



ANNUAL REPORT 2020

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1. BACKGROUND INFORMATION

Mozaik Foundation is a social enterprise that has developed 10-years strategy to booster social and economic development of Bosnia and Herzegovina. Our impact statement is a promise: “Between 2016 and 2026, Mozaik will lead the development of a breakthrough generation of entrepreneurial and innovative youth – a value-driven force that creates new social and economic value, creates new jobs and serves as role model to other youth.”

To measure its progress, Mozaik developed Impact Management Matrix with clear goals, objectives and KPIs to identify 50.000 young women and men, empower them through 5.000 social projects and invest in 500 social businesses and microbusinesses till 2026.

Our approach consists of three interrelated programs that reflect Mozaik’s mission – to identify, empower and invest in young social entrepreneurs, creators of good economy:

1. **lonac.pro** is an on-/offline community for activism and entrepreneurship that is co-created with young women and men to provide meaningful opportunities for them to professionally learn and grow through exchange with peers and professionals, grants and investments. We use it to identify young woman and man with entrepreneurial potential.
2. **YouthBank (YB)** is participatory grantmaking program, where young women and men in non-formal groups develop and implement socially innovative projects and mobilize their communities around common good. We use it to empower young woman and man to become social innovators and entrepreneurs.
3. **Startup Studio** provides long-term, tailor-made support for young social entrepreneurs, including technical assistance, pre-seed investment to develop and test their minimum viable product as well as investment into their social businesses. We use it to invest in social micro and small businesses.

Mozaik’s strategy is supported by over 60 different sources of funding, including municipalities, private foundations, impact investors and development agencies.

2. EXECUTIVE SUMMARY OF ACHIEVED RESULTS

During 2020, Mozaik continued to work on building an ecosystem for support that will enable every young person to fulfil her full professional potential through creating and gathering various opportunities available in the country and region.

Membership in on/offline community lonac.pro increased significantly, from 9.145 to 46.874, with 52% woman. Total of 964.282 users visited www.lonac.pro (counted as unique IP addresses).

Although we expected that some municipalities will decrease its contribution to Mozaik's programs and that some MoUs could be broken due to COVID, Teslić joined the program and we are implementing the strategy now in partnership with 50 municipalities. We are proud that 11 of them state that young people actively participate in design and implementation of their strategies and that their strategies are inclusive.

In the YouthBank we organised 119 public calls to support social projects of non-formal groups and 559 projects were supported, implemented by 10.301 young people, 43% woman and 2% volunteers who stated they have disability.

During the reporting period, 920 young people applied to Startup Studio and 259 social businesses and microbusinesses were supported.

Currently, 160 different stakeholders, municipalities, businesses, NGOs, individuals agreed to support young social entrepreneurs and activists through lonac.pro.

New contracts were signed with Rockefeller Brothers Fund (100.000 USD annually), EFSE (50.000-80.000 EUR annually), Balkan Trust for Democracy (USD 29.400) British Embassy and UNFPA (over 180.000 EUR) to support our strategy in the next period. Our contract with SIDA is ending in July 2021 and we started negotiation to continue that partnership. In August 2020, Mozaik signed 4-year cooperative agreement with USAID BiH (USD 2M) to lead the consortium of organisations and work on improving legal environment for community philanthropy, including diaspora. Since 2019, Mozaik is a partner of Social Impact Award International and implements SIA, the biggest competition for early-stage social impact ideas, for BiH. As a partner of the Balkan Green Foundation, Mozaik implements national competition for green ideas and select green businesses for the regional competition. Erste Foundation and Sparkasse Foundation secured 40.000 for Mozaik to implement Step by Step program for social banking for social entrepreneurs in BiH. In partnership with EFSE, new financial instrument – convertible loan – is introduced to support Covid-related adaptations of business modules.

3. ON-/OFFLINE COMMUNITY – LONAC

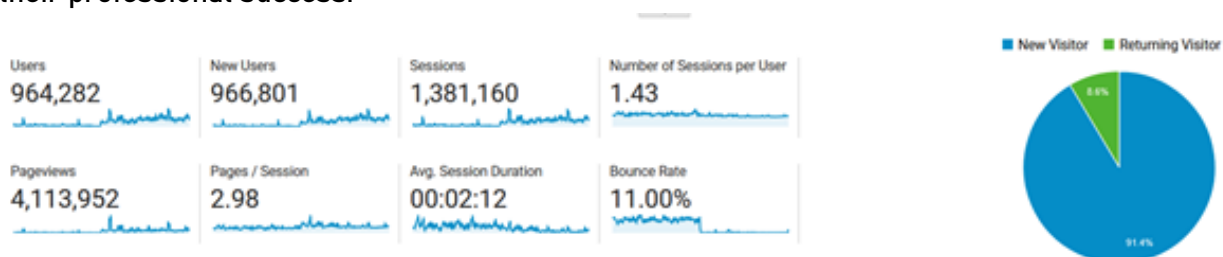
[Lonac.pro](#) is a fast growing go-to place for young people interested in activism and entrepreneurship in BiH and the region. The main idea was to create an online place where every young person, regardless of her identities, will go when she has an idea to improve something in her community and needs support. We initiated [lonac.pro](#) in 2018 and today, in [lonac](#) young people can find plenty various opportunities for their professional development, from internships, jobs, scholarships, grants for projects, investments for businesses, consultations, mentorships, tutorship, network – whatever they might need, [lonac](#) will provide a cost-effective and tailor-made support.

This is possible since we are patiently building the community as a backbone of the ecosystem, where anyone who wants to back up young person and provide an opportunity for them can come and share their opportunities at no cost. Our sophisticated methods of targeting ensure that opportunities reach young people that might have interest in that opportunity.

Simultaneously, through our collective impact efforts, we are gathering various stakeholders – companies, individuals, incubators, funders, public and CSO sector to use features that we developed for them within the community to maximise their outreach and adopt their opportunities to the needs of youth. Currently, 160 stakeholders joined [lonac](#) to back-up youth in the region.

The best indicator of success that proves benefits of the community are growing visits of young people to [lonac](#). In 2020, [lonac](#) membership base grew to 46.874 members, with 80% of young people (17-35) and 52% of woman. 2.012 new blogs and articles covering activism and entrepreneurship were published by [lonac](#)'s members, as well as 357 questions, 1.589 answers, and 2.962 comments.

964.282 unique visitors landed on [www.lonac.pro](#) page and made 1.381.160 sessions in a community. Over 4 million-page views were made in this period, and average time a member spends on the platform during single visit is 2 minutes 12 seconds. We have over 150.000 monthly sessions, what proves that young people recognise [lonac](#) as a place where they come to use the opportunity for their professional success.



In 2020 Mozaik published 21 internship calls through [lonac.pro](#) community. 21 young people from all over B&H – 16 women and 5 men, had the opportunity to get first job experience, improve their soft skills, and supported the programs.

We realized that internships are highly valued by the young people – on the last call we had over 140 applicants. Thus, we have decided to develop a full feature for internships and offer as service for our partners in [lonac](#) who also would like to support young people through internships. Other functionalities and modules were developed, always following interest of young people or partners in [lonac](#). This is one of the main reasons why we believe our community grows so fast – we are

listening to both sides – demand and supply – and developing features based on what we hear. This is how we attract more young people and more partners are joining.

COMMUNITY BUILDING

Since the beginning of the project, two new people were hired for Community Building, one for Serbia and one for BiH and Montenegro. They focused on engagement of users on the platform, but also cooperate with software developer team. Team of community managers develop user experience, co-create content of lonac.pro, promote activities on social media, communicate with members, evaluate data analytics, categorize content, connect existing resources in lonac.pro with questions from users. In August 2019, Community Managers attended intensive hands on training on community analytics in Belgrade. Meaningful metrics, calculating community health index, and wider topic of analytics as well as new tools were introduced and discussed in depth.

In order to promote the content from our community on social media channels, Community Managers created Facebook group: Lonac.pro - zajednica za aktivizam i preduzetništvo. Facebook group is extension to the community – it makes relationships with existing members deeper (they communicate through their personal Facebook profiles where they sometimes feel safer), but also is a great way to tackle different groups that are not already in lonac. Its features allow them to foster meaningful interactions and to promote up-to-date content from the community. The group now has 1.600 members and daily average of 4 posts on different topics.

Our Facebook group had 2.338 members. It became very popular place for activists and entrepreneurs from the region. In this period, 319 posts were published, 442 comments written and we had 4743 reactions to our posts which shows that the engagement in this group is growing. The most active members are in our target age group – youngsters from 25 do 34, 992 of them, out of which are 22,9% women and 14,2% men (others doesn't want to state their gender).

Also, lonac YouTube channel became more useful and vivid, with new content. Primarily, it helped us to record set of video instructions for some of the basic actions in the community, to improve user experience. One of those is this instruction on how to improve your profile in lonac.

Larger community means more content on daily basis and opportunities that are being created every day. The community is becoming self-sustained day by day. Great example of it – during our vacation we have opened few calls for various target groups – one of them is internship in lonac department. During those two weeks lonac required minimal moderation of only one intern, while Community Managers did not have to intervene at all. Improved user experience, process adjusted to them and their needs, as well as clear instructions on what is being asked from them, made internship applicants engage in a community without any strong moderation.

More information and examples on content from lonac can be found in Annex 8 – Examples from lonac.pro

In the last six months there was a significant growth in the unique users who visited the page and sessions they made. Over half of the million users from BiH, region and diaspora visited lonac during these six months, which is bigger than the whole period of one and a half year (that number was 454,976). Almost 10.000 new members were registered in the community during these six months. We celebrated our third birthday.

Increasing engagement

- To celebrate third birthday and 40.000th jubilee member in our community, we launched Challenge Month in December – Challenge Month u loncu je počeo! Pogledaj šta je prvi izazov. We wanted our members to have some fun and be awarded for their participation in building lonac community. In addition to awards with lonac branding, we promoted the three winning businesses that had the best Company Page and created lonac challenge topic.
- We asked our members to share what is their favorite content in lonac community and got more than 80 answers. They listed numerous topics, mainly about business, marketing, activism and innovation – Koji ti je omiljeni sadržaj iz lonca?
- Since supporting small businesses is one of the main goals of our community, we decided to do it once again by asking small businesses owners to promote their products or services in lonac for 8th of March – International Woman's Day. Eight business owners took the opportunity to do so – Šta možemo naručiti od tvog biznisa za 8. mart?
- To show young activists and entrepreneurs as role models in their community, together with our intern Nedim we launched a new column, in which we represented young people that are active in entrepreneurship, innovation and activism, called 1 na 1 u loncu. In the reporting period he interviewed 8 youngsters, out of which 5 women.

Strong partnerships:

Dm drogerie opened a call for business owners who want to see their products on dm shelves – dm traži nove domaće proizvode! Since there are several criteria that must be met in order to be accepted, we did short interviews with business owners who have successfully gone through that process – Želiš da se tvoji proizvodi nađu na policama dm-a širom BiH? Pročitaj ove savete iz iskustva! And helped with the promotion. Anes Cerić, dm representative, is an active member that promptly answers at young women and men questions regarding make up, certificates etc. This is one of those examples: Trebala bih napraviti ispitivanje ispravnosti proizvoda za opštu upotrebu (kozmetički proizvodi). Zanima me da li je neko to radio i može li mi objasniti gdje treba da idem?

New approach to campaigns:

In the reporting period, we have published 50 YouthBank calls in our community. With every call we try to tackle different group and reach out to as many as possible addresses of young women and men. We decided to change our approach and make our calls more dynamic, modern, and vivid with improved user experience. We presented individuals, their testimonials and showed the youngsters kind of support they are getting. Also, we significantly improved our Q&A blogs and gathered all the important information on one place.

Since February, those calls look like this:

- YB Call for projects: Preko pola miliona za društvene projekte mladih
- YB Call for microbusinesses: 156. 000 KM bespovratnih novčanih sredstava za biznis ideje

Professional opportunities:

Our community became a place for unique opportunities for freelancers and professionals. Some of the calls our power user published were:

- [We are looking for a storyteller](#)
- [Do you know how to work in Wordpress?](#)
- [Are you good in graphic design?](#)
- [We are looking for experts in franchising?](#)

- [Could you teach us Instagram basics?](#)
- [We are looking for SEO experts?](#)
- [Do you have Photoshop skills?](#)

Regional expansion:

All of our main numbers that shows us the growth in the community have significantly increased. To achieve our goal of becoming a regional community where young activists and entrepreneurs can achieve their full potential, we adjusted our content and in this six-month reporting period definitely engaged young women and men, primarily from Serbia, more. How did we do that?

- One of the blogs we published was an interview with Marijana Savić, activist and director of Atina association, who was ranked among the eight most prominent fighters for the rights of refugee women - [Bagel Bejgl - Više od preduzetničke priče](#).
- We included new mentors from Serbia, such is [Ana Brzaković](#) – Communication Expert.
- We strengthened our relationship with regional partners, such is [Trag Fondacija](#), working on two regional projects, that include BiH – gender equality and community foundations.
- Another regional partner joined our community – [Serbian Chamber of Commerce](#). It was agreed that lonac and Serbian Chamber of Commerce cooperate at the regional level, creating new opportunities and connecting young entrepreneurs.
- In February 21 we have published our [first regional online internship](#) in community building, that was quite popular, since we got 136 applications.

4. YOUTHBANK

YouthBank program is carefully designed to enable participatory and transparent grantmaking mechanism to support youth community actions. It is fully digitalized and integrated in the community lonac.pro. The most important activities during a year are:

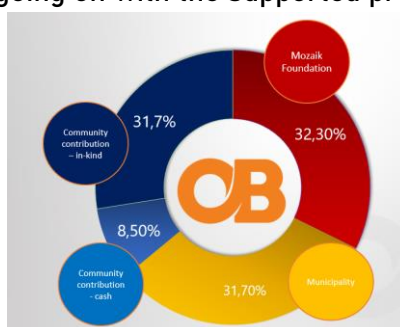
- Public Calls and selection of YouthBank Board Members in 50 municipalities.
- Annual conference to celebrate results and train new members.
- Public Calls for youth-led projects.
- Mentoring, selection, voting and signing contracts for grants.
- Municipal ceremonies to sign contracts with non-formal groups.
- Monitoring and technical, administrative, and financial support to 584 projects, implemented by 11.241 volunteers.
- Municipal ceremonies to promote results of projects.
- Organizing “Top 10 volunteers in 2020” award within 309 YouthBank members.

Above mentioned activities significantly impacted our strategy and local communities we are working with. Here are few examples:

- 75 young people (61% woman) joined YB Board membership (now we have 319 members, 55% woman) and decide where Municipal and Mozaik's funds will go in supporting municipal youth strategies. For us is very important to have young woman active at this decision-making role and we designed campaigns to attract active young woman to apply become a member. YB board members are volunteers willing to: a) engage at grassroots level and motivate peers to take active role in community development by implementing youth-led projects; b) influence the local governments to increase the financial support to youth; c) motivate peers to mobilize institutions, citizens, private sector, and NGOs to support youth-led initiatives. Being member

of the YB board have become privilege and important step in the activists' biography. Many of these young woman and man state Board as their profession on Facebook and LinkedIn and give it a special role on their CVs. They often emphasize that many found a new job thanks to YB board membership.

