on volunteering related matters. You can also gain volunteering experience by engaging in various non-governmental organizations or youth centers in Kosovo.

4.2 Agencies Supporting Youth Employability

Various agencies may help you with job-search and employability skills. These agencies conduct training on job-search topics and assist you by establishing links with potential employers. Some of these agencies are outlined below:

Employment Offices

Already mentioned in this chapter, employment offices can help you with job-searching skills and provide adequate training on developing necessary skills for employment. If you are unemployed, it is a great source to support you with job-search and skill development. For more information, refer to page 19.

Portal Pune

Portal Pune is a private business agency with the following services: assisting job seekers for all job vacancies; advice for job seekers and career employees; notifying employers with qualified job seekers; serving as a bridge between job seekers and employers. It is a great source for job-search and skill development. For more information about the organization, visit www.portalpune.com.

Kosova Job

Kosova Job is a job portal with the purpose of contributing to employment and increasing education level through professional trainings. Kosova Job through its portal provides efficient job searching and employment services to the clients. For more information, visit www.kosovajob.com.

Institute for Management and Development (IMD)

IMD is a local NGO based in Prishtina. IMD works on capacity building and offers various training services for various organizations. Currently, IMD financed by Ministry of Culture, Youth and Sports is implementing a project related to training services with youth. It is a 5 days training on the following topics: Personal Development; Job-searching Skills; and Communication Skills. As new opportunities might arise, make sure to visit www.imd-ks.org on regular basis.

Online Training Courses

Another alternative for developing employability skills is through online courses. The only requirement to attend listed online courses is English language. The courses are of high quality, offered for free. But in case you want a certificate, you may be required to pay a certain amount. For more details on each course, visit respective links as outlined below.

Alison Online Courses (www.alison.com) is a global online learning community, filled with free, high-quality online education resources to help you develop essential, certified workplace skills.

Fullbridge Career Edge XSeries Program (www.edx.org) is designed to help you develop those key skills, through critical thinking and problem solving techniques, strategies to succeed in teams and a foundation in the analytical and data driven frameworks needed for success in any industry.

Coursera (www.coursera.org) is an education platform that partners with top universities and organizations worldwide, to offer courses online for anyone to take. Career specialization course is designed to develop and hone the essential skills needed to improve your employability and advancement in today's dynamic workforce.

5 Job Interview

If you have been invited for the interview it means that your resume or C.V. and cover letter has been effective. Prepare to make best impressions for the interview. The primary objective of the interview is to convince the employers that you are the best candidate for the job. The job soon could be yours.

Check on Google for additional information on how to prepare for the interview. See following links:

<http://portalpune.com/advice.php>

<http://duapune.com/blog/2012/01/50-pyetjet-me-te-zakonshme-gjate-nje-interviste/>

<https://nationalcareersservice.direct.gov.uk/advice/getajob/interviews/Pages/default.aspx>

http://www.prospects.ac.uk/interview_tips_how_to_prepare_for_an_interview.htm

5.1 Prepare for the Interview

Preparation for the interview can make a difference between being hired and not being hired. It includes learning/researching as much as you can about the organization, planning your personal appearance, practicing a set of interview questions that you might be asked, planning additional questions to ask at the end of the interview.

Learn about the company/organization

Try to learn as much as you can about the organization and the position you are applying for.

You can learn a lot about organization through visiting organization's website, reading brochures or reports of the organization and talking to its current or previous employees. The employer's expect that you are interested for the job and one way of showing is by demonstrating that you have done some research about the company. Here are some questions to help you learn about the organization:

- What exactly does the employer or organization do?
- What are the duties and responsibilities of the position you're applying for?
- What skills might the employer be looking for?
- Who are the customers of the business organization?
- Who will be interviewing you? How many interviewers will be?

Personal Appearance

The potential employer will form impressions from the moment they see you. It is important that you dress properly and adequately. "Adequately" depends on the organization, type of work and dress code in that type of work. If possible, find out how people dress at the place you want to work.

Make sure that you check the company website to get more information. If the company has no website, then try to find basic information about company through checking online Kosova Business Registration Agency (www.arbk.org) and looking for the company/organization. Yet, another alternative is to talk to current or previous employees.

Practicing for the interview

Practicing for the interview is one of the key elements to improve your confidence. Practicing for the interview includes anticipating a number of questions you will be asked and how you respond to them. So, ask a friend or family member to play the role of the interviewer. Some common interview questions for you to practice are:

- Tell me about yourself?
- Why do you want to work here?
- What are your strengths and weaknesses?
- Why should I employ you?
- Why do you want to work for us?
- What kind of experience do you have for this job?
- What are your expectations of this position?

Suggestions on how to dress for the interview:

Be neat and clean with your dress;
Don't put heavy perfume or shaving lotion;
Don't smoke before the interview.

