



Unifin

Kursim-Kredi qe prej 1996



ANNUAL REPOPT 2017



CONSUMER LOAN



BUSINESS LOAN



ACRICULTURAL LOAN



DEPOSITS



TABLE OF CONTENT

Opening remarks by the Steering Board's Chairperson	3
Administrator's opening remarks	4
Institution's Profile	6
Mission, Vision & Values	7
Steering Bodies	8
Products & Services	10
Social responsibility	11
Financial indicators	12
Portfolio allocation	13
Challenges & Achievements	14
Institution's new image	16
Institution's ambitions	18
Financial statements	19
External audit report	21
UniFin branches network	24
Our members	25

OPENING REMARKS



Honourable members,

It is my pleasure to present you with UniFin's achievements for 2017, which marked one of the most important years so far as regards the consolidation of our Union. Our institution has now turned into one of the safest structures in the Albanian micro-credit market upon obtaining the certificate by ADIA, which was indeed quite a long process with many requirements, made possible thanks to the work and commitment of UniFin staff.

We are proud to present you today our achievements, which when compared to three years ago, a twofold increase in several indicators is noted. Thanks to its vision, staff and members' commitment, UniFin has managed to double its capital from ALL 103,000,000 in 2017 to ALL 219,500,000. The assets level and deposits portfolio have also increased by 1.4 times.

An increase has not been noted merely in our monetary indicators and human resources, but also in infrastructure, and most importantly, in our image. UniFin's new image enhances our visibility and makes our personality stand out in the financial market. Our marketing strategy has also contributed to the increase of our members. In 2017 the number of our members amounted to 15,256, as compared to 14,598 in 2016.

Our loan policies have always maintained our standing feature: placing the member and the individual at the centre of our work and attention. This pursued policy is a clear representation of the social aspect, thus embodying the goal stated by UniFin's Strategic Vision on social responsibility.

Our achievements so far are the best representatives of our joint aim, which is to achieve the greatest degree of success and to serve our community and members to the best extent possible.

Let us further the consolidation of our achievements!

Jolanda Trebicka

Chair of the Steering Committee

A handwritten signature in blue ink, appearing to read 'J. Trebicka', with a large, stylized flourish.

ADMINISTRATOR'S OPENING REMARKS



Honourable members and readers,

I the administrator of UniFin Credit Union, am privileged to present to you, our members, the annual year-end report for 31 December 2017, which displays our Credit Union activities, resources and outcomes during this period.

I am more than pleased to announce that the consolidation process of all savings and loan associations and their Union “Jehona” has been successfully completed. This process started at the end of 2015 upon the consolidation of all CUs into one and ended upon the conversion of Jehona Union and its only CU, Newcred, to UNIFIN CREDIT UNION.

The two milestones of this process were the certification of UniFin CU by the Albanian Deposit Insurance Agency, thus insuring our members deposits up to ALL 2,000,000 for the first time, and the new license issued by the Bank of Albania in the name of UniFin CU.

In addition, I would like to introduce you to a set of satisfactory indicators achieved during this year due to the continued increase of members, deposits and annual surplus. The number of members who joined the Credit Union activity and benefited from its services increased by 667, and the members' deposits amounted to 791,000,000, as compared to 781,700,000 at the end of 2016.

The quality of non-performing loans has been kept under control and at low NPL levels- at 5,4% more specifically. Our Credit Union is very well capitalised, since its capital adequacy is as high as 28,4%.

Although the loan portfolio experienced a decline due to conversion, the CU managed to realise a capital addition of ALL 10,000,000 annual surplus, and to keep its deposit interest rates unchanged, which are still the most competitive in the market.

ADMINISTRATOR'S OPENING REMARKS

Upon the completion of the long consolidation process, the Credit Union commenced the ongoing implementation of its 3-year plan on extending its activity by investing in human resources and infrastructure.


Under this framework, 2017 marked the best rehabilitation and marketing of UniFin's 15 branches, thus ensuring not only the fulfilment of the regulatory conditions on office safety, but also accessible, friendly and welcoming facilities, serving to our members, and good working conditions for our employees.

UniFin's human resources increased not only at its branches, but also at its headquarters, amounting to a total of 38 employees at the end of 2017.

In order to ensure that each step and decision protects the members' assets we have been trusted with, one of the main focuses of our CU during the previous year and in the following years to come is its risk management by further strengthening its internal and external audit systems.

I wish you a pleasant reading and smooth proceedings to the Annual Assembly.

Elvana Sharkaj
Administrator



INSTITUTION'S PROFILE



UniFin Credit Union has been carrying out its financial activity in the loans and deposits field since 1996. UniFin's extensive coverage in Albania may be attributed to its 15 branches in both rural and urban areas, which all aim at fulfilling the financial needs of each individual by providing favourable conditions and maximum accessibility. UniFin's main products are divided into loans and deposits. Loan products include consumer, agriculture, and business loans. Deposit product provides term and demand savings deposits, with very competitive interest rates in the market.

Furthermore, UniFin CU focuses on enabling access to finances to both the population underserved from the banking system and at the poverty line. Another objective of UniFin is the empowerment of women, who constitute approximately 50% of its members.