- Local elections, held in October 2020 were very challenging for the program. At the time of elections, we had 49 partners municipalities. 16 mayors changed. We had meetings with municipalities and all 16 decided to continue the memorandum with Mozaik. This speaks how YB is well rooted into community and have strong bottom-up advocacy to influence any local government. One of the examples comes from Kostajnica, when young Maja Nikolić decided to speak up for youngsters in her community and dared to judge her local municipality. They did not pay for the approved grants, although Board and YB Kostajnica had great results. Her blog in lonac echoed in a local community, and shortly after municipality had paid for the continuation.
- Our partner municipalities faced serious challenges due to pandemic and earthquakes. We expected that some of them will have to decrease amount of financial support. However, all of them secured the funds and four municipalities increased financial support for next two or three years. This speaks about importance of the YB for youth involvement in community development and its contribution to the implementation of youth strategies. All 50 communities have included YB mechanism in implementation of their strategies.
- 616 projects were granted by YB Board members to support projects of 11.241 volunteers (38% woman, 2% PwD). These volunteers mobilised locally, from companies, individuals, and NGOs 254.824 Euro in cash and in-kind. Projects implemented and supported this way raise constituency among citizens, ensure sustainability since ownership is shared and build trustful relationships among community members. For us, this is important step in mobilising local resources and monitoring of implemented projects – many people from the community get involved and follow up what is going on with the supported projects.



- Our annual conference turned into successful 5-day hybrid event with participation of 730 people. Every municipal board was together, at municipal premises, following online trainings, exchanging ideas and sharing best practice. This combination of online and offline events creates trustful relationship among board members, improve their relationship with municipalities and increase cooperation and learning among different communities involved. During and after the conference they start to call themselves YouthBank Family. They use lonac to promote and cooperate and have closed FB group MOBA2021 where they communicate on daily base. Mayors from Teslić and Novo Sarajevo attended the conference and invited Mozaik to sign 4-year MoU, after they saw results, enthusiasm and plans for the upcoming period.



5. STARTUP STUDIO

Startup Studio is contributing to the Outcome 2 - in order to support social entrepreneurs throughout the country, Mozaik established online impact incubator that supports young entrepreneurs in two-phases process – pre-seed incubation to develop and test their minimum viable products and seed incubation to register and run their social business. In January 2020, with the improved communication strategy, the name of the program is changed to **Startup Studio**, and besides online support, Studio is operating through three physical spaces – in Sarajevo, Banja Luka and Bihać.

IMPLEMENTED ACTIVITIES AND ACHIEVED RESULTS IN 2020

Mentors provided 918 hours of mentorship, addressing specific needs and requests of social entrepreneurs.

- 336 young woman and man applied to Startup Studio with their social business ideas;
- 60 teams were incubated, 55 received mentorship support and 5 received pre-seed investment to test their minimum viable products;
- 21 were registered as ltd and 27 as a microbusiness;
- Survival rate in Mozaik's portfolio is 83% after first year of operating businesses
- 40 people were self-employed;
- 2 (two) Demo Days 1.0 were held to promote social businesses supported through Startup Studio (38 teams were attended)
- 2 (two) Demo Day 2.0 were held to promote social business and microbusiness, presented new partners and connected with new market opportunity (total 270 business were attended from the region, of which it is 105 from Mozaik portfolio)
- 38 events have organized in Startup Studio (physical spaces) which was attended by 708 participants.

MENTORSHIP IN STARTUP STUDIO

Mentorship process is tailor-made to the stage off development of the idea/businesses. It is always on-demand and addresses the real-time need of the entrepreneur. Instead of running curriculum-based programs, we integrated our curriculum, mentorship, tutorship and consultation process into online community at lonac.pro that allows us to be entrepreneur-centred.

Mentorship is implemented on three interrelated levels:

- 1) Six internal mentors (business development, marketing, legal, finance) supported by other Mozaik's staff, experts on finance, human resources, strategic and operational planning, business development provide on-going mentoring on all elements of business canvas. The goal of this mentoring is to take business to reach a point in a business venture when the profits are equal to the costs, as fast as possible (break-even point)

- 2) **58 external mentors** (sales, digital marketing, financial management, bookkeeping, technology processes, HACCAP and other certification, export, import, etc.) are providing consultancy services covering specific needs of businesses. These services are paid upon delivery of applicable solution. The goal of this mentoring is to address the specific issues entrepreneur is facing when starting a business.
- 3) Hundreds of pro-bono consultants from private sector are answering real-life entrepreneurs' questions in lonac.pro, creating knowledge hub that later can be used by other entrepreneurs with same/similar challenges. The goal of this mentoring is building community of support and network that will increase chances for success. Many entrepreneurs who received support become mentors and tutors to their peers (and often provide the most useful mentorship and advices).

In 2020, Startup Studio provided 3.058 hours of paid mentorship that responded to the challenges of incubated businesses.

Our flexible mentorship system proved to be efficient during the COVID19 pandemic when needs of entrepreneurs were changing on the daily basis. At the beginning of crisis, they were asking for cost management, and legal support with employees' rights and contracts and on-the-job protection. In May, this has changed to asking administrative support to regulate all requirements and receive state support. Later, beside regular support, we were asked to support their application to opportunities created to support adaptation of their business models to the new circumstances.

Besides on-going demand on mentorship for sales development, we had increase in the request for digital channel development and digital communication with clients (Search Engine marketing, social media marketing). After many demands on accounting services that would be adapted to the needs and available resources of start-ups, we have created self-sustainable accounting service that addresses their needs.

Marketing and sales mentors delivered 18 digital campaigns and made over 200 direct contacts with potential clients for social businesses. This support in mentoring resulted in the revenue of over 200.000 BAM for social businesses.

Mentoring support has been shaped by the impact of Covid-19 on the operations of social businesses. After the first lockdown (March-June 2020), businesses were in demand for mentorship support of the cost management processes. Over time, mentoring support has been shaped by new market trends and demands. If we rank the need for mentoring support, the largest number of requests related to sales support (developing sales channels, defining price structure); marketing (targeting customers, branding and communication); operational challenges (in distribution channels, logistic, improving operation in production – standards). One of the key topics for mentoring imposed by the market is e-commerce.

During January 2021 Mozaik evaluated mentorship support provided by internal and external mentors. The evaluation was conducted through focus groups and structured interviews with representatives of social businesses. In evaluation participated 70% of social businesses who used inhouse and external mentors. Also, we organized individual interviews with mentors. Here are the key results of evaluation:

- All entrepreneurs understand mentorship process. They agree that the process is well structured, with clear communication channels, procedures to ask for mentorship support.
- Challenge is to balance expectations of mentees regarding the level of participation of mentors in addressing challenges. Two patterns have been identified on which the success of the mentoring process depends, namely: a) sometimes, mentees cannot dedicate enough time to the mentorship process due to regular business activities and/or private issues; b) in other cases, most of the mentorship does not require deep involvement of the mentee – implementing ISO standards, legal services, design services, etc. For the successful mentorship, it is crucial to clearly state and agree on the intensity of participation of mentee in the mentorship process.

INCUBATION AND REGISTRATION PROCESS

Incubation process in Startup Studio has three phases – pre-seed support, where young woman and man develop their business into business model. When ready, they receive pre-seed support to develop and test their minimum viable product. After the product is proven at the market, they receive seed investment to register their social businesses. Finally, mentorship and incubation continue to secure sustainable businesses always focused on acceleration and scaling their impact. Mozaik is investing in social businesses based on European Venture Philanthropy Association (EVPA) definitions, classifies them in Investing for Impact and Investing with Impact¹.

Source: EVPA



PRE-SEED SUPPORT

Pre-seed support is awarded to the teams of young women and men who applied to incubator and developed minimum viable product, presented their progress, and successfully delivered a pitch to test it in on the market. Teams who prove at the Demo Day 1.0 to be ready to face the market challenges, received pre-seed investment of up to 2.500 and mentors' support.

Teams also have an opportunity to participate in Social Impact Award (SIA) program, founded in 2009, that runs education and incubation programs in more than 15 countries in Europe, Africa and Asia to support early-stage social entrepreneurs in developing and implementing innovative business solutions to tackle the most important societal challenges of our times. From 2019, SIA is part of lonac.pro. Green businesses have an opportunity to compete at national and regional Green Ideas competition, that Mozaik runs for Bosnia and Herzegovina.

In 2020 we organized three Demo Days 1.0 where 45 teams (60 participants; 29F) presented their business ideas. All three events were organized online.

¹ <https://evpa.eu.com/pages/evpa-impact-strategies-journey>

This increase in numbers is result of our pivoting on searching the right communication strategy and channels. Finally, we mastered the “persona” method, where we better address needs and fears of specific group of potential entrepreneurs and thus in the first six months we received more application than in 2019.

Not only the number, but the quality of application has increased – we receive more application from young people who already tested something on the market and were successful. 40% of received application has market potential.

However, we are still unsatisfied with the level of innovation. The biggest number of application comes from tourism, ecology, agriculture, education, health services, cosmetics and hygiene and IT.

In 2020, 336 young people applied to Startup Studio and 60 teams (20 female co-founders) received mentoring support to test their ideas and prove their business models. 5 teams (3 female co-founders) beside mentorship received pre-seed financial support to deliver and test their minimum viable product (they are listed in Annex 9).

We organized two Demo Days 1.0 where 38 teams (74 participants; 20 woman) presented their business ideas. Both events were organized online.

During this period Startup Studio organized 5 digital campaigns to target different types of personas (entrepreneurs with early-stage ideas, hobbyists, innovators, young professionals who gained working experience in someone else's business, woman, start-up owners, and micro-entrepreneurs).

Analysing the applications, we can conclude that the largest number comes from the service industry, while production is in second place for partner investment. When we look at industries, many applications are from agriculture, IT services, education, ecology, and trade.

90% of applications that are in the validation phase do not require financial support because they have already developed their product or service to a certain level. We can conclude that we attract young entrepreneurs who have already taken the first steps in validating business ideas and financial resources are not the main motive for applying.

List of all pre-seed investment can be seen in Annex 9 – Approved Business Ideas for Pre-Seed Support – Prototyping.

SEED SUPPORT AND INVESTMENTS

The seed investment is awarded to the teams that were successful in testing their minimum viable products on market and which thus enter the next phase – registration of social business. They pass through three-level approval process, including, external Board of Directors. They receive financial support of up to 20.000 EUR and up to 10.000 EUR of paid mentorship support, in addition to mentorship, tutorship and consulting offered through community lonac.pro.

In this phase, all resources are focused on securing sales that is repeatable and scalable sales, as the only guaranty that business will succeed. Since social impact is integrated in the development of the business model at the early stage, increase in their revenue has positive impact on social

impact of businesses. In 2020 10 young people (3F) were approved to receive seed support to register ltd social businesses.

In 2020, 21 young entrepreneurs (10 Female co-owners) were approved to receive seed support to registered ltd social businesses. In this reporting period we organized two Demo Day 2.0 to promote social businesses and microbusiness, presented new partners and connected with new market opportunity.

Regional Virtual Innovation and Entrepreneurship Fair “Sarajevo 2020” was held on November 23-24, 2020, with the aim to bring closer innovators, entrepreneurs, and investors from ex-Yugoslavia in one (virtual) place. The Fair enabled virtual gathering that opened opportunities for networking, partnerships, and investments. In two days, the Fair gathered 237 exhibitors (165 of small and medium enterprises from the region, 50 innovators and 22 investors) and 1216 registered visitor from 32 countries and 101 cities who made over 45.000 of session on various Fair pages. Moreover, the Fair hosted International Innovation Pitching Contest in which 36 innovators participated from 6 countries. 70 social businesses and microbusiness from Startup studio portfolio presented their services and products at Fair. Keynote speakers were successful entrepreneurs from the region and diaspora, Mate Rimac, Dušanka Ilić and Mirza Cifrić to emphasize importance of ecosystem and mutual support among entrepreneurs: [Preduzetnički saveti: Ideje su samo prvi korak, potrebno je puno rada i truda da biste ih realizovali.](#)

During the Annual Conference we held the second Demo Day 2.0, with the aim to presented results and new opportunities in Startup Studio program to social business, microbusiness and municipalities. 105 social business and microbusiness presented with virtual stands at Annual Conference.

We are getting higher numbers of applicants with every period, but the quality remains quite similar. Our assumption is that we attract the same with the support we offer. Thus, we started developing new financial instruments to increase available funding for some high potential MVPs and enter new mentorship networks through businesses and organisations active in lonac.

List of all seed investment can be seen in Annex 10 - Approved Businesses Ideas for Investment

Survival rate of our investments is 83% after the first year of operation. Several businesses were not successful in keeping sales and/or teams in the first year of business. Mozaik supported these entrepreneurs during the process of liquidation of their companies, allowing them to start another entrepreneurial endeavour. Those businesses are also listed in Annexes 9 and 10.

COVID19 pandemic had strong impact on supported businesses, as on the entire SME sector. Their financial reserves are low and they don't have enough resources to transform their social businesses to the new circumstances. At the same time, some businesses had new opportunities due to the crisis – disinfection, production of facial masks, production of protective uniforms, etc.). Mozaik succeeded to negotiate with EFSE, our long-term partner, to introduce the new mechanism for social businesses in our portfolio – like the Recoverable Grant. No interest loans are secured for 10 social businesses to transform their business models and five loans are already being active. We are carefully following this process, looking for opportunities to its replication and scaling.

In addition to the Covid-19 pandemic situation, thanks to the new opportunities and mechanisms we have developed and provided for social business (loans without interest, social banking program, marketing and sales supporting) we kept our survival rate at 83% after the first year of operation. Since March 2020 we closed 5 social business, three of them we recycled. Recycling business is a mechanism that involves the exit of a co-owner (a young entrepreneur) who failed with business and the entry of a new co-owner who started with the new business model. This mechanism provides a safety net for young entrepreneurs as opposed to expensive and time-consuming business closure processes.

MICROBUSINESSES

Looking for the best way to address very different needs of entrepreneurs, we introduced the grant for Microbusinesses as a tool to support social business ideas that are at very early stage, have potential at the market and are still not ready to be registered as ltd. These ideas are mentored by trained young woman and man from YBB members and after their approval, go to voting to the public, what proves their model and influence their image.

Microbusinesses receive grant in the amount of 2.000 BAM and additional mentorship support through lonac. We continue to provide support to them and follow their development after the registration to make sure they will fulfil their potential. This is another pipeline for Startup Studio seed investments.

In total, we supported 151 microbusinesses and registered 89. We organized 48 public calls for microbusinesses and members of the micro-entrepreneurship board have mentored 101 applications of young entrepreneurs.

During mentoring processes, we have recognized a need for higher flexibility at the very first steps of application creation and registration of microbusinesses. Hereby, we have allowed for entrepreneurs to start the process of registration earlier i.e., during the process of mentoring. Besides that, they need strong technical support (very often entrepreneurs do not know that for certain craft they need education required by law; or they don't know all costs of registration and running a business in their municipalities). Meanwhile, the role of municipalities representatives is important in recognizing potential candidates for microbusinesses and connecting them with relevant institutions during registration.

In this reporting period we scaled one microbusiness in social business as ltd company with investment of Startup Studio. List of all microbusinesses can be seen in Annex 12 – List of all microbusiness

INCREASING CAPACITIES OF STARTUP STUDIO

Among three Mozaik's programs, we still invest the most in increasing capacities of Startup Studio, since it has to respond to many various changes in business environment, context and needs of young entrepreneurs. Significant changes were made by March 2020 to make Studio ready to achieve its KPIs. Name has been changed from Impact Incubator to Startup Studio, communication strategy was adapted, new people hired and trained. Also, our existing in-house mentors received additional trainings. We developed new services, as accounting services, improved consultancy process and have ongoing open call for mentors. In March 2020, the COVID19 pushed Startup Studio to innovate even more. We automatically opened the call only for these businesses that might adapt their business model and succeed. 10 business idea were approved in that call, what is more than

entire last year, what proves that Startup Studio finally has capacities that are flexible enough to respond to the needs on market.

