

Magazine of the American Chamber of Commerce in Croatia

No. 2/2018

www.amcham.hr

NEWS & VIEWS



TISKANICA

- *Lunch with U.S. Ambassador W. Robert Kohorst*
- *U.S. Independence Day Picnic*

Patron Members

Patron membership category will bring you many great advantages and additional promotion for your company. The Patron category, in addition to all AmCham benefits, entitles you also to:

- 5 free of charge participations, within a year, at regular AmCham events for company representatives (except charity gala dinners)
- logo displayed at all events (except sponsored events)
- logo displayed in all AmCham publications
- logo displayed at AmCham website with a link to your website
- 20% discount on all advertising
- free Q-bulletin ads
- special event

If you would like to join or upgrade your membership to Patron category, or need any additional info, please contact AmCham office.

Abbott A Promise for Life				BCG THE BOSTON CONSULTING GROUP
			EY Building a better working world	
		HBOR HRVATSKA BANKA ZA OBNOVU I RAZVITAK		
PBZ CARD a member of the PBZ Group				

4 CHAMBER NEWS**REPORT**

- 10** U.S. Ambassador W. Robert Kohorst's Remarks
- 13** Policy Overview
- 16** General Data Protection Regulation (GDPR) – What is New in Relation to the 1995 Directive?
- 18** U.S. Independence Day Picnic
- 20** IPW Colorado
- 25** AmCham Croatia 20th Anniversary
- 28** Top Trends Taking over the Industry of Mice Tourism

NEWS & INFO

- 26** New Members
- 30** Members News
- 32** Member-to-Member Discounts

Dear Members and Friends,

In recent years, digital transformation has become a frequently used buzzword in boardrooms across virtually all industries. However, there is a huge difference between knowing that transformation is necessary and actually taking steps to change an organization beyond the point of no return.

Statistics show that a high percentage of attempts at digital transformation wind up unsuccessful; costs accumulate, immediate effects are mild, and skeptics will say that digitalization does not keep its promise. Nevertheless, digital transformation's adoption curve is expected to grow rapidly and create a key difference between the already transformed and the hesitant adopters, i.e. between winners and victims of disruptive technologies.

AmCham wanted to bridge the gap and provide Croatian companies with the possibility to learn quickly and observe implementations, strategies and dilemmas in the US, a leader in transformation practices.

After organizing delegation for the Croatian Prime Minister and Government in 2014, AmCham organized digital transformation focused delegation for its members. Leading Croatian companies, their owners and top management joined an intensive 5-day tour from the East Coast to the West Coast.

Initial feedback shows that our members liked the program and AmCham is already planning a new tour in 2019.

Sincerely,

Andrea Doko Jelušić, Executive Director



>>> ANDREA DOKO JELUŠIĆ
Executive Director

IMPRESSUM

Published by  AmCham

American Chamber of Commerce in Croatia

Member of the AmCham Network

Strojarska 22, 10000 Zagreb

Phone: 385 1 4836 777 (778), Fax: 385 1 4836 776

www.amcham.hr, info@amcham.hr

Member of U.S. Chamber of Commerce & AmChams in Europe

Editor in Chief Andrea Doko Jelušić

Managing Editor Marina Vugrin

Design&layout by  business media croatia

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

The content of this publication must not be reproduced in full or in part without prior written permission of the publisher. AmCham reserves publishing discretion for all received materials. NOT FOR SALE

BOARD OF GOVERNORS

President

Berislav Horvat, Ernst & Young d.o.o.

First Vice-President

Boris Bauk, Hewlett-Packard d.o.o.

Second Vice-President

Davor Tremac, Uber Croatia d.o.o.

Secretary-Treasurer

Ljubiša Mitof-Višurski, AbbVie d.o.o.

Untitled Governors

Jelka Drašković, Merck Sharp & Dohme d.o.o.

Marija Pujo Tadić, Law Office Marija Pujo Tadić

Natko Vlahović, Vlahović Grupa d.o.o.

>> GM BREAKFASTS

Sponsor



GM Breakfasts are small informal gatherings of member GMs (average of 10 participants) that give attendees the 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 event is not limited to a single member category and is free of charge. A member can participate at one breakfast per year.

>> WORKSHOP IN PUBLIC PROCUREMENT

July 5

American Chamber of Commerce in cooperation with the Ministry of economy, entrepreneurship and crafts organized a workshop in Public Procurement on the topic of Most Economically Advantageous Tender (MEAT).

The topic of the first workshop was "Most Economically Advantageous Tender for the procurement of goods, services and works - examples of good practice". Additional topics that were covered at the workshop included green public procurement, consultancy services for complex projects, elements of corporate social responsibility as a MEAT criterion, references as a bid selection criterion, delivery deadline as a bid selection criterion.

The workshop was organized for AmCham members. Lecturers from the Ministry of economy, entrepreneurship and crafts included Ms. Nina Čulina and Mr. Ivan Palčić. Attendees with a valid certificate in the Public Procurement received points for the process of certificate renewal.



AmCham Power Breakfast

>> THE NEED FOR DIGITAL MARKETING TRANSFORMATION - EMBRACE IT OR GET LEFT BEHIND

April 10

AmCham had the pleasure to host Ms. Katie Axam, Chief Marketing Officer, IBM Central and Eastern Europe, as the keynote speaker at the Power Breakfast "The Need for Digital Marketing Transformation - Embrace It or Get Left Behind".



In her speech, Ms.

Axam reflected on the changing role of the CMO and how organizations need to adapt to fit into today's modern marketing world by truly understanding their customers. Ms. Axam also talked about the possibilities to transform a marketing team to be client-centric and data-driven. This Power Breakfast was a hands-on session that provided insights into the future of marketing and how to better understand clients in this digital world.

Compliance with the GDPR

>> EXCHANGE OF MEMBER EXPERIENCES

February 16

The majority of AmCham member companies underwent the final stages with the General Data Protection Regulation (GDPR). AmCham organized a meeting between AmCham members so they could exchange experiences and discuss the challenges they are faced with.

The GDPR was fully enforced as of May 25, in order to ensure the protection of individuals with regard to personal data processing at EU level.

Gold sponsor



Silver sponsors



Boardroom Discussions

>> DIGITAL TRANSFORMATION FROM CEO PERSPECTIVE

>> CREATING DIGITAL ORGANIZATION April 12

Keynote speaker Tomislav Čorak (Principal, The Boston Consulting Group)

>> DIGITAL FUTURE May 18

Keynote speaker Jurica Novak (Managing Partner Central Europe, McKinsey & Company)

>> BUSINESS DELEGATION TO NEW YORK AND SAN FRANCISCO/SILICON VALLEY

June 10-15

As the grand finale of the Boardroom Discussions, AmCham organized a business delegation to New York and San Francisco/Silicon Valley for the Management Board members of AmCham member companies to see digital transformation at its source.

The first day started with the excitement of the first-ever Croatian delegation to visit the **New York Stock Exchange**. "The Big Boys Club" is open for listed companies only and rarely receives delegations, but AmCham's twentieth anniversary in Croatia, high Croatian delegation, as well as Ambassador Kohorst's recommendation made the difference. **Bank of America's** Managing Director for Digital Channels and Chief Market Strategist met with the delegation and discussed digitalization practices in the financial sector. Investments in technology amounting to 15 billion and in cybersecurity 650 million dollars and an unlimited budget for security prove that a bank which provides

more than 50 million accounts is fully committed to transformation – it is not only considering blockchain, but regularly testing it. While the New York Stock Exchange attracts the giants of traditional industries, **NASDAQ** attracts digital companies. AmCham's delegation met with Andrew Hall, its Managing Director. **The Boston Consulting Group** presented its Digital Ventures, a daughter company creating disruptive strategies and models for market incumbents. Before departing for the West Coast, the delegation visited **IBM's Watson Center**. The opportunity to experience and understand how artificial intelligence can enhance human intelligence and improve quality of life was a true privilege. IBM gave an introduction to blockchain, which has become mainstream, while most European companies are still considering its application benefits.

Visiting **Google**, perceived as one of the most exciting employers, is always a special experience. **Microsoft** hosted the delegation in San Francisco, presenting its view on digital transformation with industrial applications. Moving into the digital world increases a company's exposure – security becomes one of the CEOs' concerns and CFOs give open budgets. **Fortinet**, a key player in security topics, explained the underlying reasons in detail. **Uber** is an example of a new business model and the delegation had the opportunity to hear about Uber's digital plans and strategies. The delegation appreciated meeting with the founder and CEO of one of the most exciting startups in the US – **Volans-i**. The company is disrupting other urgent delivery solutions by delivering payloads up to 100 kilos by drones which can travel up to 800 km. To end an exciting tour, the delegation visited **Lunar**, a **McKinsey company** and a key player in industrial design, where they were explained how design is closely integrated with new technologies and services to provide a superior customer experience.



Co-organized Event

»» TRENDS AND PERSPECTIVES OF E-MOBILITY April 24

Co-organizers



Partner



AmCham had the pleasure to co-organize yet another event that gathered numerous members, guests, and experts who engaged in interesting and inspiring discussions. The impact on the environment and a striving for a more economic management of limited resources has put focus of the efforts to modernize mobility and traffic in Europe on e-mobility more than ever before. The number of charging stations as well as electrical vehicles is continuously growing and is a clear indicator of the future of mobility. Following European trends and the need to connect Croatia with the rest of Europe, it is important to build charging station infrastructures and find ways that would enable a higher number of plug-in hybrid and electric vehicles in Croatia.

Mr. Ivo Milatić, State Secretary, Ministry of Environment and Energy, held a keynote speech that was followed by two panel discussions.

Panel Discussion 1 E-mobility Infrastructure in Croatia and European Best Practices:

- Alen Gospočić, Assistant Minister, Ministry of the Sea, Transport and Infrastructure
- Quentin Ducreux Lerebours, Business Development Manager, Plug-Surfing GmbH



»»» PANEL DISCUSSION 1

- Lasse Anbuhl, Market Development Manager, Hubject GmbH (joint venture of BMW Group, Bosch, Daimler, EnBW, innogy, Siemens and Volkswagen Group), Berlin
- Arthur Walt, Business Development Manager, Comfortcharge GmbH
- Dino Novosel, Head of E-mobility, Hrvatski Telekom
- Moderator: Marko Biočina, Editor-in-Chief (Magazin), Jutarnji list

Panel Discussion 2 The Future of the Automotive Industry and the Importance of Incentives for the Development of E-mobility:

- Ivo Milatić, State Secretary, Ministry of Environment and Energy
- Mario Mihetec, Acting Head of Energy Efficiency and Renewable Energy Sources Department, Environmental Protection and Energy Efficiency Fund
- Branko Kondić, Executive Director, LMG Autokuća
- Robert Gogić, Head of Homologation and Environment Protection, Porsche Croatia
- Moderator: Ana Plišić, Editorial Director, Native Ad Studio Hanza Media and Design Thinking Studio Hanza Media



»»» PANEL DISCUSSION 2

Member Seminar

»» GDPR LEGAL AND TECHNOLOGICAL ASPECTS May 9

AmCham was pleased to organize the Member Seminar on GDPR that was held by Olena Manuilenko, Head of IP&TMT Department, Divjak, Topić & Bahtijarević Law Firm, and Miro Višić, General Manager, Info Novitas. The seminar helped address major risks and avoid rigorous fines. The target audiences were DPOs and mid-level management, particularly in departments such as HR, IT, CRM, marketing, finances and accounting, and legal.

Ms. Manuilenko gave an introductory presentation on the impending GDPR. It comprised an overview of the key GDPR defini-

tions, principles, rights, and obligations, as well as a sneak peek into the recommended management of a GDPR implementation project.

The presentation by Mr. Višić focused on technical IT solutions and the methods and tools that can help with alignment with the GDPR regulation. The main focus was placed on the necessary architecture and key components of process IT GDPR Management solutions that are crucial to the alignment and implementation of GDPR regulations in practice.



»» MR. ČORAK

were given by Mr Tomislav Čorak (Boston Consulting Group) and Mr Berislav Horvat (AmCham Board of Governors), while the participants in the panel discussion were Ms Jasminka Barić (Ministry of Economy, Entrepreneurship and Crafts), Mr Zdenko Lucić (Agency for Investments and Competitiveness), Mr Hrvoje Jelić (PricewaterhouseCoopers), Mr Stanko Kršlović (Philip Morris Zagreb), and Mr Mike Klyszeiko (AmCham Finland, Launchpad USA program).

Mr Čorak spoke about the importance of direct foreign investment as well as global trends. Direct foreign investments for the domestic economy may bring a series of advantages such as an inflow of capital, access to new markets, innovation and increased productivity.

Mr Horvat presented AmCham's **"Recommendations for Improving the Business Environment and Encouraging Investment Growth in Croatia"** and stressed that AmCham recognizes the following as key prerequisites for further economic growth: a strategic approach to attracting direct foreign investment, a digitalized and optimized system of public service provision, a stimulating tax system, efficient legislation and judiciary, and strategic management of human potential. The panel discussion raised a series of questions about the positioning of Croatia as an attractive destination for direct foreign investment.

Ms Barić of the Ministry of Economy, Entrepreneurship and Crafts acquainted those present with the Ministry's activities related to relief

AmCham Executive Lunch

»» FOREIGN DIRECT INVESTMENTS – ECONOMIC POLICY FOR ATTRACTING INVESTMENTS

May 15

The American Chamber of Commerce in Croatia organized a business lunch during which the AmCham Recommendations for Improving the Business Environment as well as the Recommendations for Reform of the Tax System were presented.

