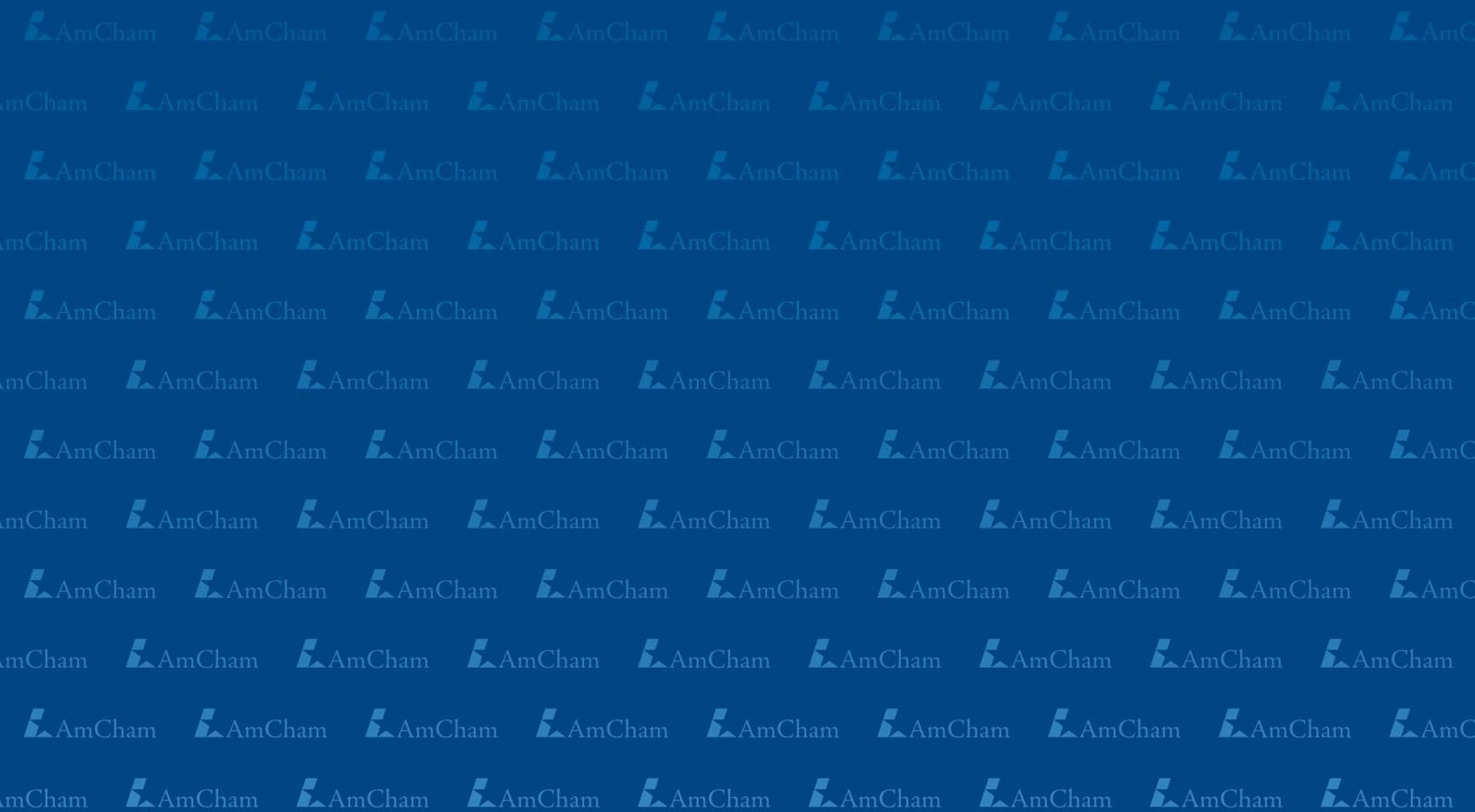




# YEARBOOK 2019





In 2019,

*Vindija group*  
– *one of Croatia's leading*  
*food companies*

– marks 60 years of existence, during which it expanded from a small-town dairy to one of the leading food companies in Croatia and the region.

Vindija's products, labelled with the recognisable "Vindija Quality" sign, have won numerous awards and gold medals for quality.





Is your business  
ready for what  
doesn't exist yet?



The better the question. The better the answer. The better the world works.

# PATRON MEMBERS



abbvie

Addiko Bank

ATLANTIC  
GRUPA

BCG BOSTON  
CONSULTING  
GROUP



Coca-Cola

Coca-Cola HBC  
Hrvatska



ERSTE  
Card Club



HILTON  
HOTELS  
ZAGREB

H<sup>B</sup>OR  
HRVATSKA BANKA ZA OBNOVU I RAZVITAK



HS  
EXPECT THE BEST



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

KONČAR

McKinsey  
& Company



medical intertrade

Medtronic

Microsoft

MSD  
INVENTING FOR LIFE

nexe



NOVARTIS

ORACLE

ORBICO  
GROUP

PBZ CARD  
a member of the PBZ Group

Pfizer

PHILIP MORRIS  
ZAGREB D.O.O.

PLIVA



BAGATIN  
POLIKLINIKA

pwc

Roche

SELECTIO

Shire

Teknoxgroup CAT

TELE2

Uber

Willis  
Towers  
Watson



---

## CONTENTS

---

- 6 Letter of the U.S. Ambassador to Croatia
- 7 Letter of AmCham President and Board of Governors
- 8 Letter of AmCham Executive Director and Office of the Executive director
- 9 About AmCham Croatia
- 10 Policy Initiatives
- 36 AmCham Events
  
- 51 About Croatia
- 52 Croatian Economic Indicators
- 56 EU-28 Economic Indicators
- 58 American Chambers of Commerce in Europe
  
- 62 AmCham Members
- 105 AmCham Members A-Z
- 106 AmCham Members by Industry

---

### IMPRESSUM

**PUBLISHER** American Chamber of Commerce in Croatia **DESIGN/LAYOUT BY** Business Media Croatia d.o.o. **PRINTED BY** Agencija za komercijalnu djelatnost. The content of this publication must not be reproduced in full or in part without prior written permission of the publisher. Disclaimer: All company data was provided either by AmCham members directly or, if not, from most recent data within AmCham database.



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

**December 3, 2019**

**Dear AmCham Members,**

In 2019, the U.S. Embassy was very busy working with the Croatian government, AmCham, and other interested parties on behalf of U.S. policy and business interests. We hosted export-promotion events in honor of American Airlines, Aster International, Garmin, Hill-Rom, and Repechage. We reached out to the Croatian government to advocate on behalf of Baron Weather Services, Chemours, Coca-Cola, Enterprise Electronics Corporation, KKR, General Electric, Martin UAV, Motorola, Nielsen, Steris, Oracle, and Zimmer Biomet. In June, we celebrated Bemis Manufacturing's acquisition of Ivanićplast, including significant investments into new production facilities. We partnered with government agencies to highlight the importance of intellectual property rights, biotechnology, and the rule of law, among others. The Embassy launched our MeetUS outreach program which brings Embassy employees to communities in every region of Croatia and expands U.S. engagement with Croatians from all sectors of society. Our 4th of July party was a great success; I thank all of you whose companies contributed generous donations. In November, AmCham Croatia hosted a huge delegation of companies from AmCham EU, and a delegation of ten major U.S. companies visited Croatia for meetings with top Croatian officials.

We also made significant progress on two Croatian priorities. I am pleased to report the U.S. Treasury Department added Cro-

atia to its list of planned negotiations for a double taxation treaty. Getting onto the list is an achievement, but now we are working with Treasury to prioritize Croatia. On visa-free U.S. travel for Croatians, we learned last month the visa refusal rate in Croatia is down to 4.02 percent, just 1 percent away from the 3 percent cut-off. A small increase in successful visa applications this year could put Croatia within the statutory requirements for the visa waiver program. The government is encouraging applicants to apply for visas and get the word out. If you do not have a U.S. tourist visa, I encourage you and your family members to get them so that you can enjoy visa-free travel in the future.

We are disappointed that Croatia only improved its ranking on the World Bank Doing Business report from 58th in the world to 51st. The government achieved this outcome by reducing administrative burdens, improving the construction permitting process, and making it easier to start a business. A lot of work remains to be done. I am encouraged by the desire to improve; we now need Croatia to convert that into tangible results.

Croatia will have the world's attention in the coming year through the presidency of the Council of the EU, and I look forward to working with you to continue advancing our priorities. I wish you, your families, and your businesses happy holidays and a prosperous New Year!

Sincerely,



W. Robert Kohorst,  
U.S. Ambassador to Croatia

## Dear AmCham Members and Friends,

I would like to thank you for the overwhelming show of trust and your confidence in my ability to lead this association in the two years ahead. I am truly privileged to embark on such an exciting role as the new President of AmCham. You have my commitment to serve in your best interests and to become your focused and purposeful advocate on issues that matter most to your businesses, organizations, and public welfare. Building on what our predecessors have impressively achieved with the great support of both AmCham employees and you, its members, I will be working on further strengthening the association's impact and contribution.

AmCham in Croatia has been, and continues to be, a powerful voice, a place that gathers and connects, a platform that enables our voices to be heard, and a partner offering help and support. Inspired by the excellent results so far, I intend to continue working hard and remain dedicated to protecting and living up to AmCham's reputation and status and reaching our common goals. As the new President, I will continue strengthening relations with all our stakeholders, holding constructive dialogue with the Government, and making sure our initiatives are visible – all while promoting excellence, knowledge, and innovation.

Our companies could achieve even more impressive growth, contributing to both the state budget and the community, if we change the business climate for stronger economic growth. I wish to use our experience, resources, and knowledge in the best possible manner so as to encourage the necessary reforms and make their implementation easier. As we move forward, we will be further strengthening our cooperation with the public sector and creating even better opportunities for the entire Croatian business community and consequently – Croatian citizens.

As we embark on this new journey together, your membership and commitment to creating greater value are very much valued. I look forward to working together with all of you to propel AmCham through its next stage of growth.

Sincerely,



Ruža Tomić Fontana, President

### BOARD OF GOVERNORS

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

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



**Ruža Tomić Fontana**  
President  
Coca-Cola HBC Hrvatska d.o.o.



**Ljubiša Mitof-Višurski**  
First Vice-President  
AbbVie d.o.o.



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



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



**Anita Letica**  
Untitled Governor  
Philip Morris Zagreb d.o.o.



**Miodrag Matijaca**  
Untitled Governor  
Teknoxgroup  
Hrvatska d.o.o.



**Rina Musić**  
Untitled Governor  
Merck Sharp &  
Dohme d.o.o.



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

## Dear AmCham Members and Friends,

As we close the chapter of 2019, we remember the key features of the year behind us. Our focus throughout the past several years has been acting as the voice of international businesses in advocating for a more competitive Croatia.

We ended 2019 as an organization of 251 companies which employ more than 88,000 people in Croatia. When an organization with such a diverse membership of competing companies builds its positions on consensus, such documents represent the authentic voice of businesses, targeting the essence of Croatian business challenges.

In 2019, AmCham had more meetings with political stakeholders than internal committee meetings. One of the reasons was certainly the fourth round of tax reform. Even though we were happy to see some of the non-taxable benefits we advocated for realized, we have not seen ambitious tax relief for wider working population related to tax rates or tax brackets. The highest tax rate of 36% remained one of the impediments to positioning Croatia as an investment hub in this part of Europe.

We advocated for the card payment initiative, which would enable new ways of payment for government fees, and further widening of e-services for companies and citizens. The project is in the implementation phase, and Minister of Public Administration Mr Ivan Malenica and AmCham have agreed on further cooperation in its launch. When talking about digitalization, it is inevitable to mention our Boardroom Discussion program, which supports CEOs in strategizing companies' digital efforts. The power of our network and unbeatable access to the C level of top US companies enabled us to bring our delegation across the Atlantic and visit San Francisco, Silicon Valley, and Seattle. Members of the last delegation are already eager to join us in visiting NYC and Boston in 2020.

A year after we issued our position paper Arguments in Favor of a Double Taxation Treaty between Croatia and the U.S., we were invited by the Office of the President of the Republic of Croatia to participate in efforts to collect examples which describe the obstacles companies face in the absence of such a treaty. AmCham's contribution, thanks to the great efforts of Big 4 and Crowe, joined other materials prepared by numerous Croatian institutions.

As always, the end of the year was marked by our Annual General Assembly. I would like to thank former President Berislav Horvat and Untitled Governor Natko Vlahović for the four years they have dedicated to AmCham's growth and maturing as an advocacy organization. Also, allow me to extend a warm welcome to the newly elected President Ruža Tomić-Fontana and Untitled Governor Miodrag Matijaca, who have an active history with AmCham and have already demonstrated their commitment and support to the organization.

I wish you and your families happy holidays and a prosperous New Year.

Sincerely,



Andrea Doko Jelušić, Executive Director

### OFFICE OF THE EXECUTIVE DIRECTOR

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



**Andrea Doko Jelušić**  
Executive Director  
andrea.doko@amcham.hr



**Marina Vugrin**  
Office Manager  
marina.vugrin@amcham.hr



**Svjetlana Momčilović**  
Policy Manager  
svjetlana.momcilovic@amcham.hr



**Dražen Malbašić**  
Policy Manager  
drazen.malbasic@amcham.hr



**Jelena Granić**  
Marketing & Communications Manager  
jelena.granic@amcham.hr



**Jasna Stilinović**  
Member Relations Manager  
jasna.stilinovic@amcham.hr

### American Chamber of Commerce in Croatia

Strojarska 22,  
HR-10000 Zagreb,  
Croatia  
Phone: +385 1 4836 777  
Fax: +385 1 4836 776  
info@amcham.hr,  
www.amcham.hr



**Mirela Spreicer**  
Office Assistant  
mirela.spreicer@amcham.hr

## 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 250 members and an accredited affiliate of the U.S. Chamber of Commerce in Washington and AmChams in Europe (ACE) network.

Members are provided the opportunity to expand their busi-

ness and government contacts by attending numerous networking and business events we organize, exchange useful information and advocate issues important for doing business through committee work and also promote their company by using various AmCham communication channels (News&Views magazine, Yearbook, e-Newsletter, AmCham website).

Each year, AmCham organizes more than 50 various events, the majority of which include attractive sponsorship packages. By linking their brand to AmCham, members companies can increase their visibility and network of prospective clients and associates strengthening the competitive edge. AmCham events are attended by the top management of leading companies in Croatia, as well as government representatives and the diplomatic corps and regularly receive substantial media attention.

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



## POLICY INITIATIVES

### POLICY OVERVIEW

#### AmCham Continues Cooperation with the Ministry of Public Administration on Card Payments

**January 14**

Ms. Andrea Doko Jelušić, AmCham's Executive Director, met with Zrinka Bulić, Assistant Minister, Ministry of Public Administration.

After successful cooperation during the previous year, representatives of the Ministry of Administration and AmCham met to discuss the introduction of card payments in offices under the authority of the Ministry of Public Administration, current activities, as well as plans for the upcoming period. The supporting infrastructure for the introduction of card payments is for the most part in place. POS devices have been set up in 170 offices under the Ministry. This represents approximately 80% of the planned coverage. Card payments should be fully functional in June, although they are officially scheduled for September.

Ms. Doko Jelušić presented AmCham's position paper 'State of Play of Digitization in Croatia and Development of Artificial Intelligence' and emphasized the need for management of digitization through a single state body that would have clearly defined authorities and budget. The body should be responsible for supporting the development of revolutionary technologies such as artificial intelligence, as well as the development of digitization in Croatian public bodies and society. In order to avoid the sectoral and institutional fragmentation of the digitization process, all related initiatives and projects need to be monitored and guided through the said body. The Croatian presidency of the Council of the European Union in 2020 is a great opportunity for the state. AmCham believes that by naming digitization as a priority of its presidency, Croatia can contribute to strengthening its own economy in the upcoming period.

#### Meeting on the Issue of Administrative Unburdening

**January 17**

Representatives of the Ministry of Economy, Entrepreneurship and Crafts - Ms. Jasminka Barić, Head of Independent Business Environment Improving Service and Ms. Anita Čapić, Head of An-

alytical and Methodological Support Department, presented the Action Plan for Administrative Unburdening of Economy 2019 to AmCham representatives.

The Action Plan is comprised of 314 measures that aim to cut over 600 million kuna in areas of great interest for businesses, including environment protection, energy, judiciary, contributions, taxes, and excises. From the plan for 2019, 25 measures have already been implemented. Out of the Action Plans for Administrative Unburdening for 2017 and 2018, 180 measures were implemented. The estimated value of related savings is 1.6 billion kuna. The input of business representatives are of great importance for the Ministry in their efforts to further unburden the Croatian economy. Further cooperation between AmCham and the Ministry was agreed on the issues of administrative unburdening.

#### AmCham Representatives Meet with OECD Delegation

**January 18**

AmCham representatives met with a delegation of the Organization for Economic Co-operation and Development. Mr. Andrea Goldstien, Mr. Frederic Wehrle, and Ms. Coralie Martin discussed the business environment in Croatia, investment climate, and pri-



ority areas for reform with AmCham representatives. AmCham identified lack of suitable workforce as the key issue in the upcoming period. The Croatian economy is seeing a mild growth followed by an increase in employment, increased production, and expansion of business capacities. Optimism and plans for growth coming from business community representatives can be seriously jeopardized by the lack of human potential that can bring about these changes.

### Meeting with Ms. Spomenka Đurić, State Secretary January 21

Ms. Andrea Doko Jelušić, AmCham's Executive Director, and Mr. Dražen Malbašić, Policy Officer, met with Ms. Spomenka Đurić, State Secretary in the Ministry of Regional Development and EU Funds.

In the meeting, AmCham presented the position paper "State of Play of Digitization in Croatia and Development of Artificial Intelligence", which highlights the importance of digitalization for the advancement and prosperity of Croatian citizens and the economy. The paper accentuates that Croatia needs to more strongly contribute to the shaping of the European Union budget for the financial period 2021–2027, and to make more funds available for investing in artificial intelligence, digitalization, and other advanced technologies.

The position paper "Recommendations for the Development of Medical Tourism in Croatia" was also presented at the meeting. In Croatia, tourism holds the largest share in GDP, with 19%, and is also the most promising branch of the economy. At the same time, health tourism as a type of tourism employs 10,000 people and annually generates only about EUR 300 million in revenues from health services, which makes for less than 3% of total revenues from tourism in Croatia. AmCham believes that, taking all the positive aspects of this branch of tourism into account, it is necessary to invest more effort into positioning Croatia as an internationally recognizable destination for health tourism, and specifically for medical tourism, as one of its subtypes.

Ms. Đurić welcomed AmCham's initiatives, and pointed out that digitalization and artificial intelligence have an important position in the EU budget for the upcoming financial period. Also, it is necessary to more strongly link tourism, healthcare, and economy with EU funds to find mechanisms to more strongly support medical tourism in Croatia.

### Meeting of Representatives of Bilateral Chambers with the Minister of Economy January 21

Representatives of the Bilateral Chambers' initiative presented their recommendations for improvement of the business environment to Mr. Darko Horvat, Minister of Economy, Entrepreneurship and Crafts. Mr. Zdenko Lucić, State Secretary in the aforementioned Ministry, and Ms. Božica Lapić also attended the meeting.

Following their joint initiatives for improvement of the business environment in 2013 and 2016, the six chambers conducted business environment satisfaction surveys in the period from October 2017 – May 2018 on a sample of 473 member companies.

The document "Business Environment Improvement Initiative – Proposed by Bilateral Chambers of Commerce in Croatia" identified three recommendations that would significantly improve the overall business environment in Croatia:

- improving the public service system,

- reducing tax burden on labor,
- linking the education system with labor market needs.

Initiative members include: the American Chamber of Commerce in Croatia, the Association of Italian Entrepreneurs in Croatia, the Austrian Trade Commission, the Canadian-Croatian Business Network, the German-Croatian Chamber of Industry and Commerce, and the Nordic Chamber of Commerce in Croatia.

### Meeting with Mr. Darko Horvat, Minister of Economy January 22

Andrea Doko Jelušić, Executive Director, Berislav Horvat, President, and Dražen Malbašić, Policy Officer, met with Darko Horvat, Minister of Economy, Entrepreneurship and Crafts, and Mario Antičić, State Secretary.

Topics at the meeting included issues covered by three of AmCham's position papers: "State of Play of Digitization in Croatia and Development of Artificial Intelligence", "Recommendations for the Development of Medical Tourism in Croatia", and "Recommendations for Increasing the Efficiency of the Court Register".

The digitalization of public institutions and the economy is an opportunity for Croatia. AmCham believes that the most efficient way to digitalize Croatian society would be through a single state body with a clearly defined authority and budget.

Tourism has the largest share in the Croatian GDP and represents the most promising branch of the economy. The share of health tourism in the overall share of tourism activities is modest. Measures should be undertaken to position Croatia at an international level as a desirable destination for health and medical tourism.

The court register system in Croatia, despite legislative changes and adjustments made so far, still does not work optimally in terms of speed and efficiency. Some of the difficulties include complex procedures for registration and the liquidation of companies, failure to comply with deadlines, inconsistencies between practices of court registers and officers, and finally, a disconnect within the system in practice. AmCham has issued a number of suggestions for improvement of the court register system in its position paper.



### Meeting with Representatives of the Croatian National Tourist Board January 23

Andrea Doko Jelušić, Executive Director, Ognjan Bagatin, Member of the Tourism Task Force, and Dražen Malbašić, Policy Officer, met with Ms. Slavija Jačan Obratov, Director of the Sector for Tourist Board Systems and Product Development, and Ms. Darija Totdlić, Acting Head of the Department for Product Development, at the Croatian National Tourist Board.

The topic of the meeting was AmCham's position paper "Recommendations for the Development of Medical Tourism in Croatia".

The share of revenues generated from medical tourism within overall revenues from tourism generated in Croatia is rather modest, despite the great potential it has. Mr. Bagatin pointed out that individual health institutions positioned themselves very well at the international level as institutions that provide top-notch ser-



vice at affordable prices, as compared to Western countries. However, additional efforts are needed to better position Croatia as a destination that offers quality medical services provided by top professionals at competitive prices.

Ms. Jačan Obratov is acquainted with the advantages and potential that lie in health or medical tourism. Funds that are being allocated for the promotion of medical tourism are increasing, but also remain relatively modest. All agreed with the recommendation to encourage the international accreditation of health institutions, as this could be a powerful tool for the promotion of medical tourism in Croatia.

### Meeting with Mr. Domagoj Ivan Milošević, Croatian Parliament

January 23

AmCham representatives met with Mr. Domagoj Ivan Milošević, Chairperson of the European Affairs Committee, in the Croatian Parliament. The topic of the meeting was the Croatian presidency of the Council of the EU in 2020, with an emphasis on the economic priorities of the presidency. AmCham considers that the issues of digitalization and artificial intelligence should be the focus of the presidency.

Mr. Milošević gave his support to the advocacy efforts AmCham is undertaking to contribute to a better business environment in Croatia. The conclusion of the meeting was that economic priorities during the Croatian presidency should be for the benefit of the EU, but also for the benefit of Croatia as the preceding Member State, and that they should surely include digitalization and AI.

### Meeting with Ms. Branka Juričev-Martinčev, Croatian Parliament

January 23

AmCham representatives met with Ms. Branka Juričev-Martinčev, Chairperson of the Committee on Regional Development and European Union Funds, in the Croatian Parliament.

Business representatives, according to AmCham's Business Environment Survey conducted in 2018, assess membership in the European Union as positive. One of the main reasons is the availability of funds offered by the Union. AmCham believes it is necessary to plan and ensure funds that would be directly available for companies from the EU's multiannual financial framework for the period 2021-2027.

At the meeting, AmCham presented two position papers proposing for better use of EU funds for the digitization of Croatian society (companies and public administration) and medical tour-

ism. Chairperson Juričev-Martinčev welcomed AmCham's efforts on the issue of increasing opportunities for EU funds for businesses, calling for further cooperation on the issue.

### Meeting with Representatives of the Tax Administration January 23

AmCham representatives met with representatives of the Tax Administration, including Mr. Božidar Kutleša, Assistant Minister and Director. The topic of the meeting was AmCham's position paper "Recommendations for Sustainability of Healthcare System Financing".

The goal of every healthcare financing system is to ensure equal availability of quality healthcare services to users with efficient, responsible, and transparent use of available resources. Accomplishing this goal requires a synergy of stakeholders beyond those in the healthcare system itself, and this has also been recognized by the Tax Administration.

AmCham's recommendations served as the basis for discussion on the possible ways to address open questions regarding healthcare system financing, with the aim of ensuring sustainability and enhancing the quality of services available to end users.

### Meeting with the Croatian Health Insurance Fund January 24

AmCham representatives, including Mr. Ljubiša Mitof-Višurski, First Vice-President of the Board of Governors, Ms. Karmen Klemente Maletić, Chair of the Healthcare Committee, and Ms. Jelka Drašković, Member of the Healthcare Committee, met with Fund representatives including Ms. Veronika Laušin, Deputy Director, and Assistants to the Director Ms. Martina Furlan, Ms. Višnja Gašpar, Mr. Hrvoje Jezidžić, Mr. Marijan Kovačić, Ms. Tea Strbad, and Mr. Hrvoje Šušković.

The topic of the meeting was AmCham's position paper "Recommendations for Sustainability of Healthcare System Financing". Following the presentation of the document by AmCham representatives, a constructive discussion was initiated on the identification of the financing system's shortcomings, as well as ways in which it could be improved. The representatives of the Fund welcomed future cooperation with AmCham on healthcare-related issues.

### Meeting with Mr. Milan Kujundžić, Minister of Health January 28

Ms. Andrea Doko Jelušić, Executive Director, Ms. Rina Musić, AmCham Board Member, Ms. Karmen Klemente Maletić, Chair of the Healthcare Committee, and Ms. Barbara Kolarić, Policy Offi-



cer, presented AmCham's position paper "Recommendations for Sustainability of Healthcare System Financing" to the Minister and members of his core Cabinet, including State Secretaries Mr. Željko Plazonić and Mr. Tomislav Dulibić.

A quality and well-organized system of healthcare financing is a prerequisite for sustainable functioning of the healthcare system. AmCham's specific recommendations are directed towards increasing revenues as well as rationalization of funding of compulsory health insurance.

These recommendations served as a basis for discussion and exchange of ideas between representatives of AmCham and the Ministry, on ways of improving efficiency of healthcare system financing in Croatia.

### Meeting of Representatives of Bilateral Chambers with Katica Prpić, State Secretary

January 29

Representatives of the Bilateral Chambers' initiative met with Ms. Katica Prpić, State Secretary, at the Ministry of Public Administration.

Assistant Ministers Mr. Željko Holik and Mr. Tomislav Mičetić participated in the meeting alongside Ms. Prpić. The topic of the meeting was the position paper "Business Environment Improvement Initiative – Proposed by Bilateral Chambers of Commerce in Croatia".

Representatives of the Chambers consider that administrative burdens are hindering the development of the business environment and the inflow of significant investments. Public administration should provide support to businesses, enabling them to focus on their core activities by providing timely and predictable services, and should be kept accountable. Adequate sanctions should be introduced for inefficiencies in carrying out legally prescribed duties by public servants, as well as rewards for those who exceed expectations. The Chambers also call for the digitalization of public institutions and services, which would result in faster and more transparent public services. In addition, the Chambers call for the optimization of public institutions and the scope of their responsibilities.

Representatives of the Ministry of Public Administration presented several projects currently being undertaken that are aimed at optimizing and digitalizing the work of public institutions. The Ministry is also working on identifying ways to properly evaluate the work of public servants.

Initiative members include: the American Chamber of Commerce in Croatia, the Association of Italian Entrepreneurs in Croatia, the Austrian Trade Commission, the Canadian-Croatian Business Network, the German-Croatian Chamber of Industry and Commerce, and the Nordic Chamber of Commerce in Croatia.

### Meeting of AmCham Members with Mr. Bernard Gršić, State Secretary

January 30



At the first Trade and Investment Committee meeting in 2019, AmCham hosted Mr. Bernard Gršić, State Secretary, at the Central State Office for the Development of the Digital Society.

The topic of the meeting was the work of the Central State Office, as well as plans for the upcoming period.

Mr. Gršić stressed that the work of the Government in the last two years has been characterized by intensive projects aimed at integrating different systems within public administration. Currently there are around 40 ongoing projects that include:

- Shared Service Center, aimed at unifying different state services in one place through integration of different databases and registers,
- e-poslovanje (e-business), aimed at the administrative unburdening of doing business in Croatia by making services available online instead of by going to different state offices in person,
- m-poslovanje (m-business), that will enable simple and easy access to the e-gradani portal through a mobile application,
- e-pristojbe (e-fees), aims to offer a simpler way of paying fees and taxes through POS devices and online, which will lead to the abolition of paper tax stamps.

One of the obstacles to the realization of the Government's projects is the shortage of IT experts working for public institutions.

The Central State Office is becoming the coordinating body in charge of monitoring, development, and oversight of all informatization projects in the country.

AmCham representatives pointed out the need to set digitalization as an economic priority during Croatia's presidency over the EU Council in 2020.

In the current EU budget (until 2020), there are limited funds for the digitalization of businesses. Funds are predominantly available for businesses in certain sectors and those conducting research and development. AmCham is advocating for defining the EU budget for the period 2021–2027 in a way that would enable funds for businesses, regardless of the sector they belong to, for purchasing equipment and services which would help increase the overall level of digitalization of all businesses in Croatia, with an emphasis on micro, small, and medium enterprises.

AmCham representatives, whose core business is not ICT, also face issues with the lack of qualified IT experts. One way of overcoming such issues is by contracting external IT experts. This approach could also be considered by public administration institutions in order to ensure successful completion of projects, despite the lack of experts internally.

### Meeting with Ms. Ivana Živković, Assistant Minister, MFEA

January 31

AmCham representatives met with Ms. Ivana Živković, Assistant Minister, and Ms. Marijana Vrdoljak-Domljanović, Head of Service for Economic Bilateral Cooperation of the Ministry, at the Ministry of Foreign and European Affairs.

The meeting was arranged with the intention of acquainting Ms. Živković with current AmCham initiatives related to the work of the MFEA. Ms. Andrea Doko Jelušić, Executive Director, and Policy Officers Mr. Dražen Malbašić and Ms. Barbara Kolarić presented initiatives and key recommendations derived from the knowledge and experiences of AmCham member companies.

AmCham believes that the Croatian Government needs to catch up on digitization as well as urgently engage in recent developments regarding AI. One of the more proactive steps in this direction could be setting digitalization and AI as one of its priorities for the Croatian presidency over the EU Council in 2020, which is a recommendation from AmCham's position paper "State of Play of Digitization in Croatia and Development of Artificial Intelligence".

In addition, AmCham supports the more active involvement of interested stakeholders from the economy, as well as other interested parties, in the processes of shaping Croatia's positions on initiatives and acts of the EU, since the initial stages. An open and inclusive approach would enable the creation of better national positions that would be influenced by the views, opinions, and experiences of a larger number of experts.

The position paper "Recommendations for the Development of Medical Tourism in Croatia" is directed at providing proposals for specific measures and activities which could significantly contribute to the development of medical tourism in Croatia. Although tourism is not explicitly under the jurisdiction of the MFEA, due to its large share in the country's GDP it represents an important topic for the Government and the Ministry. AmCham and Ministry representatives exchanged opinions and recommendations regarding this issue and concluded that it is necessary to strategically approach the development of medical tourism, considering Croatia's potential for the development of this branch of tourism.

### Meeting with Representatives of FINA

**January 31**

The topics of the meeting were AmCham's initiative to introduce card payments in public administration and the position paper "Recommendations for Increasing the Efficiency of the Court Register".

FINA representatives welcomed AmCham's card payment initiative and the progress made so far thanks to the Chamber's efforts at initiating, organizing, and coordinating the process.

According to the World Bank Doing Business report for 2018, Croatia ranked 51st out of 190 countries whose socioeconomic climate was assessed in the report, and according to the same report for 2019, it ranked 58th. In this assessment, Croatia records one of the worst results in the "Starting a Business" category. Therefore, AmCham issued a set of recommendations – with a particular emphasis on digitalization – which aim to improve the court register system.

Representatives of both institutions discussed the recommendations with the aim of exchanging opinions and finding grounds for cooperation on the issue.

The meeting ended on a positive note and both sides concluded that there is a basis for further cooperation on a large number of issues with a goal of constructive dialogue and exchange of ideas.

### Meeting with Mr. Nino Radić, President of the Zagreb Commercial Court

**February 1**

Mr. Goran Zubak, Deputy Court President, Ms. Željka Bregeš, Head of the Register Department, and Ms. Tina Jakupak, Deputy Head of the Register Department, also participated in the meeting.

AmCham representatives Ms. Andrea Doko Jelušić, Executive Director, Ms. Sandra Lisac, member of AmCham's Judicial

Committee, and Ms. Barbara Kolarić, Policy Officer, presented AmCham's position paper "Recommendations for Increasing the Efficiency of the Court Register". The position paper summarizes AmCham members' experiences of dealing with the Court Register and provides recommendations for improvements.

AmCham's recommendations served as a basis for discussion. Both sides agreed that there exist areas for improvement regarding the Court Register's performance when it comes to end users, including legislative changes to more clearly proscribe and improve relevant procedures, better linking of the Court Register with other systems, and further digitalization, both of the Register's internal resources as well as of the communication channels towards entrepreneurs.

### Meeting with Representatives of the Croatian Insurance Bureau

**February 5**

AmCham representatives Ms. Andrea Doko Jelušić, Executive Director, and Ms. Barbara Kolarić, Policy Officer, met with representatives of the Croatian Insurance Bureau Hrvoje Pauković, Mario Bagatin, and Mr. Dean Klemente Maletić.

The meeting was organized with the aim of exchanging opinions on the current situation and challenges in the healthcare system, recommendations for improvements, and opportunities for cooperation. AmCham representatives presented the position paper "Recommendations for Sustainability of Healthcare System Financing", which served as the basis for discussion.

### Bilateral Chambers with Ministry of Science and Education

**February 5**



Representatives of the Austrian Trade Commission, Nordic Chamber, and AmCham visited the Ministry of Science and Education and met with Minister Divjak and her team.

The Bilateral Chambers' initiative in the 2018 position paper recognized the importance of linking education system with market needs.

The dual educational program will soon enter the experimental phase. For a start, it will be focused on four occupations and even though it will reference the Austrian, German, and Swiss models, where it has been successfully practiced, it will include specifics

of the local environment. The Chambers' delegation invited Mr. Vlado Prskalo, Assistant Minister, to present the new model to the business community, members of the Chambers. AmCham informed the Ministry that lack of practical work and knowledge is noticeable at the level of university graduates and that closer cooperation between the educational system and business is needed. Mr. Prskalo invited the Chambers to participate in the working groups organized within the Ministry on this topic.

### Meeting with Mr. Frano Matušić, State Secretary, Ministry of Tourism

February 7

AmCham representatives Ms. Andrea Doko Jelušić, Executive Director, Mr. Ognjen Bagatin, member of the Tourism Task Force, and Ms. Barbara Kolarić, Policy Officer, met on February 7, 2019 with Mr. Frano Matušić, State Secretary, in the Ministry of Tourism.

The topic of the meeting was AmCham's position paper "Recommendations for the Development of Medical Tourism in Croatia".

As a country with a high-quality workforce and excellence in

providing healthcare services, Croatia has a strong foundation for the development of health tourism and its subtypes. Representatives of the Ministry and AmCham agreed that, in order to increase the share of health tourism in the overall income coming from tourism, it is necessary to approach its development strategically in the upcoming period.

With this in mind, the Ministry is actively working on the development of strategic documents that would enable the use of EU Structural and Investment Funds for the development of health tourism and the development of a new web platform to provide tourists with more detailed information on the tourism services that Croatia has to offer, all in one place.

State Secretary Matušić also supported the importance of AmCham's recommendation on encouraging accreditation of Croatian healthcare institutions/providers, since standardization of quality increases the potential for establishing cooperation with partners abroad and enables better branding of Croatia as a destination for health tourism, one that offers a high standard of service quality at competitive prices.

### AmCham Presents the Results of its Survey of the Business Environment in Croatia

March 6

AmCham presented the results of its Survey of the Business Environment in Croatia, which was conducted on a sample of 130 board members of domestic and international companies in Croatia, from December 19, 2018 to February 6, 2019.

The survey encompasses the following areas: business results in 2018, business environment, impact of institutions on the business environment, comparison with the region, business expectations, and access to EU funds.

Participants assessed their business results in Croatia in 2018 as better (72%) compared to the previous year, and 60% stated that the number of their employees has increased.

As the main limiting factors within the business environment (in the last 5 years), participants identified lack of adequate workforce, unstable regulatory framework, and the taxation of labor. The biggest deteriorations in the last 5 years are tied to the availability and quality of workforce, enforcement of legal rules and procedures, and the quality of legislation. The biggest improvements are visible in the financing conditions, demand for goods and services, and the possibility of trade.

76% of participants perceive the impact of government institutions on business conditions as negative or without effect, which is a 10% decrease compared to the previous year. Around 68% of AmCham member companies participating in the survey operate in other countries of Central and Eastern Europe (CEE), out of which 65% in more than five countries in the region. Only 8% of participants are of the opinion that business conditions in Croatia are better than those in other countries of Central and Eastern Europe, while 45% consider them worse than in other countries. The greatest disadvantages of Croatia compared to other countries are related to the size of the market and, in equal proportions, slow administration and a lack of a long-term government strategy. EU membership, the country's tourism potential, and geostrategic position are cited as Croatia's biggest advantages.

For the upcoming three-year period, 81% of AmCham member companies plan to expand the scope of their business operations in Croatia, while only 2% plan a reduction. 75% of companies plan to hire new employees in the next three years, out of which 25% plan on hiring more than 20 new employees.

91% of participants believe that the introduction of the Euro would have a positive or neutral impact on doing business. Among them, there is highest interest for the possibility of applying for EU funds for ICT projects and for the building of production facilities.

Mr. Berislav Horvat, President, AmCham Board of Governors, said: "The survey results demonstrate the optimism of the business community in Croatia which has continued into this year. A positive assessment of business results in the previous year was given by 72% of participants (compared to 65% in the year before). 81% of participants plan expansion (compared to 79% in the previous year) of their business. 75% of participants plan new employment (a 4% growth compared to the previous year.)"

Ms. Andrea Doko Jelušić, Executive Director, AmCham, added: "Lack of adequate workforce which was indicated as an issue in last year's survey, has this year been assessed as the biggest obstacle to doing business in Croatia, and the area in which participants have noticed the biggest deteriorations."



## Meeting with Representatives of the World Bank

March 6



Mr. Waleed Malik and Mr. Aris Mofetas spoke to Ms. Andrea Doko Jelušić, Executive Director, and Mr. Dražen Malbašić and Ms. Barbara Kolarić, Policy Managers.

The main topic of the meeting was the state of the Croatian judiciary, with a focus on topics of relevance for the positioning of Croatia on the Doing Business list, including the work of the court's company register and the direction of a possible reform of the justice system. In addition, AmCham representatives presented the results of the Survey of the Business Environment in Croatia.

## AmCham Representatives Participate in the Annual AmCham EU Policy Briefing

March 20-22

AmCham representatives Dražen Malbašić and Barbara Kolarić, Policy Managers, participated in the yearly Policy Briefing on the topic "Atlantic Drift? The EU, the US and the WTO in a New World" and the traditional Transatlantic Conference on the same topic, both organized by AmCham EU. The event gathered 35 representatives of 22 AmChams from all over Europe.

This year, the key issues were the current state of the US–EU relationship and importance of further cooperation, the current role of China on the global market, Brexit, the future of labor, EU's digital agenda for the 2019–2024 period, digital tax, and the upcoming European Parliament elections.

Speakers and panelists during the three days included Mr. Joseph Quinlan, Center for Transatlantic Relations, Johns Hopkins University, Mr. Dan Luca, Euractiv, Mr. Doru Frantescu, Vote-Watch, Ms. Tanja Rudolf, Directorate General for Communication of the European Commission, and representatives of AmCham EU member companies (IBM, Microsoft, PwC, P&G...). The briefing was concluded with a speech by Ms. Ann Mettler, Head of the European Policy Strategy Centre, the European Commission's in-house think tank.

Along with interesting speeches and panel discussions, this year's program also allowed time for exchange of experiences and best practices, as well as networking.

The annual Transatlantic Conference took place on March 21. The keynote speaker was Mr. Klaus Iohannis, President of Romania. Speeches were also delivered by Ms. Cecilia Malmström, EU Commissioner for Trade, Mr. Karl Brauner, Deputy Director-General, WTO, Mr. Joseph Quinlan, Mr. Elmar Brok, Member of the European Parliament, and many others. The main topics covered were the state of transatlantic ties and the future of the global trading system.

