



YEARBOOK 2017



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American Chamber of Commerce in Croatia

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IMPRESSUM

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Embassy of the United States of America

December 20, 2017

Dear AmCham Members,

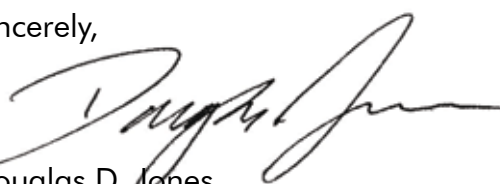
The last year has been full of change and growth in the United States and Croatia. In the United States, we have benefited from the continued positive trend in the U.S. economy that we've experienced the last several years. U.S. GDP is growing solidly at 3 percent, unemployment is down to just 2.1 percent for college graduates, and there is a higher level of optimism in the U.S. business community than we've seen in the last decade. The Croatian economy is also on a positive trajectory. It achieved 3 percent GDP growth this year and unemployment has also decreased. The Croatian government faced a major challenge in the Agrokor crisis, and still managed to complete tax reform, budget consolidation, and a substantial revision of the law requiring public consultation prior to passing new legislation.

AmCham Croatia plays a key role in supporting growth in the Croatian economy and in the U.S.-Croatia trade relationship. This year, AmCham's impressive policy advocacy efforts included direct consultations with the Croatian government, information-sharing at events, and publication of 15 AmCham policy

papers. The U.S. Embassy was proud to partner with AmCham in advocacy and honored to be included in the Evening for Safe Steps to raise funds for demining activities in Croatia. Our efforts from the U.S. Embassy are strengthened by AmCham's continued support, including this year in the Smart Cities Conference, Trade Winds events, and the launch of the women's entrepreneurship platform Aurora.hr.

Our team at the U.S. Embassy in Zagreb is preparing for the arrival of the next U.S. Ambassador to Croatia, W. Robert Kohorst, in January. As a successful U.S. businessman, he is committed to deepening the U.S.-Croatia partnership and advancing our shared prosperity. The next year will be an important one for AmCham because 2018 marks the 20th anniversary of the founding of AmCham Croatia. I look forward to celebrating the respected and influential policy advocacy institution AmCham Croatia has become, and to continuing our work together promoting growth in the U.S.-Croatia economic and commercial relationship.

Sincerely,



Douglas D. Jones

Dear AmCham Members and Friends,

To start, I would like to thank you for putting your trust and confidence in my abilities. Your decision to renew my term as President of the AmCham Board of Governors for another two years reinforces my commitment to furthering the purpose, quality, and stability of AmCham in Croatia.

As one of Croatia's leading business associations, AmCham is actively addressing vital issues and influencing Croatian economy and society in general. Not only do we bring together the strongest companies in the country, we act as a reliable partner to the government, initiating numerous positive and significant changes.

After a period of political turbulence, the Croatian administration succeeded in preserving continuity and laying the foundation for a prosperous and a very interesting year. At our end, in 2017 we were active in the field of advocacy efforts and policy work, influencing numerous areas of Croatian economy. This last year, we issued a total of 13 position papers, focusing on digital transformation and the General Data Protection Regulation (GDPR).

Last year AmCham organized a wide variety of events and other social gatherings, directing attention to topics relevant to the business community. Among the most attractive events were lunches with special guests Martina Dalić, Deputy Prime Minister and Minister of Economy, Entrepreneurship and Crafts, and Joseph Quinlan, Managing Director and Head of Market & Thematic Strategy for Global Wealth & Investment Management (GWIM), a division of the Bank of America Corporation.

In addition, we launched a new series of events – Boardroom Discussions: Digital Transformation – targeting the CEOs, Board Members and General Managers of AmCham member companies. This initiative has provided insight on digital transformation trends and operations steps for those interested in hearing from IT leaders, top management consulting companies, and peers from diverse industries.

These achievements would not have been possible without your support and commitment. Your input is highly appreciated and serves as a basis for AmCham's operations. Therefore, I would like to extend my gratitude and thank you all for sharing your competencies and experience – I look forward to our ongoing cooperation in 2018!

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.



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President
Ernst & Young d.o.o.



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



Davor Tremac
Second Vice-President
Uber Croatia d.o.o.



Mihael Furjan
Secretary-Treasurer
Pliva Hrvatska d.o.o.



Anita Letica
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Philip Morris Zagreb d.o.o.



Natko Vlahović
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Vlahović Grupa d.o.o.



Sanja Matic
Untitled Governor
Abbott Laboratories d.o.o.



Nicole Warin
Advisor to the Board
Economic Officer - U.S. Embassy

Dear AmCham Members and Friends,

Year 2017 has been an incredible journey for AmCham Croatia. As an advocate for a more competitive Croatia, we have launched our Boardroom Discussions program, which focuses on digital transformation. Nowadays, every sector faces disruption to a certain extent, and we are all aware that digitalization goes far beyond technology. As we promote digitalization towards the public sector, we equally strive to make our members ready for any challenges that may arise.

Through this program, we aim to provide insight into opportunities and traps of digitalization, its impact on labor, business models and corporate organizations and strategies. We designed the program for our companies' board members, to support their growth in 4.0 industries. At the mid-term of the program, feedback is great. We are thankful for your compliments as well as suggestions, and look forward to continuing discussions in 2018. We plan to close this year's program in June with a business delegation to Silicon Valley, the global epicenter of innovation and digitalization, in order to see the best solutions at their source.

Being part of the world's largest business network offers many opportunities for our members. In 2017, AmCham Croatia launched the Launchpad USA program in cooperation with our Finnish colleagues, to support Croatian companies during their first steps onto the US market. We hope that many market challenges will be made easier with the right support. One of the key topics in bilateral relations between Croatia and the U.S. is still double taxation and we hope to continue the cooperation with the Croatian Government as well as newly appointed U.S. Ambassador Kohorst and his team on this topic.

Through the past year, our community has grown to 223 companies committed to both the Croatian market and global business. They employ more than 67,000 people in the country. With 62 events, 65 committee meetings, 33 policy meetings with government representatives and 13 position papers, AmCham Croatia has become a vibrant place for exchanging views and well-substantiated proposals with policy makers. And this is just as it should be – with our 20th anniversary approaching this December.

As AmCham Croatia will soon celebrate twenty years of service to its members, we take this opportunity to thank you for helping us succeed and to invite you to join us at the end of this year in a celebration of our joint accomplishment.

Wishing you and your loved ones all the very best for the new year!

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



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 busi-

ness 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 (News&Views magazine, Yearbook, e-Newsletter, AmCham website).

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, judiciary, data protection 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

Meeting with Mate Rebić, Assistant Minister of Environment and Energy

February 14

On 14 February, AmCham met with Mr. Mate Rebić, Assistant Minister of Environment and Energy at the Directorate for Energy. AmCham representatives informed Mr. Rebić of the problems faced by biodiesel producers in Croatia, which have had to close production due to a regulatory framework that neither adequately enforces existing obligations for blending biofuels into mineral fuels, nor implements the most recent EU legislation amending, but not removing, these obligations.

While a number of measures and more time are required in order for Croatia to implement new EU directives, AmCham recommended stronger implementation of existing national regulations and introduction of additional necessary measures required to enable the continuation of biodiesel production in Croatia until new EU rules are implemented. Mr. Rebić recognized the seriousness of the problem and committed to dedicate specific persons within the Directorate for Energy to cooperation with AmCham at an operational level to identify and implement concrete steps to assist biodiesel producers in Croatia.

Meeting with Vesna Kadić Komadina, Deputy Director General of Customs Administration

February 14

On 14 February, AmCham met with Vesna Kadić Komadina, Deputy Director of Customs Administration and her team in order to discuss possible ways of cooperation on improving the level of protection of intellectual property rights (IPR) in Croatia.

Following an open exchange of information and opinions, it was agreed that AmCham would officially offer to organize education workshops by its members who are holders of intellectual pro-

perty rights for Customs officials, and support the Customs Administration by proposing the legal amendments that would help resolve the problem of insufficient warehousing space for holding suspected counterfeit goods. Mrs. Kadić Komadina thanked AmCham for preparing the position paper "Recommendations for Improving the Enforcement of Intellectual Property Protection in Croatia" and expressed the readiness of the Customs Administration to closely and continuously cooperate with AmCham on better IPR protection in Croatia

Meetings with the Agency for Investments and Competitiveness

February 21 & May 30

AmCham President Berislav Horvat, Executive Director Andrea Doko Jelušić, Chair of the Trade and Investment Committee Stan-ko Kršlović, and Committee Member and Stream Leader of the human capital map position paper Bojan Poljičak held a meeting with the Director of the Investment and Competitiveness Agency Zdenko Lucić. The AmCham delegation congratulated Mr. Lucić on his appointment to the new position and wished him success in his work. AmCham offered co-operation related to government measures aimed at business climate improvement and investment promotion. Mr. Kršlović presented the initiatives of the Trade & Investment Committee and Mr. Poljičak presented the position paper "Human Capital Map as a Basis for Attracting Investments and Boosting Employment".

At the second meeting held on May 30, Mr. Lucić spoke with AmCham's Executive Director Andrea Doko Jelušić, about ways to achieve long-term cooperation. They discussed upcoming AmCham activities abroad and opportunities for presenting the Croatian framework for investments within AmCham's programs and events.

Meeting with Nataša Mikuš Žigman, State Secretary in the Ministry of Economy, Entrepreneurship and Crafts March 1

On 1 March, AmCham met with Ms. Nataša Mikuš Žigman, State Secretary in the Ministry of the Economy, Entrepreneurship and Crafts to discuss recommendations presented in AmCham's position papers "Human Capital Map as a Basis for Attracting Investments and Boosting Employment" and "Recommendations for Improving the Enforcement of Intellectual Property Protection in Croatia". Ms. Mikuš Žigman was accompanied by the representatives of the Agency for Investments and Competitiveness, the State Intellectual Property Office, the Ministry of Labor and Pension System, the Ministry of Science and Education and the Ministry of Justice.

AmCham communicated that a number of potential investors were reluctant to invest in Croatia due to a lack of timely and precise information on human capital in specific counties or cities. A representative of the Ministry of Labor and Pension System informed that a web interface containing area-specific information on human capital in Croatia was set to be launched soon. It was agreed that, while this would be a positive step forward, more needs to be accomplished in order to ensure that potential investors ultimately choose Croatia as their investment destination.

One of important issues in this regard is the protection of intel-

lectual property rights, while combining them into a single committee will enable a more focused forum for discussion and policy advocacy work related to the judiciary system. The first meeting of the Judicial Committee took place on 8 March, at which members agreed to focus on the following policy topics: creation of a fast-track procedure for small claims, increased use of mediation as an alternative dispute resolution method, and educational and administrative changes leading to some judges specializing in specific areas relevant to business, e.g. intellectual property rights, public procurement etc.



Mrs. Mikuš Žigman

lectual property rights (IPR). AmCham noted that adequate IPR protection standards were achieved during the negotiations to join the EU, but they were unfortunately not maintained to a satisfactory level after joining. The State Secretary concluded that this was an important issue worth pursuing further, and requested a concrete paper listing the main obstacles to the implementation of current legislation on the protection of IPR to be prepared by the State Intellectual Property Office. The paper will then be considered by Ms. Martina Dalić, Deputy Prime Minister and Minister of the Economy, Entrepreneurship and Crafts.

AmCham Establishes the Judicial Committee

March 8

Following strong expressions of interest by members, the AmCham Board approved the establishment of the AmCham Judicial Committee. The Committee will provide a focused platform for identifying obstacles and proposing solutions related to the proper and efficient functioning of the Croatian judiciary system. Such issues have so far been tackled in a piecemeal fashion in separate

Meeting with Mr. Tomislav Ćorić, Minister of Labor and Pension System

March 16

On 16 March, AmCham met with Mr. Tomislav Ćorić, Minister of Labor and Pension System and Ms. Katarina Ivanković Knežević, State Secretary in the Ministry of Labor and Pension System to discuss recommendations presented in AmCham's position paper "Human Capital Map as a Basis for Attracting Investments and Boosting Employment". AmCham explained the importance of having a comprehensive database containing information on Croatian workforce that could be used by potential foreign investors and help them choose Croatia as their investment location. Knowledge of foreign languages is one of the Croatia's competitive advantages, but unfortunately there is a lack of concrete data on availability and territorial allocation of people speaking foreign languages.

Mr. Ćorić agreed it was important to have a user friendly and comprehensive database containing information on competencies and skills of the Croatian workforce. It is an interdisciplinary



Minister Ćorić

issue and a number of institutions should join forces in order to create a joint solution. Furthermore, Mr. Ćorić emphasized the importance of informing Ms. Martina Dalić, Deputy Prime Minister and Minister of the Economy, Entrepreneurship and Crafts about this issue in order to reach a resolution. Ms. Ivanković Knežević mentioned a number of similar EU funded projects and agreed the “Human Capital Map” could be a feasible project for obtaining EU funding for its creation and implementation. Finally, AmCham expressed an interest in a presentation of new employment incentives from the Ministry of Labor and Pension System to its members. Mr. Ćorić agreed with the idea and assured that further steps of the Ministry in this area will be communicated to AmCham.

Meetings with Mr. Nenad Šćulac, Assistant Minister of Environment and Energy

February 8 & March 17

On 8 February, representatives of AmCham and European Automobile Manufacturers’ Association (ACEA) met with Mr. Nenad Šćulac, Assistant Minister of Environment and Energy at the Directorate for Environmental Impact Assessment and Sustainable Waste Management. The discussion focused on the topics of end-of-life-vehicle (ELV) and waste oil management in Croatia. AmCham communicated its recommendations for a significant reduction of ELV environmental fees in line with improved market conditions, the payment of ELV fees at first registration by car owners and the creation of an ELV management system based on market principles and an adequate de-registration system. In addition, AmCham stressed the importance of improving the system of waste oil management in order to reduce the related environmental risk, and recommended the creation of equal regulatory conditions for professional use (registered motor vehicle repair and maintenance activities) and retail sale. Mr. Šćulac committed to further analysis of AmCham’s recommendations and organization of further meetings in order to cooperate more closely with AmCham and ACEA representatives on improving the ELV and waste oil management in Croatia.

On 17 March, AmCham met with Mr. Nenad Šćulac to discuss in more detail the issues raised at the first meeting. Mr. Šćulac informed AmCham that a number of proposed measures are being tackled through relevant by-laws and the Waste Management Plan. In addition, the Ministry is planning to overhaul the system of environmental regulation affecting the automotive industry by passing new legislation by the end of the year. The Ministry will regularly consult AmCham during the period of preparation of the new legislation.

Meeting with Ksenija Cipek, Assistant Director of Tax Administration

March 27 & April 11

Related to AmCham’s contribution to the discussion on tax reform, and the issue of the position paper “Increasing Competitiveness through the Tax System”, the Tax Administration Assistant Director Ksenija Cipek opened a series of meetings with AmCham, focused on recommendations which did not enter into the tax law of 2016.

The first in a series of meetings with Mrs. Cipek and her team was held by Andrea Doko Jelušić (AmCham), Vladimir Nol (EY), and Krešimir Lipovščak (Crowe Horwath) on topics from the AmCham position paper “Increasing Competitiveness through the



Mrs. Cipek

Tax System”: administrative measures to facilitate business, reducing the tax burden on wages, reducing the tax burden on other types of income, excluding e-commerce from the obligation on fiscalization of receipts paid by credit cards, reinvesting profits - recognition of investments towards creating new jobs, revising the amount of daily and field allowances, recognizing

representation, car-related and other business expenses as tax deductible expenses.

At the second meeting with the Tax Administration, AmCham presented its recommendations on better regulation and cooperation between the business community and the state administration in the legislative process, recommendations for principles of tax rules enforcement, deadlines for correction of tax returns, obligation to pay arising after the administrative dispute, the possibility of out-of-court settlement between Tax Administration and companies, issuance of tax certificate of non-existence of tax debt. In addition, two sector proposals were presented: Amendment of the Act on Excise Duty on Coffee and Non-Alcoholic Beverages, and Amendments to the Motor Vehicles Special Tax Act. The meeting was attended by: Helena Schmidt (Deloitte), Branko Kondić (LMG Autokuća), and Andrea Doko Jelušić (AmCham).

Meeting with the Croatian Personal Data Protection Agency

March 31

On March 31, AmCham launched its first Data Protection Task Force meeting by hosting Mr. Patricio Petrić, Senior Advisor at the Department for International Cooperation, European and Legal Affairs, and Ms. Marija Pušić, Public Relations Officer from the Croatian Personal Data Protection Agency. AmCham organized a meeting with the Agency in order to motivate a dialogue on the implementation of the General Data Protection Regulation (GDPR). National regulatory changes for Data Protection are planned for the Q3 of 2017 and the implementation date for the GDPR is May 25, 2018. Considering a number of novelties in the GDPR and the proscribed fine of up to 10,000,000 euros, or up to 2% of the annual worldwide turnover of the preceding financial year in case of an



enterprise, whichever is greater (Article 83), it is not surprising that there is great interest from companies to ensure full compliance with the Regulation.

It was agreed that a series of expert-level consultations with specific industries including ICT, health care and financial institutions will be organized on interpretation of specific provisions of the GDPR. Furthermore, an event will be organized towards the end of 2017 on regulatory changes and the implementation of the GDPR for AmCham members.

Mr. Petrić welcomed the idea of the meeting, concluding that it was a good platform to initiate mutually beneficial cooperation, for the AmCham members to clarify on some of their concerns, but also for the Agency to better identify priorities for the implementation of the GDPR.

Presentation by Mr. Daniel Hinšt - Planned Activities of the Government in Efforts to Enhance Business Climate

April 12

Mr. Daniel Hinšt presented an overview of the planned activities of the Government in efforts to enhance business climate. It was held during the Trade and Investment Committee meeting that was open to all AmCham members. The Croatian Govern-



ment plans on cutting administrative costs by 1.5 billion Croatian kuna and additional non-tax levies. This marks the beginning of the comprehensive reform of the business environment, which will guarantee cheaper and simpler business with easier access to the services market. The goal is to unburden the economy from excessive administration and to make it easier and cheaper than it currently is. The savings of the administrative costs will ensure more time and money for further development of business, investment and employment.

Meeting with the Ministry of Justice

13 April

On 13 April, 2017, AmCham met with Ms. Anja Sršek Crnković and Ms. Andreja Sobota from the Ministry of Justice to discuss AmChams' Position paper 'Recommendations for Improving the Enforcement of Intellectual Property Protection in Croatia'.

Croatia is a transit route for counterfeits connecting the East and West. During negotiations to join the European Union, enforcement of the IPR legislation was much better than the present situation. Currently, there are a number of issues regarding the IPR, including: inadequate warehousing space for confiscated

AmCham Executives Visit Washington, D.C. and Boston

May 8–12

On May 8–12, executives from AmChams in Europe gathered in the United States to engage with companies, organizations, and key government agencies in order to strengthen partnerships and gain insight into the current U.S. business and political climate. Representatives from 33 AmChams participated in the annual conference, which took place in Washington, D.C. and Boston, Massachusetts.



AmChams in Europe Executives with Professors Thomas Malone and Patrick Winston at MIT

Washington, D.C.