The opening speeches

of the administrative burden in the economy, and to reinforcing the partnership between public administration and the private sector. She underlined that the Ministry strives to achieve an environment in which it would not be necessary for entrepreneurs to apply for a special permit for each individual venture, but rather one in which they would notify the government of their actions. Mr Lucić briefly described the latest legislative amendments as well as a series of benefits that Croatia offers to attract investment. He also put an emphasis on the importance of actively promoting those benefits which may contribute to the investors' decisions on Croatia as a location for investment.

Mr Jelić presented AmCham's **"Recommendations for Reform of the Tax System with Emphasis on the Unburdening of Labor"**, and emphasized the importance of a clear, predictable, and stable tax system and partnership between the tax authorities and business community representatives. The recommendations set out a series of measures for the relief of the administrative burden as well as proposals regarding the treatment of profit tax and further reduction of charges on the income of individual employees. Mr Kršlović highlighted the importance of a legislative framework that is open to innovation and frequent technological changes. Due to its specific know-how, the private sector should be involved in the legislative process from the very beginning of the drafting of legislative acts, and not only in the final phases, as is often the case.

Mr Klyszeiko confirmed the significance of a stable and predictable legislative framework, as well as of a transparent and consistent tax system for attracting investment.



»» PANEL DISCUSSION

Platinum Sponsor



Gold Sponsors



Partner



Sponsors



AmCham T★LENTS

»» THE FUTURE SHAPED BY TECHNOLOGY April 10

The first lecture as part of the AmCham Talents program in 2018 was held on April 10. The participants heard about ways in which technology shapes the future and changes how we do business from Mr. Ivan Vidaković, Digital Transformation Director, CEE Multi-Country Europe, Microsoft Hrvatska.



»» THE ROLE OF MANAGERS IN ATTRACTING MAJOR INVESTMENTS May 3

On May 3, 2018, the AmCham Talents program hosted its second speaker. Mr. Damir Zec, Country Leader, IBM Hrvatska, gave a lecture on the role of managers in attracting major investments, and shared some of his personal experience with working on opening IBM's Client Innovation Centre in Zagreb.



»» SUCCESSION PLANNING May 24

On May 24, 2018, participants of the AmCham Talents program had the opportunity to listen to a lecture on the subject of succession planning. The lecture was given by Mr. Hrvoje Badovinac, Consultant, Medtronic.



»» TRANSFORMATION OF INDUSTRY June 12

On June 12, 2018, Mr. Petar Thür, General Manager, Zagrebačke pekarne "Klara", gave a lecture to AmCham Talents program participants on the topic "Transformation of Industry". Drawing from his own experience of working in a "traditional" industry in the "digital" age, Mr. Thür gave participants insight into the challenges of transformation.



»» PIONEERING IN BUSINESS June 28

On June 28, AmCham Talents program hosted its fifth speaker Mr. Davor Tremac, General Manager SEE, Uber Croatia, who gave a lecture on the topic "Pioneering in Business". Focusing on his time at Uber, Mr. Tremac's presentation explored the challenges and lessons learned through working in a pioneering company, and gave AmCham Talents program participants a number of interesting insights.



AmCham Supported Event

»» THE LARGEST VOLUNTARY REFORESTATION PROJECT FOR BURNED AREAS IN DALMATIA ANNOUNCED ON MOSOR MOUNTAIN

At the Astronomical Observatory on Mosor Mountain near Split, the Scout Association of Croatia presented the largest voluntary project to reforest burned areas in the Dalmatia region, symbolically named Boranka (in Croatian, “bor” means pine tree and “bojanka” means coloring book).

The nature devastated by recent catastrophic wildfires cannot defend itself alone, nor can it regenerate quickly enough - therefore, it needs our help to repaint its black burned wastelands with shades of green. This idea was how Boranka, the only colouring book that brings life back from the ashes, was created. Thousands of volunteers are going to participate in tree-planting activities in the region around Split. Together with Scouts from all over Croatia, other NGOs, institutions, war veterans, students, mountaineers, fire fighters, and sports clubs will participate in planting activities.

The educational campaign, aimed at raising awareness amongst the youth about fire protection and the importance of forests and nature, will be presented in schools, starting with the new school year in September, while the tree-planting activities are planned for autumn of 2018.

A strong media campaign, also starting in September, will enable all other citizens and companies to participate in the campaign – through donations or personally by planting trees.

The main organizers of the Boranka campaign are the Scout Association of Croatia, the Croatian Mountain Rescue Service, and Croatian Forests Ltd.

The main partners of the Scouts for this project are the American Chamber of Commerce (AmCham), the Canadian Embassy, the National Rescue and Protection Directorate, and the Association of Croatian War Veterans, who will contribute with volunteers and logistics, or help with educational activities.

The Boranka campaign is supported by the City of Split and the Split-Dalmatia County.

It has been given high patronage by the European Parliament and the President of the European Parliament Mr. Antonio Tajani. The Ministry of Environment and Energy, Ministry of Agriculture, Ministry of Science and Education, Ministry of Demographics, Family, Youth and Social Politics, and the European Parliament Information Office in Croatia are the formal patrons of the project.

More information about the campaign can be found at <https://www.facebook.com/boranka.hr/> and www.boranka.hr. For any additional information about the campaign or sponsorship possibilities, please contact the Scout Association of Croatia at: Dan Špicer, Chief Executive Officer, dan.spicer@scouts.hr, www.scouts.hr.



U.S. AMBASSADOR W. ROBERT KOHORST

At AmCham Executive Lunch on June 6, 2018

The American Chamber of Commerce had the pleasure to host H.E. W. Robert Kohorst, Ambassador of the United States of America, as the keynote speaker at the Executive Lunch that gathered over 80 distinguished AmCham members and guests as well as media representatives who had the opportunity to hear Ambassador Kohorst's perspective on opportunities for improving the Croatian business environment.



DOBAR DAN! I used to say I was the new US Ambassador but after six months that's not true anymore. I am now the US Ambassador and I am very excited to be here. Andrea and Berislav, thank you for the nice introduction.

I am delighted to see all of you here today. When I was invited to talk about my thoughts on the Croatian economy and the business climate, I was thrilled because, in my time in Croatia, I have really enjoyed talking with business people. As a businessman myself, I understand how exciting it is to grow and build a business. I also understand how

challenging it can be to start, manage, finance and grow any enterprise.

Let me tell you a little bit about my business background so you can understand my biases and experience in business settings. In college I was an accounting major at the University of Dayton. I then attended the University of Michigan Law School and practiced law for 5 years. I was a law clerk for a federal judge and I practice law for about seven years. I then went to work as an investment banker for a big real estate company until the age of 35. I was the number 3 person in what became a Fortune 1000 company, and I walked in and quit one day because I wanted to start my own business. My wife was in tears because she was afraid of what might happen, but I said if I don't just quit and take a chance, I will always regret it. So I was willing to take a leap without knowing what I was going to do and quit a very important and valuable job to start my own business.

I first started by buying two companies called Tiger Shark and Masquerade International. One was a golf club company, the other was a Halloween costume company, and the Halloween costume company had 3000 employees in the month of October. We did about \$15 million a year in sales, all of it in the last two weeks of October. Talk about your ultimate seasonal business. It was very scary. But it was not my strength running a retail or manufacturing company. My strength was in the financial world and law. So I started my own real estate business buying real estate and real estate securities. I started the business with \$80,000 of credit card debt at 18% interest. And you thought Agrokor

was overleveraged. But it eventually worked out and here I am today.

What did I learn? At least 3 things: (1) focus on strengths and passions; set priorities. When I look back at businesses that succeeded and businesses that failed, the successful ones were those that played to my strengths and when I really enjoyed what I did. The ones that failed were those that were a good business idea but I wasn't passionate about them. Focus on your passion and your strengths first.

Second lesson is to be careful in selecting your partners (including vendors, employees and banks). Be very careful who you do your business with. I had some very bad experiences with unreliable partners and ultimately failed. I had some great partners who today are great friends and the two of us would do anything for each other. And if you can find good people to work with, to be your partners, it makes a life a lot easier and makes your success a lot better.

And the third point would be don't be afraid to fail. I recently saw a Winston Churchill quote that said: "the true definition of an entrepreneur is someone who goes from failure to failure without losing enthusiasm." And I think that's exactly right. You have to be willing to fail but you also have to know when to cut your losses and move on to something new. I had several significant business failures where I lost millions of dollars but I learned something each time and moved on. As a result I found things that did work. So failure is not fatal, it is just painful.



ERT KOHORST'S REMARKS

LET ME TURN TO CROATIA

After 6 months in the country, what do I see as the potential? This is a nice, beautiful country, with educated people, an EU member, it's safe and it seems there should be a lot of opportunities. Your work in the business community is the key to propelling Croatia forward. Government can help business and it can also hurt, but it is really good old-fashioned capitalism that makes the big difference in growing your companies and creating success. As your companies grow, you will hire more people, bring more money into the economy, and make Croatia a more attractive place to live. If people have good jobs available to them here, they will be less likely to go to other EU countries looking for work. Croatia's growth is important to me, and to the United States, because Croatia is our NATO ally and close partner. So every day I look for opportunities where I can represent the United States well but also find opportunities where Croatia can benefit.

Building a stronger, more prosperous Croatia is not an overnight thing. To get there, the government and private sector need to work together to better improve market conditions, to allow further expansion and development. I have now met most of Croatia's top political leadership, and everyone agrees that building the economy and improving the business climate is a top priority, but they need actually to put actions behind those words. There is a lot of good talk, but we really need to keep the pressure on the politicians in this country to fulfill what they are talking about. And I think there is a will among a number of politicians to do that, when I talk to them, but it is a very hard thing because they have short term issues they have to deal with, they have to get reelected, sometimes they make short term decisions because it is easier, more politically expedient. We really need to focus politicians and the government to become partners with business.

Your work as AmCham members in supporting AmCham's policy advocacy efforts is a concrete step in the right direction. Giving the government suggestions for improving the business climate contributes to the forward evolution of the Croatian economy. I also want to hear from you. I want to develop my understanding of the challenges you face so when I talk with the Croatian government, I can best represent Croatian economy's needs because that is in the interest of the United States also.

Politics is new to me but I hope that my experiences and skills will enhance the relationship between the United States and Croatia. My focus is on results and not so much on the process. I find that in the government, people quite often worry about the process and the reports and the meetings. I don't really like that. I think this is a significantly different point of view than what you sometimes see in government. Meetings and bureaucracy drive me crazy. We need to talk less and see more action. Using my first lesson in business – focus and prioritize, get something done every day that is significant. Do the important things first and the unimportant things never. Leave those tasks to your assistants.

Given Croatia's central location in Europe, EU membership, stability, safety, and competitive wages, the country has great growth potential. To attract capital and companies, the business climate needs to be more business friendly. The country needs less regulation, less taxes on compensation, a cooperative government bureaucracy, and a rational and timely judicial system. As you all know, businesses are rational; make it easy, and businesses will come.

It feels to me that business wants to come to Croatia, but there is a need for the government to have an attitude of partnership with business. Just so you don't feel alone, I have had difficulties in the US with the government. Several years ago I tried to build a building in Southern California. I went into the building department and said "Here are my plans, can you approve these?", and the government official told me "It is not my job to help you, it is my job to keep you from building this building and it is your job to figure a way to get around me." That's a horrible way for a government to talk and it took me three years to get this building built. I only did it because I lived there and I persevered. By contrast, a friend of mine went to the state of Tennessee, went to the building Department and said he'd like to build a building. The government official said "How can we work together to get this built?" and seven days later he had his building permit. So you can get things done; it takes a desire for true partnership between government and business.

Consistency and predictability are also important in this partnership. I applaud the Plenkovic government for its focus on reducing and streamlining regulations. They have a long way to go but you have to get started somewhere and at least they are talking about doing it.



I hope that under the new Economy Minister (whom I haven't met yet but I am anxious to meet with him because it is a very important job) these efforts can be accelerated, and I will be talking to government officials about that. But it doesn't help to just cut regulations. You also need to make sure you don't automatically replace old regulations with new ones. The government also needs to ensure the law on regulatory impact assessments is always followed, so that businesses have an opportunity to see what is coming, and provide feedback before it is too late.

One of the most important things that can happen here to help business is a rational, timely judicial process. Companies need to be able to take risks, and to do this best, they must have confidence that contracts will be enforced and judicial redress will be available when it is needed. Court cases in Croatia can take 10 years or more to resolve. That doesn't work. In my home state, California, we have a rule that says all court cases have to be decided within 5 years of the date of the filing. Judges get fired if they don't get that done. Still it's too long, but manageable.

In addition, judges must be well-trained and professional and not subject to political influence. I think that is the general rule in the US, but opinions probably vary based on the outcome of the case. Winners always think the judge is wise.

If companies know their contracts will be respected, and that if they have a problem they will have access to efficient decisions from the judicial system, they will be more willing to take risks, and engage in business in Croatia.

Croatia is a small country; it cannot afford to spend intensive effort on every permit or business transaction. For routine matters with no red flags, the system needs to operate almost on auto-pilot. Small, medium, and large transactions should be carried out in a reasonable timeframe and according to transparent criteria, without the need for government or private sector "connections" [veze, in the US we call it "grease"] to expedite or facilitate the process. Each time a company has to request help from the government, particularly at a high-level, for an accelerated permit or approval, it means more people have to get involved, and the process slows down. Croatia needs to have a transparent process to allow businesses to conduct commerce in an orderly and timely fashion.

Before coming to Croatia, I met the Croatian diaspora in San Pedro, which is a suburb of Los Angeles. A number of them wanted to return to Croatia to invest and retire, but were reluctant because of too many regulations and too much business uncertainty. I thought that was a real shame. Usually in business the hardest thing to get is a customer. Here you have a customer, they want to buy – make it easy for them, let your customer buy and there will be a lot of people coming here, bringing money and increasing your economic benefits.

