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IMPRESSUM

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Dear AmCham Friends and Partners,

In the short time since my arrival in September as the new U.S. Ambassador in Croatia, I have been impressed by the strength and professionalism of the AmCham in Zagreb. Indeed, my first public event here was to deliver remarks about the transatlantic economic relationship at your business conference in October, a deliberate choice given the importance of the issue, and the importance of AmCham to the business community in Croatia. I was also honored to participate in your Evening for Safe Steps, which raised over 430,000 kuna for demining activities in Croatia. Your generosity on behalf of your country is commendable.

AmCham is a valuable, effective organization, as your record of achievements throughout 2015 showed. Embassy Zagreb was pleased to add AmCham as a core sponsor of Brown Forum 2015 in April, which focused on IT, to follow up on AmCham’s successful organization of the Prime Minister’s visit to the United States in 2014 for meetings with our IT sector. The event was a great success and once again highlighted the core role AmCham plays in improving the business and investment climate in Croatia.

Congratulations, too, on hiring a full-time policy manager and electing a new board of directors and President. I was pleased to meet and speak to you all at the recent General Assembly kickoff, and extend best wishes to the new board members, and to Berislav, your new President. My Embassy team and I look forward to working with them and with Andrea and the AmCham staff on joint initiatives to advance our shared prosperity.

The Croatian economy is looking brighter these days, but more work remains for Croatia to achieve its full economic potential. There is much to do in the coming year to improve the business environment, and AmCham will play a key role in that effort. AmCham’s year-end initiative to lead a group of Foreign Chambers, in consultation with the World Bank, in developing proposals for the new government on business climate improvement was an auspicious start. We look forward to supporting you in making these reforms a reality.

I look forward to another year of close cooperation in 2016, as we continue to work hand-in-hand with you and your members for a more prosperous Croatia.

Sincerely,

Julieta Valls Noyes

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

December 15, 2015
Dear AmCham members,

I would like to thank you for the great honor and responsibility of being elected AmCham President for the next two years. I have already had the opportunity to collaborate with many of you in the past through various AmCham activities, all of which served to confirm AmCham’s status as Croatia’s leading business association. However, as we are very well aware, there is still plenty of work ahead of us.

My main goal during my tenure will be to further work on positioning AmCham as one of the most beneficial business platforms operating in the country today.

Primarily, this refers to continuing to build networking possibilities. With a large network of members and events of different profiles, AmCham has established itself a valuable platform for exchanging information and discussing common business issues. These issues have often been brought to the attention of relevant government officials, thus motivating discussion and often influencing Croatia’s business environment and economy. This leads me to AmCham’s most important role – as facilitator of cooperation with the government. Through its advocacy and policy work, AmCham is successfully addressing various important issues. When I say AmCham, I mean each of you, AmCham’s members, because you are the ones with the power to use your competencies and experiences to influence and drive positive changes.

Therefore, I encourage you to continue actively participating in AmCham’s work, and to get the most out of this network, as it can help you achieve the goals you have set for you and your business.

I am honored and excited to have been given the opportunity to use my experience and insight to further contribute to the purpose, quality and stability of AmCham operations.

I look forward to our ongoing cooperation, and to finding solutions that are beneficial not just to every AmCham member, but also to our community and the economy as a whole.

Sincerely,

Berislav Horvat, President
Dear AmCham members and friends,

It is my great pleasure to address you at the end of my run as President of AmCham Croatia. The past four years of my two mandates have gone by very quickly and have been marked by quite a few business successes as well as challenges, and even a few historic moments such as Croatia’s joining the EU.

I am very proud that AmCham has strengthened its position as a leading business association in Croatia. Increased focus on advocacy efforts is evident through the number of position papers that AmCham has produced as well as the large number of policy related meetings we have organized with various government officials and other stakeholders. Due to the consistent growth of our membership base and increased membership engagement in policy work, AmCham experienced its very own historic moment – after more than 10 years, our executive office team was finally reinforced with a Policy Manager! This will enable even wider engagement in policy initiatives and advocacy work.

During the past four years, I have, as AmCham’s President, participated in many AmCham business events and projects with many distinguished foreign and Croatian leaders. It would be almost impossible to list them all or single out anyone in particular, but there is one initiative I must mention. In the fall of last year, AmCham organized the first Croatian trade delegation visit to leading global IT companies in the U.S., led by the Prime Minister of Croatia. This significantly raised AmCham’s profile and visibility in the public eye, and was a new direction for AmCham. Although very challenging with regard to organization, the end-result was very positive and there are already plans being made for similar events to be held in the future.

I would also like to use this opportunity to congratulate Mr. Berislav Horvat on his being elected as new AmCham President and wish him success in his mandate. Although I am handing over my presidential duties to him, I will continue to participate in AmCham events and activities, and am looking forward to meeting you at one of our many future events.

Last but not least, all of this success wouldn’t be possible without your great and undivided support, and without the tremendous support of Andrea, Ivana, Marina, Vjeko and Darjan. I thank you all personally not only as a fellow member, but also as a friend and colleague.

Let me use this opportunity to once again thank you all for your unwavering support and wish you and your families all the very best in 2016!

Regards,

Ivan Vidaković,
AmCham President 2011-2015

Dear AmCham members and friends,

As 2015 draws to a close, we take a moment to remember the key events of the past year.

It was a good year for AmCham as an organization. We managed to grow and become more mature in our key activities: helping members to connect and unifying their voices in advocating for further development of a modern and business-friendly policy environment. We managed to maintain an open dialogue with multiple stakeholders within Croatian business and political life, and also establish ourselves as an active participant on the European scene, comprised of a network of 43 national AmCham organizations. We may easily achieve our goals as an organization with the best companies in Croatia as our members, from large multinationals to young Croatia-based tech companies in their quest for a place in the global market.

In our endeavors, we have the help of important and valuable partners. Ambassador Merten, for example, has made quite a mark with the strong support he has afforded our organization. Despite the brevity of the Ambassador’s three-year post in Croatia, in that time we managed to realize some of our most prominent activities, such as organizing a visit by the Croatian Prime Minister and his delegation to IT companies in the States. It is obvious that our close relations with the new Ambassador, H.E. Vals Noyes, will grow despite the already high level of cooperation achieved. Ambassador Vals Noyes already showed her commitment to support our members and our organization by holding her first public speech, after being in Croatia for only a week, at the AmCham & Forbes Economic Forum. We are looking forward to cooperating with her and her committed economic and commercial teams.

It is not just this past year, but a longer period that has been marked by excellent cooperation between the AmCham Office and the AmCham Board of Governors. Clear strategic direction and effective collaboration has made us one of the most successful business organizations, so allow me to thank the Board members who have just ended their mandate: President Ivan Vidaković, First Vice President Boška Trbojević, Secretary Treasurer Danko Schönwald, and Untitled Governor Sinisa Duranovic. Some of our “old” Board members were awarded your trust for the second time, as such being re-elected. This will provide the Board’s activities with a sense of continuity. The new Board comes with great ambitions and also responsibility as we approach 200 members, most of which are large companies, employing over 60,000 people in Croatia.

Our position on the market as an organization is a more comfortable one than that of our member companies, as we conduct our day-to-day business with the best and strongest companies in Croatia. However, we remain aware of that fact, trying not to forget that we can only be as successful as our members are. Therefore, we strive to be part of the solution, and their success in Croatia.

I hope you will find the 2015 Yearbook a good review of our activities throughout this past year. Allow me to thank you for your continuous cooperation and support, as we look forward to new collaboration in 2016.

Sincerely,

Andrea Doko Jelušić,
Executive Director
ABOUT AMCHAM CROATIA

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

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

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

AmCham is an independent, non-profit, non-governmental organization with more than 190 members and an accredited affiliate of the U.S. Chamber of Commerce in Washington and AmChams in Europe (ACE) network.

Members are provided the opportunity to expand their business and government contacts by attending numerous networking and business events we organize, exchange useful information and advocate issues important for doing business through committee work and also promote their company by using various AmCham communication channels:
• Direct Marketing - free-of-charge access to member contact information on Members Only pages & Yearbook. Contact information is regularly updated and the user friendly list is available upon request.
• Publish an expert article in News & Views covering industry trends or issues.
• Member news – opportunity to inform the AmCham community about company’s successes, new products/services and changes in the leadership, it is published in News & Views, Newsletter and on AmCham web.
• Q-Bulletin - quarterly electronic publication offering free advertising opportunities for promotional text or ad which will be received by 600 direct contacts of decision makers.
• Member2Member Discount Program - AmCham actively encourages mutual cooperation within its membership. This program provides discounts from more than 30 member companies from various industries. By joining the program companies increase the visibility of their products/service portfolio, discounts are applicable to all employees of member companies.

Each year, AmCham organizes more than 35 various events, the majority of which include attractive sponsorship packages. By linking their brand to AmCham, members companies can increase their visibility and network of prospective clients and associates strengthening the competitive edge. AmCham events are attended by the top management of leading companies in Croatia, as well as government representatives and the diplomatic corps and regularly receive substantial media attention.

Chamber’s positions on policy issues relevant to members’ business operations (covering areas like environment, health care, IPR, tourism, public procurement, alternative dispute resolution and trade and investment) are discussed and defined within Committees’ work and formalized into official position papers. These official positions are communicated to the highest Government levels as well to the public, and often discussed with Government representatives.
AmCham’s advocacy activities are primarily conducted through its committees and task forces. The Board of Governors, the Executive Office and the Committees work together to achieve AmCham’s goals as set forth in our strategic plan. Committees deliver reports on their activities and participate in the discussion of issues and the planning of events relevant to their areas of interest.

In 2015, AmCham held a total of 52 Committee meetings, a significant increase from 2014, and also established two new committees: the Public Procurement Committee and the Corporate Ethics and Transparency Committee. The Chamber also had 37 policy-related meetings with various government representatives and other stakeholders.

AmCham Croatia currently has eight active committees, which deal with issues important to AmCham members, and host representatives from the U.S. Embassy at their meetings:

- Alternative Dispute Resolution Committee  
  (Chair: Mrs. Vlatka Cikač, Attorney at Law)
- Corporate Ethics and Transparency Committee  
  (Chair: Mr. Danko Ćupurdija, Johnson & Johnson)
- Environmental and Energy Efficiency Committee  
  (Chair: Mr. Berislav Botinčan, OIKON d.o.o.)
- Health Care Committee  
  (Chair: Mr. Damir Detić, Johnson & Johnson)
- Intellectual Property Rights Committee  
  (Chair: Mr. Ivan Tolić, Philip Morris Zagreb d.o.o.)
- Public Procurement Committee  
  (Chair: Mrs. Dženet Garibović, PricewaterhouseCoopers d.o.o.)
- Tourism Committee  
  (Chair: Mr. Krešimir Špoljar, Woodsford Grupa d.o.o.)
- Trade and Investment Committee  
  (Chair: Mr. Stanko Kršlović, Philip Morris Zagreb d.o.o.)

The primary goal of our policy initiatives is to draft members’ business issues into a formal position paper, which then becomes the official position of AmCham Croatia. Subsequently, AmCham publicly advocates for these positions at all levels, including in government and state institutions, as well as the general public. All of AmCham’s published position papers can be downloaded at www.amcham.hr.

In 2015, AmCham had the opportunity to raise several important business issues and showcase initiatives started by various Committees and AmCham members. Therefore, there is a continuing need for proactive members who are willing to dedicate their time, expertise and enthusiasm to committee activities. AmCham members are encouraged to join and work with the committees that reflect their business needs.

**POLICY INITIATIVES**

**EDUCATION IN THE TOURISM INDUSTRY**
As part of their policy activities in 2015, in March the AmCham Tourism Committee issued a position paper entitled “Education in the Tourism Industry”, advocating for longer and better quality internships for students, both in vocational schools and institutions of higher education. The committee members met with Mr. Željimir Kramarić, Assistant Minister (Ministry of Tourism), Mrs. Tatjana Dalić, Assistant Minister (Ministry of Labor and Pension System) and Mr. Staša Skenžić, Assistant Minister (Ministry of Science, Education and Sports), to present the position paper and open a dialogue with relevant ministries on this policy topic.

**Tourism Congress**
AmCham was the “General Patron” of this year’s Tourism Congress organized by Poslovni Dnevnik. The AmCham tourism policy activities were presented by Mr. Goran Rihtarić, director of EX-ALTO, who shared AmCham’s views on quality of education in the tourism sector during the panel “People – the Most Important Infrastructure of Tourism Development”.

**RECOMMENDATIONS FOR THE POSITIONING OF IT AS A STRATEGIC INDUSTRY IN CROATIA**
AmCham prepared this position paper following a high-level Government delegation visit to leading U.S.-based IT companies, organized by AmCham in the fall of 2014. AmCham believes that the identification of IT as a strategic sector needs to be backed up by a national-level digital strategy linked to the Government’s mission and vision, as well as to specific sub-strategies such as e-health, e-education, e-government and National Broadband Strategy. Due to its national importance, such a strategy needs to involve all stakeholders: government, industry, academia and experts, and needs to be the basis for the efficient use of EU funds. Our recommendations are oriented toward strengthening exports and creating an environment for attracting FDI. On April 29, the
paper was presented to a high-level government delegation led by Vedran Mornar, Minister of Science, Education and Sports.

PUBLIC PROCUREMENT

Power Breakfast: Current Status and Development Directions, March 13

Speakers: Ismar Avdagić, Assistant Minister of Economy; Goran Matešić, Chairman of the State Commission for Supervision of Public Procurement Procedure; Mr. Ivan Palčić, Expert Advisor to the Directorate for the Public Procurement System of the Ministry of Economy

In his speech, Mr. Avdagić presented the Ministry of Economy’s work on improving the public procurement system, and included a review on the use of the most economically advantageous tender (MEAT) criteria, in comparison to the lowest price offer criteria. Mr. Matešić shared the Commission’s experience of the supervision of the public procurement process. After the speeches, the speakers joined a panel discussion and answered participants’ questions. The topic raised great interest among AmCham members, and AmCham has organized follow-up meetings with Mr. Palčić and Mr. Matešić to discuss directly and in more detail specific issues from various industries regarding public procurement. A Public Procurement Committee was established within AmCham to work on this issue.

Proposal for Amendments and Additions to the Public Procurement Act

The experiences show that the public procurement system is still weighed down by appeal procedures in all stages of the tender, while the practices of the State Commission for Supervision of Public Procurement Procedure, the Directorate for the Public Procurement System and the administrative courts have yet to be aligned. With the goal of pointing out difficulties recognized by practitioners in the public procurement system, AmCham’s Public Procurement Committee prepared a proposal of amendments and additions to the Public Procurement Act, focusing on the appeal procedure provisions as the part of the Act where the interaction between the contracting authority and the tenderer is strongest.

AmCham representatives – Mrs. Doko Jelušić, Executive Director, Darjan Dragicović, Policy Manager, Dženeta Garibović, Public Procurement Committee Chair and Ema Menđušić Škugor, Public Procurement Committee Vice Chair - met with the representatives of the Directorate for the Public Procurement System of the Ministry of Economy, as well as Goran Matešić, Chairman of the State Commission for Supervision of Public Procurement Procedure, to present the position paper and agree on further cooperation.

ALTERNATIVE DISPUTE RESOLUTION (ADR)

The ADR Committee continued promoting alternative methods of dispute resolution as an out-of-court solution to effectively resolve disputes, with the main aim to educate and inform AmCham members about the best suited institutions, individuals and ad hoc choices, in order to successfully resolve their issues.

In order to show AmCham members, as well as the general community, how to benefit from certain forms of ADR, the Committee organized several mediation & arbitration breakfasts during 2015. The goal of these breakfasts was to give brief lectures and to hear personal experiences, as well as to present concrete business cases in mediation, all in order to gain better insight into the mediation and arbitration procedure.

As an added benefit for members, the ADR Committee also prepared an index of relevant national and regional ADR institutions, and compiled a list of AmCham members (lawyers and mediators) willing to provide basic free consultation regarding ADR, such as benefits, risks, cost, etc., to fellow members. This is a free and exclusive member-to-member service. The list is published on the AmCham website.

Meeting with the Ministry of Justice

On April 27, representatives of the ADR Committee and AmCham Executive Director Andrea Doko Jelušić had a meeting with Assistant Minister Renata Duka and her associates. We presented the activities of the ADR Committee and expressed our interest in participating in the consultation process for the drafting of changes to the Civil Procedure Act. The Ministry was very open to further cooperation, and confirmed they would include our representatives in the working group for drafting the legislative changes. Subsequently, the Committee prepared a short proposal of amendments to the Civil Procedure Act in relation to articles concerning the use of mediation and arbitration, which was submitted to the Ministry.

Arbitration in Practice - Personal Experience & Executive Presentation, February 27

Speakers: Davor Babić, Professor at the Faculty of Law in Zagreb, practicing arbitrator; Marijan Pavlović, Dalekovod d.d. Participants learned more about the benefits, risks, and practical implications of the arbitration process. With adequate knowledge and proper management of the process, any company can benefit from arbitration, as an alternative to court proceedings.

Breakfast on Mediation, April 14

Speaker: Srdon Šimac, judge and mediator

In addition to being a mediator, Mr. Šimac is also a judge at the High Commercial Court of the Republic of Croatia, as well as President of the Croatian Mediation Association. He gave an
overview of the mediation procedure and shared his personal experience of real life cases.

### Breakfast on Arbitration - Permanent Arbitration Court at the Croatian Chamber of Economy, June 9

**Speakers:** Mihajlo Dika, Ph.D., President of the Permanent Arbitration Court, professor at the Faculty of Law in Zagreb; Andreja Čavlina, LL.M., Secretary of the Permanent Arbitration Court

The breakfast introduced the services of this reputable Croatian arbitral institution to AmCham members. The attendees learned about the Court’s rich practice and case statistics, in particular its aggregated practice of arbitration agreements.

### Breakfast on Mediation, October 13

**Speaker:** Milica Jovanović, Mediation Center, Croatian Employers’ Association (HUP)

Mrs. Jovanović introduced the services of HUP’s Mediation Center to AmCham members. The attendees had the unique opportunity to learn about the Center’s rich practice and case statistics.

