

Magazine of the American Chamber of Commerce in Croatia

No. 3/2017

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NEWS & VIEWS



TISKANICA

- *Evening for Safe Steps*
- *Policy Overview*

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Dear Members and Friends,

December 7th, 2017, will mark AmCham's 19th birthday. We are celebrating with a new web page, where you can find a history corner dedicated to our beginnings.

I hope that our founders and members with a long tenure will indulge in a little nostalgia.

AmCham's founders had a vision – to create a collective of like-minded thought leaders, game changers who could not only link two countries and economies, but also support Croatian competitiveness with their knowledge and connections.

Even though we are always reaching for progress and new opportunities, we should all be satisfied that 19 years later, Croatia is a member of the EU, a part of the wealthy market and catching up with the best, even though we would prefer a faster pace of development.

What started as a place to be, a prestigious community of those connected with the world, is today a recognized partner of Croatian institutions in many projects – from the demining charity project to future-focused digital delegations or daily recommendations on business climate. We recruit young talents and facilitate lively boardroom discussions about digital trends.

Busy and still growing, AmCham is approaching its 20th birthday. I hope that you will join us in not only celebrating this approaching 19th anniversary, but also take an active part in marking next year's big one, by reflecting on our 20 years and how AmCham members have influenced Croatia, its economy, and society.

Sincerely,

Andrea Doko Jelušić, Executive Director



>>> ANDREA DOKO JELUŠIĆ
Executive Director

IMPRESSUM

Published by  AmCham

American Chamber of Commerce in Croatia

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Design&layout by  business media croatia

Printed by Agencija za komercijalnu djelatnost d.o.o.

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AmCham Conference

>> "INFLUENCE OF TECHNOLOGY ON DEVELOPMENT OF MOBILITY" September 12

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AmCham organized the conference "Influence of Technology on the Development of Mobility", which brought together key stakeholders from the traffic and environmental protection sectors as well as the automotive industry. Topics discussed were challenges to the development of e-mobility in Croatia, and end-of-life vehicles and waste oil disposal systems.

The goal of the conference was to open a discussion on the implications of technological development and high environmental and energy efficiency standards on the future of the automotive industry.

The conference was divided into two segments. The first segment was dedicated to the issue of "Challenges of E-mobility in Croatia and Trends in the European Union".

Participants in the panel discussion agreed that the current situation, in which responsibility for the development of e-mobility falls within the jurisdiction of three government ministries (Ministry of Environment and Energy, Ministry of Economy, Entrepreneurship and Crafts, and Ministry of the Sea, Transport and Infrastructure), with expected interest also from the Ministry of Tourism, represents a significant challenge.

What is required is a clear strategy and a single entity overseeing development of infrastructure and regulatory frameworks. Currently, there are over 200 electric vehicle-charging stations, distributed predominantly through the north of Croatia. The fact that there is not a single charging station on the Zagreb-Split highway indicates a lack of systematic approach to the development of e-mobility.



>>> PANEL DISCUSSION 1



>>> PANEL DISCUSSION 2

In the second part of the conference, participants discussed the future of the automotive industry in light of high environment protection and energy efficiency standards.

The keynote speech was delivered by Mr. Ivo Milatić, State Secretary, Ministry of Environment and Energy, who stated: "Waste oil and end-of-life vehicles management are part of Croatia's commitments towards encouraging waste separation, recycling, and re-use. With regards to e-mobility, the Ministry of Environment and Energy, together with HEP, plans on installing charging stations along the highway over the course of summer 2018."

During the panel discussion that followed, representatives of the automotive industry called for a reduction of end-of-life vehicles managing



fees and further measures for setting up a more efficient system, pointing out the existing problem of inadequate waste oil disposal. A representative of the Ministry of Environment and Energy confirmed the openness of the ministry towards the possibility of reducing relevant fees, but only following a detailed financial analysis. Conference attendees also had the opportunity to see some examples of electric and hybrid vehicles on display.

Participants of the event were as follows:

Topic 1: “Challenges of e-mobility in Croatia and trends in the European Union“

- Introductory speech: Andrea Doko Jelušić, Executive Director, AmCham Croatia
- Panel discussion:
 - Ljubomir Majdandžić, Acting Director, Environmental Protection and Energy Efficiency Fund
 - Vladimir Lipovac, Audi Brand Director, Porsche Croatia
 - Branko Kondić, Executive Director, LMG Autokuća
 - Dino Novosel, Head of E-mobility, Hrvatski Telekom

Moderator: Vladimir Nišević, Chief Editor, Poslovni dnevnik

Topic 2: “Future of the automotive industry in light of high environmental protection and energy efficiency standards”

- Introductory speech: Ulrich Mentzner, European Automobile Manufacturers Association (ACEA)
 - Keynote speech: Ivo Milatić, State Secretary, Ministry of Environment and Energy
 - Panel discussion:
 - Nela Palarić, Head of Sustainable Waste Management, Ministry of Environment and Energy
 - Robert Gogić, Post-Sales Coordinator, Porsche Croatia
 - Igor Stažić, Chief Editor, Start News
 - Željko Teufel, Board Member, CE-ZA-R
- Moderator: Andrea Doko Jelušić, Executive Director, AmCham Croatia

AmCham Supported event

>> 3RD ANNUAL CONFERENCE ON COMPLIANCE AND ETHICS

October 3, Bled - Slovenia



In the beginning of October, the European Institute of Compliance and Ethics (EICE), together with UN Global Impact Network Slovenia, organized the 3rd Annual Conference on Compliance and Ethics at IEDC Bled School of Management. This year, EICE has partnered with a number of respectable professional associations to expand the compliance community, amongst them also AmCham Croatia. The conference hosted a number of well-known, highly respected and experienced compliance professionals who addressed relevant, actual and interesting topics. The event kicked off with a presentation by Mrs. Ksenija Butenko Černe (Lek d.d. & Sandoz d.d.). She shared their compliance and integrity framework and how the company aims to make it a part of everyday business and part of organizational culture.

Guillermo Iribarren (Impact on Integrity) spoke about the importance of measuring and assessing effectiveness of compliance and ethics programs.

Gregor Strehovec (SKB bank d.d.) presented how new EU regulation for financial markets (MiFID2/MIFIR) will impact the business operations of banking industry and how they will benefit their clients.

Sally March (Drummond March Ltd.) and Rok Praprotnik (NLB bank d.d.) talked about the reasons why people abuse trust and why are good people doing bad things and cited a number of cases from the international banking industry.

Robert J. Bond (Bristows LLP) and Dr. Nataša Pirc Musar (Info House), presented some of the most pressing issues and questions related to the implementation of new EU Data Protection Regulation (GDPR) that comes into force in May 2018.

The conference concluded with a round-table discussion on how scandals influence an organization and individuals and how to survive and avoid them. Interesting insights were presented by Tomaž Vesel, President of the Court of Audit of the Republic of Slovenia, who plays an instrumental role in re-shaping FIFA's image in terms of ethics and compliance.

You can read more about this year's conference at <http://eisep.si/en/>.

AmCham Power Breakfast

»» “PUBLIC PROCUREMENT – IMPLEMENTATION OF THE MOST ECONOMICALLY ADVANTAGEOUS TENDER (MEAT CRITERIA)” September 19

The new Public Procurement Act entered into force on January 1, 2017. The Act proscribed an obligation for all public procurement procedures to be done based on the Most Economically Advantageous Tender (MEAT Criteria), as of 1 July, 2017.

During the welcome speech, Ms. Doko Jelušić pointed out that public procurement accounts for approximately 20% of GDP in the European Union and that it is often considered one of the most efficient market instruments for achieving smart, sustainable, and inclusive growth in Europe.

Ms. Nataša Mikuš Žigman, State Secretary, Ministry of Economy, Entrepreneurship and Crafts held a keynote. In Croatia, public procurement amounts for approximately 13% of GDP. For example, in 2016 it amounted to HRK 45 billion.

Changes to the new Public Procurement Act primarily referred to alignment with the EU Directive on Public Procurement, but also to amending shortcomings that were noted in practical implementation of the previous Act. The three key features of the new Act include MEAT Criteria as the only criterion in public procurement procedures, as well as efforts to achieve better efficiency through automatization and integration of the system in order to simplify the process for both contracting authorities and bidders. Finally, previous counseling for both open and limited procurement procedures aimed to achieve better preparation of documentation for bidders. The goal is to achieve the best-buy value in procurement. Success of implementation of the MEAT Criteria is dependent on engagement of all included stakeholders, besides contracting authorities and bidders, the Ministry of Economy, Entrepreneurship and Crafts as a legislator and the State Commission for Supervision of Public Procurement Procedures as a controller to resolve complaints in public procurement procedures.

Mr. Matešić reflected on the eight months since the new Act entered into force. The number of complaints in line with the new Act is 291, out of 678 complaints received this year. The number of complaints linked to the application of the MEAT Criteria is rather low to be properly addressed and referred to. As for the approved complaints, there were 40% of them in 2016 compared to an increased 56% in 2017 according to the new Act.

Finally, there is a need to emphasize the important role the Administrative Court has as an integral part in the public procurement process. It is an important institution, one which has the role of controller.

Representatives in the panel discussion included Mr. Matešić, Pres-

ident, the State Commission for Supervision of Public Procurement Procedures Ms. Čulina, Head of Department, Directorate for Public Procurement, Ministry of Economy, Entrepreneurship and Crafts, Ms. Merčep, Procurement Director, HEP, and Ms. Pušelj Ostroški, Member of the Board, IN2.

Ms. Čulina stated that in the very beginning of implementation of the MEAT Criteria, mistakes were made during the process of preparation of documentation, but in a very short period, the quality of the documentation preparation improved.

Ms. Pušelj Ostroški shared some experiences from the perspective of a bidder, explaining that the process is complicated because the ESPD form is filled out and, in addition, the documentation is being

submitted. Also, the implementation of the MEAT criteria in practice is hindered by procurement competitions where the weighing is set in a way that a price criterion is 90%, while the qualitative criterion is set in a way that 10% is only the delivery date.

One of the most commonly made mistakes in procurement procedures is that ability conditions are mistaken for determining the MEAT criteria. For example, a minimum number of members of an expert team can be set as an ability condition, but not as a MEAT criterion. The MEAT criterion can be a specific expertise those team members possess. Ms. Merčep explained that HEP

used other qualitative criteria (besides delivery date), such as life expectancy of the plant, related energy prices, and running costs even before the obligatory use of the MEAT criteria. Furthermore, the ESPD form as a first step in the procurement procedure is sufficient. HEP only requires additional documentation in later stages of the process.

