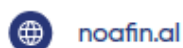


WELCOME PACK

Erasmus for Young Entrepreneurs



Dear NEW ENTREPRENEUR,

This "**Welcome Pack**", prepared by **NOA SH.A**, as the Host Intermediary Organization (**HIO**), include a **brief overview of the host Country (ALBANIA)**, with economic and cultural information and also answers to specific practical questions (regarding accommodation, transport, insurance, emergency contacts etc.).

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1. GENERAL INFORMATION ABOUT ALBANIA AND TIRANA REGION

1.1 ALBANIA

Albania or (*Shqipëria*), officially the **Republic of Albania** (Albanian: *Republika e Shqipërisë*), is a country in **Southeastern Europe**. It is located on the **Adriatic and Ionian Seas** within the Mediterranean Sea and shares land borders with **Montenegro** to the northwest, **Kosovo** to the northeast, **North Macedonia** to the east, and **Greece** to the south.

1.1.1 ALBANIAN GEOGRAPHY

The country displays varied climatic, geological, hydrological, and morphological conditions, in an area of 28,748 km² (11,100 sq mi).

The landscape ranges from the snow-capped mountains in **the Albanian Alps** and the Korab, Skanderbeg, Pindus, and Ceraunian Mountains, to the hot and sunny **coasts of the Adriatic and Ionian Seas** along the Mediterranean.

Albania lies between latitudes 42° and 39° N, and

longitudes 21° and 19° E. Its northernmost point is **Vërmosh** at 42° 35' 34" northern latitude; the southernmost is **Konispol** at 39° 40' 0" northern latitude; the westernmost point is **Sazan** at 19° 16' 50" eastern longitude; and the easternmost point is **Vërnik** at 21° 1' 26" eastern longitude.

The highest point is **Mountain Korab** at 2,764 m (9,068.24 ft) above the Adriatic; the lowest point is the **Mediterranean Sea** at 0 m (0.00 ft). The distance from the east to west is 148 km (92 mi) and from the north to south about 340 km (211 mi).

Tirana is its capital and largest city, followed by Durrës, Vlorë, and Shkodër.

1.1.2 ALBANIAN HISTORY

Albania has been inhabited by different civilizations over time, such as the **Illyrians, Thracians, Ancient Greeks, Romans, Byzantines, Venetians, and Ottomans**.

The Albanians established the autonomous **Principality of Arbër** in the 12th century. The Kingdom of Albania and Principality of

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Albania formed between the 13th and 14th centuries.

After the defeat of the Ottomans in the Balkan Wars, the modern nation state of Albania **declared independence in 1912.**

Its sovereignty was recognized by the Conference of London. On 29 July 1913, the Treaty of London delineated the borders of the country and its neighbors, leaving many Albanians outside Albania, predominantly partitioned between Montenegro, Serbia and Greece

Albania is a **parliamentary constitutional republic** and sovereign state whose politics operate under a framework laid out in the constitution wherein the president functions as the head of state and the prime minister as the head of government.

The transition from a socialist planned economy to a capitalist mixed economy in Albania has been largely successful.

1.1.3 ALBANIAN ECONOMY

The country has a developing **mixed economy classified by the World Bank as an upper-middle income economy.** In 2016, it had the 4th **lowest unemployment rate** in

the Balkans with an estimated value of **14.7%**. Its largest trading partners are Italy, Greece, China, Spain, Kosovo and the United States. The **lek (ALL)** is the country's currency and is pegged at approximately **117 lek per 1 euro.**

The cities of **Tirana** and **Durrës** constitute the economic and financial heart of Albania due to their high population, modern infrastructure and strategic geographical location. The country's most important infrastructure facilities take course through both of the cities, connecting the north to the south as well as the west to the east.