### Breakfast on Mediation - Business and Financial Benefits of Mediation, December 8

**Speakers:** Ivan Antić, Croatian Post; Mladen Vukmir, Law Firm Vukmir & Associates

Members had the opportunity to learn about the concrete effects of mediation on the business operations of the Croatian Post, with an emphasis on the financial aspects of mediation, and discuss potential benefits of mediation for their business with the foremost experts in the field.

### ELVs MANAGEMENT

After several years of our advocacy efforts and in cooperation with the European Automobile Manufacturers’ Association (ACEA), in April 2015 we were finally awarded with a lowering of end-of-life vehicles (ELV) fees in the amendments to the Regulation approved by the Government. We are continuing our activities in this field by advocating for better regulations on waste oil as well as the introduction of a fully market-based system of ELVs.

At the meeting on May 6, we presented our proposal for the organization of the ELV collection system, as well as for procedures for the deregistration of vehicles and taxation for older vehicles, to the representatives from the Ministry of Environment and Nature Protection and the Environmental Protection and Energy Efficiency Fund. Government representatives showed an interest for continued cooperation, and confirmed that we would be included in the process of drafting the new Ordinance on ELVs.

### SOFTWARE COUNTERFEITING

With the transition of State Inspectorate responsibilities into various relevant Ministries, Customs officers now encounter difficulties searching for and checking counterfeit software. Customs stated that, under the current law, they do not have a full legal basis to perform mentioned searches and process offenders. The Intellectual Property Rights Committee raised the issue with the Customs Directorate of the Ministry of Finance, suggesting amendments to the law that would clearly allow Customs officers to check computers for software licenses. We received a positive reply from the Custom Directorate’s Assistant Director Mr. Zlopaša, stating that Customs officers actually could, and would more pro-actively check counterfeit and software licenses. Mr. Zlopaša also showed support for the Committee’s initiative and sent a memo to all customs offices encouraging proactivity and clarifying the law that gives this authority and obligation to Customs officers.

### TRANSIT SHIPMENTS OF COUNTERFEIT GOODS

Croatian Customs are currently not checking any transit shipments with end destinations in Serbia or Bosnia. As a result, there is a significant drop in seizures of counterfeit goods, with a great increase in internet ads offering counterfeit goods for sale. The EU has recently voted on changing the previous regulation, where transit shipments with a destination country outside the EU did not have to be checked by Customs officers. The new regulation states that regardless of the fact that the destination country is outside the EU, if a trademark is protected in the destination country, Customs officers in EU transit countries should check the shipments. The Intellectual Property Committee will continue to monitor how these changes will affect the activities of Customs officers in Croatia.

### BINDING TAX OPINIONS

Following the first initiative that started in 2011 and AmCham’s continued advocacy efforts, AmCham’s Executive Director Andrea Doko Jelušić and Trade & Investment Committee representatives had a meeting on this topic with the Minister of Finance Boris Lalovac in January. In April, binding opinions were introduced to the General Tax Act (GTA). On April 23, AmCham hosted Mrs. Ksenija Cipek, Head of the Department at the Tax Administration, as lunch speaker. In her speech, Mrs. Cipek addressed the audience with an overview of the amendments of the GTA, with a special emphasis on the issuing of the Tax Authority’s binding opinions. A special thank you is in order for the substantial inputs and recommendations offered by our members Crowe Horwath, Deloitte, EY, KPMG and PricewaterhouseCoopers.

### HEALTHCARE

**Meeting with the Minister of Health**

At the Minister’s invitation, AmCham representatives held a meeting at the Ministry of Health on June 17 to discuss our continued cooperation and further opportunities to work together on relevant healthcare issues. Among the topics discussed were: a “payback” system for drugs, centralized public procurement in the healthcare sector and payments to suppliers of healthcare in-
stitions. We also discussed our position paper from December 2014 - "Support of Reforms in the Health System" and agreed to present the document to the wider public through a public event/working breakfast, as well as continue the dialogue about necessary changes in the healthcare system, especially in light of the announced changes to the Law on Healthcare and the Law on Compulsory Healthcare Insurance.

**Power Breakfast - The Future of Croatian Healthcare**

**September 15**

**Speakers:** Siniša Varga, Minister of Health of the Republic of Croatia; Tatjana Prenda Trupec, Director of the Croatian Health Insurance Fund

The main focus points of the breakfast were the proposed amendments to the Law on Healthcare and Law on Compulsory Healthcare Insurance of the Republic of Croatia. Some of the topics discussed at the breakfast were:

- the advantages and disadvantages of defining the basket of services under mandatory healthcare insurance
- the possibility of choosing service providers in the compulsory healthcare insurance system, regardless of the institution's ownership structure
- accreditation of hospitals as a mechanism for improving the quality of healthcare
- the standardization of healthcare services quality in all contracting entities
- the role of registries in the allocation of funds for certain specialist services and in the planned strategic procurement in healthcare (drugs, medical devices)
- public availability of healthcare quality indicators as a tool for enhancing the competitiveness of healthcare institutions in the mandatory healthcare insurance system

**TTIP Conference at the Croatian Parliament**

**April 24**

The conference was organized by the European Affairs Committee of the Croatian Parliament. Mr. Daniel Mondekar, European Affairs Committee Chair, opened the conference by emphasizing the importance of a wide public debate on TTIP in order to clarify key concerns and increase transparency levels. The conference was attended by representatives of the EU Commission, Croatian MEPs, representatives of the Ministry of Foreign and European Affairs, Croatian Chamber of Economy and Croatian Employers’ Association. Mrs. Andrea Doko Jelušić, AmCham’s Executive Director, held a presentation and participated in the discussion. We would like to thank Mr. Mondekar for being proactive in promoting discussion on TTIP and inviting AmCham to participate.

**Impact of TTIP on Small and Medium Sized Entrepreneurs in Croatia**

**September 25**

A conference organized by the Croatian Chamber of Economy, its goal was to present TTIP and its advantages for small and medium sized entrepreneurs, as well as to give companies the opportunity to share their experiences of doing business with the U.S. AmCham’s Executive Director Mrs. Andrea Doko Jelušić participated in the panel “The Impact of TTIP on Entrepreneurs in Croatia - Expected Benefits and Incentives and Possible Challenges”.

**TTIP Student Essay Competition**

**November 3**

This project was organized by The British Embassy in Zagreb, in collaboration with the eSTUDENT organization and the Faculty of Economics and Business. The competition’s official launch was held on November 3 at the Faculty of Economics and it featured a panel discussion on TTIP. Mrs. Andrea Doko Jelušić, AmCham’s Executive Director, as one of the panelists, was joined by Ian Cliff, Charge d’Affairs - British Embassy Zagreb, Darija Sinjeri, Ministry of European and Foreign Affairs and Paul Suchar, British Business Centre Croatia.

**BUSINESS CLIMATE IMPROVEMENT INITIATIVE**

AmCham is part of the joint international business organizations efforts for improving the business climate in Croatia, which includes Austrian Trade Commission, Canadian-Croatian Business Network, Association of Italian Entrepreneurs in Croatia, German-Croatian Chamber of Industry and Commerce and Nordic Chamber of Commerce in Croatia. In December we prepared new joint statement (the first was published and presented to the Government in 2013). Based on advice from Croatian and foreign companies represented by our Chambers, we recommend three potentially “game changing” reforms that the Government should implement in order to make Croatia’s business environment more competitive and attractive for businesses and investors (improved regulation, fair and efficient public procurement, accountability and predictability of government services). This list is not exhaustive and will not solve all of Croatia’s economic problems. However, if implemented, these reforms will create a framework for increasing commerce and investment, which will help grow the economy and increase the number of jobs. We are ready to support the Government’s efforts, including with technical assistance and advice.
MODEST RECOVERY, BUT NO MAGIC

by Hrvoje Stojić
Economic Research Director, Hypo Alpe-Adria-Bank d.d.

The economy seems to have turned corner after six years of recession due to external cyclical recovery, subsequently strong goods exports, unusually strong tourist season, combined by a number of push factors: oil price slump, PIT cuts and a relief that the historically-low interest rates have made for leveraged households and businesses. Q3 recorded a particularly strong GDP growth (at the time of writing) in the 3% region, showing the strongest pace since early 2008. Marking better dynamics in the year to date alongside still decent external backend hence moved 2015 GDP forecast to +1.5%. Lax fiscal policy ahead of closely fought elections, strongest real wage growth in six years, easier funding conditions and rising confidence underpin domestic demand. Since recently higher EU funding, which improves bank loan availability (via CBBD, SME-wise), and better exporters’ morale led to some investment recovery. While real disposable income is also lifted by generous CHF debt relief (at full cost to the banks), the underlying drivers of consumption (a slowing real wage growth as inflation bounces, credit and jobs outlook) stay weak, while beneficial impact of oil prices will not come to rescue again. Post-election internal devaluation may bolster competitiveness, but re-invigorated, EC-imposed fiscal tightening first exerts a drag on demand by damping wages, people’s wealth and consumption. This, alongside fading boost from net trade and CHF-related bank-sector shock, which jeopardize the already weak monetary transmission and investment climate, left us with a sub-consensus 0.5% growth forecast for 2016. We mainly see risks on the downside given bank-unfriendly policymaking, legal uncertainty, uncertain robustness and duration of the EU recovery, risk-motivated monetary tightening and interest rate spike.

PRODUCTIVITY SHOCK NEEDED

While the GDP growth gap vs. CESEE narrows from 2.9pp in 2010-2014 to 1.5pp in 2015, the growth deficit is huge amid poor competitiveness, much lower export share in the economy and slow reforms vis-à-vis CESEE peers. Croatia’s real effective exchange rate, deflated by unit labor costs, fell 5% since YE08, vs. about 20% drop in CEE, due to worse productivity and little wage containment. Although exports share rose 12pp since 2009 to 47% in 2015 (in our estimations), this is only a half of the CEE average, preventing Croatia to latch on the EU recovery as others did. The key swing factor here is the productivity shock, which requires delivery in four areas certainly by 2017. First, internal devaluation needs to resume, notably in terms of business tax, gross labor and parafiscal cost cuts, alongside models for financing it. Second, supply-side reforms must range from further flexibility of labor and product markets, to SOEs restructuring, public administration and business environment. Third, while the new bankruptcy law shortens application procedures, important decree changes to speed up NPL resolution are still pending, such as faster tax deductibility for NPLs and faster recovery of collateral for bad loans. Fourth, executives need to incentivize SME funding and small firms’ involvement in the economy and non-bank financing. Policies need to be chosen judiciously without stoking deflation and uncertainty that would prolong investment decisions and in turn cast doubts on long-term growth potential, which is just around 1%, i.e. significantly below the level needed for job creation.

FISCAL AGENDA?

We see 2015 budget deficit at 5.5% of GDP with the biggest upside risks being optimistic SOE dividend forecast, higher-than-expected state-guaranteed SOEs investment before elections and local utilities’ debt consolidation. While we have yet to see the 2016 fiscal plan, a delayed property tax launch, ca. HRK2bn CHF loan conversion ‘bill’ largely in the form of banks’ tax shield and risk-driven surge in interest outlays only make fiscal efforts more challenging. Going forth, fiscal consolidation rests on expenditure-driven SOEs restructuring in the areas of wages, material costs and, importantly, treatment of capex guarantees whose multi-billion HRK activation can be hardly compensated by savings in the central budget. Given, moreover, the likelihood of timely implementation of reforms and their effectiveness falling along side poor GDP prospects, we see the 2016 budget gap just above this year’s level. The projected deficit, which includes the still significant primary deficit as Croatia rather used the fiscal space provided by QE to do nothing on the structural front, and hence high risk premium, leaves the public debt on an unsustainable path towards 95% of GDP in 2016.

CAN WE RESTORE CREDIBILITY?

The need to repair the long-lasting fiscal sustainability problem has been prolonged by suboptimal households’ reform agenda (PIT cuts, debt relief) rather than businesses’ productivity. The myopia of past governments was often exacerbated by political fragmentation and inefficient institutions, hampering many legislative efforts and delaying implementation of reforms. While the narrow avoidance of the Excessive Imbalance Procedure is a political ‘gift’, the EC asked to focus on spending cuts, sanctions for PSEs breaching spending limit (notably in healthcare), launch property taxes, penalize early retirement, and accelerate long-run structural reforms. The key evidence of the deteriorating policy outlook is slow property tax adoption and stalled labor reform, the keys of internal devaluation. Beyond that, important reforms to speed up the complex court system (7-8 years for the three instances to obtain a judgment) are still pending, implying poor efficiency in doing business, uncertainty of contracts, resources and capital stagnation and much slower lending recovery. While officials recognize that the state agencies’ rationalization is a precondition for material parafiscal cost cuts, public administration reforms do not attract the needed attention thus alloying investor concerns about intrinsic debt sustainability, i.e. the containing risk premium.
INCENTIVES FOR ATTRACTING INVESTMENT
by Krešimir Lipovšćak
Partner, Crowe Horwath

Incentives for attracting investment can encompass many elements including a stable legal system, a country’s overall stability (political and economic), the tax system, direct subsidies, an educated workforce, the infrastructure and many others. Croatia is not without some of these, and in this article we will concentrate on the current tax incentives as well as what is the advisable plan of action for the Croatian government in order to promote local and foreign investment and an entrepreneurial spirit.

The current Croatian incentive system differentiates between large and small investments and allows investment subsidies in certain branches of business (trade and finance excluded) of up to 40% of the investment value. However, regardless of the size and type of investment, there are certain tax benefits for investors which go “unnoticed”, but are very useful in business operations.

**TAX RATE**
Croatia has a relatively low corporate income tax rate of 20%, although so-called “additional fiscal burdens”, which are used for the financing of various levels of local government and state bodies, may be detrimental for the country’s positive public image. The government should consider decreasing the rate, or abolishing the extra charges imposed on the business community.

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

**UNREALIZED GAINS ON SHARES**
Unrealized gains on shares, included in income statements, are not taxable by corporate income tax. Unrealized losses are not recognized as loss for tax purposes. Accordingly, any such “paper” gains and losses are, for tax purposes, completely neutral.

**VALUE ADJUSTMENTS AND WRITE-OFFS**
Value adjustments and write-offs are fully recognized if the tax rules are respected. However, in such cases the VAT can be reclaimed only if the other party confirms it has not used the VAT as an input VAT or corrected its VAT return. In many cases, entrepreneurs pay VAT to the state, but never receive payment from its customer(s). The government should consider measures which would enable faster enforcement of claims or enable a VAT refund in such cases.

**REINVESTED PROFITS**
As of this year, new rules are applicable for reinvested profits. Profits converted into share capital and invested in long-term assets, under the condition of keeping the same number of employees for two consecutive years, are not taxed (in previous years conversion into share capital was sufficient). However, entrepreneurs such as sole traders, partnership and limited partnerships as well as e.g. private health care institutions do not have this benefit, as they do not have share capital. Accordingly, the corporate income tax rules should afford the same benefit to all entrepreneurs, and not only be limited to liability companies and joint stock companies.

**RESEARCH AND DEVELOPMENT AND EDUCATION COSTS**
The basic rule allows for double-dipping, that is, the double use of the costs for education and research and development for tax purposes. This is a benefit for all start-ups and new technology firms. However, potential abuse and administrative rules sometimes make it difficult to realize such benefits, and further elaboration of these rules would be recommended as incentive to business.

**TAX LOSS CARRYFORWARD**
Current corporate income tax rules allow tax loss carryforward for five years. That is, tax loss arising in 2015 can be reported by 2020. This rule is not beneficial for start-ups and the industrial sector. Namely, such businesses generate profits after seven or more years, and by that time losses from the first two years (usually the highest) will have expired or been lost. Therefore, in order to promote industrial strategy and new technologies, the government should consider changing the rule and increasing the number of years for which losses can be carried forward, as such following in the example of the USA, for example.

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

**CONCLUSION AND CHINESE WISDOM**
The list of incentives Croatia has is not exclusive. Governments all over the world are motivated to not only focus on investment incentives, but also promote measures which would stimulate an entrepreneurial spirit. An old Chinese proverb states that even the longest journey starts with a single step. In our case, this first step is to take a look at the educational system, which has barely changed since the times of Empress Marie Therese of Austria, who was the first to introduce mandatory education in the Empire of which Croatia was part.
This short comparison of the corporate profit tax (CPT) and VAT systems of the countries in the region focuses on Croatia and its neighboring countries: Slovenia, Bosnia and Herzegovina, and Serbia. While the tax systems of Slovenia and Croatia follow taxation principles customary for the EU, Serbia and B&H are preparing for future membership based on the Stabilization and Association Agreement entered into with the EU (in force as of September 2013 and June 2015, respectively), which sets the main framework for their relations with the Union. Corporate profit tax regulations in both Slovenia and Croatia embedded the rules of EU Directives as related to corporate profit taxation (Parent Subsidiary Directive, Interest and Royalty Directive, Merger Directive), while VAT rules are harmonized with the EU VAT Directive. In B&H, separate corporate profit tax rules are enforced in each respective entity (Federation of Bosnia and Herzegovina – FB&H, Republika Srpska – RS and BiH District). For the purpose of this comparison, we analyzed the rules in FB&H and RS. VAT rules are unified and apply at the national level (BIH).

**CPT RATES AND TAX CONSOLIDATION**

In Slovenia, the CPT rate is 17%, while a special 0% rate applies under certain conditions to investment funds, pension funds, insurance companies (related to pension plans) and venture capital companies. Croatia applies 20% CPT, while reduced tax rates are available as investment incentives. The CPT rate in Serbia is 15%. Both FB&H and RS apply 10% CPT. Tax consolidation is not possible in Croatia and Slovenia, but may be applied in Serbia under certain conditions (75% control, all related parties are Serbian residents, applied for 5 years), in FB&H (90% control, FB&H residents, applied for 5 years) and in RS (80% control, two domestic permanent establishment of non-resident legal entity).

**TRANSFER PRICING**

The TP rules of Slovenia, Croatia and Serbia follow OECD TP Guidelines. TP documentation should be prepared annually in accordance with OECD TP Guidelines. Slovenia and Croatia require no TP adjustments for resident companies, unless one of the parties has losses carried forward, applies a lower tax rate or is CPT exempt. In Slovenia, special rules apply for arm’s length interest rate, which is calculated in line with the Acknowledged Interest Rate Regulation. Croatia currently sets arm’s length interest rate at 3% (discount rate of Croatian National Bank). Serbia treats non-resident legal persons from “tax havens” as related parties and requires that all related party transactions are presented in the tax return separately. FB&H has general TP rules, requiring market prices and conditions being applied in related party transactions. RS has more detailed TP rules, and generally follows OECD principles regarding TP documentation and methods. Both entities require that related party transactions are presented in the tax return separately. FB&H regulations refer to comparable market price and, alternatively, cost plus TP method for determining transfer prices. Further, FB&H regulations state that the difference between market interest and interest on loan from a related party will be treated as dividend. RS regulations do not recognize loss on related party transactions.

