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# IMPRESSUM

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*Embassy of the United States of America  
Zagreb, Croatia  
Office of the Ambassador*



**December 12, 2016**

**Dear AmCham Friends and Partners,**

It has been a busy year since I wrote to you last December. We have seen many changes in the economic and political landscape in Croatia and the world during that time. We worked together on business climate improvement initiatives with other foreign chambers and the Oreskovic government, and look forward to further progress under the new Plenkovic government. I continue to be impressed by the strength and professionalism of AmCham Croatia. The successful AmCham-Jutarnji business forum in October was a testament to your influence and focus on the issues that matter to your members. I was also honored to again participate in your Evening for Safe Steps, which this year raised nearly 500,000 kuna for demining activities in Croatia. Your continuing commitment to making this beautiful country a better place for all its citizens is inspiring.

The Croatian economy is steaming ahead, and could reach the magic 3% growth number for 2016. Unemployment is down markedly, while consumer spending, tourism, and exports are all up and contributing to the brighter outlook. Inflation remains low, in part thanks to continuing low energy prices. We have seen additional U.S. investment interest in Croatia, from the

Addiko Bank rebranding in July to the announcement by IBM of plans to locate an Innovation Center in Zagreb. Just this month, the Plenkovic government passed an ambitious tax reform package designed to improve the business climate and put more money in consumer's pockets, and we look forward to the enactment of the new public procurement law. The trends are positive, but a great deal of work remains ahead in 2017. I know AmCham will continue to be at the forefront of efforts to further improve the business environment in Croatia.

In the United States, meanwhile, we are preparing a transition of Administrations. Donald J. Trump, will be sworn in as America's 45th President on January 20, 2017. We will continue to focus on advancing the shared prosperity of the United States and Croatia under his Presidency.

Indeed, the year has indeed brought much change, and change brings with it opportunity. Our team at the U.S. Embassy in Zagreb and I look forward to our continued collaboration and partnership with AmCham in 2017 to deliver on the new opportunities to advance our shared interests.

Sincerely,



Julieta Valls Noyes

## Dear AmCham members,

It has been a year since the beginning of my term of office as AmCham President. It was quite a turbulent year, marked by early elections and government changes. However, we did get the necessary attention of government officials and the opportunity to initiate discussion. I am particularly proud of AmCham's remaining persistent in its endeavors to influence Croatia's business environment. We have succeeded in that aspiration, mainly through the active involvement of members like you in AmCham committees, as well as your work on position papers.

The increase of position papers has been significant, with 17 papers issued in 2016 as compared to 4 papers in 2015, and AmCham has actively advocated for these positions at all levels, influencing numerous areas of Croatian economy. I am convinced that this is a result of our clearly defined and well-planned processes, structures and the great support and leadership of our professional team at the AmCham office, which have led to an increase in both number and quality of AmCham position papers.

I am also extremely proud that this year, we have exceeded 200 members, all of whose competencies and business backgrounds further contribute to AmCham's vision of being one of Croatia's leading business associations. Finally, I cannot leave out the importance of various activities and events which have regularly facilitated meaningful discussions and cooperation among members and with relevant stakeholders. The many events, including lunches with President Kolinda Grabar-Kitarović and Minister of Finance Zdravko Marić, showcased our strength and ability to direct attention to topics relevant to the business community, but also our willingness to share experiences and become a partner in the development of a better business climate.

I find that AmCham's greatest strength is our know-how, both local and international, utilized for the creation of policies that significantly contribute to building a better working world. Therefore, we enthusiastically look forward to the upcoming year and our continued cooperation with the government, state institutions and general public.

That being said, I can only invite you to upkeep active involvement, share your valuable knowledge and insights, and keep supporting AmCham's work, as I am convinced that together we can influence changes that will benefit each AmCham member and our entire community.

Sincerely,



**Berislav Horvat, President**

## BOARD OF GOVERNORS

The AmCham Board of Governors is responsible for the strategic management and policy decisions of the American Chamber of Commerce in Croatia, donating their time, experience and connections for furthering the Chamber's goals. It is comprised of seven members coming from the senior management level of AmCham member companies. Board members are elected by the General Assembly, which meets annually and includes all AmCham Croatia members.

Board members' main duties are to hold regular meetings once a month, attend AmCham events, actively participate in the work being undertaken, and oversee at least one AmCham Committee. Also, Board members have the opportunity to occasionally participate in meetings with government officials regarding AmCham initiatives.



**Berislav Horvat**  
President  
Ernst & Young d.o.o.



**Boris Bauk**  
First Vice-President  
Hewlett-Packard d.o.o.



**Davor Tremac**  
Second Vice-President  
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**Ljubiša Mitof-Višurski**  
Secretary-Treasurer  
AbbVie d.o.o.



**Marija Pujo Tadić**  
Untitled Governor  
Odvjetnički ured Marija Pujo Tadić



**Natko Vlahović**  
Untitled Governor  
Vlahović Grupa d.o.o.



**Sanja Matić**  
Untitled Governor  
Abbott Laboratories d.o.o.



**Michael Rousek**  
Advisor to the Board  
Economic Officer - U.S. Embassy

## Dear AmCham members and friends,

The end of one year and the upcoming clean slate of the new one is a perfect opportunity to acknowledge all our members, partners, and friends for their commitment to our work. Making Croatia a truly business-friendly ecosystem, dedicated to attracting investments and becoming globally competitive, is something that we all wish for Croatia in the year ahead. Our members and partners are committed to contributing to this ultimate goal by sharing the best international practices and solutions, ones which could make Croatia stand out in the competitive race.

As an organization, we believe in a bottom-up principle – we identify our initiatives from daily obstacles faced by companies, and propose feasible solutions which have the power to change the system, and not just serve as one-time solutions. In the past few years, AmCham has matured into a solution-focused organization which is always credible and resourceful, creating value not just for members, but for the Croatian economy and society in general. Both individuals and organizations need time to mature and become independent, knowledgeable and acknowledged members of society. And as of December 2016, we are finally 18 and legal. To properly mark our next landmark 20<sup>th</sup> birthday, we need to prove that growth is not over, and that we can continue increasing the support we provide to our member organizations. We are still a young organization when compared to the 105-year-old U.S. Chamber, but nonetheless look forward to showing what we have accomplished throughout the years. The invitation to visit us in 2018 was extended to the highest executives of the U.S. Chamber, and was welcomed. We look forward to establishing a closer-than-ever relationship as well as realizing numerous joint activities. 2016 brought political turbulence for both our countries. While for Croatia it brought a certain political continuity, the world is closely watching the U.S. President elect, expecting the first decisions of the new administration.

The Chamber is already working hard to focus lawmakers' attention to jobs and growth in the U.S. Tom Donahue, the U.S. Chamber's President and CEO, held his traditional "The State of the American Business" speech on January 11<sup>th</sup>, a week ahead of the Presidential Inauguration. AmCham Croatia will continue to collaborate closely with both U.S. and Croatian administrations, and to be the bridge that connects these two economies.

The newly established Croatian administration has already made some important moves: a tax reform which will ease the labor tax burden, but also bring about a wider restructuring of the system, and the Public Procurement Act which also included AmCham's recommendations. Without a doubt, economic recovery is the most important point highlighted in this Annual Report by AmCham Croatia. I would also like to mention the Chamber's incorporation of 37 new member companies, and the great interest that was shown at the conferences, seminars, lunches and other social gatherings that AmCham Croatia organized last year, including 17 position papers accompanied by many meetings with the Croatian administration.

I would like to extend my heartfelt thanks to our members for creating AmCham's success by sharing their challenges and living their accomplishments with us.

Sincerely,



Andrea Doko Jelušić, Executive Director

### OFFICE OF THE EXECUTIVE DIRECTOR

The Office is responsible for the day-to-day management of all AmCham operations (events, committees' work, advocacy efforts), internal organization, and all other issues related to the management of AmCham. The Executive Director participates in all the Board of Governors' meetings and the AmChams in Europe Board, connecting AmCham Croatia's activities with other European AmChams as well as U.S. Chamber of Commerce.



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## ABOUT AMCHAM CROATIA

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### VISION

We aspire to be the leading business association contributing to a strong and competitive business environment in Croatia and growing transatlantic cooperation.

### MISSION

AmCham provides to members a forum for developing business opportunities, through promoting high standards of business practices, pursuing policy advocacy and offering high level networking.

### GOALS

- Foster ties between Croatia and the United States through trade and investment
- Strengthen partnership between the business community and the Croatian government at all levels
- Facilitate cooperation among members
- Promote regional trade and pan-European cooperation

AmCham is an independent, non-profit, non-governmental organization with more than 200 members and an accredited affiliate of the U.S. Chamber of Commerce in Washington and AmChams in Europe (ACE) network.

Members are provided the opportunity to expand their business and government contacts by attending numerous networking and business events we organize, exchange useful information and advocate issues important for doing business through committee work and also promote their company by using various AmCham communication channels:

- **Direct Marketing** - free-of-charge access to member contact information on Members Only pages & Yearbook. Contact information is regularly updated and the user friendly list is available upon request.

- **Publish** an expert article in News & Views covering industry trends or issues.
- **Member news** – opportunity to inform the AmCham community about company's successes, new products/services and changes in the leadership, it is published in News & Views, Newsletter and on AmCham web.
- **Q-Bulletin** - quarterly electronic publication offering free advertising opportunities for promotional text or ad which will be received by 600 direct contacts of decision makers.
- **Member2Member Discount Program** - AmCham actively encourages mutual cooperation within its membership. This program provides discounts from more than 30 member companies from various industries. By joining the program companies increase the visibility of their products/service portfolio, discounts are applicable to all employees of member companies.

Each year, AmCham organizes more than 45 various events, the majority of which include attractive sponsorship packages. By linking their brand to AmCham, members companies can increase their visibility and network of prospective clients and associates strengthening the competitive edge. AmCham events are attended by the top management of leading companies in Croatia, as well as government representatives and the diplomatic corps and regularly receive substantial media attention.

Chamber's positions on policy issues relevant to members' business operations (covering areas like environment, health care, IPR, tourism, public procurement, alternative dispute resolution and trade and investment) are discussed and defined within Committees' work and formalized into official position papers. These official positions are communicated to the highest Government levels as well to the public, and often discussed with Government representatives.

## POLICY INITIATIVES

### POLICY OVERVIEW

2016 has been a year of significant change, both in the Croatian political arena and in the organization and effectiveness of AmCham's policy advocacy work. Our eight committees prepared 17 well written position papers recommending concrete solutions to numerous problems faced by AmCham members in doing business in Croatia. The quality of our position papers is ensured by the expert knowledge of our members, which in turn opens doors of key institutions and allows AmCham to build strong partnerships with key decision makers. This has certainly been the case this year despite the volatile political environment.

The year started with AmCham's publication of "**Recommendations for Improving the Business Climate and Encouraging Investment Growth in Croatia**", prepared by our expert member committees. The document proposes specific and feasible solutions to facilitate doing business and making Croatia an attractive location for investments, leading to a higher rate of economic growth and employment. AmCham presented the Recommendations in a number of individual meetings with government officials, organized a public presentation in order to create awareness of our members' experiences and proposals, and encourage public-private dialogue on the steps needed to improve the competitiveness of the Croatian economy. AmCham also promoted the Recommendation in the media, including press articles, radio shows etc.

The one topic that was in the center of attention in 2016 has been **tax reform**, with the current tax environment cited as one the main obstacles to doing business in Croatia by AmCham's members. This is why the Trade and Investment Committee collected recommendations of its members, AmCham's other committees and individual member companies, and prepared a position paper that proposes a number of concrete measures that would have an immediate positive impact on business operation. We are glad to see that the measures voted in by the Parliament as part of the tax reform package aim to reduce the tax burden on wages and position tax authorities as partners to the business community.

Nevertheless, we will continue to promote **better regulation** practices, which prioritize impact assessments and stakeholder consultations over the speed of passing new regulations, especially the ones as important as tax regulations. A case in point is

the new **Tax Advisory Services Act**, also part of the tax reform package, where AmCham was able to intervene only at a very late in the legislative process in order to ensure that a clear provision stating that certified auditors and audit firms may provide limited tax advisory services was included in the new Act. The Ministry of

Finance amended the Act accordingly, providing clarity in the market for a service that is especially important to potential foreign investors. Key factors leading to this policy success have been a well-argued position paper prepared by our members, and a strong relationship with the Ministry of Economy, Entrepreneurship and Crafts, which supported AmCham's proposal.

Another topic of importance has been **public procurement**. AmCham has been recognized as a key stakeholder in the process of preparing the new **Public Procurement Act** and was included in the expert team formed by the Directorate for the Public Procurement System of the Ministry of Economy, Entrepreneurship and Crafts. As a result, the new Public Procurement Act includes the

majority of AmCham's recommendations prepared by the Public Procurement Committee. Particularly welcome is the introduction of compulsory price or cost weighting, i.e. the inability to use only the price or the cost as the single element of the most economically advantageous tender (MEAT) criterion.

The Healthcare Committee has also been an active advocate of better public procurement practices and published a position paper on how better public procurement can improve healthcare services in Croatia. The Committee's efforts were rewarded by the State Commission for Supervision of Public Procurement Procedure's (DKOM) recent practice, which has supported one of the paper's main recommendations - the use of the MEAT criterion in **public procurement procedures in the healthcare sector**. DKOM's practice has confirmed that public authorities may use well-defined MEAT criteria, including qualitative aspects, in order to ensure an optimal price-quality ratio in relation to the subject-matter of public contracts in the healthcare industry.

AmCham's Environmental and Energy Efficiency Committee has been very active in 2016, dealing with issues ranging from **end-of-life vehicle management, e-mobility, biofuel production and waste oil management**. The Committee's position papers opened the doors for high-level meetings with the Ministry of Envi-



by **Darjan Dragičević**  
AmCham Croatia  
Policy Manager



Minister Marić at AmCham Lunch

ronment and Energy, Ministry of Economy, Entrepreneurship and Crafts and Ministry of Agriculture. AmCham's advocacy efforts towards ensuring a regulatory framework that would enable the functioning of Croatian biodiesel manufacturers have initiated a higher level of coordination between the relevant ministries on this important but neglected matter. In addition, AmCham gathered key stakeholders in the area of e-mobility at a panel discussion which identified the challenges ahead and promoted better coordination between the competent institutions. Speakers came from the Ministry of Environment and Energy, Ministry of Sea, Transport and Infrastructure, Croatian Telecom, Hrvatska elektroprivreda and the Croatian Energy Regulatory Agency.

The Intellectual Property Rights (IPR) Committee focused on identifying the priority courses of action for promoting economic growth. The Committee's position paper "Recommendations for Improving the Enforcement of Intellectual Property Protection in Croatia" was a starting point for establishing cooperation with the State Intellectual Property Office, which specifically asked for AmCham's assistance with raising awareness of the importance of **intellectual property and its protection** for economic development at the highest political level, and invited AmCham to actively participate in its working groups.

After a couple of years of awareness raising efforts, the Alternative Dispute Resolution Committee engaged in policy work by publishing a position paper "**Mediation as a way of achieving a more efficient judiciary**", which AmCham submitted as a response to the public consultation on the Draft Proposal of the Law on Amendments and Additions to the Civil Procedure Act. The Ministry of Justice invited AmCham to cooperate on further activities related to promotion of mediation as an alternative dispute resolution method.

As AmCham strives to be at the forefront of political, economic and technological change, we have also encouraged discussion on topics such as **digital transformation, global trade and foreign investments** through various events, at which we host international experts and top Croatian decision makers. This year, AmCham and Jutarnji list's Economic Forum hosted representatives of the European Commission, the European Parliament, the U.S. Mission to the European Union and the World Bank, as well as the Croatian Minister of Finance and representatives of the most successful companies operating in Croatia. In addition, AmCham's **international network** enables us to closely follow European and transatlantic policy developments that have an impact on our members in Croatia. In March this year AmCham took part in the Brussels Policy Briefing and Annual Transatlantic Conference organized by our colleagues in AmCham EU, which brought together other European AmChams, representatives of EU institutions, Permanent Representations, NGOs and representatives of the US Commercial Service. In October, we met members of the "AmChams in Europe" (ACE) network in Ljubljana, where we shared best practices in policy advocacy work and identified areas of potential cooperation.

We would like to thank committee members for taking the time to work towards achieving a common goal of the AmCham membership - making Croatia a better place for doing business. Their efforts have laid down the solid foundation for future AmCham's policy advocacy activities. We can therefore look towards the next year with optimism that our policy recommendations, as is usually the case when AmCham is concerned, will result in concrete positive change.

## POLICY ACTIVITIES

### Meetings with HALMED and the Office of Mrs. Biljana Borzan MEP

8 January / 17 May

AmCham organized meetings between the representatives of the AmCham Healthcare Committee, Agency for Medicinal Products and Medical Devices of Croatia (HALMED) and Mr. Nikola Turčinov, Policy Adviser at the Office of Mrs. Biljana Borzan MEP (S&D) – Croatian member of the European Parliament, exchanging information and updates on the EU Revision of Medical Device Directives. Participants agreed on further cooperation in order to exchange information and coordinate advocacy efforts to ensure that the Directives provide comprehensive patient access to innovative medical technologies while ensuring patient safety based on adequate risk assessment.



Mrs. Doko Jelušić, Mr. Kranjčec and Mrs. Oštarčević from HALMED, Mr. Dečić, Mr. Dragičević and Mr. Turčinov

## Meeting of the Ministry of Justice's Alternative Dispute Resolution Commission

**26 January**

AmCham was invited to participate in the meeting of the Ministry of Justice's Alternative Dispute Resolution (ADR) Commission in recognition of AmCham's work and participation in the public dialogue on ADR in Croatia.

## Meetings with Foreign Embassies and Chambers of Commerce

**29 January / 4 March**

- On 29 January, AmCham participated at the Working Breakfast on Business Climate Improvement organized by the U.S. Embassy, at which the Business Climate Improvement Initiative launched by AmCham in cooperation with other foreign chambers of commerce in Croatia in 2015, was presented to the representatives of other foreign embassies in Croatia. The U.S. Ambassador to Croatia, H.E. Julieta Valls Noyes, encouraged the participants to advocate for the main recommendations of the Initiative – improved regulation, fair and efficient public procurement and accountability and predictability of government services, at all levels of the Croatian Government.
- On 4 March, AmCham organized a meeting of the foreign chambers of commerce participating in the Business Climate Improvement Initiative – the Austrian Trade Commission, the Canadian-Croatian Business Network, the Association of Italian Entrepreneurs in Croatia, the German-Croatian Chamber of Industry and Commerce and the Nordic Chamber of Commerce in Croatia. The World Bank also participated in advisory capacity. The chambers agreed to continue strongly advocating for the recommendations of the Initiative at all levels.

## Meetings with the Ministry of Administration

**19 February / 7 April**

- On 19 February, AmCham met with the Minister of Administration Dubravka Jurlina Alibegović and presented its policy initiatives on improving the accountability and predictability of government services, as well as its "Recommendations for Improving the Business Climate and Encouraging Investment Growth in Croatia". The Minister expressed her willingness for future cooperation, especially since AmCham's recommendations were in line with the Ministry's reform plans.
- On 7 April, AmCham met with the Assistant Minister Bernard Gršić, who provided an overview of the Ministry's plans for the digitalization of the Croatian public Administration and agreed to cooperate with AmCham and utilize the assistance its members – global IT leaders may provide as part of the Ministry's reform measures.

## Meeting with the Minister of Health

**26 February**

AmCham met with the Minister of Health Dario Nakić and his team, presented the work of its Healthcare Committee and discussed ways in which AmCham's expertise can be utilized to contribute to the Ministry's efforts to improve the Croatian healthcare system. AmCham presented its "Recommendations for Improving the Business Climate and Encouraging Investment Growth in Croatia" and announced upcoming position papers, including on public procurement in healthcare. The Ministry confirmed its interest for continued cooperation.

## AmCham EU Transatlantic Week

**14-18 March**

Darjan Dragičević, AmCham's Policy Manager, together with Stanko Kršlović, Chair of the Trade and Investment Committee, and Ivan Tolić, Chair of the Intellectual Property Rights Committee, took part in the Brussels Policy Briefing and Annual Transatlantic Conference organized by AmCham EU.



David O'Sullivan, EU Ambassador to the US; Joseph Quinlan, Senior Fellow, Center for Transatlantic Relations, Johns Hopkins University; Jean-Luc Demarty, Director-General of DG Trade; Michael Punke, Deputy US Trade Representative and US Ambassador to the WTO; Xavier Bettel, Prime Minister of Luxembourg and Anthony L. Gardner, US Ambassador to the EU, delivered keynote addresses on the longstanding importance of transatlantic relations and the opportunity to deepen these ties.

These were followed by a high level panel discussion on the transatlantic relationship at a crossroads: economic and political cooperation in a changing world, as well as thought-provoking and productive breakout sessions on three key issues related to the transatlantic economy: the digital market, financial services, and transatlantic security cooperation. Panelists and participants discussed in particular the gains and opportunities that TTIP in particular could offer to boost the transatlantic economy and enhance its position as the most integrated economic relationship in the world.

## AmCham Included in the Expert Team of the Directorate for the Public Procurement System of the Ministry of Economy

**31 March**

Following the publication of the position paper "Proposed amendments and additions to the Public Procurement Act" and a number of meetings in 2105, the Ministry of Economy invited AmCham to join the expert team set up by Directorate for the Public Procurement System in order to discuss in more detail AmCham's proposals for improving the Croatian public procurement system. As a result, the majority of AmCham's recommendations were included in the new Public Procurement Act.

## Public Presentation of AmCham's "Recommendations for Improving the Business Climate and Encouraging Investment Growth in Croatia"

**7 April**

AmCham organized a public presentation of its Recommendations, which draw on the experiences of our members when facing difficulties in conducting business, and have been prepared by

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our expert member committees. The Recommendations propose specific and feasible solutions to facilitate doing business and making Croatia an attractive location for investments, leading to a higher rate of economic growth and employment. Andrea Doko Jelušić - AmCham Executive Director and Berislav Horvat - AmCham President, held a short presentation of the Recommendations, followed by a panel discussion with Davor Huić - Special Advisor to the Prime Minister on Domestic Policy, Leo Prelec - Deputy Minister of Economy and Sanja Madžarević Šujster - Senior Country Economist of the World Bank Croatia.

### Meetings with the Ministry of Environment and Nature Protection

**22 April / 1 September**

- On 22 April, together with European Automobile Manufacturers' Association (ACEA), AmCham met with the Minister of Environment and Nature Protection Slaven Dobrović and his team. AmCham and ACEA presented the initiative to reduce the fees for waste management of end-of-life vehicles (ELVs) from 0.60 kn/kg to 0.45 kn/kg or lower, and reconfirmed their position that the ELVs takeback system should be based on market principles and include an adequate system of deregistration. AmCham also presented other initiatives currently being developed by its Environmental and Energy Efficiency Committee.



**Minister Dobrović**

The Ministry welcomed AmCham's proposals and agreement was reached on concrete further steps as part of future cooperation, such as having AmCham's representative in the Ministry's working group for amending the Ordinance on ELVs management. Further meetings will be arranged on the topic of ELV fees and management as well as other initiatives of the Environmental and Energy Efficiency Committee, with a particular focus on e-mobility infrastructure in Croatia.

- On 1 September, AmCham met with Assistant Minister Marija Šćulac Domac and her team and presented its position paper on the development of e-mobility and biofuel production in Croatia. Mrs. Šćulac-Domac stressed the importance of these topics, commended AmCham's efforts and committed to including AmCham in future policy work on these and other issues, which will also involve discussions and cooperation with other relevant ministries – Ministry of Maritime Affairs, Transport and Infrastructure for E-mobility infrastructure, and Ministry of Economy for biodiesel production.

### Meeting with the General Police Directorate

**April 22**

The AmCham Tourism Committee hosted the highest representatives of the General Police Directorate, including the General Police Director Zvonimir Vnučec, his Deputy Dražen Vitez and Chief of Police Administration Krunoslav Borovec. The Committee members shared their views on the importance of security as an increasingly important factor for the selection of Croatia as a holiday destination, and thereby success of the upcoming and future tourist seasons. In turn, the General Police Directorate presented comprehensive measures for ensuring the safety of tourists visiting Croatian destinations and expressed appreciation of AmCham's readiness for cooperation on this important matter.

Upon suggestion by the Tourism Committee members, the General Police Directorate agreed to prepare a written document summarizing the relevant security and safety measures available in Croatian tourist destinations, which could then be shared with inquiring foreign tour operators.

### U.S.- German Business Summit

**April 24-25**

Andrea Doko Jelušić - AmCham's Executive Director and Natko Vlahović - AmCham's Board Member, participated at the U.S.-German Business Summit at the 2016 Hannover Messe, at the invitation of the U.S. Chamber. The Summit was opened by Ulrich Grillo (Bundesverband der Deutschen Industrie-BDI) and Tom Donahue (U.S. Chamber of Commerce). Keynote speakers at the Summit were Cecilia Malmström, EU Commissioner for Trade and Mike Froman, U.S. Trade Representative. Additional panel was attended by Penny Pritzker - U.S. Secretary of Commerce, Günther Oettinger - EU Commissioner for Digital Economy and Society, Joe Kaeser - President and CEO, Siemens AG and Andrew Liveris - Chairman and CEO, the Dow Chemical Company.



**Mrs. Doko Jelušić, Mr. Donahue and Mr. Vlahović**

An additional meeting was held with colleagues from the European AmChams, which was joined by representatives of U.S. Chamber of Commerce: Tom Donahue - President & CEO, Christopher Roberti - Chief of Staff and Marjorie Chorlins - Vice President for European Affairs. The topic discussed at the meeting was the current political and economic situation in the United States and Europe.

### Meetings with the Ministry of Economy

**26 April / 13 June / 22 September / 9 November**

- On 26 April AmCham met with Assistant Minister Gordana Brcković to discuss the ongoing preparations of the new Public Procurement Act. Mrs. Brcković thanked AmCham for its



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**Mesni doručak pikant**

valuable contribution and confirmed the Ministry's intention to continue cooperating closely with AmCham on issues relating to public procurement.

- On 13 June, AmCham met with the Minister Tomislav Panenić and Assistant Minister Ivan Sertić. AmCham presented the policy work of its eight expert committees and discussed opportunities for future cooperation. AmCham also communicated the main messages of its "Recommendations for Improving the Business Climate and Encouraging Investment Growth in Croatia", including the need for a long term strategy for attracting foreign direct investment and improving the general business climate in Croatia, through better performance of public institutions and introducing measures such as "better regulation" practice in preparation of new laws and regulations. In addition, AmCham presented its position papers on the need for better enforcement of intellectual property rights, promoting the development of e-mobility and encouraging production of biodiesel in Croatia. Minister Panenić thanked AmCham for its previous efforts, especially with regards to cooperation on the preparation of the new Public Procurement Act, and stressed the importance of the ongoing dialogue with AmCham as the representatives of the business community in Croatia. The Ministry agreed to take the recommendations included in AmCham's position papers into serious consideration and expressed its willingness for further and, where possible, more formal cooperation.
- On 22 September, AmCham met with Deputy Minister Leo Prelec and Assistant Minister Zdeslav Matić to discuss the problems facing biodiesel producers in Croatia, as presented in AmCham's position paper on the subject. The Ministry thanked AmCham for raising the issue and recognized its importance, even though they could not offer a quick solution that would ensure immediate continuation of biodiesel production in Croatia, as suggested by AmCham. Mr. Prelec committed to making the necessary actions towards creating a satisfactory regulatory system that would take into account all stakeholders, and enable uptake of this issue by the new Ministry of Environment and Energy.
- On 9 November, AmCham met with Daniel Hinšt, Head of the Internal Market Service of the Ministry of Economy, Entrepreneurship and Crafts. AmCham presented its main policy topics, with a particular focus on tax reform issues. Mr. Hinšt commended the quality of AmCham's position papers, and informed that all of the specific measures proposed in the position paper "Improving Competitiveness through the Tax System" have been included in the Ministry's internal reports documenting the proposals of the Croatian private sector for removing barriers and administrative burdens to doing business in Croatia. Mr. Hinšt expressed strong intent to cooperate with AmCham in the future.

### Meeting with the Ministry of Foreign Affairs

**April 29**

AmCham met with Darija Sinjeri, Director for Trade Policy and Economic Multilateral Affairs at the Ministry of Foreign Affairs in order to exchange information on the progress of negotiations on the Transatlantic Trade and Investment Partnership (TTIP) and its expected effects on Croatia, as well as agree on future cooperation on providing relevant fact-based information to the Croatian stakeholders and public.

### AmCham Executives' Visit to Washington DC and Minneapolis

**May 8-13**

Executives from AmChams in Europe, including Andrea Doko Jelušić AmCham's Executive director gathered in the United States to engage with companies, organizations and key government agencies to strengthen partnerships and gain insight into the current U.S. business and political climate. Representatives from 29 AmChams participated in the annual conference, which took place in Washington, D.C. and Minneapolis, Minnesota.

### TTIP: What's In It for Croatia, the European Union, And the World?

**May 23**

The European Commission Representation Office in Croatia and the Information Office of the European Parliament in the Republic of Croatia organized a conference on TTIP. At the first panel, the participants were Christian Burgsmüller, Member of Cabinet of Commissioner Cecilia Malmström – DG TRADE, members of the European Parliament Dubravka Šuica, Tonino Picula and Davor Ivo Stier as well as Executive Director of the American Chamber of Commerce in Croatia Mrs. Andrea Doko Jelušić. They discussed the impact of TTIP on the relations of the European Union and the United States as well as the advantages and disadvantages of a partnership agreement. How TTIP will impact the Croatian economy and whether the partnership will have a significant effect on current trade was presented by Biljana Borzan and Davor Škrlec, European Parliament members, Gordan Jandroković, President of the European Affairs Committee of the Croatian Parliament, Joseph Gene Petrich, Assistant Minister - Ministry of Foreign and European Affairs, as well as representative of the civil society GONG Marina Škrabalo, as well as other entrepreneurs whose perspective was presented by Nikola Dujmović from SPAN.



### Meeting with the Croatian Data Protection Agency

**June 24**

AmCham met with the representatives of the Croatian Data Protection Agency in order to obtain an update on the negotiations at the EU level on the EU-U.S. Privacy Shield Framework, designed by the U.S. Department of Commerce and European Commission to provide companies on both sides of the Atlantic with a mechanism to comply with EU data protection requirements when transferring personal data from the European Union to the United States in support of transatlantic commerce. The Agency agreed to keep AmCham informed on the negotiation process and effects the new framework should have on companies based in Croatia, including holding a presentation for AmCham members.



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### Meeting with the State Intellectual Property Office

**July 8**

Following the publication of AmCham's position paper "Recommendations for Improving the Enforcement of Intellectual Property Protection in Croatia", the State Intellectual Property Office (SIPO) organized a meeting with AmCham's representatives. The purpose of the meeting was to discuss AmCham's recommendations and identify potential ways of cooperation. Mrs. Ljiljana Kuterovac, Director General of the SIPO, confirmed that AmCham's position paper correctly identified the main problems related to intellectual property rights (IPR) protection in Croatia and welcomed its recommendations, as well as provided relevant information on the operational issues faced by the SIPO in its efforts to enforce IPR in Croatia. Mrs. Kuterovac asked for AmCham's assistance with raising awareness of the importance of IPR and their protection for economic development at the highest political level, and invited its representatives to actively participate in the working groups dealing with the enforcement of IPR in Croatia.

### Meeting with the Croatian Chamber of Commerce Tourism Department

**5 October**

AmCham met with the Director of Tourism Department Leila Krešić-Jurić in order to check for possibilities of cooperation on issues faced by AmCham members in the tourism and hospitality industry, especially in relation to labor market issues. Mrs. Krešić-Jurić agreed with AmCham's position that more practical experience should be included in educational programs in the tourism sector in order to create a pool of well qualified potential employees prepared to tackle the challenges of the tourism and hospitality industry. Mrs. Krešić-Jurić provided relevant documentation that may be useful for AmCham's future efforts and expressed willingness for future cooperation on this and other topics.

### Meeting with the Deputy Minister of Agriculture

**6 October**

AmCham met with the Deputy Minister Tugomir Majdak and Assistant Minister Krunoslav Karalić to discuss the problems facing biodiesel producers in Croatia, as presented in AmCham's position paper on the subject. The Ministry recognized the gravity of problem facing biodiesel producers in Croatia, as well the significant benefits this industry can have on Croatian agriculture producers. Mr. Majdak committed to liaising with the Ministry of Economy on resolving the issue.

