

The SME research survey was conducted in April 2019 through face-to-face interviews. Its aim was to better understand issues such as business development strategies, access to finance, cross-border and foreign trade, digitalization, use of business consultancy / business development services, and business constraints.



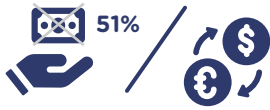
50% of the businesses intend to grow and expand



39% of businesses strive to survive and maintain their market position



Less than **5%** of businesses export. German speaking countries and neighboring countries are the main markets for export



51% did not need external financing in the last two years



Small businesses (**10-49 employees**) grow faster than micro businesses



Among enterprises that start as micros, only **4%** grow beyond nine employees within five years

Main fields of engaging consultants:
tax / accounting / controlling / financing



49% of small businesses used business consulting and development services as compared to **18%** of micro businesses



Only **21%** of the businesses have used business consultants over the last two years



Barriers to digitalization: high implementation costs (**31%**), lack of external technology suppliers, service providers or consultants (**17%**), lack of in-house specialist skills (**14%**), lack of user skills among employees (**13%**)



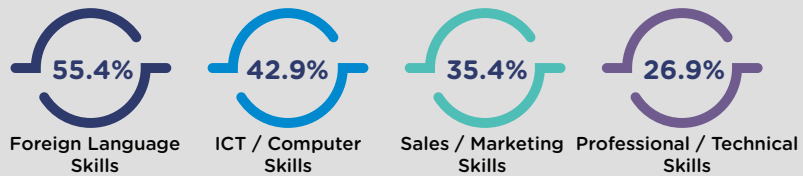
Main constrains for business development: poverty of people (**69%**), weak rule of law and law enforcement (**61%**), corruption (**61%**), informal economy (**61%**)



Barriers to exporting: customs procedures and duties, finding potential clients, price competitiveness, quality competitiveness, poor image of Kosovo abroad



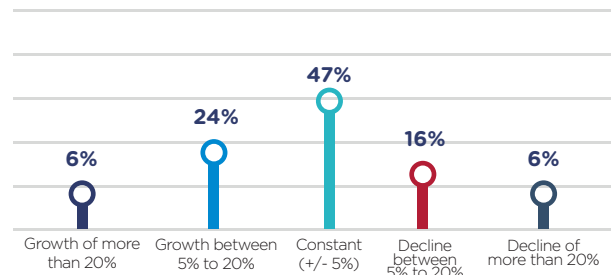
LACK OF EMPLOYEE SKILLS



BUSINESS DEVELOPMENT STRATEGY



COMPANY TURNOVER GROWTH 2017/2018



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