

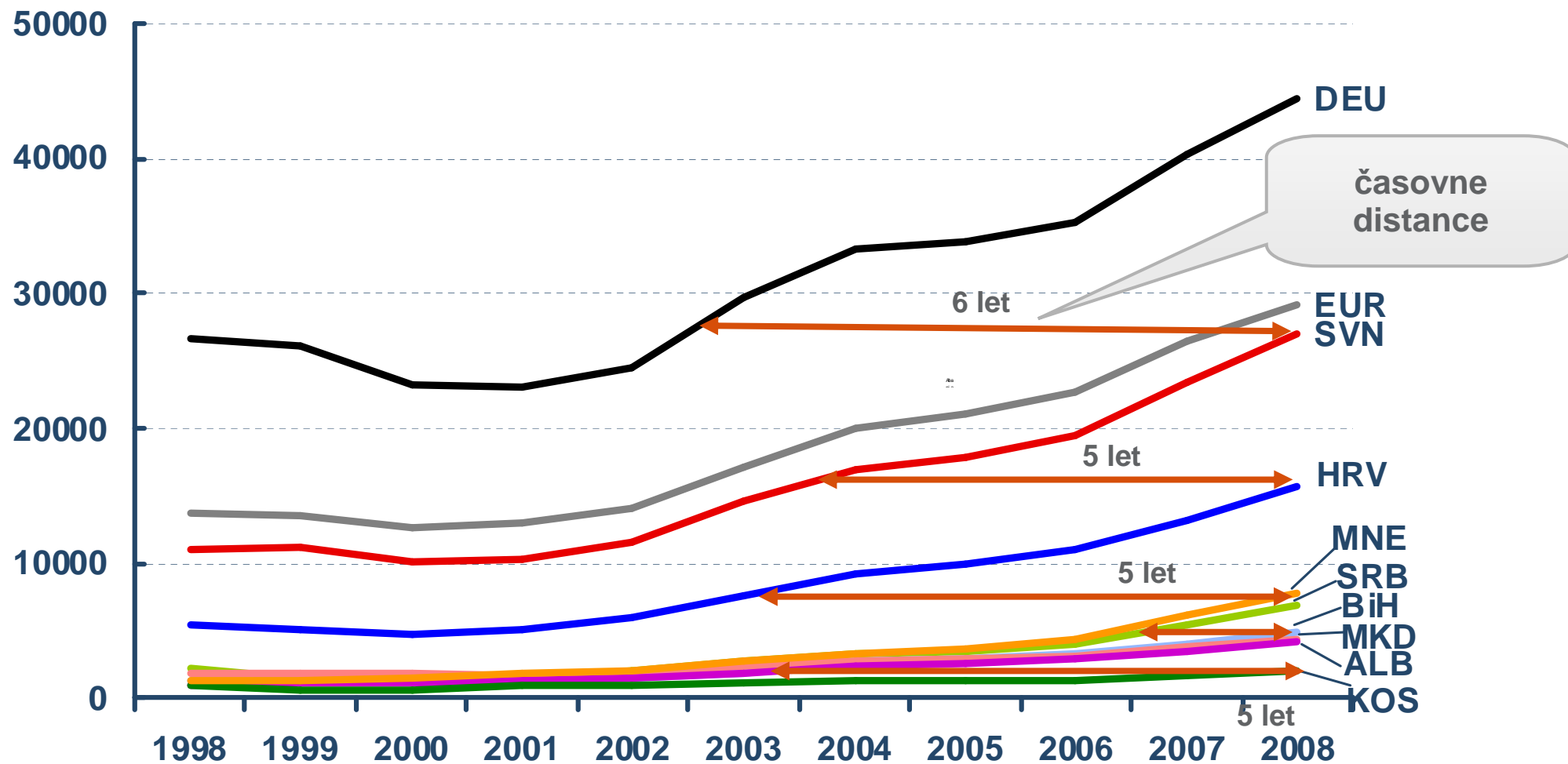
KOSOVO

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Z vidika zaostankov je magična številka 5