### Meeting with the World Bank

**12 October**

AmCham's Trade and Investment Committee hosted representatives of the World Bank, who presented the results of the Bank's project of judicial reform in Croatia and shared view on the remaining challenges. Both sides agreed that further reforms were needed and the World Bank encouraged advocacy of concrete reform measures by AmCham as a strong representative of the private sector. The World Bank offered its full support in these efforts.

### Meeting with the Ministry of Economy, Entrepreneurship and Crafts and the Tax Administration/Ministry of Finance

**23 November**

AmCham met with Mr. Daniel Hinšt and Mrs. Jasminka Barić from the Ministry of Economy, Entrepreneurship and Crafts' Internal Market Service, and Mr. Zlatko Fabijančić from the Tax Administration on the topic of changes to the Draft Proposal of the Tax Advisory Services Act proposed by AmCham. Members of the Croatian Chamber of Licensed Tax advisors, who participated in the drafting of the Draft Proposal were also invited to the meeting.

Following the meeting, the Ministry of Economy, Entrepreneurship and Crafts officially communicated its support of AmCham's proposal to the competent authority, the Ministry of Finance. The proposal was to include in the Act a clear provision stating that certified auditors and audit firms may provide limited tax advisory services in Croatia, providing clarity in the market for a service that is especially important to potential foreign investors. As a result, the Ministry of Finance amended the Draft Proposal accordingly and the new Tax Advisory Services Act was voted in by the Parliament including the proposed provision.



Representatives of AmCham members – companies providing tax advisory services

#### Participation in Public Consultations:

- **Public Procurement Act**
- **Law on Deployment of Alternative Fuels Infrastructure**
- **Law on Amendments and Additions to the Civil Procedures Act**
- **Amendments and Additions to the Impact Assessment Act**

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American Chamber of Commerce in Croatia  
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## POSITION PAPERS PUBLISHED IN 2016

### 1) Recommendations for Improving the Business Climate and Encouraging Investment Growth in Croatia

Prepared jointly by all AmCham committees

The paper proposes specific and feasible solutions to facilitate doing business and making Croatia an attractive location for investments, leading to a higher rate of economic growth and employment.

### 2) Using Public Procurement to Improve Healthcare Services in Croatia

Prepared by the Healthcare Committee

The recommendations in the paper are aimed at ensuring that future public procurement practices in the Croatian healthcare sector facilitate innovation uptake for the sake of improved clinical outcomes, fostering competition and long-term sustainability of supply, and economic benefits for the healthcare sector and consequently for the economy and society as a whole.

### 3) Recommendations for the Development of E-mobility in Croatia

Prepared by the Environmental and Energy Efficiency Committee

The recommendations focus on ensuring a better regulatory framework for the development of e-mobility in Croatia, in order to enable strategic development of the needed infrastructure and encourage citizens and business entities to use electric vehicles, thereby reducing CO<sub>2</sub> emissions.

### 4) Recommendations for Improving the Enforcement of Intellectual Property Protection in Croatia

Prepared by the Intellectual Property Rights (IPR) Committee

The paper identifies the priority courses of action aimed at realizing the strategic goal of promoting economic growth through the improvement of the national intellectual property system and the harmonization of the national legal and institutional framework for the protection of IPR with the EU acquis and practices.

### 5) Response to the Public Consultation on the Draft Proposal of the Public Procurement Act

Prepared by the Public Procurement Committee

The Draft Proposal accepts to a significant extent AmCham's recommendations published in the position paper entitled "Proposed Amendments and Additions to the Public Procurement Act" in October 2015. The Response refers to these and includes a number of additional recommendations, with a particular focus on the use of the most economically advantageous tender (MEAT) criteria in public procurement procedures.

### 6) Biodiesel Production in Croatia

Prepared by the Environmental and Energy Efficiency Committee

The paper presents the advantages of using biodiesel fuels and recommends an alternative formula for the calculation of the special environmental fee for the failure to bring biofuels on the market that will encourage distributors of mineral fuels to buy biofuel rather than pay lower fees for failing to bring biofuels on the market. An adequate formula would contribute to the development of agriculture in Croatia, new employment, reduction



of greenhouse gas emissions, as well as improvement of waste management.

### 7) Mediation as a Way of Achieving a More Efficient Judiciary

Prepared by the Alternative Dispute Resolution (ADR) Committee

The paper highlights the economic benefits of mediation, proposes legal amendments as part of the public consultation on the Draft Proposal of the Law on Amendments and Additions to the Civil Procedure Act, and offers recommendations for further development of the mediation system.

### 8) Using "Better Regulation" to Improve the Stability of the Croatian Tax System

Prepared by the Trade and Investment Committee

The paper's main message is that better regulation, including evaluation studies, impact assessments and inclusive public consultations is needed for designing and implementing good tax legislation, ensuring that tax initiatives lead to desired effects and improve the business climate. The paper offers both short term and long term recommendations for achieving this goal.

### 9) Correction of Tax Returns

Prepared by the Trade and Investment Committee

The paper notes that the tax authorities have a significantly longer deadline for the correction of tax returns than the taxpayers, and that such preferential application of regulations does not contribute to creating a positive and secure business environment. It recommends specific amendments to the General Tax Act that would set the same conditions and deadlines for both the tax authorities and taxpayers.

### 10) Improving Competitiveness through the Tax System

Prepared by the Trade and Investment Committee

The paper proposes an evaluation of the existing Croatian tax system and comprehensive tax reform, focusing on principles guiding the enforcement of rules by the tax authorities, as well as outlining general and sector-specific tax measures that AmCham believes can improve Croatia's competitiveness and attractiveness in terms of entrepreneurship and investment.

### 11) Comments on the Proposal for Amendments and Additions to the Tax Advisory Service Act

Prepared by the Tax Advisory Services Working Group

The paper proposes inclusion in the Tax Advisory Services Act a clear provision stating that certified auditors and audit firms may

provide limited tax advisory services in Croatia, providing clarity in the market for a service that is especially important to potential foreign investors.

### **12) Call for a Uniform VAT Rate Applicable to Medicinal Products and Medical Devices**

**Prepared by the Healthcare Committee**

The paper calls for an introduction of a uniform VAT rate on medicinal products and medical devices, regardless of the method of their prescription and type of cost bearer, in line with the best European practice and in accordance with the provisions of the binding EU Council Directive 2006/112/EC on the common system of value added tax.

### **13) Recommendations for Greater Transparency of the Relationships between the Healthcare Industry and Healthcare Workers and Organizations**

**Prepared by the Corporate Ethics and Transparency Committee**

The paper supports the initiatives to increase transparency of the relationships between the healthcare industry and healthcare workers and organizations, and calls for individual (instead of collective) disclosure of transfers of value in healthcare, because only disclosure at an individual level meets the requirements of the public and the industry and achieves a level of transparency in line with the European Commission guidelines and the best global practice. This will ultimately result in a higher degree of protection of patient rights.

### **14) Recommendations for Transforming the Tourism Destination Management System in Croatia**

**Prepared by the Tourism Committee**

The paper argues that tourism destination management is the weakest point of the Croatian tourism industry and proposes that regional tourism organizations should be given a stronger strategic role, while at the same time reducing political influence at the local destination level. If the current situation is resolved through the general administrative reorganization of the country

or by organizing tourism differently than the rest of the country, Croatia will become a part of the Mediterranean/Central European circle of tourism's most attractive and competitive countries in the world.

### **15) Recommendations for Improving Waste Oil Management**

**Prepared by the Environmental and Energy Efficiency Committee**

The paper points out the substantial quantity of unreported waste motor oil in Croatia and resulting high environmental and health risks, calls for urgent amendments to the existing system of waste motor oil management and proposes specific measures that will reduce the risk to human health and the environment in Croatia.

### **16) Introducing Payment Card Operations into Public Administration**

**Prepared by the Card Payment Operations Working Group**

The paper argues that using card payments for the provision of public services in Croatia would have numerous long term advantages such as reducing administrative burden, greater transparency of operations and better planning and management of public finances. The paper proposes that card payments should be used as an instrument for the reform of Croatian public administration (in tandem with its digitalization) as a service for citizens and business entities. This would in turn stimulate further economic growth.

### **17) Human Capital Map as a Basis for Attracting Investments and Boosting Employment**

**Prepared by the Trade and Investment Committee**

The paper proposes that a "Human Capital Map of Croatia" is created as a database compiling all the relevant information about the profiles of potential candidates for employment, as well as their geographical availability. Such a database would serve as a concrete basis for a discussion with interested investors about one of the key factors of determining the attractiveness of Croatia as an investment destination.



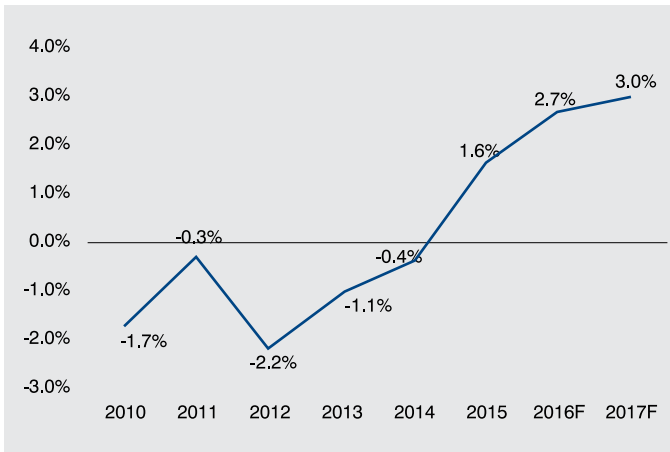
## CROATIAN ECONOMIC OUTLOOK

by **Marko Bjegović**

*Controlling Analyst, Hrvatska poštanska banka d.d.*

Croatian economic growth turned positive by Q4 2015, and has been accelerating ever since. Economic growth picked up meaningfully in 2016, due to the production and tourism sectors. With employment yet to increase meaningfully, productivity is strengthening. At the moment, economic prospects look bright as the economy recovers from a long-lasting recession which lasted from 2008 to 2014.

Figure 1: Croatian Economic Growth



Source: Croatian Bureau of Statistics, HPB Research

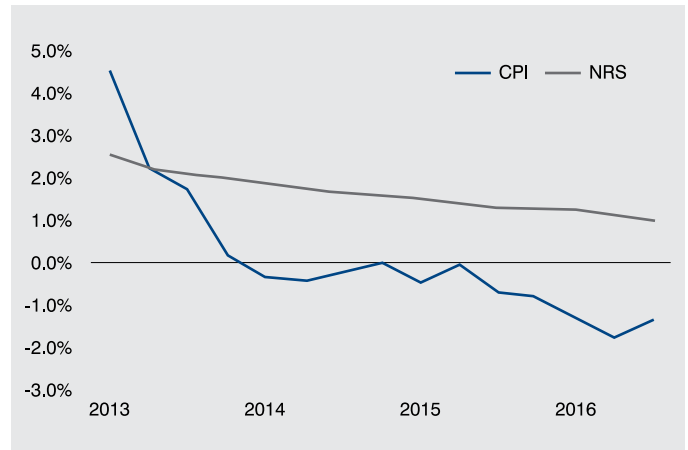
GDP growth in 2017 might be around or above 3%, and will probably be driven by the production, tourism, construction and cyclical sectors in general. Of GDP components, the largest boost could come from business spending as companies grow more confident as a result of stable government, higher domestic demand and a change in global outlook, which will produce certain positive spill-over effects. Also, corporate tax cuts should leave more room for new corporate investments, especially in production.

Due to higher productivity, workers could get better compensation in addition to personal income tax cuts announced by the government. Higher net wages should boost consumer confidence and contribute to stronger consumption. Imports should continue to outweigh exports with regard to goods, but the export of services with regard to tourism should be more than enough to bring overall balance of payments into positive territory, as has been the case since 2013.

Better economic prospects could possibly lead to a credit rating hike in 2017, thus leaving room for potential government investments due to the lower cost of debt. These investments could primarily come via infrastructure.

On the inflation front, CPI is bound to pick up from its subdued levels. It will probably turn positive in 2017 due to higher domestic demand after almost two years of lingering below 0. Due to the euroization of the Croatian economy and probable improvements in credit rating, interest rates are expected to be stable, in spite of inflation somewhat picking up.

Figure 2: Croatian CPI and Official National Reference Rate (NRS)



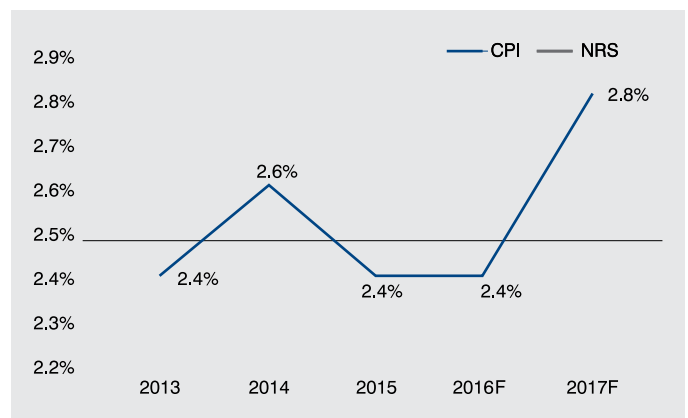
Source: Croatian Bureau of Statistics, Croatian Banking Association

## GLOBAL ECONOMIC OUTLOOK

Global economic growth has remained stable in 2016, but prospects for higher growth in 2017 have improved. The World Bank expects global growth to accelerate in 2017. However, Mr. Trump's victory at the US presidential elections has meaningfully increased potential global growth in 2017, led by US growth. Therefore it would not be a surprise to see a growth of over 3% next year.

As mentioned, the US will be the key driver of global growth in 2017. This is the result of a combination of the announced easy fiscal policy, a somewhat tighter monetary policy and looser regulation, which should create a more business-friendly environment. The fiscal stimulus package should help lift corporate investments by introducing corporate tax cuts. This should in turn improve demand prospects and increase general sentiment, as well as contribute to an improvement in consumer confidence. Trade could act as a drag, especially based on the stronger USD, but also if

Figure 3: Global Economic Growth



Source: World Bank, Global Economic Prospects

protectionist measures are pursued. Quarterly growth in 2017 is now expected to be close to 3.0% on average, compared to sub-2% in 2016. On the labor market front, employment is almost at its full potential and there are some signs of wages picking up. This is in line with inflation expectations, which have risen sharply after Mr. Trump's victory. Therefore, inflation might slightly overshoot the Federal Reserve's target of 2%. This leaves room for a few rate hikes in 2017.

With regard to the Eurozone, downside risks are expected to remain looming over a fragile recovery. This includes cyclical, structural and political headwinds. Although economic data has been pretty robust in 2016 despite Brexit, political, fiscal and monetary uncertainty still exists. This could weigh further on investment and stifle growth, which in turn would keep productivity low. Banking sector issues are yet to be fully resolved, with credit growth stalling in spite of interest rates being at their lowest level in history. Furthermore, the ECB Bank Lending Survey points to tighter lending standards in 2017. However, there are some signs of improved

business confidence in the financial industry, as suggested by the latest ZEW report. This is not entirely a surprise due to the positive effects of better economic prospects across the Atlantic. Stronger US growth should help the Eurozone growth prospect, although it would have limited impact in 2017, given transmission lags. On the other hand, political issues are still dominant, which points to little progress on structural reform and Eurozone integration in 2017. In this way, the economy is vulnerable to shocks and its reliance on monetary stimulus might continue, thus prolonging the period of exceptionally low interest rates.

In China, recent data suggest that growth remains stable, helped by a credit-fueled property sector boom. However, future growth might slow as the government continues to tighten credit and property market regulations in order to prevent crisis. Nevertheless, there is a high probability of monetary and fiscal easing resuming in mid-2017 in response to slower growth. Growth should slow to 6.5% in 2017, while CNY should decline versus USD as outflow pressures persist.

## IMPROVING JUDICIAL EFFICIENCY: THE WORLD BANK CROATIA JUSTICE SECTOR SUPPORT PROJECT

By **Georgia Harley**, *World Bank*

The World Bank has provided significant support to the Croatian justice system in recent years. The Croatia Justice Sector Support Project (JSSP), financed by the World Bank, was implemented from 2010 to 2016 and closed on 30 June 2016. The objective of the JSSP was to improve the efficiency of the justice system in Croatia. The JSSP had four components: (i) improving the efficiency of the court system and (ii) improving the efficiency of the State Attorney's Offices (SAO's); (iii) strengthening the management of the Ministry of Justice; and, (iv) supporting project management and implementation.

A review of the implementation and result of the project concluded that the project was successful in meeting its aims. Efficiency of the justice system improved over the project period. The project helped to increase clearance rates and reduce the duration and backlog of cases. In courts, clearance rates have increased by more than 16 percent. Backlogs have reduced by more than 20 percent, with over 100,000 old cases resolved. Case duration is now 10 percent faster than before. Professional court users, such as attorneys and notaries, report a higher level of satisfaction with court services than in 2010.

The project contributed to important reforms in the justice sector: notably the upgrading and scaling up of the Integrated Case Management System (ICMS) in the courts and the Case Tracking System (CTS) in SAOs. These two systems are now used throughout Croatia and have transformed the way that courts and SAOs operate internally. The ICMS and the CTS, and accompanying ICT investments, have managed to improve efficiency, transparency and integrity of case management. These investments equip the judiciary with the tools and skills to manage their workloads and improve efficiency in the future. The ICMS and the CTS are em-

bedded into daily operations and now form the backbone of the judicial system. Training and capacity building opportunities have strengthened skills of judges, prosecutors and their staff and they can now work efficiently with these systems. The data generated by these systems is used to inform decision-making and guide reforms. MOJ plans to continue upgrading the ICMS, which bodes well for its sustainability.

The project also upgraded infrastructure in Zagreb and Pula, and these were completed to a high quality. The new facilities have helped to house and protect the relevant ICT investments, ensure compliance with EU standards, and offer state of the art archiving facilities. Officials working in the courts and SAOs report that the facilities improve the efficiency of work flows and the quality and integrity of their work. The project also financed designs for courts & SAO offices in four additional locations, the construction of which is financed from EU IPA funds. Beneficiaries value the infrastructure investments highly. The MOJ plans to use the Pula designs as the benchmark for future civil works across Croatia.

Judicial efficiency remains a challenge in Croatia. While the project produced satisfactory results and met its targets, clearly more needs to be done in the future to improve the operations of courts and SAOs in Croatia and foster a more conducive business climate. In particular, there is more work to be done to reduce backlogs, improve timeliness and simplify processes. Nonetheless, there is consensus among stakeholders that reforms to increase efficiency must continue and deepen. At project closure, the authorities are committed to continually upgrading their systems in coming years and driving performance through automation. Further support may be provided by the World Bank.



## THE BUSINESS ENVIRONMENT IN CROATIA

by **Hrvoje Jelić**

*Tax Partner, PwC Croatia*

On 2 December 2016, the Croatian Parliament passed a long expected package of tax laws, as part of a broader tax reform that the new Government wishes to implement, which is effective mainly as of 1 January 2017 (whereas entering into force of some of its parts is postponed until 2018).

I have written before about my views on the Croatian tax system. I am also aware that some people were quite unhappy with the tax system, while others had more understanding for its insufficiencies. However, there was a general feeling of the need for some changes in the system present.

The 'tax reform package' was carefully prepared by the new/old Finance Minister and his team, and the stakeholders were invited to contribute to the conversation. A public debate also took place. There were some pretty loud opinions heard, not only during the parliamentary procedure (where such discussions are meant to take place by definition), but also through a general public debate. For example, an increase of the VAT rate from 13% to 25% in the hospitality business was not at all welcome in that industry, including among the users of those services, which is quite understandable. We, too, have clients who will feel the effects of this new rule quite intensely. Also, although one would expect that an overall decrease in the total personal income tax burden would be saluted by every tax payer, for some people this was again 'more help to those who are already rich'.

Regardless of whether we are happy or unhappy with our amended tax system as a whole or with its particular elements, we all need to remind ourselves that there is no such thing as a perfect or ideal tax system. Every tax system in the world has its positive and negative elements, strong and weak points. It's logical that the less negative elements and weak points, the better the business environment in general. It is just a question of which ones prevail.

My view has always been that, overall, the Croatian tax system is a rather good one, but certainly with some (not so few) areas for improvement. I do believe that these new changes will improve the system further. We could and should be moderately happy with the recent tax reform, although some of its elements could indeed have been better tailored.

The system of personal income taxation seems to be generally improved, purely because the marginal tax rate decreased from 40% to 36%, the tax brackets widened somewhat, and the non-taxable amount of income increased. Of course, some will be dissatisfied or even deeply disappointed, such as artists and other authors, whose overall tax burden will generally increase.

The corporate income tax system has remained rather stable, with some areas still left to be improved, but that is a complex subject. However, the change that will be broadly welcome is the decrease in the nominal tax rate from 20% to 18% for 'large' taxpayers, with an even lower (new) tax rate of 12% for 'small' taxpayers, i.e. those incurring revenue (not income) of less than 3 million HRK every year. Psychologically, this is expected to contribute to the perception of Croatia as a country now more attractive for investments. At the same time, considering that the state budget revenue coming from corporate income tax was not substantial (6-8 billion HRK a year), the hole in the budget due to some lost corporate income tax revenue will hopefully not be substantial, either.

Our VAT system (which is generally harmonized with respective EU VAT Directives and, thus does not allow for much localization in its substance) will for some more time, unfortunately, keep us in the group of countries with the highest common VAT rate (25%). On the other hand, re-introducing a partial input VAT deduction for acquisition of personal vehicles will surely be acclaimed by entrepreneurs (starting from 2018). There are also other positive amendments to the VAT Act made for the sake of clarity and increased transparency. Of course, as the VAT Act, effective since mid-2013 (the date of Croatia's accession to the EU), is still rather new, more time will be needed to create a good practice, something which is always a process.

Some changes have been made within the basic tax regulation – the General Tax Act. These will hopefully contribute to a better understanding of some of the solutions, with better-led and more solid tax administrative procedures.

In addition to particular changes or solutions in tax laws, the overall stability and consistency of a tax system depends not only on quality regulations, but also on a quality implementation of those regulations. There is room for improvement in that sense. If we are to have better legal certainty and a good business environment in general, we need a long-term tax policy without sudden and insufficiently considered changes.

As I mentioned earlier, not all the changes to our tax system are good, and some may not be welcome to a broader public. Regardless, we as professionals will continue to work on making the tax system stable and predictable together with the government. We are vested in giving entrepreneurs a better feeling of what they can expect in their business operations and investments and providing them with more assurance that our regulations will last longer than they have so far.



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## ECONOMIC POLICY IN CROATIA – HOW TO CATCH UP WITH POTENTIAL?

By **Hrvoje Bardek**, *Attorney-at-Law* and **Tamara Jelić Kazić**, *Attorney-at-Law*  
*Odvjetničko društvo Bardek, Lisac, Mušec, Skoko in cooperation with CMS Reich-Rohrwig Hainz*

Since the global ripple effect of the housing bubble and credit crises in 2008, the Croatian economy can't seem to get a break. Most countries, those smart enough to utilize their scientific, technological, and human resources found a way to leave any memory of the Blue Monday Crash in 2009, where it belongs.

Globally speaking, the year 2016 seemed to be going well in emerging markets. Commodity prices, the manufacturing sector, and PMIs were signaling that the global economy was more robust than feared as the year began, according to the Economist. Emerging market countries seemed decisive in pursuing their recovery options, while the only thing Croatia seems to have been consistent in is flirting with external debt exceeding 100% of GDP.

Although Croatia has shown positive movements in some economic parameters over the last three quarters, there are still several serious challenges ahead. In the article below, we will try to tackle the most important aspects our national economic policy should address.

### PRIORITIES OF ECONOMIC POLICIES

In addition to general 21st century challenges such as the promotion of local production and local employment rates, export boost, debt reduction and investment promotion, any good economic policy must focus on the demographic challenges of the ageing Western world. If Croatian long-term economic challenges were to be described in two words, they would be 'strategy' and 'predictability'.

Due to its negative birth rate and the fact that plenty of young professionals have recently left Croatia to work in other EU countries, Croatia has to focus on its demographic policies even more than other countries of the Western world. These policies are by their nature strongly linked to economic policies/strategies. It is with clever economic policies/strategies that Croatia can overcome both global and country-specific demographic challenges. Moreover, we can utilize our currently available human resources, which are condition precedent for having a sustainable and growing economy.

Croatia also needs to address senior citizen participation in the work process. The EU has already defined where they want to be economically in 2020, and strengthening senior citizen participation in the work process is essential. The Europe 2020 strategy target is to reach a total employment rate of at least 75% for people in the EU aged 20 to 64 by 2020. Eurostat's press release from April 2016 states that the lowest employment rates were observed in Greece (54.9%) and Croatia (60.5%).

In the past, either Croatia didn't have proper economic strategies, or such strategies were not clearly communicated nor harmonized with other strategies (on both the national and EU level). Clever and clearly communicated strategies lead to predictability, which is the key word for economic growth. Croatia needs to improve the pre-

dictability of its economy if it wants that economy to be successful.

In addition to boosting employment, Croatian businesses need for the national economic policy to enable a space for harmonizing Croatian and European investment cycles and trends. This means we want to see both European and local economic strategies enacted and implemented quickly and thoughtfully.

### TAX REFORM TO PROMOTE ECONOMIC GOALS

As announced by the Government, it is likely that 2017 will bring significant changes to the Croatian tax system<sup>1</sup>, with two main objectives: increasing the sustainability of general state debt and promotion of growth and employment in the Croatian economy. The proposed tax reform aims to reduce the overall tax burden, to promote the competitiveness of the economy, and to introduce a sustainable and simple tax system and cheaper tax administration.

In the corporate profit tax system, the general tax rate is reduced to 18%, while the lower rate of 12% will apply to taxpayers with annual turnover up to 3 MHRK. The incentive for reinvested profit is being abandoned, and regional and other tax related incentives are kept under the Investment Promotion Law.

Within the personal income tax sphere, the increase of the tax-free allowance and the reduction of the top tax rate is aimed to reduce overall personal income tax burden, allowing Croatia to be a more competitive environment for highly skilled personnel and professionals. At the same time, the reform introduces social security liabilities to specific non-employment types of income as well as synthetic taxation of other income (leading to more fair participation in the overall tax/social security burden).

In the VAT system, the VAT rate on certain goods and services (e.g. electricity supply) is reduced from 25% to 13%, while it is increased from 13% to 25%, for example, on hospitality services. The threshold for entering the VAT system is increased to THRK 300 and a billing method (as opposite to payment method) is to be applied for VAT at import of high value machinery and equipment. As of 2018, the simplified VAT system with only two tax rates (12% and 24%) will apply.

As active participants of the Croatian business community, we would like to see a reduction in the overall tax burden as well as promotion of the Croatian economy's competitiveness through assertive strategies and the much-needed predictability of economy. It remains to be seen whether the new tax reform and its many specifics, including the increased amounts of tax-deductible entertainment expenses and deductible VAT on cars, as well as elimination of exemption for first property acquisition alongside reduction of the real estate transfer tax rate, are indeed the real solution to Croatia's economic challenges.

<sup>1</sup> This Article is prepared under the assumption that the Parliament will adopt the proposed changes of laws and new laws.



## INVESTMENT INCENTIVES

by **Krešimir Lipovšćak**  
Partner, Crowe Horwath

Governments all over the world are motivated to focus on investment incentives and promote measures which serve to stimulate entrepreneurial spirit.

Investment incentives can encompass various items: a stable legal system, a country's general stability (political and economic), the tax system, direct subsidies, an educated workforce, infrastructure and many others. Croatia has some of them, and in this article we will concentrate on the current tax incentives which have arisen from the new tax reform.

The current Croatian incentive system differentiates between large and small investments, and allows investment subsidies in so-called strategic branches of business (trade and finance excluded) of up to 40% of investment value. Regardless of the size and type of investment, there exist tax benefits for investors which sometimes go "unnoticed", although they could be rather useful in business operations.

**TAX RATE** Following the new tax reform as of 1 January 2017, Croatia has a relatively low corporate income tax rate of 18% and 12% for entrepreneurs with turnover of up to three million Kuna. At the same time, some para-fiscal burdens like name tax have been abolished. Depending on the location of the business, tax can be decreased by 50%, and even get to zero. The new system exerts a positive influence on start-up companies and small entrepreneurs. Furthermore, any corporate income tax pre-payments payable in 2017 will be determined per new rates.

**DIVIDENDS** Income from dividends (received from local or international subsidiaries) is not income for corporate profit tax purposes. A relatively large double tax treaty network (60 treaties including tax haven Mauritius) enables the abolishment of withholding tax on dividend payments to foreign entrepreneurs in certain cases, and EU membership eliminates withholding tax on dividends payable to EU parent companies. This is a positive incentive for establishing, for example, a holding company in Croatia.

**CAR EXPENSES AND ENTERTAINMENT COSTS** According to the new rules, entertainment costs (e.g. gifts to business partners, business lunch, etc.) will be recognized up to 50%. In respect to entertainment expenses, this is positive news, as entertainment expenses were previously recognized up to 30%. In respect of car expenses, it means bad news for personal car owners/users (a decrease of tax allowable expense from 70% to 50%). The new rule will come into force on 1 January 2018.

**VALUE ADJUSTMENTS AND WRITE-OFFS** If the tax rules are respected, value adjustments and write-offs are fully recognized. The new reform has enabled easier rules for tax recognition by introducing a cost-benefit rule, as opposed to the

previously existent mandatory legal proceedings against the debtor. The new rule will already be applicable for corporate profit tax return for the 2016 fiscal year. However, VAT in such cases can be reclaimed only if the other party confirms it has not used such VAT as input VAT, or corrected its VAT return. In many cases, entrepreneurs have paid VAT to the state, but have never received payment from customer(s). The government should consider measures which would enable faster enforcement of claims, or enable a VAT refund in such cases.

**REINVESTED PROFITS** The 2016 fiscal year is the last year for use of this incentive. The government has decided to abolish this incentive due to the decrease of corporate profit tax rates. The rule was that profits converted into share capital and invested in long term assets, and under condition of keeping the same number of employees for two consecutive years, are not taxed (in previous years, conversion into share capital was sufficient). Due to company law reasons, the registration of the increase of share capital should be performed by 31 August 2017.

**RESEARCH AND DEVELOPMENT AND EDUCATION COSTS** Basic tax rules allow double dip, that is double use of costs for education, research and development for tax purposes. This is a benefit for all start-ups and new technology firms. However, anti-abuse and administrative rules sometimes make life difficult with regard to realizing such benefits, and further elaboration of these rules would be recommended as incentive to the business.

**TAX LOSSES CARRY FORWARD** Current corporate income tax rules allow tax loss to carry forward for five years. The rule has not been changed within the new tax reform. Therefore, tax loss arising in 2016 can be used by 2021. This rule is not beneficial for start-ups and the industrial segment. Namely, such businesses generate profits after seven or more years and by that time, losses of the first two years (usually the highest) expire/are lost. Therefore, in order to promote industrial strategy and new technologies, the government should consider changing the rule and increasing the number of years for which losses can be carried forward, following the example of e.g. the USA or Germany.

**NEW EMPLOYEES** Croatia provides a wide range of incentives for the employment of young employees (e.g. subsidizing voluntary work, no social contributions on top of salary, etc.). Although these incentives are primarily targeting employment, they are also beneficial for investors. The effects of these measures can be taken into account only with a flexible labor law and by decreasing the tax burden on salaries (the latter being part of the new tax reform).

**CONCLUSION** Oliver Wendell Holmes Jr., one of the most famous United States Supreme Court justices in US history, said "taxes are the price we pay for a civilized society". If judged by the official/unofficial numbers for the Croatian grey economy, Croatia may appear uncivilized. However, tax evasion or fraud is not necessary in order to save on taxes. Croatia has a sufficient number of tax incentives and now has new lower tax rates. The list of incentives Croatia has is not exclusive, and we hope that upcoming 2017 will begin with a positive and incentivized entrepreneurial spirit.

## INVESTMENT PLAN FOR EUROPE – ITS INITIAL SUCCESS AND FUTURE PLANS

By Manica Hauptman, Economic Advisor, European Commission Representation in Croatia

The story of the investment plan started with the financial and economic crisis, which has taken its toll through an unprecedented drop in the investment levels in Europe. Ever since, despite returning economic growth, the investments have never recovered.

In response, President Juncker presented an initiative called the “Investment Plan for Europe”. In June 2015, the necessary legislative acts approved by the European Parliament and the Council came into force and the first mechanisms of the Investment Plan were put in motion. There are many features, which make it unique. The first one is close cooperation and strategic partnership between the EC and the European Investment (EIB) Bank Group in setting up and implementing its financial mechanism. The second feature is linking funding with an advisory service (where the cooperation of the EC and the EIB Group continues). The third and the final feature is the removal of investment barriers and enhanced work on the regulatory environment, where the EC has taken the lead role.