In Washington, D.C., the delegation received timely insight into the new Trump Administration through a series of high-level briefings from administration officials, the U.S. Chamber of Commerce, and several leading political experts. Briefing sessions were hosted by Google, the Beekeeper Group, the U.S. Chamber of Commerce, Hill + Knowlton, and the U.S. Department of Commerce. The Washington D.C. segment of the conference concluded with the annual Transatlantic Reception, hosted by the European Division of the U.S. Chamber of Commerce, and featuring keynote remarks by Daniel Mullaney, Assistant U.S. Trade Representative for Europe and the Middle East.

Boston, Massachusetts

A slightly smaller delegation from 23 AmChams continued onto Boston, visiting some of the region's most innovative companies and listening to thought leaders from two of the most highly respected universities in the world. The Boston segment appropriately began in the city's Innovation District, with an introduction to the Innovation Ecosystem by representatives from the City of Boston and the Commonwealth of Massachusetts (MOITI). Company visits included stops at Autodesk BUILD, MassChallenge Boston, MassRobotics, IBM Watson, Analog Devices, Linkage, and Boston Scientific.

University visits included roundtable briefings with professor Thomas Malone at MIT's Center for Collective Intelligence as well as Robert Lawrence, professor of International Trade and Investment at Harvard's Kennedy School.

counterfeits, lack of education and specialization programs for judges and other judiciary stakeholders on IPR, and lack of legal procedure for assessment of the value of counterfeit goods. Issues of intangible assets have never been a high priority for authorities in Croatia regardless of the fact that they were, and still are, causing great damage to the economy. AmCham asked if there were any plans to select specialized courts to deal with criminal proceedings of the IPR in Zagreb, Split, Rijeka and Osijek, and a specialized court dealing with patents in Zagreb. Representatives of the Ministry are aware of the issues regarding the IPR and AmCham's recommendations will be considered with upcoming legislation changes. An initiative to regulate warehousing space for confiscated counterfeits was launched. The Ministry of State Property will work together with the Ministry of the Interior and the Tax Authority to find a comprehensive solution. Finally, there is a proposal for the creation of a committee or a governmental body to tackle enforcement of IPR. This would enable political support to the efforts of civil servants working on the issues of the IPR.

Overseas Security Advisory Council (OSAC) Zagreb Country Council Meeting

May 9

On May 9, AmCham, in cooperation with the U.S. Embassy, launched the Overseas Security Advisory Council (OSAC) Working Group. U.S. Ambassador H.E. Julieta Valls Noyes gave opening remarks and commended AmCham's willingness to cooperate on such an important issue involving security. The Guest Speaker at the event was Joseph Benyam, OSAC European Program Officer, who discussed the merits of the public/private partnership that the OSAC Zagreb Country Council will provide.

OSAC was created in 1985 to promote security cooperation between the American private sector and the U.S. Government. Nowadays, it is a joint venture with a diverse constituency of nearly 12,000 representatives from 4,000 U.S.-based organizations, educational institutions, religious groups, and non-governmental organizations. There are over 140 OSAC Country Councils worldwide. It represents a network for sharing security information all across the world. Security plays a crucial role in ensuring a stable and growing economy, especially nowadays with the increased possibility of terrorist threats.

OSAC Strategic Objectives aim to:

- Establish a continuing liaison between the U.S. Government



and the private sector

- Provide regular and timely interchange of information in the overseas security environment
- Recommend methods and provide material for coordinating security, innovation, planning, and implementation of security programs
- Identify methods to mitigate risk to American private sector interests worldwide

AmCham Croatia members are encouraged to join the OSAC network to receive security information, not only in the country, but also in other places of interest to their business ventures. For more information, visit www.OSAC.gov

Public Procurement Committee meeting with Directorate for Public Procurement

May 16

Ms. Nina Čulina and Mr. Ivan Palčić from the Ministry of Economy, Entrepreneurship and Crafts participated in the Public Procurement



Mr. Palčić and Mrs. Čulina

ment Committee discussion on Public Procurement Act bylaws. Ms. Čulina informed Committee members of the upcoming plans of the Ministry with regards to public procurement. Planned to enter into force as of July 1, 2017 are the Regulation on supervision over the implementation of the Public Procurement Act, the Regulation on training in the field of public procurement, the Regulation on Procurement Documentation and Bids in Public Procurement Procedures, and the Regulation on the plan of procurement, register of contracts, previous counseling and market analysis in public procurement. Other topics discussed at the meeting included:

- the alignment of the national legislation with the Regulation on European Single Procurement Document (ESPD)
- one-stop-shop for all published public procurements to be available through the system of the National Gazette, and it will enable direct communication with the Tax Administration in order to improve the system (Cro. e-oglasnik)
- new price list of the National Gazette for public procurement; the novelty will be that the package for a single tender will cost 1,500 HRK, as opposed to charging for each procurement procedure step separately; in the case of multi-annual tenders, the package will cost 2,000 HRK
- Educational Manual for implementation of the Public Procurement Act to be drafted by the Ministry, including the use of MEAT criteria, also educational activities organized by the Ministry and DKOM.

Meeting with Ms. Zrinka Bulić, Assistant Minister, Ministry of Public Administration

August 24

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

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

tion with Ms. Bulić and proposed an organization of a workshop that would include relevant public administration institutions and company representative of AmCham's working group for card payments.

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

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Learning is a process that leads to a sustained and demonstrable consolidation or extension of conceptual understanding, competencies and character.



discussion to AmCham. Finally, it was agreed that examples of good practice (including Slovenia) be prepared by AmCham's member companies, as they have access to relevant experiences due to their international character.

Workshop on Introducing Card Payment to Croatian Public Administration

October 5

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

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

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

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

Mr. Marin Jurlina, PBZ Card, who gave the final presentation, pointed out that from AmCham's perspective, continuation of cooperation would require putting together a task force which would include all present stakeholders. The task force would do an exhaustive analysis and identification of segments of public administration with the possibility, potential, and interest to implement card payment operations, develop potential models, and identify all participants of the project together with a specification of their roles and tasks in the preparation of project specifications and in defining the scope of the project.

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

Educational Workshop for Customs Officials with a Focus on Recognition of Counterfeit Versions of Technically Sophisticated Products

September 5

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



Four speakers – Mr. Charles Mann on behalf of Opel, Mr. Branko Miočić on behalf of Mitsubishi, Mr. Alan Berger on behalf of Oracle, and Mr. Luka Jelčić on behalf of GlaxoSmithKline – gave presentations for customs officials working in Customs Administration offices in North Croatia, on ways of identifying possible counterfeits and pirated versions of their companies' products that find their way into the domestic market, opening a dialogue on possibilities of further mutual assistance in tackling this issue.

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

Regional AmChams' Gathering

September 28-29

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



AmCham Croatia, Mr. Dražen Malbašić participated in the program.

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

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

Meeting with Mr. Jandroković, Speaker of the Parliament

September 21

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



Mr. Tremac, Mrs. Pujo Tadić, Mr. Jandroković, Mrs. Doko Jelušić and Mr. Bauk

Expert-Level Consultations on Implementation of the General Data Protection Regulation (GDPR)

October 11–13

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

As requested by the members of AmCham's Data Protection Task Force, the consultations were divided into sectors covering Finance, Information and Communications Technology, and Health Care. These sector-based consultations were useful as they enabled productive discussion which addressed specific



issues and niche actions, such as data protection of clients in connection to loyalty programs of telecommunication operators, or patient data protection. Discussions included universal issues not tied to sector of origin, including consent, Data Protection Officer (DPO), data portability and sharing data with third countries, competences of parent and daughter companies, or compatibility of GDPR with the national legislation.

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

Cooperation in the Standard Cost Model (SCM) Project of the Ministry of Economy, Entrepreneurship and Crafts

October 12

On October 12, 2017 AmCham participated in a meeting organized by the Ministry of Economy, Entrepreneurship and Crafts on the implementation on the Standard Cost Model (SCM). The project aims at unburdening the business sector by removing unnecessary administrative requirements and cutting administrative costs. The meeting was hosted by Ms. Jasminka Barić, Service for Business Environment Improvement, Ministry of Economy, Entrepreneurship and Crafts. Besides the Ministry of Economy and the project coordinator, all other ministries and competent autho-

rities are included in the undertaking to remove administrative requirements and costs in over 40 legislative areas. To ensure the success of the project and gather relevant data from businesses, the Ministry of Economy invited organizations that represent the business sector. AmCham was recognized as a valuable potential proactive partner in the project.

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

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

One of the key conditions for the success of the project is the participation of businesses in the second and third stages. AmCham agreed to participate in and contribute to the efforts to identify obstacles to doing business and including its member companies to provide input on measuring administrative burdens.

Annual AmChams in Europe 2017 Best Practices Conference

October 11-13

On October 11-13, 2017, executives from 30 AmChams in Europe and Eurasia gathered in Dublin, Ireland for the annual European conference, devoted to the sharing of best practices and knowledge exchange.

The conference started with a welcome reception hosted by Reece Smyth, Chargé d'affaires at the U.S. Embassy in Ireland. The three-day program hosted by AmCham Ireland featured sessions on a wide range of topics, including membership, membership engagement and events, and communications and social media. Executives also discussed key geopolitical issues and their impact on the transatlantic relationship.

Additionally, the four finalists for the 2017 Creative Network Award delivered inspirational presentations – with AmCham EU as the winner for their 'Invested in Europe: Our Stories' program.

Furthermore, AmCham Ireland organized two high-level events during the 3-day conference – an exclusive Business Lunch focusing on 'Women in Global Organizations' and a gala confer-

ence dinner in the Banking Hall at The Westin Hotel in Dublin.

AmCham Croatia was represented by Jelena Granić, Marketing and Communications Manager, who used this opportunity to meet with Mr. Ivan Mašina, Croatian Ambassador to the Republic of Ireland, to discuss potential cooperation on attracting investments in Croatia.

Meeting with the IMF Delegation

October 18

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

Meeting with Director General, State Intellectual Property Office

October 20

On October 20, AmCham representatives met with Ms. Ljiljana Kuterovac, Director General of the State Intellectual Property Office (DZIV). The meeting was organized with the goal of maintaining an open dialogue and allowing AmCham and DZIV representatives to discuss current issues and their own agendas with regards to intellectual property, open issues related to the enforcement of intellectual property rights protection in Croatia, and possible steps for its improvement. It was agreed that both parties would continue to find the issue of enforcement of intellectual property rights protection a priority, due to its importance for the economy and society as a whole, and will continue to cooperate on possible improvements to the enforcement system in the upcoming period.

Meeting with the President of Croatia Kolinda Grabar-Kitarović

November 7

On November 7, representatives of AmCham met with the President of Croatia Kolinda Grabar-Kitarović to discuss possibilities for enhancing Croatia's economy and business environment. The AmCham Board of Directors and the Executive Director pointed out digitalization of public administration, the process of assessing the effects of legislation and contribution of business community to the process of legislative changes and enhancement of the judicial system as important elements for improving the competitiveness of Croatia.





Mr. Mitof-Višurski, Mrs. Doko Jelušić, Mr. Bauk, President Grabar-Kitarović, Mrs. Matić, Mrs. Pujo Tadić and Mr. Tremac

Presentation of the Project “Measuring Administrative Burdens to the Economy Using the Standard Cost Model (SCM) Methodology”

November 8

Following the presentation at the Ministry in October, Ms. Jasminka Barić, Head of Independent Business Environment Improving Service at the Ministry of Economy, Entrepreneurship and Crafts, presented the Ministry’s project “Measuring Administrative Burdens to the Economy Using the Standard Cost Model (SCM) Methodology” at AmCham’s Trade and Investment Committee meeting, open to all AmCham members.

The Ministry, in cooperation with partners that include AmCham, will help facilitate the identification of administrative burdens and ways they can be eliminated through focus groups that will cover different areas of doing business.

Areas to be included in the measuring of burdens using the Standard Cost Model (SCM) Methodology include:

- General conditions: bankruptcy, opening of a business, trade, inspection work, safety at work, fire protection, sanitary conditions, movement and residence of foreigners, construction/planning, etc.
- Service market: tourism and hospitality, electronic communications, energetics (all sectors), food supplements and health care, food and non-alcoholic beverages, agriculture, postal services, transportation, private education, accounting and auditing, etc.
- Different non-tax fees and charges, taxes, customs obligations, excise duties, special taxes, homologation.

Second Educational Workshop for Customs Officials with a Focus on Recognition of Counterfeit Versions of Technically Sophisticated Products

November 10

On Friday, November 10, 2017, the American Chamber of Commerce in Croatia, in cooperation with the Customs Administration, organized an educational workshop on the topic of recognition of counterfeit versions of technically sophisticated products. This is the second workshop on the topic organized by AmCham, but the first one organized in Split for customs officials working in Dalmatia.

The aim of the workshop was to educate customs officials on

practical ways of identifying counterfeit products. Presentations were delivered by Mr. Robert Gogić, Porsche Croatia, Mr. Zoran Strsoglavac, Nike CR, and Mr. Neven Šokec, Microsoft Croatia.

Presentation by Mr. Bernard Gršić, State Secretary, at the Central State Office for the Development of Digital Society on Activities and Plans of the Office

November 17

On November 17, Mr. Bernard Gršić, State Secretary at the Central State Office for the Development of Digital Society, presented the work of the Central State Office and their upcoming plans, with a focus on digital transformation and the development of e-services in the public sector. The Government adopted the Strategy for e-Croatia 2020 and the Action Plan for the Implementation of the Strategy for e-Croatia 2020 on May 25, 2017. The main objective of the Strategy is to ensure linking of public administrations’ information systems, so that citizens are able to get many complex e-services, as well as to unburden interaction between citizens and public administration. AmCham’s member companies include leading international and domestic IT companies. Moreover, digital transformation is an important issue for AmCham’s Trade and Investment Committee, one recognized as a potential generator of economy and Croatian society as a whole. The company representatives present expressed their readiness to contribute their time and resources to support the digital transformation efforts of the public administration.

Meeting with Representatives of the Croatian Health Insurance Fund

November 23

On November 23, members of the AmCham Health Care Committee and the Executive Office met with representatives of the Croatian Health Insurance Fund, including Ms. Tea Strbad, Assistant Director for Medical Affairs.

The issue discussed was AmCham’s recently published position paper “Comments on the Procedure of Public Bidding for Determining Prices of Medicinal Products”. The Health Care Committee is considering putting this topic on the agenda for the committee’s work in 2018, so as to get more involved with the issue.

POSITION PAPERS PUBLISHED IN 2017

1) Recommendations for the Development of E-Mobility in Croatia

Prepared by the Environment and Energy Efficiency Committee

April 18

Update on the existing paper published in 2016

AmCham believes that a good regulatory framework is crucial for the development of e-mobility in Croatia, as it would enable strategic planning for the development of the needed infrastructure, as well as further encourage citizens and business entities to use electric vehicles, which would also result in a decrease of CO₂ emissions.

2) Recommendations for Enhancing Entrepreneurship in Croatia through Direct Selling Activities

Prepared by the Trade and Investment Committee

May 11

AmCham's recommendations for enhancing entrepreneurship in Croatia through direct selling activities include the development of the legal framework for direct sales, a more equitable taxation model for direct sales, and removal of administrative barriers for direct sales. AmCham believes that the adoption of these recommendations would improve the competitiveness of the direct selling industry in Croatia.

3) Mobility in Tourism

Prepared by the Tourism Committee

May 22

AmCham believes that the adoption of recommendations, presented in more detail in this position paper, would contribute to the unburdening of the transportation infrastructure in Croatia. Digital platforms for ridesharing represent an excellent supplement to traditional means of transport for tourists visiting Croatia as well as locals.

4) Regulation on Procurement Documentation and Bids in Public Procurement Procedures

Prepared by the Public Procurement Committee

June 21

The American Chamber of Commerce participated in the process of public consultations with comments laid down in the position paper 'Comments on the Regulation on Procurement Documentation and Bids in Public Procurement Procedures'.

5) Comments on the Bylaw on the Procurement Plan, Register of Contracts, Prior Consultation and Market Analysis

Prepared by the Public Procurement Committee

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

6) Comments on the Draft Proposal for the Protection of Undisclosed Know-How and Business Information Act (Trade Secrets)

Prepared by the Judicial Committee

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

7) Recommendations for Fast-Track Procedures for Small Claims Prepared by the Judicial Committee

September 4

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

8) Comments on the Final Draft of the Audit Act

October 18

After a group of AmCham members set forward the initiative and drafted the "Comments on the Final Draft of the Audit Act", the document passed the approval of all AmCham members and was submitted to relevant government institutions.

9) Comments on the Procedure of Public Bidding for Determining Prices of Medicinal Products

November 9

The position paper is a reaction of AmCham's members to the Public Bidding procedure implemented by the Croatian Health Insurance Fund. AmCham calls for the annulment of the Decision of the Croatian Health Insurance Fund on the Public Bidding procedure and states specific recommendations for introducing changes to the bidding procedures, but also to the relevant bylaw, to improve the procedures of the Public Bidding in further iterations.

10) Recommendations for Better Inclusion of Croatian Stakeholders in European Decision-Making Processes

November 16

AmCham believes that introducing systematic follow-up and information procedures on EU initiatives and a single standardized process for forming national positions for all competent bodies (with mandatory public consultation with the representatives of the interested public) would significantly contribute to ensuring continuity and stability of Croatian policies and positions with regard to the processes of European decision-making.

11) Employee Share Plans Taxation in Croatia

December 6

The aim of the position paper is to provide arguments for the introduction of changes to the Croatian Personal Income Tax Act with regards to taxation of Employee Share Plans.

12) Recommendations for Strengthening the Use of Mediation in Croatia, December 21

The aim of this document is to elaborate on existing AmCham recommendations (issued in the position paper "Mediation as a Way of Achieving a More Efficient Judiciary", adopted in June 2016) and to present new ones for strengthening the use of mediation in Croatia, in line with the conclusions of competent European authorities. A particular accent is placed on the use of mediation in the context of modern business operations and consumer disputes.

13) Comments on the Draft proposal for the Road Transport Act

December 28

AmCham submitted comments to public consultations on the Draft proposal for the Road Transport Act

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SEEMS GOOD, BUT IS IT GOOD ENOUGH?

by **Zrinka Živković-Matijević**

Director of Economic and Financial Research, Raiffeisenbank Austria d.d.

In line with expectations, 2017 growth has continued at a pace similar to that of 2016. Through the quarters, recovery has remained broad-based, driven primarily by exports and household consumption. Moreover, both components surpassed expectations, thus neutralizing the slowdown in investment. The latter refers primarily to the public sector, particularly those investments connected to the utilization of EU funds.

Still, the overall picture as well as short-term outlook remain favorable, especially considering the external environment i.e. improved external demand and prolonged period of low interest rate environment. Besides the base effect, a projected slowdown in 2018 is primarily connected to the (orderly) restructuring of Agrokor that has so far had a limited impact on the overall economy. We remain firm in our forecast that 2018 will be more challenging in this respect. However, the final resolution of the Agrokor situation still remains largely unknown. Otherwise, the 2018 GDP growth rate could approach 3% yoy for the third year in a row. In any case, the negative output gap will be closed by the end of the year.

The rising optimism in the European and regional markets, paired with the more positive growth forecasts of Croatia's main trading partners, spurs expectations that export will maintain its healthy growth in the upcoming quarters. However, as we have already grown accustomed, the relatively huge import dependency will result in negative contributions of the net exports.