As Croatia makes progress in completing its transition to a fully market-based economy, and sells off its many government-owned assets, government involvement in some types of these transactions will naturally be reduced.

I would also recommend Croatia take the Agrokor example as an opportunity to look at the number of large, strategic assets in Croatia, and decide if this number is appropriate for a country of this size. When you have huge conglomerates that control a large portion

of the economy – whether they are state-owned or privately owned – this can prevent the dynamic, growth-oriented environment Croatia needs. I think the Agrokor process has been handled well so far, but the settlement is missing one important component, reducing the risk of a recurring problem.

It looks like a settlement is coming, and I think a settlement is where this process should go, but I would like to see that no entity or group has more than 10% voting control of the company. That's how you avoid one individual or group making a bad decision. Have a number of people with financial stakes get together to decide and you will see better decisions. If that doesn't work, elect a staggered board for multi-year terms. I would personally like to see before the settlement is completed there is very strong provision put in place that protects Croatia against the recurrence of the Agrokor default. But, of course, it is late in the game and difficult to change now.

Why am I so focused on business success? While money does not solve all problems or bring happiness by itself, financial success can provide individuals with choices that are otherwise limited. Countries that promote and celebrate business success create opportunities for individuals that can lead to freedom and satisfaction. Croatia needs to continue to develop its niche in the global economy and exploit its comparative advantages, such as an educated workforce and relatively low-cost labor compared to some of its EU neighbors. Although wages are relatively low, taxes on compensation paid by the employer are too high. Finding ways to reduce this burden on employers will allow them to take in more employees, potentially increase wages, and increase business opportunities across Croatia.

And, to go back to my 3rd lesson, Croatia needs to encourage young people to explore ideas and take risks. I have failed several times, but never gave up trying, although I did give up on several business ideas. On balance, I had more successes than failures otherwise I don't think I would be in Croatia. Remember, it is OK to fail. It is not acceptable to fail to learn from your failures.

These are just a few of my ideas. I am looking forward to partnering with all of you, and with the Croatian government, to see some of the reforms you've all been working on completed. I understand the AmCham is taking a large business delegation to New York and California to explore the digital transformation happening across all sectors in the United States. I encourage all of you to take full advantage of these opportunities to go out and see what works in other places, and bring back the things you think can work for you, in your companies.

Most importantly, change is a responsibility for each of you as business leaders. Don't expect your neighbor to make something happen. Advocate for policy and business climate reforms that will help your companies and others grow. Demonstrate to the public and the government through your work that business-friendly policies have benefits for the entire community.

I look forward to hearing from all of you, and to partnering with you and the AmCham during my time in Croatia to see some results. Let's work together to get things done.

Thank you for your time, and again to Andrea and Berislav for the invitation. I am happy to take any questions you have in our remaining time.

report

POLICY OVERVIEW

AMCHAM PRESENTED A NEW POSITION PAPER IN WASHINGTON

On April 16, 2018, AmCham presented its new position paper "Arguments in Favor of a Double Taxation Treaty between Croatia and the United States of America".

AmCham presented the paper to Ms. Marjorie Chorlins, Vice President for European Affairs at the U.S. Chamber of Commerce in Washington, of which AmCham Croatia is an affiliate organization. AmCham also requested support in advocating for the launch of a negotiating procedure for the conclusion of a double taxation treaty between Croatia and the US. Double taxation treaties are international contracts entered into by states with the principal purpose of reducing or eliminating the double taxation of income earned by residents of each country from sources within the other country. Tax treaties are intended to prevent avoidance or evasion of taxes, but their actual influence exceeds this purpose – they also help promote and foster closer economic cooperation by helping to eliminate possible barriers to trade and investment caused by overlapping taxing jurisdictions.

Despite a number of attempts to date to initiate the negotiating process for signing a tax treaty with the US coming from Croatia, no such treaty is currently in place.

Nonexistence of such a treaty, among other things, reduces transparency in doing business, puts a significant tax and administrative burden on companies from Croatia wanting to do business in the US and vice-versa, and hinders and thus decreases the scope of knowledge transfer between the two countries. In addition, the absence of a treaty directly puts Croatia at a disadvantage in comparison to other European union member states, which have such treaties in place.

Therefore, with its position paper, AmCham calls for opening of the negotiation procedure for putting a double taxation treaty between Croatia and the US in place.

EXECUTIVE DIRECTOR PARTICIPATED AT AMCHAM MEETING IN WASHINGTON, D.C.

Executive Director Andrea Doko Jelušić participated in the annual AmChams in Europe USA Conference held in Washington, D.C. and Chicago from April 16-20.

The delegation attended a conference hosted by the U.S. Chamber and Business Europe – "Transatlantic Business Works", which brought together leading EU and U.S. officials and business representatives to emphasize the value of transatlantic trade and investment to Europe and the U.S. The Transatlantic Economy Report 2018, presented by Dan Hamilton, Executive Director, Center for Transatlantic Relations, Johns Hopkins University, was also launched at the event. Ms. Doko Jelušić handed over AmCham's position paper "Arguments in Favor

of a Double Taxation Treaty Between Croatia and the United States of America" to U.S. Chamber's Marjorie Chorlins, Vice President for European Affairs, and spoke with John Murphy, Senior Vice President for Trade Policy. Doko Jelušić met with the Croatian Ambassador to the U.S. Mr. Pjer Šimunović, and held a meeting with representatives of the National Federation of Croatian Americans (NFCA).

The group attended a series of briefings at the U.S. Chamber, as well as participated in select meetings with key administration officials at the Department of Commerce and at the Hill.

The AmChams in Europe delegation held a meeting at the CBS Corporation and then continued to Chicago for a series of outreach meetings and site visits to various member companies like Abbvie, Underwriters Laboratories, Northern Trust, Motorola Solutions, visited the 1871: Chicago's Technology & Entrepreneurship Center, and met with the Mayor, Rahm Emanuel.



AMCHAM'S INITIATIVE ON CARD PAYMENTS GATHERED REPRESENTATIVES OF THE BUSINESS COMMUNITY AND PUBLIC SECTOR

Representatives of AmCham's initiative on card payments in the public administration from Addiko Bank, Card Club, MasterCard, PBZ Card, Raiffeisenbank, Splitska Banka, VISA, Zagrebačka Banka, and Hrvatska poštanska banka, met with the representatives of several state institutions in the organization of the Ministry of Administration. Besides the Ministry of Administration, present institutions included the Ministry of the Interior, the Ministry of Finance, and the Financial Agency.

The topic of the meeting included the beginning of the project on "e-Pristojbe" (or e-fees in Croatian) and ways in which card payments



could be introduced in public administration offices in regards to the project. Representatives of the business community and public sector exchanged views on how the project can be implemented.

MEETING WITH THE INTERNATIONAL MONETARY FUND DELEGATION

AmCham representatives met with the International Monetary Fund delegation. Ms. Andrea Doko Jelušić, Mr. Boris Bauk, Mr. Hrvoje Jelić, Mr. Hrvoje Stojić, and Mr. Dražen Malbašić met with the IMF delegation led by Mr. Khaled Sakr, Ms. Svetlana Vtyurina, and Mr. Tonny Lybek.

Topics covered at the meeting included the results of AmCham's Survey of the Business Environment in Croatia, improvements in the business environment, foreign direct investment, the tax system, and the functioning of public administration in Croatia.



MEETING WITH HALMED REPRESENTATIVES

AmCham representatives met on Tuesday, June 19, 2018, with representatives of the Agency for Medicinal Products and Medical Devices (HALMED), Ms. Zrinka Šimundža Perojević, Deputy Head for Operations, and Ms. Goranka Marušić Kontent, European Affairs Advisor.

The main topic of the meeting was AmCham's position paper "Recommendations for Improving the Medicinal Product Pricing Process".

The current Draft Act on Changes to the Act on Medicinal Products foresees the establishment of a new medicinal product pricing system pursuant to which HALMED would establish the highest permitted price of a medicinal product at which a marketing authorization holder could sell the medicinal product on the Croatian market, which is a task currently performed by the Croatian Health Insurance Fund. In light of these changes,

AmCham has issued the position paper, thus providing clear recommendations for improving the efficiency of the pricing system.

AmCham and HALMED representatives discussed the position paper and AmCham's recommendations, as well as opportunities for cooperation.

RECOMMENDATIONS FOR IMPROVING THE BUSINESS ENVIRONMENT AND ENCOURAGING INVESTMENT GROWTH IN CROATIA

On May 28, 2018, AmCham presented the results of the Survey of the Business Environment in Croatia. The survey was conducted on a sample of 140 members of domestic and international company management boards in Croatia. Its purpose was to determine participants' attitudes towards the business environment in Croatia and identify what representatives of the business community have planned for the upcoming period.

Taking into account the results of the Survey, as well as input from business community representatives, through the work of AmCham's Committees and Working Groups, AmCham prepared the position paper "Recommendations for Improving the Business Environment and Encouraging Investment Growth in Croatia", which included 6 measures for boosting the Croatian economy, and its investment and business environment.

1) A strategic approach to attracting foreign direct investments

It is necessary to prepare and implement a long-term investment strategy based on political consensus, one that must exceed the mandate of a particular government. Furthermore, it is important to promote the advantages of foreign direct investments and improve promotion of incentives for attracting investment.

2) A digitalized and optimized public service system

AmCham sees the digitalization of public administration as a program of optimizing processes supported by technology, in order to achieve faster and more transparent public services for citizens and businesses. The process of digitalization would ensure the much needed clarity, predictability of outcomes, foreseeable timeliness, speed, and transparency of public administration. The optimization of public services could additionally be enforced through a sustainable and cost efficient healthcare system, as well as consistent implementation of the Most Economically Advantageous Tender Criterion in public procurement.

3) A stimulating tax system

A good tax system is certain, clear, and predictable. Clarity of specific tax provisions, but also the overall tax system, is important for both potential investors and investors already doing business in Croatia. In order to achieve a more competitive tax system, further unbundling of labor and doing business, as well as better cooperation of the Tax Administration and the business community is necessary.

4) An effective legislative and judicial system

Legal security and trust in the justice system are an important segment that investors consider when making a decision on an invest-

ment. It is therefore necessary to ensure a quality and efficient judicial system and a consistent legislative framework as a precondition for strengthening Croatia's competitiveness. It is necessary to strengthen the principle of better regulation in the process of adopting laws and policies and to increase the efficiency of the judiciary.

5) Strategic management of human potentials

The labor market is becoming more mobile and less bound by state borders, partly as a result of Croatia's accession to the European Union. In order for the labor market to function and contribute to economic growth, it is necessary to harmonize the demand and supply of skills. A workforce with skills and qualifications that meet the needs of

investors is a basic prerequisite for attracting investment and creating new jobs. In order to successfully cope with competitive pressures, further modernization of the Croatian labor market is inevitable, in line with the practices of comparable member states.

6) An energy efficient and "green" economy

Energy and resource efficiency encourages the replacement of fossil fuels with "clean" energy characterized by a low level of the greenhouse gas emissions that cause climate change, thus stimulating the development of green jobs and reducing energy dependence. The green economy is defined by the sustainable use of renewable resources, as well as the wise use of non-renewable resources.

» POSITION PAPERS

AMCHAM ADOPTS TWO NEW POSITION PAPERS

On May 25, 2018, AmCham submitted comments to the public consultation on the Final Draft of the Act on Amendments to the Judiciary Act and the Draft Territories and Seats of Courts Act.

Inputs were prepared in the form of two AmCham position papers: "**Comments on the Final Draft of the Act on Amendments to the Judiciary Act**" and "**Comments on the Draft Territories and Seats of Courts Act**", and submitted for public consultation through the e-Savjetovanja web page.

After the documents were prepared by AmCham's Judicial Committee and the IPR Task Force, both position papers were approved by AmCham members and have become the official position of the American Chamber of Commerce in Croatia.

"RECOMMENDATIONS FOR IMPROVING THE MEDICINAL PRODUCT PRICING PROCESS"

On June 4, 2018, the American Chamber of Commerce in Croatia adopted the new position paper "Recommendations for Improving the Medicinal Product Pricing Process".

The draft proposal of the legislative activity plan of the Ministry of Health of the Republic of Croatia for 2018 foresees amendments to the Medicinal Products Act in order to establish a new medicinal product pricing system, pursuant to which the Agency for Medicinal Products and Medical Devices, HALMED, would establish the highest permitted price of a medicinal product at which a marketing authorization holder could sell the medicinal product on the Croatian market.

In this position paper, AmCham provides recommendations for improving the current medicinal product pricing process.

Adopting AmCham's recommendations would enable better harmonization of procedures implemented at the national level in Croatia with the legal framework of the European Union and practices of other Member States, and it would be an important step towards improved efficiency of the pricing system.



"PROPOSAL FOR AMENDMENTS TO THE CRIMINAL CODE"

On June 14, 2018 AmCham published a new position paper and submitted comments to the public consultation on the draft proposal of the Act on Changes to the Criminal Code.

The position paper "Proposal for Amendments to the Criminal Code" passed AmCham members' approval and became the official position of the American Chamber of Commerce in Croatia.

In the position paper, AmCham provides its proposal for specific amendments to the current Criminal Code. These amendments would enable precise determination of damage caused and material gain realized in cases of infringements of intellectual property rights that belong to the domain of criminal law. Furthermore, AmCham proposes reducing the threshold for the criminal prosecution of intellectual property rights infringement (the category of "considerable damage" caused in accordance with the Criminal Code) from HRK 60,000.00 to HRK 30,000.00, with the aim of actively discouraging this type of behavior.

RECOMMENDATIONS FOR REFORM OF THE TAX SYSTEM WITH EMPHASIS ON THE UNBURDENING OF LABOR

Taking into account the changes in the tax system made in 2017 and 2018, and the obstacles AmCham's member companies are faced with while doing business, the Trade and Investment Committee prepared the position paper "Recommendations for Reform of the Tax System with Emphasis on the Unburdening of Labor".