The financial mechanism of the Investment Plan is called EFSI, the European Fund for Strategic Investment, and it consists of a guarantee given by the EC and the EIB Group, in combination with EIB financial instruments for large projects and EIF (European Investment Fund) for SMEs.

These financial instruments can be given in the form of a classic loan or as subordinated debt, venture capital, growth finance etc. The novelty is the necessity of private capital in the financial construction of any EFSI backed project. This will provide incentives for a multiplier up to 315 billion Euro investment in total, which is to be achieved within first three years since its establishment. Given the EC guarantee, EFSI thus allows financing of projects, which would otherwise have been on the edge of too risky or incompatible for funding by traditional means, i.e. classical EIB loans or EU Funds.

The second feature, the advisory service of the Investment Plan consists of two main features: the European Investment Advisory Hub (EIAH – the Hub) and the European Investment Project Portal (EIPP – the Portal). The Hub has pooled available EC and EIB resources into a single portal, where project promoters can ask for advice about the financial construction of their project and potential financing through EFSI. It is free for public entities and charges a small fee for private ones. From its launch in September 2015 until November 2016, the Hub received about 290 requests for advice, four of them from Croatia. The other feature is the Portal, a matchmaking service, sometimes referred to as a “dating website” for projects and investors of any kind, not necessarily linked to EFSI financing. The Portal has been operational since June 2016 and it already contains about 140 projects, three of which are from Croatia.

Croatian development bank (HBOR) has been entrusted by the Croatian Government to implement the Investment Plan in

the country and it has already signed two agreements with EFSI backing – one for providing guarantees for innovative SMEs and one in the field of risk sharing for mid-caps.

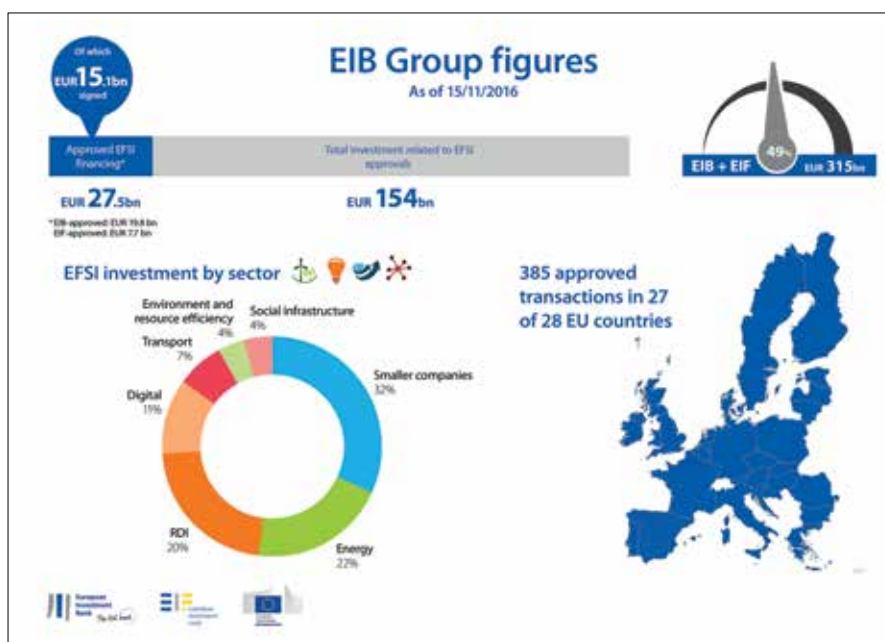
Given the initial success of the Investment Plan, which is delivering concrete results and encouraging sustainable increase in the investment levels across the EU, the EC recently proposed extending the EFSI until 2020 with the ambition to mobilise EUR 500 billion in additional investments. The proposal will contain improvements, such as better geographical coverage, local presence of the Hub, which will be especially relevant for EU countries with a shortage of EFSI backed projects. The revised version of EFSI will also be more transparent and will enhance project additivity, addressing market failures.

The Investment Plan also offers a new possibility to combine EFSI guarantees, EIB/EIF instruments and private investment with the EU Funds, which are of importance for many EU countries, not just Croatia.

Modelled on the Investment Plan and EFSI, the EC has recently launched several other initiatives. Among them is the “Start-up and Scale-up Initiative”, which adds a new focus on venture capital investment, creating a pan European Venture Capital Fund-of-Funds and looking at the reform of insolvency laws.

Looking beyond EU borders, the EC also launched the European External Investment Plan in September 2016, based on a similar principle of a multiplier effect and an advisory service but focused on Africa and the EU neighbourhood countries. It is seeking to make better use of the great investment potential in these countries and therefore offering new opportunities also for EU companies.

As always, there is a catch – the entire concept of the Investment Plan and EFSI financial backing is based on free competition – there are no quotas for projects; neither regional, national nor sectoral. Therefore only a well prepared project can succeed with its application – and this is where your work begins.





## A BIG YEAR FOR PUBLIC PROCUREMENT, BUT WHAT ABOUT CROATIA?

**By Ema Mendušić Škugor**

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In April of this year, the implementation deadline for three of the most significant public procurement directives had elapsed. As this was one of the largest changes to have recently occurred within a European Union regulated sector, interested stakeholders were heavily preoccupied with timely implementation. The Court of Justice of the European Union begun assessing cases under the new directives' rules, and major local cases, with respect to the application of the directives, were beginning to emerge. Experts across Europe were both excited and concerned about how the new European framework for public procurement would be interpreted by and before local courts and the Court of Justice of the European Union alike.

At first, the implementation procedure didn't go so well. By the end of May 2016, the European Commission was forced to issue twenty-one Member States with a formal warning regarding non-implementation. Croatia was among the States to have received such a warning. It was argued that, although implementation is undoubtedly a complex procedure, the directives date as far back as 2014, implying Member States had plenty of time to adapt. This remedied the situation to an extent – as the year draws to an end, there remain only five Member States which have not yet notified the European Commission of their national implementation measures. Unfortunately, Croatia is one of them.

Granted, certain circumstances we are all aware of contributed to prolonging implementation in Croatia. However, despite this, the draft of the new Public Procurement Act, completed this spring, has successfully passed public scrutiny and was being directed to parliamentary discussion in November. Still, I wonder whether our efforts may be coming in a little too late? Not only are we already six months behind schedule with the formal implementation deadline, but also over two years late in realizing that the profound change of our procurement system was imminent, and that we have done little (or nothing) to prepare. Will these late amendments to the procurement framework catch up with the merciless wheel of economic life that has continued turning and, if so, what will be the consequences?

In an attempt to catch up and close the gap between the lacking national legislation and the not-yet implemented directives, in April 2016 the Directorate for the Public Procurement System stepped in. They issued an opinion that the directives should apply to local procurement procedures regardless of the fact they have not yet been implemented. In short, Croatian contracting authorities were advised to apply those provisions of the directives which were unconditional and sufficiently clear and precise. This

was useful in reference to certain provisions of the Public Procurement Act, but was nowhere sufficient enough to cover the vast number of national and EU laws which are industry specific, but rely on rules of public procurement procedures. They include construction, healthcare, investment funds and a wide array of other fields whose otherwise large and fruitful procurement procedures became susceptible to a new level of legal insecurity. Namely, the Directorate's opinion has held off the bulk of uncertainty, but the fact of the matter is that Croatian public procurement stakeholders still do not dispose with a comprehensive, harmonized public procurement framework. And it is high time this changed, especially if we take into account that such a legislative framework is only the first of many steps in securing a properly functioning public procurement system.

Unfortunately (and I felt I needed to bring this up in an article which summarizes the current year in public procurement), harmonization with the latest European Union directives is neither the only nor the largest problem of this sector. When clients ask me to elaborate on the Croatian procurement framework, it is generally difficult to find many positive things to accentuate. Practice is inconsistent, there is an unsuccessful division of competencies between bodies included in regulating tenders, and the procedures place a heavy financial burden on included parties. Six months after the formal implementation deadline, we are still without an amended Public Procurement Act, its corresponding bylaws and other acts relying on public procurement procedures.

However, I cannot say that positive experiences do not exist and I believe it is our task to focus and build on those. Croatia remains one of the few EU Member States in which a first instance decision can be reached within 40 days on average, and the competent Ministry has a helpdesk for contracting authorities and bidders, which is seldom late with their answers. Several contracting authorities have progressed immensely, leaping forward with major contracts using MEAT as the prevailing criteria, while others have already reached for European funds, unafraid of this complicated area of EU law. This is proof that all the disadvantages I have mentioned can be overcome, but only if we commit and become engaged in the process. We must challenge illicit decisions and insist on elaborations grounded only in applicable legislation. We must share our relevant experiences and practices, regardless of whether they are positive or negative. Slowly but surely, and with a little push, perhaps we can make 2017 a big year for Croatian public procurement.



## DIGITAL SINGLE MARKET STRATEGY FOR EUROPE

**By Ivana Markovinović Žunko**

*Vedriš & Partners Law Firm*

Ever since the founding treaties, the Single Market has been recognized as a top priority for the functioning of the European Union. As the astonishing development of digital technologies has completely transformed both business and life in general, the time came to make the EU's Single Market fit for the digital age. In May 2015, the European Commission adopted the communication proposal "A Digital Single Market Strategy for Europe", which introduced various initiatives with the aim of breaking down barriers with regard to using online tools and services, so that citizens and businesses could freely access them regardless of their nationality or place of residence. It has been recognized that despite the nature of online transactions, which know no borders or territorial restriction, European markets are largely domestic in terms of online services, which prevents their development and growth.

The Strategy should help to harmonize functioning of the Single Market, as a basic EU principle in a contemporary environment strongly influenced by the development of digital technologies and their impact on business and everyday life. It has been calculated that the realization of this plan could contribute € 415 billion to the European economy through new jobs, investments and innovations, as it offers numerous benefits for new start-ups and existing companies to grow and expand globally. The Strategy is in line with the broader plan presented in 2010 and known as "Europe 2020 - A strategy for smart, sustainable and inclusive growth" which presented the Digital Agenda as an initiative aiming to use the potential of information and communication technologies to foster innovation economic growth and progress, but it is more focused and ambitious. It is based on three pillars: access to digital goods and services, environment of conditions where digital networks and services can prosper, and economy and society in which the potentials of the new market can be fully developed.

The first pillar should result in rules that make cross-border e-commerce easier and boost the confidence of consumers when shopping online. Consumer protection should be enforced by developing mechanisms that are more efficient, such as the introduction of online dispute resolution and prevention of so-called geo-blocking – a discriminatory practice where online sellers deny costumers access to websites based on their location, or re-route them to a local store with different prices. It is also important to ensure safe and affordable cross-border parcel delivery, as low transparency and high costs of small shipments result in a lack of trust. One of the initiatives of the first pillar is also to build a

modern European copyright framework, fitting for digital content as one of the main drivers of digital economy growth, something that should be achieved by reducing national copyright rules and enabling wider access to online cultural content. Furthermore, the plan is to review the regulation on broadcasting, in order to improve the functioning of such services. It has been pointed out that in order to enable better access to digital goods and services across Europe, VAT regimes should be harmonized through a common VAT threshold and an adequate anticompetition regime established.

The second pillar, which aims to create a fitting environment, is focused on the adjustment of telecom rules, a review of the audiovisual media framework and an analysis of the role of online platforms such as social media and app stores on the market. Further initiatives within this pillar are reinforcement of trust and security in digital services and handling of personal data due to the large number of cyber offenses (e.g. online payment fraud or identity theft) as well as partnership with the industry on cybersecurity in the area of technologies and solutions for online network security.

The third pillar is concerned with promotion of the free movement of data, as sometimes present restrictions do not have anything to do with the protection of personal data, and the data economy built on Big Data, cloud services and Internet of Things is central for the EU's competitiveness on the global market. It is also emphasized that within digital economy, interoperability and standardization hold key roles, so priorities in critical areas such as health (telemedicine), transport (travel planning), environment and energy should be defined. Last but not least, for functioning of the Digital Single Market, it is important to build an inclusive digital society where citizens possess the right skills to use the advantages of the digital era. The original timeframe for all these actions had been set for the end of 2016, but due to the complexity of the tasks, it is now obvious that it will take longer than estimated. However, some major steps in the realization of the Strategy have already been undertaken. The Commission has just proposed new tax rules to support e-commerce and online business; geo-blocking has been seriously reduced; access to digital content has been simplified, copyright rules are in the process of modernization and end of roaming charges is planned for 2017. To conclude, with timing having been the main criticism of the Strategy, it seems that Europe now stands a good chance to reap the benefits of the digital age.



## DISCLOSURE OF TRANSFERS OF VALUE TO HEALTH PROFESSIONALS AND HEALTHCARE ORGANIZATIONS

by **Ira Perić Ostojić and Ivan Zornada**

*Wolf Theiss - Zagreb branch*

The relationship between the pharmaceutical industry on one side and healthcare professionals (HCPs) and healthcare organizations (HCOs) on the other is indispensable for the successful development and use of new medicines. However, this should in no way influence decision-making regarding health procedures and the prescribing of medicines.

In this context, the Croatian association Innovative Pharmaceutical Initiative (IFI), using the model of the European Federation of Pharmaceutical Industries and Associations, has adopted the Code of Conduct (Code), with the aim of setting ethical conduct standards and introducing greater transparency with regard to the industry's interactions with HCPs and HCOs.

Even though the Code is the result of the industry itself, and is binding only in respect to member companies, in practice it seems that more and more effort is being made to comply with the Code even by those companies that do not fall under its scope. The reason for this is that the Code has in a way become the market standard in removing public doubt of the potential for conflicts of interest in industry interactions, contributing to the confidence and good reputation of all stakeholders.

One of the obligations introduced by the Code is the disclosure of transfers of value to HCPs and HCOs, insofar as those transfers fall within the disclosure obligations as defined by the Code.

The Code defines transfer of value as a direct or indirect transfer of monetary or non-monetary value, made for the purpose of promotion, or any other purposes in connection with the development and sale of prescription-only medicines (including payments made in relation to donations to HCOs, costs related to events as defined by the Code and fees for HCPs' and HCOs' services paid under service contracts).

Disclosures are to be made by the end of June for all transfers made in the previous calendar year by using the special form envisaged by the Code. Member companies are also required to prepare and publish a short overview summarizing the methodology used in preparing the disclosures and identifying the transfers of value for each category described in the Code.

The Code proposes that the disclosures be made on IFI's and/or the company's websites. The first disclosures for 2015 were made only on the members' websites, since IFI has still not developed a page for the purpose of disclosure. Generally, disclosures should be made in the Croatian language; however, with

IFI's prior approval, the websites may be designed as bi-lingual English-Croatian websites.

Subject to certain exceptions (such as research and development transfers of value in the case of clinical trials, non-interventional studies, etc.), disclosures are to be made on an individual basis. When this is not possible for legal reasons, companies can disclose such information on an aggregate basis, provided that such aggregate disclosure will, for each category, identify (i) the number of recipients covered by such disclosure on an absolute basis and as a percentage of all recipients, and (ii) the aggregate amount attributable to transfers of value to such recipients. However, in the event of an aggregate disclosure, companies must ensure that an itemized disclosure is made available upon request to (i) the relevant recipient, and/or (ii) the relevant authorities.

Companies need to maintain records of all transfers of value for at least five years from expiry of the individual reporting period, while the disclosed information is to remain public for a minimum of three years after the first disclosure unless (i) data privacy or other applicable laws require a shorter period, or (ii) a recipient has revoked their consent for specific individual disclosures (whereas such payments are then added to the aggregate total of payments made to HCPs that have not given consent).

Members are encouraged to obtain the consent of recipients for disclosure on an individual basis. However, in the first round of disclosures for Croatia, only a small number of HCPs gave their consent for public disclosure of individual data, which resulted in mostly aggregate disclosures and raised the question of whether reporting on an individual basis could also be made under another legitimate basis, arguing such disclosure to be in the public interest, outweighing the individual's right to privacy.

Since the Code is silent on this and there is no relevant practice or guideline in that respect, it would be interesting to see the Croatian Personal Data Protection Agency's as well as the IFI's standpoint on this issue.

Also, it is possible that Croatia, following the example of some other EU Member States, will in the near future mandate public disclosure of transfers of value through legal regulations directly applicable to all manufacturers of medicines and medical devices, and not just to IFI's member companies. Such mandatory disclosure should then remove the current obstacles for making individual disclosures due to privacy reasons.



## THE DIGITAL RACE IN THE BANKING SECTOR STARTS THE NEXT TRUE COMPETITION

by Dalibor Kovačević, *Deloitte Consulting Manager*  
and Rado Bekeš, *Deloitte Consulting Manager*

### CENTRAL EUROPE OUTLOOK SURPASSING EXPECTATIONS FOR THE EUROZONE

While Europe's economic recovery is expected to slow down in 2016 and 2017, conditions for the CE banking industry should remain pretty favorable. The performance of Central European banks has improved as a result of increased lending and lower non-performing loan (NPL) ratios throughout the region. Banks have reached a ROE above the Eurozone level. Still, profitability ratios are much lower than during pre-crises years.

The quality of Central European bank assets has been improving. The declining trend of the NPL ratio since its peak in 2013 has continued, and the ratio is expected to go down to around 7 percent by 2018. The net interest margin of Central European banks is another indicator above the Eurozone level (in 2015: 2.4 percent and 1.3 percent, respectively). It continues to subside throughout the region and is expected to decrease to 2.2 percent by 2018.

Following a six-year period of recession, economic trends in Croatia are on the positive side again, with expected further improvement and growth of 1.9 to 2.0 percent in the period from 2016 to 2018. In 2015, the Croatian banking industry reported a negative return on equity (ROE) of - 8 percent, but a recovery and an increase of up to 5 percent is expected by 2016.

According to Deloitte CE Banking Outlook 2016, banking professionals expect the positive growth trends to continue into 2018 and see the digitalization of operations as the industry's strategic priority. Further digitalization will render banks more competitive, while meeting customer expectations, given the growing number of those using online and mobile banking functionalities.

### DIGITAL HIGH-SPEED CHASE ON THE BANKING MARKET

Looking at current trends on the banking market (lower interest rates, emergence of new fintech, strengthening competition, etc.), the low profitability ratios and more stringent regulatory requirements are clear indications of operational efficiency coming into banks' focus. The logical next step would be to turn to digitalization and shift to low cost-to-serve business models.

Moreover, according to Eurostat, internet access in the CE region has been improving over the last five years, and mobile internet access has increased sharply (on average, 30 percent more people have access to mobile internet than in 2011). This is a key driver of the digital economy, which has rooted itself deeply in the banking market, corroborated by the fact that, according to the Deloitte survey (Deloitte CEE Top 500 2016: An Era of Digital Transformation), 90 percent of banks believe that digital transformation has highly impacted the banking industry and its performance. On the other hand, 95 percent of the banks claim to have set a clear vision and strategy for their own digital transformation.

To obtain a clear market picture, Deloitte has looked into the

digital maturity of the banking market by analyzing over 350 functionalities in 76 banks from 8 CEE countries. Each bank has been analyzed by reference to three main channels – web, online banking and mobile banking. Deloitte researchers went through the entire user experience in six steps: they gathered information, opened accounts, went through the on-boarding process, used the services on a daily basis, expanded relationships and finally, closed their accounts. The research has shown that Croatia, with regard to the maturity level of its banking market, ranks as sixth out of a total 8 countries, with a minimal lead ahead of Hungary thanks to its more evolved m-banking segment.

### DESPITE THE BANKS EXPERIMENTING WITH NEW FUNCTIONALITIES, THE SET OF CORE FUNCTIONALITIES REMAINS LIMITED

Interestingly, despite the banks delving deeper into the digital sphere and experimenting with new functionalities, the core sets of e-banking and m-banking functionalities in Central Europe are still limited. The functionalities comprise mostly basic services, such as bank transfers or information about major lines of bank products. On the other hand, over 30 percent of the analyzed functionalities were found to be unique to less than 20 percent of the banks. This is attributable to an opportunistic view of product digitalization, and indicates that most banks lack a clear digitalization strategy and approach.

Looking at the initial finding and considering the dramatic growth of mobile internet access, along with trends showing an increasing customer shift to mobile technologies, one thing is certain: the focus of the banking industry is increasingly shifting to mobile channels. The Digital Maturity Analysis has revealed instances where mobile platforms offer a larger set of functionalities than online banking. The trend is expected to continue, especially in less evolved markets, and mobile banking will soon position itself as the main bank service channel.

If set on winning the digital race, banks should develop clear strategies and designate persons that will lead and sponsor those strategies at a high level (Digital Officers). Apart from that, the key players in this area have made their way to the top with the help of consultants specialized in digital strategies.

Surely, Digital Banking is the next area of true competition on the financial market. On the one hand, there is an increase in online and mobile banking; on the other hand, new payment transaction options that could leave banks out of the process are emerging. The fact remains that those banks responding quickly to market disruptions will gain a significant advantage, whereas those failing to focus on digitalization and still confronting the challenges of the legacy systems will find it difficult to keep pace. In the period to follow, we could expect the winner of the digital race to position itself as also the market leader.



# Croatian Hotel Investment

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## EU COPYRIGHT REFORM WITHIN THE FRAMEWORK OF THE DIGITAL SINGLE MARKET STRATEGY

by **Olena Manuilenko**

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On May 6, 2015, the EU Commission announced A Digital Single Market Strategy for Europe<sup>1</sup>. The general goal of the Strategy is enabling a transformation of European economy and society so that "...Europe maintains its position as a world leader in the digital economy..."<sup>2</sup>

According to said EU Commission's Communication, the Strategy will be built on the following three pillars, each encompassing a number of reforms that will affect economic, legal and social spheres of life:

1. Access – better access for consumers and businesses to online goods and services across Europe, including reforms in the fields of e-commerce, parcel delivery, geo-blocking, copyright, and value added taxation;
2. Environment – creating the right conditions for digital networks and services to flourish, including reforms in the fields of telecoms and media, online platforms, security and personal data; and
3. Economy & Society – maximizing the growth potential of the European Digital Economy, including reforms in the fields of data economy, standards, skills and e-government.

The focus of this article is the recently announced copyright reform that falls within the first pillar, which is, in a nutshell, dedicated to enabling EU residents to engage in online trade, to access and provide online services, and to exercise other activities under homogeneous legal order and uniform fair competition rules, irrespective of their nationality or place of residence within the EU.

The main goals that the EU Commission aims to achieve by way of the envisaged EU copyright modernization include further harmonization of the EU copyright rules, particularly, by addressing aspects related to the territoriality of copyright and to new technological realities, in order "...to facilitate wider online availability of content across the EU, to reform the framework of exceptions and limitations and to achieve a well-functioning copyright market place."<sup>3</sup>

Accordingly, on September 14, 2016, the EU Commission published the Proposal for a Directive of the European Parliament and

of the Council on Copyright in the Digital Single Market<sup>4</sup>, along with the Proposal for a Regulation of the European Parliament and of the Council Laying Down Rules on the Exercise of Copyright and Related Rights Applicable to Certain Online Transmissions of Broadcasting Organisations and Retransmissions of Television and Radio Programmes<sup>5</sup>.

The EU Commission does recognize that "The ultimate objective of full cross-border access for all types of content across Europe needs to be balanced with the readiness of markets to respond rapidly to legal and policy changes and the need to ensure viable financing models for those who are primarily responsible for content creation."<sup>6</sup>

In accordance with its aforementioned stance, the Commission proposed a gradual approach to removing obstacles to cross-border access to content and to the circulation of works. Nevertheless, the proposed Copyright Directive and Regulation have given rise to vigorous discussions throughout creative industries. To sum up one of the main concerns voiced by the producers of copyrightable content, they fear that the proposed reforms would produce the counter-effect. Namely, some opine that introducing pan-European licensing for audio/video content may result in limiting the licensing revenue potential in a borderless digital market. Consequently, it would inhibit investment into the production of new content, which would, in turn, limit consumer choice and increase prices.

The above-described concerns expressed by representatives of creative industries indicate that EU legislative initiative aspiring to keep pace with artistic creativity and innovation, as well as technological advances, is rejected by the business segment of the industries inasmuch as the existing structures of commercial exploitation of creative works do not translate well into the digital environment. It appears that the business segment of creative industries could benefit from embracing innovation and channeling the energy and resources to finding new models of commercialization of creative content compatible with new creative and technological realities, rather than struggling to defend status quo.

<sup>1</sup> Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, A Digital Single Market Strategy for Europe; COM(2015) 192 final; Brussels, 6.5.2015 (<http://eur-lex.europa.eu/legal-content/EN/TXT/?qid=144773803386&uri=CELEX%3A52015DC0192>).

<sup>2</sup> Ibidem.

<sup>3</sup> Modernisation of the EU copyright rules (<https://ec.europa.eu/digital-single-market/en/modernisation-eu-copyright-rules>).

<sup>4</sup> COM(2016) 593 final; 2016/0280(COD); Brussels, 14.9.2016 (<http://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1481891071621&uri=CELEX:52016PC0593>).

<sup>5</sup> COM(2016) 594 final; 2016/0284(COD); Brussels, 14.9.2016 (<http://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1481891224628&uri=CELEX:52016PC0594>).

<sup>6</sup> Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions; Towards a Modern, More European Copyright Framework; COM(2015) 626 final; Brussels, 9.12.2015 (<http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=COM%3A2015%3A626%3AFIN>).



## HOW CAN THE TRADE ACT PROTECT COMPANIES AGAINST UNFAIR TRADE PRACTICES?

by **Dr. Mirna Pavletić Župić**

*Attorney-at-Law, Župić&Partners Law Firm*

**INTRODUCTION** Unfair trade practice is any fraudulent, deceptive or dishonest trade practice that is prohibited by the law, and in Croatia that law is the Trade Act (TA), which includes prescriptions from the EU acquis, namely the EC Directive concerning unfair commercial practices (EC 2005/29). Although free competition among various companies that operate on the market is permitted and even encouraged, it is important to stress that such free competition is to some extent limited in order to protect companies from harm that might be caused through wrongful business practices from their competitors. The aim of this article is to present how companies might be protected from such harmful and prescribed practices when doing business on the Croatian market.

**THE TRADE ACT AND PROHIBITION OF UNFAIR TRADE PRACTICES** Based on the TA, the notion of unfair trade is divided into two categories. While the first one comprises actions that intend to confuse or mislead consumers as to the characteristics of the product, the second includes actions that intend to violate good trade practices by using deceptive, fraudulent or unethical business methods in order to harm competitors.

Further on, TA provides a brief insight into types of unfair trade practices that potentially cause economic harm to businesses, and that are banned by the TA<sup>1</sup>.

Namely, unfair trade under the TA refers to such actions as giving information about another entrepreneur, if that action might prove harmful for their reputation and business, as well as actions by the entrepreneur aimed at the interruption, prevention or hindering of business relations between other entrepreneurs. Another example are actions of unreasonable termination of contract previously closed between entrepreneurs, in order to obtain a more favorable contract with another company, or simply non-implementation of such a contract for the same purpose. Furthermore, such actions could be directed so as to illegally obtain the commercial secrets of another entrepreneur and/or illegally use the very same, as well as promising gifts and other benefits to employees or other persons working for the competitor<sup>2</sup>.

Based on the commercial law, the TA is identified as twofold protection against such unfair trade practices. The first kind of protection refers to the fact that the actions of unfair trade are prescribed as offenses, i.e. torts. Another aspect of protection refers to the fact that companies that violate regulations on fair trade are liable for damage compensation in front of courts.

**COMPENSATION FOR DAMAGES** Compensation for damages caused by the prohibited actions of unfair trade can be realized in judicial proceedings. The lawsuit may be filed

by the company which suffered damages, whereas the right to take action expires one year after the plaintiff becomes aware of the perpetrators' deeds. Action can be taken no later than three years from the committing of the unfair trade acts<sup>3</sup>.

**PROTECTION AGAINST UNFAIR TRADE PRACTICES THAT CAN BE REALIZED IN MISDEMEANOR PROCEEDINGS** The described anterior actions are also subject to misdemeanor prosecution in terms of the TA, and the misdemeanor charges may be filed with the competent Inspectorate, whereas the offender would be punished with significant monetary fines<sup>4</sup>. Along with a monetary fine, the perpetrator could be faced with a punitive measure banning him from undertaking trade activities for a certain period of time, and in the case of recidivism or non-compliance, the ban could be permanent.

**INJUNCTIVE RELIEF** During the course of the aforementioned described proceedings, namely misdemeanor proceedings and those held in front of a court for compensation of the damages incurred, the injured entrepreneur may also seek injunctive relief from the court, as based on the Enforcement Act<sup>5</sup>. Such injunctive relief to a company harmed by unfair trade practices can be realized through temporary measures in order to make the counterparty cease with its harmful actions, prior to starting and during judicial or administrative proceedings, as well as after the completion of these proceedings, until the entire process, including enforcement, is complete<sup>6</sup>.

With regard to the potential liability of injurers towards entrepreneurs who suffered damage for their businesses, it is important to mention that injunctive relief could be also requested in order to secure non-monetary claims that the affected party might have. Such relief shall again be requested from the court, by an interim measure sought from the court. In addition, the injured party should present to the court the existence of his claim, make the occurrence of the damaging event be probable, and that the requested relief as an interim measure would be necessary in order to prevent him from suffering irreparable harm for the business.

**CONCLUDING REMARKS** As was explained in the preceding parts of this discussion, based on the TA and other regulations in Croatia, companies operating on the market are given a wide-range and extensive means of protection from unfair trade practices, to an extent that is sufficiently deterrent for offenders.

However, it should be noted that the relevant legal field is dynamic, and that new trade practices appear daily, although careful assessment is needed to determine whether they fall in the sphere of permissible and even aggressive competition or unfair trade practices.

<sup>1</sup>TA; Art. 63-65, <sup>2</sup>TA; Art. 64, par 1, items 3,5,6,8 and 9, <sup>3</sup>TA, Art. 65, <sup>4</sup>TA, Art. 68-70 <sup>5</sup>The Enforcement Act (EA) (Official Gazette, no.112/12, 25/13, 93/14,55/16) <sup>6</sup>EA; Art. 341, <sup>7</sup>EA; Art. 346 (1) pt. 3



## COULD A COUNTRY (OR IN THIS CASE, THE U.S.) SIMPLY WITHDRAW FROM THE PARIS CLIMATE AGREEMENT?

**By Marija Pujo Tadić**

*LL.M, Attorney at law, International expert in Climate Change Law and Policy*

It is not as simple an answer as we may think.

First of all, we have to realize the legal nature of the Paris Agreement and look a little bit to the past. For a long time, the main question was: Will the Paris Agreement be more effective in addressing climate change if it is a legal, rather than political instrument?

Each and every contract creates certain obligations for the state, and - if these obligations are to be fulfilled - the three most important elements of any international agreement have to be addressed. With that in mind, it is important to discuss those elements in the case of the Paris Agreement.

The first element of any international agreement is the parties' willingness to participate in such an agreement (if the topic favors the political affiliation of the state, it is most certain that the state will participate in this contract, although a certain level of awareness of what participation carries in terms of restrictions and obligations must be acknowledged). After assessing that the contract is very "useful", each state individually evaluates whether contract compliance is creating more obligations that cannot be fulfilled in any respect (financial, legislative and so on) or benefits that can be expressed through the elements of the agreement. It is a fact that the character of a legally binding contract can also affect the will to enforce the contract and participation in its implementation, in a potentially negative way. Thus, efficiency can be achieved only if its positive effects on compliance outweigh its negative effects on mere participation.

Furthermore, the second element is a willingness to enforce a contract (if the contract is signed without any real intention of its implementation, then it remains just words without any effect). This is about ensuring that the state, through institutional mechanisms, acts in order to fulfill commitments and, above all, that it establishes special departments within existing ministries and a special agency or institute. From the point of view of a certain state, this means that the legal obligations exert a greater compliance of political obligation, regardless of implementation. In addition, one must not undermine the effect of a state's position in its immediate region. In fact, because the state's legal obligations are more serious than political commitments, it is more likely that every state will act in accordance with contract commitments due to awareness of the fact that each and every state is to be subjected to a "jury" of other countries in the region. As no state can exist alone in the world, so it cannot exist without regional, and possibly global support. Therefore, the position taken by a regional neighbor in the implementation of certain international agreements is important for every state. As a result, states often expend higher costs in order to preserve their reputation and their international relations with other countries, especially concerning a contractual obligation and not just a "political promise". The impact that implementation of international obligations in management structures within each country has on the local public should not be ignored. This impact

is reflected in the criticism of various non-profit organizations, both domestic as well as foreign non-profit. It is a fact that a legally binding agreement tends to increase pressure on the internal politics of each state, more than political agreement is expected to cause.