According to data on annual basis, GDP at current prices was estimated ALL 1,644,077 million (EUR 13.3 Billion) in the **year 2020** and ALL 1,691,903 million (EUR 13.8 Billion) amounted in the year 2019. In 2020, GDP per capita amounted to ALL 579 thousand (or EUR 4,681) from ALL 593 thousand (or EUR 4,818) in year 2019.

According to GDP by production approach, the main contribution to this growth is driven by the economic activities such as "Agriculture, forestry and fishing" by 0.25 percentage points; "Construction" by 0.16 percentage points; "Public administration, education, human health" by 0.24

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percentage points; "Real estate activities" by 0.31 percentage points; "Financial and insurance activities" by 0.01 percentage points; "Information and communication" by -0.05 percentage points; "Professional, scientific, administrative and support service" by -0.67 percentage points; "Industry" by -1.14 percentage points, and "Trade, transport, accommodation and food service activities" by -1.62 percentage points. Net Taxes on products contributed respectively by -0.74 percentage points.

Related to GDP structure 2020, by economic activities, Services represented the main share in the economy with 48.39 % of GDP and decreased by -4.13 % in real terms. Industry and Construction comprised 20.01 % of GDP, increased in real terms respectively: Industry by -9.48%, and Construction +1.81 %. Agriculture, hunting and forestry with 19.3 % share of GDP, increased by 1.35 % in real terms.

Primary Sector: Agriculture in the country is based on small to medium-sized family-owned dispersed units. It remains a **significant sector** of the economy of Albania. It employs 41% of the population, and about 24.31% of the land is used for agricultural purposes. One of the

earliest farming sites in Europe has been found in the southeast of the country. As part of the pre-accession process of Albania to the European Union, farmers are being aided through IPA funds to improve Albanian agriculture standards.

Albania produces significant amounts of **fruits** (apples, olives, grapes, oranges, lemons, apricots, peaches, cherries, figs, sour cherries, plums, and strawberries), **vegetables** (potatoes, tomatoes, maize, onions, and wheat), sugar beets, tobacco, meat, honey, dairy products, traditional medicine and aromatic plants. Further, the country is a worldwide significant producer of salvia, rosemary and yellow gentian.

The country's proximity to **the Ionian Sea** and the **Adriatic Sea** give the underdeveloped fishing industry great potential.

The World Bank and European

Community economists report that, Albania's fishing industry has good potential to generate export earnings because prices in the nearby Greek and Italian markets are many times higher than those in the Albanian market. The fish available off the coasts of the country are carp, trout, sea bream, mussels and crustaceans.

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Secondary Sector: The **secondary** sector of Albania has undergone many changes and diversification, since the collapse of the communist regime in the country. It is very diversified, from **electronics, manufacturing, textiles, to food, cement, mining, and energy.** The textile industry has seen an extensive expansion by approaching companies from the **European Union (EU)** in Albania. Albania is a significant **minerals producer** and is ranked among the world's leading chromium producers and exporters. The nation is also a notable producer of copper, nickel and coal.

Tertiary Sector: The **tertiary sector** represents the fastest growing sector of the country's economy. 36% of the population work in the **service sector** which contributes to 65% of the country's GDP. Ever since the end of the 20th century, the banking industry is a major component of the tertiary sector. Tourism is recognized as an industry of national importance and has been steadily increasing since the beginnings of the 21st century.

1.1.4 TRANSPORT

The **international airport of Tirana** is the premier air gateway to the country, and is also the principal hub for Albania's national flag carrier airline, Air

Albania. The airport carried more than **3.3 million passengers in 2019** with connections to many destinations in other countries around **Europe, Africa and Asia.** The country plans to **progressively increase the number of airports** especially in the south with possible locations in **Sarandë, Gjirokastër and Vlorë.**

Durrës is the busiest and largest **seaport** in the country, followed by **Vlorë, Shëngjin and Sarandë.** As of 2014, it is as one of the largest passenger ports on the Adriatic Sea with annual passenger volume of approximately **1.5 million.** The principal ports serve a system of ferries connecting Albania with numerous islands and coastal cities in **Croatia, Greece and Italy.**

1.1.5 EDUCATION

In the country, education is secular, free, compulsory and based on three levels of education segmented in primary, secondary and tertiary education. The academic year is apportioned into two semesters beginning in September or October, and ending in June or July. Albanian serves as the primary language of instruction in all academic institutions across the country.



