

# ANNUAL REPORT 2021

SARAJEVO, MAY 2022

## TABLE OF CONTENTS

1. BACKGROUND INFORMATION .....	3
2. EXECUTIVE SUMMARY OF ACHIEVED RESULTS .....	4
3. ON-/OFFLINE COMMUNITY – LONAC.PRO.....	5
4. YOUTHBANK PROGRAM .....	6
5. STARTUP STUDIO PROGRAM .....	8
6. DIASPORA COMMUNITY PROGRAM .....	15
7. IMPROVING LEGAL FRAMEWORK FOR FILANTROPY.....	16
8. PARTNERSHIPS AND NETWORKS .....	18
9. CHALLENGES, RISKS AND MITIGATION STRATEGIES .....	22
10. GENDER AND SOCIAL INCLUSION .....	24
11. PLAN FOR THE 2022 .....	25

## 1. BACKGROUND INFORMATION

Mozaik Foundation is a social enterprise that has developed 10-years strategy to boost 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 a 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. **Ionac.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** (previous name Impact Incubator) 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 65 different sources of funding, including municipalities, private foundations, impact investors and development agencies.

## 2. EXECUTIVE SUMMARY OF ACHIEVED RESULTS

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 for 29.237 members, totaling at 75.225 of registered members at the end of 2021.. Number of youths in the age group 17-35, increased to 57.456 in March 2022, with 51% woman. 50.000 young people is our 10-year target (2016-2026). Total of 1,372,590 users visited [www.lonac.pro](http://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, we are currently partnering with 58 municipalities. In September 2021, we started diaspora program and started 18 new MoUs with municipalities and created joint funds to support diaspora involvement into startup support ecosystem. We are proud that 15 of our partner municipalities state that young people actively participate in design and implementation of their strategies and that their strategies are inclusive.

In 2021 the YouthBank organized over 100 public calls to support social projects of non-formal groups and 634 projects were supported, implemented by 12.050 young people.

During the reporting period, 450 teams and 130 of them received mentorship and financial support. Additional 80 microbusiness were supported.

Currently, 180 different stakeholders, municipalities, businesses, NGOs, individuals agreed to support young social entrepreneurs and activists through lonac.pro.

Contracts were signed with Rockefeller Brothers Fund (100.000 USD annually), EFSE (50.000-80.000 EUR annually), British Embassy and UNFPA (over 180.000 EUR) and Porticus (70.000 in August 2021) to support our strategy in the next period. Our contract with SIDA ended in July 2021 and our concept note for 1.5M Euro for the next three years is approved. 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. In December 2019, we decided not to sign new contract with Philip Morris International, following advice from SDC. From September 2021, SDC and Mozaik signed annex to the contract (18 months, 1M CHF for the Diaspora Community Program, aiming at integrating diaspora into startup ecosystem development.

### 3. ON-/OFFLINE COMMUNITY – LONAC.PRO

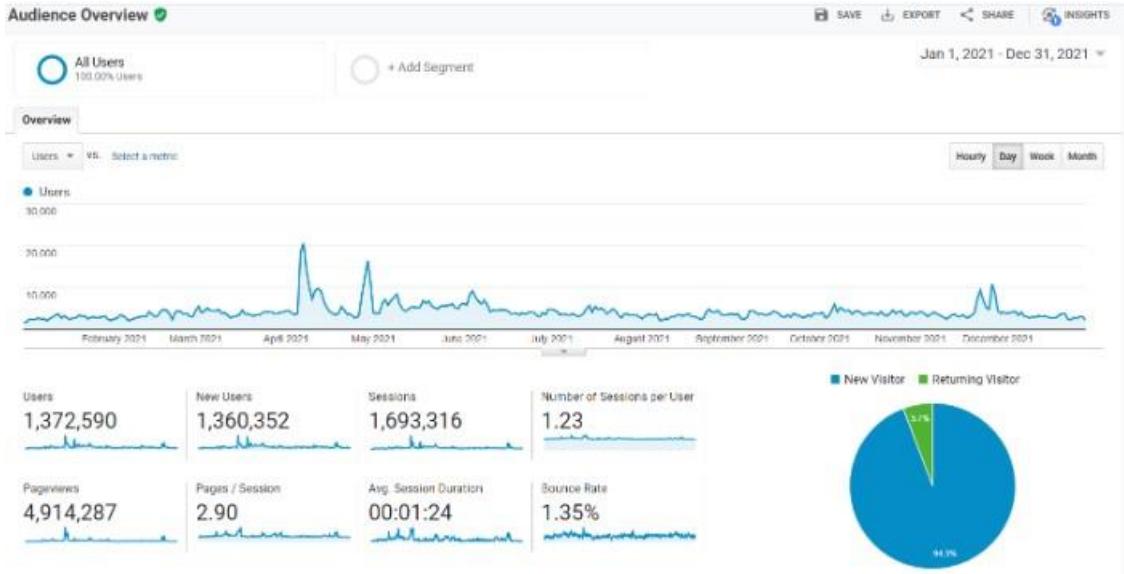
Lonac.pro is a fast growing go-to place for young people interested in activism and entrepreneurship in BiH and the region. The main idea was to create an online place where every young person, regardless of her identities, will go when she has an idea to improve something in her community and needs 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 her can come and share their opportunities at no cost. Our 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, **over 180 stakeholders joined lonac** to back-up youth in the region.

In the 2021, we focused on creating more opportunities for young people. 58 opportunities were shared on lonac.pro profile and more than 20 of them were published through lonac Opportunity module. We received 359 applications and reached a milestone of 1000 applicants. 14 paid internship calls had great success, out of which collaboration with football club Željezničar had awakened the biggest interest in young people, who were able to mix their two passions – marketing and football. We received 68 applications – 27 male and 41 female. Youngsters that were given an opportunity to gain their (first) work experience in different fields, through our community, shared their impressions. Here are some of them:

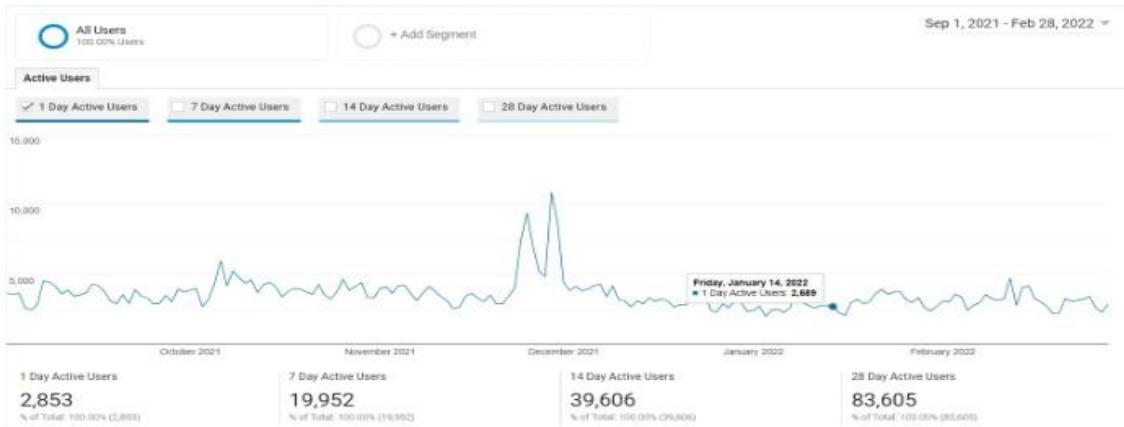
- [Moje iskustvo rada u virtualnom svijetu kompanije Beyond42!](#)
- [MOJE ISKUSTVO – Internship u Mozaiku](#)
- [Kakva iskustva nosim sa prakse u loncu?](#)
- [MOJ PUT DO INTERNSHIPA U OMLADINSKOJ BANCI](#)

We ended 2021 with great results – over 1 million Users and Sessions and almost 5 million Pageviews.



### Google Analytics snippet

For the reporting period, from September 2021, we have nearly 3,000 active users daily:



### Google Analytics snippet

In the same period, our members published 683 new blogs and articles covering activism and entrepreneur content, as well as 51 questions, 240 answers, and 807 comments

## 4. YOUTHBANK PROGRAM

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 for YouthBank Board members in 46 YouthBanks (Annex 2 – List of Public Calls)
- Public Call for high school students across BiH (Annex 2 – List of Public Calls)
- Public Calls for Grants in 51 municipalities (Annex 2 – List of Public Calls)
- Mentoring, selection and signing contracts with 340 volunteers for 86 projects.
- 8 ceremonies to sign contracts with non-formal groups (Annex 3 – List of Local Events).
- 52 ceremonies of results and YB promotions in municipalities (Annex 3 – List of Local Events)
- Ceremony to sign MoU municipality Derventa (Annex 3 – List of Local Events).

- Providing technical, administrative, and financial support to 406 projects
- Four trainings for 127 volunteers (Annex – List of National Events)
- Announcement of TOP TEN volunteers of 52 YouthBanks (Annex 5 – National events)
- Annual Conference (hybrid event) that gathered more than 700 participants (Annex 5 – National events).

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

Mozaik continued a good cooperation with partners that are connected and work closely with youth. With the Student Council Network of BiH (MRESVUBIH) we announced the YB call for high school students to improve conditions for their education. This was third joint call and this time we received the highest number of applications. We signed 57 contracts with youth groups (students and teachers) from 57 high schools from all over the BiH. Project teams worked very closely with their community and their ideas were supported just by schools, individuals, and private companies.

For YB Program, end of the year is the period of celebrating results and recognizing people and organizations that help us to build better communities. We have presented results and achievements of 52 YouthBanks and 634 implements projects in 2021. These events gathered municipal representatives, YB Boards, informal groups, entrepreneurs and media. It was the opportunity to recognize local donors (308 public institutions, 232 organizations, 339 companies and 740 individuals) that supported groups. Philanthropy is a foundation of the YouthBank program and those small local community events are excellent opportunity to show how 12 050 volunteers (43% female) worked 106 605 hours so 194 444 people could benefit from their actions.

Another result of the successful YB activities in 52 communities was that Derventa asked to join the program. In December 2021 we signed the 4-year MoU with Derventa, to create new opportunities for youth in Derventa to implement their social projects and start their microbusiness with social impact.

Internally, after good implementation of the program locally even 4 municipalities decided to increase their support for youth within the YB Program for in 2022 and changed the originally Memorandum to ensure additional 54.000 for projects and business ideas.

Implemented projects had positive impact on the following aspects:

- Community infrastructure for sport, gatherings, educational and cultural activities;
- Social, educational, sports and cultural events within communities;
- Ecology;
- Social inclusion.

How idea can make difference can be seen in the project Mechatronics in action. Teachers and students had an opportunity to procure an equipment for mechatronic. Using their skills and knowledge, they built parking and traffic lights' sensors for their community. Students learned more, gained new skills, and produced useful product. More details about the project can be seen in the Annex

The most important assets of the YB Program are YB Board members. We constantly work on building their skills and knowledge about grant making and entrepreneurship. We have included and trained 17 experienced members to train 63 new members that were recruited in 2022. One of the board members, Ermin Mandžuka from YB Zenica, was in charge for organizing trainers and agenda, under mentorship of Mozaik. He also performed evaluation of the trainers and continued to work on building their skill for future trainings.

For the second important group within the board – Board for Microbusinesses – who mentors and approves the grants for microbusinesses, we organized exchange with successful entrepreneurs, as a form of capacity building. Young people who received grant, registered their microbusinesses, and run them successfully shared about their experience in the process of applying for grant, feedback on mentoring, process of registration and running their businesses.

## 5. STARTUP STUDIO PROGRAM

Startup Studio is contributing to the Outcome 2 – 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

- Mentors provided 1.048 hours of mentorship, addressing specific needs and requests of social entrepreneurs.
- 289 young woman and man applied to Startup Studio with their social business ideas;
- 62 teams were incubated, 58 received mentorship support and 4 received pre-seed investment to test their minimum viable products; (Annex 9 – List of Approved Business Ideas – pre-seed prototyping)
- 15 social business were approved by Commission for registration and 6 social business were registered as ltd in this period (Annex 10 – List of Businesses Ideas that Received Seed Investment)
- 9 microbusinesses were supported, of which 7 were registered; (Annex 12 – List of Supported Microbusinesses)
- Survival rate in Mozaik's portfolio is 71% after first year of operating businesses
- Supported startups made 500.000 BAM in revenue from sales, thanks to Studio's mentorship.
- 3 Demo Days 1.0 were held to promote social businesses supported through Startup Studio (38 teams attended) (Annex 11 – List of the Events in Studio)
- 1 Demo Day 2.0 was held to promote social business and microbusiness, present new partners and connect with new market opportunities (total 196 business from Mozaik portfolio were presented on Lonac eXpo) (Annex 11 – List of the Events in Studio)
- 25 events organized in Startup Studio spaces (Banja Luka, Bihać, Sarajevo) for 425 participants. (Annex 11 – List of the Events in Studio)
- 12 events were organized by Startup Studios program for 342 participants. (Annex 11 – List of the Events in Studio)

## 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) **Five 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) **80 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** in lonac are answering real-life entrepreneurs' questions, 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).

Startup Studio provided 1.048 hours of paid mentorship that responded to the challenges of incubated businesses. Marketing and sales mentors delivered 250 digital campaigns and made over 200 direct contacts with potential clients for social businesses. This support in mentoring resulted in the revenue of over 500.000 BAM for social businesses or 20% of total portfolio-level revenues. The most required mentoring is for marketing and sales, including setting up the sales mechanism and support through the phase of registration and establishing processes (organized production, delivering services etc.). Our current pool of external mentors has increased to 80.

Lessons learned, observations, challenges:

E-commerce services: trough these opportunities that we offered in a partnership with the private sector (Monri and Olx) we received 21 applications. For 18 businesses we provided mentoring support and connected them with the partners to get technical support and discounts for their services. For the next period, we need to work on expanding the network of partners for this opportunity.

Peer-to-peer mentoring as potential: by an increasing number of the social businesses in the portfolio with various services but also experience in the development of social business, we noticed the potential for peer mentoring. Besides general peer mentoring there are businesses with specific services, that can provide mentoring services or consulting services for their peers in the portfolio. This will strengthen the network and trust within the portfolio.

Export as a potential for the future service of Startup Studio: many businesses from the portfolio recognize opportunities to export their products to the international market, primarily EU countries.

For the organization of exports, startups face several obstacles that prevent them from developing these capacities independently. We believe that in the future we have the potential to work on networking with more businesses and developing capacities that can be organized in the form of Startup Studio services in cooperation with corporate partners and interested businesses.

#### 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 Impact<sup>1</sup>.

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 2021, 450 young people applied to Startup Studio and 176 teams developed its canvases, and 130 teams received mentoring support to test their ideas and prove their business models. In this period, we organized two Demo Days 1.0 where 31 teams (51 participants; 25 F) presented their business ideas.

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

Here are some lessons learned in this reporting period from the perspective of pre-seed support: Digital campaigns, lonac.pro community and persona type: During this period, we organized 7 different digital campaigns in lonac.pro community to attract and motivate youth entrepreneurs. This promotion funnel is still primary to reach our target group, we received applications from 112 different municipalities in 2021. Municipalities with a significant number of applicants (over 10 applications) are Sarajevo, Banja Luka, Mostar, Zenica, Tuzla, Bihać, Travnik, Visoko, Cazin, Bijeljina, Tešanj and Brčko. In 50% of these municipalities, we don't have MoU.

Local communities as a strong pipeline through different services of Startup studio: In partnership with municipalities, we promote different services that we can provide for all start-ups. For example, Step by Step social banking program, e-commerce services and e-accounting services. This approach creates ecosystems to support SMEs at the local level that are developed through other programs and initiatives.

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.

Two new opportunities are presented in lonac, as a services of the Startup Studio:

- [E-commerce service](#) created in partnership with Monri Payments and Olx BiH. Within this service, partners provide mentorship and financial support to all startups to develop and establish e-commerce. Mentorship is focused on integration of e-commerce into the business models. Monri Payments is giving its services free of charge for the first 3 or 6 months (commercial price is 50KM per month). OLX BiH approved 25% discount on their existing services, integrated on OLX.ba.
- [Social Banking Program](#) – in partnership with Sparkasse Bank, ERSTE Foundation and SMTK Graz we created the first loan program for startups in BiH – for the first time, startups who are younger than 3 years can apply for the loan. The collateral for amounts for up to 30.000 is 30% of financial deposit for ltd or 10% for microbusinesses. They can also apply for the investment loan, up to 50.000, where Sparkasse and Studio analyse the business plan and define additional instruments if needed. This product is available for all business in BiH, and Mozaik has secured funds for collateral for businesses from our portfolio.

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 2021, 15 young entrepreneurs (3 female co-owners) were approved to receive seed support to registered ltd social businesses. 8 social business finished process of registration until December, and 7 are still in the process of registration. We organized Demo Day 2.0 as part of Mozaik Annual Conference to promote 196 social businesses and microbusinesses, present new partners, and connect with new opportunities.

The survival rate of our investments for this reporting period is 71% after the first year of operation. There are several reasons why the survival rate reduced: Covid 19 and the Russian invasion of Ukraine indirectly had a huge impact on the supply chain, an increase in prices of raw materials, and some of the products have expired demand on the market. Also, population migration reduces the market and demand for certain products. And several entrepreneurs have lost motivation to develop their 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.

**Challenges and lessons learned in this reporting period:**

Some perspective entrepreneurs need higher seed investments – today, after years of awareness rising and capacity building coming from many stakeholders, in the BH ecosystem young person can easily get seed investment up to 40.000 BAM and many startups are establish and operational thanks to this support. This support, however, fits more the needs of the businesses in the industries that are not fast-growing and competitive – businesses in, for example, IT industry need higher initial investment to support their fast-growing potential. The similar is in pharmacy, green economies, healthy food industry, etc. It is necessary to develop new financial mechanisms that will increase amount of available seed investment for highly potential businesses. Mozaik established partnerships with Sparkasse to introduce Social Banking, with EFSE to introduce recoverable grants, co-investment with individuals, access to venture philanthropist and capitalists in USA, etc. We initiated discussion with the Sarajevo Canton Ministry of Entrepreneurship to introduce innovative financial instruments, similar to the Innovation fund from Serbia. Still, we need more support for these businesses.

