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**FINCA KOSOVO
SEMI-ANNUAL REPORT**

APRIL – SEPTEMBER 2001

**COOPERATIVE AGREEMENT
No. PER-A-00-99-00022-00**

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SUBMITTED TO: CHARLENE STROMAN, USAID, M/OP/ENI/E&E

**CONTACT: SHANNON LANE
FINCA INTERNATIONAL, INC.
1100 14TH STREET, NW
WASHINGTON, DC 20005
(202) 682-1510
FAX (202) 682-1535**

PREPARED BY:

EDWARD GREENWOOD

FINCA KOSOVO

PRESENTED BY:

MEBRATU TSEGAYE



FINCA
Small Loans-Big Changes

9'

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FINCA KOSOVO
FOURTH SEMI-ANNUAL REPORT
April 2001 – September 2001

INTRODUCTION

FINCA International's microfinance project in Kosovo, as approved by USAID, identifies FINCA's strategic objectives for the period from October 1999 to September 2002. This project was designed to create a self-sustainable, locally run microfinance institution (MFI) in Kosovo that offers client outreach to all citizens of Kosovo while contributing to the economic revitalization of this war-torn area.

FINCA officially began operations on January 28, 2000 as the first microfinance organization to be licensed in Kosovo after the 1999 conflict. Facing continuing ethnic conflicts and the region's uncertain political future, FINCA faced an enormous challenge. FINCA's first priority was to meet the urgent demand for credit as families began rebuilding their lives and small businesses, thus hoping to provide a steady source of much needed income for families.

Despite starting up operations under this difficult environment, FINCA can look back on a very successful 20 months. Within the past 6 months of operations, FINCA has opened a 3rd office in the American KFOR sector and began operating in a Serbian enclave, thus considerably increasing FINCA's ethnic and geographic outreach.

As of September 2001, FINCA has improved financial security and income generation for over 1,360 families and generated 495 new small business jobs. In addition, FINCA has surpassed the benchmark goal of \$1.5M in loan portfolio outstanding. In the coming months, FINCA will continue to improve access to working capital, the main problem for families trying to grow their small businesses and generate new small business development, which is essential for creating employment opportunities.

HIGHLIGHTS: *Outreach, Loan Portfolio, and Sustainability*

In the past six months of the cooperative agreement, FINCA Kosovo continued the progression toward the realization of project goals as outlined in the agreement. FINCA disbursed 1,366 loans since the start of the cooperative agreement. The outstanding loan portfolio has grown from \$670,668 to \$1,682,972, a 151% increase, in just six months. A summary of indicators as of September 2001 is provided below:

Indicator	Actual March 2001	Actual Sept 2001	% Growth/Change
# of VB Members	654	1,007	54%
# of SEL Clients	203	359	77%
Total # of Clients	857	1,366	59%
VB Loans Outstanding (\$)	185,133	389,334	110%
SEL Loans Outstanding (\$)	485,535	1,293,637	166%
Total Outstanding Loans (\$)	670,668	1,682,972	151%
Operating Self-sufficiency (OSS)	54%	114%	60%

Note: OSS does not include expatriate costs paid by HQ. Performance indicators, which include a range of portfolio and outreach dates are in the attachment to this narrative.

Small enterprises are the driving force behind economic development in Kosovo. They account for the majority of economic activity, generating the bulk of income and employment in the province. In the absence of a fully functioning financial sector, the outcome of Kosovo's economic recovery depends increasingly on financial institutions providing access to credit and thus enabling small businesses to grow. The fundamental principal for FINCA Kosovo will be to continue to serve these small clients while achieving self-sufficiency.

FINCA Kosovo has positioned itself well in the credit providers' marketplace. Operating from 3 offices; Prizren in the German KFOR sector, Gjakova in the Italian KFOR sector, and Ferizaj in the American KFOR sector, FINCA has expanded its outreach to cover 20 of the 30 municipalities in Kosovo. FINCA's Village Banking program provides credit to small business owners in rural regions who otherwise would not have access to credit. FINCA Kosovo's Small Enterprise Loan program enables small business owners, especially in productive or service enterprises, the opportunity to purchase needed equipment or repair premises damaged during the conflict.