**THIN CAPITALIZATION**

In Slovenia and Croatia, thin capitalization rules do not allow deductibility of interest on loans from shareholders who, directly or indirectly, at any time during a tax year, hold at least 25% of the capital or voting rights of the taxable person (with the exception of banks and insurance companies as borrowers), if the loan exceeds the 4:1 debt/equity ratio. Croatia and Serbia expand the rule to include related parties. Serbia sets the debt/equity ratio to 10:1, with respect to banks and financial leasing providers. Slovenia treats interest paid on loans in excess of the above ratio as a hidden profit distribution (dividend-like income), while Croatia still does not take this approach in practice. Both FB&H and RS do not have separate thin capitalization rule.

**TAX LOSSES CARRIED FORWARD**

In Slovenia, tax losses may be carried forward indefinitely. However, they cannot offset more than 50% of the tax base in the tax year. Only 50% of capital losses are generally deductible. Capital losses arising from venture capital investments are fully deductible. Losses cannot be carried back. In Croatia, Serbia, FB&H and RS, tax losses may be carried forward for 5 years and cannot be carried back. Serbia, however, limits carrying forward tax losses relating to capital gains/losses, while FB&H and RS limit LCF arising in other entities of BIH. In Croatia, Slovenia and Serbia, LCF may be transferred at status changes, but subject to prescribed conditions. In both Slovenia and Croatia, LCF are subject to an ownership and activity test.

**VALUE ADDED TAX**

Standard VAT rate in countries within the region ranges from 17% in BIH to 25% in Croatia (20% in Serbia and 22% in Slovenia). BIH does not apply reduced VAT rate, while Slovenia (9.5%), Croatia (5% and 13%) and Serbia (10%) introduced these for certain supplies (such as foodstuffs, water, medicines, admission to cultural and sporting events, royalties, renovation and repairing of private dwellings, hotel accommodation, etc.). In both BIH and Serbia, place of supply rules follow the VAT (Sixth) Directive, including reverse charge mechanism for listed services. In BIH, there is a special VAT scheme for construction works of immovable property above the prescribed threshold.

In Slovenia and Croatia, VAT refund claim for residents of third countries is filed electronically through the domestic (Slovenian/
Croatian) electronic VAT system by 30 June of the year following the year in which the VAT was incurred (reciprocity principle applies). For EU tax residents, the refund claim should be submitted electronically via the web portal operated by the tax authorities of the Member State where the claimant is established by 30 September of the following year. VAT refund to taxpayers with no business activity in BiH is limited to certain cases and by prescribed conditions. In Serbia, VAT refund is conditioned by the reciprocity principle.

WITHHOLDING TAX – A COMPARATIVE ANALYSIS OF EU MEMBER STATES
by Maša Šarić
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Withholding tax (WHT) is a method of collecting tax in a source country from a person who makes (or is deemed to make) a payment, instead of raising an assessment on the non-resident recipient. Hence, the administrative burden is passed onto the person making the payment. Each country prescribes WHT rates and types of transactions subject to WHT at its own discretion. With respect to transactions subject to WHT, a distinction is made between countries which apply it only to transactions which include interest, dividend, royalty and those which, additionally, apply WHT to services.

WITHHOLDING TAX IN CROATIA - COUNTRY SPECIFICS
Croatian Corporate Income Tax Act (CIT Act) prescribes that profit generated by a non-resident in Croatia is subject to WHT. A non-resident’s profit is, according to the law, taxable in a way that the resident, as payer of the fee, calculates, withholds and pays WHT from the amount of gross fee paid to a non-resident foreign recipient. There are three applicable WHT rates in Croatia.

• General WHT rate is 15% and applies to the following payments: interest, royalties and other intellectual property fees paid to non-residents who are not individuals. However, WHT is also paid to fees incurred in relation to services provided for market research, tax and business advisory and audit services.
• A WHT rate of 12% applies to dividends and shares in profit. Nominal amounts can be further reduced, in accordance with the rates prescribed by the respective Double Tax Treaties (DTT) in force.
• Finally, a rate of 20%, applies to services not mentioned previously, being paid to persons with their registered seats/place of effective management/business control in countries considered to be tax havens or financial centers (excluding European Union Member States and countries with which Croatia has a Double Tax Treaty in force) and which are blacklisted by the Ministry of Finance.

COMPARATIVE ANALYSIS
Most of the EU Member States apply similar WHT to dividends, interest and royalties. Most of them do not apply it to services. In fact, only Estonia, Greece, Poland, Romania and Slovenia levy WHT to services.

ESTONIA WHT rate on services is 10/20%. The 20% rate applies to payments to non-residents from low-tax jurisdictions (jurisdictions which do not impose tax on profits or distributions or jurisdictions in which such tax would be less than 1/3 of the Estonian tax payable by resident individuals on a similar amount of business income). The 10% rate applies to payments to other non-residents for services rendered in Estonia.

GREECE Services subject to WHT at a 20% rate are the following: technical service fees, management service fees, consulting service fees and fees for similar services.

POLAND The 20% rate applies to the following services performed by non-residents from non-DTT countries: advisory, accounting, market research, legal assistance, advertising, management and control, data processing, search and selection services, guarantees and pledges and similar services.

ROMANIA Services rendered in Romania are taxed at a WHT rate of 16% and include the following: management, consultancy, marketing, technical assistance, research and design, advertising, without taking into account how these services are rendered. It also applies to services provided by lawyers, engineers, architects, public notaries, auditors and accountants.

SLOVENIA Specified categories of service payments (consulting, marketing, market research, human resources, legal, administrative and information technology services) are subject to a 15% WHT in cases when payments are made to persons having a head office outside of the EU, and when the head office country is blacklisted.

CONCLUSION
Given that nowadays companies pursue business globally, legislation should be articulated in a way so as to not impose a higher tax burden than necessary. This is especially the case with the WHT on services, given that the income realized through the provision of services in the source country is in most, if not all, cases taxed as worldwide income in the country of residence.
I INTRODUCTION

The Labor Act¹ (further: LA) regulates the working relationship between employer and employee. Before the beginning of employment, the employer must ensure that the employee is familiar with the LA, and to inform him or her about the organization of work within the company².

1 The employment contract

The employment commences with the employment contract³. A contract shall be concluded for an indefinite period, unless otherwise specified by LA, and shall be binding upon the parties until it expires. However, if the employment contract does not specify a duration of validity, it shall be considered as having been concluded for an indefinite period of time⁴. Exceptionally, an employment contract may be drawn up for a certain period of time, for employment where a termination is pre-determined by a specific deadline, or connected to the completion of a specific task, or dependent on the occurrence of a specific event. The employer is allowed to conclude a consecutive contract for a limited time with the same employee only if there is an objective reason for that, whereas the total duration of successive employment contract concluded for a definite period of time, including the first contract, may not exceed three consecutive years⁵.

2 The form of the employment contract

The employment contract shall be concluded in writing, but any failure of the Parties to enter into a contract in writing does not affect the existence and validity of the agreement⁶.

The employment contract must contain the following information: (i) parties and their residence or seat; salary and other incomes of the employee; (ii) place of work, and if there is no permanent or main place of work, a note that the work is performed in different places; (iii) a job title or description; (iv) date of commencement of work; and (v) the expected duration of the contract, in the event of an employment contract for a definite period⁷.

An employer who employs 20 or more workers shall adopt and publish bylaws regulating salaries, organization of work and other necessary issues such as protection against discrimination etc⁸.

3 Wages and Salaries

The employer is obliged to settle and pay the employee a wage determined by LA, a collective agreement, or an employment contract. If the basis and criteria for salaries have not been established by a collective agreement, an employer employing 20 or more workers shall establish them in bylaws. If the salary is not determined in the manner outlined above, or a contract does not contain sufficient information on the basis of which it can be established, the employer shall pay the employee the appropriate salary. An appropriate salary is a salary regularly paid for equal work, and if such a salary is impossible to determine, one determined by the court according to the circumstances⁹.

II TERMINATION OF EMPLOYMENT CONTRACT

Both the employer and employee are entitled to terminate the employment contract¹⁰. The agreement on termination of the employment contract must be concluded in writing¹¹.

1 The ways of termination of employment

The Work contract shall be terminated by: (i) the death of a worker; (ii) the death of individual employers, as a natural person, or termination of crafts by virtue of law or by deleting individual merchant from the registry in accordance with the law; (iii) upon expiry of the work contract concluded for a definite period of time; (iv) when the worker turns 65 years with 15 years of service, unless parties agree otherwise; (v) agreement between the parties; (vi) employee becomes disabled and unable to work; (vii) dismissal; and (viii) by a court decision¹².

2 Regular termination of the employment contract¹³

The employer may terminate the employment contract within the prescribed or agreed notice period (regular termination), when it is for a justified reason, e.g. in case:
1) there is no longer a requisite for the job due to economic, technical or organizational reasons (business influenced termination).
2) the employee is not capable of fulfilling his obligations arising from employment because of certain characteristics or skills (termination due to personal reasons)
3) the employee breaches the obligations arising from employment (termination due to misconduct)
4) the worker has not performed satisfactorily during the probationary period (termination due to the non-meeting of expected performance).

3 Extraordinary termination of contract¹⁴

Parties have just cause to terminate the employment contract concluded for an indefinite or limited period, without being obliged to comply with a prescribed or agreed notice period (extraordinary termination), if due to a serious breach of employment or any other highly significant fact and recognizing all circumstances and interests of both contracting parties, the continuation of employment is not possible. An employment contract can be canceled exceptionally only within fifteen days from acquiring knowledge of facts as related to the extraordinary circumstances. The party who receives the termination notice in a way of extraordinary termination is entitled to seek compensation for damages in court proceedings, from the party who is responsible for the termination.

The success of our Clients is our success.
Thank you for your trust in us.
We won’t rest on our laurels.
Croatia used to have (and still has) a very simple system of binding tax opinions issued by the Tax Authority’s (TA) Central Office. Any taxpayer – whether a legal entity or an individual - is entitled to submit to the TA a request for their opinion in writing on any tax issue that may concern the taxpayer. Generally, the TA’s obligation to address the taxpayers’ requests derives from the General Administrative Procedure Act (even though, in practice, there are different interpretations and views on this). Opinions are issued free of charge and are made publicly available on the TA’s website (and possibly in other publications).

All TA personnel are bound by opinions issued by the TA’s Central Office (but not by those issued by its other bodies); hence, they must obey them, as they represent the TA’s unified interpretation of particular stipulations of the law. On the other hand, those opinions are still just TA’s standpoints and do not represent a source of law. Therefore, they are not in any way binding for taxpayers, who are obliged to act in accordance with the law (acts and other regulations). Accordingly, taxpayers can either accept or disregard a particular TA’s opinion. We stress that the TA’s opinions are not binding for the Independent Sector for the Second Degree Administrative Procedure (the appellate body within the Ministry of Finance dealing with taxpayers’ appeals against particular tax resolutions) or for any court (including the Administrative Court).

Even though the system of requesting and issuing opinions is, as already remarked upon, simple, it still suffers from certain insufficiencies. The main concern is that opinions are often not sufficiently precise, but are rather of quite a general nature and do not actually address the taxpayer’s concern. Also, and even more importantly, taxpayers may wait very long on the opinion – sometimes for several months, with requests sometimes going unaddressed altogether (i.e. taxpayers never obtain the requested opinion).

Due to these circumstances, in late 2014/early 2015, AmCham and the tax departments of the Croatian ‘Big Four’ - Deloitte, EY, KPMG and PwC, joined by Crowe Horwath - initiated the design of a new, improved and somewhat more complex model of binding tax opinions. A proposal was elaborated and presented to the Finance Minister, who was very open towards this initiative. There was a commission established within the Ministry in order to propose changes in the General Tax Act (GTA), as well as a separate rulebook on binding tax opinions (which also regulates some other areas not relevant for this text).

The respective changes in the GTA became effective as of March 2015, whereas the mentioned Rulebook was issued in July 2015. In this respect, the change in the GTA was very brief and simple; it stipulates (in Article 9A) that, based on a taxpayer’s request in writing, the TA is authorized to issue a binding opinion on tax treatment of future and planned transactions or business events and the taxpayer’s business activities. The taxpayer is obliged to cover the cost of issuance of the requested opinion. The respective Rulebook regulates the scope for which an opinion can be requested, the deadlines for issuance, procedure and costs (tariff).

Unfortunately, the scope (area) for which an opinion can be requested within this new system is very limited and only relates to: a) determination of VAT-able supplies for the purpose of input VAT pro-rata calculation, b) tax regulations application in cases of large investment projects in Croatia (those valued above HRK 20 million), c) corporate income tax base assessment in cases of business combinations (mergers, demergers and similar), asset transfers and shares exchange, as different from those specifically regulated by EU Directives that are incorporated in the Corporate Income Tax Act, d) application of treaties on avoidance of double taxation, and e) tax treatment of specific business activities not comparable to those usually performed in Croatia.

It is not clear if requests can only be made for future and planned transactions or also for existing ones. They can be raised by any resident or non-resident taxpayer (including by their proxies and tax advisers). There is a fee imposed on the requestor, the amount of which depends on the revenue generated by that taxpayer.

Opinions are issued by a special commission within the TA, which is obliged to meet with the taxpayer if so requested. It is important and very positive that there are deadlines imposed on the TA for issuance of opinions: the regular deadline is 60 days (counting from the moment they receive a complete request for opinion), possibly extendable for 30 days in case of complex issues (or for justified cases, even longer).

It is not clear whether opinions issued under this model are made publicly available; logically, they should not be, being issued to a particular taxpayer for a specific case based on confidential data. Similar to the opinions in the ‘simple’ model, these are also not binding for the taxpayer. Still, the procedure to be applied if the taxpayer is not satisfied with the obtained opinion is, unfortunately, not regulated.

Even though the new model does not fully correspond with AmCham’s proposal, it is still a good step forward in achieving a higher level of legal certainty for taxpayers. We are hopeful it will be applied well.
The institute of prohibition to compete with the employer is one of few in labor law to be specifically defined by the Labor Act (Official Gazette 93/2014) (hereinafter referred to as LA). The statutory prohibition to compete is the prohibition for an employee to compete on behalf of him or another person with his employer without the employer’s authorization, or enter into any transactions within the employer’s scope of business (Article 101, paragraph 1 of LA), whereas the contractual prohibition to compete is an agreement by which the employee and the employer agree that the employee is, for a certain period of time following the termination date of his employment contract, not permitted to be employed by another person competing with the employer or to enter on behalf of him or a third party into any transactions competing with the employer (Article 102, paragraph 1 of LA). The statutory prohibition to compete arises from the law, and is only applicable while the employment relationship is in effect, while the contractual prohibition to compete must be separately agreed upon between the employer and the employee, and only applies after termination of employment and is primarily dependent upon the intentions of the parties to the agreement, therefore being subject to various restrictions not required under the statutory prohibition to compete.

A non-compete agreement may not be entered into for a period in excess of two years following the date of employment termination (Article 102, paragraph 2 of LA). Furthermore, such an agreement may (but is not required to) be an integral part of the employment contract, which means that the parties need not necessarily agree upon the prohibition to compete at the time of establishing their employment relationship, but also later, provided that such an agreement is made in writing (Article 102, paragraphs 3 and 4 of LA). It should be noted that a non-compete agreement will be null and void if entered into by an underage person or an employee receiving a salary lower than the average salary in the Republic of Croatia at the execution date of such an agreement1 (Article 102, paragraph 6 of LA).

Article 103, paragraph 1 of LA requires that a non-compete clause will only be binding upon the employee if the employer undertakes, under the non-compete agreement, to pay the employee (during the period of the prohibition) compensation equal to at least 50% of the average salary paid to the employee during the three months preceding the termination date of the employment contract, unless otherwise defined by LA for specific cases, which is also confirmed by jurisprudence2. It should be underlined that such compensation does not constitute salary payable on the basis of employment within the meaning of Article 95 of LA, but special compensation which compensates for, considering the employer’s business interests, the restriction of the employee’s opportunities to be employed and promoted, while guaranteeing the employee income sufficient for subsistence during the time he is bound by the non-compete agreement.

However, LA does provide otherwise for specific cases. Article 106, paragraph 1 requires that, in case of noncompliance with the non-compete clause, liquidated damages may be agreed upon, while paragraph 3 of the same Article requires that such liquidated damages may also be agreed upon in case the employer fails to commit to pay compensation during the period stipulated by the non-compete agreement if the salary payable to the employee on the execution date of such an agreement was higher than the average salary in the Republic of Croatia3.

In other words, if such liquidated damages are agreed upon, the employer may be fully released from his obligation to pay compensation to the employee, thus practically excluding any obligation of the employer based on the non-compete clause. In practice, we have witnessed the fact that, because the demand for jobs by far exceeds the supply, employees tend to (or more precisely, are forced to) enter into employment contracts with various provisions, including, but not limited to the non-compete clause including liquidated damages. Although all issues in connection with employment contracts are subordinately subject to the regulations concerning civil obligations under which an employee is entitled to apply to a court and request that an excessive amount of liquidated damages4,5 be reduced, this legal concept favors the employer and allows him to enjoy almost all the benefits of the non-compete clause after the termination of employment, without having any obligation to the employee during this period.

Finally, the non-compete clause may be said to be an institute that largely allows the employer to protect its reasonable interest from its competition on the market. However, one cannot help but notice that the legislator could have revised some of the legal concepts in LA as regards the non-compete clause. Primarily, the average salary in the Republic of Croatia seems to be a relatively low limit for the permissibility of imposing a non-compete clause on an employee who possesses such precious abilities and knowledge that the employer’s market position would be threatened if they were to be made available to a rival. The provision for liquidated damages which, as stated above, allows the employer to restrict the employee’s opportunities to be employed and promoted, and give practically nothing in return, represents one of the most unfavorable concepts for the employee in the entire LA.