As for the biggest GDP component, household consumption, we expect to see further solid development, especially in the first half of 2018. Besides tourism and its overall positive spillover, the lack of labor force in certain activities will create further pressure on wages. Furthermore, it seems that the Government has already supported spending by raising the minimum salary and wages in the public sector. Finally, projects supported by EU funds that are expected to be utilized better over 2018, as well as private sector investments (primarily in tourism), will remain generators of investment growth.

Such a growth structure favors the revenue side of the budget very much, which particularly relies on indirect taxes, primarily the VAT. Therefore, with the nominal restraint of expenditure, the headline budget deficit remains at 1% of GDP, implying a solid primary surplus (above 2% of GDP) and a further reduction of public debt. Of course, nothing has changed in the structure of expenditure, which has for many years remained the same, indicating that reforms much needed for long-term stable, sus-

tainable and higher growth are still pending. And these exactly are the reasons for the very slow recovery of Croatia, which has taken a decade to return to the pre-crisis level (2008) in terms of economic development.

The financial and operational restructuring of the road sector (Croatian Motorways and Motorway Rijeka - Zagreb), which is a relatively large holder of public debt (EUR 5.2 bn) has been a particularly demanding and challenging task for the government for some time. And while financial restructuring was successfully started in November (thus improving duration and interest rate cost), the most crucial change remains operational restructuring, essential not only in the road sector, but also at every level/entity of the general government.

The risks for our forecast are balanced. In the short run, household consumption, tourism, and the merchandise trade may continue to surprise to the upside, while the biggest domestic risk stems from the uncertainty related to Agrokor. On the other hand, although external and public debts as well as refinancing needs are supposed to continue dropping, all these indicators warn of a still high indebtedness and sensitivity to the movements on global financial markets. As such, the economy remains vulnerable to a global rise in interest rates. From the current perspective, in the upcoming quarters the latter is a rather unlikely, but still presents negative risk to our forecasts.

Interest rates are expected to remain low in 2018. Normalization of interest rates in Croatia will be gradual, with a more pronounced lag when compared to leading EU Member States. However, it remains essential to continue the favorable trend of fiscal metrics and economic growth. For the time being, in the forecasted period, both remain promising and can open the way for improving the credit rating. However, the path to the investment grade level is long and demanding, requiring improvement in many areas. In the meantime, the CNB plans to continue pursuing an expansionary monetary policy and therefore money market rates are expected to remain at the current historical lows. As Croatia's output gap is expected to close by the end of 2018 and monetary policy in the euro area is expected to tighten, this will also gradually be reflected in the domestic monetary policy. In 2018, the EUR/HRK rate should keep its usual seasonal pattern and might remain at approximately the same levels on average. Of course, the risk of further slight-but-steady appreciation remains in the event of prolonged recovery. Still, we do not doubt the CNB's commitment to HRK stability.

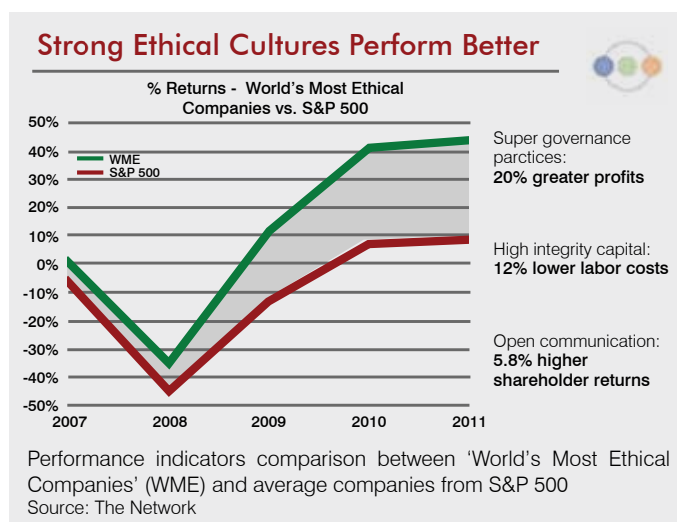
EFFECTIVE COMPLIANCE AND ETHICS PROGRAMS AS A PRACTICAL TOOL FOR INTERNAL GOVERNANCE

Another way to make yourself more attractive for foreign investments and strategic partnerships

by **Andrijana Bergant**

European Institute for Compliance and Ethics, President and INETICO, Business Consulting

Companies with effective compliance and ethics program are able to create and nurture better ethical culture, one of the proven business performance drivers. Various research made by organizations like Ethics resource centre (ERC) and Ethisphere have shown that organizations with a strong culture of integrity have profitability higher by up to 20%, lower labour costs by 12% and 5.8% higher shareholders' return. Such organizations also have employees who are more engaged and committed. **Customers and investors increasingly seek companies whom they believe behave ethically**, as the 2015 Aflac Corporate Social Responsibility Survey has shown (Salmon Byrne, Culture Matters: The Advantages of a Strong Ethical Culture are Manifold).



In US companies, which are able to demonstrate that they have such program in place, can drastically lower penalties for corporate breaches. This has been the major driver for companies in the US to invest in compliance and ethics programs. Additionally, the rigorous enforcement of US Foreign Corrupt Practices Act (FCPA) pressured US companies to force the same level of integrity standards upon their business partners worldwide. We can see this kind of trend in many European countries, such as UK, Germany and most of the North countries.

In Adria region, the same trend is arriving with some delay, mostly driven by international business and EU regulation. Companies in this region, especially those from EU member states like Croatia, are suddenly faced with increased expectations for having an effective compliance and ethics program in accordance with international standards and best practices. **Business partners and investors from abroad are seeking partners that can demonstrate their ability to manage compliance requirements and behave ethically, namely because they are much less risky and thus - less costly.**

Numerous corporate scandals clearly demonstrate just how high this cost is. Like the Siemens corruption scandal, which costed the company and its investors billions of Euros from 2006 onwards, or the Volkswagen fraud scandal, which is still costing

the company unimaginable sums of Euros of compensations, management layoffs, vast regulatory and moral scrutiny and loss of entire market potential in the US, or the recent Uber regulatory fraud, sexual harassment, intellectual property theft, personal data loss scandal. We also have intriguing regional stories, too. In 2011, German phone company Deutsche Telekom AG and a Hungarian unit had to pay more than \$95 million of settlements for bribing government officials in Macedonia and Montenegro (Stempel, Reuters, Deutsche Telekom in \$95 million bribery settlement, 2011). The investigation had shown that Magyar Telecom had channelled millions of euros to Macedonian and Montenegro officials under sham consulting and marketing contracts to help them win business over competitors and to help Magyar Telecom buy the state-owned phone company on better terms. While the most recent Agrokor scandal brought us our region's own Enron. The last is known for the major accounting fraud, conflict of interests and corruption carousel, company's close relationship with the White house, allowing it to operate free from US government scrutiny... In the end, Enron collapsed entirely, leaving thousands of employees without jobs, investors without savings and the corporate CEO imprisoned.

On the other hand, when you can demonstrate that you have an effective compliance and ethics program in place, you are instantly differentiated from your competitors in Croatia and the region. Whenever investors are faced with choosing between similar projects, they will pick the one which is safer, from a compliance and ethics risks perspective.

In order to make yourself more attractive for foreign investments and strategic partnerships in this respect, you should implement all elements of an effective compliance and ethics program. It is best if you look up the latest international standards, such as ISO 19600, Compliance Management Systems and ISO 37001, Anti-Bribery Management Systems. **You will certainly stand out as a desirable partner (and also sleep better), if you would:**

1. Strongly and visibly (in words and actions) commit to legal and ethical business operations;
2. Nominate compliance and ethics officer, as a senior manager and an independent function;
3. Write your Code of Conduct, your Compliance and Anti-Bribery Policies, with measures to apply in practice;
4. Communicate and educate employees on practical application of compliance requirements and corporate values;
5. Establish a compliance and ethics helpline for consultation and early warning purposes (beware of privacy data requirements);
6. Actively manage your corruption and other compliance and ethics risks throughout enterprise, including third parties;
7. Have your key employees assessed also by personal reputation and conflict of interests;
8. Early detect, investigate and discipline for non-compliance and ethical breaches currently, fairly and consistently;
9. Integrate incentives for good behaviour into your business performance metrics.



PRIVACY AS A DEFAULT SETTING UNDER THE GDPR

by **Marija Bošković Batarelo**

LL.M., Privacy Counsel, Batarelo Dvojkoć Vuchetić Law Firm

INTRODUCTION The Privacy by Default principle is part of the Privacy by Design concept, which consists of a set of seven foundational principles developed back in the '90s. Privacy by Design stipulates privacy that takes into account all the privacy features beforehand and promotes privacy not only as a matter of compliance with legislation and regulatory frameworks, but as default mode of operation.¹ During the last ten years, Privacy by Design has been widely accepted all over the world, and - most recently - it was introduced as part of the General Data Protection Regulation (EU Regulation 2016/679, hereinafter: GDPR) as data protection by design and by default.

REGULATION OF CODE Since Directive 95/46/EC demonstrated that the law cannot successfully keep pace with fast technological developments and the global digital market, the GDPR implemented rules regarding data protection by design and by default as a way of regulating behavior by code. The code, as a system of rules used in information and communication technologies (hereinafter: ICT) to convert information, has no particular architecture that cannot be changed. By imposing an obligation to integrate privacy into ICT settings, the code could equip data subjects (identified or identifiable natural persons) with more powers than law alone. This code can change, either because it evolves in a different way, or because governments and businesses push it to evolve in a particular way. It is up to national legislations to balance between privacy of the individual, public security, and economic interests. Competition between different stakeholders (consumers, businesses, and governments) could develop. Authors of code might develop code that displaces law, while authors of law might respond with law that displaces code.²

DATA PROTECTION BY DEFAULT UNDER THE GDPR Ensuring privacy through default settings seeks to foster a data subject's rights and deliver the maximum degree of privacy by ensuring that personal data are automatically protected in any given ICT system. Thus, no action is required on the part of the individual to protect their privacy - it is built into the system, by default.³ The GDPR in Article 25 paragraph 2 prescribes: "The controller shall implement appropriate technical and organizational measures for ensuring that, by default, only personal data which are necessary for each specific purpose of the processing are processed. That obligation applies to the amount of personal data collected, the extent of their processing, the period of their

storage and their accessibility. In particular, such measures shall ensure that by default personal data are not made accessible without the individual's intervention to an indefinite number of natural persons."

Such general provision can generate much debate and we can expect many discussions and interpretations until the GDPR is fully applicable and a certification mechanism for compliance with data protection by design and default is in place. The obvious question that pops up after reading this provision is - should any data be collected without consent or should the data controllers decide upon the level of collection of personal data that is necessary for each specific purpose of the processing? This question is particularly interesting with regards to smartphones, in which case there are many applications that collect various personal data, with certain personal data even necessary for the actual functioning of the application (location, for example).

CONCLUDING REMARKS Data protection by default puts a significant liability burden on developers of ICT platforms and applications. According to this principle, all ICT should be developed and implemented with mechanisms for ensuring data protection by default and the minimum necessary for collection purposes should be precisely defined. The technology should provide an opportunity for explicit consent, with the data subject choosing to share certain data. The law shall set limitations and grounds for the processing of data and contracts shall define the precise scope of default settings. However, at this point we do not have clear guidelines prescribed by law and many ICT solutions usually have terms and conditions that are quite general.

What could be recommended as good practice is for ICT to be developed as a mechanism that, by its initial settings, allows only a minimum collection of personal data along with minimum time of storage and a defined circle of personnel authorized to access the data. Only upon consent of the data subject would those settings be changed, allowing more scope regarding data processing. This would mean, for example, that the data controller would initially perform only processing of data that is necessary for the core functionality of an application or service. Also, processing data that is prescribed by law, pursues legitimate interest, is necessary for vital interest of the data subject or public interest, could be initially justified, whereas for all data processing outside of the limited scope, the data controller would need additional consent and such consent would then change the default settings.

¹ <https://www.ipc.on.ca/wp-content/uploads/2013/09/pbd-primer.pdf>.

² Lawrence Lessig "The Law of the Horse: What Cyberlaw Might Teach", Research Publication No. 1999-05 12/1999, p..

³ A. Cavoukian, Ph.D., Comments on the European Commission's Comprehensive Approach on personal Data Protection in the EU – Public Authority, 13 January 2011, p. 2.



THE SIGNIFICANCE OF PERSONAL DATA REGISTRY AND DATA FLOW MAPPING FOR GDPR COMPLIANCE

by **Marko Zorić**

IT Advisory Manager, EY Croatia

GDPR is definitely a hot topic this winter, and as spring closes, it will become even hotter with May 25th 2018 approaching fast.

A lot has been said and written on GDPR and on the rationale behind putting this regulation in force. However, in this article we would like to focus on a couple of buzzwords tied to the topic: Personal Data Registry and Data Flow Mapping.

Before we jump into those buzzwords, let's keep in mind that GDPR revolves around and is applicable for organizations processing the personal data of EU citizens. Sounds simple enough. But let's not forget how broad the definitions of 'personal data' and 'processing' are:

- 'personal data' means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person;
- 'processing' means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

One safe approach to understanding these definitions would be: whatever I do with virtually any data relating to a natural person, I will be affected by GDPR (here 'I' refers to organizations, except when 'I' refers to organizations which are not obliged to abide to GDPR – e.g. in case 'I' deals with issues like Homeland Security).

Another topic to consider here are the new rights that natural persons have according to new regulations, e.g. the right to be forgotten, the right to data portability, the right to object to processing. In order to ensure that natural persons are able to exercise these rights, organizations would need to bring their internal procedures, documentation, processes, and supporting IT systems to a level where they are able to answer some (seemingly) simple questions with not so simple answers:

- What personal data are we collecting?
- What are the legal grounds for collecting personal data?
- How (for what purpose) do we use personal data?
- Where do we keep personal data?
- How does personal data move through IT systems (internal and external)?

In the case of smaller or simpler organizations with a small number of IT systems, it might be somewhat easier to find answers to these questions.

Now imagine a larger organization, which may comprise of several legal entities, span across several countries, have numerous (double or triple digits) IT systems. Now picture all the possible tables in databases and soon you will find yourself in a data jungle.

Now we can bring Personal Data Registry and Data Flow Mapping into the picture. These 'documents' are envisioned to contain answers to the above-mentioned questions.

Virtually all organizations currently have some (or even most) of the information needed to answer these questions in one form or another (in many cases information is decentralized/dispersed). The problem is that in order to be able to respond to newly introduced rights within a reasonable time frame, all this information would need to be in one centralized bundle of documents. Keeping these documents up-to-date is vital for enabling ongoing compliance with the new rights. This would mean that organizations need to define internal processes/procedures which define ongoing activities for refreshing Personal Data Registry and Data Flow Mapping.

These documents should contain, but not be limited to, the following information: personal data description, personal data location, legal grounds for collecting, what is personal data used for (for which processing activities), and connections between systems. There are several approaches on how to collect and represent this information: by product/service, by organizational unit, by process, by geographical location... Each organization has to find the best-fitting approach and also define the level of granularity that is optimal for documenting and further usage of this information. These documents are in a way a 'data map'.

Here is one depiction of the importance of this 'data map': imagine you are a worker in an Amazon warehouse (it is easy to find online what these look like) and you are asked to find one item which might be in several locations within the warehouse, but you have no inventory list and no idea where the item is. This illustrates just how difficult it might be to work with a natural person's rights without a 'data map'.

As the general public becomes increasingly aware of risks related to data protection (the number of news articles covering various data leakages is increasing), setting up data protection and compliance with GDPR in general in a smart and robust way should be viewed as a competitive advantage, rather than just another additional burden or cost. Especially since the amount of digitalized personal data will just keep increasing.

STOCK OPTIONS ARE JUST THE RIGHT TOOL FOR RISK-AVERSE INVESTORS

by Ivan Beljan CMT

Fund Manager for Capital Breeder and USA Blue Chip equity funds
Global Invest d.o.o.

Stock options are financial derivatives, usually seen as a complex and very risky modern day invention. We've all heard Warren Buffet calling derivatives the "financial weapons of mass destruction".

Those connotations dominate even within the financial industry, let alone the general public of probably any country in the world. There is no need to emphasize how much they apply to a country like Croatia, where financial markets are almost nonexistent.

So, are financial derivatives a modern day invention Wall Street uses to scam the little guy? The term "derivatives" is very broad, so while some maybe are, stock options are certainly not.

HISTORY OF OPTION CONTRACTS

The first mention of option contracts actually traces back to Ancient Greece. In his work "Politics", the famous philosopher Aristotle told the tale of Thales of Miletus, a philosopher and mathematician who made a fortune by snapping up options on the right to use olive presses right before a strong harvest. Trading option contracts was a common event on the Antwerp bourse during the 16th century. Option trading flourished during the 17th-century "Tulip mania" in the Netherlands, featuring a sophisticated clearing process.

Evidently, option contracts are not a modern development and their existence owes to the fundamental process of exchange in markets. And Warren Buffett uses options a lot. A brief Google search will provide plenty of data points.

STOCK OPTIONS

A stock option is a derivative, which means the price of the option contract is linked to the price of the underlying stock. An option contract gives the buyer the right, but not the obligation, to buy (call option) or sell (put option) a stock at an agreed-upon price within a certain period of time. On the other side of the transaction is the option seller, who has the obligation to sell (call option) or buy (put option) a stock at an agreed-upon price within a certain period of time. By combining those 4 basic positions with different strike prices and different expirations, options provide a nearly endless array of strategies. It might sound confusing, but we'll explore 3 simple strategies easy to understand and use.

STRATEGY 1: PROTECTIVE PUT

Position is created by owning stock and buying put options that act like insurance. They cost a premium, but reduce the risk.

Say you own 100 shares of Apple, which currently trades at \$170, and you want to reduce the risk. You can buy a \$150 put option expiring in, for example, 3 months. That option gives you the right to sell your Apple stock at \$150 at any moment during the next 3 months, limiting your downside risk to \$20.

You can choose any strike you like, even the one above the current price. You can also choose the expiration, which may be anywhere from a week to a year. Obviously the \$200 put will cost more than the \$100 put and the one expiring in a year will cost more than the one expiring next week.

Current AAPL option prices (November 17th):

\$150 put expiring on December 15th costs \$0.39. The same strike expiring on April 20th costs \$3.43.

\$170 put expiring on December 15th costs \$3.28. The same strike expiring on April 20th costs \$10.38.

The best thing about the strategy is you do not have to wait until expiration. If the stock falls, you can sell the put option at a profit and still hold the stock.

STRATEGY 2: COVERED CALL

Covered call strategy involves owning stock and selling call options on that stock which generates income.

Let's say you own those same 100 shares of Apple from the previous example. They trade at \$170. You may decide to place a sell order at \$200, but instead you can sell a \$200 call option that obliges you to sell at that price, but for which you will receive a cash premium. You actually get paid for having a sell order.

As with the put options, you may choose any strike and any expiration that fits your view on the stock.

Say you decide to sell AAPL \$200 call expiring in April. That option is currently trading at \$2.40. So for every AAPL share you own, you immediately receive \$2.40 and take a 5-month obligation to sell at \$200. Your basic idea was to sell at \$200 anyways, so this strategy does not have any downside to it. Regardless of whether the stock rises above \$200 or not, you keep your \$2.40.