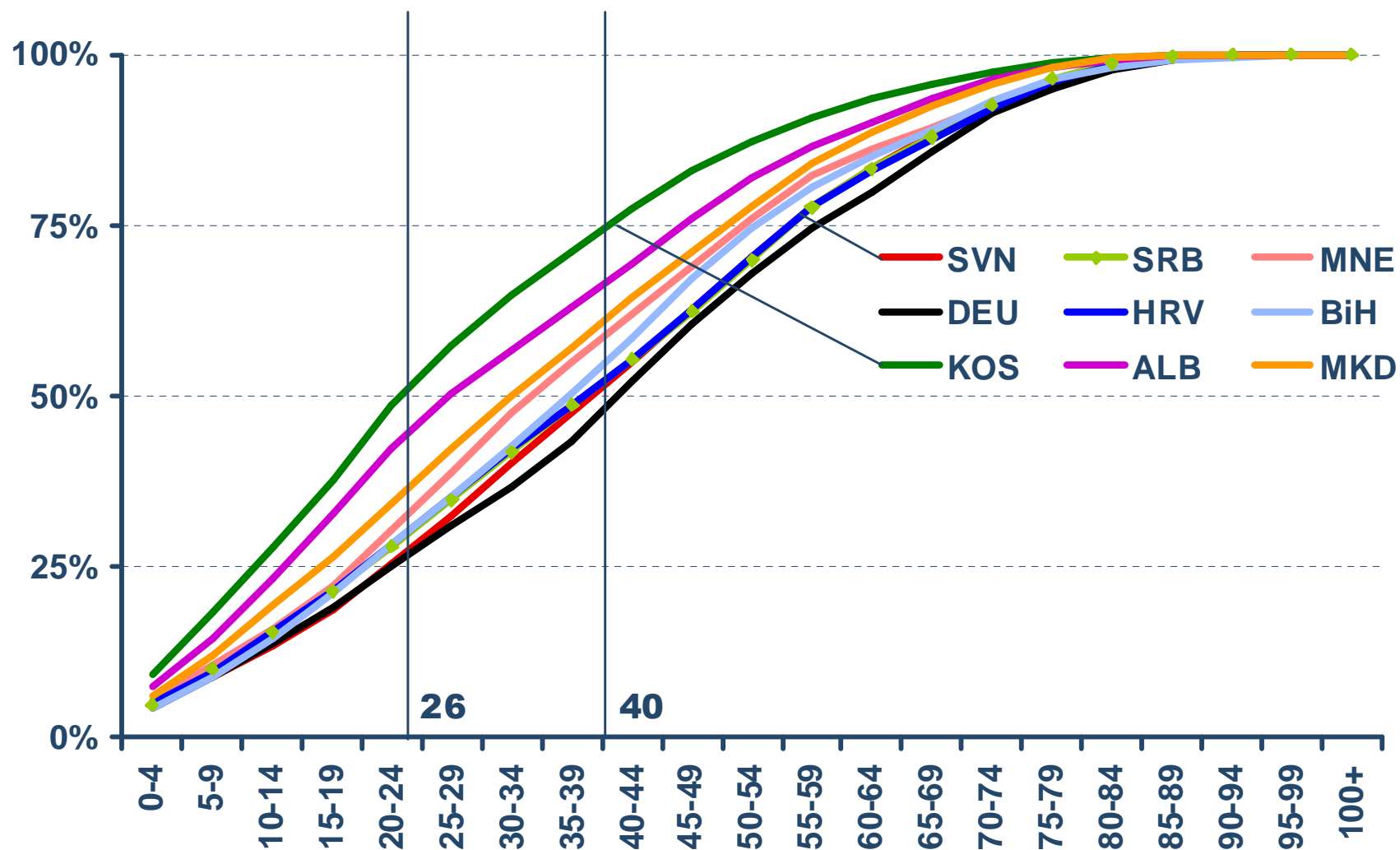


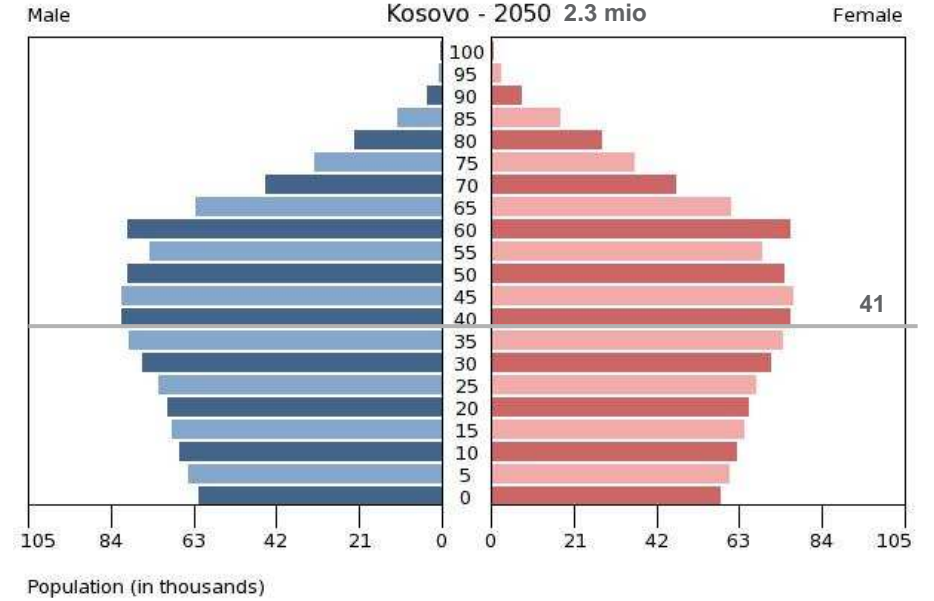
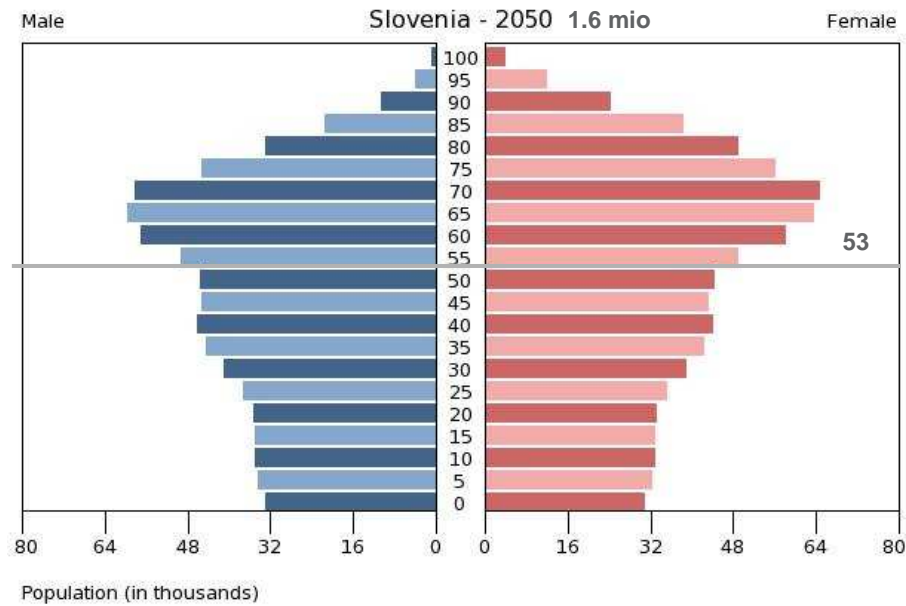
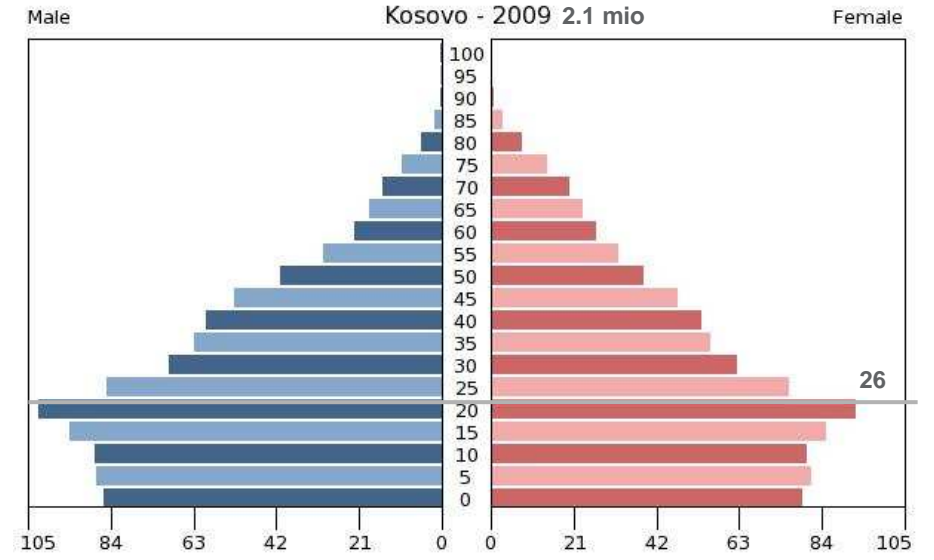
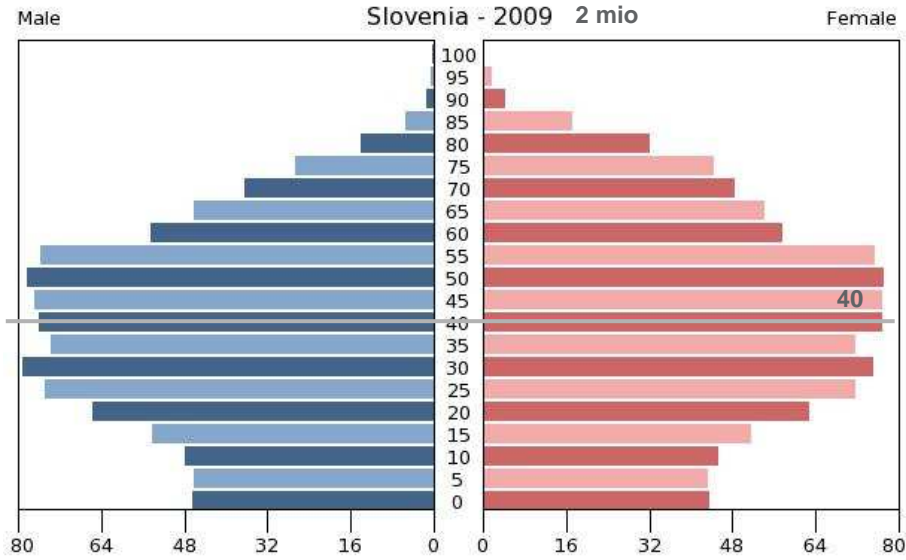
GDP per kapita
USD