Prepare your own questions

At the end of the interview you might be provided with the opportunity to ask questions about the organization or duties and responsibilities of the position. Having a list of your own questions will demonstrate that you are interested for the company and for this position. Here's a list of possible questions:

- If you employ me, what would your specific expectations be?
- What are the career options?
- Do you offer training or mentoring program for your workers?
- What are the goals of the organization in the next five years?

5.2 At the Interview

You are at the interview room. The first 5 minutes of the interview, set the tone for the rest of the interview. Therefore, it is of crucial importance that you impress the interviewer or interviewers through your body language, communication skills, tone of voice, manners, and responses to the questions. Here are a few tips to help you make good impression:

Body language

Demonstrate good body language by establishing eye contact, smiling, sitting up straight facing the interviewer. Avoid crossing your arms or touching your face because it suggests that you are nervous and tense.

Tone of voice

Speak with a tone of voice that shows your confidence and competence. Even if you have great answers, no one will be impressed if you are timid that no one can hear you. Do not speak too quickly.

Listening skills

Listen closely to what the interviewer or interviewers are saying. Do not interrupt while he/she is talking. Ask if you don't understand or need clarification.

Closing the Interview

The interviewer might ask if you have any questions for them, the organization or the position you are applying for. If you have no further questions regarding the organization or the position and you are not aware when you should expect to hear from them regarding the decision, this is the opportunity to ask.

Job Interview do's and don'ts

Be prepared for the interview;

- learn about the company/organization
- practice anticipated interview questions
- prepare your own questions for the interviewer
- get on time for the interview
- never bring a friend to the interview

During the interview;

- establish eye contact with interviewer
- stress your strong points and be prepared to discuss your weaknesses
- maintain positive attitude
- ask for explanation if you don't understand the question
- never chew a gum
- don't criticize your former employees

5.3 After the Interview

After you have finished the interview, as soon as possible begin evaluating yourself. It is important that you learn from your mistakes. Think of the main points discussed during the interview. If you struggled in a particular question or questions, think about it so you improve for the future interviews.

Inform your referees about possible call by potential employers. Inform them about the potential employer and main questions discussed during the interview. It is important that you referees are equipped with as much as possible information so they can answer effectively to the questions posed by the potential employer.

6 The Work Place: Work-place behavior, expectations and ethics. Getting In the Work Place

The reason you got hired is that your employer believes you were the best candidate and potentially the best employee for position. Now, you must prove that this is case. You must learn new tasks for your job position, adapt to the culture of the organization and behave ethically as per requirements of the organization standards.

6.1 Getting In the Work Place

Starting a new job is one of the most important moments of your life. The first few days can be very stressful and tense, but make sure you start well in order to create and maintain positive impressions. Here are few suggestions for your new job:

Get to Work on Time

It is essential that you get to work on time throughout your career, but it is critical that you get on time during your first few days. This is a way to transmit a message that you are a motivated and dedicated worker.

Introduce yourself to your co-workers

Introduce yourself to colleagues. Usually, this is done by your supervisor. But in case he/she doesn't do, take a walk around and introduce yourself. Be polite and courteous. This will help you create and build positive relations with your co-workers and possibly create new friendships.

Work hard

Learn as much as you can about your duties and responsibilities. Besides doing your regular duties, volunteer for new projects if it is requested. Look around and be helpful to your colleagues or supervisor if something needs to be done. This provides you with an opportunity to get to know your colleagues better. Hard-work should be your essential characteristic throughout your career. It's a key to success.

Listen

Listening is an important skill for almost every job. It is crucial that you listen carefully. If necessary, take notes so that you don't have to ask again for the same information.

Dress

Put on clothes that are adequate and appropriate for your workplace. Check the dress code of the company or observe your colleagues and supervisors in order to learn what's expected to be worn.

6.2 Behavior and Ethics in Workplace

Behavior and ethics in workplace are crucial part of your employment. Many organizations have written guidelines expected to be adhered and followed by all its employees.¹⁶ Some other organizations have unwritten rules regarding the behaviors and ethics. Some of the rules expected to be followed in all organizations are:

Loyalty

Loyalty means that you are honest in your behaviors and trustworthy to your employer. This is the hallmark of ethical principles in the workplace. Being honest and trustworthy is also the basic foundation for all your social relations.

Respect

Respect is another important value in your professional and private life. You must treat respectfully all people regardless of their ethnicity, religion, gender, physical ability, race, beliefs and personality. The way you demonstrate respectful behaviors is by being polite and kind, treating fairly and equally, not insulting or disregarding their opinions.

Accountability

Accountability means that you are responsible to complete the tasks assigned and perform duties and responsibilities required by your employer. It also means that you show up in your workplace according to schedule and do outmost to fulfill the goals of the organization.