Combining strategies 1 and 2 will result in a very conservative collar position, where you pay for the downside protection by giving up on the gains above your short call strike. That is exactly what we do in our USA Blue Chip fund:

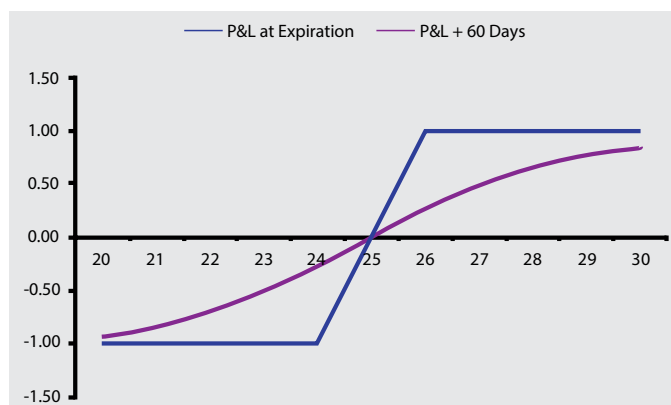
STRATEGY 3: CASH-SECURED PUT

This strategy allows the investor to be paid a premium for the obligation to buy a particular stock at a certain price.

Let's go with Apple again as an example, but this time you do not own a stock. It trades at \$170 and you'd like to try to buy it cheaper – let say at \$150. You could place a buy order and wait or you can sell a put instead. It obliges you to buy it at \$150, but you receive a cash premium that you keep regardless of what happens afterwards. This way, you basically get paid for having a buy order.

We saw some \$150 put prices in Strategy 1. You can sell a December contract at \$0.39 or the April one at \$3.43. If the price never dips, you keep the premium. If it does fall, you have to buy the stock at the price you like and also keep the premium – a win-win situation.

An important note about this strategy is to always have enough cash on the account to buy the stock if needed, just as you would with a pending buy order.





SMART CONTRACTS - THE REVOLUTIONARY ROAD

By Tena Tomek,, *Attorney-at-Law*
Partner in Marohnić, Tomek & Gjoić Law Firm

The Blockchain Phenomena is influencing many aspects of the marketplace, setting the tone for architectural change by replacing the traditional practices of doing business. The influence of Blockchain is often thought of in the context of cyber currencies. However, its potential applications are numerous, and in a not-so-distant future its further development will significantly influence the global transaction environment. The explosion of interest in the application of Blockchain through smart contracting has resulted in speculation that smart contract technology will disrupt legal jobs and eliminate the lawyer's role in closing deals.

To understand the potential of transformation, it is necessary to start with the essentials of the Blockchain technology. Blockchain is a structure of databases recording a history of all transactions. The ledger holds blocks of all transactions in the form of the chain linking the preceding block to the following one. A change to any block breaks the chain. Every transaction goes into the ledger and every node in the systems keeps a copy of every transaction. This means that the information one is seeing is the same as the information all other involved parties are seeing. In other words, Blockchain is a system for validating transactions in a network of nodes, meaning that all participating computers update the complete ledger of transactions and compare results in real time. This eliminates the need for a trusted intermediary to ensure authentication.

Following Bitcoin, ideas for application of Blockchain are arising in many other fields. Great potential lies in smart contracts. As a build-on, a part of the essential principle of ensuring the integrity of transaction, new technology upgrades allow for a range of conditions to be built into transactions. When conditions are triggered by data input, the process allows for self-execution. With these new upgrades, the programming code can provide for anything that can be expressed in programming language. And that leads us to an understanding of smart contracts and their potential for replacing regular contracts and the role of lawyers.

In its essence, a smart contract is a computer code that is capable of executing and enforcing an agreement without the need for a trusted intermediary or human interference. The question that presents itself is – can a code be a new language of law, and what are the implications for lawyers? At this stage of technology development, smart contracts have the potential to be used in simple low-value transactions (such as the purchase of a car), in which lawyers are hardly used anyway. However, a lawyer's role

will remain significant in negotiations and the drafting of more complex, high-value deals.

The term "smart contract" leads to confusion. Although there are similarities between smart and legal contracts, in the sense that they both regulate interaction between parties, there are also significant differences.

The smart contract is a code that uses computer-programming logic, so it receives certain inputs and executes a set of instructions to get one of the predefined results. Smart contracts can provide for a certain framework for regulating the essential obligations of the parties, but cannot serve as detailed specification of obligations and promises of parties, especially when they are complex. Smart contracts do not have the ability to document information that is not algorithmically deterministic. Furthermore, legal contracts are part of a certain jurisdiction that transforms a moral obligation into an obligation that is recognized and enforceable by that legal system. Smart contracts function outside of a legal framework, so that execution happens independently of the surrounding legal system, which itself does not exclude that application of the underlying legal framework that may mandate a different outcome than the one programmed in the code. Smart contracts currently exist in an arena that is almost entirely unregulated. Smart contracts may come in handy during the monitoring and execution phase, which guarantees performance fulfilling predetermined obligations (e.g. an escrow).

One of the big challenges will rest around contractual interpretation. The contract will be drawn up in programming language, and the process of interpreting the programming language will have to be based on some different underlying principles compared to the "reasonable human observer", "reasonableness or appropriateness", or "good faith" standards used so far. Furthermore, programming language leaves no room for intentionally vague language.

New technologies offer an array of possibilities on the one hand, but at the same time they pose a series of challenges (e.g. who transforms a legal agreement into a code, who is liable for the code). As technology improves, smart contracts will surely play a significant role in the development of legal practices and principles. In the long run, legal practices will have to adjust to keep up, but lawyers will maintain their importance in society by making sure that smart contracts, just like regular contracts, incorporate the real intentions of the parties and actually achieve desired outcomes.



DIGITAL TRANSFORMATION OF TODAY – ARE YOU READY?

By Maja Blažević

Head of Business Development and Marketing, Crowe Horwath d.o.o.

The world is changing faster than during any previous period in humanity. Back in the day when I was a kid, we used to play outside for hours, exploring the neighborhood, riding bikes, rollerblades, playing hide-and-seek, etc. Now we see kids the same age surfing the web through wirelessly connected smart phones and sobbing when their transfer rates are too slow. And still, there are lots of digitalization achievements that need to settle in in various areas of society and business. We can all feel it, whether in governmental administrative tasks, where we are still forced to use paper, or in our daily lives as business people, where things could certainly run faster and smoother. New technologies offer new opportunities and challenges, reconstructing our reality where digital transformation has a goal to prepare us for that change.

PUT ON A SPURT

The spread of knowledge at an increasingly faster rate allows people to come up with and advance new ideas, which leads to innovative approaches in the way we comprehend and interact with the world. The way we use digital technologies in our work and personal life has irreversibly changed the face of business and life in general, and will continue to do so. Digital transformation is happening everywhere, in every segment of our lives and in every industry. It is a profound change connected with the use of digital technology in all segments of human society. Digitalization is often defined as “the process of converting analog information into digital form”, a process which has enabled many innovations – the Internet, Big data, AI, machine-to-machine communication, 3D printing, robotics, cryptocurrencies, etc. The majority of industries, among which are banking, finance, telecoms, media, healthcare, consulting, government, and public-sector agencies have been strongly affected by this phenomenon. Innovation and invention approaches to business and life create new realities in science, business, and technology, and they are completely altering our future overall. The world is full of new regulations such as GDPR, energy efficiency, ecology, banking, blockchains, etc. and they demand transformational approaches at all levels.

PRESENT AND FUTURE SHIFTS

Overall, digital transformation is not just about technologies as they are usually thought of, but more about interconnectedness, which is a matter of overcoming and building many bridges across closely related areas. A common misconception is that digitalization essentially implies more IT usage, but this early notion has been replaced by links to business and social change resulting

in stronger opportunities to transform existing business models, socio-economic structures, legal and policy measures, barriers in the cultural sense, etc. Client experience optimization, operational flexibility, and innovation, combined with the development of new information and revenue sources, are the key drivers of digital transformation. When we look at the development of new competencies, it presumes capacities to be more people-oriented, fast, client-centric, and efficient. So-called client-induced transformation is not necessarily related to technology alone – clients' demand for simplicity and ease in business goes back to times when the Internet did not even exist. In this regard, digital transformation is corresponding as well due to the fact that companies are simply running out of options. It is not just about embracing new technology, but change in thought and organizational culture. Businesses need to highlight the change in organizational scenarios and demands, improve ways to respond quicker to these changing needs. This is what it is all about – automation, acceleration, lower costs, improving time to end consumer and bringing a positive change in all segments of business operations. In 2018, many business leaders will have digital transformation as the focus of their corporate strategy and although this process starts from the top, it also happens from the bottom up. Everyone in the organization should participate in the transformation and have a certain responsibility to make it successful. The ideal solution does not exist, but interconnectedness and learning from each other must – sales department from customer service, marketing from IT and vice versa, back office from front office and so on. All departments should join forces to meet business requirements and propel innovation towards constant improvement.

AN ONGOING JOURNEY

Therefore, digital transformation seems almost an ongoing journey, with various interconnected goals aspiring to optimize processes, divisions, and business systems, whereby building the right bridges during that journey is key to success. The impact of that transformation is enormous and holds practical importance for business and social issues, politics, community development, business process developments, etc. The effects on our everyday life is great. Today, with the rise of the Internet and wireless communication, the time lag of transmission is near zero. Given these rapid timescales, we can expect the emergence of new and world-changing events to occur more and more frequently. Although we still don't know many things, we do know one thing for sure - in the future, dramatic change will become the new norm.



WE PREDICT HIGHLY DESTRUCTIVE AND SELF-LEARNING "SWARM" CYBERATTACKS IN 2018

By Tomislav Tucibat

Regional Accounts Manager – Adriatics at Fortinet

Individuals have a growing expectation for instant access to highly personalized information and services through a variety of interconnected devices. This demand is driving the digital transformation of both business and society. Keeping pace requires things like machine learning and artificial intelligence in order to accelerate the ability to see, predict, and respond to market trends.

There is also a growing criminal element looking to exploit these new technologies. The proliferation of online devices accessing personal and financial information and the increasing connection and interconnection of everything – from armies of IoT devices and critical infrastructure in cars, homes, and offices to the rise of smart cities – have created new disruptive opportunities for cybercriminals.

DIGITAL TRANSFORMATION BEING USED FOR GOOD AND BAD

Over the next couple of years, we will see the attack surface continue to expand, while broad visibility and control over today's infrastructures diminish. The proliferation of online devices accessing personal and financial information and the growing connection of everything – from armies of IoT devices and critical infrastructure in cars, homes, and offices to the rise of smart cities – has created new opportunities for cybercriminals and other threats. The cybercriminal marketplace is adept at adopting the latest advances in fields such as artificial intelligence to create more effective attacks. We anticipate this trend to accelerate into 2018, enabling the destructive trends mentioned below.

THE RISE OF SELF-LEARNING HIVENETS AND SWARMBOTS

Building on sophisticated attacks like Hajime and Devil's Ivy or Reaper, we predict that cybercriminals will replace botnets with intelligent clusters of compromised devices called hivenets to create more effective attack vectors. Hivenets will leverage self-learning to effectively target vulnerable systems at an unprecedented scale. They will be capable of talking to each other and taking action based on local intelligence that is shared. In addition, zombies will become smart, acting on commands without the botnet herder instructing them to do so. As a result, hivenets will be able to grow exponentially as swarms, widening their ability to simultaneously attack multiple victims and significantly impede mitigation and response. Adversaries will use swarms of compromised devices, or swarmbots, to identify and target different attack vec-

tors all at once, enabling enormous speed and scale, but where the speed of development removes the predictability needed to combat attack. FortiGuard Labs recorded 2.9 billion botnet communications attempts, all in one quarter earlier this year, adding some context to the severity of what hivenets and swarmbots could cause.

RANSOM OF COMMERCIAL SERVICES IS BIG BUSINESS

Although the threat magnitude of ransomware has already grown 35X over the last year with ransomworms and other types of attacks, there is yet more to come. The next big target for ransomware is likely to be cloud service providers and other commercial services with a goal of creating revenue streams. The complex, hyperconnected networks cloud providers have developed can produce a single point of failure for hundreds of businesses, government entities, critical infrastructures, and healthcare organizations. We predict that cybercriminals will begin to combine AI technologies with multi-vector attack methods to scan for, detect, and exploit weaknesses in a cloud provider's environment. The impact of such attacks could create a massive payday for a criminal organization and disrupt service for potentially hundreds or thousands of businesses and tens of thousands, or even millions, of their customers.

STAYING AHEAD OF THE THREATS: TRENDS AND TAKEAWAYS

There is an opportunity for enterprising cybercriminals enabled by advances in automation and artificial intelligence to use the right tools to severely compromise our digital economy. Security solutions need to be built around integrated security technologies, actionable threat intelligence, and dynamically configurable security fabrics. Security should operate at digital speeds by automating responses as well as applying intelligence and self-learning so that networks can make effective and autonomous decisions. This will not only expand visibility and centralize control, but also enable strategic segmentation in order to drive security deep into network infrastructure to quickly identify, isolate, and remediate compromised devices and thwart attacks even across different network ecosystems, from endpoint devices and local network resources to the cloud. In addition, basic security hygiene needs to become part of fundamental security protocols. It is something often overlooked, but crucial to limit the negative consequences we want to avoid.

AMCHAM EVENTS 2017

AMCHAM LUNCHES

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

MARTINA DALIĆ, DEPUTY PRIME MINISTER AND MINISTER OF ECONOMY, ENTREPRENEURSHIP AND CRAFTS

February 13

The American Chamber of Commerce had the honor of organizing lunch with Martina Dalić, the Deputy Prime Minister and Minister of Economy, Entrepreneurship and Crafts, which took place on 13 February at the Sheraton Zagreb Hotel.

The Lunch gathered over 140 distinguished AmCham members, guests and media representatives, who had the opportunity to hear about the activities undertaken so far by the Ministry, as well as the Government's plans on improving the competitiveness of the Croatian economy.

THE ROLE OF FOREIGN DIRECT INVESTMENTS IN THE CHANGING GLOBAL ECONOMY, March 28

Tomislav Čorak (Boston Consulting Group) gave the opening presentation, and the panel discussion "Croatia as an Investment Destination – Time for a Breakthrough?", moderated by Eliana Čandrić, included Tomislav Pokaz (Government of the Republic of Croatia), Zdenko Lucić (AIK), Damir Zec (IBM Hrvatska), and Bojan Poljičak (Adecco).

In 2014, 10% of companies in Croatia had above 50% foreign ownership. With regard to foreign companies' significant presence in the Croatian economy, their contribution to export (37%), revenue (23%), and investment (26%) clearly indicates their high productivity, through which they contribute to the strengthening of Croatia's economic competitiveness.

Croatia needs to develop a recognizable profile as an investment destination, adapt educational system to labor market demands, develop a human potential map which will allow investors access to knowledge and qualification databases (classified by geographic location), and as a nation become specialized for competency development in certain industries, through which the country will become recognizable. IBM's investment in global innovation center in Croatia illustrates that high-profile investments are possible, and should be further encouraged.

Participants agreed that, taking Croatian economic characteristics into consideration, we should focus on attracting investments related to ICT, research and development, and niche production. Croatia should focus its efforts on sectors in which it has traditionally proven successful, basing economic growth on these

areas, as well as attracting additional foreign investments.

The current political stability and economic growth are positive indicators for investors, and it should be noted that Croatia is slowly returning to its pre-war state with regard to investment value. However, this time around, the structure is directed at 'greenfield' investments (export-oriented production and the service industry).

JOSEPH QUINLAN, December 7

GOLD SPONSOR

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AmCham had a pleasure to host Joseph Quinlan, Managing Director and Head of Market & Thematic Strategy for Global Wealth & Investment Management (GWIM), a division of Bank of America Corporation and Senior Fellow at the Center for Transatlantic Relations at Johns Hopkins University, who presented Transatlantic Report 2017 with the reference to Brexit.

In his speech, Mr. Quinlan presented the results of this year's survey of transatlantic economic relations "The Transatlantic Economy Report 2017: An Annual Research on Jobs, Trade and Investments between the United States and Europe". This research was conducted by the John Hopkins University from Washington, Center for Transatlantic Relations and points out the strong links between Europe and the United States. This year's survey shows that despite the turbulent political times and the many global challenges, both economies are moving forward. Part of the publication is dedicated to Brexit and its influence on both economies as well as their mutual relationship.

The transatlantic economy generates more than 5 trillion euros in commercial sales per year and created more than 15 million jobs on both sides of the Atlantic. The Croatian share in this dynamic relationship is still modest, but with a positive trend and we will pay close attention to it in the coming years.

BUSINESS BREAKFAST

AMCHAM POWER BREAKFAST

'VISION & OPPORTUNITIES FOR IMPROVEMENT OF THE CROATIAN HEALTH CARE SYSTEM', May 5

Minister of Health, Prof.dr.sc. Milan Kujundžić gave a keynote speech followed by a roundtable discussion entitled 'Using Public Procurement to Improve Health Care Services in Croatia.

Public procurement procedures generate around 20% of gross domestic product in the European Union in all sectors. It is often considered to be one of the most effective market instruments for



1, 2 AmCham Lunch with Minister Dalić 3, 4 The Role of Foreign Direct Investments in the Changing Global Economy
5, 6 AmCham Lunch with Mr. Quinlan

achieving smart, sustainable, and inclusive growth in Europe. AmCham Croatia believes that public procurement should play a more significant role in achieving the goals set out by the National Health Care Strategy.

The goal of the Power Breakfast was to familiarize relevant stakeholders with the plans of the Ministry of Health for development of the health system, with an emphasis on public procurement as a means of achieving better quality health care services in Croatia.

In an effort to contribute to the improvement of public procurement procedures in health care, AmCham gathered relevant representatives from Croatian institutions, professional associations, and the private sector (companies in the pharmaceutical sector and the medical equipment sector).

Panel participants:

- Antoaneta Bilić, Chief Advisor to the Minister, Ministry of Health
- Dražen Jurković, Director, Croatian Association of Healthcare Employers
- Nina Čulina, Head of department, Directorate for Public Procurement, Ministry of Economy, Entrepreneurship and Crafts
- Ivica Belina, President, Coalition of Associations in Health Care
- Moderator: Damir Detić, Governmental Affairs Manager, Johnson & Johnson

AMCHAM POWER BREAKFAST

MR. TOMISLAV ČORIĆ, MINISTER OF LABOR AND PENSION SYSTEM, May 17

The Minister gave a presentation on the challenges and perspectives of the labor market in Croatia, with a special focus on youth. He explained the Active Employment Measures of the Government, which include incentives for the newly-employed, specialization of already employed individuals, and self-employment. The important novelty is the possibility of combining multiple measures, thus resulting in stronger facilitation of employment measures. Active Employment Measures are not only intended as a short-term solution, but rather a basis for creating a healthy labor system.