1.1.6 ENERGY

Due to its geographical location and natural resources, Albania has a **wide variety of energy resources** ranging from **gas, oil and coal, to wind, solar and water as well as other renewable sources**. Currently, the electricity generation sector of Albania is dependent on hydroelectricity simultaneously ranking fifth in the world in percentage terms. The **Drin**, located in the north, hosts four hydroelectric power stations, including **Fierza, Koman, Skavica and Vau i Dejës**. Two other power stations, such as the **Banjë and Moglicë**, are located along the **Devoll** in the south.

1.1.7 DEMOGRAPHY

The population of Albania was estimated in **2020 at 2,845,955**. The country's total fertility rate of 1.51 children born per woman is one of the lowest in the world. Its population density stands at 259 inhabitants per square kilometer. The overall life expectancy at birth is 78.5 years; 75.8 years for males and 81.4 years for females. About **53.4%** of the country's population **lives in cities**. The three largest counties by population account for half of the total population. Almost 30% of the total population is found in Tirana County followed by Fier County with 11% and Durrës

County with 10%. Over 1 million people are concentrated in Tirana and Durrës, making it the largest urban area in Albania.

1.1.8 LANGUAGE

The official language of the country is **Albanian** which is spoken by the vast majority of the country's population. Its standard spoken and written form is revised and merged from the **two main dialects, Gheg and Tosk**, though it is notably based more on the Tosk dialect. The **Shkumbin** river is the rough dividing line between the two dialects.

1.1.9 RELIGION

As of the 2011 census, there were (56.7%) Sunni Muslims, (10.03%) Roman Catholics, (6.75%) Eastern Orthodox, (2.09%) Bektashi Muslims, (0.14%) Evangelicals, (0.07%) other Christians, (0.02%) of other religions and (5.49%) believers without denomination in Albania. (2.5% people) were irreligious while (13.79%) did not declare their religion

1.1.10 CUISINE

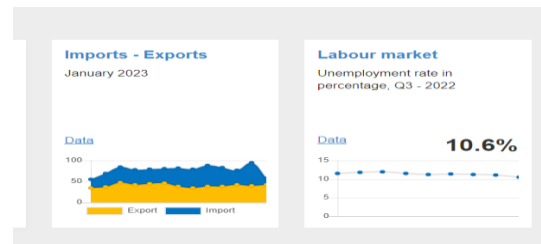
Throughout the centuries, Albanian cuisine has been widely influenced by Albanian culture, geography and history, and as such, different parts of the country enjoy specific regional cuisines. Cooking traditions especially vary



between the north and the south Albanians produce and use many varieties of fruits such as lemons, oranges, figs, and most notably, olives, which are perhaps the most important element of Albanian cooking. Spices and other herbs such as basil, lavender, mint, oregano, rosemary, and thyme are widely used, as are vegetables such as garlic, onions, peppers, potatoes, tomatoes, as well as legumes of all types.

1.1.11 DIASPORA

Historically, the Albanian people have established several communities in many regions throughout Southern Europe. The Albanian diaspora has been formed since the late Middle Ages, when they emigrated to places such as **Italy**, especially in Sicily and Calabria, and **Greece** to escape either various socio-political difficulties or the Ottoman conquest of Albania. Large numbers of Albanians have migrated to countries such as **Australia, Canada, France, Germany, Greece, Italy, Scandinavia, Switzerland, the United Kingdom and the United States.**



1.2 TIRANA

Tirana's history as a modern city began in 1614 when Sulejman Pasha Bargjini, a rich feudal from the village of Mullet, built four main buildings: a mosque, a Turkish bath, a bakery, and some inns.