The third element, binding regulations (if soft law or hard law should be applied) ensures the implementation of its regulations. It is most certain that it usually refers to the application of soft law in international law. However, it is not easy to achieve that something not legally binding be perceived as a binding element in the human mind. When the global, universally applicable nature of the Paris Agreement is addressed, one must understand that the consequences of that agreement are "global", and that therefore the Paris Agreement should be approached in a particularly "delicate" way, especially if the second element, the willingness to enforce a contract, is to be achieved and respected.

Finally, at the Paris Climate Conference (COP21) in December 2015, 195 countries adopted the first-ever universal, legally binding global climate deal. The agreement sets out a global action plan to put the world on track to avoid dangerous climate change by limiting global warming to well below 2°C. Some elements of the agreement — such as requirements to report on progress towards lowering emissions — are binding. However, some elements are non-binding, such as the setting of emission-reduction targets.

It is important to note that there are many benefits of the Paris Agreement with respect to its being legally binding. However, it is clear that transparency, accountability and precision can also lead to many benefits, but this is to be achieved only if all the parties to the contract adhere to the obligations and if the contract itself is not obstructed.

"The international law requirements are somewhat complicated. One of the reasons Obama helped usher the deal into force early this year is because that meant that any country that was a party to the agreement couldn't leave until it completed a four-year withdrawal process. Michael Wara, an environmental law professor at the Stanford Law School, said President-elect Trump could use his office to issue an executive communication removing the United States from Paris, but even if he did that, the United States would still be a party for four years and could be subject to its legally binding procedural commitments. The United States and other parties are called upon to submit new nationally determined contributions for 2030 by 2020, and Wara said Trump could put forward a "business-as-usual" placeholder to stay on the right side of international law." (Scientific American: Article By Jean Chemnick, ClimateWire on November 10, 2016)

In conclusion, the answer to the question, 'could a country (in this case the U.S.) simply withdraw from the Paris Climate Agreement?' is as follows:

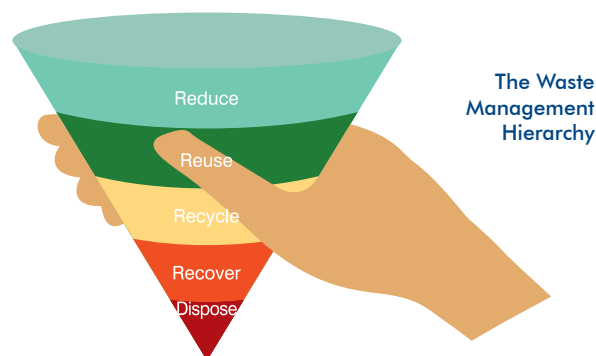
It's possible, but tricky, and could undermine global cooperation on other issues.



## RESPONSIBLE WASTE MANAGEMENT

by **Tihana Krajačić Bilić**

*Novartis Hrvatska d.o.o.*



One of the most important issues in today's economy is the principle of responsible waste management. It does not only include the public sector. It includes all sectors, all areas of our living. Every one of us produces waste and is responsible for its disposal. Throughout the ages, the most suitable way to remove waste was disposing of it on a dumpsite. Nowadays, perception of human influence on nature has changed, and the process for waste management is thus also changing.

Various regulations, including legislative ones, are moving in that direction not only at the local level, but also the global. Waste management is defined in many global procedures and guidelines.

One of the first documents related to waste management is a report from 1987 entitled 'Our Common Future', and it includes the first guidelines for new ways of solving this big problem, in addition to defining all the necessary main changes for processes related to the usage of resources, orientation of technical development and institutional changes, along with possibilities for upcoming generations. Very important documents from this sector are the Basel Convention and the EU regulations (Regulations, Directives and Decisions). The EU Regulations are directly implemented in member states, and Directives are implemented in the most appropriate aspect for a country (exp. Waste Framework Directive 2008/98). Decisions regulate some specific issues.

One of the most important EU decisions is the 7th Environmental Action Program (1286/2913/EU), which defines its main priorities as: a) to protect, preserve and enhance the natural capital of the Union, b) to convert the Union into an efficient resource, green and competitive economy with low CO<sub>2</sub> emissions, c) to protect the citizens of the Union from the pressures and risks to their health and well-being associated with the environment. The strategic regional documents are the Europe 2020 Strategy, the Resource Efficiency Roadmap, and the Raw Materials Initiative.

At the local level, we have the Law on Sustainable Waste Management (OG Nr. 94/13), which defines key requirements for responsible waste management in the Republic of Croatia, and the Environmental Protection Act (OG Nr. 80/13). Both documents support a new and 'green' mindset for waste management and a circular economy based on: 1) prevention of waste production, 2) preparation for reuse, 3) recycling, 4) other recovery procedures (e.g. power/material recycling), and finally, in the case of no reutilization being possible, 5) disposal.

In Croatia, the main institutions taking care of waste management are the Croatian Agency for the Environment and Nature, and the Croatian Fund for Environmental Protection and Energy Efficiency. They are responsible for the development of projects, the financing and co-financing of those projects, encouraging energy efficiency at all levels, organization of special waste systems, etc.

Waste management is not only an obligation of regional/local institutions, but the obligation of all companies producing waste. Under this criteria, companies have obligations to use nature-friendly designs, to have their products' life cycle fully marked, to produce studies of their products' impact on nature and to use the most acceptable production methods.

Companies which do not produce finished products, but do produce waste (esp. paper, certain packaging, plastic, batteries etc.), especially in amounts exceeding those defined by the law, need to take some additional steps and fulfill all the needed requirements. All details are available in the already mentioned local documents and requirements defined in EU Directives, so each company should keep itself up-to-date with all relevant news from this field, as well as be familiarized with special subordinate legislation.

At the institutional level, it is necessary for the Government to publish and implement the National Environmental Strategy and the National Environmental Action Plan, which will cover and update all needed processes defined in international and EU documents. Croatian institutions also need to prepare an operational program for Competitiveness and Cohesion for the financial period 2014 – 2020. which will include enhancement of waste management, water management systems, as well as the promotion of sustainable usage of cultural and natural heritage.

Circular economy is the basis for responsible waste management. Our mindset needs to be changed. If we implement all these steps within our homes, at our workplaces, and in our daily lives in general, we can contribute to the protection of nature, as such securing our future and the future of those to come. Institutional changes are needed within various sectors – political, educational, law, finance and others, but if we start with the small steps which are not only regulated by law through directives, but are beneficial for nature, we can contribute to the saving of the environment. With this attitude, we can improve not only our lives, but also the economy as a whole. With efficient waste management, our traditional way of living may change into a modern one, open to new technologies.

### Resources:

Basel Convention - <http://www.basel.int/> (11.30.2016.); Croatian Agency for the Environment and Nature - <http://www.azo.hr/Default.aspx> (11.30.2016.); Croatian Fund for Environmental Protection and Energy Efficiency - <http://www.fzoeu.hr/> (11.30.2016); Education Materials for Waste Management course – Algebra 2016; Law on Sustainable Waste Management (NN Nr. 94/13); Environmental Protection Act (NN Nr. 80/13) - Image taken from: <http://image.slidesharecdn.com/biomedicalwastemanagement-140819014455-phpapp02/95/biomedical-waste-management-33-638.jpg?cb=1427202297>



## USING NEW TECHNOLOGIES FOR IMPROVING SENIORS' QUALITY OF LIFE

by **Ivana Bezlaj**

*Business unit manager, TIS Grupa d.o.o.*

In a world full of new technologies, futuristic gadgets and stunning software, it is easier than ever to simply neglect people that can't keep up with this new technology. These people could be our parents and grandparents. With applications like Facebook and WhatsApp, it is much easier to keep track of your friends, than it is to stay in touch with your own mother. The people we care about the most are oddly the ones that don't fit into our busy, technology-driven world. As a consequence, seniors are usually neglected, lost in a world they no longer recognize, one swarming with information and overloaded with numerous product services to choose from.

By bringing technology closer to seniors, we bring seniors closer to their loved ones and the world that seems to have left them behind. We provide them with tools to take better care of themselves and to stay in touch with their children, grandchildren and friends.

Technology can help seniors with daily life, but it needs to be safe, secure and simple enough for them to use. The average senior user is not used to swiping a screen, tapping icons to open an app, hidden functionality, long-taps and fast animations which their eyes can no longer follow. They become overwhelmed, confronted by too many options that they don't in fact need.

### USABILITY AND SECURE ENVIRONMENT

According to the US Pew Internet Research Center, 77% of older people would need someone to walk them through the process of setting up a new device or application. For most of them, this is enough of a deterring factor to prevent their being involved with new technologies. This could be prevented with careful user interface design, as well as simple and straightforward processes. It is important to recognize the most effective processes, ones that would provide seniors with real tangible benefits.

With new technology, seniors often fear breaking gadgets. As such, any system for them must be intuitive, robust and very self-explanatory.

### HEALTH AND MEDICAL SERVICES

Regularly taking medication is unfortunately an important daily part of every senior's life. Here, we can employ simple solutions with great effect. A simple calendar with repetitive events can support pretty much all of their needs. Add the feedback of a caregiver in the form of an SMS or another kind of message, and we have an effective system of support and supervision, which can ensure medication is taken on time. Additionally, the system could be opened to medical services, and doctors could administer and follow patients' activities in real time. There would also be the option of calling a doctor or nurse with one emergency click.

Special medical and health care advice and articles could be provided to the user. All content would be filtered and controlled to ensure the reliability of provided information.

### PHYSICAL EXERCISE

It is common knowledge that it is more important to stay active once you reach a certain age. There are many gadgets these days that track activity and remind us that it's time to get moving. Most of them require a connection to a smartphone or computer, and have many functions that could be complicated to use. By integrating some of these devices into one system, it would be possible to ensure a simple and unified user interface. One device with a familiar interface could be used to show activity data and to remind the user to be more active. The system could also alert family members about users' inactivity. Caring family members could then react to this information. Except for physical exercise, user activity information could be useful for potential emergency purposes - if there has been no movement from the user for a longer period of time, a caregiver or even doctor would be automatically notified.

Our minds, just like our bodies, need exercise. Specially designed puzzles and mind quizzes would also be available to stimulate the brain and enhance cognitive performance. Playing mind games with other members of a social network would also decrease a sense of loneliness. It would provide a way for you to play a round of chess with your grandmother, even if you are miles away.

### SOCIAL ASPECT

With aging usually comes an increased feeling of loneliness. Unfortunately, younger generations have less and less time to visit their elderly loved ones, and the technology seniors use for communication is obsolete. Today, landline phones seem to exist solely for communication with grandparents. And how much good does a landline do if we are never home? We have become very mobile, and the technology we use has followed suit. By using newer technology for communication, seniors can fit into our world of mobile social networks. They can use technology to reach us via the one thing we never ignore - a notification on our smartphone. They could build a social network between users close in age or with similar interests. To provide a high level of privacy, this virtual society would be limited to a certain group of people and designed as an invitation-only system. The messaging system should be simplified and easy to use, the user should not have to worry about which communication channel to use, and they should in fact only need one. To minimize the distance between families that live far from each other, a video conference option would also be included.

### CONCLUSION

There are many ways in which technology can improve both the social and health aspects of seniors' lives. It has been widely recognized that engaging in social activities of different kinds increases their quality of life. Combining these services with certain other health and well-being care services will make seniors feel safe, secure and more connected to their family members.



## SPOTLIGHT ON ZAGREB AND BELGRADE

**By Siniša Topalović**  
*Managing Director, Horwath HTL Croatia*

After years of recession, Croatia finally turned to positive growth in 2015. Over the last 2 years, Croatia has seen a particularly strong recovery of tourism-related investments, followed by the revival of industrial and trade activity. On the other hand, growth in Serbia is projected for 2016, supported with new investments, new employment and increased consumption. Moreover, Serbia has made major improvements in its overall business environment and earned its position among the top 10 global performers in this year's edition of World Bank's Doing Business Report. Recovery of macroeconomic indicators, together with growing economic activity, as well as EU integration effects have slowly started positive processes in both cities.

Holding one fifth of Croatia's population, Zagreb is the major Croatian economic center, generating one third of national income. With double-digit growth in overnights over the last years, Zagreb is going through its tourism renaissance and has become one of the strongest growing destinations, with significant growth of the leisure market. Recently, Zagreb has become well-known for its events and festivals, particularly its Christmas market, with the city even winning the title of "Best European Christmas Market" in 2015.

With 1.8 million inhabitants, Belgrade is the most economically developed city in Serbia, which contributes nearly 40% of Serbian GDP and employs 36% of total employees. Tourism in Belgrade today primarily refers to business guests and lower-budget leisure tourism that is growing in share. However, Belgrade still has not capitalized on the increased interest of tourists and media as a tourist destination.

In 2015, Zagreb reached 1.1 million arrivals and over 1.8 million overnights, while Belgrade recorded 808 thousand arrivals and 1.7 million overnights. In total accommodation structure, hotels dominate in both Zagreb (44%) and Belgrade (65%). Currently Zagreb has 52 hotels and Belgrade 90 hotels. The majority of hotels in Zagreb and Belgrade are four-star properties (44% and 53% respectively). Until recently, Belgrade was one of the few European capitals with a very limited supply of international hotel brands. However, the situation drastically changed when brands such as Crowne Plaza, Holiday Inn Express, Falkensteiner, Radisson Blu, Luxury Collection by Starwood and Courtyard by Marriott entered the market.

With a share of 44%, hotels make up more than 70% of all overnights in Zagreb, while room occupancy widely ranges between 40% and 80%, depending on hotel category and location. Compared to 2011, occupancy in five-star and four-star properties has increased by 30% and 15% respectively. Zagreb's average daily room rate (ADR) is lower by 5% to 30% if compared to Central European competing destinations, and on average amounts to 70.50 EUR. Zagreb has one of the most diversified geo market structures

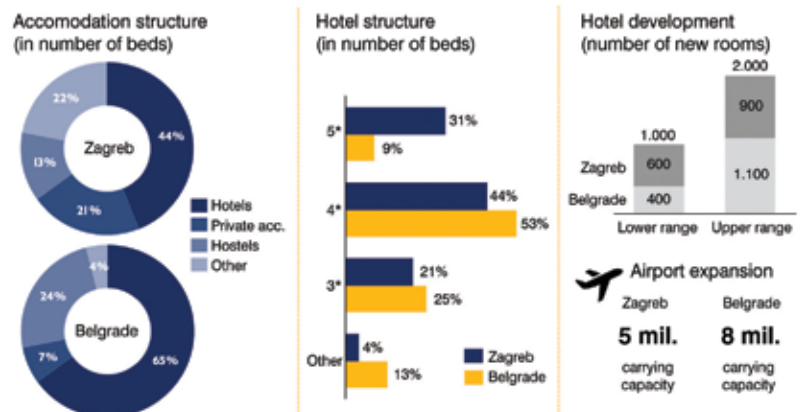
of all destinations in Croatia, where 10 foreign markets account for around 50% of all foreign overnights.

With a share of 65%, hotels in Belgrade register almost 90% of total overnights. Room occupancy has increased and now ranges from 42% to 60% on average, but ADR did drop 20-25% and is currently at the level of ADRs in the main cities of surrounding countries (Budapest, Bucharest and Sofia). Belgrade's traditional geo markets (Germany, Russia, Bulgaria, Croatia, Slovenia, Greece and Turkey) account for nearly one third of total market share.

Zagreb has a project pipeline of 600 and 900 new hotel rooms, dominantly in four-star and five-star segments, and some well-known hotel brands entering the market. Also, the new airport terminal that should be introduced in spring 2017 will have a total capacity of 5 million passengers annually. A steady, slower growth is predicted in the next phase, as some key tourism infrastructure investments are still missing, like a new convention and exhibition center.

A pipeline of projects worth more than 4 billion EUR is currently being prepared and implemented in Belgrade. The flagship project is Belgrade Waterfront – an urban renewal project of the Sava riverfront. The project includes a convention center that would contribute to stronger growth of the business segment. Also, in the short-term, around 400 hotel rooms in upscale (and branded) segments will enter the market, with an additional 700 keys in pipeline. The above mentioned, along with expansion plans for Belgrade airport and an economic development outlook, provide a strong and optimistic view of future development in the region.

It may be concluded that after a long time of keeping under the radar of both tourist and investor perspectives, it might be the case that Zagreb and Belgrade are coming into the spotlight and are starting to capitalize on the strong tourist potential that both cities possess. Since both cities still have gaps in specific tourism value chain elements, a well thought-out positioning and market strategy will be the key for these particular markets.



## AMCHAM EVENTS 2016

### AMCHAM LUNCHESES

AmCham Lunches are trademark events featuring keynote speakers from business and government, addressing timely issues of importance to our members.

#### **KOLINDA GRABAR-KITAROVIĆ, PRESIDENT OF THE REPUBLIC OF CROATIA, February 23**

In her speech, the President pointed out that economic indicators in the last three quarters have been positive, and that European Union data is predicting a 2.1 percent economic growth for this year. At the same time, Croatia is one of the “new” EU countries with the lowest growth so it is time that in the implementation of reforms we move on from empty words towards real concrete reforms. She presented opportunities of the Adriatic-Baltic-Black Sea Initiative and the Trans-Atlantic Trade Agreement, emphasizing that she will continue her work as the first economic diplomat of the Republic of Croatia.

#### **ZDRAVKO MARIĆ, MINISTER OF FINANCE, April 28**

We hosted the Croatian Minister of Finance Dr. Zdravko Marić at the AmCham Lunch on Thursday, 28 April. In his remarks, Minister Marić shared basic Government’s fiscal policy plans and their expected effects on Croatia’s economic growth.

#### **H.E. JULIETA VALLS NOYES, U.S. AMBASSADOR TO CROATIA, December 14**

It was our great honor to organize AmCham Lunch with the keynote speaker H.E. Julieta Valls Noyes, who held a speech titled „Reflections on U.S.-Croatian Partnership for Shared Prosperity“. The Lunch gathered over 120 distinguished AmCham members, guests and media representatives who had the opportunity to hear about the challenges and opportunities of Croatian economy from the perspective of the U.S. Ambassador in Croatia as well as potential future cooperation between the two countries.

### BUSINESS BREAKFAST

#### **THE FUTURE OF E-MOBILITY, November 4**

The development of e-mobility enables the improvement of the

quality of life in cities by reducing pollution and noise, reduces the emission of greenhouse gases and their effect on the environment, enables greater integration of renewable energy sources, reduces costs and dependence on fossil fuels, increases energy efficiency and reduces dependence on other energy sources.

AmCham believes that, for the development of e-mobility in Croatia, it is essential to have a good regulatory framework which would, on the one hand, enable strategic planning of the development of necessary infrastructure, and on the other further encourage citizens and businesses to use electric-powered vehicles.

The objective of the event was to open a discussion between the important stakeholders - competent ministries and agencies, the academia, and the private sector to provide strong support for the development of e-mobility in Croatia.

Guests from relevant institutions, the academia, the private sector, and the media participated at the event.

### SEMINARS

AmCham gathers wide range of expertise from various industries. Seminars are great opportunity for members to benefit from expert speakers on specific business-related topics. Seminars’ sponsors and presenters are in a position to share their knowledge with top business audience and promote their services.

#### **IDC PREDICTIONS - ENGAGE, INNOVATE, EXCEL IN THE DIGITAL ERA, January 28**

IDC Adriatics, in association with AmCham, organized the annual IDC Predictions briefing. Leading Croatian CIOs gathered at the event to hear the 10 ICT Predictions for 2016 and learn how they can adapt and navigate their business through disruptive technological changes. The event featured the following distinguished speakers:

- Mark Yates, Research Manager, IDC Government Insights, Central & Eastern Europe
- Goran Car, CTO ComCloud, Combis
- Velimir Srića, PhD, Professor of Management and IT, Faculty of Economics and Business, University of Zagreb
- Peter Lechman, Regional Sales Manager - Eastern Europe, Palo Alto Networks





- Marija Božičev, Executive Director IT Division/ CIO at the Croatian Bank for Reconstruction and Development (HBOR)
- Mirosław Pawłowski, Channel Sales Account Manager CEE, Adriatic Region, Red Hat.

#### **“CULTURE EATS STRATEGY FOR BREAKFAST”: THE ROLE OF THE LEADER IN MANAGING ORGANIZATIONAL CULTURE, April 13**

The seminar was co-organized with AmCham member company SELECTIO. Expert speaker Ana Miletić, Head of Strategic Consulting at Selectio, provided answers to following questions:

- Why is organizational culture an answer to the question “Are we a failure or a success?”
- How does a leader influence organizational culture and the way of work?
- What are the consequences of differences in the organization culture of management and that between management and the employees?
- How do you measure organizational culture?
- How do you change organizational culture?

#### **GROWTH FINANCING IN CROATIA FROM THE PERSPECTIVE OF PRIVATE EQUITY INVESTORS, November 17**

The American Chamber of Commerce in Croatia and the leading CEE focused private equity fund Enterprise Investors (member of the AmCham Poland) held executive event „Growth financing in Croatia from the perspective of private equity investors” on November 17. During the event expert speakers discussed private equity in Croatia as an opportunity for growth as well as mergers and acquisitions activities in the region. Michał Kędzia, Partner, Enterprise Investors and Daniel Radić, Senior Partner, KPMG held presentations followed by a panel discussion. They were joined at the panel by Krešimir Bračić, Managing Partner, Corporate Performance Advisory and Josip Roglič, President of the Board, Orbico grupa.

### **MEMBERS’ SEMINARS**

AmCham’s educational program of seminars/workshops held by AmCham member companies, with free of charge participation for our members. This is a great opportunity for companies to promote expertise in their respective field and connect with fellow members.

#### **EU DATA PROTECTION REGULATION, February 2**

AmCham had the pleasure of hosting a seminar held by our member Det Norske Veritas Adriatica. The participants learned about sources of threats and ways of protecting business data as a key asset of every organization.

#### **TAX AND REGULATORY NEWS OF 2016, February 19**

Mr. Krešimir Lipovščak, Partner at Crowe Horwath, explained a number of tax and regulatory changes, such as corporate profit tax, value added tax, personal income taxation, retail regulation, and many others coming into force in 2016.

#### **E-PROCUREMENT LESSONS, July 7**

Mr. Damir Detić and Mrs. Jelena Markulin from Johnson & Johnson S.E. shared their experiences and delivered presentations on the e-procurement process and lessons from practice on the creation, delivery, alteration and recall of the electronic offer.

#### **BREAKTHROUGH MANAGEMENT - TRANSFORMING YOUR BUSINESS, November 29**

Metroteka d.o.o., a Partner of Juran Global, presented ways that can help organizations face challenges and solve business problems in a systematic way using data as a starting point. Combining Lean and Six Sigma methodology, as well as Quality by Design, organization can easily set the infrastructure for future projects that can lead an organization to a new, breakthrough, level.

#### **MEDIATION PRACTICE IN AUSTRIA, December 9**

Lecture by Dr. Peter Adler, international mediator on Mediation practice in Austria.

### **SPEED NETWORKING**

#### **March 8 & September 16**

Popular networking event, where AmCham members, mostly sales and procurement managers, have an opportunity to exchange business cards in a moderated concept of 2 minute conversations with each person. More than 20 companies participated at each event and we received positive comments, as it proved to be a great way to enhance networking opportunities among our members. In order to increase the business network for its members, this year AmCham joined with Franco-Croatian Chamber of Commerce and Industry as well as Canadian Croatian Business Network to held joint ‘speed networking’ events.

### **GM BREAKFASTS**

GM Breakfasts are small informal gatherings of members’ general managers (with 10 participants on average) that give attendees an opportunity to discuss common business issues and learn about AmCham projects. GM Breakfasts are held on a monthly basis with different participants each time. This is an invitation-only event, not limited to a single member category and free of charge. A member can participate at one breakfast per year.

### **PATRON RECEPTION**

#### **AT THE U.S. AMBASSADOR’S RESIDENCE, February 4**

The U.S. Ambassador to Croatia, H.E. Julieta Valls Noyes, hosted the reception for our Patron members at her residency. This was a great opportunity to exchange views on the business environment with Croatia’s leading businesspeople.

### **AMCHAMS IN EUROPE**

AmChams in Europe (the European Council of American Chambers of Commerce) is a network of chambers across Europe. Its mission is to exchange best practice ideas, mutual member company benefits and to provide a forum for discussion, debate and where necessary representation on issues relevant to the European business environment.



#### **AMCHAM EXECUTIVES VISIT WASHINGTON DC AND MINNEAPOLIS, May 8-13**

Executives from AmChams in Europe gathered in the United States to engage with companies, organizations and key govern-



1 IDC Predictions panel 2 E-procurement Lessons 3 Tax and Regulatory News - Mr. Lipovšćak 4 Mediation practice in Austria - Dr. Adler 5 Speed networking 6 AmCham Executives in Washington DC with Deputy Secretary of Commerce, Bruce Andrews

ment agencies to strengthen partnerships and gain insight into the current U.S. business and political climate. Representatives from 29 AmChams participated in the annual conference, which took place in Washington, D.C. and Minneapolis, Minnesota.

**Washington, D.C.** On 9 May, the U.S. Department of Commerce (DOC) hosted the delegation for a panel discussion on the Transatlantic Digital Economy, featuring representatives from Mastercard, Google and PayPal. The DOC's Skip Jones moderated the session, which also included remarks by Deputy Secretary of Commerce, Bruce Andrews. In the afternoon, the group met with senior officials from the Overseas Security Advisory Council (OSAC) for a European security update.

On 10 May, the U.S. Chamber of Commerce hosted AmCham executives in the "Hall of Flags" for a series of high-level briefings touching on the U.S. elections, the U.S. economy, as well as a broader policy issues. The U.S. Chamber session also featured a networking lunch with representatives from Ford, Dow Chemical and FedEx, who discussed Challenges and Opportunities for U.S. Business in Europe.

The Washington, D.C. portion of the conference concluded with a high-level reception focused on the Transatlantic Trade and Investment Partnership (TTIP), which was hosted by Dentons Law firm.

**Minneapolis, Minnesota** On 11 May, the delegation travelled to Minneapolis to visit some of the region's most innovative Fortune 500 companies, which included stops at the 3M Innovation Center, St. Jude Medical, Ecolab Innovation Center and Cargill.

Additionally, AmCham executives established contacts with numerous Minnesota based companies attending a "Doing Business in Europe" symposium, organized by the Minnesota Trade Office. The Symposium concluded with a "Windows on Minnesota" networking reception on the 50th floor of the IDS Center, Minneapolis's tallest building.

#### ANNUAL AMCHAMS IN EUROPE 2016 BEST PRACTICES CONFERENCE, October 12–14, Ljubljana, Slovenia

For three days, Slovenia became a green heart of Europe for representatives of the member countries of the AmChams in Europe network, connecting 44 countries and 46 AmChams. Representatives of 29 countries gathered at the conference **AmChams in Europe 2016 Best Practices** to share best practices. The conference was held in the spirit of networking, cooperation, and friendship. AmCham Croatia was represented by Marina Vugrin, Office Manager; Darjan Dragičević, Policy Manager and Jelena Granić, Marketing and Communications Manager.

At the beginning of the conference, the participants were addressed by His Excellency Brent R. Hartley, the U.S. ambassador to Slovenia, while Zoran Janković, the mayor of the Municipality of Ljubljana, welcomed them to the European Green Capital 2016. Moreover, the AmCham Business Breakfast on "Collaboration in the Digital Era – the Role of the Individual and the Community" presented a great opportunity for members of AmCham Slovenia and foreign ambassadors in Slovenia to meet their colleagues from the AmChams in Europe network.

European and Eurasian AmChams contended for the award **Creative Network Award 2016** in various categories: membership and management, advocacy and impact, communication and marketing, and innovative programs. Among 10 best prac-

tices from 10 countries, the award went to AmCham Slovenia for the **'Partnership for Change program'**. Other finalists were AmCham Estonia - *Premium Partner Program: Securing Your Sponsorship Efficiently*, AmCham Belgium - *#Yes2Belgium Campaign* and AmCham Ireland - *US-Ireland Research Innovation Awards*.



AmCham Talents is program focused on developing leadership skills of the promising young professionals. Young professionals recognized as high potential employees within their companies usually have opportunities for postgraduate education and training, but lack practical experience and opportunities to develop their soft skills by learning directly from leaders in different industries. This program hopes to bridge this gap and contribute to the personal & career development of such employees through a series of interactive sessions by prominent leaders and networking opportunities with their peers.

Sponsorship of this program gives an opportunity to promote company's dedication to the social responsibility programs and young talent development and enables promotion of the company to young leaders and to the wider business community.

#### AMCHAM TALENTS 2015/2016

In 2016 we continued the AmCham Talents program 2015/2016 that had started in October 2015.

**February 3** - Mr. Mario Buljan, Director, DOOR Training Hrvatska – Vrata znanja - "Promoting accountability within your company"

**March 2** - Mr. Nikola Dujmović, President of the Board, SPAN & Mr. Matija Kopic, CEO, Farmeron - "Entrepreneurial adventures"

**March 22** - Mrs. Olivija Jakupec, Board Member, Podravka - "How to find your own path in a competitive business environment"

**April 13** - Mrs. Ivana Šoljan, Board member, IN2 - Startup vs. Big Company Leadership - "What can mature companies learn from start-ups"

**May 11** - Mr. Berislav Horvat, Country Managing Partner, EY - "The search for business growth - accelerating and sustaining it"

#### FINAL EVENT

The finals were held on 15 June at the Esplanade Zagreb and Vlatka Duvančić from Raiffeisenbank won the title of AmCham Talent of the Year and Silvija Prlić, from EY, and Ivana Mijić, from Erste & Steiermarkische Bank, were the program's top participants.

We would like to thank all the sponsors and the Election Committee members: Hrvoje Bardek, Partner of CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH, Mislav Blažić, PBZ Card President of the Board, Valentina Hero, Medical Director of Adria Region AbbVie, Berislav Horvat, Country Managing Partner of EY, Tomislav Juraga, Country Manager of Dell, Ivica Krizmanić, General Manager of Esplanade Zagreb, Bojan Poljićak, Director of Adecco, and Prof. Dr.sc. Kristijan Tabak, Rochester Institute of Technology Croatia.

We also wish to thank all the participants for being a part of the AmCham Talents program.



**1** Annual AmChams in Europe 2016 Best Practices Conference **2** Mr. Buljan **3** Mr. Dujmović, Mr. Kopic and Mrs. Doko Jelušić **4** Martina Boban, Drago Žilić and Andreja Smetko **5** Mrs. Jakupec **6** Mrs. Šoljan **7** AmCham Talents 2015/2016 Participants and Election Committee Members

## AMCHAM TALENTS 2016

AmCham is pleased to announce that the fourth generation of the AmCham Talents program was another big success. This year 93 young professionals participated in 10 lectures by the most prominent leaders.

**May 3** - Mrs. Vedrana Likan, Managing Partner, Colliers Advisory - Effective decision making

**May 23** - Speed networking - Mrs. Maja Vidović, Rochester Institute of Technology - Employee Engagement as the Holy Grail of Human Resource Management

**June 14** - Mr. Mladen Vukmir, Partner, Odvjetničko društvo Vukmir i suradnici - Dispute management - reconciling interests

**July 7** - Mr. Danko Schönwald, CPO Head Croatia, Novartis Hrvatska - Blue Ocean Strategy - Shift in focus: from competing to creating new market space

**September 6** - Mr. Siniša Topalović, Managing Director, Horwath i Horwath Consulting Zagreb - Becoming a CEO

**September 29** - Mrs. Maria Anargyrou-Nikolić, General Manager, Coca-Cola HBC Hrvatska - From Chief Executive Officer to Chief Purpose Officer

**October 11** - Mr. Michael Georg Müller, Management Board Chairman, Raiffeisenbank Austria - Career, life and leadership

**October 25** - Mr. Barry Rudolph, Presidio Group - Managing Risk

**November 15** - Mr. Joe Bašić, Director, MPG Southeast Europe - Managing complex projects with multiple stakeholders - The case of Ultra Europe music festival

## FINAL EVENT

This year the competition was bigger than ever and the contest for the Talent of the Year title was close till the very end. However, after presentations and panel questions Martina Boban from Pfizer Croatia won this year's title, although Drago Žilić from Raiffeisenbank Austria and Andreja Smetko from IN2 proved to be worthy competitors.

