

YEARBOOK 2020



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PATRON MEMBERS



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IMPRESSUM

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

November 24, 2020

Dear AmCham Members,

We can be proud of the many accomplishments we have collectively achieved this past year, despite so many challenges. In particular, I was thrilled to present Finance Minister Marić with the draft Treaty on the Avoidance of Double Taxation on September 3. Since then, negotiations between Croatia and the U.S. Department of the Treasury have proceeded steadily, with strong momentum to sign the treaty in the coming year. Croatia also achieved a key milestone in its bid to join the U.S. Visa Waiver Program by finalizing a number of security agreements and dropping below a 3 percent refusal rate for business and tourist visa applications. A few more steps remain in the process, but I believe Croatians will be able to travel visa-free to the United States for business and tourism at some point in 2021. The significant progress towards these long-standing priorities will promote even greater business and economic ties between our countries.

Our exceptional bilateral economic relationship provides a strong foundation and high potential for increased economic cooperation. More than 150 companies with a U.S. nexus contribute to the Croatian economy with more than 13,000 jobs, an annual turnover of more than 22.4 billion kuna (\$3.5 billion), and annual pre-tax profits of more than 2.8 billion kuna (\$450 million). According to the U.S. Department of Commerce, trade in goods and services between the United States and Croatia totaled nearly 12. 7 billion kuna (\$2 billion) in 2019. This included more than 8 billion kuna (\$1.26 billion) in goods alone. These numbers will drop some in 2020, but I am confident our extensive economic ties will help them bounce back and continue growing.

The COVID--19 pandemic has not made for an easy operating environment, but you and your companies have persevered and found new ways to do business. I applaud you for your resourcefulness and innovative thinking to survive and thrive. Now, more than ever, it is imperative that we continue to support and encourage the Croatian government's efforts to improve the business climate. Economic recovery from the pandemic depends on growth of the businesses currently in Croatia and on opportunities for new companies to enter the market.

As my time as U.S. Ambassador to Croatia draws to a close, I want to thank every AmCham member for your partnership and friendship. Serving as Ambassador and living in Croatia has been a tremendous privilege. We are going to miss our friends and colleagues here, and I assure you that the U.S. Embassy will continue working diligently with AmCham to advance our shared priorities. I wish you, your families, and your businesses happy holidays and a more prosperous New Year!

Sincerely,

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

Dear AmCham Members and Friends,

At the end of an unprecedented year for our businesses, people, and communities, I am proud to present to you AmCham's 2020 Yearbook.

The COVID-19 pandemic has changed everything about life and work as we know it. It has challenged, and keeps challenging us, in ways unimaginable, but it has also shown that troubling times indeed bring out the best in many of us.

I am personally humbled by the many acts of bravery, kindness, and support witnessed across our country. We had the pleasure to see multiple sectors working together and leveraging their knowledge, expertise, networks, and resources to produce a better tomorrow.

Being a part of AmCham in these times has more than ever emphasized that this is a place that gathers and connects, a platform that enables our voices to be heard, and a partner offering help and support. Although we are working at a time of unparalleled disruption and change, our spirit has never been stronger.

With 16 position papers issued and an additional 5 planned by year end, tackling topics from tax reform, the Labor Act, to recommendations for economic relief due to COVID-19, AmCham continues to represent the business interests of American, international, as well as Croatian companies.

I would like to emphasize the importance of activities and events that have regularly facilitated meaningful discussions and cooperation among members and with relevant stakeholders. The events with ministers from the Croatian government, as well as the meeting with President of the Republic Zoran Milanović, showcased our strength and ability to direct attention to topics relevant to the business community. Moving a part of our activities online, on the other hand, offered us a great opportunity to better connect with other Am-Chams across Europe.

While we faced many challenges this year, I am incredibly proud of all that we have accomplished. This year, more than ever before, we have embraced the opportunities presented by this difficult moment, and we have leveraged them to become wiser and more resilient.

Although the COVID-19 pandemic has tested us in many ways, I am proud of how we are continuing to honor our values and commitments during this time. These are the qualities that will help us push through this incredibly challenging chapter and propel us forward to emerge on the other side of this crisis.

Let us keep taking care of ourselves, and each other. Stay healthy and stay safe.

Sincerely,

Ruža Tomić Fontana, President

BOARD OF GOVERNORS

The AmCham Board of Governors is responsible for the strategic management and policy decisions of AmCham 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, that are elected by the General Assembly, which meets annually and includes all AmCham Croatia members.



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



John Mathias Gašparac First Vice-President PricewaterhouseCoopers d.o.o. (PwC Croatia)



Rina Musić Second Vice-President Merck Sharp & Dohme d.o.o.



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



Bojan Poljičak Untitled Governor Adcubum d.o.o.



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



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



H. Alexander Henegar Advisor to the Board Chief of Political and Economic Affairs-U.S.Embassy

Dear AmCham Members and Friends,

Thank you for being a part of our family through the challenging year that was 2020. Despite difficult circumstances, our membership is still growing, while continuing to be sector diverse, international, and thriving to excel in business, in responsibility to employees, in giving back to the community in these unprecedented times. Our 260 members in 2020 employ more than 91,000 people in Croatia, strongly contributing to the Croatian economy. This has been emphasized in our numerous contacts with Government officials through the year and our advocating for government economic relief measures through the spring of 2020, elaborated in our three sets of proposals, some of which were accepted. In this unpredictable situation, this topic is set to dominate the business context, while taking care of employees and loved ones.

This is also the year of our very first online General Assembly. Although it went smoothly, it does not compare to an in-person meeting, and we are all really looking forward to next November, when we hopefully can come together again and take the time to discuss and debate the challenges, the achievements, and the future of business in Croatia. I would like to take a moment to send my heartfelt thanks to the outgoing members of the Board - Ljubiša Mitof Višurski and Davor Tremac and express my gratitude for their support and expertise these past years. I would also like to express my sincere appreciation to Ruža and other Board members for their leadership and support in these unprecedented times. And now to the new incumbents! Congratulations on your election: John, Rina, and Bojan. You are not arriving at the easiest time, but I am confident you have the skill set, the determination, and the stamina to pick up where the outgoing members left off. It is a pleasure to have you on board, and I look forward to working closely with you in the future.

Throughout the year, we have switched to a virtual environment, offered many practical and operational workshops, kept open dialogue with many ministries, more exchange of practices within CEE, and introduced a partnership with the Harvard Business Review Press with the goal of offering fresh, new ideas to support coping with the current situation. We were happy to see that increased membership engagement confirmed that we made good decisions.

This was also the year of great news in two bilateral topics between Croatia and the US - we are on our way to launching the Visa Waiver Program, which will enable Croatian citizens to travel to the US without visas, while Ambassador Kohorst proposed the Double Taxation Treaty to Minister Marić. AmCham strongly supported these activities, but behind these achievements is the enormous energy, work, and focus of Ambassador Kohorst, who has made a great mark in just three years of his term. His post in Croatia has just expired and we wish him all the best in his future endeavors and joyful times with his family.

I hope you will find this yearbook a relevant overview of topics, events, and information for your business, and I wish you and your families as well as business teams a healthy, happy, and prosperous New Year.

Sincerely,

In Tulise

Andrea Doko Jelušić, Executive Director

OFFICE OF THE EXECUTIVE DIRECTOR

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



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ABOUT AMCHAM CROATIA



VISION

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

MISSION

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

GOALS

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

AmCham is an independent, non-profit, non-governmental organization with more than 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 60 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, tourism, digital economy 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

Meeting with the President of the State Commission for Supervision of Public Procurement Procedures January 27

AmCham representatives met with Maja Kuhar, President of the State Commission, and Anđelko Rukelj, Deputy President of the State Commission.

AmCham representatives included Andrea Doko Jelušić, Executive Director, Saša Jovičić, Chair of the Public Procurement Committee, Jelena Markulin, Vice-Chair of the Public Procurement Committee, and Dražen Malbašić, Policy Manager.

The goal of the meeting was to introduce AmCham's activities in Croatia with a focus on public procurement. AmCham's Public Procurement Committee has been active for 6 years and represents the voice of the business community in the area of public procurement.

Ms Kuhar welcomed AmCham's efforts in public procurement, as it is a very complex and technically demanding area involving many different stakeholders. Organized and constructive opinion on bidders is of great importance.

The State Commission for Supervision of Public Procurement Procedures and the American Chamber of Commerce have agreed to continue cooperation with the aim of improving dialogue and exchanging practical experience between DKOM and representatives of the business community.

Meeting with Zdenko Lucić (Trade and Investments Committee)

January 28

Zdenko Lucić, State Secretary at the Ministry of Economy, Entrepreneurship and Crafts, was the guest speaker at the first meeting of the Trade and Investment Committee in 2020. The Secretary gave a presentation "Legislative and Institutional News" on the issue of foreign direct investment in Croatia. The presentation was followed by a discussion with AmCham Members.

Novelties in the areas of business include the START platform, which enables online registration of business, and the e-Permit, in-

tended for issue construction permits. The new round of tax reform has further contributed to increasing Croatia's competitiveness as tax unburdening continued. Finally, the proposed amendments to the Investment Promotion Act are aimed to bring additional benefits for investors, said Mr. Lucić.

AmCham members have acknowledged that there have been some positive changes in the last few years when it comes to investments.

Greater resources are needed in promoting Croatia as an investment destination in a concise and simple manner, with the existence of a single point of contact that would assist investors from establishing first contact with the Croatian authorities until the concrete realization of projects. For potential investors, but also for those who already do business in Croatia, it is of great importance to have a stable and predictable business environment that requires a higher level of legal certainty, without frequent changes of law.

Overview of Available EU Funds for the Healthcare Industry

February 4

EU financial perspective 2014-2020, a strategic framework for programming EU funds beyond 2020, national development strategy 2030, EU financial perspective 2021-2027, as well as possibilities of financing the healthcare industry beyond 2020, were just some of the topics discussed at the AmCham Healthcare Committee with Ms Ana Odak, Assistant Minister of Regional Development and EU Fund.

The new Multi-Annual Financial Framework has a strong health dimension: health policies will be funded both through dedicated funding (strand within the ESF+) as well as across other key financial instruments. Financing for health-related activities will be available through the social fund as well as through research, the digital market, regional and cohesion funds, and other support mechanisms increasing the impact of health policies.

To boost the impact of the EU budget in health policies, other EU financial instruments (i.e. Horizon Europe, Digital Europe, InvestEU







Meeting with the President of the State Commission for Supervision of Public Procurement Procedures
 Meeting with Zdenko Lucić
 Overview of Available EU Funds for the Healthcare Industry

Fund, etc.) will also tackle public health priorities.

Disease management and prevention to reduce disease burden and enhance life quality ("Help me stay healthy"), ensuring access to and improving healthcare quality and availability of new therapies ("Help me recover"); new solutions for healthy aging and elderly care ("Help me live well"), and personalized medicine were indicated as the key areas of intervention on the EU level.

AmCham Presented Recommendations for Cleaner Traffic

February 6

The topic of the meeting was AmCham's position paper 'Recommendations for the Improvement of Allocation of Incentives for Cleaner Transport' aimed at securing more e-vehicles on roads and expanding the network of charging stations in Croatia. Representatives of the Environmental Protection and Energy Efficiency Fund (EPEEF) included Alenka Košiša Čičin-Šain, Deputy Director, Ljiljana Bukovec, Advisor to the Director, and Mario Mihetec, Head of Department.

After a pause in 2016 and 2017, AmCham welcomes the EPEEF's practice of resuming co-financing purchase of energy efficient vehicles (for citizens and legal entities) from 2018 and for construction of charging stations from 2019.

In addition to increasing funding and ensuring continuity, it is important to provide additional transparency when purchasing vehicles by applying the known categorization of eligible vehicles. The responsibility of the persons who have reserved funds from the Fund based on the supplier's offer is necessary as they can cancel their purchase without any consequences and thus prevent other interested parties – stated in AmCham's position.

In terms of charging stations, it is necessary to accept costs for electricity connection and all costs of installation and distribution of the power cable from the existing main switch cabinet to the charging station unit as eligible, as they represent the main part of the investment. There is no monitoring mechanism for energy consumption at co-financed charging stations and it needs to be put in place and give priority to a digitized monitoring system for energy consumption at charging stations.

Meeting with U.S. Intellectual Property Enforcement Coordinator

February 20

Mr. Vishal Amin, U.S. Intellectual Property Enforcement Coordinator (IPEC) from the Executive Office of the President of the US (The White House), visited AmCham Croatia to discuss IP enforcement, counterfeits, and digital piracy.

Beside Mr. Amin, his colleagues Ms. Susan Wilson, Intellectual Property Attaché for the EU and European Commission, Mr. Matthew Kohner, IPEC Policy Advisor, and John McNair, Department of Homeland Security Investigations, National IPR Center participated in the meeting together with representatives of the AmCham IPR Task Force.

Ms. Andrea Doko Jelušić, Executive Director of AmCham Croatia, presented the activities that AmCham has conducted in the field of IPR, such as publishing the position paper "Recommendations for Improving the Enforcement of Intellectual Property Protection in Croatia", organization of series of workshops with Customs Administration, and education of judges.

Mr. Amin talked about the importance and focus of this administration to IP, especially lawful e-commerce (movement of goods) and fighting counterfeiting and piracy.

New Digital Economy Committee February 12

AmCham organized a meeting with its members with the aim of forming a new Digital Economy Committee. Digitalization of the Croatian economy, public administration, and society at large has been in the forefront of AmCham's advocacy efforts. The issue of digitalization has been discussed and covered to an extent through all of AmCham's committees (e-Health, automatization of public procurement processes, or introduction of card payments in the public administration offices, just to name a few).

AmCham members agreed it is necessary to form a Committee that would primarily focus on digital issues. Some of the proposed policy issues to work on included:

- multiannual financial framework of the European Union opportunities for ICT sector and digitalization/automatization of the Croatian economy
- what Croatia needs to do to attract ICT investment (list of enhancements the government needs to accomplish to attract ICT investments)
- data monetization (availability of state collected data for commercial use)
- computer science education in schools (updating the curriculum in the primary, secondary, and higher education systems

On February 27, 2020, AmCham's Board of Governors formally approved the formation of the Digital Economy Committee.

The meeting was also an opportunity for Mr. Amin to get acquainted with the experiences of AmCham member companies in the field of IP enforcement.

AmCham Presented the Results of Its Annual "Survey of the Business Environment in Croatia" February 26

AmCham presented the results of its Survey of the Business Environment in Croatia, which has been conducted on a sample of 111 board members of domestic and international companies in Croatia, from December 16, 2019 to February 13, 2020.

The survey encompasses the following areas: business results in 2019, business environment, impact of institutions on the business environment, comparison with the region, business expectations, and doing business with the USA.

Positive assessment of their business results was given by 67% of the participants, while 55% reported an increase in the number of employees.

Although a significant number of participants rated their business experience in Croatia as average (43%), when compared to 2018 there is an increase of positive business experience in Croatia, that in 2019 was 49%, and a decrease of the negative one. 52% of participants have noticed improvement in business conditions in the last five years. As the three main limiting factors for their business in 2019, respondents highlighted taxation of labor and, evenly, lack of adequate workforce and high taxation on doing business.

Comparing Croatia with other CEE countries, 13% of respondents consider the business conditions in Croatia better, 37% av-





AmCham Presented Recommendations for Cleaner Traffic 2 AmCham Presented the Results of Its Annual "Survey of the Business Environment in Croatia" 3 Meeting with U.S. Intellectual Property Enforcement Coordinator 4 New Digital Economy Committee

erage, while 50% consider them worse than in other countries. The greatest disadvantages of Croatia compared to other CEE countries include the small size of the market, level of taxation, and slow administration.

In the next three years, 80% of the AmCham member companies plan to expand their business in Croatia, while only 2% plan a reduction. As for job creation, 71% of the companies plan to hire new employees in the next three years.

AmCham and Ministry of Labor and Pension System on Measures for Securing Employment April 3

The representatives of AmCham Croatia held an online meeting with the representatives of the Ministry of Labor and Pension System: Mr. Dragan Jelić, State Secretary, and Mr. Dražen Opalić, Assistant Minister. The topic of the meeting were AmCham's recommendations for securing employment during the crises caused by the COVID-19 pandemic.

With the aim of contributing to economic stability and job preservation, and ensuring financial liquidity of all companies doing business in Croatia, AmCham has published a proposal of additional measures to provide economic relief to companies facing difficulties as a result of the COVID-19 outbreak.

In its first set of recommendations and with regards to measures specifically aimed at securing employment, AmCham suggested, among others: introduction of a shorter working hours model, implementing obligatory vacation time during the crisis, subsidizing employee salaries in the private sector (like Austria and Slovenia), and implementation of income tax and tax contribution write-offs during the period of coronavirus outbreak. The introduction of the "furlough leave" as well as additional sector-specific measures for tourism were also discussed.

Representatives of the Ministry of Labor and Pension System presented the Government's support scheme for preserving jobs in the sectors influenced by the coronavirus, that is, introduction of a state subsidized employee salary in the net amount of HRK 4,000 with covered salary contributions for that amount.

Card and Online Payment of Administrative Fees May 7

Members of AmCham Croatia held a virtual meeting with representatives of the Ministry of Public Administration.

Activities of the Ministry of Public Administration related to the initiative of the introduction of card and online payments in offices of public authorities were the topic discussed at the meeting that AmCham representatives held with Zoran Luša, Head of the Sector for Development of Electronic Government, and Željka Vrankovečki Celegin, Senior Expert Advisor of the Directorate for Modernization of Public Administration - e-Croatia.

In the next two months, citizens will be able to pay 200 services of central bodies that have been entrusted to the counties' offices through the e-Pristojbe system, and additional services will be gradually included.

One of the most important activities in the upcoming period is the communication campaign of the Ministry of Public Administration, whose aim is to familiarize citizens with the new services of public authorities. AmCham, together with its member banks and card companies, will help in the efforts to share the campaign information with the citizens.

Representatives from Addiko Bank, Erste Card Club, Hrvatska

poštanska banka, MasterCard Europe, PBZ Card, VISA Europe, Raiffeisenbank Austria, and Zagrebačka banka also participated in the meeting.

Digital Economy Committee Meeting with State Secretary Bernard Gršić June 18

The youngest AmCham's Committee for Digital Economy hosted a meeting with guest speaker Mr. Bernard Gršić, State Secretary, Central State Office for the Development of Digital Society.

The goal of the meeting was to share thoughts on the Committee's Policy Issues for 2020, including the multiannual financial framework perspectives for ICT, strengthening the position of Croatia as an investment destination for ICT, monetization of state collected data, and modernization of the computer science in formal education.

From the Multiannual Financial Framework, Croatia will have 20 billion euros, out of which 18.5 billion non-refundable, on disposal for the upcoming 7-year period. The novelty is a new 750-billion-euro recovery instrument, Next Generation EU divided in three pillars: 1. support to Member States with investments and reforms, 2. kick-starting the EU economy by incentivizing private investments, and 3. addressing the lessons of the crisis.

Regarding the investment potential in ICT, Croatia has shown during the COVID-19 crisis that there is a good base infrastructure that can enable fast digital solutions.

There is an Open Data Portal of the Republic of Croatia that consolidates all nationally available data. Through monetization of additional state data, there are many possibilities of creating additional revenues and, in time, achieving an increase in GDP and a number of possible users.

Developing new digital skills, specialization, and acceptance of new technologies is certainly important. A national 2030 strategy, 2030 strategy for digitalization, and 2030 strategy for public administration are being developed. It is important that all strategies are coordinated and harmonized. Mr. Gršić welcomed constructive inputs from AmCham and businesses that would contribute to the creation of better strategies.