Kumulativni prikazi starosti v populaciji po državah regije

kumulativni %, leto 2009





Zunanji izgled glavnega mesta gre v smeri ostalih regionalnih glavnih mest; oglaševanje prestižnih znamk, prvi pojavi kosovskih znamk prodor angleškega jezika, mešanje s folk kulturo



**Stili oblačenja v koraku s časom zlasti med mladimi v urbanih delih;
prestižne znamke so bolj vidne, vendar gre večinoma za “kopije”**



“Muslim ultra light” - vpliv religije se izgublja in ima malo vpliva na življenje, še posebej v urbanih središčih.



Gospodinjstva na Kosovem so veliko večja, tretjina jih zajema tudi po več družin

- Specifika Kosova so velika gospodinjstva, tudi s po več družinami. Gospodinjstva nemestnih okoljih so praviloma večja.

Table 2.3: Households size by residence

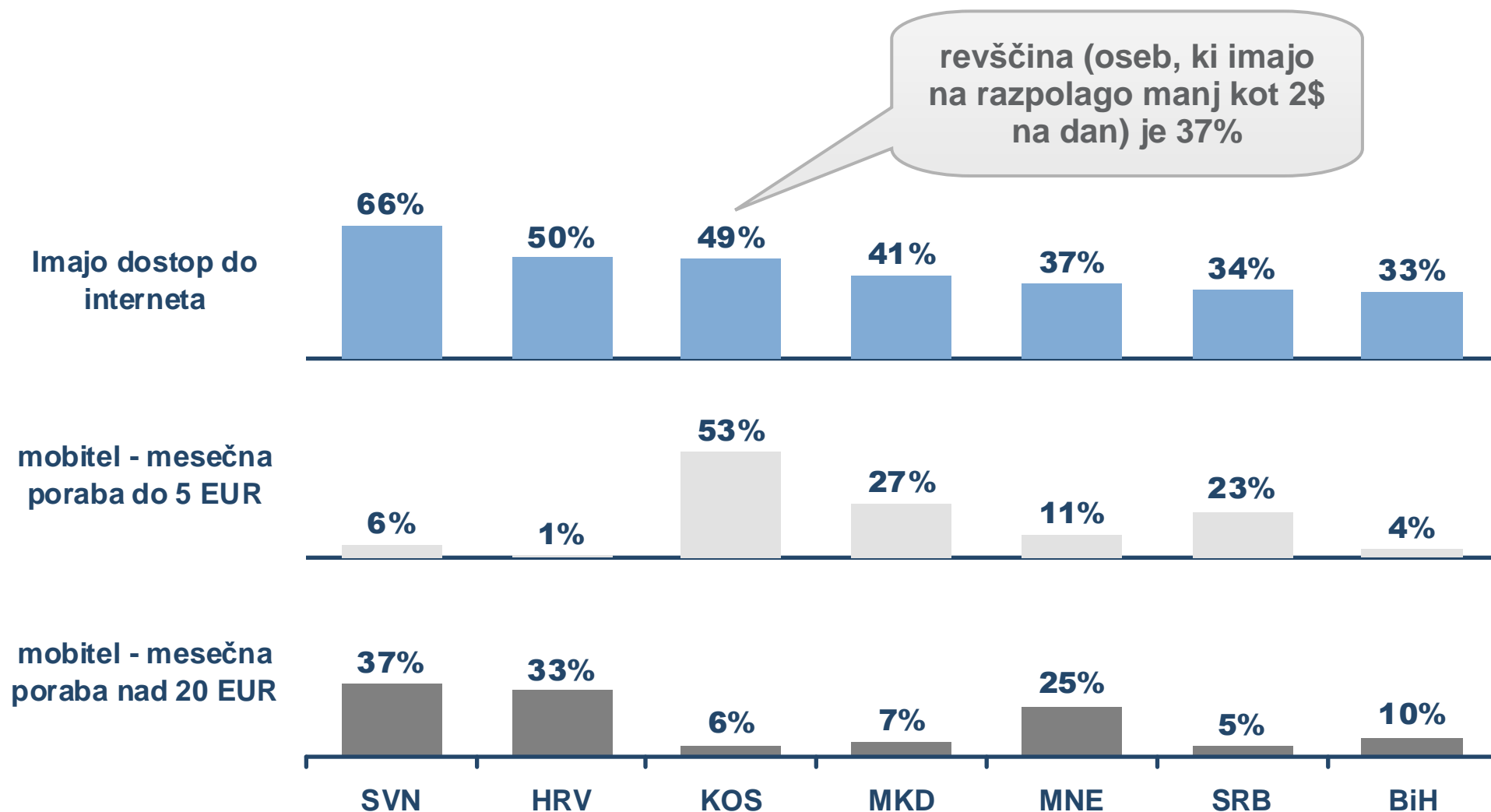
Household size	Urban	Rural	Total
	%	%	%
1	2.7	1.5	1.9
2	7.1	4.3	5.2
3	9.4	6.2	7.3
4	17.7	10.6	12.9
5	20.8	14.2	16.4
6	15.4	15.8	15.7
7 or more	26.9	47.4	40.6
Total	100	100	100