We would like to thank all the sponsors and the Election Committee members: Marko Jurjević (Raiffeisenbank Austria), Valentina Hero (AbbVie), Bojan Poljičak (Adecco), Andrea Doko Jelušić (AmCham), Hrvoje Bardek (CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH), Boris Bauk (Hewlett Packard Enterprise), Tomislav Juraga (Dell), Berislav Horvat (EY), Ivica Krizmanić (Esplanade Zagreb Hotel) and Maja Vidović (RIT Croatia). We wish to congratulate all the participants.

## AMCHAM TALENTS ALUMNI PARTY, December 14

Over the past four years the AmCham Talents program helped bridge the gap and contribute to the personal and career development of 250 young professionals through more than 40 interactive sessions by prominent leaders and networking opportunities with their peers.

We believed this was good enough reason to celebrate. It was our pleasure to organize the very first AmCham Talents Alumni Party that took place on 14 December, in Basta Gourmet Bar. It was an evening of fun, laughter and Christmas mood, an indispensable opportunity to catch up with fellow Talents program participants and meet some new ones, while enjoying good food and drinks.

## ANNUAL GENERAL ASSEMBLY

**November 24**

At this year's Annual General Assembly, in addition to standard activities and customary financial reports, elections were held for the position of the Second Vice-President that became vacant this year and Mr. Davor Tremac, General Manager Southeast Europe at Uber, has been elected to serve on the AmCham Board of Governors for the next two years. Because it was also a Thanksgiving day, AmCham celebrated it by donating funds to a Children's home in Laduč.

## AMCHAM SUPPORTED EVENTS

**HR DAYS 2016** - March 17-18

organized by Moj Posao and SELECTIO

**CISCO CONNECT** - April 7-8

organized by Cisco Systems Hrvatska d.o.o.

**WINDAYS CONFERENCE** - April 26-29

organized by Microsoft Hrvatska d.o.o.

**LEAP SUMMIT** - May 5-7

International student conference

**THE NEW EUROPE BUSINESS FORUM** - May 19-20

organized by Zagreb School of Economics and Management

**HPE 360° CONFERENCE** - June 7

organized by Hewlett-Packard Enterprise

**EY ENTREPRENEUR OF THE YEAR**

global award program launched in Croatia by EY Croatia

**CONFERENCE FOR COMPLIANCE AND ETHICS** - October 4

organized by EICE – European Institute for Compliance and Ethics (EISEP) and UN Global Compact Slovenia

**FORENSIC TECHNOLOGY WORKSHOP** - October 13

organized by PricewaterhouseCoopers d.o.o.

**SPAN DATA PROTECTION DAY** - November 22

organized by SPAN d.o.o.

**HEALTH AND HEALTH CARE 2015-2030 FUTUR Z**

**HEALTHCARE REUNION** - November 24-27

organized by the Association of Health Care Employers and the Croatian Society for Business Ethics and Health Economics of the Croatian Medical Association

**BAGATIN ACADEMY OPENING** - November 26

organized by Poliklinika Bagatin

**TOURISM - CHALLENGES AND PERSPECTIVES** - December 6

organized by Hanza media



## EVENING FOR SAFE STEPS

November 10

AmCham held the 15th 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 Karlovac County. All of the funds collected through ticket sales and direct donations will be enlarged with the funds of U.S. Government.

GOLD SPONSORS



WOLF THEISS

Zagreb Branch

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

Thanks to the support of our sponsors and donators, we are proud to say that from 2001 to 2014 amount of 8,13 mil. kn has been donated for mine clearance throughout Croatia. In addition, the 2015 donation for mine clearance of Sisak-Moslavina County, will amount to around 430.000 kn.

## INDEPENDENCE DAY PICNIC

July 2 - Bundek Lake Zagreb



1 Mr. Bauk and Mrs. Doko Jelušić 2,3 Independence Day Picnic





**1** Mr. Mitof-Višurski, Ambassador Valls Noyes and Mrs. Doko Jelušić **2** Mr. Vučić, Karlovac County Prefect **7** AmCham Team **3, 4, 5, 6, 8** Evening for Safe Step

## ECONOMIC FORUM

October 18

By **Frenki Laušić and Jasmina Trstenjak**

*Jutarnji list*

ORGANIZED BY



**Jutarnji**LIST

SPONSORED BY



GE imagination at work



Analyze the Future



“Croatia and the USA have very strong bilateral economic relations. Last year, Croatian exports to the USA amounted to USD 600 million, and imports to USD 330 million. The number of US tourists in Croatia is growing and is expected to grow in the future – there were 300 thousand US tourists in Croatia last year. American investors have 1,500 companies in Croatia, but the Croatian economy is expanding and there is room for bilateral investments. However, the relationship between Croatia and the USA could be strengthened by concluding an agreement, the TTIP, that would reduce business and investment barriers, and this is certainly a challenge for both partners”, said the **H.E. Julieta Valls Noyes, United States Ambassador to Croatia**, at the Economic Forum organized on October 18 by Jutarnji list (a national daily newspaper) and the American Chamber of Commerce (AmCham) at the Esplanade Hotel in Zagreb. Two hundred entrepreneurs participated at the Forum, which was comprised of three panel discussions on various topics. The first panel was on Euro-Atlantic integration, the second on Croatia as an investment destination, and the third on the digital transformation of the European economy.

“We must jointly find a way to create innovation and new jobs, and that will require new investments as well as an improved cross-border infrastructure. The USA and Europe share the same values, and the TTIP is an important initiative which will reduce export costs for numerous small and medium-sized enterprises and create economic growth”, emphasized Valls Noyes, adding that a sound TTIP agreement could provide numerous benefits for citizens.

In her keynote speech, **Signe Ratso, the Trade Strategy and Analysis and Market Access Director in the European Commission's Directorate-General for Trade**, said that the EU and the USA have been partners for a long time and added that 50 percent of the global GDP is a result of that partnership and, if we took all the figures into account, 15 million jobs would be created under the TTIP. She emphasized that she was aware of the citizens' concerns, citing them as the reason for trying to exercise maximum transparency in TTIP negotiations. The attendees were also greeted by Andrea Doko Jelušić, the AmCham Executive Director, who pointed out in her keynote speech that AmCham has been a TTIP advocate for years, emphasizing that the European and the global economy are currently operating in conditions of great uncertainty.

This conference, as stated by the Editor-in-chief of Jutarnji list, Goran Ogurlić, is therefore held at a time characterized by precisely that word – uncertainty. “We are keeping track of the referendum in Italy, Brexit, the elections in France, we are witnessing a ratings drop for the Chancellor Angela Merkel, we are following all the countries in which political instability has become common”, said Ogurlić. “Of course, we are also observing the process of form-

ing the new Croatian Government, and it is very important that it currently appears that we will get a stable government because it is a presupposition for the successful functioning of the country”, emphasized Ogurlić and added that the conference was a small contribution to reducing uncertainty, and that he believes it will also feature some good advice for the government.

Introducing the first panel discussion on Euro-Atlantic integration, Susan Danger, the CEO of AmCham EU, said that a study of the impact of the TTIP on European Union Member States had shown that the impact of the agreement on gross domestic product fluctuations in 27 of the 28 EU Member States would be between 0.3 percent to plus 1.6 percent; exports would increase in all 28 states from five to 116 percent; salaries for highly educated workers would rise by up to 1.4 percent in all 28 states, and for poorly educated workers 1.5 percent in 25 EU Member States. “Likewise, in most states, the average decrease in prices would be 0.9 percent. A study for Croatia has also shown that the TTIP would bring about good results for your country”, said Susan Danger, adding that the study was produced by the World Trade Institute in Bern, Switzerland, an independent expert institution. According to her, work on the TTIP could have a positive effect on strengthening the community and unity within the European Union because it could further harmonize the internal regulation mechanisms, as well as provide the opportunity for the economic progress of the entire EU economy. Susan Danger concluded her speech with the words “build bridges, not walls”, and her presentation was an introduction to the **panel discussion entitled “Transatlantic Trade and Investment Partnership – Current Issues”**. During the panel, Signe Ratso, the Trade Strategy and Analysis and Market Access Director in the European Commission's Directorate-General for Trade, said that the main proposal for resolving investment dispute issues was to establish an Investment Court with 15 professional judges. “Those judges would be selected among professionals with great experience in international investment disputes at existing courts, and the Investment Court would have two instances, i.e. it would also conduct appeal proceedings. Its functioning would be limited to a few crucial issues, such as drastic violations of property and business rights, while national courts and the European Court of Justice would resolve all other investment issues”, said Signe Ratso. She also stated that the principal barriers that prevent more substantial investments in Croatia are: restrictive regulation in the service sector and the regulated professions, excessive administrative burden and continuous amendments to regulations and the tax system, and the quality and efficiency of the justice system. “It would therefore be good to focus on resolving those issues, which would in turn have a positive effect on attracting funds from the European Union's ‘Investment Plan for Europe’”, emphasized

Signe Ratso. Zvonimir Mršić, CEO of Podravka, said that the TTIP could only help companies like Podravka, as well as small and medium-sized enterprises, to evolve faster, but he also warned that domestic companies must become quicker at adjusting to new competitive conditions. "When we were acceding to the EU, we were only paying attention to what the EU could do for us, and we were not aware that all the European companies would gain access to our market; likewise, we must now be aware that nothing can permanently protect us from the competition", emphasized Mršić. Answering the question on whether the American presidential elections, in which both candidates are unfavorably inclined towards the TTIP, will influence the negotiations on the agreement, Kate Kalutkiewicz, Senior Trade Representative at the US Mission to the EU, said that the current US policy, advocated by President Barack Obama, stands by its position that the TTIP is extremely necessary for both the USA and the EU, so that they can continue to strengthen their economies, and she hopes that future US administrations will continue to stand by that position. Commenting on the complaints that European companies are greatly discriminated against when it comes to access to US public procurement projects, she said that regulating those processes is part of the TTIP negotiations, but that American companies also have very limited access to public procurement within the EU and that their participation is limited to one percent of the total EU public procurement value. Finally, answering the question on whether the TTIP negotiations would liberalize EU's stance towards GMO products, Signe Ratso said that "those are myths because, in the negotiations, the EU stands by its position that there will be no changes in that respect".

At the start of the **second panel discussion, on Croatia as an investment destination**, Berislav Horvat, AmCham President and CEO of EY, said that the importance of direct foreign investments was that they, among other things, bring their know-how, and that the key factors that identify a country as an attractive destination are the macroeconomic and political environment, location, i.e. the vicinity of and access to generating markets, market potential, workforce, infrastructure, administration and legal security. Recommendations for a better investment climate pertain to improving the framework in which regulations are implemented, improving the responsibility and predictability of providing public services, and improving the functioning of the justice system which must be modernized and digitized. As working priorities for the new Government, he listed tax reform implementation, improving EU fund utilization, digitization of public administration and the economy, and the Public Procurement Act.

Damir Zec, Country Director of IBM Croatia, set to open a large IBM global business center in the first quarter of next year in Zagreb, said that IBM Croatia evaluated "what our realistic opportunities were, what was at our disposal and how to use it". "A whole series of key elements is important, but ensuring minimum conditions is vital. It was important to have high-quality and solid information, and relevant people in the process that were available to us. Therefore, an excellent associate and someone to take you by the hand and lead you through the process so that you encounter the fewest obstacles", said Zec. Legget & Platt is another company that decided to invest in Croatia and even to expand their current facility. Kristijan Babić, CFO of Legget & Platt, said that they chose Croatia because of innovation, location and export possibilities, since their facility is located in Prelog, Međimurje County, which is close to Slovenia, Austria, and Germany. Cooperation with the local community was also very helpful, as was the Investment Promotion

Act. But these are just some of the factors that are important to foreign investors. According to Mladen Faruk of McKinsey & Company Croatia, the first question a foreign investor asks is "what is the macroeconomic environment", the second question is "is there an educated and cheap workforce", and the third one is location. Central Europe has quite an educated workforce at an acceptable price, and it is near the large Western European markets.

**"Macroeconomic stability is still not at the level at which it ought to be. The current externally influenced economic growth puts wind in our sails, but there is still much to be done on the domestic front. The implementation of the tax reform that we have announced will start early next year. However, due to the scope of the amendments, we will have to adopt a new Income Tax Act, with other tax-related pieces of legislation being rolled out with the amendments. Tax reliefs must be targeted, well aimed, and we must retain an aspect of social justice. In the first stage we will focus on corporate income tax and income tax", said Minister Marić, adding that the adoption of the new Income Tax Act will be conducted in two readings which will be expedited in order for everything to be implemented on time.**

In addition to a stable and predictable country, companies highly value digital transformation which some countries are already undergoing, while others are yet to do so, it was said at the **third panel discussion on digital transformation**. Josef Gemela, of the analysis firm IDC, warned that we are actually talking about real transformation because what is taking place today is a transition to so-called third platform technologies, which include robotics, the internet of things, etc.

"Digital transformation is linked to the use of new technologies. Today we are increasingly using IT to digitally connect with our clients. IT is becoming an integral part of our products and services, and we are also seeing a rise in digital services" – pointed out Gemela, noting that digital transformation encompasses all aspects of business, and stating that this is a revolution that is greater than the industrial revolution.

Its characteristics pertain, for example, to the fact that a business does not need to be built up for decades – it can literally be run from a garage. Furthermore, it introduces the collaborative economy, and 17 percent of Europeans already use some form of such an economy, one of its characteristics being smart cities.

Kaja Kallas, Member of the European Parliament, said that there is no industry today that could survive without digital technology. She also said that the EU has numerous ideas and proposals, and that it primarily wants the rules to be equal for all. However, as she pointed out, the problem is that the internet has no borders and there are 28 Member States, each one with its own rules.

Boris Drilo, Chief Technology Officer at HT, made similar statements, emphasizing that digitization is a strategic matter for companies. In the last three years, HT invested HRK 5.5 billion in fixed and mobile broadband internet access. Drilo said there is room for improvement in the fixed segment, which was already a subject of criticism.

"In this regard, we must facilitate investments through several spectrums. The first one is to eliminate certain parafiscal levies

that, for us, amount to almost one third of our investments. One kuna of investment is 30 lipa of levies. No other tier 2 infrastructure operator pays that. If those levies were abolished, we could redirect those resources into effective investments. We would also like to use EU funds in a combination of public and private capital and invest” – said Drilo.

A digital economy that requires a different approach needs to happen, added Dario Šimović of Cisco. “30 percent of corporations will disappear in the next 10 years. You already have Uber which has disrupted the taxi industry, Airbnb has affected the hotel business, Amazon has entered retail. It’s high time we started moving towards digital economy which requires a growth of 10 or 12 percent, innovation and fast results” – emphasized Šimović.

He also mentioned broadband technology and its impact on growth, pointing out that it is the backbone of the digital society. It is, as he said, the highway we ride. “If Croatia increased its broadband penetration by 35 percent and invested, it would achieve a growth amounting to seven or eight percent of the GDP” – said Šimović.

The digital economy is not just a marketing tool for companies, it is ingrained in the very DNA of companies such as GE. “It has become clear to us that, if we want to meet regulatory requirements

and act globally, we must tie up a large portion of capital. That is why we have decided to disinvest and focus on providing support for basic infrastructure. The second important strategic part was to continue investing into our core business, and the third move is digital transformation which harbors great potential” – said Gaetano Masara, CEO of GE for South East Europe.

They are conducting a three-pillar digital transformation. The first pillar is intelligent machines, the second is advanced analytics, i.e. predictive algorithms, and the third pillar are people. “A person is ultimately the one who interprets the analyses and data estimates gathered by the computer. The final activity that results from the combination of these three pillars is asset management. In addition to digital transformation, a digital version of all physical parts is an important component for the success of our company” – pointed out Massara.

However, Croatia is lagging behind in digital transformation. What needs to be done?

“There needs to be a solid infrastructure and it should be the focus of attention, but that is a continuous process. The next area is public administration, and the digital world allows you to eliminate many inefficiencies. Perhaps smart cities should also be the focus of attention” – advised Gemela.





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1 Economic forum 2 Mrs. Kallas, Mr. Drilo, Mr. Gemela, Mr. Šimović and Mr. Massara 3 Ambassador Valls Noyes 4 Mr. Horvat, Mrs. Danger, Mrs. Ratso and Mrs. Doko Jelušić 5 Mrs. Ratso, Mrs. Kalutkiewicz, Mr. Petrić and Mr. Mršić 6 Mr. Zec, Mr. Babić, Mr. Fruk, Minister Marić and Mr. Piñerúa

## ABOUT CROATIA

### GEOGRAPHICAL POSITION

Croatia extends from the foothills of the Julian Alps in the north-west and the Pannonian Plain in the east, over the Dinara mountain range in its central region, to the Adriatic coast in the south.

### AREA

56.594 km<sup>2</sup>, with an additional 31.479 km<sup>2</sup> of territorial sea and interior waters

### POPULATION

4.238.000 (2014 mid-year estimate)

### CAPITAL

Zagreb - the administrative, cultural, academic and communication centre of the country.

### LENGTH OF COAST

6.278 km - including 4.398 km of island, islet and reef coastline

### NUMBER OF ISLANDS, ISLETS AND REEFS

1.244. The largest islands are Krk and Cres; there are 47 inhabited islands.

### CLIMATE

Northern Croatia has a continental climate; Central Croatia has a semi-highland and highland climate, while the Croatian coast has a Mediterranean climate.

Mean monthly temperature ranges between -3 °C (27 °F) (in January) and 18 °C (64 °F) (in July).

### POPULATION

The majority of the population are Croats. National minorities include Serbs, Moslems, Slovenes, Hungarians, Czechs, Slovaks, Italians, and others.

### OFFICIAL LANGUAGE AND ALPHABET

Croatian language and Latin alphabet.

### CURRENCY

Kuna (1 Kuna = 100 Lipa)

### RELIGIONS

The majority of the population are Roman Catholics, and in addition there are a number of those of Orthodox faith, as well as Muslims, and Christians of other denominations.



# GOVERNMENT OF THE REPUBLIC OF CROATIA



Trg Sv. Marka 2  
10000 Zagreb, Croatia  
[www.vlada.hr](http://www.vlada.hr)

**Prime Minister**  
Andrej Plenković

**Deputy Prime Ministers**  
Davor Ivo Stier  
Damir Krstičević  
Ivan Kovačić  
Martina Dalić

## MINISTRY OF AGRICULTURE

[www.mps.hr](http://www.mps.hr)  
Minister: Tomislav Tolušić

## MINISTRY OF CONSTRUCTION AND PHYSICAL PLANNING

[www.mgipu.hr](http://www.mgipu.hr)  
Minister: Lovro Kušćević

## MINISTRY OF CULTURE

[www.min-kulture.hr](http://www.min-kulture.hr)  
Minister: Nina Obuljen Koržinek

## MINISTRY OF DEFENCE

[www.morh.hr](http://www.morh.hr)  
Minister: Damir Krstičević

## MINISTRY OF ECONOMY, ENTREPRENEURSHIP AND CRAFTS

[www.mingorp.hr](http://www.mingorp.hr)  
Minister: Martina Dalić

## MINISTRY OF ENVIRONMENT AND ENERGY

[www.mzoip.hr](http://www.mzoip.hr)  
Minister: Slaven Dobrović

## MINISTRY OF FINANCE

[www.mfin.hr](http://www.mfin.hr), Customs: [www.carina.hr](http://www.carina.hr)  
Tax administration: [www.porezna-uprava.hr](http://www.porezna-uprava.hr)  
Minister: Zdravko Marić

## MINISTRY OF FOREIGN AND EUROPEAN AFFAIRS

[www.mvep.hr](http://www.mvep.hr)  
Minister: Davor Ivo Stier

## MINISTRY OF HEALTH

<https://zdravstvo.gov.hr/>  
Minister: Milan Kujundžić

## MINISTRY OF THE INTERIOR

[www.mup.hr](http://www.mup.hr), [www.policija.hr](http://www.policija.hr)  
Minister: Vlaho Orepić

## MINISTRY OF JUSTICE

<https://pravosudje.gov.hr/>  
Minister: Ante Šprlje

## MINISTRY OF LABOUR AND PENSION SYSTEM

[www.mrms.hr](http://www.mrms.hr)  
Minister: Tomislav Čorić

## MINISTRY OF MARITIME AFFAIRS, TRANSPORT AND INFRASTRUCTURE

[www.mppi.hr](http://www.mppi.hr)  
Minister: Oleg Butković

## MINISTRY OF PUBLIC ADMINISTRATION

<https://uprava.gov.hr/>  
Minister: Ivan Kovačić

## MINISTRY OF REGIONAL DEVELOPMENT AND EU FUNDS

[www.mrrfeu.hr](http://www.mrrfeu.hr)  
Minister: Gabrijela Žalac

## MINISTRY OF SCIENCE AND EDUCATION

<http://public.mzos.hr/>  
Minister: Pavo Barišić

## MINISTRY OF DEMOGRAPHY, FAMILY, YOUTH AND SOCIAL POLICY

[www.mspm.hr](http://www.mspm.hr)  
Minister: Nada Murganić

## MINISTRY OF TOURISM

[www.mint.hr](http://www.mint.hr)  
Minister: Gari Cappelli

## MINISTRY OF THE VETERANS' AFFAIRS

[www.branitelj.hr](http://www.branitelj.hr)  
Minister: Tomo Medved

## MINISTRY OF THE STATE PROPERTY

<https://imovina.gov.hr/>  
Minister: Goran Marić

# CROATIAN ECONOMIC INDICATORS

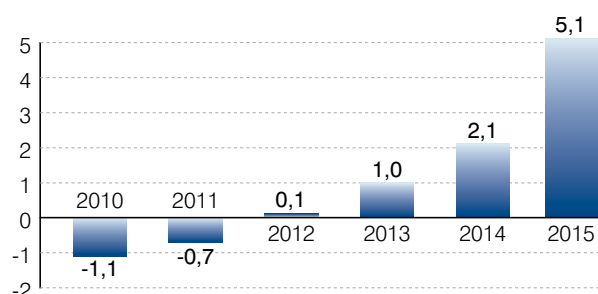
## THE REPUBLIC OF CROATIA BASIC INFORMATION FOR 2015

Land area, km <sup>2</sup>	56.594
Surface area of territorial sea and interior waters, km <sup>2</sup>	31.479
Population, 2014 mid-year estimate, '000	4.238
Population density per km <sup>2</sup> , 2014	74,9
City of Zagreb population, 2014 mid-year estimate, '000	798
<b>TERRITORIAL CONSTITUTION, AS ON 31 DECEMBER 2015</b>	
Counties	21
Towns	128
Municipalities	428
Settlements	6.762
<b>Key Economic Indicators</b>	
Gross domestic product per capita (USD), 2015	11.560
Average monthly paid off net earning in Kuna	5.711
Average monthly gross earning in Kuna	8.055
Consumer price indeks, 2015/2014	99,5
Import per capita EUR	4.361
Export per capita EUR	2.720
Coverage of import by export, %	62,4

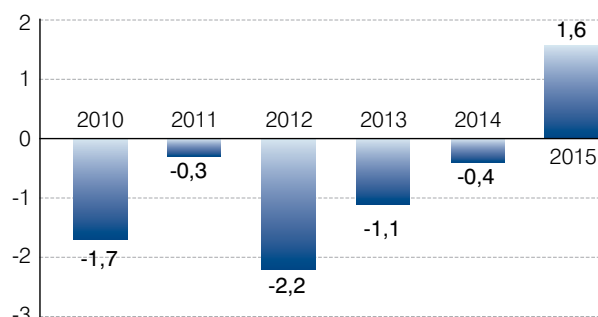
Source: Statistical information, Central Bureau of Statistics



AVERAGE YEAR-ON-YEAR INFLATION RATE



CURRENT ACCOUNT BALANCE (as % of GDP)



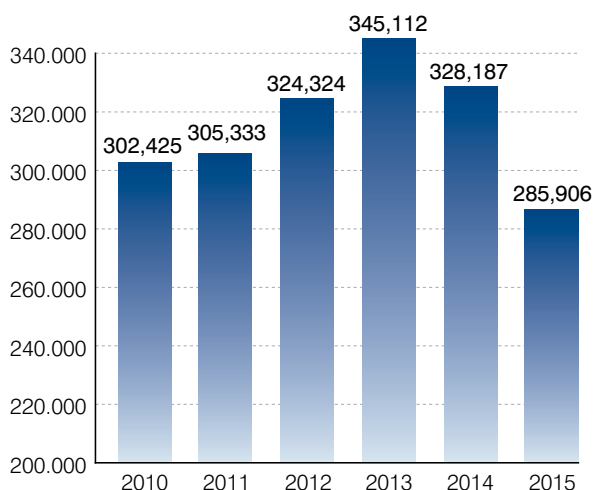
GDP YEAR-ON-YEAR GROWTH RATE  
(in %, constant prices)

## MAIN INDICATORS

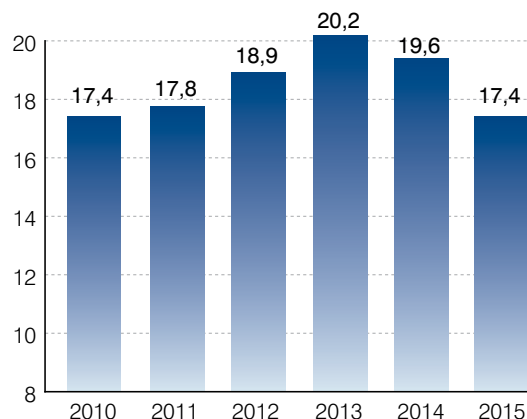
	2010	2011	2012	2013	2014	2015
GDP, current prices, mil EUR	45.022	44.737	43.959	43.516	43.002	43.870
GDP per capita (EUR)	10.191	10.453	10.300	10.225	10.147	10.435
GDP year-on-year growth rate (in %)	-1,7	-0,3	-2,2	-1,1	-0,4	1,6
Average year-on-year inflation rate	1,1	2,3	3,4	2,2	-0,2	-0,5
Unemployed persons*	302.425	305.333	324.324	345.112	328.187	285.906
Unemployment rate, %	17,4	17,8	18,9	20,2	19,6	17,4
Unemployed rate, ILO comparable, %	11,6	13,7	15,9	17,3	17,3	16,3
HRK/EURO midpoint exchange rates of CNB	7,28	7,43	7,51	7,57	7,63	7,61
HRK/US\$ midpoint exchange rates of CNB	5,5	5,34	5,85	5,7	5,74	6,86
Current account balance (million EUR)	-489,7	-316	-23,0	441	901	2237
Current account balance (as % of GDP)	-1,1	-0,7	0,1	1,0	2,1	5,1
Gross international reserves of CNB (million EUR, end of year)	10.660	11.195	11.236	12.908	12.688	13.707
External debt (million EUR, end of year)	46.908	46.397	45.297	45.958	46.664	45.534
External debt (as % of GDP)	104,2	103,7	103,0	105,6	108,5	103,8
External debt (as % of export of goods and services)	275,8	256,2	247,3	244,9	233,5	207,4

Source: Croatian National Bank (CNB), Central Bureau of Statistics, \*Source: the Croatian Employment Service

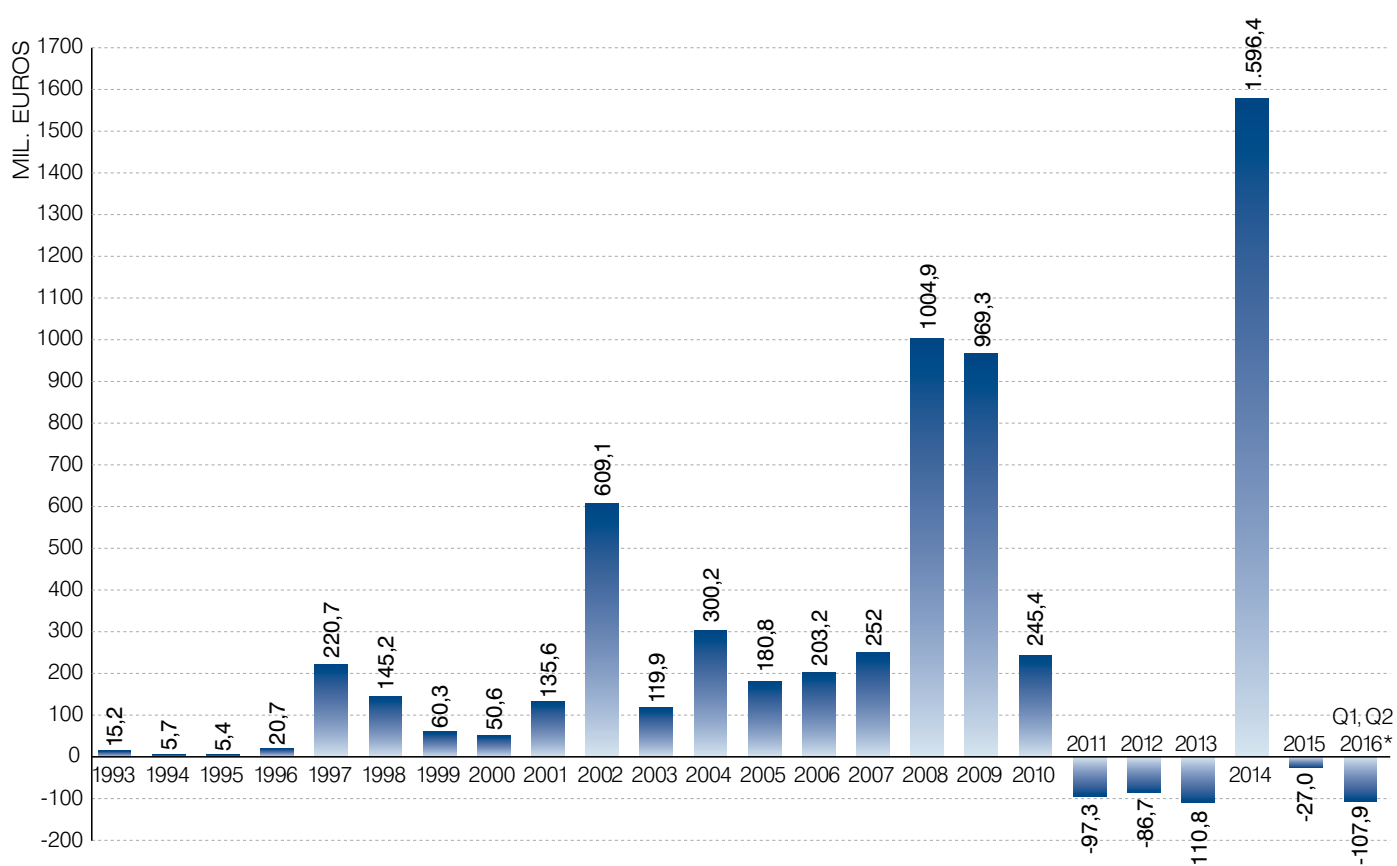




UNEMPLOYED PERSONS



UNEMPLOYMENT RATE, %



DIRECT INVESTMENTS, NET ACQUISITION OF FINANCIAL ASSETS (IN MILLION. EUR)

<b>Year</b>	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
<b>net acquisition of financial assets</b>	15,2	5,7	5,4	20,7	220,7	145,2	60,3	50,6	135,6	609,1	119,9	300,2	180,8
<b>Year</b>	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Q1,Q2 2016*	<b>TOTAL</b>	
<b>net acquisition of financial assets</b>	203,2	252,0	1004,9	969,3	245,4	-97,3	-86,7	-110,8	1.596,4	-27,0	-107,9	5.710,9	