UniFin is licensed by the Bank of Albania, which continuously monitors the institution's financial activity and is insured by the Albanian Deposit Insurance Agency (ADIA), thus providing maximum safety and transparency for its members.

UniFin is a non-profit institution, which unlike the majority of other financial institutions, is owned by its members. The profits generated by products and services are reinvested in the institution, thus ensuring favourable conditions for the members. UniFin Credit Union is one of the most trustworthy partners in the microfinance sector in the country, due to its values and principles of solidarity, transparency and integrity.

- Credit Unions are non-profit.
- All Credit Union's profits are reinvested 100% back in the institution so that the services be improved and interest of loan products be reduced.
- Credit Unions provide their services only to their members, thus keeping the capital within the community.
- They are owned by owner members- each individual who deposits money shares the ownership of the institutions.
- They are democratic institutions in which owner members choose their steering bodies, respectively the Steering Committee and the Audit Committee.
- They are service-oriented. To Credit Unions, members come first.

MISSION, VISION & VALUES

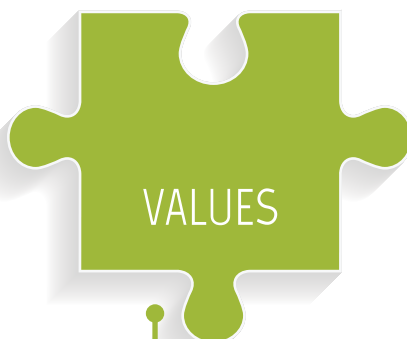
OUR MISSION

UniFin's mission is to professionally and committedly provide all its members with financial services, by functioning as a non-profit institution guided by the principle of cooperation and mutual assistance.



OUR VISION

Our vision is to turn into a reference point for all citizens and businesses that consider membership to UniFin not only as a funding method for their economic needs, but also as a civic commitment at a responsible and dedicated institution to carry out its role in developing the country.



OUR VALUES

- ✓ Solidarity and collaboration among Credit Union members.
- ✓ Member's free choice to become part of the Credit Union.
- ✓ The unlimited number of members on Credit Union membership
- ✓ Integrity
- ✓ Transparency
- ✓ Commitment

STEERING BODIES

FROM THE MEMBERS TO THE MEMBERS

General Assembly

The General Assembly is UniFin's highest decision-making body. It is convened not less than once a year by the Steering Committee and its decisions are mandatory to the members. UniFin's CU and its branches have a total of 15,256 members, who elect CU's steering bodies. The General Assembly's competences are as follows:

- Administration and management of CU's activity.
- Election of the Steering Committee.
- Approval and amendment of CU's Statute and regulations.
- Approval of the annual financial outcomes and the draft budget.
- Approval of CU's management reports.
- Decision-making on all other important issues.



STEERING BODIES

FROM THE MEMBERS TO THE MEMBERS

Steering Committee

UniFin's Steering Committee is elected by secret ballot by the CU's General Assembly, with electees being members of UniFin and its branches. It is the CU's executive body and is composed of not less than 7 members, for a specific period set forth by the internal regulatory acts. The chairperson and deputy chairperson are elected by the Steering Committee.

Steering Committee members

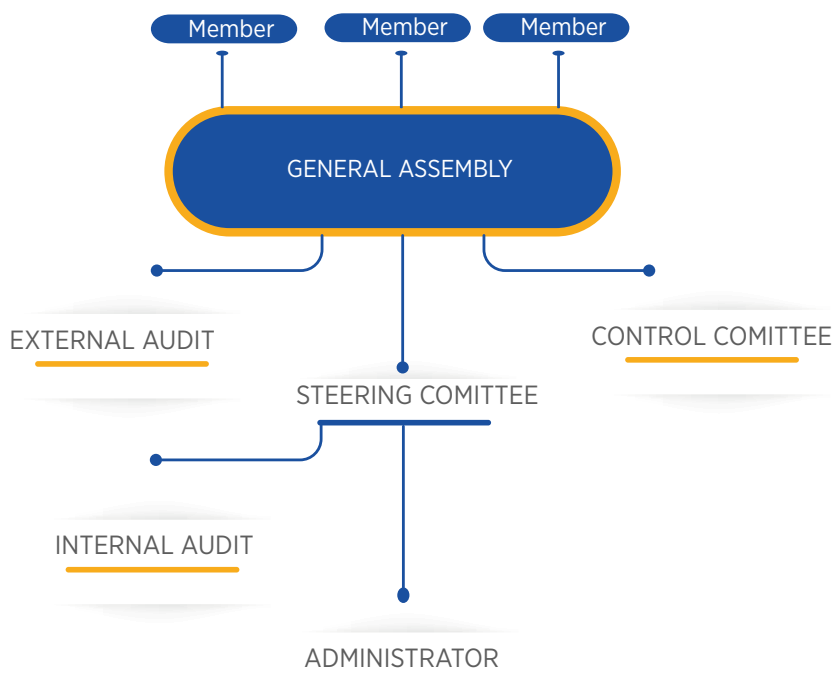
1. Jolanda Trebicka - Chair
2. Arben Qafezezi - Deputy Chair
3. Mimoza Hamza - Secretary
4. Engjell Jazxhi - Member
5. Ruzhdi Koni - Member
6. Vladimir Caci - Member
7. Suela Coka - Member
8. Vojsava Rama - Member
9. Sabri Skenderi - Member

Audit Committee Members

1. Merita Çela - Chair
2. Mimoza Breçani - Member
3. Suela Coka - Member

Audit Committee

UniFin's Audit Committee is the body responsible for supervising and checking the financial and administrative activity. Its scope is to supervise all financial activities and ensure that the Steering Committee deliberates in accordance with the Statute and General Assembly's decisions.