AMCHAM POWER BREAKFAST

“OPPORTUNITIES FOR TOURISM DEVELOPMENT THROUGH INNOVATIVE DIGITAL SOLUTIONS”, July 5

The keynote speech at the Breakfast was held by Mr. Frano Matušić, the State Secretary of the Ministry of Tourism, who spoke about the development of Croatian tourism, taking into consideration the general digitalization of society. The State Secretary's speech was followed by a panel discussion on different aspects of tourism digitalization. Participants of the panel discussion were:

- Josipa Jutt Ferlan, General Manager, DoubleTree by Hilton Zagreb
- Emanuel Tutek, Partner, Horwath HTL Croatia
- Dejan Ljuština, Partner at PwC CEE, PricewaterhouseCoopers
- Davor Tremac, General Manager for Southeast Europe, Uber

As one of the key drivers of Croatian economy, the tourism industry plays a major role in achieving economic growth and attracting investments. In order to be competitive and prosperous, Croatia needs to include new business models in the tourism industry. The inclusion of digital platforms, alongside traditional ways of doing business in Croatian tourism, could contribute to strengthening competitive advantage through an innovative and contemporary approach.

AMCHAM POWER BREAKFAST

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

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

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

Ms. Nataša Mikuš Žigman, State Secretary, Ministry of Economy, Entrepreneurship and Crafts held a keynote speech. In Croatia, public procurement amounts for approximately 13% of GDP. For example, in 2016 it amounted to HRK 45 billion. Changes to the new Public Procurement Act primarily referred to alignment with the EU Directive on Public Procurement, but also to amending shortcomings that were noted in practical implementation of the previous Act. The three key features of the new Act include MEAT Criteria as the only criterion in public procurement procedures, as well as efforts to achieve better efficiency through automatization and integration of the system in order to simplify the process for both contracting authorities and bidders. Finally, previous counseling for both open and limited procurement procedures aimed to achieve better preparation of documentation for bidders. The goal is to achieve the best-buy value in procurement. Success of implementation of the MEAT Criteria is dependent on engagement of all included stakeholders, besides contracting authorities and bidders, the Ministry of Economy, Entrepreneurship and Crafts as a legislator and the State Commission for Supervision of Public Procurement Procedures as a controller to resolve complaints in public procurement procedures.

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

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

Representatives in the panel discussion included Mr. Matešić, President, the State Commission for Supervision of Public Procurement Procedures Ms. Čulina, Head of Department, Directorate for Public Procurement, Ministry of Economy, Entrepreneurship and Crafts, Ms. Merčep, Procurement Director, HEP, and Ms. Pušelji Ostroški, Member of the Board, IN2.

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.



1 Vision & Opportunities for Improvement of the Croatian Health Care System **2** Minister Kujundžić **3** Minister Čorić **4** Opportunities for Tourism Development through Innovative Digital Solutions **5** Mrs. Mikuš Žigman **6** Public Procurement – Implementation of the Most Economically Advantageous Tender (MEAT Criteria)

AMCHAM AND CMS CO-ORGANIZED EVENT THE NEW LAW ON ANTITRUST DAMAGES ACTIONS – WHAT DOES IT MEAN FOR BUSINESSES, March 9

The event focused on explaining how every citizen or business has a right to full compensation for the harm caused to them by an infringement of antitrust rules, and how the exercise of this right should be facilitated with the transposition of the Directive on Antitrust Damages Actions to local legislations. Our competition-themed business breakfast alternated between four modules: a short presentation on the transposition of the Directive on Antitrust Damages Actions to local legislation, the Vitamins Cartel case study, a panel discussion, and a Q/A session.

Marija Zrno, an attorney-at-law from the Law Firm Bardek, Lisac, Mušec, Skoko, in cooperation with CMS Reich-Rohrwig Hainz, opened the event with a short presentation on the transposition of the Directive on Antitrust Damages Actions to Croatian legislation. The presentation was followed by one of the most media-exposed case studies in Germany – the Vitamins Cartel case study. The case study was presented by Dr. Tim Reher of CMS Hamburg – Germany, who personally took part in the Vitamins case. A lively panel took place afterwards, with Hrvoje Bardek, partner at Law Firm Bardek, Lisac, Mušec, Skoko, in cooperation with CMS Reich-Rohrwig Hainz in the role of moderator. The panel was composed of Mirta Kapural, PhD, advisor and co-author of the Croatian Law on Antitrust Damages Actions from the Croatian Competition Agency, Dr. Tim Reher, partner at CMS Hasche Sigle, Dieter Zandler, partner at CMS Reich-Rohrwig Hainz, and Marija Zrno, attorney-at-law at the Law Firm Bardek, Lisac, Mušec, Skoko, in cooperation with CMS Reich-Rohrwig Hainz. During the panel, all participants offered their views on the suggested wording and envisaged solutions of the Croatian draft of the relevant law, with foreign panelists sharing experiences from Austria and Germany. A Q/A session wrapped-up the event, with questions coming from a variety of sectors, including business consultancy services and the pharmaceutical industry.

AMCHAM CO-ORGANIZED EVENT INVESTING IN THE US FINANCIAL MARKETS – NEW TRENDS AND OPPORTUNITIES, April 11

AmCham and Global Invest, founder of the first Croatian open-end investment fund investing only in USA blue chip corporations, organized the 'Investing in the US Financial Markets – New Trends and Opportunities' event.

During the event, distinguished guests discussed those developments of the US economy influenced by the new administration, as well as the expectations of the announced tax reforms and how they will influence not only American, but global economy and international financial markets.

Darko Kosovec, CEO, Global Invest, held a welcome speech, followed by an introduction to Global Invest and the USA Blue Chip Fund by Alan Šembera, Sales and Investor Relationship Manager, Global Invest. The keynote speech 'Overview of the American Economy and Financial Markets' was delivered by Marko Papić, Chief Strategist, BCA Research. The event closed with a panel discussion participated in by:

- Hrvoje Stojić, Economic Research Director, Addiko Bank
- Ivan Beljan, Fund Manager, Global Invest
- Christoph Schoefboeck, CEO, Erste Bank
- Moderator: Marko Biočina, Chief Editor, Jutarnji list

AMCHAM CO-ORGANIZED EVENT PERFORMANCE MANAGEMENT TRENDS - ARE WE GIVING UP ON ANNUAL REVIEW?

September 27

Digital transformation and millennial generation have influenced communication and dynamics in the organizations. In addition, consequences of global economic crisis on engagement and motivational factors of employees are still very present. On the other hand, organizations are looking to move their cultures to innovative and disruptive mindset to drive growth. These trends have raised numerous questions:

- Are our performance management systems that were pillars for tracking, rewarding, motivating employees outdated?
- Do they serve their purpose anymore?
- Do we need to become more agile in our HR processes?
- Do we need new kind of leadership?

Ana Miletić, Head of Strategic Consulting, SELECTIO was speaker and moderator of this event and she presented examples of new performance and motivation approaches from leading local and global organizations.

AMCHAM CO-ORGANIZED EVENT IS THE ADRIATIC REGION THE NEXT BIG THING FOR PRIVATE EQUITY INVESTORS?, November 15

The American Chamber of Commerce in Croatia and the leading CEE focused private equity fund Enterprise Investors (member of AmCham Poland) organized an executive event on private equity financing in the Adriatic region. Michał Kędzia, Partner, Enterprise Investors held presentation that was followed by a panel discussion in which he was joined by Miljan Ždrle, Head of Agribusiness for CSEE, EBRD, Lena Habuš, Associate Partner, EY and Neven Vranković, Group Vice President, Atlantic grupa.

AMCHAM CONFERENCE

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

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

The goal of the conference was to open a discussion on the implications of technological development and high environmental and energy efficiency standards on the future of the automotive industry. The conference was divided into two segments. The first segment was dedicated to the issue of "Challenges of E-mobility in Croatia and Trends in the European Union".

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

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



1 The New Law on Antitrust Damages Actions – What Does It Mean for Businesses **2** Mrs. Miletić **3** Investing in the US Financial Markets – New Trends and Opportunities **4** Is the Adriatic Region the Next Big Thing for Private Equity Investors? **5** Influence of Technology on Development of Mobility – Panel 1 **6** Influence of Technology on Development of Mobility – Panel 2

PARTICIPANTS OF THE EVENT WERE AS FOLLOWS:

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

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

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

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

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.

TAX AND REGULATORY UPDATE IN 2017

February 10

On 10 February, Mr. Krešimir Lipovšćak, Partner at Crowe Horwath, held the Tax and Regulatory Update seminar for AmCham members. Krešimir explained changes relating to the corporate profit tax which already apply for the 2016 tax return, tax changes applicable in 2017 and 2018, new double tax treaties as well as implications of Brexit and BEPS on companies doing business in Croatia. Following the presentation, there was a lively and productive discussion.

Member seminars are educational seminars held by AmCham member companies, with free of charge participation for our members. This is a great opportunity for members to promote their expertise in the respective field and connect with other members.

TRANSFER PRICING

June 8 and 9

The first several months of 2017 were full of news regarding transfer pricing. Some of them have already been implemented in practice, while others have just been implemented into regulations. AmCham member PricewaterhouseCoopers held the seminar on this very important topic, and due to a high level of interest from members, they kindly agreed to hold two sessions on subsequent days.

CYBER SECURITY IN THE INTERNET OF THINGS ERA

June 28

On June 28, AmCham member Fortinet held its seminar "Cyber Security in the Internet of Things Era". The threat landscape is in a constant state of evolution, and the arms race between cyber-guardians and cyber-criminals has been heating up dramatically over the course of the last year. An additional 20 billion IoT devices will be connected to the network by 2020, along with expansive growth in personal end user devices, forcing individuals and organizations to face an exponentially expanding attack surface, bound to the borderless cyberspace. During this Member Seminar, the current threats and issues in the industry were discussed, as well as predictions for the years to come. Furthermore, participants debated different approaches that should be used to mitigate these kinds of attacks, along with how to properly secure infrastructure and data.

SPEED NETWORKING

January 24, April 25 & October 24

Popular networking events, 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 the Austrian Trade Commission to hold 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. In November AmCham held its first General Manager's Breakfast in Split and in 2018 AmCham will continue to hold regular meetings in this city.

PATRON EVENTS

PATRON RECEPTION WITH THE U.S. AMBASSADOR, H.E. JULIETA VALLS NOYES, February 2

The U.S. Ambassador to Croatia, H.E. Julieta Valls Noyes, hosted the Patron cocktail reception that took place at the Ambassador's residence in Zagreb on 2 February. This now traditional event was a good opportunity for the Ambassador and executives of the AmCham Patron members to discuss Croatia's business climate..

AMCHAM PATRON COCKTAIL WITH MR. MICHAEL BATT, FOUNDER AND CHAIRMAN OF TRAVEL LEADERS GROUP

July 18

The American Chamber of Commerce had the pleasure of hosting the AmCham Patron Cocktail with Mr. Michael Batt, Founder and Chairman of Travel Leaders Group, America's largest travel



agency company, now approaching \$21 billion per year in annual sales volume. Furthermore, the Travel Leaders Group has been top ranked among U.S. travel management companies in Business Travel News' annual ranking since 2009, as well as being the recipient of 144 Magellan Awards since 2009 – more than any other travel agency organization. Mr. Batt addressed AmCham's Patron members during his short stay in Croatia, discussing global trends and tendencies in the tourism industry.



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.

AmCham Talents program was initiated in 2013 and so far more than 350 young talents have participated in the program and have gained valuable knowledge from 50 distinguished speakers.

AMCHAM TALENTS 2017

AmCham is pleased to announce that the fifth generation of the AmCham Talents program was another success. This year 72 young professionals participated in 10 lectures by the most prominent leaders.

March 2 - Don Hudspeth, President & Dean, RIT Croatia – "Importance of Life-long Education"

April 4 - Filip Glavan, Principal, The Boston Consulting Group – "Strategic Planning"

April 20 - Boris Bauk, Channel & Service Providers Lead East and South Europe (SEE & CIS), Hewlett Packard Enterprise – "Digital Transformation and Industry 4.0"

May 9 - Tomislav Juraga, Regional Sales Director SEE, Dell EMC – "Diversity in Business"

June 12 - H.E. Julieta Valls Noyes, Ambassador of the United States of America – "Diplomatic Skills"

July 4 - Ognjen Bagatin, General Director, Poliklinika Bagatin – "On the Wings of Advertising"

September 14 - Damir Vandelić, President of the Board, Croatia Osiguranje – "Business Negotiation"

October 10 - Milada Privora, Lecturer of Diplomatic Protocol, Visoka škola Međunarodnih odnosa i diplomacije Dag Hammarskjöld – "Business Manners"

November 7 - Ronald B. Given, Branch Managing Partner, Wolf Theiss Rechtsanwälte GmbH & Co – "Citizen of the World – Doing Business Globally"

FINAL EVENT

The finals were held on 28 November at the Esplanade Zagreb. This year's competition was fiercer than ever and the contest for the Talent of the Year title was close till the very end. However, after presentations and panel questions Željka Čenan from Poliklinika

Bagatin won this year's title, although Zdenko Hegeduš from Erste & Steiermarkische Bank, who came in second, and Matija Vragović from AbbVie, who came in third, proved to be worthy competitors.

We would like to thank all the sponsors and the Election Committee members: Ivan Žižić (Board Member, Raiffeisenbank Austria), Ognjen Bagatin (General Director, Poliklinika Bagatin), Irena Stastny (Market Access & Communication Manager, AbbVie), Bojan Poljičak (Director, Adecco), Hrvoje Bardek (Partner, CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH), Tomislav Juraga (Enterprise Sales Manager SEE, Dell), Zvonimir Madunić (Partner, EY) Ivica Krizmanić (General Manager, Esplanade Zagreb Hotel), Mario Jurišić (Board Member, PBZ Card) and Nikola Drašković (Senior Lecturer, Rochester Institute of Technology Croatia). We also wish to congratulate all the participants.

BOARDROOM DISCUSSIONS: DIGITAL TRANSFORMATION FROM CEO PERSPECTIVE

In 2017 AmCham started a new series of events targeting CEOs, board members, and general managers of AmCham member companies interested to hear about digital transformation trends and operational steps from IT leaders and top management consulting companies as well as peers from different industries.

Digital transformation will soon underline every strategic decision and become one of the prerequisites for further growth and development of every company. While the topic encompasses a number of business areas, senior managers facing this challenge lack examples to learn from. With the series of Boardroom Discussions focused on companies' digital agendas, we are hoping to bridge this gap.

AmCham designed this program to best accommodate small groups and enable open and interactive sessions. The sessions are free of charge and are held on a monthly basis at the AmCham Office.

September 28, 2017 - Digital Age of Today

Enrico Benni, Senior Partner, McKinsey & Company

October 19, 2017 - Transforming Business Models

Ivan Vidaković, Digital Transformation Director, CEE Multi-Country Europe, Microsoft

Davor Tremac, General Manager SEE, UBER

November 29, 2017 - Create Value from Data

Dražen Oreščanin, President of the Board, Poslovna inteligencija

December 14, 2017 - Digital Data Enabled Customer Experience

Damir Zec, Country Leader, IBM Croatia

January 2018 - Data Security & Data Privacy

Tomislav Tucibat, Major Accounts Manager – Adriatic, Fortinet

February 2018 - Future of Labor

March 2018 - Digital Enterprise Strategy

April 2018 - Creating Digital Organization

May 2018 - Transforming Operational Processes

June 2018 - Wrap up: Digital Future



1 AmCham Patron Cocktail with Mr. Michael Batt **2** AmCham Talents 2017 finalists: Mr. Hegeduš, Ms. Čenan and Mr. Vragović
3 AmCham Talents 2017 Participants and Election Committee Members **4, 5** Boardroom Discussions

LAUNCHPAD USA – DOING BUSINESS IN THE USA

March 22



AmCham Croatia presented the Launchpad USA program, which will enable members to expand their businesses to the USA.

Launchpad USA is an AmCham service package that supports the sustained business success of member companies breaking into or scaling up their business in the US market. On the Launchpad, companies receive realistic, practical, and tailored support to help them create and recreate a winning business formula. Launchpad USA is targeted primarily at small and medium enterprises, providing them with information and support crucial for starting up their businesses in the US.

AmCham Croatia has teamed up with AmCham Finland, which successfully provides these services to Nordic and Baltic companies, in order to also offer this unique opportunity to Croatian companies. You can find out more about the program at www.launchpadusa.org.

In order to present the Launchpad USA program to its members and the general public, AmCham organized an event on 22 March. The participants were able to hear from Mike Klyszeiko, Director of Launchpad USA, AmCham Finland, about what companies can expect to gain from Launchpad USA.

In addition, the attendees learned from experts about the general opportunities and challenges of doing business in the US market, with a particular focus on the US taxation system and visa regime requirements, as well as heard experiences of a Croatian company already operating in the US market:

'SA Market and Tax Regulation' - Natko Sertić, Director of Corporate Taxation, Deloitte

'USA Visa Regime' - Elizabeth Harris, Consular Section Chief, U.S. Embassy

'Experience of Entering the US Market' - Saša Škevin, Co-Founder, Photomath

For members of AmCham Croatia entering or doing business in the U.S. Launchpad USA Program offers:

- Access to the Launchpad USA member-to-member site
 - special offers from US partners / Discounted Services
 - ability to promote your business within our community
- Invitations to participate in all Launchpad USA events and webinars
- Access to our closed group on Social media
 - Peer to peer Networking
 - Business Critical Information
- Ability to purchase additional members-only services
 - Virtual Office Package
 - One-on-One Advisory services (for example: 475 euros covers up to 5 hours of sessions)

ANNUAL GENERAL ASSEMBLY

November 22

At this year's Annual General Assembly, in addition to standard activities and customary financial reports, elections were held for

six positions of AmCham Board of Governors that became vacant this year: President, First Vice President, Secretary Treasurer and three untitled Governors.

AMCHAM SUPPORTED EVENTS

THE CENTRAL & EASTERN EUROPEAN GAS CONFERENCE
15–16 February

SUPPLIER DIVERSITY CONFERENCE – March 2
organized by PwC Croatia, EBRD and Women in Adria

HR DAYS CONFERENCE: WHO WILL LEAD YOU THROUGH DIGITAL TRANSFORMATION? – March 23-24
organized by Selectio

CISCO CONNECT CROATIA 2017 – April 5-7
organized by Cisco Systems Hrvatska d.o.o.

II. DIGITAL MEDICINE CONFERENCE
-“THE FUTURE IS NOW” – April 7

17TH WINDAYS CONFERENCE – April 25-28
organized by Microsoft Hrvatska d.o.o.

FORTINET SECURITY DAY – May 23

EY ENTREPRENEUR OF THE YEAR 2017
global award program organized in Croatia by Ernst & Young d.o.o.

BAGATIN ACADEMY
series of lectures organized by Poliklinika Bagatin

INTERNATIONAL DAY FOR THE PRESERVATION OF THE OZONE LAYER – September 16
organized by Scout Association of Croatia

3RD ANNUAL CONFERENCE ON COMPLIANCE AND ETHICS – October 3
organized by the European Institute of Compliance and Ethics (EICE) with UN Global Impact Network Slovenia

“CEE SUPPLY CHAIN DIALOGUE” - INFORM, INSIGHT, INVENT, INVEST – October 3
organized by General Electric

LECTURE BY JOSEPH A. DEFEQ - “DEVELOPING AN EXCELLENCE STRATEGY” – October 13
organized by Metroteka d.o.o.