## Meeting with Ms. Andreja Metelko-Zgombić, State Secretary, MFEA

July 25

AmCham Executive Director Andrea Doko Jelušić met with State Secretary Andreja Metelko-Zgombić at the Ministry of Foreign and European Affairs.

Other participants of the meeting included Ms Rina Eterović, Head of the Sector for Economic Affairs, Ms Irena Alajbeg, Head of the Sector for Trade and Investment Policy, Diana Mihelić, Desk Officer for North America from the Ministry of Foreign and European Affairs, and Mr. Dražen Malbašić, Policy Manager from AmCham. The topic of the meeting was Croatia's upcoming presidency of the Council of the European Union.

State Secretary Metelko-Zgombić reaffirmed Croatia's readiness to assume the presidency of the Council of the European Union in the first half of 2020. This is an important period for the Union, as a new European Commission is expected to be formed, as well as the adoption of the Multiannual Financial Framework for 2021-2027. Priorities that will be in the focus of European policy during the Croatian presidency will include topics such as digitization, demography, education funding, connectivity (transport and energy), enlargement, and security.

Ms Doko Jelusic emphasized the importance of economic topics, in particular digitization, during the Croatian presidency of the EU Council, both for the European Union and for Croatia as a Member State. The presidency represents an opportunity for Croatia to position itself as a constructive and participatory member, not only within EU institutions, but also globally.

Further cooperation was agreed on a range of economic topics of interest to the Ministry of Foreign and European Affairs and AmCham, including energy, digitalization, and health care.

## European AmChams Sign Support to the Three Seas Initiative

Support for Better Infrastructure, Energy and Digitalization

11 Presidents of European AmChams Sign to Support and Commit to the Three Seas Initiative for Better Infrastructure, Energy and Digitalization

On June 5-6, at the 2019 Summit of the Three Seas Initiative in Ljubljana, 11 AmCham presidents signed their support for better infrastructure, diversified and secure energy sources, and growth of the digital realm. The joint goal of the Initiative is to build a more integrated, prosperous, and secure region within a growing single market.

The Three Seas Initiative includes the countries located between the Adriatic, Baltic, and Black Seas: Austria, Bulgaria, Croatia, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, and Slovenia.

The American Chambers of Commerce in these countries stand ready to provide facilitation to clearly define the roles of the key stakeholders, provide know-how and bring together business, governments, and capital, fully deliver such cross-border projects in the fields of technology, trade, transport, energy, digital market, and cyber-security.

## Cooperation on the Double Taxation Treaty between Croatia and the USA

September 4

Representatives of the American Chamber of Commerce met with Mr Marko Primorac, Economic Adviser to the President.



At the initiative of the Office of the President, representatives of the Ministry of Economy, Entrepreneurship and Crafts, the Ministry of Finance, the Ministry of Foreign and European Affairs, the Croatian Chamber of Commerce, and the American Chamber of Commerce met on September 4, 2019 to discuss the Double Taxation Treaty between the Republic of Croatia and the United States of America.

Participants of the meeting agreed that signing of the Treaty would contribute to stronger economic cooperation between the two countries. The institutions that participated in the meeting will continue collaboration on the matter of double taxation.

### Meeting with Mr Kutleša, Assistant Minister and Director General of the Tax Administration

September 9

Members of the American Chamber of Commerce presented 'Recommendations for Tax Reform in 2019' to Mr Božidar Kutleša.



Mr Kutleša welcomed AmCham's contribution with regard to proposing changes to the tax system. The Chamber, through its productive and concrete proposals, has become an essential voice of the business community in the process of tax legislation changes.

AmCham representatives greeted the changes which came into force on September 1, 2019, related to non-taxable allowance for workers' meals and allowance for accommodation expenses incurred while working with an employer.

AmCham supports the announced possibility of non-taxable allowance for supplementary and additional health insurance that should enter into force as of January 1, 2020.

Representatives of the Tax Administration that were present at the meeting included Mr Božidar Kutleša, Assistant Minister and Director General of the Tax Administration, Ms Sandra Pezo, Head of the Contribution, Income and Profit Service, and Ms Marijana Herceg, Senior Advisor - Specialist. AmCham's position paper was presented by Ms Andrea Doko Jelušić, AmCham's Executive Director, Ms Helena Schmidt, Partner at Deloitte, Mr Hrvoje Jelić, Partner at PwC, Ms Petra Megla, Senior Manager at KPMG, and Mr Dražen Malbašić, Policy Manager at AmCham.

### Card Payments Initiative

September 17

Representatives of the American Chamber of Commerce in Croatia met with Minister of Public Administration Ivan Malenica, Advisor to the Minister Ivan Lakos, and Head of the Minister's Office Olga Plazibat.

The topic of the meeting was the continuation of cooperation on the initiative to introduce card payments in public administration offices, as well as online, for citizens and businesses. Also, a number of issues focusing on the digitization of public administration and Croatian society were discussed.

Ms Doko Jelušić expressed AmCham's support for continued implementation of the card payments initiative. Card companies and banks, AmCham members, also strongly support implementation of the initiative.

Minister Malenica and his associates stated that the project of introducing card payments in public administration is in the final stage of implementation and a public procurement is being prepared for a campaign that would familiarize the general public with the initiative. The merger of public administration offices with county offices should not be an obstacle to project implementation. Citizens would be able to pay administrative fees at the county offices through POS devices, as well as additional services for services offered by individual counties.

Further cooperation between the Ministry of Public Administration and AmCham was agreed on the issue of the card payments initiative, especially regarding the familiarization of citizens with the services offered by county offices.



### AmCham Recommendations for Tax Reform

September 19

AmCham representatives Andrea Doko Jelušić and Goran Križanac met with Grozdana Perić, Chairwoman of the Finance and Central Budget Committee in the Croatian Parliament.

Ms Doko Jelušić and Mr Križanac presented AmCham's position paper 'Recommendations for Tax Reform in 2019'. The document proposes a series of measures aimed at administrative and financial unbundling of the Croatian economy.

Ms Perić welcomed AmCham's commitment to contribute to the process of proposing tax changes through specific and implementable recommendations.

### Meeting with Split Law School Dean

September 20

AmCham's position paper "Education and Specialization in the Legal Profession" was one of the key topics of the meeting between AmCham's representatives and the Dean of the Split Law School Mirko Klarić. Amongst other topics, they discussed possibilities for improvement in higher education, work practice prior to

eligibility of independent work in the legal profession, professional training at the workplace, and gaining experience through working. Ms Andrea Doko Jelušić, Executive Director of AmCham, presented AmCham's policy recommendations for the improvement of the existing system and practices related to training in legal professions in Croatia.

The participants of the meeting expressed interest for mutual cooperation, especially with regard to students acquiring practical knowledge and skills. The importance of intellectual property law was also highlighted.

### Meeting with Chairman of the Judiciary Committee of the Croatian Parliament Orsat Miljenić

September 24

The presentation of AmCham's position paper "Education and Specialization in the Legal Profession", as well as possible further improvement of the judiciary system, was the aim of the meeting between AmCham representatives and Mr Orsat Miljenić, Chairman of the Judiciary Committee of the Croatian Parliament. Ms Andrea Doko Jelušić, Executive Director of AmCham, talked about the motivation for the position paper, like frequent changes in regulation, lack of stable court practice, and consequently the perception of lengthy court procedures. Mr Krešimir Lipovšćak, President of AmCham Judiciary Committee and partner at Crowe Horwath, spoke about the state of play in Croatia and examples of good practice in Europe, also presenting the position paper's recommendations for the improvement of the existing system and practices related to training in the legal profession in Croatia. Mr Miljenić expressed his support for AmCham's activities and agreed on the recommendations that could lead to a significant improvement of the legal system and improve Croatia's competitiveness. The meeting was also an opportunity to discuss in more detail further joint activities and future cooperation.

### AmCham Meeting with the Zagreb Law School Dean

September 30

AmCham's position paper "Education and Specialization in the Legal Profession" was one of the key topics of the meeting between AmCham's representatives and Mr Igor Gliha, the Dean of the Zagreb Law School. Amongst other topics, they discussed possibilities for improvement in higher education, work practice prior to eligibility of independent work in the legal profession, professional training at the workplace, and gaining experience through working. Ms Andrea Doko Jelušić, Executive Director of AmCham, talked about the motivation for the position paper, like frequent changes in regulation, lack of stable court practice, and consequently the perception of lengthy court procedures. Mr Krešimir Lipovšćak, President of AmCham Judicial Committee and partner at Crowe Horwath, spoke about the state of play in Croatia and examples of good practice in Europe, also presenting the position paper's recommendations for the improvement of the existing system and practices related to training in the legal profession in Croatia. Mr Mladen Vukmir, Partner at Law firm Vukmir & Associates, talked about the need for harmonizing the curricula with the contemporary needs of the job market, emphasizing the importance of learning about intellectual property law as the basis of contemporary economies. The discussion was guided by the need for, and possibility of, introducing the intellectual property law as a compulsory subject at law schools.

All the participants agreed that there is room for further im-

provement, especially at the level of lifelong learning and raising awareness of the expert public on the importance of intellectual property law.

### AmChams in Europe Exchange Best Practices in Belgrade

October 16



Representatives of AmCham Croatia took part in the annual AmChams in Europe Best Practices Conference held in Belgrade, Serbia from 16 to 19 October, 2019, along with other representatives from 30 American Chambers of Commerce (AmChams) across Europe. The aim of the conference was to meet with other AmCham representatives, to exchange best practices, and to discuss relevant issues impacting AmChams and their members.

The focus of this year's conference was the role and challenges of the AmChams in the current world as well as the Ready for the Future World. The European Conference is traditionally hosted by one of member of the AmChams in Europe and focuses on facilitating the exchange of best practices and knowledge among the representatives of various AmChams across Eurasia. AmChams in Europe serves as the umbrella organization for 45 AmChams from 43 countries throughout Europe and Eurasia.

### AmCham Meets Representatives of the World Bank

November 28



The modernization and digitalization of the tax administration, as well as client experience, were the topics of the meeting between representatives of AmCham and the World Bank held on November 28 at the AmCham office.

The World Bank worked together with the Tax Administration on the project of modernizing the tax business, especially tax efficiency, tax payment services, and tax compliance. The aim of the meeting was to discuss the positive changes and enhancements introduced in the interaction between clients and the tax authority and to identify the areas with room for improvements.

Along with the representatives of AmCham, the meeting was also attended by representatives of Crowe Croatia, KPMG, and PwC Croatia.

## Meeting with Domagoj Validžić, Assistant Minister

**December 5**

The topic of the meeting was a public consultation on the 'Draft Proposal for the Energy Development Strategy of the Republic of Croatia until 2030, with a view to the year 2050'.

AmCham representatives at the meeting included Branko Kondić, Chair of the Environment and Energy Efficiency Committee and Filip Brkljača, Member of the Environment and Energy Efficiency Committee and they presented AmCham's position papers 'Recommendations for the Improvement of Allocation of Incentives for Cleaner Transport' and 'Recommendations for Amendments to the Calculation of the Special Tax on Motor Vehicles'.

The draft "Integrated National Energy and Climate Plan for the Republic of Croatia for the Period from 2021 to 2030" (Plan) lists as one of the most important goals the renewable energy sources (RES) share in direct energy consumption in transport of 13.2% by 2030.

The Plan envisages a total investment of HRK 141,5 billion to achieve the goals. For the set of measures 'Policies and Measures to Achieve Low Emission Mobility (Including Electrification of Transport)' expected investments are HRK 1.36 billion, of which HRK 700 million is for incentives for energy efficient vehicles and HRK 260 million for the development of infrastructure for alternative fuels. Considering the fact that transport accounts for almost a quarter of European greenhouse gas emissions, most of which relates to road transport, and that one of the most important goals of the Plan is to achieve a 13.2% share of RES in direct energy consumption in transport, American Chamber of Commerce considers that a greater amount of funding should be allocated to this set of measures.

## Meeting with representatives of the International Monetary Fund

**December 11**



Representatives of AmCham and the International Monetary Fund met to discuss business environment in Croatia.

Srikant Seshadir, Advisor and Carlos Mulas-Granados, Senior Economist met with Helena Schmidt, Trade and Investment Committee Chair, Krešimir Lipovšćak, Judicial Committee Chair, Paul Suchar, Member of the Trade and Investment Committee and Policy Managers Svjetlana Momčilović and Dražen Malbašić.

In addition to the business environment, they talked about business opportunities as well as Croatia as an investment destination. Participants also discussed topics that included public administration reform, digitization, the judiciary, labor shortages, the importance of EU funds to Croatia, and the need for a medium and long-term economic strategy.



## AmCham Delegation Visit to Croatia

**November 4**

The 15-member EU Presidency delegation of senior AmCham EU members, along with representatives of AmCham Croatia, met with key Croatian government officials and discussed Croatia's priorities during its presidency of the Council of the EU, as well as issues critical to the EU's economy. The delegation visited Croatia from 4 to 6 November with the aim of getting acquainted with Croatia's priorities as the next Member State holding the EU Presidency in the first quarter of 2020.

Croatian Prime Minister Andrej Plenković acquainted the AmCham EU delegation with the Croatian priorities during its Presidency of the EU Council: a Europe that develops, a Europe that connects, a Europe that protects, and an influential Europe.

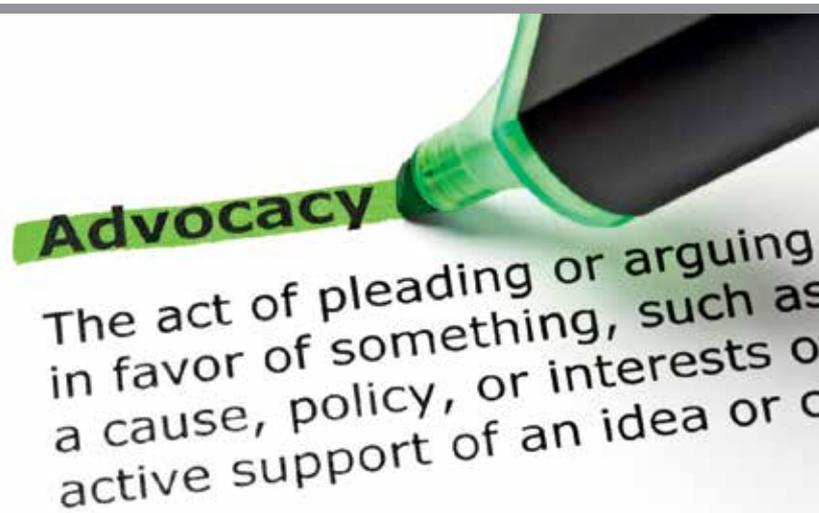
During its visit to Zagreb, the AmCham EU Presidency delegation had the opportunity to meet with the President of the Republic of Croatia Kolinda Grabar Kitarović, Deputy Prime Minister and Defense Minister of the Republic of Croatia Damir Krstičević, Minister of Environmental Protection and Energy Tomislav Čorić, and Ambassador of the USA to Croatia H.E. William Robert Kohorst. The delegation also met with the representatives of the Ministry of Health, Ministry of Economy, Entrepreneurship and Crafts, Ministry of Finance, Ministry of the Sea, Transport and Infrastructure, as well as the Ministry of Agriculture.

The Chair of AmCham EU's Healthcare Committee Alexander Roediger (MSD) joined the panel at the AmCham Croatia conference "Croatian Presidency of the Council of the EU - Competitiveness and Growth" to talk about healthcare priorities in the EU.

AmCham EU speaks for American companies committed to Europe on trade, investment, and competitiveness issues. Their aim is to ensure a growth-orientated business and investment climate in Europe. Aggregate US investment in Europe totaled more than €2 trillion in 2018 and directly supports more than 4.8 million jobs in Europe.

AmCham EU organizes two delegation visits per year to the capitals of the Member States that will hold the Presidency of the EU. Senior representatives from the AmCham EU member companies take part in these delegations.





## POSITION PAPERS PUBLISHED IN 2019

- 1) **Comments on the Draft of the Ordinance Establishing the Criteria for the Inclusion of Medicinal Products in the List of Medicinal Products of the Croatian Health Insurance Fund**  
February 8
- 2) **Education and Specialization in the Legal Profession**  
August 29  
Prepared by Judicial Committee
- 3) **Recommendations for the Improvement of Allocation of Incentives for Cleaner Transport**  
November 11  
Prepared by Environment and Energy Efficiency Committee
- 4) **Recommendations for Amendments to the Calculation of the Special Tax on Motor Vehicles**  
November 11  
Prepared by Environment and Energy Efficiency Committee

### Recommendations for Tax Reform in 2019

July 31

The key recommendations are: increasing the non-taxable personal deductions to HRK 4,800, decreasing the income tax rate from 24% to 12% and decreasing the 36% rate, or alternatively applying a 36% rate to gross monthly salaries that exceed HRK 75,000.

AmCham additionally proposes increasing the non-taxable amount of bonus payments for work results and other forms of additional rewards for workers from HRK 5,000 to HRK 12,000 per year. Reducing the tax burden on workers' individual benefits, in particular workers' health benefits such as meal benefits, sports activities benefits, tax break for supplementary health insurance, supplementary health insurance, or organizing team development activities, would allow employers to offer their employees additional benefits that they have not been able to offer so far due to high taxation. These measures would have a strong impact on improving the general well being of employees, which would also improve their quality of work.

"Further reducing the tax burden of salaries would enable higher net earnings of Croatian employees, which would further stimulate consumer spending and economic activity. I believe that by adopting AmCham's recommendations, the economic growth we have been seeing for some time now would gain even more momentum," said Andrea Doko Jelušić, Executive Director of AmCham.

Despite last year's changes, Croatia is uncompetitive in terms of its tax burden on labor, especially in the segment of higher salaries. This is one of the reasons why a large number of propulsive sectors in Croatia are experiencing problems with a lack of qualified workers, a fact especially evident in the ICT industry and tourism.

Income tax rates in comparable countries like Bulgaria and Romania are only 10 percent. In the Czech Republic, Serbia and Slovakia, the differentiated rates are much lower than Croatia's 36% rate.

AmCham welcomes the relief measures implemented to date, presented through three rounds of tax reform, and particularly emphasizes last year's measures regarding taxation of employee share plans, raising the monthly gross threshold to which the 24% income tax rate applies and introducing the possibility of rewarding employees through a non-taxable amount of up to HRK 5,000. AmCham believes that further reduction of the tax burden is necessary and possible, which is supported by the continued economic growth.

A clear, predictable, and stable tax system and partnerships between tax authorities and business community representatives are crucial to the functioning of the economy. Further measures to reduce the administrative burden in the sphere of the tax system would contribute to significant savings in time and resources for businesses, which would have more time to focus on their primary activities.



## THE FOURTH CIRCLE OF THE TAX REFORM – WHAT DOES IT BRING TO YOU IN 2020?

By **Krešimir Lipovščak**

*Partner, Crowe Hrvatska*

In the Fourth Circle of Hell of Dante's masterpiece *The Divine Comedy*, Dante and Virgil (the famous Roman poet and Dante's companion in his 'sightseeing tour' of Hell) visit the souls of people who have been punished for their greed. In other words, the fourth circle is equivalent to greed. Less known is that Dante's great-grandson established a pharmacy in Zagreb in the fourteenth century. This pharmacy, located across the historic Kamenita Vrata (Stone Gate), has been operating since then. One of the great grandson's non-related successors was (in)famous for poisoning the beautiful Dora, daughter of the Stone Gatekeeper, according to famous Croatian novelist August Šenoa.

The fourth circle, or wave, of the Croatian tax reform is not as dramatic as the fourth circle of hell, and in this article we will present the main characteristic of the reform. We would like to remind our readers that a mini tax reform took place in September this year, having introduced non-taxable payments for kindergarten and food, and increasing a non-taxable daily allowance for domestic travels.

### VAT: UP AND DOWN

VAT reform got the most media attention, and its effects were supposed to benefit mainly retail businesses. However, a decrease of the standard rate of 25% to 24% was dropped to 'ensure financial means for the increase of salaries and the decrease of the tax burden', and to compensate local authorities for lower income (revenues from personal income tax fully belong to local authorities' budgets). On the other hand, the VAT rate of 13% was returned/re-established for food and catering in restaurants and out of restaurants. Further VAT reform was to benefit SMEs. For business with annual turnover of up to HRK 7.5 million, cash basis accounting for VAT payment is allowed, meaning that VAT becomes due when outgoing invoices are paid.

In order to harmonize Croatian VAT legislation with the EU, certain simplifications were introduced in terms of movement and sale of stock, triangulation, and similar deliveries where there is no need for VAT registration in Croatia. Other changes include administrative simplifications and change with respect to services of public interest.

### CORPORATE PROFIT TAX

The reform of corporate profit tax is benefiting SMEs where all entrepreneurs with turnover of up to HRK 7.5 million will pay tax on their profits at the rate of 12% (previously the turnover threshold was HRK 3 million). A threshold of HRK 7.5 million is also the threshold for cash basis payment and accounting for corporate profit tax. Furthermore, this amount is the sole criterion for switching from payment of personal income tax to corporate profit tax.

Deadlines for submission of tax returns in the case of bankruptcy and liquidation were shortened.

The most important change for multinational companies is the implementation of part of the so-called Anti-Tax Avoidance Directive, whose aim is prevention of so-called artificial non taxation. These rules target mainly financial instruments, which as an example, in one tax jurisdiction could be classified as a loan and therefore interest could be a tax-deductible expense, while in another jurisdiction, such financial instruments are classified as income from dividend and are not subject to taxation.

### PERSONAL INCOME TAX

Apart from VAT, personal income tax is the most interesting tax. The changes in this tax are not as dramatic as many wished for, but they are still positive. As mentioned earlier, one of the obstacles to further decrease of tax burden is that revenues from the collection of personal income tax are the revenues of local authorities and in case of significant decrease of such revenue, a substitute revenue might not be easy to find.

Personal allowance (monthly, that is annually) will be increased, but not to the levels of HRK 5,000 monthly, as everyone hoped. Personal allowance is further linked to allowance for children and dependent family members, which can rise as the basic coefficient rises.

Youth, that is persons up to 30 years of age, will benefit from a decrease of 50% to 100% of the tax on income up to HRK 360,000.

Furthermore, employers can pay tax free the costs of so-called additional health insurance. The exact amount of the tax-free payment will be set by the regulation on personal income tax.

In addition, another tax allowance was introduced for dual education and student internship, benefiting students who learn at work.

Furthermore, in attempt to combat tax fraud and tax evasion, explicit reference was made to the set-ups whose aim is to avoid payment of income tax on employment income, such as so-called work on contract and copyright agreements, which would be taxed in the future as employment income and not as so-called other income.

### GENERAL TAX LAW

One of the aims of the changes to the general tax law is prevention of abuse of tax incentives or favorable tax rates (for example by demerging companies, false employment etc.). The new provision prohibits and punishes such abuse arrangements without substance.

### FISCALIZATION

As of 1 January 2021, QR code will be introduced on invoices. Documents which look like invoices or were the basis for payment will have to be fiscalized, too (usually cash payments were made based on various documents which were not reported and subsequently no tax was paid).

### EXCISE TAXES

As part of general health care, beverages with higher sugar content will be subject to higher excise tax. Finally, abuse of gifts as a manner of avoidance of excise tax on cars was abolished.

### FINAL NOTE

The new tax reform is definitely not the fourth circle of hell, and is a good way to move forward. The tax reform was not able to cover a full scope due to other-than-fiscal limitations. It is important to note that many definitions, as well as non-taxable amount, will be regulated by the by-laws which the Ministry of Finance will render by the end of January.



## CHANGE IN TAXATION OF STOCK OPTION PLANS AND IMPACT ON COMPANIES' REMUNERATION POLICIES

*Simplified rules and more favorable tax treatment as of January 2019*

**By Petra Megla**

*Director, Tax, KPMG Croatia d.o.o.*

### STOCK OPTION PLANS RELOADED

For a long time, stock option plans (SOP) have been very popular in developed economies around the world to attract, reward, and retain a company's employment population. So let's start with a simple example: stock options granted by an employer to an employee give that employee the right to buy a specific number of shares of the company's stock at a time and at a price that the employer specifies (which is usually lower than the market price).

Once the options are granted, employees must keep the options for a longer period (called the 'vesting period') hoping, and also working for, that the value of the company's stock will increase. Vesting periods are different plan by plan, but it is common to determine a two-, three-, or five-year vesting period. After the expiry of the vesting period, the employee is able to exercise the option, receive the stocks, and either keep the stock as an investment or sell the stock on the market.

The value of the benefit realized through the exercise of the stock option is the difference between the market value of the shares at the exercise date and the price paid for the shares (if any).

If the stock is kept as an investment, subsequent income could be realized through dividend payments or gains made when the stock is sold.

SOPs are mainly provided by headquarter companies to employees at subsidiaries all over the world. However, SOPs can also be established by local companies independently. It is viable for companies to introduce SOPs for several reasons:

- to keep and reward employees,
- for employees to feel like owners or partners of the business, thus motivating them to increase the value of the stocks, or
- to attract skilled employees by offering compensation that goes beyond a salary.

### BREAKING POINT FOR CROATIA

In the period up to 31 December, 2018, the tax treatment and administrative obligations of an SOP in Croatia was unfavorable and very complex, therefore it was not common to implement an SOP in Croatia. There was different tax treatment applicable to an SOP depending on:

- the employee's role in the company,
- whether the company's shares were listed;
- in the case of SOPs where the employee received shares of the headquarter company, whether the costs of the SOP were charged to the Croatian company.

Based on the combination of the above conditions, SOPs were taxed in Croatia in three different ways - as capital income, as other income, or as employment income. Depending on the case, the effective tax rate ranged from 40% to 155%! These tax rates were perceived as excessive by the business community as in most cases potential participants of the plan would end up in the highest

possible tax rate (155%). For this reason, many Croatian employees refused to participate in the SOPs that were offered to them. As a result, SOPs were not an effective tool to Croatian employees.

Based on research carried out by KPMG Croatia among seven neighboring countries (Poland, Romania, Czech Republic, Slovenia, Hungary, Slovakia, and Croatia), a comparable analysis was made of the overall SOP tax and social security burden. For this purpose, a unique sample case was used in order to ensure comparable results. The results showed that Croatia significantly exceeded all other countries, with an effective tax and social security rate of 93%. Croatia's runner-up was Slovakia, with a significantly lower and acceptable 35% effective tax and social security rate. All other countries scored below 30%.

This research supported the initiative to change the Croatian personal income tax and social security legislation with respect to SOPs.

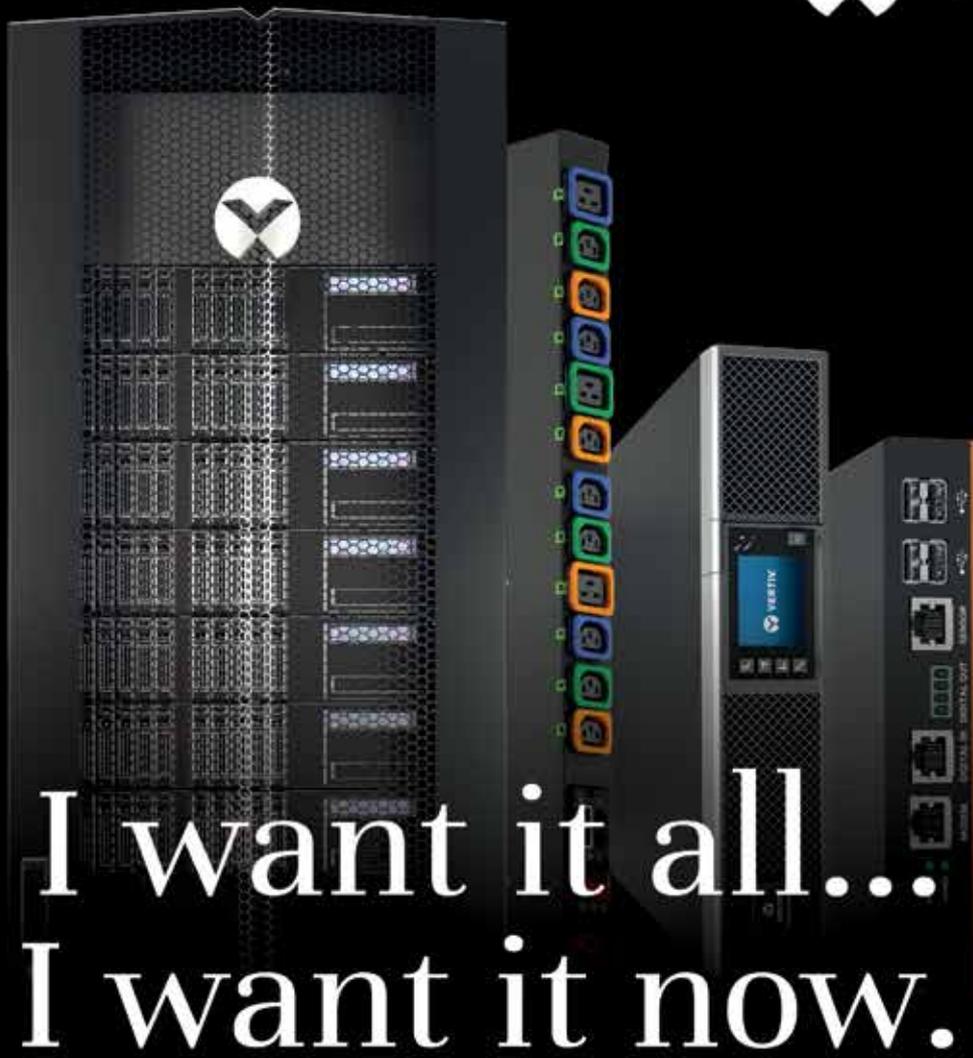
Under the patronage of AmCham Croatia and the support of the Croatian business community, the Croatian Government introduced new rules for the taxation of SOPs in Croatia as of January 2019. This significantly simplified the taxation, eligibility, and administration of SOPs. The new concept of the law now prescribes only one category for taxation of an SOP, so that the benefit and the realization of stock option is classified as 'capital income', taxable at the flat rate of 24%, with no social security contributions. However, the new law also kept the previous definition of 'benefit in kind' for SOPs, which is increasing actual tax rate due to prescribed gross up requirement (receipt is considered as net) and makes the final tax rate approximately 40% based on some interpretations. It needs to be noted, however, that a 40% tax rate is still more beneficial than paying a cash bonus to an employee, which was often the only substitution for lost participation in SOPs prior to the legislation changes.

### POSITIVE EFFECTS AND THE FUTURE

Taking into account the increasing number of multinational companies in Croatia and the continuous movement of young and talented people abroad, it could be concluded that more than a year of negotiations with the government was worth it - now, it is easier for companies to provide SOPs to their employees, to keep and motivate their employees for a longer period of time. From practical experience, we can say that interest in establishing and implementing SOPs in Croatia was exploded. We are proud to be a part of that story and are happy to support it and grow it further.

The current results are considerable. However, there are additional opportunities in refining the already beneficial rules. As mentioned above, the amended legislation maintained the previous definition of a benefit in kind for SOPs, thus the final tax rate is almost 40%, instead of the expected flat rate of 24%.

Based on how warmly the new rules have been welcomed, the initiative will continue to reach the final goal within the coming years - to reduce the effective rate applied on SOPs to a flat rate of 12%.



# I want it all... I want it now.

Whether you are managing the entire symphony or just a solo act, Vertiv offers a full range of immediately available solutions for your IT Infrastructure needs. The Vertiv™ VR Rack, the Avocent® ACS 800 Serial Console, the Vertiv™ Geist™ Rack PDUs and the Vertiv™ Liebert® GXT5 are not only powerful pieces of equipment, but are designed to work together in perfect harmony.

Keep on rocking at [Vertiv.com/VertivRocks](https://www.vertiv.com/VertivRocks) and see the suite in detail.



## Sweet sounding rewards.

Vertiv resellers now earn €€ each time they sell. Free sign up.

No minimum sale. Simple. **SELL. EARN. REPEAT.**

Visit [vertiv.com/partner](https://www.vertiv.com/partner) to learn more.

available at

Vertiv distributors and resellers across Central Southern Europe region, contact us for more information at [croatia.hello@vertiv.com](mailto:croatia.hello@vertiv.com) or [karmen.buljat@vertiv.com](mailto:karmen.buljat@vertiv.com)



## EQUAL PAY FOR WOMEN AND MEN – REALITY OR MYTH?

By **Jadranka Orešković**

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

If we were to define gender equality, it would denote the complete equality of women and men, that is, equal representation of women and men in all areas of public and private life, their equal status and opportunities to enjoy all rights and equal benefits from results achieved. Based on an overview of women's position throughout history, we may conclude that the modern age we live in is seeing many significant changes, or rather revolutionary advances that result in greater equality of women and men. In the second half of the previous century, having obtained the rights we today perceive as elementary human rights, women made more progress than in the previous couple of thousands of years put together. From our current perspective, we can hardly imagine that women indeed had to "fight" for certain rights, such as the right to education, right to engage in work, right to political participation, etc.

Women's right to engage in work is usually associated with the industrial revolution and circumstances arising from both world wars. We should emphasize that women's specialization within certain professions, despite the fact that their way to obtaining the right to education and the right to engage in work was ridden with obstacles, proved exceptionally useful for the entire academic community. According to some sources, women today constitute almost half of the registered global workforce, whereas they unfortunately receive only one tenth of the total global income for their work.

### WHAT IS THE EQUAL PAY PRINCIPLE?

Article 91 of the Croatian Labor Act (Official Gazette No. 93/2014, 127/2017) stipulates the employer's liability to pay an equal salary to both a female and male employee for equal work or work of equal value. Furthermore, it details what constitutes equal work or work of equal value, stressing that two persons of different genders perform equal work or work of equal value if:

- they perform equal work in equal or similar conditions, or might replace one another in respect of the work they perform;
- the work one of them performs is similar in nature to the work performed by the other, and the differences between the work done and their work conditions are not material with regard to the comprehensive nature of the work, or the relevant differences occur so seldom that they do not affect the comprehensive nature of the work;
- the work performed by one of them is of equal value to the work performed by the other, considering criteria such as professional qualifications, skills, responsibility, work conditions, and whether the work is physical.

Unfortunately, despite numerous attempts to use regulatory ar-

rangements to correct the obvious "inequality" between women and men, we still witness numerous inequalities between women and men in a wide range of areas, in particular in the area of right to equal pay for equal work. According to Eurostat's data for 2016, an average hourly rate of men in the European Union is by 16.2% higher than the hourly rate of their female counterparts (gender pay gap). In particular, in 2014, men in the European Union had an annual salary as much as by 39.6% higher than their female counterparts (gender overall earnings gap). Eurostat's data for the Republic of Croatia are somewhat more optimistic: in 2014, men in Croatia enjoyed hourly rates which were by 8.7% higher than the hourly rates of their female counterparts, while their annual salaries for 2014 were "only" by 24.4% higher than the annual salaries of their female counterparts.

When examining the reasons for such discouraging statistics, we should primarily consider the fact that managing positions are still predominantly held by men. In terms of work promotions, men are more likely to be promoted than their female counterparts, as evidenced by the fact that women hold merely 6.3% of managing and C-level positions. If we wish to understand the reasons behind this, we should definitely start from women's biological disposition towards motherhood, since it leads to women typically performing unpaid tasks vital for everyday life, such as household chores, as well as raising and taking care of children. Men spend 9 hours and women as much as 22 hours per week on performing such tasks. In terms of employment, this results in the higher recurrence of part-time employment of women (1 out of 3 women) than of men (1 out of 10). Another female-specific feature in the business world is the fact that women are absent from the labor market more often than their male counterparts due to pregnancy and use of parental and maternal rights. This often affects the height of their salaries, promotion opportunities, salary raises and, finally, their pensions, not to mention discrimination in employment. Labor legislation all over the world has started introducing different maternity safeguards, such as a ban for employers to inquire about an employee's pregnancy, a ban to dismiss a pregnant woman, as well as different parental rights. However, the question that arises is how many of them remain a dead letter due to female employees' lack of familiarity with their rights, combined with a slow judicial system deterring them from pursuing justice.

Just like the many other rights women today freely enjoy in most parts of the world, something which was inconceivable at the beginning of the previous century, we believe equal pay for women and men will become a reality in the near future, and not just an unattainable goal.



**By Dr. sc. Mirna Pavletić Župić**  
*Attorney at Law, Law Firm*  
 ŽUPIĆ & PARTNERI, d.o.o. Zagreb

## PROCEDURE FOR OBTAINING A WORK PERMIT FOR FOREIGN NATIONALS OF EU AND THIRD COUNTRIES

### INTRODUCTION

The conditions of entry, movement, residence, and work of third-country nationals and nationals of Member States of the European Economic Area (hereinafter referred to as the EEA) and of their families, in the Republic of Croatia are regulated by the Act on Foreigners (hereinafter: AF; Law)<sup>1</sup>.

An EEA State national, if employed or self-employed, may apply for temporary residence for the purpose of work if he or she has: a valid identity card or travel document, a certificate of employment or proof that he or she is an independent worker. In relation to third country nationals, the temporary residence can be approved, inter alia, for the purpose of work<sup>2</sup>, and in such case, at the same time a residence and work permit is issued. The application for the approval of the temporary residence and work can be lodged by the worker or the employer.<sup>3</sup>

### RESIDENCE AND WORK PERMIT

A residence and work permit can be issued based on an annual quota for the employment of a third country national<sup>4</sup> who fulfills the following conditions, and has to attach them in their application:

1. an employment contract, that is, a written confirmation of the concluded employment contract or an appropriate proof of work,
2. evidence of acquired educational qualification and qualifications,
3. evidence of registration of a company, branch, representative office, craft, association, or institution in the Republic of Croatia.

However, permission for stay and work outside the annual quota can be issued<sup>5</sup> to third country nationals who are the key personnel, service providers, namely to those who carry out key business activities in companies, branch offices, and representative offices, in other words to the persons who have a higher rank in the company, and who manage working operations. The permission includes their family members.

A person who performs key activities in a company, branch office, or representative office of a foreign company, according to the AF, is a person holding a senior position in a company, branch office, or representative office, a person who manages the business, a person who serves under the general management or shareholders, or members of the company, and a person who performs an equivalent duty, including: managing the work of departments or divisions of the company, monitoring and supervising the work

of other workers, or performing supervisory or managerial tasks, or has the authorization for employment and dismissal of employees, or giving recommendations related to employment, dismissal or other human resource matters, as well as a person working in the company, branch or representative office, who possesses special expertise and/or authority necessary for providing services, using equipment for research, applying techniques, or running the business of a company, branch. or representative office.

The request must then be accompanied by the following documents and evidence: (i) an employment contract, that is, a written confirmation of the concluded employment contract or other relevant contract; (ii) evidence of acquired educational qualifications; (iii) evidence of registration of a company, branch, representative office, craft, association, or institution in the Republic of Croatia; (iv) a justification for the employment of a third-country national, which contains information on the expertise, qualifications, work experience of a third-country national, and the reasons why the post cannot be filled from the Croatian labor market.

Further conditions that must be met but do not apply to EU nationals are laid down in Art. 78 of AF: (i) the value of the share capital of the company shall exceed HRK 100,000.00; (ii) the company shall employ at least 3 Croatian nationals in positions other than procurator, board member or supervisory board; and (iii) the foreign national's minimum gross salary equals at least the amount of the average gross paid salary in the Republic of Croatia in the last year according to officially published data of the competent authority for statistics.

If more than one third-country national performs key tasks for the same employer, a residence and work permit may be issued if at least 5 Croatian nationals are employed for each third-country national in a job different than a procurator, board member, or supervisory board, whereas the value of the share capital of the company and the amount of salary shall be as stated above.

In cases where a foreigner is employed in his own company that he or she established in Croatia, the conditions for issuing a work permit are similar to those as stated above, only the share capital is raised to HRK 200,000, and at least 3 Croatian nationals shall be employed. Finally, the applicant must submit a proof of nonexistent tax debt, and that the company does not operate at a loss.

### INTRA CORPORATE TRANSFEREES

The Law also provides for a case where a person can be transferred within a company (Art. 79a) for work, which means that on the basis of an approved residence and work permit such an employee may work in any company established in the Republic of Croatia belonging to a company or group of companies in a third country. Such an intra-corporate transferee is a third-country national who is a manager, expert, or trainee bound by a contract of employment with a company, its branch, or representative office, that is established in a third country, and which temporarily relocates the applicant for professional or training purposes to a company, branch office or a representative office established in the Republic of Croatia belonging to the same company or group of companies.

In relation to the family members of such intra-corporate transferees, they may, based on the transferee's status, regulate their temporary residence for the purpose of family reunification in the Republic of Croatia.