Mr. Matešić expects that DKOM will manage to keep a track record of 30-40 days for a decision upon complaints, taking into consideration changes in public procurement procedures that are a result of the new Act. The introduction of e-procurement, e-advertisement (Cro. e-oglasnik), e-offers, and e-complaints should enable shortened deadlines and simplification of the process.

Ms. Čulina expects e-advertisement (linking of the registers of the Tax Administration, the Ministry of Justice, and the Gazette) and e-complaints (linking of the Gazette and DKOM) as of January 1, 2018.

Mr. Matijaca pointed out a phenomenon in public procurement competition, where all documentation is submitted in accordance to the MEAT criteria, but there is only one bidder.

Ms. Čulina confirmed that in almost 40% of public procurement competitions, there is only one bidder.



»» MRS. MIKUŠ ŽIGMAN



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Poslovna means Business

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university college


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»» BOARDROOM DISCUSSIONS: DIGITAL TRANSFORMATION FROM A CEO PERSPECTIVE

September 28, 2017 - June 30, 2018

It is our great pleasure to announce a new series of events which have started this fall. Sessions are targeting CEOs, board members, and general managers of AmCham member companies interested in hearing about digital transformation trends and operational steps from IT leaders and top management consulting companies as well as peers from different industries.

Participants will discuss how digital transformation affects customer engagement, digital products and services, operational performance, and classic business models. Digital transformation requires strong leadership to drive change and a vision on which parts of the company you want to transform.

The Boardroom Discussions are high profile events and sponsoring them provides a great deal of visibility and prominence. Therefore, we have prepared Sponsorship Opportunities for your company's exposure within AmCham member companies and wider business audience, since AmCham will promote the events and speakers in the media.

AmCham designed this program to best accommodate small groups and enable open and interactive sessions.

The sessions are free of charge and will be held on a monthly basis at the AmCham Office.

September 28, 2017

Digital Age of Today

Understand Digital Disruption Drivers and Trends
What Makes You Ready for Digital Transformation
Mr. Enrico Benni, Senior Partner, McKinsey & Company

October 19, 2017

Transforming Business Models

Evolving the Boundaries and Activities of a Company
Mr. Ivan Vidaković, Digital Transformation Director,
CEE Multi-Country Europe, Microsoft
Mr. Davor Tremac, General Manager SEE, UBER

November 29, 2017

Create Value from Data

December 14, 2017

Digital Data Enabled Customer Experience

January 2018

Data Security & Data Privacy

February 2018

Future of Labor

March 2018

Digital Enterprise Strategy

April 2018

Creating Digital Organization

May 2018

Transforming Operational Processes

June 2018

Wrap up: Digital Future

AmCham Patron Cocktail

»» MR. MICHAEL BATT, FOUNDER AND CHAIRMAN OF TRAVEL LEADERS GROUP

July 18



The American Chamber of Commerce had the pleasure of hosting the AmCham Patron Cocktail with Mr. Michael Batt, Founder and Chairman of Travel Leaders Group, America's largest travel agency company, now approaching \$21 billion per year in annual sales volume. Furthermore, the Travel Leaders Group has been top ranked among U.S. travel management companies in Business Travel News' annual ranking since 2009, as well as being the recipient of 144 Magellan Awards since 2009 – more than any other travel agency organization.

AmCham was honored to welcome Mr. Batt, who addressed AmCham's Patron members during his short stay in Croatia, in his speech discussing global trends and tendencies in the tourism industry.

AmCham Supported Event

»» NOMINATIONS OPEN FOR THE 2017 EY ENTREPRENEUR OF THE YEAR AWARD

EY Croatia has launched its fourth edition of the EY Entrepreneur of the Year award. Nominations for the 2017 program are open until 10 November 2017. The nomination process is available online, so entrepreneurs can easily apply via the digital platform: geoy.ey.com. In addition, the platform provides an easy way for anyone to recommend an entrepreneur to the program.

This global program was created more than 30 years ago in order to recognize the world's most successful and innovative entrepreneurs. Today, the competition takes place in more than 60 countries, representing over 90% of the world's economy. All the national winners gather every year in Monaco and compete for the EY World Entrepreneur of the Year award.

The previous Croatian Entrepreneur of the Year programs have achieved great success, with more than 90 candidates competing for the award. Their companies have a combined revenue of approximately HRK 12.8bn, and employ 15,000 people.

The same as last year, the winner of the 2017 program will be selected by an independent judging panel and announced at a gala dinner in March of 2018. The judging panel comprises President and CEO of Atlantic Grupa Emil Tedeschi (President of the judging panel), entrepreneurs and investors Nenad Bakić and Saša Cvetojević, EY Entrepreneur of the Year 2015 Đuro Horvat of Tehnix, EBRD Director for Croatia, Slovenia, Hungary and Slovakia Vedrana Jelušić Kašić, EY Entrepreneur of the Year

2016 Marko Pipunić of Žito, EY Entrepreneur of the Year 2014 Alan Sumina of Nanobit, and Dean of the Faculty of Economics and Business in Zagreb Lajoš Žager.

The program is supported by Raiffeisenbank Austria acting as general sponsor, InterCapital as sponsor, and the American Chamber of Commerce in Croatia and Croatian Employers' Association as partners.

For more information about the application process, please visit the official webpage: ey.com/hr/eoy.



»»» EY ENTREPRENEUR OF THE YEAR 2016 MARKO PIPUNIĆ, EY CROATIA COUNTRY MANAGING PARTNER BERISLAV HORVAT, AND PRESIDENT OF THE BOARD OF RBA (GENERAL SPONSOR) MICHAEL GEORG MÜLLER AT THE 2017 PROGRAM LAUNCH PRESS CONFERENCE. Photo: Petar Glebov/PIXSELL

AmCham Supported Event

» CROATIAN SCOUTS MARKED THE INTERNATIONAL DAY FOR THE PRESERVATION OF THE OZONE LAYER

The Scout Association of Croatia, with the support of AmCham Croatia, has organized an ecological event on occasion of the International Day for the Preservation of the Ozone Layer. This year's date marks the 30th anniversary of the signing of the Montreal Protocol on Substances that Deplete the Ozone Layer. The ozone layer, a fragile shield of gas, protects the Earth from harmful sunrays, thus helping preserve life on the planet. The emission of numerous man-made chemicals has been responsible for the partial devastation of the ozone layer and the creation of so-called 'ozone holes'. The Montreal Protocol specifically defines measures and deadlines for the eradication of ozone depleting substances. The Protocol has been accepted by all United Nations member states, and has thus contributed to the preservation of this important shield for our planet. It is expected that with full implementation of the Protocol, full recovery of the ozone layer will be possible by the year 2050. Human activity that harms our planet does not only influence depletion of the ozone layer. Other man-made activities also cause climate changes that are very dangerous to all beings living on Earth. The burning of fossil fuels, deforestation, and various industrial processes all result in an increase in the level of carbon dioxide (CO₂) and other greenhouse gases in the atmosphere. Increased emission of CO₂ into the atmosphere has been one of the main reasons behind the greenhouse effect and global warming.

Therefore, on September 16th, three hundred oak peach seedlings were planted, an event that gathered more than a hundred young Scout volunteers and those from partner organizations. The seedlings were planted in a part of the forest within Maksimir Park that was devastated in a heavy storm three years ago, when more than 3,000 old oak trees were destroyed. Maksimir Park is the first public promenade in southeast Europe, where many plant and animal



species have found their sanctuary. It is very valuable for preserving endangered species due to its well-preserved hundred-year old oak forests.

Maksimir Park is interestingly home to the largest number of Middle Spotted Woodpecker, a species endangered in Europe, in the world. The aforementioned activity has therefore resulted in a concrete contribution to the renewal of forest stock and further preservation of endangered species.

'Forests are one of the main weapons in combating emissions of CO₂, the most represented greenhouse gas. Forests are our most faithful ally in the fight against climate change, which represents a very serious threat to nature, human lives, and economic growth' – said Minister Tomislav Čorić in his statement supporting this event, which was held under the patronage of the Ministry of Environmental Protection. The event was also officially supported by the City of Zagreb, Croatian Forests Ltd., Public Institution 'Maksimir', and the Zagreb City Zoo. Croatian Forests Ltd. provided the seedlings and planting tools, while the Zagreb City Zoo provided free entrance for all the volunteers that participated in the activity. The event was co-financed by INA as part of the 'Living with Nature' project, with which the Croatian Scout Association won the 'INA zeleni pojasi' open competition.

The Scout Association of Croatia hosts numerous ecological activities through the year as part of their regular work with children and young people. The aim is to raise awareness among its members and citizens about the necessity of nature conservation, as well as the implementation of specific environmental protection steps in the local community.

During this event, Scouts handed out educational leaflets to passersby, with information and tips on how all of us can help the environment on a daily basis. With this activity, the Scouts wanted to emphasize that the struggle for the preservation of the environment and nature never ceases, but that each and every one of us can make a contribution.

The event was also well presented in the media, being covered by a total of 15 national newspapers, TV, and radio stations.

The Croatian Scouts, together with Croatian Forests Ltd. will organize, as a follow-up to this event, volunteers, other citizens, and partners in helping to plant trees in parts of Dalmatia that were devastated by horrible fires this summer season. The tree planting in Dalmatia is planned by the end of this year, with exact dates and locations to be determined by the experts from Croatian Forests Ltd. The call to help this future activity with financial, material, and/or human resources is open to all partners.

The Croatian Scouts are very happy to have participated in such an activity, and are looking forward to future challenges and green-friendly events with partners.

MEETING WITH MS. ZRINKA BULIĆ, ASSISTANT MINISTER, MINISTRY OF PUBLIC ADMINISTRATION

On August 24, 2017, AmCham met with Ms. Zrinka Bulić, Assistant Minister, Ministry of Public Administration, to discuss recommendations presented in AmCham's position paper "Introducing Card Payment Operations into Public Administration". Ms. Bulić was accompanied by Mr. Dražen Božić, Head of the Infrastructure Sector and Ms. Leda Lepri, Head of Modernization and Informatization of the Public Administration Sector.

AmCham presented key messages laid down in the position paper. Cashless payments or card payments are widely accepted by both citizens and companies in Croatia, and there is an indication of increase of such trends, in line with the general digital transformation of global society and economy. There are multiple positive effects of introducing card payments into public administration. The government would ensure additional tax revenues and automatically reduce gray economy. Citizens would be able to better plan their financial obligations and make payments in installments. Companies would have lower costs of cash management and conduct their business in line with laws and regulations. AmCham expressed its willingness for future cooperation with Ms. Bulić and proposed an organization of a workshop

WORKSHOP ON INTRODUCING CARD PAYMENT TO CROATIAN PUBLIC ADMINISTRATION

A workshop on introducing card payment operations to the Croatian public administration, organized jointly by the American Chamber of Commerce in Croatia (AmCham) and the Ministry of Public Administration, took place on October 5, 2017 in the premises of the Ministry. Representatives of Mastercard Europe, VISA Europe, Erste Card Club, PBZ Card, Hrvatska poštanska banka, Raiffeisen Bank Austria, Addiko Bank, and Splitska banka attended the workshop. They were joined by representatives of the Ministry of Public Administration, the Ministry of Internal Affairs, the Financial Agency, the Tax Administration, the State Treasury, and the Ministry of Justice.