Table 2.4: Households and families by residence

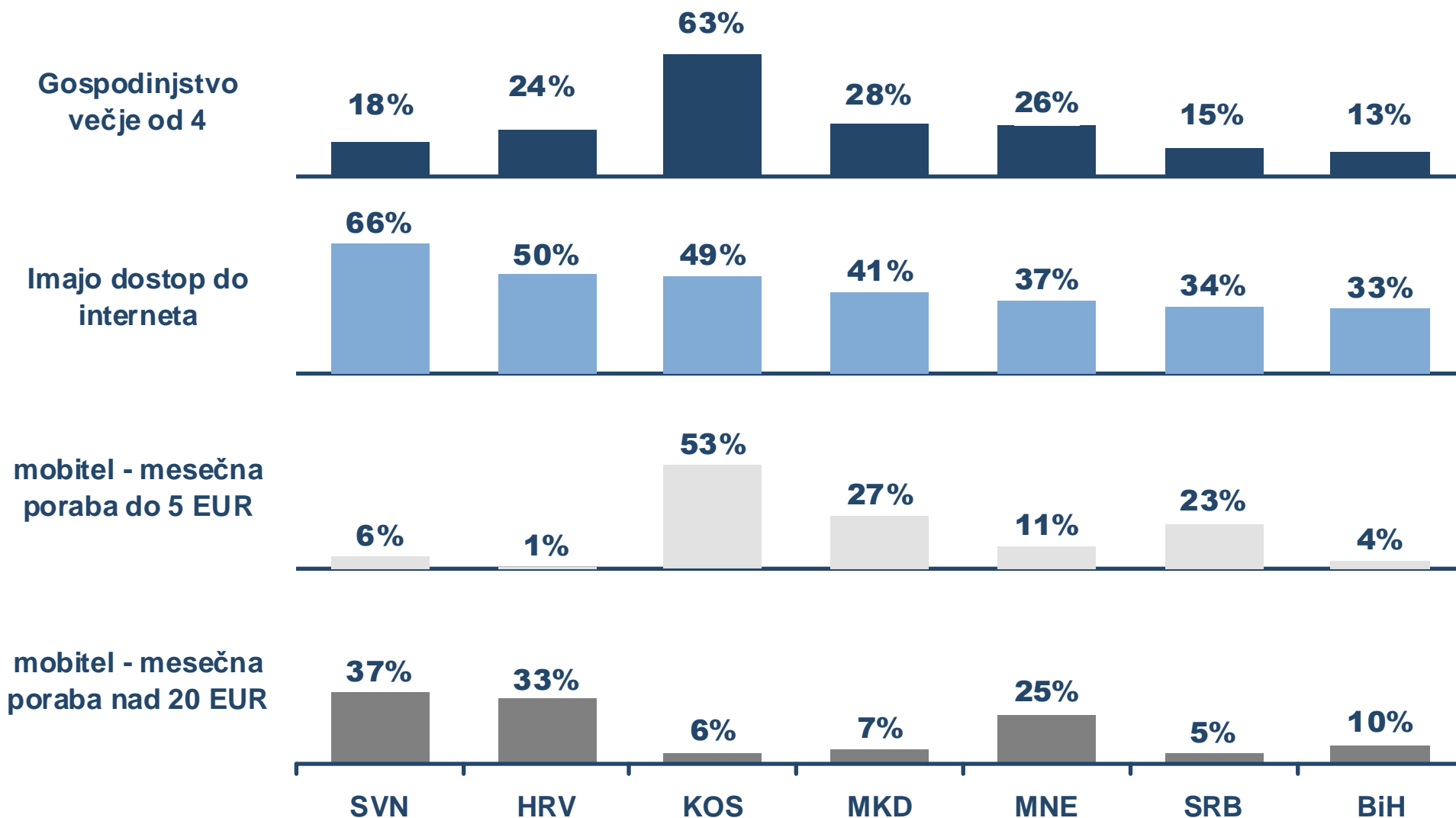
Number of families in household	Urban	Rural	Total
	%	%	%
1	73.3	64.6	69.6
2	20.9	25.7	23.0
3	4.6	7.0	5.6
4 or more	1.2	2.8	1.8
Total	100	100	100

- Glava gospodinjstva je v 92% primerov moški, najpogosteje star med 35-54 let.
- Poleg glave gospodinjstva igra v gospodinjstvu izredno veliko vlogo tudi mati, ki večinoma ne dela, vendar skrbi za delovanje gospodinjstva in za otroke.
- Kljub primerljivi velikosti populacije je število gospodinjstev manjše cca. 310.000

Kaj se lahko naučimo iz telekomunikacij?



Logika gospodinjstev deluje na Kosovu nekoliko drugače kot drugje po regiji





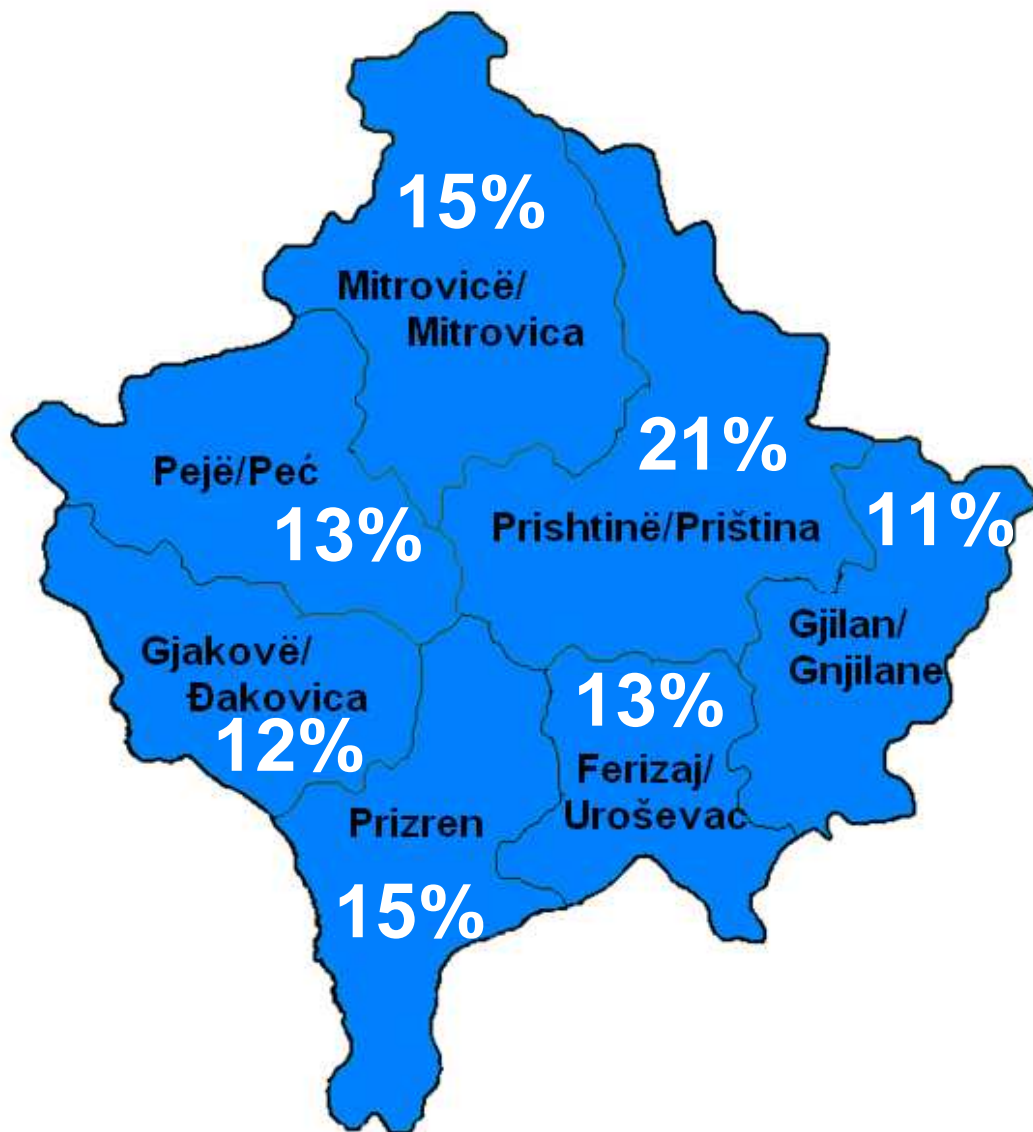
Briefly About Kosovo

- **Newest democracy in Europe with political and economic problems;**
- **Population 2.1 million – youngest population in Europe: 70% younger than 35, 50% younger than 25 (is this an asset or a liability?);**
- **Open economy (signatory of CEFTA), with moderate economic growth;**
- **We are EURO zone but not in the EU zone;**
- **Rich in minerals (third largest lignite reserve in Europe);**
- **We import everything that we consume (Imports 1.3 billion Euros, Exports 130 million Euros);**
- **Foreign Direct Investments are taking place – close half a billion Euros FDI in 2009, where Slovenia and Croatia are among the leading countries investing in Kosovo;**
- **Modern legislation – most of it passed after 1999 and based on best EU practices and in accordance with “acquis communautaire”;**
- **Modern and stable banking sector, established in 1999 (mostly foreign banks);**
- **Kosovo has no visa regime, although currently feels isolated (visas and ground travel)**