FINCA Kosovo's operational self-sufficiency ratio of 114% is a testament to FINCA's ability to reprice its products and services in order to remain attractive to potential clients in a competitive MFI market. To reach this level, FINCA Kosovo has emphasized cost control countermeasures to reduce administrative expenses as a percentage of outstanding loans and increased loan volume in order to achieve greater efficiency and profitability.

PROGRESS TOWARDS OTHER OBJECTIVES

FINCA Kosovo has strengthened its internal capacities through the implementation and institutionalization of procedures and systems, which has enhanced transparency, efficiency and quality of its lending operations.

Staffing

FINCA Kosovo continues to train and capacity-build its local management team, involving them in strategic decision making. FINCA Kosovo has retained its local management team throughout all levels of the institution by building institution loyalty, empowering supervisors in key decision-making roles, recognizing valued employees and implementing various financial incentive rewards. Maintaining an experienced and knowledgeable local management team is a critical factor in the future success of FINCA Kosovo meeting its end of grant targets.

FINCA Kosovo's Financial Services Manager continues to be actively involved throughout all facets of the organization. His development and growth will enable FINCA Kosovo to have a smooth transition when the time comes for a transition towards a locally run institution.

It is in FINCA Kosovo's benefit to have committed and well trained local managers that have a vested interest – financial, professional, and personal – in the overall success of the organization.

Training

FINCA will continue to develop skills, capacity build and train local staff with the priority being to retain a highly motivated and skilled local team. Targeted training will be conducted locally and through the short-term rotation of microfinance experts from other FINCA programs in the NIS.

In April 2001, newly hired credit officers for our Ferizaj office in the American KFOR sector attended FINCA Kosovo's internal financial services training course. The financial services training course is an internally administered professional-level course for new credit officers and supervisors. The immediate training aim is to provide new credit officers and other staff with the necessary tools and skills requisite for professional employment. The five-week training course includes two-weeks of intensive classroom based activities and, afterwards, supervised participation in the lending process, from the initial evaluation of credit worthiness through final loan approval and borrower repayment. Also in September 2001, the FINCA Kosovo Finance Manager received fiscal year end training for one week from the FINCA NIS Hub Finance Specialist.

Management / Capacity building

FINCA Kosovo's goal is to maintain the highest level of professionalism in the microfinance industry and to motivate local staff through loyalty, financial incentives and career opportunities. With emphasis on capacity building, greater responsibilities have been given to local supervisors. These responsibilities involve client visits, enhancements to existing products, and decision-making vis-à-vis the credit review committee.

A Village Banking Supervisor from FINCA Kyrgyzstan, arrived in the beginning of April 2001 to supervise the new Ferizaj office. The transfer of her experience and knowledge to local staff will ensure the building of a strong foundation for that office.

Best Practices

FINCA has built a strong credit culture among staff and clients by reinforcing a credit philosophy and ensuring that clients understand the importance of loan repayment and savings linked to ongoing credit. FINCA will continue to modify financial systems, as needed, to ensure compliance with regulatory requirements. This emphasis on best practices was evident on provincial-wide television through a 45-minute segment featuring FINCA Kosovo on RTV21. In particular this segment recognized FINCA's contribution to the recovery of post-war Kosovo and the impact its programs have on client businesses.

FINCA Kosovo continues to play an active role as a founding member in the Kosovo Customer Information Service (KCIS). After the KCIS completed its first year of existence in June 2001, FINCA Kosovo relinquished its title as Chairman. During its chairmanship, the KCIS has taken a leading role in the development of best practices among credit providers, creating a credit culture among member organizations and coordinating efforts with other credit providers to build industry infrastructure. Currently the KCIS is negotiating with the UNMIK Department of Trade and Industry to enable the KCIS to establish and manage the pledge registry authorized under the new UNMIK collateral pledge regulations.