Meeting with President Milanović July 23

At the meeting, President Milanović and the delegation of Am-Cham Croatia discussed the economic situation and business conditions during the crisis caused by the coronavirus pandemic, as well as the activities that need to be implemented to raise Croatian competitiveness and increase investment. Representatives of the American Chamber of Commerce also presented the results of a survey conducted during June among about a hundred companies, which shows that 47 percent of them expect business problems in the next six months. Although the need for tax relief was also discussed, representatives of the American Chamber of Commerce stressed that the most important thing is to ensure transparency, legal certainty, and predictable business conditions.

The delegation of the American Chamber of Commerce included Ruža Tomić Fontana, President of the Board of Directors and CEO of Coca-Cola HBC, Andrea Doko Jelušić, Executive Director of the American Chamber of Commerce, Mihael Furjan, Secretary-Treasurer and President of the Management Board of Pliva, and Miodrag Matijaca, Member of the Board and CEO of Teknoxgroup Croatia.

Meeting with President of the Health and Social Policy Committee of the Croatian Parliament September 10

AmCham's position paper "Treatment Outcomes (Quality) Registries" and other activities in the segment of healthcare were the topic of the meeting with the president of the Health and Social Policy Committee of the Croatian Parliament, Ms. Renata Sabljar-Dračevac.

Andrea Doko Jelušić, AmCham's Executive Director, said that the goal of the position paper is to raise awareness of the importance of introducing Treatment Outcomes Registries in order to ensure systematic collecting of patient outcomes data. Introduction of the Quality Registries could significantly contribute to the improvement of life quality, reduction of disability and mortality rates, and have a positive effect on the healthcare budget, pension system, and state budget.

Neven Trbović, member of AmCham's Heathcare Committe and RTG Market Access and Reimbursement Specialist CEE Cluster South in Medtronic Adriatic, said that the quality of patient treatment outcomes is the focus of healthcare systems striving for quality and cost efficiency. In addition, the data on treatment outcomes represents the foundation for informed decisions on investing healthcare budget funds into the most effective and efficient medicines, medical devices, and equipment.

Other topics discussed at the meeting included the situation in Croatia, undeveloped systematic collecting of treatment outcomes data, certain positive examples in practice, benefits of the quality registries, as well as necessary steps and recommendations for their introduction.

Meeting with President of the Committee on the Economy of the Croatian Parliament September 22

Necessary changes to the Labor Act, public procurement, tax policy, and FDI were just some of the topics discussed at the meeting with Mr. Žarko Tušek, President of the Committee on the Economy of the Croatian Parliament.

Andrea Doko Jelušić, AmCham's Executive Director, talked about AmCham's key policy topics: strategic positioning of FDI, digitalization of businesses and Croatian society, professionalization of public administration, improvement of business environment,



Meeting with President Milanović
 Meeting with President of the Health and Social Policy Committee of the Croatian Parliament
 Meeting with President of the Committee on the Economy of the Croatian Parliament

business unburdening, further tax and administrative unburdening, as well as a more efficient judiciary system. She also referred to the three Sets of Recommendations for Economic Relief published during the COVID-19 crises, which included recommendations for the reduction of the total number of parafiscal charges as well as the financial burden caused by the taxes.

Helena Schmidt, Chair of the Trade and Investment Committee, said that the Committee's activities have always been focused on key priorities for business and the economy, and that includes administrative and tax unburdening and labor legislation. She emphasized that it is necessary to further relieve the burden on certain incomes of workers in Croatia, which would increase the competitiveness of the domestic labor market. She mentioned two extensive AmCham position papers dealing with improving the Labor Act and the Public Procurement Act.

Meeting with DKOM President September 29

AmCham representatives met with Maja Kuhar, President of the State Commission, and Anđelko Rukelj, Deputy President of the State Commission.

The topic of the meeting was the presentation of AmCham's position paper Proposals for the improvement of the implementation of the Public Procurement Act. AmCham members have been monitoring the implementation of the Act for two and a half years and have noticed practices that need to be improved to achieve better functioning of public procurement in Croatia.

Areas that need to be improved include the most economically advantageous tender (ENP), changes to public procurement contracts, and supervision of the execution of public procurement contracts, framework agreements, simple procurement, and prior consultation.

Ms. Kuhar stated that AmCham's recommendations overlap in some parts with DKOM's annual report. She also stressed that the education of stakeholders in the public procurement system is of the utmost importance, as well as better planning of procedures.

AmCham representatives included Andrea Doko Jelušić, Executive Director, Saša Jovičić, Chair of the Public Procurement Committee, Jelena Markulin, Vice-Chair of the Public Procurement Committee, and Dražen Malbašić, Policy Manager.

Meeting with Representatives of the Official Gazette September 29

Representatives of AmCham met with representatives of the Official Gazette, Ostap Graljuk, Head of the Multimedia Editorship, and Milan Popović, Director of IT Department.

At the meeting, AmCham presented its position paper Proposals for the Improvement of the Implementation of the Public Procurement Act. Participants discussed ways to improve the Electronic Public Procurement Classifieds of the Republic of Croatia (EOJN RH).

Representatives of AmCham pointed out that, in the time since the position paper was published, certain positive progress has been made in terms of automatic withdrawal of mandatory (repetitive) data during application to the public procurement tender.

AmCham's proposals include a requirement to publish general acts on simple procurement and simple procurement procedures themselves on the EOJN RH website, so that they may be searched and downloaded in one place, as well as be used in a more efficient manner; the Official Gazette should also include prior consultation in its subscriptions and a search engine.

Mr. Graljuk and Mr. Popović welcomed AmCham's proposals and stated that the European Commission Regulation "eForms" is an EU legislative open standard for publishing public procurement data. They are standard forms used by public buyers to publish notices on Tenders Electronic Daily – an online portal for public procurement notices from across the EU. The Regulation should be transposed no later than October 2023, which will lead to changes in the Electronic Classifieds.

AmCham Meeting with the Minister of Health September 29

AmCham's position paper "Treatment Outcomes (Quality) Registries" was one of the topics of the meeting with the Minister of Health Mr. Vili Beroš. AmCham representatives said that the quality of patient treatment outcomes is in the focus of the healthcare systems striving for quality and cost efficiency. Moreover, the data on treatment outcomes represents the foundation for informed decisions on investing healthcare budget funds into the most effective and efficient medicines, medical devices, and equipment. They emphasized that introduction of quality registries can alleviate pressures on the healthcare budget, pension system, and state budget, increase the quality of life of the population, and reduce disability and mortality rates.

AmCham welcomes the efforts of the Ministry of Health toward creating quality registries and calls for their prompt introduction in order to accomplish significant improvements in the treatment quality for diseases which are the largest burden and leading cause of death in the country, such as ischemic heart diseases, cerebrovascular diseases, lung and bowel cancer, and diabetes.

Public procurement in healthcare, digitalization of certain processes of the Croatian Health Insurance Fond, as well as the growing debt to medical suppliers were also discussed at the meeting.

Meeting with State Secretary at the Ministry of Economy and Sustainable Development October 5

AmCham representatives met with Nataša Mikuš Žigman, State Secretary, and Nina Čulina, Head of Sector for System Development and International Cooperation at the Ministry of Economy and Sustainable Development.

The topic of the meeting was the presentation of AmCham's position paper Proposals for the Improvement of the Implementation of the Public Procurement Act. AmCham believes that non-price criteria in the implementation of the most economically advantageous tender (MEAT) should be well-defined because the delivery deadline is currently and predominantly used as the only non-price criterion, which was not the intention of the lawmaker. It is also important to publish data on the performance of the contract more specifically and transparently, including the reasons for the amendment of the contract and the legal basis for the amendments, in a way that allows for more effective legal protection and a real insight into the legal performance of the contract.

The areas that need to be improved include the harmonization of the Public Procurement Act and special regulations concerning the specification of standards in the procurement documentation (PD), clear interpretation of the provisions on conflict of interest in relation to specific situations, and the need for publishing all prescribed criteria of the most economically advantageous tender in the record of the opening of the tenders.







Meeting with DKOM President 2 AmCham Meeting with the Minister of Health 3 Meeting with State Secretary at the Ministry of Economy and Sustainable Development

Furthermore, it is also necessary to regulate the relationship between the tenderers in the VAT system and those who are exempt from the payment obligation, to improve the automatic withdrawal of mandatory (repetitive) data when applying for public procurement tenders, to prescribe the minimum content, structure and form of a general act, i.e. forms for a simple procurement by amending the PPA 2016 or a separate ordinance, to further strengthen the institute of prior consultation, and finally – to define and determine the conclusion of framework agreements in the public procurement more clearly.

The importance of public procurement for the Croatian economy is reflected in the data for the total value of public procurement in 2018, which amounted to HRK 46,633,118.036 without VAT, which represents a share of 14.88% in the GDP for 2018.

AmCham representatives included Andrea Doko Jelušić, Executive Director, Saša Jovičić, Chair of the Public Procurement Committee, Jelena Markulin, Vice-Chair of the Public Procurement Committee, and Dražen Malbašić, Policy Manager.

Meeting with the Minister of Justice and Public Administration

October 7

AmCham's 'Recommendations for Judiciary Improvements' were the topic of the meeting between the Minister of Justice and Public Administration Ivan Malenica. AmCham welcomes the planned activities of the Ministry that should result in the improvement of legal certainty, as well as the business and investment environment in Croatia.

With the relaxation of the epidemiologic measures and recommencement of economic activities, it is to be expected that the justice system will be overloaded by new cases (foreclosures, bankruptcies, litigations, etc.), and in combination with the existing backlog, this will contribute to creating additional business insecurity in Croatia. Therefore, the recommendations for the operation of courts are aimed at solving the problem of additional backlog during the COVID-19 crisis as well as long-term increase of courts' efficiency. AmCham proposes introduction of two shifts in courts, automatic delegation by case type and number, introduction of deadlines for each step of court proceedings, promotion of ADR, amendments to the Methodology for the Evaluation of Judges, creation of a national court registry, and holding court hearings via electronic means of communication.

The recommendations for amendments to the Companies Act will remove the obstacles foreign entrepreneurs face in transferring business shares or winding up inactive companies on the territory of the Republic of Croatia in a simple way which does not require them to be physically present. This will prevent them from refraining from doing business in the Republic of Croatia because of a potentially long and expensive winding-up procedure in the event of cessation of business.

Meeting with Minister of Labor, Pension System, Family and Social Policy

October 15

Representatives of AmCham met with Minister Josip Aladrović, Mr. Dražen Opalić, Assistant Minister, and Ms. Irena Cvitanović from the Ministry of Labor, Pension System, Family and Social Policy.

Andrea Doko Jelušić, AmCham's Executive director, presented AmCham's position paper on the Necessary Changes to the Labor Act. The outflow of the labor force from Croatia, together with the difficulty of finding an appropriate profile of employees, will negatively affect the economic growth and weaken Croatia's competitiveness, along with the existing high tax burdens on labor. AmCham considers that favorable conditions have arisen for changes to not just the Labor Act, but also changes to how the entire labor market functions through a range of reforms, which would contribute to a more functional system.

In the circumstances brought about by the COVID-19 pandemic, the need has arisen for a more flexible labor law framework that could help regulate employment in exceptional circumstances, without special regulations or ad hoc measures being required.

It is exactly the situation in the past few months, where the only possible form of work was working from home, which demonstrated not only the willingness of employers and employees to operate in more flexible forms of work, but also the practical feasibility and benefit of such a form of work. Therefore, AmCham is committed to simplifying the regulations on working hour records for work from home, aligning legal terminology with current regulations in the area of occupational safety, and allowing the introduction of a paragraph on the tax-free fixed compensation of expenses which occur when an employee uses their own equipment. AmCham is also advocating for the introduction of a new institute in the Labor Act – Occasional work from home at the explicit request of the employee.

In the position paper, a few proposals were also made for improving the system for determining salary and its definition, limiting the number of days for being temporarily unable to work at the expense of the employer, the impact of temporary inability to work on the notice period, expanded reason for regular termination, flexible working time, and the possibility of setting up a flexible work time schedule, and the reallocation of working time.

On behalf of AmCham, the meeting was attended by Andrea Doko Jelušić, Executive Director, Katarina Fulir, Vice-Chair of the Trade and Investment Committee, and Dražen Malbašić, Policy Manager.

Meeting with Director General of the Tax Administration

October 16

AmCham representatives met with Mr. Božidar Kutleša, Assistant Minister of Finance and Director General of the Tax Administration, in order to present AmCham's Recommendations for Tax Reform in 2020, prepared by AmCham's Trade and Investment Committee.

AmCham has welcomed tax unburdening to date, presented through four rounds of tax reform as well as the announced measures of additional tax unburdening, such as the reduction of profit tax, further lowering of income tax rates, and raising the amount for calculating VAT on fees charged. Nevertheless, AmCham believes that further tax unburdening is necessary.

The position paper proposes a number of measures aimed at improving the functioning of the tax system, including measures of reducing the tax burden on labor contributions (income tax), and reducing the tax burden on some employee income. All recommendations are aimed at achieving a more competitive tax system and consequently, more competitive Croatian economy.

Besides the already proposed recommendations, the position paper contains new measures regarding necessary changes to the tax treatment of "remuneration in kind", taxing income from bonuses in the form of allotment of shares and equity option contracts (that is, including limited liability companies in the implementation of options plans and net vs. gross remuneration with regard to option plans).





Meeting with the Minister of Justice and Public Administration
 Meeting with Director General of the Tax Administration
 Meeting with Minister of Labor, Pension System, Family and Social Policy

POSITION PAPERS

Advocacy

The act of pleading or arguing in favor of something, such as a cause, policy, or interests o active support of an idea or c

Treatment Outcomes (Quality) Registries February 13

The AmCham Healthcare Committee published a new position paper on the necessity of introducing Quality Registries and ensuring systematic collecting of patient outcomes data. The benefits of quality registries represent an invaluable tool in improving clinical practice and quality of patient treatment outcomes - namely, their introduction produces direct benefits to patient health and efficient healthcare spending. Since Croatia falls far behind in this area, the introduction of Quality Registries is needed to accomplish significant improvements in the treatment quality of diseases which are the largest burden and the leading causes of death in the country (such as ischemic heart diseases, cerebrovascular diseases, lung and bowel cancer, and diabetes).

Comments on Draft Regulation (Excise Tax on Coffee and Non-Alcoholic Drinks) February 27

While public authorities' focus on public health activities (public health campaigns and amendments to tax acts and regulations) is expected, AmCham believes that achieving these goals requires a partnership with the business community and other stakeholders. The realization of these goals and securing the necessary financial resources requires a productive co-operation between the industry and the competent institutions, as well as long-term planning of activities and costs. This is why AmCham calls for the definition of multi-annual plans related to legislative amendments.

AmCham's Recommendations for Economic Relief March 31

With the aim of contributing to economic stability, job preservation, and ensuring financial liquidity of all companies doing business in Croatia, AmCham published a proposal of additional measures to provide economic relief to companies facing difficulties as a result of the COVID-19 outbreak. AmCham's recommendations are aimed at maintaining the liquidity of companies, securing employment, i.e. jobs, ensuring the supply chain, stimulating post-crisis consumption, and tax reliefs.

Joint Statement AmChams in Europe April 15

AmChams in Europe, the umbrella organization for 45 Am-Chams from 43 countries across Europe and Eurasia, fully support governments' efforts to tackle the pandemic and mitigate its effects. The mobilization of resources has been unprecedented, and we need continued leadership to address the impact of the crisis on society.

AmCham II. Set of Recommendations for Economic Relief April 21

AmCham presented additional recommendations for maintaining Croatia's competitiveness for the period after the coronavirus outbreak. The proposed measures refer to, amongst others, an extension of the scope of the measure involving a write-off of tax and contributions on salaries to include all companies whose activities are affected by COVID-19 regardless of their size, an introduction of percentage-based participation in coverage of costs of salaries, introduction of a number of new legal categories of employment such as "furlough leave", and introduction of a whole set of sector specific measures for tourism.

Proposals for the Improvement of the Implementation of the Public Procurement Act April 27

AmCham members have been monitoring the implementation of the Act for two and a half years and have noticed practices that are neither in the spirit of public procurement nor the original intention of the lawmaker. With this position paper, AmCham would like to point out such practices and propose changes to them.

AmCham III. Set of Recommendations for Economic Relief May 20

AmCham published the III. Set of Recommendations for Economic Relief, with emphasis, among others, on measures for the additional reduction and abolishment of non-tax and parafiscal charges. Recommendations refer also to introduction of the possibility of tax loss carryback, the deferral, i.e. the exemption from advance payments of corporation tax in 2020, offset of mutual tax liabilities, and exemption from payment of VAT on earthquake donations.

Implementation of Public Procurement Regulations in Crisis Situations

June 9

Implementation of public procurement regulations and compliance with legal principles in crisis situations is of paramount importance. The rule of law and the guarantee of fundamental economic freedoms are the highest values and the only way to ensure the recovery of the Croatian economy.

Comments on the Proposal for the Earthquake Reconstruction Act June 11

AmCham believes that the exceptional circumstances and efforts of the public authority to help citizens of the Republic of Croatia cannot serve as justification for the adoption of legal solutions preventing the free functioning of the market and the rule of law. It is also necessary, in particular, to take into account public interest for control over the expenditure of budget funds from the substantial forecast amount of EUR 13.3 billion.

Position Paper on the Necessary Changes to the Labor Act June 12

Favorable conditions have arisen for change to not just the Labor Act, but also changes to how the entire labor market functions through a range of reforms which would contribute to a more functional system as proposed in the position paper. In addition, Am-Cham believes that it would be necessary to open a dialogue on more comprehensive changes to the labor law that would make it resistant to exceptional situations and, at the same time, suited to the requirements of modern times and the need for more flexible types of work.

Kearney & AmCham Croatia - Survey on the Impact of Covid-19 on the Croatian Economy June 25

AmCham Croatia, together with a global consulting company Kearney, conducted a research on the impact of COVID-19 among more than 100 companies in Croatia.

The results of the research were presented to the business and public sector representatives on the AmCham's virtual conference on July 15. Readiness of Croatian companies for the crisis, effects on business income and long-term changes caused by the COVID-19 pandemic are some of the topics that were discussed at the panel discussion following the presentation of the results. Velibor Mačkić, Special Advisor to the President of Croatia for Economy, Mislav Blažić, President of the Management Board, PBZ Card, Marko Derča, Associate Partner, Kearney, Dražen Roškarić, Director of Logistics, Vindija and Tatjana Skoko, Country Manager, Microsoft Hrvatska commented on the survey's results and the mentioned topics.

AmCham Recommendations for Judiciary Improvements September 30

The recommendations for the operation of courts are aimed at solving the problem of additional backlog during the

COVID-19 crisis, as well as a long-term increase of courts' efficiency. The recommendations for amendments to the Companies Act will remove the obstacles foreign entrepreneurs face in transferring business shares or winding up inactive companies on the territory of the Republic of Croatia in a simple way which does not require them to be physically present. This will prevent them from refraining from doing business in the Republic of Croatia because of potentially facing a long and expensive winding-up procedure in the event of cessation of business.

Recommendations for Tax Reform in 2020 October 5

The position paper proposes a number of measures aimed at improving the functioning of the tax system, including measures of reducing the tax burden on labor contributions (income tax), and reducing the tax burden on some employee income.

Besides the already proposed recommendations, the position paper contains new measures regarding necessary changes to the tax treatment of "remuneration in kind", taxing income from bonuses in the form of allotment of shares, and equity option contracts (that is, including limited liability companies in the implementation of options plans and net vs. gross remuneration with regard to option plans).

Regulating Collection of Receivables October 19

The position paper emphasizes the negative consequences of defaults on delinquent debtors themselves, as well as on non-delinquent debtors, companies, the economy as a whole, and ultimately on the rating of the Republic of Croatia in the EU and globally. The position provides examples taken from other European countries where the issue is perceived differently and where the problem of debt defaults is kept under control as well as methods employed to achieve and maintain that. Additional emphasis is placed on collection of receivables as a method to help the entire economy maintain its stability and performance in the long run.