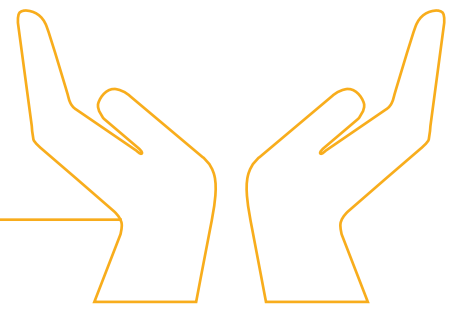
PRODUCTS AND SERVICES



<div>LOAN</div> <div>CONSUMER'S</div>	<p>Currency: ALL & Euro & Dollars Amount: on a needs basis. Term: up to 5 years. Equal return installments. Most competitive interest rates in the market.</p>	LOANS
<div>LOAN</div> <div>AGRO</div>	<p>Currency: ALL & Euro & Dollars Amount: on a needs basis Term: up to 5 years. Collateral: A guarantor or mortgage is required depending on the amount. Installments monthly pay off.</p>	
<div>LOAN</div> <div>BUSINESS</div>	<p>Currency: ALL & Euro & Dollars Amount: on a needs basis Term: up to 5 years. Collateral: A guarantor or mortgage is required depending on the amount. Installments monthly pay off</p>	
<div>DEPOSIT</div>	<p>Maturity: 12, 24, 36, 48, 60 months or more. The most competitive interest rate in the market, up to 5,5% depending on the deposited amount.</p>	DEPOSITS



SOCIAL RESPONSIBILITY



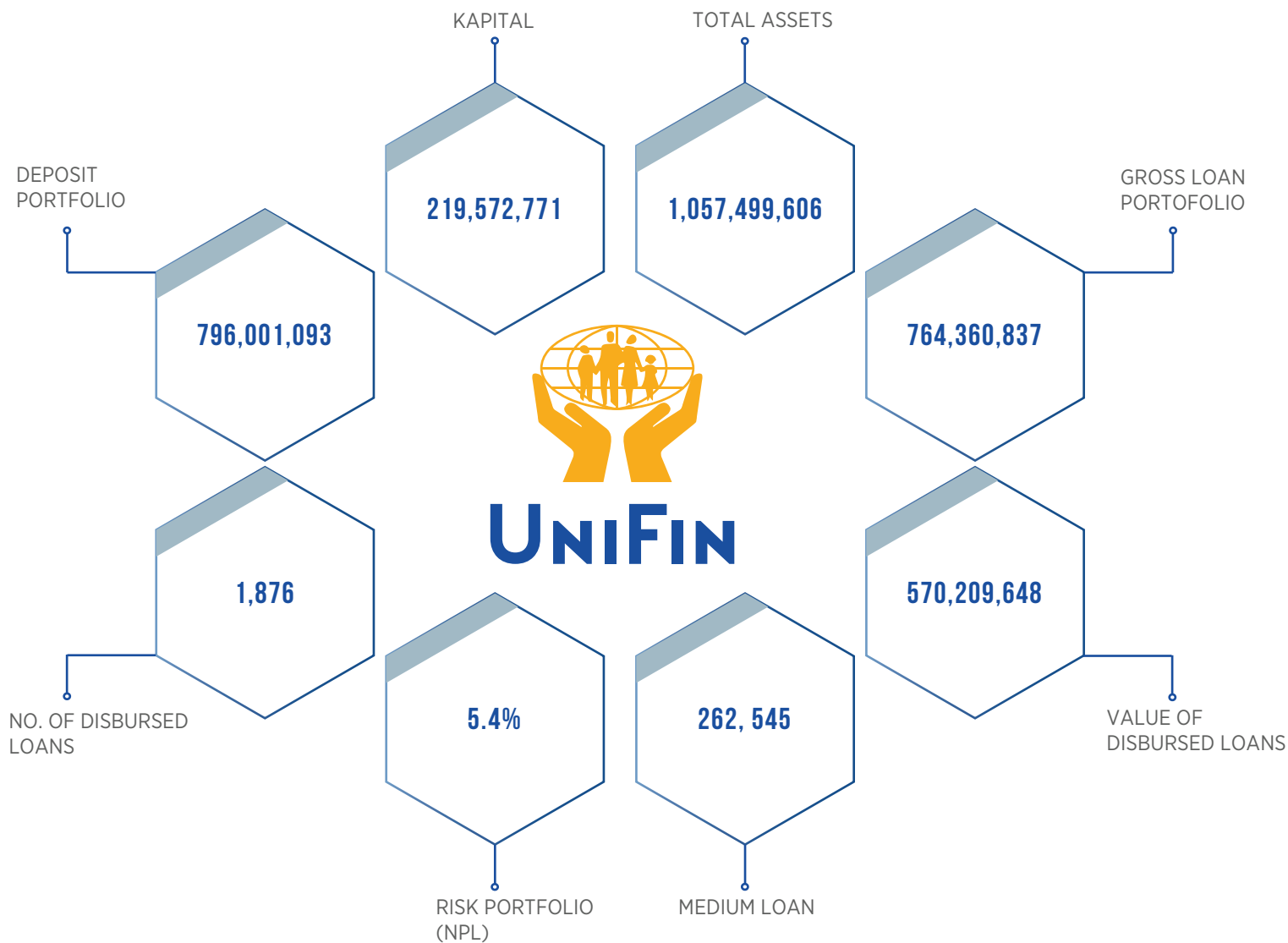
At UniFin we make sure our products be accessible by everyone because we believe that in collaboration with our members and staff we will never stop searching for the most favourable and inclusive options. A set of mitigating measures for our members make our products more flexible than those of any other institution and our members are given the opportunity to choose the payment date and amount, depending on the required loan, loan interest and especially on deposits, which are among the most competitive in the market.