Due to the complexity of Startup Studio processes that directly affect the productivity of our teams due to the increase in the number of users (business, entrepreneurs) and the strong impact of Covid-19, Studio started to integrate HUB Spot. HUB Spot will increase the quality of our services, processes and communication to the beneficiaries (HubSpot offers a complete platform for marketing, sales and customer service and CRM software).

PHYSICAL SPACES – STARTUP STUDIOS IN SARAJEVO, BANJA LUKA AND BIHAĆ

Physical spaces of Startup Studio represent important link with the community in the offline world. Mozaik build three public private partnerships in order to develop sustainable model of Startup Studio physical spaces. Startup Studio Banja Luka is opened in partnership with ICBL and City of Banja Luka, is based in the city centre. Startup Studio Sarajevo is opened in partnership with Foreign Relationship Council and Municipality Centre in Sarajevo and is based in Titova Street. City of Bihać invited Mozaik to open a Startup Studio in that city and we accept it. In June 2020, we opened the third physical space.

In 2020. Startup Studio in physical spaces organized 38 hybrid events for the auditorium of 708 participants. During this period, 40 promotional campaigns were conducted for events and various occasions in the Startup Studio. 65 blogs on various topics intended for young entrepreneurs were published in lonac.pro to keep the knowledge and experience shared during the even available for other entrepreneurs.

6. IMPROVING LEGAL FRAMEWORK ON PHILANTHROPY

In August 2020, Mozaik signed the 4-year cooperative agreement with USAID BiH to work on the improvement of the legal framework on philanthropy. For this purpose, we establish the strong coalition composed of:

- a) Hastor Foundation
- b) Pomozi.ba
- c) Building Peace Network
- d) Trag Foudantion
- e) Catalyst Balkans Foundation.

The purpose of the program is to enhance the culture of local community philanthropy in BiH as a tool towards self-reliance of local development. The goal is to improve the legal and policy environment for community philanthropy, which will stimulate and enable growth of a local giving ecosystem in BiH. The consortium of strong stakeholders in the philanthropy development in BiH and the region will influence enabling legal environment for philanthropy through structured cross-sectoral dialogue and innovative advocacy campaigns.

Overall goal of the program is an improved legal and policy environment for community philanthropy that will stimulate and enable growth of the local giving ecosystem.

Within the initiative we will establish the Philanthropy Forum in BiH, as a informal pillar to building and maintaining cross-sectoral relationships and as the cornerstone for sustainability of the activity and ongoing interventions in the giving ecosystem.

The cross-sectoral groups will have developed at least 6 joint proposals for legal, regulatory and policy changes through structured participatory processes that engage experts and use data to inform policy proposals and innovative advocacy to support policy decision-making and implementation.

Detailed research on legal framework (on entity, district and national level) combined with understanding and perception of the legal environment by the key target groups (corporate, nonprofit and decision-makers) has been conducted. The data on philanthropy in BiH, the analysis of the key laws and the recommendations for the improvement of legal and policy framework have resulted in the Baseline Report. Based on the findings and evidence, the key stakeholders from corporate, nonprofit and public sectors have agreed on the priorities for regulatory changes.

The program aims at six legislative changes (laws, policies, and procedures) to be proposed by cross-sectoral working groups and adopted at different governmental levels. Structured government dialogue to advocate for legal and regulatory reforms are being combined with topic-specific advocacy strategies containing well-defined arguments, cases, stories, and innovative campaigns.

The program will also produce Endline Qualitative Research on the perception of legal environment per key target groups.

7. PARTNERSHIPS AND NETWORKS

Mozaik is management committee and governing council member of the [European Foundation Centre](#) in Brussels, the biggest association of private foundations. We are also chairing Grantmakers East Forum, smaller interest group of EFC, focused on CEE.

With the regional SIGN network (South East European Indigenous Grantmakers Network), we are implementing EU funded regional project focused on building philanthropic infrastructure in Western Balkans region, what directly supports our philanthropy development in YouthBank program.

Europe Foundation, Georgia. As a part of multi-year partnership project, Mozaik and Europe Foundation from Georgia support and strengthen YouthBanks networks in Georgia, BiH and Abkhazia. Cross-border activities included joint trainings and organization of the International conference in BiH in July called "The Role of Youth in Reconciliation Processes in Local Communities" for 35 YB members from BiH, Georgia and Abkhazia, study visit of BiH YB board members to Georgia and Armenia as part of [building networking](#) and supporting multilateral [youth projects](#) focusing peace building. This partnership is funded by USAID Georgia.

Foundation Divac, Serbia. During the last few years Mozaik supported development of the YouthBank model in Serbia (named Divac Youth Fund-DYF) in partnership with Divac Foundation. During the year 2019 our priority was launching lonac.pro in Serbia as pilot in two municipalities,

and engage our BiH YBs network (MOBA) to provide [training](#) in Sarajevo in June 2019, mentoring in grantmaking to DYF, [study visit](#) in Serbia to launch lonac.pro.

Memorandum of Understanding were signed with the Institute for Youth Development Kult, Hastor Foundation, RIS company, drogerie markt (dm), Federal Employment Agency, Caritas, INTERA Incubator from Mostar, Lipnica Incubator from Tuzla etc. to jointly work on building an ecosystem of support for young women and men in the country.

Within partnership with ACT group from Croatia, Smart Kolektiv from Serbia and Brodoto from Croatia/Serbia the plan was to host the third IMPACT conference in March 2020 in Sarajevo. However, the conference was postponed due to global situation with COVID19.

UN Population Fund, UNFPA invited Mozaik to support their Peace Lab activity, funded by the British Embassy and focused on training on peacebuilding for 100 young people and providing grants and investments to implement their ideas on peacebuilding. All activities will be integrated in lonac. We launched new project with UNFPA B&H, UNFPA Serbia and private company Violeta d.o.o. – [Girls Advance Lab](#), new addition to lonac labs. This is a regional project for empowering girls aged 13-19 from B&H and Serbia, by supporting their ideas and projects that are aimed at gender equality, education, health and digital content. The call was open until the end of February and we have to report that we received almost 80 applications: [Osnažimo djevojčice i djevojke: 35.000€ za GIRLS ADVANCE LAB](#).

After establishing closer cooperation between Mozaik and Federal Employment Agency, Axis received financial support to cover the costs for benefits, taxes, and training for 14 newly employed people. Another social business, Storyteller (Teta pričalica) from Vogošća, received additional financial support through program “Opportunity for All”. Together with Federal Ministry of Employment, Mozaik is in process of developing plan for additional financial support for start-ups in Federation BiH. If successful, the same plan will be presented to Ministry of Employment in Republika Srpska.

On a regular basis, Mozaik is invited to participate as a jury member to different business pitching session, where we create additional opportunities for synergies with other initiatives who, most often provide either mentorship either financial award. Since Startup Studio has a potential to offer both, we are complementary to many other initiatives and presented at:

- a) Economic Faculty of Banja Luka
- b) CodeHUB in Mostar
- c) Development Agency ZEDA
- d) SBF Start-up Challenge, etc.

We continued cooperation with the Impact Investment Foundation focused on opening a joint call with one of the municipalities (we are aiming at Municipality Stari Grad in Sarajevo), where IIF would be a lead, organize an investment ready program and give 5.000 BAM grant. Mozaik would join them and combine the offer with the outreach and promotion, participation in the investment committee, one education and 5 hours of specific mentoring. If any of the supported businesses would need investment for acceleration, Mozaik would support them through joint investment in Startup Studio.

Regular meetings are organized with the MarketMakers to discuss possibilities to support the Tourism Incubator that MM are planning with the Odmori u BiH. In January 2021 we started to work on the public call, where Mozaik will support outreach and coordination (campaign, selection and education on certain topics as business canvas and business development, space for trainings). For these that satisfy Studio's criteria, we will offer investment. The public call will be published in summer/autumn. MarketMakers continued to promote young freelancers who gave a lot of advice to other youngsters who would like to follow their path *Hoću da budem freelancer* and contributed to the variety of the content on lonac.pro.

In October 2019, at public launching of Lonac, Mozaik signed partnership with 30 new partners who are willing to support young entrepreneurs and activist in lonac. Now, we have over 130 public, private, civic sector representatives, as well as individuals who joined the ecosystem. Besides 33 signed MoUs with municipalities, we negotiated and signed 11 more contracts.

In partnership with British Embassy and UNFPA we developed new functionalities in online community – opportunity module and regranted 157.000 BAM for youth peace projects.

In partnership with Swedish government, as a COVID19 response, we integrated Intergenerational Solidarity activities in lonac. 80 elderlies and 50 youth will support each other. This will grow to TimeBank concept in lonac by the end of the year and improve pro-bono mentorship functionality.

Our ongoing cooperation with YouthBank in Georgia has moved to online due to COVID. We successfully implemented online conference and several online trainings and developed with one of our business software for virtual fairs.

In partnership with EFSE-Finance in Motion, we created a special financial instrument as a loan with no interest (recoverable grant) for social businesses from Mozaik portfolio. Number of partners who want to support youth through lonac rise to 146 (companies, NGOs, public institutions, universities, individuals. Mozaik signed 4-year Cooperative Agreement with USAID to lead coalition of foundations and NGOs working on improvement of legal framework for philanthropy.

In July 2020 Mozaik joined consortium of 10 European countries in Interreg project – D-care Lab Initiative. The aim of this initiative is to establish specialized and sustainable Interregional D-care labs innovation structures to enable social services providers, product developers, and social startups to design and implement better and innovative home care services and products for older people, persons with disabilities and children with special needs. The consortium partners will work on development of Transnational Lab Strategy for home care innovation and set-up 9 regional D-Care Labs and pilot test the new structures. This newly established inter-regional collaboration structures will enable mutual learning processes about innovation structures and new home care solutions. Mozaik's Startup studio serve as a good practice example for the rest of the countries who plan to open innovation labs and its processes and practices will be replicated where possible.

In 2020, we signed 14 more partnership with business, organisations and individuals willing to support young people on their path to professional success. The list of all partnership can be seen in Annex 13.

Within the USAID funded project on improving legal framework for philanthropy, we established good relations with stakeholders from public, business and CSOs sectors and they are being strengthened with each activity. Initial analysis of the legal framework in BiH was conducted and along with the analysis of the perceptions is being integrated into the baseline. Six recommendations which spurred from these findings were in a participatory way selected as priorities for advocacy actions.

8. CHALLENGES, RISKS AND MITIGATION STRATEGIES

Challenge: Long negotiation over visibility rules and procedures, due to specifics of co-funding the strategy that resulted in lesser visibility of our actions at local and national level

Mitigation strategy: better understanding of various needs and procedures for visibility among 50 involved partners.

Challenge: Needs for additional funds for social businesses in the first year of their growth

Mitigation strategy: Establishing closer collaboration with similar funds in country, including Impact Foundation, collaborate with government agencies and municipalities in getting additional support for employing people within social businesses and getting additional funds for startups, opening discussions with commercial banks in country on making available specific loans for startups in the first year of development.

Challenge: Low level of quality bookkeeping services in local communities for social businesses.

Mitigation strategy: Establishing bookkeeping service as a social business that is available specifically for small social businesses.

Challenge: High drop-out rate till registration.

Mitigation strategy: Improve communication strategy, learn persona-based planning and messaging, Improve user experience and services in Studio.

Challenge: COVID19 pandemic has strong impact on economic development and influence on businesses' environment for every business, especially Startup.

Mitigation strategy: be ready to provide very flexible mentoring, tutoring and support to address their changing needs. We rapidly increased and changed the type and level of support and in partnership with EFSE created new experimental funding instrument, introduced new forms of mentorship, and support online and digital transformation of businesses we support.

Challenge: How to keep entrepreneur safe after their social business don't succeed at the market and do it at the most cost-effective way.

Mitigation strategy: Create strong accountancy support that will recognise if Startup is in financial trouble on time. Design process that makes entrepreneur learn from mistakes. Design the process to "recycle" the businesses.

Challenge: High potential and IT MVPs need higher investment than we have available.

Mitigation strategy: Develop new partnerships to provide new financial instruments that do not raise risk for our strategy.

Challenge: lonac.pro membership is growing too fast for the software.

Mitigation strategy: find new revenue streams to improve software requirements.

9. PLAN FOR THE 2021

YouthBank

- Establishment of three new YouthBanks and confirming support for 2021 with 50 municipalities
- Have a public call for new members of boards
- Organize training for boards' members
- Public calls for projects
- Provide technical, administrative and financial support for projects
- Monitor the realization of the project activities
- Closing two YouthBanks (Sokolac and Konjic)

Startup Studio

- Demo Day 2.0 in three Startup studio in physical spaces to improve mentoring support, create networking and presented new opportunities for microbusinesses and social business;
- Opening new opportunities for young entrepreneurs using Social Impact Award in Philanthropy for Green Ideas – public calls for 2021;
- Launch Social Banking program as a new opportunity for start-ups;
- Development new partnership for e-commerce development to support new and existing business to respond on new trends at a market;
- Create more partnership to support young entrepreneurs (Setting up Tourist incubator in partnership with Market Makers; setting up join offer with Impact Foundation for municipality Stari Grad Sarajevo)
- Development of collaboration with 50 partner municipalities in supporting small and medium businesses on the local level

Lonac.pro

- Increasing engagement and membership of the community
- Organization of campaigns with objective of reaching as many as possible addresses of young women and men, as well as engaging them to communicate more and give feedback:
 - Interviews with young activists/entrepreneurs as a successful role models
 - Online internships
 - Regular columns that experienced members of lonac community will produce
 - Higher production of different formats of content, such as podcasts and webinars
- Widening the pool of mentors & consultants that can help young activists and entrepreneurs;
- Continuous promotion of lonac.pro platform during trainings, instructions, and various meetings with partners.
- Create new internship opportunities by our partners and other stakeholders.
- Focus on power users and create micro communities to create stronger bonds between like-minded people who can help each-others.

Annex 1 - ABOUT YOUTHBANK PROGRAM

YouthBank is fully participatory and transparent grant making program, that supports social cohesion by providing grants for non-formal volunteers' groups of active woman and man in rural and urban areas. This is where thousands of young women and men gain their first experiences in leadership, community resources mobilization, project management, fundraising, networking, finance, and administration. Since 2008, YouthBank supported over 2.300 projects with participation of over 26.000 volunteers.

You can see all details on YouthBank projects on this [Interactive Map in lonac](#).

Policy of Grantmaking:

The YouthBank (YB) program enables youth to develop their community as well as empower their entrepreneurship potential by implementing social projects and starting their business.

Grant making process is innovative and taking place in lonac.pro:

Fully online – each step of grantmaking process (including application of the projects/business proposals, selection process, monitoring, reporting, payments and reporting)

Public – each application that is candidate in voting campaign is public. Everyone in lonac.pro can read project proposal, reports, and monitor implementation of the project.

Youth-driven – each application is applied and selected by youth

Social projects are eligible for youth groups (3-7 members), age 17 to 35.

Parties in Decision-Making:

YouthBank Board Members (YBB members) are young people (age 17-35) that are selected by YB, Mozaik Foundation and Municipality in each YB that has established program. These members are educated to promote the lonac.pro, mentor groups, review applications, approving applications for Voting campaigns, monitor the implementation of the projects.

Mozaik Foundation is responsible for development of criteria, public call and applications guides, launching the Voting campaigns, approving applications for Voting campaigns, announcement of winners, contracting, monitoring the implementation and monitoring the entire process of grantmaking.

Community Members takes final decision in approving projects. They vote for most significant once and ensure the financing for the groups. Everyone registered for voting in lonac.pro can vote for projects. Everyone can vote for one or more projects, but only once for one project.