AmCham Regional Position Paper Overarching Regional Needs for a Resilient Tourism Sector November 2

Prepared by AmCham in Croatia, Czech Republic, Romania, and Slovakia

The COVID-19 pandemic has temporarily brought to a complete halt the tourism industry globally. In addition, it emphasized tourism sector structural deficiencies, especially in CEE countries. Lack of high-quality tourism infrastructure, non-existing regional marketing activities, sub-optimal urban experience in tourist destinations, as well as old-fashioned destination management are common challenges that CEE countries (Croatia, Czech Republic, Romania, and Slovakia) have identified as major challenges within the tourism sector.

The goal of this joint regional position paper is to propose short-term, but also long-term measures aimed at strengthening the tourism sector in the mentioned countries of the CEE region. Therefore, participating AmChams propose focusing on investments in tourism infrastructure, joint regional marketing activities, investments in traffic infrastructure, as well as urban regeneration projects.



CROATIA'S ECONOMY CAN'T AFFORD US-STYLE CLASS ACTION LAWSUITS

By Harold Kim

President of the U.S. Chamber Institute for Legal Reform

The Covid-19 pandemic has the potential to create a wave of class action litigation in the United States, where plaintiffs' lawyers can file lawsuits in the name of faceless consumers over practically anything that strikes their fancy. Businesses of all sizes, universities, and other employers are currently dealing with an increase of expensive and time-consuming lawsuits that nearly always end in a lucrative settlement for the lawyers, with pennies for their clients.

Croatia could become a haven for similar litigation if it doesn't carefully consider how to implement the EU's new Directive on Representative (collective or class) Actions. The Directive requires each Member State to establish a collective action system to allow consumers to sue for damages. While the Directive contains some safeguards to prevent abusive litigation, it does not go far enough, and clever profiteers could exploit its loopholes.

Member States will have considerable leeway when transposing the Directive into their national laws, which is both an opportunity and a risk. Each country will determine crucial features of their redress system, such as how much control third parties, like litigation funders, will have over a claim and whether consumers will have the opportunity to consent to be part of a lawsuit.

Unless Croatia's business community urges officials to address the Directive's flaws, claimants' lawyers and litigation funders will surely try to transform this nation into a litigation destination. Croatia shouldn't follow the US, where consumers get very little benefit from class actions and companies are left dealing with needless litigation.

The EU Directive could open Croatia's class action system to the same money-making possibilities that we have in the US, including financial damages, funding of litigation by third parties, contingency-fee arrangements with lawyers, and 'opt-out' lawsuits that include consumers in claims without their knowledge or consent.

The biggest risks to Croatia's judicial system are posed by the 'qualified entities' that will be allowed to bring claims under the Directive. While the Directive includes stringent safeguards for qualified entities bringing cross-border claims, domestic claims have zero protections.

While it might seem that domestic actions would only have national implications, that is not the case. A loophole exists in the Directive. As long as the qualified entity registers in Croatia, the collective action will be considered 'domestic'. Even if the claim includes foreign consumers, is against foreign defendants, and is related to facts arising in another Member State, it will still be considered a domestic action.

Without added protections, Croatia will have low barriers to bringing so-called domestic actions. Foreign entrepreneurs and lawyers will seek to create or fund Croatian qualified entities to bring Europe-wide collective actions in Croatian courts. Croatia could become a magnet for litigation that does have much chance elsewhere. While this will be great for claimants' lawyers and funders, it will be a blow for courts and the business community.

Small businesses will be especially disproportionately affected as they struggle to afford legal representation. A study by my organization found that the U.S. tort system's commercial liability costs totaled \$343 billion in 2018, and small businesses shouldered \$182 billion, or 53 percent, of those costs. And the smaller the business, the higher the liability burden.

There's still time to prevent this scenario from playing out. Croatia has ample freedom under the EU Directive to set up its own rules that strike the appropriate balance between access to justice and preventing profit-seekers from taking over its justice system. Here are some essential safeguards to consider:

- Mandate Safeguards for Domestic "Qualified Entities". Croatia should apply the same standards for qualified entities in cross-border cases to domestic cases by ensuring that they are non-profit organizations, have some history of representing consumers, and have independence from funders and law firms.
- Insist On "Opt-In" Actions. Collective actions that don't require consumers to sign up to be a claimant yet seek large sums of money shouldn't be allowed. Croatia should insist on opt-in mechanisms only.
- Ban Contingency Fees and Punitive Damages. Both are invitations for abusive litigation based on lawyers' expectations of a profit instead of righting wrongs. The prospect of unpredictable punitive damages alone can force a company to settle otherwise unmeritorious lawsuits.
- Include More Safeguards for Third Party Funding. Some critical safeguards are missing from the Directive. The government should consider: empowering courts to verify the amount of any award that consumers receive after third parties take their cut, mandate funders to be established within the EU, and require funders to take responsibility for adverse costs if litigation fails.

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A NEW ROUND OF TAX REFORM IN CROATIA – WHAT DOES IT BRING?

By Hrvoje Jelić Tax Partner, PwC Croatia

Our readers may recall that, back in 2016, the Croatian Government started introducing amendments to our tax system on an annual basis. The first round was effective as of 1 January, 2017, and we've had another three rounds since (effective as of 1 January, 2018, 2019, and 2020, respectively). Now we're looking at the fifth round becoming effective as of 1 January, 2021. As was the case in previous rounds, AmCham took part this year, too. The formal public debate is closed and now the Parliament has the final word.

"A reform", though, might be a somewhat strong notion (it is so referred to by the Government), as there are no fundamental changes to the earlier system. Still, they are interesting and, generally, good amendments. Their aim is to continue improving the system, make it more logical and easier to implement, but primarily – to further reduce the overall tax burden.

Members of the business community certainly salute the fact that – apart from some minor changes possibly being introduced through the year (for example, those that help entrepreneurs cope with consequences of the COVID-19 pandemic) – the vast majority of amendments only happen at the beginning of a calendar year. This strongly contributes to the predictability and stability of the tax system and, accordingly, overall legal certainty. Also, the amendments during the five years were such that many taxpayers appreciated them.

As already seen in the previous rounds of the reform, the main focus of the changes this year was on three "main" taxes – personal income tax (PIT), corporate income tax (CIT), and VAT. There were also a few changes proposed to the General Tax Act and the related Rulebook.

For the purpose of this text, we will only outline the most important changes expected to be in effect in 2021.

PIT rates will be reduced: 36% to 30%, 24% to 20%, and 12% to 10%. Also (supported by AmCham), beneficial treatment of income from capital in the form of share awards will be extended, as it will no longer be required that those shares be awarded from the company's profit. This wording will now be deleted.

Within the area of the CIT, there will be no substantial changes, apart from the reduction of the tax rate from 12% to 10% for those entrepreneurs who incur revenues of up to HRK 7.5 million annually. The Ministry of Finance estimates that almost 93% of the total number of taxpayers will enjoy this beneficial tax rate. The standard tax rate will remain at 18%.

Credit institutions will now be entitled to treat write-offs of re-

ceivables (both the principal and interest) from non-related individuals and legal entities as tax deductible. This is aimed at improving debtors' positions, taking into consideration somewhat deteriorated overall liquidity.

Where transfer pricing rules are concerned, taxpayers will be required to perform corporate income tax adjustments within their annual corporate income tax returns if prices applied with their related parties are not at arm's length. This requirement was in fact already present in the legislation, albeit not so explicitly.

It is also worth mentioning that the withholding tax rate on dividends paid to legal entities abroad will be reduced from 12% to 10%, as well as the tax rate of 15% for payments to artists, entertainers and sportsmen, which will be reduced to 10% if the fee is paid abroad to legal entities representing them (and not to individuals).

Our VAT system is already fully harmonised with the EU VAT system. Therefore, no substantial changes are expected. However, an important amendment will be the possibility for importers to settle their import VAT liability cashless, i.e. only 'on paper', through stating both the liability and the input VAT in the respective VAT return, without an actual payment. In order to benefit from this new rule, the Ministry of Finance had proposed certain conditions be met by the importers, while requiring a special approval from the Customs Administration in advance. These were the following: they need to be entitled to a full input VAT deduction; they must be able to show their creditworthiness and solvency for the preceding 12 months; they were importing goods for at least 12 months prior to requesting the Customs Administration's approval; and they performed at least 5 imports anywhere within the European Union in the previous 12 months. The amendments were accepted by the Parliament without these conditions, except for the requirement that the importer be entitled to a full input VAT deduction. The mentioned benefit will, however, not apply to import of small-value shipments or postal packages.

Finally, the revenue threshold up to which the special taxation regime 'as per collected receivables' (an obligation to pay VAT only once the fee has been collected) may be applied will be raised from 7.5 to 15 million kuna.

The Croatian tax system appears to have been constantly developing and improving in the last years (albeit with a few downsides from time to time). Let us hope for further positive changes in the following years, too.



THE CONCLUSION OF ELECTRONIC CONTRACTS

By Petar Petrić

Attorney at Law, Petrić & Kajić Law Firm LLC

There is no business or profession that should not adapt to digitalization. The digital revolution is radically changing all industries, and the symbols of that revolution are e-contracts, the conclusion of contracts through the internet, electronic signatures, internet commerce, and in the future – probably smart contracts, too.

The technological revolution is led by large corporations with internet platforms for the sale of goods and provision of services, and their buyers are led by new young generations, Generation Y or Millennials and Generation Z or iGen. In order for corporations to respond to the requirements of the Millennials, but also of iGen, they will have to adapt to those groups by adopting new operating models, sales of goods, and services.

The introduction of electronic business represents the "last mile" on the road to going paperless. In principle, advanced corporations in developed economies today implement the strategies of going paperless. It is only a matter of time before these corporations will see those partners doing business with paper as unacceptable.

A new wave of the digital revolution, in addition to the "classical" models of concluding contracts, includes more and more often the conclusion of electronic contracts.

The E-contract is a type of contract that is a result of the interaction between two or more parties concluding it electronically.

Electronic contracts are most commonly concluded through the internet for sales of certain goods or for the provision of services, and contracts which refer to subscription based relationships with telecommunication and similar service providers.

The conclusion of electronic contracts is primarily subject to the Electronic Commerce Act, and in all other aspects not defined in that act, is subject to the Civil Obligations Act.

Not all contracts can be concluded through the internet. Thus, at the moment, contracts requiring a certain form in order to be valid cannot be concluded electronically, as for example those whereby a title to immovable property is transferred, those relating to property cession and division during life, property, prenuptial and marriage agreements, and other agreements governed by the Family Act, as well as some other contracts.

In case of a contract requiring signatures in order to be valid, it is necessary that signatures meet the requirements set for electronic signatures. Thus, among others, there are the Advanced Electronic Signature – AdES and the Qualified Electronic Signature – QES; the legal effect of QES is equivalent to that of a handwritten signature and is indisputable.

The conclusion of electronic contracts comprises several phases: • an invitation to place an offer;

- placing an offer by the submission of a buyer's request in electronic form;
- the confirmation of the offeree of receipt of the offer mandatory for consumer contracts;

 the statement of the offeree expressing acceptance of the offer. The electronic contract is concluded at the moment when the offeror receives an electronic message containing the statement of the offeree expressing the acceptance of the offer.

- E-contracts are concluded:
- via e-mail and via EDI (electronic data interchange)
- with a click of the mouse electronic expression of will via the internet on a webpage – click wrap contract and browse wrap contract.

As when concluding other contracts, when contracts are concluded via internet, the offer and acceptance of the offer are also required, therefore the expression of will of both contractual parties i.e. their mutual assent to the essential components of the contract. The goods displayed or the services advertised on a certain webpage are not regarded as the offer, but only by the invitation to place the offer, which may be compared to sending a catalog or advertisement by post. Therefore, in case where on a certain webpage there is an invitation to place an offer, the offer is in fact made by a buyer. When concluding on-line contracts, the offeree is obliged to confirm receipt of the offer.

In case of concluding contracts via internet, not involving the simultaneous presence of both contractual parties (distance contracts), the buyer is not in the position to request verbally all necessary information from the seller. Because of that, it is necessary that all required information related to the phases of the contract conclusion, contract provisions, and general operating terms and conditions, if they are constituent parts of the contract, are available in a clear and understandable manner to the buyer.

Although expression of will of contractual parties and compliance with a certain form is of key significance for e-contracts, as well as for other contracts, the conclusion of e-contracts is certainly faster and easier than the conclusion of "classical" contracts, and it is certain that it will be possible to conclude more and more types of contracts electronically.

However, some people think that the future lies in the completely new concept of smart contracts. Smart contracting includes automation of contract formation via artificial intelligence, automation of contract enforcement via blockchain technology, and contract digital interconnectedness with objects via the internet of things.

Only one example of smart contracts in e-commerce: the buyer orders the goods via e-commerce. The buyer's payment for the ordered goods is recorded in a blockchain. Following the confirmation by a delivery service that the ordered goods have been delivered to the buyer and that the buyer is satisfied with the quality (no objection), the money is automatically paid to the seller.

The question is whether smart contracts are the future because they significantly save money and time and remove limitations in the area of trading relationships, one which only time will answer.



CONSULTANTS AND SERVICE PROVIDERS BEWARE – THE CROATIAN TAX AUTHORITY HAS A NEW EMPLOYMENT CRITERIA TEST

by Goran Križanac, Manager, KPMG Croatia and Suzana Delija, Attorney at Law in co-operation with KPMG Legal

One of the key resources that can help a company achieve success is the human resource factor—it is people who make a company great. Now more than ever, companies need to attract and keep the best people in order to be able to compete locally and globally. Good people come at a cost.

How can a company attract good human resources with the incentive of higher net income while minimizing the associated costs to the company (tax and social contribution payments)?

In Croatia, the services of an individual could be engaged, amongst other methods, via regular employment, via a service company, or the individual could be engaged as a self-employed consultant.

Regular employment is most heavily taxed, whilst the provision of services through a company or as a self-employment consultant have a more favorable tax treatment. This especially applies to self-employed consultants who pay lump sum personal income tax.

Let's play with the numbers. Imagine you are a company and you need to engage an individual. Your annual budget for that individual is HRK 300,000. If you spend the full budget, then the net payment to that individual would be:

- As an employee: approximately HRK 150,000
- As a service through a service company: approximately HRK 190,000
- As a self-employed consultant: approximately HRK 280,000.

It is easy to see why both parties would benefit from the third scenario of self-employed consultancy.

Let's not all jump on the bandwagon, though, because the devil is in the detail.

The Croatian Labor Law prescribes a "substance over form" approach. This means that if the relationship between the parties looks, feels, and smells like a regular employment relationship, then it shall be deemed that the parties have in fact entered into an employment contract (unless "the employer" can prove otherwise), with all the implications arising from employment being applicable.

The General Tax Law has anti-avoidance provisions stating that any transaction must be taxed according to its substance rather than its legal form.

In the past these provisions were rarely enforced.

This resulted in an uneven playing field, because certain companies could attract human resources by providing higher net salaries via a consultancy contract, for example, even though the individual was working as a regular employee, and at the same time, the State was losing out on tax revenue.

In response, new Croatian tax legislation was introduced (effective as of 1 January, 2020), and the following "employment

criteria" determine whether an individual engaged not under a regular employment contract is actually a regular employee for tax purposes:

- control of behavior e.g. who decides the place of work and work time, who provides equipment for the work, who provides instructions and oversight of work;
- financial control e.g. who decides on the business costs of the individual, are payments to the individual provided periodically and in the same amount; and
- relationship between the parties e.g. does the contract have the elements of an employment contract, is the individual entitled to holiday or sick leave.

The purpose of these new provisions is not to dissuade companies from engaging legitimate service providing companies and self-employed consultants. The purpose is to eliminate arrangements whereby individuals are actually working as regular employees and should be hired under regular employment contracts.

If the Croatian Tax Authority determines that an individual providing services as a service provider or self-employed consultant was actually a regular employee, the Croatian Tax Authority will retrospectively impose tax and social security liabilities directly on the individual.

The sting in the tail is that the company is fully jointly responsible for these liabilities if the individual does not meet these obligations. The proverbial buck stops with the company.

The above "employment criteria" test gives the Croatian Tax Authority the tool to more closely examine every work relationship between a company and an individual who is not employed under a regular employment contract. Since these provisions came into effect, the Croatian Tax Authority has been more active and have issued guidance on how they interpret the new provisions. No doubt, the practice of examining work relationships not based on regular employment contracts will become more regular in 2021 and thereafter, especially considering the increased revenue needs of the State.

Given the very real potential risks to both the individual and the company, if a work arrangement outside a regular employment contract is planned, both parties need to structure the engagement so that it takes into account the "employment criteria" test. If the parties can answer "no" to all of the above with absolute certainty, there should not be a risk for either the individual or the company. However, there is still the possibility that the Croatian Tax Authority could disagree. If you are a company or individual engaged in a work relationship not based on a regular employment contract, are you certain that you are prepared to argue your case before the Croatian Tax Authority?



FORTHCOMING PERIOD TO BE USED TO FURTHER ATTRACT FOREIGN DIRECT INVESTMENTS IN CROATIA

By Predrag Tutić

Country Manager, CBS International d.o.o. - Cushman & Wakefield

CHALLENGES AFTER THE PANDEMIC

The European Union, as well as neighboring countries in the region, are already preparing for the post-Covid-19 period, which will be marked by accelerated pursuits of individual markets and countries to attract new investments and strongly incentivize key economic sectors which will generate fast recovery of the respective economies.

Capital is expected to move fast and target markets where investment opportunities rise, whereby Croatia has for a long time been on the map of large international investors. However, we have to react faster so as to attract a greater part of such investments to Croatia.

It is utterly important that Croatia, apart from fiscal and financial incentives intended for foreign investments, which can further be improved, continues with the optimization and digitalization of the public administration systems so as to improve their efficiency, as this is one of the main preconditions in attracting foreign investors.

During the pandemic, we have witnessed how work trends are changing, with more and more people wanting to keep flexibility, in the sense of not just combining work from home with a traditional office work, but also considering moving to smaller towns surrounding larger cities.

Therefore, with the aim of supporting decentralization when it comes to domestic and international investment allocation to all parts of Croatia, it is highly important to continue with intercity infrastructure development and investments in various modes of transportation that would ensure long-term mobility of people and employees.

With such a course of development, both international and domestic companies are looking for a balance in the optimization of work organization in traditional offices in combination with home-office mode, which requires an urgent legal framework that will help employers find an optimal work organization that suits their business best.

INVESTMENT IN TOURISM WILL CONTINUE...

Tourism is one of the most important economic sectors for Croatia, which in the past couple of years generated strong interest among both domestic and international investors. Even during the pandemic, we have had significant investments in tourism also this year, which clearly shows that the interest of foreign investors in Croatia is still very strong.

Nonetheless, this sector should be further incentivized through a legal framework, especially in terms of human resources management, as this will be one of the key factors differentiating the success and flexibility of individual markets to attract new investments in this part of Europe.

Furthermore, tourism in Croatia should attract more Greenfield

investments, whereas in order to ensure the long-term development and potential of this market segment, it is highly important to further accelerate land registry administration and processes that are fundamental precondition for the realization of new touristic projects and capacities.

NEW OPPORTUNITIES AND INDUSTRIES ON THE RISE...

One of the main investment-attracting incentives when it comes to the real estate market is definitely a lowering of the still-high communal fees pertaining to the construction permitting process, since as compared to the countries in the region, Croatia is among the least competitive in this sense, which should be changed in the forthcoming period.

Such incentives would especially reflect on e-commerce, which has during the pandemics been on the rise significantly, opening up opportunities for new investments in logistics and distribution centers in particular.

In addition, the same would also greatly affect the healthcare segment, when it comes to investments in production facilities for medicines, medical equipment, as well as the development of healthcare centers and clinical centers, which have so far been directed at neighboring countries, while Croatia attracted just a small portion of investments in this segment.