\*preliminary data; Source: Croatian National Bank

## EXPORT AND IMPORT BY ECONOMIC CLASSIFICATION OF COUNTRIES, MIL. EUROS

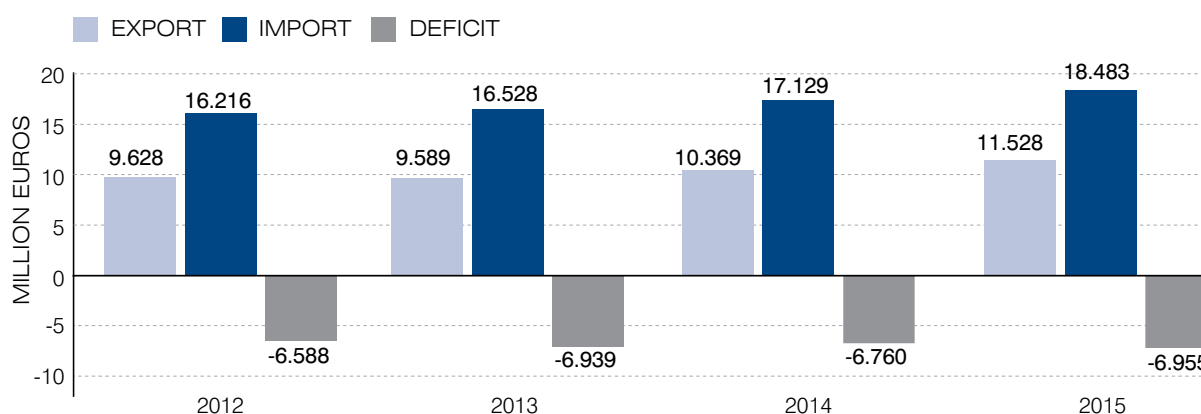
	2012		2013		2014		2015	
	Export	Import	Export	Import	Export	Import	Export	Import
<b>Total</b>	<b>9.628</b>	<b>16.216</b>	<b>9.589</b>	<b>16.528</b>	<b>10.369</b>	<b>17.129</b>	<b>11.528</b>	<b>18.483</b>
EU-27 countries	5.601	11.770	5.927	12.220	6.622	13.082	7.683	14.420
EFTA countries	126	433	158	254	178	206	184	182
CEFTA countries	2.018	1.037	1.884	979	2.095	901	2.063	1.015
Other countries in Europe	524	1.730	475	1.129	428	1.089	349	686
OPEC countries	176	103	188	148	240	251	231	300
<b>Main foreign trade partners</b>								
Italy	1.472	2.273	1.395	2.167	1.439	2.447	1.543	2.430
Germany	981	2.163	1.129	2.318	1.161	2.593	1.303	2.871
BiH	1.230	590	1.173	582	1.224	460	1.121	495
Slovenia	828	1.545	1.000	1.897	1.178	1.853	1.417	1.971
Austria	628	1.589	601	1.489	631	1.486	755	1.689

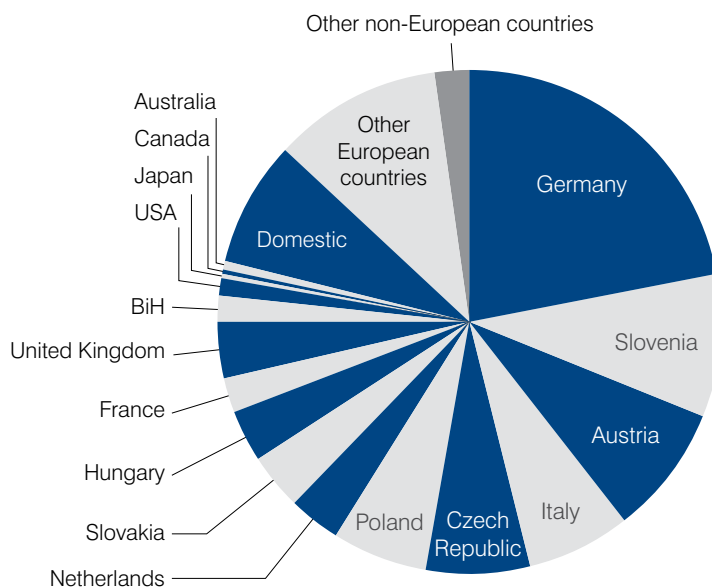
## EXPORT AND IMPORT ACCORDING TO SITC SECTIONS, MIL. EUROS

	2012		2013		2014		2015	
	Export	Import	Export	Import	Export	Import	Export	Import
Total	9.628	16.216	9.589	16.528	10.369	17.129	11.528	18.483
Food and live animals	959	1.619	904	1.742	1.030	1.917	1.215	2.111
Beverages and tobacco	182	157	170	166	172	195	176	218
Crude materials, except fuels	757	234	788	253	828	296	896	337
Mineral fuel and lubricants	1.320	3.767	1.342	3.583	1.394	3.179	1.260	2.809
Animal and vegetables oils and fats	20	121	19	109	26	97	28	94
Chemical products	1.050	2.196	1.062	2.231	1.106	2.265	1.362	2.607
Manufactured goods classified chiefly by material	1.373	2.697	1.507	2.880	1.667	3.034	1.812	3.341
Machinery and transport equipment	2.582	3.604	2.308	3.749	2.280	3.853	2.783	4.432
Miscellaneous manufactured articles	1.205	1.820	1.329	1.811	1.697	2.264	1.861	2.522
Commodities and transactions n.e.s.	180	1	107	1	106	24	94	7
Not classified			54	2	64	5	41	5

Source: Statistical information, Central Bureau of Statistics

## EXPORT, IMPORT AND FOREIGN TRADE DEFICIT (IN MILLION EUROS)





### TOURIST NIGHTS 2015, BY COUNTRY OF ORIGIN

Country	no.	%
Germany	15.770	22,0
Slovenia	6.678	9,3
Austria	5.902	8,2
Italy	4.800	6,7
Czech Republic	4.812	6,7
Poland	4.323	6,0
Netherlands	2.477	3,5
Slovakia	2.550	3,6
Hungary	2.266	3,2
France	1.709	2,4
United Kingdom	2.419	3,4
BiH	1.300	1,8
USA	806	1,1
Japan	227	0,3
Canada	244	0,3
Australia	332	0,5
Domestic	5.743	8,0
Other European countries	7.793	10,9
Other non-European countries	1.452	2,0
	<b>71.603</b>	<b>100,0</b>

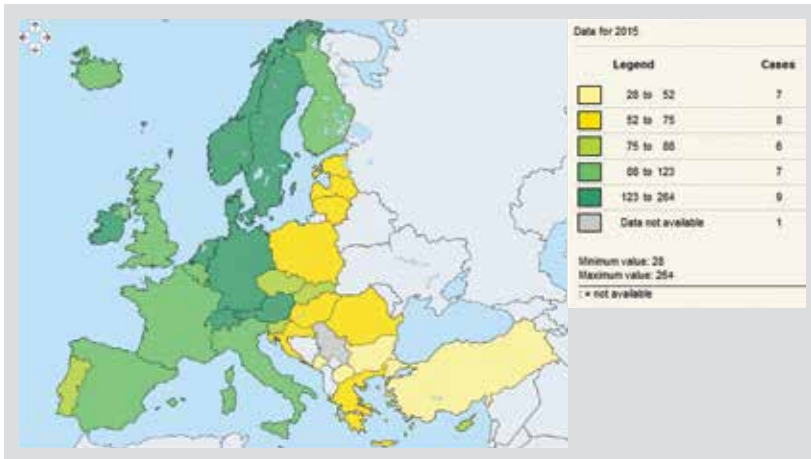
## EU-28 ECONOMIC INDICATORS

	2010	2011	2012	2013	2014	2015
EU (28 countries)	2,1	3,1	2,6	1,5	0,5	0
Austria	1,7	3,6	2,6	2,1	1,5	0,8
Belgium	2,3	3,4	2,6	1,2	0,5	0,6
Bulgaria	3	3,4	2,4	0,4	-1,6	-1,1
Croatia	1,1	2,2	3,4	2,3	0,2	-0,3
Cyprus	2,6	3,5	3,1	0,4	-0,3	-1,5
Czech Republic	1,2	2,2	3,5	1,4	0,4	0,3
Denmark	2,2	2,7	2,4	0,5	0,4	0,2
Estonia	2,7	5,1	4,2	3,2	0,5	0,1
Finland	1,7	3,3	3,2	2,2	1,2	-0,2
France	1,7	2,3	2,2	1	0,6	0,1
Germany	1,1	2,5	2,1	1,6	0,8	0,1
Greece	4,7	3,1	1	-0,9	-1,4	-1,1
Hungary	4,7	3,9	5,7	1,7	0	0,1
Iceland	7,5	4,2	6	4,1	1	0,3
Ireland	-1,6	1,2	1,9	0,5	0,3	0
Italy	1,6	2,9	3,3	1,2	0,2	0,1
Latvia	-1,2	4,2	2,3	0	0,7	0,2
Lithuania	1,2	4,1	3,2	1,2	0,2	-0,7
Luxembourg	2,8	3,7	2,9	1,7	0,7	0,1
Malta	2	2,5	3,2	1	0,8	1,2
Netherlands	0,9	2,5	2,8	2,6	0,3	0,2
Norway	2,3	1,3	0,4	2	1,9	2
Poland	2,6	3,9	3,7	0,8	0,1	-0,7
Portugal	1,4	3,6	2,8	0,4	-0,2	0,5
Romania	6,1	5,8	3,4	3,2	1,4	-0,4
Slovakia	0,7	4,1	3,7	1,5	-0,1	-0,3
Slovenia	2,1	2,1	2,8	1,9	0,4	-0,8
Spain	2	3	2,4	1,5	-0,2	-0,6
Sweden	1,9	1,4	0,9	0,4	0,2	0,7
Switzerland	0,6	0,1	-0,7	0,1	0	-0,8
United Kingdom	3,3	4,5	2,8	2,6	1,5	0
United States	2,4	3,8	2,1	1,2	1,3	-0,7

Source of Data: Eurostat

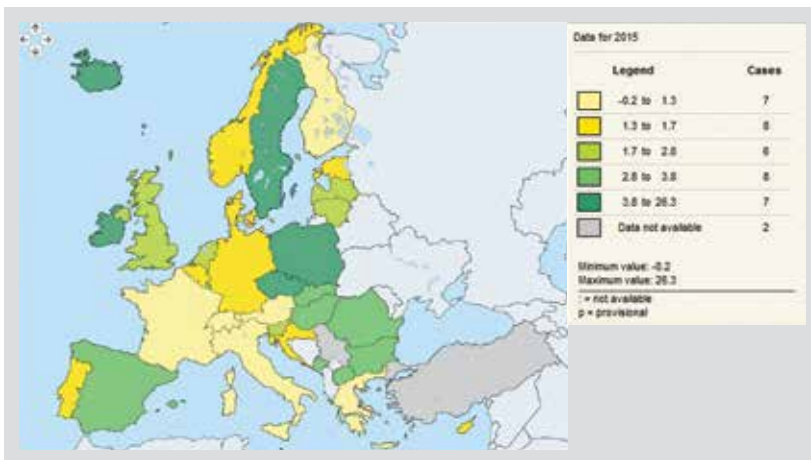
### HICP - INFLATION RATE - Annual average rate of change (%)

Harmonised Indices of Consumer Prices (HICPs) are designed for international comparisons of consumer price inflation. HICP is used for example by the European Central Bank for monitoring of inflation in the Economic and Monetary Union and for the assessment of inflation convergence as required under Article 121 of the Treaty of Amsterdam. For the U.S. national consumer price indices are used in the table.



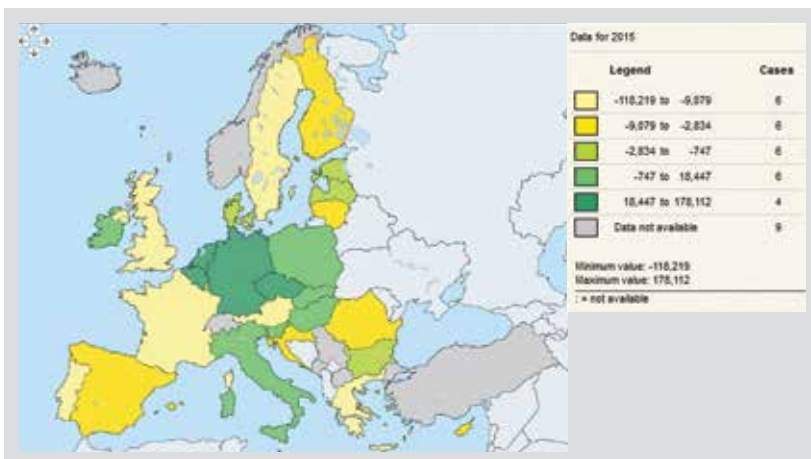
### GDP PER CAPITA IN PPS - INDEX (EU28 = 100)

Gross domestic product (GDP) is a measure for the economic activity. It is defined as the value of all goods and services produced less the value of any goods or services used in their creation. The volume index of GDP per capita in Purchasing Power Standards (PPS) is expressed in relation to the European Union (EU28) average set to equal 100. If the index of a country is higher than 100, this country's level of GDP per head is higher than the EU average and vice versa. Basic figures are expressed in PPS, i.e. a common currency that eliminates the differences in price levels between countries allowing meaningful volume comparisons of GDP between countries. Please note that the index, calculated from PPS figures and expressed with respect to EU28 = 100, is intended for cross-country comparisons rather than for temporal comparisons.



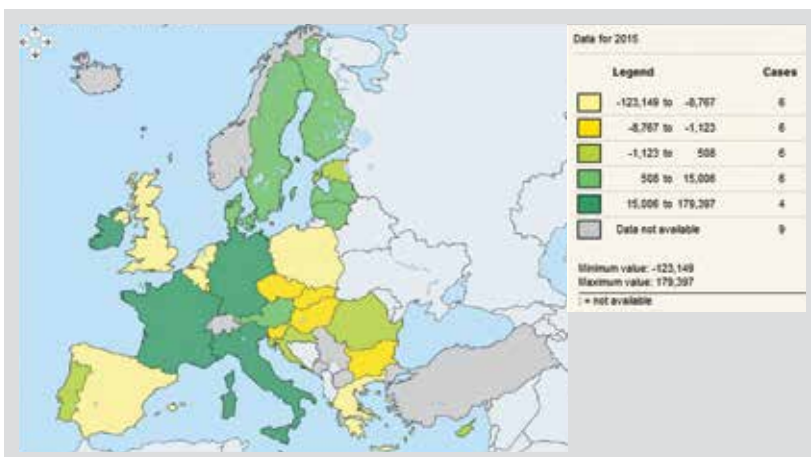
### REAL GDP GROWTH RATE

The calculation of the annual growth rate of GDP volume is intended to allow comparisons of the dynamics of economic development both over time and between economies of different sizes. For measuring the growth rate of GDP in terms of volumes, the GDP at current prices are valued in the prices of the previous year and the thus computed volume changes are imposed on the level of a reference year; this is called a chain-linked series. Accordingly, price movements will not inflate the growth rate.



### INTRA-EU28 TRADE - TRADE BALANCE IN MILLION EUR

Member States' contribution to the intra-EU28 trade of the Union.



### EXTRA-EU28 TRADE - TRADE BALANCE IN MILLION EUR

Member States' contribution to the extra-EU28 trade of the Union.

# AMERICAN CHAMBERS OF COMMERCE IN EUROPE

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- access to European AmChams' Publications: Membership Directories, Newsletters & Magazines and Country Guides
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 imiholjekpavlinic@coca-cola.com  
 www.coca-cola.hr  
 Patron Member since 1999  
 Number of employees 7  
 Industry Consumer Goods  
 CONTACT PERSON  
 Ivana Miholjek Pavlinić, Office Assistant

**Coca-Cola HBC Hrvatska d.o.o.**

Milana Sachsa 1  
 HR-10000 Zagreb  
 Phone +385 1 2480 101  
 Fax +385 1 2480 103  
 info.hr@cchellenic.com  
 www.coca-colahellenic.hr/  
 Patron Member since 1999  
 Number of employees 460  
 Industry Consumer Goods  
 CONTACT PERSON  
 Boška Trbojević, Public Affairs & Communications Manager  
 for Slovenia, Croatia and Bosnia and Herzegovina

**Colliers Advisory d.o.o.**

Petrinjska ulica 3  
 HR-10000 Zagreb  
 Phone +385 1 4886 280  
 Fax +385 1 4886 290  
 croatia@colliers.com  
 www.colliers.com/  
 Small Business Member since 2005  
 Number of employees 10  
 Industry Real Estate  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Vedrana Likan, Managing Partner

**Conty plus d.o.o.**

Karlovačka cesta 100, HR-10250 Zagreb  
 Phone +385 1 6548 333  
 Fax +385 1 6448 220  
 conty@conty.hr  
 www.conty.hr  
 Corporate Member since 2016  
 Number of employees 170  
 Industry Interior Design  
 CONTACT PERSON  
 Tatjana Lukačević, Financial Advisor

**Croatia Osiguranje d.d.**

Miramarska 22  
 HR-10000 Zagreb  
 Phone 0800 1884  
 Fax +385 1 6332 020  
 info@crosig.hr  
 www.crosig.hr  
 Corporate Member since 2016  
 Number of employees 2396  
 Industry Financial Services  
 CONTACT PERSON  
 Paola Poljak, Corporate Communications

**CRODUX derivati dva d.o.o.**

Savska Opatovina 36  
 HR-10090 Zagreb  
 Phone +385 1 4590 590  
 Fax +385 1 6652 400  
 info@crodux.derivati.hr  
 http://crodux-derivati.hr  
 Patron Member since 2016  
 Number of employees 1100  
 Industry Energy  
 CONTACT PERSON  
 Milivoj Goldštajn

**Crowe Horwath d.o.o.**

Petra Hektorovića 2, HR-10000 Zagreb  
 Phone +385 1 4882 555  
 Fax +385 1 4822 220  
 office@crowehorwath.hr  
 www.crowehorwath.hr  
 Corporate Member since 2010  
 Number of employees 40  
 Industry Consulting  
 CONTACT PERSON  
 Reno Budić, Managing Partner  
 M2M DISCOUNT PROGRAM CONTACT  
 Maja Blažević, Head of Business development and HR

**Dalekovod d.d.**

Ulica Marijana Čavića 4, HR-10000 Zagreb  
 Phone +385 1 2459 710  
 Fax +385 1 6170 450  
 glasnogovornik@dalekovod.hr  
 www.dalekovod.com  
 Corporate Member since 2015  
 Number of employees 1450  
 Industry Manufacturing  
 CONTACT PERSON  
 Ivan Jurković, PR and Communications Manager

**Dell Emerging Markets  
Predstavništvo u RH**

Hektorovićeve 2/V, HR-10000 Zagreb  
 Phone +385 1 6448 249  
 tomislav\_juraga@dell.com  
 www.dell.com  
 Corporate Member since 2015  
 Number of employees 8  
 Industry Information Technology  
 CONTACT PERSON  
 Tomislav Juraga, Country Manager

**Deloitte savjetodavne usluge d.o.o.**

Radnička cesta 80/VI, HR-10000 Zagreb  
 Phone +385 1 2351 900  
 Mobile Phone +385 91 3130 091  
 Fax +385 1 2351 999  
 vmatkovic@deloittece.com  
 www.deloitte.com/hr  
 Corporate Member since 2002  
 Number of employees 170  
 Industry Consulting  
 CONTACT PERSON  
 Eric Olcott, FAS Partner  
 M2M DISCOUNT PROGRAM CONTACT  
 Dražen Nimčević, Tax Partner

**Det Norske Veritas Adriatica d.o.o.**

Ružičeva 32, HR-51000 Rijeka  
 Phone +385 1 2499 850  
 Fax +385 1 2499 860  
 zagreboffice@dnvgl.com  
 www.dnvgl.hr/assurance  
 Corporate Member since 2012  
 Number of employees 19  
 Industry Consulting  
 CONTACT PERSON  
 Ranko Režek, Country Manager

**DHL International d.o.o.**

Utinjska 40, HR-10020 Zagreb  
 Phone +385 1 6651 111  
 Fax +385 1 6651 120  
 info.hr@dhl.com  
 www.dhl.com  
 Corporate Member since 1999  
 Number of employees 157  
 Industry Distribution / Logistics  
 CONTACT PERSON  
 Srebrenka Saks, Country Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Snježana Poljanek, Sales & Marketing Manager

**Diverto d.o.o.**

Grada Mainza 19, HR-10000 Zagreb  
 Phone +385 1 2452 002, Fax +385 1 2452 009  
 info@diverto.hr  
 www.diverto.hr  
 Small Business Member since 2013  
 Number of employees 13  
 Industry Information Technology  
 CONTACT PERSON  
 Bože Šarić, Director

**Dječji vrtić Obzori**

Zelengaj 6, HR-10000 Zagreb  
 Phone +385 91 537 9711  
 Fax +385 1 4578 205  
 milena@kindergarten.hr  
 www.kindergarten.hr/  
 Non - Profit Member since 2007  
 Number of employees 20  
 Industry Education  
 CONTACT PERSON  
 Milena Prodanić Tišma, Principal



**DOK-ING d.o.o.**

Kanalski put 1, HR-10000 Zagreb  
 Phone +385 1 2481 300  
 Fax +385 1 2481 303  
 dok-ing@dok-ing.hr  
 www.dok-ing.hr  
 Patron Member since 2008  
 Number of employees 128  
 Industry Manufacturing  
 CONTACT PERSON  
 Vjekoslav Majetić, President of the Management Board

**Ecolab d.o.o.**

Zavrtnica 17  
 HR-10000 Zagreb  
 Phone +385 1 6321 600  
 Fax +385 1 6321 633  
 robert.bosilj@ecolab.com  
 www.hr.ecolab.eu  
 Corporate Member since 2016  
 Number of employees 32  
 Industry Manufacturing  
 CONTACT PERSON  
 Robert Bosilj, Company Manager Croatia

**Eli Lilly (Suisse) S.A.  
- Predstavništvo u Hrvatskoj**

Ulica grada Vukovara 269 G  
 Green Gold Centar V2 / 8. kat  
 HR-10000 Zagreb  
 Phone +385 1 2350 999  
 Fax +385 1 2305 870  
 milicevic\_zeljko@lilly.com  
 www.lilly.com  
 Corporate Member since 2003  
 Number of employees 29  
 Industry Health Care  
 CONTACT PERSON  
 Željko Miličević, Country Manager

**Emerson d.o.o.**

Selska cesta 93, HR-10000 Zagreb  
 Phone +385 1 560 3611  
 Fax +385 1 560 3615  
 contactaddress.croatia@emersonnetworkpower.com  
 www.emerson.com  
 Corporate Member since 2006  
 Number of employees 96  
 Industry Energy  
 CONTACT PERSON  
 Lucijana Kasumović, Marketing and Sales

**Enikon Aerospace d.o.o.**

Jankomir 25, HR-10000 Zagreb  
 Phone +385 1 6190 785  
 Fax +385 1 6190 963  
 office@enikonaerospace.com  
 www.enikonaerospace.com  
 Small Business Member since 2011  
 Number of employees 103  
 Industry Manufacturing  
 CONTACT PERSON  
 Marko Andrić, Director

**EOS Matrix d.o.o.**

Horvatova 82, HR-10010 Zagreb - Buzin  
 Phone +385 1 6407 100  
 Fax +385 1 6418 409  
 b.cerinski@eos-matrix.com  
 http://hr.eos-solutions.com/  
 Corporate Member since 2015  
 Number of employees 80  
 Industry Financial Services  
 CONTACT PERSON  
 Diana Franulić Šarić, Corporate Communication and  
 Marketing Manager

**Ernst & Young d.o.o.**

Radnička cesta 50  
 Green Gold, HR-10000 Zagreb  
 Phone +385 1 5800 800  
 Fax +385 1 5800 888  
 ey@hr.ey.com  
 www.ey.com/hr  
 Patron Member since 1999  
 Number of employees 170  
 Industry Consulting  
 CONTACT PERSON  
 Berislav Horvat, Country Managing Partner  
 M2M DISCOUNT PROGRAM CONTACT  
 Melita Širec, Head of Brand, Marketing & Communications

**Erste Card Club d.d.**

Praška 5, HR-10000 Zagreb  
 Phone +385 1 4929 000  
 Fax +385 1 4920 400  
 info@erstecardclub.hr  
 www.erstecardclub.hr  
 Patron Member since 1999  
 Number of employees 268  
 Industry Financial Services  
 CONTACT PERSON  
 Sara Zdravec, Public Relations

**ESKA d.o.o.**

Miroslava Milića 2, HR-10000 Zagreb  
 Phone +385 1 5630 180  
 Fax +385 1 5630 199  
 pitaj@eska.hr  
 www.eska.hr  
 Small Business Member since 2014  
 Number of employees 12  
 Industry Information Technology  
 CONTACT PERSON  
 Renata Pavletić Mužak, General Manager

**Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel**

Mihanovićeve 1, HR-10000 Zagreb  
 Phone +385 1 4566 666  
 Fax +385 1 4566 020  
 info@esplanade.hr  
 www.esplanade.hr  
 Corporate Member since 1999  
 Number of employees 150  
 Industry Hospitality Industry  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ivica Krizmanić, General Manager

**Etranet group d.o.o.**

Borongajska 81a / 2. kat, HR-10000 Zagreb  
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 etranet@etranet.hr  
 www.etranet.hr  
 Small Business Member since 2009  
 Number of employees 35  
 Industry Information Technology  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Miran Božičević, Key Account Manager

**Europlakat d.o.o.**

Zagorska 2, HR-10000 Zagreb  
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 Fax +385 1 3031 001  
 v.vucinic@europlakat.hr  
 www.europlakat.hr/  
 Small Business Member since 2015  
 Number of employees 42  
 Industry Advertising / PR  
 CONTACT PERSON  
 Vedrana Vučinić, Assistant

**eWyse - Digital Learning Agency, Vrata znanja d.o.o.**

Petračićeva ul. 4  
 HR-10000 Zagreb  
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 hello@ewyse.agency  
 www.ewyse.agency  
 Small Business Member since 2014  
 Number of employees 3  
 Industry Education  
 CONTACT PERSON  
 Mario Buljan, Managing director / trainer  
 M2M DISCOUNT PROGRAM CONTACT  
 Maja Katinić, Office and Training manager

**EX-ALTO d.o.o.**

Ostrogovićeve 7  
 HR-10010 Zagreb - Buzin  
 Phone +385 1 667 8082  
 Fax +385 1 6678 082  
 info@ex-alto.hr  
 www.ex-alto.hr  
 Small Business Member since 2014  
 Number of employees 8  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Goran Rihtarić, Director

**Fidelta d.o.o.**

Prilaz baruna Filipovića 29  
 HR-10000 Zagreb  
 Phone +385 1 8886 495  
 Fax +385 1 8886 438  
 adrijana.Vinter@glpg.com  
 http://www.fidelta.eu  
 Corporate Member since 2014  
 Number of employees 121  
 Industry Health Care  
 CONTACT PERSON  
 Adrijana Vinter, Senior Business Development Manager

**FORTINET B.V.**

Hardwareweg 4  
 NL-3821BM Amersfoort  
 Phone +31 33 4546 750  
 Fax +31 33 4546 666  
 www.fortinet.com  
 Corporate Member since 2012  
 Number of employees 2  
 Industry Information Technology  
 CONTACT PERSON  
 Silvia Gaspari, Regional Marketing Manager

**Fresenius Medical Care Hrvatska d.o.o.**

Zagrebačka cesta 145/A  
 HR-10000 Zagreb  
 Phone +385 1 3040 150  
 Fax +385 1 3040 151  
 nada.radin@fmc-ag.com  
 www.fresenius.hr  
 Corporate Member since 2012  
 Number of employees 16  
 Industry Health Care  
 CONTACT PERSON  
 Nada Radin, General Manager

**Gavrilović d.o.o.**

Gavrilovićev trg 1  
 HR-44250 Petrinja  
 Phone +385 44 811 111  
 Fax +385 44 814 041  
 uprava@gavrilovic.hr  
 www.gavrilovic.hr  
 Patron Member since 2003  
 Number of employees 600  
 Industry Consumer Goods  
 CONTACT PERSON  
 Georg Gavrilović Ml., Member of the Board

**General Electric International Inc.**

**Glavna podružnica Zagreb**  
 Avenija Dubrovnik 16/6, HR-10000 Zagreb  
 Phone +385 1 6170 280  
 Fax +385 1 6170 366  
 tomlislav.krmpotic@ge.com  
 www.ge.com  
 Corporate Member since 2012  
 Number of employees 9  
 Industry Energy  
 CONTACT PERSON  
 Gaetano Massara, CEO GE South East Europe

**GlaxoSmithKline d.o.o.**

Damira Tomljanovića Gavrana 15  
 HR-10000 Zagreb  
 Phone +385 1 6051 999  
 Fax +385 1 6051 996  
 marin.m.dumicic@gsk.com  
 www.gsk.com  
 Corporate Member since 2014  
 Number of employees 61  
 Industry Health Care  
 CONTACT PERSON  
 Marin Dumičić, Market Access Manager

**Globalna hrana d.o.o.****- nositelj franšize McDonald's za područje RH**

Rudeška 87a, HR-10000 Zagreb

Phone +385 1 3670 800

Fax +385 1 3881 199

hr-info@hr.mcd.com

www.mcdonalds.hr

Corporate Member since 1999

Number of employees 890

Industry Hospitality Industry

CONTACT PERSON

Ivana Šapina, Marketing &amp; PR Department Head

**Grand Auto d.o.o.**

Ljubljanska avenija 4

HR-10175 Zagreb - Sv.Klara

Phone +385 1 3710 500

Fax +385 1 3496 447

hknezic@ford.hr

www.ford.hr

Corporate Member since 2014

Number of employees 112

Industry Automotive

CONTACT PERSON

Hrvoje Knezić, Fleet Manager

**Grant Thornton revizija d.o.o.**

Ulica grada Vukovara 284

HR-10000 Zagreb

Phone +385 1 2720 640

Fax +385 1 2720 660

office@ibgroup.hr

www.grantthornton.hr

Small Business Member since 2016

Number of employees 14

Industry Consulting

CONTACT PERSON

Dalibor Briški, Director

**Hanza Media d.o.o.**

Koranska 2

HR-10000 Zagreb

Phone +385 1 6173 700

Fax +385 1 6173 705

igor\_cenic@hanzamedia.hr

Corporate Member since 2015

Number of employees 50

Industry Media / Publishing

CONTACT PERSON

Igor Cenić, Executive director, Marketing, ads sales and subscriptions

**Hattrick-PSK d.o.o.**

Sv. Leopolda Mandića 14

HR-21204 Dugopolje

Phone +385 21 863 520

Fax +385 21 863 513

kladionica@hattrick.hr

http://www.hattrick.hr

Corporate Member since 2013

Number of employees 750

Industry Information Technology

CONTACT PERSON

Barry Rudolph, Executive Chairman

**HERBALIFE d.o.o.**

Radnička cesta 37b

HR-10000 Zagreb

Phone +385 1 3820 184

Fax +385 1 3820 885

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Corporate Member since 2014

Number of employees 18

Industry Consumer Goods

CONTACT PERSON

Nina Šebečić Crnolatac, Country Director

**Hewlett-Packard d.o.o.**

Radnička cesta 41

HR-10000 Zagreb

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Fax +385 1 6060 213

darija.narancik@hp.com

www.hpe.com/hr

Patron Member since 1999

Number of employees 90

Industry Information Technology

CONTACT PERSON

Darija Narančik, Country Controller

**Horwath HTL Croatia -****Horwath i Horwath Consulting Zagreb d.o.o.**

Ulica grada Vukovara 269a / 14

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Fax +385 1 4877 205

officezagreb@horwathhtl.com

www.horwathhtl.hr

Small Business Member since 2015

Number of employees 15

Industry Consulting

CONTACT PERSON

Siniša Topalović, Managing Director

**Hotel Dubrovnik d.d.**

Ljudevita Gaja 1

HR-10000 Zagreb

Phone +385 1 4863 555

Fax +385 1 4863 507

reservations@hotel-dubrovnik.hr

www.hotel-dubrovnik.hr

Corporate Member since 2010

Number of employees 110

Industry Hospitality Industry

CONTACT PERSON &amp; M2M DISCOUNT PROGRAM CONTACT

Ivana Perković, Sales and Marketing Manager

**HP Computing and Printing d.o.o.**

Radnička cesta 41, HR-10000 Zagreb

Phone +385 1 5790 475

josipa.klepica@hp.com

www.hp.com.hr

Corporate Member since 2015

Number of employees 27

Industry Information Technology

CONTACT PERSON

Josipa Okorare, Country Controller

**HP-Hrvatska pošta d.d.**

Jurišićeva 13  
 HR-10000 Zagreb  
 Phone +385 072 303 304  
 Fax +385 1 4981 397  
 info@posta.hr  
 www.posta.hr  
 Corporate Member since 2010  
 Number of employees 9.800  
 Industry Distribution / Logistics  
 CONTACT PERSON  
 Josip Udiljak, Member of the Board

**Hrvatska banka za obnovu i razvitak**

Strossmayerov trg 9  
 HR-10000 Zagreb  
 Phone +385 1 4591 666  
 Fax +385 1 4591 721  
 ured-uprave@hbor.hr  
 www.hbor.hr  
 Patron Member since 2000  
 Number of employees 282  
 Industry Financial Services  
 CONTACT PERSON  
 Ivana Bilan, Head of International Cooperation

**Hrvatska poštanska banka d.d.**

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 HR-10000 Zagreb  
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 Fax +385 1 4810 773  
 hpb@hpb.hr  
 www.hpb.hr  
 Corporate Member since 2016  
 Number of employees 1065  
 Industry Financial Services  
 CONTACT PERSON  
 Boris Bekavac, Executive Director of Corporate Banking division