Briefly About Kosovo (continued)

- **Rapid development of technology and telecommunications has made Kosovo a part of globalisation:**
 - More than 1 million travellers via the Prishtina International Airport (2009)
 - Communication via Internet
 - Kosovo diaspora closer than ever (around half a million Kosovars living abroad)
 - International influence has driven Kosovars to learn foreign languages, especially English
- **We watch a lot of television, because unemployment is high – the perfect advertising channel to reach consumers;**
- **We also drink a lot of coffee as a ritual of socialization – we flatter ourselves by believing that we serve the best macchiato in the region;**
- **Although unemployment is high (41%), poverty is widespread (37%) and economic growth is moderate, we are still one of the most optimistic countries in the world.**

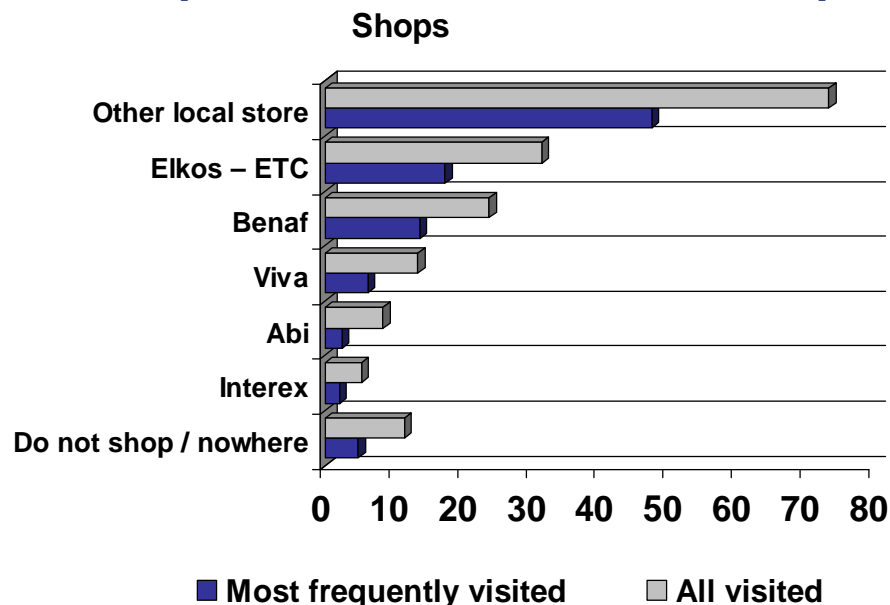
Regions



- Prishtina: the capital city – most of the business activity and consumption concentrated there;
- Southern Kosovo: Prizren – the second largest city, historical links with Turkey and traditional craftsmen;
- Western Kosovo: Peja – known for trade relations with Montenegro and traditional traders;
- Central Kosovo: mostly poor and underdeveloped;
- South Eastern Kosovo: traditionally known as agrarian region, now has turned more towards light industry
- North of Kosovo: Kosovar Serbs a majority – a totally divided and different market, influenced from Serbia – less than 5% of the total population;

Development of Retail

- Trends are developing in that manner that people are moving from buying in small shops, open markets and discounts to buying in hypermarkets; Nevertheless, small shops are still widespread and present in all neighbourhoods
- Two interesting “formats”: kiosks and “ambulant” sellers.
- Retail has been recently developing especially with hypermarkets, with the most known chains that are trying to cover all Kosovo (at least the biggest cities).
- Main Importers in Kosovo at the same dominate as distributors too, they are very well organised and have excellent distribution channels to hypermarkets, supermarkets and smaller shops.



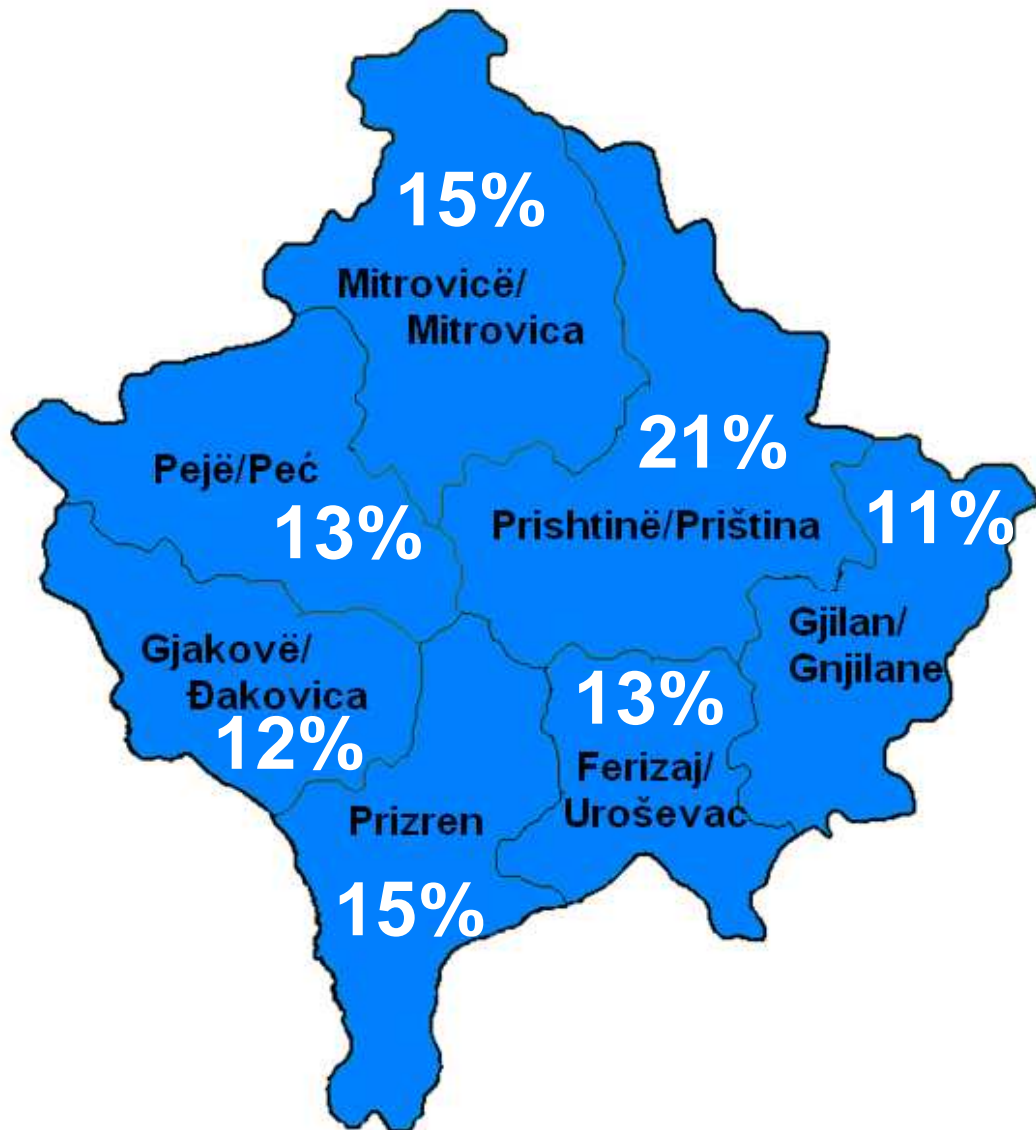
Financial Sector – development and specifics