The position paper proposes a number of measures to improve functioning of the tax system, including income tax and employee benefits, in order to achieve a more competitive tax system and consequently improve the entire Croatian economy.

REGULATION (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of **personal data** and on the free movement of such data and repealing Directive 95/46/EC (hereinafter referred to as: the General Data Protection Regulation) came into force on 25 May 2018. Numerous discussions are taking place, both in the professional community and amongst the general public, regarding the rights and obligations arising from the General Data Protection Regulation. Almost all those obligated to implement it are mostly concerned with the very high fines imposed for noncompliance with the provisions of the GDPR. However, only few are capable of explaining what the novelties brought about by the General Data Protection Regulation are in relation to Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995

on the protection of individuals with regard to the processing of personal data and on the free movement of such data (hereinafter referred to as: the Directive), and what remained unchanged and was not applied, mostly on account of relatively low fines and the lack of awareness of data subjects of their rights with regard to personal data protection.

First of all, we should mention the definition of "**personal data**" itself. Unlike the signifi-

ject is not only entitled to obtain from the data controller the erasure of personal data concerning him or her, but also to receive the personal data concerning him or her from such a data controller and to transmit such data to another data controller. Furthermore, the data subject has the right to obtain from the data controller, without undue delay, the rectification of inaccurate personal data concerning him or her as well as the restriction of processing under specific conditions. One of the most significant differences between the General Data Protection Regulation and the Directive is the defining of the term **Data Processor** as opposed to **Data Controller** i.e. the possible accountability of the data processor for the personal data breach. Pursuant to Article 4 paragraph 1 item 8 of the General Data Protection Regulation, data processor means a natural or legal person, public authority, agency or another body that processes personal data on behalf of the data controller. Pursuant to Article 82 of the General Data Protection Regulation, in the case of a personal data breach, a data subject shall have the right to seek compensation directly from the data processor. However, what needs to be emphasized here is that the accountability of the data processor is different from that of the data controller. Namely, any data controller involved in processing shall be liable for the damage caused by processing which infringes this General Data Protection Regulation, while a data processor shall be liable for the damage caused by processing only when it has not complied with the obligations of this Regulation specifically directed



report

GENERAL DATA PROTECTION REGULATION WHAT IS NEW IN RELATION TO THE 1995 DIRECTIVE

By Ivan Matić, Attorney at Law, Odvjetničko društvo KALLAY & PARTNERI d.o.o.

cantly narrower definition from the Directive, Article 4 paragraph 1 of the General Data Protection Regulation sets forth that 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. The most common conclusion to be reached by interpreting such an extended definition of the term personal data is that it now includes IP addresses, identification data of mobile phones, geolocation, and biometric data, which was not the case before.

Regarding the rights of natural persons, we should definitely emphasize the so called "right to be forgotten" as set forth under Article 17 and the right to data portability as set forth under Article 20 of the General Data Protection Regulation, according to which the data sub-

ject is not only entitled to obtain from the data controller the erasure of personal data concerning him or her, but also to receive the personal data concerning him or her from such a data controller and to transmit such data to another data controller. Furthermore, the data subject has the right to obtain from the data controller, without undue delay, the rectification of inaccurate personal data concerning him or her as well as the restriction of processing under specific conditions. One of the most significant differences between the General Data Protection Regulation and the Directive is the defining of the term **Data Processor** as opposed to **Data Controller** i.e. the possible accountability of the data processor for the personal data breach. Pursuant to Article 4 paragraph 1 item 8 of the General Data Protection Regulation, data processor means a natural or legal person, public authority, agency or another body that processes personal data on behalf of the data controller. Pursuant to Article 82 of the General Data Protection Regulation, in the case of a personal data breach, a data subject shall have the right to seek compensation directly from the data processor. However, what needs to be emphasized here is that the accountability of the data processor is different from that of the data controller. Namely, any data controller involved in processing shall be liable for the damage caused by processing which infringes this General Data Protection Regulation, while a data processor shall be liable for the damage caused by processing only when it has not complied with the obligations of this Regulation specifically directed

to processors or where it has acted outside or contrary to lawful instructions of the data controller. Nevertheless, such strict provisions of liability for damage have been somewhat alleviated. Namely, the data controller and data processor will be exempt from liability for damage if they can prove that they are not in any way responsible for the event that caused the damage. Now, the data processor can also be held liable, just like the data controller, for payment of the administrative fines from Article 83 of the General Data Protection Regulation, which, depending on the type and gravity of infringement, range up to 10,000,000 EUR or 20,000,000 EUR, or in the case of an undertaking, up to 2% i.e. 4% of the total worldwide annual turnover of the preceding financial year, whichever is higher. However, it needs to be stated here that not every **personal data breach** means that a data controller or processor will be automatically liable to pay the seven-figure amount (in euros) of the administrative fine, but that due regard will be given by the com-

petent authority to a whole range of circumstances in each individual case when imposing a penalty, such as the nature, gravity, and duration of infringement, number of data subjects affected, and the level of damage suffered by them, as well as whether the infringement is of the intentional or negligent character, actions taken by the data controller and the data processor to mitigate the damage, technical and organizational measures implemented by them, as well as any previous infringements, etc. Given the fact that the General Data Protection Regulation has come into force recently, we so far have no knowledge of an administrative fine being imposed based on the foregoing provisions, which would be significantly different from the amount of the fines imposed in accordance with the Directive i.e. in accordance with national legislations of individual member states.

In difference to the foregoing amounts, the Directive allowed the member states to determine the amount of the fine in accordance with their national legislation so that, for example, the highest fine for infringement which could be imposed in the Republic of Croatia pursuant to Article 36 of the Data Protection Act (official gazette "Narodne novine" issues 103/2003, 118/2006, 41/2008, 130/2011, 42/2018) amounted to a "mere" 40,000.00 HRK.

When speaking about the **personal data breach**, we should also mention Articles 33 and 34 of the General Data Protection Regulation, which impose the obligation on the data controller to notify the supervisory authority and the affected data subjects about the breach.

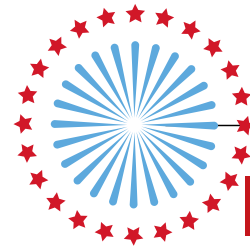
Namely, in the case of a personal data breach, the data controller shall without undue delay and, where feasible, no later than 72 hours after having become aware of it, notify the personal data breach to the competent supervisory authority, unless the personal data breach is unlikely to result in a risk to the rights and freedoms of natural persons. Where the notification to the supervisory authority is not made within 72 hours, it shall be accompanied by reasons for the delay. When the personal data breach is likely to result in a high risk to the rights and freedoms of natural persons, the data controller shall communicate the personal data breach to the data subject without undue delay.

And last, but not least, while the member states had the obligation to implement the Directive into their national legislation and, in so doing, enjoyed a fairly high level of discretion, the General Data Protection Regulation is applied directly, and its provisions prevail over the eventual national laws which might be contrary to it. Of course, the member states still enjoy a certain level of discretion and numerous national laws have been adopted. For example, the Republic of Croatia adopted the Act on the Implementation of the General Data Protection Regulation (N.N. No. 42/2018) as the implementing regulation regulating primarily the activities of the Data Protection Agency as the national supervisory authority, but also some other issues in more detail to the extent that they have been left to the individual member states, such as processing of biometric data, video surveillance, etc. The guiding principle behind the adoption of the General Data Protection Regulation has undoubtedly been to increase the level of protection of data subjects and regulate, in a more detailed manner, the protection of personal data at the level of the European Union. However, time will tell whether the increase in the level of personal data protection justifies the organizational, financial, and other efforts that have been taken and which will continue to be taken by those obligated to apply the General Data Protection Regulation, whereby the national supervisory authorities and the practice which will be developed in their action will play an instrumental role in the whole process.

REGULATION (GDPR) – 995 DIRECTIVE?



>>> AMBASSADOR
KOHORST AND
MRS. DOKO
JELUŠIĆ



July 1, 2018
Bundek Lake Zagreb

INDEPENDENCE PIC





report
**NCE DAY
 PICNIC**



THANK YOU SPONSORS!

SILVER SPONSOR



SPONSOR



THEMED SPONSOR



IN KIND SPONSORS





report

IPW DENVER

By Goran Rihtarić, Managing Director, EX-ALTO d.o.o.

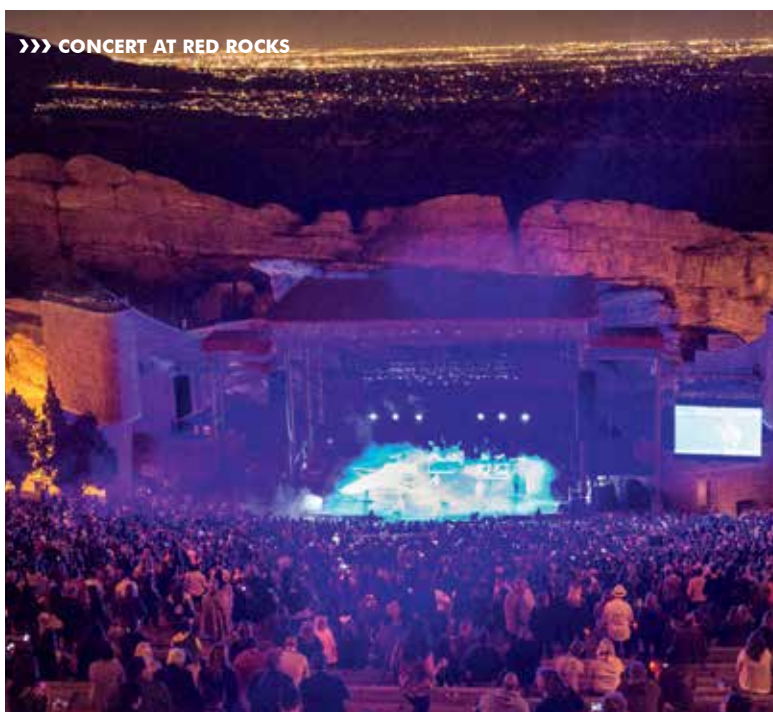
NOWADAYS, tourism is all anyone talks about when mentioning Croatia. Arrivals, overnights, flights, passengers, and emerging markets have doubled the stats in a single year. Most of the travel traffic is inbound, especially during the summer months.

At the same time, outbound figures are also growing, as Croatia becomes the region's tourism and travel business leader. This is why the VisitUSA Croatia Committee, founded last year to promote travel to the USA, has been busy this year. The first project the VisitUSA Croatia Committee did in 2018 was to support and promote the IPW advisory committee in Croatia 2018 (www.ipw.com).

The IPW is the travel industry's premier international marketplace and the largest generator of travel to the U.S. In only three days of pre-scheduled business appointments, more than 6,000 delegates representing U.S. travel organizations from every region of the U.S., international and domestic buyers, and media from 70+ countries meet face-to-face to conduct future travel business to the U.S.

The 50th IPW was held from Saturday, May 19th, through Wednesday, May 23rd of 2018 at the Colorado Convention Center in Denver, CO. It celebrated 50 years of bringing the world to America; 8 delegates from Croatia and 1 from Slovenia attended the show led by the VUSA Croatia delegation.

Denver is the largest city in Colorado, as well as the state capital. This was the second IPW held in Denver (1991).



>>> CONCERT AT RED ROCKS



>>> DENVER



>>> BRAND USA NEWEST CAMPAIGN AMERICAN MUSICAL JOURNEY

At the foot of the Rocky Mountains, the Mile High City is famous for its climate, mountain sports in both summer and winter, and its elevation above sea level – almost a mile high.

But there is lot more to explore in this city, especially its great food and local breweries, among other things... Visit Denver at <https://www.denver.org>.

Denver is also a travel hub for one of the most popular skiing resorts in the world, especially famous among those staying at Vail and Aspen, only a pleasant car-drive away. Wide slopes, a genuine powder experience, a wide choice of luxurious and cozy accommodation spots, and outstanding hospitality is what these destinations are famous for worldwide.

The real estate market in Colorado is rapidly growing, with the city of Denver in particular becoming one of the fastest-growing destinations in Midwest businesswise.

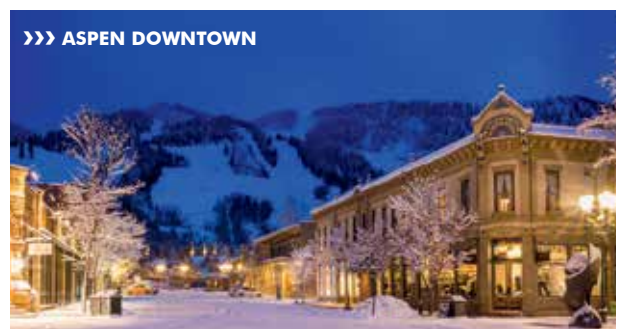
At the IPW, each delegate had at least 30 business appointments scheduled, and that alone made this travel show a busy networking event. Networking continued until late in the evenings, with many official and sponsored events generating thousands of lifetime memories and friendships.

The most impressive event of the show was the Ryan Tedder and the One Republic concert at the famous Red Rocks Park and Amphitheatre. The American Musical Journey, a new promotional

campaign launched by the Brand USA and US Travel Association, was presented at its best.

In 2019, from June 1st to 5th, the city of Anaheim will host the IPW again. Preparations for that travel show are under way, with exhibitor registration already open. With the help and support of regional and national tourism organizations, Disney and Universal studios, Anaheim promises to deliver a travel show more fantastic than any IPW before.

All interested in attending the IPW 2019 should contact Goran Rihtarić at VisitUSA Croatia: info@visitusacroatia.com, or Nina Čerkez at the US Commercial Service, IPW IAC: Nina.Cerkez@Trade.Gov.