The workshop was opened by Ms. Andrea Doko Jelušić, Executive Director, AmCham, and Ms. Zrinka Bulić, Assistant Minister, Ministry of Public Administration. Ms. Doko Jelušić emphasized her pleasure that the initiative which started in the form of an AmCham position paper led to the first workshop on introducing card payment operations into Croatian public administration, and that public administration representatives and AmCham members have taken specific steps towards achieving modernization of the public administration's activities in the interest of citizens.

report

POLICY OVERVIEW

that would include relevant public administration institutions and company representative of AmCham's working group for card payments.

Ms. Bulić welcomed the discussion and agreed that some existing business models in public administration, being outdated, need to be changed. There is no legislative obstacle for electronic payments of administrative fees; the next step would be to come up with a system of implementation. It is good to expand services offered by E-Citizens, including services that need to be paid for. There are examples of good practice within Croatian public administration that can be used in other institutions, such as mobile POS terminals used by Police and Mobile Customs Units. Ms. Bulić agreed a workshop on the issues needs to be organized, if possible in September on the premises of the Ministry of Public Administration. Possible stakeholders to be invited should include the Tax Administration, Ministry of Justice, State Treasury (Ministry of Finance), Ministry of Economy, Entrepreneurship and Crafts, Police, Customs, Financial Agency (Fina), and the Central State Office for the Development of the Digital Society. The Ministry of Public Administration will send a list of possible time slots for the workshop and list of topics for discussion to AmCham. Finally, it was agreed that examples of good practice (including Slovenia) be prepared by AmCham's member companies, as they have access to relevant experiences due to their international character.

The presentation on the ecosystem of card payment operations was delivered by Mr. Antun Matejčić, Splitska banka, who explained the roles and relations among stakeholders in the card payment operations system and within the card payment "cycle". The presentation triggered a series of questions from public administration representatives. Representatives of the Financial Agency joined the discussion, informing everyone present about certain legal and practical segments of card payment operations, from the perspective of and based on experiences within the public sector to date.

The second part of the presentation, on examples of card payment operations use in public administration, was delivered by Ms. Sanja Žigić and Mr. Edin Sarač, Mastercard Europe. They shared examples of successful implementation of card payment operations in public administrations in Italy, Romania, England, and Turkey, in different areas such as customs administration, tax system, welfare system, and e-procurement.

Mr. Marin Jurlina, PBZ Card, who gave the final presentation, pointed out that from AmCham's perspective, continuation of cooperation would require putting together a task force which would include all present stakeholders. The task force would do an exhaustive analysis and identification of segments of public administration with the possibility, potential, and interest to implement card payment operations,

develop potential models, and identify all participants of the project together with a specification of their roles and tasks in the preparation of project specifications and in defining the scope of the project.

Ms. Bulić expressed her support for the initiative for setting up a task force. She stated that the Ministry of Public Administration has already defined potential projects, and that it would consult with other public administration bodies in order to identify a joint list of projects.

REGIONAL AMCHAMS GATHERING

On September 28 and 29, AmCham Croatia participated in a two-day AmCham regional gathering in Bosnia and Herzegovina. Besides the host AmCham, participants included representatives from Montenegro, Serbia, Macedonia, and Albania. On behalf of AmCham Croatia, Mr. Dražen Malbašić participated in the program.

On the first day, AmCham representatives met with U.S. Ambassador H.E. Maureen Cormack, DCM H.E. Paul Horowitz, Mr. John Ashwort, Ms. Janet Kennedy, and AmCham BiH Board of Governors. It was an opportunity to discuss AmChams' specific programs and the importance of corporate social responsibility. Participants shared good practices on policy and advocacy efforts and their overall activities. Following the meeting, a visit to the City of Sarajevo was organized, which included sightseeing of the downtown area and the Trebević mountain. Finally, a dinner with the AmCham BiH Board of Governors was held, where participant had additional opportunities to share their experiences and information on ongoing projects.

On the second day, a visit to the City of Mostar was organized

and participants had the opportunity to visit two AmCham BiH member companies, the Mostar Marriott Hotel and INTERA Technology Park. Marriott representatives organized a visit to a hotel construction site and gave a presentation on the tourism potentials of the Mostar area. At INTERA, a foundation for innovation and technological development, participants learned about projects that foster and support the development of economic processes in the region of Herzegovina. In addition, participants visited the famous Old Bridge and a vineyard that included a wine tasting of famous Herzegovinian wines.



>> EDUCATIONAL WORKSHOP FOR CUSTOMS OFFICIALS

On September 5, 2017 AmCham, in cooperation with the Customs Administration, organized the "Educational Workshop for Customs Officials with a Focus on Recognition of Counterfeit Versions of Technically Sophisticated Products", at the Customs Administration's premises in Zagreb.

Four speakers - Mr. Charles Mann on behalf of Opel, Mr. Branko

Miočić on behalf of Mitsubishi, Mr. Alan Berger on behalf of Oracle, and Mr. Luka Jelčić on behalf of GlaxoSmithKline - gave presentations for customs officials working in Customs Administration offices in North Croatia, on ways of identifying possible counterfeits and pirated versions of their companies' products which find their way onto the domestic market, opening a dialogue about possibilities

of further mutual assistance in tackling this issue.

The workshop was organized with the purpose of raising awareness of the importance of intellectual property rights protection and of equipping customs officials with the practical knowledge to adequately tackle cases of their suspected infringement.





MEETING WITH MR. JANDROKOVIĆ, SPEAKER OF THE PARLIAMENT

Representatives of AmCham’s Board of Directors, Boris Bauk (HPE), Davor Tremac (Uber), and Marija Pujo Tadić (Law Office Marija Pujo Tadić) as well as Executive Director Andrea Doko Jelušić spoke with the Speaker of the Croatian Parliament Mr. Jandroković about the importance of a stable and predictable regulatory environment as a precondition for the further advancement of business climate and investment attraction. Representatives of AmCham informed the Speaker of the Parliament about the growth of US investments in Croatia. AmCham intensively cooperates with a number of parliamentary committees and throughout 2017, presented seven position papers to eight parliamentary committees. AmCham maintains an especially intensive cooperation with the committees for economy, finance, and healthcare. The Speaker, Mr. Jandroković, accepted an invitation to address AmCham members in 2018.

» EXPERT-LEVEL CONSULTATIONS ON IMPLEMENTATION OF THE GENERAL DATA PROTECTION REGULATION (GDPR)

From October 11–13, 2017, and in cooperation with the Croatian Personal Data Protection Agency (AZOP), AmCham organized a series of expert-level consultations on the implementation of the General Data Protection Regulation (GDPR). The implementation date for GDPR is May 25, 2018. There are a number of uncertainties companies face with regard to storing and sharing personal data and overall compliance when it comes to GDPR provisions. The consultations were mutually beneficial for AmCham’s member companies in both their helping to clarify uncertainties and for AZOP to be able to identify the main obstacles the business community is faced with. The consultations were intended for Compliance/Data Protection Officers or legal experts in charge or actively working on the implementation of the GDPR within their companies. Overall, 64 participants attended the expert-level consultations.

As requested by the members of AmCham’s Data Protection Task Force, the consultations were divided into sectors covering Finance, Information and Communications Technology, and Health Care. These sector-based consultations were useful as they enabled productive discussion which addressed specific issues and niche actions, such as data protection of clients in connection to loyalty programs of telecommunication operators, or patient data protection. Discussions included universal issues not tied to sector of origin, including consent, Data Protection Officer (DPO), data portability and sharing data with third countries, competences of parent and daughter companies, or compatibility of GDPR with the national legislation.

AmCham and AZOP agreed to continue their cooperation in the future. AmCham is planning to get involved in public consultations on the Data Protection Act planned for Q1 2018.



COOPERATION IN THE STANDARD COST MODEL (SCM) PROJECT OF THE MINISTRY OF ECONOMY, ENTREPRENEURSHIP AND CRAFTS

On October 12, 2017 AmCham participated in a meeting organized by the Ministry of Economy, Entrepreneurship and Crafts on the implementation on the Standard Cost Model (SCM). The project aims at unburdening the business sector by removing unnecessary administrative requirements and cutting administrative costs. The meeting was hosted by Ms. Jasminka Barić, Service for Business Environment Improvement, Ministry of Economy, Entrepreneurship and Crafts. Besides the Ministry of Economy and the project coordinator, all other ministries and competent authorities are included in the undertaking to remove administrative requirements and costs in over 40 legislative areas. To ensure the success of the project and gather relevant data from businesses, the Ministry of Economy invited organizations that represent the business sector. AmCham was recognized as a valuable potential proactive partner in the project.

The project is predicted to last for one year (September 2017 - September 2018) and includes 5 stages:

1. Inventory of administrative obligations
2. Data collecting
3. Measuring administrative burdens
4. Proposing unburdening measures
5. Implementation of the measures

One of the key conditions for the success of the project is the participation of businesses in the second and third stages. Am-

Cham agreed to participate in and contribute to the efforts to identify obstacles to doing business and including its member companies to provide input on measuring administrative burdens.

MEETING WITH THE IMF DELEGATION

On October 18, 2017 AmCham met with Ms. Michelle Hassine and Mr. Olamide Harrison from the International Monetary Fund. AmCham was represented by Ms. Marija Pujo Tadić, Untitled Governor of the AmCham Board of Governors/Attorney at Law, Mr. Stanko Kršlović, Chair of the Trade and Investment Committee/Philip Morris Zagreb, Mr. Hrvoje Stojić, Member of the Trade and Investment Committee/Addiko Bank, Ms. Andrea Doko Jelušić, AmCham Executive Director, and Mr. Dražen Malbašić, AmCham Policy Officer. Topics discussed at the meeting included the business environment in Croatia, ability to attract foreign direct investments, and structural reforms. Alongside shortcomings such as the high tax burden on wages, legislative unpredictability, and a significant percentage of gray economy, Croatia has made improvements in the economy overall. In the previous three-year period, the Croatian GDP has grown consistently by around 3%. It is important to note that this growth was broad-based. Croatian competitive sectors include tourism, IT, the pharmaceutical industry, agriculture, shipbuilding, medical services, and wood and metal processing. It was concluded that there are a number of competitive incentives offered by the Croatian Government, but that more needs to be done in terms of the promotional efforts of Croatia as an investment destination.