Safety and Soundness

FINCA will maintain the safety and value of its physical and financial assets, and operate according to sound financial and managerial policies in order to achieve the highest prudential standards possible. In September 2001, FINCA Kosovo was internally audited by the FINCA International Auditing Director. His 2-week audit found FINCA's financial reporting and lending practices sound, accurate, and professional. In addition, The Banking and Payments Authority of Kosovo conducted its 1-day examination of FINCA Kosovo and found no issues of concern with its operations. Also scheduled in October 2001 is FINCA Kosovo's 2nd annual external audit, which will be conducted by Deloitte and Touche.

Credit Operations

FINCA continuously monitors its methodology, solidarity group dynamics, entrepreneurship and business plan analysis so that they meet the needs of Kosovo's specific environment. This monitoring includes an examination of the strengths and weaknesses of our lending process, consulting with current staff, and reviewing proven best practices by other FINCA affiliates. Current changes made include 1-month grace periods, longer terms and lower interest rates for 3rd or higher cycle loans.

FINCA Kosovo is currently offering two distinct loan products. The first product utilizes a solidarity approach, or group methodology, that is offered in the smaller towns and villages. The Village Banking solidarity group-lending product provides immediate access to capital for entrepreneurs in small villages. The second product is the Small Enterprise Loan, offered in the larger towns or municipal centers. This product is individual and collateralized thereby enabling small entrepreneurs to replace fixed assets, diversify inventory supplies and build capacity. Both products target self-employed entrepreneurs engaged in income-generating activities such as service and trade activities and small-scale manufacturing. Likewise, both products provide shopkeepers, having lost inventory and fixed assets during the NATO intervention, with access to finance.

Village Banking Characteristics

- ✓ Initial 1st loan - \$250 - \$500
- ✓ Maximum loan size - \$2,500
- ✓ Minimum group size – 6
- ✓ Term – 4 to 6 months
- ✓ Weekly or Bi-Weekly Repayments
- ✓ Interest Rate – 2.0% flat monthly, 1.5% for 3rd or higher cycle loans

Small Enterprise Loan Characteristics

- ✓ Initial 1st loan - \$1,000 - \$5,000
- ✓ Maximum loan size - \$37,500
- ✓ Term – 6 to 15 months
- ✓ Weekly or Bi-Weekly Repayments
- ✓ Interest Rate – 3.0% declining monthly (effective rate of 1.5%), 2.5% declining (effective rate of 1.24%) for 3rd or higher loan cycles
- ✓ Collateral – Equipment, Mortgage on Shop or Inventory

FINCA Kosovo has established annual and monthly goals to motivate staff. Several SEL and VB credit officers have been meeting their targets and have been receiving bonuses from our monthly incentive system.

Expansion of Activities

In April 2001, FINCA Kosovo expanded its operations into the American KFOR Sector by opening up its 3rd office in the city of Ferizaj. This expansion will enable FINCA to cover more than 70% of Kosovo from its three offices; Prizren, Gjakova and Ferizaj. Initially, 6 Credit Officers were hired and received initial training. By September 2001, FINCA Kosovo had 19 Village Banking groups with 122 members and 53 Small Enterprise Loan Clients in the American KFOR Sector.

After careful evaluation of security, economic viability, and freedom of movement issues, FINCA Kosovo decided to expand its SEL program into the Serbian enclave of Shterpce. FINCA Kosovo is one of only two MFI's operating in Serbian enclaves. Unique among most organizations with programs in Kosovo is that our Albanian SEL credit officers from our Prizren office have begun to work with Serbian clients in the enclave of Shterpce. This bridge of tolerance took an enormous amount of energy and confidence building measures on both sides of the ethnic divide for all participants to feel comfortable.

In order to reach out to the Serbian community in the Shterpce enclave, first all working documents had to be translated into Serbian. Secondly, FINCA Kosovo through consultation with its attorney prepared new Small Enterprise Loan agreements whereby two witnesses sign in place of pledging collateral. This exception has been especially helpful in minority areas where collateral is an issue.

FINCA Kosovo continues to reach out to potential women clients. One of the major obstacles FINCA faces is cultural dimensions and traditions that result in only 6% of all UNMIK registered businesses are women owned. FINCA Kosovo held an "Introduction to FINCA Programs" seminar in Prizren for potential women entrepreneurs, which was advertised in local media and attend by local women. Although attendance was not as high as FINCA had hoped, it will continue to be pro-active in the gender arena. In addition, FINCA Kosovo and Star Network, both USAID grantees, piloted a program with a local women's business training organization – Shera – to train women in starting their own businesses. The business-training component is being conducted by Star Network and Shera, while the credit is provided by FINCA.