>>> ASPEN DOWNTOWN



>>> MR. GORAN RIHTARIĆ



>>> VAIL RESORTS

THE INVISIBLE FORCE FOR YOU ...IN CROATIA!

DB Schenker is the world's leading global logistics provider — we support industry and trade in the global exchange of goods through land transport, worldwide air and ocean freight, contract logistics and supply chain management. Integrated logistics resides at the world's most important intersections, where the flow of goods creates an effective link between carriers. Our value-added services ensure the flow of goods continues seamlessly and supply chains stay lean and optimized for success. Our business holds top positions in automotive, technology, consumer goods, trade fair logistics, special transports, and special events logistics. About 2,000 locations around the world, more than 72,000 employees worldwide, 100,500 thousand shipments in European land transport, more than 1,300 thousand t of exported air freight volume, more than 2,200 thousand TEU of exported ocean freight volume. In 1995, Schenker Eurocargo Representative for Croatia was founded with 6 employees in Zagreb. On May 1, 1996, the representative office was converted into a national company Schenker Eurocargo d.o.o. Today we are Schenker d.o.o. located in Zagreb - Rugvica, with over 100 employees. Efficiency and high standards are the key to your success and ours. At Schenker, we have the expertise to manage your logistics and transport needs, all from one place. Whatever the size and nature of your business, and however complex your operations, we'll take care of your logistics by road, rail, air and ocean.

PRODUCTS

LAND TRANSPORT

DB Schenker's land transport products and services cover an extensive network. Get the reach you need to stay ahead of the competition with our range of quality land transport solutions.

Whether you need road transport, rail transport, or both, our land shipping solutions will get your shipments wherever they need to be, punctually and reliably. It doesn't matter if you need a single parcel shipment or want us to manage your entire surface supply chain. Our land transport fleet can move any goods to any location.

Our freight shipping products have ensured the success of millions of ground shipments. With a track-record for quality and timely transportation, your products will be in safe hands.

OUR LAND TRANSPORT PRODUCTS:

>> PARCEL

No matter the size of your shipment, DB Schenker is committed to getting it where it needs to go. With DB SCHENKERparcel, we handle your parcel delivery like any other major freight shipment — thoroughly and professionally.

>> SYSTEM FREIGHT

The DB SCHENKERsystem monitors your groupage shipment from door-to-door. Our lead time transparency and performance reports keep you in the loop every step of the way. With an electronic proof of delivery system and other electronic status updates you can enjoy a simple and seamless groupage shipping experience.

>> PART & FULL LOADS

DB SCHENKERdirect provides top-of-the-line direct delivery for major shipments of all shapes and sizes. Here's how we meet your direct shipment demands.

If you're looking for direct freight deliveries via land transport, look no further than DB SCHENKERdirect. Our fast and flexible solution provides haulage for major shipments without reloading or terminal handling.

>> MULTIMODAL SOLUTIONS

Every logistics expert knows that there is no such thing as a one-size-fits-all mode of transportation. We serve clients with a broad range of multimodal customer solutions – from conventional rail forwarding to intermodal, from standard loads to special transports, from heavy goods to high value, from North to South and East to West, from normal gauge to wide gauge, from seaport to railport, from semi-trailer to roll-trailer, from China to Europe – environmentally friendly.

You want to make your customer happy earlier? Use our time definite options Premium 10 and Premium 13 in addition to DB SCHENKERsystem premium for better planning as well as streamlining of production process on your client's side. All across Europe!

DB Schenker's extensive land transport network operates from 720 branches, across 36 European countries, making us the number one choice for your system freight shipping/LTL needs. You can choose between two easy-to-use products that are standardized across Europe:

DB SCHENKERsystem and DB SCHENKERsystem premium. DB SCHENKERsystem is the best solution if you want to move your freight fast and with high reliability throughout Europe. If speed is crucial, DB SCHENKERsystem premium is the solution for European companies: You will be able to use the fastest road network and take advantage of industry leading reliability - with performance guarantee!

OUR BUSINESS



AIR FREIGHT

DB Schenker is a market-leading air freight provider with an extensive, global network. Our advanced, integrated shipping solutions ensure your cargo is transported to its destination, anywhere in the world.

The DB Schenker air freight network covers 700 locations in 130 countries. Our team has a track-record of more than a million tons of successful air cargo deliveries every year. In fact, we are a strong partner to over 700,000 customers – customers like you.

Enjoy the peace-of-mind of working with one of the world's leading air freight forwarders. With a wide range of first-class airlines, delivery speeds, and affordable air delivery rates to choose from, it's easier than ever to coordinate your cargo shipments and keep things moving.

» GENERAL AIR FREIGHT PRODUCTS

- DB SCHENKERjetcargo first - Express Delivery for Rush Shipments
- DB SCHENKERjetcargo business - The Standard for Express Shipments
- DB SCHENKERjetcargo economy - The Budget-Friendly Option for Less Urgent Shipments
- DB SCHENKERjetcargo special - A Tailored Option for Your Air Cargo Needs

OCEAN FREIGHT

DB Schenker's ocean freight ships more than 5,500 containers a day to ports all around the world, making us a top forwarder for your ocean freight shipments.

At DB Schenker, our ocean freight forwarding products facilitate the global relationships of more than 700,000 customers, across 130 countries. Wherever you need your shipments to go, our innovative solutions form the bridge to your sales and procurement markets. Consistent, reliable sailings ensure that your ocean freight shipments always reach your customers in a timely manner.

The DB SCHENKERocean product range offers a variety of services to meet your ocean supply chain needs. Each product has been developed to meet your high standards for comprehensive door-to-door transport services, and everything in between.

- DB SCHENKERcomplete – FCL (Full Container Load)
- DB SCHENKERcombine - LCL (Less than Container Load)
- DB SCHENKERprojects
- DB SCHENKERSkybridge (Combined air and sea traffic)

CONTRACT LOGISTICS

DB Schenker is one of the leading and fastest growing global logistics service providers. With our innovative industry solutions and worldwide consistent first class operations, we are and we will be the supply chain partner of choice for the best companies globally. Managing supply chain logistics is a complex process. At DB Schenker, we serve as a contract logistics partner for businesses across all key markets. Our worldwide network covers more than 750 locations in over 50 countries with a total warehouse space of more than 8.0 million square meters.

Whatever your industry, our contract logistics solutions add value to your supply chain management process. We cover all stages of the supply chain – from supplier to customer delivery from reverse logistics to aftermarket support in different industries.

We're also committed to investing in the future. We actively drive innovation and digitalization to bring today's ideas to tomorrow's unique abilities.



**SCHENKER d. o. o. Dugoselska cesta 5,
10370 RugvicaCroatia, phone: +385 1 2480 900,
fax: +385 1 2480 970, info.hr@dbschenker.com**



>>> MR. VUKASOVIĆ



>>> MR. MARKOVIĆ

needs. Consider, for example, banking, which had not changed much in 100 years, but has changed completely over the last couple of years in adjusting to new technologies, new challenges, and new generations of tech-savvy customers that don't use cash, don't want credit cards, don't go to branches, that don't feel any special connection with any banking brand, individuals very open to using the financial services of Amazon, Google, or Apple. What does that mean for business? Well, it means that old, classic, traditional (call them as you wish) business models are on their way out. Just how much our social and business landscape continues to change on a daily basis is fascinating. It's enough to look at what happens in just one internet minute: 187 million e-mails, 18 million texts, 38 million WhatsApp messages, and 481,000 Tweets are sent out, 4.3 million videos are viewed on YouTube, 266,000 hours of Netflix watched, 973,000 Facebook logins, 3.7 billion Google searches, 375,000 apps downloaded, over 860,000 dol-

report

DIGITAL TRANSFORMATION AS THE KEY TO SUCCESS IN THE MODERN AGE

By Igor Vukasović, Corporate Communication Manager, Addiko Bank,
Relja Marković, Digital Transformation and Application Development Managing Director, Addiko Group

"GOTTA FIND ME A FUTURE, Move out of my way, I want it all, I want it now" sang Freddy Mercury in one of Queen's timeless songs released 30 years ago. These lyrics perfectly describe today's consumer, once a passive recipient, but today an active co-creator with growing demands. Demands that organizations need to take seriously in order to remain relevant.

It doesn't matter if we're talking about the Baby Boomers who gained their formative experiences by watching the moon landing, people in love with TV and immersed in the hippie-Woodstock era, Generation X who followed the fall of the Berlin Wall, supported Live Aid and encountered "modern" technologies in the form of a 5 kg mobile phone, Generation Y, popularly known as the Millennials who were affected by 9/11, seduced by reality TV, shaped by Googleization and the emergence of social media, or Generation Z who are "defined" by the smartphone evolution and Facebook revolution, WikiLeaks, and the ever-present intangible cloud.

These generations differ in many ways – personal preferences, consumer habits, perception of status symbols, and the ever-increasing speed of switching to something new and the shorter lifespan of that novelty. However, at the same time, they all want more, they want it faster, they want it better, and above all – they expect a seamless user experience that directly corresponds to their

lars spent online, and so on, and on... All this took place while you were reading these few lines, which all supports the notion of the "Change Pace Paradox", which says that change has never been this fast before, and that it will never again be as slow as it was.

Data growth has outpaced our ability to consume it and we cannot go forward perceiving the future linearly when it's growing exponentially. Especially considering IBM's projections that the digital universe will be 40 times bigger by 2020. Not 4 times, but 40 times. New times mean new rules and require a new game plan with the future belonging to those who create it. All this presents businesses with a big challenge, but those that want to see themselves moving forward actually have no choice - to change or not to change, that's no longer the question.

We live in a digital world and it doesn't matter how large or small an organization is, but how agile and aware it is of the need for change. If they don't realize how to take advantage of the opportunities that new technologies bring, 40% of businesses will unfortunately cease to exist in a meaningful way in 10 years, as stated by Cisco's CEO John Chambers back in 2015. You may or may not agree with this, but the countdown has begun, and the question is now how prepared some are for the transformation that lies ahead. According to the MIT Sloan Management Review, 78% of respon-

AMCHAM CROATIA 20TH ANNIVERSARY

October 17, 2018 - Croatian National Theater

GOLD SPONSORS

WOLF THEISS *abbvie*
Zagreb Branch

SPONSORS



dents see digital transformation as the key for the future of their business. The Vanson Bourne analysis showed that 80% of organizations are afraid that should they fail to transform, they will be left behind. Gartner's CEO Survey confirmed that in 56% of cases, profit growth was based on digital developments, with 80% of participants of the PwC's Digital IQ 2017 pinpointing opportunity to digitize as a critical part of the innovation process. It seems that digital transformation has in recent years become everyone's favorite buzzword, one attributed with special powers, which with the speed of light goes through McKinsey's 4Ds of digital transformation making a business instantly successful. The hard truth is that digital transformation is extremely complex. Depending on what research you look at, it's either 2/3 or 8/10 of digital transformations that don't make it, which means you have a better chance of winning at roulette. Keeping those odds in mind, why would anyone attempt it? Because it's not an option, but a necessity. The organizations that are not willing to try have already lost. They just don't know it yet.

Past glory doesn't guarantee future success, and ignoring the fact that the world is evolving with digitalization in the driving seat will have fatal consequences for out-dated business models. There is no such thing as an organization that is too big to fail anymore, only the one that is too slow to act, and the one unfortunately too inert to survive. The digital landscape is constantly changing, and if you think some organizations won't be in jeopardy tomorrow, just like they are on top today, then think back on Blockbuster, Blackberry, Kodak, Nokia... Now rethink whether transformation is necessary. Still a "no"? Well, then we guess survival is also optional.

In 2018 AmCham Croatia celebrates 20 years of operations in Croatia. 20 years of developing business opportunities and contributing to a strong and competitive national business environment as well as growing transatlantic cooperation.

Following a tradition observed in other European countries, in December 1998, 20 companies and individuals gathered and founded AmCham in Croatia. Since then, AmCham has been a meeting place of leading international companies. American companies doing business in Croatia, international companies coming from more than 20 countries as well as Croatian companies en-

gaged in international trade and investments all contribute to a more competitive Croatia.

Today, AmCham is the leading international business association representing more than 220 companies which employ more than 70,000 people in Croatia. Last year, we organized 77 events (62 our own), 65 committee meetings, and 33 policy meetings with government representatives.

The gala celebration of the 20th anniversary will take place at the Croatian National Theater in October.



Američka gospodarska komora u Hrvatskoj
American Chamber of Commerce in Croatia

CORPORATE

COADRIA D.O.O.

STROSSMAYEROVA 16, 51000 RIJEKA

PHONE: +385 51 334 456

INFO@COADRIA.COM

HTTPS://COADRIA.COM/

CONTACT PERSON: MARIO GALJANIĆ

CONSULTANT / TECHNICAL SALES MANAGER

MGALJANIC@IOLAR.COM



With a client-centric and business-outcome perspective, we are completely focused on data technologies to create solutions that bring efficiency, security, and scale to our clients. We evaluate every client's unique needs before recommending architectures and technologies. Throughout the years, we have partnered with regional leaders based on two simple criteria: capability and usability.

We deliver in-depth expertise in enterprise data warehousing (EDW), streaming low-latency data collection, in-memory processing, parallel processing, and predictive and prescriptive analytics. We serve some of the world's largest companies across all major industries and focus on innovation and implementation of robust solutions to handle the variety, velocity, and volume of data you need to be a leader.

We will provide you leadership and guidance to keep you ahead of the competition.

SCHENKER D. O. O.