<sup>1</sup>Official Gazette no. 130/11, 74/13, 69/17, 46/18, <sup>2</sup>Art. 47, <sup>3</sup>Art. 49, <sup>4</sup>Art. 75, <sup>5</sup>Art. 76, 77



## THE ROLE OF A JUDICIAL SYSTEM IN CREATING A BETTER BUSINESS ENVIRONMENT

By **Petar Petrić**

*Attorney at Law, Petrić & Kajić Law Firm LLC*

“We are working on increasing trust in justice. Providing sufficient financial resources to the justice system is not a cost, it is an investment...A country with a well-functioning judiciary is more likely to attract investors,” said Mrs Věra Jourová, European Commissioner for Justice, Consumers and Gender Equality, in her speech at the Conference on the Effectiveness of Justice Systems held in Vienna in November 2018.

Independence, quality, and efficiency are the key components of effective judicial systems, upholding the rule of law and values upon which the European Union is founded. According to Article 19 of the Treaty on European Union, national courts are those that first and foremost guarantee effective implementation of the rights and obligations ensured by EU law. The Court of Justice of the European Union highlights in one of its judgments that effective judicial protection ensured by independent national courts constitutes the basis of the rule of law.

Numerous EU documents point out that respect for the rule of law, including independence of judicial systems, has a strong impact on businesses' investment decisions, and a clear relationship has been established between the effectiveness of the judicial system and rule of law and a supportive business environment.

The considerable positive economic impact of a well-functioning and effective judicial system has been confirmed by the International Monetary Fund, OECD, the European Central Bank, the World Economic Forum and the World Bank.

According to the survey conducted by the Economist Intelligence Unit: “Risk and Return – Foreign Direct Investment and the Rule of Law”, 2015, 93% of corporations systematically analyze rule of law conditions, including also the effectiveness of justice systems in the countries where they are investing or intend to invest.

The rule of law is among the first three elements that companies take into consideration before making direct investments.

Three crucial elements of the rule of law that are important for businesses are:

- integrity in the country where they make investments (no corruption)
- stability – political and social stability
- transparency in passing regulations

What has already been done, and what can be done, to improve the effectiveness of the judicial system and what is essential for business environment?

### 1. IMPROVING THE EFFECTIVENESS OF JUDICIAL SYSTEMS

Timely decisions are essential for businesses, investors, and consumers. In their investment decisions, companies take into account the risk of being involved in commercial disputes, labor or taxation disputes, or insolvencies. The efficiency with which a judicial system handles litigation is very important.

### 2. IMPROVING THE QUALITY OF JUDICIAL SYSTEMS

Effective justice requires quality throughout the entire judicial process. Certain factors which are generally accepted as relevant can help improve the quality of justice systems. Among these are:

- modern Information and Communication Technology (ICT) systems, in particular case-management systems
- training of judges and courts' staff
- monitoring and evaluating the activities of courts
- the use of satisfaction surveys and
- equipping justice systems with adequate resources, both on the budget and the human resources side.

### 3. INDEPENDENCE OF JUDICIAL SYSTEMS

Judicial independence is a requirement stemming from the right to an effective remedy enshrined in the Charter of Fundamental Rights of the EU (Article 47). It is a fundamental element of an effective justice system. Judicial independence is important for an attractive investment and business environment, as it assures the fairness, predictability, certainty, and stability of the legal system in which businesses operate.

### 4. STRUCTURAL AND OPERATIONAL MEASURES FOR IMPROVING SYSTEMS

1) restructuring the organization of courts, 2) reviewing the judicial map, 3) modernization and simplification of procedural rules, 4) reforming the council for the judiciary, 5) reforming judicial and legal professions, 6) reforming legal aid, 7) improving the enforcement of judgments, 8) promoting the random allocation of cases, 9) modernizing the management process and transparency of proceedings in court, 10) promoting the use of new information technology, and 11) fostering the development of alternative dispute resolution (ADR).

These ensure the effectiveness of judicial systems and a more investment- and business-friendly environment. The economic impact of fully functioning justice systems justifies these efforts. Effective justice systems play a key role in establishing confidence throughout the business cycle.

Despite the fact that courts and litigation are important parts of our systems, mediation, as an alternative and indeed dominant and effective way of resolving disputes, offers businesses an efficient, cost-effective process of problem-solving, where the disputing parties seek to resolve the dispute amicably with the assistance of a third party (mediator) who does not have the authority to impose a settlement on the parties to the disputes.

Successful mediation also ensures the establishment and continuation of good business relations between the parties to the dispute.

In many of the most developed legal and economic systems, mediation has become the primary way of resolving disputes, especially in trade and investment disputes.



## BUYING GROCERIES WITH CRYPTOCURRENCIES IS FAST BECOMING THE NEW 'NORMAL'

By **Damir Lesničar**  
CEO, ETRANET Group

One does not have to look far to see how accepting cryptocurrencies as a payment method is truly an everyday occurrence. The neighboring Slovenia, with a population of just over 2 million, already has a near-ubiquitous acceptance of cryptocurrencies thanks to a popular GoCrypto platform for crypto payments. Present at over 500 locations and growing, Go Crypto enables merchants to accept payments and satisfy legal requirements for fiscalization.

For example, you can walk into countrywide retail chain Big Bang, which sells consumer electronics, and buy a TV, laptop, or a printer; or you can buy your daily groceries at hundreds of Tuš supermarkets and pay with Bitcoin Cash (BCH) or several other cryptocurrencies instead of euros. Finally, stores at Ljubljana's BTC Shopping City also accept cryptocurrencies, thriving from additional sales especially to foreign shoppers with crypto to spend.

This is a product of an early repositioning of the country's financial system and favorable regulatory framework, which created a stable ecosystem for developing crypto apps and services. In that regard, Slovenia has become somewhat of a cryptocurrency business hub, attracting new investments and revenue into the economy.

### WHY SHOULD MERCHANTS CARE?

There are two key benefits of accepting cryptocurrency payments: a lower transaction fee and addressing a growing market segment.

The latter is especially interesting, given that there are tens of millions of new tech-savvy customers who, due to the nature of cryptocurrencies, typically spend more per capita. Whether they are holders of significant crypto funds or interested primarily in using crypto for trading or arbitrage, in everyday matters as individuals they are more likely to have more disposable funds.

The issue of fees is of more immediate concern. While merchants with more pull can negotiate more favorable terms and fees, smaller merchants are usually at a disadvantage. Add to

that the credit card fees for accepting cards issued by foreign banks, and the merchant is even less enthused at foreign customers or tourists.

However, fees for receiving cryptocurrencies are typically far lower, as are the associated costs. For example, when using the GoCrypto plat-

form at Billy fiscal registers in Croatia and Slovenia, the merchant does not have any monthly fees until the moment of payment - and then the small merchant usually pays a 1.25% fee for the cash register transaction, or 1.45% if the purchase is made through a webshop. At the same time, the customer's country of origin is irrelevant for the merchant - they will always receive the amount in local currency (minus fees) to their business account, with all the risk of cryptocurrency exchange assumed by the GoCrypto platform.

Furthermore, to stimulate growth, crypto payment platforms often do not require specialized integration or often waive integration costs altogether.

### OPENING NEW MARKETS

Especially interesting for addressing new markets is the possibility of accepting cryptocurrencies through a webshop. A Croatian webshop can accept payments of an Estonian, Finnish, American, or Chinese customer who pays in cryptocurrency. The webshop will settle in kunas into their business account - naturally, deducted for the transaction fee, but probably under much more favorable terms than if the transaction had been made by a card.

It is important to note that modern crypto payment platforms can be integrated into all the most popular webshops, such as Magento, WooCommerce, PrestaShop, CS-Cart, osCommerce, OpenCart, and others.

### FAST ADOPTION AND GROWTH

Finally, the user experience itself is completely transparent to both the buyer and the merchant. To pay with cryptocurrencies at a fiscal cash register, a shopper needs only to scan a QR code from the cashier screen with their cryptocurrency wallet. Although this at first sounds like another barrier to adoption from a customer experience perspective, in truth crypto wallet apps are in concept no different than popular payment apps such as Apple Pay, Google Pay, or Revolut. Even non-tech-savvy users are easily onboarded, which furthers adoption.

### GETTING YOUR FOOT IN THE DOOR EARLY

With easy integration and low fees compared to card payments, no risk of cryptocurrency volatility for the merchant, and a growing total addressable market, now more than ever is the time to seize the opportunity.

Driven by the need to transform due to customer demands, the whole fintech industry is turning to new rising markets and products, of which crypto payments are a major part.

Of course, it remains to be seen to what extent Croatian merchants will follow the example of their Slovenian counterparts and embrace cryptocurrencies as another payment method. The infrastructure and business case are already here - the ball is in the merchant's court.





## A BRIEF OVERVIEW OF DIGITAL TRANSFORMATION IN SHARING ECONOMY IN THE MEDITERRANEAN REGION

By **Asst. Prof. dr. sc. Martin Žagar**

*Senior Research Associate and lecturer at RIT Croatia*

### CURRENT STANDINGS

A growing number of platform cooperatives are making their presence known on a global scale. Sharing or collaborative platforms are two-sided networks that enable transactions between people or companies providing and using a service. They can be used for a wide range of services, from renting accommodation and car sharing, to small household jobs.

New technology platforms and social tools have enabled more citizens to find new ways of monetizing their underutilized assets, providing employment, housing, transportation, food, and improved lifestyles for themselves. Many new sharing economy companies have operations in Europe, making the continent an incubator for new business models that create jobs, empower citizens, improve resource efficiency, and create more sustainable economic development. However, the emergence of the sharing economy is not happening without challenges. Innovations face substantial financial constraints and lack institutional support and scale. Newcomers also struggle with a number of regulatory obstacles that may jeopardize their long-term development.

The European Commission is currently assessing the regulatory framework in which collaborative platforms operate. The first step of this review has been a public consultation on platforms, online intermediaries, data, cloud computing, and the collaborative economy more generally [<http://ec.europa.eu/commfrontoffice/publicopinion/index.cfm/ResultDoc/download/Document-Ky/84015>]. Some key findings for EU28 and the Mediterranean region are listed here:

- More than half of the respondents have heard of collaborative platforms but only around one in five respondents said that they have used them. In the Mediterranean region, results are even lower – 45% and 14% respectively.
- Younger and more highly educated respondents who live in more urban areas, and who are self-employed or employees, are much more likely than the average citizen to be aware of collaborative platforms (around 63%) and to have used the services of these platforms at least once (32%). These numbers are similar to those in the Mediterranean region – 62% and 34% respectively.
- Over 35% of respondents who have visited collaborative platforms say that they have provided services on these platforms.
- At least 40% of those who have heard of or have visited collaborative platforms say that more conveniently organized access to services is one of the main benefits of collaborative platforms for users.
- More than 40% of respondents who have heard of or have visited

ed collaborative platforms say that not knowing who is responsible in the event of a problem is one of the main disadvantages for people using the services offered on collaborative platforms.

### OPPORTUNITIES

First of all, it is important to understand the drivers that created the conditions for this phenomenon to succeed and hugely increase at in such a short period. The main determinants that enabled such an astonishing diffusion are technology, community, and environmental awareness.

The sharing economy could have never sustained any growth without the networks and platforms that the internet is able to generate. Thanks to the internet, it takes very little time to enlarge our own network just by accessing the internet and sharing a link of a product or service with other users. The easiness of diffusion is a key factor for the functioning of the platforms and a consequence of the sharing economy. Another key determinant is disintermediation. Through networks, it is possible to have direct contacts with the producer or user of a product or service, and this makes everything more efficient. The distribution becomes less costly and information is more reliable and transparent. The creation of networks started when someone shared a link with some colleagues. This characteristic of diffusion has been added as an additional component to the feature of the products, in order to create something that people want so much that they can share it in their networks made of friends, relatives, and co-workers. If everyone shares the same link, this replicates itself, creating a mass action that can be either positive or negative. The viral effect is much more credible than any other type of advertising, as people with the same tastes and lifestyles find each other and share similar ideas, creating a sort of community, which is very present in the Mediterranean region since we all share a common mindset and way of living. The adoption of this strategy is the most low-cost way to create the biggest network in the fastest way, reaching a “tipping point”. The more connections you have, the more nodes, the more people, the more valuable it will be. That’s because if you can get many people to use your product, someone somewhere will pay you to reach them. Thus, the internet has a multiplying effect, as it is the biggest network that shows the fastest exponential growth. Each additional user has more value than any other user taken individually, as each one of them not only shares, but creates even more connections just by being connected to other people who, in turn, will share the same link again and so on. Nowadays, people feel the need to connect with each other, to be included in a community, because having connections means having an identity.



## BLOCKCHAIN: MOVING FROM HYPE TO REINVENTING INDUSTRIES IN A DIGITAL ERA

By Tomislav Balun

Country Leader, IBM Croatia

If you have ever bought property, maybe a house or some land, you have had to sign a huge stack of papers from multiple parties to make the transaction happen. The process is usually very complex, costly, and time consuming.

With blockchain, the entire process could be handled seamlessly, within a single, transparent system, shared among all relevant parties, minimizing the potential for human error and fraud.

Interest in blockchain has never been greater, driving more focus on how it can be used in enterprise. Business value and investment will only continue to increase, with Gartner finding that the business value of blockchain is expected to grow to \$176 billion by 2025 and \$3 trillion by 2030 by improving business efficiency. The technology will continue to evolve and be used in more innovative ways.

Blockchain enables businesses to work together with a lot more trust. It is a permanent digitized chain of transactions that is grouped into blocks and cannot be altered. With the potential to vastly reduce the cost and complexity of completing transactions, blockchain makes it easier to create cost-efficient business networks, where virtually anything of value can be tracked and traded, without requiring a central point of control. Each participant has an exact copy of the data, and additions to the blockchain are agreed upon through a process of consensus and shared throughout the network based on each participant's level of permission. This way, all participants in an interaction have an up-to-date ledger that reflects the most recent transactions or changes. In short, blockchain technology can help enterprises establish trust in the fast moving world of digital transactions, by providing greater security, a single view of the truth, and transparency for business networks.

Today, companies are testing blockchain technology in various environments to solve a multitude of problems. Enterprise clients have to pay close attention to important design choices and three principles which can guide the development of the enterprise blockchain economy and unleash its full transformative power:

- More than the sum of its parts: shared value. Hardwired with the right Economic Shared Value, Accountability (permissioning), and Privacy
- Blockchains are not islands. They need bridges. Open Source drives Interoperability.
- Governance is key. To truly scale, agreed upon Governance and issues around Security need to be addressed and consensus achieved.

Focusing on supply chains provides a prime example of how blockchain can transform industries. Even small advances can

deliver big benefits. Consider, for example, information required during the import process. If import-shipping terminals received data from bills of lading earlier in the shipping process, the terminal facilities could plan and execute more efficiently and without privacy concerns. Blockchain technology is making appropriate data visible in near real time (for example, departure time and weight of containers) without sharing information about the owners or value of the cargo. Costly delays and losses due to missing paperwork can be avoided. On a grander scale, blockchains are enabling a robust and secure exchange for shared logistics, coordinating a vast array of activities from sharing spare space in a warehouse to optimizing truck fleets and shipping containers. Retailers and manufacturers are beginning to improve demand forecasting and stock replenishment. Financial institutions, armed with a detailed track record of a supplier's reliability, can extend much needed credit to fuel growth. Regulators can trace the origin of goods from raw materials, making it easier to identify counterfeit items, as well as sources of tainted materials.

**Maersk** and **IBM** jointly developed **TradeLens**, already in use by more than 100 organizations to apply blockchain to the world's global supply chain. Currently, the platform handles 10 million events and more than 100,000 documents every week. The blockchain-enabled shipping solution promotes more efficient and secure global trade. Shippers, freight forwarders, terminal operators, and others can use it to interact more efficiently thanks to real-time access to shipping data and documents.

Through **we.Trade**, twelve of Europe's largest banks, including **Banco Santander**, **Nordea**, **Deutsche Bank**, **HSBC**, **KBC**, and **Société Générale** host a trade finance platform to simplify and facilitate domestic and cross-border trade for small and medium enterprises across Europe, and it has already attracted further two licensee banks to extend the banking network.

Since it was first launched in 2017, the **IBM Food Trust** has attracted European retailer Carrefour and others, joining founder members such as **Walmart** and **Nestlé**, to now top more than 50 partners on the network. Nearly three million packaged food products can be traced via Food Trust, and 3,000 product traces have already been completed, putting consumer minds at rest. This can help retailers pinpoint sources of contamination, which is huge: an estimated 600 million – almost one in ten people in the world – fall ill after eating contaminated food and 420,000 die every year, resulting in the loss of 33 million healthy life years (DALYs), according to global estimates of foodborne diseases from the World Health Organization (WHO).



## DIGITAL TRANSFORMATION

**Nowadays, digitalization is surely the most used buzzword in every business environment.**

**By Andreja Bekavac**

*Executive Director, Strategy and Business Development, Croatian Post*

Digitalization, by definition, is the process of optimization and automatization of existing business processes, as well as innovation and implementation of new business trends. More than ever in history, a crucial task for any business is recognizing new business trends and then reacting to them, fast.

Despite hundreds of years of expertise and experience, the postal sector has experienced the huge impact of digital transformation, in every aspect of their core business. It has affected processes and equipment, but most importantly, it has influenced people's mindset. A change in mindset is a long-term and well-planned activity that every company should undertake, as soon as they start with digitalization.

### HOW IS THE CROATIAN POST TACKLING ALL THESE CHALLENGES?

In particular, our Strategy Post2022 defines digitalization as one of the crucial pillars of future development. In the last three years, the Croatian Post has digitized numerous internal business processes and all major segments of its core business.

Keeping in mind that the customer should be at the center of every activity and project, we have introduced many innovations in existing services and the development of new ones. This is precisely why, two years ago, the company launched a web shop - Yellow click - which is showing excellent performance month to month.

By shaping and changing its own business, the Croatian Post makes the impact of digitalization in the community even bigger. More importantly, the whole process of digitalization runs faster and with bigger success rates. A great example of this impact is the ePost project which is focused on unique communication channels, such as the digital post mailbox, where users will receive all correspondence with state and business entities through the same unique ePost platform.

Another initiative on our journey of digital transformation is cognitive logistics, which utilizes all the advantages offered by artificial intelligence with one major aim – to enhance logistical processes and ultimately fulfill users' requirements. The Croatian Post is confidently drifting in this trending environment, where the company has become a part of

the European COG-LO (cognitive logistics) Project, which is part of the Horizon2020 program. Project implementation is financed by EU funds in cooperation with 14 project partners. This is an on-going project and its primary goal is optimization of delivery time.

Recognizing worldwide trends in parcel business, the Croatian Post has heavily invested in state-of-the-art automated mail sorting systems. In the new sorting center, there are automated letter sorting systems in place and a state-of-the-art automated package sorting machine. The systems are fully adapted to current requirements, but also scalable for all the requirements of the increasingly dynamic Croatian postal service market.

As a good example of digitalization of core process (last mile delivery), the Croatian Post has equipped all mail carriers with smartphones and handheld printers. Delivery operations have been digitalized through the Digital Mail Carrier project, which enables faster preparation for delivery, digital record keeping, and offering real-time shipment tracking.

All the initiatives the Croatian Post has implemented during the last several years were recognized and their significance is endorsed through membership in domestic and international associations, such as UPU, PUMed, PostEurop, AmCham Croatia, and IPC.

By following our strategy and projects, we accomplish our mission: Croatian Post – at the service of citizens.





## THE DIGITAL PARADOX

By Jean-Pierre Kallanian

*B.A., M.Ed., Human Systems Expert  
and Process Facilitator*

A group of teens is huddled behind their smartphones instead of engaging with one another. An emotional e-mail rant is sent to a colleague in place of a face-to-face discussion. The more technology ostensibly appears to disconnect us from one other, the more it beckons us to confront our humanity. This is the digital paradox. This article illustrates how digital advancements reveal the solution to current human developmental deficits.

EMERGING TECH		HUMAN EQUIVALENT
Augmented Reality (AR)	=	Individual Perception
Mixed Reality (MR)	=	Diversity of Perceptions
Blockchain	=	Trust / Transparency
Big Data	=	Collective Consciousness
Artificial Intelligence (AI)	=	Emotional Intelligence (Sensing)
Internet of Things (IoT)	=	The Interconnectedness of All Living Things (IoLT)
Bots and Algorithms	=	Ethical Intention / Posterity

### Human Augmented Reality Makes Us Unique

Augmented Reality superimposes a computer-generated image on a user's view of the real world providing a composite view. Humans augment reality daily using their biological computer – the brain – to enhance sensory-based experiences based upon programmed perceptions. What impact would only sharing similar augmented experiences have on our human development? This leads us to the next emerging technology.

### Managing Mixed Reality Requires Leadership

Digital mixed reality is any real-time combination between reality, virtual reality, and augmented reality. In human terms, mixed reality is the intricate interplay of “augmented realities” of over 7.5 billion people. Integrating diversity is achieved on a horizontal plane by holding space for multiple realities to co-exist. Managing conformity is achieved on a vertical axis by restricting information sharing and hiding intent to satisfy self-interest. Averting such subversive tactics lead us to the next emerging technology.

### Blockchain Is about Trust and Transparency

Blockchain is an electronic ledger (a chain) of individual data transactions (blocks). In comparison to current financial transaction methods, it is more secure, traceable, and unalterable. In the era of “fake news”, trust and transparency is paramount as financial and political scandals surface. Those profiting from deceit

slander and discredit whistleblowers. Blockchain mitigates this to some degree by allowing one to “follow the money”, bringing us to the next tech buzzwords.

### Big Data and Artificial Intelligence = Collective Consciousness and Emotional Intelligence

Computers are best at collecting raw data (Big Data) and using Artificial Intelligence (AI) to analyze it. Trust and transparency awaken our collective consciousness (Human Big Data) and stimulate our emotional intelligence (Human AI). Like computers, humans gather and process exorbitant amounts of data. Being in tune with our emotional state and others makes us human. Awareness, compassion, and connectivity with nature are what computers cannot do, leading us to the next tech wonder.

### The Internet of Things (IoT) Represents the Interconnectedness of Living Things (IoLT)

The Internet of things (IoT) is a system of interconnected computing sensors transferring data over an integrated network. As our collective consciousness and emotional intelligence develops, so does our understanding of the interconnectedness of all living things (IoLT). The interconnectedness of relationships in the food web naturally keeps life in delicate balance. Likewise, the intricate expansion of digital interconnectedness comes full circle, impacting the 8.7 million species inhabiting Earth. And so our intention needs to be clear, hence the next two tech buzzwords.

### The Use of Bots and Algorithms Show Intention

Humans create technology and determine its use and intention. Bots are programs created to automate repetitive tasks. Good bots can improve your website's SEO and bad bots can steal content from your website. Algorithms are similar, and like bots, are a means to an end. Moreover, they are not free of corruptive influence and human prejudices used by the elite few to exploit the many. How can we ensure that posterity supersedes the lucrative lure of special interest to exploit advancements in digitalization?

### The Digital Paradox Can Be Our Saving Grace

The digital paradox casts a blinding light onto humanity and what is needed for us to further develop as the top species responsible for this planet and all its inhabitants. Advancements in deep learning bring algorithms and computers closer to mimicking human thought and behavior. Is this advisable at this stage of our human development? We routinely witness the enduring harm a single human being with malicious intent can have on a community. Imagine what devastation a global network of ill-intentioned bots and algorithms could do? How can we minimize this risk?

### The Digital Paradox Demands Ethical Dialogue

We must proceed with mindful ethical oversight. Unbiased dialogue about the ethical use and intention of technology requires as much attention and resources as that which go into R&D itself. Careful attention is needed to assemble diverse ethics committees consisting of scientists, futurists, philosophers, social scientists, ethicists, economists, and educators, and not just politicians, lawyers, and big business. The digital paradox becomes evident the more digital processes mirror the likeness of their human creators. Even in a technologically advanced world, all roads still lead to Rome.



## DIGITAL TRANSFORMATION PROPELS BUSINESS MODELS AS VEHICLE FOR GLOBAL DECARBONIZATION

By Ernest Vlačić

*PhD, MBA, professor and head of the e-Leadership MBA study program at University College ALGEBRA*

### THE DIGITAL ECONOMY AS AN OVERARCHING STRATEGIC GOAL... BUT WHAT IS NEXT?

In their quest to achieve global economic and civilizational supremacy, the dominant global political blocks have set themselves an overarching strategic goal, which is to establish their digital economies or digital societies.

We may already ask ourselves the question 'what is going to happen next?', or what is the next stage of such ballistic civilizational progress? The answer is certainly ambiguous. However, since we live on a planet of limited resources, there are not many areas left to focus on, but Earth's resources and future human cohabitation.

On the other side, we are witnessing continuous breakthroughs in the ballistic expansion of digital technologies, such as advanced Industry 4.0+, while lurking just behind the corner are quantum computing, future enhancements towards general AI, and finally, breakthroughs in material sciences. Their combination will, without any shadow of a doubt, create an unimaginable and unprecedented technological and global social environment, enabling humanity to step into the next stage of civilization development.

### GEOECONOMY - THE NEXT LEVEL OF HUMAN EVOLUTION

Thus taking into consideration reigning global megatrends, where climate changes, scarcity of limited planet resources, and thus-far unimaginable exponential development of digital technologies represent challenges that will almost certainly bring about a subsequent humanity transition, from almost scaring digital economy into something completely different. Here the author of this text envisions an answer, and for the first time introduces and articulates the plausible next stage in human evolution, the GEOECONOMY. In other words, the fifth industrial revolution era, one based on environmental revolution. Such a novel GEOECONOMY concept represents an enhanced global economic sustainable ecosystem as the next stage of civilizational development, which is essentially characterized by the use and combination of state-of-the-art technologies in managing the scarce and limited planet resources, aiming to ensure sustainable human coexistence and cohabitation.

### AMBITIOUS EU TARGETS IN DECARBONIZATION QUEST

In order to tackle the decarbonization challenge and set the course towards a future geoeconomy, European Commission President Ursula von der Leyen has presented the European Green Deal and hopes to make Europe carbon neutral by 2050. Von der Leyen said she wants the EU to reduce carbon emissions by at least 50% by 2030, compared with 1990 levels, considerably

more than the current agreed goals of 40% by 2030. She has also committed to exploring the possibility of raising the target to as high as 55% in a "responsible way". Such ambitious targets have been criticized by some arguing that a >50% target would cripple European industries, while green organizations are pushing for 60% or even 70% cuts by 2030.

### NEW BUSINESS MODELS BASED ON DIGITAL AND CLEANTECH

The dominant dilemma is how to achieve such ambitious targets? There is a frenetic pace of technological innovation strongly supported by the EU, whilst put into the focus of innovation activity are the energy sector, tightly linked with sustainable environmental protection, and the usage of planet Earth resources. Just like the financial sector, the energy sector is lagging in rapidly adopting new technologies, as risks to critical infrastructure need to be carefully weighed, regardless of this sector standing - to gain the most.

The mentioned advances in technological development, particularly in digital and material sciences, will certainly influence the further proliferation of Cleantech – ecological technologies. Cleantech companies and end-users usually seek to leverage the power of technology in order to profitably solve the world's energy problems. These companies can span and offer their innovative technologies into a variety of sectors: solar, wind, hydrogen, ethanol, biomass, geothermal, water purification, electric vehicles, energy storage, software, materials, data, and more.

The question arises, how will these advanced technologies strategically position themselves, particularly from the optics of propelling the firms' competitive advantage of end-users? There are several key drivers/motivators serving as a base for the strategic decision-making process for the top management of firms when the investment in Cleantech is in question. Besides economic considerations, which are predominantly based on financial indicators, there exist also other, so-called extra-financial considerations, then those related to reputation and finally those related to compliance and fiduciary duties.

Proliferating global digitalization is creating immense opportunities for companies with innovative products to offer to the market, but it also broadens their reach to a more globalized customer base. Ultimately, the expansion of already functional blockchain, AI, enhanced I4.0+, or other digital platforms may certainly catalyze the creation of novel disruptive business models. This may lead to so-far unencountered issues to do with intellectual property, cybersecurity, and cross-border law disputes.

Such a digitally-enabled Cleantech organization, as part of its appropriate ecosystem, will undoubtedly represent an incremental breakthrough in civilization's transition to the GEOECONOMY.



## CROATIAN TOURISM

**Steps towards a more competitive tourism sector have been taken, but there is much more to be done**

**By Siniša Topalović**

*ISHC, Partner, Horwath HTL*

Croatia is a young EU country of 4.1 million inhabitants. Praised for its natural and cultural attractions, Croatia truly has an abundance of attractions to offer, among them 19 National and Nature Parks and 25 UNESCO World Heritage Sites. Croatia is ecologically among the best-preserved countries in Europe, with 47% of its land and 39% of its sea designated as specially protected areas and areas of conservation.

Gifted with such natural resources, tourism is one of the most important industries in Croatia, making the economic system both highly dependent and highly sensitive to tourism industry fluctuations.

### STRESS TEST YEAR FOR CROATIAN TOURISM IN 2019

After years of stable and strong tourism growth rates, the beginning of 2019 saw tourism slow down, especially in the pre-season period, compared to 2018. The high season, however, reached and surpassed the previous year's tourism traffic, resulting with a forecasted growth for the overall number of overnight stays between 2% and 3% in 2019. However, unlike previous years, where the majority of destinations recorded growth, this year 2019 saw an increasing number of destinations that recorded a decrease in tourism volumes, or at least a significant slow down.

Coastal counties, that account for over 95% of all overnight stays in Croatia, are expected to achieve a growth of overnight stays by the end of 2019 somewhere in the range of 2% to 2.7%, whereas growth of arrivals will be stronger and is forecasted to be between 5% and 5.5%. Such a drop in growth slow down in coastal Croatia is a sign that, as of 2019, old competitors are back on the market and that the battle for every tourist is (re)starting.

Continental destinations are led by Zagreb, which is this year also expected to grow twice as fast when compared to coastal destinations, reaching over 2.5 million tourist overnight stays. Such results are subject to significant tourism product development efforts, especially tourism events.

Other continental regions will achieve diversified year-end results, ranging from minus 25% to plus 25% on a yearly basis. However, this is hardly surprising, as continental destinations (excluding Zagreb) make up only 2% of overnight stays, so due to low initial base, small changes in tourism volumes produce significant relative changes.

Croatia tentatively passed the stress test in 2019, but it is becoming increasingly obvious that without further strong product development and diversification, the future will be much more challenging than until now.

### TOURISM REGULATION AND TAXATION BECAME MORE COMPETITIVE

The year 2019 saw the adoption of new sets of laws regarding

the tourism management system under the patronage of the Ministry of Tourism. Laws as such represent a significant step towards a more agile and professional tourism management system on national, regional, and local levels. With currently more than 300 subjects (tourism boards), it is considered slow, inflexible, and highly bureaucratized. The new set of laws is redefining the roles of national, regional, and local tourism organizations, putting a strong emphasis on product development, marketing and branding, as well as tourism development management, ultimately setting them in the direction of efficient destination management organizations. Further consolidation of the system is envisaged through merging smaller tourism boards into larger and more functional ones, supported by various financial incentives as secured by the Ministry of Tourism and the Croatian Tourism Board.

In addition, it was decided in 2019 that VAT on food and beverages is to be reduced from 25% to 13% as of 2020, putting Croatia in a more competitive position, on par to its European peers (Spain, Italy, Austria, France, Portugal).

### THE GOVERNMENT HOLDS THE KEYS TO THE NEXT STAGE OF TOURISM DEVELOPMENT IN CROATIA

With the structural issues of Croatian tourism, where seasonality is the most obvious symptom, the Government is the main decision-making party that can enable the next stage of a much-needed structural evolution of the Croatian tourism sector.

With low investment competitiveness reflected through various issues, including but not limited to building permits, company establishment process, ownership status, lack of educated labor force, heavy labor taxation, Croatia is systematically lacking significant domestic greenfield investments and FDIs in its tourism sector. Creating an investor-friendly environment is a significant ingredient for transforming Croatian tourism into a more value-driven concept that would properly and sustainably valorize unquestionable resources.

The years 2019 and 2020 are also crucial for the Government to secure significant financing sources from EU funds related to the development of tourism product infrastructure, which was an underinvested category for decades and a major reason for strong seasonality. A significant investment cycle into medical tourism facilities, convention centers, thermal resorts, natural and cultural attractions, nautical tourism, and the like, is hugely important for change of the tourism paradigm and for ensuring long-term sustainability of the tourism sector.

Stakes are high, responsibility is clear, needs are defined. The Government should act accordingly in order to support existing investors, attract new ones, and secure sustainability of the economic sector that accounts for 20% of national GDP.



## MODERN LIFE SYNDROME – LOCOMOTOR SYSTEM OVERUSE AND STRESS

**By Prim. Vlasta Brozičević**

*MD, specialist in physical medicine and rehabilitation, rheumatology,  
Head of Department, Polyclinic Terme Selce-Rijeka*

As early as 2000 years ago, Hippocrates emphasized the importance of active living. But today, levels of habitual sitting remain extremely high, with alarming prospects for 2030. The World Health Organization has estimated that physical inactivity is the fourth leading risk factor for global mortality, accounting for approximately 3.2 million deaths. There is urgent need to create a global culture of regular physical activity, along with employers promoting health and well-being among employees. Exercising is considered essential for the prevention of numerous chronic conditions. Active adults reduce the risk of premature mortality by 20% to 35%, whilst also reducing other chronic medical conditions.

Inactivity increases risk of mortality: a 'sitting disease', or sedentary lifestyle, is a term used to describe individuals who do not have regular physical activity. Sitting for 6-8 hours causes back/neck pain, reduced mobility due to conditions such as arthritis, but it also causes absence from work. A sedentary job is connected to more than 25 chronic diseases and the most common injuries of ankle or foot. An inactive lifestyle is manifested through osteoporosis, muscle degeneration or weakness and atrophy, poor grip strength and flexibility which increase falling. With inactivity, risk of stroke increases by 50 to 75%, dementia by 50%, while the risk of cardiovascular diseases may rise by 18%.

By promoting physical activity, companies reduce health care costs and decrease sick leaves. Physical activities increase quality of life, lower blood pressure, decrease "bad" LDL cholesterol, reduce stress, control body weight, improve quality of sleep, improve memory, reduce the risk of dementia and depression.

Lack of physical activity also impacts long-term diseases and conditions, such as back and neck pain, repetitive stress syndromes, carpal tunnel syndrome, lumbar and cervical pain, posture issues, breast and colon cancer, increased blood pressure, blood clots and stroke, pulmonary embolism, cognitive decline and dementia, depression and mental illness, type 2 diabetes, inflammation, and metabolic syndrome most often associated with obesity. Stress, either at work or at home, does not only involve the emotional or psychical level, but it also includes stress in the locomotor system. In sedentary jobs and risk professions, locomotor system disorders make up 97% of all health problems, with 44% of them affecting hip, knee or ankle. On the other hand, there are also 'wrong' activities, such as adrenaline sports, which lead to body overuse, consequently causing exacerbation and new diseases, injuries and repeated injuries. It is worth noting that injuries are never just local or peripheral lesions, but they rather belong

to neurophysiological traumas that have central consequences.

Isokinetic tests show that the disparity in sitting muscle groups accelerates premature changes and knee problems. We have identified a high 20% deficit of power in quadriceps in men and a 40% deficit in knee strength related to injuries. Being overweight or obese puts individuals at higher risk of musculoskeletal injury due to altered biomechanics and greater loading forces on joints and soft tissue.

Sedentary work impacts the entire locomotor system. When a person is highly focused, the loads on the body increase by 5-20 kg, thus affecting circulation and causing muscle spasms. The body's biomechanical positions become deviated, thus causing an overuse of the locomotor system. Potential risks conditions manifested in the form of back pain, dizziness, neck pain, headaches, plaque, spasms, stenosis, could develop into reduced concentration and lower performance. Locomotor system disorders will result in more knee problems.

The preferred measures of prevention include, for example, ten minutes of activity every hour, or walking, or biking to work. Muscles will be kept in good working order if stretching and strength exercises are done twice a week. Another good solution are regular isokinetic testing and measurement showing the strength and endurance deficiency of muscle groups, as well as the risks of unbalanced physical activity. These tests enable creating an individual exercise protocol to determine the progress of effective exercise, thereby preventing osteo-degenerative diseases of the knee and spine segments. Tests and measures may include clinical exams of Achilles tendon, shoulders, knee and ankle, thyroid gland and vertebral arteries CD. The tests and measures recommended are: isokinetic tests - balance test, body composition analysis, FMS test, spine resistance measures – lower back spine, lower limb volume measures, flexibility of the lumbar part of the body and the pelvic band. Helping improve the overall picture are also laboratory tests, ECG and bicycle ergometry. Clinical exams are carried out by medical specialists: psychiatrists/rheumatologists, internists - cardiologist, neurologist, radiologist, urologist, orthopaedist, surgeon (if necessary). Individualized physical therapy and education on creating optimized biomechanical seating is recommended to prevent injuries and re-injuries. The benefits of the MINDsetBODY reconditioning are: no fatigue, less emotional stress, less anxiety, boosted confidence, better team work, increased capacity, mental and physical fitness, motivation through education, increased performance and less absenteeism from work.



## INTEGRITY IN THE SPOTLIGHT

By **Silviya Vig**

*Director, Codupo d.o.o.*

According to the 'Integrity in the spotlight - the future of compliance' survey, which was conducted in 2018 by E&Y, 97% of respondents recognize the importance of demonstrating that their organization operates with integrity. **Why is integrity so important and why would almost all of the respondents want their organization to operate with integrity?** Although the term 'integrity' dates back to Ancient Greece, it became especially popular in leadership in 2003 when Bill George, a professor at the Harvard School of Business and the former Executive Director of Medtronic, defined authentic leadership as something that "requires leaders who lead with purpose, values and integrity; leaders who build enduring organizations that motivate their employees to provide superior customer service and create long-term value for shareholders".

**But what exactly is integrity?** According to the Oxford dictionary, **integrity** is "the quality of being honest and having **strong moral principles**" and "the state of being whole and undivided". Although the definition emphasizes that integrity represents honesty, strong moral principles, and wholeness, in real life, understanding integrity depends on the moral principles of individuals and varies from person to person. For that reason, it is that often times, due to varying circumstances, individuals behave differently and in unpredictable ways. Therefore, in order for us to understand the meaning of integrity in an organizational context, it is necessary to take a step back, or better yet, do a prequel to comprehend **what affects people's integrity and whether organizations can affect the integrity of their employees in any way? How does it influence ethical decision-making? How can raising awareness about integrity help us in an organizational context?**

Just like the definition states, the predispositions for integrity are strong moral principles, and for an individual to have strong moral principles, one must have a certain level of **moral awareness**. Without it, there is no integrity. If we do not have moral awareness, we do not even know that it exists, and as such we cannot even take it into consideration when making decisions. Raising awareness is important, because we can only respond to things we are aware of. Moral awareness enables an individual to recognize the moral aspects of a particular situation, and it represents the first and basic step of integrity and an ethical decision-making process. If there is a lack of awareness and the individual does not recognize the importance of morality regarding a particular issue, moral judgment will not occur.

**Moral judgment** focuses on what is good, but not necessarily on following through. Even when individuals make an ethically correct decision and know that they would do the right thing, they may resort to unethical behavior or action due to environmental pressure or other external factors. However, what is important

in the decision-making process is what motivates people and makes us do what we do, in other words – it is our value system that usually determines why we do the things we do. **Values** are the ultimate goals of human motivation, the guidelines for human behavior. They are always a reflection of our needs. Our values are an expression of what is missing in our lives and what we require in our lives to remain in a state of internal stability and external equilibrium. **Values can motivate us** to behave in a certain way only **if they are important to us**, or perhaps more realistically speaking – if they have been activated in an individual. For example, if moral values, such as righteousness, benevolence, or altruism are not important to an individual, then neither moral judgment nor ultimately ethical action or integrity will be achieved.

**But why is it important to be ethical, or a person of integrity?** To get this answer, we have to know what the final standard of ethics is. What does ethics provide? Why would a person be ethical? From the very beginning of our development, **happiness** has been referred to as a key concept of ethics. However, when it comes to the notion of happiness, Greek philosophers did not think of the fleeting emotion that arises when individuals get what they really want, but rather "having a peaceful, lasting sense of satisfaction or fulfillment and to live a moral life." Therefore, in assessing the correctness of human behavior, we use the **well-being, welfare, or happiness** of those involved in the activity as the ultimate standard of ethics. For example, an individual's happiness does not depend on money, power, or wealth, but on how important his or her money, power, or wealth is in life or how satisfied an individual is.