Today, Tirana is growing and changing every day as the center of political and administrative life of Albania. 80% of its inhabitants live within a 3 km radius of the city center – making it a dense and walkable city. As of January 1, 2020, Tirana had a population of almost 1 million inhabitants. Housing almost all state institutions, diplomatic representatives, and being the largest center of education in the country, Tirana is vital to the country's prosperity. Tirana is a city filled with hotels, restaurants, bars, pubs, youth and artistic centers that provide an active and diverse cultural life for locals and foreigners alike. The city is increasingly becoming a center of national and international activities, including conferences, festivals, shows, and more, making it a well-known and inviting European city.

Tirana International Airport "Nënë Tereza" (known as Rinas Airport) is located on the northwest of Tirana, near the village of Rinas. The distance between the airport and the city center is 17 kilometers. You can find many flights and information on the website of **Tirana International Airport "Nënë Tereza"**. Website

address: <http://www.tirana-airport.com/c/3/flight-information/>.

According to the most recent data, 36% of citizens in Tirana use public transport. 92% of citizens report having public transport options near where they live. Public transport is the main means of transport in the city for women in particular, though the bus system is used by all citizens, with up to 200,000 passengers daily. The ticket price per one trip is 40 lekë (approximately 0.32 Euro) but is not transferrable between different lines. You can buy tickets inside the bus directly from the conductors.

Economy and Business

Tirana, the capital of Albania is a colorful city that is flourishing with enormous steps. It has **863,694 inhabitants and an average age of 36.6** (Open Data Tirana, 2021). The economy of Tirana Metropolitan Area benefits considerably from the concentration of the largest universities and schools of all levels and types in the country and also of the numerous research and scientific institutes.

Tirana has an educated population, where many citizens have worked in other European countries for some period of time. Moreover, Tirana is characterized by a Competitive Human Capital. In 2020, in the prefecture of Tirana, 66.3% of total employed were in the service sector, 26.3% of total employed were in the manufacturing sector, and 7.3% of total employed were in the agriculture sector.



2. INFORMATION ABOUT NOA

Since its establishment in 1998 until today, NOA has been fulfilling a **unique objective: the financial and economic development of our country**. By financing the establishment and expansion of the activity of Albanian businesses and farmers, NOA aims to directly contribute to the improvement of the life quality of thousands of families which benefit from increased income, new job positions, increased economic activity, not only in the cities, but also in rural areas of the country. During these 25 years of activity, NOA has proven that this business model, i.e. financing of entrepreneurs and small farmers, in a fast and non-bureaucratic financing way for this segment of the Albanian economy, brings development and prosperity as well as it improves the living conditions of Albanian families. NOA operates in the Albanian microfinance market supported by a **modern infrastructure**, a unique operational model, and a professional staff that above all it ensures the values of transparency, quality of service, speed and security. The expertise and high technological level, in which it has been invested over the years, enables NOA to process financing application much faster than the banking sector,

regardless of the channel chosen by the client: **online application, field application thanks to our mobile staff equipped with electronic tablets, or physical application through NOA branch network**. This model, accompanied by a centralized approval procedure as well as a solid and proven legal framework, has enabled NOA to grow a high quality loan portfolio in both impact and repayment terms. Having a staff of 306 employees, NOA injects about 47 million Euros in the economy, dedicated to small entrepreneurs, consolidated businesses or **those who have just started their business**, farmers and agro-processors as well as every self-confident individual to whom the banking system does not offer an adapted financial solution. These funds are not public donations, but private financing lines dedicated to agricultural entrepreneurship, that are accessible only through European private financial markets.