**Hrvatski Telekom d.d.**

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 HR-10000 Zagreb  
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 Fax +385 1 4911 011  
 pr@t.ht.hr  
 www.t.ht.hr  
 Patron Member since 2013  
 Number of employees 4464  
 Industry Telecommunications  
 CONTACT PERSON  
 Siniša Đuranović, General Counsel

**Hrvatsko društvo za kvalitetu**

Berislavićeva 6  
 HR-10000 Zagreb  
 Phone +385 1 4923 077  
 info@hdkvaliteta.hr  
 www.hdkvaliteta.hr  
 Non - Profit Member since 2016  
 Number of employees 1  
 Industry Association  
 CONTACT PERSON  
 Jadranka Pavlinić Tomlinson, Administrative Secretary

**Hrvatsko-američko društvo**

Petrova 119, HR-10000 Zagreb  
 Phone +385 1 2422 343  
 Fax +385 1 2422 347  
 info@cas.hr  
 www.cas.hr  
 Non - Profit Member since 1999  
 Number of employees 5  
 Industry Association  
 CONTACT PERSON  
 Biserka Lovrečić, Office manager

**HS Produkt d.o.o.**

Mirka Bogovića 7, HR-47000 Karlovac  
 Phone +385 47 666 666  
 Fax +385 47 645 594  
 hs-produkt@hs-produkt.hr  
 www.hs-produkt.hr  
 Patron Member since 2009  
 Number of employees 1600  
 Industry Manufacturing  
 CONTACT PERSON  
 Željko Pavlin, Managing Director  
 M2M DISCOUNT PROGRAM CONTACT  
 Krešimir Sentigar, Sales Manager

**HSM-informatika d.o.o.**

Ulica grada Mainza 19, HR-10000 Zagreb  
 Phone +385 1 3908 930  
 Fax +385 1 3758 850  
 hsm-sales@hsm.hr  
 www.hsm.hr  
 Small Business Member since 2009  
 Number of employees 14  
 Industry Information Technology  
 CONTACT PERSON  
 Aladar Urbanke, General manager

**HUP-Zagreb d.d.**

Trg Krešimira Čosića 9, HR-10000 Zagreb  
 Phone +385 1 3658 333  
 Fax +385 1 3092 647  
 uprava@hup-zagreb.hr  
 www.hupzagreb.com  
 Corporate Member since 2005  
 Number of employees 584  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Anđelko Leko, CEO  
 M2M DISCOUNT PROGRAM CONTACT  
 Tihana Baždar Gašljević, Head of Marketing Department

**IBM Hrvatska d.o.o.**

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 Fax +385 1 6111 119  
 info@hr.ibm.com  
 www.ibm.com/hr  
 Patron Member since 1999  
 Number of employees 174  
 Industry Information Technology  
 CONTACT PERSON  
 Damir Zec, Country Leader

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 Fax +385 1 6386 801  
 in2@in2.hr  
 www.in2.hr  
 Corporate Member since 2014  
 Number of employees 307  
 Industry Information Technology  
 CONTACT PERSON  
 Ante Mandić, President of the Board

**INFINUM d.o.o.**

Strojarska cesta 22  
 HR-10000 Zagreb  
 Phone +385 91 6064 062  
 kontakt@infinum.hr  
 www.infinum.co/  
 Small Business Member since 2015  
 Number of employees 38  
 Industry Information Technology  
 CONTACT PERSON  
 Josip Biščan, Partner & Web apps team leader

**Info Novitas d.o.o.**

Bolnička cesta 34/A  
 HR-10000 Zagreb  
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 Fax +385 1 7776 873  
 info@info-novitas.hr  
 http://info-novitas.hr  
 Small Business Member since 2016  
 Number of employees 11  
 Industry Information Technology  
 CONTACT PERSON  
 Miro Višić, Director

**Infokorp d.o.o.**

Savska cesta 106/III  
 HR-10000 Zagreb  
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 Fax +385 1 6112 574  
 infokorp@infokorp.hr  
 www.infokorp.hr  
 Small Business Member since 2009  
 Number of employees 25  
 Industry Consulting  
 CONTACT PERSON  
 Danko Sučević, Partner

**Infosistem d.d.**

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 Fax +385 1 6637 899  
 dmihetec@infosistem.hr  
 www.infosistem.hr  
 Small Business Member since 2015  
 Number of employees 58  
 Industry Information Technology  
 CONTACT PERSON  
 Darinka Mihetec, Secretary

**INsig2 d.o.o.**

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 HR-10010 Zagreb - Buzin  
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 www.insig2.eu  
 Small Business Member since 2011  
 Number of employees 35  
 Industry Information Technology  
 CONTACT PERSON  
 Goran Oparnica, Director

**Intea d.d.**

Avenija Većeslava Holjevca 27  
 HR-10020 Zagreb  
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 Fax +385 1 7898 860  
 info@intea.hr  
 www.intea.hr  
 Small Business Member since 2007  
 Number of employees 16  
 Industry Manufacturing  
 CONTACT PERSON  
 Davor Rotter, Director  
 M2M DISCOUNT PROGRAM CONTACT  
 Aleksandar Tunković, Quality Manager

**Johnson & Johnson S.E. d.o.o.**

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 www.jnjgateway.com  
 Corporate Member since 2000  
 Number of employees 114  
 Industry Health Care  
 CONTACT PERSON  
 Damir Detić, Governmental Affairs Manager

**JT International Zagreb d.o.o.**

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 tihana.svenda@jti.com  
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 Patron Member since 2010  
 Number of employees 20  
 Industry Consumer Goods  
 CONTACT PERSON  
 Darija Dretar, Corporate Affairs and Communications Manager

**Karlovačka banka d.d.**

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 Fax +385 47 614 206  
 info@kaba.hr  
 www.kaba.hr  
 Patron Member since 2015  
 Number of employees 185  
 Industry Financial Services  
 CONTACT PERSON  
 Vladimir Vuković, Manager of Corporate Division

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**CENTRAL  
DALMATIA**

Split-Dalmatia County Tourist Board

Photo: Ivo Biočina, ITTZ

**Katarina line d.o.o.**

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 Phone +385 51 603 400  
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[info@katarina-line.hr](mailto:info@katarina-line.hr)  
[www.katarina-line.com](http://www.katarina-line.com)  
 Corporate Member since 2014  
 Number of employees 38  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Daniel Hauptfeld, Marketing manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Anamaria Hauptfeld Schweitzer, Cruise Department Manager

**KPMG Croatia d.o.o.**

Ivana Lučića 2a / 17, HR-10000 Zagreb  
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 Fax +385 1 5390 111  
[marketing@kpmg.hr](mailto:marketing@kpmg.hr)  
[www.kpmg.hr](http://www.kpmg.hr)  
 Corporate Member since 2009  
 Number of employees 157  
 Industry Consulting  
 CONTACT PERSON  
 Daniel Radić, Senior Partner  
 M2M DISCOUNT PROGRAM CONTACT  
 Paul Suchar, Partner

**Little Star Kindergarten**

Petrova 119, HR-10000 Zagreb  
 Phone +385 1 2422 343  
 Fax +385 1 2422 347  
[kindergarten@cas.hr](mailto:kindergarten@cas.hr)  
[www.cas.hr/en-zvjezdica.htm](http://www.cas.hr/en-zvjezdica.htm)  
 Non - Profit Member since 2003  
 Number of employees 10  
 Industry Education  
 CONTACT PERSON  
 Maja Heruc, Principal

**LMG Autokuća d.o.o.**

Velikogorička 18a  
 HR-10419 Vukovina  
 Phone +385 1 6254 068  
[racunovodstvo@auto.hr](mailto:racunovodstvo@auto.hr)  
[www.mitsubishi-motors.hr](http://www.mitsubishi-motors.hr)  
 Corporate Member since 2015  
 Number of employees 6  
 Industry Automotive  
 CONTACT PERSON  
 Branko Miošić, Brand Manager

**LPT d.o.o.**

Hrupine 4, HR-40323 Prelog  
 Phone +385 40 650 500  
 Fax +385 40 645 022  
[info@lpt.hr](mailto:info@lpt.hr)  
[www.lpt.hr](http://www.lpt.hr)  
 Corporate Member since 2015  
 Number of employees 380  
 Industry Manufacturing  
 CONTACT PERSON  
 Kristijan Babić, Division Financial Controller

**Manpower d.o.o.**

Avenija Dubrovnik 16  
 HR-10020 Zagreb  
 Phone +385 1 5565 700  
 Fax +385 1 5565 701  
[info@manpower.hr](mailto:info@manpower.hr)  
[www.manpower.hr](http://www.manpower.hr)  
 Corporate Member since 2013  
 Number of employees 925  
 Industry Human Resources  
 CONTACT PERSON  
 Nebojša Biškup, Director

**Mars Hrvatska d.o.o.**

Pile I. 1  
 HR-10000 Zagreb  
 Phone +385 1 6593 160  
 Fax +385 1 6593 176  
[www.mars.com](http://www.mars.com)  
 Corporate Member since 1999  
 Number of employees 11  
 Industry Consumer Goods  
 CONTACT PERSON  
 Aleš Završnik, Country Manager

**MasterCard Europe  
- Podružnica Zagreb**

Radnička 80/8  
 HR-10000 Zagreb  
 Phone +385 1 5625 716  
[sanja.zigic@mastercard.com](mailto:sanja.zigic@mastercard.com)  
[www.mastercard.com/hr](http://www.mastercard.com/hr)  
 Corporate Member since 2014  
 Number of employees 6  
 Industry Financial Services  
 CONTACT PERSON  
 Sanja Žigić, Croatia Country Manager

**McKinsey & Company,  
Inc. Croatia**

Ulica grada Vukovara 269a  
 HR-10000 Zagreb  
 Phone +385 1 4891 400  
 Fax +385 1 4891 490  
[www.mckinsey.hr](http://www.mckinsey.hr)  
 Patron Member since 2004  
 Number of employees 25  
 Industry Consulting  
 CONTACT PERSON  
 Jurica Novak, Managing Director

**MEBU d.o.o.**

Netretić 31  
 HR-47271 Netretić  
 Phone +385 47 804 182  
[milan.bukvic@gmail.com](mailto:milan.bukvic@gmail.com)  
[www.mebu.hr](http://www.mebu.hr)  
 Small Business Member since 2016  
 Number of employees 17  
 Industry Energy  
 CONTACT PERSON  
 Milan Bukvić  
 Sales Director





A *Leggett & Platt* COMPANY

Trgovačko društvo L&P tehnologije d.o.o., ili skraćeno LPT, osnovano je 2000. godine kao tvrtka kćer multinacionalne američke korporacije Leggett & Platt, čije se sjedište nalazi u gradu Carthageu u saveznoj državi Missouri u Sjedinjenim Američkim Državama. Tvrtka LPT dio je europske divizije Leggett & Platt Components Europe. Posluje u Prelogu, na adresi Hrupine 4, na koju je proizvodnja preseljena 2008. godine. Ukupni proizvodno-skladišno-upravni prostori nakon dogradnje veličine su oko 22.500 m<sup>2</sup>.



Tvrtka je podijeljena u dva osnovna segmenta poslovanja: proizvodnju žice i žičanih jezgri za madrace te proizvodnju strojeva, opreme i dijelova za strojeve za proizvodnju žičanih jezgri, istraživanje i razvoj. U programu žičanih jezgri LPT danas ima status najvećeg hrvatskog, ali i regionalnog proizvođača različitih tipova žičanih jezgri za madrace i namještaj. Društvo danas zapošljava ukupno 380 djelatnika, od čega je 305 u proizvodnji žičanih jezgri, a 75 u strojogradnji.

Značajno proširenje kapaciteta, kao i ulaganje u najmodernije tehnologije, opremu, strojeve i kadrove, rezultiralo je poboljšanjem poslovnih procesa, dodatnim konsolidiranjem proizvodnje te smanjenjem troškova poslovanja, a samim time i povećanjem konkurentnosti na postojećim tržištima, kao i pripremu za osvajanje novih tržišta. Tvrtka je u 2015. godini ostvarila ukupni prihod od preko 340 milijuna kuna. Time je nastavljen kontinuirani rast izvozom u većinu europskih zemalja. I u 2016. godini nastavlja se rast prihoda na postojećim tržištima i očekuje ukupni prihod od preko 370 milijuna kuna. Ostvaruje se snažnije osvajanje tržišta Srednje i Istočne Europe, uz istovremeno kontinuirano ulaganje u postojeću opremu, tehnologiju i kadrove.

2016. godine društvo je počelo sa izgradnjom nove tvornice za proizvodnju žice i dogradnju postojeće tvornice za proizvodnju žičanih jezgri, čime će se proizvodni prostori povećati za 15.500m<sup>2</sup>. Ukupna investicija biti će oko 150 milijuna kuna, te se očekuje dodatno zapošljavanje 60-ak radnika.

**Medical Intertrade d.o.o.**

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 HR-10431 Sveta Nedelja  
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 Fax +385 1 3374 006  
 uprava@medical-intertrade.hr  
 www.medical-intertrade.hr  
 Patron Member since 2013  
 Number of employees 386  
 Industry Health Care  
 CONTACT PERSON  
 Diana Percač, Sales Manager

**Medtronic Adriatic d.o.o.**

Folnegovićeve 1c  
 HR-10000 Zagreb  
 Phone +385 1 4881 120  
 Fax +385 1 4844 060  
 mirna.petani@medtronic.com  
 www.medtronic.com  
 Patron Member since 2001  
 Number of employees 35  
 Industry Health Care  
 CONTACT PERSON  
 Ingrid Ilijevski, Office Manager

**Merck Sharp & Dohme d.o.o.**

Ivana Lučića 2a  
 HR-10000 Zagreb  
 Phone +385 1 6611 333  
 Fax +385 1 6611 350  
 melita.suljanovic@merck.com  
 www.merck.com  
 Patron Member since 1999  
 Number of employees 47  
 Industry Health Care  
 CONTACT PERSON  
 Jelka Drašković, Public Policy Lead

**Meridian 16 business park d.o.o.**

Matije Slatinskog 11  
 HR-10410 Velika Gorica  
 Phone +385 1 5578 456  
 Fax +385 1 5585 418  
 i.bakunic@meridian16.hr  
 www.meridian16.hr  
 Small Business Member since 2013  
 Number of employees 2  
 Industry Real Estate  
 CONTACT PERSON  
 Ivana Bakunić, General Manager

**Metroholding d.d.**

Trg bana Josipa Jelačića 5, HR-10000 Zagreb  
 Phone +385 1 4602 327  
 Fax +385 1 4602 197  
 ivan.culo@metroholding.hr  
 www.metroholding.hr  
 Small Business Member since 2015  
 Number of employees 6  
 Industry Real Estate  
 CONTACT PERSON  
 Ivan Čulo, President of the Supervisory Board

**Metroteka d.o.o.**

Ulica Kreše Golika 3  
 HR-10000 Zagreb  
 Phone +385 1 5619 630  
 Fax +385 1 6520 288  
 laboratorij@metroteka.com  
 www.metroteka.com  
 Small Business Member since 2015  
 Number of employees 10  
 Industry Consulting  
 CONTACT PERSON  
 Siniša Prugovečki, General Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Lidija Sarta, Head of Quality and Training

**Microsoft Hrvatska d.o.o.**

Horvatova 82 / 6. kat  
 HR-10010 Zagreb - Buzin  
 Phone +385 1 4802 500  
 Fax +385 1 6606 766  
 hrpress@microsoft.com  
 www.microsoft.com/hr/hr/  
 Patron Member since 1999  
 Number of employees 50  
 Industry Information Technology  
 CONTACT PERSON  
 Neven Šokec, Consumer Channel Group Lead Adriatics

**Mundoaka Street Food d.o.o.**

Amruševa 10  
 HR-10000 Zagreb  
 Phone +385 95 3007 007  
 info@mundoakastreetfood.com  
 Small Business Member since 2016  
 Number of employees 75  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Tom Novak, CEO and Owner

**Mylan EPD d.o.o.**

Koranska 2  
 HR-10000 Zagreb  
 Phone +385 1 2350 599  
 mihaela.kostelac@mylan.com  
 www.mylan.com  
 Corporate Member since 2016  
 Number of employees 61  
 Industry Health Care  
 CONTACT PERSON  
 Mihaela Kostelac, Marketing Assistant

**Navis Yacht Charter - Posada d.o.o.**

Spinčićeva 2D  
 HR-21000 Split  
 Phone +385 21 571 203  
 Fax +385 21 571 207  
 info@navis-yacht-charter.com  
 https://navisyachtcharter.com/  
 Small Business Member since 2013  
 Number of employees 6  
 Industry Travel / Tourism  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Marin Gabrić, Manager

**Nike CR d.o.o.**

Bani 110, HR-10010 Zagreb - Buzin  
 Phone +385 1 6659 100  
 Fax +385 1 6659 120  
 mirna.gagic@nike.com  
 www.nike.com  
 Corporate Member since 2008  
 Number of employees 14  
 Industry Consumer Goods  
 CONTACT PERSON  
 Zoran Strsoglavec, Brand Protection Manager

**Nova europska ulaganja d.o.o.**

Radnička cesta 39, HR-10000 Zagreb  
 Phone +385 1 6446 775  
 Fax +385 1 6446 777  
 mandabaka@neu.com.hr  
 www.nhcapital.com/  
 Corporate Member since 2012  
 Number of employees 2  
 Industry Investment  
 CONTACT PERSON  
 Mate Andabaka, Vice President Investments

**NOVA TV d.d.**

Remetinečka cesta 139  
 HR-10000 Zagreb  
 Phone +385 1 6008 300  
 Fax +385 1 6008 333  
 novatv@novatv.hr  
 www.novatv.hr  
 Patron Member since 2008  
 Number of employees 370  
 Industry Media / Publishing  
 CONTACT PERSON  
 Ivana Galić Baksa,  
 Marketing, PR and Corporate Communication director  
 M2M DISCOUNT PROGRAM CONTACT  
 Ivan Ćosić, Sales Manager

**Novartis Hrvatska d.o.o.**

Radnička cesta 37b, HR-10000 Zagreb  
 Phone +385 1 6274 231  
 Fax +385 1 6274 255  
 rina.music@novartis.com  
 www.novartis.com  
 Patron Member since 2012  
 Number of employees 56  
 Industry Health Care  
 CONTACT PERSON  
 Rina Musić, Managing Director

**Obzor putovanja d.o.o.**

Teslina 5, HR-10000 Zagreb  
 Phone +385 1 6160 243  
 Fax +385 1 6160 240  
 info@obzorputovanja.hr  
 www.obzorputovanja.hr  
 Small Business Member since 2016  
 Number of employees 15  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Dubravka Mičić, Head of Incoming Department

**Odvjetnički ured & Ured za mirenje Cikač**

Ilica 253  
 HR-10000 Zagreb  
 Phone +385 1 2420 092  
 Fax +385 1 2420 094  
 ured@cikac.com  
 www.cikac.com  
 Small Business Member since 2012  
 Number of employees 3  
 Industry Legal Services  
 CONTACT PERSON  
 Vlatka Cikač, Attorney at law

**Odvjetnički ured Darko Markušić**

Brezovačkoga 2  
 HR-10000 Zagreb  
 Phone +385 1 4851 028  
 Fax +385 1 4851 105  
 don@markusic-solicitor.hr  
 Small Business Member since 2010  
 Number of employees 4  
 Industry Legal Services  
 CONTACT PERSON  
 Don Markušić, Barrister & Solicitor

**Odvjetnički ured Marija Pujo Tadić**

Zrinjevac 15  
 HR-10000 Zagreb  
 Phone +385 1 6448 160  
 Fax +385 1 6448 163  
 marija.pujo-tadic@zg.t-com.hr  
 Small Business Member since 2011  
 Number of employees 2  
 Industry Legal Services  
 CONTACT PERSON  
 Marija Pujo Tadić, Attorney at law

**Odvjetnički ured Petra Vuksanović**

Blaža Polića 4  
 HR-51000 Rijeka  
 Phone +385 51 338 913  
 Fax +385 51 215 137  
 odvjetnicki.ured.vuksanovic@gmail.com  
 www.petravuksanovic.com  
 Small Business Member since 2016  
 Number of employees 4  
 Industry Legal Services  
 CONTACT PERSON  
 Petra Vuksanović, Attorney at law

**Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.**

Preradovićeva 24  
 HR-10000 Zagreb  
 Phone +385 1 4854 094  
 Fax +385 1 4854 372  
 info@od-bsds.hr  
 www.bsds.hr  
 Small Business Member since 2011  
 Number of employees 13  
 Industry Legal Services  
 CONTACT PERSON  
 Hrvoje Spajić, Director

**Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.**

Ivana Lučića 2 A, Eurotower/18  
 HR-10000 Zagreb  
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 Fax +385 1 5391 601  
[info@dtb.hr](mailto:info@dtb.hr)  
[www.dtb.hr](http://www.dtb.hr)  
 Small Business Member since 2011  
 Number of employees 41  
 Industry Legal Services  
 CONTACT PERSON  
 Saša Divjak, Senior Partner

**Odvjetničko društvo Glinska & Mišković d.o.o.**

Ulica grada Vukovara 269F  
 Green Gold - Zgrada V1  
 HR-10000 Zagreb  
 Phone +385 1 6199 930  
 Fax +385 1 6199 977  
[info@gamc.hr](mailto:info@gamc.hr)  
<http://gamc.hr>  
 Small Business Member since 2007  
 Number of employees 12  
 Industry Legal Services  
 CONTACT PERSON  
 Aleksej Mišković, Partner

**Odvjetničko društvo Jurin i Vogrinc j.t.d.**

Palmotićeve 35  
 HR-10000 Zagreb  
 Phone +385 1 6171 511  
 Fax +385 1 4923 406  
[lawoffice@lawoffice.com.hr](mailto:lawoffice@lawoffice.com.hr)  
 Small Business Member since 2014  
 Number of employees 5  
 Industry Legal Services  
 CONTACT PERSON  
 Ivana Jurin Puhalo, Attorney at law

**Odvjetničko društvo Kallay & Partneri d.o.o.**

Ilica 1/A, HR-10000 Zagreb  
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 Fax +385 1 4811 962  
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[www.kallay-partneri.hr](http://www.kallay-partneri.hr)  
 Small Business Member since 2014  
 Number of employees 20  
 Industry Legal Services  
 CONTACT PERSON  
 Ivan Matić, Attorney at Law

**Odvjetničko društvo Matić, Šooš Maceljčki, Mandić, Stanić & Partneri d.o.o.**

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 Fax +385 1 3772 448  
[info@mspartners.hr](mailto:info@mspartners.hr)  
<http://mspartners.hr>  
 Small Business Member since 2015  
 Number of employees 15  
 Industry Legal Services  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Andrej Šooš Maceljčki, Director

**Odvjetničko društvo Ravlić & Šurjak d.o.o.**

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 Fax +385 1 4811 989  
[info@ravlic-surjak.hr](mailto:info@ravlic-surjak.hr)  
[www.ravlic-surjak.hr](http://www.ravlic-surjak.hr)  
 Small Business Member since 2015  
 Number of employees 5  
 Industry Legal Services  
 CONTACT PERSON  
 Tonći Ravlić, Partner

**Odvjetničko društvo Vedriš & Partneri**

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 HR-10000 Zagreb  
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 Fax +385 1 3631 658  
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[www.vedris-partners.hr](http://www.vedris-partners.hr)  
 Small Business Member since 2004  
 Number of employees 14  
 Industry Legal Services  
 CONTACT PERSON  
 Vlatka Vedriš, Attorney at law

**Odvjetničko društvo Vukina & Partneri d.o.o.**

Prilaz Gjure Deželića 30  
 HR-10000 Zagreb  
 Phone +385 1 4874 970  
 Fax +385 1 4874 971  
[info@vukina.hr](mailto:info@vukina.hr)  
[www.vukina.hr](http://www.vukina.hr)  
 Small Business Member since 2012  
 Number of employees 9  
 Industry Legal Services  
 CONTACT PERSON  
 Sanja Vukina, Attorney at law

**Odvjetničko društvo Vukmir i suradnici**

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 Fax +385 1 3760 555  
[vukmir@vukmir.net](mailto:vukmir@vukmir.net)  
[www.vukmir.net](http://www.vukmir.net)  
 Small Business Member since 1999  
 Number of employees 23  
 Industry Legal Services  
 CONTACT PERSON  
 Mladen Vukmir, Partner

**Odvjetničko društvo Župić i partneri d.o.o.**

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 Fax +385 1 6184 367  
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[www.zupicipartneri.hr](http://www.zupicipartneri.hr)  
 Small Business Member since 2013  
 Number of employees 32  
 Industry Legal Services  
 CONTACT PERSON  
 Dr. sc. Mirna Pavletić Župić, Partner, Attorney at Law

**Offline Solutions d.o.o.**

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 Phone +385 21 347 607  
 Fax +385 21 770 627  
 info@offlinesolutions.eu  
 www.offlinesolutions.eu/  
 Small Business Member since 2014  
 Number of employees 4  
 Industry Consulting  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Justin Bishop, Managing Director

**Olympus d.o.o.**

Avenija Većeslava Holjevca 40  
 HR-10010 Zagreb  
 Phone +385 1 4899 090  
 Fax +385 1 4899 058  
 drazen.arbanas@olympus-europa.com  
 www.olympus.hr  
 Corporate Member since 2016  
 Number of employees 20  
 Industry Health Care  
 CONTACT PERSON  
 Ivana Madunić, Authorized Officer

**Opel Southeast Europe LLC - podružnica u RH**

Oreškovićeve 6H/1, 6. kat  
 HR-10010 Zagreb - Buzin  
 Phone +385 1 6290 999  
 Fax +385 1 6640 046  
 igor.baretic@gm.com  
 www.opel.hr  
 Corporate Member since 2011  
 Number of employees 18  
 Industry Automotive  
 CONTACT PERSON  
 Igor Baretić, Fleet Manager

**Oracle Hrvatska d.o.o.**

Strojarska cesta 22  
 HR-10000 Zagreb  
 Phone +385 1 6323 200  
 Fax +385 1 6323 250  
 info-hr\_ww@oracle.com  
 www.oracle.hr  
 Patron Member since 2000  
 Number of employees 50  
 Industry Information Technology  
 CONTACT PERSON  
 Anita Domaćinović, Office manager

**Orbico d.o.o.**

Koturaška 69  
 HR-10000 Zagreb  
 Phone +385 1 3444 800  
 Fax +385 1 6170 559  
 info@orbico.com  
 www.orbico.com  
 Patron Member since 2011  
 Number of employees 530  
 Industry Consumer Goods  
 CONTACT PERSON  
 Mirela Dragoša, Head of Administration of the President

**OTP banka d.d.**

Ulica Domovinskog rata 3, HR-23000 Zadar  
 Phone +385 72 201 044  
 Fax +385 72 201 066  
 info@otpbanka.hr  
 www.otpbanka.hr  
 Corporate Member since 2013  
 Number of employees 1020  
 Industry Financial Services  
 CONTACT PERSON  
 Dražen Kaić, Deputy director, Corporate banking sector

**Overseas Trade Co. Ltd. d.o.o.**

Zastavnice 38a, HR-10251 Hrvatski Leskovac  
 Phone +385 1 4607 009  
 Fax +385 1 6175 480  
 overseas@overseas.hr  
 www.overseas.hr  
 Corporate Member since 2013  
 Number of employees 145  
 Industry Distribution / Logistics  
 CONTACT PERSON  
 Boris Brković, General director  
 M2M DISCOUNT PROGRAM CONTACT  
 Marijana Koprivnjak, Sales & Marketing Supervisor

**PBZ Card d.o.o.**

Radnička cesta 44, HR-10000 Zagreb  
 Phone +385 1 6124 422  
 Fax +385 1 6363 360  
 info@pbzcard.hr  
 www.pbzcard.hr  
 Patron Member since 1999  
 Number of employees 275  
 Industry Financial Services  
 CONTACT PERSON  
 Irena Markolini, Acquisition, Activation and Communication  
 Department Director  
 M2M DISCOUNT PROGRAM CONTACT  
 Mirna Lipovac, Chief Advisor

**Pfizer Croatia d.o.o.**

Hypo Centar, Slavenska avenija 6  
 HR-10000 Zagreb  
 Phone +385 1 3908 777  
 Fax +385 1 3908 770  
 www.pfizer.com  
 Patron Member since 1999  
 Number of employees 65  
 Industry Health Care  
 CONTACT PERSON  
 Barbara Kosler, Country Manager

**Philip Morris Zagreb d.o.o.**

Heinzlova 70, HR-10000 Zagreb  
 Phone +385 1 6166 900  
 Fax +385 1 6314 147  
 www.pmi.com  
 Patron Member since 1999  
 Number of employees 120  
 Industry Consumer Goods  
 CONTACT PERSON  
 Marijana Bubalo, Director Corporate Affairs

**PHILIPS d.o.o.**

Horvatova 82  
 HR-10010 Zagreb  
 Phone +385 1 3033 710  
 Fax +385 1 3033 771  
 www.philips.hr  
 Corporate Member since 2012  
 Number of employees 21  
 Industry Consumer Goods  
 CONTACT PERSON  
 Branka Kovačević, Office Assistant

**Piper d.o.o.**

Alaginci bb  
 HR-34000 Požega  
 Phone +385 34 275 705  
 Fax +385 34 275 706  
 piper@piper.hr  
 www.piper.hr  
 Small Business Member since 2000  
 Number of employees 45  
 Industry Demining  
 CONTACT PERSON  
 Željko Romić, Director

**Pliva Hrvatska d.o.o.**

Prilaz baruna Filipovića 25  
 HR-10000 Zagreb  
 Phone +385 1 3720 000  
 Fax +385 1 3720 111  
 info@pliva.hr  
 www.pliva.com  
 Patron Member since 2000  
 Number of employees 2000  
 Industry Health Care  
 CONTACT PERSON  
 Tamara Sušanji Šulentić, Communications Director

**Podravka d.d.**

Ante Starčevića 32  
 HR-48000 Koprivnica  
 Phone +385 48 651 235  
 Fax +385 48 622 008  
 podravka@podravka.hr  
 www.podravka.com  
 Patron Member since 2003  
 Number of employees 3218  
 Industry Consumer Goods  
 CONTACT PERSON  
 Olivija Jakupec, Member of the Management Board

**Podzemno Skladište Plina d.o.o.**

Veslačka 2-4  
 HR-10000 Zagreb  
 Phone +385 1 6053 111  
 Fax +385 1 6053 112  
 psp@psp.hr  
 www.psp.hr  
 Corporate Member since 2011  
 Number of employees 56  
 Industry Energy  
 CONTACT PERSON  
 Krešimir Malec, General director

**Poliklinika Bagatin**

Kneza Višeslava 14, HR-10000 Zagreb  
 Phone +385 1 4610 225  
 Fax +385 1 4610 225  
 info@poliklinikabagatin.hr  
 www.poliklinikabagatin.hr  
 Patron Member since 2016  
 Number of employees 50  
 Industry Health Care  
 CONTACT PERSON  
 Ognjen Bagatin, General director

**Poliklinika Terme**

Prilaz Ive Lole Ribara 8  
 HR-51266 Selce  
 Phone +385 51 764 055  
 Fax +385 51 768 310  
 www.termes-elce.hr  
 Small Business Member since 2016  
 Number of employees 30  
 Industry Health Care  
 CONTACT PERSON  
 Iva Brožičević Dragičević  
 Assistant General Manager and Sports psychologist

**Porsche Croatia d.o.o.**

Zagrebačka 117  
 HR-10410 Velika Gorica  
 Phone +385 1 6269 111  
 Fax +385 1 6226 085  
 info@porschecroatia.hr  
 www.porschecroatia.hr  
 Corporate Member since 2004  
 Number of employees 122  
 Industry Automotive  
 CONTACT PERSON  
 Anja Vujević, New media PM

**Poslovna Inteligencija d.o.o.**

Stubička 50 b, HR-10000 Zagreb  
 Phone +385 1 4617 945  
 Fax +385 1 4617 946  
 poslovna@inteligencija.com  
 www.inteligencija.com  
 Corporate Member since 2015  
 Number of employees 105  
 Industry Information Technology  
 CONTACT PERSON  
 Anita Cvetić Oreščanin, Board Member  
 M2M DISCOUNT PROGRAM CONTACT  
 Dražen Oreščanin, President of the Board

**Presscut d.o.o.**

Domagojeva 2, HR-10000 Zagreb  
 Phone +385 1 4550 385  
 Fax +385 1 4612 623  
 helpdesk@presscut.hr  
 www.presscut.hr  
 Small Business Member since 2014  
 Number of employees 35  
 Industry Media / Publishing  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ira Mühlstein, Head of International department and Translation services