Here is more info about [51 active Youthbanks](#).

Annex 2 - List of public calls for projects and YBB members March 2019 to February 2021

List of public calls for projects

Public call	Opened Calls	Call duration	Received application	Approved applications	Mozaik Foundation	Municipality 60%
Call for the boards of the YouthBank	1	07.02.2020	36	25	15,114.81€ (100%)	
Youth Bank Program - Call for Youth Projects 2020	37	14.02.-09.03.2020	335	282	78,818.51€ (40%)	118,227.76€
Youth Bank BiH- Call for social projects of young people 2020	1	13.03.-13.04.2020	76	34	25,991.01€ (100%)	
Youth Bank Program - Second Call for Youth Social Projects 2020	23	13.04.30.04.2020	112	93	23,769.04 € (40%)	35,658.04€
Youth Bank Program - Third Call for Social Projects for Youth 2020	20	01.06.-19.06.2020	50	48	11,492.21 € (40%)	17,240.48€
Call for the boards of the YouthBank	1	26.06.2020	6	6	3,557.57€ (100%)	
MOBA 2020 - Call for social projects of young people in Youth Banks	15	29.06.-16.07.2020	54	38	9,926.43€ (40%)	14,891.52€
MOBA 2020 # 2 - Call for social projects of young people in Youth Banks	8	04.08.-24.08.2020	5	5	1,477.76 €	2,021.65 €
Youth Bank BiH - Second call for social projects of youth 2020	1	04.08.-24.08.2020	83	34	25,523.69 €	
YouthBank BiH provided a fund of 50,000 KM for high school students!	1	15.10.-15.11.2020.	63	47	32,757.74 €	

List of public calls for YBB members

Public call	Number of YouthBanks, that opened the Call	Number of selected new members	Call link	M	F
Want to create a dream community? See the invitation for membership in the Board of YB	41	130	https://www.lonac.pro/zelis-da-kreiras-zajednicu-iz-snova-pogledaj-poziv-za-clanstvo-u-odboru-omladinskih-banaka	111	127
Invitation for membership in the Board of Zenica YB	1	10	https://www.lonac.pro/poziv-za-clanstvo-u-odboru-omladinske-banke-zenica	13	18
Application for membership in the Board of the YVB	16	42	https://www.lonac.pro/prijava-za-clanstvo-u-odboru-omladinske-banke-juni-2020	32	58
Become a member of the Board of the YB and make your community the best!	35	100	https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-i-ucini-svoju-zajednicu-naj-boljom	39	61
Become a member of the Board of the YB and make your community the best! extended call	12	35	https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-i-ucini-svoju-zajednicu-naj-boljom	15	20

Annex 3 - List of Local Events

YouthBank/ Municipality	Event	Dates of ceremonies	Blogs with photos
Berkovići	Signing contract	23.04.2020 02.06. 2020.	https://www.lonac.pro/omladinska-banka-berkovici-je-odobrila-4-projekta-na-prvom-pozivu---23-04-2020 https://www.lonac.pro/omladinska-banka-berkovici-je-odobrila-dva-nova-projekta-na-drugom-pozivu---11-06-2020
Bihać	Signing contract	22.04.2020.; 05.06.2020.; 14.07.2020.	https://www.lonac.pro/potpisivanje-ugovora-omladinska-banka-bihac https://www.lonac.pro/potpisivanje-ugovora-omladinske-banke-bihac https://www.lonac.pro/potpisivanje-ugovora-14-07-2020---iii-poziv---omladinska-banka-bihac
Bileća	Signing contract	27.04. 2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-odobrene-projekte-i-poziva-u-omladinskoj-banci-bileca---27-04-2020
Bos.Krupa	Signing contract	05.06. 2020.; 14.07.2020	https://www.lonac.pro/do-it-together-d https://www.lonac.pro/ob-bosanska-krupa-drugu-godinu-za-redom-najbolja-omladinska-banka
Bos. Petrovac	Signing contract	22.04.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova
Bugojno	Signing contract	16.04.2020.	https://www.lonac.pro/ob-bugojno---najsusjesnija-godina-do-sad
Brod	Signing contract Signing MoU	04.08. 2020. 27.05.2020	https://www.lonac.pro/kako-je-bilo-na-svecanom-prijemu-u-brodu-i-u-prmijavaru-1 https://www.lonac.pro/nove-clanice-u-porodici-omladinskih-banaka
Cazin	Signing contract	22.04. 2020.; 03.06. 2020.; 14.07. 2020.	https://www.lonac.pro/cepelin-i-cazin https://www.lonac.pro/get-going-cazin https://www.lonac.pro/osjetimo-djeciju-radost-u-cazinu
Čelinac	Signing contract	15.04. 2020.	https://www.lonac.pro/ob-celinac-na-distanci-budimo
Doboj	Signing contract	23.04.2020.; 02.06.2020.	https://www.lonac.pro/doboj-sjedi-5 https://www.lonac.pro/za-cist-doboj
Doboj Istok	Signing contract	21.04.2020.; 02.06. 2020.; 13.07. 2020. 06.08. 2020.	https://www.lonac.pro/medno-za-doboj-istok https://www.lonac.pro/od-ideje-do-projekta-i-ceka https://www.lonac.pro/odrzana-ceremonija-dodjele-cekova-mladima-za-drustveno---korisne-projekte-u-opstini-petrovo-opcini-usori-opcini-doboj-istoku-i-modrici https://www.lonac.pro/2-30-21 https://www.lonac.pro/eko-ping-park-pong?fbclid=IwAR2xGQEIJ5A_YlsnnhP3M6QWwELCDd8kHXvISiprFEKQJvchfGEIGemSuM
Doboj Jug	Signing contract	21.04. 2020.	https://www.lonac.pro/sta-nam-je-skuhao-doboj-jug
Donji Vakuf	Signing contract	16.04. 2020.; 09.07. 2020.	https://www.lonac.pro/nasa-zajednica---vasa-zajednica-3 https://www.lonac.pro/sah---mat-za-donji-vakuf-2020
Drvar	Signing contract	29.05. 2020.; 14.07. 2020.	https://www.lonac.pro/gdje-cemo-pa-u-mokronoge-d https://www.lonac.pro/vrtoce-it-is
Istočna Ilidža	Signing contract	05.05. 2020.	https://www.lonac.pro/pet-novih-projekata-u-omladinskoj-banci-istocna-ilidza---05-05-2020
Goražde	Signing contract	28.04. 2020.; 12.06. 2020.; 16.07. 2020.	https://www.lonac.pro/omladinska-banka-gorazde-je-odobrila-6-projekata-28-04-2020 https://www.lonac.pro/omladinska-banka-gorazde-je-odobrila-ios-jedan-projektat---12-06-2020 https://www.lonac.pro/ob-gorazde-je-podrzala-ios-jedan-projektat-mladih-te-uradila-monitoring-prethodnih---16-07-2020
Gornji Vakuf-Uskoplje	Signing contract Signing MoU	05.08. 2020. 20.05.2020	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-u-opcini-gornji-vakuf-uskoplje?fbclid=IwAR0TU3Y0c-EiXVY07K6DNIPtSZHzUG0e1xs_vvJzYazpihBf_o6N4FJY9o https://www.lonac.pro/nove-clanice-u-porodici-omladinskih-banaka
Gračanica	Signing contract Signing MoU	06.08. 2020. 19.05.2020	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-gracanici https://www.lonac.pro/nove-clanice-u-porodici-omladinskih-banaka
Gradiška	Signing contract	14.04. 2020.; 01.06. 2020.; 10.07. 2020.	https://www.lonac.pro/ob-gradiska-nam-kuha https://www.lonac.pro/gradiska-voli-da-cita https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-mikrobiznise-u-gradisci-i-laktasima-3
Jezero	Signing contract	29.05. 2020.	https://www.lonac.pro/jezero-i-poezija
Kladanj	Signing contract	30.04.2020.; 15.06. 2020.; 20.07.2020.; 05.08. 2020.	https://www.lonac.pro/tri-nova-projekta-na-prvom-pozivu-omladinske-banke-kladanj---30-04-2020 https://www.lonac.pro/tri-nova-projekta-u-omladinskoj-banci-kladanj---15-06-2020 https://www.lonac.pro/omladinska-banka-kladanj-je-odobrila-ios-jedan-projektat---20-07-2020 https://www.lonac.pro/dva-nova-projekta-i-mikrobiznis-stizu-u-kladanj---05-08-2020
Konjic	Signing contract	30.04. 2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-konjicu-1
Kostajnica	Signing contract	15.07. 2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora?fbclid=IwAR2rLbExUCMFfeGvXQIX8SYw6gB0Br2ol8n1p0LYRRorX_8dWQvpsQLQQ
Kotor Varoš	Signing contract	15.04. 2020.	https://www.lonac.pro/mi-se-ne-bojimo-i-ugovore-potpisane-brojimo---ceremonija-potpisivanje-ugovora-ob-kotor-varos
Knežev	Signing contract Signing MoU	05.08. 2020. 20.05.2020	https://www.lonac.pro/potpisivanje-ugovora-u-ob-knezevo https://www.lonac.pro/nove-clanice-u-porodici-omladinskih-banaka
Laktaši	Signing contract	10.04. 2020.; 10.07. 2020.	https://www.lonac.pro/ob-laktasi-probijaju-led https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-mikrobiznise-u-gradisci-i-laktasima-3
Lopare	Signing contract	24.04. 2020.; 02.06. 2020.	https://www.lonac.pro/mobilni-planetarijum-u-loparama https://www.lonac.pro/potpisani-ugovori-za-projektat-i-mikrobiznis-u-loparama
Ljubinje	Signing contract	27.04. 2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-ljubinje
Modriča		24.04. 2020.; 04.06. 2020.; 13.07. 2020.	https://www.lonac.pro/i-modrica-je-dio-ekipe https://www.lonac.pro/modrica-sa-dva-nova-projekat https://www.lonac.pro/odrzana-ceremonija-dodjele-cekova-mladima-za-drustveno---korisne-projekte-u-opstini-petrovo-opcini-usori-opcini-doboj-istoku-i-modrici
Mrkonjić Grad	Signing contract	23.04. 2020.; 29.05. 2020.	https://www.lonac.pro/ob-mrkonjic-grad-ceremonija-potpisivanja-ugovora https://www.lonac.pro/ob-mrkonjic-grad-potpisan-ugovor-za-deseti-projektat-ove-godine
Nevesinje	Signing contract	11.06. 2020.	https://www.lonac.pro/potpisali-smo-ugovore-za-10-projekata-i-1-mikrobiznis-u-nevesinju---11-06-2020

Novi Grad	Signing contract	13.04..2020 03.06. 2020.	https://www.lonac.pro/28-x-bravo-za-ob-novi-grad https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-novom-gradu-03-06-2020
Novo Goražde	Signing contract	05.05.2020.; 16.07. 2020.	https://www.lonac.pro/omladinska-banka-novo-gorazde-je-odobrila-tri-nova-projekta---05-05-2020 https://www.lonac.pro/u-novom-gorazdu-odobrena-dva-nova-projekta---16-07-2020
Odžak	Signing contract	24.04. 2020.	https://www.lonac.pro/sta-ce-raditi-mladi-iz-odzaka-tokom-lieta-1
Petrovo	Signing contract	21.04..2020. 13.07.2020.; 06.08. 2020.	https://www.lonac.pro/jedan-ali-vrijedan https://www.lonac.pro/odrzana-ceremonija-dodjele-cekova-mladima-za-drustveno---korisne-projekte-u-opstini-petrovo-opcini-usori-opcini-doboi-istoku-i-modrici https://www.lonac.pro/srecnih-pet-u-petrovu
Prijedor	Signing contract	28.04..; 03.06. 15.07. 07.08..	https://www.lonac.pro/prijedor---grad-za-mlade https://www.lonac.pro/setnja-prijedorom-kroz-pozive-omladinske-banke
Prnjavor	Signing contract	29.04.2020.; 04.06. 2020.; 04.08. 2020.	https://www.lonac.pro/novosti-iz-prnjavora https://www.pnjavor.info/prnjavor-nastavak-saradnje-na-omladinskim-projektima/ https://www.lonac.pro/kako-je-bilo-na-svecanom-priemu-u-produ-i-u-prnjavoru-1 https://www.lonac.pro/omladinska-banka-snaga-promjene-u-prnjavoru?fbclid=IwAR1qZ8rfhldXPBVxTG2DPHafz1DPV9Vz7sHp5UErv2sbGylCfz7TVo-n1uE
Rudo	Signing contract	07.05. 2020.; 12.06.2020.; 26.07. 2020.	https://www.lonac.pro/potpisivanje-ugovora-u-ob-rudo https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-odobrene-projekte-ii-poziva-u-omladinskoj-banci-rudo https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-odobrene-projekte-iii-poziva-u-omladinskoj-banci-rudo
Sokolac	Signing contract	04.08. 2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-opstini-sokolac?fbclid=IwAR3VqW139Mn4tbFrDEF2LzhiYR-54cMqea8ZDdRTJmfxVxzaD15uffmPILc
Stanari	Signing contract Signing MoU	04.08. 2020. 19.05.2020	https://www.lonac.pro/ob-stanari---tri-projekta-sprema-za-realizaciju https://www.lonac.pro/nove-clanice-u-porodici-omladinskih-banaka
Šipovo	Signing contract	23.04. 2020.	https://www.lonac.pro/sipovo-kroz-projekte-i-mikrobiznis
Tešanj	Signing contract	21.04. 2020	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-tesnju---21-04-2020
Travnik	Signing contract	16.04. 2020.; 03.06. 2020.	https://www.lonac.pro/sve-djecije-staze-u-ob-travnik-vode https://www.lonac.pro/ceremonija-potpisivanja-i-dodjele-ceka-za-mikrobiznis-omladinska-banka-travnik---03-06-2020
Ugljevik	Signing contract	24.04. 2020.; 02.06. 2020. 16.07. 2020.	https://www.lonac.pro/projekti-mladih-u-ugljeviku https://www.lonac.pro/ugljevik-ima-mikrobiznis https://www.lonac.pro/ceremonija-potpisivanja-ugovora-opstina-ugljevik
Usora	Signing contract	21.04.. 2020. 13.07. 2020.	https://www.lonac.pro/potpisivanje-ugovora-za-9-projekata-izmedu-omladinske-banke-usora-i-fondacije-mozaike-za-2020-godinu https://www.lonac.pro/odrzana-ceremonija-dodjele-cekova-mladima-za-drustveno---korisne-projekte-u-opstini-petrovo-opcini-usori-opcini-doboi-istoku-i-modrici
Zavidovići	Signing contract	30.04. 2020. 16.07. 2020.	https://www.lonac.pro/dvanaest-velicanstvenih-u-zavidovicima https://www.lonac.pro/dva-nova-projekta-i-mikrobiznis-u-zavidovicima---16-07-2020
Zenica	Signing contract	12.06. 2020.; 20.07. 2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-za-projekte-i-mikrobiznise-prvog-poziva-omladinske-banke-zenica?fbclid=IwAR2nBmUxGTVVXiTPsH1TbU1mG6UHEfTH9s_iKkJow7HHedOzRtkvx0ea8Wg https://www.lonac.pro/tri-nova-projekta-u-omladinskoj-banci-zenica---20-07-2020-17fbclid=IwAR1rMTUX03ee49ExLhh0lvNkW8ilji-czh-hFuuUQRME_EwC_Fla-PAq
Žepče	Signing contract	30.04.2020.; 04.06. 2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora---omladinska-banka-zepce https://www.lonac.pro/odobren-jos-jedan-projekat-u-zepcu---04-06-2020
Živinice	Signing contract	24.04.2020.; 02.06. 2020.	https://www.lonac.pro/ob-zivinice-u-vrijeme-korone https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-zivinice
	Signing contracts in Busovača	20.05.2020	https://www.lonac.pro/potpisivanje-ugovora-za-12-odobrenih-projekata-bih-kampanije-i-1-mikrobiznis---kiseljak-fojnica---and---novi-travnik---20-05-2020
	Sining contracts in Novi Travnik	20.05.2020	https://www.lonac.pro/potpisivanje-ugovora-za-12-odobrenih-projekata-bih-kampanije-i-1-mikrobiznis---kiseljak-fojnica---and---novi-travnik---20-05-2020
	Sining contracts in Sarajevo	21.05.2020	https://www.lonac.pro/potpisali-smo-ugovore-za-pet-projekata-i-1-mikrobiznisa---startup-studio-sarajevo-21-05-2020
Berkovići	Promotion of the results	26.11.2020.	https://www.lonac.pro/iako-je-prva-godina-rada-ob-berkovici-postizu-sjajne-rezultate---26-11
Bihać	Promotion of the results	27.11.2020.	https://www.lonac.pro/rezultati-omladinske-banke-bihac---2020
Bileća	Promotion of the results	27.11.2020.	https://www.lonac.pro/dvije-godine-ob-bileca-nize-uspehe---27-11
Bos.Krupa	Promotion of the results	12.11.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-bosanska-krupa