At NOA, all staff is committed to providing a **“Fast and Easy”** service, anytime and anywhere, to our client, whether a resident in **urban or rural areas**. This is explained by the fact that

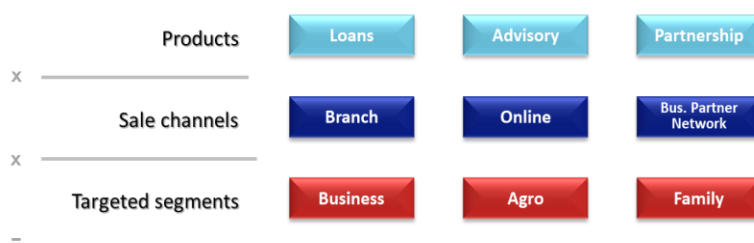
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NOA covers about 90% of the entire territory of Albania with its financial service, and it is specialized in financing sectors such as manufacturing, processing, agriculture, livestock, commerce, tourism and services. This investment has led NOA to develop a diversified loan portfolio over the years, which is mainly in local currency, thus managing the exchange risk itself and protecting in this way the client. In addition to engaging in long-term and sustainable strategies, certification according to the **European Code of Good Conduct for Microfinance Provision**, good management of company resources thanks to the commitment of a highly professional staff, as well as relying on an international expertise as a company with foreign and national capital, the growth and solidity of NOA are also attributed to reputable international and domestic strategic partners, which are key factors in the microfinance

industry in the region such as: **EBRD, OMP, BKT, Responsibility Global Microfinance Fund, EFSE, BSTDB, Oiko Credit, Blue Orchard**, Societe Generale, International Commercial Bank, Tirana Bank, First Investment Bank. NOA as a **NEW Intermediary Organisation** for the Erasmus for Young Entrepreneurs commits and ensure that has all necessary expertise to support New Entrepreneurs and Host Entrepreneurs in terms of assistance in the registration and application phase, the research of profitable exchanges, the effective and functioning management of the sharing of experiences and the successful expression of your motivation and aspirations regarding the project.

NOA 3x3 a multi-channel financial offer promoting access to finance for every one & need & time



- Nationwide : rural & urban
- Request for financing available 24/7
- Fast loan application processing
- Human relationship & values
- For every ambition & need

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3. INFORMATION ABOUT ACCOMODATION

There are many different types of accommodation available in Albania.

The main ones are:

- Buying a house or a flat.
- Renting a house or a flat.

How do you find Accommodation?

You can find a suitable house or flat in sale or for rent and you can also sell your property in Albania contacting the Real Estate Agencies based in Albania.

Please find out more about some of the Albanian Real Estate Agencies in the following links:

[Albania Real Estate](#): Albania Real Estate, our main goal is to make it easier for everyone to rent, buy or sell their property

[Albanian Yellow Pages](#): Real Estates List in Albania

[Çelësi i Tiranës](#): List of Hotels in Tirana
Century 21 The Point: At CENTURY 21, we share a simple and common purpose with our franchisees: SUCCESS

3.1.1 Hotels in Albania

Hotels offer a variety of services, and minimally include a bed, dresser, nightstand, at least a washbasin, if not a full bathroom with toilet, and shower or bathtub, as well as a TV, phone, and alarm clock.

Some hotels provide a coffee maker, small refrigerator, coffee and tea supplies, and perhaps a snack bar, as well as Internet access and/or wi-fi capabilities. Albania Hotels are classified by a star-rating system, ranging from one to five stars, depending on the quality, cost, and services offered.

Choosing and Booking a hotel in Albania

Picking the right Albania hotel can make the difference between a successful trip or a disastrous one. With the availability of many travel sites on the Internet, travelers can browse for just the right hotel in terms of location, size, amenities, and price – it is like being one's own travel agent.

Albania Hotels are rated, using the well-known star rating system, include photographs of the hotels and rooms, as well as customer reviews providing first hand recommendations from those who know – people who have actually experienced what it's like to stay at a particular facility.

Booking hotels off- season and on weekdays often provides substantial rate reductions; booking in advance can assure travelers that they will be able to get what they want for the best price.



