

Kesko – the Finnish model

In Baltic and Scandinavian countries, Kesko stands out among all commercial chains. It offers an ethical vision of shopping, ensures quality goods and services, but charges when signing for its loyalty card!

Life is good in Finland! Noted for its freezing winters, for its inhabitants' passion for hockey and coffee consumption of up to eight cups of medium roast per day, for an impeccable educational system and for the famous Nokia phones. It is known for its global leadership in the Human Development Index – Finland is an advanced country, with a solid and constantly expanding economy.

Finland, a great country to live in

The country joined the United Nations in 1955, the European Union in 1995, it is now also a member of the North Atlantic Treaty Organization as from 2023. It is the only Nordic nation to have adopted the Euro to replace its original currency (the Finnish Marco, which had been in force from 1860 to 2002).

Crystal clear water, clean air and walks in the woods make the life of the approximately 6 million Finns a combination of a healthy nation, but also a wealthy one – Finns enjoy a respectable GDP per capita, which touches \$44 500 (South Africa GDP per capita \$6 766).

About 80% of the sale of food and drinks in Finland, are sold by large Finnish chains and Kesko holds a market share just below 40% of the total



Jorma Rauhala, CEO of Kesko (born in 1965), has been in the company since 1992.



Former headquarters of retail giant Kesko in the Katajanokka district east of central Helsinki, Uusimaa (Finland), designed by Toivo Paatela and completed in 1940. Kesko still retains a grocery store in the building which also includes studio apartments and other businesses since its renovation between 2014–19.



Old Kesko village store in Yttilä, Satakunta.



Kesko headquarters in Kalasatama, Helsinki, Finland. <https://en.wikipedia.org/>



Artist's impression of a new K-Citymarket hypermarket store in Kivistö, Vantaa, the fifth hypermarket in Vantaa, the fourth biggest city in Finland – part of the Helsinki metropolitan area. The premises will host the K-Citymarket and some 20 other commercial facilities, as well as integrated housing. <https://www.kesko.fi/>



K Citymarket, Kuopio, Kolmisoppi. <https://en.wikipedia.org/>



K Citymarket, Seinäjoki, Päivölä. <https://en.wikipedia.org/>

Serves: 4
Preparation time: 6 hours 35 minutes
Cooking time: 30 minutes

GOLDI, COUNTY FAIR, FESTIVE or MOUNTAIN VALLEY DRUMSTICKS & THIGHS

INGREDIENTS

Chicken:

500ml amasi
30ml lemon juice
15ml lemon zest
4 garlic cloves, finely grated
15g parsley, roughly chopped
5ml salt
5ml black pepper
4 drumsticks, 4 thighs

INGREDIENTS

Bean salad:

500g green beans, trimmed
10ml olive oil
salt and pepper
5ml lemon zest
10g parsley, chopped
100g feta cheese, crumbled
30g almond flakes, toasted



Tasty & Delicious

Ideal for a family meal

AMASI, LEMON AND GARLIC CHICKEN WITH BEAN SALAD

For something a little different, plan ahead and marinate your braai chicken in lemon-and-herb amasi.

Method:

Chicken

In a bowl, whisk together the amasi, lemon juice, zest, garlic, parsley, salt and pepper.
Add the chicken and gently mix until evenly coated.
Place in the fridge and allow to marinate for six hours, or preferably overnight.
Once marinated, remove the chicken from the marinade, wiping off the excess.
Cook over a medium-heat grill or braai, until crispy and cooked through.

Bean salad

Bring a pot of salted water to the boil.
Add the beans and allow them to simmer for 1-2 minutes until soft (but they should still have a bit of crunch).
Remove the beans from the boiling water and place them straight into a bowl of ice water.
Once they've cooled, allow to drain and pat dry.
Mix the olive oil, a pinch of salt and pepper, zest and parsley together. Toss this through the beans.
Place the beans on a serving dish, topped with feta cheese and almond flakes.
Serve the chicken warm with lemon wedges and bean salad on the side.

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Serves: 4
Preparation time: 15 minutes
Cooking time: 35 minutes

GOLDI, COUNTY FAIR, FESTIVE or MOUNTAIN VALLEY CHICKEN THIGHS

INGREDIENTS

Chicken:

30ml olive oil
8 chicken thighs, seasoned with salt and pepper
2 shallots, sliced
3 garlic cloves, crushed
30g butter
500g portobello mushrooms, halved
80g chorizo sausage, thinly sliced (optional)
100ml white wine
100ml chicken stock
1 tin chopped Italian tomatoes
5ml brown sugar
salt and pepper
2 tins cannellini beans, drained and rinsed
fresh basil



Tasty & Delicious

Ideal for a family meal

CHICKEN CASSOULET

Great South African Chicken Every Day!