Confidentiality

Confidentiality refers to the protection of company's or person's information that is not open for public. While you are working you may have access to sensitive information of the company or company's clients. In this respect, you must not share this information to your friends, relatives or public in general. Even more, you must not share the information even to the workers inside the company/organization.

Professionalism

Being professional requires that you do your job in a responsible and competent manner. It means that you are engaged to the best of your abilities to finish your tasks successfully. Moreover, you also commit yourself to continuous development and professional growth.

Commitment

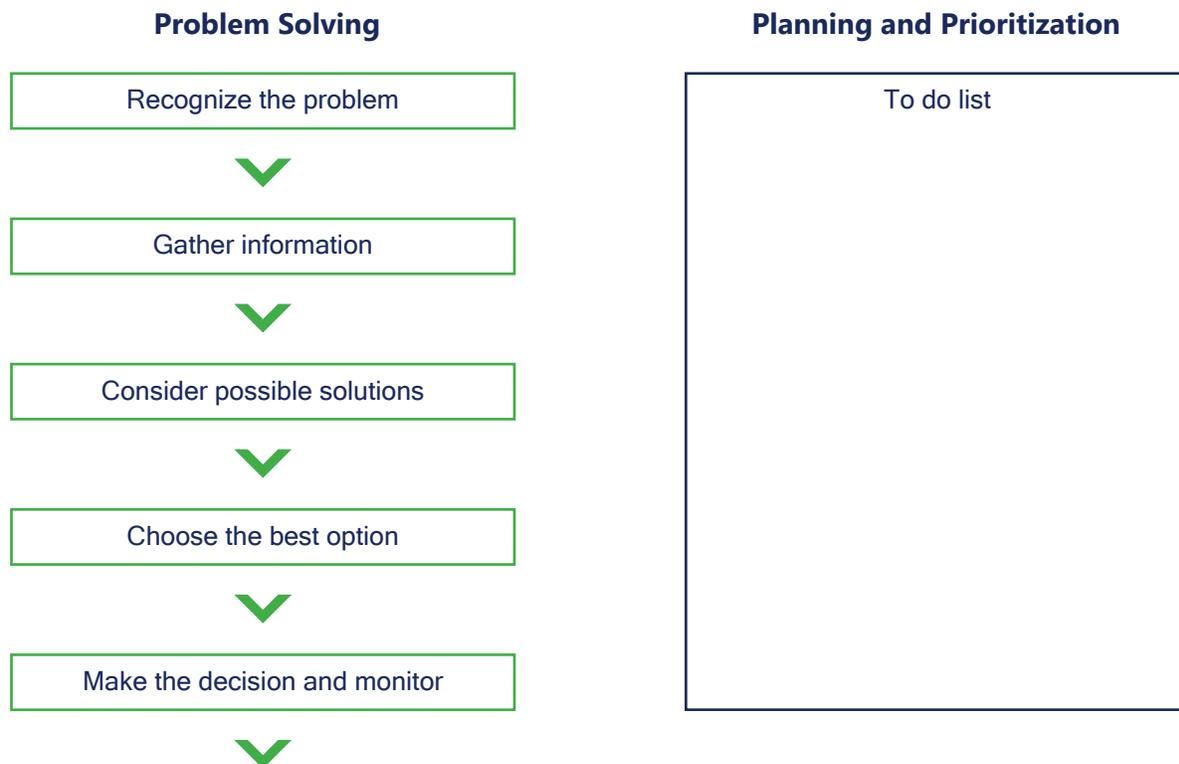
Commitment refers to your efforts in achieving results. It is obvious that organizations/companies want results, but they also prefer employers who put honest efforts in making the organization/company successful.

¹⁶ Sam Amico Workplace Ethnic and Behavior. Available at: <http://smallbusiness.chron.com/workplace-ethics-behavior-5239.html> (accessed on 08. 09. 2015).

7 Planning, Prioritization and Problem Solving at Work

In order to work effectively in workplace, you need to be able to evaluate information, give priority to certain tasks and consider alternative approaches to solve them. When you set up your priorities, you must be aware that not all tasks are of equal importance. Some tasks are more urgent and may have deadlines; some other tasks may not require your immediate attention and may be tackled on later. Additionally, make a time-line planning for addressing the tasks/ issues.

Problem solving is another important characteristic in business environment. Employers appreciate individuals who are able to identify, define and solve problems. Here, the term 'problem' refers to employment and business related matters. In this context, a problem can arise as a result of miscommunication among employees or lack of commitment in product deliveries. Identifying work related problem is a difficult task which requires thorough analysis. Typically, solving a problem requires ability to recognize problems; you gather information and consider various alternatives for solving the problem. Then you evaluate the alternatives and make the decision by choosing the best approach to solving the problem.¹⁷ Once you make the decision and start solving the problem, don't forget to monitor it.