- **8 Banks:** Raiffeisen Bank Kosovo, ProCredit Bank, NLB Prishtina, TEB Bank, Banka për Biznes, Banka Ekonomike, Banka Kombëtare Tregtare, Komercijalna Banka AD Beograd;
- **13 Insurance Companies:** Dardania, Dukagjini, Kosova e re, Siguria, Insig, Sigal Uniqa Group, Sigma, Croatia Sigurimi, Sigkos, Elsig, Garantie Fund GFK, Compulsory Insurance Unit – Insurance Association of Kosova, Dukagjini Life (SavaRe);
- **2 Pension Funds:** Trusti, Fondi Slloveno Kosovar i Pensioneve (Prva Group and Dukagjini);
- **22 Exchange Bureaus;**
- **5 Money Transfer Agencies:** ProCredit Bank Western Union, Money Gram, Raiffeisen Bank Western Union, Unioni Financiar i Prishtinës, KLM Enterprises;
- **15 Micro Financial Institutions;**
- **8 Non-Bank Financial Institutions (lending money);**

Media & Telecommunications

- **Media picture: 20 TV stations, 89 radio stations, 9 daily newspapers, 2 main digital cable TV operators**
- **Media consumption is directed mostly towards television, with 3 national TV stations. (RTK, RTV21 and KTV) holding 88% of “share” in viewership, airing their programming mainly through terrestrial network, but also through cable TV in the past few years.**
- **Cable television started in Kosovo in 2004 and in a few years cable operators have reached major cities and towns in Kosovo, and recently have started to cover some rural areas as well. Recent trends show that cable TV in Kosovo will continue to increase, as currently around 34% of households declare that they have cable TV in their homes.**
- **Internet penetration currently at 53%, thanks to fierce competition between two private companies (Ipko and Kujtesa), but also thanks to the demand among the population for using Internet (33% of adults use Internet on daily basis);**
- **Most popular websites in Kosovo: telegrafi.com and gazetaexpress.com;**
- **Mobile phone penetration currently at 85% of the adult population, while fixed phone only at less than 30% of households. Two mobile operators Vala and IPKO.**
- **Advertising market has been estimated to be close to 20 million Euros in 2008.**

- **Size cca. 60 mio EUR / annually (source: World bank)**
- **Competition is high:**
 - two local producers PharmaKos, Kondirolli
 - all regional players present: Krka, Lek, Pliva, Belupo, Galenika, Hemofarm, Zdravlje Leskovac, Alkaloid
 - most of the international players
 - “others” from India and Turkey
- **Everything is OTC**
- **Specifics of healthcare structure**



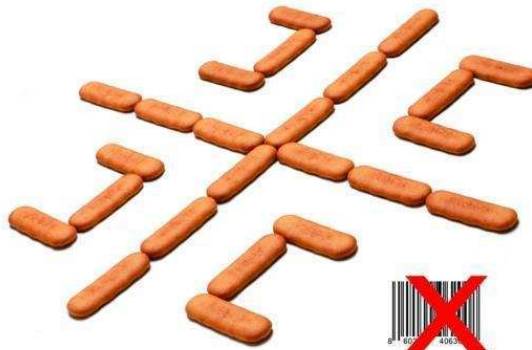
Regions (different aspect)

- Prishtina: the capital city – most of the business activity and consumption concentrated there;
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Močna prisotnost nacionalnih simbolov in etnocentrizma sploh med moškimi starimi okoli 40 let, negativen odnos do Srbije, pozitiven odnos do ZDA, Slovenija s tega vidika neopazna



BOJKOTONI PRODUKTET E SERBIË



A JENI NGOPUR ME KËTË?

BLERJA E KËTYRE PRODUKTEVE MIRËMBAN DHE FORCON USHTRINË DHE POLICINË SERBE.



MOS I BLENI!