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1According to the information provided by the Croatian Bureau of Statistics, the average net salary in the Republic of Croatia in August of 2015 payable to employees of legal entities was HRK 5,712, while the average gross salary was HRK 6,058 e.g. County Court in Zagreb, Ref. Gž-276/02 of 14 May 2002 2See Supreme Court of the Republic of Croatia, Rev-1438/2011-2, of 27 June 2012 3Article 354 of the Civil Code 4Supreme Court of the Republic of Croatia, Rev-3574/06, of 13 September 2006

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NON-COMPETE CLAUSE WITHOUT EMPLOYER’S OBLIGATION TO PAY REMUNERATION TO THE EMPLOYEE?

by Ivan Matić

Attorney at Law, Law Firm Kallay & Partners Ltd.
MAKE ROOM, THE MOST ECONOMICALLY ADVANTAGEOUS TENDER CRITERIA IS HERE

by Ema Mendušić Škugor
Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.

The European Union has long considered public spending one of the most significant areas of its member states’ growth. The European 2020 strategy, one of the most important policy documents of the decade, emphasizes the strategic importance of public procurement in ensuring economic stability and contributing to growth. Following this, the public procurement framework was thoroughly overhauled in 2014, when three new public spending directives were introduced. The purpose of this exhaustive reconditioning was twofold – to revise the 2004 procurement framework by introducing new solutions and implementing relevant case-law of the Court of Justice of the EU, but also to redefine preconceived notions in order to increase legal certainty.

Directive 2014/24/EU of the European Parliament and of the Council of 26 February 2014 on public procurement (“Directive”), repealing Directive 2004/18/EC on public procurement, has introduced several significant novelties, but one of the key changes is the shift in contract award criteria. Even though the 2004 public procurement directives enabled the application of the criteria of the most economically advantageous tender (“MEAT”), aimed at getting the best value for money, this principle was equal to that of price criteria only. Contracting authorities were free to choose between the two, generally regardless of the type of tender procedure concerned. In Croatia, this led to an overwhelming majority of tender procedures (a whopping 98%) using solely price criteria, as the simplest and most straightforward concept. Consequently, the application of MEAT criteria has been extremely rare in Croatian tenders, thereby rendering Croatian contracting authorities utterly unprepared for what is now to come.

With the new Directive, the concept of MEAT has changed, with emphasis being put on this criterion now becoming the overriding principle in contract awarding. During the Directive drafting procedure, it was even contemplated whether member states should be prohibited from using only the price criteria. However, this solution was not adopted, and member states will now be required to use the MEAT criteria with the price and cost-only criteria included. Member states are authorized to opt out of this clause and completely exclude the application of the price criteria for certain categories of contracts, but countries which have implemented the Directive thus far have generally decided against this, since not opting out provides more flexibility for contracting authorities. In any event, MEAT broadens the possibility for contracting authorities to take into account certain aspects of the tender subject matter as distinct from its price. This primarily relates to quality, innovation, technical, environmental or social characteristics, after installation/delivery support, aesthetics, life-cycle costing etc. Utilization of the MEAT criteria and its ranking must be clearly visible in the tender documentation and must not derogate the basic principles of public procurement. Contracting authorities are not allowed to include (or, consequently, score) criteria which are not directly linked to the subject matter of the particular tender procedure.

How Croatia will handle the implementation of MEAT criteria remains to be seen, as the process of implementation has just begun within the competent ministries. But, if over a decade of EU legislation implementing has taught us anything, it is that Croatia seldom drifts far from solutions adopted by more experienced member states. As the opt-out clause has generally not been used, Croatia is also less likely to adopt MEAT as the sole criterion. However, by keeping the price criteria option, Croatian contracting authorities could continue to lean toward using price as the sole criterion, or to pondering price as the most significant factor. In practice, this could mean that MEAT will be present in Croatia only as a notion, while prices will continue to reign over contract awarding. Leaning toward prices is also a much simpler and cheaper option, since MEAT criteria undoubtedly complicate the process of drafting tender documentation. Since clear, concise and transparent tender rules have never been Croatia’s strong suit, it seems far too optimistic to think this will change until MEAT is introduced by April 2016, which is the final deadline to implement the Directive. But, it would not be too optimistic to say that there is still time to recognize and address the specifics of Croatian tenders and put in extra effort to educate contracting authorities on the shift in the definition, scope and interpretation of MEAT. Positive examples of using MEAT criteria in Croatia do exist (with recent and notable ones coming from the medical industry, where orthopedic implants were procured not with respect to price, but rather their clinical efficiency), although such cases are very rare. These should serve as the best practice guidelines for those contracting authorities which are yet to test their abilities in respect to the MEAT criteria. Contracting authorities should be provided with the knowledge and skillset to implement MEAT effectively, which should be considered as one of the most significant tasks to be undertaken prior to finalizing the Directive implementation.
TOURISM – 2015 SEASON OVERVIEW

by Branko Bogunović
MBA, Partner, Horwath HTL Croatia

Tourism is not only one of the most significant economic sectors in Croatia, but also the most vital one in terms of both competitiveness and prospects for future growth. According to the Croatian National Bank, tourism revenues in 2014 were at 7.4 billion EUR, an increase of 2.8% as compared to 2013, while its share has officially risen from 0.6% to 17.2%. With the above figures in mind, it is easy to understand that the positive change in GDP trend finally occurring in Croatia in 2015, after years of recession, was largely influenced by the tourism sector’s very positive results. So, what has really happened in Croatian tourism in 2015 so far and why is it so important?

On the supply side, the quantitative trend in total accommodation capacities at first glance does not show any tremendous turnaround. With 52% in total accommodation supply, private accommodation is still the dominant segment recording the highest growth rates. However, after years of stagnation, 2015 has brought many new hotel openings, including Hotel Mandalina (D-Marine Resort) in Šibenik, Valamar Isabella Island Resort near Poreč, Hotel Bellevue in Lošinj, Hotel Sheraton in Župa Dubrovačka, Hotel Kompas in Dubrovnik, two Sensimar hotels on Makarska riviera, Hotel Adriatic in Rovinj, and many other small-scale facilities. There are several big development projects in the works, due to be completed during the next two to three years, including Dubrovnik Golf Resort and Cres Golf Resort. The year 2015 was also the year that saw the State Property Management Administration Office continue tendering procedures for major publicly owned locations in Župa Dubrovačka – Kupari and Plit. For the Kupari location, a luxury concept proposed by the Avenue Group and to be operated by Ritz Carlton was chosen as the most viable, while for the Plit location, Carisma (Sensimar) hotels was the chosen investor and operator. In Istria, Maistra continues its major efforts in redressing Rovinj and Vrsar as upscale destinations, largely by investing in high quality hotels, while other major regional players (Plava Laguna, Valamar, Arena) also announced ambitious investment plans for the near future.

It is important to note that all of the aforementioned openings and projects in pipeline are positioned at a 4*-quality level or higher. In addition to hotels and resorts, serious quality improvements are occurring with regard to private accommodation, driven by emerging intermediaries such as Booking.com, Airbnb, or agencies that operate high-quality accommodation in key source markets. The villa rental business is gaining momentum, and the number of announced upscale real-estate resort projects (typically consisting of up to 30 villas or luxury apartments with shared facilities) matches or even exceeds the number of announced hotel projects. Rental prices for such accommodation have in 2015 reached from 3,000 to 5,000 EUR per week for most of the Croatian coast, while activity on the high-end purchase market remains rather low due to the lack of supply.

Driven by this increase of quantity and quality of accommodation, Croatia has already been seeing a long-term increasing trend, with a cumulative annual growth rate in tourism arrivals of 2.5% in the 2008-2014 period. Hotels and resorts have improved their results during that period almost exclusively because of price surges during high season, as occupancy remained at the same level. The trend is intensifying in 2015, with a 10% growth in arrivals as compared to the same period last year. The most important fact is that, according to the Horwath Monthly Benchmark Survey of Croatian Hotels in 2015, hotels’ occupancy levels have improved significantly (over 5%) for the first time in the last 15 years. ADRs (average daily rates) remained constant, since the price increase in the high season followed this long-term trend was offset by stronger sales during the offseason, when prices are typically much lower. As a result, the increase in Total Revenues Per Available Room (TRevPAR) is evident in all major regions, ranging from a double-digit surge in Istria and the Kvarner Bay, to around 5% in the capital of Zagreb. However, these changes are not to be ascribed exclusively to market conditions and the activity of private sector. A new marketing campaign introduced in 2015, boasting the slogan “Full of life”, raised controversies locally, but seems to be doing well internationally. Besides the traditional Central European markets led by Germany, that altogether account for over 60% of all arrivals, the UK and Scandinavian countries are recording double-digit growth rates as well. Our online presence has also begun a significant process of improvement, while government bodies are slowly but surely taking charge as a new, much more competitive, legislative and managerial framework comes under way.

As a result of industry performance, management and marketing efforts, it is reasonable to expect that in 2015 we might see a share of the tourism volumes realized in June-September period fall below 85%. This will signify the first major success in changing the seasonality curve that has been considered the most important issue of the Croatian tourism model for the last 25 years. This is the major reason for why 2015 could mark the beginning of a turnaround in Croatian tourism.
**E-MOBILITY**

by Branko Kondić

Executive Director, LMG Autokuća d.o.o.

Automotive industry is facing serious issues such as limitations of fossil fuels and increasing CO₂ emissions. This increases demand for vehicles that run on low-carbon energy outside of fossil fuels, so called "next generation" vehicles: fully electric vehicles (EV), Plug in hybrid vehicles (PHV- use both electricity and fossil fuel), fuel-cell vehicles (FCV - generate electricity on-the-move from hydrogen and oxygen) and flex-fuel vehicles (run on plant-based bio-fuels).

In the beginning of 20th century, different technologies have battled for supremacy in transport: EVs, ICE (internal combustion engine) vehicles and even steam powered vehicles. Despite the quite successful beginning of EV, ICE vehicles soon prevailed. In more recent history, EV return happens during 1960-s (several prototypes and altered production models). At the same time, in the midst of worldwide expectations for EV has also changed, from air pollution countermeasures to global warming issues and most recently energy issues, such as combating fossil fuel dependency. Lithium-ion battery very soon emerged as the key technology for practical usage of EV. Necessity for solving the environmental challenges and to achieve the fuel efficiency regulation creates initiative “Environmental Vision 2020” with 3 numeric targets:

1. To reduce by 50% vehicle-produced CO₂ emissions compared to 2005
2. To reach 20% EV and PHV share of total vehicle production by 2020
3. To reduce by 20% factory-produced CO₂ emissions making factory plants more energy efficient by 2020

To achieve the environmental initiative, EV plays a very important role. For reaching these targets in environmental vision 2020, car industry created vision of next generation vehicle: for city commuting (small/middle class) mainly EV and for long driving range (mid & large class) PHV is preferable. The effect of CO₂ reduction in mid class PHV is on the same level as EV in driving.

EV and PHV deliver superior performance in key vehicle characteristics:

1. It is friendly for the environment, in other words, it is clean and sustainable. EV (PHV in EV mode) is purely powered by electric and does not use petrol at all, this means zero tailpipe emission.
2. The total fuel costs of the vehicle are also wallet friendly. Usually, electricity is more affordable than petrol (100km for only round 1 EUR).
3. EV/PHV is comfortable. EV/PHV is a real car with real driving performance, some of them can get up over 200 km/h with driving range of + 300 km.

EV / PHV offer many state of the art technical features: lent packaging with plenty of space, stiff battery structure and safe body, large lithium-ion battery capacity, 2 - way charging system. Among these, two-way charging technology can expand the application field of EV and PHV. EV / PHV battery must also have great capacity, high output and durability – or else it will not contribute to worldwide popularization of electric vehicles. Talking about battery charging, most of EV / PHV has 2 ways to charge: DC quick-charge (round 30 minutes) and AC standard-charge (6 - 12 hours).

PHV, in addition, provides the best of both worlds: zero-emission during electric driving (EV mode) and charging and extra performance of ICE, overcoming the issue of “range anxiety”. Average PhV can run for 40 km – 80 km kilometers on one battery charge, so it can run as EV for most daily driving. In addition, the ICE can charge the batteries or provide extra power to the wheels. This versatility allows a great total range, making it perfect for low-cost daily driving as well as for longer trips. Simple explanation of PHV is a “hybrid that can be charged from the outside”, but also as an “electric vehicle that can charge itself too”. This combination of eco- versatility will meet consumer needs in many markets all over the world.

For promoting EV/PHV, several subsidy programs are available in lot of countries to compensate the high price of EV. Some of major methods are cash back, income tax refund and vehicle registration tax exemption. In addition, there are soft incentives for user benefit and subsidy for EV chargers installments.

Generally there are 3 obstacles for EV popularization: anxiety for driving range, high price tag compared to the ICE vehicles and anxiety for charging infrastructure network. The public should better understand EV/PHV and their advantages. For example, if major driver’s driving range is under 80km per day, driving range of every EV is more than enough to cover the range. In most countries EV/PHV have financial advantages thanks to low price of electricity and government incentives. EV/PHV is also fun to drive and excitement of EV driving cannot be shared through the printed text.

Nowadays, we hear and read many news about “Smart Grid” or Smart community”, in which supply and demand of electricity are SMARTLY controlled with IT. Within this framework, EV/PHV take a major role. Car industry is developing function, so called V2G, which enables EV / PHV to act as “electricity storage”. For example, you can keep daytime solar energy or low cost electricity at night in the EV and make effective use of the stored electricity when necessary. Electricity made by the solar panel is once saved into the storage battery including EVs and distributed to the power grid.
When I arrived in Brussels in the summer of 2014, I knew that the Trans-Atlantic Trade and Investment Partnership (T-TIP) would be central to my work and was an obvious next step in economic relations between the EU and the United States. After all, despite rapid economic growth in Asia and elsewhere – the transatlantic trade and investment relationship remains by far the largest in the world with bilateral trade in goods and services accounting for almost 1 trillion dollars annually. We invest something in the order of $4 trillion in each other’s economies and the relationship supports 13 million jobs on both sides of the Atlantic. By building on the existing strong base, strengthen the Trans-Atlantic Alliance, spur economic growth and jobs, and serve as a model for the rest of the world as EU and U.S. leaders noted in 2013. So, you can imagine my surprise when I arrived in Brussels and found out that, in fact, T-TIP was about “chlorine chicken”. And while that is a nice sound bite for opponents of T-TIP, that’s not what T-TIP is about.

We knew from the start that the task would be formidable. Agriculture is an especially sensitive sector for both the EU and the United States. Negotiators have tried to approach the negotiations with open minds and have sought innovative solutions to some very tough issues. And the task has proven us right. But negotiators have increased their efforts to reach agreement on issues. As in any negotiation there are trade-offs for both parties but the ultimate goal is to benefit from the agreement. Although some would compromise and accept a less ambitious agreement for agriculture, we believe that a comprehensive agreement resolving tariff and unwarranted non-tariff issues will result in the most gains for both the EU and the United States. We are urging the negotiators to strive for the most wide ranging agreement possible.

So, what is the agreement about? It is not just about providing opportunities to farmers, but also about providing opportunities for agricultural companies and consumers. We have found that small and medium sized companies (SMEs) are the engines of both economic growth and employment in both the EU and United States. The fact that those companies will benefit most from an agreement makes navigating the regulatory framework so daunting. SMEs produce almost 30 percent of goods exported from both markets as well as contribute to the supply chain of large manufacturers. These are the companies that will benefit from reducing customs barriers and the differences in standards that make it difficult for small companies to understand what the regulations are and to adapt their manufacturing processes to be able to sell their products. But to be clear, we are not talking about lowering standards or regulations on either side of the Atlantic. We are looking at making regulations more compatible - not reducing regulations but avoiding duplication and overly bureaucratic procedures. It means “cutting red tape without cutting corners”.

EU and U.S. consumers would benefit from lower prices and a wider variety of choice. It does not mean that T-TIP would mean lowering standards on either side of the Atlantic. Existing regulatory rules in the both the EU and the United States would continue to exist. I think we should remember that among the many things we share in common is the desire to provide our citizen with the safest food in the world. T-TIP is not about forcing European consumers to eat products that they do not want to eat. However, we are concerned that in some of its decisions, the EU is not respecting the advice of its own scientific bodies, including the European Food Safety Agency - EFSA - which has made rulings that are ignored for political reasons. There, we believe, we have a legitimate concern because a core principle of free and fair trade is that non-scientific based political decisions should not be used as a way to block trade.

A lot of figures get tossed around about the specific economic and employment benefits of T-TIP. However, it is important to avoid specific predictions, because we frankly do not know. However, free trade agreements have historically proven to be a net positive for everyone. Time and time again we hear that European producers cannot compete. However, this has been proven wrong. U.S. consumers are savvy. They recognize quality products when they see them. European producers have shown that they can be competitive around the world. So the fear is unfounded. The U.S. and EU relationship is more than just the bilateral relationship. In a recent interview, Anthony Luzzatto Gardner, the Ambassador of the United States to the European Union, noted that T-TIP is a way for the United States and the European Union to shape globalization by setting high standards that would be applied across the world. Further, he underscored that Europe and the United States must seize the opportunity in T-TIP to shape world trade – if not it will be left to others to do in a very different way, and probably at a much lower level.
AMCHAM EVENTS

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

GENERAL TAX ACT, April 23
Speaker: Mrs. Ksenija Cipek has been directly involved in the work on Amendments to the General Tax Act and the ordinance of the binding tax opinions. In her speech at AmCham Lunch, she addressed the audience with an overview of the Amendments to the General Tax Act (GTA). Special emphasis was made on the issuing of the Tax Authority’s binding opinions.

H.E. KENNETH MERTEN, AMBASSADOR OF THE UNITED STATES OF AMERICA, May 5
Ambassador Merten has been dedicated to improving the Croatian - U.S. relations through trade, investment and promotion of entrepreneurship. In his remarks he shared his views on ways in which Croatia can strengthen its economic outlook by attracting foreign investment, together with the role of a vibrant private sector in revitalizing growth.

BUSINESS BREAKFAST
EXECUTIVE BREAKFAST: JOSEPH A. DEFO, CEO OF JURAN GLOBAL, May 14
The breakfast was aimed to healthcare industry representatives, featuring guest speaker Joseph A. DeFeo, CEO of Juran Global, one of the leading authorities on transformational change management and breakthrough management, and a sought-after business partner for industry leaders around the globe.