¹⁷ See footnote 4.

8 Financial Literacy at Home and at Work

Financial literacy has become a critical life skill in 21st century. It contributes to individual and families' wellbeing as well as to financial stability in our economies.¹⁸ Financial literacy refers to the ability to make informed judgments and take effective actions regarding current and future use and management of money.¹⁹ Thus, being financially literate implies that you are not only knowledgeable about financial products and services, but you are able to make financial decisions and take other actions (e.g., seek professional financial advice) in order to improve long-term financial wellbeing.²⁰

No matter if you are a business owner or work in a company, becoming knowledgeable on financial matters can help you, (a) better manage your money; (b) create financial plan and set goals; (c) spend smartly; (d) save money for future plans. Find below some suggestions to develop your financial literacy skills:²¹

Budgeting

Budgeting is an essential element to responsible money management. Budgeting will help you understand how much money you have and where you spend. It helps to achieve financial goals. You can start budgeting by tracking all your expenses, and writing it down on a notebook. Take bank statements of your accounts. Then, compare your monthly incomes and expenses. Categorize your expenses in a way that makes sense to you.

Budgeting example	
Monthly income: 1,000 €	
Monthly expenses:	
Rent: 250 €	
Household bills (electricity, water, internet etc.): 80 €	
Groceries: 200 €	
Gas: 80 €	
Clothes and shoes: 150 €	
Lunches: 100 €	
Savings: 140 €	

¹⁸ Policy Statement – APEC Ministers of Finance (2012). Available at: http://www.apec.org/Meeting-Papers/Ministerial-Statements/Finance/2012_finance/annex.aspx (accessed on 10. 07. 2015).

¹⁹ United States Government Accountability Office (2011) Financial Literacy. Available at: www.gao.gov/new.items/d11504t.pdf (accessed on 15. 07. 2015).

²⁰ OECD (2014) Financial Education for Youth: The Role of Schools, OECD Publishing, Paris. Doi: <http://dx.doi.org/10.1787/9789264174825-en>.

²¹ More information on financial literacy terms visit <http://bqk-kos.org/?id=147> or <http://bankassoc-kos.com/sektori-ban-kar/kendi-i-edukimit-financiar>

Create a financial plan and set goals

Based on your budgeting, then you may develop a time line in order to achieve your goals. Creating financial plan requires long term commitment. Your goal may be owning an apartment, buying a new or a used car. For instance, you may want to buy a new car by saving 150 € per month in five year period.

One goal in a financial plan (example)

Personal Goal	Financial Goal	Steps to take	Timeline
Have a new car	Buy a new car	9000 € for a new car Open a savings account Save 150 € each month	5 years

Spend smartly

Today, it has become necessary to use credit in managing our daily lives. Credit refers to your ability to borrow money with the agreement to pay it back later. The repayment usually includes interest fee. Usually, the banks in Kosovo provide the resources and various types of credit. In this respect, the banks may offer various credit cards or loans for your buying decisions or investments. For more information on banks operating in Kosovo, visit the following link <http://bankassoc-kos.com/bankat> and then click on respective banks.

If you decide to use credit cards or loans for your buying decisions or investments, you should be aware of the interest fees, including all other possible charges. For example, if you decide to borrow a loan from a bank in Kosovo, don't focus only on the amount of money received, but see time-frame to repay and monthly installments. You are advised to check and compare prices of similar products of various banks. One way to compare the prices is by visiting web-site or contacting the financial advisors in order to get more information. This way you may calculate the real costs for the similar product. Further, read about the terms and conditions of the contract. Learn about the fees charged, in case you may not be able to pay on time.

Another way to spend smartly is by learning about other banking services, various credit cards and e-banking. For example, e-banking has several benefits. It saves you time and money; charges are cheaper compared to payment through the bank branch. It is also easy to use.

Saving

Saving money is essential because it means you are planning for your future needs and wants. Your financial goals may be long-term such as plans for retirement or short and medium term such as buying a used car or new one. Even if you don't have any financial goal, you still can save just by setting money aside. Set saving money among your priority goals.

Kosovo Bankers' Association has launched a campaign on financial literacy for Kosovo citizens. The campaign is focused on the following fields: managing personal finances, spend smartly and savings (for more information on the campaign, visit <http://bankassoc-kos.com/filloi-kampanja-per-edukim-financiar-te-klienteve>).

9 Self- Employment and Entrepreneurship

Self-employment means starting and running your own business.²² It also means that you want to be an independent entrepreneur who is able to make informed decisions and take responsibility for the consequences emanating from that decision.²³ Successful business organizations struggle with various challenges and obstacles. This chapter highlights some of the main challenges/obstacles related to business start-ups (list is not all inclusive).