Microbusinesses have potential to grow. We recognised that many microbusinesses could easily grow with some additional support and have created new product – Services for Microbusinesses that will include financial (pre-seed) and mentoring support. 21 of them will be soon ready for the first scaling. With this pre-seed funding, they are moving from YB to Startup Studio.

Social Banking program has become the crucial support element in the ecosystem. Simpler access to capital for startups younger than 3 years is a key support for their growth and/or scaling. In this reporting period, we received 67 applications. 57 of them passed through educational program and 7 social loans have been approved (120.000 KM). The mechanism is so successful that we plan to

start promotion in partnership with local communities that have different programs of support for SMEs.

Diaspora – the program has started in September, and we established local partnerships with 18 municipalities. The interest from investors and entrepreneurs is high. For Studio, it is significant that we accept the applications from woman and man older than 35, for the first time.

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

#### **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.

During the 2021, we supported 244 microbusinesses and registered 160. Lessons learned in this reporting period from the perspective of microbusiness support after registration:

- Microbusiness have potential for growth: during post-registration support we notice several problems that limited the potential of growth and sustainability of microbusiness. We have developed a support package for the growth and development of microbusiness – “acceleration program”. The package consists of a combination of different types of *capital*: an additional grant of 3,000 KM; credit packages up to 20,000 KM; equity investment up to 40,000 KM. Mentoring support through e-commerce service, accounting service and education on marketing and sales, and a promotional package at lonac eXpo (virtual stands) with the aim of connecting microbusiness with different opportunities in the lonac.pro community. We promoted this support program at the Annual Conference to microbusiness, where we announced the first call for an additional grant of 3,000 KM for the development of microbusiness.

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.

### Startup Studio program fully integrated:

- HUB Spot (CRM system) and use in many processes as the application forms for events; created and lead digital campaigns and managing process of application in pree-seed phase; lead a sales campaign for social business etc.
- Asana through web and mobile applications helps Studio teams organize, track, and manage their work. We already use this software to manage work with social business and internal processes: marketing and sales mentorship support; manage Studio physical spaces; coordinated Studio digital campaigns (communication manager, lonac.pro team and Studio team)

The service that Studio was offering through the mentorship – accountancy service – has been registered as a separate business. This decision has been made due to several circumstances – a) the Law and accountancy standards has changed, and this service cannot be integrated in MaŠta Agency. B) the number of businesses willing to use and pay for this service has grown and business can be sustainable; c) this service has strategically important role for startups who are often not aware about all legal and accountancy requirements. Studio FIN will be focused on supporting startups from Mozaik's portfolio but will offer its service on the market. They already develop mobile app that will enable easier financial management and better decision making of early startups.

It is important to emphasize that these improvements enabled Studio to decrease the number of full time employees – we planned to have 6 full time mentors, and we currently have 4. Our productivity is increased.

### In these reporting period, Startup Studio program organized:

- two (2) operational in-house meetings to discuss the development of processes and additional resources and support mechanisms for social business.
- Study visit of representatives of Dardania Ventures mr. Albion Calaj, who present their experience of Dardania Studio and Dardania Capital program for entrepreneurs. Study visit organized in partnership with the Swiss Entrepreneurship program
- In the Accounting service "Studio FIN" ltd, we changed the software for better financial monitoring and management of businesses supported by the Mozaik Foundation through various programs (Youth Bank and Startup studio).
- The staff attended 4 trainings on the following topics: SEO optimization; Innovation, Marketing & Commercialisation; Access to Funding & Investment Readiness; Networking and Ecosystem Building.

### 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 2021, we organizes 73 various events for the auditorium of 1.737 participants to promote opportunities, topics, and resources for youth entrepreneurs.

## 6. DIASPORA COMMUNITY PROGRAM

In September 2021, SDC and Mozaik signed addendum of the contract to introduce Diaspora Community program that covers the Outcome 3 - Diaspora associations and individuals, BiH diplomatic representations, local governments, SME/start-up sector and local ecosystem's actors work together to recognize and support innovation and opportunities for investments, and actively use the Lonac.pro Knowledge and Practice Community and the Transfer of Knowledge toolbox. Partners in this initiative are Ministry of Human Rights and Refugees and BH Futures Foundation.

The following activities were implemented in 2021:

- Hiring 6 new people, their orientation and integration into the team that grew to 41 persons;
- Developing K&P and ToK tools and functionalities in lonac and in the communities; lonac eXpo, municipal challenge funds are finalized.
- Selection of 18 municipalities to join the program and create 18 local diaspora funds. This included public call, preparation of criteria and related documents, online and offline meetings. Instead of 15 planned we signed 18 MoUs to establish 18 funds in total amount of 1.080.000 BAM (50% from municipalities); Some funds are still not put in the fund in the case that we have good applications from other municipalities where we can establish additional funds.
- Fonds are active in the following municipalities: Bihać, Bosanska Krupa, Cazin, Doboј, Gračanica, Gradačac, Jajce, Ključ, Ljubinje, Lopare, Modriča, Novi Grad, Ravno, Tešanj, Usora, Velika Kladuša, Zavidovići, and Živinice.
- Developing curriculum with BHFF.
- Workshop with 18 representatives of selected municipalities to align expectations and design the call, curriculum and program.

.

### Lessons Learned and Observations:

Municipalities are ready to participate and willing to dedicate its resources to better involve diaspora in economic development of their communities. The trust and long-term relations that Mozaik is building with local communities since 2008 supported this process. We know and respect each other and that reflected even on the 6 municipalities that we did not have signed MoU for YB and Studio program before. They highly appreciated two things: A) Involvement of municipality in the selection committees. Previous similar programs took the decision-making process from the community. Mozaik, as an experienced grantmaker, will use other tools to secure independence and transparency of the selection process, but will rely on local expertise and their right to equally manage the fond we co-created. B) Co-designing the training program with municipalities. Municipality mayors were clear that often the level of effort from their employees is to high comparing to the benefits the municipality get, that the opportunity costs are too high. Also, they mentioned that training programs often do not consider learning and capacity building that municipalities already had in previous programs or by themselves. Thus, BH Futures Foundation and Mozaik decided to co-design the training modules with the municipality representatives and involve other relevant stakeholders from the community to the training and create networking opportunities that will contribute to overall initiative implementation.

Diaspora and diaspora associations are more focused on preservation of language/culture and philanthropy than investments. The assumed precondition for the implementation of this initiative was that diaspora associations, of which there are over 200 in the world, become present in the lonac eXpo, in the hall of the Diaspora Association. Great efforts have been made to make contacts. Our partner, Ministry of Human Rights and Refugees made a database with all associations in 2014. Unfortunately, the data stated in the report of the Ministry were outdated, and the response of the associations themselves was not at the level we expected. Most associations in the diaspora work on the preservation of language and tradition and very few of them are engaged in connecting entrepreneurs and transferring knowledge and practice in BiH. Associations, which have an interest in entrepreneurship and share our vision and mission and have recognized the benefits of the lonac.pro and lonac eXpo platform, have made their booth in the lonac eXpo. We will continue to work with diaspora associations, believing that some of their members can become investors if they see the opportunity that may be trusted. To keep even this group of diasporas in lonac and engage them, through Mozaik's philanthropy program (USAID funded) we will include philanthropic opportunities in lonac eXpo.

Potential investors from diaspora still need to be identified as individuals. We are developing our database of potential investors from diaspora through LinkedIn and in partnership with 18 involved municipalities. We were surprised with small number of individuals in their data bases, especially if we consider that over 2 million people of BiH origin live abroad. We also contacted representatives of Diaspora Invest to share their experience and help us work faster to find people who would be willing to invest. At the meeting, we conveyed to them the way we are working on the invention, and in essence, it turned out that they met potential investors in the same way, but that they did it for 2 years, and only then started actively promoting their open call. From Diaspora Invest partner, *Nova perspektiva*, we succeeded to get the list they have created, in contrary to our experience with UNDP D4D, where they did not want to share contacts. We are also using great connections of our other partner BH Futures Foundation that is one of the most prominent organisations working on diaspora issues. We will find the way to put all these contacts on the disposal of entrepreneurs in lonac, in later stages of the project implementation.

## 7. IMPROVING LEGAL FRAMEWORK FOR FILANTROPY

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.

In 2021, several successes were achieved. Successful meetings with business sector (Philanthropy Forum) and public sector (parliamentarian representatives) are paving the road for the start of advocacy campaigns in 2022. Guided by the principle less is more, Mozaik is focusing on key arguments for each thematic area basing the arguments on concrete wins for all involved stakeholders. Partners have agreed that extensive research that does not support advocacy processes is counterproductive burden to limited resources. Other organizations have shared their previous experience that the fact that the average policy change in BiH

takes eight years the project is developing strategy for targeted communication with individual decision-makers. Collaboration with the Westminster Foundation for Democracy enabled us to involve the parliamentarians from two ruling parties (SDA and HDZ) in the advocacy process. The result of the initial meeting is raised interest of parliamentarian women to find out more information and to be involved.

The Philanthropy Forum has been presented to potential members with its structure, vision and mission and has attracted great interest among companies, foundation and individuals that have expressed their wish to become members of the Forum. The hybrid event in November was planned for 40 participants but more than 70 relevant participants took part in the event. With the employment of Executive Director, Tatjana Vučić the Forum will attract members and formalize their membership thus contributing to the success of the project.

Additional legal analysis, data and documents are being provided by Trag and Catalyst. Catalyst Balkans prepared three policy briefs on food donations, online donations and taxation of CSO grants. Trag Foundation focused on creating the document on comparative regional and EU practices to provide arguments for legal definition of the humanitarian aid and humanitarian activities in Bosnia and Herzegovina. The analyses provide overview of the legal practices in Croatia, Serbia, North Macedonia and EU countries, focusing on key laws and regulations. Due to complexity of research and reluctance of companies to provide data, cost-benefit analysis is taking longer than planned. External consultant Faruk Hadžić is interviewing the most relevant companies in the industry. Partners in the consortium (Catalyst and Trag) reviewed and provided comments and feedback on several drafts of methodology for the Cost-Benefit Analysis on VAT exemptions for food donations, as well as the questionnaire and the interview questions.

Catalyst shared its proposal how to approach data collection for this task with the expert and the project team and how to address potential challenges. Mozaik also engages its contacts and reputation to approach the stakeholders. The consortium participated in the public consultations on the new law on VAT by submitting two comments on two articles on law through the portal for the public consultations (<https://ekonsultancije.gov.ba>).

Mozaik will follow the continuation of the process and report on its legislative progress, especially related to comments that have been submitted and which relate to food donations and taxation of CSOs related to their activities for the public good. Cross-sectorial advocacy thematic teams have had the meetings in December in which they expressed the satisfaction that the project is becoming

more focused and progressing well. All three groups were enlarged with new members thus more than 30 people from all three sectors are on the list of the participants of the groups.

The project has been promoted by printing promotion material for the meetings such as notebooks, folders and pens. Each activity was promoted in media and through LW web site as well as lonac.pro community.

## 8. 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. We received through lonac 77 application, 42 passed the administrative and technical criteria. External commission decided that 31 team will receive mentoring and finally, [13 teams](#) were financially supported.

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.

In partnership with Impact Foundation, we signed MoU with Municipality Stari Grad. The primary goal of the partnership is implementation of joint public call for youth entrepreneurs in this municipalities. As a part of this cooperation, the Startup Studio provided marketing promotion of public call, mentoring for registered teams, member of Committee for selection, space for holding training cycles and additional funds for investing in businesses with growth potential.

In partnership with Market Makers and Linden (Odmori u BiH) we have completed shaping and defining the role of each partners in the implementation of a tourist incubator for young entrepreneurs. Startup studio will provide marketing support of public call, logistic and technical support, covered one topic of planned curriculum and investment for business with grow potential. 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 singed 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.

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.

In 2021, we signed official MoUs with the following partners who joined lonac:

Monri Payment – Monri started promoting e-commerce to all members of the lonac community and offered offline and online mentoring that addresses improvement of digitalization of businesses and moving to online payment platforms.

Olx – Together with Monri, Olx support development of e-commerce for startups so they can open digital sales channels more easily and less expensive.

Youth Council of Federation BiH – use lonac online community for promoting youth policy among lonac youth members, including youth rights and responsibilities. YouthBank and Startup studio opportunities for youth are being shared with Youth Council Members on a regular basis.

Bravo – Bravo Youth Organization use lonac platform for promoting their opportunities for youth in Bosnia and the region. Bravo members are regularly informed about YouthBank and Startup studio program opportunities.

TMP d.o.o. is Bosnia and Herzegovina's largest social company that currently employs 41 employees, of which 32 are people with disabilities. TMP is share the experiences of an entrepreneur who employs people with disabilities and promote social entrepreneurship on lonac platform.

La Terra Nostra Foundation – together with Mozaik support and promote youth role models and potentials / resources to improve the social and economic climate and environment in Bosnia and Herzegovina and the Diaspora. La Terra Nostra is involved in Philanthropy program with their knowledge and experience.

Step by Step – Center for Educational Activities – Mozaik and Step by Step agreed to organize one joint call per year, intended for high school students and their teachers, with a total fund of up to KM 50,000. There is also opened possibility of the establishment of a joint social business and establishing a community of teachers through CollectiVibe software.

ICBL – Innovation Center Banja Luka mission is to create future-oriented businesses based on knowledge and technology, and to help entrepreneurs create successful businesses by offering them different trainings. ICBM use lonac to promote they offers and opportunities for youth and at the same time participants of ICBM are informed about Startup studio program and options for further development of their business ideas.

Association of Entrepreneurs Tešanj – Jelah is offering pro-bono mentoring through the lonac.pro community to support youth entrepreneurs and at the same time build the social responsibility of their members. Association offers connecting its members with members of the Startup studio portfolio to conclude potential business deals or sales.

Yes Alliance – Mozaik and Yes Alliance (Western Balkan Youth Entrepreneurship Alliance signed agreement on joint efforts to towards more enabling environment for young entrepreneurs. Mozaik will participate in the first Yes Alliance conference in October, presenting Startup Studio program concept and results

Market Makers – Startup studio program organized joint campaigns with Market Makers and Linden ltd for entrepreneurs who will develop business ideas in tourism sector. Until these reporting period we prepared public call, form of application, selection criteria and activities for incubation process. We expect to lunch public call in April 2022.

Market Makers recommended Mozaik to the Federal Ministry of Development, Entrepreneurship and Crafts to support the initiative to draft a Law on Social Entrepreneurship in the FBiH. Contact has been made with the Deputy of Minister and we are waiting for the decision of the Federation Government to prepare a study on the need for a Law.

Ministry of Programming, IT Company that invest in start-ups for young people and open door for internship and additional, IT programming training in the company;

Lilium Agency, company that is the leader in the country In area of digital marketing, using lonac community they promote digital marketing and offer free mentorship, training and continuous education in this field;

Youth Association of FBiH, Association that is presented in every single municipality in FBiH promoting youth activism, youth participation in policy dialogue and development of youth inclusive strategies for each municipality and city;

Nansen Dialogue Centre, organization that is well rooted in Herzegovina, both RS and FBiH part, NDC Mostar actively and effectively supports dialogue processes among different ethnic groups at local, national and cross-border levels, specializing in integrated education activities, community projects and advocacy for education policy reform;

Two E-commerce associations in BiH who actively promote e-commerce topic in the country and have special offer for start-ups in Mozaik portfolio;

MODS Network Serbia, the association that consists of over 100 member organizations that deal with the protection and promotion of children's and youth's rights in Serbia and the region.

6 municipalities that entered into Diaspora Community Program and did not have previous partnership with Mozaik.

## 9. 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 to fast for the software.

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

**Challenge:** we are facing several HR challenges: intensive growth in number of staff. Three staff members on maternity or pregnancy leave (this is encouraged and paid in Mozaik, just we miss some people); two members of staff with serious illness, with long-term medical leave.

**Mitigation strategy:** We are nurturing climate and culture that relay on respect and trust. This includes that we are aware that job needs to be done and in most of the cases we are executing all planned activities. Prioritization of activities. Engagement of interns. Change of job descriptions.

**Challenge:** not enough financial support for some ideas with high prospects that need higher investment.

**Mitigation strategy:** building partnerships with financial institutions to create and introduce innovative financial instruments.

**Challenge:** number of planned employed persons is smaller than planned. Covid, as well as aggression on Ukraine have impact on the market, both sides, demand and supply and it is more difficult for the startups to grow. Even if they are ready to grow, available funds for growth are not supporting proposed business models. Entrepreneurs are also aware that labor market is getting weaker and weaker and try to develop their business model with digitalization and with less labor, in order to decrease its risks of failure.

**Mitigation strategies:** we will increase the number of self-employed. We will provide targeted mentorship for those who are ready to scale. We increased support for microbusinesses who are ready to scale. We create partnerships with financial institutions to create and introduce innovative financial instruments. We support digitalization of our businesses.

**Challenge:** Ukraine crisis has impact on the market and some businesses cannot survive.

**Mitigation strategy:** we are providing targeted mentoring to help them close their business efficiently and with low costs, leaving them in the position to start other businesses as soon as they are ready.