120TH CONGRESS OF EMPLOYERS IN HEALTHCARE SYSTEM – October 26-28
organized by Croatian Health Employers Association (UPUZ)

FUTUR Z CONGRESS – November 10-12
organized by the Association of Health Care Employers and the Croatian Society for Business Ethics and Health Economics of the Croatian Medical Association



1 Launchpad USA – doing business in the USA 2 Annual General Assembly

EVENING FOR SAFE STEPS

October 4

GOLD SPONSORS



AmCham held the 16th charity gala evening for mine free Croatia, the “Evening for Safe Steps”. This unique gala event gathered more than 250 high level guests from the Croatian business community, government, international organizations and diplomatic corps.

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

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

INDEPENDENCE DAY PICNIC

July 2 - Bundek Lake Zagreb



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



3 AmCham Team 4 Mr. Horvat, Ambassador Valls Noyes and Mrs. Doko Jelusić

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 Dinaric mountain range in its central region, to the Adriatic coast in the south.

AREA

56.594 km², with an additional 31.479 km² of territorial sea and interior waters

POPULATION

4.204.000 (2015 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.

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

Prime Minister
Andrej Plenković

Deputy Prime Ministers
Martina Dalić
Damir Krstičević
Marija Pejčinović Burić
Predrag Štromar

MINISTRY OF AGRICULTURE

www.mps.hr
Minister: Tomislav Tolušić

MINISTRY OF CONSTRUCTION AND PHYSICAL PLANNING

www.mgipu.hr
Minister: Predrag Štromar

MINISTRY OF CULTURE

www.min-kulture.hr
Minister: Nina Obuljen Koržinek

MINISTRY OF DEFENCE

www.morh.hr
Minister: Damir Krstičević

MINISTRY OF ECONOMY, ENTREPRENEURSHIP AND CRAFTS

www.mingorp.hr
Minister: Martina Dalić

MINISTRY OF ENVIRONMENT AND ENERGY

www.mzoip.hr
Minister: Tomislav Ćorić

MINISTRY OF FINANCE

www.mfin.hr, Customs: <https://carina.gov.hr/>
Tax administration: www.porezna-uprava.hr
Minister: Zdravko Marić

MINISTRY OF FOREIGN AND EUROPEAN AFFAIRS

www.mvep.hr
Minister: Marija Pejčinović Burić

MINISTRY OF HEALTH

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

MINISTRY OF THE INTERIOR

www.mup.hr
Minister: Davor Božinović

MINISTRY OF JUSTICE

<https://pravosudje.gov.hr/>
Minister: Dražen Bošnjaković

MINISTRY OF LABOUR AND PENSION SYSTEM

www.mrms.hr
Minister: Marko Pavić

MINISTRY OF MARITIME AFFAIRS, TRANSPORT AND INFRASTRUCTURE

www.mppi.hr
Minister: Oleg Butković

MINISTRY OF PUBLIC ADMINISTRATION

<https://uprava.gov.hr/>
Minister: Lovro Kušćević

MINISTRY OF REGIONAL DEVELOPMENT AND EU FUNDS

www.mrrfeu.hr
Minister: Gabrijela Žalac

MINISTRY OF SCIENCE AND EDUCATION

<https://mzo.hr/>
Minister: Blaženka Divjak

MINISTRY OF DEMOGRAPHY, FAMILY, YOUTH AND SOCIAL POLICY

www.mspm.hr
Minister: Nada Murganić

MINISTRY OF TOURISM

www.mint.hr
Minister: Gari Cappelli

MINISTRY OF THE VETERANS' AFFAIRS

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 2016

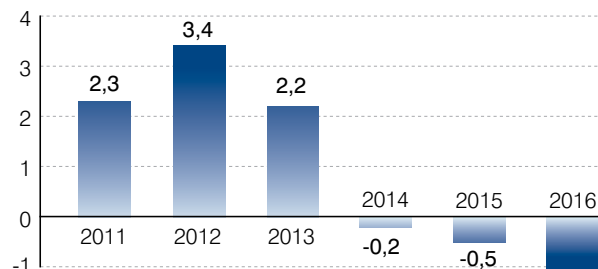
Land area, km ²	56.594
Surface area of territorial sea and interior waters, km ²	31.479
Population, 2015 mid-year estimate, '000	4.204
Population density per km ² , 2015	74,3
City of Zagreb population, 2015 mid-year estimate, '000	800

TERRITORIAL CONSTITUTION, AS ON 31 DECEMBER 2015

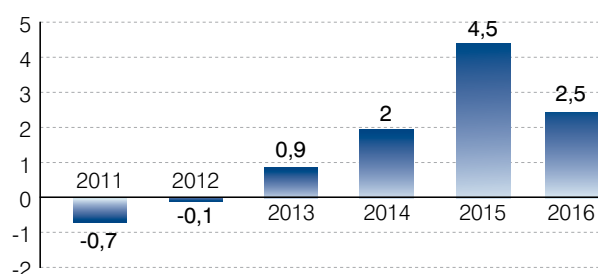
Counties	21
Towns	128
Municipalities	428
Settlements	6.771

Gross domestic product per capita (USD), 2016	12.134
Gross domestic product per capita (EUR), 2016	10.965
Average monthly paid off net earning in Kuna	5.685
Average monthly gross earning in Kuna	7.752
Consumer price indeks, 2016/2015	98,9
Import per capita EUR	4.689
Export per capita EUR	2.930
Coverage of import by export, %	62,5

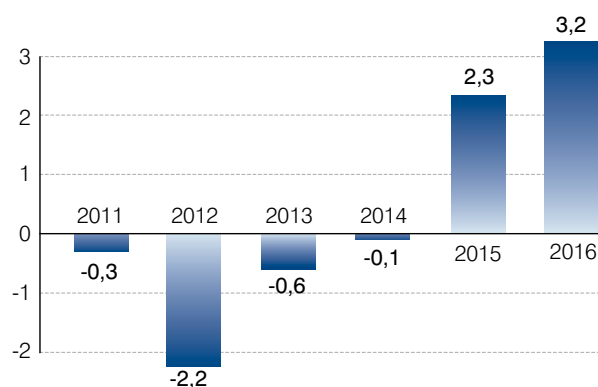
Source: Statistical information, Central Bureau of Statistics



AVERAGE YEAR-ON-YEAR INFLATION RATE



CURRENT ACCOUNT BALANCE (as % of GDP)

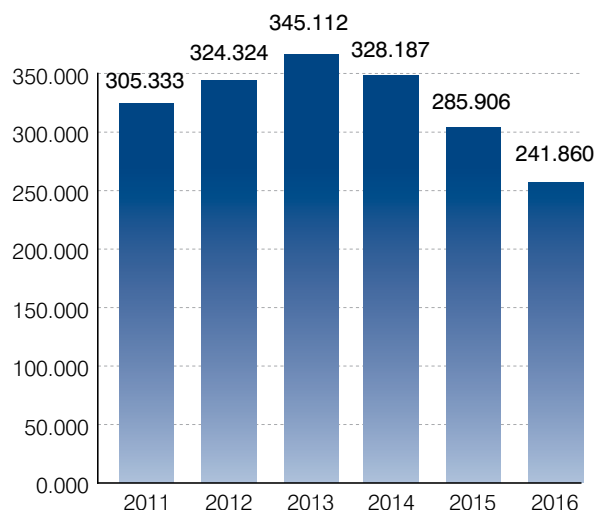


GDP YEAR-ON-YEAR GROWTH RATE
(in %, constant prices)

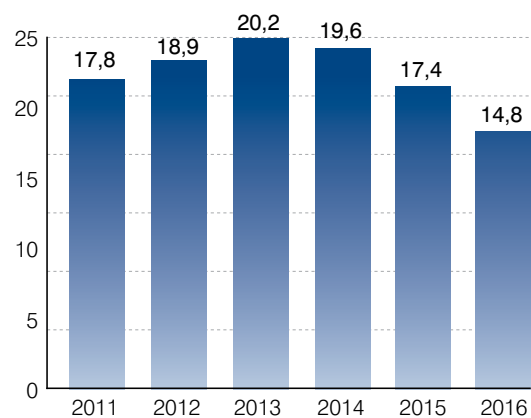
MAIN INDICATORS

	2011	2012	2013	2014	2015	2016
GDP, current prices, mil EUR	44.737	44.022	43.754	43.416	44.546	46.406
GDP per capita (EUR)	10.453	10.314	10.281	10.245	10.596	11.118
GDP year-on-year growth rate (in %)	-0,3	-2,2	-0,6	-0,1	2,3	3,2
Average year-on-year inflation rate	2,3	3,4	2,2	-0,2	-0,5	-1,1
Unemployed persons*	305.333	324.324	345.112	328.187	285.906	241.860
Unemployment rate, %	17,8	18,9	20,2	19,6	17,4	14,8
Unemployed rate, ILO comparable, %	13,7	15,9	17,3	17,3	16,2	13,1
HRK/EURO midpoint exchange rates of CNB	7,43	7,51	7,57	7,63	7,61	7,5
HRK/US\$ midpoint exchange rates of CNB	5,34	5,85	5,7	5,74	6,86	6,8
Current account balance (million EUR)	-316	-51,0	415	858	2019	1172
Current account balance (as % of GDP)	-0,7	-0,1	0,9	2	4,5	2,5
Gross international reserves of CNB (million EUR, end of year)	11.195	11.236	12.908	12.688	13.707	13.514
External debt (million EUR, end of year)	46.397	45.297	45.803	46.416	45.384	41.668
External debt (as % of GDP)	103,7	102,9	104,7	106,9	101,9	89,8
External debt (as % of export of goods and services)	256,2	247,3	244,1	235,9	211,4	182,9

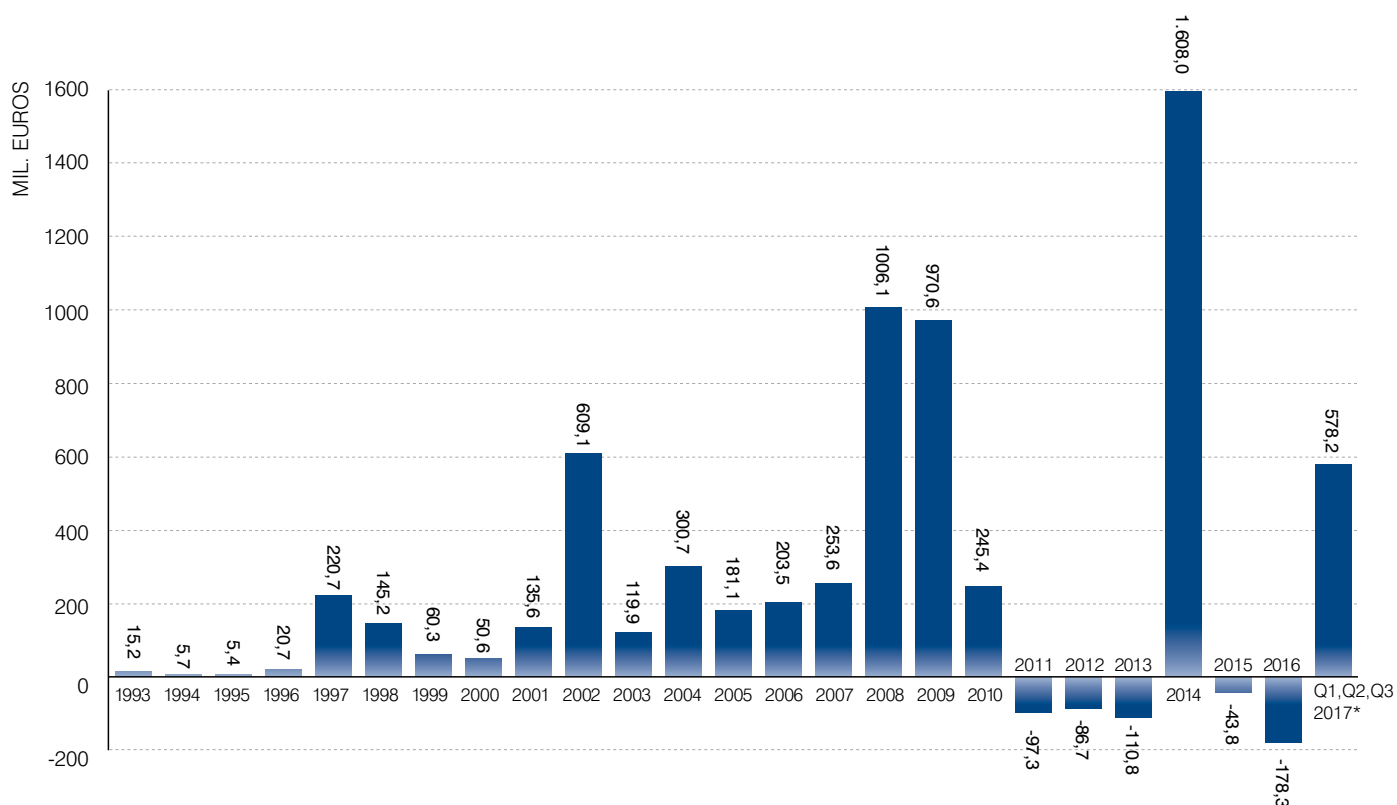
Source: Croatian National Bank (CNB), Central Bureau of Statistics, *Source: the Croatian Employment Service



UNEMPLOYED PERSONS



UNEMPLOYMENT RATE, %

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

Year	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
net acquisition of financial assets	15,2	5,7	5,4	20,7	220,7	145,2	60,3	50,6	135,6	609,1	119,9	300,7	181,1

Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Q1, Q2, Q3 2017*	TOTAL
net acquisition of financial assets	203,5	253,6	1006,1	970,6	245,4	-97,3	-86,7	-110,8	1.608,0	-43,8	-178,3	578,2	6.218,7

*preliminary data; Source: Croatian National Bank

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

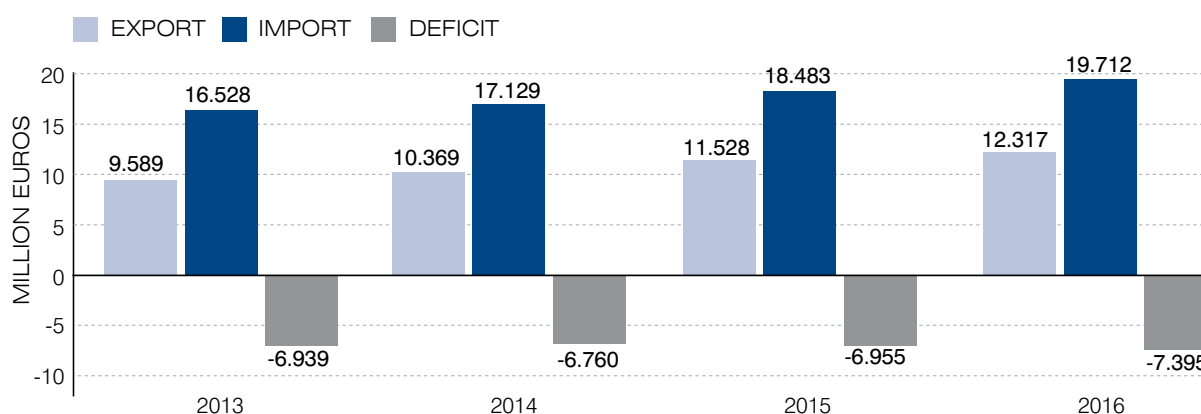
	2013		2014		2015		2016	
	Export	Import	Export	Import	Export	Import	Export	Import
Total	9.589	16.528	10.369	17.129	11.528	18.483	12.317	19.712
EU-27 countries	5.927	12.220	6.622	13.082	7.683	14.420	8.183	15.224
EFTA countries	158	254	178	206	184	182	192	188
CEFTA countries	1.884	979	2.095	901	2.063	1.015	2.019	1.167
Other countries in Europe	475	1.129	428	1.089	349	686	456	584
OPEC countries	188	148	240	251	231	300	307	336
Main foreign trade partners								
Italy	1.395	2.167	1.439	2.447	1.543	2.430	1.685	2.487
Germany	1.129	2.318	1.161	2.593	1.303	2.871	1.453	3.177
BiH	1.173	582	1.224	460	1.121	495	1.120	573
Slovenia	1.000	1.897	1.178	1.853	1.417	1.971	1.539	2.153
Austria	601	1.489	631	1.486	755	1.689	789	1.571

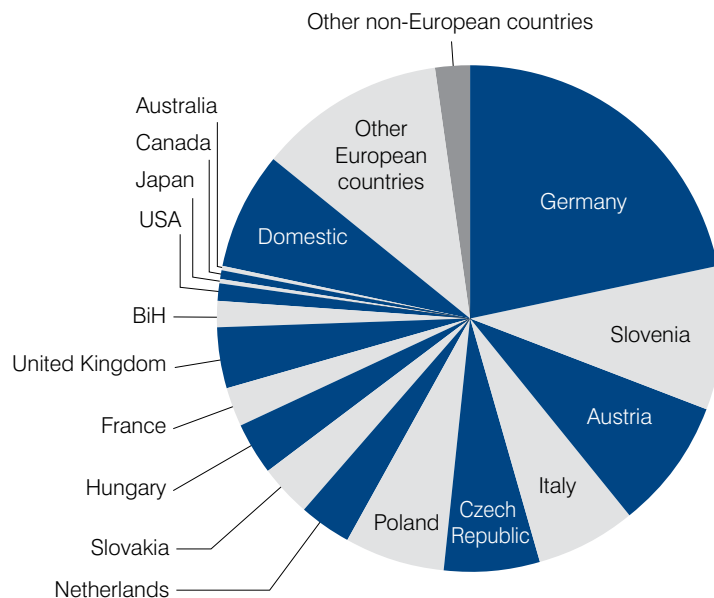
EXPORT AND IMPORT ACCORDING TO SITC SECTIONS, MIL. EUROS

	2013		2014		2015		2016	
	Export	Import	Export	Import	Export	Import	Export	Import
Total	9.589	16.528	10.369	17.129	11.528	18.483	12.317	19.712
Food and live animals	904	1.742	1.030	1.917	1.215	2.111	1.377	2.195
Beverages and tobacco	170	166	172	195	176	218	194	233
Crude materials, except fuels	788	253	828	296	896	337	917	334
Mineral fuel and lubricants	1.342	3.583	1.394	3.179	1.260	2.809	1.165	2.425
Animal and vegetables oils and fats	19	109	26	97	28	94	50	99
Chemical products	1.062	2.231	1.106	2.265	1.362	2.607	1.632	3.012
Manufactured goods classified chiefly by material	1.507	2.880	1.667	3.034	1.812	3.341	1.928	3.512
Machinery and transport equipment	2.308	3.749	2.280	3.853	2.783	4.432	2.897	5.051
Miscellaneous manufactured articles	1.329	1.811	1.697	2.264	1.861	2.522	2.084	2.839
Commodities and transactions n.e.s.	107	1	106	24	94	7	46	7
Not classified	54	2	64	5	41	5	27	5

Source: Statistical information, Central Bureau of Statistics

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





TOURIST NIGHTS 2016, BY COUNTRY OF ORIGIN

Country	no.	%
Germany	17.082	21,9
Slovenia	7.140	9,1
Austria	6.511	8,3
Italy	4.961	6,4
Czech Republic	4.770	6,1
Poland	4.964	6,4
Netherlands	2.661	3,4
Slovakia	2.606	3,3
Hungary	2.528	3,2
France	1.886	2,4
United Kingdom	3.027	3,9
BiH	1.481	1,9
USA	881	1,1
Japan	183	0,2
Canada	295	0,4
Australia	399	0,5
Domestic	5.857	7,5
Other European countries	9.134	11,7
Other non-European countries	1.686	2,2
	78.052	100,0