In a survey study with 256 start-up businesses examining the success factors of small businesses in Kosovo, it was concluded that good management skills, customer care and networking & family support as highly important factors for the success of entrepreneurs in Kosovo. ²⁴ Similarly, another survey conducted with 500 small and medium enterprises point to the managerial skills, quality of the product and contact with family, friends and business associations as critical to the success of the business. ²⁵ Taken together, studies point to the management skills, quality of the product, customer care, family support and contact with key persons (e.g., friends, family members, business persons) as important factors for business success.

Mr. Llugaliu, [Service Sector], Prishtina ²⁶

According to Mr. Llugaliu, who is successful business owner, management skills help you deal with personnel and establish a good reputation among employees. Managerial skills also help you find good employees. When managerial and employee skills are linked with good customer care, it is highly likely that your business will grow. Networking is another key factor to business success, refers to creation of contacts with persons who can help you in developing your business. “Through networking you’ll be able to create partnerships and get more clients,” says Mr. Llugaliu. He continues “as Kosovo is a small country (where everybody knows everybody), the way I created my network is through my personal efforts by contacting business owners that I thought could help me.”

In order to check management skills, visit chapter 2, section 2.1 on Employability Skills Sheet. Reflect your level of competence on these skills. Think of an action plan to develop these skills.

Another source of networking is to cooperate with Kosovo Business Registration Agency (KBRA). KBRA is under the administration of the Ministry of Trade and Finance. It provides business counseling services and establish network among businesses. KBRA has 38 cen-

²² Elly Danica (2005) *Creating Opportunities Through Self-Employment* Nova Scotia: Canada. Available at: https://www.novascotia.ca/employmentnovascotia/tiow/documents/aaet/Topic6_Self_Employment.pdf (accessed on 28. 08. 2015).

²³ Ibid.

²⁴ Besnik Krasniqi and Malush Tullumi (2013) *What Perceived Success Factors are Important for Small Business Owners in a Transition Economy?* *International Journal of Business and Management Studies*, 2 (5), 21-32.

²⁵ Besnik Krasniqi (2013) *Entrepreneurship and Small Business Development in Kosovo*. Research Report, Prishtinë: Business Support Centre.

²⁶ Interview with Afrim Llugaliu. Business owner “Nora” (Pristina, 24/11/2015).

tres across Kosovo, located in municipal centers. In order to learn more about KBRA, visit the following link <http://www.arbk.org/sq/Ballina> or scan QR code.



Yet, another way to create network links is through visiting Kosova Chambers of Commerce. Yet, another way to create network links is through visiting Kosova Chambers of Commerce. This is a professional business organization with the purpose of advancing local businesses in Kosovo. For more detailed information, visit www.oek-kcc.org.

Additionally, there are several business or non-governmental organizations that can help you expand business network. See below organizations that provide various start-up services.

What is QR code?

QR or Quick Response Codes are a type of two dimensional barcodes that can be read using smartphones. QR links directly to websites, texts, emails and more. In order to scan QR code, go to Google Play store and download the free QR code reader app.

Business Support Center Kosovo (BCSK)

BCSK offers training, counseling and 'know-how' to get access to micro-credits. BCSK target group is graduated or just graduated students who are owners of small/medium enterprises. In cooperation with Ministry of Culture, Youth and Sports, BCSK has been offering 16 days trainings on the following modules: Introduction to Enterprises; Marketing; Financial Planning and Business Planning. For more information, visit the link



<http://www.bsckosovo.org/?id=2> or scan the QR code.

It is advisable that you visit the link on regular basis.

Innovation Centre Kosovo (ICK)

Innovation Centre Kosovo (ICK) supports entrepreneurship, innovation and commercially based business development, with a focus on information and communication technology. The centre supports both start-ups and existing companies with the potential for growth. ICK offers incubator services, mentoring, consulting and training to entrepreneurs and managers in business planning, accounting, finance, product/service development, marketing/ sales, human resources and technology development. For more information visit the link



<http://ickosovo.com> or scan the QR code.

CEED Kosovo

CEED Kosovo support entrepreneurs through practical trainings, connections to finance and access to new services. Such services are: capacity building for entrepreneurs; pro-

viding access to finance through guiding entrepreneurs to banking/finance communities and donor agencies; creating connections with other entrepreneurs who have gone through similar experiences; and developing mentoring programs for start-up businesses. For more information, visit the link

<http://ceed-kosovo.org/> or scan the QR code.



Business Development Institute

Business Development Institute provides counseling and training services to small and medium enterprises, including public institutions and non-governmental organizations. Business Development Institute provides various mentoring programs and consulting services for start-up programs. For more information, visit the link

<http://www.bdi-ks.com/> or scan the QR code.