## 10. GENDER AND SOCIAL INCLUSION

Mozaik is trying to integrate social justice and gender equality principles in all aspects of its work. Our indicators are gender sensitive and achieved numbers are usually good. Still, we believe that we can do more. Here are some actions that we are taking, aiming to provide equal opportunities for young people, regardless of their identities:

- a) On the registration in lonac, we have the option “other” when we ask people about their gender. Between 1-2% of members choose the option “other” every year.
- b) On the registration in lonac, we ask people if they identify themselves as PwD
- c) New version of lonac has adaptation for visually impaired and blind persons.
- d) Every year we organize at least one 2-day in person training on social justice for selected group of YouthBank board members. They call them selves Social Justice Monsters and are in charge that in the process of monitoring increase inclusiveness of the approved projects.
- e) We have appointed safeguard officer that takes care about “do-not-harm” policies and serves as a focal point for any kind of complaints. He is regularly trained in different aspects of safeguarding policies in international environment, thanks to our partner Porticus.
- f) We don’t stop on counting woman and man in different activities, but try to explore the power that both group have and try increase number of women in decision-making positions. This goes from our Board of Directors, (3 members, 2 man, and the chair is woman) through our staff – (3 man and 4 woman in management positions) and in the Board, where in 2021 we had 51% of young women.
- g) Gender sensitive language is a requirement for all Mozaik’s employees, in internal and external communication. Jokes that offend any group or transfer stereotypes are forbidden.
- h) Our campaigns are gender sensitive, making sure that we are welcoming and inviting young woman and man, but at the same time making sure that we don’t transfer existing gender stereotypes.
- i) When hiring, we more often use female nouns, with (F/M) in the bracket. When we established Startup Studio, only one woman was in the team. We are aware that this is not welcoming young woman and when we were extending the team, we had job announcement that was equally attractive for female and male mentors and last two appointments in Studio were full time female mentors – for business development and for startup finances. Now, there are four female and four male employees in Studio.
- j) We don’t ask our employees about different layers of their identity when we are hiring. Still we are confident that very different personal attitudes exist in our team and we put efforts to use these differences as a strength.
- k) Our logframe has gender sensitive indicators, what implies that our resources are distributed equally.
- l) When defining social impact of the business we will support, we ask them to integrate social impact into their business model. We refer them to the SDGs, as a framework. Very often, social impact goes to employing people with disabilities, women older than 40 and other hard-to-employ categories. They also offer to dedicate part of their profit to address different social issues.
- m) We try to encourage gender and ethnic balance in the YB Board. Although the numbers in total look good, we still have some boards that are not balanced, due to different reasons.
- n) We are eager to learn more and integrate these learning in our practice.

## 11. PLAN FOR THE 2022

### YouthBank

- Publication, selection, mentorship and voting campaign at least three public calls in 52 YouthBanks;
- Publication, selection, mentorship and voting campaign of public call on national level;
- Organization of ceremonies of signing contracts;
- Publishing call for YB Board Members
- Selection of new members of YB boards;
- Training for new members of YB boards;
- Trainings for YB Board members in grant making, entrepreneurship, social justice and community development;
- Monitoring of the supported projects and microbusiness;
- Administrative and financial support to the informal groups;
- Cooperation with 52 municipalities
- Develop new features for lonac.pro improvements.
- Evaluation of the strategy and preparation for the next 4-year period.

### Startup Studio

- Organized two DemoDays 1.0
- Organized DemoDay 2.0 to promote social business and new opportunities
- Continuously promote opportunities Startup studio program: equity investment, loans for start-ups, recoverable grants, mentoring, accounting services, e-commerce services etc.
- Manage 18 established local fund to support diaspora investment
- Organized events at Startup studio spaces on relevant topic in entrepreneurship for start-ups
- Evaluation of the strategy and preparation for the next 4-year period.

### Lonac.pro

- Community building, with focus on diaspora power members
- Development new features in lonac.pro community for Startup studio
- Building strong partnerships to increase number and quality of opportunities for youth
- Bringing more partners to lonac eXpo
- Creating and promoting positive stories to become role models
- Organizing Mozaik's 20 Anniversary campaign
- Launching and implementing all other campaigns
- Evaluation of the strategy and preparation for the next 4-year period.

## 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 women and men 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 [52 active Youthbanks](#).

## Annex 2 - List of public calls for projects and members 2021

### List of public YBB calls for projects

Public call	Opened Calls	Call duration	Received application	Approved applications	Mozaik Foundation	Municipality 60%
<a href="#"><u>20,000 KM for participants in the Intergenerational Solidarity initiative</u></a>	1	18.12.2020-21.01.2021.	8	7	4,646.92 €	
<a href="#"><u>Call for the Boards of Youth Bank 2021</u></a>	1	12.02.2021.	31	23	15,980.05 €	
<a href="#"><u>Over a half million for youth social projects in 47 Youth Banks throughout BiH</u></a>	47	15.2-9.3.2021.	474	405	118,748.59 € (40%)	171,225.05 €
<a href="#"><u>More than 120,000 BAM for social projects of young people in 24 communities in BiH</u></a>	24	15.4-10.5.2021.	104	84	21,346.41 € (40%)	32,019.62 €
<a href="#"><u>50,000 BAM for social beneficial youth projects in BiH</u></a>	1	11.5-10.6.2021.	60	34	25,491.99 € (100%)	16,402.24 €
<a href="#"><u>More than 75,000 BAM for social beneficial youth projects in 19 communities in BiH</u></a>	19	10-28.6.2021.	63	45	13,914.50 € (40%)	23,578.73 €
<a href="#"><u>More than 24,000 BAM for social beneficial youth projects in 10 communities in BiH</u></a>	10	3-23.8.2021.	7	7	1,868.70 € (40%)	2,803.18 € (60%)
<a href="#"><u>Call for high school students across the BiH</u></a>	1	1.10-1.11.2021	85	57	40,429.78 € (100 %)	

### 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	<a href="https://www.lonac.pro/zelis-da-kreiras-zajednicu-iz-snova-pogledaj-poziv-za-clanstvo-u-odboru-omladinskih-banaka">https://www.lonac.pro/zelis-da-kreiras-zajednicu-iz-snova-pogledaj-poziv-za-clanstvo-u-odboru-omladinskih-banaka</a>	111	127
Invitation for membership in the Board of Zenica YB	1	10	<a href="https://www.lonac.pro/poziv-za-clanstvo-u-odboru-omladinske-banke-zenica">https://www.lonac.pro/poziv-za-clanstvo-u-odboru-omladinske-banke-zenica</a>	13	18

Application for membership in the Board of the YVB	16	42	<a href="https://www.lonac.pro/prijava-za-clanstvo-u-odboru-omladinske-banke-juni-2020">https://www.lonac.pro/prijava-za-clanstvo-u-odboru-omladinske-banke-juni-2020</a>	32	58
Become a member of the Board of the YB and make your community the best!	35	100	<a href="https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-i-ucini-svoju-zajednicu-naj-boljom">https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-i-ucini-svoju-zajednicu-naj-boljom</a>	39	61
Become a member of the Board of the YB and make your community the best! extended call	12	35	<a href="https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-i-ucini-svoju-zajednicu-naj-boljom">https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-i-ucini-svoju-zajednicu-naj-boljom</a>	15	20
We have extended the invitation - Become a member or a member of the Board of the YouthBank!	14	22	<a href="https://www.lonac.pro/produzili-smo-poziv---postani-clanica-ili-clan-odbora-omladinske-banke">https://www.lonac.pro/produzili-smo-poziv---postani-clanica-ili-clan-odbora-omladinske-banke</a>	6	16
Become a member of the Board of YouthBank Novo Sarajevo!	1	9	<a href="https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-novo-sarajevo">https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-novo-sarajevo</a>	5	4
Become a member of the Board of YouthBank Breza!	1	5	<a href="https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-breza">https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-breza</a>	2	3
Become a member of the Board of YouthBank Mostar!	1	10	<a href="https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-mostar">https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-mostar</a>	6	4
Become a member of the Board of YouthBank Vareš!	1	5	<a href="https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-vares">https://www.lonac.pro/postani-clanica-ili-clan-odbora-omladinske-banke-vares</a>	1	4
We are looking for almost 90 new members of the Board of the Youth Bank!	33	113	<a href="https://www.lonac.pro/trazimo-skoro-90-novih-clanica-i-clanova-odbora-omladinske-banke">https://www.lonac.pro/trazimo-skoro-90-novih-clanica-i-clanova-odbora-omladinske-banke</a>	53	60
Start the New Year as a member of the Board of the Youth Bank! Extended call	29	29	<a href="https://www.lonac.pro/kreni-u-novu-godinu-kao-clanica-ili-clan-odbora-omladinske-banke">https://www.lonac.pro/kreni-u-novu-godinu-kao-clanica-ili-clan-odbora-omladinske-banke</a>	13	16

### Annex 3 - List of Local Events 2021

YouthBank/ Municipality	Event	Dates of ceremonies	Blogs with photos
Sarajevo	Signing contracts in Sarajevo (Intergenerational solidarity)	10.02.2021.	<a href="https://www.lonac.pro/u-susret-projektima-medugeneracijske-solidarnosti-unutar-omladinske-banke-bih">https://www.lonac.pro/u-susret-projektima-medugeneracijske-solidarnosti-unutar-omladinske-banke-bih</a>
Teslić	Siging memorandum with Teslić	15.02.2021.	<a href="https://www.lonac.pro/opstina-teslic-usla-je-u-porodicu-omladinskih-banaka">https://www.lonac.pro/opstina-teslic-usla-je-u-porodicu-omladinskih-banaka</a>
Berkovići	Signing contract	26.4.2021. 11.6.2021. 26.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-26-04-2021-ob-berkovic">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-26-04-2021-ob-berkovic</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-drugi-poziv---omladinska-banka-berkovic-2021">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-drugi-poziv---omladinska-banka-berkovic-2021</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-berkovic---iii-poziv">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-berkovic---iii-poziv</a>
Bihać	Signing contract	21.4.2021. 10.6.2021. 19.7.2021.	<a href="https://www.lonac.pro/potpisivanje-ugovora-2021---omladinska-banka-bihac">https://www.lonac.pro/potpisivanje-ugovora-2021---omladinska-banka-bihac</a> <a href="https://www.lonac.pro/novi-mikrobiznis-u-gradu-bihacu">https://www.lonac.pro/novi-mikrobiznis-u-gradu-bihacu</a> <a href="https://www.lonac.pro/omladinska-banka-bihac---ceremonija-potpisivanja-ugovora-19-07-2021">https://www.lonac.pro/omladinska-banka-bihac---ceremonija-potpisivanja-ugovora-19-07-2021</a>
Bileća	Signing contract	27.4.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-27-04-2021-ob-bileca">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-27-04-2021-ob-bileca</a>
Bosanska Krupa	Signing contract	20.4.2021. 10.6.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ob-bosanska-krupa">https://www.lonac.pro/ceremonija-potpisivanja-ob-bosanska-krupa</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-bosanska-krupa---drugi-poziv">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-bosanska-krupa---drugi-poziv</a>
Bosanski Petrovac	Signing contract	21.4.2021.	<a href="https://www.lonac.pro/sta-se-kuha-2021-u-bosanskom-petrovcu">https://www.lonac.pro/sta-se-kuha-2021-u-bosanskom-petrovcu</a>
Breza	Signing contract	18.6.2021.	<a href="https://www.lonac.pro/prva-ceremonija-potpisivanja-ugovora-omladinske-banke-breza">https://www.lonac.pro/prva-ceremonija-potpisivanja-ugovora-omladinske-banke-breza</a>
Brod	Signing contract	14.4.2021. 11.6.2021.	<a href="https://www.lonac.pro/potpisani-ugovori-u-brodru-realizacija-moze-da-pocne">https://www.lonac.pro/potpisani-ugovori-u-brodru-realizacija-moze-da-pocne</a> <a href="https://www.lonac.pro/brod---pozitivna-energija-donosi-dobre-rezultate">https://www.lonac.pro/brod---pozitivna-energija-donosi-dobre-rezultate</a>
Bugojno	Signing contract	22.4.2021.	<a href="https://www.lonac.pro/ios-jedna-u-nizu-uspjesna-godina-za-ob-bugojno">https://www.lonac.pro/ios-jedna-u-nizu-uspjesna-godina-za-ob-bugojno</a>
Cazin	Signing contract	20.4.2021. 10.6.2021. 19.7.2021.	<a href="https://www.lonac.pro/potpisivanje-ugovora-u-ob-cazin-2021">https://www.lonac.pro/potpisivanje-ugovora-u-ob-cazin-2021</a> <a href="https://www.lonac.pro/drugi-poziv-za-projekte-omladinske-banke-cazin">https://www.lonac.pro/drugi-poziv-za-projekte-omladinske-banke-cazin</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-treci-poziv---cacin">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-treci-poziv---cacin</a>
Čelinac	Signing contract	19.4.2021.	<a href="https://www.lonac.pro/potpisivanje-ugovora-u-ob-celinac-u-znaku-poduzetnika">https://www.lonac.pro/potpisivanje-ugovora-u-ob-celinac-u-znaku-poduzetnika</a>
Doboj	Signing contract	19.4.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-doboj-2021-1">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-doboj-2021-1</a>
Doboj Istok	Signing contract	16.4.2021. 14.6.2021. 22.7.2021.	<a href="https://www.lonac.pro/potpisivanje-ugovora-za-prvi-poziv---ob-doboj-istok">https://www.lonac.pro/potpisivanje-ugovora-za-prvi-poziv---ob-doboj-istok</a> <a href="https://www.lonac.pro/ob-doboj-istok-ii-poziv-sezona-ijeto-21">https://www.lonac.pro/ob-doboj-istok-ii-poziv-sezona-ijeto-21</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-doboj-istok">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-doboj-istok</a>
Doboj Jug	Signing contract	15.4.2021.	<a href="https://www.lonac.pro/omladinska-banka-ceremonija-u-doboj-jugu">https://www.lonac.pro/omladinska-banka-ceremonija-u-doboj-jugu</a>
Donji Vakuf	Signing contract	22.4.2021. 23.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-donji-vakuf-2021">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-donji-vakuf-2021</a> <a href="https://www.lonac.pro/omladinska-banka-donji-vakuf-2021">https://www.lonac.pro/omladinska-banka-donji-vakuf-2021</a>
Drvar	Signing contract	26.4.2021.	<a href="https://www.lonac.pro/potpisani-ugovori-omladinske-banke-drvar">https://www.lonac.pro/potpisani-ugovori-omladinske-banke-drvar</a>
Goražde	Signing contract	15.4.2021. 23.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-gorazde">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-gorazde</a> <a href="https://www.lonac.pro/kozmeticki-salon-nejla-je-novi-mikrobiznis-u-gorazdu">https://www.lonac.pro/kozmeticki-salon-nejla-je-novi-mikrobiznis-u-gorazdu</a>
Gornji Vakuf- Uskoplje	Signing contract	22.4.2021. 16.6.2021. 23.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-gornji-vakuf-uskoplje-1">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-gornji-vakuf-uskoplje-1</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-gornjem-vakuf-uskoplju">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-u-gornjem-vakuf-uskoplju</a> <a href="https://www.lonac.pro/potpisan-ugovor-za-jedan-mikrobiznis-u-opcini-gornji-vakuf-uskoplje">https://www.lonac.pro/potpisan-ugovor-za-jedan-mikrobiznis-u-opcini-gornji-vakuf-uskoplje</a>
Gračanica	Signing contract	16.4.2021. 14.6.2021. 22.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-u-gracanici-moba-2021">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-u-gracanici-moba-2021</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-moba-2021-2">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-moba-2021-2</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-moba-2021-3?fbclid=IwAR3YaVUHm80TiDLzY3uvobFPUFJ-V3Rtk2oTmc1Q4em-69YlktEJOMXlw4">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-moba-2021-3?fbclid=IwAR3YaVUHm80TiDLzY3uvobFPUFJ-V3Rtk2oTmc1Q4em-69YlktEJOMXlw4</a>
Gradiška	Signing contract	27.4.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-gradiska-2021">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-gradiska-2021</a>
Istočna Ilidža	Signing contract	14.4.2021. 30.6.2021.	<a href="https://www.lonac.pro/omladinska-banka-istocna-ilidza-potpisivanje-ugovora-2021">https://www.lonac.pro/omladinska-banka-istocna-ilidza-potpisivanje-ugovora-2021</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-istocna-ilidza---drugi-poziv">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-istocna-ilidza---drugi-poziv</a>