Although **pleasure and hedonistic happiness** are different from **well-being** because they are driven by external pleasures, they should not be completely renounced because they can contribute to happiness and well-being, so long as they are not obsessive and the only motive for achieving pleasure. Research shows that factors such as money, marriage, age, gender, race, health, climate, and education have traditionally been considered factors of happiness; however, research has also shown that together they only account for 8 to 15% of happiness while achieving **true happiness stems from the slow development of character formed by universal truths**, such as wisdom and knowledge, humanity, righteousness, boldness, moderation, and transcendence. Once we become aware of our moral standards, we then have the ability and the choice to change them. Raising moral awareness gives us the opportunity to become individuals of integrity, to be who we are, and to become role models, but not as a model of imitation, but as a reminder to our employees in seeking their own integrity. Because, as the survey responses confirm, it matters to employees how they are treated.

---

## AMCHAM EVENTS 2019

---

### AMCHAM LUNCHESES

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

#### EXECUTIVE LUNCH “COMPARATIVE ADVANTAGES OF CROATIA FOR ATTRACTING FOREIGN DIRECT INVESTMENTS IN COMPARISON WITH CEE COUNTRIES”

March 12

The introductory speech was given by Mr. Tomislav Čorak, Principal, Boston Consulting Group, who introduced the attendees with some of the key elements that investors take into account when investing. These include a positive business environment, availability of work force, good-quality and stable legislative framework, and good-quality infrastructure.

H.E. W. Robert Kohorst, Ambassador, Embassy of the United States of America, Mr. Zdenko Lucić, State Secretary, Ministry of Economy, Entrepreneurship and Crafts, Mr. John Gašparac, Country Managing Partner, PwC Croatia, Ms. Ruža Tomić Fontana, General Manager, Coca-Cola HBC Hrvatska, and Mr. Bojan Poljičak, Director, Adcubum, participated in the panel discussion.

The panelists agreed that it is important to promote Croatia as an investment destination. International perception of Croatia as a safe country and a tourist destination with prime athletes is very positive. However, Croatia is not sufficiently recognized as an investment destination and it is necessary to invest further efforts in this direction.

State Secretary Zdenko Lucić said: “The Ministry of Economy, Entrepreneurship and Crafts will continue with activities to promote Croatia as a business and investment destination, and our focus will certainly be on attracting investments in the ICT, automobile industry, and equipment and machine production sectors, because we see the most opportunities in these areas”, highlighting that with the goal of additionally improving the business environment, the Government has, at its last meeting, nominated a working group to work on creating even better conditions for doing business in Croatia.

Mr. John Gašparac, Country Managing Partner, PwC Croatia, highlighted the following: “Obstacles for investments do exist, and they mostly relate to risk assessment and the perception of Croatia as an investment destination. Corruption as well as property and land ownership have been, I would say, among the more important issues for potential investors lately, regardless of whether we are talking about “green field” investments or takeovers. In-

vestors want to have security and predictability of laws and doing business. They want to know if what is written in the laws today, especially tax laws, will remain the same in the future. There are obstacles, but we need to highlight the good stories because there are many of them.”

#### AMCHAM LUNCH WITH MINISTER OF JUSTICE

September 10

“Frequent changes to the law and a lack of stable and consistent practices have contributed to the view that reforms and the filling of judicial gaps are not achieved through the education and specialization of judges and lawyers, but by amending laws. On the other hand, the development of the economy and technology in Croatia and the world has presented new challenges for the legal profession,” said Andrea Doko Jelušić, AmCham’s Executive Director.

AmCham’s Judicial Committee identified, in the recently published position paper “Education and Specialization in the Legal Profession”, opportunities for improving the higher education system and some of AmCham’s key recommendations with regard to education and specialization in the legal profession are:

- Introducing changes to the higher education system, in terms of aligning law school curricula with emerging market trends and needs
- Structuring practices for gaining conditions for independent work in legal professions
- Introducing continuous and mandatory education of judges and lawyers, as well as a system of promotion and gradation of salaries within courts
- Gaining experience and specialization through work, which would contribute to courts’ specialization and a concentration of specific knowledge.

“The judiciary is a system that needs to be continuously worked on in order to be more efficient – the focus of our Ministry is creating better practices, not new laws,” said Minister of Justice Bošnjaković at AmCham’s business lunch. “Our goal is to create conditions for a faster, better, and more modern judiciary,” Bošnjaković emphasized, also noting that certain improvements are already evident, such as the reduction in backlogged court cases from 1.500.000 to 350.000 in the past decade. Some of the plans the Ministry is working on, and wants to improve further, include the creation of systems for the even proceedings workload for judges, stronger digitization of judiciary, specifically commercial courts, further IT integration of land and cadastral registers in the Shared Services Center (CDU), etc.



**1, 5** Executive Lunch "Comparative Advantages of Croatia for Attracting Foreign Direct Investments in Comparison with CEE Countries"  
**2, 4** AmCham Lunch with Minister of Justice **3** Minister Bošnjaković

## BUSINESS BREAKFAST

### POWER BREAKFAST "SUSTAINABILITY OF THE HEALTHCARE SYSTEM IN CROATIA"

March 19

The keynote speech at the event was given by prof. Milan Kujundžić, MD, PhD, Minister of Health. In his speech, the Minister briefly reflected on the efforts and accomplishments of the Government and the Ministry of Health in ensuring sustainability of the healthcare system in Croatia, plans for the upcoming period, and the biggest challenges that the system is facing. Among other projects, the Minister mentioned the National Children's Hospital in Zagreb, the national program against cancer and the national program for early detection of lung cancer, a project for modernizing the emergency system and training of medical teams, and the project for the organization and establishment of a helicopter service to be financed by EU funds. In his speech, he also commented on Croatia's success in withdrawing EU funds for the health system in general, stressing that the country is at the top of the list for this issue among EU Member States. The Minister also touched on the topic of expensive medicines, stressing that "the Minister should not make a decision on who will get any particular medicine", but that it should take into account the opinions of the medical profession and emphasized that securing the funds that will provide Croatian citizens with access to state-of-the-art innovations in the pharmaceutical field is a constant challenge for the health system and the Ministry.

After the keynote speech, we held a panel discussion on the topic of healthcare system sustainability, with participants:

- Željko Plazonić, MD, State Secretary, Ministry of Health
- Ljubiša Mitof-Višurski, General Manager Adria Region & Croatia, AbbVie
- Ana Bobinac, PhD, Faculty of Economics, University of Rijeka
- Marijan Kralj, Board Member, Croatia osiguranje
- Moderator: Jelka Drašković, Director, Public Policy and Patient Engagement Central Eastern Europe and Balkan, Merck, Sharp & Dohme

The panelists agreed that it is important to know the good practices of other countries and systems, such as those of the Dutch, but that we should at the same time not copy, but rather adjust the existing good practice to the needs of the Croatian system.

## SEMINARS

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

### WORKSHOP IN PUBLIC PROCUREMENT

June 4 and November 14

The American Chamber of Commerce in cooperation with the Ministry of Economy, Entrepreneurship and Crafts organized two training workshops in public procurement. First workshop covered the topic of the most common mistakes bidders make in preparation of procurement bids. Additional topics covered at the workshop included:

- Permission to clarify and complete the bid (which parts of the bid may be supplemented - the guarantee, cost schedule)
- Certificate of No Criminal Record when an authorized person

is a foreign citizen (in case of EU citizenship and not EU citizenship)

- Reliance on ability

The topic of the second workshop was "Changes to public procurement contracts and legal protection in the public procurement system - with practical examples". Additional topics covered at the workshop included:

- Frequency of administrative supervision, scope (number of entities subject to supervision), most frequent irregularities found, number of misdemeanor proceedings initiated
- Changes to the procurement contracts and framework agreements in practice
- Current DKOM practice by stages of procedure
- The most frequent mistakes of contracting authorities and bidders in public procurement procedures
- Uniformity of MINGO and DKOM advisory practices
- Mechanisms to challenge illegally concluded contract modifications

### WAYS TO FINANCE GROWTH OF CROATIAN BUSINESSES

September 23

AmCham Croatia and the leading CEE-focused private equity fund Enterprise Investors (member of AmCham in Poland) organized an executive event on ways to finance the growth of Croatian businesses.

Private equity and venture capital play a key role in economic growth and strongly contribute to job creation. The goal of private equity is to help more businesses achieve their ambitions for growth by providing the financial firepower and strategic advice in the critical stages of their development.

Michał Kędzia, Partner, Enterprise Investors, held a presentation entitled "The One-Year Milestone: Lessons Learned from Our Investments in Croatia", followed by a panel discussion, where he was joined by Daniel Radić, Partner, Advisory Services, KPMG, Zrinka Živković Matijević, Head of Economic Research Department, Raiffeisenbank Austria, and Miljan Ždrle, Head of Agribusiness for CSEE, EBRD.

### AMERICA MADE EASY

October 15

AmCham Croatia, in cooperation with the Croatian Chamber of Economy and the Avitus Group, organized an event where a group of experts provided information to representatives of Croatian companies on ways to enter the US market.

Ivan Barbarić, Vice President, Croatian Chamber of Economy, Andrea Doko Jelušić, AmCham Executive Director, and H.E. W. Robert Kohorst, US Ambassador to Croatia, gave welcome remarks. In their speeches, they agreed that the US market is a great challenge, but also an opportunity for Croatian entrepreneurs. The inclusion of Croatian citizens in the Visa Waiver Program and the signing of the Double Taxation Treaty between Croatia and the USA would contribute to stronger economic cooperation between the two countries.

- The introductory speeches were followed by a series of interactive lectures aimed at bringing the American market closer to Croatian businessmen:
- Introduction: US Trade and Investment Relations - Jelena Dumičić, Head of Overseas Markets Division, Croatian Chamber of Economy
- Cultural Differences between the US and Europe - Frank Levene, Independent Director, Avitus Group



1 Power Breakfast "Sustainability of the Healthcare System in Croatia" 2 Workshop in Public Procurement 3 America Made Easy 4 Ways to Finance Growth of Croatian Businesses

- US Tax Regime - Goran Križanac, Assistant Manager, KPMG
- US Visa and Immigration - David Jendrisak, Consular Chief, and Goranka Mataić, Senior Visa Assistant, US Embassy
- Kentucky – Business Opportunities - Evelyn Simmler, Business Development and Research Manager, European Representative Office
- The One-Stop Shop for USA Entry - Frank Levene, Independent Director, Avitus Group

## 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.

### MEMBER SEMINAR – TAX NEWS IN 2019

March 7

AmCham was pleased to organize a Member Seminar on Tax News in 2019, held by our member Crowe. Changes coming into force in 2019 were frequently presented in the Croatian media over the past few weeks. However, many important changes went unnoticed. Mr. Krešimir Lipovščak, Partner at Crowe, presented the changes in relation to the payment of interest, dividend, and services. He also discussed the new rules on taxation of vouchers, reverse charge, related parties, and tax-free payments. Krešimir presented the new rules on binding opinions and statute of limitations. Furthermore, he touched on the new rights of students engaged to work by companies, as well as other novel topics.

### MEMBER SEMINAR: GDPR - RECORDS OF PROCESSING ACTIVITIES

April 18

PwC experts, Ms Dženet Garibović, Senior Manager, Regulatory Services, and Mr Patricio Marcos Petrić, Manager, gave a member seminar on the topic "GDPR - Records of Processing Activities".

The event gathered some 30 professionals, representatives of AmCham member companies, who deal with issues related to the implementation of relevant data protection of EU and national legislation, as part of their work tasks.

Along with the presentation, which provided an overview and framework for discussion, including a theoretical basis and overview of relevant practices, attendees got to discuss and exchange their own companies' good practices.

### MEMBER SEMINAR: GDPR - PROCESSING CONTRACTS

May 23

Ms Marija Bošković Batarelo from Batarelo Dvojkovic Vuchetich LLP delivered a seminar on the topic "GDPR - Processing Contracts".

Representatives of AmCham member companies learned more about why it is important to determine the scope of personal data being processed in cases of business cooperation, what are the key roles during data processing (controller, processor, joint controllers), and what are the key elements processing

contracts need to contain. There were also practical examples, followed by a discussion and exchange of experiences.

### MEMBER SEMINAR: HOW TO IMPLEMENT THE WHISTLEBLOWER PROTECTION LAW?

July 3

On July 1, a new law providing legal protection for so-called whistleblowers entered into force. It applies not only to public authorities, but also to private sector employers, with a particular emphasis on those employing 50 people or more.

A special type of lawsuit and interim measures against the employer are being introduced and regulating issues of internal and external reporting as well as public disclosure of irregularities, while employers who do not harmonize their business with the said law are being threatened with fines of up to 50,000.00 HRK.

At the member seminar, delivered by experts from Kallay & Partners Ltd. Law Firm, AmCham members could find out what is necessary to implement this law in everyday business.

### MEMBER SEMINAR: CORPORATE CULTURE FOR COMPANY DEVELOPMENT AND RETENTION OF EMPLOYEES

September 17

The seminar was focused on current trends in organizational culture and the role they play in attracting and retaining talented employees. The seminar host and expert on human resources Jean-Pierre Kallanian explained the interesting concept of the EPIC Model (Explore, Play, Inspire, Connect), as well as how technological trends such as augmented reality, mixed reality, edge computing, blockchain, Big Data, IoT, and AI mirror current human challenges in organizations. Concepts of individual perception, multiple realities, trust, transparency, decentralization, collective consciousness, emotional intelligence, interconnectedness, ethics, and posterity were highlighted as trends. Culture is ultimately how people are treated. It is a verb rather than a noun.

Throughout the seminar, participants learned practical tips and tricks on how to foster, develop, and nurture corporate culture through the power of small gestures.

### MEMBER SEMINAR: UNCONSCIOUS BIAS IN THE WORKPLACE

November 7

Ms. Diana Kobas Dešković, M.Sc., from AmCham member the Institute for Research and Education Employed Mom, talked about unconscious bias. The most known are gender, race or age biases. Participants completed the Harvard Implicit Test of our personal bias map, and the conclusion of the seminar was: We are all inclined to bias.

## GM BREAKFASTS

GM Breakfasts are small informal gatherings of members' general managers (with 10 participants on average) that give attendees an opportunity to discuss common business issues and learn about AmCham projects. GM Breakfasts are held on a monthly basis with different participants each time. This is an invitation-only event, not limited to a single member category and free of charge. In 2019 GM breakfasts were sponsored by Amadria Park Hotel Capital and Esplanade Zagreb Hotel.



**1** Member Seminar – Tax News in 2019 **2** Member Seminar: GDPR - Records of Processing Activities **3** Member Seminar: GDPR - Processing Contracts **4** Member Seminar: Corporate Culture for Company Development and Retention of Employees

## PATRON EVENTS

### AMCHAM PATRON RECEPTION WITH

### THE U.S. AMBASSADOR, H.E. W. R. KOHORST

February 18

The American Chamber of Commerce had the honor to organize its traditional Patron cocktail hosted by H.E. W. Robert Kohorst, Ambassador of the United States of America.

This, now traditional event, was a good opportunity to discuss Croatia's business climate with the Ambassador and executives of the AmCham Patron members. At this event we were also joined by Mr. Patrick Mikkelsen, Executive Director of American Chamber of Commerce in the Netherlands and Chairman of AmChams in Europe.

## CONFERENCES

### CONFERENCE DIGITAL CROATIA 2030

March 26

On March 26, 2019, the American Chamber of Commerce in Croatia held a conference on the topic of digitalization in Croatia, with an emphasis on the creation of a national strategy and the digitalization of public administration. AmCham has given imperative support to efforts towards the advancement of digitalization in Croatia and this conference served as a platform for the exchange of experiences and latest developments in the realm of digitalization between representatives of various public administration bodies and the business community.

Minister Darko Horvat mentioned in his speech the Government's intensified efforts for the preparation of strategic documents in the domain of digitalization, with emphasis placed on digital transformation of the economy and on artificial intelligence application strategy, which would create prerequisites for better absorption of EU funds for the financial period 2021–2027.

Minister Lovro Kušćević underlined that the Government has recognized the importance of digitalization and aims to make public administration a 24/7 service, accessible to the general public and entrepreneurs, through a number of ongoing and forecasted projects. The largest project entails the establishment of a Shared Services Center, whose value is HRK 362 million, of which 85% are EU grants.

The participants in the panel discussion titled "Digitalization Strategy" were Mario Antičić, State Secretary, the Ministry of Economy, Entrepreneurship and Crafts, Liam Benham, Vice President for Government & Regulatory Affairs, IBM Europe, Tauno Olju, Partner, EY, and Mladen Pejčević, Senior Executive Director for Transformation, Information and Communication Technologies, Atlantic Group.

Croatia has the ability to rise to the position of a digital champion, but this requires a visionary approach and a coherent strategy from the Government. A central coordination body, such as a ministry of digitalization, would be a significant factor for success. Other important factors include fostering early adoption of innovations, considering internet access as a human right, openness and cooperation between public and private sectors – as underlined by Liam Benham.

The participants of the second panel discussion on the topic of "Digital Transformation of Public Administration" were Zrinka Bulić, Minister's Assistant, the Ministry of Public Administration, Roman Biller, Regional Director SIE, Oracle, and Tatjana Skoko, Director, Microsoft.

The countries of Central and Eastern Europe have recently recorded a significant inflow of investments for the research and development of information and communication technologies. At the same time, central public institutions in charge of digitalization matters have been granted invariable or diminishing budgets for their endeavors, as concluded by Roman Biller.

Faster implementation of digitalization requires a developed regulatory framework, accessible broadband network, more EU funds for high-yielding industries such as ICT, investments in education and development of digital skills, and further alleviation of tax burdens with a focus on alleviating the fiscal burden imposed on salaries, added Tatjana Skoko.

The event was attended by more than 100 representatives of the business community and public administration bodies.

### CROATIA E-MOBILITY FORUM

### ORGANIZED BY AMCHAM CROATIA AND JUTARNJI LIST

April 30

Croatia has an opportunity in the automotive industry – it can improve its investment portfolio with certain active and proactive measures, open up opportunities for the development of new industries and not miss this third train, as it has already missed two. Rimac Automobili is ready to help if we want to attract the automotive industry to Croatia. With work, it is possible. This is one of the key messages of Mate Rimac, founder and CEO of Rimac Automobili, who spoke on the topic of "How Croatia Can Attract the Automotive Industry" as part of the "Croatia E-mobility Forum".

#### Panel discussion: Electric Circuit

HEP is building charging stations on highways and connecting the most attractive tourist destinations. In May, the Environmental Protection and Energy Efficiency Fund will launch a new tender for subsidizing electric vehicles worth HRK 17 million. The question of what is needed first, a fleet of electric cars or charging stations, is one of the key issues of the infrastructure-themed panel. The country has prepared the regulation and by-laws are expected in two, three months. How this looks in practice was presented by Dino Novosel, the head of the e-mobility project at HT, and Domagoj Puzak, the head of the e-mobility team at HEP. Mr. Novosel pointed out that HT had already recognized the upcoming e-mobility wave in 2012. By 2015, they were in the development phase. In the meantime, they have developed a network of 125 charging stations with domestic partners that enabled two million green kilometers. In terms of infrastructure expectations, he identified three basic criteria.

Ivo Milatić, State Secretary at the Ministry of Environmental Protection and Energy, revealed that they plan to launch several projects this year that would go towards co-financing the construction of charging stations and other infrastructure, as well as focusing primarily on highways and state roads, as this provides availability during the tourist season, which is an important industry sector.

Tomislav Mihotić, the Secretary of State for Infrastructure at the Ministry of Maritime Affairs, Transport and Infrastructure, also believes that it is necessary to first create the infrastructure so vehicles have a place to drive and to charge. The plan, he said, is to have 10 percent of vehicles using alternative fuels by 2025.

#### Panel discussion: Electric Shock

The panel "Electric Shock", among other things, concerned the availability and subsidization of electric vehicles. Dubravko Ponoš, Director of the Environmental Protection and Energy Efficiency Fund, stressed at the beginning of the discussion that the Fund



1 AmCham Patron Reception with the U.S. Ambassador 2, 3 Conference Digital Croatia 2030 4, 5 CROATIA E-MOBILITY FORUM

should not be a stakeholder in the electrification of Croatia, but this is the position they find themselves in. According to him, the purchase of e-vehicles is still at the level of a “pilot project”, suggesting that there is still distrust of vehicles that can travel barely 100 kilometers in a single charge. Surprisingly, this does not affect the interest in the Fund’s incentives, which records ten times the number of applications than the amount of funding. The Fund will open a new tender for subsidizing electric vehicles in May in the amount of HRK 17 million.

Branko Kondić, Executive Director of LMG Autokuća, pointed out that the Fund’s subsidy system was reduced to the “fastest finger” and also complained that the largest number of new e-vehicles subsidized by the Fund were still being imported from EU countries and not being purchased from local distributors. Robert Gogić, head of type approval and environmental protection at Porsche Croatia, also criticized the Fund, insisting that the way e-vehicles incentives are financed must change. Instead of using EU funds as before, the incentives could be financed through a carbon dioxide emission tax, through which HRK 20 million is raised annually. He claims that these national funds would make it easier to regulate the terms of the tender, pay VAT in Croatia, and that this would be a closed loop.

Asked if reducing the tax burden could encourage the purchase of electric vehicles, Zvonimir Marinović, Assistant Director of the Customs Administration, replied that Customs had abolished excise duties on electric cars.

### CROATIAN PRESIDENCY OF THE COUNCIL OF THE EU - COMPETITIVENESS AND GROWTH November 5

#### GOLD SPONSORS



#### SILVER SPONSORS



“In January 2020, the Republic of Croatia, as a Member State of the European Union, will take over the important role of representing the common interests of the Member States. Considering that more than 60% of Croatia’s foreign trade is done with the EU, the Croatian Presidency of the Council of the EU represents a unique opportunity to not only show what we have, but also learn from others. Because a competitive Croatia means a more competitive Europe,” said Andrea Doko Jelušić, AmCham Executive Director at the conference.

“Given that one of AmCham’s main tasks is to contribute to improving the business of its members by advocating best business practices and strengthening relationships with decision-makers, we have decided to organize a conference precisely on the topic of the Croatian Presidency. Our aim is to familiarize the business community with the priorities of the Croatian Presidency, the impact of planned EU policies on certain sectors of the economy, the opportunities provided by the new Multiannual Financial Framework, and key industries for the EU,” said Berislav Horvat, AmCham President.

“In principle, we have identified four program priorities that we will focus on during our Presidency. As part of the first one, a Europe that is developing, we will promote equally sustainable and inclusive growth and seek to address the urgent issue of demographic challenges within the EU. As part of the second priority, a Europe that connects, we will promote initiatives contributing to transport, energy

and digital connectivity, and address the challenges of new technologies and digitalization. The third priority is a Europe that protects its citizens and strengthens their security, both internally and externally. We will work on a comprehensive approach to migration and all the challenges in this regard, especially those related to illegal migration. The fourth priority is a Europe that is open and assertive in its immediate neighborhood and globally,” said the President of the Republic of Croatia, Kolinda Grabar Kitarović, closing the conference.

In her speech, the President also addressed the Three Seas Initiative and said that during the Presidency, Croatia would focus on, among other things, improving and completing trans-European transport networks, maritime affairs, and developing competitive and sustainable shipping, creating the conditions and removing the remaining obstacles for the full functioning of 5G networks, the continuation of the establishment of a functional digital single market, and the continuation of the establishment and implementation of the Energy Union as the backbone of the common European energy policy.

The conference also hosted a panel discussion where Josip Aladrović, Minister of Labor and the Pension System, Gordan Grlić Radman, Minister of Foreign and European Affairs, Joško Mrndže, Country Manager Adriatics, Google, Alexander Roediger, Chair of AmCham EU’s Healthcare Committee and Executive Director Oncology Policy, Europe, Middle East, Africa, and Canada (EMEAC), Merck Sharp & Dohme, Ruža Tomić Fontana, General Manager Coca-Cola HBC for Croatia, Bosnia-Herzegovina and Slovenia, and Davor Tremac, General Manager, Uber Croatia, spoke about their views on the direction of the Croatian and European economy, the key present and future challenges to their industries in the EU’s single market and globally, the necessary changes to national and EU policies in order to keep certain industries globally competitive, and examples of good practice in other Member States.

### EU COUNCIL PRESIDENCY RECEPTION IN BRUSSELS December 3

#### GOLD SPONSORS



#### SILVER SPONSORS



AmCham Croatia and AmCham EU have organized an event in Brussels to connect our member companies with European decision-makers and strengthen the transatlantic link between Croatia, the EU, and the US. The AmCham delegation wished much success to the newly elected Croatian Members of the European Parliament and especially to Ms Dubravka Šuica, Vice-President of the European Commission for Democracy and Demography.

“We believe that Croatia will be a good ‘honest broker’ in representing the interests of all Member States, especially during the exciting start-up period of the newly-elected European Commission, designing the multiannual financial framework for 2021-2027 and addressing Brexit,” said Andrea Doko Jelušić, Executive Director of AmCham Croatia.

Ambassador Andrassy, Permanent Representative of the Republic of Croatia to the EU, Tomislav Sokol, Member of the EU Parliament, members of the Permanent Representation to the EU, and other Croatian officials in Brussels also attended the event. A delegation of 25 AmCham Croatia member companies, who also visited the European Parliament, participated in this event. New AmCham Croatia President Ruža Tomić Fontana, Coca Cola HBC Hellenic, was joined by delegation representatives from DignetSoftware, Etranet group, Europlakat, Institute for Research and Edu-



1, 2 Croatian Presidency of the Council of the EU - Competitiveness and Growth 3, 4, 5 EU Council Presidency Reception in Brussels

cation Zaposlena mama, Merck Sharp & Dohme, Philip Morris Zagreb, TELE2, Vlahović Group, and Vukmir and Partners Law Firm.

AmCham Croatia would like to thank gold sponsors MSD and Uber, silver sponsor IBM, and event partner Euronavigator.

## AMCHAM PROGRAMS



### PLATINUM SPONSORS



### PARTNER



### GOLD SPONSORS



### SPONSORS



### March 2019 – November 2019

The 7th generation of AmCham Talents started in March 2019. The program was initiated in 2013 with the goal of developing leadership skills in promising young business professionals.

Young professionals recognized as high-potential employees within their companies are usually given opportunities for post-graduate education and training, but lack practical experience and opportunity 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 and career development of such employees through a series of interactive sessions led by prominent leaders and networking opportunities with their peers.

So far more than 400 young talents have participated in the program and gained valuable knowledge from around 60 distinguished speakers.

The AmCham Talents 2019 program featured 10 events and the competition for AmCham Talent of the Year, where participants collect points for various aspects such as attendance, team paper, and individual paper. The best three candidates held a speech and participated in the panel discussion at the final event.

**March 21** - Opening event – Speed Networking

**April 4** - Mr. Joško Mrndže, Country Manager Adriatics, Google - Digital Transformation and Culture

**April 11** - Mr. Tomislav Car, CEO, Infinum - How to Recognize Opportunities in the Changing Technological Environment

**May 23** - Mr. Mario Žižek, President of the Board, Addiko Bank - The Role of Employees in an Agile Company

**June 13** - Ms. Rina Musić, Managing Director Croatia and Slovenia, Merck Sharp & Dohme - The Role of Mentor in Development of Employees

**July 2** - Ms. Helle M. Petersen, CEO, Carlsberg Croatia - CSR– Company's Responsibility toward Society

**October 10** - Mr. Mihael Furjan, President of the Management Board, Pliva Croatia - Croatian Company on the Global Market

**October 21** - Ms. Katarina Šiber Makar, President of the Board, IN2 - The Best Moment to Sell/Acquire a Company

**November 5** - Ms. Anita Letica, General Manager Croatia, Philip Morris - Transformation of Industry

## AMCHAM TALENTS - FINAL EVENT

November 28

This year's competition was fierce, and the contest for the Talent of the Year title was close until the very end. After some interesting presentations and panel questions, Andreja Štimac, General Electric Hrvatska, took this year's title of AmCham Talent of the Year. Lea Sinjerac, Raiffeisenbank, came in second, while Danijel Turkalj, General Electric Hrvatska, took third place.

AmCham would like to thank all the sponsors and the Evaluation Committee members: Ms Višnja Božinović, Raiffeisenbank Austria, Ms Tea Hitner, Poliklinika Bagatin, Ms Irena Stastny, AbbVie, Ms Sandra Lisac, CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH, Mr Dario Bodulica, Carlsberg Croatia, Mr Zvonimir Madunić, EY, Mr Ivica Krizmanić, Esplanade Zagreb Hotel, Mr Igor Grdić, Vertiv, and Mr Ernest Vlačić, Visoko učilište Algebra.

We would like to also congratulate all the participants and thank them for being a part of this year's AmCham Talents program.

## BOARDROOM DISCUSSIONS: DIGITAL TRANSFORMATION FROM CEO PERSPECTIVE

December 2018 – June 2019

### GOLD SPONSORS



### SILVER SPONSORS



The Boardroom Discussions program is targeting CEOs, Board Members, and General Managers of AmCham member companies interested in hearing about digital transformation trends and operational steps from IT leaders and top management consulting companies, as well as peers from different industries.

The Discussions tackled strategic issues business leaders currently face, including challenges, dilemmas, and different approaches related to digital transformation. Digital transformation requires strong leadership to drive change and the vision about which parts of the company you want to transform. AmCham designed this program to best accommodate small groups and enable open and interactive discussions. The main characteristic of these events is, as the name suggests, lively discussion and exchange of experiences on the selected topic, following the initial presentation of an expert speaker.

At the end of every generation of the "Boardroom Discussions: Digital Transformation from CEO Perspective" program, AmCham organizes a business delegation to the USA for the Management Board Members of AmCham member companies to see digital transformation at its source.

### December 13, 2018: Artificial Intelligence in Daily Usage

Damir Zec, Country Leader, IBM Croatia

### January 31: Croatia-Emerging Digital Challenger

Tomislav Brezinščak, Managing Partner Croatia and Serbia, McKinsey & Company

### February 27: Virtual Reality and Augmented Reality: New Business Opportunities

Ratko Mutavdžić, Public Sector Director Cloud Services, CEE region, Microsoft

### March 20: Digital Transformation and Culture

Joško Mrndže, Country Manager Adriatics, Google



1 AmCham Talents 2019 2 AmCham Talent of the Year 3, 4 Boardroom Discussions: Digital Transformation from CEO Perspective

#### April 2: Becoming Data Driven Company

Dražen Oreščanin, President of the Board, Poslovna Inteligencija

#### May 21: Maybe it's Better to Never Make Predictions, Especially About the Future

Tomislav Tucibat, Regional Accounts Manager - Adriatics, Fortinet

#### June 5: Livin' On The Edge!

Igor Grdić, Country Manager Central Southern Europe, Vertiv

#### July 4: Corporate Vitality

Tomislav Čorak, Principal, Boston Consulting Group

### BUSINESS DELEGATION TO THE USA

#### May 4-11

Due to the great interest and excellent feedback from our members that took part, the American Chamber of Commerce organized another business delegation to the U.S. for management board members of AmCham member companies to see digital transformation at its source.

The business delegation took place from May 4-11, with the goal to learn from digital champions, traditional companies in transformation, as well as young disruptive companies. When driving your own project, it is always useful to look at how other companies approached the challenge. The delegation offered a closer look at some of the most exciting and successful transformation processes in various industries.

The delegation visited:

- San Francisco - IBM Watson Experience Center and McKinsey & Company
- Silicon Valley - The Boston Consulting Group, Fortinet, Carta, Applied Ceramics, and Cisco
- Seattle - Microsoft and Amazon.

### BOARDROOM DISCUSSIONS: DIGITAL TRANSFORMATION FROM CEO PERSPECTIVE

December 2019 – June 2020

#### GOLD SPONSORS



#### SILVER SPONSORS




#### December 6: Digital Transformation of Business

Tatjana Skoko, Country Manager, Microsoft Hrvatska and Ivan Kuhar, Director, ICT Product Lifecycle and Go To Market Department, Hrvatski Telekom

### LAUNCHPAD USA – DOING BUSINESS IN THE USA



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

In 2017, AmCham Croatia has teamed up with AmCham Finland, which successfully provides these services to Nordic and Baltic companies, in order to also offer this unique opportunity to Croatian companies. Mr. Mike Klyszeiko, Director of Launchpad USA, AmCham Finland, visited Croatia in September this year and held a series of meetings with AmCham member companies that have joined the program.

### EXPANDING YOUR BUSINESS ACROSS THE ATLANTIC

#### September 27

As part of the Launchpad USA program, AmCham organized an event explaining news in the US tax policy, as well as the US visa system.

KPMG's Assistant Manager Goran Križanac explained the specifics of the United States tax system, while representatives from the US Consulate, Visa Chief Gregory Viola and Senior Visa Assistant Goranka Mataić presented the types of visas workers can use in the United States for shorter or longer business assignments.

Following the introductory presentations, Director of the Launchpad USA Program Mike Klyszeiko shared his experiences in helping Croatian and Finnish companies take their first steps towards the US market.

### ANNUAL GENERAL ASSEMBLY

#### November 26

AmCham held Annual General Assembly during which report on the activities of AmCham as well as financial report were presented and members have elected the following new members of the AmCham Board of Governors:

- President: Ruža Tomić Fontana, Coca-Cola HBC Hrvatska d.o.o.
- Secretary-Treasurer: Mihael Furjan, Pliva Hrvatska d.o.o.
- Untitled Governors: Anita Letica, Philip Morris Zagreb d.o.o. and Miodrag Matijaca, Teknoxgroup Hrvatska d.o.o.

### AMCHAM SUPPORTED EVENTS

#### BORANKA-THE LARGEST VOLUNTARY ACTION OF REFORESTATION OF BURNED AREAS IN DALMATIA

-organized by the Scout Association of Croatia, the Croatian Mountain Rescue Service and Croatian Forests Ltd.

#### EY ENTREPRENEUR OF THE YEAR 2019

- global award program organized in Croatia by Ernst & Young d.o.o.

#### FORTINET SECURITY DAY – March 15

#### CISCO CONNECT CROATIA 2019 – March 27-29

-organized by Cisco Systems Hrvatska d.o.o.

#### CROATIAN HEALTHCARE EMPLOYERS' ASSOCIATION CONFERENCE - May 14-15

#### THE 19TH CROATIAN QUALITY CONFERENCE AND THE 10TH SCIENTIFIC ASSEMBLY OF THE CROATIAN SOCIETY FOR QUALITY – May 15-18

-organized by the Croatian Society for Quality

#### ENTREPRENEURIAL MINDSET CONFERENCE - September 12



1 Business Delegation to the USA 2, 3 Annual General Assembly

### CONFERENCE 'BETTER BUSINESS FOR CHILDREN' -

September 27

-organized by UNICEF

### ADRIATIC AWS INNOVATION DAYS 2019 - October 10–11

-organized by iOLAP and Amazon Web Services (AWS)

### DIGNETDAYS 2019 - October 17

-organized by DignetSoftware d.o.o.

### ANNUAL CONFERENCE ON COMPLIANCE AND ETHICS -

November 6-7

-organized by the European Institute of Compliance and Ethics (EICE)

### ORACLE MODERN BUSINESS FORUM – November 13

### FUTUR Z CONGRESS - November 22-23

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

## AMCHAM GALA EVENING

October 24

Hrvatski glazbeni zavod

The American Chamber of Commerce held a gala evening for our distinguished members and guests from the public sector at the Croatian Music Institute. The Zagreb Philharmonic Orchestra performed at the gala and the event gathered approximately four hundred guests, representatives from the Croatian business community, the Government, international organizations and diplomatic corps.

Part of the proceeds from ticket sale was donated to SOS Children's Village.



1, 2, 3, 4 Amcham Gala Evening

# ABOUT CROATIA

## GEOGRAPHICAL POSITION

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

## AREA

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

## POPULATION

4.125.000 (2017 mid-year estimate)

## CAPITAL

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

## LENGTH OF COAST

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

## NUMBER OF ISLANDS, ISLETS AND REEFS

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

## CLIMATE

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

## POPULATION

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

## OFFICIAL LANGUAGE AND ALPHABET

Croatian language and Latin alphabet.