For a long time, huge potential has also lain in brownfield locations, such as old industrial complexes, which may change their purpose into modern commercial or residential complexes. In order to incentivize investments in this segment, it is necessary to support faster changes and implementation of General Urbanistic Plans and define precise expectations for the given locations, so that investors may recognize opportunities and full investment potential and bring informative decisions to invest.

Furthermore, the reduction of communal fees and thereto more flexible changes to General Urbanistic Plans would also motivate the development of Senior Housing Projects, a segment which is at the moment underdeveloped in Croatia. International developers investing in such projects in Austria and Hungary are investigating opportunities, increasingly interested to invest in such projects on the Croatian market.

Analyzing the overall situation, we may conclude that in the forthcoming period, Croatia should focus on further implementation of a number of measures and incentives that would in the short term trigger new investments bringing immediate effects to the economy of the country, so that Croatia may use a larger portion of direct investment inflow, securing better positioning among countries in the region and among investors as a mature market with amazing investment potential. Redesign your workforce and workplace with technology that's ready for anything



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THE CONSULTING BUSINESS DURING COVID-19

By Maja Blažević Head of Business Development and Marketing, Crowe Croatia

The Covid-19 pandemic has disrupted the global economy and people's lives like a hurricane. The swift and tremendous shock of the coronavirus pandemic and shutdown measures to contain it have plunged the global economy into a serious contraction, that will shrink by 5.2% this year - according to World Bank forecasts. As the traditional ways of doing business have been turned upside down for most companies - they have had to find an answer to the crisis in a short time and adapt to the so-called 'new normal'. These solutions include adaption and analysis of different scenarios, digital transformation, new business planning, new systematization of work, raising the added value of products/services, etc. Many opportunities have opened up for consulting industry to stabilize clients' operations and prepare them to emerge from the crisis becoming more competitive in the post-pandemic period. As clients' priorities change so do consulting services. So far, the demand for those services has not decreased, although the whole consulting process is a little different now. Confronting an industry-wide decline, leaders in the consulting industry are shifting attention and staffing to meet a new set of client needs.

GLOBAL TRENDS

After the first wave of the health and economic crisis, consulting needs have changed significantly towards crisis management, digitalization of business, and preparation for stronger cost control measures and restructuring. After the initial disruption or complete termination of some major projects, the need for consulting services has stabilized. Currently, there are no considerable negative impacts on the consulting business – at least not within the biggest professional service firms worldwide.

There are a couple of broad themes visible today in the demand for consulting services globally, such as customized solutions, global solutions, and technology driven solutions. Previously, much of the demand for consulting services was around standardized service offerings, and today clients are very much looking for customized solutions. Clients do not want to hire separate providers in various locations worldwide – they want global solutions and want to work with providers who can meet their needs on a global basis and take full responsibility for delivering successfully. They want technology driven solutions integrated with their own systems to provide more predictive and preventative information and analysis.

'VIRTUAL FIRST' BASIS AND DIGITAL TRANSFORMATION

Pre Covid-19, most consulting assignments were provided on the "people first" approach, which involved significant on-site work. Today, more and more consulting services are provided on a "virtual first" basis, where the pandemic has forced clients and providers to use virtual work technology in a multitude of ways to continue progressing major projects that would have otherwise been stopped. Remote working for consultants is nothing new, in fact, consulting was the first industry to pioneer remote working - as consultants needed to work from different parts of the world for their projects. Nowadays, meetings with clients have become videoconferencing with clients, and internal project meetings have moved to the so-called "online workspace" format. The biggest adjustment has been creating a virtual working environment that comes close to replicating the previous physical on-site approach. This has often involved a multitude of existing and proprietary technology platforms. The health pandemic has significantly accelerated the imperative for digital transformation across the globe. Some studies indicate this has moved the timeline up as much as five years. It is likely that the need and demand for highly customized, global, technology-enabled consulting services will be on the rise in the coming year and beyond.

NEWFOUND FLEXIBILITY IS HERE TO STAY

The current era of working from home, travel restrictions, and juggling care for children and elderly dependents is forcing everyone to work more flexibly. Some progressive professional service firms started implementing mobility strategies years before the pandemic hit – such as the 'what to wear and where to work is up to you' initiative – meaning that if you are in the office and are not meeting with clients, you can keep it casual any day of the week, as well as working wherever it is convenient and wherever you are most productive.

A couple of years ago, both initiatives were significant departures for most professional service firms, many of which found it difficult to change traditional concepts. Then the pandemic hit and our belief of what the workplace should be was turned on its head. The coronavirus forced organizations across the globe to transition their workforce to a remote work model overnight. Business leaders quickly embraced extreme flexibility when their employees did their jobs because they had no choice, and soon, many began to recognize its benefits, such as reduced travel and real estate expenses, increased employee productivity and more efficiency. On the flip side, we do certainly miss the human touch and personal connection, which is natural for human beings and consultants.

As this crisis will have a long-lasting impact and cause major global challenges, our first order of business is to address the health of our people and economic emergency. This is above all – a human crisis, we are all facing the same enemy and what we need most is solidarity.



Mi potičemo, organiziramo i nadgledamo odbojkaške aktivnosti u Hrvatskoj. Promičemo vrijednosti odbojkaškog sporta i skrbimo o hrvatskoj klupskoj i reprezentativnoj odbojci. A što je najvažnije, mi vodimo računa o budućnosti naših sportaša.

ern?

Neprestano radimo na promociji i razvoju, potičemo izvrsnost, uključivost i osobni integritet. Dijelimo stečena znanja i iskustva danas, za bolje sportaše i ljude sutra. I zato — odbojka u svakom domu za bolju budućnost. Pridružite nam se! Budite dio novog sportskog doba i član naše velike obitelji.



GDPR IN THE COVID-19 ERA

By Jadranka Orešković Partner, Indago d.o.o.

2020 has become a year defined by the global outbreak of COVID-19, where our lives have been drastically challenged, from the global markets and economy, down to the smallest details of our everyday lives. The simple act of going out for a cup of coffee has become a process of measures restricting our behavior from the very moment we leave our homes. Every move is measured. Every touch calculated. These calculations have been put into place by different bodies, from governments to public and private organizations, taking necessary measures to contain and mitigate the threats of this virus and the threats of our new reality. The restrictions are concentrated on social distancing, home-officing (where possible), discontinuing nonessential business trips and physical meetings, as well as promoting hand hygiene protocol. As the health crisis evolves, we have been faced with more severe government measures such as lockdown, the suspension of flights, and the closing of borders, while private organizations have introduced further controls to comply with government measures and protect their workforce, such as performing temperature checks and keeping health records together with information about possible contact with infected individuals outside the workplace. These restrictions have varied in their extremity during this outbreak, depending on the severity at which the numbers have been (de)escalating. A crucial variable of the measures which have been put in place on a global scale has been the processing of different types of personal data, impacting the privacy of individuals, which brings into question the basic challenge of how to determine where to draw the line between effective measures protecting public health and invasive controls impacting the privacy and data protection of individuals.

The line between control and freedom becomes blurred but has not gone unnoticed. To address these issues and to guide governments and private organizations, Data Protection Authorities, as well as the European Data Protection Board itself, have published guidelines on the limits of collecting, sharing, and using personal data, especially relating to health in these exceptional circumstances. By issuing guidance on the processing of personal data in the context of COVID-19, all of them emphasized the importance of GDPR as an aspiring worldwide data protection standard. During a pandemic, it is to be expected that fundamental rights will have to be balanced against each other. The question is whether the outcome of the balancing exercise between the right to health and the right to privacy needs to be a limitation of the latter and if so, whether this limitation is necessary, proportionate, and restricted in time.

Striving to limit the presence of their employees in offices, most employers have been faced with various forms of remote work. With March introducing home-officing worldwide, it became clear that most organizations and their employees had not been prepared for, or accustomed to, a 'work from home' culture. Though it took time, people have adapted to this new reality. However, an even greater challenge has been left open and looms over us all – data protection risks, including personal data.

According to GDPR, a personal data breach is any breach of security that leads to accidental or unlawful destruction, loss, modification, unauthorized disclosure, or unauthorized access to personal data transmitted, stored, or otherwise processed. Data leakage where information 'falls into the wrong hands' is not the only risk which falls under a failure to protect data, but the loss of access to data due to the loss of documents or damage to a data carrier is considered a high risk and one we are faced with today. This is not something we need to plan for in the future. It is here now, at our doorstep and we are forced to deal with it, effective immediately.

Within the complex domain of IT security, circumstances relating to remote work increase the vulnerability for data security at an alarming rate - the use of unprotected private devices with no anti-virus and encryption of resources, unsecured Wi-Fi networks or social networks for company communications, etc. In the aspect of physical data security, data protection risks lie in the palpable moving of documents and information carriers from location to location, inadequate home office, such as the possibility of destruction or theft of sensitive documents. The reality is that our information has become dangerously exposed from many angles and it is in the best interest of each organization to shut down these angles quickly. It has become necessary to adopt applicable and user-friendly procedures for the protection of personal data as part of remote work. If remote work involves the use of employees' private devices, it is worth updating employees' knowledge on the basic principles of dealing with information, as well as specifying the minimum-security requirements for the devices and networks they use. This could become a crucial tool in protecting your information, ensuring that your people are in full control at all times.

In an ideal world, awareness and training are best done before a crisis, and this is important to remember when we come out of our COVID-19 era and are more alert to the fact that we need to prepare for all future circumstances, however extreme they may seem. However, the crisis is here now. Employees need to be informed through the established channel of crisis communication about the risks to data. Communication for what to watch out for and how to react is an immediate way to enforce that you are protecting your information.

Under a COVID-19 lifestyle, GDPR is a key instrument not to be taken lightly, and in these times, what divides the businesses that will survive from those who will not, is crisis management. For sure, the current global health crisis is the first real obstacle the GDPR must overcome since it came into force.



BUILDING WORLD-CLASS ETHICS AND COMPLIANCE PROGRAMS

By Tarja Krehić and Ivan Zornada Lawyers & Partners, Krehić & Partners in cooperation with Deloitte Legal

The expression "never a dull moment" could have been tailor-made to describe the ethics and compliance function and how it has evolved over the past decade or so. The well-publicized scandals that started to take place on the market (concerning e.g. anti-money laundering or privacy incompliances) led policy makers to pass sweeping legislation that called for increased regulation, greater transparency, and more rigorous scrutiny of corporations.

Suddenly, the ethics and compliance function found itself front and center, its responsibilities greatly expanded, and its activities integral to the strategic core of organizations struggling to keep public trust.

What has become abundantly clear is that when it comes to creating ethics and compliance programs, organizations today cannot afford to settle. "Good enough" is simply not good enough. Rather, organizations should continuously strive for "great."

What separates a "good" ethics and compliance program from a "great" one? How does an organization's investment in compliance and reputation risk mitigation systems and processes measure up against leading practices? While there are a number of factors that separate the "good" from the "great," in our experience, five factors are key differentiators in the highest-performing ethics and compliance programs.

Tone at the top — The starting point for any world-class ethics and compliance program is the board and senior management, and the sense of responsibility they share to protect the shareholders' reputational and financial assets. The board and senior management should do more than pay "lip service" to ethics and compliance. They need to empower and properly resource the individuals who have day-to-day responsibilities to mitigate risks and build organizational trust.

Corporate culture — A culture of integrity is central to any effective ethics and compliance program. Initiatives that do not clearly contribute to a culture of ethical and compliant behavior may be viewed as perfunctory functions instilling controls that are impediments to driving the "value change" of the enterprise.

Risk assessments — Ethics and compliance risk assessments are not just about process—they are also about understanding the risks that an organization faces. Risk assessment focuses the board and senior management on those risks that are most significant within the organization, and provides the basis for determining the actions necessary to avoid, mitigate, or remediate those risks.

The Chief Compliance Officer (CCO) — The CCO has day-to-day responsibility for overseeing the management of compliance and reputational risks, and is the agent for the board's fiduciary obligations in this regard. A skilled CCO can create a competitive edge for their organization.

Testing and monitoring — A robust testing and monitoring program can help ensure that the control environment is effective. The process begins with implementing appropriate controls, which should be tested and ultimately monitored and audited on a regular basis.

Each organization can determine how far it needs to evolve whether it wishes, in effect, to have in place a reliable compliance vehicle or a top-fuel racing model. As an organization moves along the continuum, much more becomes possible.

In addition to the above-mentioned factors, innovative technology provides an opportunity for solving regulatory challenges. A modernized compliance program that combines new technologies and new approaches, keeping both in alignment with enterprise goals, helps deliver richer and faster insights, drives efficiencies in compliance processes through automation, reduces costs, and offers foresight into emerging risk issues.

ROLE OF IN-HOUSE AND EXTERNALIZED LAWYERS

The primary, formidable risks handled by in-house departments today involve legal compliance and reputation and seldom originate in the legal function. General counsels worry that most risks are from activities and behaviors across businesses without general counsels' control and without management visibility. They are concerned that even their upright employees may unconsciously breach a local regulation or set up some anti-competitive process that increases exposure to the business.

New skills, roles, and responsibilities are required as legal and compliance departments move from reactive management of risk to risk-avoidance. People skilled in preventative and precautionary services are needed to fill these roles.

When it comes to outsourcing, purchasing patterns for legal services in the area of compliance are changing. In-house teams are looking for tech perceptive, integrated service providers who offer more than traditional legal advice.

CONCLUSION

It is clear that compliance faces a challenging time ahead, with increasing internal and external scrutiny and an expectation that the function increasingly demonstrates the value they are providing. Compliance teams, which start to take action now around the key areas identified, will be better prepared to respond to these challenges and build on the capabilities and value their functions provides to the business in the future. However, moving along the compliance evolution continuum and unlocking the potential to create material and strategic value is a process, and Rome was not built in a day.



UTILITY MODEL AS A NEW INSTITUTE IN THE PATENT ACT - FAST AND COST EFFECTIVE PROTECTION

By Dr. sc. Mirna Pavletić Župić

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1. INTRODUCTION

The Croatian Patent Act (OG 16/20, herewith after: PA), regulates the system of protection of inventions in the form of patents, utility models, and certificates of additional protection at the State Intellectual Property Office (hereinafter: SIPO).

The benefit of protecting an invention in economic terms is the possibility to prevent other entrepreneurs from commercializing your product, which is the fruit of your invention, in which you have invested time, effort, and intelligence, without you benefiting from it. There is also the possibility of your improved earnings when you appear on the market with an innovative idea that others do not have. And, finally there is the protection of a leveled playing field for you, whereas a patent can stop other competitors from competing against you, without investing the funds you needed to develop that innovation.

The new Patent Act entered into force on 20 February 2020, and, among other things, introduced the Utility Model Institute as a novelty. In essence, this facilitates the protection of so-called "minor patents", or "innovation patents", for they are aimed at the protection of minor innovations, mainly in the areas of improvement, either of a process, a machine, a manufacture, a composition of matter, or enhancement of an existing idea. The benefits of protecting a utility model, although very similar to a patent, lies in the fact that it is cheaper to obtain and maintain, that it has a shorter term of protection (in Croatia 10 years), and less strict requirements for obtaining the right of protection.

2. THE UTILITY MODEL

The legal concept of the utility model is regulated in Art. 71-78 of the Patent Act (OG 16/20 - PA). EU legislation applicable to utility models are the Directive on the enforcement of intellectual property rights (2004/48/EC), which regulates the remedies and penalties against infringements of utility models, and Regulation (EU) 608/2013, concerning customs enforcement of intellectual property rights.

The utility model can only protect inventions, namely be registered for the same, provided that such invention has patentable protection according to the PA (Art. 71), but it will not be registered for: 1. an invention in the field of biotechnology, 2. an invention of a chemical or pharmaceutical substance, or 3. an invention for which commercial exploitation would be contrary to public order or morality.

3. THE PROTECTION PROCEDURE

The protection procedure begins with the filing of the application of the utility model, and is carried out in accordance with the Patent Act and the Patent Ordinance.

The State Intellectual Property Office - SIPO, determines the ful-

fillment of conditions in accordance with the Patent Act, the date of filing the application, and formally examines it.

The procedure for registration of a utility model is initiated by submitting an application to the SIPO, which may not contain more than ten patent claims (Art. 73 PA).

In the proceedings of examination of the utility model, novelty, inventive step, namely the state of art, and industrial applicability are not examined (Art. 74(2) PA).

4. THE NATIONAL RIGHT OF PRECEDENCE

Any person who has filed an orderly application for the utility patent enjoys the right of precedence, i.e. priority according to the notion of the national law of precedence as established in Art. 72 of PA, whereas the prescriptions of Art. 43 and 44 of PA, which regulate international precedence, according to Art. 43 and 44, also apply. The right of priority is acquired under the condition that the application for a utility model has been filled to the SIPO within 12 months of the date from filling of a utility model application, and that the application to the right of priority has not already been submitted for the same patent, i.e. utility model, by other parties.

The applicant of the utility model is obliged to submit the application for the right of priority at latest two months from the date of filing the application.

5. THE TERM OF PROTECTION

If the SIPO determines that the application of the utility model meets all the conditions referred to in Article 74 (1) PA, it will notify the applicant of the legal consequences of registration of the utility model and submit him a proposal of the final content of the application for which it intends to recognize the utility model and invite it to, within one month from the date of receipt of the invitation, submit his written consent to the submitted text or request that the application for the utility model should be converted to the application for the regular patent (Art. 76(1) PA).

The usage model is protected for 10 years from the date of filing the application.

6. CONCLUSION

As elaborated above, the utility model is a registered right that gives the holder exclusive use of a technical invention. The right is given in exchange for public disclosure of the workings of the invention and is granted for a limited period.

Their significance is manifested in the fact that utility models provide fast and low-cost protection for technical inventions since they are usually granted without substantive examination. For this reason, they are more accessible to individual innovators or small and medium-sized enterprises (SMEs) than patents, to which they are similar in principle.



TOWARDS THE 28TH ANNIVERSARY OF SUPPLEMENTARY HEALTH INSURANCE IN CROATIA

By dr. sc. Mario Bagat, dr. med. spec.

Health Insurance Director, Wiener osiguranje VIG

Croatia, like many other countries, has a health insurance system that combines mandatory health insurance with voluntary health insurance. Both types of insurance are founded on different principles. The Health Insurance Law in Croatia ensures mandatory health insurance for all its citizens. A supplemental health insurance plan (SHIP) that covers higher standard and higher rights compared to mandatory health insurance, can be offered for an additional fee.

Health insurance that covers a wider range of rights and a higher medical standard appeared for the first time in the Health Insurance Law of 1993 as supplementary health insurance. In its coverage, it had what is covered today by both complementary and supplementary health insurance (co-payment and higher standard). The Health Insurance Law of 2001 introduced terms of complementary health insurance, which covered co-payment, as well as private health insurance. Private insurance was a cover program that offered a higher standard, while the term supplementary insurance has fallen out of use.

Eventually, the law from 2006 came to regulate the system of voluntary health insurance that we know today, with clear definitions of complementary and supplementary health insurance.

implementing the culture of health, businesses do not only take responsibility for their influence, but also have the opportunity to receive benefits in many ways - like reducing costs, increasing revenue, and improving reputation. By contracting supplementary health insurance for its employees, the employer increases loyalty and reduces employee turnover. The benefits are customizable, so an employer can mix-and-match the plans, enrolling in what works best for their employees' needs. With healthcare costs rising and reduced accessibility of mandatory health insurance services, most employees appreciate the "safety net" of supplementary health insurance plans. Furthermore, as employees can have health service without waiting lists, work productivity increases with reduced absenteeism.

The advantages for employees when insured by an employer are general calmness related to critical life events, investment that adds financial protections for healthcare spending and the ability to receive high quality care, as well as simple-to-use benefits through medical assistance service.