UNMIK / European Agency for Reconstruction

7 MFI's applied to the UNMIK Resource Management Monitoring Center "Fostering Employment and Income Generation through SME Development" project. After each MFI was visited and evaluated, FINCA Kosovo was selected as the implementation partner for the financial credit component of the project. FINCA Kosovo was awarded approximately \$140,000 as additional loan capital to be issued for sectors of the population, especially women and minorities, who do not have traditional access to credit. The Memorandum of Understanding was signed in July 2001 between FINCA Kosovo and UNMIK and the loan capital fund received at the end of August 2001. By

the end of September 2001, FINCA Kosovo had disbursed approximately \$100,000 in loans to 67 women and minorities.

KFW, the German Government Investment Bank, completed a due diligence examination of FINCA Kosovo's management, loan portfolio and lending methodologies. The examination included interviewing the local management team as well as visiting randomly chosen Village Banking and Small Enterprise Loan clients. This due diligence examination is a key criteria in the decision as to whether FINCA Kosovo can qualify for the European Agency for Reconstruction fund for Kosovo that KFW is managing. Qualification will enable FINCA Kosovo to access much needed additional loan capital at a low cost.

BUDGET REPORT

FINCA International, Inc.
Status of Funds - Cooperative Agreement No. PER-A-00-99-00022-00
As of September 30, 2001

Expense Category	USAID Budget	Expenditures			Balance
		Through March-01	April-Sept 01	Total Sept-01	
Personnel	\$ 1,186,410	\$ 349,625	\$ 309,363	\$ 658,988	\$ 527,422
Fringe Benefits	\$ 298,392	\$ 62,554	\$ 35,380	\$ 97,935	\$ 200,457
Travel & Per diem	\$ 114,040	\$ 64,683	\$ 36,786	\$ 101,469	\$ 12,571
Equipment	\$ 240,146	\$ 151,491	\$ 58,617	\$ 210,108	\$ 30,038
Operating Expense	\$ 257,456	\$ 173,404	\$ 97,875	\$ 271,279	\$ (13,823)
Consultants	\$ 112,457	\$ 22,618	\$ 34,833	\$ 57,451	\$ 55,006
Other	\$ 41,313	\$ 25,601	\$ 10,878	\$ 36,479	\$ 4,834
Total Direct Expenses	\$ 2,250,214	\$ 849,976	\$ 583,732	\$ 1,433,709	\$ 816,505
Total Indirect Expense	\$ 659,088	\$ 248,958	\$ 170,975	\$ 419,933	\$ 239,155
USAID Loan Capital	\$ 1,133,080	\$ 1,514,456	\$ (181,376)	\$ 1,333,080	\$ (200,000)
Total	\$ 4,042,382	\$ 2,613,390	\$ 573,331	\$ 3,186,722	\$ 855,660

SUMMARY

FINCA Kosovo will continue to focus on sustainability, job creation and financial stability for families. Ultimately, organization longevity, the amount of new jobs created and the number of family businesses stabilized will measure FINCA's success.

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April - September 2001

Table One -- Financial Services
Simplified Activity and Financial Statement
In \$'s

Exchange rate for March 31, 2001 - \$1.00 = DM 2.22
Exchange rate for September 30, 2001 - \$1.00 = DM 2.14

	Mar-01	Sep-01
ACTIVITIES		
2. Amount of loans outstanding, end of period	\$670,668	\$1,682,972
4. Number of loans outstanding, end of period	857	1,366
5. Average loan size	\$783	\$1,232
6. Portfolio at Risk (>30 days)	\$2,235	\$24,323

INTEREST RATES		
7. VB Nominal Interest Rate (monthly flat %)	2.0%	2.0%
8. SEL Nominal Interest Rate (monthly declining %)	3.0%	3.0%
9. Inflation rate	n/a	n/a