Renting a house in Albania it's not that expensive as well. And like every other place in the world, the price depends on the location of the house. But usually normal houses for two or three are something between 250-400 euros. There are also bigger ones with bigger rooms that range from 400 to 800 euros or more.

It would be useful to contact your **Host Entrepreneur or the Host Intermediary Organization** in order to gain information about available opportunities in the **host city**.

Anyway, it is important to consider that you, as a NE, will stay in Albania for maximum 6 months: for this reason, it will be necessary to talk with the agency or directly the owner and find a profitable deal.

Of course, if you planned a **fragmented stay**, that is a stay completed in multiple periods of at least one week each, you could also try to consider other solutions. For instance, you could try check bed and breakfast structures, hotels, Airbnb, or hostels, especially if you agreed for brief periods of stay.

3.1.2 Cost of Living in Albania

Albania, more precisely Tirana, is a really good place to live in if you have a good job. Prices are relatively expensive.

The average wage in Albania is more or less 510 euros.

But really there are a few factors that affect the amount of money that you have left by the end of the month, like

whether you have to pay a rent or you own a house, how much you have to pay for the bills, how much do you eat, etc.

Food products are cheaper than in Europe but in the last year with higher rate of inflation the prices are rising very fast. You can shop for the whole

month between 300 – 350 euros. Also other products like drinks or cigarettes in general, are pretty cheaper than in Europe.



4. ADMINISTRATIVE STEPS REQUIRED FOR ENTERING AND LEAVING

NEs participating in an exchange must ensure that they are allowed to stay in the HE's country and should themselves take care of any procedures linked to their visa/residence permit, where needed

Residence permits

The Albanian legislation related to foreign citizens is in compliance with the EU directives as related to immigration policy. The Law on Foreigners provides that the citizens of the USA, the EU and the Schengen area countries enjoy equal rights with Albanian citizens as regards employment and self-employment. Foreigners are divided into two categories - those who must secure a visa when crossing the borders of the Republic of Albania and those who are exempt from that requirement. Foreigners who wish to reside in Albania on a long-term basis (in any case more than three months within each six-month period) shall be issued a residence permit. Foreigners may work in Albania only after obtaining a work permit, unless otherwise stipulated by the law.

Foreigners who wish to reside in Albania on a long-term basis, more than three months within each six

month period are issued a residence permit. Residence and work permits are regulated in accordance with the Law on Foreigners No. 108/2013 dated 28 March 2013 and the respective sublegal acts.

This law regulates:

- The regime of entry into and exit from the Republic of Albania;
- The foreigners residence;
- The foreigners work permits; and
- Their treatment in the country.

The law determines the functions and competencies of the state authorities and other subjects, public and private, Albanian and foreigners, related to them.

- A residence permit can be issued for a period of:
 - A three-month, six-month, one-year term and can be renewed not more than five consecutive times;
 - A two-year term which can be renewed not more than once;
 - A five-year term;
 - Permanently, if the foreign citizen has legally resided in Albania for five consecutive years and has stable activities or relationships in the country.



The Law on Foreigners provides different types of residence permits for ordinary and special occasional. Some of these types are as below:

Ordinary occasion:

- Residence permit type "A" not renewable;
- Residence permit type "B" renewable;
- Residence permit type "C" issued for an indefinite;
- Residence permit "Blue Card AL-C" issued for an indefinite period only for highly qualified employees;
- Residence permit for employment purposes which is granted in compliance with the conditions of the work permit;
- Residence permit "Blue Card AL" renewable and issued for a defined period for highly qualified employees;
- Residence permit type "S" renewable after a six month interruption period;
- Residence permit for the self-employed which is granted to self-employed persons in compliance with the conditions of the work permit;
- Residence permit for vessels crews which is granted to the vessels crews employed on vessels registered in the Republic of Albania and performing activity as employees for more than 90 days in a period of 180 days as well as to the crews who perform activity as employees on foreign vessels but according to the specifics of the activity

stays in the harbours of the Republic of Albania for more than 90 days in a period of 180 days.