Make this easy chicken cassoulet (a French classic) next time you don't feel like doing lots of dishes.

Method:

Heat the olive oil in a large frying pan and brown the chicken pieces on both sides. Remove from the heat and set aside.
Add the shallots and garlic and cook for a few minutes. Remove from the pan and add to the chicken.
Heat the butter in the same frying pan and cook the mushrooms until they're dry and starting to brown. Season and add the sliced chorizo sausage to the mushrooms. Cook for 1 minute.
Add the chicken and shallots back into the pan. Add the wine, stock, tomatoes and sugar. Season well and place the lid on the pan.
Reduce the heat and simmer for about 20 minutes until the chicken is almost cooked.
Add the beans and cook without the lid on low heat until the sauce has thickened and reduced, and the chicken is cooked.
Garnish with fresh basil and serve with a crusty French baguette.



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country sales. But, for Finns, what are the favourite destinations relatively to everyday shopping? Where do they go to spend their income?

Kesko in brief ...

- Biggest trading sector operator in Finland, one of the biggest in Northern Europe
- Profitable growth strategy, 3 divisions, 1 800 stores in 8 countries, extensive digital services
- Founded in 1940, Kesko has branches in Sweden, Norway, Latvia, Estonia, Lithuania, Denmark and Poland.
- One of the most sustainable companies in the world since 2005 (Global 100)
- Strong financial position with good dividend policy
- Market cap in 2023 – €7,1 billion/R135 billion and listed in the Nasdaq Helsinki exchange
- With 159 000 shareholders, K Group employs some 45 000 people in total.
- Is involved in the food trade, in the building / technical trade and the car trade
- Kesko and K-retailers together form K Group, which is the biggest trading sector operator in Finland and one of the biggest in Northern Europe. K Group's retail sales in 2023 totalled some €16 billion (R315 billion).
- Sustainability is encouraged throughout the whole value chain, from production to customer choices. The focus areas are climate and nature, value chain, people and good governance.



Valokuva K-Supermarket Kampppi. <https://nicelocal.fi/helsinki/s>



K-Citymarket store of the Viiri shopping centre in Klaukkala, Finland. <https://en.wikipedia.org/>



K Citymarket, Vantaa, Myyrmäki. <https://en.wikipedia.org/>



Valokuva K-Supermarket Kampppi. <https://nicelocal.fi/>



Valokuva K-Supermarket Kampppi. <https://nicelocal.fi/>



K-supermarket Vuosaari. After a small renovation, their flour bakery, sushi bar and salad bar got more visibility.

Unlike Mediterranean Europe, Finns prefer large stores. Kesko's 'K-CityMarket' format ranges between 7 000m² – 10 000m² with assortments from Food to Footwear.



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The food sector

K Group is the second biggest grocery trade operator in Finland. Some 900 independent K-retailers ensure good customer experiences for 1.2 million daily customers at K Group's 1 200 grocery stores. Over 700 of the stores also offer online grocery services, also with fast deliveries in collaboration with Wolt. Its brands are ...

K-Citymarket is a modern, Finnish hypermarket that offers its customers extensive selections of food and home and speciality goods. K-Citymarket is known for its inspiring selections and services, excellent food expertise and easy shopping experience in 81 locations throughout Finland.

K-Supermarket. Two hundred and fifty K-Supermarkets build the selections of their stores together with their personnel according to the local customer base, offering plenty of local products and specialities. Their trading principles include versatile selections, acting responsibly and offering the best

K-Markets are distinctive, service-oriented, local neighbourhood stores – the village stores for the modern age. K-Markets (750 stores) offer their customers diverse selections of food and local services to conveniently suit their everyday lives.

Kespro is the leading foodservice provider and catering wholesale company in Finland. Kespro with 13 cash-and-carry stores, as well as an online wholesale store, acts as a partner to its customer companies and municipalities with a selection that includes fresh foods, processed foods, home and speciality goods, wine and alcohol.

K Group and **Neste K** service stations convenience stores serve customers under the 'Tactics for Better Stops' service slogan. Sixty-five forecourt stores offer an incomparable service station experience and the best food for those on the move on the highways.



Top: High quality cuts and sausages at Makuliha's new service point at K-supermarket in Mankkaa!.

Left: Plant based meats at K-Supermarket Kamppi.

Right: Vegan cheese aisle at K-Supermarket Kamppi.



The Finns benefit from a very good quality of life, as reflected in every choice of theirs. On the shelves, they seek and demand maximum quality.

Purchasing principles: Kesko wants to cooperate with its suppliers and their subcontractors on a systematic, long-term basis to ensure the ethical quality of their products.