DUGOSELKA CESTA 5, 10370 RUGVICA

PHONE: +385 1 2480 900

FAX: +385 1 2480 970

INFO.HR@DBSCHENKER.COM

WWW.SCHENKER.HR

CONTACT PERSON: MR. SAŠA BALETA, DIRECTOR



DB Schenker is the world's leading global logistics provider — we support industry and trade in the global exchange of goods through land transport, worldwide air and ocean freight, contract logistics, and supply chain management. Integrated logistics sits at the world's most important intersections, where the flow of goods creates an effective link between carriers. Our value-added services ensure the flow of goods continues seamlessly and supply chains stay lean and optimized for success. Our business holds top positions in automotive, technology, consumer goods, trade fair logistics, special transports, and special events logistics. We have about 2,000 locations and more than 72,000 employees around the world.

With six employees in Zagreb, in 1995 the Schenker Eurocargo representative office for Croatia was founded. On May 1, 1996, the office became the national company Schenker Eurocargo d.o.o. (Llc.).

Since then, Schenker d.o.o. in Croatia has grown significantly, to having more than 100 employees, thus having become a leading logistics partner in Croatia and the region. We are able to provide transport solutions to customers with very different requirements and needs quickly and efficiently in the sector of road, air, and sea transport. Through the strong network of our worldwide branch offices, we are able to provide a logistic service for the organization of fairs, congresses, concerts, and various cultural-artistic events around the world.

Schenker Croatia is part of this large global network, where daily lines cover Croatia, Europe and beyond.

CORPORATE

ZAGREBAČKA PIVOVARA D.D.

ILICA 224

10000 ZAGREB

PHONE: +385 1 3900 102

FAX: + 385 1 3774 639

WWW.ZAGREBACKAPIVOVARA.HR

CONTACT PERSON: ALINA RUŽIĆ,

CORPORATE AFFAIRS MANAGER, CROATIA AND BIH,

ALINA.RUZIC@MOLSONCOORS.COM



Zagrebačka pivovara (Zagreb Brewery) was founded in 1892. During its century-long tradition of beer making, the company has grown into Croatia's leading brewery. Since 2012, it has been owned by Molson Coors, one of the world's leading brewery industries.

The leading producer of beer in the domestic market, Zagrebačka pivovara bases their progress on a clearly established business strategy, which is in harmony with sustainable development principles.

The product range of Zagrebačka pivovara consists of Croatia's best-selling lager - Ožujsko pivo, Ožujsko Rezano, non-alcoholic beer Ožujsko Cool, refreshing flavored beers, royal dark lager Tomislav, a special winter beer with an artistic spirit Božično pivo, Nikšičko beer, German premium beer Beck's, noble premium beer Stella Artois, top-quality Czech beer Staropramen, Czech beer Branik, German beer Löwenbräu, the world-renowned Corona, and unique beers Leffe, Hoegaarden, Blue Moon, Worthington's White Shield, as well as Miller Genuine Draft and Bavaria Premium Pilsner.

SMALL BUSINESS

HP PRODUKCIJA D.O.O.

BRANIMIROVA 4

10000 ZAGREB

PHONE: +385 1 4981 217

RACUNOVODSTVO@HPPRODUKCIJA.HR

WWW.HPPRODUKCIJA.HR

CONTACT PERSON: DOMAGOJ FRANK, DIRECTOR,

DOMAGOJ.FRANK@HPPRODUKCIJA.HR



HP Production LLC is 100% owned by the Croatian Post and operates evotv – the only digital terrestrial pay TV service in Croatia, and the world's first commercial pay TV network that uses DVB-T2 – the second generation of digital terrestrial television. Our network has 94% population coverage, meaning that you can take evotv anywhere, connect to a terrestrial antenna and use the service, without the need for internet connectivity or telephone lines.

We take special care about the flexibility of the service. Evotv users can create their own unique TV channel set-up by choosing between six thematic program bundles, as well as premium content options such as HBO and Cinemax, subscription video on demand, and various interactive services. It is also the only pay TV service that offers prepaid as the simplest method of payment without any contract binding.

What do you get when you combine future thinking, innovation and leadership?



SCHOLARSHIPS
AVAILABLE
**APPLY
NOW!**

A prestigious American MS program in Service Leadership and Innovation

Designed for a broad array of professionals who aim to acquire advanced knowledge and skills in leadership

- Proficient knowledge of English is required
- Internationally recognized American degree
- American professors
- Scholarships available – apply now!

☎ +385 1 643 9100 ✉ ms@croatia.rit.edu © www.croatia.rit.edu

R·I·T
Croatia

TOP TRENDS TAKING OVER THE INDUSTRY OF MICE TOURISM

By Mariela Katić-Kuredža, Svpetrvs Hoteli d.d.



THE MICE – Meetings, Incentive, Conferences, and Exhibitions – industry is one of the major drivers within the tourism industry, one that has experienced tremendous growth these past years. The global MICE industry is gaining popularity worldwide, owing to the increase in frequency of the various types of events and meetings being organized globally, growth in business travel, a rise in disposable incomes, and the rapid growth of the tourism and hospitality sectors. The MICE sector generates millions

in revenue worldwide, and its future looks bright as demand for meetings, incentives, congresses, and events is still on the rise. Today, one of the greatest challenges that MICE hotels face is retaining a share in the increasingly competitive marketplace.

Experienced entrepreneurs and true experts when it comes to the MICE industry, Waterman is predicting a few trends that will shape the future of business travel. Based on the years-long experience with MICE tourism at Waterman Svpetrvs Resort and hosting one of the most important annual gatherings of management of one of the world's largest travel industry companies – "Thomas Cook", there are a few important findings to be pointed out. The latter points are perceived as the key factors which will definitely have a huge impact on shaping the future of business travel.

TECHNOLOGY

Technology plays a vital role in MICE business growth as many corporations adopt e-conferences as a substitute for face-to-face meetings and conferences. However, the use of tele-seminars and virtual meetings to eliminate travel expenses may also prove to be a significant growth opportunity in the future. Furthermore, nowadays we are talking about conferences in which there can be as many people inside the room as outside of it, that is attendees that are thousands of miles away.

EXPERIENCE

When talking about leisure travel, we usually travel to discover new places, to expand our interests, to bond with our travel partner, or simply – to meet new people. The key motives of business travel are pretty much the same. We travel to widen our knowledge, to learn more about our points of interest, to bond with our colleagues and key customers (interaction & networking), and finally, to close

business deals. It is extremely important to nurture the business model that enables you to accomplish the above-stated goals in the smoothest way possible, and therefore use the benefits of uncovering new opportunities that wouldn't arise otherwise. In any case, adding layers to personalized services is essential if you really want the attendees of a congress or convention to feel special, and bring their experience to another level.

FLEXIBILITY AND PERSONALIZATION

To successfully attract MICE business, hotels need to be agile and flexible in both services and facilities in order to respond to new demands. Team building has made a comeback in recent years. The requirement for traditional boardroom style conference rooms is also changing. Lately, event organizers prefer new meeting approaches such as outdoor spaces, innovative seating arrangements, or cozy spots for smaller gatherings. It is also important to stress the importance of leisure, a tendency to successfully mix leisure and business travel.

CONSTANTLY ADAPTING TO CHANGING NEEDS

In past times, event planners based their choice of location on various factors such as cost, quality and quantity of available accommodation, access to and overall attractiveness of the location. Nowadays, selection depends on connectivity and technology as well as the



quality of the experience that's offered in the facilities and surrounding area. Namely, the aforementioned bleisure has played a very important role at Waterman, ever since we managed to reconcile these two seemingly incompatible hemispheres of travel. Experience in business travel has proven that business travel guests are also often very interested in leisure facilities. Namely, bleisure can be seen as the key selling proposition for companies that manage to reconcile these two different traveller groups. This is why some companies offer diverse services, from basic venue rental to all-inclusive bleisure packages and also why much effort has been made to present the local "cuisine" as one of the key differentiating factors.

AUTHENTIC TOUCH

As has already been stated, it is extremely important to spice up your international event by adding the local touch. Waterman started with local customs such as traditional dances, to valorizing local and island cuisine. No matter how general your offer has to be, the customer is eager to experience a little bit of you, a little bit of the local lifestyle, because this is the missing piece of the puzzle that differentiates your brand from the highly competitive market. It's no longer enough to only offer space and comfort. In order to stand out, one has to offer a premier service and packages designed to cater to each client's need.

A STRONG ONLINE PRESENCE

No matter what you do, no matter what size your business is or what industry it belongs to, having a strong online presence is a crucial component of any marketing strategy. It is vitally important to constantly update the content on your website, create buzz on your social media platforms, and even share your stories and news on industry relevant websites, including online travel magazines or any other online platform your prospective customers may find interesting. Moreover, it is advisable to put a lot of effort into documenting your marketing content. No matter which type of social media you use, it is very important for you to document your content and share it with your audience, because this is one of the ways of creating a more meaningful and powerful bond with your customers and nurturing brand loyalty.

MARK YOUR CALENDARS

>>> Power Breakfast with Minister Marko Pavić

September 11 - Esplanade Zagreb Hotel

Minister Pavić will present Government's Active Employment Policy Measures and share his view on the way Croatian labor market can fully compete on the EU Single Market.

>>> AmCham Co-organized Event with Enterprise Investors

September 27 - Esplanade Zagreb Hotel

AmCham is organizing another executive event with the leading CEE focused private equity fund

>>> AmCham Croatia 20th Anniversary

October 17 - Croatian National Theater in Zagreb

AmCham Croatia is celebrating 20 years of operations in Croatia, developing business opportunities and contributing to a strong and competitive national business environment as well as growing transatlantic cooperation.

PATRON MEMBER

KONČAR - ELEKTROINDUSTRIJA D.D.

FALLEROVO ŠETALIŠTE 22, HR-10000 ZAGREB

PHONE: +385 1 3655 555

FAX: +385 1 3667 602

INFO@KONČAR.HR

WWW.KONCAR.HR/EN/

CONTACT PERSON: IVAN TOMŠIĆ,

DEPUTY MEMBER OF THE MANAGEMENT BOARD,

IVAN.TOMSIĆ@KONCAR.HR

Business activity of KONČAR Group is the production of equipment and facilities for generation, distribution and transmission of electrical energy, as well as electric traction and industry.

Nowadays, KONČAR consists of 16 dependent companies and 1 affiliated company, and half of income is in export.

Business Areas of KONČAR Group:

- power generation
- power transmission and distribution
- electric traction
- other

Production Program of KONČAR Group includes:

- electric power plants
- rotating machines
- transformers
- switchgear
- electric vehicles and traction equipment
- information and communication technology

Over the years KONČAR has delivered products to more than 100 countries on all continents but mostly to the countries of the European Union.

In accordance with the market demands, the future of KONČAR is based on our own know-how, modern facilities, educated employees and corporate social responsibility.

KONČAR

PODRAVKA WINS RECORD 19 SUPERIOR TASTE AWARDS – THE MOST DISTINGUISHED FOOD INDUSTRY REWARD IN THE WORLD



This year yet again, Podravka recorded significant success at an international quality assessment event, receiving 19 Super Taste Awards, the most distinguished food industry reward in the world. This year's success surpassed last year's, which was marked by 18 awards, again confirming these products' excellence of taste in their categories. In addition, as many as 7 Podravka products received maximum marks, 3 STA stars, which is the highest number since Podravka has been applying to this international quality assessment. In addition to winning 3 STA stars, Podravka's Lemon and Lime Tea and Urosal Bearberry Tea also won crystal awards, which are given to products that have been awarded with the highest STA mark for the past 3 years in a row. Vegeta Maestro Smoked Paprika, Podravka Cream of Broccoli and Cauliflower Soup, Lino Lada Gold, Žito – Century Bread with Spelt and Chia Seeds, and Žito Buckwheat with Walnuts also won 3 STA stars.

Apart from that, the Superior Taste Award was this year presented to Vegeta Natur, Eva Fillets in Olive Oil, Mirela Sardines in Vegetable Oil, Salut, Žito Walnut Bread, Eva Sardines in Vegetable Oil, Podravka Alpine Soup, Dolcela Brownies, Corned Beef, 1001 CVET Hot Ginger Tea with Lemon, 1001 CVET Bio-tea for Babies, and 1001 CVET Mountain Herb Tea.

The Superior Taste Awards are awarded to those products which successfully pass blind tests conducted by a jury composed of globally renowned chefs and sommeliers. Particular attention is paid to evaluating product taste, aroma, texture, and appearance.

Since 2008, Podravka has been participating in the Superior Taste Award competition and has been winning an increasing number of awards year after year for the quality, taste, and design of its products. From 2008 to 2018, Podravka products were presented with 110 Superior Taste Awards.