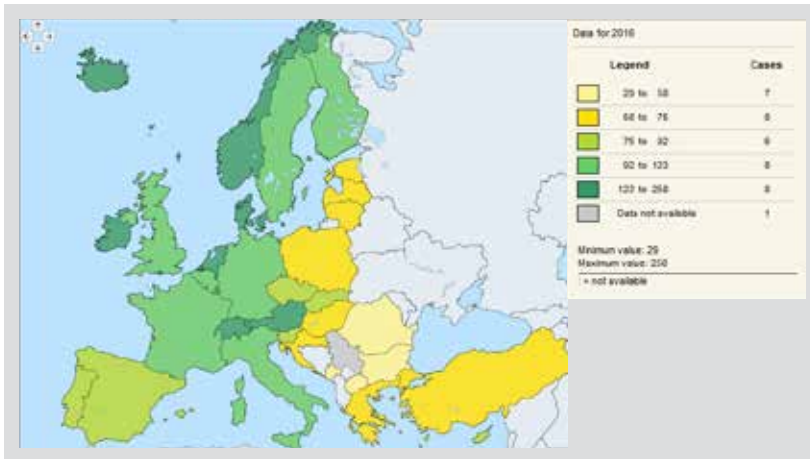
EU-28 ECONOMIC INDICATORS

	2011	2012	2013	2014	2015	2016
EU (28 countries)	3.1	2.6	1.5	0.5	0.0	0.3
Austria	3.6	2.6	2.1	1.5	0.8	1.0
Belgium	3.4	2.6	1.2	0.5	0.6	1.8
Bulgaria	3.4	2.4	0.4	-1.6	-1.1	-1.3
Croatia	2.2	3.4	2.3	0.2	-0.3	-0.6
Cyprus	3.5	3.1	0.4	-0.3	-1.5	-1.2
Czech Republic	2.2	3.5	1.4	0.4	0.3	0.6
Denmark	2.7	2.4	0.5	0.4	0.2	0.0
Estonia	5.1	4.2	3.2	0.5	0.1	0.8
Finland	3.3	3.2	2.2	1.2	-0.2	0.4
France	2.3	2.2	1.0	0.6	0.1	0.3
Germany	2.5	2.1	1.6	0.8	0.1	0.4
Greece	3.1	1.0	-0.9	-1.4	-1.1	0.0
Hungary	3.9	5.7	1.7	0.0	0.1	0.4
Iceland	4.2	6.0	4.1	1.0	0.3	0.8
Ireland	1.2	1.9	0.5	0.3	0.0	-0.2
Italy	2.9	3.3	1.2	0.2	0.1	-0.1
Latvia	4.2	2.3	0.0	0.7	0.2	0.1
Lithuania	4.1	3.2	1.2	0.2	-0.7	0.7
Luxembourg	3.7	2.9	1.7	0.7	0.1	0.0
Malta	2.5	3.2	1.0	0.8	1.2	0.9
Netherlands	2.5	2.8	2.6	0.3	0.2	0.1
Norway	1.3	0.4	2.0	1.9	2.0	3.9
Poland	3.9	3.7	0.8	0.1	-0.7	-0.2
Portugal	3.6	2.8	0.4	-0.2	0.5	0.6
Romania	5.8	3.4	3.2	1.4	-0.4	-1.1
Slovakia	4.1	3.7	1.5	-0.1	-0.3	-0.5
Slovenia	2.1	2.8	1.9	0.4	-0.8	-0.2
Spain	3.0	2.4	1.5	-0.2	-0.6	-0.3
Sweden	1.4	0.9	0.4	0.2	0.7	1.1
Switzerland	0.1	-0.7	0.1	0.0	-0.8	-0.5
United Kingdom	4.5	2.8	2.6	1.5	0.0	0.7
United States	3.9	2.2	1.3	1.3	-0.8	0.5

Source of Data: Eurostat

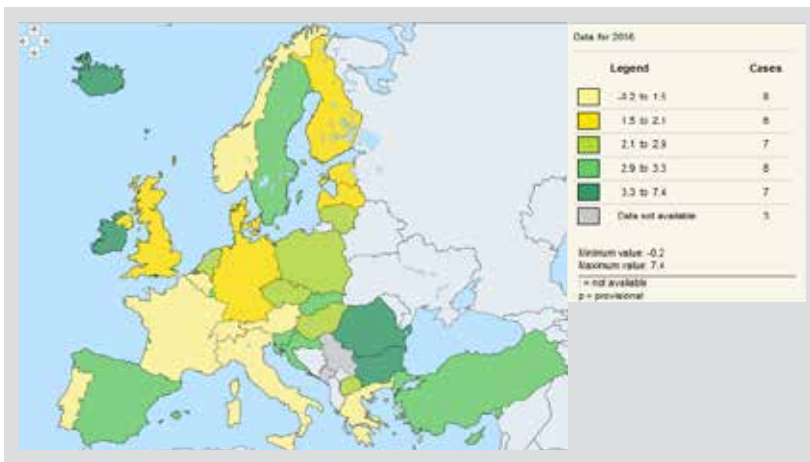
HICP - INFLATION RATE - Annual average rate of change (%)

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.



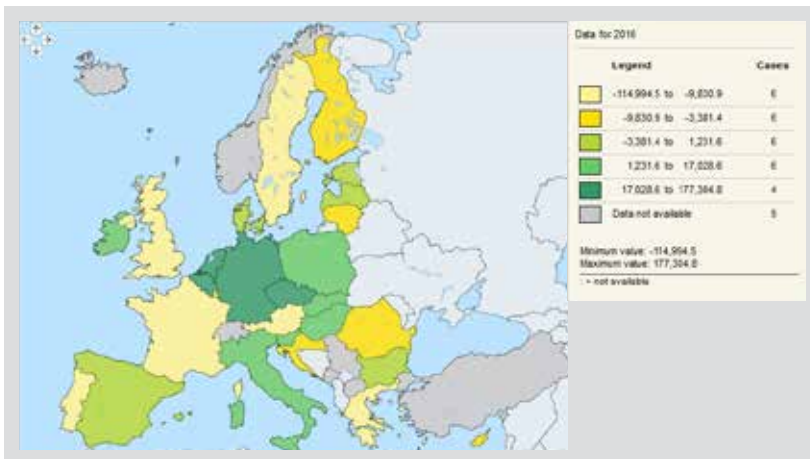
GDP PER CAPITA IN PPS - INDEX (EU28 = 100)

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.



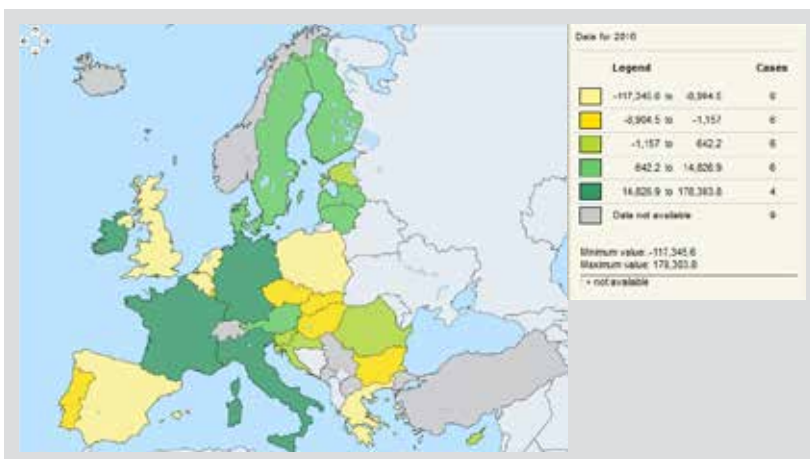
REAL GDP GROWTH RATE

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.

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- access to European AmChams' Publications: Membership Directories, Newsletters & Magazines and Country Guides
- access to events and activities organized by other European AmChams
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Corporate Member since 2013

Number of employees 31

Industry Health Care

CONTACT PERSON

Tomislav Šlat, General Manager South East Europe



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Corporate Member since 2016

Number of employees: 61

Industry: Information Technology

CONTACT PERSON

Krešimir Mlinarić, General Manager



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Small Business Member since 1999

Number of employees 100

Industry Distribution / Logistics

CONTACT PERSON

Josip Krznarić, General Manager

M2M DISCOUNT PROGRAM CONTACT

Franjo Božičević, Sales Manager



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Patron Member since 2013

Number of employees: 1100

Industry: Financial Services

CONTACT PERSON

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Patron Member since 2004

Number of employees 59

Industry Health Care

CONTACT PERSON

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Corporate Member since 2011

Number of employees 1000

Industry Human Resources

CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT

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Patron Member since 2013

Number of employees: 38

Industry: Health Care

CONTACT PERSON

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www.adriaticcapitalpartners.com

Small Business Member since 2017

Number of employees: 0

Industry: Investment

CONTACT PERSON

Marijana Lupinski, Secretary



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Corporate Member since 2016

Number of employees: 14

Industry: Manufacturing

CONTACT PERSON

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Small Business Member since 2007

Number of employees 12

Industry Distribution / Logistics

CONTACT PERSON

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M2M DISCOUNT PROGRAM CONTACT

Davor Čordaš, Sales Manager



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Corporate Member since 2004

Number of employees 137

Industry Agriculture

CONTACT PERSON

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Nada Burić, Director



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 Number of employees 606
 Industry Financial Services
 CONTACT PERSON
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 M2M DISCOUNT PROGRAM CONTACT
 Krešimir Topić, Director of Corporate Sales

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 Number of employees 120
 Industry Manufacturing
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 Number of employees 2
 Industry Advertising / PR
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
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 Non - Profit Member since 2003
 Number of employees 60
 Industry Education
 CONTACT PERSON
 Paul Buckley, Director

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 Number of employees 748
 Industry Energy
 CONTACT PERSON
 Damir Vranić, Managing Director

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 Corporate Member since 2013
 Number of employees 9
 Industry Health Care
 CONTACT PERSON
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<http://alteracf.com>
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 Number of employees: 3
 Industry: Consulting
 CONTACT PERSON
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 Corporate Member since 2001
 Number of employees 7
 Industry Consumer Goods
 CONTACT PERSON
 Candan Corbacioglu, Europe Corporate Affairs Area Manager

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 Industry Investment
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 Industry Travel / Tourism
 CONTACT PERSON
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 Vjekoslav Gačar, Sales representative





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 Industry Health Care
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 Country Director Croatia, Bosnia&Herzegovina

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 Industry: Consulting
 CONTACT PERSON
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 Industry Consumer Goods
 CONTACT PERSON
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 Željka Zafirovski, Head of Corporate Travel Divisions Department

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 CONTACT PERSON
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 Number of employees 63
 Industry Health Care
 CONTACT PERSON
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 Market Access Manager

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 Industry Advertising / PR
 CONTACT PERSON
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 Managing director

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 CONTACT PERSON
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 Number of employees 17
 Industry Consulting
 CONTACT PERSON
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Corporate Member since 2014
Number of employees 3
Industry Health Care
CONTACT PERSON
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Industry Information Technology
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CONTACT PERSON
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Industry Health Care
CONTACT PERSON
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Country Manager

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Industry Information Technology
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Industry Information Technology
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Number of employees 105
Industry Health Care
CONTACT PERSON
Marinko Rade, Principal

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Corporate Member since 2012
Number of employees 26
Industry Legal Services
CONTACT PERSON
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 Patron Member since 1999
 Number of employees 7
 Industry Consumer Goods
 CONTACT PERSON
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 Number of employees 463
 Industry Consumer Goods
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 Small Business Member since 2005
 Number of employees 12
 Industry Real Estate
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
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**Corporate Performance Advisory
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 Small Business Member since 2017
 Number of employees 2
 Industry Consulting
 CONTACT PERSON
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 Number of employees 2262
 Industry Financial Services
 CONTACT PERSON
 Paola Poljak, Corporate Communications

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 Number of employees 1100
 Industry Energy
 CONTACT PERSON
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**Crowe Horwath d.o.o.**

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 Industry Consulting
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 Maja Blažević, Head of Business development and HR

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 Number of employees 1450
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 CONTACT PERSON
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 Industry Consulting
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 Dražen Nimčević, Tax Partner

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 Corporate Member since 1999
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 M2M DISCOUNT PROGRAM CONTACT
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 Number of employees 16
 Industry Information Technology
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 Corporate Member since 2016
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 Industry Manufacturing
 CONTACT PERSON
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 Industry Education
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- Predstavništvo u Hrvatskoj**

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 Corporate Member since 2003
 Number of employees 29
 Industry Health Care
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 Number of employees 19
 Industry Consulting
 CONTACT PERSON
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 Industry Manufacturing
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 Number of employees 152
 Industry Manufacturing
 CONTACT PERSON
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**EOS Matrix d.o.o.**

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 Number of employees 250
 Industry Financial Services
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 Number of employees 152
 Industry Manufacturing
 CONTACT PERSON
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Ruža Tomić Fontana

Newly appointed General Manager of Coca-Cola HBC Adria, talks about the company's business in Croatia and the region

Coca-Cola is one of the world's top brands. How do you feel as the newly appointed regional leader of Coca-Cola?

I am delighted to have the honor and responsibility to take over the company at a moment when it will celebrate 50 years of its operating in Croatia. We started our production in Croatia back in 1968 and have been an integral part of the country's economy and society ever since. I feel that this puts me in a position of responsibility, as Coca-Cola is not only one of the world's top brands, but also the undisputed leader of the Croatian, Slovenian, and Bosnian and Herzegovinian markets as well. In my 15 years at Coca-Cola, I have held various positions and learned about all the segments of our business, and this new position allows me to make an even greater contribution to our overall performance by now assuming responsibility for the whole company.

Going forward, where will your regional and Croatian focus lie?

We have always been focused on consumer needs, strengthening collaboration with customers and the local community, and investing in the development of our people. This approach has

IMPROVED COMPETITIVENESS AND STRUCTURAL REFORM WOULD BRING STRONGER AND MORE SUSTAINABLE GROWTH

enabled us to expand our consumer base and reinforce our relations with the customers and the local community in all three of our Adria markets. Also, we have been continuously working on increasing the efficiency of our business, as it is the only way to stay competitive. We are glad to see renewed consumer confidence and continued growth forecasts. However, Croatia needs to accelerate work on improving its competitiveness and institutional framework for stronger and more sustainable growth. That means structural reforms need to be implemented without further postponement. These measures would enable the Government to reduce taxes and all other fiscal burdens, lowering the costs of operating for business, and ensuring more favorable conditions for further investment in Croatia, both from companies already doing business here, as well as for those looking to enter the market.

Where do you see the value of being an AmCham member?

Over the years, AmCham has definitely positioned itself as an important voice and one of the most influential organizations for business networking and advocacy in Croatia. AmCham enables its members to articulate joint interests and goals and to communicate them effectively to relevant stakeholders in order to jointly ensure a favorable business environment and good investment climate, one which companies strive for. It has always been very constructive with its recommendations, offering solutions rather than just articulating problems. That has been a truly differentiating factor for both the organization and the government. It is worth noting that we as a company have had the pleasure of long-standing and active participation in AmCham's work through a number of our colleagues from the Coca-Cola system who were actively involved in proposing constructive recommendations on a wide variety of issues and have been committed to leading the organization over the years. So, we can confirm from our own experience that any company that aims to have a successful and sustainable business in Croatia can only benefit from being an AmCham member.

Focusing on your business in Croatia, you presented the Socioeconomic Impact Study of Coca-Cola in Croatia in 2016. What are the key findings?

The study was based on an internationally recognized methodology that covered the direct impact and contribution of Coca-Cola HBC Croatia and Coca-Cola Adria, as well as indirect contribution achieved through partnerships with 1,100 suppliers and 32,800 customers. The study showed that Coca-Cola's direct and indirect contribution in the form of salaries, taxes, and profit in 2016 equals 0.5% of Croatia's total GDP. Every kuna of added value that we directly generate supports the generation of another seven kuna of added value in the Croatian economy and every job at Coca-Cola supports another 18 jobs in our value chain. The study also showed that over the previous years, Coca-Cola reduced its water footprint

by 16%, its waste footprint by 39%, also increasing its waste recycling by 9%. We have also increased our community investments in Croatia from 2012 by 54%, amounting to €1.2 million from 2012 to 2016. These figures confirm that we are an important part of the Croatian economy and that our positive impact goes beyond only our direct business.

To what extent is corporate social responsibility an imperative of Coca-Cola's business today?

Coca-Cola is a global and Croatian leader in corporate social responsibility and sustainability. Our parent company Coca-Cola HBC A.G. was named the industry sustainability leader by the Dow Jones index. In September of this year, it was declared the global beverage industry sustainability leader for the fourth consecutive year. Following a robust sustainability performance in 2016, particularly in the areas of labor practices, strategy for emerging markets, health and nutrition, and across the environmental dimension, our parent company achieved a total score of 90, which was 38 points above the industry average. It is therefore clear that principles of corporate social responsibility and sustainability are truly embedded into our business.



Coca-Cola has had women at top positions in Croatia for a while now. Is it a global corporate principle or just how things worked out?

Our goal is to allow, create, and support an organization culture and climate where every employee will reach his or her full potential. Coca-Cola recognizes the importance of equal opportunities for all its employees, irrespective of their gender, age, or race. For us, this is not just a slogan, but rather a core value that the company lives by every day. At Coca-Cola, women are afforded equal opportunities for professional growth and career development more than they are elsewhere. Due to such a policy, at one point things worked out so that the entire management at Coca-Cola HBC Adria was made up of women, which is a very rare situation. In general, women still do not have the same opportunities and full equality with men in their professional lives, in spite of unquestionable progress having been made. I strongly believe that along with

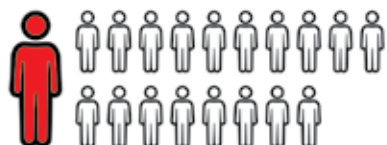
further improvements in companies and other organizations, the imperative is to create wider institutional support in a society that will make it easier for women to balance their professional and personal lives. Joint effort is needed to speed up the pace of change.

