***SI TË HARTONI NJË PLAN BIZNESI***

**• Ç’është plani i biznesit?**

Plani i biznesit është një përmbledhje e shkruar e aktivitetit të propozuar të sipërmarrësit, e detajeve operacionale dhe financiare të tij, e strategjive të tij të marketingut, e aftësive dhe e zotësive të menaxherëve të tij.

**• Pse është i nevojshëm plani i biznesit?**

1. Plani i biznesit është një nga faktorët kryesorë në tërheqjen e investimeve ose në menaxhimin e ndërmarrjes për t’iu dhënë financimin që do tu nevojitet për të realizuar ëndrrën tuaj.
2. Plani i biznesit përmirëson kontrollin menaxherial mbi ndërmarrjet dhe shmang gabimet që ju çojnë në falimentimin e biznesit.

**• Plani i biznesit i siguron sipërmarrësit këto përfitime:**

1. Vlerësim sistematik dhe realist të shanseve të sipërmarrjes për sukses në treg.
2. Mënyrë për të përcaktuar rreziqet kryesore që ballafaqohen në biznes.
3. Plan me rregulla për menaxhimin e suksesshëm të biznesit.
4. Instrument për te krahasuar rezultatet aktuale kundrejt objektivave të përcaktuara.
5. Instrument kryesor për te tërhequr para për investime.

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**Plan Biznesi**

(Projekti i një ndërmarrjeje)

**A) PREZANTIMI I IDESË**

Emri i projektit(biznesi)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Sektori\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Numri i identifikimit të personit tatimor (NIPT) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Vendndodhja e aktiviteti \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Përshkruani në mënyrë të detajuar, sipërmarrjen tuaj.**

\* Pyetjet që mund t’iu ndihmojnë në këtë përshkrim:

1. Ç’farë lloj biznesi keni?
2. Cili është synimi i biznesit tuaj?
3. Cilët janë klientët më të mundshëm të cilët duan produktet apo shërbimet tuaja ?
4. Cili është produkti apo shërbimi juaj primar?
5. Cili është funksioni primar i produktit apo shërbimit tuaj?
6. Cilat janë tre përfitimet unike të produktit apo shërbimit tuaj?
7. Cili është konkurrenti juaj?
8. Cili është çmimi i produktit apo shërbimit tuaj kundrejt konkurrentit tuaj?
9. Si diferencohet produkti apo shërbimi juaj nga ato të konkurrentit tuaj?
10. A po bëni ndonjë ofertë speciale për shpërndarësit apo konsumatorët?
11. Vendosni sloganin tuaj i cili është mesazhi kryesor ose fraza që përshkruan biznesin tuaj.
12. Cilat janë planet tuaja aktuale për reklamën dhe promocionin?
13. A keni informacione për produktin tuaj në formë broshurash, diagramesh, fotografish, botime të shtypit ose dokumente të tjera?
14. Si do të financoni rritjen e biznesit tuaj?

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1. **FORMULA SIPËRMARRËSE** 
   1. **Cilat janë arsyet që ju kanë shtyrë për të ndërmarrë këtë biznes?**

**Arsyet**

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**Analiza e konkurrencës direkt / indirekt**

\* Këtu duhet të përshkruani: konkurrencën që duhet te përballojë biznesi juaj, avantazhin që keni mbi konkurrentët, cilët janë elementët që e bëjnë produktin /shërbimin tuaj unik.

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**Burimet e nevojshme**

1. Teknologjia
2. Personeli
3. Burimet ( financimi, shpërndarja, promovimi)
4. Nevojat e jashtme (produktet, shërbimet dhe teknologjia të cilat duhet të blihen nga të tretët).