The company, Juran Global, was founded by Dr. Joseph M. Juran, one of the fathers of modern quality, author of the Juran’s Pareto Principle (80-20 principle) and a man credited for adding a human dimension to quality management. Steve Jobs said in one of his interviews that his contact with Dr. Juran was crucial in his learning how to approach processes. During the breakfast two topics were discussed:
• lessons from US healthcare providers that can be applied to the Croatian healthcare system so that it can improve its financial and operational performance, reduce costs and improve patient experience and outcomes
• “Quality by Design” principles adopted by the US FDA as a vehicle for the transformation of how drugs are discovered, developed and commercially manufactured.

AMCHAM POWER BREAKFAST
May 20
In her speech, Ms. Dalić, Assistant Minister of Labor and Pension System, presented the national employment measures that are at employers’ disposal. She has over 30 years of professional experience related to employment policies and procedures, both at private company level and at national employment-service level. As Assistant Minister responsible for employment and the labor market, her work covers the development and implementation of national employment policies, programs and measures, cooperation within the European Economic Area, labor market analysis and measures aimed at matching skills more closely with labor market needs. Her work also includes proposing measures for coordination with ministries responsible for the economy, entrepreneurship, education and regional development, monitoring the implementation of active labor market measures and their outcomes, and the development of new measures to address labor market changes.

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

THE BROWN FORUM: FOSTERING THE ICT ECOSYSTEM
April 14-15
AmCham Croatia was one of the Partners of the Brown Forum, held in April in Osijek. The Brown Forum 2015 brought together decision makers from throughout Central and Southeast Europe to encourage them to think strategically about how to grow the potential of the information and communication technology sectors in their countries, including the policies needed to make that vision a reality.

In times when the economies of the US and Europe have struggled, the ICT sector has been a bright spot, with small start-ups establishing crossborder links and partnerships. ICT could and should play a stronger role in the economy, and contribute
significantly to the prosperity of Southeast Europe in particular.

The conference gathered over 200 participants from the United States, Croatia, and countries across Central and Southeast Europe. The conference opened with welcome speeches, a keynote address and a welcome dinner hosted by the City and County of Osijek. On April 15, four panels took place, covering the following topics:

- how business and academia can partner to better prepare students for employment in the ICT sector
- how to commercialize ideas developed by university and other research and development institutions
- how startups can attract financing
- what local governments can and should do to support the growth of the ICT sector.

HOW TO PREPARE FOR TAX INSPECTION?
September 17

The American Chamber of Commerce and the international consulting firm Crowe Horwath organized a seminar entitled “How to Prepare for Tax Inspection?”. Every business in Croatia is, or will become, subject to tax inspection. Tax inspections are cumbersome, long-lasting and often result in high costs and penalties. Crowe Horwath experts discussed the process of tax inspection, risks leading to tax inspection, how to be exempted from inspection and many other aspects.

The seminar was held by Crowe Horwath experts Krešimir Lipovšćak, Partner, Dubravka Lacković Smole, Manager and Jasmina Kajtezović, Manager.

PRIVATE EQUITY - NEW OPPORTUNITIES ON THE HORIZON
October 28

The American Chamber of Commerce in Croatia and the leading CEE focused private equity fund Enterprise Investors (member of AmCham Poland) organized executive breakfast „Private equity - new opportunities on the horizon”.

Leading global and European companies like Facebook, AVG Technologies, Euromedic/Affidea or Bulgarian Telecom have benefited from private equity and venture capital to become industry leaders. The goal of private equity is to help more businesses achieve their ambitions for growth by providing the financial firepower and strategic advice in critical stages of their development. During the event we discussed how private equity capital can help grow your business, when the right time for this type of financing is and how it differs from other forms of financing. Michael Kędzia, Partner, Enterprise Investors and Damir Sabol, Računi.hr/MicroBLINK held presentations followed by a panel discussion.

MEMBERS’ SEMINARS

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

TAX AND REGULATORY CHANGES IN 2015
February 4

At the first AmCham seminar of 2015, Mr. Krešimir Lipovšćak, Partner at Crowe Horwath, explained the tax and regulatory changes in corporate profit tax, value added tax, personal income taxation, retail regulation, and many others, coming into force in 2015.

IMPROVING HR EFFICIENCY WITH IT SOLUTIONS
February 20

Attendees learned from HSM informatika how technologies are a real support to the work of human resources as a key link between the human capital and business goals of each company. The presentation covered the following topics:

- Training, development and education of employees
- Successfully attracting and selecting employees
- Regular communication and surveying of psychosocial climate and employee satisfaction

INTELEKTIV - IPR Conference
December 9

AmCham organized its 6th Intelektiv conference on managing and protecting intellectual property rights. The vision behind Intelektiv 2015 was to raise awareness among judicial and IPR enforcement bodies in Croatia of the importance of protecting IPR rights, increase the level of judicial expertise on the matter, and establish better cooperation between the judiciary and IP right holders in their joined fight against piracy and counterfeiting.

This year’s conference featured two topics, which were covered at roundtable discussions. The topic of the first roundtable was “Intellectual Property Rights and Investment Climate”. Panelists were representatives from public administration as well as the business community: Vedran Kružić (Ministry of Economy), Ljiljana Kuterovac (State Intellectual Property Office), Diana Petričević (Podravka) and Neven Šokec (Microsoft).

The second roundtable was titled ‘Experience in Assessing Damages in IPR Infringement Cases - Challenges and Best Practices’. His Honor Michael Fysh, QC SC, a prominent judge from Great Britain, held an opening speech which was followed by discussion with panelists Mina Maržić (High Commercial Court of the Republic of Croatia), dr. Ivan Glavić (County State’s Attorney Office Zagreb) and Ivana Jurin Puhalo (Law firm Jurin and Vogrinc).

The event gathered representatives from Croatian judicial authorities, state institutions and agencies, and leading Croatian companies and law firms.
AMCHAM & FORBES ECONOMIC FORUM
October 14
The aim of the Forum was to discuss some of the hot topics from the global political and economic scene which affect the social as well as economic development of Croatia. It focused on transatlantic economic relations and their influence on global economic trends, the issues of fiscal policy, public debt and economic growth as well as the transformational influence of technology on economy’s competitiveness.

Some of the world’s leading experts, but also creators of public policies, participated in this unique economic meeting. The keynote speaker was Mr. Joseph Quinlan, Senior Fellow at the Center for Transatlantic Relations at Johns Hopkins University and Managing Director & Chief Market Strategist of the U.S. Trust at Bank of America Private Wealth Management, who presented his latest study “Transatlantic Economy 2015”.

His speech was followed by three panel discussions:
• Panel 1: Transatlantic Trade and Investment Partnership – Facts and Myths
• Panel 2: Fiscal Policy, Public Debt and Economic Growth
• Panel 3: Digital Transformation for Competitive Economy

The conference was attended by representatives of leading international and Croatian companies as well as participants from business and public institutions public institutions, and featured top speakers:
• Boris Lalovac, Minister of Finance of the Republic of Croatia
• H.E. Branko Baričević, European Commission Representation in the Republic of Croatia
• H.E. Julieta Valls Noyes, Ambassador of the United States of America
• James Higgston, U.S. Mission to the EU
• Felix Winneknens, Standard & Poor’s Ratings Services
• Carlos E. Piñerúa, World Bank
• Anna Piperal, Estonia Showroom
• Adrian Ježina, VIPnet
• Hrvoje Zgombić, PricewaterhouseCoopers Croatia
• Ivan Vidaković, AmCham/Microsoft
• prof. Tihomir Cipek, PhD, Faculty of Political Science

SPEED NETWORKING
February 13 & October 2
Popular networking event, where AmCham members, mostly sales and procurement managers, have an opportunity to exchange business cards in a moderated concept of 3 minute conversations with each person. More than 20 companies participated at each event and we received positive comments, as it proved to be a great way to enhance networking opportunities among our members.

AmCham Croatia and the Franco-Croatian Business Club worked together to increase networking opportunities by holding joint Speed networking events.

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

PATRON EVENTS
AMCHAM PATRON EXECUTIVE COCKTAIL
January 28
AmCham was honored to be able to host Mr. John G. Rice, Vice Chairman of GE, President & CEO of GE Global Growth & Operations, as the guest speaker at an AmCham Patron Executive Cocktail. Mr. Rice addressed the audience with his remarks on energy projects in Croatia and gave an overview of GE’s global operations. His keynote speech was followed by a networking cocktail, where attendees had an opportunity to interact directly with Mr. Rice and share views and experiences.

RECEPTION AT THE U.S. AMBASSADOR’S RESIDENCE
February 10
U.S. Ambassador, H.E. Kenneth Merten hosted our Patron members at his residence again this year. The reception was a good opportunity to discuss Croatia’s business climate with the Ambassador and executives of the AmCham Patron members.

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

AMCHAM EU’S ANNUAL BRUSSELS BRIEFING
March 18-20
Andrea Doko Jelušić attended annual Brussels Briefing for European AmChams, organized by AmCham EU, an informative program featuring a variety of speakers. As always the Brussels Policy Briefing was an opportunity to network with numerous AmCham EU members and many EU stakeholders, and to get the latest updates on EU policy priorities and trends. Given the European Parliament elections last May and the newly appointed European Commission in November, this year’s Briefing was an ideal
opportunity to hear about the new priorities and the new personalities driving EU policy. The Briefing was also a forum to discuss collaboration and joint advocacy and to share success stories.

This year’s highlights included the Transatlantic Networking Cocktail Reception - an opportunity to network with MEPs and other member state representatives, followed by the Transatlantic Conference, which looked at the latest developments on the transatlantic relationship with key stakeholders and policy-makers. It also featured the annual update on the trade, jobs and investment data between the EU and the US, presented by Joe Quinlan of Johns Hopkins University.

**AMCHAMS’ EXECUTIVES VISIT CALIFORNIA AND WASHINGTON, D.C**
May 26 - June 2

American Chambers of Commerce in Europe (AmChams in Europe), an organization of 45 European AmChams, organized an annual visit to the United States for AmChams executives with the goal of keeping up with the latest business and political trends and engaging with leading companies, organizations and government agencies. This year’s conference involved 24 of AmChams’ directors, including AmCham Croatia’s Andrea Doko Jelušić.

The visit began in California, San Francisco and Sacramento, where the delegation visited some of the world’s most innovative companies, experienced the dynamics of Silicon Valley, and engaged with California’s international trade community in Sacramento. In Sacramento, AmCham executives participated in a series of international events highlighted by the 90th Sacramento Host Breakfast, featuring more than 1,200 attendees and keynotes by California Governor Jerry Brown and entrepreneur Vivek Ranadive.

Traditionally, during the U.S. visit, AmChams in Europe launched its 2015 Case for Investing in Europe at the Cal Chamber’s International Forum. The forum gathered more than 200 attendees including EU Ambassador David O’Sullivan and Ambassador Kurt Tong, who discussed international trade issues.

The second part of the trip traditionally included Washington, D.C., where the U.S. Chamber of Commerce hosted AmCham executives for a series of high-level briefings, including a session with U.S. Chamber President Tom Donohue. The group met the officials from the McCain Institute as well as the law firm of Arent Fox LLP with former Congressman Phil English and former Senator Byron Dorgan. The conference concluded with a visit to the U.S. Department of Commerce and briefings from Skip Jones (Executive Director, Europe Eurasia) and Vinal Thummalapally (Executive Director, Select USA) as well as a luncheon with Deputy Secretary of Commerce Bruce Andrews.

**ANNUAL AMCHAMS IN EUROPE BEST PRACTICES CONFERENCE**
October 28-30 - Milano, Italy

The Annual AmCham in Europe (ACE) Best Practices Conference was hosted by AmCham Italy. AmCham Croatia was represented by Andrea Doko Jelušić, Executive Director and Vjekoslav Kalenski, IT Manager & Office Administrator.

In addition to providing networking opportunities with colleagues from many European AmChams, the conference covered important areas for all AmChams’ operations, within four Best Practices Sessions: Membership, Effective Associations & the Creative Network, Committees & New Technologies and Optimizing AmCham Operations.

APCO Worldwide held a special session on the topic of ‘What makes effective associations?’, based on a survey they conducted among various associations members. The conference was also a good opportunity for the final round of the ‘Creative Network’ competition, organized by AmChams in Europe, where finalists, British-American Business and AmCham Romania presented their projects. AmCham Romania was the winner with their project “Coalition for Romania’s Development” – a private, non-political initiative, gathering the most representative business associations in Romania.

Participants attended a welcome reception at the residence of the Consul General of the United States of America in Milan, Ambassador Philip T. Reeker, which was, among others, attended by Ambassador Douglas T. Hickey, Commissioner General of the USA Pavilion. A meeting was also held at the Palazzo Isimbardi, headquarters of the Metropolitan City of Milan, where AmCham’s representatives were welcomed by Alberto Comincini, Deputy Mayor.

**EXTRAORDINARY MEETING OF THE GENERAL ASSEMBLY**
September 23

On 23 September, AmCham Croatia held the Extraordinary Meeting of the General Assembly, due to the legal requirement that we had to update our Constitution by September 30, according to the changes stipulated in the revised Law on Associations. As the new Constitution was being adopted, we took this opportunity to amend some other articles we believed required better clarifications and definitions or harmonization with AmCham’s operations. The Assembly has unanimously accepted the new Constitution. Since the Assembly was attended by a large number of our members, we used this occasion to introduce our new team member Darjan Dragičević, Policy Manager. He has previously worked for the EU Commission, and members will have the opportunity to work with him in our committees.

**ANNUAL GENERAL ASSEMBLY**
November 24

At this year’s Annual General Assembly, in addition to standard activities and customary financial reports, elections were held for six Board of Governors positions that became vacant this year. The membership has elected the following Board members for the next two-year period:

- President: Berislav Horvat, Ernst & Young d.o.o.
- First Vice President: Boris Bauk, Hewlett-Packard d.o.o.
- Secretary Treasurer: Ljubiša Mitof-Višurski, Abbvie d.o.o.
- Untitled Governors:
  - Sanja Matić, Abbott Laboratories d.o.o.
  - Marija Pujo Tadić, Odvjetnički ured Marija Pujo Tadić
  - Natko Vlahović, Vlahović Grupa d.o.o.

1 Annual AmChams in Europe Best Practices Conference 2 Mr. Vidaković at the Third EU-Southeast European Summit 3 AmChams’ Executives with Mr. Donohue, President and CEO of U.S. Chamber of Commerce in Washington, D.C. 4 New AmCham Board with Mrs. Doko Jelušić, Executive director 5 Annual General Assembly
According to the stipulations of the new law on associations, one of the areas AmCham needed to regulate in its Constitution was the way that conflicts of interest between AmCham members and breaches of the Constitution shall be resolved. The Assembly confirmed that they will be resolved by decision of an Arbitration Committee, which will consist of arbitrators selected among AmCham members. The General Assembly adopted a proposed list of arbitrators, consisting of AmCham members that expressed interest in providing this service to AmCham and its members. The new Constitution also defines that the General Assembly should appoint a liquidator of AmCham. Members have appointed the elected Secretary Treasurer, Ljubiša Mitof-Višurski, Abbvivie d.o.o., to this position.

AmCham Talents is our program focused on developing leadership skills of the promising young professionals. Young professionals recognized as high potential employees within their companies usually have opportunities for postgraduate education and training, but lack practical experience and opportunities to develop their soft skills by learning directly from leaders in different industries. This program hopes to bridge this gap and contribute to the personal & career development of such employees through a series of interactive sessions by prominent leaders and networking opportunities with their peers. Sponsorship of this program gives an opportunity to promote company’s dedication to the social responsibility programs and young talent development and enables promotion of the company to young leaders and to the wider business community.

**2014/2015 PROGRAM LECTURES**

- **February 19** - Mr. Šlat, Regional Country Manager Adria - 3M - ‘Fostering Innovation & Creativity Within Your Team’
- **March 10** - Mrs. Pogačić, Head of the Croatian Legislation Office - Government of Croatia - ‘Legislation & Public Dialog’
- **May 7** - Mr. Cerovec, Spokesman of the Ministry of Economy - ‘External Corporate Communications’
- **May 14** - Ms. Lopac Butorac, Director of Human Resources Business Partnering Department - HT Croatian Telecom - ‘Team development’
- **May 20** - Mr. Poljičak, Director, Adecco - ‘Career Development – Personal Elements and Environment’
- **May 29** - Ms. Popović, Operations Director for Southeast Europe - Coca-Cola Company - ‘Performance Management and Inspired Leadership’

**MID PROGRAM NETWORKING EVENT: PUB QUIZ**

**March 26**

Proving that all work and no play is indeed not good, we gathered a small but mighty group of our AmCham Talents for a fun after work quiz evening. Both teams showed a high level of general knowledge, but in the end there could be only one winner. We congratulate the winning team which correctly answered 26 out of 30 questions. Special thanks to our sponsors HT for providing presents for winners and Esplanade Zagreb Hotel for tasty chili popcorn!

**AMCHAM TALENTS 2014/2015 FINAL EVENT**

**June 16**

Upon the AmCham Talents program 2014/2015 coming to an end after these past months of learning and friendship, we celebrated in style. We had a great program lined up. Firstly, some business talk - the speeches of the best three candidates Ms. Ljubica Ćubela, Ms. Klara Matić and Mr. Ivan Šlinković on the very relevant topic of how to create jobs, followed by a short panel. The AmCham Talents Election Committee selected the AmCham Talent of the Year – Ljubica Ćubela from Karanović & Nikolić.

We would like to thank all the sponsors and the Election Committee members: Valentina Hero (AbbVie), Bojan Poljičak (Adecco), Andrea Doko Jelišić (AmCham), Hrvoje Bardek (CMS Reich-Rohwig Hainz Rechtsanwälte GmbH), Vedrana Likan (Colliers Advisory), Tomislav Juraga (Dell), Berislav Horvat (EY), Ivica Krizmanić (Esplanade Zagreb Hotel), Antonija Jergović and Irena Guszak Cerovecki (RIT Croatia). We wish to congratulate all the participants.

**2015/2016 PROGRAM**

The third year of the program started in October.