» POSITION PAPERS

“COMMENTS ON THE BYLAW ON THE PROCUREMENT PLAN, REGISTER OF CONTRACTS, PRIOR CONSULTATION AND MARKET ANALYSIS”

PREPARED BY THE PUBLIC PROCUREMENT COMMITTEE

On July 21, 2017, AmCham submitted comments for public consultations on the Bylaw on the Procurement Plan, Register of Contracts, Prior Consultation and Market Analysis in Public Procurement.

“COMMENTS ON THE DRAFT PROPOSAL FOR THE PROTECTION OF UNDISCLOSED KNOW-HOW AND BUSINESS INFORMATION ACT (TRADE SECRETS)”

PREPARED BY THE JUDICIAL COMMITTEE

On July 7, 2017, AmCham submitted comments for public consultations on Draft Proposal for the Protection of Undisclosed Know-How and Business Information Act (Trade Secrets).

“RECOMMENDATIONS FOR FAST-TRACK PROCEDURES FOR SMALL CLAIMS”

PREPARED BY THE JUDICIAL COMMITTEE

September 4th, 2017, AmCham believes that the implementation of recommendations, presented in more detail in this position paper, would contribute to a significant unburdening of the Croatian judicial system. Speeding up and maximizing the efficiency of small claims procedures would certainly improve Croatia's competitiveness on the "Doing Business" list precisely in the two most problematic categories – "Resolution of commercial disputes" and "Resolution of insolvency".





report

EVENING FOR SAFE STEPS

October 4, 2017, The Westin Zagreb Hotel



AMCHAM HELD THE 16TH CHARITY GALA evening for mine free Croatia, the "Evening for Safe Steps".

This unique gala event gathered more than 250 high level guests from the Croatian business community, government, international organizations and diplomatic corps.

This year's dinner benefited mine clearance efforts of Zadar County. All of the funds collected through ticket sales and direct donations will be used for demining.

This year the guests were again entertained by Zagreb City Theater Komedija performing evergreens and hits from world famous musicals.

We encourage you to contribute by making a direct donation to the cause. We will be accepting donations by the end of 2017. We will not be issuing invoices but thank you letters for donation.

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PERFORMANCE MANAGEMENT TRENDS: ARE WE GIVING UP ON THE ANNUAL REVIEW?

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By Ana Miletić, Head of Strategic Consulting, SELECTIO

On September 27, the American Chamber of Commerce and the SELECTIO Group, the leading group specializing in executive search and strategic human resources consulting in Croatia, organized an event on the topic "Performance Management Trends - Are We Giving up on Annual Review?"



DIGITAL TRANSFORMATION and the millennial generation have influenced communication and dynamics within organizations. In addition, the consequences of the global economic crisis on the engagement and motivational factors of employees are still very present. On the other hand, organizations are looking to move their cultures towards innovation and a disruptive mindset in order to drive growth. These trends have raised a question – are our performance management systems, once pillars for tracking, rewarding, and motivating employees, outdated?

Research by the Boston Consulting Group shows a correlation between competence in performance management and the organization's financial outcomes. Organizations that have high quality performance management processes have twice as high revenue growth and profit margin. The question is, what does it mean to have a competent and functional performance management system? Organizations are experimenting with finding the middle ground between two extremes: no performance review and formal, structured, mandatory, yearly performance reviews with forced ranking.

It is safe to say that both extremes cannot be considered as functional performance management solutions anymore. Organizations, especially large and complex ones, cannot move towards the same goal and make strategic decisions regarding people without some kind of goal setting and appraisal. On the other hand, classical performance management is losing its meaning and credibility among employees and team leaders, often being considered an unnecessary administrative burden. Human resource teams are redesigning processes accordingly and even renaming their own function to "people operations" to reflect this shift in mindset.

ONCE A YEAR → MORE FREQUENT

One of the most powerful motivational and growth tools, and at the same time the least expensive, is feedback. Providing structured, in-depth feedback only once a year puts too much emphasis on the past and not on the future. In addition, feedback is most effective when it is timely. That is why organizations design feedback sessions more often – usually quarterly but even more frequently, if business processes are fast.

FORMAL → INFORMAL

One of the biggest complaints about the yearly performance review is

that it is too formal a process, focused on criteria and distribution and not on the individual. If we want feedback to be inspiring and interesting for both parties involved, it needs to be human to human. I, as a human, have a perspective to share with you and you, as another human, have a reaction and response to that. With that mindset, we are building a culture of feedback and shifting the focus from our formal positions to different perspectives and responsibilities. In such an environment, feedback can be shared from all sides (not only from the supervisor, but also from team members) and seen as a gift, not as an evaluation or final verdict.

RANKING → IMPACT

Most of the classical performance management processes have rating scales: A to C, 1 to 4, 1 to 5, or categories like "exceeds expectations", "meets expectation", or "needs improvement". Such methods are good for statistics, but bad for morale. Putting people into categories reduces information about them and gives them labels that are not very motivational. That is why more and more organizations are moving towards impact scales that take into consideration the whole impact of the person and provide finer scales (1 to 100 or even sliders to avoid numbers). With this approach, we still have numbers for statistics, but can detect minor shifts and consider more factors.

COMPARED TO OTHERS → COMPARED TO MYSELF

Performance appraisals are performed by people who are far from perfect instruments. For years, organizations have built more and more mechanisms to reduce human error in the performance evaluation process: forced ranking, calibration sessions, and multilevel appraisals. All these methods have one big fault – they compare team members to one another. The problem with that particular approach is that it damages team spirit and supports mediocrity. The focus of more recent redesigns of the performance management process is on an employee's comparison with themselves. Emphasis is then on growth, not competition with others.

All of these changes are welcomed by employees, but put more responsibility on team leaders. They need to develop greater leadership skills in order to be able to carry out these changes. Emphasis is not on process, but on development and their relationship, which can be more challenging, but at the same time much more rewarding.

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REMOVING ADMINISTRATIVE BARRIERS

IN THE PUBLIC PROCUREMENT LAW BY AMENDING REGULATIONS – STREAMLINING THE PROCEDURE FOR PROOF OF GROUNDS FOR EXCLUSION

By Don Markušić, Lawyer and former AmCham President; Mara Puljić, Lawyer; Ivan Prskalo, Legal Counsel, Strabag SE



>>> **DON MARKUŠIĆ**



>>> **MARA PULJIĆ**



>>> **IVAN PRSKALO**

TOO OFTEN, we hear complaints about the adverse investment climate in Croatia and the country's proverbial 'red-tape'. Sometimes all it takes to make things simpler is to make those who can make them simpler aware of the often-unintended burden, as they are often unaware of the practical consequences of the law. It is then possible to propose a solution that will make a world of difference to the investor and which will be completely acceptable to the authorities. Streamlining the requirement to obtain statements or certificates of no criminal conviction as part of the tender documentation is a case in point.

The Public Procurement Act (Official Gazette NN 120/16, the Act or Law) requires a tender to include statements or certificates of no criminal conviction from every person who has a managerial position within the company. For large corporations, this could literally mean tens or hundreds of these documents. When this was explained to the Ministry of Economy, the solution was to provide a simple sentence in the new Regulations on Tender Documentation and Bids in Public Procurement Procedures (Official Gazette 65/17, the Regulations) whereby one person could provide this Statement on behalf of all of those enumerated

in the Law, thus making an arduous requirement very simple without abrogating the Law or having to go through the time consuming, and politically difficult, process of making legislative changes in Parliament.

A conviction by final judgment is one of the grounds for exclusion of a bidder or economic operator from participation in a procurement procedure stipulated in Article 57, paragraph 1 of EU Directive 2014/24. This also applies when the person convicted by final judgment is a member of the administrative, managerial, or supervisory body of that economic operator or has powers of representation, decision, or control therein. Furthermore, Article 60 of Directive 2014/24/EU prescribes the means of proof as evidence for the absence of ground for exclusion set out in Article 57 and for the fulfillment of the selection criteria in accordance with Article 58 of Directive 2014/24/EU. These include the production of an extract from the relevant register, such as judicial records or an equivalent document issued by competent judicial or administrative authorities in the Member State or country of origin or the country where the economic operator is established show-

ing that those requirements have been met, or a certificate issued by the competent authority in the Member State or country concerned in the case of the economic operation being bankrupt or is the subject of insolvency or winding-up proceedings.

Directive 2014/24/EU was incorporated into Croatian national law on 1st January 2017 with the entering into force of the new Public Procurement Act. The abovementioned provisions of Directive 2014/24/EU, namely Articles 57 and 60, appear in some form in Articles 251 and 265, respectively, of the Public Procurement Act.

Proving the absence of grounds related to conviction by final judgment is particularly burdensome, impractical and almost impossible for large multinational companies, considering that under Article 251 of Public Procurement Act, this evidence would involve all persons who are members of the administrative, managerial, or supervisory board of the company. This means, that each member of the administrative, managerial, and supervisory board enrolled in the court register as well as those to whom representation powers were transferred, must each submit a verified statement under oath confirming the absence of a previous criminal conviction.

As a result of the private sector informing the Ministry of Economy of the abovementioned unnecessary burden, the new Regulations that the Statement prescribed by the Law, proving the absence of circumstances for excluding an economic operator on the basis of a conviction by final judgment, can be given by a person who is statutorily authorized to represent the company on behalf of all other persons who have managerial positions within the company. Furthermore, this comprehensive statement may also confirm the absence of grounds of exclusion of the economic operator that are not necessarily covered by the certificate of the competent authority.

A significant simplification in the procurement process could also be achieved by integrating the European Single Procurement Document (ESPD) with databases and/or information systems for pre-qualification of suppliers, e.g. the linking of national databases. In this case, it would be possible to check whether economic operators comply with the exclusion or selection criteria in public procurement procedures. The full potential of the ESPD should be exploited with the integration of a national ESPD with the e-procurement system and registers or data basis of non-criminal record certificates of each Member State. This would enable the following three different objectives to be reached: 1. Greater customization and adaptation to national conditions; 2. Fostering of the digitalization of public administration; 3. Creation of a basis for simplification of procedures via the implementation of the Once-Only Principle. Although the eESPD was developed as a transitory tool only,

the European Commission's eESPD reported very high usage.