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Fax +385 1 6111 556

marketing.hr@hr.pwc.com

www.pwc.hr

Patron Member since 1999

Number of employees 185

Industry Consulting

CONTACT PERSON

Jasna Kržanić, Marketing & Communications

M2M DISCOUNT PROGRAM CONTACT

Branka Modrušan, PwC's Academy Manager

### **Primacošped d.o.o.**

Jankomir 25, HR-10000 Zagreb

Phone +385 1 3440 744

Fax +385 1 3789 924

uprava@primaco.hr

www.primaco.hr

Small Business Member since 2014

Number of employees 85

Industry Distribution / Logistics

CONTACT PERSON

Dario Stanko, Office Administrator / Quality Manager

### **Printec Croatia d.o.o.**

Budmanijeva 1, HR-10000 Zagreb

Phone +385 1 6184 590

Fax +385 1 6184 575

info@printecgroup.com

www.printec.hr

Corporate Member since 2013

Number of employees 62

Industry Information Technology

CONTACT PERSON

Ivan Ivandić, CFO

### **Proenergy d.o.o.**

Josipa Marohnića 1/4

HR-10000 Zagreb

Phone +385 1 6386 220

Fax +385 1 6386 230

s.kalajdzic@proenergy.hr

www.proenergy.hr

Small Business Member since 2013

Number of employees 30

Industry Energy

CONTACT PERSON

Marko Čosić, Managing director

### **Puck Custom Enterprises International d.o.o.**

Vukovarska 229c

HR-31000 Osijek

Phone +385 31 659 229

Fax +385 31 659 229

robert.bionika@gmail.com

www.puckenterprises.com

Small Business Member since 2016

Number of employees 4

Industry Agriculture

CONTACT PERSON

Robert Spajić, Technical manager

### **Raiffeisenbank Austria d.d. Zagreb**

Magazinska 69, HR-10000 Zagreb

Phone +385 1 4566 466

Fax +385 1 4811 624

international.desk@rba.hr

www.rba.hr

Corporate Member since 1999

Number of employees 1907

Industry Financial Services

CONTACT PERSON

Vesna Janjatović

Head of International Corporate Customers Department

### **RECRO-NET d.o.o.**

Avenija V. Holjevca 40, HR-10000 Zagreb

Phone +385 1 3030 600

Fax +385 1 3650 770

info@recro-net.hr

www.recro-net.hr

Corporate Member since 2016

Number of employees 36

Industry Information Technology

CONTACT PERSON

Tomislav Hrisoho, President of the Board

### **RIT Croatia**

Don Frana Bulića 6, HR-20000 Dubrovnik

Phone +385 20 433 000

Fax +385 20 433 001

admissions@croatia.rit.edu

www.croatia.rit.edu

Non - Profit Member since 1999

Number of employees 63

Industry Education

CONTACT PERSON

Don Hudspeth, President & Dean

M2M DISCOUNT PROGRAM CONTACT

Admissions Office

### **Roche d.o.o.**

Ulica grada Vukovara 269a

HR-10000 Zagreb

Phone +385 1 4722 333

Fax +385 1 4722 300

croatia.info@roche.com

www.roche.com

Patron Member since 2011

Number of employees 85

Industry Health Care

CONTACT PERSON

Vlatka Makar Ćurin, Business Coordinator

### **Roraima 5 d.o.o. – FORUM Zagreb**

Radnička cesta 50, HR-10000 Zagreb

Phone +385 1 2867 777

Fax +385 1 2867 770

rezervacije@forumzagreb.net

www.forumzagreb.net

Small Business Member since 2012

Number of employees 10

Industry Hospitality Industry

CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT

Māra Vitols - Hrgetić, Director



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Fax +385 1 2337 785  
upit@sandoz.com  
www.sandoz.hr  
Corporate Member since 2014  
Number of employees 76  
Industry Health Care  
CONTACT PERSON  
Igor Haralović, Managing Director

**SELECTIO Kadrovi d.o.o.**

Strojarska 20, HR-10000 Zagreb  
Phone +385 1 6065 260  
Fax +385 1 6065 256  
kontakt@selectio.hr  
www.selectio.hr  
Patron Member since 2006  
Number of employees 9  
Industry Human Resources  
CONTACT PERSON  
Aleksandar Zemunić, Managing Partner  
M2M DISCOUNT PROGRAM CONTACT  
Ana Miletić, Head of Strategic Consulting

**Sherr Hill d.o.o.**

Savska Opatovina 36  
HR-10000 Zagreb  
Phone +385 1 4836 104  
infohr@sherrhill.com  
www.sherrhill.com/  
Small Business Member since 2014  
Number of employees 15  
Industry Consumer Goods  
CONTACT PERSON  
Claude Jambrošić, Director

**SHIRE d.o.o.**

Gajeva 35  
HR-10000 Zagreb  
Phone +385 1 4921 914  
Fax +385 1 5498 808  
www.shire.com  
Patron Member since 2016  
Number of employees 16  
Industry Health Care  
CONTACT PERSON  
Željka Vukelić  
Head Value Demonstration & Access

**Simulus grupa d.o.o.**

Vladimira Ruždjaka 9C  
HR-10000 Zagreb  
Phone +385 91 5002 423  
kresimir.delac@simulus.hr  
www.simulus.hr  
Small Business Member since 2013  
Number of employees 3  
Industry Consulting  
CONTACT PERSON  
Krešimir Delač, Director

**Six Sigma adriatic d.o.o.**

**- Institute for Lean Six Sigma (ifss)**  
Mladena Ivekovića 2  
HR-10000 Zagreb  
Phone +385 1 2381 005  
Fax +385 1 2381 034  
vladimir.puskaric@ifss.net  
www.ifss.net  
Small Business Member since 2010  
Number of employees 1  
Industry Consulting  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Vladimir Puškarić, Managing Partner

**Societe Generale - Splitska Banka d.d.**

R. Boškovića 16  
HR-21000 Split  
Phone +385 21 304 000  
Fax +385 21 304 034  
info@splitskabanka.hr  
www.splitskabanka.hr  
Corporate Member since 2012  
Number of employees 1502  
Industry Financial Services  
CONTACT PERSON  
Tomislav Krpan, Secretary General, Procurator

**SPAN d.o.o.**

Koturaška 47, HR-10000 Zagreb  
Phone +385 1 6690 200  
Fax +385 1 6690 299  
info@span.hr  
www.span.hr  
Corporate Member since 2015  
Number of employees 200  
Industry Information Technology  
CONTACT PERSON  
Nikola Dujmović, CEO / President of the Board

**Steelcase S.A. podružnica Zagreb**

Phone +385 98 318 084  
Fax +385 1 4617 201  
luka.milkovic@steelcase.com  
www.steelcase.eu  
Corporate Member since 2011  
Number of employees 1  
Industry Interior Design  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Luka Milković, Dealer Business Manager Croatia, Slovenia, BiH, Serbia, Kosovo, Macedonia, Albania

**Studio 5 poslovno savjetovanje d.o.o.**

Miramarska 24  
HR-10000 Zagreb  
Phone +385 1 3897 035  
Fax +385 1 3891 066  
office@studio-5.co  
www.studio-5.co  
Small Business Member since 2016  
Number of employees 5  
Industry Consulting  
CONTACT PERSON  
Marija Vuković, Office manager

**Supetrus hoteli d.d.**

Put Vele Luke 4, HR-21400 Supetar  
 Phone +385 21 631 133  
 Fax +385 21 631 344  
[sales@watermanresorts.com](mailto:sales@watermanresorts.com)  
[www.watermanresorts.com](http://www.watermanresorts.com)  
 Corporate Member since 2004  
 Number of employees 110  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Damir Vidošević, Sales & Marketing Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Mariana Damjanović Šunjić, Hotel reservations

**Teknoxgroup Hrvatska d.o.o.**

Radnička cesta 218, HR-10000 Zagreb  
 Phone +385 1 2404 611  
 Fax +385 1 2404 662  
[contact-hr@teknoxgroup.hr](mailto:contact-hr@teknoxgroup.hr)  
[www.teknoxgroup.com](http://www.teknoxgroup.com)  
 Patron Member since 2011  
 Number of employees 53  
 Industry Manufacturing  
 CONTACT PERSON  
 Miodrag Matijaca, General Manager

**TELE2 d.o.o.**

Ul. grada Vukovara 269 d  
 HR-10000 Zagreb  
 Phone +385 1 6328 300  
 Fax +385 1 6328 391  
[korisnik@tele2.com](mailto:korisnik@tele2.com)  
[www.tele2.hr](http://www.tele2.hr)  
 Corporate Member since 2016  
 Number of employees 154  
 Industry Telecommunications  
 CONTACT PERSON  
 Inga Krpan, Executive Office Coordinator

**TIS Grupa d.o.o.**

Heinzelova 33, HR-10000 Zagreb  
 Phone +385 1 2355 700  
 Fax +385 1 2302 014  
[info@tis.hr](mailto:info@tis.hr)  
[www.tis.hr](http://www.tis.hr)  
 Small Business Member since 2016  
 Number of employees 120  
 Industry Information Technology  
 CONTACT PERSON  
 Dženan Lojo, Managing Director

**TMF Croatia d.o.o.**

Radnička cesta 80  
 HR-10000 Zagreb  
 Phone +385 1 4802 050  
 Fax +385 1 4802 051  
[croatia@tmf-group.com](mailto:croatia@tmf-group.com)  
[www.tmf-group.com](http://www.tmf-group.com)  
 Corporate Member since 2005  
 Number of employees 34  
 Industry Consulting  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Dijana Dolušić, Managing Director

**U Turn Tax Refund d.o.o.**

Radnička cesta 52  
 Green Gold Centar  
 Toranj R2, 4.kat  
 HR-10000 Zagreb  
 Phone +385 1 5803 337  
 Fax +385 1 5587 908  
[croatia@turntaxrefund.com](mailto:croatia@turntaxrefund.com)  
[www.turntaxrefund.com](http://www.turntaxrefund.com)  
 Small Business Member since 2014  
 Number of employees 5  
 Industry Consulting  
 CONTACT PERSON  
 Krunoslav Gašpert, Country Manager

**Uber Croatia d.o.o.**

Radnička cesta 47  
 HR-10000 Zagreb  
 Phone +385 97 6240 004  
[davor@uber.com](mailto:davor@uber.com)  
[www.uber.com/](http://www.uber.com/)  
 Patron Member since 2016  
 Number of employees 3  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Davor Tremac, General Manager SEE

**Udruga EU Centar**

Ul. Franje Krežme 1a  
 HR-31000 Osijek  
 Phone +385 98 9559 369  
 Fax +385 1 6114 844  
[info@eu-centar.org](mailto:info@eu-centar.org)  
[www.eu-centar.org/](http://www.eu-centar.org/)  
 Non - Profit Member since 2016  
 Number of employees 2  
 Industry Association  
 CONTACT PERSON  
 Domagoj Vidaković, Executive Director

**Udruga "Nikola Tesla - Genij za budućnost"**

Turopoljska 24/b  
 HR-10000 Zagreb  
 Phone +385 1 2331 663  
 Fax +385 1 2331 663  
[udruga@unt-genius.hr](mailto:udruga@unt-genius.hr)  
[www.unt-genius.hr](http://www.unt-genius.hr)  
 Non - Profit Member since 2010  
 Industry Association  
 CONTACT PERSON  
 Dragica Mihajlović, President of the Association

**Udruga za istraživanja i razvoj ODAS**

Trnac 6  
 HR-10000 Zagreb  
 Phone +385 99 298 4138  
 Fax +385 1 2340 349  
[ivana.bozicevic23@gmail.com](mailto:ivana.bozicevic23@gmail.com)  
 Non - Profit Member since 2016  
 Number of employees 1  
 Industry Association  
 CONTACT PERSON  
 Ivana Božičević

**Unilever Hrvatska d.o.o.**

Strojarska cesta 20  
 HR-10000 Zagreb  
 Phone +385 1 6311 400  
 Fax +385 1 6311 401  
 biljana.sudar@unilever.com  
 www.unilever.com  
 Corporate Member since 2013  
 Number of employees 12  
 Industry Consumer Goods  
 CONTACT PERSON  
 Bruno Hudoletnjak, Managing Director Croatia, Slovenia, Bosnia & Herzegovina

**UPKH - Udruga pokretnih komunikacija Hrvatske**

Radnička 47  
 HR-10000 Zagreb  
 Phone +385 98 1717 090  
 Fax +385 1 4667 300  
 upkh@upkh.hr  
 www.upkh.hr  
 Non - Profit Member since 2015  
 Number of employees 2  
 Industry Association  
 CONTACT PERSON  
 Sandro Baričević, President

**Valamar Riviera d.d.**

Stancija Kaligari 1  
 HR-52440 Poreč  
 Phone +385 52 408 000  
 Fax +385 52 451 608  
 info@riviera.hr  
 www.valamar.com  
 Corporate Member since 2015  
 Number of employees 4000  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Deana Stipanović, Corporate Affairs Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 David Manojlović, Group and MICE Sales Department Manager

**Vindija d.d. Prehrambena industrija**

Medimurska 6, HR-42000 Varaždin  
 Phone +385 42 399 999  
 Fax +385 42 399 350  
 info@vindija.hr  
 www.vindija.hr  
 Corporate Member since 2016  
 Number of employees 3637  
 Industry Consumer Goods  
 CONTACT PERSON  
 Saša Vojnović

**VISA EUROPE LTD**

1 Sheldon Square, Paddington Basin, W2 6TT London  
 Phone +1 415 932 2316  
 visa@visa.com  
 www.visa.com  
 Corporate Member since 2012  
 Industry Financial Services  
 CONTACT PERSON  
 Davor Kršul, Country Manager Croatia

**Visoko učilište ALGEBRA**

Ilica 242, HR-10000 Zagreb  
 Phone +385 1 2222 182  
 Fax +385 1 2222 183  
 info@racunarstvo.hr  
 www.racunarstvo.com  
 Small Business Member since 2016  
 Number of employees 31  
 Industry Education  
 CONTACT PERSON  
 Tomislav Dominković, Board Member

**Vlahović Grupa d.o.o.****- Vlahovic Group Government Relations**

Bulićeva 12, HR-10000 Zagreb  
 Phone +385 1 7898 640  
 Fax +385 1 7898 642  
 nv@vlahovicgroup.com  
 www.vlahovicgroup.com  
 Small Business Member since 2014  
 Number of employees 6  
 Industry Consulting  
 CONTACT PERSON  
 Natko Vlahović, Founder and Managing Director  
 M2M DISCOUNT PROGRAM CONTACT  
 Sandra Komorski, Executive Assistant

**VMD grupa d.o.o.**

Strojarska cesta 20  
 HR-10000 Zagreb  
 Phone +385 1 6065 222  
 Fax +385 1 6065 223  
 info@vmdgrupa.hr  
 www.vmdgrupa.hr/  
 Corporate Member since 2014  
 Number of employees 12  
 Industry Real Estate  
 CONTACT PERSON  
 Antun Mikec, Director

**Webster Vienna Private University**

Praterstr. 23  
 AT-1020 Wien  
 Phone +43 1 269 92930  
 Fax +43 1 269 929313  
 admissions@webster.ac.at  
 www.webster.ac.at  
 Non - Profit Member since 2002  
 Number of employees 70  
 Industry Education  
 CONTACT PERSON  
 Sandra Schneider, Head of Admissions

**Willis Towers Watson d.d.**

Petrinjska 83, HR-10000 Zagreb  
 Phone +385 91 4424 702  
 marko.stajduhar@willistowerswatson.hr  
 www.willistowerswatson.com/en-HR  
 Patron Member since 2016  
 Number of employees 6  
 Industry Financial Services  
 CONTACT PERSON  
 Marko Štajduhar, CEO

**Wolf Theiss Rechtsanwälte GmbH & Co KG  
- Podružnica Zagreb**

Ivana Lučića 2a/19, HR-10000 Zagreb  
 Phone +385 1 4925 400  
 Fax +385 1 4925 450  
 zagreb@wolftheiss.com  
 www.wolftheiss.com  
 Corporate Member since 2008  
 Number of employees 9  
 Industry Legal Services  
 CONTACT PERSON  
 Ronald B. Given, Branch Managing Partner

**Woodsford Grupa d.o.o.**

Zrinjevac 14  
 HR-10000 Zagreb  
 Phone +385 1 4815 025  
 Fax +385 1 4815 026  
 info@woodsford.hr  
 www.woodsford.co.uk  
 Small Business Member since 2006  
 Number of employees 2  
 Industry Real Estate  
 CONTACT PERSON  
 Krešimir Špoljar, Board President

**Zagreb City Hotels d.o.o.  
(DoubleTree by Hilton Zagreb)**

Ulica grada Vukovara 269a, HR-10000 Zagreb  
 Phone +385 1 6001 900, Fax +385 1 6001 916  
 zagreb.info@hilton.com  
 www.zagreb.doubletree.com  
 Patron Member since 2012  
 Number of employees 75  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Josipa Jutt Ferlan, General Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Ivan Gašpert, Director of Sales and Marketing

**Zagrebačka Banka d.d.**

Trg bana Josipa Jelačića 10/ 1, HR-10000 Zagreb  
 Phone +385 1 6104 000, Fax +385 1 6110 500  
 PR@unicreditgroup.zaba.hr  
 www.zaba.hr  
 Corporate Member since 2001  
 Number of employees 4200  
 Industry Financial Services  
 CONTACT PERSON  
 Brigita Čuklek, General Secretary - Management Board Office

**Zagrebačka filharmonija**

Trg Stjepana Radića 4, p.p. 909, HR-10000 Zagreb  
 Phone +385 1 6060 103, Fax +385 1 6111 577  
 zgfilhar@zgf.hr  
 www.zgf.hr  
 Non - Profit Member since 2011  
 Number of employees 122  
 Industry Culture  
 CONTACT PERSON  
 Ivan Lozić, Sales Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Martina Petrović, Sales Manager

**Zagrebačka škola ekonomije i managementa**

Jordanovac 110, HR-10000 Zagreb  
 Phone +385 1 2354 245  
 Fax +385 1 2354 155  
 info@zsem.hr  
 www.zsem.hr  
 Patron Member since 2004  
 Number of employees 70  
 Industry Education  
 CONTACT PERSON  
 Đuro Njavro, Dean  
 M2M DISCOUNT PROGRAM CONTACT  
 Lana Mažuranić, Executive director

**ZMP IP d.o.o.**

Baruna Trenka 7, HR-10000 Zagreb  
 Phone +385 1 4854 510  
 Fax +385 1 4577 536  
 croatia@zm-p.com  
 www.zm-p.com  
 Small Business Member since 2015  
 Number of employees 2  
 Industry Legal Services  
 CONTACT PERSON  
 Luka Jelčić, Attorney at Law

**Žurić i partneri odvjetničko društvo d.o.o.**

Ivana Lučića 2a, HR-10000 Zagreb  
 Phone +385 1 5555 630  
 Fax +385 1 4856 703  
 info@zuric-i-partneri.hr  
 www.zuric-i-partneri.hr  
 Small Business Member since 1999  
 Number of employees 30  
 Industry Legal Services  
 CONTACT PERSON  
 Miroslav Plaščar, Partner

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- Burza d.o.o.
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- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
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- Coca-Cola HBC Hrvatska d.o.o.
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- Hrvatsko-američko društvo
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- HUP-Zagreb d.d.
- IBM Hrvatska d.o.o.
- IN2 d.o.o.
- INFINUM d.o.o.
- Info Novitas d.o.o.
- Infokorp d.o.o.
- Infosistem d.d.
- INsig2 d.o.o.
- Intea d.d.
- Johnson & Johnson S.E. d.o.o.
- JT International Zagreb d.o.o.
- Karlovačka banka d.d.
- Katarina line d.o.o.
- KPMG Croatia d.o.o.
- Little Star Kindergarten
- LMG Autokuća d.o.o.
- LPT d.o.o.
- Manpower d.o.o.
- Mars Hrvatska d.o.o.
- MasterCard Europe - Podružnica Zagreb
- McKinsey & Company, Inc. Croatia
- MEBU d.o.o.
- Medical Intertrade d.o.o.
- Medtronic Adriatic d.o.o.
- Merck Sharp & Dohme d.o.o.
- Meridian 16 business park d.o.o.
- Metroholding d.d.
- Metroteka d.o.o.
- Microsoft Hrvatska d.o.o.
- Mundoaka Street Food d.o.o.
- Mylan EPD d.o.o.
- Navis Yacht Charter - Posada d.o.o.
- Nike CR d.o.o.
- Nova europska ulaganja d.o.o.
- NOVA TV d.d.
- Novartis Hrvatska d.o.o.
- Obzor putovanja d.o.o.
- Odvjetnički ured & Ured za mirenje Cikač
- Odvjetnički ured Darko Markušić
- Odvjetnički ured Marija Pujo Tadić
- Odvjetnički ured Petra Vuksanović
- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.
- Odvjetničko društvo Glinska & Mišković d.o.o.
- Odvjetničko društvo Jurin i Vogrinc j.t.d.
- Odvjetničko društvo Kallay & Partneri d.o.o.
- Odvjetničko društvo Matic, Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Ravlić & Šurjak d.o.o.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Vukina & Partneri d.o.o.
- Odvjetničko društvo Vukmir i suradnici
- Odvjetničko društvo Župić i partneri d.o.o.
- Offline Solutions d.o.o.
- Olympus d.o.o.
- Opel Southeast Europe LLC - podružnica u RH
- Oracle Hrvatska d.o.o.
- Orbico d.o.o.
- OTP banka d.d.
- Overseas Trade Co. Ltd. d.o.o.
- PBZ Card d.o.o.
- Pfizer Croatia d.o.o.
- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Piper d.o.o.
- Pliva Hrvatska d.o.o.
- Podravka d.d.
- Podzemno Skladište Plina d.o.o.
- Poliklinika Bagatin
- Poliklinika Terme
- Porsche Croatia d.o.o.
- Poslovna Inteligencija d.o.o.
- Presscut d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Primacošped d.o.o.
- Printec Croatia d.o.o.
- Proenergy d.o.o.
- Puck Custom Enterprises International d.o.o.
- Raiffeisenbank Austria d.d. Zagreb
- RECRO-NET d.o.o.
- RIT Croatia
- Roche d.o.o.
- Roraima 5 d.o.o. – FORUM Zagreb
- SANDOZ d.o.o.
- SELECTIO Kadrovi d.o.o.
- Sherri Hill d.o.o.
- SHIRE d.o.o.
- Simulus grupa d.o.o.
- Six Sigma adriatic d.o.o. - Institute for Lean Six Sigma (ifss)
- Societe Generale - Splitska Banka d.d.
- SPAN d.o.o.
- Steelcase S.A. podružnica Zagreb
- Studio 5 poslovno savjetovanje d.o.o.
- Supetrus hoteli d.d.
- Teknoxgroup Hrvatska d.o.o.
- TELE2 d.o.o.
- TIS Grupa d.o.o.
- TMF Croatia d.o.o.
- U Turn Tax Refund d.o.o.
- Uber Croatia d.o.o.
- Udruga EU Centar
- Udruga 'Nikola Tesla - Genij za budućnost'
- Udruga za istraživanja i razvoj ODAS
- Unilever Hrvatska d.o.o.
- UPKH - Udruga pokretnih komunikacija Hrvatske
- Valamar Riviera d.d.
- Vindija d.d. Prehrambena industrija
- VISA EUROPE LTD
- Visoko učilište ALGEBRA
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations
- VMD Grupa d.o.o.
- Webster Vienna Private University
- Willis Towers Watson d.d.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- Woodsford Grupa d.o.o.
- Zagreb City Hotels d.o.o. (DoubleTree by Hilton Zagreb)
- Zagrebačka Banka d.d.
- Zagrebačka filharmonija
- Zagrebačka škola ekonomije i managementa
- ZMP IP d.o.o.
- Žurić i partneri odvjetničko društvo d.o.o.

# AMCHAM MEMBERS BY INDUSTRY

## ADVERTISING/PR

- Alpheus d.o.o.
- BBDO Zagreb d.o.o.
- Europlakat d.o.o.

## AGRICULTURE

- Agroproteinka d.d.
- Puck Custom Enterprises International d.o.o.

## ASSOCIATION

- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- Udruga EU Centar
- Udruga 'Nikola Tesla - Genij za budućnost'
- Udruga za istraživanja i razvoj ODAŠ
- UPKH - Udruga pokretnih komunikacija Hrvatske

## AUTOMOTIVE

- Grand Auto d.o.o.
- LMG Autokuća d.o.o.
- Opel Southeast Europe LLC - podružnica u RH
- Porsche Croatia d.o.o.

## CONSULTING

- BDO Savjetovanje d.o.o.
- Bearing Zagreb d.o.o.
- BMS Synthesis d.o.o.
- Crowe Horwath d.o.o.
- Deloitte savjetodavne usluge d.o.o.
- Det Norske Veritas Adriatica d.o.o.
- Ernst & Young d.o.o.
- Grant Thornton revizija d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- Infokorp d.o.o.
- KPMG Croatia d.o.o.
- McKinsey & Company, Inc. Croatia
- Metroteka d.o.o.
- Offline Solutions d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Simulus grupa d.o.o.
- Six Sigma adriatic d.o.o. - Institute for Lean Six Sigma (ifss)
- Studio 5 poslovno savjetovanje d.o.o.
- TMF Croatia d.o.o.
- U Turn Tax Refund d.o.o.
- Vlahović Grupa d.o.o. - Vlahović Group Government Relations

## CONSUMER GOODS

- Amway Hrvatska
- Atlantic grupa d.d.
- Coca-Cola Adria d.o.o.
- Coca-Cola HBC Hrvatska d.o.o.
- Gavrilović d.o.o.
- HERBALIFE d.o.o.
- JT International Zagreb d.o.o.
- Mars Hrvatska d.o.o.
- Nike CR d.o.o.
- Orbico d.o.o.
- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Podravka d.d.
- Sherri Hill d.o.o.
- Unilever Hrvatska d.o.o.
- Vindija d.d. Prehrambena industrija

## CULTURE

- Zagrebačka filharmonija

## DEMING

- Piper d.o.o.

## DISTRIBUTION / LOGISTICS

- A2B Express Logistika d.o.o.
- AGS Zagreb d.o.o.
- DHL International d.o.o.
- HP-Hrvatska pošta d.d.
- Overseas Trade Co. Ltd. d.o.o.
- Primacošped d.o.o.

## EDUCATION

- American International School of Zagreb
- Dječji vrtić Obzori
- eWyse - Digital Learning Agency, Vrata znanja d.o.o.
- Little Star Kindergarten
- RIT Croatia
- Visoko učilište ALGEBRA
- Webster Vienna Private University
- Zagrebačka škola ekonomije i managementa

## ENERGY

- ALSTOM Hrvatska d.o.o.
- CRODUX derivati dva d.o.o.
- Emerson d.o.o.
- General Electric International Inc. Glavna podružnica Zagreb
- MEBU d.o.o.
- Podzemno Skladište Plina d.o.o.
- Proenergy d.o.o.

## FINANCIAL SERVICES

- Addiko Bank d.d.
- Allianz Zagreb d.d.
- Croatia Osiguranje d.d.
- EOS Matrix d.o.o.
- Erste Card Club d.o.o.
- Hrvatska banka za obnovu i razvitak
- Hrvatska poštanska banka d.d.
- Karlovačka banka d.d.
- MasterCard Europe - Podružnica Zagreb
- OTP banka d.d.
- PBZ Card d.o.o.
- Raiffeisenbank Austria d.d. Zagreb
- Societe Generale - Splitska Banka d.d.
- VISA EUROPE LTD
- Willis Towers Watson d.d.
- Zagrebačka Banka d.d.

## HEALTH CARE

- 3M (East) AG Podružnica RH
- Abbott Laboratories d.o.o.
- AbbVie d.o.o.
- Amgen d.o.o.
- AstraZeneca d.o.o.
- Bayer d.o.o.
- Becton Dickinson Croatia d.o.o.
- Biomedica dijagnostika d.o.o.
- Eli Lilly (Suisse) S.A. - Predstavništvo u Hrvatskoj
- Fidelis d.o.o.
- Fresenius Medical Care Hrvatska d.o.o.
- GlaxoSmithKline d.o.o.
- Johnson & Johnson S.E. d.o.o.
- Medical Intertrade d.o.o.
- Medtronic Adriatic d.o.o.
- Merck Sharp & Dohme d.o.o.
- Mylan EPD d.o.o.
- Novartis Hrvatska d.o.o.
- Olympus d.o.o.

- Pfizer Croatia d.o.o.
- Pliva Hrvatska d.o.o.
- Poliklinika Bagatin
- Poliklinika Terme
- Roche d.o.o.
- SANDOZ d.o.o.
- SHIRE d.o.o.

## HOSPITALITY INDUSTRY

- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Hotel Dubrovnik d.d.
- HUP-Zagreb d.d.
- Mundoaka Street Food d.o.o.
- Roraima 5 d.o.o. - FORUM Zagreb
- Supetrus hoteli d.d.
- Valamar Riviera d.d.
- Zagreb City Hotels d.o.o. (DoubleTree by Hilton Zagreb)

## HUMAN RESOURCES

- Adecco d.o.o. za privremeno zapošljavanje
- Manpower d.o.o.
- SELECTIO Kadrovi d.o.o.

## INFORMATION TECHNOLOGY

- Adacta d.o.o.
- Bisnode d.o.o.
- Burza d.o.o.
- Cisco Systems Hrvatska d.o.o.
- Dell Emerging Markets, Predstavništvo u RH
- Diverto d.o.o.
- ESKA d.o.o.
- Etranet group d.o.o.
- FORTINET B.V.
- Hattrick-PSK d.o.o.
- Hewlett-Packard d.o.o.
- HP Computing and Printing d.o.o.
- HSM-informatika d.o.o.
- IBM Hrvatska d.o.o.
- IN2 d.o.o.
- INFINUM d.o.o.
- Info Novitas d.o.o.
- Infosistem d.d.
- INsig2 d.o.o.
- Microsoft Hrvatska d.o.o.
- Oracle Hrvatska d.o.o.
- Poslovna Inteligencija d.o.o.
- Printec Croatia d.o.o.
- RECRO-NET d.o.o.
- SPAN d.o.o.
- TIS Grupa d.o.o.

## INTERIOR DESIGN

- Conty plus d.o.o.
- Steelcase S.A. podružnica Zagreb

## INVESTMENT

- Alternative Invest d.o.o.
- Nova europska ulaganja d.o.o.

## LEGAL SERVICES

- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
- Odvjetnički ured & Ured za mirenje Cikač
- Odvjetnički ured Darko Markušić
- Odvjetnički ured Marija Pujo Tadić
- Odvjetnički ured Petra Vuksanović

- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.
- Odvjetničko društvo Glinška & Mišković d.o.o.
- Odvjetničko društvo Jurin i Vogrinc j.t.d.
- Odvjetničko društvo Kallay & Partneri d.o.o.
- Odvjetničko društvo Matić, Šooš Maceljški, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Ravlić & Šurjak d.o.o.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Vukina & Partneri d.o.o.
- Odvjetničko društvo Vukmir i suradnici
- Odvjetničko društvo Župić i partneri d.o.o.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- ZMP IP d.o.o.
- Žurić i partneri odvjetničko društvo d.o.o.

## MANUFACTURING

- Aecom Polska Sp. z o.o. - Podružnica Zagreb za usluge
- ALTPRO d.o.o.
- Applied Ceramics d.o.o.
- Dalekovod d.d.
- DOK-ING d.o.o.
- Ecolab d.o.o.
- Enikon Aerospace d.o.o.
- HS Produkt d.o.o.
- Intea d.d.
- LPT d.o.o.
- Teknoxgroup Hrvatska d.o.o.

## MARKET RESEARCH

- AGB Nielsen istraživanje medija d.o.o.

## MEDIA/PUBLISHING

- Business Media Croatia d.o.o.
- Hanza Media d.o.o.
- NOVA TV d.d.
- Presscut d.o.o.

## REAL ESTATE

- Colliers Advisory d.o.o.
- Meridian 16 business park d.o.o.
- Metroholding d.d.
- VMD Grupa d.o.o.
- Woodsford Grupa d.o.o.

## TELECOMMUNICATIONS

- Hrvatski Telekom d.d.
- TELE2 d.o.o.

## TRANSLATION SERVICES

- Aion d.o.o.
- Ciklopea d.o.o.

## TRAVEL/TOURISM

- Anterra d.o.o.
- Hertz Croatia franchisee
- Atlas d.d.
- EX-ALTO d.o.o.
- Katarina line d.o.o.
- Navis Yacht Charter - Posada d.o.o.
- Obzor putovanja d.o.o.
- Uber Croatia d.o.o.

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