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ENHANCE IN-STORE SECURITY

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- Create safer work environment for your staff



REDUCE CASH LOSSES

- Eliminate errors in change provision
- Reduce risk of cash shrinkage by up to



The built environment

The building and technical trade division operates in eight countries: Finland, Sweden, Norway, Estonia, Latvia, Lithuania, Poland and Denmark. The brands include ...

Onninen (130 stores) All countries: Offers an extensive selection of products and service packages to contractors, industry, infrastructure building and retail dealers.

K-Rauta (140 stores) In Finland and Sweden. As a home improvement chain K-Rauta offers products and services for building, renovation, yard and garden, interior decoration and home furnishing.

Byggnakker (90 stores) Norway: A leading operator in the building and home improvement trade in Norway, especially in B2B (business to business) trade.

K-Bygg (50 stores) Sweden: Serves mainly professional builder customers. It offers a wide selection of products for building, renovation, interior decoration and home furnishing.

K-Senukai. Kesko Corporation's joint venture Kesko Senukai is the leading building and home improvement operator in the Baltics and one of the leading online store operators in Estonia, Latvia and Lithuania.

OMA. In Belarus, building and home improvement trade operations are handled by the joint venture Kesko Senukai. OMA is the largest building and home improvement store chain in Belarus serving both professional builders and consumers.



Kesko and Oriola-KD are powerful brands in Scandinavia and hope to grow bigger through their new joint venture. Oriola is a pharmaceutical wholesale company, providing a wide range of medicines as well as health and wellbeing products. <https://uk.fashionnetwork.com>



Hyvis award. Hyvis sweet pepper and lentil soup was selected the winner of the Food and Beverage category in the Most Sustainable Product in Finland competition. Hyvis soups are made flexibly when waste ingredients are available. Developing food waste products is part of K Group's activities to halve the amount of food waste. The product line includes the Hyvis tomato and cheese soup. <https://www.kesko.fi/>



In 2023 Kesko acquired Davidsen Koncernen A/S, one of the largest builders' merchants in Denmark. The acquisition marks Kesko's first step into the Danish market and gives it a solid foothold in the local building materials market. It also further advances Kesko's objective of strengthening its market position in Northern Europe. The Davidsen family will remain as a 10% minority shareholder in the company.



Kesko plans to gradually increase the number of electric vehicles used for transport and deliveries in its grocery trade business to some 200 EVs by 2030. EV charging points for heavy vehicles will be built in all Kesko's grocery trade logistics centres within the next few years. Kesko's grocery trade logistics centres send out some 700 loads across the country every day. Kesko expects EV transports to reduce emissions significantly while improving efficiency. The total investment will amount to nearly €10 million. In addition to the central warehouse in Vantaa, Kesko has regional logistics terminals across the country, which handle deliveries to some 1 200 grocery stores and thousands of Kesko foodservice customers. <https://www.kesko.fi/>



Zipporah Moraa Ombiro sorting Fairtrade roses into bunches. Photo: Vincent Owino, Reilu kauppa ry/Fairtrade Finland. <https://www.kesko.fi/>

Onninen's partnership chains

The Elfin chain is a national network of independent electrical contractors. The Elfin chain offers electrical products and services with more than 300 independent electrical contractors across Finland.

The Hanakat chain is a retail network of independent HEPAC (heating, plumbing, sanitary, air conditioning and refrigeration products) entrepreneurs in Finland. The chain comprises around 80 independent entrepreneurs who offer their HEPAC solutions and overall services to consumers.

The Elfag chain is one of Norway's biggest electrical contractor chains. It includes around 120 business members.

The car trade

Kesko represents leading car brands such as Volkswagen, Audi, SEAT, CUPRA, Porsche and Bentley.



In a circular economy collaboration that has just been launched with L&T and Sinituote, the buckets used for storing cut-flowers that accumulate at K-stores will be used as a raw material in the manufacture of cleaning products. Coffee grounds are also used to make flower soil. <https://www.kesko.fi/>



K Group's discarded workwear is given a new life as fibre.

In a circular economy cooperation project with Touchpoint and Rester, discarded workwear is recycled at K Group and converted into a new raw material for textiles. The stores included in the cooperation have more than 20 000 employees, so a considerable amount of workwear is consumed.

Potential uses for the fibre are currently being sought. In the future, the raw material may end up as an interior decoration product or a new piece of clothing. Rester's textile recycling plant in Paimio is unique in Europe and offers the largest capacity in Northern Europe for recycling business textiles. In addition to fibre suitable for the textile industry, Rester is looking for other innovative solutions for various interior design and construction products.