It is evident that the requirement to provide only one statement on behalf of the economic operator which proves the absence of grounds for exclusion, whereby not only that the economic operator has not been the subject of a conviction by final judgment, but also none of the persons that are authorized to represent the economic op-

erator either as members of the supervisory or other boards, brings Croatian Public Procurement Law in line with Directive 2014/24/EU in relation to alleviating administrative procedures for all participants, including the public authority, as well as the economic operator in public procurement proceedings, as far as collecting all of the tender documentation is concerned.

report

LESS THAN COMMON PROCUREMENT REMEDIES

By Josip Marohnić, Marohnić, Tomek & Gjoić Law Firm

WHEN ONE SPEAKS OF LEGAL remedies in public procurement, an appeal to the State Commission for Supervision of Public Procurement Procedures is what first comes to mind. And rightly so, since only a handful out of every 1,000 cases are handled at a judicial venue. Any economic operator can serve the appeal to the State Commission and to the contracting authority if it suspects a breach of the procurement law. The time within which proceedings may start is generally limited to 10 days, beginning with the day the breach had been committed in the particular phase of the procurement. The State Commission publishes almost all of its decisions without sanitization, hence this remedy and the route are generally considered well explored in practice.

ADMINISTRATIVE COURT CHALLENGE

The vast majority of all judicial reviews in public procurements occur following a challenging of the State Commission's decisions with the administrative court. The State Commission's decisions can be challenged by raising a claim with the High Administrative Court within 30 days. In this judicial case, the State Commission stands as the respondent, not the contracting authority nor the (successful or otherwise) tenderer. Public Procurement Law requires the High Administrative Court to make a decision within 30 days. The current case term averages at 560 days. The High Administrative Court thus petitioned to the Constitutional Court that the new statutory term is impossible, and halted processing all cases until the petition is resolved.

This remedy is not very effective in practice, and not only because of its duration. Filing a claim with the High Administrative Court

does not automatically prevent the effects of the challenged decision. In other words, the procurement continues, and the procurement contract may not only be entered into, but fully exercised by the time the High Administrative Court decides. The suspension may be allowed by the Court if the claimant demonstrates irreparable damage as likely. Claimants may also seek interim orders (e.g. requiring the contracting

authority to refrain from entering into the contract), but these petitions often only get decided with the merits of the claim when it is usually too late to make any use.

COMPENSATION OF DAMAGE IN CIVIL PROCEDURES

The Public Procurement Act expressly provides that a person who suffered damage as a consequence of the law's breach can seek compensation from regular (civil) courts under general rules on tort liability. As a matter of principle, these general rules provide that all damage should be compensated, meaning regular damage, loss of profit, as well as non-material damage (and legal entities are eligible to claim it). However, the records of the State Commission do not show this remedy had been used, not even in one out of a thousand instances. This is in some part due to the high burden of proof necessary to demonstrate the required elements of the liability, and also partially because State Commission decisions would be held as preliminary finding that could be hard to overturn.

But the potential advantages of civil procedures may outweigh these drawbacks. As opposed to the 10-day State Commission appeal periods, these remedies have the benefit of long statute of limitations (5 years since the damage occurred, but 3 years since the tortfeasor committed the damaging action and it had been revealed). A claim for compensations may be directed towards any tortfeasor the claimant identifies, be it the State Commission, the contracting authority, other tenderer, or any other legal person or individual.

There are infinite scenarios that may be good for this remedy. It is not only unlawful contract awards that may cause damage. Even initial market engagement may drive the expectations of market participants in a damaging way. The same also applies to abuse of legal remedies.

It has not been common in Croatian court practice to resort to compensation of damage caused in or around public procurements in civil procedures. Therefore, it is hard to assess how effective this legal remedy really is. Practice will tell, but only after it is created. Lawmakers have only set the fundamentals of what can be claimed and achieved. It is up to law practitioners to finish, to make use of the tool provided, and have the final say on whether that tool is useful or not. The first award of damages will surely raise the awareness of all stakeholders to behave more responsibly in public procurements.



>>> JOSIP MAROHNÍĆ

WHAT DOES GDPR INFLUENCE THE MOST?

By Marija Božičev, IT Advisory Director, EY Croatia



>>> MARIJA BOŽIČEV

GDPR IS AN OMNIBUS DATA PROTECTION LAW, which will come into effect on May 25, 2018. This regulation applies to any organization, regardless of geographic location, that controls or processes the data of an EU resident. The regulation will have a significant impact on business in all industry sectors, bringing changes for business in terms of both cost and effort. The introduction of new rights for individuals, such as the Right to be Forgotten and the Right to Portability, as well as introduction of mandatory breach notification, are likely to increase the regulatory burden for organizations. Businesses need to review their current data protection compliance programs to determine next steps and furthermore decide on the level of investment they need to make, so as to address the change.

Privacy and data protection is increasingly in the spotlight, undergoing a paradigm shift in light of the new General Data Protection Regulation (GDPR) and uncertainty post Brexit:

- Personal Information (PI) is a valuable asset through intelligence and monetization opportunities;
- Privacy awareness of the public has increased significantly, exacerbated by frequent personal data breaches catching media attention;
- Demonstrating good privacy governance and practices will be considered by regulators.

GDPR can frustrate or support the digital proposition. Companies nowadays collect a large amount of data, which might lead to the collection and/or creation of personal identifiable information.

As a first step, each of us (companies, vendors, and governmental institutions) will have to: define where we have personal data, identify all data flows - internal, and external (in the country, out of the country, out of the EU), assess if/which local data protection laws and regulations need to be considered, determine risk appetite from a compliance/reputational perspective, and consider current data protection maturity for each of the capabilities. Here it is extremely important to define all data sources, not only digital ones but also paper ones, video and audio recording, pictures, archived documentation, etc. Moreover, organizations will have to identify impacts to and chal-

lenges for business areas by assessing internal (e.g. sales, HR, legal, IT), external (e.g. IT suppliers, customers), and international transfer (e.g. intercompany) data flows.

It is obvious that there is no organizational part which remains unaffected. Starting from organization entrances, where organizations ask for ID cards, to recording call centers' communication or video recording for corporate security protection. It influences any new product or service development which has to take care about privacy Design Principle. Then, we talk about all the organizational archiving processes and documentation. The legal challenge is to align all our contracts with clients and vendors, while aligning all consent drafts is a battle in itself. IT security and digital data challenges are most understood by organizations and do not need any additional or detailed descriptions. Personal data stored in HR files in all shapes, from paper to digital, from pictures to videos, are subject to compliance activities.

Finally, organizations do not want to face reputation risk by not being able to answer client requests to be forgotten or to withdraw consent. This means all employees are going to be trained and ready for serving new client requests arising from GDPR rights.

Privacy is no longer exclusively situated within the legal realm, but has rather evolved into a multi-disciplinary issue. Organizations are struggling to establish a comprehensive model to lead privacy transformation. For that reason, a new, collaborative model is needed to unite the multiple dimensions of privacy within the organization. Many organizations are unaware of their data flows and have launched ambitious data flow mapping initiatives. Data flow mapping exercises are too often performed in a manner that is too detailed and resource consuming, even though a more limited scope is sufficient to facilitate the creation of a privacy register. Data discovery tooling can be used to further detect structured and unstructured data.

Privacy impact assessments (PIA) need to be performed for the organization's data flows and a risk-based approach should be adopted to focus on high impact data flows. Through data flow mapping, non-compliances with the GDPR's requirements, such as the right to be forgotten and data retention, are identified. A targeted approach allows for prioritization of actions and the identification of those which can be pursued centrally to facilitate integration with the entire organizational data governance (including Privacy by Design).

The ultimate task is to achieve GDPR compliance on an organization's global level. Finally, there is one question left to answer – are you ready for GDPR?



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PREPARING FOR GDPR

By Tomislav Tucibat, Major Accounts Manager Adriatics, Fortinet

THE CONTINUING DIGITIZATION AND GLOBALIZATION of our economy is becoming increasingly reliant on the control and processing of personal data. And while this presents enormous opportunities for business, it's accompanied by a growing public awareness and concern for the importance of personal data protection. The European Union's General Data Protection Regulation (GDPR) is a response to this concern.

INDIVIDUAL RIGHTS

At its core, the GDPR defines the rights of the individual as they relate to data protection. The first challenge towards GDPR compliance is therefore to audit, and if necessary modify, the way an organization collects, stores, and processes personal information in accordance with these rights. For some organizations, this will present an opportunity to streamline operations, eradicating unnecessary data collection and limiting processing to only that which is essential to core business goals.

NETWORK SECURITY CHALLENGES

Keeping pace with the evolving threat landscape is a challenge even without the GDPR's stipulation for 'state of the art' defenses. The enormous revenue from cybercrime ensures a level of resource and innovation that can be hard for any individual company or even national government to match. Part of the problem comes from the way cyber security has evolved, with the discovery of each new attack vector spawning yet another security solution to be added. Although each such addition may fulfill its role as intended, it does so mostly in isolation, with little or no interaction with the rest of the security infrastructure. This is not only hard to manage, but can easily lead to gaps and inconsistencies in the response to new threats – especially across a multi-vendor environment.

The challenge is compounded by the adoption of trends such as mobility, cloud computing, and the Internet of Things, all of which expand the effective attack surface, exposing new vulnerabilities, and eroding the traditional concept of a network border.

One response to new threats is to increase processing and controls, but as anyone familiar with airport / border security can testify to, increased controls can quickly lead to unacceptable chaos and delay. Additional processing also adds complexity, multiplying the

number of data points to be aggregated and interpreted when evaluating the best response to any detected event. Any solution worthy of the term 'state of the art' will not only need to overcome the above-mentioned challenges, but continually adapt to changes in the usage of technology and the evolving threat landscape.

REPORTING BREACHES WITHIN 72 HOURS

GDPR also introduces a new obligation for organizations to notify relevant authorities of any personal data breach likely to result in a risk to "the rights and freedoms of individuals" where feasible, within 72 hours of the event discovery.

The challenge of this requirement is to detect when a qualifying breach has taken place and determine which assets might be at risk. In 2016, the average time taken for organizations to become aware of a typical breach was almost five months. Even though the GDPR 72-hour notification window opens at the moment of detection, not the moment of intrusion, shortening the time to detection is still imperative, as the financial impact of a breach correlates strongly with the length of time the hacker has undetected access to the network.

Since it is clearly impossible to detect the undetectable, security administrators should accept and prepare for the inevitable and occasional intrusion, while striving to minimize such occurrences and hasten their detection through every means possible; even if a specific attack profile has not been encountered before, that does not necessarily render it undetectable. With the right combination of distributed traffic analysis and threat intelligence, along with technologies such as sandboxing, previously unseen attacks can still be blocked. The challenge for such advanced detection techniques is to distinguish the relevant signals from all other 'noise'.

The traditional approach to network security of having multiple isolated solutions report to, and then rely on, the decision-making abilities of a single human administrator, is rapidly becoming untenable. As both network complexity and the frequency of security events increase, a degree of collaboration and intelligent automation across the security infrastructure is essential.