## CURRENCY

Kuna (1 Kuna = 100 Lipa)

## RELIGIONS

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

## GOVERNMENT OF THE REPUBLIC OF CROATIA

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



# CROATIAN ECONOMIC INDICATORS

## THE REPUBLIC OF CROATIA BASIC INFORMATION FOR 2018

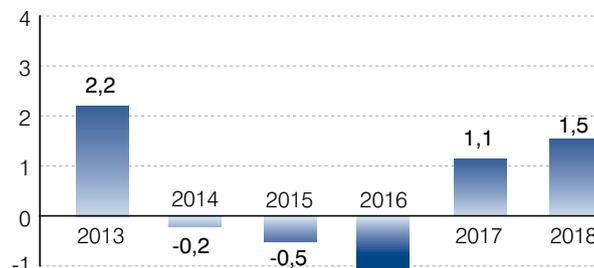
Land area, km <sup>2</sup>	56.594
Surface area of territorial sea and interior waters, km <sup>2</sup>	31.067
Population, 2017 mid-year estimate, '000	4.125
Population density per km <sup>2</sup> , 2017	72,9
City of Zagreb population, 2017 mid-year estimate, '000	803

### TERRITORIAL CONSTITUTION, AS ON 31 DECEMBER 2018

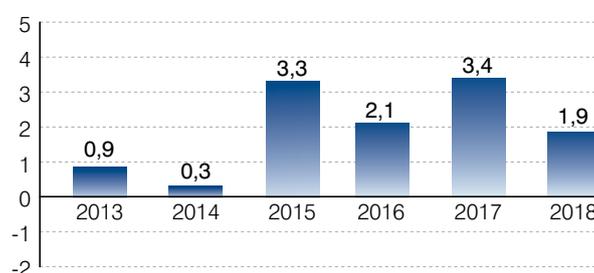
Counties	21
Towns	128
Municipalities	428
Settlements	6.757

Gross domestic product per capita (USD), 2018	14.871
Gross domestic product per capita (EUR), 2018	12.593
Average monthly paid off net earning in Kuna	6.242
Average monthly gross earning in Kuna	8.448
Consumer price indeks, 2018/2017	101,5
Import per capita EUR	5.757
Export per capita EUR	3.526
Coverage of import by export, %	61,2

Source: Statistical information, Central Bureau of Statistics



AVERAGE YEAR-ON-YEAR INFLATION RATE



CURRENT ACCOUNT BALANCE (as % of GDP)

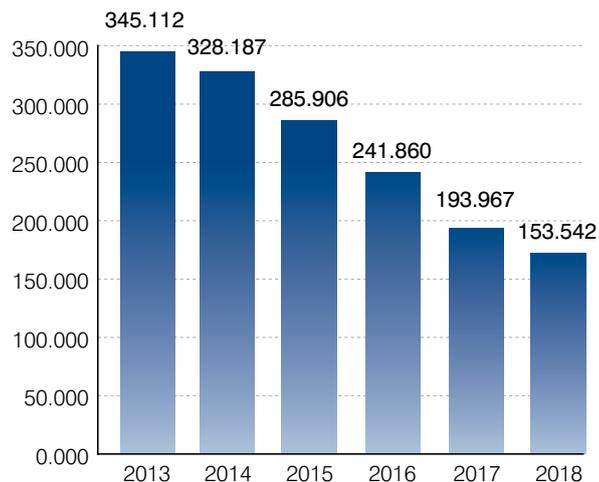


GDP YEAR-ON-YEAR GROWTH RATE  
(in %, constant prices)

## MAIN INDICATORS

	2013	2014	2015	2016	2017	2018
GDP, current prices, mil EUR	43.808	43.426	44.640	46.640	49.118	51.608
GDP per capita (EUR)	10.293	10.247	10.619	11.174	11.907	12.621
GDP year-on-year growth rate (in %)	-0,5	-0,1	2,4	3,5	3,1	2,6
Average year-on-year inflation rate	2,2	-0,2	-0,5	-1,1	1,1	1,5
Unemployed persons*	345.112	328.187	285.906	241.860	193.967	153.542
Unemployment rate, %	20,2	19,6	17,4	14,8	12,1	9,7
Unemployed rate, ILO comparable, %	17,3	17,3	16,2	13,1	11,2	8,4
HRK/EURO midpoint exchange rates of CNB	7,57	7,63	7,61	7,53	7,46	7,41
HRK/US\$ midpoint exchange rates of CNB	5,7	5,75	6,86	6,8	6,62	6,28
Current account balance (million EUR)	414	111	1.452	994	1.679	987
Current account balance (as % of GDP)	0,9	0,3	3,3	2,1	3,4	1,9
Gross international reserves of CNB (million EUR, end of year)	12.908	12.688	13.707	13.514	15.706	17.438
External debt (million EUR, end of year)	45.803	49.095	48.230	44.714	43.683	42.710
External debt (as % of GDP)	104,6	113,1	108	95,9	88,9	82,8
External debt (as % of export of goods and services)	244,1	260,9	232,7	201,0	177,5	163,7

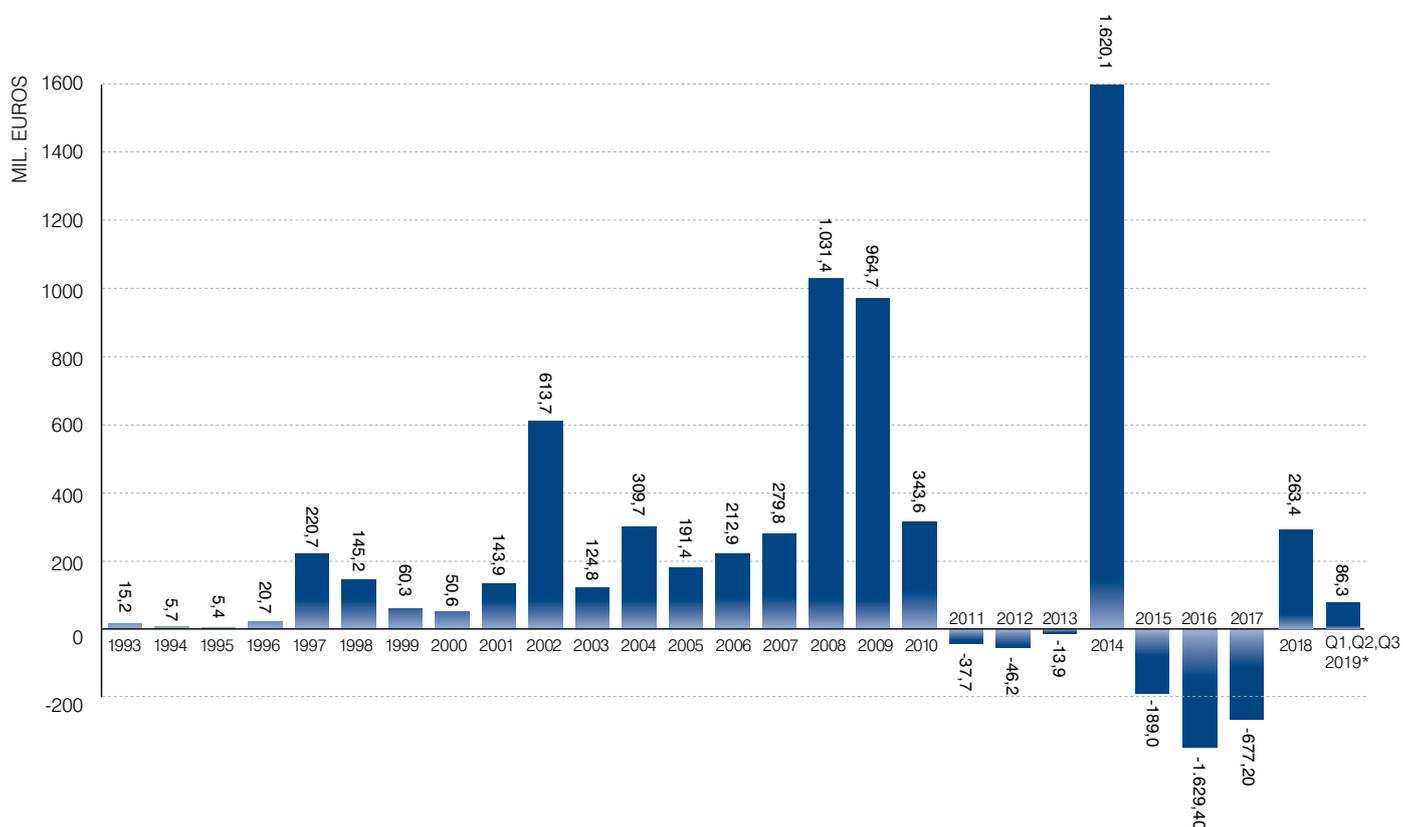
Source: Croatian National Bank (CNB), Central Bureau of Statistics, \*Source: the Croatian Employment Service



UNEMPLOYED PERSONS



UNEMPLOYMENT RATE, %



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

Year	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
net acquisition of financial assets	15,2	5,7	5,4	20,7	220,7	145,2	60,3	50,6	143,9	613,7	124,8	309,7	191,4	212,9	279,8

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Q1,Q2,Q3 2019*	TOTAL
net acquisition of financial assets	1.031,4	964,7	343,6	-37,7	-46,2	-13,9	1.620,1	-189,0	-1.629,4	-677,20	263,4	86,3	4,120,7

\*preliminary data; Source: Croatian National Bank

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

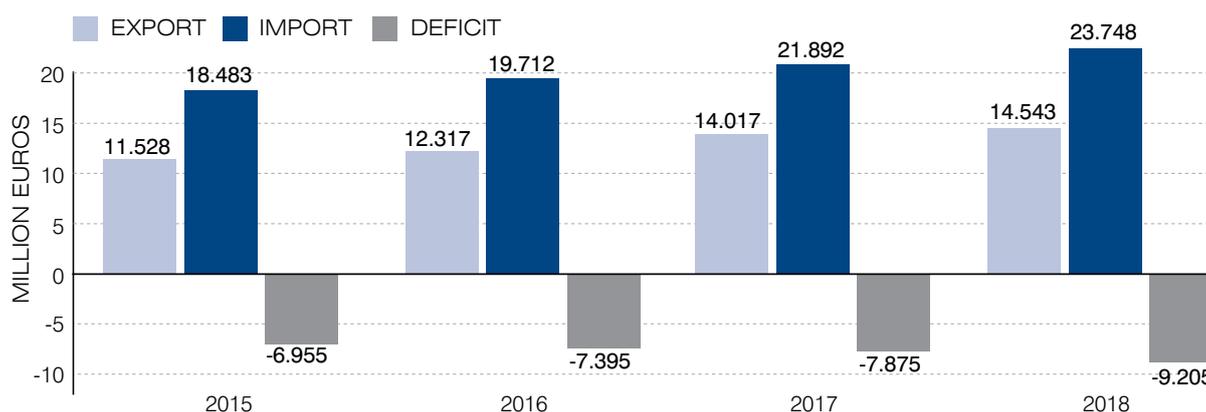
	2015		2016		2017		2018	
	Export	Import	Export	Import	Export	Import	Export	Import
<b>Total</b>	<b>11.528</b>	<b>18.483</b>	<b>12.317</b>	<b>19.712</b>	<b>14.017</b>	<b>21.892</b>	<b>14.543</b>	<b>23.748</b>
EU-27 countries	7.683	14.420	8.183	15.224	9.093	17.088	9.997	18.549
EFTA countries	184	182	192	188	228	194	257	235
CEFTA countries	2.063	1.015	2.019	1.167	2.445	1.351	2.452	1.436
Other countries in Europe	349	686	456	584	481	617	444	739
OPEC countries	231	300	307	336	230	513	242	592
<b>Main foreign trade partners</b>								
Italy	1.543	2.430	1.685	2.487	1.915	2.812	2.125	3.131
Germany	1.303	2.871	1.453	3.177	1.725	3.362	1.927	3.622
BiH	1.121	495	1.120	573	1.368	685	1.362	733
Slovenia	1.417	1.971	1.539	2.153	1.507	2.353	1.610	2.654
Austria	755	1.689	789	1.571	878	1.656	937	1.636

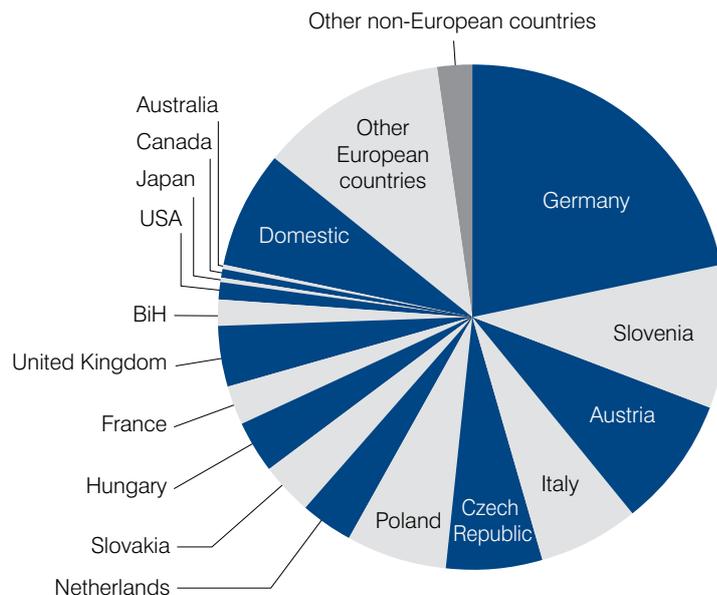
## EXPORT AND IMPORT ACCORDING TO SITC SECTIONS, MIL. EUROS

	2015		2016		2017		2018	
	Export	Import	Export	Import	Export	Import	Export	Import
Total	11.528	18.483	12.317	19.712	14.017	21.892	14.543	23.748
Food and live animals	1.215	2.111	1.377	2.195	1.398	2.409	1.519	2.479
Beverages and tobacco	176	218	194	233	251	298	299	337
Crude materials, except fuels	896	337	917	334	1.070	393	1.098	459
Mineral fuel and lubricants	1.260	2.809	1.165	2.425	1.489	2.897	1.538	3.224
Animal and vegetables oils and fats	28	94	50	99	60	99	65	95
Chemical products	1.362	2.607	1.632	3.012	1.978	3.034	1.842	3.306
Manufactured goods classified chiefly by material	1.812	3.341	1.928	3.512	2.266	3.912	2.463	4.133
Machinery and transport equipment	2.783	4.432	2.897	5.051	3.274	5.623	3.416	6.291
Miscellaneous manufactured articles	1.861	2.522	2.084	2.839	2.173	3.209	2.207	3.403
Commodities and transactions n.e.s.	94	7	46	7	33	14	38	17
Not classified	41	5	27	5	26	3	58	3

Source: Statistical information, Central Bureau of Statistics

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





### TOURIST NIGHTS 2018, BY COUNTRY OF ORIGIN

Country	no.	%
Germany	19.984	22,3
Slovenia	7.279	8,1
Austria	7.065	7,9
Italy	5.024	5,6
Czech Republic	5.127	5,7
Poland	5.040	5,6
Netherlands	3.052	3,4
Slovakia	2.814	3,1
Hungary	2.978	3,3
France	2.089	2,3
United Kingdom	4.178	4,7
BiH	1.709	1,9
USA	1.413	1,6
Japan	241	0,3
Canada	438	0,5
Australia	558	0,6
Domestic	6.477	7,2
Other European countries	10.786	12,0
Other non-European countries	3.400	3,8
	<b>89.652</b>	<b>100,0</b>

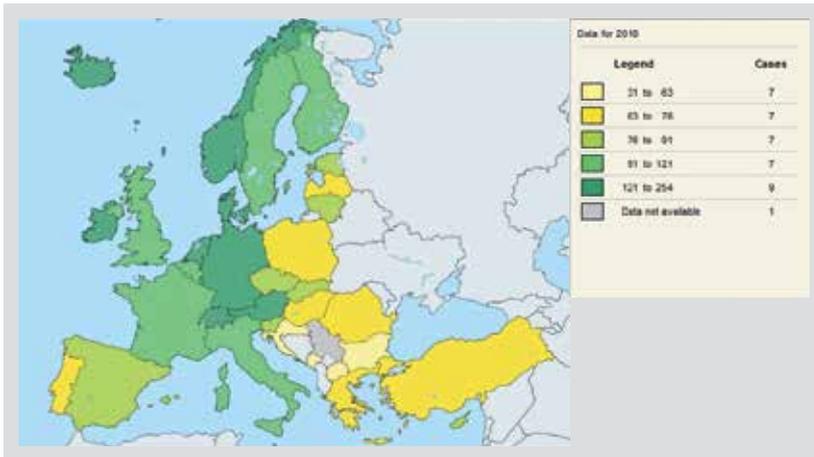
## EU-28 ECONOMIC INDICATORS

	2013	2014	2015	2016	2017	2018
EU (28 countries)	1.5	0.5	0.0	0.3	1,7	1,9
Austria	2.1	1.5	0.8	1.0	2,2	2,1
Belgium	1.2	0.5	0.6	1.8	2,2	2,3
Bulgaria	0.4	-1.6	-1.1	-1.3	1,2	2,6
Croatia	2.3	0.2	-0.3	-0.6	1,3	1,6
Cyprus	0.4	-0.3	-1.5	-1.2	0,7	0,8
Czechia	1.4	0.4	0.3	0.6	2,4	2
Denmark	0.5	0.4	0.2	0.0	1,1	0,7
Estonia	3.2	0.5	0.1	0.8	3,7	3,4
Finland	2.2	1.2	-0.2	0.4	0,8	1,2
France	1.0	0.6	0.1	0.3	1,2	2,1
Germany	1.6	0.8	0.1	0.4	1,7	1,9
Greece	-0.9	-1.4	-1.1	0.0	1,1	0,8
Hungary	1.7	0.0	0.1	0.4	2,4	2,9
Iceland	4.1	1.0	0.3	0.8	-1,7	0,7
Ireland	0.5	0.3	0.0	-0.2	0,3	0,7
Italy	1.2	0.2	0.1	-0.1	1,3	1,2
Latvia	0.0	0.7	0.2	0.1	2,9	2,6
Lithuania	1.2	0.2	-0.7	0.7	3,7	2,5
Luxembourg	1.7	0.7	0.1	0.0	2,1	2
Malta	1.0	0.8	1.2	0.9	1,3	1,7
Netherlands	2.6	0.3	0.2	0.1	1,3	1,6
Norway	2.0	1.9	2.0	3.9	1,9	3
Poland	0.8	0.1	-0.7	-0.2	1,6	1,2
Portugal	0.4	-0.2	0.5	0.6	1,6	1,2
Romania	3.2	1.4	-0.4	-1.1	1,1	4,1
Slovakia	1.5	-0.1	-0.3	-0.5	1,4	2,5
Slovenia	1.9	0.4	-0.8	-0.2	1,6	1,9
Spain	1.5	-0.2	-0.6	-0.3	2	1,7
Sweden	0.4	0.2	0.7	1.1	1,9	2
Switzerland	0.1	0.0	-0.8	-0.5	0,6	0,9
United Kingdom	2.6	1.5	0.0	0.7	2,7	2,5
United States	1.3	1.3	-0.8	0.5	1,7	2,2

Source of Data: Eurostat

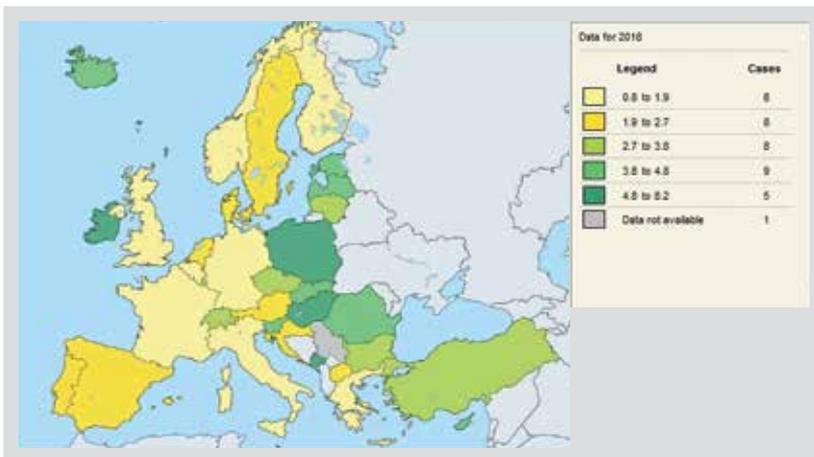
### HICP - INFLATION RATE - Annual average rate of change (%)

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



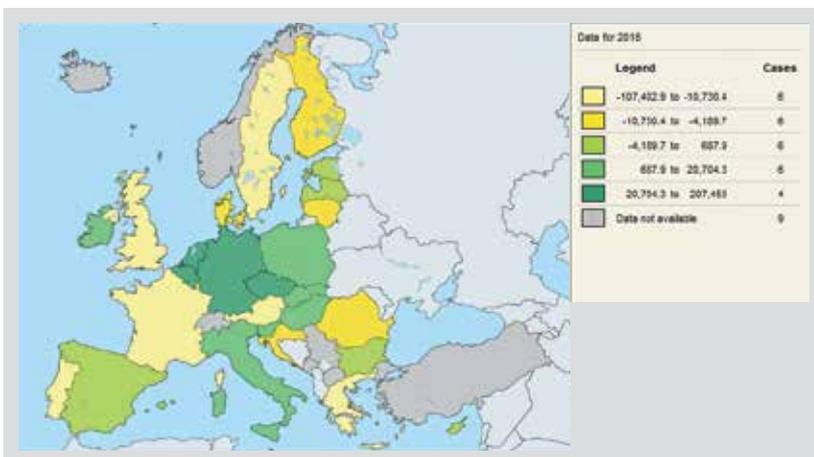
### GDP PER CAPITA IN PPS - INDEX (EU28 = 100)

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



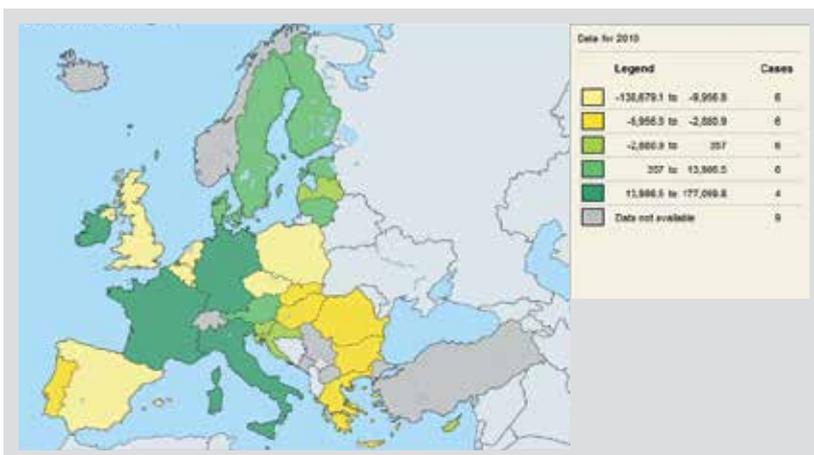
### REAL GDP GROWTH RATE

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



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

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



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

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

# AMERICAN CHAMBERS OF COMMERCE IN EUROPE

AmChams in Europe (ACE) 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 Croatia, as a member of ACE network, can participate in the network's Mutual Benefits & Services aimed at assisting AmCham members who seek to expand their businesses in other European countries. This program includes:

- 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).



## EUROPEAN COUNCIL OF AMERICAN CHAMBERS OF COMMERCE - C/O AMCHAM SLOVENIA

Dunajska 156, WTC  
1000 Ljubljana  
Slovenia  
Phone: +386 8 205 13 50  
ace@amcham.si  
www.amchamsineurope.com



## AMCHAM ALBANIA

Rr. Ibrahim Rugova, Sky Tower, Floor 11, Ap. 3  
AL Tirane, Albania  
Phone: +355 4 225 97 79  
info@amcham.com.al  
http://www.amcham.com.al  
Ilir Trimi, Executive Director



## AMCHAM ARMENIA

Marriott Armenia Hotel, 1 Amiryan St.  
AR-375010 Yerevan, Armenia  
Phone: +374 10 599 187  
amcham@arminco.com  
http://www.amcham.am  
Diana Ghazaryan, Executive Director



## AMCHAM AUSTRIA

Porzellangasse 39/7, AT-1090 Wien, Austria  
Phone: +43 1 319 5751  
office@amcham.at, http://www.amcham.at  
Daniela Homan, Executive Director  
Susanne Reisinger-Anders, Executive Director (from April 1, 2020)



## AMCHAM AZERBAIJAN

The Landmark II, 90A Nizami Street, AZ-1010 Baku, Azerbaijan  
Phone: +994 12 4 971 333  
chamber@amchamaz.org  
http://www.amcham.az  
Natavan Mammadova, Executive Director



## AMCHAM BELGIUM

Rue du Trône 60/6 Troonstraat, BE-1050 Brussels, Belgium  
Phone: +32 2 513 6770  
info@amcham.be  
http://www.amcham.be  
Marcel Claes, Chief Executive



## AMCHAM BOSNA I HERCEGOVINA

Fra Andjela Zvizdovica 1 - Business Center UNITIC  
Tower B, 3rd Floor, BIH-71000 Sarajevo  
Bosnia and Herzegovina  
Phone: +387 33 295 501  
amcham@amcham.ba  
http://www.amcham.ba  
Violeta Čibukčić, Executive Director



## AMCHAM BULGARIA

1 Kuzman Shapkarev Str., Floor 3  
BG-1000 Sofia, Bulgaria  
Phone: +359 2 9742 743  
amcham@amcham.bg  
http://www.amcham.bg  
Petar T. Ivanov, Executive Director



## AMCHAM CYPRUS

P.O. Box 21455, 38 Griva Digheni Ave. & 3 Deligiorgis Str.  
CY-1509 Nicosia, Cyprus  
Phone: +357 22 889 720  
info@amchamcyprus.com.cy  
http://www.amchamcyprus.com.cy/  
Antonios I.Karpasitis, Board member



## AMCHAM CZECH REPUBLIC

Dusni 10, CZ-110 00 Prague 1  
Czech Republic  
Phone: +420 222 329 430  
amcham@amcham.cz  
http://www.amcham.cz  
Weston Stacey, Executive Director

 **AMCHAM DENMARK**

Dag Hammarskjölds Allé 13  
 DK-2100 Copenhagen Ø, Denmark  
 Phone: +45 33 932 932  
 mail@amcham.dk  
 http://www.amcham.dk  
 Stephen Brugger, Executive Director

 **AMCHAM ESTONIA**

Tallinn Business Center-Harju 6  
 EE-10130 Tallinn, Estonia  
 Phone: +372 6 310 522  
 amcham@amcham.ee  
 http://www.amcham.ee  
 Daria Sivovol, CEO

 **AMCHAM EU**

Avenue des Arts/Kunstlaan 53  
 BE-1000 Brussels  
 Belgium  
 Phone: +32 2 5136 892  
 info@amchameu.eu  
 http://www.amchameu.eu  
 Susan Danger, CEO

 **AMCHAM FINLAND**

Eteläranta 6A8  
 FI-00130 Helsinki, Finland  
 Phone: +358 45 136 6303  
 info@amcham.fi  
 http://www.amcham.fi  
 Alexandra Pasternak-Jackson, CEO

 **AMCHAM FRANCE**

77 rue de Miromesnil, FR-75008 Paris, France  
 Phone: +33 1 5643 4567  
 amchamfrance@amchamfrance.org  
 http://www.amchamfrance.org  
 Jérémie Gallon, Managing Director

 **AMCHAM GEORGIA**

36a Lado Asatiani Street  
 GE - 0105 Tbilisi, Georgia  
 Phone: +995 32 226907  
 amcham@amcham.ge  
 http://www.amcham.ge  
 George Welton, Executive Director

 **AMCHAM GERMANY**

Börsenplatz 13-15, DE-60313 Frankfurt/Main, Germany  
 Phone: +49 69 92 91 04 0  
 amcham@amcham.de  
 http://www.amcham.de/  
 Eveline Y. Metzen, General Manager

 **AMCHAM HUNGARY**

Szent István tér 11.  
 HU-1051 Budapest  
 Hungary  
 Phone: +36 1 428 2080  
 info@amcham.hu  
 http://www.amcham.hu  
 Irisz Lippai-Nagy, Chief Executive Officer

 **AMCHAM IRELAND**

6 Wilton Place  
 IE Dublin 2  
 Ireland  
 Phone: +353 1 661 6201  
 info@amcham.ie  
 http://www.amcham.ie  
 Mark Redmond, Chief Executive Officer

 **AMCHAM ITALY**

Via Cantù 1  
 IT-20123 Milano  
 Italy  
 Phone: +39 02 8690 661  
 amcham@amcham.it  
 http://www.amcham.it  
 Simone Crolla, Managing Director

 **AMCHAM KAZAKHSTAN**

506/99 Seifullin Street  
 Rixos Almaty Hotel-Business Center, 8th floor  
 KZ-050000 Almaty  
 Kazakhstan  
 Phone: +7 (727) 330 92 50  
 info@amcham.kz  
 http://www.amcham.kz  
 Doris Bradbury, Executive Director

 **AMCHAM KOSOVO**

Perandori Justinian Nr. 132  
 KOS-10000 Prishtina  
 Kosovo  
 Phone: +381 38 609 013  
 info@amchamksv.org  
 www.amchamksv.org  
 Arian Zeka, Executive Director

 **AMCHAM LATVIA**

Dzirnavu 74/76-55  
 LV-1050 Riga  
 Latvia  
 Phone: +371 6 721 2204  
 amcham@amcham.lv  
 http://www.amcham.lv  
 Liga Smildzina-Bertulsone, Executive Director

 **AMCHAM LITHUANIA**

Konstitucijos ave. 7 (10th floor)  
 LT-2600 Vilnius, Lithuania  
 Phone: +370 5 2611 181  
[info@amcham.lt](mailto:info@amcham.lt)  
[www.amcham.lt](http://www.amcham.lt)  
 Živilė Sabaliauskaite, Executive Director

 **AMCHAM LUXEMBOURG**

6, rue Antoine de Saint-Exupéry  
 L-1432 Luxembourg, Luxembourg  
 Phone: +35 2 43 17 56  
[info@amcham.lu](mailto:info@amcham.lu)  
<http://www.amcham.lu>  
 Paul Schonenberg, Chairman & CEO

 **AMCHAM MACEDONIA**

Vasil Gjorgov 20A, Floor 3  
 MK-1000 Skopje, Republic of North Macedonia  
 Phone: +389 2 3216 714  
[communication@amcham.com.mk](mailto:communication@amcham.com.mk)  
<http://www.amcham.com.mk>  
 Dijana Despodov, Executive Director

 **AMCHAM MALTA**

Exchange Buildings, Republic Street  
 MLT-VLT05 Valletta, Malta  
 Phone: +356 21245223  
[secretary@amcham-malta.org](mailto:secretary@amcham-malta.org)  
[www.amcham-malta.org](http://www.amcham-malta.org)  
 Simon Barberi, Executive Board Secretary

 **AMCHAM MOLDOVA**

45B, Puskin Street, 3rd floor, MD-2005 Chisinau  
 Republic of Moldova  
 Phone: +373 22 211 781  
 Fax: +373 22 211 782  
[info@amcham.md](mailto:info@amcham.md)  
<http://www.amcham.md>  
 Mila Malairau, Executive Director

 **AMCHAM MONTENEGRO**

Rimski trg 4/V, ME-81000 Podgorica, Montenegro  
 Phone: +382 20 621 328  
[info@amcham.me](mailto:info@amcham.me)  
[www.amcham.me](http://www.amcham.me)  
 Marko Miročević, Executive director

 **AMCHAM NETHERLANDS**

Vijzelstraat 68-78, NL-1017 HL Amsterdam, Netherlands  
 Phone: +31 20 795 1840  
[office@amcham.nl](mailto:office@amcham.nl)  
<http://www.amcham.nl>  
 Patrick Mikkelsen, Executive Director

 **AMCHAM NORWAY**

Arbins gate 2, NO-0253 Oslo, Norway  
 Phone: + 47 22 41 50 10  
[amcham@amcham.no](mailto:amcham@amcham.no)  
<http://www.amcham.no>  
 Jason Turflinger, Managing Director

 **AMCHAM POLAND**

Spektrum Tower, 16th Floor, ul. Twarda 18  
 PL 00-105 Warszawa, Poland  
 Phone: +48 22 520 5999  
[office@amcham.pl](mailto:office@amcham.pl)  
<http://www.amcham.pl>  
 Dorota Dąbrowska-Winterscheid, Managing Director

 **AMCHAM PORTUGAL**

Rua D. Estefania 155-5 Esq.  
 PT 1000-154 Lisboa, Portugal  
 Phone: +35 1 213 572 561  
[amchamportugal@mail.telepac.pt](mailto:amchamportugal@mail.telepac.pt)  
<https://amchamportugal.pt/>  
 Graça Didier, Executive Director

 **AMCHAM ROMANIA**

11 Ion Cimpineanu St., Union International Center 4th Floor  
 RO-010031 Bucurest, Romania  
 Phone: +40 21 312 48 34  
[amcham@amcham.ro](mailto:amcham@amcham.ro)  
<http://www.amcham.ro>  
 Anca Harasim, Executive Director

 **AMCHAM RUSSIA**

Ulitsa Lesnaya 7 - Block A, 11th floor  
 «Belye Sady», RU-125196 Moskva  
 Russian Federation  
 Phone: +7 495 961 2141  
[info@amcham.ru](mailto:info@amcham.ru)  
<http://www.amcham.ru>  
 Alexis Rodzianko, President

 **AMCHAM SERBIA**

Smiljanićeva 24/II, RS-11000 Beograd, Serbia  
 Phone: +381 11 308 8132  
[info@amcham.rs](mailto:info@amcham.rs)  
<http://www.amcham.rs>  
 Vera Nikolić Dimić, Executive Director

 **AMCHAM SLOVAKIA**

Crowne Plaza - Hodžovo nám. 2  
 SK-811 06 Bratislava, Slovakia  
 Phone: +421 2 5464 0534  
[office@amcham.sk](mailto:office@amcham.sk)  
<http://www.amcham.sk>  
 Ronald Blaško, Executive Director

 **AMCHAM SLOVENIA**

Dunajska cesta 156, SI-1000 Ljubljana, Slovenia  
 Phone: +386 8 205 1350  
 office@amcham.si  
<http://www.amcham.si>  
 Ajša Vodnik, CEO

 **AMCHAM SPAIN**

Plaça Francesc Macià, 5, 1<sup>a</sup>  
 ES-08021 Barcelona, Spain  
 Phone: +34 93 415 99 63  
 amcham@amchamspain.com  
<http://www.amchamspain.com>  
 Aida Casamitjana, Executive Director

 **AMCHAM SWEDEN**

Mailing Address: Box 190, SE-101 23 Stockholm, Sweden  
 Visiting Address: Klarabergsviadukten 63, SE-111 64 Stockholm, Sweden  
 Phone: +46 8 506 12 610  
 info@amcham.se  
<http://www.amcham.se>  
 Peter R. Dahlen, Managing Director

 **AMCHAM TURKEY - AMERICAN BUSINESS FORUM IN TURKEY**

Buyukdere Cad. No. 201 Levent Loft A55  
 TR-34360 Istanbul, Turkey  
 Phone: +90 212 2433511  
 info@amchamturkey.org  
<http://www.amchamturkey.org/>  
 Elif Demircan-Hüttemann, Executive Director

 **AMCHAM UKRAINE**

12 Amosova Street, 15 Floor - Horizon Park Business Center  
 UA-03038 Kyiv, Ukraine  
 Phone: +380 44 490 5800  
 chamber@chamber.ua  
<http://www.chamber.ua>  
 Andy Hunder, President

 **AMCHAM UZBEKISTAN**

4B Afrosiab St., office 201, UZ-100031 Tashkent, Uzbekistan  
 Phone: +998 71 140 0877  
 amcham.director@amcham.uz  
<http://www.amcham.uz>  
 Tatyana Bystrushkina, Executive Director

 **AMERICAN-HELLENIC CHAMBER OF COMMERCE**

109-111 Messoghion Avenue, Politia Business Center  
 GR-115 26 Athens, Greece  
 Phone: +30 210 699 3559  
 info@amcham.gr  
<http://www.amcham.gr>  
 Elias Spirtounias, Executive Director

 **AMERICAN-ICELANDIC CHAMBER OF COMMERCE**

Borgartúni 35, 5 floor, Hús atvinnulífsins  
 IS-105 Reykjavík, Iceland  
 Phone: +354 510 7100  
 mottaka@vi.is  
<http://www.amis.is>  
 Sigrún Lilja Guðbjartsdóttir, Managing Director

 **BRITISH AMERICAN BUSINESS**

12 Phillimore Walk, West Wing 2nd Floor  
 W8 7RX London, United Kingdom  
 Phone: +44 20 7290 9888  
 ukinfo@babinc.org  
<http://www.babinc.org>  
 Emanuel Adam, Managing Director/London

 **ISRAEL - AMERICA CHAMBER OF COMMERCE**

35 Shaul Hamelech Blvd.  
 America House  
 IZ-61333 Tel Aviv, Israel  
 Phone: +972 3 695 2341  
 amcham@amcham.co.il  
<http://www.amcham.co.il>  
 Oded Rose, CEO

 **SWISS-AMERICAN CHAMBER OF COMMERCE**

Talacker 41, CH-8001 Zurich, Switzerland  
 Phone: +41 43 443 7200  
 info@amcham.ch  
<https://amcham.ch>  
 Martin Naville, Chief Executive Officer

 **TURKISH-AMERICAN BUSINESS ASSOCIATION**

Sutluce Mah. Imrahor Cad. No:36 Floor:3  
 TR-34445 Beyoglu – Istanbul  
 Turkey  
 Phone: +90 212 284 1010  
 asudeakdeniz@amcham.org  
<http://www.amcham.org>  
 Kateryna Kadioglu, Secretary General

## AMCHAM MEMBERS

### 3M (East) AG Podružnica RH

Avenija Većeslava Holjevca 40a  
HR-10010 Zagreb  
Phone +385 1 2499 750  
innovation.hr@mmm.com  
<http://www.3m.com>  
Corporate Member since 2013  
Number of employees 35  
Industry Health Care  
CONTACT PERSON  
Tomislav Šlat, Country Liaison Croatia



### Adacta d.o.o.

Strojarska cesta 20  
HR-10000 Zagreb  
Phone +385 1 611 6330  
Fax +385 1 611 6011  
info@adacta.hr  
<http://www.adacta.hr>  
Corporate Member since 2016  
Number of employees 80  
Industry Information Technology  
CONTACT PERSON  
Krešimir Mlinarić, General Manager



### A1 Hrvatska d.o.o.

Vrtni put 1, HR-10000 Zagreb  
Phone +385 1 4691 091  
Fax +385 1 4691 099  
office@a1.hr  
<http://www.A1.hr>  
Patron Member since 2019  
Number of employees 2000  
Industry Telecommunications  
CONTACT PERSON  
Štefica Vargek, Area assistant



### Adcubum d.o.o.

Ivana Lučića 2a,  
HR-10000 Zagreb  
bojan.poljicak@adcubum.com  
<http://www.adcubum.hr>  
Corporate Member since 2019  
Number of employees 30  
Industry Information Technology  
CONTACT PERSON  
Bojan Poljičak, Country Manager



### Abbott Laboratories d.o.o.

Koranska 2  
HR-10000 Zagreb  
Phone +385 1 2350 555  
Fax +385 1 2350 519  
reception-zagreb@abbott.hr  
<http://www.abbott.com>  
Corporate Member since 2004  
Number of employees 81  
Industry Health Care  
CONTACT PERSON  
Ivona Barrio, Office administrator/Order entry Specialist



### Addiko Bank d.d.

Slavonska avenija 6  
HR-10000 Zagreb  
Phone +385 1 6030 000  
Fax +385 1 6035 100  
igor.vukasovic@addiko.com  
<https://www.addiko.hr/>  
Patron Member since 2013  
Number of employees 1001  
Industry Financial Services  
CONTACT PERSON  
Igor Vukasović, Corporate Communications Manager



### AbbVie d.o.o.

Strojarska cesta 20  
HR-10000 Zagreb  
Phone +385 1 5625 501  
Fax +385 1 5625 560  
irena.nikolic@abbvie.com  
<http://www.abbvie.com>  
Patron Member since 2013  
Number of employees 39  
Industry Health Care  
CONTACT PERSON  
Irena Nikolić, Patient Relations Manager



### Adecco Hrvatska d.o.o.

Ul. Fra Grge Tuškana 37/I  
HR-10000 Zagreb  
Phone +385 1 4002 170  
Fax +385 1 4002 184  
info@adecco.hr  
<http://www.adecco.hr>  
Corporate Member since 2011  
Number of employees 1000  
Industry Human Resources  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Nikolina Radić, Key Account Manager



**Adriatic Capital Partners d.o.o.**

Ulica Grada Vukovara 237D,

HR-10000 Zagreb

Phone +385 1 2381 000

**ADRIATIC CAPITAL PARTNERS**

Fax +385 1 2381 020

dfuduric@adriaticcapitalpartners.com

http://www.adriaticcapitalpartners.com

Small Business Member since 2017

Number of employees 0

Industry Investment

CONTACT PERSON

Marijana Lupinski

Secretary

**AG04 Innovative Solutions d.o.o.**

Antuna Bauera 29

HR-10000 Zagreb

Phone +385 98 9981 532

info@ag04.com

https://ag04.com/

Small Business Member since 2019

Number of employees 80

Industry Information Technology

CONTACT PERSON

Hrvoje Fijucek

Head of International Sales

**AGENCY** **AGB Nielsen istraživanje medija d.o.o.**

Budmanijeva 1

HR-10000 Zagreb

Phone +385 1 6065 555

anita.dodig@nielsen.com

http://www.nielsen.com

Corporate Member since 2019

Number of employees 29

Industry Market Research

CONTACT PERSON

Anita Dodig

Office Manager

**nielsen****Agroproteinka d.d.**

Strojarska cesta 11

HR-10361 Sesevski Kraljevec

Phone +385 1 2040 301

Fax +385 1 2040 311

info@agroproteinka.hr

http://www.agroproteinka.hr

Corporate Member since 2004

Number of employees 133

Industry Agriculture

CONTACT PERSON

Ivica Grlić Radman

Director

  
**AGROPROTEINKA**Worldwide movers,  
you deserve the best

## We move the people who move the world

- Global mobility specialists
- Customs clearance and transit insurance



Contact us for a free quote today

**AGS ZAGREB**

T. + 385 1 6608 151 | E. ags-zagreb@agsmovers.com

Visit [www.agsmovers.com](http://www.agsmovers.com) to view our **128** locations worldwide

**AGS Zagreb d.o.o.**

Zagrebačka 119  
HR-10410 Velika Gorica  
Phone +385 1 6608 151  
Fax +385 1 6608 155  
croatia@agsmovers.com  
http://www.agsmovers.hr/  
Small Business Member since 2007  
Number of employees 12  
Industry Distribution / Logistics  
CONTACT PERSON  
Martin de Survilliers, Director  
M2M DISCOUNT PROGRAM CONTACT  
Davor Čordaš, Sales Manager

**Aion d.o.o.**

Perkovčeva 2, HR-10000 Zagreb  
Phone +385 1 4813 057  
info@aion.hr  
http://www.aion.hr  
Small Business Member since 2009  
Number of employees 4  
Industry Translation Services  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Nada Burić, Director

**Aliger Ars d.o.o.**

Strojarska 19, HR-10000 Zagreb  
Phone: +385 4855 324  
Fax: +385 4855 324  
http://www.leiloubyalex.com  
Small Business Member since 2019  
Number of employees: 26  
Industry: Consumer Goods  
CONTACT PERSON  
Snježana Dojčinović, Sales director

**Allianz Zagreb d.d.**

Heinzlova 70  
HR-10000 Zagreb  
Phone +385 1 3670 367  
Fax +385 1 3670 416  
osiguranje@allianz.hr  
http://www.allianz.hr  
Corporate Member since 2002  
Number of employees 466  
Industry Financial Services  
CONTACT PERSON  
Iris Stojko, Head of Market Management Division  
M2M DISCOUNT PROGRAM CONTACT  
Krešimir Topić, Director of Corporate Sales

**Alpha Capitalis d.o.o.**

Ulica grada Vukovara 284/I Centar Almeria  
HR-10000 Zagreb  
Phone +385 1 5806 656  
info@alpacapitalis.com  
https://alphacapitalis.com  
Small Business Member since 2019  
Number of employees 15  
Industry Financial Services  
CONTACT PERSON  
Danijel Pevec, Director

**Alpheus d.o.o.**

Ulica grada Vukovara 269/D  
HR-10000 Zagreb  
Phone +385 1 6408 540  
Fax +385 1 6408 541  
info@alpheus.hr  
http://www.alpheus.hr  
Small Business Member since 2010  
Number of employees 2  
Industry Advertising / PR  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Mario Aunedo Medek, Managing Director

**Altera Savjetovanje d.o.o.**

Trg Nikole Šubića Zrinskog 9  
HR-10000 Zagreb  
Phone +385 98 304 062  
bbricelj@alteracf.com  
http://alteracf.com  
Small Business Member since 2017  
Number of employees 3  
Industry Consulting  
CONTACT PERSON  
Branimir Bricelj, Director

**Alternative Invest d.o.o.**

Bosanska ulica 7  
HR-10000 Zagreb  
Phone +385 1 6398 300  
Fax +385 1 6398 291  
tmarinac@alternativeinvest.hr  
http://www.alternativeinvest.hr  
Small Business Member since 2016  
Number of employees 7  
Industry Investment  
CONTACT PERSON  
Branko Bojanić, Member of the Board