DHL AND CRANFIELD SCHOOL OF MANAGEMENT REPORT: E-COMMERCE IS TRANSFORMING B2B

DHL Express, the world's leading international express service provider, has released a white paper with the Cranfield School of Management that investigates the current trends and significant potential

of the international e-commerce landscape for business-to-business (B2B) companies. The paper provides a practical guide to specific digital features and strategies used by businesses that are developing a cross-border e-commerce offering and presents a framework for companies to better understand and benchmark their own level of e-commerce development. E-commerce is radically transforming the way in which B2B companies operate and opening up new market opportunities around the globe, while simultaneously challenging many established companies to keep up with more agile newcomers. To compete in this changing market environment, B2B companies are also having to change their supply chains, becoming more transparent, streamlined, responsive, and flexible. DHL Express is very well placed to help industrial companies more actively expand into e-commerce. For companies looking to introduce flexibility into their networks and take advantage of the overseas demand that arises, with the launch of an e-commerce offering, we can provide a global network that makes door-to-door access to overseas markets and a premium service offering possible. This white paper identifies five categories of features that are essential to B2B e-commerce platforms: digital infrastructure, customer experience, customer personalization, seamless integration, and synchronization of logistics. It also offers practical recommendations to companies that wish to further develop their capabilities across these five categories, such as using business intelligence tools to capture better data and enhance customer insights and looking at the supply chains of major retailers for inspiration when developing omni-channel sales networks



SVPETRVS HOTELI CONTINUES TO GROW IN BOTH QUALITY AND SIZE

For the Waterman family, 2018 began earlier than usual, bringing with it a lot of novelties well worth sharing. To begin with, Waterman opened its new conference venue – Waterman Forum, which includes an extra 380 seats. Moreover, the company aimed high when it accepted the opportunity to host an important annual gathering of the management of one of the world's largest travel industry companies (and one of our key business partners) – Thomas Cook. It was nothing short of an honor to be given such an opportunity, and the event left the company with a sense of pride for being able to successfully deliver on this challenging promise, in meeting the needs of 300 true travel experts. The opening of Waterman Forum was, of course, not the only novelty at Waterman Svpetrvs Resort. Other notable news includes the addition

CORPORATE



of 28 accommodation units, more pool suites, and the apartments in the newly built Noa Roko II building. Meanwhile, in Milna, Gava Waterman Milna Resort has slightly changed its layout. In 2018, Waterman's guests will be able to enjoy the brand new outdoor infinity pool while watching the sunset over Milna Bay and sipping cocktails prepared right on the beach. To be more precise,

after their sunset swim, guests can treat themselves to a tasty snack at the new BBQ station while enjoying an evening show at the newly built summer terrace reserved for entertainment and relaxation. Also worth mentioning are the 30 extra accommodation units in the Gava main building, and the improved offer of the Suites & Double Superior Rooms.

A lot of effort has also been put into the Hotel Milna Osam. This adults-only hotel is the proud owner of 43 (4-star) rooms and suites with 18 fully renovated rooms, including top floor deck rooms facing the sea. Moreover, the hotel features a refurbished and extended restaurant area, a brand new gym, and the ISLAND SPA facility.

>>> CROWE HORWATH INTERNATIONAL ANNOUNCES GLOBAL REBRAND OF ALL MEMBER FIRMS



Crowe Horwath International, the eighth largest global accounting network, has announced that the network and its member firms will rebrand. The rebrand will see over 220 member firms globally adopt the name Crowe, reflecting the increasingly integrated and seamless nature of the network as well as its shared values and core purpose. Crowe Horwath International will rename to Crowe Global.

The move will assist in promoting the network's shared knowledge and global resources in response to changing client needs, driven by digitalization and the borderless world of modern business. The change of brand happens shortly after another significant development for the network, the appointment of a new Global CEO, David Mellor, who took over leadership as of 1 April, 2018.

Under the new brand and leadership, Crowe reaffirms its determination to drive forward the profession and increase discussion of audit, tax, risk and consultancy issues at board level globally while retaining its emphasis on market-leading local expertise.

David Mellor, Chief Executive Officer of Crowe Howarth International, comments:

"Our members are consistently recognized for their market-leading expertise and I am proud to say 2017 was no exception. Crowe will thrive in a rapidly changing world through our clear strategic vision, new common brand and the commitment of our members.

"In future, when you see the Crowe brand name, you can be reassured of the first class quality service that our people deliver on behalf of our clients."

Reno Budić, Managing Partner, Crowe Croatia, comments:

„We are proud to be part of a global network which redefines its position on the global rank list every year. Our strategic vision, new brand name and the commitment of our members validates stable growth, continued investment in our people and excellence in our services.“

„We are continuously elevating our standards, we insist on excellence and impeccable quality services. Our global rebranding was a logical and natural step towards unification of our joint changes and challenges while keeping focus and maintaining our profession and successful market position. “

CARLSBERG CROATIA D.O.O.

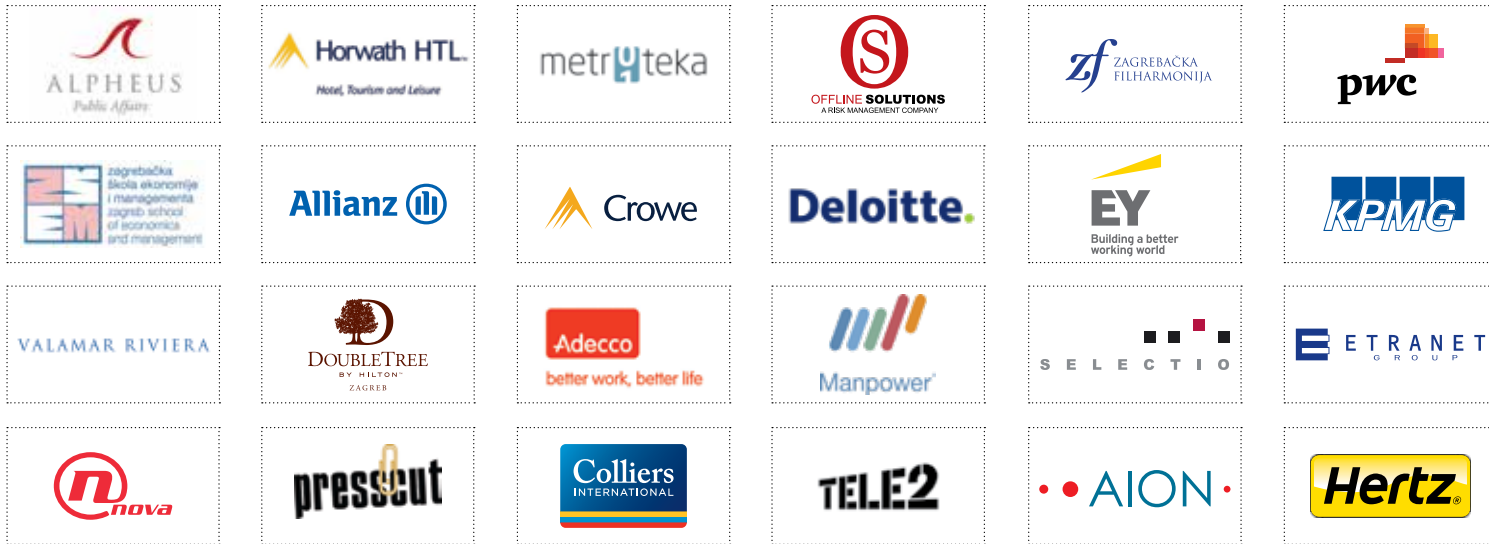


**ULICA DANICA 3
HR-48000 KOPRIVNICA
PHONE: +385 1 6444 805
FAX: +385 1 2404 351
INFO@CARLSBERG.HR
WWW.CARLSBERG.HR**

**CONTACT PERSON: JASMINA POPOVIĆ, HR BUSINESS PARTNER,
JASMINA.POPOVIC@CARLSBERG.HR**

Carlsberg Croatia is a part of the Carlsberg Group, established in Denmark in 1847 by brewer J.C. Jacobsen. Carlsberg Group is one of the leading brewery groups in the world today, with a large portfolio of beer and other beverage brands. The Carlsberg Foundation (one of the world's oldest commercial foundations) continuously govern the brewery to continue the art of brewing, and give back to society by supporting science, art and the humanities. Some have to dig deep to find their purpose. For us it has always been there. We pursue perfection everyday. We strive to brew better beers; beers that stand at the heart of moments that bring people together. We don't settle for immediate gain, when we can create a better tomorrow for all of us. We are brewing for a better today and tomorrow. Our assortment in Croatia consists of international beer brands like Carlsberg, Tuborg, Grimbergen, Holsten and Somersby cider, and local brand – PAN. Carlsberg Croatia's success is founded on its exciting brands, motivated people and close connection to customers and consumers. Carlsberg Croatia combines high quality brands with a strong focus on sustainability. Carlsberg Croatia's brewery, located in Koprivnica, is one of the most modern and best equipped brewery in the region.

Member to Member Discounts



»» CONSULTING

- »» **HORWATH HTL CROATIA - HORWATH I HORWATH CONSULTING ZAGREB d.o.o.**
- 10% discount for consulting services

»» METROTEKA d.o.o.

- 10% discount on our full scope of ISO 17025 accredited calibration
- 10% discount on temperature mapping of pharma/food warehouses and transportation vehicles
- 10% discount on qualification and ISO 17025 accredited calibration

»» POSLOVNA INTELIGENCIJA d.o.o.

- 30% discount for consulting services

»» CULTURE

»» ZAGREB PHILHARMONIC

- 25% discount for purchasing subscription.

»» DISTRIBUTION / LOGISTICS

»» AGS ZAGREB d.o.o.

- 10% discount on domestic and international moves to all members

»» DHL INTERNATIONAL d.o.o.

- 30% discount for international services paid in Croatia, to all members that do not already have contract

»» OVERSEAS TRADE CO. LTD. d.o.o.

- 40% discount for international transportation paid in Croatia
- 20% discount for domestic transportation, to all members that do not already have contract

»» EDUCATION

»» PRICEWATERHOUSECOOPERS d.o.o.

- 10% discount for one-day and two-day open

seminars (PwC's Academy)

- 20% discount on PwC's Mini MBA program
- »» RIT CROATIA

- 10% discount on tuition for all Bachelor of Science and Master of Science programs in Dubrovnik or Zagreb to employees and immediate family of AmCham members

»» SELECTIO KADROVI d.o.o.

- 15% discount on all education and training programs
- 20% discount on program "SELECTIO HR Academy"

»» ZAGREB SCHOOL OF ECONOMICS AND MANAGEMENT

- For details on discounts offered, please contact ZSEM

»» FINANCIAL SERVICES

»» CROWE HORWATH d.o.o.

- 10% discount on selected services

»» DELOITTE SAVJETODAVNE USLUGE d.o.o.

- 2-3 hour free diagnostics meeting relating to the subject of your choice
- 10% discount on Business Process Outsourcing services (book keeping & payroll services)
- 20% discount on all tax services

»» ERNST & YOUNG d.o.o.

- 10% discount on new VAT compliance engagements in the first year

»» KPMG CROATIA d.o.o.

- 10% discount on all bookkeeping& payroll services

»» PBZ CARD d.o.o.

- special benefits and preferential fees for AmCham member companies, their

employees and full-time students of the institutions of higher education.

»» U TURN TAX REFUND d.o.o.

- up to 20% discount on all services

»» HOSPITALITY INDUSTRY

»» ESPLANADE OLEANDER d.o.o. - ESPLANADE ZAGREB HOTEL

- 15% discount on published room rates and food and drinks consumed in the hotel restaurant and bar
- 25% discount on rental of meeting rooms
- Complimentary upgrade to a higher room category (upon availability, excluding presidential suite) and glass of sparkling wine per person during lunch or dinner

»» HOTEL DUBROVNIK d.d.

- 15% discount on published room rates
- 30% discount on rental of meeting rooms
- Complimentary upgrade to a higher room category (upon availability)

»» HUP ZAGREB d.d.

- Various discounts offered at the following hotels in Zagreb:
- The Westin Zagreb hotel • Sheraton Zagreb Hotel • Four Points by Sheraton Panorama Zagreb • Hotel International • Hotel Jadran

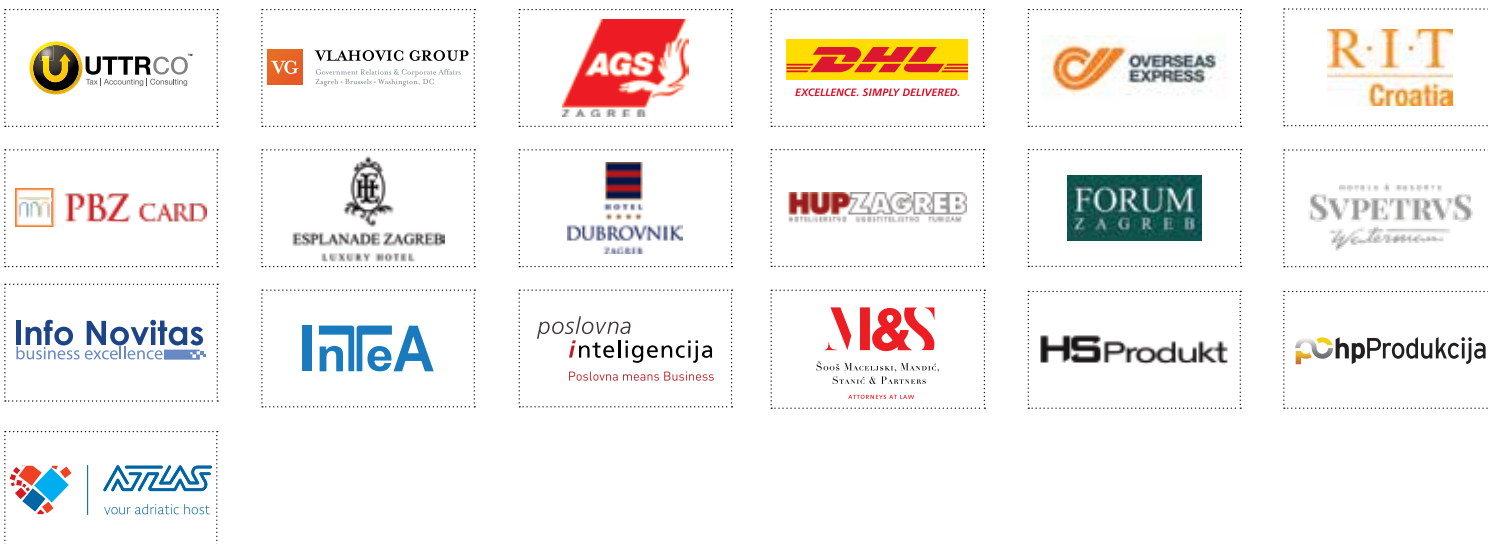
»» RORAIMA 5 d.o.o. - FORUM ZAGREB

- 25% discount on rental of meeting rooms

»» SUPETRUS HOTELI d.d.