Bos. Petrovac	Promotion of the results	12.11.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-bosanski-petrovac
Bugojno	Promotion of the results	18.11.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-bugojno
Brod	Promotion of the results	08.12.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-brod
Cazin	Promotion of the results	24.11.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-cazin
Čelinac	Promotion of the results	03.11.2020.	https://www.lonac.pro/svi-putevi-vode-u-celinac-omladinska-banka-celinac-nize-uspiehe-vec-drugu-godinu-za-redom-3-11-2020
Doboj	Promotion of the results	25.11.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-doboj
Doboj Istok	Promotion of the results	04.12.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-doboj-istok
Doboj Jug	Promotion of the results	04.11.2020.	https://www.lonac.pro/mladi-iz-omladinske-banke-doboj-jug-vec-deceniju-unapreduju-svoju-zajednicu---4-11-2020-1
Donji Vakuf	Promotion of the results	10.12.2020.	https://www.lonac.pro/za-bolji-donji-vakuf-2020
Drvar	Promotion of the results	30.10.2020.	https://www.lonac.pro/omladinska-banka-drvar-je-i-ove-godine-uspjesno-realizovala-sve-projekte-30-10-2020
Istočna Ilidža	Promotion of the results	26.11.2020.	https://www.lonac.pro/mladi-iz-omladinske-banke-istocne-ilidze-vec-cetri-godine-unaprijeđu-svoju-zajednicu---26-11
Goražde	Promotion of the results	12.11.2020.	https://www.lonac.pro/u-qorazdu-vec-deceniju-mladi-nizu-uspiehe-svojim-projektima---12-11-2020
Gornji Vakuf-Uskoplje	Promotion of the results	10.12.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-gornji-vakuf---uskoplje
Gračanica	Promotion of the results Signing contract	22.12.2020.	https://www.lonac.pro/omladinska-banka-gracanica---završna-ceremonija-2020
		18.09.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-u-gracanici-moba-2020-2-1
Gradiška	Promotion of the results	18.12.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-gradiska
Jezero	Promotion of the results	30.10.2020.	https://www.lonac.pro/jos-jedna-uspjesna-godina-za-omladinsku-banku-jezero---30-10-2020
Kladanj	Promotion of the results	23.12.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-kladanj
Konjic	Promotion of the results	18.12.2020.	https://www.lonac.pro/konjic-je-medju-prvim-banka-u-porodici-omladinskih-banaka-je-ove-godine-napunio-svoj-deveti-rođendan--18-12-2020
Kostajnica	Promotion of the results	10.11.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-kostajnica
Kotor Varoš	Promotion of the results	03.11.2020.	https://www.lonac.pro/mladi-iz-kotor-varosa-vec-desetu-godinu-zaredom-uspjesno-realizuju-svoje-projektne-ideje---3-11-2020
Kneževo	Promotion of the results	03.12.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-knezevo
Laktaši	Promotion of the results	11.11.2020.	https://www.lonac.pro/ceremonija-promocije-rezultata-ob-laktasi
Lopare	Promotion of the results	25.11.2020.	https://www.lonac.pro/promocija-rezultata-ob-lopare

Ljubinje	Promotion of the results	04.12.2020.	https://www.lonac.pro/iza-omladinske-banke-ljubinje-je-prva-godina-a-sa-njom-i-sajni-rezultati
Modriča	Promotion of the results	03.12.2020.	https://www.lonac.pro/promocija-rezultata-ob-modrica
Mrkonjić Grad	Promotion of the results	06.11.2020.	https://www.lonac.pro/mladi-iz-mrkonjic-grada-vec-dvanaest-godinu-zaredom-unapreduju-svoju-lokalnu-zajednicu---6-12-2020
Nevesinje	Promotion of the results	26.11.2020.	https://www.lonac.pro/u-hercegovini-omladinska-banka-nevesinje-nize-uspiehe-u-prvoj-godini-rada--26-11
Novi Grad	Promotion of the results	01.12.2020.	https://www.lonac.pro/promocija-rezultata-za-2020-godinu-omladinska-banka-novi-grad
Novo Goražde	Promotion of the results	21.12.2020.	https://www.lonac.pro/promocija-rezultata-ob-novo-gorazde
Odžak	Promotion of the results	05.11.2020.	https://www.lonac.pro/sedam-uspjesnih-godina-za-omladinsku-banku-odzak---5-11-2020
Petrovo	Promotion of the results	08.12.2020.	https://www.lonac.pro/promocija-rezultata-ob-petrovo
Prijedor	Promotion of the results	10.11.2020.	https://www.lonac.pro/promocija-rezultata-ob-prijedor
Prnjavor	Promotion of the results	11.11.2020.	https://www.lonac.pro/završna-ceremonija-omladinske-banke-prnjavor
Rudo	Promotion of the results	12.11.2020.	https://www.lonac.pro/omladinska-banka-rudo-je-ceremonijom-projekata-uspjesno-krunisala-svoju-prvu-godinu-rada---12-11
Sokolac	Promotion of the results	17.12.2020.	https://www.lonac.pro/promocija-rezultata-ob-sokolac
Stanari	Promotion of the results Signing contracts	04.12.2020. 18.09.2020.	https://www.lonac.pro/promocija-rezultata-ob-stanari https://www.lonac.pro/ob-stanari---dva-nova-projekta-spremna-za-realizaciju
Šipovo	Promotion of the results	06.11.2020.	https://www.lonac.pro/promocija-rezultata-ob-sipovo
Tešanj	Promotion of the results	04.11.2020.	https://www.lonac.pro/dvanaest-godina-uspjesnog-rada-za-omladinsku-banku-tesanj---4-11-2020
Travnik	Promotion of the results Signing contract	17.12.2020. 22.09.2020.	https://www.lonac.pro/iako-je-godina-iza-nas-teska-ob-travnik-nam-drugacije-pokazuje--17-12-2020 https://www.lonac.pro/rezultati-prve-godine-omladinske-banke-travnik https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-projekte-i-mikrobiznise-2-bih-kampanje-22-09-2020
Ugljevik	Promotion of the results	19.11.2020.	https://www.lonac.pro/promocija-rezultata-ob-ugljevnik
Usora	Promotion of the results	05.11.2020.	https://www.lonac.pro/deveta-godina-uspjesnog-rada-za-omladinsku-banku-usora---5-11-2020
Zavidovići	Promotion of the results	17.12.2020.	https://www.lonac.pro/omladinska-banka-zavidovici-ove-godine-puni-9-godina-svog-postojanja--17-12-2020
Zenica	Promotion of the results	10.12.2020.	https://www.lonac.pro/grad-zenica-potice-razvoj-preduzetnistva-sa-velikim-brojem-mikrobiznisa-koji-dolaze-sa-bih-kampanje---10-12-2020
Žepče	Promotion of the results	10.12.2020.	https://www.lonac.pro/u-zepecu-svaka-nova-godina-je-novi-uspieh-za-omladinsku-banku---10-12-2020
Živinice	Promotion of the results	19.11.2020.	https://www.lonac.pro/promocija-rezultata-ob-zivinice
National Calls	Signing contracts in Busovača (National Call)	22.09.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-projekte-i-mikrobiznise-2-bih-kampanje-22-09-2020

Fojnica	Signing contracts in Fojnica (National Call)	22.09.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-projekte-i-mikrobiznise-2-bih-kampanje-22-09-2020
Banja Luka	Signing contracts in Banja Luka (National Call)	23.09.2020.	https://www.lonac.pro/startup-studio-banja-luka-ceremonija-potpisivanja-ugovora-ii-bh-kampanja
Sarajevo	Signing contracts in Sarajevo (National Call)	23.09.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-startup-sarajevo-ii-bh-kampanja
Mostar	Signing contracts in Mostar (National Call)	24.09.2020.	https://www.lonac.pro/u-mostaru-smo-potpisali-ugovore-za-13-projekata-i-2-mikrobiznisa--24-09-2020
Banja Luka	Signing contracts in Banja Luka (mresvuBiH)	21.12.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-sa-srednjoskolcima
Sarajevo	Signing contracts in Sarajevo (mresvuBiH)	11.12.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-startup-sarajevo---mresvubih
Bihać	Signing contracts in Bihać (mresvuBiH)	18.12.2020.	https://www.lonac.pro/ceremonija-potpisivanja-ugovora-startup-bihac-mresvubih

Annex 4 – List of Trainings					
Training/sessions:	Date:	Location:	No of participants:	F	M
MOBA 2020 Training of trainers	06-07/02/2020	Hotel Hollywood	19	11	8
MOBA 2020 Annual Conference	07-09/02/2020	Hotel Hollywood,	226	117	109
Training in Social justice	10-11/03/2020	Startup studio, Sarajevo	15	9	6
Mentorship of microbusiness	11-12/03/2020	Startup studio, Sarajevo	16	6	10
Training: MOBA 2020 #part2	25-27/06/2020	Hotel Hollywood,	29	18	11
MOBA 2020 # part2 – ToT	24/06/2020	Hotel Hollywood	6	3	3
MOBA 2020 #part2	25-27/06/2020	online	13	11	2
Mentorship of microbusiness	25/08/2020	Online	15	7	8
Training: Selection of microbusinesses	27-28/03/2019	Hotel Hollywood,	14	4	10
Training: Selection of microbusinesses	10-11/05/2019	Hotel Palas Studio Banjaluka	11	4	7
Mentorship of microbusiness	17/11/2020	Online	13	5	8
Mentorship of projects	18/11/2020	Online	17	14	3

Annex 5: YB events at national level

In 2020 organized national events that gather youth and representatives from active YouthBanks.

Event 1)

Conference and training MOBA 2020- Initial training for new YBB members was organized from 7th to 9th February 2020 for 226 YBB members (109 Male/ 117 Female), including and existing members due to transfer know-how. Twenty experienced YBB members trained new members in grant making process. During the training, participant had an opportunity to learn and practice:

- About the YB program, grantmaking process and responsibilities of the YBBs
- How to write a project at Lonac.pro
- How to select and mentor applications of projects and microbusiness
- What is the YB program plan for year 2020

Mozaik Foundation staff were engaged during Conference to introduce YBB members about following topics:

- ⊗ Opportunities for entrepreneurs – The participants were taught how to help their peers in the process of business idea development. Also, they were introduced with several different opportunities that can be found in lonac.pro such as: Social Impact Award, Green Ideas Award and various hackathons
- ⊗ Finance – The finance team has covered all the important topics regarding the project financing such as: creating the project budget and budget rebalance, allocating and cost positioning, collecting and payment of invoices in financial module.
- ⊗ Communication and public relations – Throughout this session, the participants were introduced with the process of content creation on social media and methods of reaching target audience for free and alike.
- ⊗ How to develop a business idea – With the concrete examples of Mozaik's microbusinesses the participants learned how the business is prepared for the market, where to invest funds when one starting his own business and most importantly, how to mentor the process of microbusinesses application.
- ⊗ Social Justice – During the module of Social Justice following topics were addressed: recognition of injustice and discrimination and how to correctly react upon such ongoing. Furthermore, with the deconstruction of prejudices and stereotypes the participants learned how to create better and more just their local communities.
- ⊗ Community building – This session covered all the possible opportunities that lonac.pro offers, as well as the use of other online tools such as: lonac.pro mix panel, webinar, podcast, Google Analytics, etc. With the use of previously mentioned tools young people can build and improve their local communities and connect with large number of partners available at lonac.pro.

One of the challenges was opening the call for participants to apply projects focusing on YBB engagement in community and promotion of the Program within their community. All topics mention above were opportunity for learning by doing. The call was open during the Conference MOBA 2020 and the voting campaign was finalized by the end of the conference. Out of 43 YB Boards we had 25 successful projects that were contracted at 9th of February 2020.

Conference MOBA 2020 also participated representatives of 43 municipalities where we have YB program, and our focus was sharing best practice from "old" to "new" municipalities about YB program, building capacities in area of social justice, inclusive youth strategies and program sustainability.

Some of the blogs and experiences of the participants can be read in following [blogs](#).

Event 2

Training MOBA 2020#2 (both online and offline) – Initial training for new YBB members was organized from 25th to 27th June2020 for 42 YBB members (29 Female). Six experienced YBB members trained new members in grant making process. During the training, participant had an opportunity to learn and practice:

- About the YB program, grantmaking process and responsibilities of the YBBs
- How to write a project at Lonac.pro
- How to select and mentor applications of projects and microbusiness
- What is the YB program plan for year 2020

Mozaik Foundation staff held following topics:

- ⦿ Finance - The finance team has covered all the important topics regarding the project financing such as: creating the project budget and budget rebalance, allocating and cost positioning, collecting and payment of invoices in financial module.
- ⦿ How to develop a business idea - With the concrete examples of Mozaik's microbusinesses the participants learned how the business is prepared for the market, where to invest funds when one starting his own business and most importantly, how to mentor the process of microbusinesses application.
- ⦿ Social Justice - During the session of Social Justice following topics were addressed: recognition of injustice and discrimination and how to correctly react upon such ongoing.
- ⦿ Community building and communication- This session covered content creation and all the possible opportunities that lonac.pro offers, as well as the use of other online tools such as: lonac.pro mix panel, webinar, podcast, Google Analytics, etc. With the use of previously mentioned tools young people can build and improve their local communities and connect with large number of partners available at lonac.pro.

Offline training was organized for 6 new YBB members. Total number of participants was 29 (18 F). As part of the training they had opportunity to apply projects focusing on YBB engagement in community and promotion of the Program within their community. All topics mention above were opportunity for learning by doing. The call was open during the training and the voting campaign was finalized by the end of the training. All six YB Boards applied with 6 projects and were approved for financing.

Training MOBA 2020#2 also participated representatives of 7 municipalities where we have YB program, and our focus was sharing best practice from "old" to "new" municipalities about YB program, and inclusive youth strategies and program sustainability.

Simultaneously, online training was organized of 13 (11 F) new members in already established YouthBanks.

Here are some [blogs](#) and photos from the training.