**ALTPRO d.o.o.**

Velika cesta 41  
HR-10020 Zagreb  
Phone +385 1 6011 700  
Fax +385 1 3666 078  
altpro@altpro.hr  
http://www.altpro.com  
Small Business Member since 2010  
Number of employees 140  
Industry Manufacturing  
CONTACT PERSON  
Tin Viduka, Marketing Manager

**Amadria Park Hoteli (Solaris d.d.)**

Hoteli Solaris 86  
HR-22000 Šibenik  
Phone +385 99 2045 200  
Fax +385 22 361 801  
marina.barisic@amadriapark.com  
http://www.amadriapark.com  
Corporate Member since 2018  
Number of employees 1183  
Industry Hospitality Industry  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Marina Barišić, Sales Manager



**American International School of Zagreb**

Ul. Damira Tomljanovića-Gavrana 3  
 HR-10020 Zagreb  
 Phone +385 1 7999 300  
 Fax +385 1 4680 171  
 aisz@aisz.hr  
 http://www.aisz.hr  
 Small Business Member since 2003  
 Number of employees 60  
 Industry Education  
 CONTACT PERSON  
 Paul Buckley, Director

**AstraZeneca d.o.o.**

Radnička 80, HR-10000 Zagreb  
 Phone +385 1 4628 000  
 Fax +385 1 4618 228  
 andrea.custic@astrazeneca.com  
 http://www.astrazeneca.com  
 Corporate Member since 2004  
 Number of employees 31  
 Industry Health Care  
 CONTACT PERSON  
 Damir Nevjestić, Country Director Croatia, Bosnia&Herzegovina

**Amgen d.o.o.**

Radnička cesta 80 / 8, HR-10000 Zagreb  
 Phone +385 1 5625 720  
 Fax +385 1 5625 727  
 dl-reception-croatia@amgen.com  
 http://www.amgen.com  
 Corporate Member since 2013  
 Number of employees 9  
 Industry Health Care  
 CONTACT PERSON  
 Sanja Cerovac Vodičar,  
 Country Manager

**Atlantic Grupa d.d.**

Miramarska 23, HR-10000 Zagreb  
 Phone +385 1 2413 900  
 Fax +385 1 2413 901  
 AGGrupa@atlanticgrupa.com  
 http://www.atlanticgrupa.com  
 Patron Member since 2000  
 Number of employees 4890  
 Industry Consumer Goods  
 CONTACT PERSON  
 Ivan Mišetić, General Secretary

**Anterra d.o.o. / Hertz Croatia franchisee**

Ulica grada Vukovara 274, HR-10000 Zagreb  
 Phone +385 1 6188 500  
 Fax +385 1 6188 111  
 info@hertz.hr  
 http://www.hertz.hr  
 Small Business Member since 1999  
 Number of employees 48  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Bojan Žugčić, General Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Vjekoslav Gačar, Sales & Marketing Manager

**Atlas d.d.**

Kršnjavoga 1 (Westin)  
 HR-10000 Zagreb  
 Phone +385 1 2415 601  
 Fax +385 1 2415 604  
 putovanja@atlas.hr  
 http://www.atlas.hr  
 Corporate Member since 1999  
 Number of employees 277  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Tomislav Varga, President of the Board  
 M2M DISCOUNT PROGRAM CONTACT  
 Željka Zafirovski, Head of Corporate Travel Divisions Department

**Applied Ceramics d.o.o.**

Capraška ulica 10, HR-44010 Sisak  
 Phone +385 44 537 800  
 Fax +385 44 537 900  
 acc@apceramics.com  
 http://www.appliedceramics.net  
 Corporate Member since 2015  
 Number of employees 109  
 Industry Manufacturing  
 CONTACT PERSON  
 Matt Darko Sertić, Member of board

**Avelant d.o.o.**

Poslovni centar Almeria, Ulica grada Vukovara 284  
 Zgrada D, 3. kat, HR-10000 Zagreb  
 Phone +385 1 5534 878  
 Fax +385 1 5534 878  
 info@avelant.hr  
 http://www.avelant.hr  
 Small Business Member since 2018  
 Number of employees 5  
 Industry Consulting  
 CONTACT PERSON  
 Ariana Vela, Director

**ASSECO SEE d.o.o.**

Ulica grada Vukovara 269d, HR-10000 Zagreb  
 Phone +385 1 3030 000  
 Fax +385 1 3030 010  
 info@asseco-see.hr  
 http://asseco.com/see/contact/croatia/  
 Corporate Member since 2019  
 Number of employees 174  
 Industry Information Technology  
 CONTACT PERSON  
 Ljiljana Ivanek, Member of the Management Board, G&A-Finance

**Batarelo Dvojković Vuchetich odvjetničko društvo d.o.o.**

Ulica Milana Amruša 19, HR-10000 Zagreb  
 Phone +385 1 5626 001  
 info@bdvlegal.com  
 http://www.bdvlegal.com  
 Small Business Member since 2017  
 Number of employees 14  
 Industry Legal Services  
 CONTACT PERSON  
 Ivan Dvojković, Partner



**Bayer d.o.o.**

Radnička cesta 80 / VIII  
HR-10000 Zagreb  
Phone +385 1 6599 917  
Fax +385 1 2441 341  
maja.draskovic@bayer.com  
http://www.bayer.hr  
Corporate Member since 2016  
Number of employees 71  
Industry Health Care  
CONTACT PERSON  
Maja Drašković  
Market Access Manager

**Biomedica dijagnostika d.o.o.**

Strojarska 20  
HR-10000 Zagreb  
Phone +385 1 8885 727  
Fax +385 1 8885 728  
office@bmgrp.hr  
http://www.bmgrp.hr  
Corporate Member since 2015  
Number of employees 8  
Industry Health Care  
CONTACT PERSON  
Maja Kovač  
Country Manager

**BBDO Zagreb d.o.o.**

Šošarićeva 10  
HR-10000 Zagreb  
Phone +385 1 4813 300  
Fax +385 1 4898 789  
info@bbdo.hr  
http://www.bbdo.hr  
Corporate Member since 2011  
Number of employees 50  
Industry Advertising / PR  
CONTACT PERSON  
Luka Duboković  
Managing director

**Blitz - Cinestar d.o.o.**

Ulica Vice Vukova 6  
HR-10000 Zagreb  
Phone +385 1 6396 726  
ana.simic@cinestarcinemas.eu  
http://www.blitz-cinestar.hr  
Corporate Member since 2019  
Number of employees 233  
Industry Culture  
CONTACT PERSON  
Ana Simić  
Executive Assistant to Member of the Board and CEO

**BDO Savjetovanje d.o.o.**

Benkovićeva 2  
HR-10000 Zagreb  
Phone +385 1 4093 391  
Fax +385 1 2303 691  
bdo-savjetovanje@bdo.hr  
http://www.bdo.hr  
Corporate Member since 2016  
Number of employees 17  
Industry Consulting  
CONTACT PERSON  
Hrvoje Stipić, President of the Board

**Blue Link Systems USA**

8777 San Jose blvd. Suite # 501  
FL32217 Jacksonville  
frank\_levene@yahoo.com  
Small Business Member since 2019  
Number of employees 0  
Industry Consulting  
CONTACT PERSON  
Frank Levene, President

**Bolnica za ortopediju i rehabilitaciju "prim.dr.Martin Horvat" Rovinj**

Luigi Monti 2  
HR-52210 Rovinj  
Phone +385 52 811 011  
Fax +385 52 821 172  
bolnica-rovinj@pu.t-com.hr  
http://www.bolnica-rovinj.hr  
Small Business Member since 2017  
Number of employees 105  
Industry Health Care  
CONTACT PERSON  
Marinko Rade, Principal

**Becton Dickinson Croatia d.o.o.**

Radnička cesta 80  
HR-10000 Zagreb  
http://www.bd.com  
Corporate Member since 2014  
Number of employees 3  
Industry Health Care  
CONTACT PERSON  
Roland Pflieger  
Vice President/General Manager CE

**Benefit Systems d.o.o.**

Heinzelova 44  
HR-10000 Zagreb  
Phone +385 1 5544 581  
kontakt@benefitsystems.hr  
http://www.benefitsystems.hr  
Corporate Member since 2018  
Number of employees 56  
Industry Sport  
CONTACT PERSON  
Ljiljana Vitez, Office Manager

**Boston Consulting Group**

Piarista koz 2  
HU-1052 Budapest  
Phone +386 30 701 127  
willis.sam@bcg.com  
http://www.bcg.com  
Patron Member since 2017  
Number of employees 0  
Industry Consulting  
CONTACT PERSON  
Tomislav Čorak  
Managing Director & Partner



# PHARMABIZ

SPECIALIST MAGAZINE FOR MEDICINES AND MEDICINAL PRODUCTS

—  
FOR  
HEALTHCARE  
PROFESSIONALS  
ONLY

**8 issues** per year  
More than **10.000** readers

*Pharmabiz  
reinforces  
collaboration  
of healthcare  
professions for  
better treatment  
outcomes*



*The only magazine  
with an **integrative**  
**approach** to Medicine  
and Pharmacy*

business  
media  
croatia

Business Media Croatia d.o.o.  
Savska cesta 182, HR-10000 Zagreb  
pharmabiz@bmcroatia.hr  
T. +385 (0)1 6311 815

[www.pharmabiz.hr](http://www.pharmabiz.hr)

**Burza d.o.o.**

4. Luka 11a  
HR-10040 Zagreb  
Phone +385 1 4818 408  
Fax +385 1 4818 407  
hi@humaninteraction.com  
<https://www.humaninteraction.com>  
Small Business Member since 2013  
Number of employees 37  
Industry Information Technology  
CONTACT PERSON  
Vanja Bertalan, Director

**CBS International d.o.o. - Cushman & Wakefield**

Josipa Marohnića 1  
HR-10000 Zagreb  
Phone +385 1 3884 728  
Office@cw-cbs.hr  
<https://cw-cbs.hr/en/>  
Patron Member since 2019  
Number of employees 9  
Industry Real Estate  
CONTACT PERSON  
Predrag Tutić, Country Manager

**Business Media Croatia d.o.o.**

Savska cesta 182  
HR-10000 Zagreb  
Phone +385 1 6311 800  
Fax +385 1 6311 810  
info@bmcroatia.hr  
<https://www.bmcroatia.hr>  
Small Business Member since 2002  
Number of employees 10  
Industry Media / Publishing  
CONTACT PERSON  
Nenad Žunec, Director

**Ciklopea d.o.o.**

Medimurska 21  
HR-10000 Zagreb  
Phone +385 1 3751 736  
Fax +385 1 3751 133  
info@ciklopea.com  
<http://www.ciklopea.com>  
Small Business Member since 2011  
Number of employees 24  
Industry Translation Services  
CONTACT PERSON  
Mladen Stojak, Managing Director

**Calisto d.o.o.**

Ivana Rabara 35  
HR-10000 Zagreb  
Phone +385 1 5542 730  
ivan.maglic@calisto.hr  
<http://www.calisto.hr/>  
Small Business Member since 2019  
Number of employees 3  
Industry Information Technology  
CONTACT PERSON  
Ivan Maglič, Regional Manager

**Cisco Systems Hrvatska d.o.o.**

Hektorovićeve 2/I - Grand Centar  
HR-10000 Zagreb  
Phone +385 1 4628 900  
Fax +385 1 4628 909  
izunic@cisco.com  
<http://www.cisco.com/hr>  
Patron Member since 1999  
Number of employees 17  
Industry Information Technology  
CONTACT PERSON  
Ivana Žunić, Workplace Resources

**Car Fleet Management d.o.o.**

Heinzelova ulica 62a  
HR-10000 Zagreb  
Phone +385 1 6444 150  
Fax +385 1 6444 151  
info@cfm-expert.com  
<http://www.cfm-expert.com>  
Corporate Member since 2018  
Number of employees 16  
Industry Consulting  
CONTACT PERSON  
Marsel Žanpera, President of the Board

**CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb**

Ilica 1, HR-10000 Zagreb  
Phone +385 1 4825 600  
Fax +385 1 4825 601  
OfficeZagreb@cms-rrh.com  
<https://cms.law/en/INT/>  
Corporate Member since 2012  
Number of employees 26  
Industry Legal Services  
CONTACT PERSON  
Anđelina Tica, Office Manager

**Carlsberg Croatia d.o.o.**

Ulica Danica 3  
HR-48000 Koprivnica  
Phone +385 1 6444 805  
Fax +385 1 2404 351  
info@carlsberg.hr  
<http://www.carlsberg.hr>  
Corporate Member since 2018  
Number of employees 300  
Industry Consumer Goods  
CONTACT PERSON  
Ivana Momčilović Zelenika, HR Business Partner

**Coca-Cola Adria d.o.o.**

Milana Sachsa 1  
HR-10000 Zagreb  
Phone +385 1 630 0000  
asucic@coca-cola.com  
<http://www.coca-cola.hr>  
Patron Member since 1999  
Number of employees 12  
Industry Consumer Goods  
CONTACT PERSON  
Antonija Sučić  
Team and Office Assistant



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

Milana Sachsa 1, HR-10000 Zagreb

Phone +385 1 2480 222

Fax +385 1 2480 505

info.hr@cchellenic.com

http://www.coca-colahellenic.hr/

Patron Member since 1999

Number of employees 463

Industry Consumer Goods

CONTACT PERSON

Boška Trbojević, Public Affairs &amp; Communications Manager for Slovenia, Croatia and Bosnia and Herzegovina

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

Petra Hektorovića 2, HR-10000 Zagreb

Phone +385 1 4882 555

Fax +385 1 4822 220

office@crowe.hr

http://www.crowe.hr

Corporate Member since 2010

Number of employees 45

Industry Consulting

CONTACT PERSON

Reno Budić, Managing Partner

M2M DISCOUNT PROGRAM CONTACT

Maja Blažević, Head of Business development and Marketing

**Codupo d.o.o.**

Kutnjački put 15, HR-10000 Zagreb

Phone +385 1 3862 961

Fax +385 1 3862 961

info@codupo.hr

http://www.codupo.hr

Small Business Member since 2019

Number of employees 1

Industry Consulting

CONTACT PERSON

Silvija Vig, CEO

**Dalekovod d.d.**

Ulica Marijana Čavića 4

HR-10000 Zagreb

Phone +385 1 2459 710

Fax +385 1 6170 450

glasnogovornik@dalekovod.hr

http://www.dalekovod.com

Corporate Member since 2015

Number of employees 1450

Industry Manufacturing

CONTACT PERSON

Ivan Jurković, PR and Communications Manager

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

Petrinjska 3, HR-10000 Zagreb

Phone +385 1 4886 280

Fax +385 1 4886 290

croatia@colliers.com

http://www.colliers.com/

Small Business Member since 2005

Number of employees 13

Industry Real Estate

CONTACT PERSON &amp; M2M DISCOUNT PROGRAM CONTACT

Vedrana Likan, Managing Partner

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

Radnička cesta 80/VIHR-10000 Zagreb

Phone +385 1 2351 900, +385 91 3130 091

Fax +385 1 2351 999

vmatkovic@deloittece.com

http://www.deloitte.com/hr

Corporate Member since 2002

Number of employees 200

Industry Consulting

CONTACT PERSON

Zlatko Bazianec, Country Leader and Consulting Partner

M2M DISCOUNT PROGRAM CONTACT

Dražen Nimčević, Tax Partner

**Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.**

Ulica Pavla Radića 36

HR-10000 Zagreb

Phone +385 1 4818 127

Fax +385 1 4921 064

info@cpa.hr

http://www.cpa.hr

Small Business Member since 2017

Number of employees 2

Industry Consulting

CONTACT PERSON

Krešimir Bračić, Managing Partner

**DignetSoftware d.o.o.**

Cebini 28, HR-10010 Zagreb

Phone +385 1 8890 812

info@dignet.hr

http://www.dignet.hr

Small Business Member since 2018

Number of employees 17

Industry Information Technology

CONTACT PERSON

Milan Komorčec, Partner

**Croatia Osiguranje d.d.**

Jagićeva 33, HR-10000 Zagreb

Phone 0800 1884

Fax +385 1 6332 020

info@crosig.hr

http://www.crosig.hr

Corporate Member since 2016

Number of employees 2262

Industry Financial Services

CONTACT PERSON

Paola Poljak

Deputy Director Corporate Communications Sector

**Diplomacy&Commerce - Color Media Communications d.o.o.**

Štrosmajerova 3, RS-21131 Petrovaradin

Phone +381 6430 108

cmc@color.rs

http://www.communications.rs

Small Business Member since 2018

Number of employees 20

Industry Media / Publishing

CONTACT PERSON

Boban Spasojević, Executive Director



**Diverto d.o.o.**

Vukasovićeva 1  
HR-10000 Zagreb  
Phone +385 1 2452 002  
Fax +385 1 2452 009  
info@diverto.hr  
http://www.diverto.hr  
Small Business Member since 2013  
Number of employees 23  
Industry Information Technology  
CONTACT PERSON  
Bože Šarić, Director

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

Ulica grada Vukovara 269 G  
Green Gold Centar V2 / 8. kat  
HR-10000 Zagreb  
Phone +385 1 2350 999  
Fax +385 1 2305 870  
milicevic\_zeljko@lilly.com  
http://www.lilly.com  
Corporate Member since 2003  
Number of employees 20  
Industry Health Care  
CONTACT PERSON  
Željko Miličević, Country Manager

**DNV GL Adriatica d.o.o.**

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

**Energo-data d.o.o.**

V. Lisinskog 46  
HR-31540 Donji Miholjac  
Phone +385 98 955 0360  
Fax +385 31 201 201  
info@energo-data.com  
Small Business Member since 2016  
Number of employees 4  
Industry Consulting  
CONTACT PERSON  
Domagoj Vidaković, Executive Director

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

Kanalski put 1, HR-10000 Zagreb  
Phone +385 1 2481 300  
Fax +385 1 2481 303  
info@dok-ing.hr  
http://www.dok-ing.hr  
Corporate Member since 2008  
Number of employees 100  
Industry Manufacturing  
CONTACT PERSON  
Vjekoslav Majetić  
Owner and President of the Supervisory Board

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

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

**Draco d.o.o.**

Draškovićeva 4  
HR-21210 Solin  
Phone +385 21 240 825  
Fax +385 21 322 729  
info@dracopro.com  
http://www.dracopro.com  
Small Business Member since 2017  
Number of employees 31  
Industry Manufacturing  
CONTACT PERSON  
Igor Drašković, President of the Board

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

Horvatova 82  
HR-10010 Zagreb - Buzin  
Phone +385 1 6407 100  
Fax +385 1 6418 409  
b.cerinski@eos-matrix.hr  
http://hr.eos-solutions.com/  
Corporate Member since 2015  
Number of employees 290  
Industry Financial Services  
CONTACT PERSON  
Diana Franulić Šarić  
Corporate Communication and Marketing Manager

**Ecolab d.o.o.**

Zavrtnica 17, HR-10000 Zagreb  
Phone +385 1 6321 600  
Fax +385 1 6321 633  
robert.bosilj@ecolab.com  
http://www.hr.ecolab.eu  
Corporate Member since 2016  
Number of employees 30  
Industry Manufacturing  
CONTACT PERSON  
Robert Bosilj, Company Manager Croatia

**EPIConsulting**

Beethoven Gasse 1, A-8430 Leibnitz  
jpkallanian@epiconsulting.org  
http://www.epiconsulting.org  
Small Business Member since 2019  
Number of employees 0  
Industry Human Resources  
CONTACT PERSON  
Jean-Pierre Kallanian, Human Systems Expert, Process Facilitator, Youth Specialist, Speaker & Author



# CISCO *Connect* Croatia 2020

18.3.-20.3.2020, Valamar President hotel, Dubrovnik



You make **possible**

[cisco.hr](http://cisco.hr)



**CODUPO**  
CONSULTING & TRAINING

## **ETHICS & COMPLIANCE PROGRAMME**

### VALUES, CULTURE & LEADERSHIP

Set the tone from the top, develop programs that promote the organizational culture of happy and engaged employees and decrease business reputation risk.

**We are the partner who contributes  
to the realization of your goals.**

[WWW.CODUPO.HR](http://WWW.CODUPO.HR)

**SPECIAL OFFER FOR  
AMCHAM MEMBERS**



**HOW TO IMPLEMENT  
ETHICS AND COMPLIANCE  
PROGRAMME?**

[WWW.POSLOVNAETIKA.COM](http://WWW.POSLOVNAETIKA.COM)

**Equestris d.o.o.**

Radnička cesta 47, HR-10000 Zagreb  
 Phone +385 99 2805 817  
[sandro.baricevic@equestris.hr](mailto:sandro.baricevic@equestris.hr)  
<http://www.equestris.hr>  
 Small Business Member since 2017  
 Number of employees 2  
 Industry Consulting  
 CONTACT PERSON  
 Sandro Baričević, Director

**ETRANET group d.o.o.**

Borongajska 81a / 2. kat  
 HR-10000 Zagreb  
 Phone +385 1 6402 000  
 Fax +385 1 6402 001  
[etranet@etranet.hr](mailto:etranet@etranet.hr)  
<http://www.etranet.hr>  
 Small Business Member since 2009  
 Number of employees 43  
 Industry Information Technology  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ivan Runje, Key Account Manager

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

Radnička cesta 50, Green Gold  
 HR-10000 Zagreb  
 Phone +385 1 5800 800  
 Fax +385 1 5800 888  
[ey@hr.ey.com](mailto:ey@hr.ey.com)  
<http://www.ey.com/hr>  
 Patron Member since 1999  
 Number of employees 220  
 Industry Consulting  
 CONTACT PERSON  
 Berislav Horvat, Country Managing Partner  
 M2M DISCOUNT PROGRAM CONTACT  
 Silvija Prlić, Head of Brand, Marketing & Communications

**EuroNavigator d.o.o.**

Trg Petra Svačića 4  
 HR-10000 Zagreb  
 Phone +385 98 261 976  
[info@euronavigator.be](mailto:info@euronavigator.be)  
<http://www.euronavigator.be>  
 Small Business Member since 2019  
 Number of employees 5  
 Industry Consulting (government relations)  
 CONTACT PERSON  
 Daniel Mondekar, Managing Director  
 M2M DISCOUNT PROGRAM CONTACT  
 Milly Doolan, Managing Director

**Erste Card Club d.o.o.**

Ulica Frana Folnegovića 6  
 HR-10000 Zagreb  
 Phone +385 1 4929 000  
 Fax +385 1 4920 400  
[info@erstecardclub.hr](mailto:info@erstecardclub.hr)  
<http://www.erstecardclub.hr>  
 Patron Member since 1999  
 Number of employees 268  
 Industry Financial Services  
 CONTACT PERSON  
 Sara Zdravec, Public Relations

**European Institute of Compliance and Ethics**

Cesta na Brdo 79  
 SI-1000 Ljubljana  
 Phone +386 40 185 481  
[info@eisep.si](mailto:info@eisep.si)  
<http://eisep.si/en/>  
 Non - Profit Member since 2017  
 Number of employees 0  
 Industry Association  
 CONTACT PERSON  
 Jerica Jančar, Secretary General

**ESKA d.o.o.**

Selska cesta 217, HR-10000 Zagreb  
 Phone +385 1 5630 180  
 Fax +385 1 5630 199  
[pitaj@eska.hr](mailto:pitaj@eska.hr)  
<http://www.eska.hr>  
 Small Business Member since 2014  
 Number of employees 10  
 Industry Information Technology  
 CONTACT PERSON  
 Renata Pavletić Mužak, General Manager

**Europlakat d.o.o.**

Zagorska 2  
 HR-10000 Zagreb  
 Phone +385 1 3031 000  
 Fax +385 1 3031 001  
[v.vucinic@europlakat.hr](mailto:v.vucinic@europlakat.hr)  
<http://www.europlakat.hr/>  
 Small Business Member since 2015  
 Number of employees 31  
 Industry Advertising / PR  
 CONTACT PERSON  
 Vedrana Vučinić, CEO Assistant

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

Mihanovićeve 1  
 HR-10000 Zagreb  
 Phone +385 1 4566 666  
 Fax +385 1 4566 020  
[info@esplanade.hr](mailto:info@esplanade.hr)  
<http://www.esplanade.hr>  
 Corporate Member since 1999  
 Number of employees 177  
 Industry Hospitality Industry  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ivica Krizmanić, General Manager

**FORTINET B.V.**

Hardwareweg 4  
 NL-3821BM Amersfoort  
 Phone +31 33 4546 750  
 Fax +31 33 4546 666  
<http://www.fortinet.com>  
 Corporate Member since 2016  
 Number of employees 2  
 Industry Information Technology  
 CONTACT PERSON  
 Silvia Gaspari, Regional Marketing Manager



# SVAKA BOCA ČINI RAZLIKU.



Sve su nove boce Römerquellea u potpunosti izrađene od recikliranih plastičnih boca jer želimo budućim generacijama ostaviti svijet bez otpada.



RÖMERQUELLE®

**Fractal d.o.o.**

Kupreška 37, HR-21000 Split  
 Phone +385 21 600 771  
 Fax +385 21 599 894  
[fractal@fractal.hr](mailto:fractal@fractal.hr)  
<http://www.fractal.hr>  
 Small Business Member since 2018  
 Number of employees 12  
 Industry Energy  
 CONTACT PERSON  
 Ante Tojčić, Director

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

Savska opatovina 36  
 HR-10000 Zagreb  
 Phone +385 1 3040 150  
 Fax +385 1 3040 151  
[nada.radin@fmc-ag.com](mailto:nada.radin@fmc-ag.com)  
<http://www.fresenius.hr>  
 Corporate Member since 2012  
 Number of employees 16  
 Industry Health Care  
 CONTACT PERSON  
 Nada Radin, General Manager

**Gavrilović d.o.o.**

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

**General Electric Hrvatska d.o.o.**

Mala Švarča 197  
 HR-47000 Karlovac  
 Phone +385 47 665 217  
 Fax +385 47 434 098  
[ge.croatia@ge.com](mailto:ge.croatia@ge.com)  
<http://www.gepower.com>  
 Corporate Member since 2014  
 Number of employees 535  
 Industry Energy  
 CONTACT PERSON  
 Damir Vranić, Managing Director

**Generali osiguranje d.d.**

Ulica grada Vukovara 284  
 HR-10000 Zagreb  
 Phone +385 1 4600 400  
 Fax +385 1 4600 600  
[info.hr@generali.com](mailto:info.hr@generali.com)  
<http://www.generali.hr>  
 Corporate Member since 2019  
 Number of employees 648  
 Industry Financial Services  
 CONTACT PERSON  
 Ana Marija Vidović

**GlaxoSmithKline d.o.o.**

Damira Tomljanovića Gavrana 15  
 HR-10000 Zagreb  
 Phone +385 1 6051 999  
 Fax +385 1 6051 996  
<http://www.gsk.com>  
 Corporate Member since 2014  
 Number of employees 40  
 Industry Health Care  
 CONTACT PERSON  
 Slaven Šuker  
 External Affairs and Market Access Lead

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

Rudeška 87a  
 HR-10000 Zagreb  
 Phone +385 1 3670 800  
 Fax +385 1 3881 199  
[hr-info@hr.mcd.com](mailto:hr-info@hr.mcd.com)  
<http://www.mcdonalds.hr>  
 Corporate Member since 1999  
 Number of employees 1160  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Ivana Šapina  
 Marketing & PR Department Head

**Globalne nekretnine d.o.o.**

Petra Hektorovića 2  
 HR-10000 Zagreb  
 Phone +385 1 4612 121  
[info@c21.hr](mailto:info@c21.hr)  
<http://www.c21fransiza.hr>  
 Small Business Member since 2017  
 Number of employees 2  
 Industry Real Estate  
 CONTACT PERSON  
 Mario Debelec, Director

**Google Hrvatska d.o.o.**

Savska cesta 32  
 HR-10000 Zagreb  
 Phone +385 98 9842 856  
[josko@google.com](mailto:josko@google.com)  
 Corporate Member since 2017  
 Number of employees 8  
 Industry Information Technology  
 CONTACT PERSON  
 Joško Mrndže  
 Country Manager Adriatics

**Graml d.o.o.**

Savska Cesta 87  
 HR-10000 Zagreb  
 Phone +385 91 8848 948  
[info@graml.eu](mailto:info@graml.eu)  
<http://www.bigbellysolar.hr/>  
 Small Business Member since 2018  
 Number of employees 6  
 Industry Advertising / PR  
 CONTACT PERSON  
 Marija Graml, Director

**Grand Dalewest d.o.o.**

Ljubljanska avenija 4  
 HR-10090 Zagreb  
 Phone +385 1 3710 500  
 Fax +385 1 3496 447  
 goran.vinovrski@ford.hr  
 http://www.ford.hr  
 Corporate Member since 2014  
 Number of employees 35  
 Industry Automotive  
 CONTACT PERSON  
 Goran Vinovrški, Country Manager / Member of the Board

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

Ulica grada Vukovara 284  
 HR-10000 Zagreb  
 Phone +385 1 2720 640  
 Fax +385 1 2720 660  
 office@ibgroup.hr  
 http://www.grantthornton.hr  
 Small Business Member since 2016  
 Number of employees 14  
 Industry Consulting  
 CONTACT PERSON  
 Dalibor Briški, Director

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

Koranska 2  
 HR-10000 Zagreb  
 Phone +385 1 6173 700  
 Fax +385 1 6173 705  
 igor.cenic@hanzamedia.hr  
 http://www.jutarnji.hr  
 Corporate Member since 2015  
 Number of employees 400  
 Industry Media / Publishing  
 CONTACT PERSON  
 Igor Cenić, Executive director, Marketing, ads sales and subscriptions

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

Sv. Leopolda Mandića 14  
 HR-21204 Dugopolje  
 Phone +385 21 863 520  
 Fax +385 21 863 513  
 kladionica@hattrick.hr  
 http://www.hattrick.hr  
 Corporate Member since 2013  
 Number of employees 750  
 Industry Information Technology  
 CONTACT PERSON  
 Jerko Šarić, Director

**HERBALIFE d.o.o.**

Radnička cesta 39  
 HR-10000 Zagreb  
 Phone +385 1 3820 184  
 Fax +385 1 3820 885  
 http://www.herbalife.hr  
 Corporate Member since 2014  
 Number of employees 22  
 Industry Consumer Goods  
 CONTACT PERSON  
 Goran Nikolić, Country Director South East Europe

**Hexis d.o.o.**

Brajšina 14  
 HR-51000 Rijeka  
 Phone +385 91 1517 935  
 sinisa@hexis.hr  
 http://hexis.hr  
 Small Business Member since 2018  
 Number of employees 17  
 Industry Information Technology  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Siniša Valentić, CEO

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

Ulica grada Vukovara 269a / 13  
 HR-10000 Zagreb  
 Phone +385 1 4877 205  
 Fax +385 1 4877 205  
 officezagreb@horwathhtl.com  
 http://www.horwathhtl.hr  
 Small Business Member since 2015  
 Number of employees 15  
 Industry Consulting  
 CONTACT PERSON  
 Siniša Topalović, Business Development Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Miroslav Dragičević, Senior partner

**Hotel Dubrovnik d.d.**

Ljudevita Gaja 1  
 HR-10000 Zagreb  
 Phone +385 1 4863 555  
 Fax +385 1 4863 507  
 reservations@hotel-dubrovnik.hr  
 http://www.hotel-dubrovnik.hr  
 Corporate Member since 2010  
 Number of employees 110  
 Industry Hospitality Industry  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ivana Perković  
 Sales and Marketing Manager

**Hotel Le Premier d.o.o.**

Ulica Kralja Držislava 5  
 HR-10000 Zagreb  
 Phone +385 1 4400 880  
 info@lepremier.hr  
 http://www.lepremier.hr  
 Small Business Member since 2018  
 Number of employees 28  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Davor Adžaga  
 Sales and reservation representative

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

Radnička cesta 41  
 HR-10000 Zagreb  
 Phone +385 1 5790 475  
 josipa.klepica@hp.com  
 http://www.hp.com.hr  
 Corporate Member since 2015  
 Number of employees 27  
 Industry Information Technology  
 CONTACT PERSON  
 Josipa Okorare, Country Controller



**HP-Hrvatska pošta d.d.**

Jurišićeva 13, HR-10000 Zagreb

Phone +385 072 303 304

Fax +385 1 4981 397

[uprava@posta.hr](mailto:uprava@posta.hr)

<http://www.posta.hr>

Patron Member since 2010

Number of employees 10000

Industry Distribution / Logistics

CONTACT PERSON

Davor Jakovac, Head of Internal Communications

**Hrvatsko društvo za kvalitetu**

Berislavićeva 6

HR-10000 Zagreb

Phone +385 99 504 65 99

[info@hdkvaliteta.hr](mailto:info@hdkvaliteta.hr)

<http://www.hdkvaliteta.hr>

Non - Profit Member since 2016

Number of employees 1

Industry Association

CONTACT PERSON

Jadranka Pavlinić Tomlinson

Administrative Secretary

**Hrvatska banka za obnovu i razvitak**

Strossmayerov trg 9, HR-10000 Zagreb

Phone +385 1 4591 666

Fax +385 1 4591 721

[ured-uprave@hbor.hr](mailto:ured-uprave@hbor.hr)

<http://www.hbor.hr>

Patron Member since 2000

Number of employees 282

Industry Financial Services

CONTACT PERSON

Martina Jus

**Hrvatsko-američko društvo**

Petrova 119, HR-10000 Zagreb

Phone +385 1 2422 343

Fax +385 1 2422 347

[info@cas.hr](mailto:info@cas.hr)

<http://www.cas.hr>

Non - Profit Member since 1999

Number of employees 5

Industry Association

CONTACT PERSON

Biserka Lovrečić, Office manager

**Hrvatska poštanska banka d.d.**

Jurišićeva 4

HR-10000 Zagreb

Phone +385 1 4804 400

Fax +385 1 4810 773

[hpb@hpb.hr](mailto:hpb@hpb.hr)

<http://www.hpb.hr>

Corporate Member since 2016

Number of employees 1124

Industry Financial Services

CONTACT PERSON

Boris Bekavac

Executive Director of Large Companies and Public Sector Division

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

Mirka Bogovića 7

HR-47000 Karlovac

Phone +385 47 666 666

Fax +385 47 645 594

[hs-produkt@hs-produkt.hr](mailto:hs-produkt@hs-produkt.hr)

<http://www.hs-produkt.hr>

Patron Member since 2009

Number of employees 1400

Industry Manufacturing

CONTACT PERSON

Željko Pavlin, Managing Director

M2M DISCOUNT PROGRAM CONTACT

Krešimir Sentigar, Sales Manager

**Hrvatski Telekom d.d.**

Radnička cesta 21

HR-10000 Zagreb

Phone +385 1 4911 000

Fax +385 1 4911 011

[pr@t.ht.hr](mailto:pr@t.ht.hr)

<http://www.t.ht.hr>

Patron Member since 2013

Number of employees 4464

Industry Telecommunications

CONTACT PERSON

Siniša Đuranović, General Counsel

**HT produkcija d.o.o.**

Vrbani 4, HR-10000 Zagreb

Phone +385 1 4981 217

[info@htprodukcija.hr](mailto:info@htprodukcija.hr)

<http://www.evotv.hr>

Small Business Member since 2018

Number of employees 27

Industry Information Technology

CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT

Domagoj Frank, Director

**Hrvatsko društvo skladatelja**

Berislavićeva 9

HR-10000 Zagreb

Phone +385 1 6387 000

Fax +385 1 6387 001

[info@hds.hr](mailto:info@hds.hr)

<http://www.hds.hr>

Non - Profit Member since 2017

Number of employees

Industry Association

CONTACT PERSON

Davorin Penc, Legal adviser

**HUP-Zagreb d.d.**

Trg Krešimira Čosića 9

HR-10000 Zagreb

Phone +385 1 3658 333

Fax +385 1 3092 647

[tihana.bazdar.gasljevic@hup-zagreb.hr](mailto:tihana.bazdar.gasljevic@hup-zagreb.hr)

<http://www.hupzagreb.com>

Corporate Member since 2005

Number of employees 618

Industry Hospitality Industry

CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT

Tihana Baždar Gašljević, Head of Marketing Department

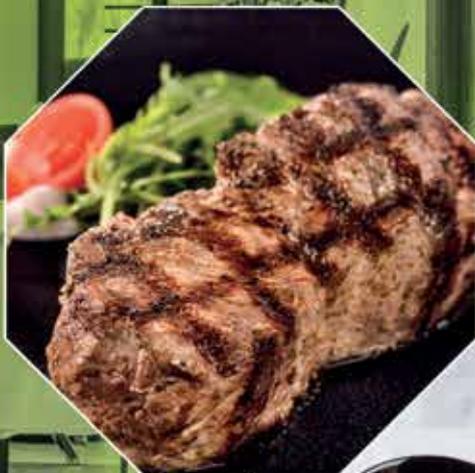




# AMERICAN STEAK & GRILL *House*

## RAZMAZITE SE VRHUNSKIM OKUSIMA U CENTRU ZAGREBA

T-bone, New York i Porterhouse steak samo su dio bogate ponude američkih okusa u centru Zagreba koji će oduševiti i najveće gurmane.



**HOTEL  
DUBROVNIK**  
ZAGREB

Ljudevita Gaja 1 • 10 000 Zagreb • Hrvatska  
Tel: +385 1 4863 501/ 503 • Fax: +385 1 4863 507  
[www.hotel-dubrovnik.hr](http://www.hotel-dubrovnik.hr) • email: [reservations@hotel-dubrovnik.hr](mailto:reservations@hotel-dubrovnik.hr)

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

Miramarska 23, Eurocenter  
HR-10000 Zagreb  
Phone +385 1 6308 100  
Fax +385 1 6111 119  
info@hr.ibm.com  
http://www.ibm.com/hr  
Patron Member since 1999  
Number of employees  
Industry Information Technology  
CONTACT PERSON  
Željka Tičić, Chief Operating Officer

**INsig2 d.o.o.**

Buzinska cesta 58  
HR-10010 Zagreb - Buzin  
Phone +385 1 6386 600  
Fax +385 1 6386 601  
info@insig2.com  
http://www.insig2.com  
Small Business Member since 2011  
Number of employees 35  
Industry Information Technology  
CONTACT PERSON  
Goran Oparnica, Director

**IN2 d.o.o.**

Josipa Marohnića 1/1 B1/9  
HR-10000 Zagreb  
Phone +385 1 6386 800  
Fax +385 1 6386 801  
in2@in2.eu  
http://www.in2.hr  
Corporate Member since 2014  
Number of employees 322  
Industry Information Technology  
CONTACT PERSON  
Katarina Šiber Makar, President of the Board

**Institut za istraživanje i edukaciju Zaposlena mama**

Fra Filipa Grabovca 4  
HR-10000 Zagreb  
Phone +385 1 2310 309  
Fax +385 1 2310 604  
info@mamforce.hr  
http://www.mamforce.hr  
Non - Profit Member since 2019  
Number of employees 3  
Industry Education  
CONTACT PERSON  
Dijana Kobas Dešković, President

**INFINUM d.o.o.**

Strojarska cesta 22  
HR-10000 Zagreb  
Phone +385 91 606 4062  
hello@infinum.com  
https://infinum.com  
Small Business Member since 2015  
Number of employees 235  
Industry Information Technology  
CONTACT PERSON  
Josip Biščan, Managing Partner

**Intea d.d.**

Avenija Većeslava Holjevca 27  
HR-10020 Zagreb  
Phone +385 1 3436 200  
Fax +385 1 7898 860  
info@intea.hr  
http://www.intea.hr  
Small Business Member since 2007  
Number of employees 19  
Industry Manufacturing  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Davor Rotter, Director

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

Bolnička cesta 34/A  
HR-10090 Zagreb  
Phone +385 1 5587 636  
Fax +385 1 5587 636  
info@info-novitas.hr  
http://www.info-novitas.hr  
Small Business Member since 2016  
Number of employees 14  
Industry Information Technology  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Miro Višić, General Manager

**Intra Lighting d.o.o.**

Moslavačka 28  
HR-43240 Čazma  
Phone +385 43 227 100  
Fax +385 43 227 111  
info@intra-lighting.com  
http://www.intra-lighting.com  
Corporate Member since 2018  
Number of employees 85  
Industry Manufacturing  
CONTACT PERSON  
Božidar Kadoić, Executive Director

**Infosistem d.d.**

Ivana Šibla 15  
HR-10020 Zagreb  
Phone +385 1 6500 111  
Fax +385 1 6637 961  
inorsic@infosistem.hr  
http://www.infosistem.hr  
Small Business Member since 2015  
Number of employees 58  
Industry Information Technology  
CONTACT PERSON  
Ivanka Noršić, Secretary

**iOLAP d.o.o.**

Prolaz Marije Krucifikse Kozulić 1  
HR-51000 Rijeka  
Phone +385 51 334 456  
info@iolap.com  
https://iolap.com/  
Corporate Member since 2018  
Number of employees 106  
Industry Information Technology  
CONTACT PERSON  
Mario Galjanić, Consultant / Technical Sales Manager





tradition.  
knowledge.  
responsibility.