When paying off instalments, there are always small concessions being made depending on everyone's conditions.

We are focused on making sure that apart from being a reference point to people in need, we are considered as such by both men and women. That is why every year we proudly maintain an almost equal ratio, which leans mostly in favour of women borrowers.



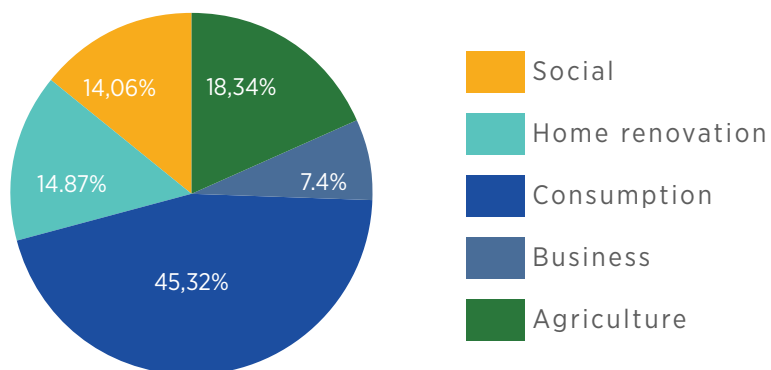
FINANCIAL INDICATORS



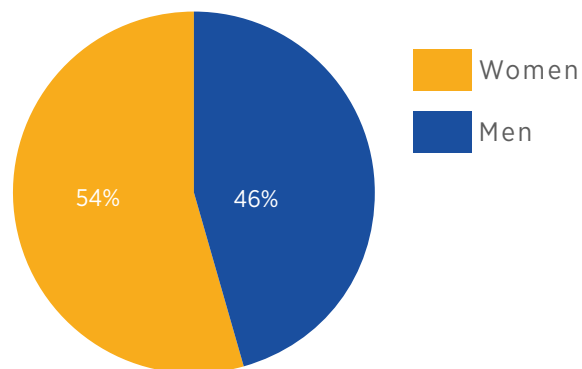
PORTFOLIO ALLOCATION



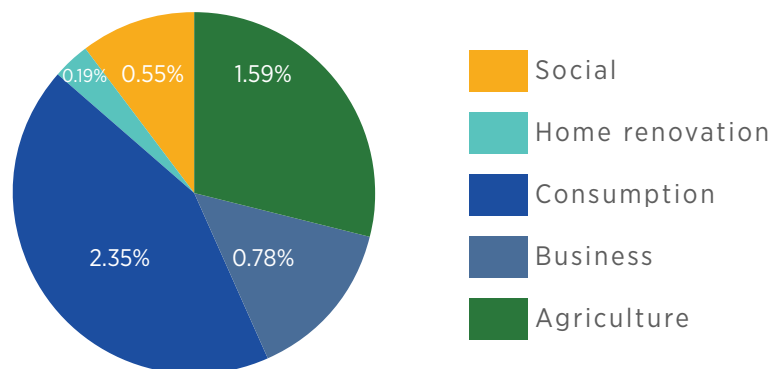
Portfolio distribution according to products



Portfolio distribution according to gender



Risk distribution according to products



Our institution was strengthened during 2017 thanks to the successful overcoming of challenges, thus taking a step further towards its members' commitment in providing the best and safest services. One of this year's most important challenges was the granting of certificate by the Deposit Insurance Agency, serving as an extra guarantee and an achievement for both the institution and its members. Hence, since 2017, for the first time ever, each member's deposits are insured up to ALL 2,000,000.