LËVIZJA VETËVENDOSJEI

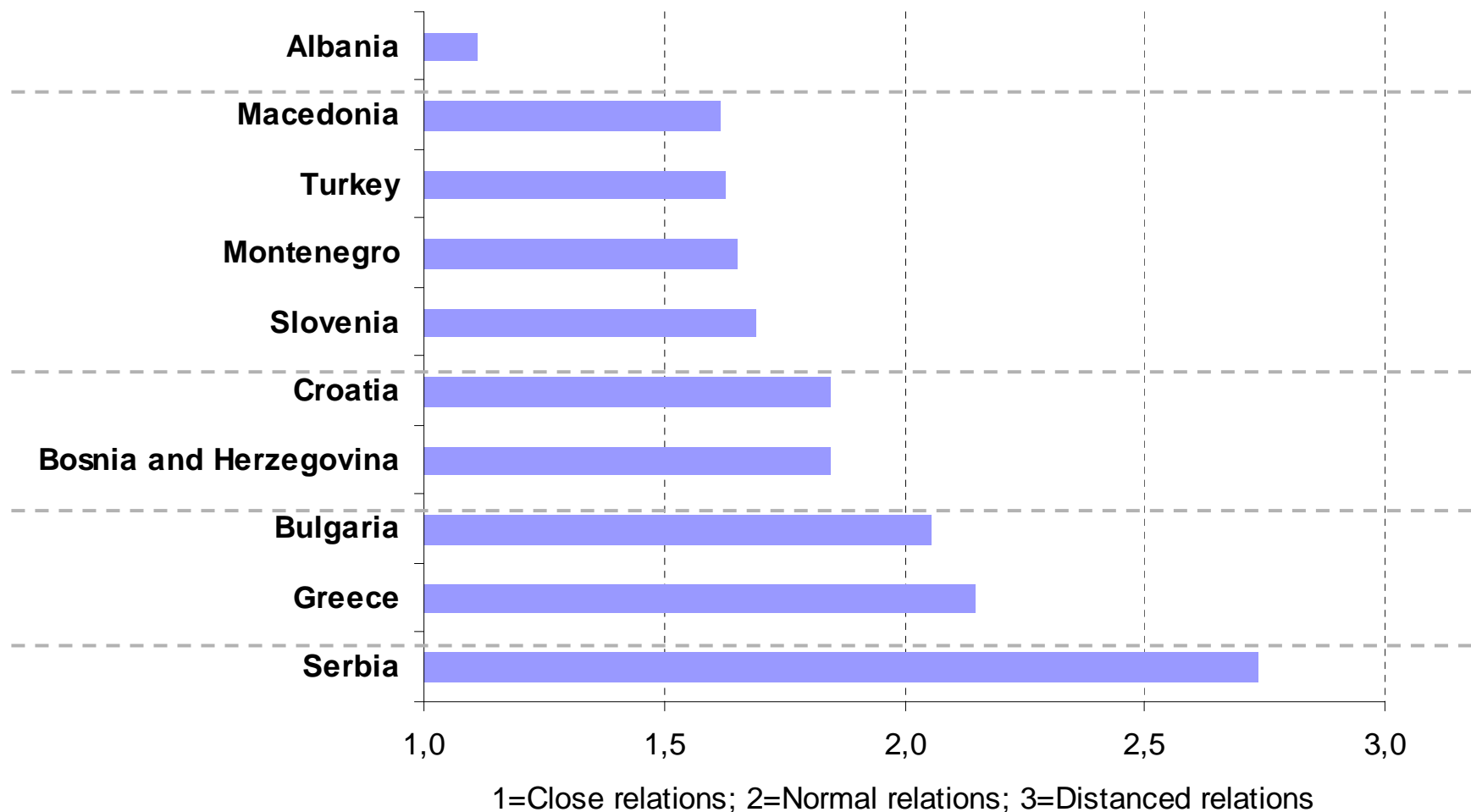


INDEXKOSOVA

Slovenija sodi med za Kosovarje “najbližje” države

“Do you think our country should have relations with other countries...”

Povprečje ocen 1-3; 1 pomeni “bližje”, 3 pomeni “oddaljene”



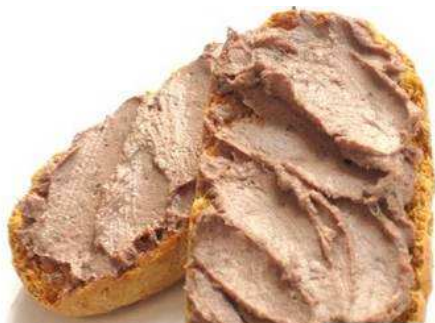
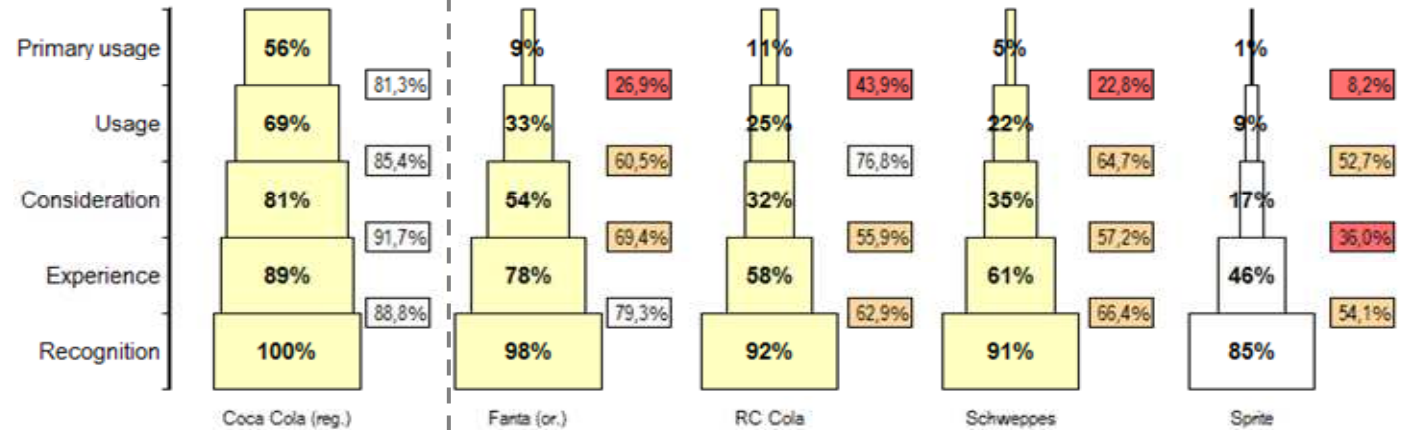
Slovensko poreklo ima fantastično pozicijo, morda nekoliko dražje, vendar najboljša pozicija “value for money”

	<i>Expensive</i>	<i>Quality</i>	<i>Attractive</i>	<i>Worth the money</i>	<i>Advertised</i>	<i>Usually you don't get them</i>
Italy	26,1%	24,0%	13,1%	9,6%	7,7%	4,0%
Austria	20,1%	18,7%	10,9%	9,1%	4,4%	3,6%
Slovenia	19,5%	37,2%	18,4%	17,9%	14,8%	10,9%
Croatia	10,8%	14,5%	7,6%	6,9%	5,7%	3,7%
Serbia	7,0%	7,4%	2,1%	1,4%	3,4%	2,5%
Macedonia	6,4%	9,4%	5,7%	4,1%	4,0%	5,4%
Bolgaria	3,3%	2,2%	1,5%	1,0%	2,5%	2,0%
multination. corp.	15,7%	14,4%	9,5%	6,9%	5,2%	4,4%

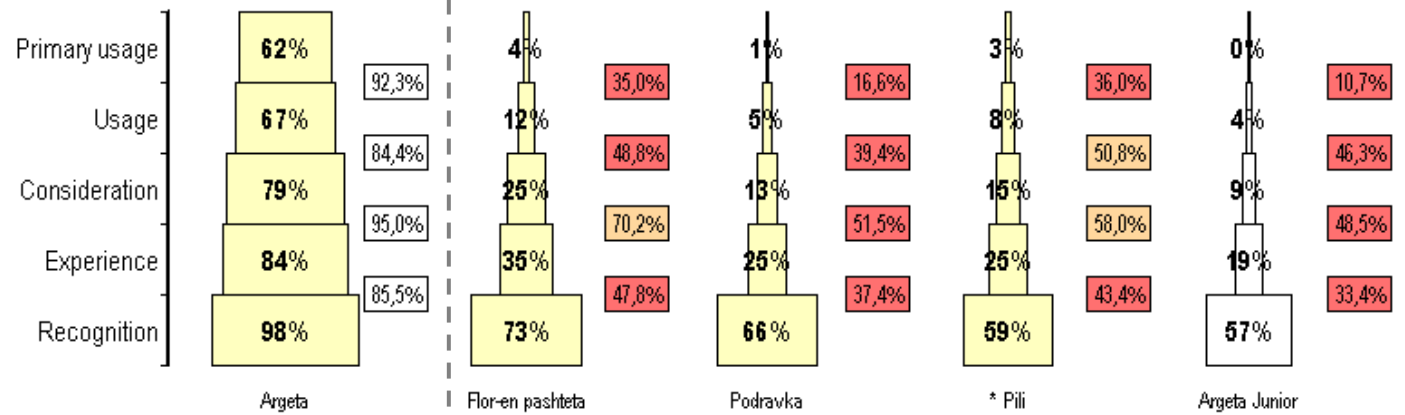
Najmočnejši znamki sta Coca Cola in Argeta