Special occasion:

- For seasonal work
- For vocational training
- For youth exchange
- For voluntary services
- For scientific research
- For students
- For humanitarian occasions
- For victims of human trafficking
- For family reunion.

Visas

Visa system for foreigners traveling to Albania is relatively easy to access. To enter the country, a valid passport or any other valid traveling document recognized by Albania is required. Before traveling to Albania, foreigners should contact the diplomatic and consular representations of the Republic of Albania abroad to check if rules have changed. Foreign citizens can enter Albania after presenting valid passports or any other valid traveling document and, if required, entry visas issued by diplomatic or consular representations of the Republic of Albania abroad. Passports should be valid for at least three months. Some countries whose citizens are holders of ordinary passports can enter Albania without a visa. The list of countries



whose citizens can enter Albania without a visa is periodically approved by the Council of Ministers of Albania. They have to present their valid passports or other valid traveling documents at a border checkpoint and are granted a stay permit of 90 days. Foreign citizens must have the necessary currency to sustain themselves during their stay in Albania. All foreigners who are not exempt from obtaining a visa must be issued a visa before they enter Albania at the missions of the Republic of Albania which cover the respective country of residence. These missions can also provide them with valuable information about Albania.

Visa Regime for Foreign Citizens in Albania

List of Albanian Embassies across over the world:

<http://www.punetejashtme.gov.al/en/diplomatic-missions/diplomatic-missions-abroad>

List of Foreign Citizens Visit Albania without Visa for 90 Day

http://www.punetejashtme.gov.al/files/userfiles/Kush_mund_te_hyje_ne_Shqiperi_pa_viza.pdf

Consular Services

<http://www.punetejashtme.gov.al/al/sherbime/sherbimet-konsullore-online>

5. HEALTH AND MEDICAL CARE

The Albanian Government is the main provider of health care services in the country. The health care services are structured in three levels: primary health care; secondary health care; tertiary health care

-Primary Health Care Service (PHC) is provided in health centers/posts and polyclinics. PHC services at the community are the first level of access to health care;

-Secondary Health Care is provided in regional and/or district hospitals;

-Tertiary Health Care is provided at the University Hospital Centre "Mother Theresa" and " Tirana Military Hospital"

In each district functions a directory of Public Health, which coordinates all health services of the district. The exception is Tirana, where through a pilot project is created the Regional Health Authority.



The Albanian Health care is organised autonomously on a regional basis and includes public and private clinics and specialists. Emergency service are available at all main hospitals

Hospitalisation always requires a specific request from a specialised medical doctor or from a specialised medical structure.

For **emergency** (ambulance) the number to call is **127** and link [click](#)

5.1.1 Here are some links of Hospitals and Health Care Centres in Albania

- [University Hospital "Mother Theresa"](#)
- [University Hospital "Shefqet Ndroqi"](#)
- [American Hospital](#)
- [Hygeia Hospital](#)
- [Salus Hospital](#)
- [German Hospital](#)
- [Continental Hospital](#)
- [Villa Maria Hospital](#)

5.1.2 Here are some ambulatory care clinics links

- [Ambulatory Care Clinic At Luigi Monti](#)
- [Ambulatory Care Clinic "Klinika Ortodokse"](#)
- [Eye Clinic "Uzllova"](#)

5.1.3 Also you can the link for European Health Insurance Card

[The European Health Insurance Card](#)

Anyway, as a **NE** you should arrange a suitable accident and health insurance, or a comprehensive travel insurance that will cover you during your exchange abroad (since the EYE programme cannot provide any broad assistance in the case of accident or sickness).

As many residents, you might choose to **sign a private health insurance policy**. When taking out a policy, you must usually choose a maximum limit on claims, unless it's already fixed. Be sure that it is not too low. Obviously, the higher your cover, the higher may be the price.