<b>Jezero</b>	Signing contract	23.4.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-jezero-2021">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-jezero-2021</a>
<b>Kladanj</b>	Signing contract	16.4.2021. 22.6.2021.	<a href="https://www.lonac.pro/u-ob-kladanj-uvijek-nesto-novo-potpisani-ugovori-sa-7-neformalnih-grupa">https://www.lonac.pro/u-ob-kladanj-uvijek-nesto-novo-potpisani-ugovori-sa-7-neformalnih-grupa</a> <a href="https://www.lonac.pro/sigurnim-koracima-ka-novim-uspjesima">https://www.lonac.pro/sigurnim-koracima-ka-novim-uspjesima</a>
<b>Kneževi</b>	Signing contract	26.4.2021.	<a href="https://www.lonac.pro/potpisivanje-ugovora-2021-godina---omladinska-banka-knezevo-1">https://www.lonac.pro/potpisivanje-ugovora-2021-godina---omladinska-banka-knezevo-1</a>
<b>Kotor Varoš</b>	Signing contract	15.4.2021.	<a href="https://www.lonac.pro/kotor-varos-ceremonija-potpisivanja-ugovora-za-prvi-poziv-2021">https://www.lonac.pro/kotor-varos-ceremonija-potpisivanja-ugovora-za-prvi-poziv-2021</a>
<b>Kostajnica</b>	Signing contract	22.6.2021. 20.7.2021.	<a href="https://www.lonac.pro/ceremonija-26-jun-2021">https://www.lonac.pro/ceremonija-26-jun-2021</a> <a href="https://www.lonac.pro/ceremonija-20-juj-2021">https://www.lonac.pro/ceremonija-20-juj-2021</a>
<b>Laktaši</b>	Signing contract	13.4.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-u-opstini-laktaši---prvi-poziv">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-i-dodjele-cekova-u-opstini-laktaši---prvi-poziv</a>
<b>Lopare</b>	Signing contract	27.4.2021. 15.6.2021. 22.7.2021.	<a href="https://www.lonac.pro/osam-projekata-omladinske-banke---opstina-lopare">https://www.lonac.pro/osam-projekata-omladinske-banke---opstina-lopare</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-lopare---ii-poziv">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-lopare---ii-poziv</a> <a href="https://www.lonac.pro/omladinska-banka-lopare-podrzala-jos-dva-projekta">https://www.lonac.pro/omladinska-banka-lopare-podrzala-jos-dva-projekta</a>
<b>Ljubinje</b>	Signing contract	26.4.2021. 26.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-projekte-ob-ljubinje">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-projekte-ob-ljubinje</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ljubinje">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ljubinje</a>
<b>Modriča</b>	Signing contract	29.4.2021. 21.7.2021.	<a href="https://www.lonac.pro/ob-modrica-projekti-2021-godine">https://www.lonac.pro/ob-modrica-projekti-2021-godine</a> <a href="https://www.lonac.pro/omladinska-banka-modrica-podrzala-jos-dva-projekta-i-jedan-mikrobiznis">https://www.lonac.pro/omladinska-banka-modrica-podrzala-jos-dva-projekta-i-jedan-mikrobiznis</a>
<b>Mostar</b>	Signing contract	26.7.2021.	<a href="https://www.lonac.pro/potpisani-ugovori-o-realizaciji-mikrobiznisa-i-drustveno-korisnih-projekata-mladih">https://www.lonac.pro/potpisani-ugovori-o-realizaciji-mikrobiznisa-i-drustveno-korisnih-projekata-mladih</a>
<b>Mrkonjić Grad</b>	Signing contract	23.4.2021.	<a href="https://www.lonac.pro/omladinska-banka-mrkonjic-grad-podrzala-cetraest-projekata-za-2021-godinu-2">https://www.lonac.pro/omladinska-banka-mrkonjic-grad-podrzala-cetraest-projekata-za-2021-godinu-2</a>
<b>Nevesinje</b>	Signing contract	27.4.2021.	<a href="https://www.lonac.pro/promocija-ob-nevesinje">https://www.lonac.pro/promocija-ob-nevesinje</a>
<b>Novi Grad</b>	Signing contract	20.4.2021. 20.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-20-04-2021-ob-novi-grad">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-20-04-2021-ob-novi-grad</a> <a href="https://www.lonac.pro/novi-grad---omladinska-banka-s-najvise-projekata">https://www.lonac.pro/novi-grad---omladinska-banka-s-najvise-projekata</a>
<b>Novo Goražde</b>	Signing contract	21.6.2021. 23.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-novo-gorazde">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-novo-gorazde</a> <a href="https://www.lonac.pro/potpisani-ugovori-u-omladinskoj-banci-novo-gorazde">https://www.lonac.pro/potpisani-ugovori-u-omladinskoj-banci-novo-gorazde</a>
<b>Novo Sarajevo</b>	Signing contract	25.6.2021. 30.7.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-prvog-poziva-za-drustvene-projekte-i-mikrobiznise-mladih-2021-omladinske-banke-novo-sarajevo">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-prvog-poziva-za-drustvene-projekte-i-mikrobiznise-mladih-2021-omladinske-banke-novo-sarajevo</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-drugog-poziva-za-drustvene-projekte-i-mikrobiznise-mladih-2021-omladinske-banke-novo-sarajevo">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-drugog-poziva-za-drustvene-projekte-i-mikrobiznise-mladih-2021-omladinske-banke-novo-sarajevo</a>
<b>Odžak</b>	Signing contract	29.4.2021.	<a href="https://www.lonac.pro/ceremonija-u-odzaku">https://www.lonac.pro/ceremonija-u-odzaku</a>
<b>Petrovo</b>	Signing contract	16.4.2021. 14.6.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-petrovo-2021-godine">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-za-prvi-poziv---omladinska-banka-petrovo-2021-godine</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-omladinska-banka-petrovo">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-omladinska-banka-petrovo</a>
<b>Prijedor</b>	Signing contract	10.5.2021.	<a href="https://www.lonac.pro/aktivnosti-odbora-omladinske-banke-prijedor">https://www.lonac.pro/aktivnosti-odbora-omladinske-banke-prijedor</a>
<b>Prnjavor</b>	Signing contract	14.4.2021. 17.6.2021. 21.7.2021.	<a href="https://www.lonac.pro/potpisani-ugovori-za-realizaciju-6-projekata-mladih-u-prnjavoru">https://www.lonac.pro/potpisani-ugovori-za-realizaciju-6-projekata-mladih-u-prnjavoru</a> <a href="https://www.lonac.pro/potpisani-ugovori-za-dva-nova-projekta-mladih-u-prnjavoru">https://www.lonac.pro/potpisani-ugovori-za-dva-nova-projekta-mladih-u-prnjavoru</a> <a href="https://www.lonac.pro/omladinska-banka-prnjavor-dobila-prvi-mikrobiznis?fbclid=IwAR1IepN2YvNVj7OTRb82NfYFcPk3nqr0pk1V2v32DmvrW-ghtuvk97-AvA8">https://www.lonac.pro/omladinska-banka-prnjavor-dobila-prvi-mikrobiznis?fbclid=IwAR1IepN2YvNVj7OTRb82NfYFcPk3nqr0pk1V2v32DmvrW-ghtuvk97-AvA8</a>
<b>Rudo</b>	Signing contract	15.4.2021. 21.6.2021. 23.7.2021.	<a href="https://www.lonac.pro/omladinska-banka-rudo---potpisivanje-ugovora-za-odobrene-projekte-i-mikrobiznise-sa-prvog-poziva-1">https://www.lonac.pro/omladinska-banka-rudo---potpisivanje-ugovora-za-odobrene-projekte-i-mikrobiznise-sa-prvog-poziva-1</a> <a href="https://www.lonac.pro/omladinska-banka-rudo-postaje-banka-infrastrukturnih-projekata">https://www.lonac.pro/omladinska-banka-rudo-postaje-banka-infrastrukturnih-projekata</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-sa-iii-poziva---23-07">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-sa-iii-poziva---23-07</a>
<b>Stanari</b>	Signing contract	14.4.2021. 11.6.2021. 21.7.2021.	<a href="https://www.lonac.pro/potpisivanje-ugovora---ob-stanari">https://www.lonac.pro/potpisivanje-ugovora---ob-stanari</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-stanari---drugi-poziv">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-stanari---drugi-poziv</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora---stanari-2021">https://www.lonac.pro/ceremonija-potpisivanja-ugovora---stanari-2021</a>
<b>Šipovo</b>	Signing contract	23.4.2021. 16.6.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-sipovo-2021">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-sipovo-2021</a> <a href="https://www.lonac.pro/uspiseno-zavrsena-kampanja-za-projekte-ob-sipovo-i-fondacije-mozaj-je-okoncana-potpisivanjem-ugovora-sa-dvije-neformalne-grupe">https://www.lonac.pro/uspiseno-zavrsena-kampanja-za-projekte-ob-sipovo-i-fondacije-mozaj-je-okoncana-potpisivanjem-ugovora-sa-dvije-neformalne-grupe</a>
<b>Teslić</b>	Signing contract	14.6.2021. 21.7.2021.	<a href="https://www.lonac.pro/prva-ceremonija-potpisivanja-ugovora-omladinske-banke-teslic">https://www.lonac.pro/prva-ceremonija-potpisivanja-ugovora-omladinske-banke-teslic</a> <a href="https://www.lonac.pro/druga-ceremonija-potpisivanja-ugovora-omladinske-banke-teslic">https://www.lonac.pro/druga-ceremonija-potpisivanja-ugovora-omladinske-banke-teslic</a>
<b>Tešanj</b>	Signing contract	26.4.2021. 23.7.2021.	<a href="https://www.lonac.pro/iznad-tesnja-novih-19-projekata-sija">https://www.lonac.pro/iznad-tesnja-novih-19-projekata-sija</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-sa-mikrobiznis-u-tesnju">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-sa-mikrobiznis-u-tesnju</a>
<b>Travnik</b>	Signing contract	20.4.2021. 23.7.2021.	<a href="https://www.lonac.pro/ios-6-drustvenih-projekata-i-2-mikrobiznis-projekta-za-travnik">https://www.lonac.pro/ios-6-drustvenih-projekata-i-2-mikrobiznis-projekta-za-travnik</a> <a href="https://www.lonac.pro/omladinska-banka-travnik-podrzala-jos-jedan-projekat">https://www.lonac.pro/omladinska-banka-travnik-podrzala-jos-jedan-projekat</a>
<b>Ugljevik</b>	Signing contract	27.4.2021.	<a href="https://www.lonac.pro/ceremonija-dodjeljivanja-cekova-i-potpisivanja-ugovora---omladinska-banka-ugljevik">https://www.lonac.pro/ceremonija-dodjeljivanja-cekova-i-potpisivanja-ugovora---omladinska-banka-ugljevik</a>

		22.7.2021.	<a href="https://www.lonac.pro/omladinska-banka-ugljevik-podzala-jos-dva-projekta-mladih">https://www.lonac.pro/omladinska-banka-ugljevik-podzala-jos-dva-projekta-mladih</a>
<b>Usora</b>	Signing contract	16.4.2021. 14.6.2021.	<a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-usora">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-usora</a> <a href="https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-usora-1">https://www.lonac.pro/ceremonija-potpisivanja-ugovora-ob-usora-1</a>
<b>Zavidovići</b>	Signing contract	22.4.2021.	<a href="https://www.lonac.pro/omladinska-banka-zavidovici-ceremonija-potpisivanja-ugovora-za-prvi-poziv">https://www.lonac.pro/omladinska-banka-zavidovici-ceremonija-potpisivanja-ugovora-za-prvi-poziv</a>
<b>Zenica</b>	Signing contract	22.4.2021. 27.7.2021.	<a href="https://www.lonac.pro/omladinska-banka-zenica-potpisivanja-ugovora-omladinska-banka-zenica?fbclid=IwAR1ABGRA_mQdggDNRExQUxoyxysfcmA28x9QlqYQWkStyTw1e_Zlk8whyBM">https://www.lonac.pro/omladinska-banka-zenica-potpisivanja-ugovora-omladinska-banka-zenica?fbclid=IwAR1ABGRA_mQdggDNRExQUxoyxysfcmA28x9QlqYQWkStyTw1e_Zlk8whyBM</a> <a href="https://www.lonac.pro/omladinska-banka-zenica-potpisivanja-ugovora-jos-jedan-mikrobiznis">https://www.lonac.pro/omladinska-banka-zenica-potpisivanja-ugovora-jos-jedan-mikrobiznis</a>
<b>Žepče</b>	Signing contract	22.4.2021. 23.6.2021.	<a href="https://www.lonac.pro/omladinska-banka-zepe-1">https://www.lonac.pro/omladinska-banka-zepe-1</a> <a href="https://www.lonac.pro/omladinska-banka-zepe-1">https://www.lonac.pro/omladinska-banka-zepe-1</a>
<b>Živinice</b>	Signing contract	27.4.2021. 15.6.2021. 22.7.2021.	<a href="https://www.lonac.pro/april-u-omladinskoj-banci-zivinice">https://www.lonac.pro/april-u-omladinskoj-banci-zivinice</a> <a href="https://www.lonac.pro/potpisivanje-ugovora-omladinska-banka-zivinice">https://www.lonac.pro/potpisivanje-ugovora-omladinska-banka-zivinice</a> <a href="https://www.lonac.pro/omladinska-banka-zivinice">https://www.lonac.pro/omladinska-banka-zivinice</a>
<b>National Calls</b>	Signing contracts in Banjaluka	9.7.2021.	<a href="https://www.lonac.pro/koje-projekte-nam-donosi-bh-kampanja-sa-potpisivanja-u-startup-studiju-banja-luka">https://www.lonac.pro/koje-projekte-nam-donosi-bh-kampanja-sa-potpisivanja-u-startup-studiju-banja-luka</a>
	Signing contracts in Sarajevo	8.7. and 12.7.2021.	<a href="https://www.lonac.pro/omladinska-banka-zivinice">https://www.lonac.pro/omladinska-banka-zivinice</a> <a href="https://www.lonac.pro/omladinska-banka-zivinice">https://www.lonac.pro/omladinska-banka-zivinice</a>
	Signing contracts in Konjic	20.05.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
	Signing Memorandum with Breza	19.3.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
	Signing Memorandum with Mostar	21.5.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
	Signing Memorandum with Vareš	19.7.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Doboj Istok</b>	Signing contract	15.09.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Istočna Ilidža</b>	Signing contract	17.9.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Mostar</b>	Signing contract	20.09.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Novi Grad</b>	Signing contract	17.09.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Prijedor</b>	Signing contract	16.09.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Teslić</b>	Signing contract	15.09.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Vareš</b>	Signing contract	17.09.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Sarajevo - mresvubih</b>	Signing contract	07.12.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Banja Luka</b>	Signing contract	09.12.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Bihać</b>	Signing contract	10.12.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Berkovići</b>	Promotion of the results	24.11.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Bihać</b>	Promotion of the results	16.11.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Bileća</b>	Promotion of the results	12.10.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Bosanska Krupa</b>	Promotion of the results	22.11.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Bosanski Petrovac</b>	Promotion of the results	06.10.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>
<b>Breza</b>	Promotion of the results	22.10.2021.	<a href="https://www.lonac.pro/omladinska-banka-konjic-2021">https://www.lonac.pro/omladinska-banka-konjic-2021</a>

<b>Brod</b>	<i>Promotion of the results</i>	<b>03.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija—ob-brod">https://www.ionac.pro/zavrsna-ceremonija—ob-brod</a>
<b>Bugojno</b>	<i>Promotion of the results</i>	<b>19.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-bugojno-1">https://www.ionac.pro/zavrsna-ceremonija-ob-bugojno-1</a>
<b>Cazin</b>	<i>Promotion of the results</i>	<b>16.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-cazin">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-cazin</a>
<b>Čelinac</b>	<i>Promotion of the results</i>	<b>18.10.2021.</b>	<a href="https://www.ionac.pro/ceremonija-dodjele-zahvalnica-omladinska-banka-celinac-1">https://www.ionac.pro/ceremonija-dodjele-zahvalnica-omladinska-banka-celinac-1</a>
<b>Doboj</b>	<i>Promotion of the results</i>	<b>14.10.2021.</b>	<a href="https://www.ionac.pro/ceremonija-promocije-rezultata-omladinske-banke-doboj">https://www.ionac.pro/ceremonija-promocije-rezultata-omladinske-banke-doboj</a>
<b>Doboj Istok</b>	<i>Promotion of the results</i>	<b>23.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-doboj-istok">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-doboj-istok</a>
<b>Doboj Jug</b>	<i>Promotion of the results</i>	<b>12.10.2021.</b>	<a href="https://www.ionac.pro/ceremonija-dodjela-zahvalnica-ob-doboj-jug-12-10-2021">https://www.ionac.pro/ceremonija-dodjela-zahvalnica-ob-doboj-jug-12-10-2021</a>
<b>Donji Vakuf</b>	<i>Promotion of the results</i>	<b>26.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-dodjele-zahvalnica-neformalnim-grupama-i-clanovima-omladinske-banke">https://www.ionac.pro/zavrsna-ceremonija-dodjele-zahvalnica-neformalnim-grupama-i-clanovima-omladinske-banke</a>
<b>Drvar</b>	<i>Promotion of the results</i>	<b>06.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-drvar-1">https://www.ionac.pro/zavrsna-ceremonija-ob-drvar-1</a>
<b>Goražde</b>	<i>Promotion of the results</i>	<b>15.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-gorazde">https://www.ionac.pro/zavrsna-ceremonija-ob-gorazde</a>
<b>Gornji Vakuf - Uskoplje</b>	<i>Promotion of the results</i>	<b>19.10.2021.</b>	<a href="https://www.ionac.pro/ceremonija-promocije-rezultata-omladinske-banke-gornji-vakuf-uskoplje-u-2021-godini-1">https://www.ionac.pro/ceremonija-promocije-rezultata-omladinske-banke-gornji-vakuf-uskoplje-u-2021-godini-1</a>
<b>Gračanica</b>	<i>Promotion of the results</i>	<b>12.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-mostar---24-11-2021-1">https://www.ionac.pro/zavrsna-ceremonija-ob-mostar---24-11-2021-1</a>
<b>Gradiška</b>	<i>Promotion of the results</i>	<b>02.12.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-gradiska">https://www.ionac.pro/zavrsna-ceremonija-ob-gradiska</a>
<b>Istočna Ilidža</b>	<i>Promotion of the results</i>	<b>20.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-istocna-ilidza---02-12-2021">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-istocna-ilidza---02-12-2021</a>
<b>Jezero</b>	<i>Promotion of the results</i>	<b>20.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-dodjela-zahvalnica-ob-jezero">https://www.ionac.pro/zavrsna-ceremonija-i-dodjela-zahvalnica-ob-jezero</a>
<b>Kladanj</b>	<i>Promotion of the results</i>	<b>04.10.2021.</b>	<a href="https://www.ionac.pro/omladinska-banka-snaga-mladih-kladnja">https://www.ionac.pro/omladinska-banka-snaga-mladih-kladnja</a>
<b>Kneževi</b>	<i>Promotion of the results</i>	<b>09.11.2021.</b>	<a href="https://www.ionac.pro/prezentacija-rezultata-rada---omladinska-banka-knezevo">https://www.ionac.pro/prezentacija-rezultata-rada---omladinska-banka-knezevo</a>
<b>Kostajnica</b>	<i>Promotion of the results</i>	<b>13.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-dodjela-zahvalnica-ob-kostajnica">https://www.ionac.pro/zavrsna-ceremonija-i-dodjela-zahvalnica-ob-kostajnica</a>
<b>Kotor Varoš</b>	<i>Promotion of the results</i>	<b>11.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-kotor-varos">https://www.ionac.pro/zavrsna-ceremonija-ob-kotor-varos</a>
<b>Laktaši</b>	<i>Promotion of the results</i>	<b>28.10.2021.</b>	<a href="https://www.ionac.pro/ceremonija-promocije-rezultata-omladinske-banke-laktasi-1">https://www.ionac.pro/ceremonija-promocije-rezultata-omladinske-banke-laktasi-1</a>
<b>Lopare</b>	<i>Promotion of the results</i>	<b>13.10.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-lopare-28-10-2021">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-lopare-28-10-2021</a>
<b>Ljubinje</b>	<i>Promotion of the results</i>	<b>03.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-ljubinje-13-10-2021">https://www.ionac.pro/zavrsna-ceremonija-ob-ljubinje-13-10-2021</a>
<b>Modriča</b>	<i>Promotion of the results</i>	<b>24.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-modrica-03-11-2021">https://www.ionac.pro/zavrsna-ceremonija-ob-modrica-03-11-2021</a>
<b>Mostar</b>	<i>Promotion of the results</i>	<b>23.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-mostar---24-11-2021-1">https://www.ionac.pro/zavrsna-ceremonija-ob-mostar---24-11-2021-1</a>
<b>Mrkonjić Grad</b>	<i>Promotion of the results</i>	<b>24.11.2021.</b>	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-mrkonjic-grad">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-mrkonjic-grad</a>