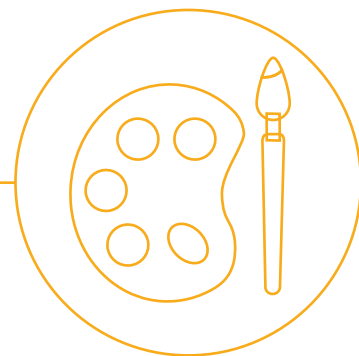


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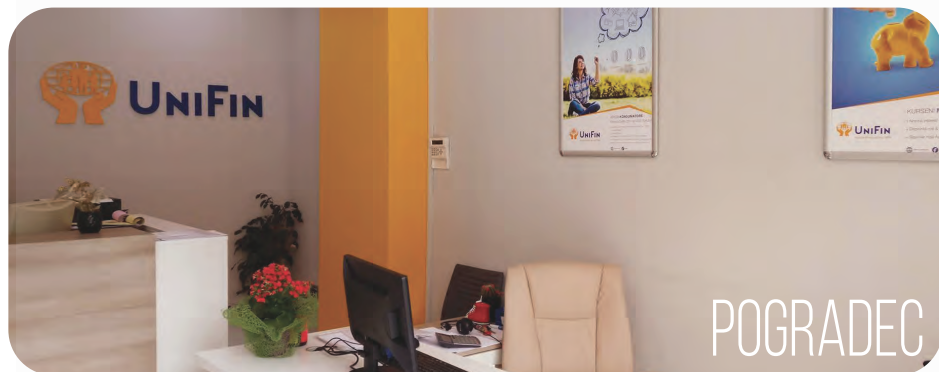
One of the most important successfully addressed challenges in 2017 was the completion of the consolidation process of all Credit Unions into a single one, which started in 2015 and ended with the conversion of the Jehona Union and its only CU, NewCred into UniFin. This success was concluded with the granting of the license by the Bank of Albania.



INSTITUTION'S NEW IMAGE



VLORE



POGRADEC

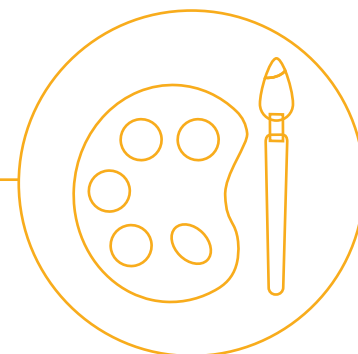


DIVJAKË

In 2017, along with the legal and institutional changes, investments were made on infrastructure and for unifying the image of all UniFin branches.

Thus, a comfortable environment was enabled for all members, hence assuring the continuous development of an institution that never ceases to serve all people and their needs.