9.1 Financial/Grant Support

A major obstacle for business startup is lack of access to financial resources. According to Mrs. Dushi,²⁷ the owner of a business counseling company, “in order to materialize your ideas or expand your business, you need to have access to financial resources.” One way to access financial support is through bank loans. However, Mrs. Dushi stresses “access to loans for start-up businesses is very difficult and includes high interest rate.” Successful small/medium enterprises have managed to find alternative ways to gain financial support through various grant schemes provided by national/international organizations.

One source to check grant opportunities is through Kosovo Investment and Enterprise Agency (KIESA). KIESA is an institution operating under the Ministry of Trade and Industry (MTI). They support SMEs through various programs. In order to get more information about KIESA programs, scan the QR code or visit <http://www.invest-ks.org/sq/mirsevini>.



Another source for grant opportunities is Ministry of Culture, Youth and Sports (MCYS). Based on Kosovo Strategy for Youth 2013-2017, MCYS supports business start-ups with the aim of reducing unemployment. Visit regularly <http://www.mkrs-ks.org> or scan the QR code for open call opportunities.



Other institutions/organizations such as European Commission, USAID, World Bank, European Bank for Reconstruction and Development, Austrian Development Agency cooperate closely with MTI in order to support start up businesses and SME growth. See below the example of three programs. For more detailed information on various programs, visit <http://www.mti-ks.org/sq/Projektet-aktuale> and click on the respective link.

²⁷ Interview with Florentina Dushi. Business owner “Business Development Institute” (Pristina, 26/11/2015).

Kosovo SME Promotion Programme (KOSME)

The objective of this program is to contribute to the promotion of market-oriented private sector development in Kosovo and support SMEs in line with the principles of sustainable development. One specific objective of this program is to assist SMEs with consulting and training services. For more information scan the QR code or visit the link



<http://www.sme-support.eu/index.html>.

Voucher Counselling Scheme

The aim of this project is to support the development of new small/medium companies by offering professional business counseling services. It provides 10 days counseling services by qualified personnel in the following fields: management/strategic planning; accounting; marketing; human Resources; public relations; IT; legal and other fields for your company. As a new company, payment for these services will be 20% of the total fee, not exceeding 260 Euro. For more information scan the QR code or visit the link



<http://mti-ks.org/sq/Skema-Voucher-e-Keshilldhenies>.

The Triple Helix Project

TRIPLE HELIX project is financed by European Commission with the goal of enhancing the cooperation level among Academia-Business-Government and the level of innovation in entrepreneurship. The project has four components: (i) fund for innovative entrepreneurship, (ii) fund for expansion of enterprises, (iii) credit guarantee fund, and (iv) technical assistance for institutions. For more information scan the QR code or visit the link



<http://www.invest-ks.org/en/the-triple-helix-competition>.

9.2 Business Plan

Making a decision to start your own business is a big one. Business plan is crucial to your investment. It is a tool to convince potential creditors (e.g. banks) to support your business.²⁸ In a business plan you describe your company, outline business goals and how you intend to achieve these goals. See below the template of a business plan. Make sure that when you write your business plan; include all the following sections and relevant information per each section.

²⁸ Municipal Center of Business in Prizren Brochure on Business Registration and Business Development. Available at: <http://www.arbk.org/sq/Regjistrimi-i-biznesit> (accessed on 28. 08. 2015).

BUSINESS PLAN

1. Cover page and executive summary

In cover page make sure to provide

(a) your name; (b) business owner and address; (c) phone number; and (d) date prepared. The executive summary section involves a brief overview of your business, highlighting the main points of your plan. Make sure that you provide brief information of:

- (a) business products or service;
- (b) general location;
- (c) market and competition;
- (d) financing required including the intended use of the funds.

2. Business description

This section addresses:

- (a) your company's aims and objectives, including your business's offering, history and ownership structure;
- (b) business idea and development;
- (c) people involved in your business;
- (d) professional training required to implement your business idea; (e) SWOT analysis of your business idea.

3. Market analysis

In this section you should (a) precisely define the product; (b) identify potential clients and their characteristics (e.g. age, income, gender); (c) stress your direct and indirect competitors; (d) choose the best means to compete in the market (e.g. sales methods, communication and marketing methods, distribution networks).

4. Management

List the key personnel in the business, what role you will play, and what role others will play. Describe how you intend to recruit them and their duties and responsibilities.

5. Financial plan

Include the costs of starting and running the business, sales forecasts for the first year; profit and loss forecast, cash flow budget including wages etc.

COMMON MISTAKES “BAD BUSINESS PLAN”

1. Cover page and executive summary

Do not provide detailed information on executive summary section. Instead, provide a short summary of your plan and keep it up to two pages. If you are requiring funds, do not forget to state the amount of funds required and your plans of using it.