**italuS UTRCO d.o.o.**

Avenija Dubrovnik 16, Avenue Centar, 3 kat  
HR-10020 Zagreb  
Phone +385 1 6397 040, +385 99 809 1919  
uttrco@italus.com  
http://www.italuS.com  
Small Business Member since 2019  
Number of employees 11  
Industry Financial Services  
CONTACT PERSON  
Deni Oreški, Executive director

**Kiara Maria d.o.o.**

Ulica Ive Serdara 9  
HR-10000 Zagreb  
Phone +385 92 1766 772  
balen.ana@gmail.com  
Small Business Member since 2018  
Number of employees 1  
Industry Advertising / PR  
CONTACT PERSON  
Ana Balen Novosel, CEO

KiaraMaria

**Jadranka hoteli d.o.o.**

Dražica 1, HR-51550 Mali Lošinj  
Phone +385 51 661 126  
djurdjica.simicic@jadranka.hr  
http://www.losinj-hotels.com  
Corporate Member since 2019  
Number of employees 400  
Industry Hospitality Industry  
CONTACT PERSON  
Lara Soldičić Vodarić, Product Development Manager  
M2M DISCOUNT PROGRAM CONTACT  
Booking Center

**Končar - Elektroindustrija d.d.**

Fallerovo šetalište 22  
HR-10000 Zagreb  
Phone +385 1 3655 555  
Fax +385 1 3667 602  
info@koncar.hr  
http://www.koncar.hr/en/  
Patron Member since 2018  
Number of employees 4000  
Industry Manufacturing  
CONTACT PERSON  
Ivan Tomšić, Deputy Member of the Managing Board

KONČAR

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

Oreškovićeve 6H  
HR-10010 Zagreb - Buzin  
Phone +385 1 6610 700  
Fax +385 1 6610 730  
kstaric1@its.jnj.com  
http://www.jnjgateway.com  
Patron Member since 2000  
Number of employees 114  
Industry Health Care  
CONTACT PERSON  
Damir Detić, Governmental Affairs Manager

Johnson &amp; Johnson S.E. d.o.o.

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

Ivana Lučića 2a / 17  
HR-10000 Zagreb  
Phone +385 1 5390 000  
Fax +385 1 5390 111  
marketing@kpmg.hr  
http://www.kpmg.hr  
Corporate Member since 2009  
Number of employees 157  
Industry Consulting  
CONTACT PERSON  
Goran Horvat, Senior Partner for Croatia and BiH  
M2M DISCOUNT PROGRAM CONTACT  
Paul Suchar, Partner

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

Slavonska avenija 6a / 3. kat  
HR-10000 Zagreb  
Phone +385 1 6055 631  
Fax +385 1 6040 328  
martina.majacic@jti.com  
http://www.jti.com  
Corporate Member since 2010  
Number of employees 27  
Industry Consumer Goods  
CONTACT PERSON  
Darija Dretar Janežić, Corporate Affairs and Communications Manager

**Kulić i Sperk Revizija d.o.o.**

Radnička cesta 52, toranj R2, VII.kat  
HR-10000 Zagreb  
Phone +385 1 6143 593  
Fax +385 1 6143 594  
janja.kulic@kulic-sperk.hr  
http://www.kulic-sperk.hr  
Small Business Member since 2018  
Number of employees 15  
Industry Consulting  
CONTACT PERSON  
Janja Kulić, Partner

K | KULIĆ &amp; SPERK

**Kelteks d.o.o.**

Dr. Slavka Rozgaja 3  
HR-47000 Karlovac  
Phone +385 47 693 300  
Fax +385 47 434 203  
info@solidian-kelteks.com  
http://www.solidian-kelteks.com  
Corporate Member since 2019  
Number of employees 248  
Industry Manufacturing  
CONTACT PERSON  
Katarina Poturica Gerić, Assistant to the board of management

**LMG Autokuća d.o.o.**

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



**LPT d.o.o.**

Hrupine 4  
 HR-40323 Prelog  
 Phone +385 40 650 500  
 Fax +385 40 645 022  
 info.lpt@legget.com  
 http://www.lpt.hr  
 Corporate Member since 2015  
 Number of employees 520  
 Industry Manufacturing  
 CONTACT PERSON  
 Kristijan Babić  
 Division Financial Controller

**Manpower d.o.o.**

Avenija Dubrovnik 16  
 HR-10020 Zagreb  
 Phone +385 1 5565 700  
 Fax +385 1 5565 701  
 info@manpower.hr  
 http://www.manpower.hr  
 Corporate Member since 2013  
 Number of employees 925  
 Industry Human Resources  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ela Palić  
 Recruitment and Business Development Consultant

**LQ d.o.o.**

Petrova 80  
 HR-10000 Zagreb  
 Phone +385 91 3311 033  
 kontakt@lq.hr  
 http://www.lq.hr  
 Small Business Member since 2019  
 Number of employees 5  
 Industry Education  
 CONTACT PERSON  
 Sandra Hunjek  
 Office Manager

**Marohnić, Tomek & Gjoić d.o.o.**

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



„Kao lideru, ovo je  
**najbolji trening  
 program u mojoj  
 karijeri.**“

**TIHOMIR PREMUŽAK**

Predsjednik Uprave  
 Vetropack Straža d.d.



MASTER LEADER  
 AKADEMIJA

Početak programa  
**26.03.2020.**

Više o programu  
 saznajte na LQ.HR



**MasterCard Europe - Podružnica Zagreb**

Radnička 80/12  
HR-10000 Zagreb  
Phone +385 1 5623 186  
sanja.zigic@mastercard.com  
<http://www.mastercard.hr>  
Corporate Member since 2014  
Number of employees 7  
Industry Financial Services  
CONTACT PERSON  
Sanja Žigić, Croatia Country Manager

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

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

**McKinsey & Company, Inc. Croatia**

Ulica grada Vukovara 269a  
HR-10000 Zagreb  
Phone +385 1 4891 400  
Fax +385 1 4891 490  
<http://www.mckinsey.hr>  
Patron Member since 2004  
Number of employees 25  
Industry Consulting  
CONTACT PERSON  
Tomislav Brezinščak, Partner

**Metroholding d.d.**

Vončinina 2, 4.kat  
HR-10000 Zagreb  
Phone +385 1 4602 327  
Fax +385 1 4602 197  
ivan.culo@metroholding.hr  
<http://www.metroholding.hr>  
Small Business Member since 2015  
Number of employees 6  
Industry Financial Services  
CONTACT PERSON  
Ivan Čulo, President of the Supervisory Board

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

Dr. Franje Tuđmana 3  
HR-10431 Sveta Nedelja  
Phone +385 1 3374 006  
Fax +385 1 3374 006  
uprava@medical-intertrade.hr  
<http://www.medical-intertrade.hr>  
Patron Member since 2013  
Number of employees 408  
Industry Health Care  
CONTACT PERSON  
Diana Percač, Sales Manager

**Metroteka d.o.o.**

Ulica Kreše Golika 3  
HR-10000 Zagreb  
Phone +385 1 5619 630  
Fax +385 1 6520 288  
sinisa.prugovecki@metroteka.com  
<http://www.metroteka.com>  
Small Business Member since 2015  
Number of employees 10  
Industry Consulting  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Siniša Prugovečki, General Manager

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

Folnegovićeve 1c  
HR-10000 Zagreb  
Phone +385 1 4881 120  
Fax +385 1 4844 060  
zvonka.vukelic@medtronic.com  
<http://www.medtronic.com>  
Patron Member since 2001  
Number of employees 60  
Industry Health Care  
CONTACT PERSON  
Zvonka Vukelić  
Office Coordinator and Country Director's Assistant

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

Horvatova 82 / 6. kat  
HR-10010 Zagreb  
Phone +385 1 4802 500  
Fax +385 1 6606 766  
<https://www.microsoft.com/hr-hr/>  
Patron Member since 1999  
Number of employees 55  
Industry Information Technology  
CONTACT PERSON  
Tatjana Skoko, Country Manager

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

Ivana Lučića 2a  
HR-10000 Zagreb  
Phone +385 1 6611 333  
Fax +385 1 6611 350  
melita.suljanovic@merck.com  
<http://www.merck.com>  
Patron Member since 1999  
Number of employees 50  
Industry Health Care  
CONTACT PERSON  
Jelka Drašković, Director, Public Policy and Patient Engagement

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

Koranska 2  
HR-10000 Zagreb  
Phone +385 1 2350 599  
mihaela.kostelac@mylan.com  
<http://www.mylan.hr>  
Corporate Member since 2016  
Number of employees 70  
Industry Health Care  
CONTACT PERSON  
Mihaela Kostelac  
Marketing Assistant





## INTERVIEW

team and to be exposed to diverse knowledge. From being a large, sluggish organization, we have finally become one that is fast-paced, efficient, and which meets market trends in real time.

*You stand out as an employer that finances and co-finances the higher education of your employees, something we might describe as a win-win situation. What are the results for both sides?*

When an employer provides support through co-financing an employee who intends to raise their level of competence through higher education, the employer also connects better with their employees. The result is satisfied employees - one of the main goals of every employer.

*You are the main sponsor of the AmCham Talents program, which follows market trends year after year. That being said, what would you emphasize as being the most useful for young participants, what makes AmCham Talents special?*

Our employees who participate in the AmCham Talents program come back to us each year with feedback on how helpful it was for them to meet young professionals from other systems and industries and hear things that enable them to see a very broad picture of the business, especially outside their field of work. Most useful for young program participants is certainly networking, the broadening of perspectives, and a better understanding of overall business context.

*Technologies and the global marketplace are just some of the challenges, and also topics, covered by the AmCham Talents program. How to present these trends to young people and teach them about foreign business opportunities, and still have them want to stay here?*

The AmCham Talents program offers young professionals what they need to compete in foreign markets. Learning through hands-on experience and cooperation with different teams, sharing best practices with colleagues from another industry, leaving their usual working environment, encouraging thinking out-of-the-box, and finding comprehensive solutions are certainly what young people need to be competitive and in-demand in all markets. Although the AmCham Talents program offers exactly that to young people, I believe that work environments, methods and principles, which are changing very intensively in the Croatian market, provide young people with many opportunities for learning and development. It turns out that this keeps them in Croatia, though. The RBA offers its employees the opportunity to work in an international environment through the Raiffeisen Group, but it is the stimulating environment that makes employees return to the RBA very often, applying what they have learned and sharing their knowledge and experience with their colleagues.

*What kind of companies can meet their expectations?*

Companies that offer their employees a stimulating work environment, equal opportunities for advancement, that recognize and reward talent, enable and provide added value for their employees, are certainly the entities that will easily retain their employees and even gain ambassadors among their ranks. Investing in human capital is a pay-off investment that ultimately differentiates competition in the market.

### Michael Müller

President of the Management Board,  
Raiffeisenbank Austria d.d. Zagreb

*Higher education is no longer an exception, and yet the market seems to be saturated with certain professions. Is there a synonym today for talent and choosing the right direction of study?*

Knowledge, skills, and education itself today differ very much from what they looked like ten years ago. Unfortunately, in Croatia today, we cannot talk about saturation of the market with certain professions, because due to large negative trends in demographics, we have a deficit of numerous professions, starting with crafts all the way to experts in information technology. In my opinion, there is no common denominator for talents and studies, but what certainly matters for young professionals is the ability to quickly adapt to the current situation. Stepping out of one's comfort zone, wanting to "step up", using an agile and adaptive type of work, and quickly acquiring knowledge are what make the difference between an average worker and a talented one. In my opinion, academic education is no longer as important as it used to be. For example, today we see that economists complete vocational training that enables them to pursue professions or work that are not related to their formal education. Any added value, additional knowledge or skills open up immense opportunities for individuals and make them much richer and more competitive on the job market, which I consider to be far more important than formal education itself.

*Today, the emphasis is on interdisciplinarity, and increasingly on interdisciplinary individuals as compared to teams. What is the way to reach integral knowledge and does this put pressure on young people?*

Adapting to a particular manner of working is certainly a challenge. In RBA, we launched a pilot project a year and a half ago where we physically separated teams and individuals into special locations so that we could slowly adopt an agile approach and adaptive ways of work across the organization. Honestly, we thought this project would take longer than it actually did. Namely, teams and individuals have adapted so quickly to the new way of working that already in the first year of the project we started to introduce changes throughout the organization, and today we are a bank that works according to an agile methodology and in an adaptive way. Therefore, I would say that there was no pressure. People respond positively to opportunities to work in an interdisciplinary

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

Spinčićeva 2D, HR-21000 Split  
 Phone +385 21 571 203  
 Fax +385 21 571 207  
[info@navis-yacht-charter.com](mailto:info@navis-yacht-charter.com)  
<https://navisyachtcharter.com/>  
 Small Business Member since 2013  
 Number of employees 6  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Ivy Tomić  
 Secretary

**NOVA TV d.d.**

Remetinečka cesta 139  
 HR-10000 Zagreb  
 Phone +385 1 6008 300  
 Fax +385 1 6008 333  
[novatv@novatv.hr](mailto:novatv@novatv.hr)  
<http://www.novatv.hr>  
 Patron Member since 2008  
 Number of employees 375  
 Industry Media / Publishing  
 CONTACT PERSON  
 Ivana Galić Baksa  
 Marketing, PR and Corporate Communication director

**NEPHOS d.o.o.**

Bauerova 25  
 HR-10000 Zagreb  
 Phone +385 99 2992 900  
[info@nephos.eu](mailto:info@nephos.eu)  
<http://www.nephos.eu>  
 Small Business Member since 2019  
 Number of employees 5  
 Industry Information Technology  
 CONTACT PERSON  
 Tomislav Tipurić  
 Chief Technology Officer

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

Radnička cesta 37b  
 HR-10000 Zagreb  
 Phone +385 1 6274 231  
 Fax +385 1 6274 255  
<http://www.novartis.com>  
 Patron Member since 2012  
 Number of employees 56  
 Industry Health Care  
 CONTACT PERSON  
 Danko Schönwald, CPO Head Croatia

**Nexe grupa d.d.**

Vinogradska 6  
 HR-31500 Našice  
 Phone +385 31 616 250  
 Fax +385 31 616 474  
[uprava@nexe.hr](mailto:uprava@nexe.hr)  
<http://www.nexe.hr>  
 Patron Member since 2017  
 Number of employees 1700  
 Industry Manufacturing  
 CONTACT PERSON  
 Ivan Ergović  
 President of the Board

**Novo Nordisk Hrvatska d.o.o.**

Ulica Damira Tomljanovića-Gavrana 17  
 HR-10000 Zagreb  
 Phone +385 1 6651 900  
 Fax +385 1 6651 909  
<http://www.novonordisk.hr>  
 Corporate Member since 2019  
 Number of employees 39  
 Industry Health Care  
 CONTACT PERSON  
 Sandra Bršec Rolih  
 Market Access Manager

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

Radnička cesta 80/V kat  
 HR-10000 Zagreb  
 Phone +385 1 6659 100  
 Fax +385 1 6659 120  
[mirna.gagic@nike.com](mailto:mirna.gagic@nike.com)  
<http://www.nike.com>  
 Corporate Member since 2008  
 Number of employees 14  
 Industry Consumer Goods  
 CONTACT PERSON  
 Zoran Strsoglavac, Brand Protection Manager

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

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

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

Radnička cesta 39  
 HR-10000 Zagreb  
[mandabaka@neu.com.hr](mailto:mandabaka@neu.com.hr)  
<http://www.nchcapital.com/>  
 Corporate Member since 2012  
 Number of employees 2  
 Industry Investment  
 CONTACT PERSON  
 Mate Andabaka  
 Vice President Investments

**Odvjetnica Sanja Artuković**

Trg Republike Hrvatske 1  
 HR-10000 Zagreb  
 Phone +385 1 4819 490  
 Fax +385 75 802 012  
[sartukovic@odvjetnik-artukovic.hr](mailto:sartukovic@odvjetnik-artukovic.hr)  
 Small Business Member since 2018  
 Number of employees 5  
 Industry Legal Services  
 CONTACT PERSON  
 Sanja Artuković, Attorney at Law



## LPT Prelog

Trgovačko društvo L&P tehnologije d.o.o., ili skraćeno LPT, osnovano je 2000. godine kao tvrtka kćer multinacionalne američke korporacije Leggett & Platt, čije se sjedište nalazi u gradu Carthageu u saveznoj državi Missouri u Sjedinjenim Američkim Državama. Tvrtka LPT dio je europske divizije Leggett & Platt Components Europe. Posluje u Prelogu, na adresi Hrupine 4, na koju je proizvodnja preseljena 2008. godine.

Tvrtka je podijeljena u dva osnovna segmenta poslovanja: proizvodnju žice i žičanih jezgri za madrace te proizvodnju strojeva, opreme i dijelova za strojeve za proizvodnju žičanih jezgri, istraživanje i razvoj. U programu žičanih jezgri LPT danas ima status najvećeg hrvatskog, ali i regionalnog proizvođača različitih tipova žičanih jezgri za madrace i namještaj. Društvo danas zapošljava ukupno 460 djelatnika, od čega je 370 u proizvodnji žičanih jezgri, a 90 u strojogradnji.

Značajno proširenje kapaciteta, kao i ulaganje u najmodernije tehnologije, opremu, strojeve i kadrove, rezultiralo je poboljšanjem poslovnih procesa, dodatnim konsolidiranjem proizvodnje te smanjenjem troškova poslovanja, a samim time i povećanjem konkurentnosti na postojećim tržištima, kao i osvajanje novih tržišta. Tvrtka je u 2016. godini ostvarila ukupni prihod od preko 370 milijuna kuna. Time je nastavljen kontinuirani rast izvozom u većinu europskih zemalja. I u 2017. godini nastavlja se rast prihoda na postojećim tržištima te je ostvaren ukupni prihod od preko 450 milijuna kuna. Ostvaruje se snažnije osvajanje tržišta Srednje i Istočne Europe, uz istovremeno kontinuirano ulaganje u postojeću opremu, tehnologiju i kadrove. 2018. godine tvrtka je ostvarila 490 milijuna kuna, dok u 2019. godini očekujemo ukupni prihod od preko pola milijarde kuna. Tvrtka 95% svoje proizvodnje izvozi. 2019. godine društvo je završilo sa izgradnjom nove tvornice za proizvodnju žice i dogradnju postojeće tvornice za proizvodnju žičanih jezgri, čime su se proizvodni prostori povećali za dodatnih 15.500m<sup>2</sup>, odnosno ukupni prostori povećavaju se na 38.000 m<sup>2</sup>. Investicija je na razini od 150 milijuna kuna.



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

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

**Odvjetničko društvo Markušić i Sulić j.t.d.**

Tituša Brezovačkoga 2  
 HR-10000 Zagreb  
 Phone +385 1 4851 028  
 Fax +385 1 4851 105  
 don@markusic-solicitor.hr  
 Small Business Member since 2019  
 Number of employees 5  
 Industry Legal Services  
 CONTACT PERSON  
 Don Markušić, Barrister & Solicitor

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

Ivana Lučića 2a/18  
 HR-10000 Zagreb  
 Phone +385 1 5391 600  
 Fax +385 1 5391 601  
 info@dtb.hr  
 http://www.dtb.hr  
 Small Business Member since 2011  
 Number of employees 33  
 Industry Legal Services  
 CONTACT PERSON  
 Ema Menđušić Škugor, Senior Associate

DTB

DIVJAK TOPIĆ BAHTIJAREVIĆ Law Firm

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

Trg žrtava fašizma 6/III  
 HR-10000 Zagreb  
 Phone +385 1 3707 030  
 Fax +385 1 3772 448  
 info@mspartner.hr  
 http://mspartner.hr  
 Small Business Member since 2015  
 Number of employees 15  
 Industry Legal Services  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Andrej Šooš Maceljki, Director

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

Palmotićeva 60/II, HR-10000 Zagreb  
 Phone +385 1 4818 001, +385 98 212 800  
 Fax +385 1 4818 003  
 info@dragicevic-law.hr  
 http://www.dragicevic-law.hr  
 Small Business Member since 2018  
 Number of employees 7  
 Industry Legal Services  
 CONTACT PERSON  
 Mladen Dragičević, Managing Partner

**Odvjetničko društvo Vedriš & Partneri**

Ozajlska 136, HR-10000 Zagreb  
 Phone +385 1 3636 335  
 Fax +385 1 3631 658  
 info@vedris-partners.hr  
 http://www.vedris-partners.hr  
 Small Business Member since 2004  
 Number of employees 14  
 Industry Legal Services  
 CONTACT PERSON  
 Vlatka Vedriš, Attorney at law

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

Ilica 1/A  
 HR-10000 Zagreb  
 Phone +385 1 4811 959  
 Fax +385 1 4811 962  
 info@kallay-partneri.hr  
 http://www.kallay-partneri.hr  
 Small Business Member since 2014  
 Number of employees 25  
 Industry Legal Services  
 CONTACT PERSON  
 Ivan Matić, Attorney at Law

**Odvjetničko društvo Župan, Babić & Antunović d.o.o.**

Radnička cesta 47/III  
 HR-10000 Zagreb  
 Phone +385 1 8897 684  
 Fax +385 1 8879 684  
 info@zba.hr  
 http://www.zba.hr  
 Small Business Member since 2018  
 Number of employees 8  
 Industry Legal Services  
 CONTACT PERSON  
 Ivan Župan, Managing Partner

**Odvjetničko društvo Kožul i Petrinović d.o.o.**

Bužanova 4  
 HR-10000 Zagreb  
 Phone +385 1 2383 700  
 Fax +385 1 2383 701  
 info@law-firm.hr  
 http://www.kozul-petrinovic.hr  
 Small Business Member since 2018  
 Number of employees 13  
 Industry Legal Services  
 CONTACT PERSON  
 Marija Radelja, Attorney at Law

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

Radnička cesta 37 B (Business Center Millenium 2000)  
 HR-10000 Zagreb  
 Phone +385 1 6184 357  
 Fax +385 1 6184 367  
 info@zupic.hr  
 http://www.zupicipartneri.hr  
 Small Business Member since 2013  
 Number of employees 35  
 Industry Legal Services  
 CONTACT PERSON  
 Mirna Pavletić Župić, Partner, Attorney at Law



# MSD



## MSD

INVENTING FOR LIFE

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

Ivana Lužiča 2a, 10000 Zagreb, Hrvatska

tel.: +385 1 66 11 333; fax: +385 1 66 11 350

Izrađeno u Hrvatskoj, prosinac, 2019. Sva prava pridržana.

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

Iza lože 9,  
HR-21000 Split  
Phone +385 21 347 607  
Fax +385 21 770 627  
info@offlinesolutions.eu  
http://www.offlinesolutions.eu/  
Small Business Member since 2014  
Number of employees 4  
Industry Consulting (risk management)  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Justin Bishop, Managing Director

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

Radnička cesta 80, HR-10000 Zagreb  
Phone +385 1 2351 900  
Fax +385 1 2351 999  
info@ovplegal.hr  
Small Business Member since 2018  
Number of employees 7  
Industry Legal Services  
CONTACT PERSON  
Jadranka Orešković, Director

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

Utinjska 40  
HR-10020 Zagreb  
Phone +385 1 6595 777  
Fax +385 1 6595 700  
oktal-pharma@oktal-pharma.hr  
http://www.oktal-pharma.hr  
Corporate Member since 2017  
Number of employees 393  
Industry Health Care  
CONTACT PERSON  
Ivan Klobučar, President of the Management Board

**Osijek-Koteks d.d.**

Šamačka 11, HR-31000 Osijek  
Phone +385 31 227 700  
Fax +385 31 227 777  
info@osijek-koteks.hr  
http://www.osijek-koteks.hr  
Corporate Member since 2018  
Number of employees 394  
Industry Manufacturing  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Marko Tadić, Board Member

**Olympus Czech Group, s.r.o.**

Avenija Većeslava Holjevca 40  
HR-10010 Zagreb  
Phone +385 1 4899 000  
Fax +385 1 4899 088  
drazen.arbanas@olympus-europa.com  
http://www.olympus.hr  
Corporate Member since 2016  
Number of employees 20  
Industry Health Care  
CONTACT PERSON  
Ivana Madunić, Chief financial officer

**OTP banka d.d.**

Ulica Domovinskog rata 61, HR-21000 Split  
Phone +385 72 201 602, 072 604 000  
Fax +385 72 201 950, 023 234 700  
info@otpbanka.hr  
http://www.otpbanka.hr  
Corporate Member since 2012  
Number of employees 2300  
Industry Financial Services  
CONTACT PERSON  
Marina Grgurev, Secretary

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

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

**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  
http://www.oracle.hr  
Patron Member since 2000  
Number of employees 50  
Industry Information Technology  
CONTACT PERSON  
Anita Domaćinović, Office manager

**Petrić & Kajić  
odvjetničko društvo d.o.o.**

Trnjanska cesta 37  
HR-10000 Zagreb  
Phone +385 1 4843 023  
Fax +385 1 4843 439  
info@petric-kajic.hr  
http://www.petric-kajic.hr  
Small Business Member since 2019  
Number of employees 5  
Industry Legal Services  
CONTACT PERSON  
Petar Petrić

**Orbico d.o.o.**

Koturaška 69, HR-10000 Zagreb  
Phone +385 1 3444 800  
Fax +385 1 6170 559  
info@orbico.com  
http://www.orbico.com  
Patron Member since 2011  
Number of employees 900  
Industry Consumer Goods  
CONTACT PERSON  
Mirela Lovretić, Head of Administration of the President



# IT'S TIME TO ACT



**Every 5 minutes someone with diabetes has a heart attack<sup>1,2\*</sup>**

The best time to prevent type 2 diabetes is now. Talk to your doctor about the steps you and your family can take today.

1. Statistics About Diabetes. American Diabetes Association website. <http://www.diabetes.org/diabetes-basics/statistics>. Updated March 22, 2018. Accessed April 20, 2018. 2. International Diabetes Federation. Diabetes and cardiovascular disease. <https://www.idf.org/our-activities/care-prevention/cardiovascular-disease/cvd-report/10-diabetes-and-cardiovascular-disease-report.html>. Accessed April 20, 2018.

\* Calculated based on US prevalence data from the American Diabetes Association and event rates published by the International Diabetes Federation.

**Petrol d.o.o.**

Oreškovićeve 6/h  
HR-10010 Zagreb  
Phone +385 1 6680 001  
Fax +385 1 6680 030  
<http://www.petrol.hr>  
Corporate Member since 2017  
Number of employees 800  
Industry Energy  
CONTACT PERSON  
Sanja Tončić


**Plan 2B interijeri d.o.o.**

Savska opatovina 36  
HR-10090 Zagreb  
Phone +385 1 2079 194  
[info@plan2b.hr](mailto:info@plan2b.hr)  
<http://www.plan2b.hr>  
Small Business Member since 2019  
Number of employees 7  
Industry Consumer Goods  
CONTACT PERSON  
Branimir Valičević  
Workplace Consultant

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

Plaza Centar, Slavonska avenija 6  
HR-10000 Zagreb  
Phone +385 1 3908 777  
Fax +385 1 3908 770  
<http://www.pfizer.com>  
Patron Member since 1999  
Number of employees 41  
Industry Health Care  
CONTACT PERSON  
Sanja Bratić  
Sales Force IM Manager Adriatic

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

Prilaz baruna Filipovića 25  
HR-10000 Zagreb  
Phone +385 1 3720 000  
Fax +385 1 3720 111  
[info@pliva.com](mailto:info@pliva.com)  
<http://www.pliva.com>  
Patron Member since 2000  
Number of employees 2200  
Industry Health Care  
CONTACT PERSON  
Tamara Sušanj Šulentić  
Communications Director

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

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

**Podravka d.d.**

Ante Starčevića 32  
HR-48000 Koprivnica  
Phone +385 48 651 235  
Fax +385 48 622 008  
[podravka@podravka.hr](mailto:podravka@podravka.hr)  
<http://www.podravka.com>  
Patron Member since 2003  
Number of employees 4200  
Industry Consumer Goods

**PHILIPS d.o.o.**

Horvatova 82  
HR-10010 Zagreb  
[branka.kovacevic@philips.com](mailto:branka.kovacevic@philips.com)  
<http://www.philips.hr>  
Corporate Member since 2012  
Number of employees 28  
Industry Consumer Goods  
CONTACT PERSON  
Branka Kovačević  
Office Assistant


**Poliklinika Bagatin**

Kneza Višeslava 14  
HR-10000 Zagreb  
Phone +385 1 4610 225  
Fax +385 1 4610 225  
[info@bagatin.hr](mailto:info@bagatin.hr)  
<http://www.poliklinikabagatin.hr>  
Patron Member since 2016  
Number of employees 115  
Industry Health Care  
CONTACT PERSON  
Ognjen Bagatin, CEO


**Piper d.o.o.**

Alaginci bb  
HR-34000 Požega  
Phone +385 34 275 705  
Fax +385 34 275 706  
[piper@piper.hr](mailto:piper@piper.hr)  
<http://www.piper.hr>  
Small Business Member since 2000  
Number of employees 45  
Industry Demining  
CONTACT PERSON  
Željko Romić  
Director

**Poliklinika Terme**

1. Prilaz Ive Lole Ribara 8  
HR-51266 Selce  
Phone +385 51 764 055  
Fax +385 51 768 310  
<http://www.terme-selce.hr>  
Small Business Member since 2016  
Number of employees 30  
Industry Health Care  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Iva Brozičević Dragičević  
Assistant General Manager and Sports psychologist



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

Miroslava Miholića 2  
HR-10000 Zagreb  
Phone +385 1 6269 111  
Fax +385 1 6226 085  
info@porshecroatia.hr  
http://www.porshecroatia.hr  
Corporate Member since 2004  
Number of employees 120  
Industry Automotive  
CONTACT PERSON  
Anja Vujević, New media PM

**Presscut d.o.o.**

Domagojeva 2  
HR-10000 Zagreb  
Phone +385 1 4550 385  
Fax +385 1 4612 623  
helpdesk@presscut.hr  
http://www.presscut.hr  
Small Business Member since 2014  
Number of employees 35  
Industry Media / Publishing  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Nika Čegec, International Project Manager

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

Krste Pavletića 1  
HR-10000 Zagreb  
Phone +385 1 4617 945  
Fax +385 1 4617 946  
poslovna@inteligencija.com  
http://www.inteligencija.com  
Corporate Member since 2015  
Number of employees 110  
Industry Information Technology  
CONTACT PERSON  
Anita Cvetić Oreščanin, Board Member  
M2M DISCOUNT PROGRAM CONTACT  
Dražen Oreščanin, President of the Board

**PricewaterhouseCoopers d.o.o. (PwC Croatia)**

Heinzelova 70  
HR-10000 Zagreb  
Phone +385 1 6328 888  
Fax +385 1 6111 556  
marketing.hr@pwc.com  
http://www.pwc.hr  
Patron Member since 1999  
Number of employees 220  
Industry Consulting  
CONTACT PERSON  
Jasna Kržanić, Marketing & Communications  
M2M DISCOUNT PROGRAM CONTACT  
Branka Modrušan, PwC's Academy Manager



# BAGATIN

## CLINIC

ZAGREB • SPLIT • CROATIA

LASER  
CENTER



COSMETIC  
SURGERY



FACIAL  
TREATMENTS



DIGITAL  
DERMATOSCOPY



BODY  
SHAPING  
CENTER

ANTI AGE  
TREATMENTS



## Your beauty destination

Contact Us: +385 1 4610 225 • www.bagatinclinic.com

BAGATIN CLINIC  
info@bagatin.hr  
CROATIA

GREEN GOLD TOWER  
Grada Vukovara 269a  
10 000 Zagreb

DONJI GRAD  
Frana Folnegovića 1c/1  
10 000 Zagreb

DIOKLECIJAN HOTEL & RESIDENCE  
Kranjčevićeva 45/1  
21 000 Split

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

Budmanijeva 1  
HR-10000 Zagreb  
Phone +385 1 6184 590  
Fax +385 1 6184 575  
info@printecgroup.com  
http://www.printec.hr  
Corporate Member since 2013  
Number of employees 62  
Industry Information Technology  
CONTACT PERSON  
Goran Martić, Director

**Rhea d.o.o. - UPS Authorised Service Contractor**

Buzinski prilaz 36a  
HR-10010 Zagreb - Buzin  
Phone +385 1 4444 777  
Fax +385 1 6607 510  
info@rhea.hr  
http://www.rhea.hr  
Small Business Member since 1999  
Number of employees 80  
Industry Distribution / Logistics  
CONTACT PERSON  
Nina Capan, Office and Quality Manager

**Pro Integris d.o.o.**

Lovački put 7  
HR-21000 Split  
Phone +385 21 687 211  
Fax +385 21 484 629  
info@prointegris.hr  
https://www.prointegris.hr  
Small Business Member since 2019  
Number of employees 42  
Industry Engineering  
CONTACT PERSON  
Ivan Višić, Director

**RIT Croatia**

Don Frana Bulića 6, HR-20000 Dubrovnik  
Phone +385 20 433 000  
Fax +385 20 433 001  
admissions@croatia.rit.edu  
http://www.croatia.rit.edu  
Small Business Member since 1999  
Number of employees 94  
Industry Education  
CONTACT PERSON  
Don Hudspeth, President & Dean  
M2M DISCOUNT PROGRAM CONTACT  
Admissions Office

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

Vukovarska 229c  
HR-31000 Osijek  
Phone + 385 31 659 229  
Fax +385 31 659 229  
robert.bionika@gmail.com  
http://www.puckenterprises.com  
Small Business Member since 2016  
Number of employees 4  
Industry Agriculture  
CONTACT PERSON  
Robert Spajić, Technical manager

**Roche d.o.o.**

Ulica grada Vukovara 269a  
HR-10000 Zagreb  
Phone +385 1 4722 333  
Fax +385 1 4722 300  
croatia.info@roche.com  
http://www.roche.com  
Patron Member since 2011  
Number of employees 85  
Industry Health Care  
CONTACT PERSON  
Ivona Pekas, Personal Assistant to General Manager

**Raiffeisenbank Austria d.d.**

Magazinska 69  
HR-10000 Zagreb  
Phone +385 1 4566 466  
Fax +385 1 4811 624  
international.desk@rba.hr  
http://www.rba.hr  
Corporate Member since 1999  
Number of employees 1907  
Industry Financial Services  
CONTACT PERSON  
Iva Bakija

**Roraima 5 d.o.o. – FORUM Zagreb**

Radnička cesta 50, HR-10000 Zagreb  
Phone +385 1 2867 777  
Fax +385 1 2867 770  
rezervacije@forumzagreb.net  
http://www.forumzagreb.net  
Small Business Member since 2012  
Number of employees 10  
Industry Hospitality Industry  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Māra Vītols - Hrgetić, Director

**RED BULL ADRIA d.o.o.**

Radnička cesta 41/VI, HR-10000 Zagreb  
Phone +385 1 6274 300  
Fax +385 1 6274 301  
info.hr@redbull.com  
https://www.redbull.com  
Corporate Member since 2019  
Number of employees 29  
Industry Consumer Goods  
CONTACT PERSON  
Tatjana Prpić, Finance Manager/Member of the Board

**SANDOZ d.o.o.**

Maksimirska 120, HR-10000 Zagreb  
Phone +385 1 2353 111  
Fax +385 1 2337 785  
upit@sandoz.com  
http://www.sandoz.hr  
Corporate Member since 2014  
Number of employees 97  
Industry Health Care  
CONTACT PERSON  
Igor Haralović, Managing Director





PREMIUM

VISA



PBZ CARD



Become a Premium Visa Gold card holder

- the largest insurance package
- the most technologically advanced contactless payment
- the biggest rewards program for your loyalty



PRIVREDNA BANKA ZAGREB



[www.pbz.hr](http://www.pbz.hr) [www.pbzcard-premium.hr](http://www.pbzcard-premium.hr)

Bank of INTESA  SANPAOLO

This advertisement is for informational purposes only and as such by no means it represents a binding offer for PBZ and PBZ Card.

**Sano - suvremena hranidba životinja d.o.o.**

Industrijska cesta 1, Potok, HR-44317 Popovača

Phone +385 44 568 000

Fax +385 44 670 816

sano@sano.hr

http://www.sano.hr

Corporate Member since 2019

Number of employees 42

Industry Agriculture

CONTACT PERSON

Branimir Kampl, President, CEO

**Schneider Electric d.o.o.**

Strojarska cesta 22

HR-10000 Zagreb

Phone +385 1 3032 222

podrska.hr@se.com

http://www.se.com/hr

Corporate Member since 2019

Number of employees 59

Industry Energy

CONTACT PERSON

Monika Oprešnik

Assistant to Country General Manager

**Sanofi-aventis Croatia d.o.o.**

Heinzlova 70, HR-10000 Zagreb

Phone +385 1 6003 400

Fax +385 1 6003 444

mirela.horvatkis@sanofi.com

http://www.sanofi.com

Corporate Member since 2019

Number of employees 50

Industry Health Care

CONTACT PERSON

Mirela Horvat Kiš

Public Affairs and Market Access Country Head Croatia &amp; Slovenia

**Schönherr Rechtsanwälte GmbH, podružnica Zagreb**

Prilaz Gjure Deželića 19

HR-10000 Zagreb

Phone +385 1 4813 244

Fax +385 1 4813 073

office.croatia@schoenherr.eu

http://www.schoenherr.eu

Corporate Member since 2019

Number of employees 15

Industry Legal Services

CONTACT PERSON

Vice Mandarić, Lawyer

**SAS Institute d.o.o. podružnica Zagreb**

Damira Tomljanovića Gavrana 13

HR-10000 Zagreb

Phone +385 1 4877 250

Fax +385 1 4877 251

kristina.matijas@sas.com

http://www.sas.com/adriatic

Corporate Member since 2019

Number of employees 9

Industry Information Technology

CONTACT PERSON

Asmir Muslić, Sr Account Executive

**SELECTIO d.o.o.**

Strojarska 20

HR-10000 Zagreb

Phone +385 1 6065 260

Fax +385 1 6065 256

kontakt@selectio.hr

http://www.selectio.hr

Patron Member since 2006

Number of employees 26

Industry Human Resources

CONTACT PERSON

Martina Kessler, Head of Organizational Development Solutions

M2M DISCOUNT PROGRAM CONTACT

Tanja Prekodravac, Head of Organizational Design &amp; Development

**Savez izviđača Hrvatske**

Koturaška cesta 3a

HR-10000 Zagreb

Phone +385 1 4872 165

Fax +385 1 4872 165

sih@sih.hr

http://www.scouts.hr

Non - Profit Member since 2017

Number of employees 6

Industry Association

CONTACT PERSON

Dan Špicer, Business Director

**Selectium d.o.o.**

Radnička cesta 41

HR-10000 Zagreb

info@selectium.com

http://www.selectium.hr

Corporate Member since 2019

Number of employees 33

Industry Information Technology

CONTACT PERSON

Sonja Canjuga, Marketing Manager

**Schenker d.o.o.**

Franje Lučića 32

HR-10090 Zagreb

Phone +385 1 2480 900

Fax +385 1 2480 970

info.hr@dbschenker.com

https://www.schenker.hr

Corporate Member since 2018

Number of employees 105

Industry Distribution / Logistics

CONTACT PERSON

Saša Baleta, Managing Director

**SHIRE d.o.o.**

Ivana Lučića 2a

HR-10000 Zagreb

Phone +385 1 4921 914

Fax +385 1 5498 808

http://www.shire.com

Patron Member since 2016

Number of employees 16

Industry Health Care

CONTACT PERSON

Željka Vukelić, Associate Director Market Access and Public Affairs SEE



# Delivering the value you're looking for

We work to create the value our clients, people, and communities are looking for. And we do this by building long-term relationship and contributing to your success. To find out how we could work with you, visit [www.pwc.hr](http://www.pwc.hr)



Visit us on LinkedIn



© 2019 PwC Croatia. All rights reserved. Not for further distribution without the permission of PwC. PwC refers to the Croatian member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity.