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**2. Përshkruani prodhimin/shërbimin tuaj.**

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**3. Cilat janë karakteristikat që e dallojnë ofertën tuaj nga ajo e konkurrencës?**

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| Funksionimi /përdorimi | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Risitë e produktit / shërbimit | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Politika tregtare | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Niveli i shërbimi | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**4. Lidhjet e nevojshme për ecurinë e biznesit tuaj.**

*Klientët potencialë*

*Furnitorët*

*Institutet kredi-dhënëse*

*Organizmat mbështetëse*

*Entet kërkimore*

*Asistencë profesionale*

*Lidhje familjare*

* 1. **Përshkruani natyrën dhe qëllimin e këtyre lidhjeve.**

**Klientët potencialë**

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**Furnitorët**

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**Institutet kredi-dhënëse**

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**Organizmat mbështetëse**

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**Entet kërkimore**

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**Asistencë profesionale**

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**Lidhje familjare**

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1. **Ilustroni shkurtimisht lidhjet me klientët /furnitorët potencialë, (nqs këto lidhje kanë filluar).**

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**7. Pershkruani lidhjen e produkteve/shërbimeve tuaja me tregun.**

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**C) BURIMET, KUSHTET TEKNIKO - PRODHUESE**

**DHE OBJEKTIVAT E BIZNESIT**

**8. Përshkruani ciklin prodhues dhe investimet e nevojshme për biznesin tuaj si dhe vlerën e tyre monetare,** \* (vendosni preventivin).

Në qoftë se produkti ka një nivel të lartë teknik jepen skicat, diagramat . Gjithashtu këtu jepen përparësitë dhe përmirësimet që i bëjnë mallrat apo shërbimet tuaja unike.

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| **Cikli prodhues** |  |  |
| Faza 1 \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë \_\_\_\_\_\_\_\_ | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |
| Faza 2 \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë \_\_\_\_\_\_\_\_ | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |
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| Faza 3 \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë \_\_\_\_\_\_\_\_ | | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |
| Faza 4 \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë \_\_\_\_\_\_\_\_ | | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |
| Faza 5 | \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë \_\_\_\_\_\_\_\_ | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |
| Faza 6 | \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë \_\_\_\_\_\_\_\_ | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |
| Faza 7 | \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë\_\_\_\_\_\_\_\_ | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |
| Faza 8 | \_\_\_\_\_\_\_\_\_\_\_kohëzgjatja \_\_\_ orë \_\_\_\_\_\_\_\_ | makineri/pajisje | \_\_\_\_\_\_\_\_\_\_ |

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| **Investime të parashikuara** |  |  |
| Makineri dhe pajisje prodhimi | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_ |
| Mjete pune | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_ |
| Impiante të veçanta të prodhimit | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_ |
| Impiante gjenerike | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_ |
| Mjete te tjera | nr \_\_\_\_\_\_\_ | Euro\_\_\_\_\_\_\_\_\_\_\_ |
| Pajisje dhe makineri për zyra | nr \_\_\_\_\_\_\_ | Euro\_\_\_\_\_\_\_\_\_\_\_ |
| Pajisje informatike dhe software | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_\_ |
| Dokumenta ose licenca | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_\_ |
| Marketingu | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_\_ |
| Rikonstruktim | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_\_ |
| Tjetër (specifiko) | nr \_\_\_\_\_\_\_ | Euro \_\_\_\_\_\_\_\_\_\_\_ |



***Totali në Euro:*** \_\_\_\_\_\_\_\_\_

**9. Jepni vendndodhjen (nëse e keni identifikuar) ku do të zhvillojë aktivitetin biznesi juaj, dhe nëse është e nevojshme rikonstruktimi. Përcaktoni lejet që duhen për këtë lloj aktiviteti dhe proçedurat për marrjen e tyre.**

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| Kam identifikuar një qendër | po | jo |

* 1. Nëse po

**Adresa**

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**Karakteristikat e vendndodhjes: (madhësia, qëllimi i përdorimit, gjendja dhe ndarja e ambienteve, etj.)**

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**Nevojat për rikonstruktimi**

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**Lejet e nevojshme për këtë aktivitet**

Licenca, lejet specifike nëse është e nevojshme për ushtrimin e aktivitetit të cilat sigurohen nga institucionet e shënuara me poshtë, në pikën 3.

**Procedurat për të marrë të gjitha lejet e nevojshme janë si më poshtë vijon:**

*1. Regjistrimi në gjykatë.*

Regjistrimi në gjykatë është kusht i domosdoshëm për marrjen e liçensës.