<b>Nevesinje</b>	Promotion of the results	12.10.2021.	<a href="https://www.ionac.pro/promocija-rezultata-ob-nevesinje">https://www.ionac.pro/promocija-rezultata-ob-nevesinje</a>
<b>Novi Grad</b>	Promotion of the results	19.11.2021.	<a href="https://www.ionac.pro/promocija-rezultata-za-2021-godinu">https://www.ionac.pro/promocija-rezultata-za-2021-godinu</a>
<b>Novo Sarajevo</b>	Promotion of the results	12.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-novo-sarajevo--12-10-2021">https://www.ionac.pro/zavrsna-ceremonija-ob-novo-sarajevo--12-10-2021</a>
<b>Odžak</b>	Promotion of the results	12.10.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-odzak">https://www.ionac.pro/zavrsna-ceremonija-ob-odzak</a>
<b>Petrovo</b>	Promotion of the results	04.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-petrovo-04-11-2021">https://www.ionac.pro/zavrsna-ceremonija-ob-petrovo-04-11-2021</a>
<b>Prijedor</b>	Promotion of the results	18.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-prijedor">https://www.ionac.pro/zavrsna-ceremonija-ob-prijedor</a>
<b>Prnjavor</b>	Promotion of the results	05.11.2021.	<a href="https://www.ionac.pro/u-prnjavoru-realizovano-devet-projekata-i-registrovan-je dan-mikrobiznis">https://www.ionac.pro/u-prnjavoru-realizovano-devet-projekata-i-registrovan-je dan-mikrobiznis</a>
<b>Rudo</b>	Promotion of the results	19.11.2021.	<a href="https://www.ionac.pro/druga-godina-postojanja-a-ob-rudo-vec-postize-50-bolje-rezultate-sa-projektima">https://www.ionac.pro/druga-godina-postojanja-a-ob-rudo-vec-postize-50-bolje-rezultate-sa-projektima</a>
<b>Stanari</b>	Promotion of the results	04.11.2021.	<a href="https://www.ionac.pro/promocija-rezultata-programa-omladinske-banke-stanari-za-2021-godinu">https://www.ionac.pro/promocija-rezultata-programa-omladinske-banke-stanari-za-2021-godinu</a>
<b>Šipovo</b>	Promotion of the results	20.10.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-sipovo">https://www.ionac.pro/zavrsna-ceremonija-ob-sipovo</a>
<b>Teslić</b>	Promotion of the results	19.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-teslic">https://www.ionac.pro/zavrsna-ceremonija-ob-teslic</a>
<b>Tešanj</b>	Promotion of the results	19.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-tesanj-2021">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-tesanj-2021</a>
<b>Travnik</b>	Promotion of the results	28.10.2021.	<a href="https://www.ionac.pro/promocija-rezultata-ob-travnik-za-2021-godinu">https://www.ionac.pro/promocija-rezultata-ob-travnik-za-2021-godinu</a>
<b>Ugljevik</b>	Promotion of the results	23.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-ugljevik">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-ugljevik</a>
<b>Usora</b>	Promotion of the results	27.10.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-usora">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-usora</a>
<b>Vareš</b>	Promotion of the results	10.12.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-vares--10-12-2021">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-vares--10-12-2021</a>
<b>Zavidovići</b>	Promotion of the results	01.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-zavidovici--01-11-2021">https://www.ionac.pro/zavrsna-ceremonija-i-promocija-rezultata-ob-zavidovici--01-11-2021</a>
<b>Zenica</b>	Promotion of the results	03.12.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-promocije-rezultata-omladinske-banke-zenica-za-2021-godinu">https://www.ionac.pro/zavrsna-ceremonija-promocije-rezultata-omladinske-banke-zenica-za-2021-godinu</a>
<b>Žepče</b>	Promotion of the results	29.11.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-zepce">https://www.ionac.pro/zavrsna-ceremonija-ob-zepce</a>
<b>Živinice</b>	Promotion of the results	28.10.2021.	<a href="https://www.ionac.pro/zavrsna-ceremonija-ob-zivinice">https://www.ionac.pro/zavrsna-ceremonija-ob-zivinice</a>

#### Annex 4 – List of Trainings

Training/sessions:	Date:	Location:	No of participants:	F	M
<b>Intergenerational solidarity – mentorship of projects</b>	19.19/01/2021	Online	5	3	2
<b>MOBA 2021 Training of trainers</b>	04/02/2021	Online	17	11	6
<b>MOBA 2021 online training</b>	05-06/02/2021 08-09/02/2021	Online	75	49	26
<b>MOBA 2021 Annual Conference</b>	11-15/02/2021	Online	274	152	122
<hr/>					
<b>Social Justice</b>	10-11.3.2021.	Online	13	11	2
<b>Mentorship and training of microbusinesses</b>	12.3.2021.	Online	27	15	12
<b>Training for new Youth Bank Board members</b>	8-9.4.2021.	Online	31	20	11
<b>Training for new Youth Bank Mostar Board members</b>	9-10.6.2021.	Municipality Mostar and online	11	5	6
<b>Mentorship and training of microbusinesses</b>	11-12.6.2021.	Municipality Mostar	14	7	7
<b>Advanced Training for Social Justice</b>	28-29.7.2021.	Hotel Hollywood, Sarajevo	15	6	9
<b>YB Academy of communications</b>	28-29.7.2021.	Hotel Hollywood, Sarajevo	10	6	4
<b>Training for new Youth Bank Vareš Board members</b>	30.7.2021.	Hotel Hollywood, Sarajevo	6	5	1

#### Annex 5: YB events at national level

In 2021, Mozaik organized national events that gather youth and representatives from active YouthBanks.

##### **Hybrid Annual Conference – Foundation Mozaik MOBA 2021 (11<sup>th</sup> to 15<sup>th</sup> February 2021)**

On Thursday, February 11, 2021, the five-day Conference started, where we gathered with 730 participants being part of our virtual annual event. The Conference was attended by: ambassador, mayors, 49 representatives of partner cities/municipalities, members of 49 YouthBanks, hundreds of young people who registered their businesses thanks to cooperation with Mozaik, entrepreneurs, partners of the Foundation Mozaik, young activists, and all interested parties who want to contribute to the economic and social development of communities.

Moreover, we presented and celebrated the results that young people across Bosnia and Herzegovina together with Mozaik's support have achieved in 2020. Participants and municipality representatives had the opportunity to get to know in detail our programs and our work.

At the very beginning, the conference was opened with a speech by His Excellency the Ambassador of Switzerland to BiH Daniel Hunn: *“Our cooperation with the Foundation Mozaik has been ongoing for two years and we are very happy with this partnership – because we have such a strong partner with a long-term strategy and common values. Both you and I are convinced that the future of Bosnia and Herzegovina lies in a dynamic and entrepreneurial young generation. We are committed together to ensure that the young generation of this country is given a perspective to develop their visions and ideas,”* said Daniel Hunn, Ambassador of Switzerland.

The Foundation Mozaik works with partner municipalities/cities. Representatives of YouthBanks also participated in this conference, 342 of them from YouthBanks. The Mayor of Bosanska Krupa, Mr.Armin Halitović, and the Mayor of Jezero, Ms Snežana Ružić, also addressed the participants at the opening.

After the opening and introductory speeches of our esteemed speakers, we walked between the stands where 49 YouthBanks were presented. From the YouthBanks Fair, we continued to the Business Fair. It featured over 100 social businesses and microbusiness in which the Startup Studio of the Mozaik Foundation invested!

We have also listened to the successful entrepreneurial stories of Ivan Milinković, business: Protector Bags and Lidija Sejdinović, business: Teta pričalica.

On February 12 we organized a session that tackled more the role of the Startup studio in our work with partner municipalities. For YBB Members we organized sessions in Social Justice and Social Innovation. On this day, our participants had the opportunity to listen also to and process the following topics through workshops:

1. How to motivate young people to apply for a microbusiness?
2. Video activism
3. How do I start my own business?
4. How to use Instagram for promotion?

On February 13, we presented free digital marketing tools to young entrepreneurs and practically showed them their functionality.

On February 14, all Boards of YouthBanks had the opportunity to promote the YouthBank in their communities. This is how it started! On Valentine’s Day everyone was in LOVE with Youth Banks.

After introductions, training, various sessions, and learning about the process of implementing and mentoring projects and microbusiness, all members of MOBE2021 were supposed to write projects aimed at promoting their YouthBanks in order to bring young people closer to their common communities.

After evaluations and reviews of all projects, 23 of them passed the voting. The task in the voting campaign was to gather over 50 votes of all members and members of lonac.pro, which was no problem for some of them. You can read their article about it on [lonac.pro](http://lonac.pro):

On February 15 comes the end of our conference followed with positive impressions from all sides. We have announced the winners of the project voting and followed the awarding of checks to groups in twenty-three YouthBanks. In addition, we announced the winners of the prize game we played during the conference.

We are especially proud that we were able to gather young people who are involved in our activities and who contribute their work to our great results. Without their contribution, each of our activities would be difficult or impossible to carry out. *Slavimo uspjehe mladih i otvaramo nove prilike za njih / Lonac*

### **Site visit to Municipality Donji Vakuf (19<sup>th</sup> of February 2021)**

Site visit was organized with SDC representatives. The visit was organized at following Agenda:

- Meeting with Huso Sušić, mayor and Naser Rujanac, municipal representative for YouthBank
- Visiting two projects funded by the YouthBank. Two YB Donji Vakuf board members will guide us and present the projects.:
  - Lookout in Donji Vakuf
  - Checkmate

Visiting three microbusinesses funded by the YouthBank:

- Bonsai Natural, owner Hamida Begović; Nova Travnička 29 A Donji Vakuf  
(Production of peanut butter and spreads from nuts-hazelnut, cashew and almond)
- Barber shop 'Vedad', owner Haris Kero; Ulica 14. septembra bb
- Coffee and pastry shop 'Element 6', owner Medina Duvnjak; Ulica 770 Sbbr bb

This Site visit was also opportunity to increase funds for youth in Donji Vakuf by signing Annex of Memorandum between Foundation Mozaik and Municipality Donji Vakuf.

### **Top 10 Volunteers**

On December 7<sup>th</sup>, Foundation Mozaik organized a ceremony Announcement and Award of top 10 best YB board members. We awarded ten Best YB Board Volunteers, based on their yearly engagement in the program. Best awarded YB Board Members were:

1<sup>st</sup>) Elvir Draginović (YouthBank Donji Vakuf)

2<sup>nd</sup> Mladen Trninić (YouthBank Novi Grad)

3<sup>rd</sup> Ermin Mandžuka (YouthBank Zenica)

4<sup>th</sup> Natalija Vidaković (YouthBank Rudo)

5<sup>th</sup> Benjamin Ferizović (YouthBank Bosanski Petrovac)

6<sup>th</sup> Armin Softić (YouthBank Kladanj, first volunteer for 2020)



7<sup>th</sup> Melisa Ćehić (YouthBank Bosanska Krupa)

8<sup>th</sup> Edina Ljubuškić-Buljina (YouthBank Bugojno)

9<sup>th</sup> Tarik Zahirović (YouthBank Donji Vakuf)

10<sup>th</sup> Kerim Grbić (YouthBank Gračanica)



**Annex 6: List of Interns**

Department	No.	Name	City	Year of the internship	Begining of the internship	End of the internship
<b>FINANCE</b>	22	Nejla Smječanin	Sarajevo	2021	06.09.2021.	06.12.2021.
	23	Nadira Žiga	Sarajevo	2021	06.09.2021.	Ongoing
	24	Samira Mujabašić	Živinice	2022	10.01.2022.	10.04.2022.
	25	Amina Ćulov	Sarajevo	2022	10.01.2022.	
	26	Lamija Bijedić	Sarajevo	2022	10.01.2022.	Ongoing
<b>PHILANTHROPY</b>	27	Nidžara Alić	Zenica	2021	27.09.2021.	27.12.2021.
	28	Ismihana Hukelić	Sarajevo	2022	10.01.2022.	10.02.2022.
<b>Ionac.pro</b>	29	Azra Sehić-Kustura	Sarajevo	2021	29.11.2021.	Ongoing
	30	Ajla Mrkaljević	Zenica	2022	11.01.2022.	Ongoing
<b>YOUTH BANK</b>	31	Natalija Vidaković	Sarajevo	2021	03.09.2021.	31.12.2021.
	32	Benjamin Ferizović	Sarajevo	2021	13.09.2021.	31.12.2021.

### 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 as 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 misusage. 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. [Laboratorijsa 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.

In the reporting period many new columns were created with the same goal – to show us people and faces behind great activism and entrepreneurial ideas and to present their stories. Some of them are:

**Personal stories of entrepreneurs that registered their microbusiness through YouthBanks:**

[No1: Domaćinstvo Jovanović - Čelinac](#)  
[MIKROPREDUZETNIČKE PRIČE: AUTOSERVIS DANOJEVIĆ](#)  
[MIKROPREDUZETNIČKE PRIČE: FRIZERSKI STUDIO PHILLIPPE](#)  
[UPOZNAJ JELENU I NJEN MIKROBIZNIS CVJEĆARU ORHIDEJU](#)  
[Upoznaj Melisu Softić iz Kladnja i njen obrt "Rosa-dodir prirode"](#)  
[Upoznaj Aldinu Džinu iz Konjica i njegov obrt "Promenada silver"](#)  
[Prvi mikrobiznis u Prnjavoru](#)  
[Novi mikrobiznis u gradu Bihaću](#)

**Unusual business ideas and entrepreneurs behind them:**

[Intervju sa Amnom Tuzović i Alemom Hamzićem: Uloženo vrijeme u osmišljavanje i unapređenje biznis plana je investiranje u uspješne poslovne poduhvate](#)  
[Intervju sa Imranom Džihanom: Da sam od početka imao iškusnog poduzetnika za konkurenčiju, vjerovatno bi me puno skuplje koštale početničke greške](#)  
[Intervju sa Ismarom Lačevićem: Inspiracija u preduzetništvu su mi svi ljudi širom svijeta koji mijenjaju status quo svojim radom i idejama](#)

**“Praise” the business idea:**

[Pohvali biznis #1 - G WOOD](#)  
[Pohvali biznis #2 - EPOXY STOLOVI](#)  
[Pohvali biznis #3 - ŠKRABAC](#)  
[Pohvali biznis #4 - SLONČE POKLONČE](#)  
[Pohvali biznis #5 - Kasahana.sa - 5 \\*\\*\\*\\*\\*](#)  
[Pohvali biznis #6 - Drvenarija E&S: izrada unikatnih predmeta i ukrasa za dom](#)  
[Pohvali biznis #7 - Paradies Garten](#)  
[Pohvali biznis #8 - One more bags](#)  
[Pohvali biznis #9 - Elan - stil života](#)

**(Summer) internship tasks – present someone active or entrepreneurial from your community:**

["Mladi aktivisti pokretači su boljeg društva i pozitivnih promjena" - Intervju sa Aminom Nuhić](#)  
[Inspirativna priča iz Teslića mlade preduzetnice](#)  
[Intervju sa Ognjenom Ranisavićem - Poseban užitak mi je rad na promociji i razvoju društveno odgovornog poslovanja](#)  
[BUDI PROMJENA KOJU ŽELIŠ DA VIDIŠ](#)  
[Anjin svijet matematike i aktivizma](#)  
[Korak u novo doba | Prva bosanskohercegovačka kriptovaluta](#)  
[Kada ti život ponudi limun, ti napravi LimunScrub!](#)  
[Sudar topline, nauke i ambicije - intervju sa Lanom Lugonjom](#)  
[Bosansko-hercegovačka Kapetanica Marvel](#)

## Winners of our Company page challenge:

[Biznisi u loncu: WagWag - "Društvena mreža za počasne članove naše porodice"](#)  
[Biznisi u loncu: Ana Cvejić - idea boutique - "Grafički kolaž uspomena, omiljenih boja i simbola"](#)  
[Biznisi u loncu: Amber.ba - "Vaša biblioteka bilo gdje, bilo kad, u bilo koje vrijeme"](#)

## Internship experiences:

[Ovo nije još jedan namešten konkurs za posao/praksu](#)  
[Saznaj kako sam prošao konkurs za internship u loncu, a nije mi falio papir!](#)  
[Priča o tome kako sam dobila praksu u loncu](#)  
[OVDE TE ČEKAJU SAVETI ZA USPEŠNO DOBIJANJE PRAKSE U LONCU! Saznaj koje sam korake prošao da bih dobio praksu u loncu, primeni ih i PROLAZIŠ SIGURNO!](#)  
[Ko je izmislio internship i kakva je korist od toga ili kako postati internica u loncu?](#)  
[Moja tri meseca u loncu](#)  
[MOJE ISKUSTVO: Internship u loncu](#)  
[Kako uživati u procesu konkurisanja za praksu: moje iskustvo](#)  
[Odbijenica je okej: moja priča o praksi u loncu](#)  
[OB tim nudi BEZšteline prilike za mlade ali i nudi BEZštelnu priliku za internship](#)  
[Moj put do internshipa u Finansijsko-administrativnom odjelu Fondacije Mozaik](#)  
[Što više volontiraš, više prilika imaš! Moj put do prakse u Fondaciji Mozaik \(Omladinske banke BiH\)](#)

## Talks with female entrepreneurs:

[Razgovori sa poduzetnicama: Hamida Begović, Bonsai Natural: "Uspjehom smatram i to što sam se usudila da pokrenem svoj biznis"](#)  
[Razgovori sa poduzetnicama: Neira Kamerić-Jevicki, youtube star: "Popularnost je odgovornost, a ne takmičenje!"](#)  
[Razgovori sa poduzetnicama: Merima Habibović, Selfie museum: "Ti možeš sve, a ne moraš ništa!"](#)

## Interviews:

[Nikolina Pavićević: Misli kritički o... sadržaju koji ti se plasira, mainstream medijima & pop kulturi](#)  
[UPOZNAJTE SENKU BAJRAMOVIĆ - MENADŽERICU ZA RAZVOJ ONLINE ZAJEDNICE U FONDACIJI MOZAIK](#)

## GIRLS ADVANCE LAB:

[GIRLS ADVANCE LAB: Ko je prošao u fazu mentorisanja?](#)  
[Girls Advance Lab: Mentoršemo 31 ideju za osnaživanje djevojčica i djevojaka](#)  
[GIRLS ADVANCE LAB: Ko su pobednice i pobednički timovi?](#)  
[GAL: S loptom u ruci - od ideje do realizacije](#)  
[Invincible me: Prvi mjesec realizacije projekta na GAL-u](#)  
[Šta rade naše djevojke? STEMahalamo!](#)  
[Girls Advance Lab: Od A do Žena... Žena je na prvom mjestu!](#)  
[GirlAct - Prvi mjesec realizacije projekta na GAL-u](#)  
[ITForGirls: „Moj ciklični život“ - Viber chatbot](#)  
[Laboratorije u lonac.pro zajednici: inovativne prilike za mlade ljude](#)

[lonac labs](#) (fair).