Brand strength indicators

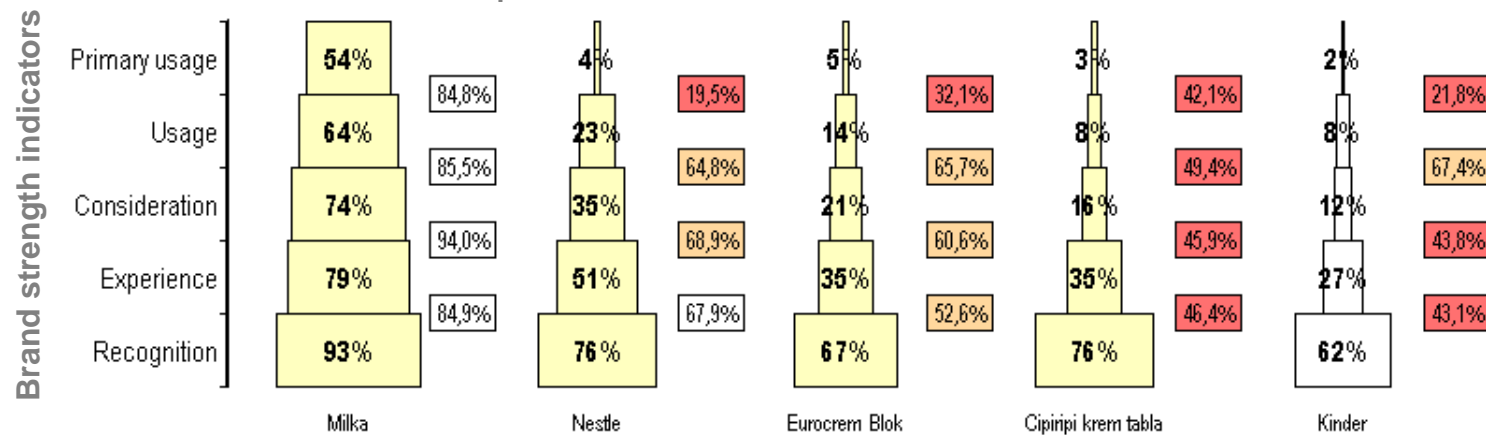
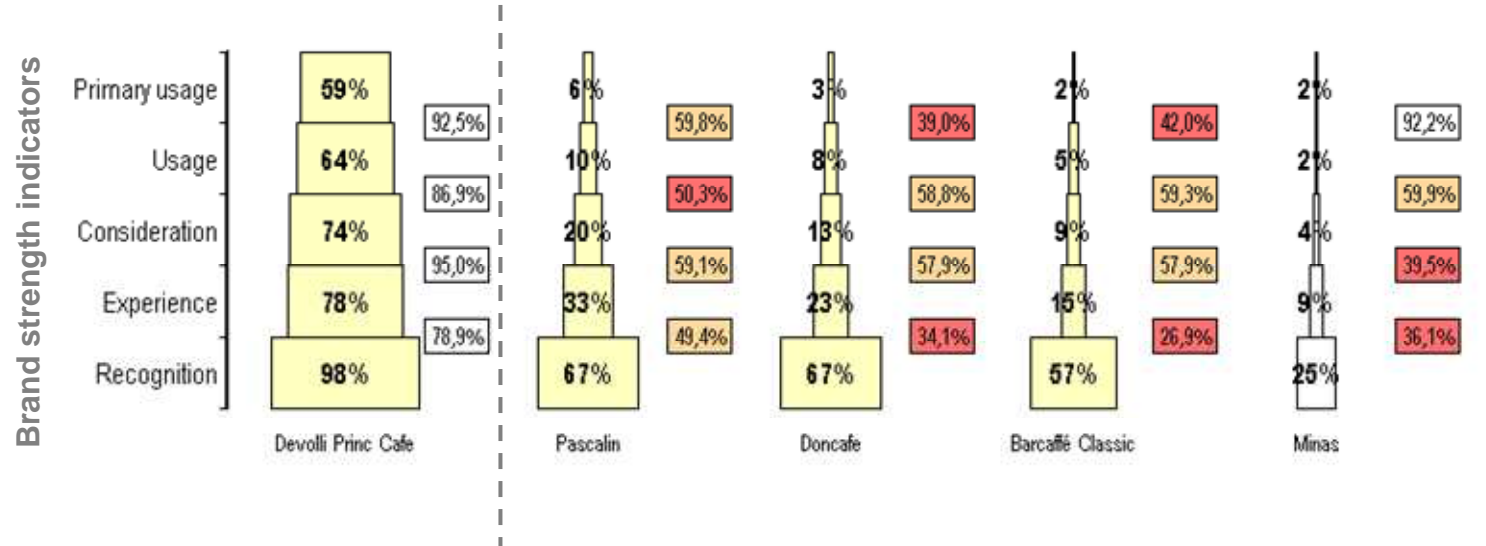


Brand strength indicators



* PGM 2009 (May), 25 measured categories excluding strong brands like Vegeta, Cedevisa and Paloma

Princ and Milka tretja in četrta



* PGM 2009 (May), 25 measured categories excluding strong brands like Vegeta, Cedevisa and Paloma

TOP 25 FMCG BRANDS

1 Coca Cola	INT
2 Argeta	SLO
3 Devolli Princ Cafe	KOS
4 Milka	INT
5 Chio Chips	INT
<hr/>	
6 Podravka (inst. soup)	CRO
7 Dijamant oil	SRB/CRO
8 Nescafe Instant	INT
9 Domestos	INT
10 Tango (juice)	KOS
11 Vita (milk)	KOS
12 Palmolive	INT
13 Dona (juice)	KOS
14 Maggi (instant soup)	INT
15 Fanta	INT
16 Flori (oil)	KOS
17 Schauma	INT
18 Extra (salami)	SLO
19 Killokoti (carb. water)	KOS
20 Flor-en (salami)	KOS
21 Eks (juice)	KOS
22 Alpsko (milk)	SLO
23 RC Cola	KOS
24 Schweppes	INT
25 Pili (salami)	BIH

TOP KOSOVAR

3 Devolli Princ Cafe
10 Tango (juice)
11 Vita (milk)
13 Dona (juice)
16 Flori (oil)
19 Killokoti (carb. water)
20 Flor-en (salami)
21 Eks (juice)
23 RC Cola
27 Vipa Chips
28 Bonita (carb. water)
31 Birra Peja
32 Dea
36 Bonita (still water)

TOP SLO

2 Argeta
18 Extra (salami)
22 Alpsko (milk)
58 Fructal
65 MU (Ljubljanske mleka)
67 Sola
71 Rugove (water)
76 Ego
88 Subrina (schampoo)

TOP CRO

6 Podravka (inst. soup)
7 Dijamant oil
41 Vim
77 Podravka (spread)
84 Fax
97 Ronhill
99 Dukat (yoghurt)

TOP BIH

25 Pili (salami)
79 Pili (pate)
118 Arix (wash. powder)
130 Aura (cigarettes)



TV Digital

60
TV kanale
FALAS deri më
30 mars

Marrësi digjital
Pa Pagesë

Mos u ndal, bëhu IPKO Digjital.