*2. Regjistrimi në organet tatimore.*

Të gjithë ata që duan të merren me biznes, pra të kryejnë çdo lloj aktiviteti tregtar, duhet të regjistrohen pranë zyrës së tatimeve për marrjen e certifikatës tatimore.

*3. Pajisja me leje specifike* (nëse është e nevojshme për llojin e aktivitetit).

Institucionet në nivele qendrore dhe vendore të cilat japin lejet specifike janë si më poshtë vijon.

**Ministritë:**



**Institucione të tjera :**

1. Drejtoria e Përgjithshme e Doganave
2. Banka e Kosovë
3. Komisioni i Mbikëqyrjes se Sigurimeve

* 1. Nëse jo

**Adresa e parashikuar**

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**Parashikoj të ketë një madhësi minimale të domosdoshme prej \_\_\_\_\_\_\_\_\_\_ m2.**

**Të jetë e strukturuar si më poshtë: (destinacioni i përdorimit të ambienteve të brendshme, prezenca e një hapësire për magazinë, etj.)**

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**Lejet e nevojshme për këtë aktivitet**

Licenca, lejet specifike nëse është e nevojshme për ushtrimin e aktivitetit, të cilat sigurohen nga institucionet e përmendura, në pikën 3.

**Procedura e marrjes së lejes**

Është e njëjtë me atë të përshkuar më lart.

**10. Cilat janë politikat që ndiqni për produktin apo shërbimin tuaj, punoni me porosi apo do ta hidhni normalisht në treg?**

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*Bashkia Tiranë*

*Drejtoria e Zhvillimit Ekonomik* *Si të hartoni një plan biznesi*

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1. **Shenoni shpenzimet e parashikuara për 2 vitet e para dhe faturimin e pritshëm për 3 vitet e ardhshme.**

Zëri i shpenzimit Viti 1 Viti 2

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Euro \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Euro \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Euro \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Euro \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Totali:** **Euro \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Produktet për shitje**

(Përshkruani për çdo produkt /shërbim sasitë vjetore të cilat mendoni t’i shisni dhe çmimet përkatëse)

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| **Produktet** | **Sasitë vjetore** | | | **Çmimi për njësi** | **Faturimi Vjetor** | | |  |
| **(Euro)** |  | (Euro) | |  |
|  |  |  |  |  |  |
|  | Viti 1 | Viti 2 | Viti 3 |  | Viti 1 | Viti 2 | Viti 3 |  |
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**Totali:**



Specifikoni se si arritët të përcaktoni sasinë e produkteve për shitje (me hipotezë, me vlerësim, nga të dhënat statistikore, nga analiza e konsumit, nga çmimet mesatare të tregut, çmimet të konkurrencës, etj. )

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**12. Plani financiar dhe llogaria ekonomike e parashikuar për tre vitet e para të aktivitetit tuaj.**

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| **Preventivi Ekonomik** | **Euro** | **Euro** | **Euro** |
|  |  |  |  |
|  |  |  |  |

Faturimet

Mbetjet fillestare

Mbetjet finale

Blerje e lëndës së parë

Kosto e personelit

Paga e titullarit

Kosto për punë të jashtme

Shërbime të tjera

Qira

Shpenzime (tel..drita etj)

Amortizim

Shpenzime për kërkim dhe trajnim

Shpenzime promocioni

Shpenzime të përgjithshme

Interesa aktive/pasive

Rezultati përpara taksimit

Tatimet

**Humbja neto**

|  |  |  |  |
| --- | --- | --- | --- |
| **Angazhime** | **Euro** | **Euro** | **Euro** |
| **Investime** |  |  |  |
|  |  |  |  |

Rezerva

(Mbetjet finale – Mbetje fillestare)