Annex 6: List of Interns

Department	INTERN NO	Name and Surname	City	Year of the internship	Beginning of the internship	End of the internship
STARTUP STUDIO		Lejla Kuduzović	Tuzla	2019	06.11.2019.	06.02.2020.
		Benjamin Džanović	Sarajevo	2020	10.06.2020.	10.09.2020.
lonac.pro		Elvedina Omerhodžić	Sarajevo	2019	14.10.2019	14.01.2020.
		Nedim Salahović	Sarajevo	2020	01.09.2020	01.12.2020.
FINANCE		Irsela Bajić	Sarajevo	2020	27.01.2020.	27.04.2020
		Lejla Meškin	Sarajevo	2020	02.10.2020.	31.03.2021.
		Anisa Omeragić	Sarajevo	2020	28.01.2020.	28.04.2020
		Natalija Vidaković	Rudo	2020	01.09.2020.	18.05.2021.
YOUTH BANK SARAJEVO		Rada Vasiljević	Kotor Varoš	2020	24.01.2020.	24.04.2020
		Marina Cvijetić	Doboj	2020	22.06.2020.	07.08.2020
		Haris Harbaš	Bosanska Krupa	2020	30.03.2020.	30.06.2020

a) Onboarding process

Onboarding process has improved user experience of registration, which is very important, since it is one of the first interactions users have with the site. Improved onboarding process allows users to find their own place in the community and to confirm themselves why are they even there (they must respond to three questions – who they are, what are their interests, and what are their goals). Based on it our home page is adjusted to them, and they see content based on the topics they decided to follow. New topics can be added easily. On the other hand, thanks to it Community Managers get to know their members better, and can adjust content or develop new features, thanks to it. Onboarding process will help us improve profile page where we could see all the important info about someone in the community, and to easily find out who are our peers, mentors, investors etc.

b) User-driven content design

Every registered member can easily post his or her information in the form of blog, vlog, podcast that is easy to edit and adjust to its own needs. User can embed (built-in) various forms of content in order to make its content in lonac.pro more appealing and interesting to the target group. User can embed different posts from social media platforms (for example Facebook or Instagram posts that leads directly to their page, therefore promote it), as well as video, infographic, google map, publication, presentation, giphy, survey. Instructions can be seen in the article on how to [embed various content](#) in lonac blogs.

c) Dynamic home page

Lonac.pro feed changes in real time, at the same time any member post something in a community. Members are used to it and like to see their content as soon as they post it (without Community Managers approving it firstly) while healthy and fair relationships in the community allows us not to have that kind of administration (so far, we had only one example of urgent deleting content that was not appropriate for lonac home page, and it was spam). Boxes on the side allows us to emphasize relevant content, and to embed different posts from other websites, if we want to promote them. Counter at the top also shows relevant info – number of members, content created, as well as partners in the ecosystem. General topics that help us to classify the content can be easily changed and all of the features at the home page can be easily adjusted by CMs.

d) Mixpanel

Mixpanel is an analytic and user behavior platform that helps us monitor the digital footprint of our users, on our website. It focuses on users' actions on a website such as signing up, signing in, creating an article or a question, visiting home page, interacting with others etc., but also allows us to meet and understand our user's characteristics, such are age, sex, location. Mixpanel is designed to help you understand your engagement metrics and thus increase user engagement. Mixpanel allows us to familiarize with our user, and to identify who our power users are. It allows us to put them in a convenient target group to which we, correspondingly, send targeted in-app messages and e-mails while measuring their interactions with our site.

e) Q&A

What strongly distinguish community from any other website is Q&A session. Every user can post a question, and every user can answer to it, and be on both sides. **Q&A sessions** give audiences the opportunity to find out more about certain topics and to ask a question to someone that they would never normally get the chance. These types of **sessions** are great for keeping audiences engaged because no two **sessions** are alike. To ask/answer question you have to be registered member with name and surname so there is no misuse. Asking a question is often great entry point for using different opportunities in lonac. Great example is this Milan's question: [Šta je sve potrebno za registraciju mikrobiznisa?](#) after which he successfully registered his microbusiness. Other great examples can be find on this topic: [pitanja i mentorstvo](#).

f) Integrated Adizes methodology on a profile page

Every member has unique opportunity to completely free find out its own leadership style presented with four letters – PAEI. It only takes 10-15 minutes to fill in the questionnaire and the results are shown on a profile page, with two of the most prominent letters. Members of a community like to

comment each other's styles, and to compare them: [Znaš li već kakav je tvoj stil rada u timu – podijeli u loncu svoje rezultate i napiši da li te dobro opisuju?](#)

g) CHAT

Lonac has implemented [chat](#) as an option for every member of the community, to make interactions among members easier and to foster 1 on 1 mentorships and exchanges, as well as to build group identity – for example chat groups with groups of activists, chat group with mentors etc.

h) Opportunity Module

Opportunity Module: Investment page

This module is designed for applicants interested in opportunities that include financial and mentorship support. It is a simplified process thanks to which creators of the Opportunity get to know their applicant much easier and precisely (they fill in the questionnaires integrated on their profile page, so that authors of the opportunity can find out their core values and competencies), as well as fill in the very simple form of a canvas – designed to present their ideas. Pool of mentors are then being included in order to improve applications, all the communication is directly in the module, and jury can easily access to every application and make selection easier.

Mozaik Foundation, UNFPA and British Embassy launched call for YouthPeace lab, in July. [Laboratorija mira: 150.000 KM za tvoju inovativnu ideju](#) was the call published and implemented through lonac. It was the first ever call used through this new functionality, with 124 applications in the end. Every process was well integrated in lonac – from writing an application, communication, selection and mentorship process to announcement of winners through [virtual fair platform](#). [Eight ideas were financially supported in the end](#) and their ideas and road to success are valuable add on to lonac community.

Opportunity Module: Internship page

This module functions the similar way as described previously, with only exception that is focused on finding out the perfect candidates for internship positions. Every partner in a community can publish their own call, with their own requirements, and applicant fills in all of them through the module – it can be answering some questions in lonac.pro, working on some task in any form of document (word, excel...), or any kind of a task in order to test their competencies for the internship. Integrated Adizes methodology on the profile page helps a lot, as well.

i) Company page

It is a page in lonac.pro that makes businesses present themselves easier to the community. Pitch deck, business plan, finance, annual reports, as well as their market, problem they are solving, products/services they are selling, competition, potential clients, marketing and sales, team, investors..., everything can be filled in. Different authors that use Opportunity modul to publish their calls can also connect it to the Company page when they are publishing calls for already registered businesses. It is basically an ID of your start-up, and it provides relevant information, with the opportunity to present yourself in a form you like – by video, visuals, uploading set of different types of documents etc.

j) Grantmaking module

It is an ideal module for innovative, fully participatory and transparent programs for providing grants. Every step of it is online, fully integrated in lonac.pro, from writing application of the projects/business proposals to selection process, monitoring, reporting, payments and reporting. Each application can be fully accessed in lonac.pro, and every registered member of the community can read project/business proposals, reports, as well as monitor implementation of the project. It is well rooted in the community, since it is including community members to take final decision in approving those proposals. They vote for most significant ones and ensure the financing. Everyone registered for voting in lonac.pro can vote for proposals. Currently, this module is being used by YouthBank Program, that supports social cohesion by providing grants for non-formal volunteers' groups of active woman and man in rural and urban areas.

k) Financial module

It enables several automatic solutions when processing payments, such as: importing orders into electronic banking, generating contracts, generating financial reports, filtering and searching by various categories, automating budget control and spending as well as other solutions that significantly shorten steps when processing grants. It is also an innovative solution for financial processing and payment of grants to informal groups within the YouthBank Program.

Annex 8 – Examples of content created in lonac.pro community

Community was extensively used by interns who wrote about their internship experience:

[Put ka uspjehu kroz Fondaciju Mozaik!](#)

[Kako me rad u Fondaciji Mozaik naučio da ne postoje granice](#)

[Praksa u Fondaciji Mozaik - svijetla tačka u dominantnoj bosanskohercegovačkoj sivoj eminenciji](#)

[Mozaik je jedna velika porodica 😊](#)

Young people writing about YouthBanks and projects:

[Mi smo lijepi, mladi i pametni - part 2](#)

Our partners used platform for transparent and accurate jobs postings - examples: [Klas](#) and [Mreža za izgradnju mira](#)); [KULT](#), [MreSVuBiH](#), [SPARK](#), [NAHLA](#), [Udruženje "Freelance" u BiH](#), [UFUBiH](#), [UNFPA](#); <https://www.lonac.pro/ambasada-svicarske-u-bih-nudi-odlicnu-priliku-za-posao-u-sarajevu-3>

Snippets of peer to peer and expert support to young women in lonac

- Nađa Pandžić of social business „KESA“ got [10 responses](#) on how to improve brochure and packaging of her products
- Lidija Sejdinović from Vogošća got community feedback on [new logo design](#) for her “Teta Pričalica” social business

Stories about experience of entrepreneurs in lonac.pro

Important content are stories from young people about their experience as entrepreneurs.

- Story from Konjic “[Srebrenarnica Promenada](#)”
- Story from Travnik “[Agronom - Ukrasne biljke](#)”

Internship Campaigns

Internship campaigns are motivating large number of young people to present themselves to the community, write about their experiences and skills and answer some relevant questions concerning their specific internship.

- [TechSoup Balkans internship](#)
- [Data Analytics intern in Mozaik Foundation](#)

Below are examples of how they engage:

- [Ko je tvoj uzor u preduzetništvu i zašto?](#)
- [Na koji način bi ti motivisao/la svoje drugare da se aktiviraju i urade nešto dobro za svoju zajednicu?](#)
- [Možeš li podijeliti sa zajednicom bar jednu dobru priču iz 2019. godine?](#)
- [Čime bi ti unaprijedila ili unaprijedio svoju zajednicu, ako imaš mogućnost da realizuješ projekat u vrijednosti od 1.500 KM?](#)
- [Poznaješ li nekog Klark Kenta u svom kraju? Ko su tvoji superheroji i čime se bave?](#)
- [Koja ti se biznis ideja najviše svidjela do sad i zašto?](#)

Examples of presenting lonac.pro to eco system partners - presentation of lonac.pro to [Hastor Foundation scholars](#)

Young people from more than 20 partners' municipalities gathered instructions of “[How to start your own microbusiness](#)” as a guideline to their peers that want to start their own business.

Good example how lonac community inspired someone to do something differently. After writing about the course they are offering, members from the lonac community inspired them to offer [online orientation class](#) as well.

Gathered information about collaboration between [YouthBanks and Divac Foundation](#) from Serbia, and how did lonac connect youngsters from B&H and Serbia.

Collaboration between our social business [KESA, with drogerie markt-dm](#).

Nermina is the owner of one microbusiness and she wrote about her farm and how did she use the grant from Mozaik Foundation to [increase her production](#).

Aldin is the owner of microbusiness - a jewellery store in Konjic, and this is the [interview](#) with him.

Q&A examples:

Meliha wanted to know whether the knitting she does as a [hobby has a potential as a small business](#). Hamida is already producing peanut butter, but had specific question about the raw material and [how to sell her product](#). After these comments she applied for a grant to register microbusiness.

Vladimir helped Dragan with this specific question about [online shop](#). Lidija is an entrepreneur wanting to know [how to prevent burnout](#) at work. She also asked what are the best questions to be asked while [interviewing](#) someone you want to fit in your small business principles.

Producing different content:

Google map gathering information about [all projects and microbusiness that YouthBank](#) supported in the last two years. Google maps gathering information about all [HUBs and coworking spaces in B&H](#).

[Video content explainers](#) – short videos explaining most popular activities happening in the community. [Interviews](#) with our co-workers in Startup Studio in Sarajevo and Banja Luka.

New topics:

- At the very beginning of the reporting period, we experienced lockdown due to the pandemic of COVID-19. We responded promptly to it, adjusting our home-page to the topic every age group was interested in at the time: [the coronavirus](#). We have started producing content that helped our members feel informed, but also to give them the other perspective of things – how can we adjust to it, and what can we do differently through activism and entrepreneurship. We wrote about solidarity, innovative and entrepreneurial ideas that pandemic fostered, published interviews with outstanding individuals that adjusted their business models, brave new, empowered entrepreneurs that even started businesses during that time, shared good practices of working from home, useful free webinars, calls for financial support, gathered legislative, published surveys, organized internships remotely etc.
- We have created another topic: [“Pogurajmo male biznise”](#) (support small businesses) focused only on entrepreneurs affected severely by the coronavirus, and offering them different ways of help – whether through free promotion in lonac, tips&tricks from experienced members, introducing them to new tools and set of skills they can use, or giving them pro bono advices.
- Third topic focuses on innovators, and is called [Innovations and Patents](#) since we recognised they do not enjoy much of a media space, regionally.

Partners in lonac:

- [Startup studio](#) started publishing regular calls for relevant entrepreneurial topics and guests from different backgrounds. All the events are being published through our

community and allowed all the offline events to have an online follow-up. One of the most popular one was collaboration with dm – drogerie markt Bosnia and Herzegovina. After the event, members of lonac had the exclusive opportunity to [watch the recorded event, and to ask questions directly](#) to the employee of dm – Anes Cerić, Assortment Manager. It was a great turn-out and many small businesses asked for the advice. Anes responded promptly to all of them.

- Mozaik Foundation, UNFPA and British Embassy launched call for YouthPeace lab. [Laboratorija mira: 150.000 KM za tvoju inovativnu ideju](#) was the call published and implemented through lonac. It was the first ever call used through lonac's new functionality called Opportunity modul, with 124 applications in the end. Every process was well integrated in lonac – from writing an application, communication, selection and mentorship process to announcement of winners through [virtual fair platform](#). [Eight ideas were financially supported in the end](#) and their ideas and road to success are valuable add on to lonac community.
- Another great collaboration happened with youngsters from Vijeće mladih Bosanski Petrovac during the lockdown. [Adnan Družić](#) and his team proposed to start their own way of online gathering with youngsters all around B&H, while preparing very useful topics for them. [The most interesting webinar](#) happened with the International Finance Corporation project "Microfinance in B&H", implemented by IFC, with the support of Embassy of Switzerland.
- This online approach inspired this IFC project to start their own series of articles in lonac, through "[Finansijski savjetnik](#)" profile through which they are trying to talk about very important financial topics, such are loans, credits, etc.
- [MarketMakers Project](#) also started sharing valuable content in lonac, focused on freelancers.
- We collaborated with [OREA](#) – first regional web shop, that sells exclusively quality handicrafts. We have presented seven amazing entrepreneurs that are enjoying benefits of the OREA platform.

New approach thanks to lonac:

After Bojan had offered an IT course in Banja Luka, community encouraged him to start an online course as well. As a thankful member, Bojan afterwards organized free course for lonac members: [Hvala loncu + pokloni za sve](#).

Professional opportunities in lonac:

During last couple of months, lonac became place where people are searching for different service providers, that are usually freelancers. One of those examples is this one, where Senka had asked for recommendations for professional photographers: [Trebam preporuku za profesionalnog fotografa](#).

Collaboration with other communities:

One of many webinars that happened during reporting period was [Global Thursday Meetings](#) series, where we collaborated with the [community for social entrepreneurship in Turkey](#) that is using the same software as lonac.

Trust in a community:

We are very proud that members of our community are trustworthy to post their business ideas and even whole applications, to improve them. Marija asked the community for suggestions, comments and eventual corrections in her application for Innovation prizes,

and was very happy with the outcome: [Da li neko može pregledati prijavu mog tima za konkurs Innovation prizes i dati svoje komentare, sugestije, predložiti ispravke?](#)

Transparency and opportunity to report irregularities:

We are also proud on young activists who are passionate about their projects, and feel welcomed to report irregularities in lonac, but also to give suggestions for improvements. Additionally, other YouthBank member answered, and shared his own, very different experience to defend the process: [Neprijatan miris u Kotorvaroškom Loncu!](#)

New power users – experts on various topics:

We were very happy that users such as retired, experienced journalist and psychologist [Drago Marić](#), or [Faruk Hadžić](#) (macroeconomic management) dedicated their time to write expert articles and support youth.