Supplementary health insurance services are provided in private health care institutions and thus guarantee a higher quality of service, along with better client experience and faster service.

| COVERAGE | 1991 | 1994 | 2001 | 2006 |
|--|---------------------------|-----------------------------------|-----------------------------------|---|
| SOCIAL BASIC HEALTH COVERAGE | BASIC HEALTH INSURANCE | BASIC HEALTH INSURANCE | BASIC HEALTH INSURANCE | MANDATORY (COMPULSORY) HEALTH INSURANCE |
| DIFFERENCE OF PRICE (CO-PAYMENT) | | SUPPLEMENTARY HEALTH INSURANCE | COMPLEMENTARY HEALTH INSURANCE | COMPLEMENTARY HEALTH INSURANCE |
| HIGHER RIGHTS (STANDARDS) | | SUPPLEMENTARY HEALTH INSURANCE | PRIVATE HEALTH INSURANCE | SUPPLEMENTARY HEALTH INSURANCE |

The Croatian Government has also recognized the benefits of supplementary health insurance, and at the beginning of 2020 expanded the possibilities of calculating health insurance premium as a non-taxable expense. According to the Law on Income Tax, up to HRK 2,500 of health insurance

Over the years, the percentage of people having supplementary health insurance has grown considerably, as well as the number of insurance companies that offer supplementary health insurance in their portfolio. Now 28 years since the beginning of supplementary health insurance on Croatian market, there are 10 providers and about HRK 200 million Gross Written Premium.

Supplementary health insurance is becoming increasingly popular among clients, primarily due to certain weaknesses of mandatory health insurance and long waiting lists. It is especially interesting among employers who want to insure their employees.

Group health insurance is one of the forms of intangible stimulation of workers, and a structural part of the culture of health. By premium per employee is considered a non-taxable expense. If all employees of the company are insured, the part of the insurance premium related to preventive health care is considered completely non-taxable, while curative health care taxable up to HRK 2,500.

Although there is a growing number of policyholders and gross written premiums for supplementary health insurance, it is still not represented on the market as in other European countries. Nonetheless, insurance companies are improving their coverage from year to year, making products increasingly attractive for contracting, which opens the way for an even bigger number of insured citizens in the future.



WHAT WILL THE HOSPITAL OF THE FUTURE LOOK LIKE IN A POST-COVID-19 WORLD?

By Miroslav Šaban

Public Affairs Leader for Philips, Central & Eastern Europe

The speed and intensity of the coronavirus has challenged us to reflect on what the hospital of the future will look like. We have realized that it has accelerated three profound trends that existed before the pandemic, which are dramatically reshaping healthcare. These trends are the concept of a networked healthcare system, the acceleration of tele-health and virtual care and guidance, and the increase in consumer engagement in our own health and that of our families. This all translates into the concept of a networked healthcare system

VIRTUAL CARE JOINS THE NETWORK TOGETHER

Instead of being one fixed location, the hospital of the future is a network, which is more scalable and modular than ever before. It's flexible enough to deliver highly complex care to large numbers of new patients in ever-changing locations, while continuing to provide regular and elective care to the rest of the population.

- 1.Virtual care and guidance play a critical role in this network. We've already seen how remotely guided ICUs are helping hospitals to scale care during the crisis, taking the load off frontline staff. In the near future, these tele-ICUs within larger hospitals will be connected to mobile facilities and community-based hubs by a single digital infrastructure. Staff in centralized care coordination centers will support the patient flow and manage resources remotely to remove bottlenecks in the network, by sending clinicians, ICU beds, or other medical equipment to where they're most needed, 24/7.
- 2. The networked hospital will also help to ensure that patients receive the same level of care and expertise, regardless of where they live. Cloud-based IT solutions already capture and analyze the latest data and research from hospitals around the world large or small to gain insights into COVID-19, as well as the complexities of co-morbidities and the efficacy of protocols. Leading providers are applying analytics and artificial intelligence (AI) to support a patient's multidisciplinary team in making the best treatment decisions for that individual. Think of it like the GPS system in your car, delivering real-time updates to help you find the quickest way home.
- **3.Improving the staff experience is crucial**, specifically in moments of stress. Before the pandemic, it formed one of the four goals of the quadruple aim, alongside improving patient experiences, lowering the cost of care, and improving clinical outcomes. One of the main challenges among medical staff is burnout, which has only intensified since the end of 2019. Healthcare professionals are working longer and harder than ever, spending more time on administrative processes and searching for equipment, rather than patients. They are now

also putting their own lives at risk. And although cutting edge technology can be a huge help in dealing with a new virus, sometimes something much simpler is needed.

4. For example, nurses play a vital role in helping a patient to feel safe and cared for because they often spend more time than other clinicians at the bedside, dealing with the emotions that come with disease. But one study shows that a nurse can spend up to 40% (1) of his or her day simply looking for equipment. In the hospital of the future, it is critical that clinicians spend as much time as possible with their patients. This is why we're already making sure that during the pandemic, vital items like ventilators are tagged and can be found using a simple app by anyone who needs them, from nurses to surgeons to department heads. We are working in the background to make sure that capacity and skills are available to those patients with the highest needs.

IN THE NETWORKED HOSPITAL, CARE COMES TO YOU

With some countries experiencing a second wave of the virus, healthcare authorities also need to find increasingly innovative ways to care for non-COVID-19 patients without risking infection. We're seeing large drops in cancer diagnosis and elective surgery for cardiovascular diseases as resources are diverted to manage the outbreak and as patients avoid larger hospitals. One way hospital CEOs could address this is by enabling day surgery to take place in other locations. For example, it could soon be possible for a patient to have a stent operation in a mobile cath-lab in a retail mall closer to home.

Care could even come right to your doorstep. If you're elderly or frail, a nurse could drive a mobile healthcare vehicle to your home. Once there, he or she could examine you in person and take advice from a doctor via a video session.

THE HOSPITAL OF THE FUTURE ISN'T GOING TO HAPPEN IN 2030.... IT'S HAPPENING NOW

As we find ourselves living through a global pandemic, we've realized that a networked healthcare system, supporting health hubs in the community and patients at home, is needed now more than ever. The networked hospital will support care that is more personal, more accessible, and more dynamic, in order to address the health needs that have evolved rapidly with the spread of COVID-19.

We know that we cannot bring this vision to life on our own. It is absolutely vital that we co-create with you, patients, clinicians, and stakeholders, and apply design and platform thinking to patient pathways, flow, and clinical settings.



SUBSCRIBED TO LEGAL STREAMING: HOW AI AND AUTOMATION ARE REDEFINING LEGAL SERVICES

By Marko Porobija Managing Partner, Porobija&Špoljarić

Many moons ago, an unknown (but prodigious) lawyer said: "My time is important. My time is all I have and give to others. Therefore, I shall charge by time spent working." And thus began the age of hourly billing. And it lasted for an eternity (of sorts). Some claim it still lasts and will last forever until the end of time. Or will it?

The Renaissance forever changed the outlook of the world we live in, but it wasn't something that happened overnight. Instead, it took almost a century to see the civilization-changing effects it created. Unfortunately, a horrible event (the Black Plague) had to happen to expedite the transformation and the rise of science. Similarly, in the age of COVID, a new era of legal services is arising, irreversibly changing the industry's landscape – one step at a time. Though the effects are not nearly comparable to the results of the age of great inventors and artists, the legal services industry transformation will be, in most aspects, favorable to almost everyone and anyone who needs lawyers. So, what exactly is happening in the halls of one of the most conservative professions?

Bottom line up front – technology (legal tech) is finally coming up center stage in the industry, disrupting the legal services market in a big way and severely changing how lawyers work, think, and (most importantly for the clients) provide and charge their services.

Some say a new era is dawning – the age of subscriptions to legal services. One with service plans, recurring automatic charges to credit cards, and Al-powered chatbots with instant access to all available global repositories of laws and precedents. One that combines (i) quick and efficient online self-service systems for resolving more straightforward requests with (ii) perfect fulltime personal client support for fulfilling all creative and complex assignments. Somehow, it all sounds so familiar – because it is. Legal services are merely fast tracking towards the point in technology usage reached by most other service industries – some were there even a decade ago.

The future, as more and more lawyers see it (and some already apply the system in their firms), is in a multi-tiered approach to legal services. On the surface, the least change occurs in the "top tier" or classic legal services (personal, individualized, and project-based), one that will always have to be there to provide complex and creative legal advice and representation. Still, legal teams that use available tech tools can offer faster, more efficient, and more affordable services, as the menial, repetitive tasks do not burden them. A legal team equipped with a good Al tool can perform the same job with half the staff and in half the time it would have taken a few years ago, and simultaneously achieve better work quality and client satisfaction.

Furthermore, tech-savvy legal teams can better assess the resources needed to fulfill tasks and work based on pricing instead of billing. Hourly rates are tossed out the window and replaced with value-based pricing, fixed fees, and other client-focused financial models. In many forward-thinking law firms, output, as opposed to input, is quickly becoming a standard benchmark for the services' valuation.

On the other end of the tier pyramid, self-service and automation will increasingly become the foundation of the whole legal industry. All those pesky little tasks that do require some essential legal assistance, but the client departments (such as procurement, sales, or R&D) have neither the time nor the budget to deal with. Procurement specialists must go through multiple contracts and orders daily. Most of those are not valued enough to justify a lawyer's engagement, even those on the company's payroll. Usually, it means that those tasks are handled without any legal check and often represent unknown liabilities. A contract may carry a price tag of a few thousand dollars and, at the same time, exponentially higher amounts of potential liability established in some obscure provision, which is noticed only after the fact. Legal self-services on-demand, 24/7, able to provide essential assistance online (both through contract review, contract management, and legal risk assessment), are created precisely to cover those yet uncharted areas of legal advisory. Artificial intelligence systems are already far more precise than human lawyers in concept recognition, especially in finding what is missing. A legal technologist, a job that is a combination of lawyer and software developer, is a caretaker and handler of the system, as well as a connection to higher service tiers should the need arise.

Finally, and most importantly, the legal industry's transformation enables an infinitely better user experience for clients. It allows building a "frontend" (a user-friendly interface) to the standard legal "backend" (i.e., the "code" of law). Such a framework enables even the most complex and (to the layman) unreadable legalese to be packaged in a readily usable form - equivalent to the design of colors, buttons, and pre-programmed input fields used to enhance our experience in a desktop or mobile app.

Law is finally grasping the possibilities offered by today's tech advancements – and the clients (users) will undoubtedly be the ones reaping the ultimate benefits.



LATEST TRENDS AND INSIGHTS ON HOW DIGITAL TRANSFORMATION IMPROVES YOUR CUSTOMER EXPERIENCE

By Dominik Galinec

Business Line Manager, ASSECO SEE

One of the most comprehensive research studies on the influence of digital disruption on the economy and society (www.imd.org, Digital Vortex) shows that the trend of digital disruption is reaching its peak:

- Over 88% of respondents reported that digital disruption will have a major or transformative impact on their industries.
- Respondents believe more than one-third of the top ten incumbents in each industry will be displaced by digital disruption in the next five years.

According to the research, most companies globally (75%), regardless of industry or geography, have a fully or partially coordinated digital strategy to respond to the trend. Most of them (around 60%) consider improving customer experience as one of the main strategic priorities they plan to achieve via their digital transformation plan. There is a consensus that the most beneficial cases for advancing digital transformation lie in the customer experience area, which is why I emphasize a few prerequisites with an increasing influence on achieving this goal.

FROM CUSTOMER-FOCUS TO CUSTOMER OBSESSION

Since customers dictate how, when, and why to engage with a brand - and what channels to use when they are doing so, the wellknown customer-focus approach must evolve into so called customer obsession. The organization needs to constantly practice a variety of Voice-of-Customer (Focus groups, Lead-user, Ethnographic research, etc.) methods to collect and specify customers' needs and fuel the development process. By full compliance with the current needs and anticipation of future ones, organizations turn customers into product-development partners and leverage their digital networks to spread the reach. Organizations should pursue emotional connections with customers to align the brand with their motivations and to help them fulfill deep, often unconscious, desires (e.g., "stand out from the crowd" or "enjoy a sense of well-being"). These "emotional motivators" provide a better measure of customers' future value to a firm than any other metric, including brand awareness and customer satisfaction, and can be an important new source of growth and profitability.

ADOPT AGILE PRODUCT PORTFOLIO DEVELOPMENT

Engaging a cross-functional team is crucial to achieving digital transformation success. There should be collaboration across the organization towards a comprehensive corporate digital strategy. Having customer experience in the focus of digital transformation requires the detection and engagement of all divisions that affect the customer journey and their involvement in planning, decision-making, and execution processes.

Instead of following a linear path to define, design, develop, and test the software, agile product development delivers functionality through more frequent and smaller iterations, or better through small "vertical" slices of the product (potentially shippable product increments). But to organize an agile product development process, customer-obsession must lead to a product backlog full of well-prioritized requirements corresponding with relevant customers' needs. As well, cloud migration speeds up the development process since the multi-functional development team is less dependent on internal capacities.

CLOUD MIGRATION OF CUSTOMER-FACING SOLUTIONS

Despite cloud solutions being available for many years, companies were quite hesitant regarding migrating front-running solutions to the cloud due to many reasons like costs, security, and data protection. But recent cloud technology improvements enabled secure and cost-efficient migration even for the most critical solutions. Cloud migration provides an organization with many additional opportunities to boost CX:

- Exchanging capital expense by consumption-based variable expense and gaining advantage from massive economies of scale allow companies to create additional funds for CX initiatives
- IT infrastructure capacity is instantly obtained, updated, and scaled up/down, increasing business agility and responsiveness to customers' needs
- Even companies from the SME segment can go global in minutes, providing their customers reduced latency around the world, high availability, and fault tolerance.

Due to the above mentioned and many other reasons, organizations will gradually migrate most of their customer-serving and employee-enabling solutions to the cloud and harvest benefits of that strategic move (cost-effective, flexible, global, scalable IT infrastructure with built-in security) to open additional opportunities for CX improvements.

EMPLOYEE EXPERIENCE AS A PREREQUISITE FOR CUSTOMER EXPERIENCE

Engaged, highly motivated, and fully enabled employees are the essential prerequisite for achieving the most relevant digital transformation goal – permanent and sustainable growth of CX. Therefore, investments in the implementation of open corporate culture respecting innovativeness and proactiveness, ensuring all capacities to enable employees to achieve their goals and contribute to corporate success, and setting up transparent performance management processes are laying a strong foundation for developing EX, and consequently CX.

In conclusion, it is important to emphasize that improving customer experience through evolving digital transformation is never-ending, since businesses must continue to evolve with their customers. Successful digital transformation requires constant measuring, adjustments, and growth to stay aligned with customers' needs and relevant to the market.



WHY PERSONALIZATION AND CONTEXT ARE THE KEYWORDS OF MODERN MARKETING

By Jakov Bozić SAS Customer Intelligence Advisor, SAS

Just imagine how many times you have heard the famous words "personalization of user experience". There are almost no marketing experts or professionals in this business who do not repeat these words at least once a week in the hope of evoking some magic, preferably in their own world. However, even though there is no lack of will and desire, something seemingly simple is missing for the production of magic - a kind of "magic wand" that would rearrange all the knowledge about users, align, assemble and depict something new, but very personal still. And all that collected and used with users' explicit consent.

CAN STATIC BE PERSONAL?

In a dynamic world, and especially in a world that plays by the rules of the coronavirus pandemic, users leave us large chunks of data and knowledge about them. The traditional way of processing is based on established rules that are usually very static and predefined, implying a high degree of abstraction and generalization in the treatment of users. Such systems are generally a bit sluggish, sleepy, so they are often late with the responses they offer to their users. This segment of experience is one of the key ones according to which clients evaluate companies during the pandemic - as many as 90 per cent of users would abandon companies after two to five bad experiences with customer service and move to competitors, SAS research shows. Even in an age that offers a lot of spare time, no one has time for bad experiences.

Systems therefore need a solution that would provide new knowledge based on a large amount of data, many of which we already have. This solution should be timely and enable adequate action towards the user. The solution should offer real-time data management, advanced analytics through machine learning algorithms with the aim of generating new knowledge about users, and finally, "orchestration" of that knowledge based on previously structured business rules, in a series of timely interactions with users designed in the form of the famous user travel.

Calling this solution hyper-personalization may sound like another hyped up trend, an exaggeration in expression. In fact, it is a requirement and a necessity, so although the prefix "hyper" may suggest that there is a lot of something - in fact, there is quite enough of it. We need enough of it, and that means real personalization.

CONTEXT IS THE KING

No matter how personalized the user experience is, or rather how hyper-personalized, every user comes into contact with the company in a certain environment - context. Without that whole story, it is not possible to see individual needs and desires. And that's where problems arise - even those systems that come up with large amounts of user and context data don't have enough tools to process that data and extract useful insights from it.

Industries that have the ability to collect large amounts of user

data, through interaction or by monitoring the use of products and services to meet contractual obligations, can use them to gain good insight into the user context in real time. A recently rejected transaction, approaching a point of sale, receiving a complaint on a certain topic, making an online purchase, above-average data streaming, using a certain base station - those are just some examples of data from different industries that can tell us a lot about the current user context.

The results can be astonishingly effective. As many as 67% of users who accepted the offer of one telecommunications giant did so immediately after sending, while the rest did so within the next four hours. The offer is based on detection of the dynamics and current state of their internet consumption, which is then hyper-personalized by price, quantity, and duration. The number of users who accepted the offer in this case was more than twice as high as usual offers of this type.

All this shows how much we need an efficient and high-quality context detector, a technology that would enable the integration of different data sources at the time they are created and their almost instantaneous complex processing.

Things can be further complicated by introducing the context of time - the full context is not just the current image of the user, and the right decision often requires that real-time events are placed in a broader context.

The banking sector often faces such challenges when a large number of users are rapidly approaching the credit or debit card spending limit. An efficient model, based on a set of real-time historical data applied to these customers, reveals that only some of them can get a temporary limit increase or offer for a credit product if the same pattern of behavior is detected for the second time in the previous three months and the contact history shows that the offer was not sent earlier, so could not be wither accepted or rejected. We need a model that will be in charge of implementing the policy of contact with the client and coordinating any new opportunities for a new offer with those that have already been realized or are still waiting for the user's reaction.

WHERE CONTEXT AND HYPER-PERSONALIZATION INTERSECT

Since we were able to identify two key concepts - context and hyper-personalization - we can achieve even better results by crossing them. Hyper-personalized contextual marketing means that interaction with the user will be individual, based on previous decisions and through the appropriate channel. Although the basic offer may be the same, the creative tools with which it communicates can be significantly different, depending on the personalization parameters.

The path to magic thus becomes much simpler - if we know the user, we will also know how to best address his or her needs.

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BETTER DIGITAL FIT FOR RETAIL MANAGEMENT



By Damir Lesničar CEO, ETRANET Group

Traditional monolithic retail management systems (RMS) are going the way of the dodo – new agile RMS bring tighter integration with outbound marketing efforts, eCommerce, and modern hybrid loyalty solutions to increase average customer value

At the heart of this novel approach is the collection, analytics, and creation of targeted actions based on collected data, all in real time. Collected and integrated data on an individual customer or group of customers must be easily pluggable into sales and marketing efforts to increase revenue per customer. For that purpose, a future solution should offer insight into what is selling and where, and support outbound marketing with quick, targeted omnichannel communication towards customers. To accomplish this, they must be interoperable with well-established cloud marketing tools - e.g. Mailchimp for newsletters, IM advertising, etc.

A new role for loyalty solutions, which are also undergoing a renaissance of their own, goes hand in hand. Far from mere collecting of redeemable points, hybrid loyalty solutions must offer customized bonuses, rewards, and incentives within a loyalty program tailored for each individual customer.

The infographic below demonstrates how modern solutions can already support agile retail management with a good fit for a variety of retailer types.