Kredi klientëve

Rimbursim i kredive ndaj bankave

Të tjera

Gjendja e arkës



**Totali:**



**Fondet**



Kapitali

Borxh bankar

Debit ndaj furnitorëve

Kontributi në kapital

Kredi te lehta

**Vetëfinancim**

***Të tjera***

**Totali:**

**13. Përcaktoni burimet financiare që nevojiten për të kryer investimet fillestare.**

|  |  |  |
| --- | --- | --- |
| Mobilizim materialesh | Euro \_\_\_\_\_\_\_\_\_\_ kapitali yt | Euro\_\_\_\_\_\_\_\_ |
| Mobilizim materialesh | Euro\_\_\_\_\_\_\_\_\_\_ kapitali që |  |
|  | qarkulloni | Euro \_\_\_\_\_\_\_\_ |
| TVSH në investime | Euro \_\_\_\_\_\_\_\_\_\_ kredi e lehtë | Euro \_\_\_\_\_\_\_\_ |
|  | **Financim bankar afatshkurtër m/l** | **Euro \_\_\_\_\_\_\_\_** |

**TOTALI I NEVOJAVE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**TOTALI I FONDEVE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Specifikoni në detaje fondet financiare që mbulojnë investimet (debitë, mjetet, etj)

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**14. Tregoni shumen mesatare të të ardhurave nga klientët dhe të pagesës së furnitorëve.**

Të ardhurat nga klientët \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Pagesat për furnitorët \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**15. Të ardhura të mundshme publike.**

A keni përfituar të ardhura (rajonale, të komunës ose nga ente te tjera publike) për këtë iniciativë ?

|  |  |
| --- | --- |
| po | jo |

Nëse po specifikoni: subjektin që ju ka ndihmuar, llojin ndihmës (ndihmë shtetërore ) dhe sasinë e ndihmës (në lek).

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**D) TREGUES TË KOMPETENCAVE MENAXHUESE DHE**

**TEKNIKE**

**16. Vendosni curriculum vitae (CV)**

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| --- | --- | --- |
| Gjinia : | mashkull | femër |

Bashkia / komunë \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Rrethi: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Telefon:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Celular**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**E-mail:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Studime dhe formime**

Shkolla tetëvjeçare \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ vitet\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Shkolla e mesme \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ vitet\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Universiteti \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_vitet\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Dega \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Profili\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Studime me qëllime të veçanta /diploma**

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**Kurse pas universitare dhe specializime**

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**Kurse të formimit profesional**

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**Aftësi për ushtrim profesioni**

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**Regjistrim në kurse profesionale**

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**Njohje gjuhësore dhe informatike**

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| **Eksperienca në punë:** |  |  |
| Biznes familjar | nga viti ................ | në vitin ................ |
| I punësuar | nga viti ................ | në vitin ................ |
| Profesion i lirë | nga viti ................ | në vitin ................ |
| Punëmarrës | nga viti ................ | në vitin ................ |
| Të rastësishme | nga viti ................ | në vitin ................. |

**Përshkruani dhe cilësoni ( me datën e fillimit dhe të mbarimit) eksperiencat e punës: cilat janë detyrat që keni kryer dhe çfarë rolesh keni mbuluar?**

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**Cilat nga këto eksperienca mendoni që mund të përputhen me aktivitetin që kërkoni të filloni dhe pse?**

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**Çfarë lejesh kërkohen për fillimin e iniciativës? Çfarë keni siguruar?**

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**17. Përshkruani se si do ta organizoni biznesin tuaj duke specifikuar numrin e të punësuarve, llojin e kontratave dhe kostot relative.**

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**Shënoni në tabelë pozicionin, koston dhe emër mbiemrin e çdo te punësuari.**

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|  |  | **Emër mbiemër** | **Pozicioni** | **Viti 1** | **Viti 2** | **Viti 3** |
| 1 |  |  |  | **€** | **€** | **€** |
| 2 |  |  |  | **€** | **€** | **€** |
| 3 |  |  |  | **€** | **€** | **€** |
| 4 |  |  |  | **€** | **€** | **€** |
| 5 |  |  |  | **€** | **€** | **€** |
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**18. Pershkruani aftësitë tuaja menaxhuese (organizative, kontrolluese, etj) ose të të tjerëve ku mund të mbështetet biznesi (evidentoni lidhjet mes eksperiencave të mëparshme, raportet familjare, nevojat operative të iniciativës së re) dhe kompetencat tuaja teknike (njohjet e proceseve prodhuese, menaxhimin e burimeve, etj) ose të të tjerëve ku mund të mbështet iniciativa (vini në dukje lidhjet e eksperiencave të mëparshme me nevojat operative të iniciativës së re).**

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