----

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 - svjetla 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 [KULT](#), [MreSVuBiH](#), [SPARK](#), [NAHLA](#), [Udruženje "Freelance" u BiH](#), [UFUBiH](#), [UNFPA](#); [Embassy of Switzerland in B&H](#)

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

- Naida 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 “[Srebrenarica 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. [Laboratorijski mir: 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 as 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 are retired, experienced journalist and psychologist [Drago Marić](#), or [Faruk Hadžić](#) (macroeconomic management) dedicated their time to write expert articles and support youth.

### 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 as free and innovative digital platform for enthusiast 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: 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 Ambassador, 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 mlađoj 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 virtuelni 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

No.	Name of entrepreneur	Name of business ideas	Short Description	Date approved	Status
1	Jovan Grahovac	3D Parket	Production of oak 3D parquet.	March 21.	Registered
2	Dejan I Sanja Tešić	Goldenbau	private social kitchen	March 21.	Registered
3	Aldin Avdi, Emin Karišik	8Cycle	the ultimate karma application that serves to help people in our environment	April 21.	Validating
4	Majda Beganović	Starački dom	24 hour care for the elderly and infirm	March 21.	Validating
5	Adnan Pihljak	Orto-sled	registration and import of good quality orthopedic aids	April 21.	Validating
6	Mirad Odobašić	PZU Odobašić	daily home visits, treatment, basic internal medicine laboratory, care of patients from the geriatric population	March 21.	Failed pre-seed
7	Elvira Muhić	Home Care - app	Home health care, provided by professional medical staff	March 21.	Failed pre-seed
8	Jasmin Herić	Meal preparation and delivery	Meals preparation and delivery to the elderly	March 21.	Validating
9	Suzana Božić	Services to help the elderly	SOS mobile app	March 21.	Validating
10	Armina Dugalić	Home Care bonafide	care for the elderly	March 21.	Validating
11	Kerim Jajetović	Home Care MOBILE	Home care	March 21.	Validating
12	Amar Ljevaković	Patronage service	promotion and protection of health of people who need patronage service.	March 21.	Validating
13	Taisa Marković	Home Care service	providing special home care services for elderly	March 21.	Validating
14	Nermin Nadarević	Farmer.ba	service that provides detailed information on producers of domestic products.	April 21.	Validating

15	Alija Ibršević	Proizvodnja kolača	production of homemade traditional cakes	May 21.	Validating
16	Dejan Grujić	Alarmni sistemi	insurance of houses and buildings	April 21.	Validating
17	Jelena Skoko	Glazbeni vrtić	music kindergarten for children from 4 to 6 years	May 21.	Failed pree seed
18	Mirela Zeljkovic	Hotelski I kuc teksil	production and sale of hotel textiles for furnishing business units	May 21.	Failed pree seed
19	Mirza Čerim	It akademija	providing different types of courses	May 21.	Validating
20	Vladanka Jović	Zamrznuta peciva	production and sale of frozen dough products	May 21.	Validating
21	Krešimir Milas	Servis Turbina	providing turbine service for vehicles, turbine disassembly and assembly	May 21.	Validating
22	Hana Ferhatović	Hanumica	preparing frozen meals to make the household easier	May 21.	Failed pree s
23	Amela I Nedim	Online Vijeće	system through which the work of the service for the City Council is automated, and the project creates great savings and improved functioning and transparency.	May 21.	Validating
24	Ranko Lukić	NUSART	production of designer lamps made of high quality wood	May 21.	Validating
25	Deniel Kabula	KOHERENT	providing massage services to companies that care for their employees	Jun.21	Validating
26	Muhamed Saračević	Trgovina kanc. Materija	book sales, school program, gift shop	Jun.21	Validating

27	Faris Kapo	Mobilne I web aplikacije	application development-feedback.exchange(online platform) and MapTodo (mobile application)	Jun.21	Validating
28	Enes Adilović	Dijamantsko bušenje bet	business development and service delivery	May 21.	Validating
29	Kemal Jahić	In vitro uzgoj biljaka	buying and selling seedlings that are not on our market, growing blueberries	May 21.	Validating
30	Maja Gerin	Pepetuška	making a clothing collection for dolls, girls and moms	May 21.	Validating
31	Aida Osmić	Biljna apoteka	products for strengthening immunity, herbal oils, teas, honey-based syrups would be sold	Jun.21	Validating
32	Amina Tabaković	Turistička agencija	for elderly where various excursions would be orgnized, which would be attended by a physiotherapist	Jun.21	Validating
33	Maja Branković	Stevija I knjigovordstvo	distribution and import of sweet products without additional sugar	May 21.	Validating
34	Merima Habibović	Selfie Muzej	a place where photography lovers would have good photos due to well-arranged props and installations that would change every 6 months	May 21.	Registered
35	Dino Mehičić	Cijepanje drva	installing of a firewood drying plant	Jun.21	Registered

36	Emina Brkić	Pet shop	shop that will have quality varied food and equipment for pets, and later on education for pet owners	July 21.	Validating
37	Anela Hakalović	Dječja knjižara	children's bookstore where workshops for children also will be held	July 21.	Validating
38	Bruno Omerović	Škola programiranja	school for those who want to become programmers, project manager, analysts	July 21.	Registered
39	Nejla Ceh	Kozmetika	a company that will produce herbal and organic cosmetics that would be sold online and in pharmacies	May 21.	Validating
40	Željko Đurđević	SKV Solutions/Media	creating virtual presentations to represent objects and their offerings	August 21.	Validating
41	Vladan Djurdjević	Navodnjavanje	Eco Drip Drop - Automatic Smart Irrigation System	April 21.	Validating
42	Nedim Krajišnik I Adnan Pripoljac	Tvornica znanja Step by Step	publishing professional literature for teachers at all levels of education that would help in their development	August 21.	Validating
43	Boško Mijatović	Izrada drvene galerijera	production of toys, wall and christmas decoration, ice mirrors, all kind of glasses and production of wooden accessories	August 21.	Validating
44	Emina Šibić	Online shop hygy	web shop for professional hygiene	August 21.	Validating

45	Faruk Gutić	Calvaria	an online tool for continuous, professional and publicly available support that connects medical school students	Jun.21	Validating
46	Ena Dlouhi	EcoFriendly Van	Logistics and delivery solutions for domestic producers	Jun.21	Validating
47	Maida Hodžić	Eco Money	Mobile application where users will be able to solve ecology problems and get some rewards	Jun.21	Validating
48	Sanin Bašić	eDukacija	Site that give youth the opportunity to become an instructor or find instructions	Jun.21	Validating
49	Kanita Obhođaš	HeLife	leisure learning app	Jun.21	Validating
50	Emina Dapo	Posluži se	promotes sustainable living while building genuine connections in the community.	Jun.21	Validating
51	Sanjin Omerović	Powercrowd	an online web platform that allows individuals to find like-minded people motivated by a specific "public good" objective	Jun.21	Validating
52	Dženita Hasečić	Sa Jam Resistance	socialization and self-actualization of young people through art	Jun.21	Validating
53	Ehad Memović	Ski simulator	Indoor ski simulator	Jun.21	Validating
54	Marko Stojaković	Trofido	online orders of domestic products and delivery	Jun.21	Validating

55	Amela Jahić	Tuttora	app for tutors and material sharing with students.	Jun.21	Validating
56	Ena Kapetanović	WeMapp	Tools that will change the way people with impaired mobility live, work and move around the world every day.	Jun.21	Failed pree seed
57	Dario Milačak	Baštovan	Landscaping Creative center for making personalized fairy tales for adults and children	Sep. 21	Validating
58		Fairytale studio		Sep. 21	Failed pree seed
59	Ervina Husić	Fodder production	Fodder production	Sep. 21	Failed pree seed
60	Dino Šišić	QRFood	QRFood aims to unify menus and services of the restaurant	Sep. 21	Failed pree seed
61	Edis Duvnjak	Dehydrated fruit	Processing of dried / dehydrated fruit	Sep. 21	Validating
62	Lejla Ćehić	Closuit	An app that makes it easier for users to dress daily	Sep. 21	Failed pree seed
63	Muhamed Delić	Tempo logistic	Cargo finding and assigning	Sep. 21	Failed pree seed
64	Muhamed Gajević	Skeniraj.ba	Business Community – connecting clients with businesses marketing channels	Sep. 21	Failed pree seed
65	Nađa Antić	Joga Centar	Psychophysical center	Sep. 21	Failed pree seed
66	Ena Knežević	E-animals	Premium VR (Virtual Reality) educational experiences for the education sector	Oct. 21	Failed pree seed
67	Olivera Lopatić	Baby boom lab	Web based platform that offers information, professional content and products for pregnant women and mothers of babies and toddlers up to 6 years.	Oct. 21	Validating
68	Mirko Kuzmanović	CatchMe	Fly fishing equipment manufacturer.	Nov. 21	Validating
69	Ilerdin Vražalica	Metal products	Metal interior design	Nov. 21	Failed pree seed

70	Tomislav Ivić	Beehives	Beehives manufacturer	Nov. 21	Failed pree seed
71	David Udovčić	Girosi	Preparation and distribution of Gyros	Nov. 21	Failed pree seed
72	Semir Hrnjić	Furniture production	Custom-made furniture	Nov. 21	Failed pree seed
73	Amila Šehović i Merima Dervišbegović	Turistička agencija	Tours designed exclusively for foreigners who would come and visit BiH in groups of 2-40 clients	Nov. 21	Registered
74	Harun Terzić	Servis računara	Service and distribution of computers and computer equipment, and cash registers.	Nov. 21	Failed pree seed
75	Adna Alijagić	Servis automobila	Overhaul of main car parts, diagnostics and repair of electrical parts, bodywork and locksmith work.	Nov. 21	Failed pree seed
76	Amel Begović	Vrtna oprema	Agricultural equipment store	Nov. 21	Failed pree seed
77	Ranko Grujić	Furniture	Furniture manufacturing (panel, industrial)	Nov. 21	Failed pree seed
78	Minela Barlov	Pharmacy	Herbal pharmacy	Nov. 21	Failed pree seed
79	Ahmet Šabić	Arhitektonski studio	Development of conceptual architectural projects	Nov. 21	Registered
80	Amer Čulov	Drvene igračke	Wooden toys for kids	Nov. 21	Validating
81	Nihad Ahbabović	BlinkaBa Creative	Marketing agency	Nov. 21	Failed pree seed
82	Monika Stojčević	Igraonica	Playroom for kids	Nov. 21	Failed pree seed
83	Iman Della Luna Glušac	Studio29	Export of handmade wood and epoxy resin products	Nov. 21	Registered
84	Dejan Barbarez	Alu i pvc stolarija	Manufacturing, distribution and installation of PVC and ALU joinery	Nov. 21	Validating
85	Đorđe Gračanin	Malč	Mulch production	Nov. 21	Failed pree seed
86	Elvedin Čizmić	Proizvodnja mašina	Design and production of machines for special purposes, (packers, conveyor belts for	Nov. 21	Failed pree seed

			processing various materials, etc ...)		
87	Hajra Šahinović	Punjene trotineta	Mobile and stable public stations for fast charging of electric scooters on the principle of solar energy.	Nov. 21	Validating
88	Kasumović Mediha	Obrada drveta	Wood processing, and wood waste processing (pellet production).	Nov. 21	Failed pree seed
89	Dalibor Savanović	Consulting in the welding industry	EU welding standards and other management consultancy activities	Nov. 21	Failed pree seed
90	Esmir Kadunić	Bušenje tunela	Tunnel construction	Nov. 21	Failed pree seed
91	Željko Perović	L-eco	Glass recycling	Nov. 21	In process of Registration
92	Armin i Amela Halilović	Epoxy namještaj	Custom-made furniture	Nov. 21	In process of Registration
93	Marko Pavlović	Enterijer i stolarija	Carpentry services	Nov. 21	Validating
94	Minela Tulumović Sitnić	Prerada klaoničkog otpada	Exploitation of slaughterhouse confiscation and other food waste for energy purposes	Nov. 21	Failed pree seed
95	Nazif Lopo i Elvedin Heganović	DEA Line	Autodetailing	Nov. 21	Registered
96	Nedžad Buza i Ines Morić	Zabubox	Production of cardboard packaging	Nov. 21	Registered
97	Orhan Midžić	Advertomedia	Graphic design and digital marketing	Nov. 21	Failed pree seed
98	Sead Duranović	Obrada metala	Wrought iron fences manufacturing	Nov. 21	Failed pree seed
99	Selver Mujagić	Selver namještaj	Custom-made furniture production	Nov. 21	Registered
100	Siniša Popović	Mobilne kućice	Manufacture of luxury mobile homes	Nov. 21	Failed pree seed
101	Suad Džafić	Furniture	Custom-made furniture production	Nov. 21	Failed pree seed
102	Aldin Lingo	Fiskalne kase	Sales and service of fiscal devices	Nov. 21	Failed pree seed

<b>103</b>	Antonela Galić	Građevinski materijal	Construction materials distribution	Dec. 21	Failed pree seed
<b>104</b>	Elvedin i Arnesa Subašić	Furniture	Custom-made furniture production	Dec. 21	Validating
<b>105</b>	Adis Vrebac	Proizvodnja ograda	Yard fences, balcony fences, panel partitions, elements for interior and exterior design	Dec. 21	Failed pree seed

**Annex 10 – List of Business Ideas that received Seed Investment**

No.	Name	Name of business	Short description	Date of approval	Status	Date of registration
21	Aida Vražalica	<a href="#">Choco_val</a>	Chocolate production	Nov 2020	Registered	26.1.2021.
22	Sandra Jelin-Kadrić I Kerim Alender	<a href="#">Zaza d.o.o.</a>	Healthy food production	Nov 2020	Registered	18..1.2021.
23	Zlatan Samardžić	<a href="#">Wolfen</a>	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.
26	Terović Safet	Gemex	Water packaging and distribution	Jan 2021	Registered	08.4.2021.
27	Salko Kovač, Suvada Kovač	HaccApp	Software for implementation and operation in accordance with the HACCP system	Jan 2021	Registered	08.4.2021.
28	Avdija Hamzić	Di Prestigio Architectural Atelier	Architectural office	Jan 2021	In process of registration	N/A
29	Tamara Vujičić	Pizza Drive	Pizza vending machine	Jan 2021	Registered	07.04.2021.
30	Nađa Huseinbegović, Jasmin Taslaman	Sarajevo Card	Tourist e-cards	Jan 2021	Registered	11.5.2021.
31	Aijana Katana, Henna Katana	Pricha d.o.o.	Production of ergonomic baby carriers	Feb 2021	Registered	N/A
32	Sajra Komić, Ermin Kahrić	Apoteka Pharma ES	Pharmacy	Feb 2021	In process of registration	N/A
33	Adnan Ibrahimović	Prepelet	Quail breeding, production of quail eggs and fertilizers	Feb 2021	Registered	N/A

34	<b>Tarik Mehić</b>	MT Port	Automation, electronics, mechanics, pneumatics, production of CNC machines for various purposes	Feb 2021	Registered	27.4.2021.
35	<b>Filip Golome, Hamza Smajlović, Damjan Puljić, Sejo Jahić</b>	Eko-Logical	Wooden straw production	Feb 2021	In process of registration	N/A
36	<b>Mirza Efendić, Arnes Žabić</b>	Una storia	Photo and video production	Feb 2021	Registered	11.5.2021.
37	<b>Adnan Koro, Nino Magazinović</b>	Dobra priča	Creating audio and video content for children	Feb 2021	Registered	21.4.2021.
38	<b>Amer Fetić</b>	HAAFA machine&tools	Production of machines for ALU and PVC joinery	Feb 2021	In process of registration	N/A
39	<b>Aladin Aldobašić</b>	<a href="#">Dreamwork</a>	Metal constructions	Feb 2021	Registered	13.4.2021.
40	<b>Lela Šinik, Amir Pašić</b>	Bunarin HUB	Marketing agency	Feb 2021	In process of registration	N/A
41	<b>Marija Kostić, Mladen Kostić, Željko Matković</b>	Rock'n'Raw	Production of healthy spread and desserts	Feb 2021	In process of registration	N/A
42	<b>Igor Marković</b>	Titan	3D printing machines production	Feb 2021	Registered	21.4.2021.
43	<b>Milan Vuković</b>	Ribarstvo Vuković	breeding of indigenous fish and larvae	April 2021	Registered	10.09.2021.
44	<b>Asima Dogan</b>	Agromanija	organization of product purchase and sale	April 2021	Registered	17.06.2021.
45	<b>Jovan Grahovac</b>	JoWood	production of 3D parquet	April 2021	Registered	03.06.2021.
46	<b>Sanja Tešić</b>	Golden DS	food preparation and distribution for B2B	April 2021	Registered	29.06.2021.
47	<b>Krešimir Milas</b>	Servis turbina	Repair, installation and sale of motor turbines and spare parts for cars	August 2021	In process of registration	
48	<b>Merima Habibović</b>	Selfie Museum	entertainment content	August 2021	Registered	08.10.2021.