CONCLUSION:

While GDPR compliance is not something that can be achieved through technology alone, the provision of 'state of the art' network security is clearly an essential first step. To reduce exposure to the potentially crippling implications of a serious data breach, it is necessary to minimize both the number of network intrusions, and the time to their detection.

A new approach to security in which all key components of the security infrastructure are woven together into a seamless fabric is required for GDPR compliance.



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PERSONAL DATA PROTECTION is one of the key issues to be addressed by companies, given the importance of transparency and the risk of personal data breaches. Personal data management and protection are particularly challenging for large companies, which possess large volumes of data about their customers, service recipients and employees. Furthermore, the issue of personal data protection gains additional importance in the light of the implementation of the General Data Protection Regulation (hereinafter: the "GDPR" or the "Regulation"), applicable from May 25, 2018, introducing numerous requirements regarding the confidentiality and security of personal data. The implementation of the Regulation implies a number of changes companies will need to implement, particularly in terms of personal data processing and protection. While the GDPR compliance has not been a significant topic among Croatian companies until recently, many European companies are already intensively working towards compliance with the Regulation. It is evident that certain companies in Croatia, particularly those from the financial sector and those handling considerable volumes of personal data, have already taken certain steps towards implementing the modifications necessary to align their operations with the GDPR requirements. Still, most companies in Croatia have not yet initiated appropriate activities towards the

should initiate their GDPR compliance activities as soon as possible. Deloitte has identified, based on its experience in performing GDPR compliance analysis and assisting clients with the GDPR implementation, some of the key areas companies should focus on in order to achieve compliance with the requirements of the GDPR. The figure below provides a more detailed outline of portability, records of processing activities and the security of personal data.



report

CHALLENGES ON THE JOURNEY TO GDPR COMPLIANCE

By Rado Bekeš, Manager and Matko Thes, Consultant Deloitte Savjetodavne Usluge d.o.o.



>>> **MATKO THES**



>>> **RADO BEKES**

alignment. Timely GDPR compliance will be very useful for companies, as they will be able to benefit considerably from the advantages of adequate data processing, while minimizing the risk of personal data being compromised. In addition, the GDPR envisages significant fines for those companies failing to align their operations with the GDPR requirements. Clearly, one may rightfully conclude that companies

DATA PORTABILITY

Data portability is defined as the ability to transfer digitally collected and stored personal data, and the ability to receive personal data by enabling access to personal data to another controller or processor (a company).

From a technical perspective, data controllers and processors will have to ensure that systems and applications they use to collect and store personal data have an additional functionality in terms of data transfer, which will in certain cases require a redesign of the existing systems. Furthermore, the data transfer functionality implies the ability to export data in a machine-readable format to allow the re-use of the same personal data. From the perspective of natural persons (as data subjects), the right of data portability allows them a greater control over their personal data, as they will have the possibility to obtain their personal data, previously provided to be used by the data controller, upon request. Therefore, information-driven companies will need to establish and implement supporting processes aimed at executing an efficient (manual or automatic) transfer of personal data at request of a data subject (a natural per-

son). The data delivered on such a request should also be in a machine-readable format to enable the data subject to transfer them to another data controller without any additional burden in terms of the need to process them for the purpose of loading them into a system. The GDPR emphasizes the importance of data portability, especially for companies providing telecommunication, mobile, banking and utility services, and similar “customer intensive” industries, given the frequent need to transfer personal data.

In practice, data portability means that companies have to provide clients with a copy of all personal data related to them. This primarily includes information that customers make available in relation to a specific service or product (e.g. location data). In addition, it is necessary to take into account the data delivery format in order to facilitate the re-use of a user’s data set. Sending an email could be a good example, as an email containing relevant personal data must be delivered in a format that preserves all the metadata required for making all relevant personal data available for re-use.

Aligning business operations with the GDPR data transfer requirements can be a time-consuming and costly process for companies that have not yet implemented the “privacy-by-design” approach. Therefore, defining an efficient personal data processing approach on time is a must.

RECORDS OF PROCESSING ACTIVITIES

Records of processing activities is a key GDPR requirement and hence a major challenge for businesses. The requirement is defined in Article 30 of the Regulation and imposes the obligation to outline all processing activities regarding personal data. Additionally, companies will have to document every processing activity regarding personal data, which can also be challenging from the aspect of internal (or intercompany) coordination.

This means that every company will be responsible for maintaining a record of all personal data processing activities. The record must be kept in both written and machine-readable format, and should include the following data: the name and contact details of the controller, the purpose of the processing, a description of the categories of personal data, the envisaged time limits for erasure of the different categories of data and, where possible, a description of the technical and organizational security measures regarding personal data.

The data processing requirements apply to both data controllers and data processors. Therefore, each data controller and processor will have to keep an appropriate record of personal data processing activities, containing the name and contact details of the processor or processors and each controller on behalf of which the processor is acting, the categories of processing carried out on behalf of each controller and a general description of security measures regarding personal data.

In order for companies to timely prepare for adequate processing activities of personal data, it is necessary to establish a unified organizational system that will enable structured documentation of personal data and should shift focus on coordination between different departments within the company. By improving the personal data processing, companies will be able to efficiently structure new personal data, while simultaneously maintaining and updating existing personal data.

SECURITY AND NOTIFICATION OF PERSONAL DATA BREACH

Security represents an important aspect in the processing of personal data, and it gains even more importance with the introduction of GDPR. Digital security systems based solely on preventive measures are no longer an adequate level of protection. Companies that strive to successfully deal with the requirements of personal data security, must complement their preventive measures by designing and implementing a system capable of detecting both security risks and potential security threats. In addition, timely reaction is required to avoid damage resulting from personal data breaches. The GDPR makes personal data security an even more important aspect of business, by introducing the personal data breach notification requirement.

In improving personal data processing systems, companies should give priority to the assessment of a potential risk of infringing the rights of natural persons as a result of a personal data breach over financial risks they may be exposed to in case of personal data breaches. Although they should focus on both aspects, the GDPR defines the rights of natural persons as a necessity and therefore a priority for a company.

The GDPR proposes a number of security measures, such as pseudonymization and encryption of personal data. Furthermore, setting up activities for mitigating risks of personal data breaches and implementing a process for regular monitoring of security threats are also suggested for preventing personal data breaches.

The GDPR also regulates the responsibility of data processors. According to the Regulation, the security of personal data is no longer the sole responsibility of the data controller, but also the responsibility of each data processor. Therefore, data processors must establish their own personal data security measures. In practice, this means that data processors may be directly responsible for personal data breaches and can no longer be protected by the data controllers.

A novelty introduced by the GDPR is the obligation to report a personal data breach. If the data controller or processor identifies that a personal data breach has occurred, the supervisory authority has to be notified within 72 hours, unless the data controller can demonstrate that the personal data breach is unlikely to result in a risk for the natural person(s) concerned. In order to avoid incidents associated with the breaches of client personal data, companies should establish appropriate measures to tackle potential threats and simultaneously identify and mitigate the impacts of, or loss resulting from, personal data breaches.

CONCLUSION

In this article, we have presented key areas that companies should focus on in order to become compliant with the GDPR requirements. Given that GDPR is applicable from May 2018, there are many challenges companies are facing, from the legal and IT aspects as well as in terms of internal processes. Since penalties for non-compliance with the GDPR requirements could reach 4 percent of a company’s worldwide annual turnover or EUR 20 million (whichever is the greater), companies should strive to reach compliance not only to avoid fines but also to leverage from further benefits, such as increased accountability, reputation and trust among clients, a better understanding of their customers and a higher level of personal data protection and security.

WITHOUT EXCEPTION, every business needs real estate, whether owned or rented. Moreover, all the employees of these businesses are either property owners, or are renting the property.

Given the economic circumstances of the recent past, the citizens of Croatia have a higher number of owned real estate as compared to citizens of other EU member states. As a reminder, the historic

circumstances were such that due to hyperinflation, loans were inexpensive, savings in banks were insecure, and real estate was the only form of savings and investment.

In view of the above, the "revolution" of introducing property tax was not surprising. The result of this revolution was that property tax was postponed or maybe even eliminated from the legislation. In this article, we would like to briefly explain what this property tax is about and to give a "background" to an introduction of property tax.



>>> **KREŠIMIR LIPOVŠČAK**

should strive to tax items which cannot "escape", namely real estate and consumption (VAT), as danger of tax fraud is relatively low and hence the cost of collection is also low, while reducing tax burden on work and capital. From that theory, let us return to practice, that is – let us see what the abolished property tax was about.

WHAT IS TAXED?

Property tax taxes property. However, property which is subject to taxation is property defined or described as such by the law; that is, not all types of property are subject to taxation. Property subject to taxation is defined as follows:

- Living space
- Business space
- Garage
- Other auxiliary facilities and unused areas
- Construction land

Given the above, agricultural land and the buildings on it are not taxable with property tax.

As far as construction land is concerned, the subject of taxation is construction land as defined by law. The definition is split into land used for business purposes and unconstructed construction land. These definitions encompass land zoned for construction which has the infrastructure required for construction (access road, electricity, etc.). It should be pointed out that there is a lot of inbuilt construction land that could not be sold or constructed on for different reasons, so far as we assume that the government will address this issue.

report

PROPERTY TAX: FACT VS. FICTION

By Krešimir Lipovščak, Partner, Crowe Horwath

IS THERE A LAW ON PROPERTY TAX?

Property tax is/was part of the Local Tax Act published in the Official Gazette no. 156 of 2016. This tax was governed by Articles 30 to 40 and Articles 50 and 51 of the Local Tax Act, which should have come into force on January 1st, 2018.

TO WHOM DOES IT BELONG AND WHY WAS IT INTRODUCED?

Income from the property tax belongs to the local government and gives local government absolute power on the issue of the amount, as well as the manner of spending the tax.

Croatia has been, due to the budget deficit, under "EU supervision", and as part of the supervision was supposed to introduce such type of tax. According to a government announcement, property tax would replace the tax on holiday homes, communal fees, and monument fees. Most of the other countries in the world already have this type of taxation, with Croatia a rare exception.

According to the recent theory of taxation, governments

WHO PAYS PROPERTY TAX?

The taxpayer is any person who owns real estate, as well as any possessor. If the owner is unknown and if there is no valid legal basis for ownership of the property, the possessor of the property is obliged to give a statement on who is considered the taxpayer. Exceptionally, if a taxpayer is not known, the taxpayer will be the one determined by the tax administration (of course, such a person has the right to appeal).

TAX CALCULATION

Property tax is calculated according to the total net floor area of the real estate (floor area is calculated in accordance with the terms and conditions for the determination of the protected rent) and to the surface of the land.