**Leader sessions**

- **November 4** - Darren Treasure Ph.D., Partner, Round Midnight Investments/Owner NK Istra 1961 - Applying lessons from elite sport to the world of business: Developing a Champion’s Mindset
- **November 23** - Tanja Prekodravac, Expert Advisor for Education and Human Resource Development, Selectio - Conflict Management
- **December 7, 2015** - Ljubiša Mitof-Višurski, General Manager Adria Region & Croatia - How to Survive Organizational Change

**Upcoming lectures**

- Mario Buljan, Director, DOOR Training Hrvatska – Vrata znanja - Promoting Accountability within Your Company
- Nikola Dujmović, President of the Board, SPAN & Matija Kopić, CEO, Farmeron - Entrepreneurial Adventures
- Olivija Jakupčevic, Board Member, Podravka - How to Find Your Own Path in a Competitive Business Environment
- Ivana Soljan, Board member, IN2 - Startup vs. Big Company Leadership - What Can Mature Companies Learn from Start-ups
- Berislav Horvat, Country Managing Partner, EY - The Search for Business Growth - Accelerating and Sustaining It

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1 AmCham Talents Pub Quiz – Winning Team; AmCham Talents Lecturers: 2 Mr. Šlat 3 Mr. Cerovec 4 Mrs. Pogačić 5 Ms. Lopac Butorac 6 Mr. Poljičak 7 Ms. Popović 8 Mr. Treasure 9 Mrs. Prekodravac 10 Mr. Mitof-Višurski 11 AmCham Talents Participants and Election Committee Members 12 Ljubica Ćubela, Winner 13 Klara Matić, Second place 14 Ivan Šlinković, Third place
AMCHAM SUPPORTED EVENTS

1ST INTERNATIONAL CONFERENCE ON CONTROLLING IN THE PUBLIC SECTOR
March 18 - organized by Kontroling Kognosko and the Lider magazine

EY ENTREPRENEUR OF THE YEAR AWARD CEREMONY
March 19 - global award program launched in Croatia by EY Croatia

THE THIRD EU-SOUTHEAST EUROPEAN SUMMIT
March 27 - organized by The Economist

THE ELEVENTH ANNUAL INTERNATIONAL CONFERENCE ON REAL ESTATE DEVELOPMENT
April 15-16 - organized by Filipović Business Advisory Ltd.

MICROSOFT WINDAYS CONFERENCE
April 21-24 - organized by Microsoft Hrvatska d.o.o.

ORACLE DAY 2015
April 28 - organized by Oracle Hrvatska d.o.o.

MOVING FROM STANDARDIZATION TO COMPETITIVENESS AND PROFITABILITY
May 13 - organized by Metroteka

THE NEW EUROPE BUSINESS FORUM
May 22 - organized by the Zagreb School of Economics and Management

THE 2015 WORLD TUNNEL CONGRESS IN DUBROVNIK
May 22-28 - organized by the International Tunnelling and Underground Space Association and the Croatian Association for Tunnels and Underground Structures

CORPORATE MANAGEMENT IN CROATIA
- Seven pillars of corporate management excellence
September 15

3RD INTERNATIONAL CONTROLLING CONFERENCE
November 5 - organized by Kognosko Controlling and Lider Business Weekly

“PROJECT OF THE YEAR” AWARD
presented by the PMI Chapter Croatia

HEALTH AND HEALTH CARE 2015-2030 FUTUR Z
November 27-29 - organized by the Croatian Society for Business Ethics and Health Economy of the Croatian Medical Association

EVENING FOR SAFE STEPS
November 13
Gold Sponsors

AmCham held its 14th charity gala evening for mine free Croatia, the “Evening for Safe Steps”. The event gathered more than 250 high level guests from the Croatian business community, government, international organizations and diplomatic corps.

All of the funds collected during the event through ticket sales and direct donations will be complemented by the U.S. Government’s funds and used for mine clearance efforts in Sisak-Moslavina County.

MINE CLEARANCE CERTIFICATE HANDOVER
October 27, Municipality Josipdol, village Prodanovići
AmCham held a mine clearance certificate handover and press conference for the area in the vicinity of villages Prodanovići, Karlovac County. The area has been cleared with funds collected by the Evening for Safe Steps in 2014 and enlarged by the U.S. Government funds. Final amount that will be donated for mine clearance efforts in the County is over 830,000 kn, which includes funds collected by the dinner and U.S. Government funds.

The certificate handover was attended by:
- Andrea Doko Jelušić, AmCham Croatia Executive director
- H.E. Julieta Valls Noyes, U.S. Ambassador
- Ivan Vučić, Karlovac County Prefect
- prof. dr. sc. Dijana Pleština, Director of the Government’s Office for Mine Action
- Dražen Jakopic, Director of the Croatian Mine Action Centre
- Lucia Močibob, Wolf Theiss Rechtsanwaelte GmbH-Podružnica Zagreb (Gold sponsor 2014)
- Višnja Trivunić, PBZ and Mladenka Dubravac, PBZ Card (Gold sponsor 2014)

Mine Clearance Certificate Handover – Mr. Jakopic, Mrs. Dijana Pleština, Mrs. Andrea Doko Jelušić, Ambassador Valls Noyes and Mr. Vučić
MINE ACTION IN THE REPUBLIC OF CROATIA
By Croatian Mine Action Centre

With the beginning of war operations on its territory, the Republic of Croatia was faced with mine problem as one of the most severe consequences of war events in this region and became one of the numerous countries from all over the world with the territory being contaminated by mines and unexploded ordnance (UXO). The Republic of Croatia demonstrated its determination to solve the mine problem by passing the Law on Demining in 1996, establishment of the Croatian Mine Action Centre (CROMAC) in 1998, implementation of commitments undertaken by signing the Ottawa Treaty as well as providing permanent and stable financial resources in the state budget, via World Bank loans and from the legal entities in the Republic of Croatia. In February 2012, The Government of the Republic of Croatia further emphasized the importance of operations implemented by the Croatian Mine Action Centre (CROMAC) and established the Office for Mine Action of the Government of the Republic of Croatia. The Office further contributes to the development and enhancement of mine action operations in the Republic of Croatia.

Contamination by mines has caused a number of economic, developmental, ecological and social disturbances in the Republic of Croatia, especially safety-related problems for the population living in former areas of intensive war operations. Due to quality setting of demining priorities in co-operation with local self-administration units, mine danger has now been removed from all parts of transport infrastructure, tourist destinations, reconstruction areas, house yards and areas around social facilities. Numerous donors play an important role in mine action in the Republic of Croatia due to their unselfish involvement into the mine problem solving process. CROMAC established excellent co-operation with the donor community based on transparency, efficiency in realization of donor-funded projects and mutual trust.

Since the establishment in 1998, Croatian Mine Action Centre has been developing its own mine action model based on international standards which have been improved and adjusted to local situation and legislation. According to global mine action experts, the Croatian mine action model today is one of the best ones in the region and globally. CROMAC also developed its own Mine Information System (MIS) adjusted to complex humanitarian demining procedures. In this respect, CROMAC developed and put into operation a web application named MISportal which provides clear and precise insight into current mine situation and marking status of suspected hazardous areas (SHA) on CROMAC web pages.

Suspected hazardous area (SHA) of the Republic of Croatia has been reduced from initially estimated 13,000 km² to cca. 490 km² (December 2015) thanks to demining operations conducted by demining companies as well as general and technical survey operations that are under the authority of CROMAC. The SHA is marked with 12,786 mine warning signs.

INDEPENDENCE DAY PICNIC
July 4 - Bundek Lake Zagreb

1. Mr. Vidaković and Mrs. Doko Jelušić
2. Independence Day Picnic
3. Independence Day Picnic
Today, 70 towns and municipalities in 9 counties bear the consequences of mine contamination. These are mostly forests participating with 86.4% in the total SHA structure and meadows and pastures with 13.6%. The National Mine Action Strategy 2009-2019 defines the prerequisites for the solution of mine problem including the capacities and financial resources required.

Thanks to demining, Croatia developed its own manufacture of demining machines which have so far found their place on the global market and are used by world armies, companies and NGOs. Croatia also developed manufacture of personal protective equipment (PPE) for deminers. The PPE has also found its way to the buyers outside the borders of the Republic of Croatia.

"Croatia without Mines" Trust Fund was established in 1999. Besides numerous fund-raising projects intended for mine action purpose, the trust fund is also engaged in raising public awareness of the mine danger and assistance to landmine survivors and their families. The trust fund helps them reintegrate into community activities in the easiest and least painful ways.

CROMAC is the founder of CROMAC-Centre for Testing, Development and Training Ltd. which systematically performs a number of educational projects aimed at providing training to domestic and foreign mine action experts as well as staff of the national mine action centres. CTDT is also engaged in research, development and improvement of mine action methods, techniques and methodologies, testing of demining machines, dog-handler teams, testing and operative evaluation of modern technologies and providing expert assistance to the countries in the region and worldwide.

CROMAC is co-founder of the Cluster for Humanitarian Demining Abroad Ltd. The members of Cluster are Croatian companies highly-specialized in manufacture of demining machines and equipment. After the establishment of Cluster, Croatia created the preconditions for export of Croatian know-how and technologies to foreign markets i.e. countries faced with the mine problem. Via its founders and associated members, the Cluster ensures capacities, resources and knowledge for the conduct of all mine action-related activities.

Since the establishment of CROMAC, it has been implementing educative programs in an intensive and continuous manner by which CROMAC warns the citizens about mine danger and provides guidelines for safe behaviour in the vicinity of suspected hazardous areas (SHA). Besides the reduction of areas contaminated by landmines, mine risk education (MRE) contributes a great deal to the reduction of a number of mine victims. After the end of war operations, from 1996 until today, 584 persons have been involved into mine incidents. Out of that number, 199 persons have been killed by mines, other suffered minor or major bodily injuries. During the first couple of years after the war, several tens of people were involved in mine incidents per year, in the past couple of years; we have been registering only two to three incidents per year. Moreover, we continuously put lots of efforts into prevention of mine incidents and therefore, we are pleased with the fact that after 2004, no child was involved in a mine incident on suspected hazardous areas (SHA). Also, since 2013, there were no mine incidents involving civilians.

As mentioned, donors have very important role in solving the mine problem in the Republic of Croatia. Since 1998 until today, donors financed demining operations with almost 100 million EUR i.e. 15% of totally invested demining funds.

One of the biggest donors which provided considerable support to CROMAC work and Croatian mine action system from the early beginnings was the Government of the United States of America with donated 30 million USD (until now). The US Government has also been supporting the project of the American Chamber of Commerce "Night of Thousand Dinners". The project changed its name in 2011 into "Evening for Safe Steps". Through these humanitarian dinners and thanks to numerous donors, ca. 800.000 m2 of contaminated land in 6 Croatian counties have been demined. At this year’s dinner, the guests were donating funds for demining of Kotar forest in Sisak-Moslavina County. The County itself donated a considerable amount of its own funds as a support to the realization of this project.
ABOUT CROATIA

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

AREA
56,594 km², with an additional 31,479 km² of territorial sea and interior waters

POPULATION
4,256,000 (2013 mid-year estimate)

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

LENGTH OF COAST
6,278 km - including 4,398 km of island, islet and reef coastline

NUMBER OF ISLANDS, ISLETS AND REEFS
1,244. The largest islands are Krk and Cres; there are 47 inhabited islands.

CLIMATE
Northern Croatia has a continental climate; Central Croatia has a semi-highland and highland climate, while the Croatian coast has a Mediterranean climate.
Mean monthly temperature ranges between -3 °C (27 °F) (in January) and 18 °C (64 °F) (in July).

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

OFFICIAL LANGUAGE AND ALPHABET
Croatian language and Latin alphabet.

CURRENCY
Kuna (1 Kuna = 100 Lipa)

RELIGIONS
The majority of the population are Roman Catholics, and in addition there are a number of those of Orthodox faith, as well as Muslims, and Christians of other denominations.
### GOVERNMENT OF THE REPUBLIC OF CROATIA

American Chamber of Commerce in Croatia

**Trg Sv. Marka 2**
10000 Zagreb, Croatia
www.vlada.hr

Tihomir Orešković, Prime Minister
Tomislav Karamarko, First Deputy Prime Minister
Božo Petrov, Deputy Prime Minister

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<th>Ministry</th>
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<td>Miro Kovač</td>
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<td>Mijo Crnoja</td>
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CROATIAN ECONOMIC INDICATORS

THE REPUBLIC OF CROATIA

BASIC INFORMATION FOR 2014

| Land area, km² | 56.594 |
| Surface area of territorial sea and interior waters, km² | 31.479 |
| Population, 2013 mid-year estimate, '000 | 4.256 |
| Population density per km², 2013 | 75.2 |
| City of Zagreb population, 2013 mid-year estimate, '000 | 796 |

TERRITORIAL CONSTITUTION, AS ON 31 DECEMBER 2014

| Counties | 21 |
| Towns | 128 |
| Municipalities | 428 |
| Settlements | 6.767 |

Gross domestic product per capita (USD)*, 2014 | 13.486
Average monthly paid off net earning in Kuna | 5.533
Average monthly gross earning in Kuna | 7.953
Consumer price index, 2014/2013 | 99.8
Import per capita EUR* | 4.025
Export per capita EUR* | 2.436
Coverage of import by export, % | 60.5

Source: Statistical information, Central Bureau of Statistics
*provisional data

MAIN INDICATORS

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<th>2010</th>
<th>2011</th>
<th>2012</th>
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<td>GDP, current prices, mil EUR</td>
<td>45.093</td>
<td>45.022</td>
<td>44.737</td>
<td>43.959</td>
<td>43.516</td>
<td>43.045</td>
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<td>GDP year-on-year growth rate (in %)</td>
<td>-7.4</td>
<td>-1.7</td>
<td>-0.3</td>
<td>-2.2</td>
<td>-1.1</td>
<td>-0.4</td>
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<td>Average year-on-year inflation rate</td>
<td>2.4</td>
<td>1.1</td>
<td>2.3</td>
<td>3.4</td>
<td>2.2</td>
<td>-0.2</td>
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<td>Unemployed persons*</td>
<td>263.174</td>
<td>302.425</td>
<td>305.333</td>
<td>324.324</td>
<td>345.112</td>
<td>328.187</td>
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<tr>
<td>Unemployment rate, %</td>
<td>14.9</td>
<td>17.4</td>
<td>17.8</td>
<td>18.9</td>
<td>20.2</td>
<td>19.6</td>
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<td>Unemployment rate, ILO comparable, %</td>
<td>9.2</td>
<td>11.6</td>
<td>13.7</td>
<td>15.9</td>
<td>17.3</td>
<td>17.3</td>
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<td>HRK/EURO midpoint exchange rates of CNB</td>
<td>7.33</td>
<td>7.28</td>
<td>7.43</td>
<td>7.51</td>
<td>7.57</td>
<td>7.63</td>
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<td>HRK/US$ midpoint exchange rates of CNB</td>
<td>5.28</td>
<td>5.5</td>
<td>5.34</td>
<td>5.85</td>
<td>5.7</td>
<td>5.74</td>
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<td>Current account balance (million EUR)</td>
<td>-2304</td>
<td>-489.7</td>
<td>-318.2</td>
<td>-22.0</td>
<td>438.1</td>
<td>339.7</td>
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<td>Current account balance (as % of GDP)</td>
<td>-5.1</td>
<td>-1.1</td>
<td>-0.7</td>
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<td>1.0</td>
<td>0.8</td>
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<td>External debt (million EUR, end of year)</td>
<td>45.600</td>
<td>46.908</td>
<td>46.397</td>
<td>45.297</td>
<td>45.958</td>
<td>46.664</td>
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<td>External debt as % of GDP</td>
<td>101.1</td>
<td>104.2</td>
<td>103.8</td>
<td>103.3</td>
<td>105.6</td>
<td>108.4</td>
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<td>External debt as % of export of goods and services</td>
<td>292.7</td>
<td>275.8</td>
<td>256.2</td>
<td>247.3</td>
<td>245.0</td>
<td>233.0</td>
</tr>
</tbody>
</table>

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

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

UNEMPLOYMENT RATE, %

<table>
<thead>
<tr>
<th>Year</th>
<th>net acquisition of financial assets</th>
</tr>
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<tbody>
<tr>
<td>1993</td>
<td>15,2</td>
</tr>
<tr>
<td>1994</td>
<td>5,7</td>
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<tr>
<td>1995</td>
<td>5,4</td>
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<tr>
<td>1996</td>
<td>20,7</td>
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<tr>
<td>1997</td>
<td>221,4</td>
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<tr>
<td>1998</td>
<td>145,1</td>
</tr>
<tr>
<td>1999</td>
<td>60,4</td>
</tr>
<tr>
<td>2000</td>
<td>50,8</td>
</tr>
<tr>
<td>2001</td>
<td>133,6</td>
</tr>
<tr>
<td>2002</td>
<td>609,0</td>
</tr>
<tr>
<td>2003</td>
<td>118,8</td>
</tr>
<tr>
<td>2004</td>
<td>301,6</td>
</tr>
<tr>
<td>2005</td>
<td>181,1</td>
</tr>
<tr>
<td>2006</td>
<td>203,1</td>
</tr>
<tr>
<td>2007</td>
<td>252,0</td>
</tr>
<tr>
<td>2008</td>
<td>980,1</td>
</tr>
<tr>
<td>2009</td>
<td>969,6</td>
</tr>
<tr>
<td>2010</td>
<td>125,3</td>
</tr>
<tr>
<td>2011</td>
<td>-169,3</td>
</tr>
<tr>
<td>2012</td>
<td>-63,5</td>
</tr>
<tr>
<td>2013</td>
<td>-118,4</td>
</tr>
<tr>
<td>2014</td>
<td>1,585,7</td>
</tr>
<tr>
<td>Q1, Q2 2015*</td>
<td>136,2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>5,769,4</td>
</tr>
</tbody>
</table>

*preliminary data
Source: Croatian National Bank
EXPORT AND IMPORT BY ECONOMIC CLASSIFICATION OF COUNTRIES, MIL. EUROS

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>9,582</td>
<td>16,281</td>
<td>9,628</td>
<td>16,216</td>
</tr>
<tr>
<td>EU-27 countries</td>
<td>5,735</td>
<td>10,065</td>
<td>5,601</td>
<td>11,770</td>
</tr>
<tr>
<td>EFTA countries</td>
<td>233</td>
<td>329</td>
<td>126</td>
<td>433</td>
</tr>
<tr>
<td>CEFTA countries</td>
<td>1,838</td>
<td>964</td>
<td>2,018</td>
<td>1,037</td>
</tr>
<tr>
<td>Other countries in Europe</td>
<td>495</td>
<td>1,511</td>
<td>524</td>
<td>1,730</td>
</tr>
<tr>
<td>OPEC countries</td>
<td>233</td>
<td>130</td>
<td>176</td>
<td>103</td>
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</table>