INSTITUTION'S NEW IMAGE



GËRRIK

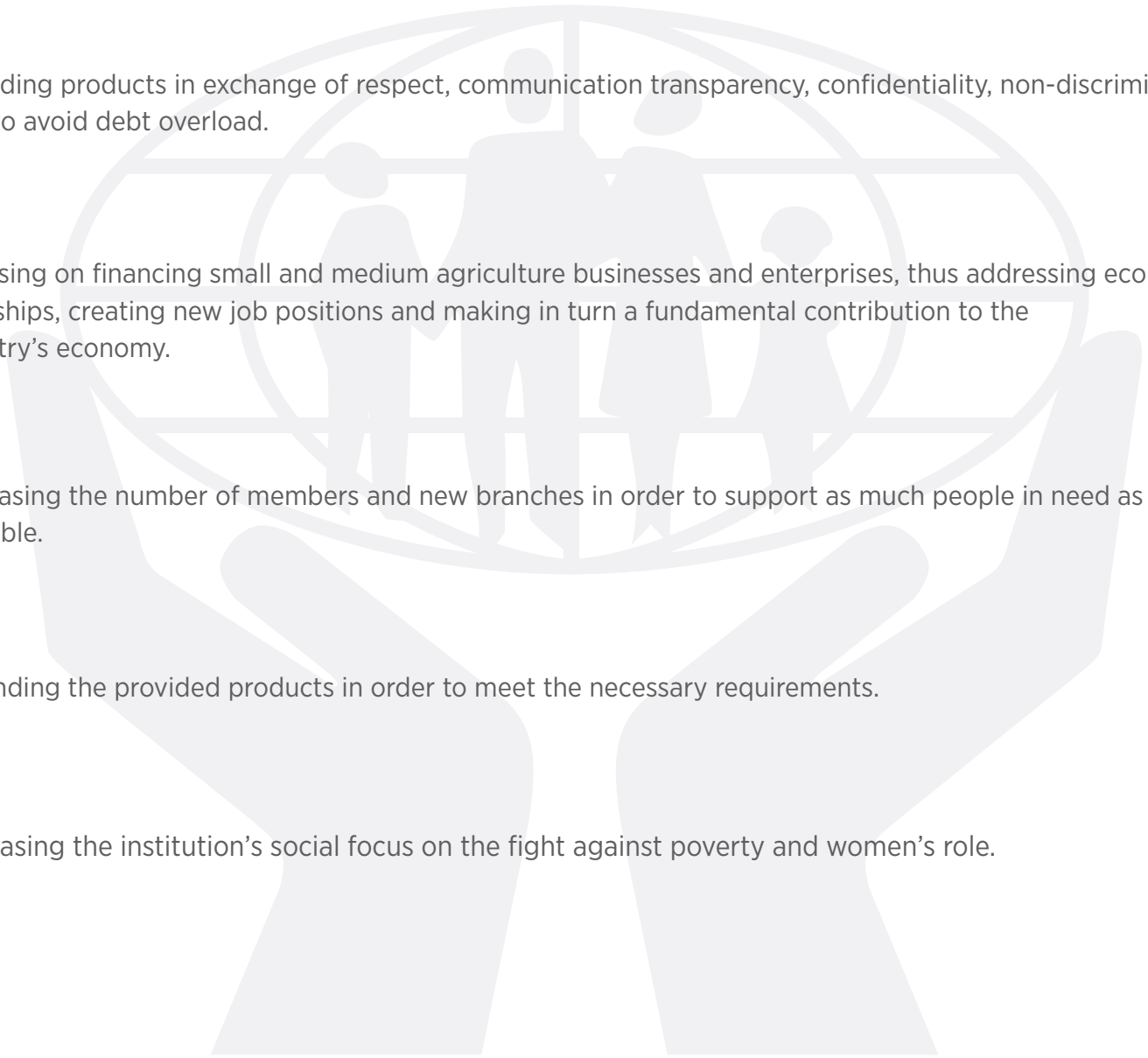


DURRËS



KORÇË

UniFin's new image aims at conveying a warm, benevolent, safe and transparent message altogether. Investments in the internal offices' infrastructure enables smooth work flow, which is in compliance with the standards of UniFin employees, who aim at providing the best service to the members.

- 
- ✓ Providing products in exchange of respect, communication transparency, confidentiality, non-discrimination and to avoid debt overload.
 - ✓ Focusing on financing small and medium agriculture businesses and enterprises, thus addressing economic hardships, creating new job positions and making in turn a fundamental contribution to the country's economy.
 - ✓ Increasing the number of members and new branches in order to support as much people in need as possible.
 - ✓ Extending the provided products in order to meet the necessary requirements.
 - ✓ Increasing the institution's social focus on the fight against poverty and women's role.

FINANCIAL STATEMENTS - BALANCE SHEET

2017

Assets	
Cash	133,419,824
Term deposits in banks	147,757,541
Treasury bills	39,317,464
Loan for members (Net)	713,682,946
Current intangible assets	1,490,394
Other current tangible assets	14,092,642
Trade receivables	7,738,795
Total assets	1,057,499,606
Liabilities	
Members deposits	814,704,366
Reserve funds	12,462,049
Other liabilities	10,760,420
Total liabilities	837,926,835
Capital	
Members' Contributions	18,435,052
Donor funds	66,803,819
Legal, statutory and others reserves	34,760,984
Gathered Profit / loss	89,281,206
Annual profit / loss	10,291,710
Total equity	219,572,771
Total equity and liabilities	1,057,499,606

Interest income	40,854,134
Interest expenses	(10,945,502)
Net interest income	29,908,632
Reserve funds expenses	(5,641,227)
Net income after loan devaluation	(5,641,227)
Income from paid written-off loans	2,039,016
Other income from activities	235,559
Other activity expenses	(216,257)
Other net income:	2,058,317
Staff expenses	(15,615,054)
Administrative expenses	(9,727,519)
Steering bodies' expenses	(3,196,488)
Devaluation and amortisation expenses	(1,001,142)
Total administrative expenses	(29,540,203)
Exchange rate	156,793
Profit / (loss) for the year	(3,057,688)



Raporti i Audituesit të Pavarur

Për Drejtimin e Unifin Shoqëri Kursim Krediti,

Opiniononi

Ne kemi audituar pasqyrat financiare të Unifin Shoqëri Kursim Krediti (më poshtë “Shoqëria” ose “Unifin SHKK”) që përfshijnë pasqyrën e pozicionit financiar më datë 31 dhjetor 2017, pasqyrën e të ardhurave dhe shpenzimeve, pasqyrën e ndryshimeve në kapital dhe pasqyrën e fluksit të mjeteve monetare për periudhën e mbyllur në këtë datë, si edhe një përmbledhje të politikave kontabël dhe shënimeve të tjera shpjeguese.

Sipas opinionit tonë, pasqyrat financiare të Unifin SHKK paraqesin në mënyrë të drejtë, në të gjitha aspektet materiale, pozicionin financiar të Shoqërisë më 31 dhjetor 2017, performancën e saj financiare dhe flukset e mjeteve monetare për periudhën e mbyllur dhe ndryshimet në kapital në atë datë, në përputhje me ligjin shqiptar “Mbi kontabilitetin dhe pasqyrat financiare” dhe rregulloren e Bankës së Shqipërisë “Për administrimin e rrezikut në veprimtarinë e shoqërive të kursim kreditit dhe të unioneve të tyre”.

Baza për Opinionin

Ne e kryem auditimin tonë në përputhje me Standardet Ndërkombëtare të Auditimit (SNA-të). Përgjegjësitë tona sipas këtyre standardeve janë përshkruar në mënyrë më të detajuar në seksionin e raportit ku jepen Përgjegjësitë e Audituesit për Pasqyrat Financiare. Ne jemi të pavarur nga Entiteti në përputhje me Kodin e Etikës për Profesionistët Kontabël të Bordit Ndërkombëtar për Standardet e Etikës (Kodi i IESBA) dhe Kodit të Instituit të Ekspertëve Kontabël të Autorizuar (Kodi i IEKA), së bashku me kërkesat etike të Ligjit Nr. 10091, datë 5 mars 2009 “Për auditimin ligjor, organizimin e profesionit të ekspertit kontabël të regjistruar dhe të kontabilistit të miratuar” të amenduar, që janë të zbatueshme për auditimin e pasqyrave financiare në Shqipëri, dhe kemi përmbushur përgjegjësitë e tjera etike në përputhje me këto kërkesa.