Use Case: TOP WHEY PROMO

ISSUE

National chain of sports equipment and health food notices lagging sales of an established brand of whey protein ("Top Whey"). SKU sales data pulled from inventory for the last quarter indicates that **off-brand whey proteins are taking over market share**. This is not only eating into direct revenue but is also jeopardizing quarterly bonuses from Top Whey's distributor.

RESPONSE

Sales and Marketing department arranges a promotion for Top Whey with its distributor, offering limited time discounts on a BOGO basis for all customers. Luckily, this **retail chain uses a modern loyalty solution which can quickly and easily filter from ERP data all previous customers who bought Top Whey – both loyalty members and those outside loyalty program.**

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OUTBOUND MARKETING

Digital prepares communication for all company's social media channels. Personalized newsletters with standard A/B testing audiences are plugged into Mailchimp to be sent to all previous buyers of Top Whey, but also to people who purchased off-brand whey proteins at this retail chain. The latter will be enticed to try Top Whey with additional incentives.

POS PREPARATION

The promotion is nationwide and must begin ASAP. Thanks to this **retail chain using internet connected electronic shelf labels (ESL), the pricing change can be scheduled automatically to roll over as soon as it is entered into ERP and is thus visible at all POS.** Using ESL saves time and money by avoiding overhead for changing prices at hundreds of locations nationwide.

5

READY FOR LAUNCH

Promotion is entered into ERP and visible in all systems – POS, web shop – with all communication scheduled to start at the optimal time for each channel and audience.

6

ONE WEEK INTO PROMOTION

Sales and Marketing have been monitoring response and sales results of the promotion in real time. Digital recommends adjusting terms of the promotion and new messaging accordingly. Again, thanks to agile systems the company can negotiate and quickly deploy new 2+1 offer for Top Whey.

PROMOTION ENDS

Wealth of data from customers from the Top Whey promotions is added to the available datasets to support further business decisions. Sales and Marketing uses this data to analyze and predict possible future similar situations where off-brand products are endangering highest margin items.



AI: NEW RULES FOR STRATEGIC LEADERSHIP

By Marko Derča Partner, A.T. Kearney and Vlatka Ajduković, Consultant, Kearney

Would you be satisfied being the world's least powerful CEO? That could become your reality if you fail to embrace AI's power to transform business – not just processes and balance sheets, but also strategy and leadership.

Artificial intelligence is one of the hottest topics in the boardroom today, and much has been made of the benefits it can bring. From optimizing loan approval processes to helping on-board new recruits, the gains range from reduced operational costs and increased efficiencies to growing revenues and a better customer experience.

Scientists estimate that humans make about 35,000 decisions a day, or more than a billion in a lifetime. All has the potential to help us improve the quality of the choices we make in a wide range of crucial areas.

This ferocious pace has created a sense of urgency about AI, as organizations start to realize that failure to act soon could leave them at a disadvantage – or worse: unable to catch up.

The good news is that AI can also serve to accelerate decision-making. But what if it is spurring and amplifying the consequences of bad decisions rather than good ones? And who is, or should be, making those decisions?

In this new environment, astute strategic decision-making will become more important than ever before, while bad strategy – and bad leadership – will be even costlier. Could AI finally be the catalyst that turns strategy and leadership, those bastions of the traditional corporate environment, upside down?

HOW CAN YOU EMBRACE AI? FIRST, FORGE AN INTELLIGENT STRATEGY

In hierarchical structures, strategy is typically the preserve of those at the top of the tree: a construct that separates the "thinkers" from the "doers." Many companies still employ decision-making structures that rely on retrospective data being manipulated and sent up the food chain. In many cases, therefore, strategy is informed by data that is either out of date, skewed, or both. In scores more, it is also influenced by the educated guesses, presumptions, or pet theories of the people in charge, also known as the HiPPO (Highest Paid Person's Opinion) effect.

This is another place where AI can serve as a tool and actually improve the quality of strategic thinking.

The side warning here is that, if not trained properly, AI can actually amplify human biases, so this needs to be given serious consideration at the planning and implementation stages.

Meanwhile, as technology continues to drive economic, demographic, and social change, this will require businesses to solve problems and make decisions in ambiguous situations, where there is little or no historic data for AI to learn from or provide a reliable response to. In these cases, human creativity and intuition will need to be applied – quickly, and often at lower levels of the organization.

UNLEASH YOUR STRATEGIC CAPABILITY

Many organizations in today's volatile and disruptive business environment find themselves in a constant state of flux, with multiple strategic programs in execution at any one time.

Managing these, along with day-to-day operations, becomes a herculean task and turns the dial up on the need to deliver ever-increasing volumes of information. Without analytics tools, this inevitably detracts from time spent on the day job, with leaders devoting more of their attention to what might arguably be called "managerial" tasks as a result.

It is also abundantly clear that, in many cases, the volume of data now being produced far outstrips an organization's ability to manage or extract insights from it effectively.

This is another area where AI can step in. If managed thoughtfully, it can assist in the devolution of strategic action by effectively taking out many unnecessary data- and decision-sharing steps.

REBOOT YOUR LEADERSHIP STYLE

All of this naturally poses some questions for that other mainstay of the corporate entity: the leadership team. If strategy and decision-making are being automated, dispersed, and enabled elsewhere in the organization, what should its leaders be doing?

For sure, adopting AI will translate into more time that can be devoted to strategy. However, there is still the issue of cultural acceptance to contend with. After all, the very purpose of AI is to augment, improve, and ultimately replace human intelligence.

What this means is that, as AI progressively does more of the heavy lifting in terms of raw cognitive processing, the highest value of senior executives in this new environment is likely to reside in their human discernment, including the ability to recognize issues, opportunities, and threats – and to act upon them. Al will enable leaders to shift from day-to-day decision-making to becoming more visionary and spend more time managing their people.

To do this, leaders will first have to accept and embrace new processes, new organizational norms and models, and a new way of thinking about others' contributions. What is clear is that AI is not just about choosing a new tech toy. It is about rethinking – and potentially reshaping – your entire organization.

Successful leadership in this new world will therefore not only require an intelligent approach to strategy, and the surrender of leadership sovereignty over that strategy, but a real shift towards the so-called "soft" skills: those that separate us from machines.



NEW CYBERSECURITY THREAT PREDICTIONS FOR 2021

By Derek Manky

Chief, Security Insights & Global Threat Alliances, FortiGuard Labs

In 2020, we witnessed many rapid changes on a global scale as organizations across the world attempted to adapt to a new normal caused by the pandemic. Amid this shift, there were **significant developments** seen across the cyberthreat landscape. In **FortiGuard Labs**' threat **predictions for 2021**, we've estimated the strategies that we anticipate cybercriminals will leverage in the coming year and beyond.

THE INTELLIGENT EDGE IS A TARGET

While end-users and their home resources are already targets for cybercriminals, sophisticated attackers will use these as a springboard into other things going forward. Advanced malware could also discover even more valuable data and trends using new EATs (Edge Access Trojans) and perform invasive activities, such as intercept requests off the local network to compromise additional systems or inject additional attack commands.

Compromising and leveraging new 5G-enabled devices will open up opportunities for more advanced threats. There is progress being made by cybercriminals toward developing and deploying **swarm-based attacks**. These attacks leverage hijacked devices divided into subgroups, each with specialized skills, target networks or devices as an integrated system, and share intelligence in real time to refine their attack as it is happening. Swarm technologies require large amounts of processing power to enable individual swarmbots and to efficiently share information in a bot swarm, enabling them to rapidly discover, share, and correlate vulnerabilities, and then shift their attack methods to better exploit what they discover.

Smart devices or other home-based systems that interact with users will no longer simply be targets for attacks, but will also be conduits for deeper attacks. Leveraging important contextual information about users including daily routines, habits, or financial information could make **social engineering-based attacks** more successful. Smarter attacks could lead to much more than turning off security systems, disabling cameras, or hijacking smart appliances, it could enable the ransoming and extortion of additional data or stealth credential attacks.

INNOVATIONS IN COMPUTING PERFOR-MANCE WILL ALSO BE TARGETED

Processing power is important if cybercriminals want to scale future attacks with ML and AI capabilities. Eventually, by compromising edge devices for their processing power, cybercriminals would be able to process massive amounts of data and learn more about how and when edge devices are used. It could also enable cryptomining to be more effective. Infected PCs being hijacked for their compute resources are often identified, since CPU usage directly impacts the end-user's workstation experience. Compromising secondary devices could be much less noticeable.

The connectivity of satellite systems and overall telecommunications could be an attractive target for cybercriminals. As new communication systems scale and begin to rely more on a network of satellite-based systems, cybercriminals could target this convergence and follow in pursuit. As a result, compromising satellite base stations and then spreading that malware through satellite-based networks could give attackers the ability to potentially target millions of connected users at scale or inflict DDoS attacks that could impede vital communications.

From a cybersecurity perspective, quantum computing could create a new risk when it eventually becomes capable of challenging the effectiveness of encryption in the future. The enormous compute power of quantum computers could render some asymmetric encryption algorithms solvable. As a result, organizations will need to prepare to shift to quantum-resistant crypto algorithms by using the principle of crypto agility, to ensure the protection of current and future information.

ARTIFICIAL INTELLIGENCE WILL BE KEY

The **evolution of AI** is critical for future defense against evolving attacks. Al will need to evolve to the next generation. This will include leveraging local learning nodes powered by ML as part of an integrated system similar to the human nervous system. Al-enhanced technologies that can see, anticipate, and counter attacks will need to become reality in the future, because the cyberattacks of the future will occur in microseconds.

Organizations cannot be expected to defend themselves against cyber adversaries on their own. They will need to know who to inform in case of an attack, so that the "fingerprints" can be properly shared and law enforcement can do its work. Cybersecurity vendors, threat research organizations, and other industry groups need to partner with each other for information sharing, but also with law enforcement to help dismantle adversarial infrastructures to prevent future attacks.

Threat actor tactics, techniques, and procedures (TTPs), researched by threat intelligence teams, such as **threat actor playbooks**, can be fed to AI systems to enable the detection of attack patterns. Similarly, as organizations light up heatmaps of currently active threats, intelligent systems will be able to proactively obfuscate network targets and place attractive decoys along attack paths. Eventually, organizations could respond to any counterintelligence efforts before they happen, enabling blue teams to maintain a position of superior control.



SOCIAL ENGINEERING: THE PSYCHOLOGY BEHIND CYBERATTACKS

By Anja Anđelković Digital Forensic Consultant, INsig2

SOCIAL ENGINEERING AS THE ART OF HUMAN HACKING

Technology is advancing every day, but so are the methods of attack against it. One cyberattack method is attracting more attention every year - social engineering. Social engineering has many different definitions, however many call it 'the art of human hacking'. It got its name from the way hackers try to deceive their victims - by using human manipulation. Hackers try to manipulate their victims into making mistakes which can lead to providing access to their own personal data. There are some repeatable indicators that can point to the attempt of manipulation; however, the attacks still have an extremely high success rate. Phishing is the most common social engineering method used for deluding people into giving their personal data. People are being attacked through different mediums, emails, fake websites looking like original ones, etc. For example, your company is using Google as a service provider. So, all your emails, calendar events, contacts, etc. are tied to one business Google account. Also, company policy asks you to change your credentials every 90 days. All of a sudden, you receive an email on your Google account that you need to click on a link in order to change your password. Though you usually will be provided with the information on how to do something they are requesting, you will not be given enough time to process the information and act responsibly. Such emails usually require you to act immediately. With your busy schedule, and without thinking, you find yourself clicking on the link and entering a password. A moment later, you are the victim of a cyberattack. It is no longer just personal data, but also business data that gets compromised. How did it happen? Well, the "beauty" of social engineering is that it will bypass implemented security measures and focus directly on human weaknesses - emotion and trust. Such attacks usually have a threat component. If someone is threatening you that a third party has access to your account and will permanently delete all of your data, you will without thinking do what they are asking you to do. The threat component is then emphasized with the urgency component. Attackers are asking for an urgent reaction so that their victims do not have time to rethink the message they have received, nor will they have time to report their issue to the authorities, or even ask a colleague for advice.

COVID-19 IMPACT ON CYBERATTACK DEVELOPMENT

The pandemic caused by the COVID-19 virus has greatly affected many aspects of our lives and has also affected changes in

cyber attacking methods. Attackers have adapted existing forms of cybercrime to better suit the nature of the pandemic. They take advantage of the uncertainty of the situation and the public's need for reliable information. While the rest of society tries to keep the situation normal, cybercriminals exploit the crisis through the use of social engineering ransomware, and various types of malware. The sophistication of social engineering methods is growing each year, making the investigation of such attacks much harder. It has also been observed that attackers maintain a level of awareness of the situation, as evidenced by a series of phishing campaigns that took advantage of the COVID-19 pandemic. Also, the trend of carrying out phishing attacks is increasingly focused on specific, selected victims, rather than on a random group of people. As the main threat relates to so-called spear phishing, criminals have shown their ability to adapt their attacks, for example by improving language skills or even using local user agents to communicate with the victims in their language.

One big change also happened in the field of ransomware. The number of ransomware cases has increased significantly in the last year with an even greater impact on its victims. Ransomware attackers have introduced a new way of putting pressure on their victims, and that is to pay for their stolen sensitive data under the threat that otherwise, that data will be made public. So, if the victim fails to pay the ransom demand, the attacker will publish the victim's sensitive information or sell it to the highest bidder.

RAISING CYBERSECURITY AWARENESS

Steps that are normally taken for protecting digital assets and digital data, like using a firewall and antivirus software, can be helpful in protecting our data from different cyberattacks. However, the best way to defend ourselves against cyberattacks is to properly educate ourselves. No matter the industry the company belongs to, its employees should be educated on cybersecurity.

Many companies working in the field of cybersecurity are also delivering educational programs based on current occurrences in the cyber world. Although the current situation does not allow people to take part in training in person, there are always alternatives. Many companies have turned to delivering their products online. Likewise, a greater number of people is spending their time on the Internet, making themselves more exposed to online threats. To keep up with the cybersecurity education programs, in the times when it is needed more than ever, many companies, as did we, turned to delivering courses online. In the end, properly educated people are the strongest weapon against cyber attackers.



DIGITAL TRANSFORMATION AND AGILE APPROACH IN TRANSLATION AND LOCALIZATION – NO PROJECT IS TOO COMPLEX

By Mladen Stojak Managing Partner, Ciklopea

Helping companies reach their global clients is what the entire language industry is all about. In the data-driven world and globalized business, projects that require localization of millions of words to dozens of languages are not uncommon and may pose challenges due to their sheer size and scope.

Luckily, the language industry is built upon the notion of executing precisely this kind of projects and specific tools and processes have been developed to make that execution possible.

In this article, we take a closer look at the processes and technologies that enable human-generated and computer-aided translation and localization of large-scale projects.

WELL BEGUN IS HALF DONE

This kind of project requires smart organization and the preparatory stages are – at least – as important as the execution stages.

The linguist team is the engine that drives every localization project, so the first thing to do is to choose the right people for the task on the basis of their expertise and experience.

The materials for translation on these projects only very rarely stay within the boundaries of a single industry or domain – for example, localization of marketing materials for a car manufacturer require translators who are well versed in both marketing translation and transcreation and the automotive industry.

For this reason, it is logical to split the project in several sub-projects, first on the basis of the language pairs, then on the basis of the source material domain. Once the linguist team have been assembled, the next step is technical preparation.

In this step, documents are prepared for subsequent translation and editing in CAT (computer-assisted translation) software.

The source documents need to be in editable formats but it is not uncommon to receive PDF files from the client that need to be converted and that require optical character recognition or OCR.

Once the editable source documents are ready, they are imported to a CAT tool. The choice of a CAT tool depends on many factors, but for large-scale projects that require input from large remote teams and the client's subject matter experts (SMEs) who are unlikely to have used any CAT software before, cloud-based CAT solutions are usually used due to their speed, simplicity and short learning curve.

Once the project has been set up in CAT software, the main phase begins.

AGILE IS THE WAY TO GO

Agile workflow is mostly associated with software localization and it is used to describe the process when software strings are localized right after their development.

However, this approach can be applied in various ways.

Large-scale projects are usually split into batches because it allows work in phases. As soon as translation of each batch is approved by the client, it is instantly implemented and used as a blueprint for the subsequent batches.

With tight delivery deadlines, some stages of the project can overlap. This can be achieved with cloud-based CAT technology that allows the editors to start editing a document as soon as it is completed by a translator.

Every translated document is reviewed by an independent linguist team and a quality assurance check is performed before the SME review. This step is followed by a final linguist and quality assurance check and export/technical editing of the translated materials in the native formats for delivery.

THE IMPORTANCE OF TERMINOLOGY MANAGEMENT

Every industry has its particular set of what we might call NATU-RAL DISCREPANCIES and every serious company has to be able first to recognize them and then to develop the processes that would harmonize these discrepancies.

The natural discrepancy that we in the language industry sometimes need to solve is the difference between the client's desired terms and style and the style and terminology used by the linguists.

We have developed a set of different processes to avoid this, taking into account both the fact that industries and companies constantly develop and use their specific terminologies and the fact that even the best among the linguists cannot know each client's preferences if they are not informed about them.

This is why time and resources should be allocated to extract, translate and have approved by the client's subject matter experts any specific industrial and company-related terms BEFORE the translation phase began.

This helps eliminate several problems:

- The linguists are able to translate materials faster by having a terminology base with the client-approved solutions because they do not need to spend time researching for terms.
- The time that client spends on SME reviews after the completion of each batch is significantly reduced with fewer changes to be implemented.

Development of a termbase (a database containing translations of specific terms) and involvement of the client's SMEs can dramatically speed up the process and help generate a higher quality end product.

WRAP-UP

In addition to successful execution, development of digital translation assets (translation memories and termbases) is another end product of professional localization process and technology. These asset enable full stylistic, linguistic and technical consistency on all subsequent projects, optimize future costs and turnaround times and help the client's digital transformation.

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IT IS TIME TO STOP GETTING HYSTERICAL ABOUT ARTIFICIAL INTELLIGENCE – FOCUS ON ITS BENEFITS!

By Mirsada Kudrić

General Manager Croatia, B&H and Slovenia, Robert Bosch d.o.o.

Artificial intelligence needs to serve people, not the other way around. Accordingly, it must not be allowed to escape human oversight. How can human and machine intelligence complement each other? Public opinion is still informed by misgivings, or even by dystopian science fiction. In such dystopian visions, Al outstrips human intelligence, cannot be controlled, and costs people their jobs, if not more. Any debate about the opportunities and risks of Al, in whatever form, has to be open and objective. To make this debate constructive and unprejudiced, people have to be given a better idea of how artificial intelligence works.

A recent survey conducted at Bosch Germany shows that more knowledge about AI leads to more willingness to accept it. Accordingly, those respondents who consider themselves tech-savvy and feel they have a sound knowledge of the field rate artificial intelligence as fundamentally positive in 81 percent of cases. But among those who consider themselves less technologically minded and state that they know little about AI, the acceptance rate is only 27 percent. This is why it is necessary to understand the basis on which AI makes certain decisions.

AI NEEDS RESPONSIBILITY

It is not enough to talk about AI in the business circle – those discussions need to be conducted throughout society. AI applications will only progress if people trust them, which calls for clear, ethically sound guidelines at the European level. In the AI age, values are especially important: responsibility engenders trust.

Companies have to take two paths in order to make a success story out of AI. Developing technological conditions and solutions, and using innovations to open up a new field of business, is one path. The other is to convince society at large of the benefits of AI.

AI CREATES MARKETS

Artificial intelligence has huge economic potential. It is not only Bosch that sees this potential, but many different studies as well. Management consultants PwC, for example, project that between now and 2030, Al will boost GDP by 26 percent in China, by 14 percent in North America, and by around 10 percent in Europe. And according to a World Economic Forum forecast, Al may be responsible for 75 million jobs being lost by 2022, but also for 133 million new jobs being created. If such forecasts are even remotely realistic, they indicate the huge economic relevance of artificial intelligence. But we will only be able to tap this potential if we can convince people of the benefits of Al — and above all, build trust in digital systems.