EcoFlowerBox by Stora Enso Packaging Solutions was developed together with tulip grower Partaharjun Puutarha. They developed a leak-tight, cost-effective, flower packaging, that is sustainable, suitable for the logistic chain and easy to use. It's a box made from corrugated board, consisting of 97% renewable materials. It's square, instead of round and stackable to optimise for transport.

In storage, the boxes can be kept flat. They are quick to erect and need neither tape nor glue. For safe flower transport, the EcoFlowerBox consists of two boxes in one

The transport box: Has a closed top and optimises shipment efficiency since it allows stacking the boxes on top of each other, keeping the flowers protected. Partaharjun Puutarha went from fitting 60 buckets to 75 boxes on one pallet.

The inner box: A leak-tight box that can be used as display box in stores. It is durable and holds the water inside because of a barrier on the inner surface of the corrugated board. In cases where the flowers are not transported by pallet and truck, the inner box is enough on its own. Both boxes can be recycled in the paper stream.



After successfully transport testing 10 000 boxes holding flowers with different water levels, Partaharjun Puutarha has now scaled up. Now, a big part of their yearly production of 35–40 million tulips are packed and transported in EcoFlowerBoxes. The EcoFlowerBox has received both a ScanStar and a World Star Award for its sustainable packaging concept. <https://packagingsolutionsstories.storaenso.com/>



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Crayfish in dill sauce. Check it out in the frozen food section.

Towards the future

K-Plussa, the Loyalty Card. For Kesko, its four main stated intentions for the coming years are: digitalisation, customer experience, economic-environmental sustainability and the implementation of loyalty rates.

The widest and most diverse customer loyalty programme in Finland provides K-Plussa customers with benefit from nearly 3 000 outlets.

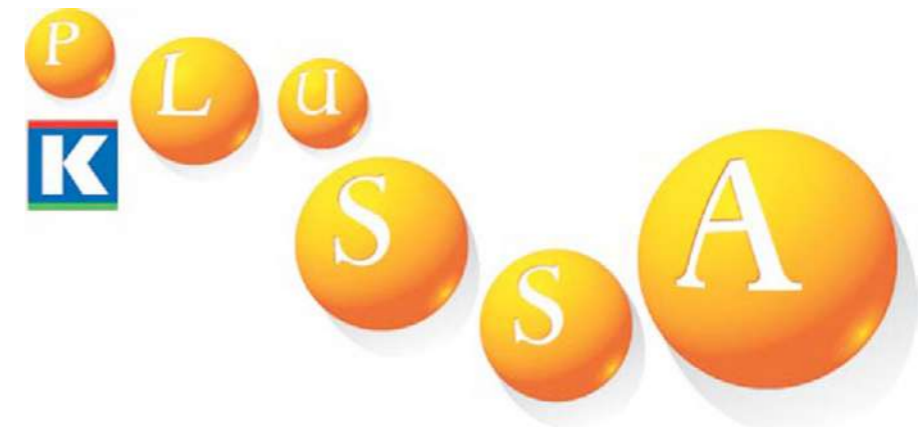
Local K-retailers and K Group chains offer individually targeted special benefits and services to their K-Plussa customers. All K-Plussa customers also get significant price benefits that are available only for customers using a K-Plussa card up to 5% of the value of a purchase. Some products attract a 10% discount.

Three and a half million customers (half of the Finnish population) use their K-Plussa cards and receive benefits from K Group stores and a number of K-Plussa partners' businesses, such as service stations, restaurants, spas and hotels, as well as magazine subscriptions, car rentals, movies, and insurances.

Pirkka is K Group's customer magazine which is posted to every K-Plussa household that is an active K Group store customer for a minimum of 10 times a year.



Hippo Zourides, serial entrepreneur and corporate leader, has been involved in the food trade for over four decades and consults to corporates, large, medium and small enterprises on a variety of management and restructuring skills, including the latest ESG requirements.



Interestingly, acquisition of the K-Plussa loyalty benefit costs the user a whopping €8.40 (R167). It is obvious that the consumer considers this investment to be worth it, as he/she gets many benefits from such a scheme.

Customers can get their till slips electronically, accumulate points for discounts (one point per Euro spent), and pay electronically for external services. K-Plussa is tailor-made for each customer, identifying their needs and making suggestions for products, recipes and special offers that suit the individual.

Added to this, customers are encouraged to donate points to various charities, ranging from Nuorisuomi (sports for children), UNICEF, WWF 47 (to protect the Baltic Sea), the Finnish union of war veterans and the Finnish association against cancer.

Like many European chains, Kesko focuses on customer service, sustainability and ethical practices. What separates it from the rest however is the excellent execution of its strategies. **SR**



Antonello Vilardi, professional in managing points of sale at numerous commercial signs, editorial collaborator for specialised magazines, consultant and lecturer in university masters. He has written books on large-scale retail trade.



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