The annual amount of tax per square meter (m²) is calculated by multiplying the following parameters:

The criteria for calculating each of these parameters are as follows:

VALUE OF THE POINT

$$\text{point (B)} \times \text{zone (Kz)} \times \text{purpose (Kn)} \times \text{condition (Ks)} \times \text{age (Kd)} = \text{tax}$$

The value of point (B) is determined by the decision of local government (that is its assembly).

ZONE COEFFICIENT

The zone coefficient (Kz) is determined by the local government for each zone, and the highest coefficient is 1. The zones in the city or municipality are determined depending on the location and infrastructure on this location.

PURPOSE COEFFICIENT

The purpose coefficient (Kn) depends on the type of space and is set out in the tables below:

Type of real estate (housing)	Coefficient
Space for permanent housing and space used by non-profit organizations	1
Garage and auxiliary facilities	1
Unfinished construction land	0.5
Other spaces	Min 1 – max 5
An area that does not serve for permanent housing / Space rented to tourists	Min 1 – max 6

Type of real estate (business premises)	Coefficient
Manufacturing activities, hotels, apartment resorts, and camps	Min 1 – max 5
Other activities	Min 1 – Max 10
Land that is used for business activities	Max 10% coefficient for business space

The coefficient of use (Kn) is increased if the activity is performed in immovable cultural heritage property or in a cultural historical area, for the corrective coefficient of purpose, which is not less than one and not more than 12.

If the real estate is used for one or more purposes, the coefficient of use for the relative area used for that purpose is applied.

Local government is allowed to collect data in order to determine purpose of use, such as utility costs, passports, witnesses, etc.

The corrective coefficient for a holiday home for 2018 is determined by dividing the amount of tax on holiday homes determined by the decision of the representative body of the local self-government unit for 2017 and the annual value of the points from the regulation regulating the municipal economy determined by the decision of the representative body of the unit local self-government for 2017.

The corrective coefficient for the purpose of business activities in the cultural property is determined by dividing the height of the monumental rent per m2 from the regulations on the protection and preservation of cultural goods determined by the decision of the representative body of the local self-government unit for 2017 and the value of the points from the regulation regulating the municipal economy, by the decision of the representative body of the local self-government unit for 2017.

CONDITION COEFFICIENT (KS)

The condition coefficient (Ks) is determined according to the following parameters:

Type of space	Coefficient
Premises that are not suitable for use	0.8
Premises that are suitable for use	1.0
Facilities with additional amenities (swimming pools, saunas, sports grounds, cross-country trails, helio ports, and related facilities)	1.2
Land	1.0

AGE COEFFICIENT (KD)

The age coefficient (Kd) is applied to the premises, depending on the year of construction and is determined as follows:

Year of construction	Coefficient
Up to 1940	0.8
From 1941 to 1970	0.9
From 1971 to 1987	1
From 1988 to 2005	1.1
From 2006	1.2

Exceptionally, if the reconstruction is carried out on premises, the coefficient of age is determined according to the period of reconstruction. From the above, it may

be unclear if, for example, a renovated facade or roof could make the building younger for tax purposes. The coefficient of age (Kd) is 1 for the land.

PAYMENT MECHANISM AND CHANGES

The property tax resolution is rendered by March 31st for the current calendar year, according to the status of the real estate and taxpayer on January 1st of the current year, and is valid until changes occur. However, changes that occur during the year will be applied from the following calendar year.

GUARANTORS

Possessors are jointly and severally liable with owners for unpaid tax.

CONCLUSION

Property tax is known in most European countries, and it was only a matter of time until Croatia would introduce this tax as well. It is interesting that property tax has caused more debate in Croatia than any other one. Its introduction has been repeatedly announced for years, being postponed many times. The law regulating this tax was finally passed at the end of last year as part of the tax reform. According to the current state of affairs, its application will be postponed for its "improvement". No one likes paying taxes or loves the introduction of new taxes, so any new solution will not be a welcome one, but it would be good to at least resolve the issue of construction land, apartments with so-called protected tenants, and the value of the base point for calculation of the tax, which was in the current version left at the mercy of local authorities.

EMPLOYEE WELLNESS initiatives have become incredibly popular in the last few years. Workplace health and well-being programs not only have a positive impact on employees' wellness, they can also lead to a significant increase in employee engagement, team cohesiveness, and overall productivity.

A healthy employee is happier and more productive, which then reflects well on the business. According to research, a healthy and happy workforce can reduce costs by more than \$1,600 per employee, with reduced leave days caused by disability or unplanned sickness. Wellness programs are proven to be very effective and boast an average return on investment (ROI) of about 3:1. Outside of the direct financial gains, companies have seen reductions in employee absenteeism, staff turnover, and employee stress. However, employee well-being programs are not all about ROI; they are also about the value added to your company and your human capital.

In today's constantly evolving job market, to entice fresh talent, companies must stand out with holistic employee wellness programs to answer the questions millennials ask themselves when choosing a



»» ERSTE&STEIERMÄRKISCHE BANK EMPLOYEES AT THE B2B RUN

- On-site fitness programs: Physical activity is known to bring balance, joy, longevity and health, and it also boosts work productivity. To promote physical activity, companies offer tango dancing, guided tai-chi, pilates, and yoga classes, as well full-scale on-site fitness centers.
- Healthy habits: Companies provide the onsite resources that employees need to make healthy choices, including healthy food choices, free fruits and veggies. Employees are encouraged by posters to take the stairs and choose from various subsidized sports activities.
- Mental health: Poor mental health results in less productivity, more absenteeism, and low job satisfaction. The trend of total well-being

report

A CASE FOR PUTTING EMPLOYEE WELLNESS FIRST

By Martina Kessler, Certificate Employer Partner Project Manager, SELECTIO

company – “Will I be happy here?” and “How will this job support my personal needs?”. A holistic approach to employee well-being considers the full spectrum of wellness, including mental, emotional, and physical elements. A holistic employee wellness program will help your recruiting and retention efforts and serve as an attractive perk of working for your company.

According to an analysis of the HR practices of 40 companies that were awarded the Employer Partner Certificate, a top sign of recognition for quality human resources management in Croatia, it has been found that those companies provide various wellness programs and strategize for employee health. To boost the well-being of employees, Employer Partner organizations are taking the following initiatives:

- Flexible working arrangements: Flexibility is the key to improving work-life balance. Employees with flexible work schedules have higher levels of job satisfaction and less absenteeism, along with reduced rates of turnover. The possibility to work from home can be seen as a competitive perk and is beneficial in reducing stress and even increasing productivity.
- Healthier work environment: Companies focus on creating and promoting a culture of wellness. Part of creating a healthier work environment entails rethinking the physical work environment and promoting walking meetings, on-the-hour power naps and standing desks.



»» MARTINA KESSLER

involves a shift to an emphasis on educating employees on mental health and providing the resources they may need, such as therapy.

- Financial education: Offering classes around financial literacy as a part of the work site wellness program helps employees struggling with finances who have difficulty concentrating and performing tasks, so it makes good business sense for employers to provide assistance.
- Stress management: Corporate wellness programs are adding stress management classes and education to help employees learn how to better cope with work-related stressors.
- Mindfulness training: Mindfulness practices such as meditation, breathing, and yoga help employees be more present, relieve stress as well as enhance their efficiency.
- Host team outings: Companies grant team budgets for activities such as cooking classes, bowling, scavenger hunts, karaoke contests, escape rooms, or go-kart racing so that employees get the chance to know one another outside the office in a fresh environment.
- Retirement coaching: The practice of offering coaching for life after the employment relationship ends fosters positive morale, encourages mindful career planning, and enhances productivity.
- Support the local community: Companies encourage volunteering by offering programs such as paid time off for volunteering, days of service, or skills-based volunteering on company time.
- Sense of purpose and contribution: Creating corporate social responsibility programs that engage employees in non-profit causes



»» A BREATHING EXERCISE AT PLIVA HRVATSKA

and educational development programs is key to experiencing well-being, as they offer purpose and opportunities to contribute to others.

According to the experience of Employer Partner companies, to ensure the success of a company's wellness program, it is important to follow four basic rules:

1. Lead from the top. For health and wellness to be genuinely viewed as organizational priorities, there needs to be leadership by example. Buy-in from top management is necessary and the CEO needs to participate actively and promote healthy lifestyle choices.
2. Apply marketing principles. Program marketing will go a long way towards increasing visibility and driving employee participation. Make sure you are developing materials such as posters and flyers in the workplace and circulating important information via e-mail newsletters.
3. Make it easy, accessible, and fun. Provide on-site services and breaks for wellness, use apps for tracking fitness goals or organize competitions. Infusing fun is one of the best ways to engage employees, and engagement is one of the keys to a successful workplace wellness program.
4. Celebrate success. Give employees an opportunity to praise their coworkers with wellness recognition cards or via employee recognition apps. Even simple smiley face stickers provide instant recognition, which helps build team morale and provides extra encouragement.



report

VISIT USA CROATIA

By Goran Rihtarić, EX-ALTO d.o.o.

IN SEPTEMBER 2017, Croatia became a new member of the Visit USA network family. Visit USA Committees are funded worldwide, in accordance with Brand USA as the destination marketing organization for the United States, with the mission of increasing incremental international visitation and enhancing the image of the USA worldwide.



Visit USA Croatia (VUSA

Croatia) members are travel professionals dedicated to increasing destination awareness and providing leisure and business travel arrangements to the United States of America. Visit USA and its members are committed to providing the market with information that is timely, accurate, specifically aimed at leisure and business travelers, and delivered by experienced and professional Croatia-based companies.

The first meeting was held at the U.S. Embassy in Croatia, and organized by the U.S. Commercial Service and EX-ALTO d.o.o. as presiding members. Ms. Nina Čerkez as the Vice-chair and Mr. Goran Rihtarić as the Chair presented the fundamentals and plans of VUSA Croatia to major outbound travel business representatives. In 2016, there were 21,121 registered travelers from Croatia who visited the USA, and as the number of visits is constantly growing, the interest for the work of the VUSA Croatia will surely follow that trend.

The first project VUSA Croatia will be supporting is the IPW advisory committee in Croatia and the IPW 2018 (www.ipw.com). IPW is the travel industry's premier international marketplace and the largest generator of travel to the U.S. In only three days of pre-scheduled business appointments, more than 6,000 delegates representing U.S. travel organizations from every region of the USA as well as international and domestic buyers and media from 70+ countries meet face-to-face to conduct future travel business to the USA. IPW changes location each year and host cities until 2025 have already been decided.

In 2018, IPW will celebrate 50 years of bringing the world to America. IPW 2018 will be held Saturday, May 19, through Wednesday, May 23, at the Colorado Convention Center in Denver, CO.