EXTERNAL AUDIT REPORT

Njohja e të ardhurave nga interesi mbi baza te arkëtimit

Ne tërheqim vëmendje ne lidhje me njohjen e të ardhurave nga interesi i kredive. Sic shprehet edhe në shënimin 3(k) të pasqyrave financiare, të ardhurat nga interesi i kredisë njihen atëherë kur arkëtohen dhe jo në bazë rritëse atëherë kur përfitohen. Në bazë të rregullores së Bankës së Shqipërisë “Për administrimin e rrezikut në veprimtarinë e shoqërive të kursim kreditit dhe të unioneve të tyre” SHHK-të ekistuese përpara hyrjes në fuqi të kësaj rregulloreje, duhet të marrin masa që interesin nga kreditë ta kontabilizojnë mbi baza rritëse brenda datës 30 Qershor 2021.

Përgjegjësitë e Drejtimit dhe të Personave të Ngarkuar me Qeverisjen Për Pasqyrat Financiare

Drejtimi është përgjegjës për përgatitjen dhe paraqitjen e drejtë të këtyre pasqyrave financiare në përputhje me ligjin shqiptar “Mbi kontabilitetin dhe pasqyrat financiare” dhe rregulloren e Bankës së Shqipërisë “Për administrimin e rrezikut në veprimtarinë e shoqërive të kursim kreditit dhe të unioneve të tyre”, dhe për ato kontrole të brendshme që drejtimi i gjykon si të nevojshme për të mundësuar përgatitjen e pasqyrave financiare që nuk përmbajnë anomali materiale, qoftë për shak të mashtrimit apo gabimit.

Në përgatitjen e pasqyrave financiare, drejtimi është përgjegjës për vlerësimin e aftësisë së Shoqërisë për të vazhduar aktivitetin e saj në bazë të parimit të vijimësisë, për shënimet shpjeguese për çështjet që lidhen me vazhdimësinë e aktivitetit të Shoqërisë, duke përdorur parimet bazë të vazhdimësisë, përveç rastit kur drejtimi ka për qëllim të likuidojë aktivitetin, ose të ndërpresë aktivitetin operacional, ose nuk ka asnjë alternativë tjetër reale përveç sa më lart.

Palët e ngarkuara me qeverisjen janë përgjegjëse për mbikëqyrjen e procesit të raportimit financiar të Shoqërisë.

Përgjegjësia e Audituesit për Auditimin e Pasqyrave Financiare

Objektivat tona janë që të arrijmë një siguri të arsyeshme lidhur me faktin nëse pasqyrat financiare në tërësi nuk kanë anomali materiale, për shkak të mashtrimit apo gabimit, dhe të lëshojmë një raport auditimi që përfshin opinionin tonë. Siguria e arsyeshme është një siguri e nivelit të lartë, por nuk është një garanci që një auditim i kryer sipas SNA-ve do të identifikojë gjithmonë një anomali materiale kur ajo ekziston. Anomalitë mund të vijnë si rezultat i gabimit ose i mashtrimit dhe konsiderohen materiale nëse, individualisht ose të marra së bashku, pritë që në mënyrë të arsyeshme të influencojnë vendimet ekonomike të përdoruesve të marra bazuar në këto pasqyra financiare.

Si pjesë e auditimit në përputhje me SNA-të, ne ushtrojmë gjykimin dhe skepticizmin tonë profesional gjatë gjithë periudhës së auditimit. Gjithashtu ne:

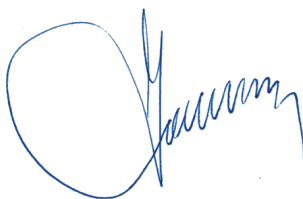
- Identifikojmë dhe vlerësojmë rrezikun e anomalive materiale në pasqyrat financiare, si pasojë e mashtrimeve apo gabimeve, planifikojmë dhe zbatojmë procedurat përkatëse për zbutjen e këtyre rreziqeve, si edhe marrim evidencë të mjaftueshme dhe të përshtatshme për të krijuar një bazë për opinionin tonë. Rreziku i moszbulimit të një anomalie si pasojë e mashtrimit është më i lartë se rreziku i moszbulimit të një anomalie si pasojë e gabimit, për shkak se, mashtrimi mund të përfshijë fshehje të informacionit, falsifikim të informacionit, përvetësime të qëllimshme, keqinterpretime, apo shkelje të kontrollit të brendshëm.
- Marrim një kuptueshmëri të atyre kontroleve të brendshme relevante për procesin e auditimit me qëllim hartimin e procedurave të auditimit në përputhje me rrethanat, por jo për të shprehur një opinion mbi efektivitetin e kontroleve të brendshme.