In September 2020, we launched the *initiative Međugeneracijska solidarnost: povezujemo generacije tokom pandemije COVID-19*. The initiative proved that this pandemic can also result in positive outcome, since it brought together different generations and helped them during isolation by meeting new people and learning new things. This initiative received a lot of attention and support in a very short time, so we created a special topic [Međugeneracijska solidarnost](#), that followed the activities of the participants.

In the same month, we had several new reinforcements in lonac community:

Nedim joined our team as an intern. It was our first internship in lonac team, for remote position. He wrote about his experience of getting an internship and how the whole process looked like – *Dobio sam praksu u loncu! – Nedim Salahović (Kako sam dobio svoj internship) 1/2*

Right after he started with his internship, one of the first missions that Nedim had was to do a survey about *how much we know about innovations in Bosnia and Herzegovina*. After he gathered the answers, he did the analysis and structure of survey participants looked like this: none of the respondents was older than 53 years, and 85% of respondents were between 18 and 30 years old – our most active group in the community. He published the results of the survey in lonac – *Analiza prikupljenih odgovora iz ankete o inovacijama u Bosni i Hercegovini*

We also brought three experts on board, among 160 others – *Faruk Hadžić, Almir Paočić, Dženeta Schitton and Adisa Tufo*. September was marked by new partnerships, as we were also joined by one of the largest student organizations – *Students for Liberty (SFL)*.

We started with promotions of all winning Youth Peace Lab teams, eight of them: *Pobjedničke ideje Laboratorije mira 1/8: Helem Nejse Rejdio Šou*. Since their implementation was coming to end, many of them wrote in lonac to update us about the impact their ideas had on the community. We gathered them here: [Laboratorija mira](#).

New type of content – Podcasts:

MarketMakers Project continued to promote young freelancers who gave a lot of advice to other youngsters who would like to follow their path *Hoću da budem freelancer* and contributed to the variety of our content. Beside this podcast, Faruk Gutić, launched new column called *ANAMNEZA* – a podcast in which health professionals, patients and biomedical professionals share their experiences, and answer to many questions about medicine and dentistry and lonac was a great platform for them to promote it. Agency for economical growth of Prijedor City “PREDA-PD” is regularly publishing “*Prijedor Circle Hub*” videos – focused on the creative industry, IT technology and education.

DOBRO za filantropiju awards by Mozaik Foundation were given – *Pročitaj imena sjajnih osoba i kompanija koje su osvojile ovu nagradu u 2020. godini*. At the end of the year, we did a quick recap of the most significant activities in lonac community for 2020 – *Retrospektiva 2020. u loncu*.

After Startup Studios' first workshop about Facebook ads for businesses went great – *Facebook oglašavanje po mjeri tvog biznisa (1): Nauči strategije Facebook oglašavanja* – VIDEO, they decided to continue with educational online workshops and to share them in lonac community. Soon after the first one, they organized the second – *Facebook oglašavanje po mjeri tvog biznisa (2): Nauči brzo i jednostavno kreirati Facebook objave!* – VIDEO and this practical knowledge shared for free was something young entrepreneurs were missing.

YouthBank project story about young student from Prijedor: *Where do free bikes go?*

We are presenting lonac as a free and innovative digital platform for enthusiasts who want to share their knowledge, lessons learned, tips&tricks, and Anis and Mirza recognized it. Anis Maksumić, shared his experience and useful tips about Upwork in two great articles:

- *Šta je Upwork i kako funkcioniše? Moje iskustvo i savjeti nakon 4 mjeseca rada na platformi.*
- *Upwork – Kako urediti profil i popuniti ga do 100%? Šta su talent bedževi?*

The first one had more than 6.000 and the second more than 3.000 views.

Another article in marketing reached many views – more than 2.000. Mirza wrote about modern phenomena – newsjacking – *Newsjacking: Zanimljiva strana marketinga*.

Another big conference was organized in February – The Mozaik Foundation Annual Conference. More than 4.000 people have seen our invitation to this conference and sneak peaks into the virtual space it was held in – [PRIDRUŽI SE NAŠOJ GODIŠNJOJ KONFERENCIJI](#). It lasted 5 days and gathered more than 700 visitors on the opening. This conference gathered Ambassadors, mayors, representatives of partner cities/municipalities, partners of the Mozaik Foundation, members of 50 Youth Banks, entrepreneurs, young activists and all interested parties who want to contribute to the economic and social development of communities – *Godišnja konferencija Fondacije Mozaik: Budućnost BiH leži u dinamičnoj i preduzetničkoj mladoj generaciji*.

Success story:

Azer Bašić, one of the Peace Lab winners, wrote about his experience how lonac community made his 2020. a better year, despite COVID-19 pandemic outbreak – *Kako je lonac.pro učinio pozitivnom moju 2020. godinu?*

Also, many businesses in lonac presented them in a form of sharing their valuable experiences or using lonac as a platform for promotion:

- *Emina Smajić – Savjeti iz iskustva: AIDA – Kraljica Facebook oglašavanja*
- *Novak Đoković podržao društveni biznis Greens*
- *Armin Maglić – Savjeti iz iskustva: Kako dva piva i štene mogu pomoći prilikom izbora pravih partnera?*
- *Collaboration between Beyond42 and Mašta d.o.o. and how were the virtual fairs created: Collectivibe virtualni događaji: Kako (mali) biznisi mogu da prežive COVID-19 pandemiju?*
- *Preduzetnički saveti – ideje su samo prvi korak, potrebno je puno rada i truda da biste ih realizovali (Mate Rimac, Dušanka Ilić and Mirza Cifrić)*
- *Mašta presented their new financial services: Mašta FIN je pripremila najpovoljniji paket računovodstvenih usluga, za društva s ograničenom odgovornošću (d.o.o.)*
- *SOLHEAT d.o.o. vam pomaže da solarnom energijom snizite svoje račune za grijanje*
- *Microbusiness iWalkDog – how did I begin?*

Annex 9 – List of Approved Business Ideas – Pre-seed Prototyping

	Name	Name of bussiness	Short description	Date approved	Status
	Mirko Keca	Lightspeed Banja Luka	Production of electric scooters	mar.20	Validating
	Adnan Čutura i Adi Šoše	RootIT Sarajevo	Production of tool cabinets used by car mechanics, etc.	mar.20	Validating
	Kenan Teletović i Benjamin Kadirić	Keser Srebrenik		mar.20	Validating
	Zvonimira Jakić	Green Solutions Sarajevo		mar.20	Validating
	Elma Mahmutović	Travelo BiH Sarajevo	TraveloBiH Agency will organize thematic educational (study) and tourist visits to Bosnia and Herzegovina (eg "History of BiH", "Post-conflict society, transitional justice and reconciliation" "Yoga & meditation ", " Herzegovina tour ", etc.), as well as the organization of events (conferences, seminars, congresses).	mar.20	Validating
	Branko Petrović	EDUCOR Banja Luka	Online learning software - lms system	maj.20	Validating
	Jasmin Čehajić	Montažne kućice Bihać	Manufacture of prefabricated wooden houses	maj.20	Validating
	Žarko Brkić	Bioetanol Pelagićevo	Production of maize biotetanol	maj.20	Validating
	Vladimir Trbić	Vasting Banja Luka	Vending coffee machines	maj.20	Registered
	Milenko Lakić	Reciklaža stiropora Banja Luka	Styrofoam recycling and reselling packaging	maj.20	Validating
	Kenan Čaušević	Geometrijske torte Sarajevo	Production of cakes and pastries using 3d printers	maj.20	Validating
	Kemal Hodžić	BioCare Vogošća	Production of liquid soap and hygiene products	maj.20	Validating
	Erdin i Melisa Kajmak	G-CODE Vitez	Training of cnc operators and work on cnc machines	maj.20	Validating
	Nikolina Bašić i Marko Bašić	Otpada Bez Banja Luka	Sales and distribution of consumer goods prepared exclusively from recycled materials	jul.20	Validating

	Marko Budimir, Pavle Koljančić, Aleksandar Galić	Agroveritas Banja Luka	The application aims to facilitate work and reduce economic inequality as well as to improve the use of resources for more efficient and sustainable agricultural production	jul.20	Validating
	Haris Babić, Mirza Babić, Armin Karabegović Adnan Bosnić	Balon sport. Sala Bihać	Construction and rental of a balloon sports hall in Bihać	jul.20	Validating
	Lana Pepić	Bilans znanja Banja Luka	An application for online learning about finance and economics	jul.20	Validating
	Kenan Suljić, Sejo Ivković, Amina Madžak	D-app Mostar		jul.20	Validating
	Nemanja Ivanović	Dostava Gari Modriča	Delivery by bicycle in the area of Modriča	jul.20	Validating
	Dženita Mašić Ibrić, Jasmin Ibrić, Danilo Gojković	Ja online Sarajevo	Education in the field of protection against cybercrime, data protection	jul.20	Validating
	Mahir Ibreljić	Peletirane kulgice Busovača	Production of fertilizers and plant protection from old wool	jul.20	Validating
	Lamija Džaferović, Mustafa Hasanović	Kupi više da BiH diše Sarajevo	An application by which users collect points when buying domestic products	jul.20	Validating
	Nemanja Davidović, Jelena Jovanović	Saputnik Bosanski Petrovac	Application for supply and demand of transport	jul.20	Validating
	Kanita Kadušić, Selma Salman	skamt Sarajevo	An application for useful use of time, which includes various courses and education	jul.20	Validating
	Dženan Kovačić, Andrej Gajić	Vault nanoplatform Jablanica	Tuberculosis vaccine	jul.20	Validating
	Izudin Dedić	GreenMooV Francuska	An application that encourages people to move, thus gaining certain points	jul.20	Validating
	Semra Sukanović	Zen Kozmetika	Production of plant-based cosmetics	Dec. 20	Validating

	Anela Zorlak	Genetičko savjetovanje	Online genetic counseling	Dec.20	Quit
	Aleksandar Pantelić, Miloš Subotić	Kviz Aplikacija	Android quiz app for knowledge improvement	Dec.20	Validating

Annex 10 – List of Business Ideas that received Seed Investment

No.	Name	Name of business	Short description	Date of approval	Status	Date of registration
12	Edita Vejselovic	Igraonica "Mašta" Hrasnica	Playground Wonderland is a warm, clean and beautifully decorated space for play, fun, learning and happy growing up of our little ones in a safe environment.	04.03.2020.	Registered	17.4.2020.
13	Vladimir Trbić	Vasting Banja Luka	Supplier of a full line of snack, and cold drink, coffee, cold and frozen food and custom vending machines	04.07.2020.	Registered	25.8.2020.
14	Jelena Pušac-Broćilović	Quantum Medicom Banja Luka	Diagnosis and treatment with quantum medicine, which scientists have declared the medicine of the future because it uses non-invasive methods in diagnosis and therapy	04.07.2020.	Registered	11.08.2020.
15	Benina Grahić	Telemedia Zenica	Center for advanced STEM education, which with a creative, well-designed program and quality lecturers brings children and young people closer to technical sciences, disciplines and global trends in the fields of science and technology.	04.07.2020.	Registered	20.8.2020.
16	Jasminko Halilović i Skender Hatibović	Ful.ba Sarajevo	With an assortment of over 3,500 products, FUL.BA is the largest online supermarket with delivery in Sarajevo, with special created services for orders from the diaspora and humanitarian aid to be delivered to the	04.07.2020.	In process of registration	N/A

			address needed in Sarajevo.			
17	Muamer Poturak	Reklame BiH, Vogošća	Design, production, delivery and installation of all types of advertising, visual communications and various products made of plexiglass, aluminum and other materials.	04.07.2020.	Registered	23.9.2020.
18	Nedim Hadžiosmanović	Tingea, Sarajevo	Tingea is a collaborative company of young professionals that offers GIS development services, web and mobile applications, web design and premium hosting, domains and e-mail packages	04.07.2020.	Registered	21.9.2020.
19	Dinko Abdić	D.A. Vinci Guitars Bihać	Production and distribution of unique electric guitars for hobbyists and professionals and parts for electric guitars.	29.07.2020.	Registered	13.8.2020.
20	Arman Ćurić	Interprodukt Mostar	Production of aluminum and plastic joinery in customized dimensions, as well as the production of glass for joinery	29.07.2020.	Registered	25.9.2020.
23	Zlatan Samardžić	Wolfen	Graphic design and video production services	Oct 2020	Registered	20.11.2020.
24	Elvedin Kajmaković, Irfan Hadžiomerović	Studio Atrij d.o.o.	Architectural studio	Oct 2020	Registered	16.12.2020.
25	Edina Hadžić, Sabina Murtagić-Daul	Sugar on top	Production of textile products for children and end to end services for manufacuters	Jan 2021	Registered	12.11.2020.

Annex 11 – List of Events in Studio

No.	WHAT	WHEN	WHY	WHERE	No. of Participants
1	Demo Day 1	29.5.2020.	The event was organized to select finalist of Balkan Green Ideas Challenge. Out of 40 applicants, 9 of them got the opportunity to pitch their ideas in front of the jury. Three ideas were selected for the regional Balkan Greens Ideas competition.	Online (Zoom)	13
2	Press conference for the opening of Startup Studio Bihać	17.6.2020.	In partnership with City of Bihać we opened third Startup studio in BiH to support young entrepreneurs in this region.	The press conference was held in Startup Studio Bihać, Bosanska 4.	30
3	MOBA 2020 #Part 2	25-27.6.2020.	The training was organized for YouthBank board members established in 6 new Youth Banks. The trainees gain hands-on experience on grant-making process in lonac.pro community.	30 participants attended live sessions in Hotel Hollywood (Sarajevo) and 20 of them participated in online Zoom training sessions.	50
4	Info Day Youth Peace Lab online event	1.7.2020.	The event was organized to launch new public call for innovative ideas on peacebuilding and to promote new functionalities in lonac.pro community.	Event was live streamed in lonac.pro community and official lonac.pro Facebook page	140

5	Business Talk with Zijah Sokolović	4.7.2020.	Meetup is organized for young entrepreneurs with one of the well-known actors and entrepreneurs in region.	Startup studio Bihać	25
6	Workshop with dm	17.7.2020.	Event was organized for young entrepreneurs to provide guidelines on how to enlist their products in dm stores in BiH.	Startup Studio Sarajevo	25
7	Virtual Cross-Cultural Workshop Bosnia & Herzegovina & Youth Leadership Conference	22-30.7. 2020.	YouthBank activists from Georgia, Abkhazia and Bosnia and Herzegovina where gathered to promote youth engagement in post-conflict and multiethnic communities.	The participants from BiH attended online Zoom sessions with their peers in Georgia and Abkhazia from Hotel Hollywood.	30
8	Promotion of Award-Winning Ideas of Youth Peace Lab	6.8.2020.	The event was organized to announce the best teams of Youth Peace Lab and to present mentorship process tailored to support teams and refine their ideas.	Event was live streamed in lonac.pro community and official lonac.pro Facebook page	60