**Sigurna mreža d.o.o. - NetSafe**

Stenjevečka 46  
HR-10000 Zagreb  
Phone +385 1 3894 520  
Fax +385 1 3894 520  
office@netsafe.hr  
http://www.netsafe.hr  
Corporate Member since 2018  
Number of employees 5  
Industry Information Technology  
CONTACT PERSON  
Vida Hictaler, Executive Director

**Supetrus hoteli d.d.**

Put Vele Luke 4, HR-21400 Supetar  
Phone +385 21 631 133  
Fax +385 21 631 344  
sales@watermanresorts.com  
http://www.watermanresorts.com  
Corporate Member since 2004  
Number of employees 180  
Industry Hospitality Industry  
CONTACT PERSON  
Damir Vidošević, Sales & Marketing Manager  
M2M DISCOUNT PROGRAM CONTACT  
Mariana Damjanović Šunjić, Hotel reservations

**Somnium grupa j.d.o.o.**

Ulica Mije Goričkog 15  
HR-10000 Zagreb  
Phone +385 99 2061 010  
Fax +385 1 3860 418  
davor@somniumgrupa.hr  
http://www.somniumgrupa.hr  
Small Business Member since 2019  
Number of employees 2  
Industry Travel / Tourism  
CONTACT PERSON  
Natalia Chazova Švacov  
Managing director and founder

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

Tratinska 26  
HR-10000 Zagreb  
Phone +385 1 5616 013  
Fax +385 1 5616 013  
sales@synefo-systems.com  
http://www.synnefo-systems.com  
Small Business Member since 2017  
Number of employees 4  
Industry Information Technology  
CONTACT PERSON  
Siniša Belković, Director

**SOS Dječje selo Hrvatska**

Zavrtnica 5/III  
HR-10000 Zagreb  
Phone +385 1 4610 066  
Fax +385 1 4618 208  
partnerstva@sos-dsh.hr  
http://www.sos-dsh.hr  
Non - Profit Member since 2019  
Industry Association  
CONTACT PERSON  
Ljiljana Varga

**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  
http://www.teknoxgroup.com  
Patron Member since 2011  
Number of employees 62  
Industry Manufacturing  
CONTACT PERSON  
Miodrag Matijaca, General Manager

**SPAN d.o.o.**

Koturaška 47  
HR-10000 Zagreb  
Phone +385 1 6690 200  
Fax +385 1 6690 299  
info@span.hr  
https://www.span.eu  
Corporate Member since 2015  
Number of employees 500  
Industry Information Technology  
CONTACT PERSON  
Nikola Dujmović, CEO / President of the Board

**TELE2 d.o.o.**

Josipa Marohnića 1, HR-10000 Zagreb  
Phone +385 1 6328 300  
korisnik@tele2.com  
http://www.tele2.hr  
Patron Member since 2016  
Number of employees 351  
Industry Telecommunications  
CONTACT PERSON  
Inga Krpan  
Executive Office and Internal Communications Coordinator  
M2M DISCOUNT PROGRAM CONTACT  
Ivan Semren, Regional Key Account Manager

**SPAR Hrvatska d.o.o.**

Slavonska avenija 50  
HR-10000 Zagreb  
Fax +385 1 2410 977  
info@spar.hr  
http://www.spar.hr  
Corporate Member since 2019  
Number of employees 4400  
Industry Consumer Goods  
CONTACT PERSON  
Danijel Vidiš, Board Member

**Terrma Capital (Europe) d.o.o.**

Augusta Cesarca 6  
HR-10000 Zagreb  
Phone +385 1 6535 872  
alan.kadic@terrma.com  
Small Business Member since 2018  
Number of employees 1  
Industry Consulting  
CONTACT PERSON  
Alan Kadić, Managing Director



Top American  
Education.  
Opportunities  
Worldwide.



RIT Croatia is a global campus of Rochester Institute of Technology, one of the largest and most prominent private universities in the U.S. RIT is globally recognized for providing innovative, career-oriented education. RIT Croatia provides its students dual degrees for undergraduate programs: an internationally recognized American degree awarded by RIT and a Croatian degree awarded by RIT Croatia.

**Your career starts with your education. Choose the best!**

---

**RIT** Croatia

+385 (0)1 643 9100 +385 (0)20 433 000

✉ [admissions@croatia.rit.edu](mailto:admissions@croatia.rit.edu)

[www.croatia.rit.edu](http://www.croatia.rit.edu)

**Tiko Pro d.o.o.**

Savska cesta 84  
HR-10360 Sesvete  
Phone +385 99 3385 707  
info@tiko-pro.hr  
http://www.tiko-pro.hr  
Small Business Member since 2018  
Number of employees 4  
Industry Consulting  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Sandra Dudaš, Project Manager

**Triglav osiguranje d.d.**

Antuna Heinza 4  
HR-10000 Zagreb  
Phone +385 1 5632 777  
Fax +385 1 5632 709  
centrala@triglav-osiguranje.hr  
http://www.triglav.hr  
Corporate Member since 2019  
Number of employees 500  
Industry Financial Services  
CONTACT PERSON  
Irena Lubenjak, Director of legal affairs

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

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

**Tungram Operations kft**

Váci ut 77  
HU-1044 Budapest  
Phone +36 70 7046 868  
natasa.budisin@tungram.com  
https://tungram.com/en  
Corporate Member since 2019  
Number of employees  
Industry Energy  
CONTACT PERSON  
Nataša Budisin, Executive & Commercial Assistant

**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  
http://www.tmf-group.com  
Corporate Member since 2005  
Number of employees 24  
Industry Consulting  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Krešimir Profaca  
GM Croatia & Cluster Solutions

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

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

**TOKIĆ d.o.o.**

Ulica 144. brigade Hrvatske vojske 1a  
HR-10360 Sesvete  
Phone +385 1 3033 961  
Fax +385 1 3033 932  
info@tokic.hr  
http://www.tokic.hr  
Corporate Member since 2018  
Number of employees 595  
Industry Consumer Goods  
CONTACT PERSON  
Manuela Čelić Marušić, HR director

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

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

**TransAssist d.o.o.**

Ivana Lučića 2a  
HR-10000 Zagreb  
Phone +385 91 591 4325  
info@transassist.com  
Small Business Member since 2019  
Number of employees 2  
Industry Real Estate  
CONTACT PERSON  
Tatjana Rašić, Chief Operations officer, COO

**Udruga za istraživanja i razvoj ODAS**

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



**Contact us today:**  
[www.dbschenker.com/hr](http://www.dbschenker.com/hr)

Our transport solutions are very much  
in demand: **Millions of customers**  
**around the world use them.**

**Contact us:**

**DB Schenker in Croatia**  
SCHENKER d.o.o.  
Franje Lučića 32  
10090 Jankomir, Zagreb  
Croatia

Phone: +385 1 2480 990  
[prodaja.hr@dbschenker.com](mailto:prodaja.hr@dbschenker.com)  
[www.dbschenker.com/hr](http://www.dbschenker.com/hr)

Whether it's rail, road, air or sea – our more than 140 years of experience, the extensive specialist knowledge of our employees, and the security that only a global brand can offer allow us to provide you with exactly what you need, whatever the mode of transport: optimal solutions.

**What can we do for you today?**

**Contact us:** [+385 1 2480 990](tel:+38512480990) [www.dbschenker.com/hr](http://www.dbschenker.com/hr)   

**UNIQA osiguranje d.d.**

Planinska 13a, HR-10000 Zagreb

Phone +385 1 6324 202

Fax +385 1 6171 078

info@uniqa.hr

http://www.uniqa.hr

Corporate Member since 2019

Number of employees 579

Industry Financial Services

CONTACT PERSON

Luka Matošić, CFO

M2M DISCOUNT PROGRAM CONTACT

Kazimir Šarac, Sales Team Manger

**VISA Europe Ltd.**

1 Sheldon Square, Paddington Basin

London W2 6TT, UK

Phone +1 415 932 2316

visa@visa.com

http://www.visa.com

Corporate Member since 2012

Industry Financial Services

CONTACT PERSON

Renata Vujasinović

Country Manager Croatia

**Valamar Riviera d.d.**

Stancija Kaligari 1, HR-52440 Poreč

Phone +385 52 408 000

Fax +385 52 451 608

pr@valamar.com

http://www.valamar.com

Corporate Member since 2015

Number of employees 6600

Industry Hospitality Industry

CONTACT PERSON

Deana Stipanović, Corporate Affairs Manager

M2M DISCOUNT PROGRAM CONTACT

David Manojlović, Group and MICE Sales Department Manager

**Visoko učilište ALGEBRA**

Ilica 242

HR-10000 Zagreb

Phone +385 1 2222 182

Fax +385 1 2222 183

info@algebra.hr

http://www.algebra.hr

Small Business Member since 2016

Number of employees 140

Industry Education

CONTACT PERSON

Ernest Vlačić

Head of e-leadership MBA study programme

**Vertiv Croatia d.o.o.**

Oreškovićeve ulica 6n / 2

HR-10000 Zagreb

Phone +385 1 560 3611

Fax +385 1 560 3615

contactaddress.croatia@vertiv.com

http://www.vertiv.com

Corporate Member since 2006

Number of employees: 160

Industry Energy

CONTACT PERSON

Karmen Buljat, Marketing Specialist

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

Vlaška 70B

HR-10000 Zagreb

Phone +385 1 7898 640

nv@vlahovicgroup.com

http://www.vlahovicgroup.com

Small Business Member since 2014

Number of employees 7

Industry Consulting

CONTACT PERSON

Natko Vlahović

Founder and CEO

**Vindija d.d. Prehrambena industrija**

Međimurska 6, HR-42000 Varaždin

Phone +385 42 399 999

Fax +385 42 399 350

info@vindija.hr

http://www.vindija.hr

Corporate Member since 2016

Number of employees 3637

Industry Consumer Goods

CONTACT PERSON

Saša Vojnović

**VMD Grupa d.o.o.**

Strojarska cesta 20, HR-10000 Zagreb

Phone +385 1 6065 222

Fax +385 1 6065 223

info@vmdgrupa.hr

http://www.vmdgrupa.hr/

Corporate Member since 2014

Number of employees 12

Industry Real Estate

CONTACT PERSON

Antun Mikec, Director

**Vingd d.o.o.**

Budmanijeva 5, HR-10000 Zagreb

Phone +385 1 4680 463

bojan@vingd.com

http://www.vingd.ai

Small Business Member since 2019

Number of employees 17

Industry Information Technology

CONTACT PERSON

Bojan Stipić, COO

**Vukmir i suradnici odvjetničko društvo d.o.o.**

Gramača 2L, HR-10000 Zagreb

Phone +385 1 3760 511

Fax +385 1 3760 555

vukmir@vukmir.net

http://www.vukmir.net

Small Business Member since 1999

Number of employees 23

Industry Legal Services

CONTACT PERSON

Mladen Vukmir, Partner



# HPE PRIMERA – MISSION-CRITICAL REDEFINED

## IT NEEDS INTELLIGENCE TO KEEP UP WITH MODERN DEMANDS

IT needs intelligence to keep up with modern demands

We know that every organization, regardless of industry, size, or age, has workloads essential to their business. These mission-critical workloads represent the keys for you to unlock innovation, get ahead, and ultimately disrupt the status quo. But it's near impossible for IT to keep up with the demands of both new and existing mission-critical applications because they are consumed with provisioning, troubleshooting, and supporting infrastructure. Sacrificing resiliency for agility is no longer acceptable. Now is the time for intelligent storage that manages itself for every mission-critical app of both today and tomorrow.

## ONE PLATFORM FOR EVERY MISSION-CRITICAL APPLICATION

HPE Primera delivers the agility of the cloud and raises the bar on resiliency and performance, thus enabling you innovation without compromise. Built upon proven resiliency and powered by HPE InfoSight, HPE Primera delivers instant access to data with storage that sets up in minutes, upgrades transparently, and is delivered as a service. Ensure always-fast and always-on storage for all mission-critical apps, backed by a 100% Availability Guarantee.

## ON-DEMAND FOR INSTANT ACCESS TO DATA

HPE Primera delivers an on-demand experience that gives you the agility of the cloud. Unlike traditional storage platforms that are weighed down by a monolithic OS and force forklift upgrades for new features, this services-centric OS is developed to help minimize risk and be transparent to applications. Installs and upgrades are so easy, they can be done by only you in minutes, for faster access to new innovation.

## APP-AWARE RESILIENCY FOR 100% AVAILABILITY GUARANTEED

HPE Primera delivers app-aware resiliency that sees ahead to prevent disruptions and help ensure zero downtime of mission-critical applications. HPE Primera also uses artificial intelligence (AI) and machine learning (ML), powered by HPE InfoSight, to predict and prevent disruptions across storage, servers, and virtual machines. Over the past decade, HPE InfoSight has analyzed application patterns across 1,2503 trillion data points, transforming how storage is managed and supported. This end-to-end app-aware approach for resiliency is why every HPE Primera is backed by a 100% Availability Guarantee.

## PREDICTIVE ACCELERATION TO SAFELY CONSOLIDATE AT SCALE

Built from the ground up for NVMe and storage class memory, HPE Primera features a unique, massively parallel, multinode, and all-active platform. You achieve limitless parallelization for consolidating traditional and next-generation mission-critical applications. Instead of being unaware if consolidation will impact your mission-critical apps, HPE Primera offers an embedded AI engine that shows you in real-time if there will be any resource contention issues, so you can safely consolidate. With intelligence and an architectural advantage, HPE Primera helps ensure your traditional and modern applications are fast, even at scale.

## CONCLUSION

Intelligence and simplicity are two words that best describe both the new HPE Primera, and the needs of modern data centers. Hewlett Packard Enterprise prides itself on a long-standing tradition of designing IT solutions that revolve around customer needs, and HPE Primera is in that sense a giant step forward in further satisfying those needs.

  
Hewlett Packard  
Enterprise

# MEET HPE PRIMERA

MISSION-CRITICAL STORAGE, REDEFINED.

[hpe.com/storage/hpeprimera](https://hpe.com/storage/hpeprimera)



**Wiener osiguranje Vienna Insurance Group d.d.**

Slovenska ulica 24  
HR-10000 Zagreb  
Phone +385 0800 2580  
Fax +385 1 3718 603  
kontakt@wiener.hr  
http://www.wiener.hr  
Corporate Member since 2019  
Number of employees 638  
Industry Financial Services  
CONTACT PERSON  
Alina Radusin  
Voditeljica odjela korporativnih komunikacija


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

Ulica grada Vukovara 269a, HR-10000 Zagreb  
Phone +385 1 6001 900  
Fax +385 1 6001 916  
zagreb.info@hilton.com  
https://www.zagrebcityhotels.hr/  
Patron Member since 2012  
Number of employees 200  
Industry Hospitality Industry  
CONTACT PERSON  
Josipa Jutt Ferlan, CEO  
M2M DISCOUNT PROGRAM CONTACT  
Nives Volarević, Cluster Marketing Manager


**Willis Towers Watson d.d.**

Avenija Većeslava Holjevca 40  
HR-10000 Zagreb  
Phone +385 91 4424 702  
marko.stajduhar@willistowerswatson.com  
https://www.willistowerswatson.com/en-HR  
Patron Member since 2016  
Number of employees 7  
Industry Financial Services  
CONTACT PERSON  
Marko Štajduhar  
CEO


**Zagrebačka Banka d.d.**

Trg bana Josipa Jelačića 10/1  
HR-10000 Zagreb  
Phone +385 1 6104 000  
Fax +385 1 6110 500  
PR@unicreditgroup.zaba.hr  
http://www.zaba.hr  
Corporate Member since 2001  
Number of employees 4200  
Industry Financial Services  
CONTACT PERSON  
Roberta Čupić  
Head of International Clients


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

Ivana Lučića 2a/19  
HR-10000 Zagreb  
Phone +385 1 4925 400  
Fax +385 1 4925 450  
zagreb@wolftheiss.com  
http://www.wolftheiss.com  
Corporate Member since 2008  
Number of employees 9  
Industry Legal Services  
CONTACT PERSON  
Luka Tadić-Čolić  
Managing Partner


**Zagrebačka filharmonija**

Trg Stjepana Radića 4 - p.p. 909  
HR-10000 Zagreb  
Phone +385 1 6060 101  
Fax +385 1 6111 577  
zgfilhar@zgf.hr  
http://www.zgf.hr  
Non - Profit Member since 2011  
Number of employees 122  
Industry Culture  
CONTACT PERSON  
Ivan Lozić, Sales Manager  
M2M DISCOUNT PROGRAM CONTACT  
Martina Jakić  
Sales Manager


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

Zrinjevac 14  
HR-10000 Zagreb  
Phone +385 1 4815 025  
Fax +385 1 4815 026  
info@woodsford.hr  
http://www.woodsford.co.uk  
Small Business Member since 2006  
Number of employees 2  
Industry Real Estate  
CONTACT PERSON  
Krešimir Špoljar  
Partner and Managing Director

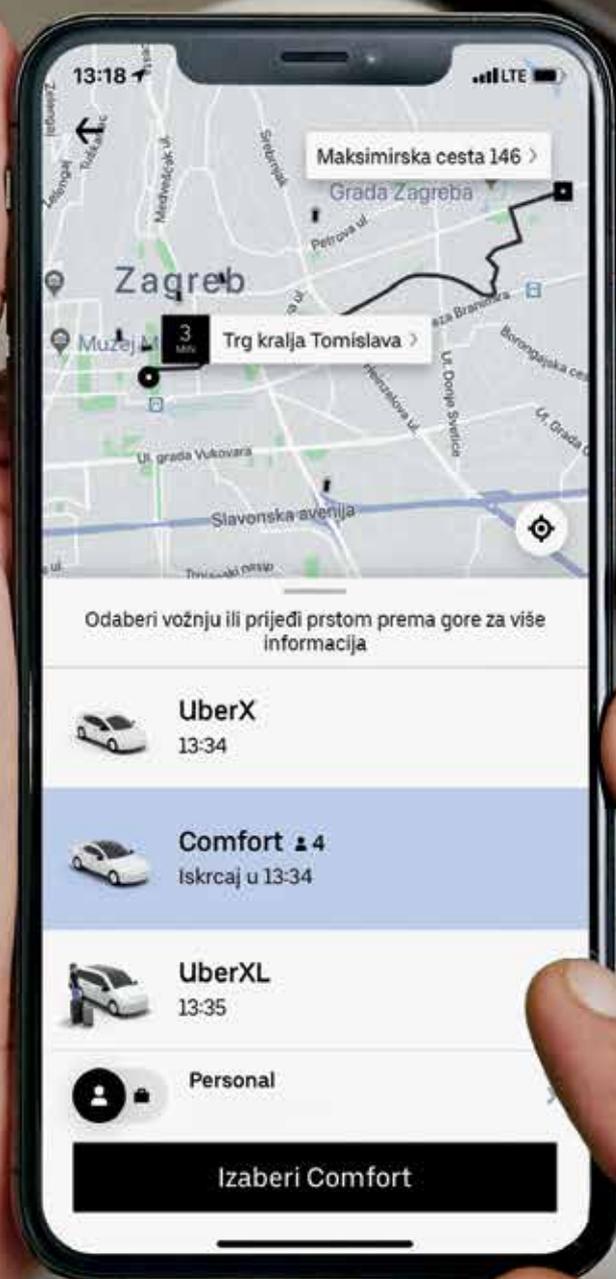
**Zagrebačka Pivovara d.o.o.**

Ilica 224, HR-10000 Zagreb  
Phone +385 1 3900 102  
Fax + 385 1 3774 639  
ivana.rajakovic@molsoncoors.com  
http://www.zagrebackapivovara.hr  
Corporate Member since 2018  
Number of employees 576  
Industry Consumer Goods  
CONTACT PERSON  
Alina Ružić  
Legal and Corporate Affairs Director for Croatia and BiH



# Uber Comfort

Odaberi vožnju s više prostora i boljim vozilima.



Uber

**Zagrebačka škola ekonomije i managementa**

Jordanovac 110, HR-10000 Zagreb

Phone +385 1 2354 245

Fax +385 1 2354 155

info@zsem.hr

http://www.zsem.hr

Patron Member since 2004

Number of employees 70

Industry Education

CONTACT PERSON

Đuro Njavro, Dean

M2M DISCOUNT PROGRAM CONTACT

Sunčica Žnidar, Marketing and Sales Director

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

Baruna Trenka 7

HR-10000 Zagreb

Phone +385 1 4854 510

Fax +385 1 4577 536

croatia@zm-p.com

http://www.zm-p.com

Small Business Member since 2015

Number of employees 2

Industry Legal Services

CONTACT PERSON

Luka Jelčić, Attorney at Law

**Zagrebačko gradsko kazalište "Komedija"**

Kaptol 9, HR-10000 Zagreb

Phone +385 1 4812 185

Fax +385 1 4852 562

ravnatelj@komedija.hr

https://www.komedija.hr

Non - Profit Member since 2017

Number of employees 180

Industry Culture

CONTACT PERSON

Miljenko Puljić

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

Savska cesta 32

HR-10000 Zagreb

Phone +385 1 5555 630

Fax +385 1 4856 703

info@zuric-i-partneri.hr

http://www.zuric-i-partneri.hr

Small Business Member since 1999

Number of employees 26

Industry Legal Services

CONTACT PERSON

Miroslav Plaščar, Managing partner



## AMCHAM MEMBERS A-Z

- 3M (East) AG Podružnica RH
- A1 Hrvatska d.o.o.
- Abbott Laboratories d.o.o.
- AbbVie d.o.o.
- Adacta d.o.o.
- Adcubum d.o.o.
- Addiko Bank d.d.
- Adecco Hrvatska d.o.o.
- Adriatic Capital Partners d.o.o.
- AG04 Innovative Solutions d.o.o.
- AGB Nielsen istraživanje medija d.o.o.
- Agroproteinka d.d.
- AGS Zagreb d.o.o.
- Aion d.o.o.
- Aliger Ars d.o.o.
- Allianz Zagreb d.d.
- Alpha Capitalis d.o.o.
- Alpheus d.o.o.
- Altera Savjetovanje d.o.o.
- Alternative Invest d.o.o.
- ALTPRO d.o.o.
- Amadria Park Hoteli (Solaris d.d.)
- American International School of Zagreb
- Amgen d.o.o.
- Anterra d.o.o.
- / Hertz Croatia franchisee
- Applied Ceramics d.o.o.
- ASSECO SEE d.o.o.
- AstraZeneca d.o.o.
- Atlantic Grupa d.d.
- Atlas d.d.
- Avelant d.o.o.
- Batarelo Dvojković Vuchetich odvjetničko društvo d.o.o.
- Bayer d.o.o.
- BBDO Zagreb d.o.o.
- BDO Savjetovanje d.o.o.
- Becton Dickinson Croatia d.o.o.
- Benefit Systems d.o.o.
- Biomedica dijagnostika d.o.o.
- Blitz - Cinestar d.o.o.
- Blue Link Systems USA
- Bolnica za ortopediju i rehabilitaciju "prim.dr.Martin Horvat" Rovinj
- Boston Consulting Group
- Burza d.o.o.
- Business Media Croatia d.o.o.
- Calisto d.o.o.
- Car Fleet Management d.o.o.
- Carlsberg Croatia d.o.o.
- CBS International d.o.o. - Cushman & Wakefield
- Ciklopea d.o.o.
- Cisco Systems Hrvatska d.o.o.
- CMS Reich-Rohrwig Hainz Rechtsanwälté GmbH - Podružnica Zagreb
- Coca-Cola Adria d.o.o.
- Coca-Cola HBC Hrvatska d.o.o.
- Codupo d.o.o.
- Colliers Advisory d.o.o.
- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Croatia Osiguranje d.d.
- Crowe Horwath d.o.o.
- Dalekovod d.d.
- Deloitte savjetodavne usluge d.o.o.
- DignetSoftware d.o.o.
- Diplomacy&Commerce - Color Media Communications d.o.o.
- Diverto d.o.o.
- DNV GL Adriatica d.o.o.
- DOK-ING d.o.o.
- Draco d.o.o.
- Ecolab d.o.o.
- Eli Lilly (Suisse) S.A. - Predstavništvo u Republici Hrvatskoj
- Energo-data d.o.o.
- Enikon Aerospace d.o.o.
- EOS Matrix d.o.o.
- EPIConsulting
- Equestris d.o.o.
- Ernst & Young d.o.o.
- Erste Card Club d.o.o.
- ESKA d.o.o.
- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- ETRANET group d.o.o.
- EuroNavigator d.o.o.
- European Institute of Compliance and Ethics
- Europlakat d.o.o.
- FORTINET B.V.
- Fractal d.o.o.
- Fresenius Medical Care Hrvatska d.o.o.
- Gavrilović d.o.o.
- General Electric Hrvatska d.o.o.
- Generali osiguranje d.d.
- GlaxoSmithKline d.o.o.
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Globalne nekretnine d.o.o.
- Google Hrvatska d.o.o.
- Graml d.o.o.
- Grand Dalewest d.o.o.
- Grant Thornton revizija d.o.o.
- Hanza Media d.o.o.
- Hattrick-PSK d.o.o.
- HERBALIFE d.o.o.
- Hexis d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- Hotel Dubrovnik d.d.
- Hotel Le Premier d.o.o.
- HP Computing and Printing d.o.o.
- HP-Hrvatska pošta d.d.
- Hrvatska banka za obnovu i razvitak
- Hrvatska poštanska banka d.d.
- Hrvatski Telekom d.d.
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- HS Produkt d.o.o.
- HT produkcija d.o.o.
- HUP-Zagreb d.d.
- IBM Hrvatska d.o.o.
- IN2 d.o.o.
- INFINUM d.o.o.
- Info Novitas d.o.o.
- Infosistem d.d.
- INsig2 d.o.o.
- Institut za istraživanje i edukaciju Zaposlena mama
- Intea d.d.
- Intra Lighting d.o.o.
- iOLAP d.o.o.
- itialuS UTTRCO d.o.o.
- Jadranka hoteli d.o.o.
- Johnson & Johnson S.E. d.o.o.
- JT International Zagreb d.o.o.
- Kelteks d.o.o.
- Kiara Maria d.o.o.
- Končar - Elektroindustrija d.d.
- KPMG Croatia d.o.o.
- Kulčić i Sperk Revizija d.o.o.
- LMG Autokuća d.o.o.
- LPT d.o.o.
- LQ d.o.o.
- Manpower d.o.o.
- Marohnić, Tomek & Gjoić d.o.o.
- MasterCard Europe - Podružnica Zagreb
- McKinsey & Company, Inc. Croatia
- Medical Intertrade d.o.o.
- Medtronic Adriatic d.o.o.
- Merck Sharp & Dohme d.o.o.
- Meridian 16 business park d.o.o.
- Metroholding d.d.
- Metroteka d.o.o.
- Microsoft Hrvatska d.o.o.
- Mylan Hrvatska d.o.o.
- Navis Yacht Charter - Posada d.o.o.
- NEPHOS d.o.o.
- Nexe grupa d.d.
- Nike CR d.o.o.
- Nova europska ulaganja d.o.o.
- NOVA TV d.d.
- Novartis Hrvatska d.o.o.
- Novo Nordisk Hrvatska d.o.o.
- Obzor putovanja d.o.o.
- Odvjetnica Sanja Artuković
- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.
- Odvjetničko društvo Dragičević i partneri d.o.o.
- Odvjetničko društvo Kallay & Partneri d.o.o.
- Odvjetničko društvo Kožul i Petrinović d.o.o.
- Odvjetničko društvo Markušić i Suljić j.t.d.
- Odvjetničko društvo Šooš Maceljški, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Župan, Babić & Antunović d.o.o.
- Odvjetničko društvo Župić i partneri d.o.o.
- Offline Solutions d.o.o.
- Oktal Pharma d.o.o.
- Olympus Czech Group, s.r.o.
- Oracle Hrvatska d.o.o.
- Orbico d.o.o.
- Orešković i partneri Odvjetničko društvo d.o.o.
- Osijek-Koteks d.d.
- OTP banka d.d.
- PBZ Card d.o.o.
- Petrić & Kajić odvjetničko društvo d.o.o.
- Petrol d.o.o.
- Pfizer Croatia d.o.o.
- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Piper d.o.o.
- Plan 2B interijeri d.o.o.
- Pliva Hrvatska d.o.o.
- Podravka d.d.
- Poliklinika Bagatin
- Poliklinika Terme
- Porsche Croatia d.o.o.
- Poslovna Inteligencija d.o.o.
- Presscut d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Printec Croatia d.o.o.
- Pro Integris d.o.o.
- Puck Custom Enterprises International d.o.o.
- Raiffeisenbank Austria d.d.
- RED BULL ADRIA d.o.o.
- Rhea d.o.o. - UPS Authorised Service Contractor
- RIT Croatia
- Roche d.o.o.
- Roraima 5 d.o.o. - FORUM Zagreb
- SANDOZ d.o.o.
- Sano - suvremena hranidba životinja d.o.o.
- Sanofi-aventis Croatia d.o.o.
- SAS Institute d.o.o. podružnica Zagreb
- Savez izviđača Hrvatske
- Schenker d.o.o.
- Schneider Electric d.o.o.
- Schönherr Rechtsanwälte GmbH, podružnica Zagreb
- SELECTIO d.o.o.
- Selectium d.o.o.
- SHIRE d.o.o.
- Sigurna mreža d.o.o. - NetSafe
- Somnium grupa j.d.o.o.
- SOS Dječje selo Hrvatska
- SPAN d.o.o.
- SPAR Hrvatska d.o.o.
- Supetrus hoteli d.d.
- Synnefo sustavi d.o.o.
- Teknoxgroup Hrvatska d.o.o.
- TELE2 d.o.o.
- Terma Capital (Europe) d.o.o.
- Tiko Pro d.o.o.
- TIS Grupa d.o.o.
- TMF Croatia d.o.o.
- TOKIĆ d.o.o.
- TransAssist d.o.o.
- Triglav osiguranje d.d.
- Tungsram Operations kft
- Uber Croatia d.o.o.
- Udruga 'Nikola Tesla - Genij za budućnost'
- Udruga za istraživanja i razvoj ODAS
- UNIQA osiguranje d.d.
- Valamar Riviera d.d.
- Vertiv Croatia d.o.o.
- Vindija d.d. Prehrambena industrija
- Vingd d.o.o.
- VISA Europe ltd.
- Visoko učilište ALGEBRA
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations
- VMD Grupa d.o.o.
- Vukmir i suradnici odvjetničko društvo d.o.o.
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.d.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- Woodsford Grupa d.o.o.
- Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)
- Zagrebačka Banka d.d.
- Zagrebačka filharmonija
- Zagrebačka Pivovara d.o.o.
- Zagrebačka škola ekonomije i managementa
- Zagrebačko gradsko kazalište "Komedija"
- ZMP IP d.o.o.
- Žurić i partneri odvjetničko društvo d.o.o.

# AMCHAM MEMBERS BY INDUSTRY

## ADVERTISING/PR

- Alpheus d.o.o.
- BBDO Zagreb d.o.o.
- Europlakat d.o.o.
- Graml d.o.o.
- Kiara Maria d.o.o.

## AGRICULTURE

- Agroproteinka d.d.
- Puck Custom Enterprises International d.o.o.
- Sano - suvremena hranidba životinja d.o.o.

## ASSOCIATION

- European Institute of Compliance and Ethics
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- Savez izviđača Hrvatske
- SOS Dječje selo Hrvatska
- Udruga 'Nikola Tesla - Genij za budućnost'
- Udruga za istraživanja i razvoj ODAS

## AUTOMOTIVE

- Grand Dalewest d.o.o.
- LMG Autokuća d.o.o.
- Porsche Croatia d.o.o.

## CONSULTING

- Altera Savjetovanje d.o.o.
- Avelant d.o.o.
- BDO Savjetovanje d.o.o.
- Blue Link Systems USA
- Boston Consulting Group
- Car Fleet Management d.o.o.
- Codupo d.o.o.
- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Crowe Horwath d.o.o.
- Deloitte savjetodavne usluge d.o.o.
- DNV GL Adriatica d.o.o.
- Energo-data d.o.o.
- Equestris d.o.o.
- Ernst & Young d.o.o.
- EuroNavigator d.o.o.
- Grant Thornton revizija d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- KPMG Croatia d.o.o.
- Kulčić i Sperk Revizija d.o.o.
- McKinsey & Company, Inc. Croatia
- Metroteka d.o.o.
- Offline Solutions d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Terrma Capital (Europe) d.o.o.
- Tiko Pro d.o.o.
- TMF Croatia d.o.o.
- Vlahović Grupa d.o.o. - Vlahović Group Government Relations

## CONSUMER GOODS

- Aliger Ars d.o.o.
- Atlantic Grupa d.d.
- Carlsberg Croatia d.o.o.
- Coca-Cola Adria d.o.o.
- Coca-Cola HBC Hrvatska d.o.o.
- Gavrilović d.o.o.
- HERBALIFE d.o.o.
- JT International Zagreb d.o.o.
- Nike CR d.o.o.
- Orbico d.o.o.
- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Podravka d.d.
- RED BULL ADRIA d.o.o.
- SPAR Hrvatska d.o.o.
- TOKIĆ d.o.o.
- Vindija d.d. Prehrambena industrija
- Zagrebačka Pivovara d.o.o.

## CULTURE

- Blitz - Cinestar d.o.o.
- Zagrebačka filharmonija

- Zagrebačko gradsko kazalište "Komedija"

## DEMING

- Piper d.o.o.

## DISTRIBUTION / LOGISTICS

- AGS Zagreb d.o.o.
- HP-Hrvatska pošta d.d.
- Rhea d.o.o. - UPS Authorised Service Contractor
- Schenker d.o.o.

## EDUCATION

- American International School of Zagreb
- Institut za istraživanje i edukaciju Zaposlena mama
- LQ d.o.o.
- RIT Croatia
- Visoko učilište ALGEBRA
- Zagrebačka škola ekonomije i managementa

## ENERGY

- Fractal d.o.o.
- General Electric Hrvatska d.o.o.
- Petrol d.o.o.
- Schneider Electric d.o.o.
- Tungsram Operations kft
- Vertiv Croatia d.o.o.

## ENGINEERING

- Pro Integris d.o.o.

## FINANCIAL SERVICES

- Addiko Bank d.d.
- Allianz Zagreb d.d.
- Alpha Capitalis d.o.o.
- Croatia Osiguranje d.d.
- EOS Matrix d.o.o.
- Erste Card Club d.o.o.
- Generali osiguranje d.d.
- Hrvatska banka za obnovu i razvitak
- Hrvatska poštanska banka d.d.
- itialuS UTTRCO d.o.o.
- MasterCard Europe - Podružnica Zagreb
- Metroholding d.d.
- OTP banka d.d.
- PBZ Card d.o.o.
- Raiffeisenbank Austria d.d.
- Triglav osiguranje d.d.
- UNIQA osiguranje d.d.
- VISA Europe Ltd.
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.d.
- Zagrebačka Banka d.d.

## HEALTH CARE

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

- Poliklinika Terme
- Roche d.o.o.
- SANDOZ d.o.o.
- Sanofi-aventis Croatia d.o.o.
- SHIRE d.o.o.

## HOSPITALITY INDUSTRY

- Amadria Park Hoteli (Solaris d.d.)
- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Hotel Dubrovnik d.d.
- Hotel Le Premier d.o.o.
- HUP-Zagreb d.d.
- Jadranka hoteli d.o.o.
- Roraima 5 d.o.o. - FORUM Zagreb
- Supetrus hoteli d.d.
- Valamar Riviera d.d.
- Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)

## HUMAN RESOURCES

- Adecco Hrvatska d.o.o.
- EPIConsulting
- Manpower d.o.o.
- SELECTIO d.o.o.

## INFORMATION TECHNOLOGY

- Adacta d.o.o.
- Adcubum d.o.o.
- AG04 Innovative Solutions d.o.o.
- ASSECO SEE d.o.o.
- Burza d.o.o.
- Calisto d.o.o.
- Cisco Systems Hrvatska d.o.o.
- DignetSoftware d.o.o.
- Diverto d.o.o.
- ESKA d.o.o.
- ETRANET group d.o.o.
- FORTINET B.V.
- Google Hrvatska d.o.o.
- Hattrick-PSK d.o.o.
- Hexis d.o.o.
- HP Computing and Printing d.o.o.
- HT produkcija d.o.o.
- IBM Hrvatska d.o.o.
- IN2 d.o.o.
- INFINUM d.o.o.
- Info Novitas d.o.o.
- Infosistem d.d.
- Insig2 d.o.o.
- iOLAP d.o.o.
- Microsoft Hrvatska d.o.o.
- NEPHOS d.o.o.
- Oracle Hrvatska d.o.o.
- Poslovna Inteligencija d.o.o.
- Printec Croatia d.o.o.
- SAS Institute d.o.o. podružnica Zagreb
- Selectium d.o.o.
- Sigurna mreža d.o.o. - NetSafe
- SPAN d.o.o.
- Synnefo sustavi d.o.o.
- TIS Grupa d.o.o.
- Vingd d.o.o.

## INTERIOR DESIGN

- Plan 2B interijeri d.o.o.

## INVESTMENT

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

## LEGAL SERVICES

- Batarelo Dvojčević Vuchetić odvjetničko društvo d.o.o.
- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
- Marohnić, Tomek & Gjoić d.o.o.
- Odvjetnica Sanja Artuković
- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.
- Odvjetničko društvo Dragičević i partneri d.o.o.

- Odvjetničko društvo Kallay & Partneri d.o.o.
- Odvjetničko društvo Kožul i Petrinović d.o.o.
- Odvjetničko društvo Markušić i Sulčić j.t.d.
- Odvjetničko društvo Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Župan, Babić & Antunović d.o.o.
- Odvjetničko društvo Župić i partneri d.o.o.
- Orešković i partneri
- Odvjetničko društvo d.o.o.
- Petrić & Kajić odvjetničko društvo d.o.o.
- Schönherr Rechtsanwälte GmbH, podružnica Zagreb
- Vukmir i suradnici odvjetničko društvo d.o.o.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- ZMP IP d.o.o.
- Žurić i partneri odvjetničko društvo d.o.o.

## MANUFACTURING

- ALTPRO d.o.o.
- Applied Ceramics d.o.o.
- Dalekovod d.d.
- DOK-ING d.o.o.
- Draco d.o.o.
- Ecolab d.o.o.
- Enikon Aerospace d.o.o.
- HS Produkt d.o.o.
- Intea d.d.
- Intra Lighting d.o.o.
- Kelteks d.o.o.
- Končar - Elektroindustrija d.d.
- LPT d.o.o.
- Nexje grupa d.d.
- Osijek-Koteks d.d.
- Teknoxgroup Hrvatska d.o.o.

## MARKET RESEARCH

- AGB Nielsen istraživanje medija d.o.o.

## MEDIA/PUBLISHING

- Business Media Croatia d.o.o.
- Diplomacy&Commerce - Color Media Communications d.o.o.
- Hanza Media d.o.o.
- NOVA TV d.d.
- Presscut d.o.o.

## REAL ESTATE

- CBS International d.o.o. - Cushman & Wakefield
- Colliers Advisory d.o.o.
- Globalne nekretnine d.o.o.
- Meridian 16 business park d.o.o.
- TransAssist d.o.o.
- VMD Grupa d.o.o.
- Woodsford Grupa d.o.o.

## SPORT

- Benefit Systems d.o.o.

## TELECOMMUNICATIONS

- A1 Hrvatska d.o.o.
- Hrvatski Telekom d.d.
- TELE2 d.o.o.

## TRANSLATION SERVICES

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

## TRAVEL/TOURISM

- Anterra d.o.o. / Hertz Croatia franchisee
- Atlas d.d.
- Navis Yacht Charter - Posada d.o.o.
- Obzor putovanja d.o.o.
- Somnium grupa j.d.o.o.
- Uber Croatia d.o.o.



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

# **REPRESENTING THE VOICE OF BUSINESS COMMUNITY**

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

## **AmCham Patron Members**

- A1 Hrvatska • AbbVie • Addiko Bank • Atlantic Grupa • Boston Consulting Group
- CBS International • Cisco • Coca-Cola Adria • Coca-Cola HBC Hrvatska
- Ernst & Young • Erste Card Club • Gavrilović • Hrvatska banka za obnovu i razvitak
- HP-Hrvatska pošta d.d. • Hrvatski Telekom • HS Produkt • IBM Hrvatska • Johnson&Johnson
- Končar • McKinsey & Company, Inc. Croatia • Medical Intertrade • Medtronic Adriatic
- Merck Sharp & Dohme • Microsoft Hrvatska • Nexe Grupa • NOVA TV • Novartis Hrvatska
- Oracle Hrvatska • Orbico • PBZ Card • Pfizer • Philip Morris Zagreb
- Pliva Hrvatska • Podravka • Poliklinika Bagatin • PricewaterhouseCoopers
- Roche • SELECTIO Kadrovi • Shire • Teknoxgroup Hrvatska • TELE2
- Uber Croatia • Willis Towers Watson • Zagreb School of Economics and Management
- Zagreb City Hotels d.o.o. (DoubleTree by Hilton Zagreb)

**For a complete list of AmCham Members please visit [www.amcham.hr](http://www.amcham.hr)**

## **American Chamber of Commerce in Croatia**

Strojarska cesta 22, 10000 Zagreb

Phone: +385 1 4836 777

[www.amcham.hr](http://www.amcham.hr)

**LinkedIn** **YouTube**

 **AmCham**

Američka gospodarska komora u Hrvatskoj  
American Chamber of Commerce in Croatia