EXTERNAL AUDIT REPORT

- Vlerësojmë përshtatshmërinë e politikave kontabël të përdorura dhe arsyeshmërinë e çmuarjeve kontabël të kryera si edhe paraqitjen në shënime shpjeguese përkatëse të bëra nga Drejtimi.
- Shprehemi në lidhje me përshtatshmërinë e parimit të vijësisë, bazuar në evidencat e marra gjatë auditimit, mbi ekzistencën e një pasigurie materiale mbi aftësinë vazhduar në vijësi aktivitetin e saj. Nëse një pasiguri materiale ekziston, ne duhet të tërheqim vëmendjen në shënimin shpjegues përkatës, nëpërmjet raportit tonë të auditimit, ose nëse shënime shpjeguese nuk janë të përshtatshme ne tonë. Përfundimet tona jepen mbi bazën e evidencës së auditimit të marrë deri më datën e raportit të auditimit. Megjithatë, ngjarjet ose kushtet në të ardhmen mund të shkaktojnë ndërprerje të aftësisë së entitetit
- Vlerësojmë paraqitjen, strukturën dhe përmbajtjen e pasqyrave financiare dhe të shënimeve shpjeguese dhe në rast se ato përfaqësojnë drejt transaksionet dhe ngjarjet.

Ne komunikojmë me personat të ngarkuar me qeverisjen objektin dhe kohën e planifikuar të auditimit, gjetjet kryesore të auditimit, përfshirë çdo mangësi relevante në kontrollin e brendshëm të identifikuar gjatë auditimit tonë.

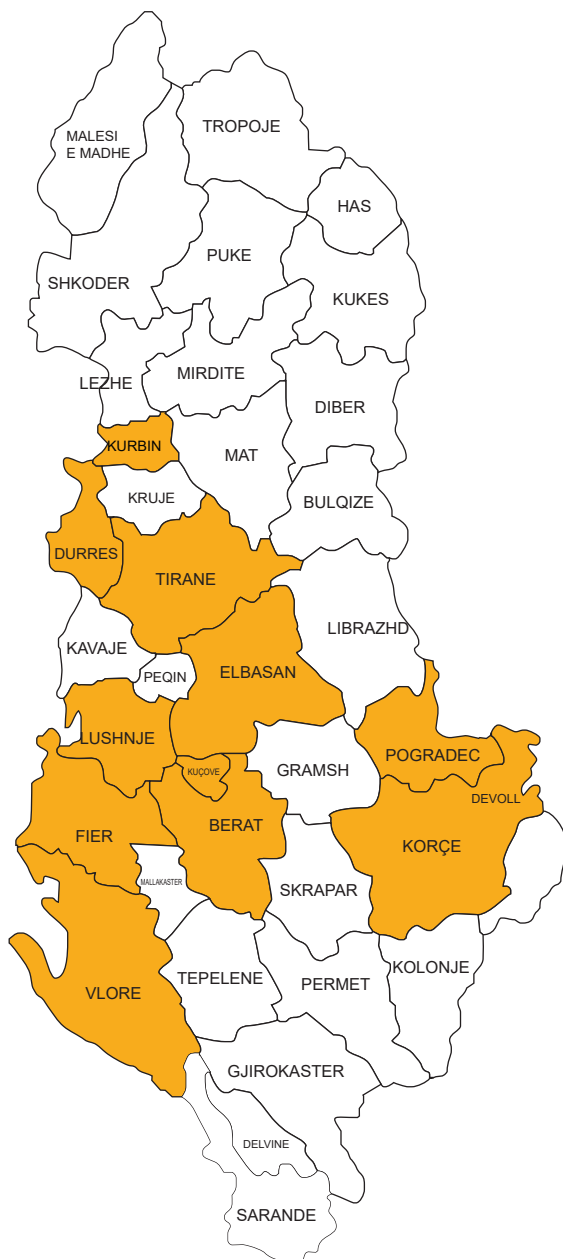
Date 20.06.2018



TPA Albania Shpk

Laura Gjinali EKR Nr. Lic 351

UNIFIN BRANCHES NETWORK



Tiranë

Adresa: Rr: "Kajo Karafili",
Pallati 10, Ap. 3
Tel: +355 4 23 30 120
Cel: +355 69 20 80 064
e-mail: ocane@unionijehona.org

Durrës

Adresa: Lagjia nr. 11,
Rruga: "Aleksandër Goga",
Pallati "Gora", Kati II.
Cel: +355 68 24 09 696
e-mail: hdervishi@unionijehona.org

Vlorë

Adresa: Lagjia "Lef Sallata",
Bulevardi Ismail Qemali,
Kompleksi Konad, kati 2
Cel: 069 20 80 069
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Korçë

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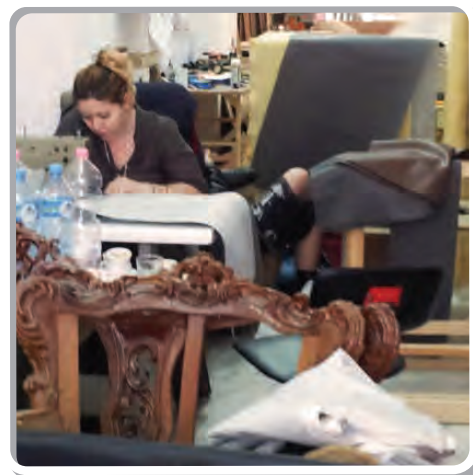
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