Main foreign trade partners

<table>
<thead>
<tr>
<th>Country</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Italy</td>
<td>1,511</td>
<td>2,676</td>
<td>1,472</td>
<td>2,273</td>
</tr>
<tr>
<td>Germany</td>
<td>967</td>
<td>2,049</td>
<td>981</td>
<td>2,163</td>
</tr>
<tr>
<td>BiH</td>
<td>1,174</td>
<td>544</td>
<td>1,230</td>
<td>590</td>
</tr>
<tr>
<td>Slovenia</td>
<td>794</td>
<td>1,012</td>
<td>828</td>
<td>1,545</td>
</tr>
<tr>
<td>Austria</td>
<td>547</td>
<td>726</td>
<td>628</td>
<td>1,589</td>
</tr>
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</table>

EXPORT AND IMPORT ACCORDING TO SITC SECTIONS, MIL. EUROS

<table>
<thead>
<tr>
<th>Section</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>9,582</td>
<td>16,281</td>
<td>9,628</td>
<td>16,216</td>
</tr>
<tr>
<td>Food and live animals</td>
<td>852</td>
<td>1,539</td>
<td>959</td>
<td>1,619</td>
</tr>
<tr>
<td>Beverages and tobacco</td>
<td>172</td>
<td>149</td>
<td>182</td>
<td>157</td>
</tr>
<tr>
<td>Crude materials, except fuels</td>
<td>747</td>
<td>268</td>
<td>757</td>
<td>234</td>
</tr>
<tr>
<td>Mineral fuel and lubricants</td>
<td>1,155</td>
<td>3,553</td>
<td>1,320</td>
<td>3,767</td>
</tr>
<tr>
<td>Animal and vegetables oils and fats</td>
<td>21</td>
<td>81</td>
<td>20</td>
<td>121</td>
</tr>
<tr>
<td>Chemical products</td>
<td>1,097</td>
<td>2,247</td>
<td>1,050</td>
<td>2,196</td>
</tr>
<tr>
<td>Manufactured goods classified chiefly by material</td>
<td>1,432</td>
<td>2,931</td>
<td>1,373</td>
<td>2,697</td>
</tr>
<tr>
<td>Machinery and transport equipment</td>
<td>2,846</td>
<td>3,623</td>
<td>2,582</td>
<td>3,604</td>
</tr>
<tr>
<td>Miscellaneous manufactured articles</td>
<td>1,211</td>
<td>1,890</td>
<td>1,205</td>
<td>1,820</td>
</tr>
<tr>
<td>Commodities and transactions n.e.s.</td>
<td>50</td>
<td>0</td>
<td>180</td>
<td>1</td>
</tr>
<tr>
<td>Not classified</td>
<td>54</td>
<td>2</td>
<td>64</td>
<td>5</td>
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</table>

Source: Statistical information, Central Bureau of Statistics

EXPORT, IMPORT AND FOREIGN TRADE DEFICIT IN MILLION EUROS

<table>
<thead>
<tr>
<th>Year</th>
<th>Export</th>
<th>Import</th>
<th>Deficit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>9,582</td>
<td>16,281</td>
<td>-6,699</td>
</tr>
<tr>
<td>2012</td>
<td>9,628</td>
<td>16,216</td>
<td>-6,588</td>
</tr>
<tr>
<td>2013</td>
<td>9,589</td>
<td>16,528</td>
<td>-6,939</td>
</tr>
<tr>
<td>2014</td>
<td>10,369</td>
<td>17,129</td>
<td>-6,760</td>
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</tbody>
</table>
EU-28 ECONOMIC INDICATORS

<table>
<thead>
<tr>
<th>Country</th>
<th>no.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>14,749</td>
<td>22,2</td>
</tr>
<tr>
<td>Slovenia</td>
<td>6,236</td>
<td>9,4</td>
</tr>
<tr>
<td>Austria</td>
<td>5,404</td>
<td>8,1</td>
</tr>
<tr>
<td>Italy</td>
<td>4,466</td>
<td>6,7</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>4,600</td>
<td>6,9</td>
</tr>
<tr>
<td>Poland</td>
<td>4,078</td>
<td>6,1</td>
</tr>
<tr>
<td>Netherlands</td>
<td>2,415</td>
<td>3,6</td>
</tr>
<tr>
<td>Slovakia</td>
<td>2,383</td>
<td>3,6</td>
</tr>
<tr>
<td>Hungary</td>
<td>1,931</td>
<td>2,9</td>
</tr>
<tr>
<td>France</td>
<td>1,658</td>
<td>2,5</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>2,102</td>
<td>3,2</td>
</tr>
<tr>
<td>BIH</td>
<td>1,091</td>
<td>1,6</td>
</tr>
<tr>
<td>USA</td>
<td>630</td>
<td>0,9</td>
</tr>
<tr>
<td>Japan</td>
<td>247</td>
<td>0,4</td>
</tr>
<tr>
<td>Domestic</td>
<td>5,160</td>
<td>7,8</td>
</tr>
<tr>
<td>Others</td>
<td>9,334</td>
<td>14,0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>66,484</td>
<td>100,0</td>
</tr>
</tbody>
</table>

Source of Data: Eurostat
GDP PER CAPITA IN PPS - INDEX (EU28 = 100)

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

REAL GDP GROWTH RATE

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

INTRA-EU28 TRADE – TRADE BALANCE IN MILLION EUR

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

EXTRA-EU28 TRADE – TRADE BALANCE IN MILLION EUR

Member States’ contribution to the extra-EU28 trade of the Union.
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- access to European AmChams’ Publications: Membership Directories, Newsletters & Magazines and Country Guides
- access to events and activities organized by other European AmChams
- introductory “Country Briefings” when visiting other European countries and an “Executive Referral” to senior managers when relocating to other European countries (these requests must be made through your local AmCham Executive Office).

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Fax +385 1 6170 366
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www.ge.com
Corporate Member since 2012
Number of employees 9
Industry Energy
CONTACT PERSON
Gaetano Massara, CEO GE South East Europe

**GO4STAR d.o.o.**
Radnička cesta 1A
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Phone +INFO (*4636)
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www.go4star.hr
Small Business Member since 2015
Number of employees 3
Industry Telecommunications
CONTACT PERSON
Petar Krajina, Key Account Manager

**GlobalSmithKline d.o.o.**
Damira Tomljanović Gavranica 15
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Fax +385 1 6051 996
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Corporate Member since 2014
Number of employees 70
Industry Health Care
CONTACT PERSON
Marin Dumčić, Market Access Manager

**Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.**
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officezagreb@horwathhtl.com
www.horwathhtl.hr
Small Business Member since 2015
Number of employees 15
Industry Consulting
CONTACT PERSON
Siniša Topalović, Managing Director
Hotel Dubrovnik d.d.
Ljudevita Gaja 1
HR-10000 Zagreb
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Fax +385 1 4863 506
reservations@hotel-dubrovnik.hr
www.hotel-dubrovnik.hr
Corporate Member since 2010
Number of employees 101
Industry Hospitality Industry
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
Ivana Perković, Sales Manager

HP-Hrvatska pošta d.d.
Jurišićeva 13
HR-10000 Zagreb
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Fax +385 1 4981 397
info@posta.hr
www.posta.hr
Corporate Member since 2010
Number of employees 9,500
Industry Distribution / Logistics
CONTACT PERSON
Ivica Kranjčić, President of the Board

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

Hrvatski Telekom d.d.
Roberta Frangeša Mihanovića 9
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pr@t.ht.hr
www.t.ht.hr
Patron Member since 2013
Number of employees 4000
Industry Telecommunications
CONTACT PERSON
Siniša Duranović, General Counsel

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

HS Produkt d.o.o.
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hs-produkt@hs-produkt.hr
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Patron Member since 2009
Number of employees 1600
Industry Manufacturing
CONTACT PERSON
Željko Pavlin, Managing Director
M2M DISCOUNT PROGRAM CONTACT
Krešimir Sentigar, Sales Manager

HSM-informatika d.o.o.
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www.hsm.hr
Small Business Member since 2009
Number of employees 14
Industry Information Technology
CONTACT PERSON
Aladar Urbanke, General manager

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Trg Krešimira Ćosića 9, HR-10000 Zagreb
Phone +385 1 3658 333
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uprava@hup-zagreb.hr
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Corporate Member since 2005
Number of employees 547
Industry Hospitality Industry
CONTACT PERSON
Andrej Markovčić, General Manager
M2M DISCOUNT PROGRAM CONTACT
Luka Baždar Gašljević, Head of Marketing Department

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Patron Member since 2013
Number of employees 1440
Industry Financial Services
CONTACT PERSON
Igor Vukasović, Corporate Communications Director

IBM Hrvatska d.o.o.
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HR-10000 Zagreb
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info@hr.ibm.com
www.ibm.com/hr
Patron Member since 1999
Number of employees 174
Industry Information Technology
CONTACT PERSON
Damir Žec, Country Leader
Achieving great things for over 65 years

We are proudly nurturing our 65 years long tradition. The force of dreams and human spirit has encouraged us to achieve great things. Determination and energy, consistence in providing the service excellence, professionalism and enthusiasm are the driving force of the company.

We are guided by the principle that the guest always comes first.
IN2 d.o.o.  
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www.in2.hr  
Corporate Member since 2014  
Number of employees 307  
Industry Information Technology  
CONTACT PERSON  
Ante Mandić, President of the Board

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HR-10000 Zagreb  
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Small Business Member since 2015  
Number of employees 25  
Industry Consulting  
CONTACT PERSON  
Danko Sučević, Partner

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HR-10000 Zagreb  
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Small Business Member since 2009  
Number of employees 38  
Industry Information Technology  
CONTACT PERSON  
Josip Bišćan, Partner & Web apps team leader

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Small Business Member since 2015  
Number of employees 58  
Industry Information Technology  
CONTACT PERSON  
Darinka Mihetec, Secretary

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Small Business Member since 2011  
Number of employees 30  
Industry Information Technology  
CONTACT PERSON  
Goran Oparnica, Director

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- Six Sigma Adriatic d.o.o.  
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Small Business Member since 2010  
Number of employees 1  
Industry Consulting  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Vladimir Puškarić, Managing Partner

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Small Business Member since 2007  
Number of employees 16  
Industry Manufacturing  
CONTACT PERSON  
Davor Rotter, Director  
M2M DISCOUNT PROGRAM CONTACT  
Aleksandar Tunković, Quality Manager

International Graduate Business School Zagreb  
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Non-Profit Member since 2004  
Industry Education  
CONTACT PERSON  
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M2M DISCOUNT PROGRAM CONTACT  
Nuša Sokolić, Senior business assistant

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

JT International Zagreb d.o.o.  
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Patron Member since 2010  
Number of employees 20  
Industry Consumer Goods  
CONTACT PERSON  
Darija Dretar, Corporate Affairs and Communications Manager
Karanović & Nikolić d.o.o.
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Small Business Member since 2013
Number of employees 12
Industry Legal Services
CONTACT PERSON
Anita Barić Rešetar, Office Manager

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Non - Profit Member since 2003
Number of employees 10
Industry Education
CONTACT PERSON
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Patron Member since 2015
Number of employees 185
Industry Financial Services
CONTACT PERSON
Vladimir Vuković, Manager of Corporate Division

LMG Autokuća d.o.o.
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Corporate Member since 2015
Number of employees 6
Industry Automotive
CONTACT PERSON
Branko Miošić, Brand Manager

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Fax +385 51 271 372
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www.katarina-line.com
Corporate Member since 2014
Number of employees 30
Industry Travel / Tourism
CONTACT PERSON
Daniel Hauptfeld, Marketing manager
M2M DISCOUNT PROGRAM CONTACT
Anamaria Hauptfeld Schweižter, Cruise Department Manager

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Corporate Member since 2015
Number of employees 334
Industry Manufacturing
CONTACT PERSON
Kristijan Babić, Division Financial Controller

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Small Business Member since 2012
Number of employees 2
Industry Consulting
CONTACT PERSON
Renato Očko, General manager
M2M DISCOUNT PROGRAM CONTACT
Jasmina Očko, Controlling Consultant

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Corporate Member since 2013
Number of employees 389
Industry Human Resources
CONTACT PERSON
Nebojša Bilčuk, Operations Manager Croatia

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Corporate Member since 2009
Number of employees 157
Industry Consulting
CONTACT PERSON
Daniel Radić, Senior Partner
M2M DISCOUNT PROGRAM CONTACT
Paul Suchar, Partner

Mars Hrvatska d.o.o.
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Fax +385 1 6593 176
www.mars.com
Corporate Member since 1999
Number of employees 11
Industry Consumer Goods
CONTACT PERSON
Aleš Završnik, Country Manager

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Small Business Member since 2012
Number of employees 2
Industry Consulting
CONTACT PERSON
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Jasmina Očko, Controlling Consultant
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Corporate Member since 2014
Number of employees 5
Industry Financial Services
CONTACT PERSON
Sanja Žigić, Croatia Country Manager

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Patron Member since 1999
Number of employees 47
Industry Health Care
CONTACT PERSON
Jelka Drašković, Public Policy Lead

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Patron Member since 2004
Number of employees 25
Industry Consulting
CONTACT PERSON
Jurica Novak, Managing Director

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Small Business Member since 2013
Number of employees 2
Industry Real Estate
CONTACT PERSON
Ivana Bakunić, Project Manager

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Patron Member since 2013
Number of employees 386
Industry Health Care
CONTACT PERSON
Diana Percač, Sales Manager

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ivan.culo@metroholding.hr
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Small Business Member since 2015
Number of employees 6
Industry Real Estate
CONTACT PERSON
Ivan Ćulo, President of the Supervisory Board

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Fax +385 1 4844 060
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Patron Member since 2001
Number of employees 35
Industry Health Care
CONTACT PERSON
Ingrid Ilijevski, Office Manager

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Fax +385 1 6520 288
laboratorij@metroteka.com
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Small Business Member since 2015
Number of employees 7
Industry Consulting
CONTACT PERSON
Siniša Prugovečki, General Manager
M2M DISCOUNT PROGRAM CONTACT
Hrvoje Ćaćić, Sales Manager

MERCK d.o.o.
Ulica Andrije Hebranga 32-34
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merck@merck.hr
www.merck.hr
Corporate Member since 2011
Number of employees 28
Industry Health Care
CONTACT PERSON
Valentina Tadić, Admin support / Assistant

Microsoft Hrvatska d.o.o.
Horvatova 82 / 6. kat
HR-10010 Zagreb - Buzin
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Fax +385 1 6606 766
hrpress@microsoft.com
www.microsoft.com/hr/hr/
Patron Member since 1999
Number of employees 50
Industry Information Technology
CONTACT PERSON
Neven Šokec, Consumer Channel Group Lead Adriatics
Nova europska ulaganja d.o.o.
Radnička cesta 39, HR-10000 Zagreb
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mandabaka@neu.com.hr
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Corporate Member since 2012
Number of employees 2
Industry Investment
CONTACT PERSON
Mate Andabaka, Vice President Investments

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Remetinečka cesta 139, HR-10000 Zagreb
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Fax +385 1 6008 333
novatv@novatv.hr
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Patron Member since 2008
Number of employees 365
Industry Media / Publishing
CONTACT PERSON
Ivana Galić, Marketing and PR director
M2M DISCOUNT PROGRAM CONTACT
Ivan Ćosić, Sales Manager

Nike CR d.o.o.
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Corporate Member since 2012
Number of employees 14
Industry Consumer Goods
CONTACT PERSON
Zoran Strso glavec,
Brand Protection Manager

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Remetinečka cesta 139, HR-10000 Zagreb
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Patron Member since 2008
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Ivan Ćosić, Sales Manager

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Patron Member since 2008
Number of employees 365
Industry Media / Publishing
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Ivan Ćosić, Sales Manager

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Small Business Member since 2015
Number of employees 25
Industry Sport
CONTACT PERSON
Sead Karaselimović, Deputy Executive Director
American Chamber of Commerce in Croatia

Novartis Hrvatska d.o.o.
Radnička cesta 37b
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Phone +385 1 16274 231
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rina.music@novartis.com
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Patron Member since 2012
Number of employees 56
Industry Health Care
CONTACT PERSON
Rina Musić, Market Access and Franchise Head

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HR-10000 Zagreb
Phone +385 1 6199 930
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info@gamc.hr
http://gamc.hr
Small Business Member since 2007
Number of employees 12
Industry Legal Services
CONTACT PERSON
Aleksej Mišković, Partner

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Number of employees 12
Industry Legal Services
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Small Business Member since 2014
Number of employees 5
Industry Legal Services
CONTACT PERSON
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CONTACT PERSON
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Small Business Member since 2014
Number of employees 20
Industry Legal Services
CONTACT PERSON
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Number of employees 20
Industry Legal Services
CONTACT PERSON
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Industry Legal Services
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Small Business Member since 2011
Number of employees 11
Industry Legal Services
CONTACT PERSON
Hrvoje Spajić, Director

Odvjetničko društvo Kallay & Partneri d.o.o.
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Small Business Member since 2015
Number of employees 15
Industry Legal Services
CONTACT PERSON
Andrej Šooš Maceljski, Director

Odvjetničko društvo Matić, Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.
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Small Business Member since 2015
Number of employees 15
Industry Legal Services
CONTACT PERSON
Andrej Šooš Maceljski, Director

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Small Business Member since 2015
Number of employees 15
Industry Legal Services
CONTACT PERSON
Andrej Šooš Maceljski, Director

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Small Business Member since 2011
Number of employees 36
Industry Legal Services
CONTACT PERSON
Saša Divjak, Senior Partner

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Number of employees 36
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Saša Divjak, Senior Partner

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Fax +385 1 5391 601
info@dtb.hr
www.dtb.hr
Small Business Member since 2011
Number of employees 36
Industry Legal Services
CONTACT PERSON
Saša Divjak, Senior Partner