AI CAN MITIGATE GLOBAL WARMING

But the social benefits of AI go beyond everyday routine and the world of work: artificial intelligence will be a blessing for environmental protection and climate action. Even now, there are energy management platforms that use intelligent algorithms to detect and control individual machines' energy consumption. Depending on the individual plant, this can reduce CO_2 by 10 percent within two years. And in the future, it will be possible to use artificial intelligence to make long-term forecasts, and thus reduce energy consumption. All this is reason enough to stop the endless debates about the risks of technology and focus on the opportunities instead.

AI NEEDS HUMAN OVERSIGHT

As we move toward an ethics of AI, what are the decisive issues? First and foremost, people must not completely renounce control over artificially intelligent systems. Instead, they must remain involved in these systems' decisions. Take the example of driver assistance, where AI supports and relieves drivers of burdensome tasks. Nonetheless, drivers retain responsibility and can override the system. On no account should the algorithms of AI models be a black box. They should be developed with due care, keeping everyone in the loop. Only in this way will automated decisions be fair, and understandable for experts. What decisions can we leave to machines? When and where should people intervene? Companies need to openly discuss questions such as these with policymakers, the scientific community, and society.

AI MUST BE RELIABLE

When developing and using AI products, every company's aim should be to act responsibly and in accordance with values of quality and reliability. We must create AI products our customers can trust. To achieve this, there are following principles we should be guided by:

- All Al products should combine a quest for innovation with a sense of social responsibility.
- Al decisions that affect people should not be made without a human arbiter. Instead, Al should be a tool for people.
- Al products should be safe, robust, and explainable.
- Al products should be trustworthy.
- When developing AI products, we must observe legal requirements and orient to ethical principles.

In the end, the issue at stake here is the crucial balance that has to be struck between the economic and social strands of entrepreneurial responsibility. At first glance, there appears to be a paradox: we want to develop business with AI, but are defining ethical limits to technological development. Only if we observe these "red lines" can trust arise. In the long run, trust is the lifeblood of our business.



THE PLANNING OF WORKPLACE AND OFFICE STRUCTURE IN THE COVID-19 PANDEMIC

By Branimir Valičević *Plan 2B interijeri d.o.o.*

As 2020 draws to a close, we are seeing how the Covid-19 pandemic is reshaping our lives, both personal and professional. With the many challenges that this pandemic has brought upon us, we cannot ignore its impact on our working world. Many of us are still looking for ways to keep our business going and to create a safer working environment, in compliance with all necessary hygiene and protective measures. In times when social distancing has become the new rule for collaboration, our workplace and office structures need to be adapted to this new rule.

At the beginning of the Covid-19 pandemic, many companies implemented working from home for their employees, which has worked quite well. Even though this is not taking place voluntarily, thanks to today's technology, the home office has become a place for concentrated work, giving us a choice to work when and how we want. However, week-long isolation and working from home have brought to our attention the benefits of working in an office space as well. While technology allows us to communicate with our colleagues right now, it is no substitute for personal contact and encounters. Development of new ideas and the creative process happen spontaneously during informal encounters and exchanges of ideas with our colleagues. With the use of technology, spontaneity is lost, development of new ideas is significantly slowed down, and negotiation of complex content is quite a challenge. This pandemic and isolation have shown us that the office space, as a place of encounters and communication, is an important part of our working world, too. Today, many companies are combining work from home with work in the office space. However, we need to reshape and reconsider the design of our office space to match the pandemic challenges.

OFFICE SPACE – A SOCIALLY DISTANCED COMMUNICATION HUB

Before the Covid-19 pandemic, the focus in office space planning was at the optimization and utilization of the space, with an increased number of collaboration and meeting areas. The idea was to get people together and to share space. Today, the office concept needs to be adapted to the new rules of social distancing, and all hygiene and protective measures. In addition to the regular disinfection of hands, and increased ventilation, office space needs to be rearranged in order to achieve the required physical distance between people without losing productivity and efficiency at work. In the short and long term, individual solutions are needed to make offices safe places for employees and customers, which reflect the needs for concentration, collaboration, and communication in these challenging times.

When it comes down to concentration, a home office has proven to be a place for concentrated and focused work. In office space and individual workstations, physical distancing can be achieved with the reduction of desk space and chairs and the implementation of acrylic glass screen partitions and panels as vertical protection shields between tables. It is important to allow people visual communication and to avoid creating completely isolated workstations that would prevent cooperation and personal exchange. In some companies, when there is not enough space to reduce the workstations, hybrid schedules in the form of shift models and changing teams in the home office make a contribution.

While planning office space to include collaboration, workbenches and meeting areas need to be used by significantly fewer employees while maintaining the required safe distances. With more flexible office furniture, it is possible to easily shape areas according to current needs and number of people. Flexible and movable office furniture allows flexibility to adjust room layout based on the number of participants. When necessary, a safer collaboration area can be created through adding additional movable partitions.

When it comes to communication and lounge areas, we need to reshape the exchange with external visitors, customers, and network partners during the pandemic. It is recommended to position disinfection dispensers at entrances and in highly frequented areas. The focus in lounge and meeting areas is to design a room with lots of free space. To decrease density, it is recommended to reduce available seating in the lounge area, add single sofas and partition wall elements when possible. Shielding measures, especially in central areas such as lobbies and reception areas, are becoming standard.



A NEW MENTAL HEALTH REALITY

By Jean-Pierre Kallanian *EPIConsulting*

Anne was a second-year apprentice during the coronavirus outbreak. Prior to that, she had a controllable washing compulsion. She started showing up late, as showers now took an hour. Colleagues noticed she wasn't as attentive. Anne required meetings to address her slipping performance. She started feeling stressed and shunned. She requested a reduction in hours. That request was denied. Anne was at risk of losing her apprenticeship.

COVID BRINGING MENTAL HEALTH TO THE BRINK

Even pre-COVID, of 1,900 remote workers polled, 21% reported loneliness as the biggest struggle of working remotely. Now with lockdowns, family concerns, social distancing, homeschooling, remote working, layoffs, and financial struggles - all during the holiday season and cold winter months - people like Anne have reached or exceeded their ability to cope. "Depression, alcohol, other substance abuse, and anxiety have all skyrocketed because of COVID. It's having an impact on the business bottom line because sick employees mean decreased productivity and increased accidents at work", Sagar Parikh, M.D., University of Michigan. Growing mental well-being issues extend beyond the US. The Mental Health Foundation reports the leading cause of absenteeism in the UK is mental health. An article titled, "Mental health in the workplace", states 70 million workdays in the UK are lost yearly to mental health problems, costing employers approximately £2.4 billion per year.

WORKING REMOTELY: MEDIATING LONELINESS AND ISOLATION

A recent Mental Health America study found that among people who screened with moderate to severe symptoms of anxiety or depression, 70% reported that one of the top three things contributing to their mental health concerns was loneliness or isolation. According to Dr. Adam Hickman's GALLUP article, "How to Manage the Loneliness and Isolation of Remote Workers", employees can feel as lonely at work, too. Physical presence alone does not remedy feelings of loneliness. It is a question of emotional, psychological, and purposeful connectedness. Hickman differentiates loneliness with isolation. Both, he writes, can be remedied with targeted interventions. Interestingly, causes of burnout in a study conducted by GALLUP were related to feelings of disconnectedness, whether in regards to job expectations, role, relationships, culture, or sense of purpose. Whether working remotely or in offices, rising mental health issues are the next major HR challenge to reckon with a digital age.

ADDRESSING LONELINESS TO IMPROVE MENTAL HEALTH AND PRODUCTIVITY

In the Mental Health Foundation article, "How to support men-

tal health at work", 10 mental health improvement tips are provided. Four tips – keeping active, eating well, taking breaks, drinking sensibly – in theory only require self-discipline. Three tips –talking about your feelings, keeping in touch, and caring for others – are only fulfilled in relation to others. The remaining three – asking for help, doing something you are good at, and accepting who you are – not only require others, they also require a connection to a greater purpose, other than your ego. Six of the ten tips presume that which is usually lacking in cases where loneliness exists – the existence of relationships and purpose. So how does one implement a tip requiring a key ingredient that is already lacking?

PERSONNEL STRENGTHENS WITH MENTAL HEALTH INITIATIVES

Building rapport during scheduled Zoom meetings only goes so far. Calling someone with a question is different than spinning your chair around. "Organic interaction in a virtual world is difficult." Michael is one of thousands of pandemic graduates whose first job out of university was in one state, with his office back home in another. Employed since August, he has had no personal team contact. Michael also has a history of light depression. The remote COVID reality has him seeking counseling to help cope. Michael is overall happy with how his direct supervisor tends to his mental wellbeing. He also has a mentor, but this onboarding initiative feels more like a policy than a mentoring relationship. Mentors require time and proper supervision to deal with the multitude of onboarding issues that can arise. Michael stated there really is no forum to discuss psychological wellbeing. This, he said, would be valuable.

MITIGATING MENTAL HEALTH REQUIRES A CLEAR SHARED GOAL

"An essential building block for workplace mental health is the ability to have open, authentic conversations about mental health in the workplace, both individually and on a strategic level. This is more important than ever as we recover from the impact of the pandemic." - Mental Health Foundation

Loneliness is not simply being disconnected from people. The remedy is simply not gathering around a billiard table or organizing a team-building workshop. It usually also entails a lack of role clarity and meaning. Anne, Michael, and their respective teams would be better able to implement all ten tips with clear roles and expectations, all focused on a shared goal greater than any one member. Indirectly, teams mitigate feelings of loneliness and purposelessness while achieving the goal. Inter- and intrapersonal inquiries are naturally addressed when this common goal is the center–holding the space and focus. This approach fosters a solution-focused, resilient, inclusive, and innovative work culture, all in real-time.

2020 – THE YEAR OF ACCELERATED TRENDS IN THE REAL ESTATE MARKET

By Colliers International

This year was marked by a global health pandemic, complete lockdown, and slowing down of most business activities. But yet, Colliers International Croatia recorded a quick shift to the new 'normal' and its operations lead accelerated real estate market trends.

So far, 2020 brought us a volume of commercial real estate transactions of more than €450 million, which corresponds very closely to the total transaction volume of 2019 (€500m). It should be taken into account that the trend of the first half was good because by entering the second quarter, lots of activities stopped. Despite this, the 'corona crisis' has found Croatia in an economic and investment situation which is healthier than ever.

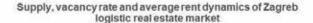
BETTER THAN ANTICIPATED TOURIST SEASON IN CROATIA

For most European countries, 2020 is lost, and the depth of the decline varies from country to country. Croatia, a country whose GDP depends mostly on tourism, will have the most significant decline. Despite the circumstances, Croatia was in great demand as a tourist destination from mid-July to the end of August. In the first 9 months, about 40% of arrivals and 50% of overnights were achieved compared to the same period last year. Despite the uncertainty, the general consensus is that recovery to 2019 levels is expected only around 2022 or 2023.

What did come to life during the health pandemic is so-called hybrid hospitality: hotels to work in. This concept combines hotel services with flexible office space. Certain hotels with low occupancy have become an extension of office spaces – lobbies are used for meetings and hotel rooms for work.

THE INDUSTRIAL AND LOGISTICS SECTOR IS A FUNDAMENTAL WINNER OF THE HEALTH CRISIS

The pay and labor cost gaps in China, the Far East, and Eastern Europe are starting to even out and the value chain is one of the most critical factors of why manufacturing is promisingly closer to Europe. There is a lack of supply of modern properties of larger surfaces and suitable height, but projects in the pipeline in-





clude world-leading trends with green standards (LEED, BREEAM, DGNB certificates) which, in addition to reducing external costs, have lower operating costs due to lower energy use.

Build-to-suit and build-to-own models continue to prevail in Croatia. Companies build logistics and distribution centers according to their needs, or collaborate with developers on construction, while companies become long-term tenants. For these reasons, the offer of available space for lease is extremely limited. Given the high development costs, which thereby increase the risk of investment, the quantity of speculations is insignificant. Over the past eight years, there has been a noticeable growth in supply. From about 770,000 sq. m in 2012, Croatia counts over 1,000,000 sq. m today. Also, there has been a strong drop in the non-occupancy rate, which was over 10% in the same year, while today it is below 2.5% and the average prime rent has remained stable at € 5.5/sq. m.

The COVID-19 outbreak highlighted the potential for the growth of e-commerce within the European Union. In Croatia, compared to the European average of 20%, there is a 22% share of companies participating in online sales. According to the RetailX report, Croatia recorded the largest growth of online shoppers of 26.88%.

Many stores moved their businesses online and launched webshops during the lockdown. As an exception, it is essential to mention the pharmaceutical industry and food retailers, such as Tommy, Plodine, Lidl, which have continued their planned expansion. A newcomer to the market, the Italian food retailer and discounter Eurospin plans to open a total of 100 stores in Croatia.

THE EVOLUTION OF THE OFFICE SECTOR

Offices remain a value generator for companies and a focus on investors' demand. Besides the COVID-19 pandemic, in March 2020, Zagreb was hit by an earthquake, which led to a new dynamic in the Zagreb real estate market. Some companies have opted for more flexible offices and have relocated their businesses to coworking spaces. The trend of compressing the number of workspaces to 0.8-0.9 workstations/employee began with the growth of spaces for meetings, or informal socializing started even before the pandemic due to some employees working in the field or from

home and not requiring permanent office space. This kind of thinking has increased so-called flexible working spaces compared to fixed working spaces.

The investment and real estate sectors in Croatia have handled the crisis well - taking into account that property owners have not been forced into quick-moving decisions and underprice sales. In contrast, most landlords have been able to negotiate or extend the terms of their long-term contracts.

This year's activities and dynamics in the Croatian real estate market confirmed that Croatia had entered the economic crisis caused by the health pandemic in a more mature and organized state than the previous one, in 2008. This indicates that in the coming period, the real estate and investment sectors will remain the economy's most dynamic and vital segments.

THE YEAR THAT SKYROCKETED DIGITALIZATION

By the Croatian Post

This current year is unlike any other in many ways, with every aspect of our private life and the way we do business having changed. Every logistics company has been affected by these new and extraordinary circumstances. The unusual conditions in which we have been working for most of the year have become rocket fuel for spiking e-commerce growth trends, and we are seeing the culmination of that rapid growth in real time. This spring's trends and records have continued during the summer months, as users have acquired new habits and recognized all the benefits of online shopping, with November and December being traditionally the peak season and the busiest time of the year. On top of that, we are seeing record-breaking quantities and volumes of mail year after year.

The crisis we have all found ourselves in due to the pandemic has sped up the digitalization of services and operations, and plans are being implemented at an astonishing pace. Naturally, the companies which started their transformation prior to the pandemic, cautiously investing in high-quality digitalization, are now in a more favorable position and more likely to get through the crisis.

CONNECTING THE WORLD

Accelerated e-commerce growth has gained momentum with the outbreak of the pandemic, turning online shopping into a habit even for people who had until then avoided it. In the past year, the entire postal industry has been showing growing revenues from the package business, with the pandemic spiking the rate of growth, making the package business a powerful driver of the entire postal industry. This is reflected in the profits of every postal service operator around the world.

Investments that include massive digitalization and strengthening of the logistics capacities has proved to be critical in these challenging times. The global growth of the package business has secured a stable source of revenue for postal operators, as letter volumes declined. In logistics, this year has proven that it is crucial to own big logistic centers with state-of-the-art parcel sorting machines and technology. New technology and cutting-edge automated sortation are key tools for employees working to connect all corners of the world day in and day out.

Logistic centers have become a big new playground for the implementation of emerging technology. Postal teams are exploring the use of augmented reality glasses, scanning gloves, advanced data analytics, and the Internet of Things (IoT). The implementation of new technologies is important for employees while it helps them with day-to-day tasks, but it is important for the end customer as well. Digitalization in the postal industry is crucial for raising standards and making deliveries faster and more precise. Making deliveries faster is something that every postal operator strives for, that's why the list of operators that tested delivery by means of using a drone gets longer every day.

A wide network of delivery points is an advantage of large players in the logistics market, and as of this year, contactless delivery has become very important. That's where automated parcel machines prove their usefulness. Automated parcel machines enable users to collect their items whenever it is convenient for them, 24 hours a day, seven days a week. At present, when social distancing is important and we are attempting to reduce social contacts to a minimum, automated parcel machines are the perfect solution for safe and contactless delivery. New technologies have become a part of postal day-to-day business and they are finding their way into every aspect of the field, even philately.

These changes with one common denominator – digital transformation – have influenced all aspects of business. Robust digitalization touches not only services provided to customers, but daily operation as well. Even though unpredictable and challenging times lie ahead, postal operators have successfully prepared and adapted to the new circumstances through implementing multiple digital transformation projects and providing new and improved services.





BY-PRODUCT PROCESSING AND HUMAN AND ENVIRONMENTAL HEALTH

By Ivica Grlić Radman Director, Agroproteinka d.d.

MEN AND THE ENVIRONMENT CAN ONLY SURVIVE TOGETHER.

You have probably heard that biodegradable residues and by-products of animal origin are not waste and that their processing has multiple benefits. Collecting waste and by-products prevents their accumulation in the environment, thus protecting it. It also helps avert the spread of potential infectious diseases. Another benefit of collected by-products and waste is their processing, which results in new valuable products and encourages the principle of a circular economy. These new products can be used in various industries such as chemical, food, energy, and the pet food industry. Public health is at the center of this activity, as it protects human and animal health and takes care of our environment. The collection of animal by-products is an activity vital for the control of infectious diseases, which could spread uncontrollably if it were not for the timely and proper collection of waste and disposal of by-products. Imagine how much waste each and every one of us produces daily and then add the waste generated in catering, food industry, farms, etc. Disposing of this waste in nature, burying it in fields or spontaneously throwing it into rivers or lakes, would be detrimental to human and animal health and the state of the environment. Simply put, protecting human and animal health and preserving a healthy environment is a prerequisite for any security, and the future of life in general. Nowadays, living in a world challenged by a global pandemic and being faced with the rapid spread of a new and mostly unknown virus, reminds us of how important it is to prevent the threat of infection using all means necessary. Serious and responsible protective measures save human lives and prevent additional burdens on the health system. It is important to emphasize that the primary goal of implementation of by-product disposal standards in times of crises like this is to preserve health. But it also confirms how important it is to properly manage live animals and food products of animal origin in general, as well as by-products of the food production process.

In these circumstances, proper handling of by-products backed by clear and consistent regulation is a fundamental prerequisite for health care. What emerges during and after production is not just our job and our responsibility. It is also the merit and responsibility of producers who create by-products through their activities. Therefore, it is a common concern and responsibility without which we cannot be builders of responsible business. And without responsible business, we cannot talk about a sustainable society, or even about sustainable survival.

In order for the ideas of proper separation and our own responsibility for the waste we create to spread through society and reach as many people as possible, we need continuous education, positive examples, and transfer of knowledge from professionals to all societal levels and groups. Scientific and business organizations, open to their communities through education, support and organization and encouragement of various environmental actions, create and nurture culture and knowledge about the importance of nature preservation as a fundamental prerequisite for survival. It is the best and most convincing way to give back to nature and the environment. And ultimately, it confirms that nature can restore and preserve its integrity and health only if humans cooperate. If the environment is not healthy, man will not be healthy either. Man and the environment can only live and survive together.



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AMCHAM EVENTS 2020

BUSINESS BREAKFAST

POWER BREAKFAST 'INNOVATIONS IN HEALTHCARE INDUSTRY' March 3

The future of health in the EU, the importance of nurturing innovations, digitalization and digital transformation in health-care, the role of AI and imple-



mentation of data science in the EU healthcare environment, equal opportunity access to modern and efficient healthcare for all citizens of the EU, and an EU masterplan against cancer were just some of the topics discussed at the AmCham Power Breakfast "Innovations in Health".