Registration started Monday, October 3, 2017. As the number of delegates is limited and interest for applying is considerable, all interested are advised to register as early as possible. For more information on the program and how to register, visit <https://www.denver.org/ipw2018/events/evening/> or contact Nina.Cerkez@Trade.Gov.

»» THE 161ST ANNIVERSARY OF TESLA'S BIRTH COMMEMORATED IN ZAGREB



The three-day event Tesla & Friends: Science, Technology and Innovation Day, was organized in Zagreb by The Nikola Tesla Association – Genius for the Future, to commemorate the 161st birthday of the genius Nikola Tesla. Tesla's achievements were celebrated through lectures, discussions, and artistic performances.

The three-day commemoration opened with a lecture at the Nikola Tesla Technical Museum, followed by an evening cello concert performed by Ana Rucner on Budek Lake. The ceremony of the annual Nikola Tesla – Genius for the Future Award was held at Esplanade Zagreb Hotel on July 10th. Guests from the scientific and cultural scenes, as well as US and Indian ambassadors, were welcomed by Ms. Vesna Bedeković, envoy of the Croatian Parliament Speaker, Ms. Jelena Pavičić Vukičević, the envoy of the Deputy Mayor of the City of Zagreb, Mr. Davor Bernardić, the Parliamentary Representative, Mr. Ivo Josipović, former President of the Republic of Croatia, Ms. Andrea Doko Jelušić, the Executive Director of AmCham Croatia, Ms. Sandra Bischof, the Dean of the Faculty of Textile Technology in Zagreb, Mr. Ivan Bračić, the President of Croatian Innovation Association and Ms. Dragica Mihajlović, the President of The Nikola Tesla Association – Genius for the Future. The annual awards were presented in three categories. Jan Pršle, a pupil of Zagreb's Dragutin Domjanić Primary School received awards for the Physics and General Knowledge on Tesla Quiz. In the category of Creative and Innovative Products and Souvenirs Inspired by Tesla's Inventions, innovator Zlatko Dražić from Požega won the award for the "Remote Control Mower", while the "Smart Bench", invented by Ivan Mrvoš from Solin won the Tesla Environmental Protection Award. The international conference "Tesla in Zagreb", where inventive Croatian entrepreneurs and scientists shared their knowledge, was held on July 11th. The manifestation closed at the Gavella Theater with the play Tesla Anonymous, directed by Filip Šovagović.

»» CROATIAN POST OPENS AN ONLINE SHOP

Žuti klik – Get the Most for Your Money

The Croatian Post's online shop, Žuti klik (Eng. Yellow Click), was launched at the beginning of September. Along with numerous payment and delivery options, its users are offered a wide range of products at very affordable prices.

Every buyer will find something to their taste at www.zutiklik.hr. A wide selection of high quality products is available in the following categories:

- garden and tools,
- toys and equipment for children,
- sports and leisure,
- home,
- deals and seasonal products.

New categories with more attractive products will be added frequently. Žuti klik's special feature is that all the products can be ordered, besides online, at any Post Office of the Croatian Post or by calling the Contact Center at the number 072 07 07 07. Therefore, Žuti klik marks the start of a new age of e-commerce in Croatia. A large network with over a thousand post offices where products can be ordered, will become the first stop for ordering products online for many buyers in Croatia.

The main benefit for all buyers is the free delivery of ordered products, whether to their home address or to the nearest Post Office. Besides the delivery address, the users themselves decide on the payment method, and can choose to pay by card, PayPal, or in cash to the postman upon delivery.

For the Croatian Post, digitalization is a philosophy of development and the drive for implementation of new projects, since level of innovativeness and speed of adaptation to the digital world are elements which guarantee survival. This is an important part of the Business Development Strategy Pošta 2022. By developing new and technologically innovative solutions in the field of e-commerce, the Croatian Post has been recognized as a company which follows trends and develops high quality services for the current and future needs of its users.



»» FORUM ZAGREB CONGRESS CENTRE HAS INTRODUCED THE NEW INTERACTIVE DISPLAY

Technological Innovations and Networking Are at the Heart of Successful Business

If they want to do well in business, companies have to keep a constant eye on technological innovations, and not only in the segment within which they operate. They should stay current with novelties in as many areas as possible. Constant changes, adjustments, and keeping up with trends are at the heart of every successful business. Clients want top-notch and quality service, a personalized approach, and keeping track of their business needs. They also expect that their partner company will keep up with technology by offering them new services, methods, and business solutions.



Staying on top of client needs and keeping up with the latest technology trends in audio-video solutions, FORUM Zagreb Congress Centre has intro-

duced the new interactive display Newline TT-6515B in its offer, a device with impressive features whose purpose is to increase work productivity. The display is equipped with multi-touch technology and as such enables simultaneous operation of the display by multiple users. Presentations are very important to clients at any event and this interactive display with Backlit LED technology ensures images of the sharpest and clearest quality. Furthermore, the display operates in the same way as mobile phones and tablets, thus enabling us to manage it and communicate in the same manner as with devices that we use daily.

The use of this impressive multi-touch display provides clients at the Forum Zagreb Congress Centre with a completely new experience of presentation and meetings. Meetings are more productive, efficient, and remarkably simplified. In addition to keeping track of technological innovations, networking is as equally important for business development. Exchange of ideas, business opportunities, contacts, and simply social networking are important factors in a company's success.

»»» **FORTINET FORTIGATE VIRTUALIZED SECURITY AVAILABLE FOR VMWARE CLOUD ON AWS**

Provides secure application mobility and consistent policies across enterprise hybrid clouds

Fortinet, the global leader in high-performance cyber security solutions, announced that its FortiGate Virtual Machine (VM) is available to customers of VMware Cloud™ on AWS.

Launched with initial availability in AWS US West Region (Oregon), VMware Cloud on AWS brings together VMware's enterprise-class Software-Defined Data Center (SDDC) software and elastic, bare-metal infrastructure from Amazon Web Services (AWS) to give organizations a consistent operating model and application mobility for private and public cloud.

The FortiGate VM enables an existing VMware-based private cloud to securely extend to the public cloud with site-to-site connectivity, cross-cloud segmentation, and consistent security policies for customers of VMware Cloud on AWS.

As enterprises transition to hybrid cloud infrastructure, 51 percent of recent survey respondents indicate that security remains a top challenge. FortiGate VMs provide VMware Cloud on AWS users with a combination of advanced threat intelligence



»» iStock-824766324

from FortiGuard Labs with the industry's leading security operating system, FortiOS, delivering complete security control, workload visibility, and management across physical, virtual, and cloud environments. Enterprises can now move workloads from the data center to the AWS public cloud securely, without jeopardizing policy visibility. Fortinet virtualized security has long been available to global enterprises and service providers running VMware vSphere, providing visibility into east-west traffic in virtualized data centers and private clouds. With FortiGate VM for VMware Cloud on AWS, organizations can expand their on-premise network to AWS with secure site-to-site VPN connectivity and Fortinet Security Fabric visibility capabilities for application mobility. Organizations can ensure that an application running on vSphere has the same security posture throughout the hybrid cloud, regardless of whether the application is on-premises or in VMware Cloud on AWS, while providing proper segmentation of users and data between clouds.

»»» **VLAHOVIC GROUP OPENS BRUSSELS BRANCH AND JOINS GLOBAL PUBLIC AFFAIRS NETWORK**

The Vlahovic Group LLC, Croatia's first professional government relations firm, has expanded



its operations by opening an office in Brussels, Belgium. This makes Vlahovic Group the first Croatian GR outlet to have a permanent presence in the administrative heart of the EU.

Since Croatia became a Member State in 2013, and ahead of the country's first Council of the EU presidency in 2020, the firm has witnessed a growing demand for a constant presence in Brussels by local and global firms that require expert political knowledge of Brussels and Southeast Europe.

Currently, Vlahovic Group has five lobbyists registered in Brussels. By opening its own branch, the company now joins one of the most competitive lobbying markets in Europe, where over 11 thousand organizations and companies are registered for engaging with EU institutions.

Another significant step for the company was joining the prestigious group of select lobbying firms gathered by the Nextlaw Global Public Affairs Network, which was founded by the world's largest law firm Dentons, and which brings together 60 companies from more than 100 countries.

Since it was founded in 2012, Vlahovic Group has worked with some of the leading global multinationals in the areas of digital economy, energy, defense, finance, and environmental protection, advising them on political processes in both Croatia and Brussels. VG is registered with the European transparency register and has been since its founding.

The Vlahovic Group team offers a classic government relations portfolio, such as monitoring regulatory issues within Croatian and EU institutions, engagement with government and regulatory bodies, expert policy analysis, and policy driven business development. VG also issues a one-of-a-kind legislative and policy newsletter in Croatia called Intelligence Weekly.

NON – PROFIT

SAVEZ IZVIĐAČA HRVATSKE (SCOUT ASSOCIATION OF CROATIA)

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The Scout Association of Croatia is a voluntary, non-profit, and non-political association for the non-formal education of children and young people. The Association is open to everyone regardless of origin, race, sex, creed, or other personal characteristics. The Croatian Scouts are here to help children and young people grow up into independent, capable, happy, successful, fulfilled, and responsible individuals who are able to be of service to themselves, their family, their community, and humanity at large. Our mission is to ensure that children and young people get the opportunity to acquire useful lifelong skills and competences and to motivate them to accept and adopt the highest values of humanity and civilization.

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EICE is becoming the central organization in the field of promoting and nurturing compliance and ethics best practices in the Adria-Sava region, according to international standards.

We provide education, training and professional compliance community. By doing so, EICE helps professionals, managers and organizations in variety of sectors in Slovenia, Croatia, Serbia and the surrounding region to improve their competences in managing compliance and ethics program and related risks. In addition, we are providing access to international networking and connecting compliance and ethics community to other professional communities, like risk, internal audit, managers, social responsibility, PR etc. from variety of industries. We are connecting local and regional compliance community with the global one, through strategic partnership with ICA – International Compliance Association from UK. From 1. January 2018, our members will also become members of the global compliance community of ICA (by one membership), with number of other benefits.

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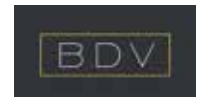
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PUBLISHER

American Chamber of Commerce
in Croatia

CIRCULATION

1.500 copies per issue

PUBLISHING SCHEDULE

three issues per year
(March, June, September)

DISTRIBUTION

- Direct mailing to management of AmCham member companies and other business partners and
- various government and international institutions (in Croatia and abroad) – including diplomatic corps and American Chambers in all European countries
- distributed at AmCham events

ABOUT MAGAZINE

- magazine is published in English
- archive issues are available online in pdf format at www.amcham.hr/publications/

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