Annex 12 – List of Supported Microbusinesses

No.	Microbusiness name	Place	Name of applicant
1	Studentski poslovi	Bihać	Haris Dukić
2	Studio 367	Bileća	Tripko Šekarić
3	Kutak za djecu i odrasle	Bugojno	Neir Hozić
4	Dresovi i ukrasi	Bugojno	Hajrudin Avdibašić
5	Cvjećara	Bosanski Petrovac	Jelena Vučković
6	Aplicirani dizajn	Cazin	Samra Čataković
7	Auto servis Danojević	Čelinac	Goran Danojević
8	Lim Mont	Čelinac	Sretko Savić
9	Domaćinstvo Jovanović	Čelinac	Nemanja Jovanović
10	Frizerski studio Philippe	Čelinac	Filip Dragojević
11	MSS Clean	Čelinac	Slađan Trivić
12	Medno dobro	Doboj Istok	Mirnes Mrkanović
13	Dreamwork	Doboj Jug	Aladin Aldobašić
14	Bonsai Natural - kremasti namazi od orašastih plodova	Donji Vakuf	Hamida Begović
15	Berberska radnja	Donji Vakuf	Haris Kero
16	Zelenko	Gradiška	Dražen Marjanović
17	Ribnjak Muška voda	Kladanj	Kedin Halilović
18	Proizvodnja domaćih jaja	Kladanj	Merisa Halilović
19	Radionica za izradu torti i kolača - CAKE shop	Konjic	Ajla Topalović
20	Vitamini 2 go	Konjic	Endi Omeragić
21	Farma Radmanović	Kotor Varoš	Siniša Radmanović
22	1on1 Learn	Mrkonjić Grad	Mihajlo Drljača
23	Agencija FinOffice	Odžak	Dajana Andrijanić
24	Podizanje pčelinjaka	Odžak	Jela Paradžik
25	Frizerski salon	Šipovo	Olga Todorčević
26	Mobile studio - Mobile Hills	Tešanj	Tarik Hujdur
27	San Marino	Zavidovići	Amer Ćosić
28	Sweet business - pakovanje ugostiteljskog šećera	Žepče	Hašim Kapić
29	M-clean	Žepče	Marina Tadić
30	Krojački studio Zefir	Živinice	Midheta Aličić
31	Život na selu	Živinice	Selima Mulavdić
32	Građevinski limari	Živinice	Esat Veljiu
33	Studio ljepote Dević	Banja Luka	Velibor Dević
34	Be(e) Polić	Istočni Drvar	Milica Polić
35	Pčelarstvo "Šehić"	Gornji Vakuf- Uskoplje	Malik Šehić
36	FASTransport	Fojnica	Edin Saravan
37	Foto "InArt"	Gornji Vakuf- Uskoplje	Sinan Duratbegović
38	Encode	Novi Grad Sarajevo	Arma Čoralić
39	2A Epoxy design	Banovići	Amina Đerzić
40	KNJIŽARA SA SUVENIRNICOM	Kakanj	Emina Čizmić

41	Endza gradnja	Visoko	Džanel Jusić
42	3D Lab	Bihać	Aladin Čemalović
43	Računovodstveni biro Aktiva	Bihać	Ammar Liđan
44	ElykSir	Cazin	Irhan Beganović
45	Vešeraj	Doboj	Dijana Drlić
46	Dječija igraonica sa rođendaonicom	Lopare	Draginja Novaković
47	OrganicFood AE	Nevesinje	Aid Čopelj
48	TA&LE	Travnik	Lejla Salkić
49	BP SOLUTION	Ugljevik	Branko Petrović
50	Poljoprivredni obrt Bilić	Zenica	Zlatan Bilić
51	Agencija za organizovanje događaja	Zenica	Merim Berberović
52	Kreativni kutak	Zenica	Čera Imširović
53	Beta monta	Gradiška	Jovan Gvozdenović
54	GinGin	Gradiška	Vanja Kondić
55	Aurola Kozmetika	Laktaši	Jelena Jeremić
56	Frizerski salon "Brico"	Prijedor	Marko Mandić
57	Blistavo i čisto	Zavidovići	Rusmira Karahasanović
58	Mikrobiznis "Studio Lela"	Brod	Tanja Lelić
59	Vjerujte u svoje ciljeve	Gornji Vakuf- Uskoplje	Hedija Lužić
60	Prirodna kozmetika - Rosa	Kladanj	Melisa Softić
61	Pekara "San"	Kneževo	Valentina Pikelja
62	Odred za čistoću	Prijedor	Dejan Kaljević

No.	Business name	Place	Short description
1	Frizerski salon	Vlasenica	Hairdressing services.
2	Domaćinstvo Jovanović	Čelinac	Cow breeding, calf flattening, production and sale of cheese and milk.
3	Agencija FinOffice	Odžak	Office business agency that offers: combined office administrative services, photocopying, document preparation and other specialized office support activities.
4	Medno dobro	Doboj Istok	Agricultural activity engaged in the breeding of other animals (beekeeping, production of honey and beeswax and other bee products) and growing vegetables.
5	Bonsai Natural -	Donji Vakuf	Production of spreads of nuts products – walnuts, peanuts and hazelnuts.
6	MSS Clean	Čelinac	Services of washing roofs, facades, panels and their protection.

7	Frizerski studio Philippe	Čelinac	Hairdressing services.
8	Berberska radnja	Donji Vakuf	Hairdressing services.
9	Podizanje pčelinjaka	Odžak	Beekeeping, production and sale of honey and beeswax.
10	Farma Radmanović	Kotor Varoš	Roasting services and delivery of finished roasted meat.
11	Dreamwork	Doboj Jug	Manufacture of other fabricated metal products (fences, handrails and furniture).
12	Cvjećara	Bosanski Petrovac	Sale of flowers, ornamental plants and decorative aids).
13	Proizvodnja domaćih jaja	Kladanj	Mixed agricultural production (plant and livestock production) and poultry farming and egg production.
14	Mobile studio - Mobile Hills	Tešanj	Retail store – retail sale of telecommunications equipment in specialized store.
15	Kutak za djecu i odrasle	Bugojno	Catering facility (coffee shop) -which mainly prepares and serves coffee and other beverages.
16	Dresovi i ukrasi	Bugojno	Retail store – sales at stalls and tables outside the retail market, jerseys and decorations.
17	Građevinski limari	Živinice	Construction works, installation of finished metal elements on roofs and other surfaces of buildings.
18	Radionica za izradu torti i kolača - CAKE shop	Konjic	Production of homemade cakes and pastries (For birthdays, weddings and many other occasions)
19	Računovodstveni biro Aktiva	Bihać	Service activities: accounting, bookkeeping and tax consultancy activities.
20	Lim Mont	Čelinac	Metal machining, building-up roof structures and roofing production of locks and fittings, production of tools.
21	Auto servis Danojević	Čelinac	Maintenance and repairment of motor vehicles.
22	M-clean	Žepče	Cleaning services: hygienic maintenance of business and residential premises.
23	Frizerski salon "Brico"	Prijedor	Hairdressing services.
24	Studio 367	Bileća	Graphic design studio which offers a wide range of services, with special

			emphasize on creation on visual identity of companies, logo creations etc.
25	BP SOLUTION	Ugljevik	Services of: digitalization of companies and organizations, development of platform and application architectures, architecture development.
26	OrganicFood AE	Nevesinje	Production and sale of organic food – potato growing.
27	Aurola Kozmetika	Laktaši	Production and sale of natural hair care cosmetics.
28	Studio ljepote Dević	Banja Luka	Beauty salon – beauty services and treatments.
29	Mikrobiznis "Studio Lela"	Brod	Hairdressing services.
30	GinGin	Gradiška	Production of children's blankets, bedding, decorative pillows and hats.
31	Blistavo i čisto	Zavidovići	Cleaning services (cleaning of buildings and other cleaning activities)
32	Vešeraj	Doboj	Washing and dry cleaning of textile and fur products.

Annex 13: Partners in Ionac community platform

In Ionac there is more than 160 partners including municipalities, cities, financial partners, pro-bono mentors, companies, government institutions, faculties and organisations that provide continuous support to young entrepreneurs and activists. This is the list of companies, faculties, institutions, and organisations with whom we signed MoUs:

NO.	NAME OF PARTNER	COMPANY / ORGANIZATION / INSTITUTION	FIELD OF WORK
1	Ahaeti d.o.o.	company	civil engineering
2	Ark doo	company	sale, medical equipment
3	Association "Nešto više"	organisation	youth, activism, employment, entrepreneurship, training
4	Association "Buy and Use Dometic"	organisation	market, promotion of domestic products, campaigns, innovation
5	Association for the Advancement of Science and Technology	organisation	diaspora, research, scholarship
6	BH Futures Foundation	organisation	education, scholarship, IT, youth empowerment

7	BiH Directorate for Economic Planning	institution	data analytic, economy development, statistics
8	Biofit d.o.o.	company	sale, food production
9	Bit Alliance	organisation	IT, networking, entrepreneurship, innovation
10	Bit Centar	institution	innovation, entrepreneurship, development, employment
11	Bizbook	company	entrepreneurship, sale, online sale, market, networking
12	Boram d.o.o.	company	marketing, social campaigns
13	Bosna International Forum	organisation	diaspora, development, networking
14	Caritas	organisation	employment, entrepreneurship, education
15	CEO Tuzla	organisation	entrepreneurship, training
16	Chamber of Commerce of FBiH	institution	training, networking, mentorship, export and import
17	Chamber of Commerce of Serbia	institution	development, commerce, investment, mentorship, entrepreneurship
18	DM BiH	company	sale, market, education, training, employment
19	Economy Faculty Sarajevo	university	education, scholarship, entrepreneurship, innovation, research
20	Federal Employment Institute	institution	employment, trainings, entrepreneurship
21	Globus Banja Luka	organisation	social entrepreneurship, employment, training
22	Hastor Foundation	organisation	education, scholarship
23	Herbos Nature	company	food production, export, training
24	I-dijaspora Association	organisation	diaspora, development, local communities,

			networking, entrepreneurship
25	Institut for Youth Development - KULT	organisation	youth, project development, entrepreneurship, activism
26	INTERA Mostar	institution	innovations, trainings, entrepreneurship
27	Klika d.o.o.	company	IT, programming
28	Laboratorium Association	organisation	youth, training, education, project development
29	Lipnica Tuzla	institution	innovation, entrepreneurship, development, employment, market
30	MarketMakers	organisation	IT, employment, entrepreneurship, mentoring
31	Mašta Agency	company	marketing, social campaigns,
32	MHS clinic	company	health care, medical services
33	Mistral d.o.o.	company	IT, programming
34	Mojposao.ba	company	employment, market
35	MresvuBiH	organisation	youth, education, activism
36	Nahla Association	organisation	project development, trainings, entrepreneurship, women empowerment
37	Narko-Ne Association	organisation	youth, health, project development, activism, social care
38	Network for Building Peace	organisation	online community, peace building, networking, trainings
39	ORBICO Beauty doo BiH	company	sale, cosmetic
40	OREA	company	online sale, networking, trainings, entrepreneurship
41	Partnership for Public Health Association	organisation	project development, health promotion, elderly

42	Poduzetnice Association	organisation	training, promotion of entrepreneurship, mentorship
43	Pomozi.ba	organisation	humanitarian support, development, philanthropy
44	Redah	institution	project development, entrepreneurship
45	Restart	organisation	diaspora, networking, entrepreneurship
46	RIS d.o.o.	company	sale, office equipment and material, trainings, import
47	Sarajevo School of Science and Technology	university	scholarship, education, innovation, research
48	Serda	institution	development, entrepreneurship, training, mentorship
49	Sparkasse bank dd	company	banking, finance
50	Tom and Jerry Kindergarden	company	education, training
51	UN Population Fund BiH	organisation	youth, health, demographic, project development
52	ZEDA Zenica	institution	innovation, entrepreneurship, development, employment

Examples of the Projects

In 2018 YouthBank supported one project in the village Mokronoge near Drvar, within the BH call. After that initiative, together with Municipality, we established YouthBank Drvar. Youth from that village implemented two more projects in 2019 and after that they registered Youth NGO. Now they work more strategically in developing their community. They are still active in YouthBank but they also apply regularly for other funds as formal group. They have good basics for sustainability: Municipality gave them school premises for their operations and entire community is mobilized in their actions.

Informal group in Šipovo, funs of rafting and watersports, apply every year in YouthBank Šipovo. Projects were focused on cleaning rivers, involving more youth in sport activities and equipping the group. This year, they will register rafting club that will bring income to the community, increase tourist offer and involve more community members in sport activities.

Thanks to the volunteers who were supported by YouthBank in Jezero, all citizens will have free fitness club. After few projects, where volunteers promoted the healthy living, arranged the space and bought equipment, municipality mayor decided to additionally support them by providing funds for formal registration and one salary.

[Kutak za mlade](#) Youth Corner is a project from rural local community Bjelace in Mrkonjić Grad. Mrkonjić Grad is one of municipalities where YB program operates since 2008, with over 250 supported project in the amount of 650.000 BAM. Many of these projects were implemented in this local community and they built full sport complex, in partnership with many community stakeholders. In this final project, primary school offer its premises to become youth corner and serve all community members. You can see the implemented project at the municipal site in [lonac.pro](#).

Street Workout in Mostar started as a small YouthBank supported project of non-formal group and currently they are getting support from other sources, including city of Mostar. On this post you can see how media shares [about the project](#). It is important to emphasize that this and other non-formal groups used every opportunity in [lonac.pro](#) to implement small projects through YouthBank and after 20 implemented project their advocacy towards city mayor was successful – Mayor invited Mozaik to sign the MoU for 4-year support.

Examples of social businesses:

Social impact of the business is defined at the beginning of the application process and integrated in the business model. It differs a lot for every business and we are putting efforts to define it through SDGs to make it more structured. After this process, businesses are focused on sales, since they have to make regular income that will finance their social impact.

[Greens](#). Social business, established with the aim to provide healthy, organic and high-quality food and simultaneously include persons with disabilities in the production process. Through this process Greens empowers persons with disabilities for sustainable living – after training, they continue with the production at their homes and receive income that enables economic and social inclusion. Greens is present in many Sarajevo's restaurants and sold in Mercator and healthy food shops.

SolHeat. Production and sales of innovative heating systems that use renewable (solar) energy and have three layers on social impact: economic – reducing heating costs by 50%; ecological – reduction of air pollution and social – increase awareness on global warming. SolHeat won the award at the regional competition on Green Businesses by the Balkan Green Foundation.

Allersan. Production of antiallergenic bedding and creation of online community that provides expert and peer support for kids and people with allergies. Allarmed also employs women in textile industry that are traditionally underpaid and provides decent jobs.

D.A. Vinci Guitars. Dinko Abdić from Bihać is an artist that turn his passion into the social business – he plays guitar and produces custom-ordered electric guitars for global market. D.A. Vinci Guitars is first and foremost a Custom Shop. They design and build custom made guitars for the clients, ranging from their own designs, the designs that customers send them, and their takes on some traditional body shapes and configurations. From the very beginning, Dinko felt that it is of utmost importance to develop and support local economy, and that's why all of the manufacturing processes are happening in BiH. Their goal is to deliver a product that they can be proud of, that they can proudly say was made entirely in our home country, and that their customers can rely on for its superior quality and good design. Dinko's guitars are packed in the Protector bags, product of Ivan from Prijedor who started microbusiness with support from Mozaik. Custom made hardtail bridge is produced in BiH too. They are preparing global campaign in September 2021, with support of Mozaik's mentors.

Psihološko savjetovalište Incrementum (Psychological counseling Incrementum) Amela Hadžihasanović from Novi Grad in Sarajevo opened the microbusiness to provide psychological counseling and psychotherapy services, psychodiagnostics assessment services and writing the findings and opinions of a psychologist, as well as service packages for businesses. By following their texts on their web site one can get information on topics related to self-care, parenting, relationships with others. They are open for customers' ideas and needs. They offer their services at high quality level and provide internship for psychology students. Also they have started a project to support migrants. During the pandemic there are special package offers (with discounts included) for post covid patients. One of lonac.pro stakeholder, Sparkasse Bank, covered the cost of their services to marginalized groups.