6. INFORMATION ABOUT INTERNET ACCESS IN ALBANIA

Albania is lagging behind in the expansion of broadband internet connections. Around 79 percent of all residents have access to the internet. Around 20 percent have their own fast internet connection, which is at least faster than the former ISDN (more than 256 kbit/s). All fixed connections via DSL, cable or satellite were counted here, but not those connected to the internet via mobile communications. With around 3.7 people per household, this means that around 73.6 percent of all households are equipped with a high-speed internet connection.

Providers with national coverage:

[Vodafone Albania](#) (Formerly ABCom)

[One Albania](#) (Formerly [Albtelecom](#))

Internet broadband services were initiated in 2005, but growth has been slow. Internet cafes are popular in Tirana and have started to spread outside the capital.

[Albtelecom](#) has launched a free wifi network all over Albania and is available at public places, beaches and ancient sites.

[Eutelsat](#) satellite broadband is being used to provide free public Internet access in rural Albanian post offices, schools, and local government offices.

Wifi services are nowadays available in almost all the principal areas of the major Albanian cities.

The telecommunications operators from the European Union (EU) and the Western Balkans signed a Roaming Declaration enabling the reduction of the roaming charges between the EU and the Western Balkans as of 1 October 2023.

From 1 July 2019, citizens of Western Balkans will be using telecommunication services within the region without additional roaming costs. This landmark achievement, coined "Roam like at Home", is a result of an agreement reached back in 2019 between Albania, Bosnia and Herzegovina, Kosovo, Montenegro, North Macedonia and Serbia – and supported by the European Commission. It marks a stepping-stone in the digital transformation of the region and an opportunity to increase connectivity amongst citizens and businesses alike.

Setting up a roaming free zone also marks a significant step of the Western Balkans in aligning with the EU Digital Single Market principles and practices.

An initiative funded and supported by the European Union



7. EMERGENCY NUMBERS

If you are in a situation of danger, be sure that you have access to emergency numbers and services, so you can get the right service promptly:

7.1 Fire - 128

7.2 Ambulance - 127

7.3 Police - 129

8. OTHER IMPORTANT INFORMATIONS AND INTERESTING CURIOSITIES

Remember that you can always rely on local tourist information to get all the details you may need, together with local language training centers, post offices, and other necessary services etc.

Anyway, feel free to contact <https://noafin.al/eng/> for other needs. We'll be happy to support you if we can, or at least, to suggest who to refer to.

Although Albania is not yet a part of the European Union, it is world-renowned for being a very hospitable country, offering good opportunities despite the fact that it is a small country and has an excellent geography and relief.

Albania is a relationship-oriented society that places a premium on friendship, hospitality, and trust. Business discussions are usually preceded by a series of questions concerning health, family, and the general well-being of the parties. Albania is one of the biggest producers

of hydroelectricity in the world. Nearly 100% of the country's domestically produced electricity comes from hydropower. Though far from the largest country in Europe, Albania has more than 3.250 species of plants on its territory. That's 30% of all flora in Europe!

Raki is the national drink, but be warned! Raki made out in the villages is equal to about three normal drinks. If you've travelled in the Balkans, you've probably come across rakija or rakia. But the Albanian version is quite unique. It's an old school moonshine made from grapes that is incredibly strong. You'll find it in most bars but be sure to pay attention to its source. If it comes out of a repurposed plastic bottle or plain glass jug, you're likely getting a home-brew likely to put hair on your chest (as the saying goes!).

Last but not least, imagine Albania is a country where out of 365 days of the year, 300 days are sunny days.

So, get ready and enjoy your stay in Albania!



Document History

No. of Revisions	Date	Description of Changes	Author / Co-author
1.0	03/2023	Initial creation	Valbona Elmazi – Project Manager, Projects Unit – NOA Sh.a