- 15% discount on published room rates at: Waterman Svpetrvs Resort - The Residence - Hotel Osam Adults Only - Waterman Beach Village Mobile Home Bungalows - Waterman Milna Resort - Waterman Milna Hotel & Marina

»» VALAMAR RIVIERA d.d.



- 5-10% discount on offered prices for MICE business in all Valamar Hotels

»» **ZAGREB CITY HOTELS d.o.o.**
(DOUBLETREE BY HILTON ZAGREB)

- 15% discount on published room rates
- 30% discount on rental of meeting rooms
- Complimentary upgrade to a higher room category (upon availability)

»» **HUMAN RESOURCES**

»» **ADECCO d.o.o.**

- 15% discount for Search & selection
- 10% discount for Assessment centre and Technical payroll

»» **MANPOWER d.o.o.**

- 20% discount for Search & selection
- 15% discount for Assessment centre (through/ with) Career Harmony and Technical payroll

»» **SELECTIO KADROVI d.o.o.**

- 20% discount on the price of Employer Partner certification
- free basic HR Audit for new clients

»» **INFORMATION TECHNOLOGY**

»» **ETRANET GROUP**

- 10% discount for card products and loyalty solutions and infrastructure

»» **INFO NOVITAS d.o.o.**

- 10% on all ICT services, all self-made IT software solutions, custom development IT services, education and project managing, Infinity platform licenses and implementation

»» **INTEA**

- 10% discount on BALDOR motors, drives and motion products; SENA Bluetooth products;

Axeon industrial ethernet switches, media converters and serial device servers

»» **INSURANCE**

»» **ALLIANZ ZAGREB d.d.**

- For details on discounts please contact Allianz Zagreb

»» **LEGAL SERVICES**

»» **ODVJETNIČKO DRUŠTVO ŠOOŠ MACELJSKI, MANDIĆ, STANIĆ & PARTNERI**

- 35% discount on legal services to AmCham members

»» **MANUFACTURING**

»» **HS PRODUKT d.o.o.**

- 20% discount on all products from assortment

»» **MEDIA/PUBLISHING**

»» **HP PRODUKCIJA d.o.o.**

- Special discounts on EVO TV Offer

»» **NOVA TV**

- 23% discount on 6 month OYO Subscription
- 35% discount on 12 month OYO Subscription

»» **PRESSCUT d.o.o.**

- 25% discount on monthly fee for media monitoring of all types of media in Croatia, Serbia, Slovenia, Macedonia, Montenegro and Bosnia and Herzegovina

- 15% discount on written translations

- extra 5% discount for every 10th translation

- special offers for Daily or Weekly Media Reports in English tailored to your needs

»» **NEWS SUBSCRIPTION**

»» **ALPHEUS**

- 10% discount on all Alpheus inSight subscription models' annual fee

»» **VLAHOVIĆ GRUPA**

- 25% discount on yearly subscription for publication VG Intelligence

»» **REAL ESTATE**

»» **COLLIERS ADVISORY d.o.o.**

- 10% discount on all services

»» **RISK MANAGEMENT**

»» **OFFLINE SOLUTIONS d.o.o.**

- 10% discount on specific services

»» **TELECOMMUNICATIONS**

»» **TELE2**

- 30% discount on tariff data packages FIFTEEN GB, TEN GB, SIX GB, THREE GB AND HALF GB with the tariffs RASPALI, ČISTO TRISTO and TOLKO-KOLKO.

»» **TRAVEL / TOURISM**

»» **ANTERRA d.o.o. /**

HERTZ CROATIA FRANCHISEE

- 25% discount on car rental in Croatia and Worldwide

»» **ATLAS d.d.**

- For details on available discounts please contact Atlas.

»» **TRANSLATION SERVICES**

»» **AION d.o.o.**

- 20% discount for written translations special deals for simultaneous and consecutive interpreting and lease of equipment for conference interpreting

PUBLISHER

American Chamber of Commerce
in Croatia

CIRCULATION

1.500 copies per issue

PUBLISHING SCHEDULE

three issues per year
(March, June, September)

DISTRIBUTION

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

ABOUT MAGAZINE

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

RESERVATIONS AND ADDITIONAL INFORMATION

American Chamber of Commerce
Marina Vugrin
Phone: 01 4836 777
Fax: 01 4836 776
e-mail: office@amcham.hr

ADVERTISE IN AMCHAM "NEWS & VIEWS" MAGAZINE

3.000 kn
inner cover - 5.000 kn
back cover - 6.500 kn

1.800 kn
1/2

1.800 kn
1/2

1.000 kn
1/4

1.000 kn
1/4

221 x 271 mm
format with bleed

90 x 240 mm

190 x 115 mm

90 x 115 mm

190 x 60 mm

1/1 page

1/2

1/4

1/4

221 x 271 mm
format with bleed

1/1 page format without bleed: 215 x 265 mm

• VAT not included
• Sponsored article - same pricing as advertising
• Non-members pricing – base price + 50%
• special additional discounts for members

double page - 5.500 kn
2/1

436 x 271 mm

flyer insert
A4
3.000 kn

Printing preparation

Prepared ads can be delivered on CD or by e-mail. Ads should be in TIFF (300 dpi) or EPS format, in 1:1 ratio - according to above dimensions, in CMYK color model, fonts converted to curves.

WEBSITE ADVERTISING

www.amcham.hr

- advertising price is for a period of one quarter (3 months)
- VAT not included
- Non-members pricing – base price + 50%
- Banners should be in .jpg format.

For additional information, please contact: Marina Vugrin - office@amcham.hr

PRICE	170x120 pixels	5.000 kn
-------	----------------	----------

NEWSLETTER ADVERTISING

Chamber's Newsletter is sent every week to 1500 e-mail addresses of senior management of AmCham member companies and other business partners, as well as government and international institutions. Available advertising space is limited and on a first-come first-served basis. Non-members pricing – base price + 50%.

- one-time announcement – promotional text (max. 600 characters including spaces) and your company logo or other picture/photo - 750,00 kn + VAT
- Newsletter sponsor – your logo published in every Newsletter in the period of two months (4 issues) – 2.000,00 kn + VAT

For reservations and any additional info, please contact:
Marina Vugrin - office@amcham.hr



ADVERTISING / PR

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

AGRICULTURE

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

ASSOCIATION

- 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 'Nikola Tesla - Genij za budućnost'
- Udruga za istraživanje i razvoj ODAS

AUTOMOTIVE

- Grand Auto d.o.o.
- LMG Autokuća d.o.o.
- 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.
- Energo-data 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.
- Infokorp d.o.o.
- KPMG Croatia d.o.o.
- Maksima Komunikacije d.o.o.
- McKinsey & Company, Inc. Croatia
- Metroteka d.o.o.
- Offline Solutions d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Studio 5 poslovno savjetovanje d.o.o.
- Terrma Capital (Europe) d.o.o.
- TMF Croatia d.o.o.
- U Turn Tax Refund d.o.o.
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations

CONSUMER GOODS

- Atlantic grupa d.d.
- Bioeterica d.o.o.
- Carlsberg Croatia 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.
- Matic 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.
- TOKIĆ d.o.o.
- Vindija d.d. Prehrambena industrija
- Zagrebačka Pivovara d.d.
- Zagrebačke pekarnice "Klara" d.d.

CULTURE

- Zagrebačka filharmonija
- Zagrebačko gradsko kazalište "Komedija"

DEMING

- Piper d.o.o.

DISTRIBUTION / LOGISTICS

- AGS Zagreb d.o.o.
- DHL International d.o.o.
- HP-Hrvatska pošta d.d.
- Overseas Trade Co. Ltd. d.o.o.
- Rhea d.o.o. - UPS Authorised Service Contractor
- Schenker d.o.o.

EDUCATION

- American International School of Zagreb
- RIT Croatia
- Visoko učilište ALGEBRA
- Zagrebačka škola ekonomije i managementa

ENERGY

- General Electric Hrvatska d.o.o.
- MEBU d.o.o.
- 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
- PBZ Card d.o.o.
- Raiffeisenbank Austria d.d. Zagreb
- Splitska Banka d.d.
- VISA Europe Ltd.
- Willis Towers Watson d.d.
- Zagrebačka Banka d.d.

HEALTH CARE

- 3M (East) AG Podružnica RH
- Abbott Laboratories d.o.o.
- AbbVie d.o.o.
- Amgen d.o.o.
- AstraZeneca d.o.o.
- Bayer d.o.o.
- Becton Dickinson Croatia d.o.o.
- Biomedica dijagnostika d.o.o.
- Bolnica za ortopediju i rehabilitaciju "prim.dr.Martin Horvat" Rovinj
- Eli Lilly (Suisse) S.A. - Predstavništvo u Hrvatskoj
- Fresenius Medical Care Hrvatska d.o.o.
- GlaxoSmithKline d.o.o.
- Johnson & Johnson S.E. d.o.o.
- Medical Intertrade d.o.o.
- Medtronic Adriatic d.o.o.
- Merck Sharp & Dohme d.o.o.
- Mylan Hrvatska d.o.o.
- Novartis Hrvatska d.o.o.
- Oktal Pharma d.o.o.
- Olympus Czech Group, s.r.o.

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

HOSPITALITY INDUSTRY

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

HUMAN RESOURCES

- Adecco d.o.o. za privremeno zapošljavanje
- Benefit Systems d.o.o.
- International Workers Group d.o.o.
- Manpower d.o.o.
- SELECTIO Kadrovi d.o.o.

INFORMATION TECHNOLOGY

- Adacta d.o.o.
- Bisnode d.o.o.
- Burza d.o.o. - web.burza
- Cisco Systems Hrvatska d.o.o.
- Coadria d.o.o.
- Diverto d.o.o.
- ESKA d.o.o.
- Etranet group d.o.o.
- FORTINET B.V.
- Fractal d.o.o.
- Google Hrvatska d.o.o.
- Hattrick-PSK d.o.o.
- Hewlett-Packard d.o.o. - Hewlett Packard Enterprise
- HP Computing and Printing d.o.o.
- HP produkcija d.o.o.
- IBM Hrvatska d.o.o.
- IDEA Studio
- IN2 d.o.o.
- INFINUM d.o.o.
- Info Novitas d.o.o.
- Infosistem d.d.
- INsig2 d.o.o.
- Microsoft Hrvatska d.o.o.
- Oracle Hrvatska d.o.o.
- Poslovna Inteligencija d.o.o.
- Printec Croatia d.o.o.
- SPAN d.o.o.
- Synnefo sustavi d.o.o.
- TIS Grupa d.o.o.

INVESTMENT

- Adriatic Capital Partners d.o.o.
- Alternative Invest d.o.o.
- Nova europska ulaganja d.o.o.

LEGAL SERVICES

- Batarelo Dvojković Vuchetič odvjetničko društvo d.o.o.
- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica

Zagreb

- Marohnić, Tomek & Gojić d.o.o.
- Odvjetnica Sanja Artuković
- Odvjetnički ured Darko Markušić
- Odvjetnički ured Marija Pujo Tadić
- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.
- Odvjetničko društvo Glinska & Mišković d.o.o.
- Odvjetničko društvo Kallay & Partneri d.o.o.
- Odvjetničko društvo Ravlić & Šurjak d.o.o.
- Odvjetničko društvo Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Vukmir i suradnici
- Odvjetničko društvo Župić i partneri d.o.o.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- ZMP IP d.o.o.
- Žurić i partneri odvjetničko društvo d.o.o.

MANUFACTURING

- 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.
- Enikon Aerospace d.o.o.
- HS Produkt d.o.o.
- Intea d.d.
- Končar - Elektroindustrija 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.d.
- VMD Grupa d.o.o.
- Woodsford Grupa d.o.o.

TELECOMMUNICATIONS

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

TRANSLATION SERVICES

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

TRAVEL / TOURISM

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

**Leading international business organization in Croatia
gathering U.S., Croatian and international companies**

REPRESENTING THE VOICE OF BUSINESS COMMUNITY

- ★ **PROMOTING HIGH STANDARDS OF
BUSINESS PRACTICES**
- ★ **PURSuing POLICY ADVOCACY**
- ★ **OFFERING HIGH LEVEL NETWORKING**

AmCham Patron Members

- Abbott • AbbVie • Addiko Bank • Atlantic grupa
- BCG - The Boston Consulting Group • Cisco • Coca-Cola Adria
- Coca-Cola HBC Hrvatska • Ernst & Young • Erste Card Club
- Gavrilović • Hrvatska banka za obnovu i razvitak • Hewlett-Packard
- Hrvatski Telekom • HS Produkt • IBM • Johnson&Johnson • Končar
- McKinsey & Company, Inc. Croatia • Medical Intertrade • Medtronic Adriatic
- Merck Sharp & Dohme • Microsoft Hrvatska • Nexe Grupa • NOVA TV
- Novartis Hrvatska • Offline Solutions • Oracle Hrvatska • Orbico • PBZ Card
- Pfizer • Philip Morris Zagreb • Pliva Hrvatska • Podravka • Poliklinika Bagatin
- PricewaterhouseCoopers • Roche • SELECTIO Kadrovi • Shire • Teknoxgroup Hrvatska
- TELE 2 • Uber Croatia • Willis Towers Watson • Zagreb School of Economics and Management
- Zagreb City Hotels d.o.o. (DoubleTree by Hilton Zagreb)

For a complete list of AmCham Members please visit www.amcham.hr

American Chamber of Commerce in Croatia

Strojarska cesta 22, 10000 Zagreb

Phone: +385 1 4836 777

www.amcham.hr



**20
YEARS**

Američka gospodarska komora u Hrvatskoj
American Chamber of Commerce in Croatia