VB Interest Rate for 3rd or higher loan cycles - 1.5% monthly flat

SEL Interest Rate for 3rd or higher loan cycles - 2.5% declining monthly (effective 1.24% monthly)

CLIENT REVENUES		
10. Interest income from clients	\$20,904	\$45,164
11. Fee income from clients	\$4,942	\$11,446
12. Total client revenues	\$25,846	\$56,610

OTHER - EFFICIENCY		
13. Savings Ratio (savings as a % of loan portfolio)	12%	9%
14. VB Client Turnover Rate	6%	8%
15. Number of Clients per Loan Officer	61	62
16. Loan Portfolio per Loan Officer	\$47,905	\$76,499

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Portfolio and Outreach

Portfolio and Outreach	Mar-01	Sep-01	% Change
Number of VB Loans Outstanding	654	1,007	53.98%
Number of SEL Loans Outstanding	203	359	76.85%
Total Number of Loans Outstanding	857	1,366	59.39%
Total # of Female Clients	104	202	94.23%
% of Female Clients	12%	15%	3.00%
VB Loans Outstanding	\$185,133	\$389,334	110.30%
SEL Loans Outstanding	\$485,535	\$1,293,637	166.44%
Total Loans Outstanding	\$670,668	\$1,682,971	150.94%
Amount of VB Loans Disbursed	\$124,865	\$179,019	43.37%
Amount of SEL Loans Disbursed	\$125,225	\$371,262	196.48%
Amount of Loans Disbursed	\$250,090	\$550,280	120.03%
Ending Balance of VB Savings	\$185,240	\$339,098	83.06%
Operating Self-Sufficiency	54%	114%	60.00%
Portfolio at Risk (>30 days)	0.3%	1.7%	1.40%
Portfolio Yield	43%	58%	15.00%
Number of Staff	40	56	40.00%

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VB PORTFOLIO BY MUNICIPALITY
Sep-01

	# of VB Groups	Loan Cycle					# of VB Members	# of Female Members	% Female Members	Loan Amount Disbursed	Average Loan Size	Loan Portfolio Outstanding
		1st	2nd	3rd	4th	5th						
GERMAN KFOR SECTOR												
Malisheve Municipality	20	5	5	4	2	4	139	15	11%	270,400	1,945	139,582
Prizren Municipality	12	3	3	3	2	1	74	2	3%	126,700	1,712	69,621
Rahovec Municipality	9	0	4	1	3	1	52	1	2%	120,300	2,313	50,759
SuhaReke Municipality	5	1	0	1	2	1	29	10	34%	78,800	2,717	57,283
Dragash Municipality	4	1	1	1	1	0	28	0	0%	63,900	2,282	19,767
Subtotal German KFOR Sector	50	10	13	10	10	7	322	28	9%	660,100	2,050	337,012
ITALIAN KFOR SECTOR												
Gjakova Municipality	25	12	2	8	3	0	157	58	37%	266,400	1,697	122,356
Peje Municipality	19	17	2	0	0	0	111	56	50%	116,100	1,046	60,394
Klina Municipality	12	3	2	7	0	0	83	16	19%	132,200	1,593	80,501
Decan Municipality	3	0	3	0	0	0	17	1	6%	21,300	1,253	12,995
Istog Municipality	2	2	0	0	0	0	12	2	17%	16,000	1,333	5,728
Subtotal Italian KFOR Sector	61	34	9	15	3	0	380	133	35%	552,000	1,453	281,974
AMERICAN KFOR SECTOR												
Ferizaj Municipality	12	8	4	0	0	0	72	9	13%	91,400	1,269	44,731
Viti Municipality	5	4	1	0	0	0	34	0	0%	27,400	806	12,055
Gjilan Municipality	2	2	0	0	0	0	16	0	0%	15,500	969	9,922
Subtotal American KFOR Sector	19	14	5	0	0	0	122	9	7%	134,300	1,101	66,708
BRITISH KFOR SECTOR												
Glogoc Municipality	18	8	5	5	0	0	111	7	6%	152,400	1,373	90,944
Lipjan Municipality	3	1	1	1	0	0	23	1	4%	30,300	1,317	21,505
Fushe Kosove	1	1	0	0	0	0	6	0	0%	6,000	1,000	3,733
Shtime Municipality	1	1	0	0	0	0	6	0	0%	5,100	850	3,494
Subtotal British KFOR Sector	23	11	6	6	0	0	146	8	5%	193,800	1,327	119,676
FRENCH KFOR SECTOR												
Skenderaj Municipality	6	5	1	0	0	0	37	11	30%	41,000	1,108	27,806
TOTAL KOSOVO	159	74	34	31	13	7	1007	189	19%	1,581,200	1,570	833,176