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info@dtb.hr
www.dtb.hr
Small Business Member since 2011
Number of employees 36
Industry Legal Services
CONTACT PERSON
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Phone +385 1 4828 559
Fax +385 1 4811 989
info@ravlic-surjak.hr
www.ravlic-surjak.hr
Small Business Member since 2015
Number of employees 5
Industry Legal Services
CONTACT PERSON
Tonči Ravlić, Partner

Odvjetničko društvo Ravlić & Šurjak d.o.o.
Strossmayerov trg 7
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Phone +385 1 4828 559
Fax +385 1 4811 989
info@ravlic-surjak.hr
www.ravlic-surjak.hr
Small Business Member since 2015
Number of employees 5
Industry Legal Services
CONTACT PERSON
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Ozaljska 136
HR-10000 Zagreb
Phone +385 1 3636 335
Fax +385 1 3631 665
info@vedris-partners.hr
www.vedris-partners.hr
Small Business Member since 2004
Number of employees 14
Industry Legal Services
CONTACT PERSON
Vlatka Vedriš, Attorney at law

Otvjetničko društvo Vukina & Partneri d.o.o.
Prilaz Gjure Deželića 30
HR-10000 Zagreb
Phone +385 1 4874 970
Fax +385 1 4874 971
info@vukina.hr
www.vukina.hr
Small Business Member since 2012
Number of employees 9
Industry Legal Services
CONTACT PERSON
Sanja Vukina, Attorney at law

Otvjetničko društvo Vukmir i suradnici
Gramača 2L, HR-10000 Zagreb
Phone +385 1 3760 511
Fax +385 1 3760 555
vukmir@vukmir.net
www.vukmir.net
Small Business Member since 1999
Number of employees 23
Industry Legal Services
CONTACT PERSON
Mladen Vukmir, Partner

Otvjetničko društvo Župić i partneri d.o.o.
Ul. grada Vukovara 269f (Green Gold Center)
HR-10000 Zagreb
Phone +385 1 6184 357
Fax +385 1 6184 367
info@zupic.hr
www.zupicipartneri.hr
Small Business Member since 2013
Number of employees 30
Industry Legal Services
CONTACT PERSON
Mira Pavletić Župić, Partner, Attorney at Law

Offline Solutions d.o.o.
Iza lože 9
HR-21000 Split
Phone +385 21 347 607
Fax +385 21 770 627
info@offlinesolutions.eu
www.offlinesolutions.eu/
Small Business Member since 2014
Number of employees 5
Industry Consulting
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
Justin Bishop, Managing Director

Oikon d.o.o.
Trg Senjskih uskoka 1-2
HR-10000 Zagreb
Phone +385 1 5507 100
Fax +385 1 5507 101
oikon@oikon.hr
www.oikon.hr
Small Business Member since 2008
Number of employees 40
Industry Consulting
CONTACT PERSON
Oleg Antonić, Director

Opel Southeast Europe LLC - podružnica u RH
Oreškovićeva 6H/1, 6. kat
HR-10010 Zagreb - Buzin
Phone +385 1 6290 999
Fax +385 1 6640 046
www.opel.hr
Corporate Member since 2011
Number of employees 18
Industry Automotive
CONTACT PERSON
Igor Baretić, Fleet Manager

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

Orbico d.o.o.
Koturaška 69
HR-10000 Zagreb
Phone +385 1 6170 566
Fax +385 1 6170 559
orbico@orbico.com
www.orbico.hr
Patron Member since 2011
Number of employees 485
Industry Consumer Goods
CONTACT PERSON
Ana Josipović, Secretary

OTP banka d.d.
Ulica Domovinskog rata 3
HR-23000 Zadar
Phone +385 62 201 044
Fax +385 62 201 066
info@otpbanka.hr
www.otpbanka.hr
Corporate Member since 2013
Number of employees 1020
Industry Financial Services
CONTACT PERSON
Dražen Kaić, Deputy director, Corporate banking sector
**PHILIPS d.o.o.**  
Horvatova 82, HR-10010 Zagreb - Buzin  
Phone +385 1 3033 710, Fax +385 1 3033 771  
www.philips.hr  
Corporate Member since 2012  
Number of employees: 24  
Industry: Consumer Goods  
CONTACT PERSON: Branka Kovačević, Office Assistant

**Pioneer Sjeme d.o.o.**  
Florijana Andrašeca 18a, HR-10000 Zagreb  
Phone +385 1 2958 000, Fax +385 1 2988 746  
Marko.Jukic@pioneer.com  
www.pioneer.com/croatia/  
Corporate Member since 1999  
Number of employees: 13  
Industry: Agriculture  
CONTACT PERSON: Marko Jukić, Director

**Piper d.o.o.**  
Alaginci bb, HR-34000 Požega  
Phone +385 3 275 705  
Fax +385 3 275 706  
piper@piper.hr, www.piper.hr  
Small Business Member since 2000  
Number of employees: 45  
Industry: Demining  
CONTACT PERSON: Željko Romić, Director

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

**Pedersen & Partners d.o.o.**  
Berislavićeva ulica 15, HR-10000 Zagreb  
Phone +385 1 4836 184  
Fax +385 1 4836 186  
zagreb@pedersenandpartners.com  
www.pedersenandpartners.com  
Corporate Member since 2010  
Number of employees: 2  
Industry: Human Resources  
CONTACT PERSON: Maja Žakić, Research Analyst / Director

**PBZ Card d.o.o.**  
Radnička cesta 44, HR-10000 Zagreb  
Phone +385 1 6124 422  
Fax +385 1 6363 360  
info@pbzcard.hr, www.pbzcard.hr  
Patron Member since 1999  
Number of employees: 275  
Industry: Financial Services  
CONTACT PERSON: Irena Markollini, Acquisition, Activation and Communication Department Director

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

**Overseas Trade Co. Ltd. d.o.o.**  
Zastavnice 38a, HR-10251 Hrvatski Leskovac  
Phone +385 1 4607 009  
Fax +385 1 6175 480  
overseas@overseas.hr  
www.overseas.hr  
Corporate Member since 2013  
Number of employees: 145  
Industry: Distribution / Logistics  
CONTACT PERSON: Boris Brković, General director

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

**Podravka d.d.**  
Ante Starčevića 32, HR-48000 Koprivnica  
Phone +385 48 651 235, Fax +385 48 622 008  
podravka@podravka.hr, www.podravka.com  
Patron Member since 2003  
Number of employees: 5518  
Industry: Consumer Goods  
CONTACT PERSON: Ošilija Jakupec, Member of the Management Board

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

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

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Alaginci bb, HR-34000 Požega  
Phone +385 3 275 705  
Fax +385 3 275 706  
piper@piper.hr, www.piper.hr  
Small Business Member since 2000  
Number of employees: 45  
Industry: Demining  
CONTACT PERSON: Željko Romić, Director

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Berislavićeva ulica 15, HR-10000 Zagreb  
Phone +385 1 4836 184  
Fax +385 1 4836 186  
zagreb@pedersenandpartners.com  
www.pedersenandpartners.com  
Corporate Member since 2010  
Number of employees: 2  
Industry: Human Resources  
CONTACT PERSON: Maja Žakić, Research Analyst / Director

**Philips d.o.o.**  
Horvatova 82, HR-10010 Zagreb - Buzin  
Phone +385 1 3033 710, Fax +385 1 3033 771  
www.philips.hr  
Corporate Member since 2012  
Number of employees: 24  
Industry: Consumer Goods  
CONTACT PERSON: Branka Kovačević, Office Assistant

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Florijana Andrašeca 18a, HR-10000 Zagreb  
Phone +385 1 2958 000, Fax +385 1 2988 746  
Marko.Jukic@pioneer.com  
www.pioneer.com/croatia/  
Corporate Member since 1999  
Number of employees: 13  
Industry: Agriculture  
CONTACT PERSON: Marko Jukić, Director

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Alaginci bb, HR-34000 Požega  
Phone +385 3 275 705  
Fax +385 3 275 706  
piper@piper.hr, www.piper.hr  
Small Business Member since 2000  
Number of employees: 45  
Industry: Demining  
CONTACT PERSON: Željko Romić, Director

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

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Phone +385 1 4836 184  
Fax +385 1 4836 186  
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www.pedersenandpartners.com  
Corporate Member since 2010  
Number of employees: 2  
Industry: Human Resources  
CONTACT PERSON: Maja Žakić, Research Analyst / Director

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

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

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Heinzelova 70  
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Phone +385 1 6166 900  
Fax +385 1 6314 147  
www.pmi.com  
Patron Member since 1999  
Number of employees: 120  
Industry: Consumer Goods  
CONTACT PERSON: Marijana Bubalo, Director Corporate Affairs
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Zagrebačka 117  
HR-10410 Velika Gorica  
Phone +385 1 6269 111  
Fax +385 1 6226 085  
info@porschecroatia.hr  
www.porschecroatia.hr  
Corporate Member since 2004  
Number of employees 119  
Industry Automotive  
CONTACT PERSON  
Petra Kovačević, New media PM

**Poslovna Inteligencija d.o.o.**  
Stubička 50 b, HR-10000 Zagreb  
Phone +385 1 4617 945  
Fax +385 1 4617 946  
poslovna@inteligencija.com  
www.inteligencija.com  
Corporate Member since 2015  
Number of employees 65  
Industry Information Technology  
CONTACT PERSON  
Anita Cvetić Oreščanin, Board Member  
M2M DISCOUNT PROGRAM CONTACT  
Dražen Oreščanin, President of the Board

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Small Business Member since 2012  
Number of employees 9  
Industry Legal Services  
CONTACT PERSON  
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Fax +385 21 571 207  
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www.navis-yacht-charter.com  
Small Business Member since 2013  
Number of employees 6  
Industry Travel / Tourism  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Marin Gabrić, Manager
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Domagojeva 2, HR-10000 Zagreb
Phone +385 1 4550 385
Fax +385 1 4612 623
helpdesk@presscut.hr
www.presscut.hr
Small Business Member since 2014
Number of employees: 35
Industry: Media / Publishing
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
Ira Mühlestein, Head of International department and Translation services

PricewaterhouseCoopers d.o.o.
Ul. kneza Lj, Posavskog 31
HR-10000 Zagreb
Phone +385 1 6328 888
Fax +385 1 6111 556
marketing.hr@hr.pwc.com
www.pwc.hr
Patron Member since 1999
Number of employees: 160
Industry: Consulting
CONTACT PERSON
Jasna Kržanić, Marketing & Communications
M2M DISCOUNT PROGRAM CONTACT
Branka Modrušan, PwC’s Academy Manager

Primacošped d.o.o.
Jankomir 25
HR-10090 Zagreb
Phone +385 1 3440 744
Fax +385 1 3789 924
uprava@primaco.hr
www.primaco.hr
Small Business Member since 2014
Number of employees: 85
Industry: Distribution / Logistics
CONTACT PERSON
Dario Stanko, Office Administrator / Quality Manager

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Budmanijeva 1, HR-10000 Zagreb
Phone +385 1 6184 590
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www.printec.hr
Corporate Member since 2013
Number of employees: 62
Industry: Information Technology
CONTACT PERSON
Slaven Vrhovski, Country Manager

Proenergy d.o.o.
Josipa Marohnića 1/8, HR-10000 Zagreb
Phone +385 1 6386 220
Fax +385 1 6386 230
s.feric@proenergy.hr
www.proenergy.hr
Small Business Member since 2013
Number of employees: 12
Industry: Energy
CONTACT PERSON
Marko Ćosić, Managing director

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

PricewaterhouseCoopers d.o.o.
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Patron Member since 1999
Number of employees: 160
Industry: Consulting
CONTACT PERSON
Jasna Kržanić, Marketing & Communications
M2M DISCOUNT PROGRAM CONTACT
Branka Modrušan, PwC’s Academy Manager

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Small Business Member since 2014
Number of employees: 85
Industry: Distribution / Logistics
CONTACT PERSON
Dario Stanko, Office Administrator / Quality Manager

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www.printec.hr
Corporate Member since 2013
Number of employees: 62
Industry: Information Technology
CONTACT PERSON
Slaven Vrhovski, Country Manager

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Josipa Marohnića 1/8, HR-10000 Zagreb
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Fax +385 1 6386 230
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www.proenergy.hr
Small Business Member since 2013
Number of employees: 12
Industry: Energy
CONTACT PERSON
Marko Ćosić, Managing director

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www.presscut.hr
Small Business Member since 2014
Number of employees: 35
Industry: Media / Publishing
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
Ira Mühlestein, Head of International department and Translation services

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www.pwc.hr
Patron Member since 1999
Number of employees: 160
Industry: Consulting
CONTACT PERSON
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Number of employees: 85
Industry: Distribution / Logistics
CONTACT PERSON
Dario Stanko, Office Administrator / Quality Manager

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www.printec.hr
Corporate Member since 2013
Number of employees: 62
Industry: Information Technology
CONTACT PERSON
Slaven Vrhovski, Country Manager

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Fax +385 1 6386 230
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www.proenergy.hr
Small Business Member since 2013
Number of employees: 12
Industry: Energy
CONTACT PERSON
Marko Ćosić, Managing director
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Maksimirka 120, HR-10000 Zagreb
Phone: +385 1 2353 111, Fax: +385 1 2337 785
upit@sandoz.com, www.sandoz.hr
Corporate Member since 2014
Number of employees: 76
Industry: Health Care
CONTACT PERSON
Igor Haralović, Managing Director

SELECTIO Kadorvi d.o.o.
Hondlova 2/11, HR-10000 Zagreb
Phone: +385 1 6065 260, Fax: +385 1 6065 256
kontakt@selectio.hr, www.selectio.hr
Patron Member since 2006
Number of employees: 7
Industry: Human Resources
CONTACT PERSON
Aleksandar Zemunić, Director
M2M DISCOUNT PROGRAM CONTACT
Ana Miletić, HR Consultant

Sheri Hill d.o.o.
Savska Opatovina 36, HR-10000 Zagreb
Phone: +385 1 4836 104
infohr@sherrihill.com, www.sherrihill.com
Small Business Member since 2014
Number of employees: 15
Industry: Consumer Goods
CONTACT PERSON
Claude Jambrušić, Director

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

Societe Generale - Splitska Banka d.d.
R. Boškovića 16, HR-21000 Split
Phone: +385 21 304 000
Fax: +385 21 304 034
info@plitskabanka.hr, www.plistskabanka.hr
Corporate Member since 2012
Number of employees: 1502
Industry: Financial Services
CONTACT PERSON
Tomislav Kranj, Secretary General, Procurator

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

STA ZAGREB d.o.o.
Andrije Hebranga 22, HR-10000 Zagreb
Phone: +385 1 4886 346, Fax: +385 1 4886 345
info@staputovanja.com, www.staputovanja.com
Small Business Member since 2014
Number of employees: 5
Industry: Travel / Tourism
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
Maja Štuhec, Director

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

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

Teknoxgroup Hrvatska d.o.o.
Radnička cesta 218, HR-10000 Zagreb
Phone: +385 1 2404 611, Fax: +385 1 2404 662
contact-hr@teknoxgroup.hr
www.teknoxgroup.com
Patron Member since 2011
Number of employees: 53
Industry: Manufacturing
CONTACT PERSON
Miodrag Matijaca, General Manager

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101 California Street, Suite 1200, CA-94111 San Francisco
Phone: +1 415 449 1000
iblic@hattricksg.com, www.thepresidiogroupllc.com
Corporate Member since 2013
Industry: Investment
CONTACT PERSON
Ivan Bilić, CFO

Tim Stellar
Janka Draškovića 72, HR-10290 Zaprešić
udruga@teamstellar.org, www.timstellar.hr
Non profit Member since 2014
Number of employees: 0
Industry: Association
CONTACT PERSON
Stjepan Bedić, President
TMF Croatia d.o.o.
Radnička cesta 80, HR-10000 Zagreb
Phone +385 1 4802 050
Fax +385 1 4802 051
croatia@tmf-group.com
www.tmf-group.com
Corporate Member since 2005
Number of employees 34
Industry Consulting
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
Dijana Dolušić, Managing Director

U Turn Tax Refund d.o.o.
Radnička cesta 52
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Fax +385 1 5587 908
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www.uturntaxrefund.com
Small Business Member since 2014
Number of employees 5
Industry Consulting
CONTACT PERSON
Krunoslav Gašpert, Country Manager

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Non - Profit Member since 2010
Industry Association
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www.mba-croatia.com
Non - Profit Member since 2013
Number of employees 0
Industry Association
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT
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www.unilever.com
Corporate Member since 2013
Number of employees 12
Industry Consumer Goods
CONTACT PERSON
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Phone +385 98 1717 090
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Non - Profit Member since 2015
Number of employees 2
Industry Association
CONTACT PERSON
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HR-52440 Porec
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info@riviera.hr
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Corporate Member since 2015
Number of employees 4000
Industry Hospitality Industry
CONTACT PERSON
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David Manojlović, Group and MICE Sales Department Manager

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Corporate Member since 2012
Industry Media / Publishing
CONTACT PERSON
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Corporate Member since 2012
Industry Financial Services
CONTACT PERSON
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Small Business Member since 2014
Number of employees 5
Industry Consulting
CONTACT PERSON
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Corporate Member since 2014
Number of employees 12
Industry Real Estate
CONTACT PERSON
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Vrata znanja d.o.o. - DOOR Training Hrvatska
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Small Business Member since 2014
Number of employees 3
Industry Consulting
CONTACT PERSON
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Maja Katinić, Office and Training manager

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Non - Profit Member since 2002
Number of employees 51
Industry Education
CONTACT PERSON
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Corporate Member since 2008
Number of employees 9
Industry Legal Services
CONTACT PERSON
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Small Business Member since 2006
Number of employees 2
Industry Real Estate
CONTACT PERSON
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www.zaba.hr
Corporate Member since 2001
Number of employees 4200
Industry Financial Services
CONTACT PERSON
Briga Ćukleć, General Secretary - Management Board Officer

Zagrebačka filharmonija
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zgfilhar@zgf.hr
www.zgf.hr
Non - Profit Member since 2011
Number of employees 122
Industry Culture
CONTACT PERSON
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Patron Member since 2004
Number of employees 70
Industry Education
CONTACT PERSON
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Lana Mažuranić, Executive director

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Small Business Member since 2015
Number of employees 2
Industry Legal Services
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Small Business Member since 1999
Number of employees 30
Industry Legal Services
CONTACT PERSON
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