49	Dino Mehicić	Legno Mehicić	drying and sale of firewood (biomass)	August 2021	In process of registration	19.11.2021.
50	Muhamed Saračević	Manoxo	bookstore with office supplies and maintenance and cleaning supplies for B2B	Septembar 2021	Registered	20.12.2021.
51	Anela Hakalović	Bajkologija	Specialized children's bookstore and publishing for children's literature	Oktobar 2021	In process of registration	N/A
52	Silmija Ferizović - Topoljak, Samida Ferizović, Harun Ferizović	Heureka	IP wind turbines	Novembar 2021	In process of registration	N/A
53	Aida Osmić	Agrimanija	Pharmacy shop	November 2021	In process of registration	N/A
54	Iman della Luna Glušac	Kreativni Studio 28	Wood furniture	Decembar 2021	Registered	N/A
55	Ahmet Šabić	New City Studio	Architectural bureau	Decembar 2021	In process of registration	N/A
56	Željko Perović	L-Eco	Glass recycling	Decembar 2021	In process of registration	N/A
57	Maja Branković	Goodwill	Accounting services	Decembar 2021	In process of registration	N/A
58	Nedžad Buza i Ines Morić	Zabubox	Cardboard packaging	Decembar 2021	Registered	22.02.2022.

**Annex 11 – List of Events in Studio**

No.	What	When	Why	Where	No. of Participants
9	<b>Instead of a Flower for 8<sup>th</sup> of March</b>	8.3.2021.	The event was organized in cooperation with social business “Teta Pričalica” and Agency “Innovate” to encourage discussion among women entrepreneurs about their various roles: mothers, businesswomen, activists...	Online	33
10	<b>Development of individual soft skills as a precondition for successful business</b>	31.3.2021.	Workshop was held by Ermin Hajder for young entrepreneurs to empower them in day-to-day business communication	Startup Studio Bihać	19
11	<b>The crisis as the best time to franchise your business</b>	28.4.2021.	The event was organized as a panel discussion with prominent experts and entrepreneurs to promote franchising as a business model	Startup studio Sarajevo	52
12	<b>Korak po korak</b>	6.5.2021.	Promote loans as a new opportunity for start-ups developed with Sparkasse Bank.	Hybrid - Startup Studio Sarajevo	20
13	<b>E-commerce</b>	20.5.2021.	Promote e-commerce services developed with the partners and provide for startups	Hybrid - Startup studio Sarajevo)	39
14	<b>DemoDay 1</b>	3.6.2021.	The event was organized to select semi-finalist of Social Impact Award. Out of 19 teams, 12 of them got the opportunity for incubation process and preparation for final event.	Online (Zoom)	38
15	<b>#Startapuj</b>	28.5.-13.6.2021.	Competition organized with partnership City of Bihać. Out of 21 applications, 12 participated in series of 5 workshop and pitch in front of jury. Three teams awarded with pre-seed money.	Onsite (Startup studio Bihać)	12
16	<b>How to sell successfully</b>	1.6.-16.6.2021.	The series of lectures on Persuasive Selling Techniques led	Online	13

			by Saša Marjanović, regional expert in the field		
17	<b>DemoDay 2</b>	06.-13.07.2021.	Three events organized to promote social businesses and microbusiness, presented new partners, and connected with new market opportunities.	Onsite (Startup Studio Bihać, Banja Luka I Sarajevo)	64
18	<b>Coffee with Mistral</b>	2.7.2021.	The event was organized in cooperation with IT company Mistral. Participants had the opportunity to talk with management of the company on the trends in IT industry.	Startup Studio Banja Luka	31
19	<b>Balkan Green Ideas (DD1)</b>	15.7.2021.	Event was organized to announce representatives of BiH in regional Balkan Green Ideas contest (Belgrade, October 2021)	Hybrid: Startup studio Sarajevo	30
20	<b>Even with Unicredit Bank</b>	23.09.2021.	"How to save in doing business with a bank". More info: <a href="https://www.lonac.pro/prijavise-na-besplatnu-edukaciju-i-unaprijedi-svoje-poslovanje">https://www.lonac.pro/prijavise-na-besplatnu-edukaciju-i-unaprijedi-svoje-poslovanje</a>	Hybrid: Startup studio Sarajevo	10
21	<b>SIA Award</b>	11.10.2021.	Event was organized to promote winners of SIA award for 2021. More info at: <a href="https://www.lonac.pro/pobjednici-pobjednici-social-impact-award-2021-za-bosnu-i-hercegovinu-1">https://www.lonac.pro/pobjednici-pobjednici-social-impact-award-2021-za-bosnu-i-hercegovinu-1</a>	Hybrid: Startup studio Sarajevo	25
22	<b>Balkan for Green Ideas</b>	25. - 27.10.2021	Regional Academy for the finalist off the program of Green Balkan Ideas.	Regional event (Belgrade )	5
23	<b>Joint call with City of Bihać</b>	01.11. - 05.12.2021	Serial of four events trough they present joint call with partnership City of Bihać, organized workshop and signing the contracts with winners. <a href="https://prilika.startupstudio.ba/unaprijedi-svoj-biznis">https://prilika.startupstudio.ba/unaprijedi-svoj-biznis</a>	Startup studio Bihać	75
24	<b>You want to export to the EU?</b>	19.10. - 02.11.2021.	Serial of three events with expert Nedim Šabić on the topic of	Online event	10

			business strategy to export and sale in EU and digital marketing.  <a href="https://prilika.startupstudio.ba/izveziueu">https://prilika.startupstudio.ba/izveziueu</a>		
25	<b>The world is your market</b>	22.12.2021 .	Event organized in partnership with Monri, DHL and Startup Studio.  <a href="https://www.lonac.pro/pridruzi-nam-se-i-saznaj-sve-sto-te-zanima-o-ecommerce-poslovanju-1">https://www.lonac.pro/pridruzi-nam-se-i-saznaj-sve-sto-te-zanima-o-ecommerce-poslovanju-1</a>	Hybrid: Startup studio Sarajevo	73

**Annex 12 – List of Supported Microbusinesses – Registered microbusinesses**

No.	Microbusiness name	Place	Name of applicant
1	<a href="#"><u>No escape room</u></a>	Novo Sarajevo	Kenan Mostarlić
2	<a href="#"><u>Organsko kao nekad</u></a>	Mostar	Dejan Kosanić
3	<a href="#"><u>Foilex</u></a>	Gračanica	Amar Nasić
4	<a href="#"><u>Servis za čišćenje</u></a>	Gračanica	Ermin Hadžihasanović
5	<a href="#"><u>Ugostiteljska radnja Beg</u></a>	Bihać	Aldin Sefić
6	<a href="#"><u>Pajo servers</u></a>	Cazin	Haris Pajalić
7	<a href="#"><u>Poljoprivredna djelatnost Eko Kovačević</u></a>	Kladanj	Nermina Kovačević
8	<a href="#"><u>Podizanje pčelinjaka</u></a>	Odžak	Josip Blažević
9	<a href="#"><u>Amygdala</u></a>	Prijedor	Gordana Kuzmanović
10	<a href="#"><u>Suvenirnica Promenada</u></a>	Konjic	Aldina Čolak i Aldin Džino
11	<a href="#"><u>Berbernica</u></a>	Prijedor	Danijel Miljević
12	<a href="#"><u>Carpe diem (Vagabundo)</u></a>	Tešanj	Mirza Đonlagić
13	<a href="#"><u>Frizerski salon Tešanj</u></a>	Tešanj	Samra Skopljak
14	<a href="#"><u>Frizerski salon Ranka Rakita</u></a>	Šipovo	Ranka Rakita
15	<a href="#"><u>Web Shop</u></a>	Modriča	Marko Grgić
16	<a href="#"><u>Manikir i pedikir</u></a>	Bugojno	Mirela Muhić
17	<a href="#"><u>Wellnes &amp; beauty studio Hollistic</u></a>	Bosanska Krupa	Amra Nahić
18	<a href="#"><u>Protector bags</u></a>	Laktaši	Ivan Milinković
19	<a href="#"><u>Mini farm</u></a>	Jajce	Semira Gulić
20	<a href="#"><u>Biro za usluge</u></a>	Zenica	Azur Mrkić
21	<a href="#"><u>HTZ oprema</u></a>	Bugojno	Jasmin Husić
22	<a href="#"><u>Frizerski salon Elma</u></a>	Cazin	Elma Badić
23	<a href="#"><u>Zdrava ishrana - duži život</u></a>	Busovača	Harisa Brkić
24	<a href="#"><u>Interijeri Lukman</u></a>	Cazin	Senaid Mehagić
25	<a href="#"><u>Auto Color</u></a>	Doboj Jug	Mirza Ahmetović
26	<a href="#"><u>Logovita</u></a>	Usora	Dominika Glamatović

27	<a href="#">Bosnia Tribe</a>	Konjic	Anel Prevljak
28	<a href="#">Frizerski salon</a>	Vlasenica	Biljana Kraljević
29	<a href="#">Domaćinstvo Jovanović</a>	Čelinac	Nemanja Jovanović
30	<a href="#">Agencija FinOffice</a>	Odžak	Dajana Andrijanić
31	<a href="#">Medno dobro</a>	Doboj Istok	Mirnes Mrkanović
32	<a href="#">Bonsai Natural - kremasti namazi od orašastih plodova</a>	Donji Vakuf	Hamida Begović
33	<a href="#">MSS Clean</a>	Čelinac	Slađan Trivić
34	<a href="#">Frizerski studio Philippe</a>	Čelinac	Filip Dragojević
35	<a href="#">Berberska radnja</a>	Donji Vakuf	Haris Kero
36	<a href="#">Podizanje pčelinjaka</a>	Odžak	Jela Paradžik
37	<a href="#">Farma Radmanović</a>	Kotor Varoš	Siniša Radmanović
38	<a href="#">Dreamwork</a>	Doboj Jug	Aladin Aldobašić
39	<a href="#">Cvjećara</a>	Bosanski Petrovac	Jelena Vučković
40	<a href="#">Proizvodnja domaćih jaja</a>	Kladanj	Merisa Halilović
41	<a href="#">Mobile studio - Mobile Hills</a>	Tešanj	Tarik Hujdur
42	<a href="#">Kutak za djecu i odrasle</a>	Bugojno	Neir Hozić
43	<a href="#">Dresovi i ukrasi</a>	Bugojno	Hajrudin Avdibašić
44	<a href="#">Građevinski limari</a>	Živinice	Esat Veljiu
45	<a href="#">Radionica za izradu torti i kolača - CAKE shop</a>	Konjic	Ajla Topalović
46	<a href="#">Računovodstveni biro Aktiva</a>	Bihać	Ammar Liđan
47	<a href="#">Lim Mont</a>	Čelinac	Sretko Savić
48	<a href="#">Auto servis Danojević</a>	Čelinac	Goran Danojević
49	<a href="#">M-clean</a>	Žepče	Marina Tadić
50	<a href="#">Frizerski salon "Brico"</a>	Prijedor	Marko Mandić
51	<a href="#">Studio 367</a>	Bileća	Triško Šekarić
52	<a href="#">BP SOLUTION</a>	Ugljevik	Branko Petrović
53	<a href="#">OrganicFood AE</a>	Nevesinje	Aid Čopelj
54	<a href="#">Aurola Kozmetika</a>	Laktaši	Jelena Jeremić
55	<a href="#">Studio ljepote Dević</a>	Banja Luka	Velibor Dević
56	<a href="#">Mikrobiznis "Studio Lela"</a>	Brod	Tanja Lelić
57	<a href="#">GinGin</a>	Gradiška	Vanja Kondić
58	<a href="#">Blistavo i čisto</a>	Zavidovići	Rusmira Karahasanović
59	<a href="#">Vešeraj</a>	Doboj	Dijana Drljić
60	<a href="#">Beta monta</a>	Gradiška	Jovan Gvozdenović
61	<a href="#">Vjerujte u svoje ciljeve</a>	Gornji Vakuf- Uskoplje	Hedija Lužić
62	<a href="#">San Marino</a>	Zavidovići	Amer Čosić
63	<a href="#">Ribnjak</a>	Sokolac	Drazen Borovcanin
64	<a href="#">Z konsulting</a>	Zvornik	Dragana Spasić
65	<a href="#">L&amp;S</a>	Konjic	Senaid Džajić
66	<a href="#">Caffe-bar i slastičarna "ELEMENT 6"</a>	Donji Vakuf	Medina Duvnjak
67	<a href="#">Tamam mješavine začina</a>	Doboj Istok	Emina Mujić - Mulalić
68	<a href="#">Psihološko savjetovalište Incrementum</a>	Novi Grad Sarajevo	Amela Hadžihasanović

69	<a href="#">Prodaja i ugradnja šoferšajbi</a>	Laktaši	Marijo Dunović i Dallia Trninić
70	<a href="#">Dječija sreća</a>	Zenica	Edin Mandžuka
71	<a href="#">Selfie Museum</a>	Travnik	Merima Habibovic
72	<a href="#">Prirodna kozmetika - Rosa</a>	Kladanj	Melisa Softić
73	<a href="#">Proizvodnja domaćih jaja uz uzgoj koka u slobodnom uzgoju</a>	Vareš	Slaviša Filipović i Belmina Musa
74	<a href="#">Sherie</a>	Novi Grad	Aleksandra Starčević
75	<a href="#">Unutarnji radovi - rigips</a>	Zenica	Semir Bašić
76	<a href="#">Berberska radnja "KALA"</a>	Donji Vakuf	Alem Bajric
77	<a href="#">Izletiste</a>	Laktaši	Miloš Suručić
79	<a href="#">Organska proizvodnja kokošijih jaja - Donji Vakuf</a>	Donji Vakuf	Azra Hajder
80	<a href="#">Poljoprivredna djelatnost Softić</a>	Tešanj	Osman Softić
81	<a href="#">Stočarstvo</a>	Bugojno	Sedina Talic
82	<a href="#">M&amp;S Donut's</a>	Tešanj	Selma Ahmic-Delic
83	<a href="#">Photo studio EOS</a>	Konjic	Endi Omeragić
84	<a href="#">PutovaoBiH</a>	Novo Sarajevo	Vedad Karović
85	<a href="#">GM Solutions</a>	Brod	Goran Maslic
86	<a href="#">DK Solutions</a>	Brod	Dejan Kojic
87	<a href="#">Cvjećara</a>	Banja Luka	Goran Djuric
88	<a href="#">Bit servis računara i računarske opreme</a>	Vogošća	Tarik Šahbaz i Emina Šahbaz
89	<a href="#">BASIC (Business Advanced Start-up Initiative Center)</a>	Zenica	Alma Bašić i Rialda Jašarević
90	<a href="#">Studio La'Ner</a>	Zenica	Nermina Muračević
91	<a href="#">Bene Servis</a>	Zenica	Benaris Husanović
92	<a href="#">Mega Dizajn</a>	Usora	Ivan Matošević
93	<a href="#">Frizerski salon "Dragana"</a>	Brod	Dragana Grozdanić
94	<a href="#">CNCART</a>	Zenica	Sabina Mehmedinović
95	<a href="#">Ukus</a>	Zenica	Ensar Čivčić
96	<a href="#">Proces</a>	Zavidovići	Nerman Taletović
97	<a href="#">CNC Mill</a>	Čelinac	Milan Mihajlović
98	<a href="#">Limarija Nevzo</a>	Travnik	Anes Saldum
99	<a href="#">OPG Jozinović</a>	Žepče	Luka Jozinović
100	<a href="#">Domaće je najbolje</a>	Goražde	Selma Šalo
101	<a href="#">Focus studio</a>	Gradiška	Bojan Ninković
102	<a href="#">Auto prevoznik "Bravo "</a>	Doboj Jug	Jasmin Bravo

103	<a href="#"><u>HD-gradnja</u></a>	Doboj Jug	Admir Dedić
104	<a href="#"><u>Brico Berbershop</u></a>	Čelinac	Milan Jović
105	<a href="#"><u>Voćkica - prodaja voća i povrća</u></a>	Drvar	Dušanka Demir
106	<a href="#"><u>Mesnica Bojkic</u></a>	Lopare	Nedeljko Bojkic
107	<a href="#"><u>Inat Media - Agencija za Marketing i Multimediju</u></a>	Bugojno	Amar Fazilbegović
108	<a href="#"><u>Baštovan</u></a>	Gračanica	Adnan Grbić
109	<a href="#"><u>Pekara "Kum"</u></a>	Kotor Varoš	Ratko Lazarević
110	<a href="#"><u>Magic Touch Natural Cosmetic</u></a>	Cazin	Meliha Klopić Murtić
111	<a href="#"><u>IT United</u></a>	Nevesinje	Miljan Buha
112	<a href="#"><u>Namještaj po mjeri GM</u></a>	Čelinac	Miladin Gavrić
113	<a href="#"><u>SHINNING PEARL</u></a>	Laktaši	Nada Radišić
114	<a href="#"><u>Elan hladno cijeđena ulja</u></a>	Laktaši	Jovana Cvijanović
115	<a href="#"><u>Bull Gym</u></a>	Gradiška	MArko Vanovac
116	<a href="#"><u>Inel Grafički studio i knjižara</u></a>	Gračanica	Ibrahim Husić
117	<a href="#"><u>DS Namještaj</u></a>	Čelinac	Darko Topić
118	<a href="#"><u>Fitness studio "Virtus"</u></a>	Gradiška	Dario Višnjić
119	<a href="#"><u>Luxe Beauty Studio</u></a>	Čelinac	Dajana Djekic
120	<a href="#"><u>Butik 08</u></a>	Konjic	Muamera Čosić
121	<a href="#"><u>B2B Prodaja Online</u></a>	Zenica	Benjamin Pelto
122	<a href="#"><u>Frizerski salon "Nataša"</u></a>	Čelinac	Nataša Popović
123	<a href="#"><u>Dimnjačar Praško</u></a>	Petrovo	Marinko Cvjetkovic
124	<a href="#"><u>Apartamni " Zurovac"</u></a>	Nevesinje	Andjela Zurovac
125	<a href="#"><u>Dječija igraonica</u></a>	Bileća	Svetlana Inić
126	<a href="#"><u>Beauty with Anđela</u></a>	Kneževi	Anđela Kalabić
127	<a href="#"><u>Adventure gaming studio</u></a>	Nevesinje	Dragana Ilić
128	<a href="#"><u>Atelje "Zora"</u></a>	Donji Vakuf	Lamija Basara
129	<a href="#"><u>Home art</u></a>	Donji Vakuf	Izet Učambarlić
130	<a href="#"><u>Dječija fotografija SP</u></a>	Šipovo	Petar Popadić