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SEL PORTFOLIO BY MUNICIPALITY
Sep-01

	# of SEL Clients	Loan Cycle				Employment			Business Type			# of Minorities	% of Minorities	# of Female Members	% Female Members	Loan Amount Disbursed	Average Loan Size	Loan Portfolio Outstanding
		1st	2nd	3rd	4th	1st cycle	Next Cycles	% Inc	Prod	Svc	Trade							
GERMAN KFOR SECTOR																		
Malisheve Municipality	41	17	21	3	0	158	170	8%	12	12	17	0	0%	0	0%	530,500	12,939	327,521
Prizren Municipality	136	45	61	29	1	246	662	169%	54	42	39	33	24%	8	6%	1,947,500	14,320	1,215,129
Rahovec Municipality	13	1	5	7	0	50	64	28%	6	4	3	0	0%	0	0%	197,000	15,154	124,053
SuhaReke Municipality	10	7	2	1	0	30	32	7%	3	0	7	0	0%	0	0%	100,000	10,000	52,938
Dragash Municipality	9	3	6	0	0	27	30	11%	4	3	2	2	22%	0	0%	68,000	7,556	40,607
Subtotal German KFOR Sector	209	73	95	40	1	511	958	87%	79	61	68	35	17%	8	4%	2,843,000	13,603	1,760,248
ITALIAN KFOR SECTOR																		
Gjakova Municipality	69	30	32	7	0	356	405	14%	38	23	8	0	0%	4	6%	788,000	11,420	489,720
Peje Municipality	5	5	0	0	0	28	28	0%	3	0	2	0	0%	0	0%	51,000	10,200	48,800
Decan Municipality	7	7	0	0	0	28	28	0%	7	0	0	0	0%	0	0%	55,000	7,857	24,685
Subtotal Italian KFOR Sector	81	42	32	7	0	412	461	12%	48	23	10	0	0%	4	5%	894,000	11,037	563,005
AMERICAN KFOR SECTOR																		
Ferizaj Municipality	40	31	9	0	0	246	246	0%	32	8	1	0	0%	0	0%	410,000	10,250	279,628
Viti Municipality	10	10	0	0	0	41	41	0%	10	0	0	0	0%	0	0%	74,000	7,400	55,951
Gjitan Municipality	3	3	0	0	0	14	14	0%	3	0	0	0	0%	0	0%	26,000	8,667	22,099
Kacanik Municipality	1	1	0	0	0	3	3	0%	1	0	0	0	0%	0	0%	8,000	8,000	5,480
Shterpece Municipality	6	6	0	0	0	21	21	0%	1	4	1	6	100%	1	17%	39,500	6,583	33,803
Subtotal American KFOR Sector	53	44	9	0	0	301	301	0%	45	8	1	0	0%	0	0%	510,000	9,623	357,678
BRITISH KFOR SECTOR																		
Glogoc Municipality	6	6	0	0	0	23	23	0%	3	3	0	0	0%	0	0%	52,000	8,667	33,908
Lipjan Municipality	4	4	0	0	0	20	20	0%	4	0	0	0	0%	1	25%	31,000	7,750	20,630
Shtime Municipality	6	5	1	0	0	30	30	0%	4	2	0	0	0%	0	0%	49,000	8,167	32,915
Subtotal British KFOR Sector	16	15	1	0	0	73	73	0%	11	5	0	0	0%	1	6%	132,000	8,250	87,453
TOTAL KOSOVO	359	174	137	47	1	1,297	1,793	38%	183	97	79	35	10%	13	4%	4,379,000	12,198	2,768,384