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

**Manpower d.o.o.**

Avenija Dubrovnik 16
HR-10020 Zagreb
Phone +385 1 5565 700
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info@manpower.hr
www.manpower.hr
Corporate Member since 2013
Number of employees 925
Industry Human Resources
CONTACT PERSON
Nebojša Biškup, Director
M2M DISCOUNT PROGRAM CONTACT
Goran Šimunović
Head of temporary staffing services and account management

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

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uprava@medical-intertrade.hr
www.medical-intertrade.hr
Patron Member since 2013
Number of employees 396
Industry Health Care
CONTACT PERSON
Diana Percač, Sales Manager

**Marohnić, Tomek & Gojić d.o.o.**

Trg J.J. Strossmayera 11
HR-10000 Zagreb
Phone: +385 91 309 3303
Fax: +385 1 5625 701
info@mtg.hr
www.mtg.hr
Small Business Member since 2017
Number of employees: 6
Industry: Legal Services
CONTACT PERSON
Josip Marohnić, Partner

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

Folnegovićeve 1c
HR-10000 Zagreb
Phone +385 1 4881 120
Fax +385 1 4844 060
tanja.junacko@medtronic.com
www.medtronic.com
Patron Member since 2001
Number of employees 50
Industry Health Care
CONTACT PERSON
Ingrid Ilijevski, Customer Service Supervisor



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 44
 Industry Health Care
 CONTACT PERSON
 Jelka Drašković, Public Policy Lead

**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

**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

**Mylan Hrvatska d.o.o.**

Koranska 2
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 mihaela.kostelac@mylan.com
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 Corporate Member since 2016
 Number of employees: 61
 Industry: Health Care
 CONTACT PERSON
 Mihaela Kostelac, Marketing Assistant

**Metroholding d.d.**

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 Phone +385 1 4602 327
 Fax +385 1 4602 197
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 Small Business Member since 2015
 Number of employees 6
 Industry Real Estate
 CONTACT PERSON
 Ivan Čulo, President of the Supervisory Board

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

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 https://navisyachtcharter.com/
 Small Business Member since 2013
 Number of employees 6
 Industry Travel / Tourism
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
 Marin Gabrić, Manager

**Metroteka d.o.o.**

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 Small Business Member since 2015
 Number of employees 10
 Industry Consulting
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
 Siniša Prugovečki, General Manager

**Nexe grupa d.d.**

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 HR-31500 Našice
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 Fax: +385 31 616 474
 uprava@nexe.hr
 www.nexe.hr
 Patron Member since 2017
 Number of employees: 1700
 Industry: Manufacturing
 CONTACT PERSON
 Ivan Ergović, President of the Board

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

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 Fax +385 1 6606 766
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 www.microsoft.com/hr/hr/
 Patron Member since 1999
 Number of employees 50
 Industry Information Technology
 CONTACT PERSON
 Neven Šokec, CDS Adriatic & Balkan Lead

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

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 Corporate Member since 2008
 Number of employees 14
 Industry Consumer Goods
 CONTACT PERSON
 Zoran Strsoglavac
 Brand Protection Manager





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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 2011. godine veličine su 22.500 m².



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 476 djelatnika, od čega je 376 u proizvodnji žičanih jezgri, a 100 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 2016. godini ostvarila ukupni prihod od preko 370 milijuna kuna. Time je nastavljen kontinuirani rast izvozom u većinu europskih zemalja. I u 2017. godini nastavlja se rast prihoda na postojećim tržištima te je ostvaren ukupni prihod od preko 450 milijuna kuna. Ostvaruje se snažnije osvajanje tržišta Srednje i Istočne Europe, uz istovremeno kontinuirano ulaganje u postojeću opremu, tehnologiju i kadrove. U 2018. godini očekujemo ukupni prihod od preko pola milijarde kuna.

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 dodatnih 15.500m², odnosno ukupni prostori povećavaju se na 38.000 m². Investicija će biti na razini od 150 milijuna kuna, te se očekuje dodatno zapošljavanje minimalno 60 radnika.

Nova europska ulaganja d.o.o.

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Corporate Member since 2012

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Industry Investment

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Patron Member since 2008

Number of employees 375

Industry Media / Publishing

CONTACT PERSON

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Marketing, PR and Corporate Communication director

M2M DISCOUNT PROGRAM CONTACT

Ivan Čosić, Sales Manager

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rina.music@novartis.com

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Patron Member since 2012

Number of employees 56

Industry Health Care

CONTACT PERSON

Danko Schönwald, CPO Head Croatia

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

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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

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Small Business Member since 2012

Number of employees 3

Industry Legal Services

CONTACT PERSON

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Small Business Member since 2010

Number of employees 4

Industry Legal Services

CONTACT PERSON

Don Markušić, Barrister & Solicitor

Odvjetnički ured Marija Pujo Tadić

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Small Business Member since 2011

Number of employees 2

Industry Legal Services

CONTACT PERSON

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Odvjetnički ured Petra Vuksanović

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Fax +385 51 215 137

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www.petravuksanovic.com

Small Business Member since 2016

Number of employees 4

Industry Legal Services

CONTACT PERSON

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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

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Small Business Member since 2011

Number of employees 41

Industry Legal Services

CONTACT PERSON

Saša Divjak, Senior Partner



DIVJAK TOPIC BAHTIJAREVIC Law Firm

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Small Business Member since 2007
Number of employees 12
Industry Legal Services
CONTACT PERSON
Aleksej Mišković, Partner

Odvjetničko društvo Kallay & Partneri d.o.o.

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www.kallay-partneri.hr
Small Business Member since 2014
Number of employees 20
Industry Legal Services
CONTACT PERSON
Ivan Matić, Attorney at Law



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KALLAY & PARTNERI d.o.o.

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

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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 Maceljki, Director

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

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info@ravlic-surjak.hr
www.ravlic-surjak.hr
Small Business Member since 2015
Number of employees 5
Industry Legal Services
CONTACT PERSON
Tonči Ravlić, Partner

Odvjetničko društvo Vedriš & Partneri

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Fax +385 1 3631 658
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www.vedris-partners.hr
Small Business Member since 2004
Number of employees 14
Industry Legal Services
CONTACT PERSON
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**Odvjetničko društvo Vukina & Partneri d.o.o.**

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Small Business Member since 2012
Number of employees 9
Industry Legal Services
CONTACT PERSON
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Phone +385 1 3760 511
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www.vukmir.net
Small Business Member since 1999
Number of employees 23
Industry Legal Services
CONTACT PERSON
Mladen Vukmir, Partner



Attorneys at Law / Posređivači
Odvjetnici / Partners zastupnici

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Fax +385 1 6184 367
info@zupic.hr
www.zupicipartneri.hr
Small Business Member since 2013
Number of employees 35
Industry Legal Services
CONTACT PERSON
Dr. sc. Mirna Pavletić Župić, Partner, Attorney at Law



ŽUPIĆ & PARTNERI
ODVJETNIČKO DRUŠTVO (LAW FIRM)

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

**Oktal Pharma d.o.o.**

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Phone: +385 1 6595 777
Fax: +385 1 6595 700
oktal-pharma@oktal-pharma.hr
www.oktal-pharma.hr
Corporate Member since 2017
Number of employees: 320
Industry: Health Care
CONTACT PERSON
Vlatko Perić, Member of the Board



Olympus Czech Group, s.r.o.

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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

**Pangea Konto d.o.o.**

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Phone: +385 1 400 2975
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hrvoje@pangea-konto.hr
www.pangea-konto.hr
Small Business Member since 2017
Number of employees: 4
Industry: Financial Services
CONTACT PERSON
Hrvoje Taraš, Director

Opel Southeast Europe LLC - podružnica u RH

Damira Tomljanovića Gavrana 11, HR-10010 Zagreb - Buzin
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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

**Paško Vela & Partners d.o.o.**

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Small Business Member since 2017
Number of employees: 2
Industry: Consulting
CONTACT PERSON
Paško Vela, CEO

Oracle Hrvatska d.o.o.

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info-hr_ww@oracle.com
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Patron Member since 2000
Number of employees 50
Industry Information Technology
CONTACT PERSON
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**PBZ Card d.o.o.**

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Phone +385 1 6124 422
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info@pbzcard.hr
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Patron Member since 1999
Number of employees 275
Industry Financial Services
CONTACT PERSON
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Acquisition, Activation and Communication Department Director
M2M DISCOUNT PROGRAM CONTACT
Mirna Lipovac, Chief Advisor

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Patron Member since 2011
Number of employees 580
Industry Consumer Goods
CONTACT PERSON
Mirela Dragoša, Head of Administration of the President

**Petrol d.o.o.**

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www.petrol.hr
Corporate Member since 2017
Number of employees: 800
Industry: Energy
CONTACT PERSON
Sanja Tončić

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

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Corporate Member since 2013
Number of employees 145
Industry Distribution / Logistics
CONTACT PERSON
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**Pfizer Croatia d.o.o.**

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Industry Health Care
CONTACT PERSON
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Country Manager



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Industry Consumer Goods
CONTACT PERSON
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Number of employees 50
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Corporate Member since 2012
Number of employees 22
Industry Consumer Goods
CONTACT PERSON
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Industry Demining
CONTACT PERSON
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**Porsche Croatia d.o.o.**

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Corporate Member since 2004
Number of employees 122
Industry Automotive
CONTACT PERSON
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Patron Member since 2000
Number of employees 2000
Industry Health Care
CONTACT PERSON
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Corporate Member since 2015
Number of employees 110
Industry Information Technology
CONTACT PERSON
Anita Cvetić Oreščanin, Board Member
M2M DISCOUNT PROGRAM CONTACT
Dražen Oreščanin, President of the Board

**Podravka d.d.**

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Patron Member since 2003
Number of employees 4200
Industry Consumer Goods
CONTACT PERSON
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**Presscut d.o.o.**

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Phone +385 1 4550 385
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Small Business Member since 2014
Number of employees 35
Industry Media / Publishing
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
Alisa Šćukanac
Coordinator of International Department and Translations



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 Industry Consulting
 CONTACT PERSON
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 M2M DISCOUNT PROGRAM CONTACT
 Branka Modrušan, PwC's Academy Manager


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 M2M DISCOUNT PROGRAM CONTACT
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 www.primaco.hr
 Small Business Member since 2014
 Number of employees 150
 Industry Distribution / Logistics
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 Dario Stanko, Quality Manager


Roche d.o.o.

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 www.roche.com
 Patron Member since 2011
 Number of employees 85
 Industry Health Care
 CONTACT PERSON
 Vlatka Makar Ćurin, Business Coordinator


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
 Goran Martić, Director


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 Vītols - Hrgetić, 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


Rotim Medical Centar d.o.o.

Budinska 3a
 HR-10360 Sesvete-Zagreb
 Phone: +385 1 2004 674
 rotimord@gmail.com
 www.ordinacija-rotim.hr
 Small Business Member since 2017
 Number of employees: 4
 Industry: Health Care
 CONTACT PERSON
 Željko Rotim, Owner


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
 Nikolina Rastija, Assistant to the Management Board


SANDOZ d.o.o.

Maksimirska 120
 HR-10000 Zagreb
 Phone +385 1 2353 111
 Fax +385 1 2337 785
 upit@sandoz.com
 www.sandoz.hr
 Corporate Member since 2014
 Number of employees 76
 Industry Health Care
 CONTACT PERSON
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Fax: +385 1 4872 165

sih@sih.hr

www.scouts.hr

Non - Profit Member since 2017

Number of employees: 3

Industry: Association

CONTACT PERSON

Dan Špicer, Business Director

**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

**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

**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

**SHIRE d.o.o.**

Hektorovićeve 2

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

Associate Director Market Access and Public Affairs SEE

**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

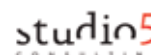
Small Business Member since 2016

Number of employees 5

Industry Consulting

CONTACT PERSON

Marija Vuković, Office manager

**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

**Supetrus hoteli d.d.**

Put Vele Luke 4, HR-21400 Supetar

Phone +385 21 631 133

Fax +385 21 631 344

sales@watermanresorts.com

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

**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

**Synnefo sustavi d.o.o.**

Tratinska 26

HR-10000 Zagreb

Phone: +385 1 5616 013

Fax: +385 1 5616 013

sales@synnefo-systems.com

www.synnefo-systems.com

Small Business Member since 2017

Number of employees: 4

Industry: Information Technology

CONTACT PERSON

Ivan Brko, BD and Cybersecurity Manager



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 Phone +385 1 2404 611
 Fax +385 1 2404 662
 contact-hr@teknoxgroup.hr
 www.teknoxgroup.com
 Patron Member since 2011
 Number of employees 58
 Industry Manufacturing
 CONTACT PERSON
 Miodrag Matijaca, General Manager

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

Radnička cesta 47, HR-10000 Zagreb
 Phone +385 97 6240 004
 davor@uber.com
 www.uber.com/
 Patron Member since 2016
 Number of employees 7
 Industry Travel / Tourism
 CONTACT PERSON
 Davor Tremac, General Manager SEE

UBER

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
 www.tele2.hr
 Corporate Member since 2016
 Number of employees 190
 Industry Telecommunications
 CONTACT PERSON
 Inga Krpan, Executive Office Coordinator

TELE2

Udruga EU Centar

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

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

Heinzlova 33, HR-10000 Zagreb
 Phone +385 1 2355 700
 Fax +385 1 2302 014
 info@tis.hr
 www.tis.hr
 Small Business Member since 2016
 Number of employees 120
 Industry Information Technology
 CONTACT PERSON
 Dženan Lojo, Managing Director

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

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

**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
 www.tmf-group.com
 Corporate Member since 2005
 Number of employees 34
 Industry Consulting
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
 Dijana Dolušić, Managing Director

**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
 Non - Profit Member since 2016
 Number of employees 1
 Industry Association
 CONTACT PERSON
 Ivana Božičević

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@uturntaxrefund.com
 www.uturntaxrefund.com
 Small Business Member since 2014
 Number of employees 5
 Industry Consulting
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
 Krunoslav Gašpert, Country Manager

**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

VALAMAR RIVIERA

Vertiv Croatia d.o.o.

Selska cesta 93
HR-10000 Zagreb
Phone: +385 1 560 3611
Fax: +385 1 560 3615
contactaddress.croatia@vertiv.com
www.emerson.com
Corporate Member since 2006
Number of employees: 160
Industry: Energy
CONTACT PERSON
Lucijana Kasumović, Marketing and Sales

**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

**Vindija d.d. Prehrambena industrija**

Međimurska 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

**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

**VISA Inc.**

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

**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 8
Industry Legal Services
CONTACT PERSON
Ronald B. Given, Branch Managing Partner

**Visoko učilište ALGEBRA**

Ilica 242, HR-10000 Zagreb
Phone +385 1 2222 182
Fax +385 1 2222 183
info@algebra.hr
www.algebra.hr
Small Business Member since 2016
Number of employees 110
Industry Education
CONTACT PERSON
Goran Radman
Vice Dean for International Cooperation

**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

**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

**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
Nives Volarević, Marketing Manager



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 101
Fax +385 1 6111 577
zgfilhar@zgf.hr
www.zgf.hr

Non - Profit Member since 2011

Number of employees 122

Industry Culture

CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT

Martina Jakić, 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 Iviček, Executive director

**Zagrebačke pekarnе "Klara" d.d.**

Utinjska 48, HR-10020 Zagreb
Phone: +385 1 3688 400
Fax: +385 1 3820 934
uprava@klara.hr
www.klara.hr

Corporate Member since 2017

Number of employees: 650

Industry: Consumer Goods

CONTACT PERSON

Jadranka Orešković, Export sales manager

**Zagrebačko gradsko kazalište "Komedija"**

Kaptol 9,
HR-10000 Zagreb
Phone: +385 1 4812 185
Fax: +385 1 4852 562
ravnatelj@komedija.hr
www.komedija.hr

Non - Profit Member since 2017

Number of employees: 180

Industry: Culture

CONTACT PERSON

Miljenko Puljić, Marketing 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 27

Industry Legal Services

CONTACT PERSON

Miroslav Plašćar, Partner



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- Cisco Systems Hrvatska d.o.o.
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- Novartis Hrvatska d.o.o.
- Obzor putovanja d.o.o.
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- Odvjetnički ured Marija Pujo Tadić
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- Odvjetničko društvo Glinska & Mišković d.o.o.
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- 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.
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- Olympus Czech Group, s.r.o.
- Opel Southeast Europe LLC - podružnica u RH
- Oracle Hrvatska d.o.o.
- Orbico d.o.o.
- Overseas Trade Co. Ltd. d.o.o.
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- Paško Vela & Partners d.o.o.
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- SELECTIO Kadrovi d.o.o.
- SHIRE d.o.o.
- Simulus grupa d.o.o.
- Six Sigma adriatic d.o.o. - Institute for Lean Six Sigma (ifss)
- SPAN d.o.o.
- Splitska Banka d.d.
- Studio 5 poslovno savjetovanje d.o.o.
- Supetrus hoteli d.d.
- Synnefo sustavi d.o.o.
- 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 istraživanje i razvoj ODAŠ
- Valamar Riviera d.d.
- Vertiv Croatia d.o.o.
- Vindija d.d. Prehrambena industrija
- VISA Inc.
- Visoko učilište ALGEBRA
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations
- VMD Grupa d.o.o.
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- Wolf Theiss Rechtsanwältin GmbH & Co KG-Podružnica Zagreb
- Woodsford Grupa d.o.o.
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- Zagrebačka filharmonija
- Zagrebačka škola ekonomije i managementa
- Zagrebačke pekarnice "Klara" d.d.
- Zagrebačko gradsko kazalište "Komedija"
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ADVERTISING/PR

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

AGRICULTURE

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

ASSOCIATION

- European Institute of Compliance and Ethics
- Golf i ladanjski klub Zagreb 1995
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- Savez izviđača Hrvatske
- Udruga EU Centar
- Udruga 'Nikola Tesla - Genij za budućnost'
- Udruga za istraživanja i razvoj ODAS

AUTOMOTIVE

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

CONSULTING

- Altera Savjetovanje d.o.o.
- Atera - ICT d.o.o.
- BCG - The Boston Consulting Group
- BDO Savjetovanje d.o.o.
- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Crowe Horwath d.o.o.
- Deloitte savjetodavne usluge d.o.o.
- DNV GL Adriatica d.o.o.
- Equestris 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.
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- McKinsey & Company, Inc. Croatia
- Metroteka d.o.o.
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- 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.
- Bioeterika d.o.o.
- 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.
- Nike CR d.o.o.
- Orbico d.o.o.

- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Podravka d.d.
- Vindija d.d. Prehrambena industrija
- Zagrebačke pekarnice "Klara" d.d.

CULTURE

- Zagrebačka filharmonija
- Zagrebačko gradsko kazalište "Komedija"

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
- RIT Croatia
- Visoko učilište ALGEBRA
- Zagrebačka škola ekonomije i managementa

ENERGY

- ALSTOM Hrvatska d.o.o.
- CRODUX derivati dva d.o.o.
- MEBU d.o.o.
- Ogranak General Electric International Inc. Beograd
- Petrol d.o.o.
- Vertiv Croatia 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.
- MasterCard Europe - Podružnica Zagreb
- Pangea Konto d.o.o.
- PBZ Card d.o.o.
- Raiffeisenbank Austria d.d. Zagreb
- Splitska Banka d.d.
- VISA Inc.
- Willis Towers Watson d.d.
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HEALTH CARE

- 3M (East) AG Podružnica RH
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- AbbVie d.o.o.
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- Bayer d.o.o.
- Becton Dickinson Croatia d.o.o.
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- Medical Intertrade d.o.o.
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- Merck Sharp & Dohme d.o.o.

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

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- International Workers Group d.o.o.
- Manpower d.o.o.
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- Adacta d.o.o.
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- Žurić i partneri odvjetničko društvo d.o.o.

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- ALTPRO d.o.o.
- Applied Ceramics d.o.o.
- Dalekovod d.d.
- DOK-ING d.o.o.
- Draco d.o.o.
- Ecolab d.o.o.
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- HS Produkt d.o.o.
- Intea d.d.
- LPT d.o.o.
- Nexe grupa d.d.
- Teknoxgroup Hrvatska 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.
- Globalne nekretnine d.o.o.
- Meridian 16 business park d.o.o.
- Metroholding d.o.o.
- VMD Grupa d.o.o.
- Woodsford Grupa d.o.o.

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

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ABOUT MAGAZINE

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

RESERVATIONS AND ADDITIONAL INFORMATION

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