2. Poorly organized structure and grammar mistakes

You can have a great business idea, but in order to get support it has to be well organized, structured properly and technically correct. It has to include various sections structured in a logical manner. For example, the investor who wants to read directly market analysis section struggles to find it due to the lack of table of contents and page numbers. Moreover, avoid grammar or spelling mistakes in the business plan. If you are not sure, give it to a professional to check for grammar or spelling mistakes.

3. Lack of analysis

A common mistake in business plan is that you have done either weak or improper analysis related to your business idea. A business plan is not good at all if it don't say anything about potential clients and competitors. Avoid using 'our clients are all Kosovo people', but instead specify the location, age, gender, income of potential clients, etc. Identify direct business competitors and stress product's advantage. A good business plan includes discussion on strengths and weaknesses. Don't try to hide weaknesses, instead address how you will overcome them.

4. Long written business plan

Don't write too much information on your business plan. Each section of your business plan should be concise, clear and to the point. Don't include irrelevant information. Your business plan should be no longer than 20 pages. If you have more information, attach it as a separate document or appendix.

5. Inconsistency

A bad business plan provides inconsistent information or conflicting statistics. Your figures and numbers should be consistent. The investor will be really confused and may not support your business plan based on inconsistent information. Take your time to review carefully your business plan before presenting to the investor.

6. Not requiring professional assistance

Preparing and writing a business plan requires commitment and hard work. If you are starting up a new business, it may be necessary to require professional assistance. For example, you might be good at marketing, but not know finances. Therefore, it is important that you fill knowledge gap by contacting adequate professional/s who will help you prepare a good business plan.

FEW TOOLS TO HELP YOU CREATE BUSINESS PLAN

TABLE TO COMPARE YOUR PRODUCT/SERVICE

This is a table to help you compare your product/service with that of the competitor/s.

	My Business	Competitor I	Competitor II
Price			
Product quality			
Service			
Location			
Staff skills			
Other			

SWOT ANALYSIS

Advantages of your business idea

Weaknesses of your business idea

Opportunities to develop your business plan

Threats to the development of your business plan

FEW TOOLS TO HELP YOU CREATE BUSINESS PLAN

FINANCIAL PLAN

Start up costs: €

Funding: €

Profit and Loss Forecast

	First Year	Second Year	Third Year
Estimated Sales	€	€	€
Estimated Costs	€	€	€
Estimated Profit/Loss	€	€	€

Key Personnel

Include the key personal involved in your business.

Name	Work Title	Relevant Experience
1.		
2.		
3.		

10 Apprenticeship: Youth Employment Opportunities

Apprenticeship is usually your first practical experience and an important accomplishment for demonstrating your skills and abilities. It is a way to start your career path and a crucial step for your future.

According to Kosovo Law No. 04/L - 138 for Vocational Education and Training, apprenticeship or alternative training refers to long and systematic training with alternating periods in the workplace and in an educational institution or training centre.²⁹ In other words, apprenticeship is a combination of school/training based learning and practical experience. Public professional schools in Kosovo offer a combination of school/practice training. Unfortunately, due to lack of school infrastructure and agreement with enterprises, most of the public professional schools in Kosovo do not offer practice as part of curriculum. In this respect, strengthening cooperation between professional schools and enterprises is one of the strategic priorities of Ministry for Education, Science and Technology for the period 2013 -2020.³⁰ For more detailed information on public professional schools visit <http://masht.rks-gov.net/shkollat-profilet>.

Another alternative to engage in apprenticeship is through centers for professional development operating under the Ministry of Labour and Social Welfare in Kosovo. There are eight professional training centers operating across Kosovo. The criterion to enroll in this training is that you are registered in one of the employment offices or regional centers in Prishtina, Prizren, Peje, Gakove, Ferizaj, Mitrovice or Gjilan (employment offices are located in municipal buildings, while for contacting regional offices, see contact informa-

tion on the table below). Participation in these trainings is for free. The length of training is from 1-3 months, depending on the type of training.³¹

Yet, another alternative is to enroll on private professional schools and organizations that offer professional development trainings in Kosovo. The table below describes two organizations active on professional development (more information for schools/organizations that offer professional development, visit the link <http://akk-ks.net/kkk/ofruesit-e-akredituar-per-kualifikimet-ne-kkk>).



Photo 3. Woodwork Apprenticeship.
<http://photodune.net/item/woodwork-apprenticeship/11390666>
(PhotoDuner Regular License).

²⁹ Republic of Kosovo Vocational Education and Training. Available at: <http://www.kuvendikosoves.org/common/docs/ligjet/Law%20for%20vocational%20education%20and%20training.pdf> (accessed on 10. 09. 2015).