131	<a href="#">Proizvodnja PVC i ALU stolarije</a>	Teslić	Mićo Marjanović
132	<a href="#">Ordinacija za fizikalnu terapiju</a>	Usora	Goran Čančar
133	<a href="#">Otvaranje kozmetičkog salona (Elegance)</a>	Modriča	Sanja Gligorević Ilijana Kojić
134	<a href="#">Voće i povrće</a>	Doboj Jug	Hasan Buljubašić
135	<a href="#">Gastrobar "Duša"</a>	Čelinac	Stefan Kutić
136	<a href="#">Mini farma "Sretna koza"</a>	Čelinac	Zoran Smiljić
137	<a href="#">Stomatološka ordinacija</a>	Bihać	Osman Makić
138	<a href="#">H. Z Transport</a>	Breza	Edad Zaimović
139	<a href="#">Igraonica Osmijeh</a>	Goražde	Jasmina Mujezinović
140	<a href="#">Frizersko kozmetički salon "Freez"</a>	Novo Sarajevo	Elida Bašić
141	<a href="#">Auto Praona "Šobota"</a>	Gradiška	Ognjen Šobota
142	<a href="#">Gariša</a>	Modriča	Nemanja Ivanović
143	<a href="#">PEPO Wood</a>	Travnik	Stjepan Radeljić
144	<a href="#">K King design</a>	Jablanica	Najla Kevrić
145	<a href="#">HART FRIZERSKI SALON</a>	Lopare	Radivoje Pantić
146	<a href="#">Kenan Piro Production</a>	Iliča	Kenan Piro
147	<a href="#">RAW Media</a>	Novi Grad Sarajevo	Adis Nović
148	<a href="#">Berberska radnja</a>	Donji Vakuf	Almir Kulaš
149	<a href="#">Eko - hrana</a>	Ljubinje	Jelena karadeglija
150	<a href="#">Evideo</a>	Zenica	Maid Huseinbasić
151	<a href="#">Kozmetički salon "Nejla"</a>	Goražde	Nejla Kanlić
152	<a href="#">Mini sirana</a>	Prnjavor	David Jokić
153	<a href="#">Caffe bar "Lijevi bek"</a>	Mostar	Alem Beglerović
154	<a href="#">Maja Designs</a>	Banja Luka	Maja Bundalo
155	<a href="#">Sigma Agency</a>	Cazin	Ismar Ajdinović
156	<a href="#">Edge QA</a>	Prijedor	Saša Matijaš
157	<a href="#">Malibu salon ljepote</a>	Konjic	Muamera Skender-Macić
158	<a href="#">Citrus-tepih servis i dubinsko čišćenje</a>	Doboj Istok	Haris Mulalić

## 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	<b>Ahaeti d.o.o.</b>	company	civil engineering
2	<b>Ark doo</b>	company	sale, medical equipment
3	<b>Association "Nešto više"</b>	organisation	youth, activism, employment, entrepreneurship, training
4	<b>Association "Buy and Use Dometic"</b>	organisation	market, promotion of domestic products, campaigns, innovation
5	<b>Association for the Advancement of Science and Technology</b>	organisation	diaspora, research, scholarship
6	<b>BH Futures Foundation</b>	organisation	education, scholarship, IT, youth empowerment
7	<b>BiH Directorate for Economic Planning</b>	institution	data analitic, economy development, statistics
8	<b>Biofit d.o.o.</b>	company	sale, food production
9	<b>Bit Alliance</b>	organisation	IT, networking, entrepreneurship, innovation
10	<b>Bit Centar</b>	institution	innovation, entrepreneurship, development, employment
11	<b>Bizbook</b>	company	entrepreneurship, sale, online sale, market, networking
12	<b>Boram d.o.o.</b>	company	marketing, social campaigns
13	<b>Bosna International Forum</b>	organisation	diaspora, development, networking
14	<b>Caritas</b>	organisation	employment, entrepreneurship, education
15	<b>CEO Tuzla</b>	organisation	entrepreneurship, training
16	<b>Chamber of Commerce of FBIH</b>	institution	training, networking, mentorship, export and import

17	<b>Chamber of Commerce of Serbia</b>	institution	development, commerce, investement, mentorship, entrepreunership
18	<b>DM BiH</b>	company	sale, market, education, training, employment
19	<b>Economy Faculty Sarajevo</b>	university	education, scholarship, entrepreunership, innovation, research
20	<b>Federal Employment Institute</b>	institution	employment, trainings, entreprenuership
21	<b>Globus Banja Luka</b>	organisation	social entrepreunership, employment, training
22	<b>Hastor Foundation</b>	organisation	education, scholarship
23	<b>Herbos Nature</b>	company	food production, export, training
24	<b>I-dijaspora Association</b>	organisation	diaspora, development, local communities, networking, entrepreunership
25	<b>Institut for Youth Development - KULT</b>	organisation	youth, project development, entrepreunership, activism
26	<b>INTERA Mostar</b>	institution	innovations, trainings, entrepreneurship
27	<b>Klika d.o.o.</b>	company	IT, programming
28	<b>Laboratorium Association</b>	organisation	youth, training, education, project development
29	<b>Lipnica Tuzla</b>	institution	innovation, entrepreunership, development, employment, market
30	<b>MarketMakers</b>	organisation	IT, employment, entreprenuership, mentoring
31	<b>Mašta Agency</b>	company	marketing, social campaigns,
32	<b>MHS clinic</b>	company	health crae, medical services
33	<b>Mistral d.o.o.</b>	company	IT, programming
34	<b>Mojposao.ba</b>	company	employment, market
35	<b>MresvuBiH</b>	organisation	youth, education, activism

36	<b>Nahla Association</b>	organisation	project development, trainings, entrepreneurship, women empowerment
37	<b>Narko-Ne Association</b>	organisation	youth, health, project development, activism, social care
38	<b>Network for Building Peace</b>	organisation	online community, peace building, networking, trainings
39	<b>ORBICO Beauty doo BiH</b>	company	sale, cosmetic
40	<b>OREA</b>	company	online sale, networking, trainings, entrepreneurship
41	<b>Partnership for Public Health Association</b>	organisation	project development, health promotion, elderly
42	<b>Poduzetnice Association</b>	organisation	training, promotion of entrepreneurship, mentorship
43	<b>Pomozi.ba</b>	organisation	humanitarian support, development, philanthropy
44	<b>Redah</b>	institution	project development, entrepreneurship
45	<b>Restart</b>	organisation	diaspora, networking, entrepreneurship
46	<b>RIS d.o.o.</b>	company	sale, office equipment and material, trainings, import
47	<b>Sarajevo School of Science and Technology</b>	university	scholarship, education, innovation, research
48	<b>Serda</b>	institution	development, entrepreneurship, training, mentorship
49	<b>Sparkasse bank dd</b>	company	banking, finance
50	<b>Tom and Jerry Kindergarten</b>	company	education, training
51	<b>UN Population Fund BiH</b>	organisation	youth, health, demographic, project development
52	<b>ZEDA Zenica</b>	institution	innovation, entrepreneurship, development, employment

## Annex 14: Examples of Supported Projects and Businesses

### Examples of the Projects

INSECTS FOR A BETTER TOMORROW – An example of a successful cooperation with an organization that nurtures and motivates our future generations

Mozaik Foundation and the partner organization Network of Student Council in BiH (mreSVUBiH) have agreed that they will provide a special fund for high school students and enable them to be creative and realize their ideas. The agreed amount, for the ideas for improving their education and stay at the school, amounted to 50 000 BAM. In the two calls that are behind us, we had more great ideas on each call than it was initially planned by the fund. We tried to support them all.

But why? Each of these ideas can in future trigger a dozens of other ideas, that step by step can improve and create the conditions of schools stay and the way of teaching tailored to the needs of students. At the last call, they especially dared and thought about ideas that encourage youth activism and entrepreneurship. For this reason, we decided to choose and present one of those ideas in this report.

The project is called *Insects for a better tomorrow*: In the small municipality of Bosanski Petrovac, which is also part of the YouthBanks, high school students from the MSS Š Bosanski Petrovac became interested in beekeeping.

Not only did they write the project, but during January, February and March, with the support of professors and professional staff, they provided the necessary material and implement the following activities:

- Within a dozen workshops, they have gathered students who are interested and who want to learn more about beekeeping
- Acquired all necessary documentation and procured hives, protective suits and other necessary accessories for working with bees
- Prepared the ground for setting up beehives

It is important to mention that this is the first school to own its own apiary. In addition, anyone who wants to learn more about beekeeping can contact them and obtain information they need. Through the workshops themselves, students understood the importance of bees for the environment and the connection between bees and humans.

The project was supported with 1,460 BAM.

The contribution from local community was 750 BAM.

The project involved 25 volunteers with 250 volunteer hours.



### Section BJJ – of Brazilian jiu jitsu

Another example we wanted to present too is a small project from a small municipality- on the edge of local community- place named Lukavica Rijeka in the municipality Doboj Istok. *The Municipalit and the Mozaik Foundation signed a MoU in 2019, so that the young people of this municipality, which is mostly rural with 11 000 inhabitants, have a chance and opportunity to improve conditions of their and others' lives. In these two years of workas and cooperation, 17 projects have been realized and one of them is the Section of BJJ – Brazilian Jiu Jitsu)*

As young people did not have the opportunity to training in their municipality, they have gathered a team and applied at the Call for Projects of the YouthBank Doboj Istok. The idea was to procure basic equipment and for those who are interested to train together. Also, as part of the project they bought and installed a tatami mat. Soon after they started training, they were happy that their trainings became like family gatherings since fathers and children often came together.

In a very short period of time, from this informal idea was established a sports club. This club was not interesting only by people from this municipality but rather from the near ones too, such as Doboj and Gračanica. We are especially pleased that support to this idea, besides other local donor, was provided by our microbusiness Tamam začini.



## I PLANT, YOU DON'T?

*Young people from the municipality of East Ilidža, which is part of the family of the YouthBank, have been implementing projects for several years that contribute to the development and progress of their municipality and beyond. So, last year, on the second call for socially useful projects, they realized their idea I PLANT, AND YOU DON'T? The aim of the project was to organize education on greenhouse production for all those interested in agriculture and those who see themselves as successful agricultural workers. All the young people who were involved in this success story had the opportunity to produce vegetables after their studies, and to donate their first products to the humanitarian association "Noble Heart" from East Sarajevo. The first products to help vulnerable people .. Wonderful!*

The idea itself stems from their interest in a healthy lifestyle, in which organic food production plays a very important role. Youth and organic food production? Sounds impossible? Still not! The corona virus pandemic has encouraged these young and ambitious people to make themselves and their community aware of the importance of leading healthy living habits.

In addition to the successfully written project, they provided the necessary material, found volunteers who will help set up greenhouses, deliver fertilizers and planting material. Also, it is impossible not to mention that their project benefits those endangered and weak. You're probably wondering which way? Simply. As part of their project, these hard-working young people have included volunteers who will take care of the planted vegetables, and deliver them to the public kitchen of the local community, which regularly prepares meals for approximately 50 socially disadvantaged families.

The project was supported with 1,500 BAM.

The contribution from local community was 1,000 BAM.

The project involved 10 volunteers and 25 trainees.



### *Mechatronics in Action*

*Creative ideas often encourage young people to share knowledge with each other, as well as the products of that knowledge, and at the same time teach them harmony, helping and empathy. Also, it is known that society is increasingly developing in the direction of modern robotics and even more complex programming, which is why a group of young and promising students created a project "Mechatronics in Action" to increase the use of parking sensor programming programs.*

You're probably wondering if this is true for everyone? We believe, because a young team from the Municipality of Usora convinced us of that. These young, promising people created a project in

which 53 volunteers participated, students studying for a mechatronic profession, professors of vocational subjects and a school janitor.

All of them together, tried to achieve 3 goals with effort and work:

1. To increase the number of software programs created
2. To increase the interest of local entrepreneurs in the procurement of software
3. To cooperate with local schools Dobj-Maglaj

The realization of this wonderful story began with the purchase of materials - pipes and plates that were needed to make tables and assemble electronic units. After that, together with the professors, they programmed parking sensors and traffic light sensors, which they presented to future employers and thus showed what they can do.



supported with 1,500 BAM.



The project was

The contribution from local community was 1,000 BAM.

The project involved 53 volunteers

From this we see that the third, achieved goal leaves a strong impression on all of us and tells the story of the importance of sharing knowledge, helping and empathy. Out of 53 volunteers, 15 were in charge of cooperating with schools from the common area - from Maglaj, Tešanj, Žepče and Dobj.

As the teachers and janitor of the school shared their professional and practical knowledge with the students, so they shared the acquired knowledge with the students of other schools. What does that tell us? Certainly, in addition to raising awareness of the importance of investing in programming development, this project also has a deeper, more significant and clearer message, and that is that *together we can always do more*. Well done, future, young developers!

#### Examples of social businesses:

Name of microbusiness: Kozmetički salon Nejla

Owner: Nejla Selimović

Amount given: 2000 BAM

A nineteen-year-old girl from Goražde, a town on the Drina, decided to chase her dreams and to venture into the entrepreneurial waters. Only a year after finishing high school, Nejla Selimović decided to take charge of her destiny and build better conditions for her future in her hometown. While schooling she worked on education and training for professional make-up artist and earned certificates from renowned make-up professionals. Compared to other beauty salons, available at Goražde, she offers booking of appointments and arrival at home address as needed.

Kozmetički salon Nejla, offers pedicure, manicure and professional make-up services for women in the Goražde area. For the purpose of her business, she uses only professional materials and equipment. Kozmetički salon Nejla started its operations from small rented premises and today, after more than 6 months of its registration is moving to larger premises. Also, in the near future she plans to hire another young person in her salon.

Nevertheless, as a proof of her business success testifies the fact that she received additional funds from Startup studio. Startup studio will provide additional funds in amount of 3000 BAM for further development of Nejla's business idea. Nowadays, when more and more young people are looking for their future abroad, Nejla through her example proves and shows how the future can be built here as well.



Name of microbusiness: Autoprevoznik Bravo

Owner: Jasmin Bravo

Amount given: 2000 BAM

In a small municipality, Doboј Jug, which is located in the Zenica – Doboј Canton, thirty-four year old Jasmin Bravo decided to start something of his own. Last year, seeing the public call of Youth Bank Doboј Jug he saw an opportunity to make his business idea a reality.

Autoprevoznik Bravo offers the transport of goods and other goods, as well as other vehicles both in used as in new condition. Bravo offers the transport from the point of transport to the point of delivery and in other local municipalities. As he likes to say, his job can be done both at day and night and hence he says he doesn't have specific working hours. Autoprevoznik Bravo operates on a call basis and also in a cooperation with local BIHAMK assistance.

His services covers the area of Doboј Jug municipality as well as in other nearer and farer municipalities throughout Bosnia and Herzegovina. Thanks to the cooperation with Bihamk, Autoprevoznik Bravo covers also transport in case of traffic accidents/breakdowns on the road as well as other types that need additional transportation.

What distinguishes this business among many others is its social impact it provides to its local community. For elderly people, over the age of 65 their services are given for free. The plan is to provide at least 5 free transports on monthly basis at no cost.



[Studio 28](#) is engaged in the production and export of modern furniture made of wood and epoxy resin. A branch of Studio 28 deals with the production of unique jewelry and accessories for fashion and fashion design. Iman was creating modern furniture while studying at the Law School, when she got the opportunity to sign a contract with the German company "Westwing Rahmenvereinbarung" for the purchase of large quantities of wooden products. She approached the Startup Studio, knowing from her previous experience that she would not be able to achieve good results working on her own. With the support of mentors, she established a production and obtained all the certificates necessary for the export and implementation of a contract, getting better prices. While working with mentors, her efficiency improved, and they are now opening new

sales channels through concept stores in Slovenia and the EU. The establishment of the company was approved in December 2021, and we received a certificate of registration in March 2022.

New City Studio - We founded New City Studio with the young Ahmed Sobic. Ahmed recently graduated from the Faculty of Civil Engineering, and in addition, he is studying at the Faculty of Economics and is a student of the IT Academy. As he himself stated when applying for Startup Studio support, he had very little work experience. "*Unfortunately, I have not yet been given a business opportunity in my state to be able to start building my career and gain my business experience.*" Thanks to the work with our mentors, support from the Major of Bosanska Krupa, and in cooperation with our social business "Studio Atrij", where Ahmed stayed and learned from their experience for a while, the only architectural studio in Bosanska Krupa was opened. This company provides clients with all the necessary services in the fields of architecture, construction, and design. New City Studio is a newly established company, and Ahmed now works with our mentors on the go-to-market strategy implementation. We all hope that by giving a chance and supporting Ahmed to grow, New City Studio will produce great results.