³⁰ Republic of Kosovo Strategy for Improving Professional Practice in Kosovo 2013-2020.. Available at: <https://masht.rks-gov.net/uploads/2015/05/a-strategjia-e-pp-ne-kosove-2013-2020-shqip.pdf> (accessed on 10. 09. 2015).

³¹ Interview with Ylber Aliu. Ministry of Labour and Social Welfare (Pristina, 16/07/2015).

CENTERS FOR PROFESSIONAL DEVELOPMENT

LOCATION	TRAININGS OFFERED	CONTACT
Prishtina	Business Administration; Self-employment; Office work; Basic Informatics; Bakery; Pastry; Repair office equipment; Hydro-installation and Central Heating; Industrial Electronics and IT; Auto-electrics; Construction	038 603 042
Prizren	Business Administration/Entrepreneurship; IT Cook; Waiter; Milk Processing; Auto-electrics Hydraulic & Pneumatic; Welding; Industrial Electronics; Repair home appliances; Tourism	029 243 684
Peje	Office work; Business Administration/Entrepreneurship; Self-employment; Electric Installation; Hydro-installation; Processing Agriculture products; Carpenter; Construction; Metal Processing	039 433 860
Ferizaj	IT; Business Administration/Entrepreneurship; Self-employment; Construction; Electric Installation; Hydro-installation; Welding; Maintenance of premises; Carpenter with PVC module	0290 327 101
Gjilan	IT; Business Administration/Self-employment; Graphic design; Carpenter; Metal work	0280 321 231
Gjakove	Entrepreneurship/Self-employment; Business Administration; Office work; Accountant; Electric Installation; Welding	0390 325 071
Mitrovica	IT; Entrepreneurship/Self-employment; Cook; Textile; Metal work; Carpenter; Construction	028 530 266
Mitrovica/Doljane	IT; Business Administration; Textile; Metal; Carpenter; Cook	028 530 266

SOCIAL AND EDUCATIONAL CENTRE “DON BOSKO”

Don Bosko is a centre for professional development and education. It is a modern school with professional equipments and facilities. It is part of network consisting of 2000 centres in 130 countries. Don Bosko is situated in Prishtina and offers trainings in following fields:

Electrical Installation in civilian and industrial objects; Welding; Financial Management; Advanced Accounting; Business start-up; Processing food and fruits. For more information on each course, visit the link <http://www.donbosko-kosova.com>.

DIAKONIE TRAINING CENTER

The Diakonie Training Center (DTC) is a Training and Education Center of the Diakonia Kosova (Diakos) in Mitrovica/ Kosovo. It offers training on the following fields: central heating; water installation; electro installation; KNAUF; Ceramic; Wood Construction; Tailoring course; Computer courses; Language course. For more information on each course, visit <http://diakoniekosova.com/web/ballina>.

GLOSSARY OF TERMS

Overview

Listings in the glossary are selected terms and names appearing frequently in the text of the toolkit. These definitions are for the purposes of this toolkit, unless otherwise noted by a direct source.

APPRENTICESHIP	An apprenticeship is a system of training a new generation of workers in a skill within a specific trade. Apprentices build their careers from apprenticeships. Most of their training is done while working for an employer who helps the apprentices learn their trade, in exchange for their continuing labor for an agreed period after they become skilled. Education may also be involved, informally via the workplace and/or by attending vocational schools while still being paid by the employer.
BUSINESS PLAN	Business Plan is a document that describes your business, objectives and strategies and budget showing how the objectives are to be met. It also contains detailed financial forecasts about the business performance, and a marketing plan.
CORPORATE CULTURE	Corporate Culture refers to the attitudes and behaviors that characterize employee's practices in a company. These practices may be related to the dress code, employee values and interaction with clients.
COVER LETTER	It is a letter sent along with other documents, especially résumé or CV, to provide additional information.
EMPLOYABILITY SKILLS	Employability skills are the generic skills, attitudes and behaviors that employers look for in new recruits and that they develop through training programs for current employees.
ENTREPRENUER	A person who sets up a business or businesses, taking on financial risks in the hope of profit.
HIDDEN JOB MARKET	It refers to unadvertised job opportunities. You can get access to hidden job market by networking, calling & contacting directly the companies or checking regularly company web-sites.
INTERNSHIP	A formal, structured position where a youth works directly with an employer for a defined period of time with the goal of gaining basic job skills and specific expertise related to the field of employment. This learning opportunity is broad in scope and it not focused on a specific trade-skill development (see Apprenticeship). Typically includes some form of compensation (e.g. academic credit, hourly wage, work stipend).
JOB SHADOWING	It refers to the career development opportunities through which you learn through on-the-job training by an experienced person. This training may be related to an aspect of the job, organization or certain competencies.
RESUME	It is a brief written account of personal, educational, professional qualifications and experience, prepared by the applicant for a job.

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