"The aim of today's event is to contribute to a dialogue of all relevant stakeholders on the role of innovative healthcare industry as a generator of EU economic growth, the future of healthcare innovations in the EU, as well as the importance of European innovation capacity, taking into consideration the Horizon Europe launch and closing of the Multiannual Financial Framework. Our goal is to discuss new trends as well as European policy solutions motivating healthcare innovations, and to emphasize the importance of innovations and incite even more the cooperation between the IT and healthcare sector", said Andrea Doko Jelušić, Executive Director of AmCham Croatia.

Nikolina Brnjac, State Secretary for cooperation with the EP in the Ministry of Foreign and European Affairs, talked about the potential of Croatia's Presidency of the Council of the EU in defining future political priorities, especially those directly or indirectly connected to protection of healthcare innovations and in general to a Europe that develops, and an influential Europe. After opening speeches, there was a panel discussion with the following participants: Mario Antonić, State Secretary in Ministry of Economy, Entrepreneurship and Crafts, Peter Fuzes, Oracle Senior Director for Public Sector, Education and Healthcare (EMEA region), Vera Katalinić Janković, Assistant Minister of Health, Rina Musić, MSD Managing Director for Croatia and Slovenia, Ines Strenja, Chairperson of the Health and Social Policy Committee in the Croatian Parliament.

The conclusion of the event was that the threat posed by the coronavirus is a good example of how health innovations, in this case the invention of a new vaccine, can contribute to the effectiveness of health systems and human therapy.

POWER BREAKFAST WITH JOSIP ALADROVIĆ, MINISTER OF LABOUR AND PENSION SYSTEM

June 17 - Hilton Garden Inn Zagreb

From June 1 until the end of the year, the Government will grant support to employers who employ 10 or more full-time employees, regardless of whether they are employed on a part-time or indefinite basis, for the temporary introduction of full-time work lasting less than 40 hours, but not less than 20 hours per week, in the amount of up to HRK 4,000 per month per employee", said Minister Aladrović at the AmCham Power Breakfast held on June 17.

In addition to announcing a shorter working hours model, Minister Aladrović addressed the activities of the Ministry of Labor and Pension System and measures for preserving job positions during and after the crises caused by the COVID-19 outbreak.

"The American Chamber of Commerce in Croatia supported the measures adopted by the Croatian Government for alleviating negative economic effects of the coronavirus epidemic and has been actively involved by creating our own additional sets of measures. More specifically, AmCham Croatia published 3 Sets of Recommendation for Economic Relief with the aim of helping entrepreneurs overcome the crisis period caused by the COVID-19 pandemic, ensure liquidity, and secure jobs. A large part of the recommendations referred to measures aimed at keeping jobs. We are glad that some of AmCham's recommendations have been adopted by the competent Ministry. This only shows that only by joint action and dialogue of the private and public sector (i.e. companies and policy makers) can a mutually satisfactory solution be achieved for the benefit of not only the economy, but all citizens of the Republic of Croatia," said Andrea Doko Jelušić, Executive Director of AmCham Croatia.

Ruža Tomić Fontana, President of the AmCham Board of Governors, added that the crisis caused by the COVID-19 pandemic has encouraged certain long-term changes in society, especially those related to work models. In the circumstances brought about by the COVID-19 pandemic, the need has arisen for a more flexible labor law framework that could help regulate employment in exceptional circumstances (such as a disease pandemic, but also those of other types and causes) without special regulations or ad hoc measures being required.

Minister Aladrović said that the current Labor Act does not meet the needs of the labor market and that it has to be changed in a way that benefits efficiency, productivity, and an easier business environment.







Power Breakfast 'Innovations in Healthcare Industry'
 Mr. Josip Aladrović, Minister of Labour and Pension System
 Taxation News in 2020

MEMBER SEMINARS

January 30

Business Performance Management and the Role of KPIs

Krešimir Bračić, Managing Partner, CPA-Corporate Performance Advisory

February 13

Taxation News in 2020

Krešimir Lipovšćak, Partner, Crowe Horwath d.o.o.

February 21

Ultimate Beneficial Owners Registry – Facing the Challenges Ivana Halapir, TMF Croatia d.o.o.

March 5

Transfer Pricing and EU Tax News in 2020

Tomislav Borošak, Lana Pavić, Marija Kovačević, and Lada Rajković, KPMG Croatia d.o.o.

AMCHAM PATRON RECEPTION

February 11

The American Chamber of Commerce had the honor of organizing 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.

RECEPTION WITH THE U.S. AMBASSADOR, H.E. W. R. KOHORST

September 15 - Esplanade Zagreb Hotel

The American Chamber of Commerce in Croatia had the pleasure to host a reception with the keynote speaker H.E. W. Robert Kohorst, Ambassador of the United States of America.

In his speech, Ambassador Kohorst reflected on his term and his efforts for improving the Croatian business environment.

The Ambassador believes that Croatian Government has taken some positive steps over the last few years – reducing parafiscal charges and taxes, a continuous decline in government debt and, more recently, Croatia's entry into the European Exchange Rate Mechanism. He is encouraged by the Government's recent efforts to simplify procedures for incorporation of companies and to form a Government-level working group focused on improving the business climate. He also welcomed the Government's commitment to cut red tape. He stated these were all important reforms that Croatia should continue pursuing aggressively and added that, although the Covid-19 pandemic poses a major challenge to the economy, it should not be used as an excuse for inaction.

He stated that the investment climate remains a challenge, with the current regulations and procedures making U.S. investments extremely difficult. Investors face an inefficient, sometimes unpredictable justice system which contributes to slow litigation, rigid labor legislation, and heavy bureaucracy. He also believes that the Government should continue reducing the number of state-owned enterprises. These enterprises, most of which are historically inefficient and poorly managed, control much of the economy and ultimately impede the country's growth potential. The Government is reluctant to reduce the number of regulations and undertake the necessary reforms to boost innovation and stimulate the formation of competitive markets as its primary focus remains the prevention of job losses in state-owned enterprises.

Ambassador Kohorst believes that another obstacle to attracting foreign investment is the structure of public procurement and tender processes. Current processes stifle competition and, in some cases, directly prevent foreign companies from participating. Offers are often written in such a way as to favor a particular company and put everyone else at a disadvantage. Therefore, it is necessary to ensure greater transparency at each stage of the public procurement cycle.

In his speech, he also referred to the economic relations between the United States and Croatia, which he believes are strong, but could be stronger. He also pointed out that more than 100 companies based in the USA currently operate in Croatia, with more than 820 million dollars of invested capital and more than 7,000 employees.

He believes that the commitment of the Croatian Government to continue pursuing economic and judicial reforms will make Croatia a more attractive destination for American companies, as will the opening of negotiations with Croatia on the agreement for the avoidance of double taxation.

Ambassador Kohorts pointed out that the Embassy would continue emphasizing the need for reforms of the business climate and advocating for the establishment of an investment verification mechanism to protect the strategic infrastructure and assets and to ensure cooperation with reliable suppliers in 5G networks, because he believes these are key steps to achieving economic growth without sacrificing sovereignty or security.

SEMINARS

TRENDS AND CHALLENGES THAT WILL AFFECT HR IN THE COMING YEARS



AmCham Co-Organized Event February 25

The American Chamber of Commerce in Croatia and BE-terna (formerly Adacta), a leading Microsoft Dynamics and Qlik partner and the only Cornerstone partner in this part of Europe, organized a joint event on challenges and trends in the HR world.

At the event, topics such as the business perspective of HR and what HR trends we can expect in 2020 were discussed. An agile approach to work is one of the trends that until recently has been faced only by IT companies in the software development industry. Today, many other companies in various industries are slowly adopting it. Whether and how the agile approach can be applied in the work of human resources, was in the focus of a panel discussion that gathered the CEOs and HR managers of well-known Croatian and global companies.

Lectures on 'HR Topics & Trends 2020' (Werner Mack, Regional Sales & Strategic Account Manager, Cornerstone OnDemand) and 'Connected Workforce – Innovative Solutions Implemented' (Jovana Ivanović, Senior Talent Acquisition & Identification Manager, Coca-Cola HBC) were followed by the Panel Discussion: Can Only Agile HR Design and Reinvent Processes for Business to Be More Innovative?

The event concluded with an Inspirational Story: Butterfly Junkie, by David Skoko, Chef of the Batelina Tavern.



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CO-ORGANIZED EVENT

"INVESTING IN TIMES OF UNCERTAINTY" September 24 - Hilton Garden Inn

AmCham Croatia and the leading CEE focused private equity fund Enterprise Investors (member of AmCham in Poland) organized an executive event on the topic of investing in times of uncertainty.



Enterprise Investors

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 support more businesses to achieve their ambitions for growth by providing the financial firepower and strategic advice in critical stages of their development.

Michał Kędzia, Partner responsible for the Adria region in Enterprise Investors, held an opening lecture titled "The New 'Normal' and How It Affects Strategic Business Planning", followed by a panel discussion, where he was joined by Daniel Radić, Partner, Advisory Services, KPMG, Miljan Ždrale, Head of Agribusiness for CSEE, EBRD, Gordan Kolak, Chairman of the Management Board, Končar - Elektroindustrija d.d., Boris Šavorić, Managing Partner, Šavorić & Partners, and Michał Seńczuk, CEO, Studenac.



Workshops in Public Procurement (online)

AmCham, in cooperation with the Ministry of Economy, Entrepreneurship and Crafts organized two Training Workshops in Public Procurement. The lecturer at both workshops was Mr. Anton Tomljanović from the Ministry of Economy, Entrepreneurship and Crafts.

June 5

The topic of first workshop was "How to Improve the Preparation of Public Procurement Procedures". Additional topics that were covered at the workshop included:

1. Preparation of the public procurement procedure

- 2. Criteria for qualitative selection of economic entity
- 3. Samples

November 13

Second workshop covered the following topics:

- 1. novelties in public procurement amendments to the ordinance on procurement documentation and bidding in public procurement procedures
- 2. recent practices of the High Administrative Court of the Republic of Croatia in relation to the DKOM decisions

CONFERENCES

DIGITAL CROATIA 2030 June 30



Google

SILVER SPONSOR

In the past few months, many aspects of our lives have been digitized, which has been accepted with approval from the citizens. The COVID-19 pandemic has significantly accelerated the processes of digitalization of Croatian society. AmCham sees the new situation as an opportunity for further strong digitalization.

The virtual conference had two panel discussions - "Making Croatian Economy Digital" and "Digitization of Public Administration". Participants at the first panel included Zdenko Lucić, State Secretary, Ministry of Economy, Entrepreneurship and Crafts, Ante Rončević, Domovinski pokret, Joško Mrnđe, Country Manager Adriatics, Google Hrvatska, and Boris Petrušić, Senior Sales Manager Technology, Oracle Hrvatska. The second panel participants were Ivan Malenica, Minister of Public Administration, Marko Rakar, Restart Coalition, Zoran Šegić, Oracle Application Sales Executive & Business Development Manager, Oracle Hrvatska and Emil Franjčec, Public and Enterprise Account Manager, Cisco Hrvatska.

REGIONAL CONFERENCE "THE FUTURE OF INVESTING" November 10

AmCham Bulgaria, Croatia, Czechia, Montenegro, Romania, and Slovakia have organized a regional virtual conference on the topic of investments in Central and Eastern Europe.

High profile investors discussed the implications of the global pandemic on the future of investing. The event also provided insights into how investors are thinking, their outlook, priorities, and plans regarding investments in Covid and post-Covid times and how the CEE region can strengthen its position on the global investment map

The conference was divided into three thematic panel discussions: Digital Economy, Tourism Industry, and Sustainable Manufacturing. Specific topics included state of play and perspectives for ICT, artificial intelligence, cyber security, 5G, hospitality, hotels, traveling, logistics, automotive and aviation industries.

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 approved, and members have elected the following new members of the AmCham Board of Governors:

- First Vice President-John Gašparac
- Second Vice President-Rina Musić
- Untitled Governor-Bojan Poljičak









CONNECTED WITH AMCHAM WEBINARS

In order to provide relevant expert knowledge for its members, AmCham organized a series of webinars that enabled communication between members, but also with representatives of institutions on current activities in the field of organization of work and doing business during the COVID-19 times.

March 25 - Work from Home – Technological and Legal Aspects

Aleksandar Pilepić, Manager of the Network and System Integration Department, Infosistem, and Jelena Orlić, Lawyer in cooperation, Ernst & Young

March 26 - Workplace Disinfection and Hygiene in Times of COVID-19

Anja Trbović Škaro, Key Account Manager, Ecolab

March 27 - Working from Home – Practical Examples

Martina Špiljak, Manager Search and Selection, Career and Organizational Development, Adecco Hrvatska

April 1 - Stress and Uncertainty – Influence on Private and Professional Life

Marina Čović, Assessment Center Manager, SELECTIO

April 2 - Legal Aspects of Redistribution of Working Hours

Dženet Garibović, Corporate Counsel, PwC Croatia, and Hrvoje Šaban, Manager, PwC Croatia

April 3 - Review and Implementation of Government Economic Relief Measures

Bojan Đukić, Manager, KPMG Croatia, and Hrvoje Pajtak, Attorney at Law, in cooperation with KPMG Legal s.r.o. attorneys-at-law

April 7 - Notion of Force Majeure in Contractual Relationships

Mario Krka, Senior Partner, Marina Kovač Krka, Partner, and Iva Crnogorac, Lawyer, Odvjetničko društvo Divjak, Topić i Bahtijarević

April 15 - Managing Business during Economic Downturn

Tomislav Čorak, Managing Director & Partner, The Boston Consulting Group

April 16 - Tourism Perspectives in Light of Coronavirus Outbreak

Regional virtual event organized by AmChams Croatia, Czechia, Montenegro, Slovenia, and Greece

The topics that were covered included the current situation in the tourism industry, perspectives of the development of tour-

ism in the next couple of years, and necessary measures for a fast recovery of the industry.

April 22 - Personal Data in Context of Global Pandemic of Covid 19

Dženet Garibović, Senior Manager, Regulatory Services and Patricio Petrić, Manager, Regulatory Services, PwC Croatia

April 23 - Legal Crisis Management

Tarja Krehić and Jadranka Orešković, Attorneys at Law and Partners, Krehić & Partners, in cooperation with Deloitte Legal

April 24 - Importance of Internal Communication in Times of Crisis

Igor Vukasović, Director of Corporate Communications, Hrvatski Telekom

April 29 - Public Procurement in COVID-19 Times

Tomislav Sadrić and Laurenz W. Vuchetich, Attorneys at Law, Batarelo Dvojkovic Vuchetich

May 6 - Performance of the Contract in Exceptional Circumstances

Petar Petrić and Iva Babić, Petrić & Kajić odvjetničko društvo d.o.o.

May 12 - Ensuring the Highest Safety Standards in Tourism Sector Due to Pandemic

Ruben Andrea Molin, Key Customer Manager DNV GL Business Assurance Region Southern Europe

May 20 - Hosting International Tourists – When and How?

AmChams Croatia, Montenegro, Slovenia and Greece co-organized a regional virtual event on the topic of facilitating international tourism in the COVID-19 era

May 21 - It's All about the Goal - Design Thinking as a Problem-Solving Method

Renata Pavletić Mužak, Director, ESKA

May 27 - Return of Employees to Work and Work of Foreign Citizens

Hrvoje Pajtak and Suzana Delija, Attorneys at Law, in cooperation with KPMG Legal s.r.o., attorneys-at-law

May 28 - Tax Obligations after Relaxation of Epidemiological Measures

Krešimir Lipovšćak, Partner, Crowe Hrvatska

July 1 - Supervisory and Management Board's Responsibilities in Light of Covid-19 Crisis

Vedrana Jelusic Kašić, Partner for Financial Consulting, Deloitte Tarja Krehić, Lawyer and Partner, Law Firm Krehić & Partneri d.o.o., in collaboration with Deloitte Legal

July 3 - The COVID-19 crisis and economic recovery - volume II

This webinar was organized by AmChams in Europe, the network which unites 45 American Chambers of Commerce from 43 countries across Europe and Eurasia

July 7 - Covid-19 HR Reorganization and Legal Questions

Kresimir Lipovšćak - Partner, Sandra Zemljič - Head of HR Services and Iva Atlija - Legal Supervisor, Crowe Croatia

September 10 - Adapting to change or changing to adapt?

Jean-Pierre Kallanian, Process Facilitator/Human Systems Specialist, EPIConsulting

October 14 - A View at the 2020 U.S. Presidential Elections

Jon Decker, White House Correspondent for Fox News Radio

October 15 - COVID-19 impact – how to approach 2020 transfer pricing analysis

Tomislav Borošak, Director - tax department and Marin Grubić, Assistant Manager - tax department, KPMG Croatia

October 29 - E-contracts, what should electronic archive provide, smart contracts

Iva Babić and Petar Petrić, Attorneys at Iaw, Petrić & Kajić Law Firm LLC

November 24 - Launchpad USA - Keys to success when bringing your business into the U.S. market

Mike Klyszeiko, Director, Launchpad USA Marko Andrijanić, Director, Enikon Aerospace d.o.o. Siniša Prugovečki, General Manager, Metroteka d.o.o.

November 24 - Current issues with respect to Corporate Profit Tax compliance in 2020, including impact of Covid-19 pandemic

Tomislav Borošak, Director - tax department and Bojan Đukić, Manager - tax department, KPMG Croatia

December 7 - How will the Biden economic policy impact the world?

-joint AmChams event John Boehner, former Speaker of House Joe Crowley, former Chair of the House Democratic Caucus

December 16 - Overview of 2020 and Outlook for 2021

'2020 not likely to be forgotten, facing new realities in 2021' - Daniel Lenardić, Partner, Management Consulting, KPMG Croatia Farewell address - H.E. W. Robert Kohorst, US Ambassador Holiday greetings - Ruža Tomić Fontana, AmCham President

AMCHAM LIVE WITH HARVARD BUSINESS REVIEW PRESS

AmCham Croatia, in collaboration with Harvard Business Review Press, started series of live webinars with estimeed authors of management books:



April 23: Thomas Wedell-Wedellsborg - What''s Your Problem?

May 5: Alex Lazarow - Out-Innovate

May 18: Nick Morgan - Can You Hear Me?

June 2: Manish Tangri - 3Box Solution Playbook

June 16: Joe Pine - The Experience Economy

June 25: Shannon Huffman Polson - The Grit Factor: Courage, Resilience, and Leadership in the Most Male-Dominated Organization in the World

August 25: Jennifer Petriglieri - Couples That Work - How Dual-Career Couples Can Find Fulfilment in Love and Work

September 15: Mark W. Johnson - Lead from the Future

September 28: Thomas J. Parenty and Jack J. Domet - A Leader's Guide to Cybersecurity

October 21: Marco lansiti and Karim Lakhani - Competing in the Age of Al

November 5: Michael Watkins - Master Your Next Move

November 12: Gary Hamel and Michele Zanini - Humanocracy: Creating Organizations as Amazing as the People Inside Them

December 1: David Furlonger and Christophe Uzureau -The Real Business of Blockchain

AMCHAM SUPPORTED EVENTS

BUILDING THE FUTURE OF GLOBAL BUSINESS: ENHANCING GROWTH AND INVESTMENTS THROUGH MEDIATION - September 17 Organized by The Institute for Dispute Resolution

6. ANNUAL BLED COMPLIANCE AND ETHICS

CONFERENCE - October 15 & 22, November 12 & 19 Organized by European Institute of Compliance and Ethics

ROUNDTABLE DISCUSSION "WORKING GROUP ON COMPLIANCE GUIDELINES" - October 22

Organized by ICCrA (Institute for Compliance, Criminal Compliance & Anti-Money laundering

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.

HSM & SALESFORCE ONLINE EVENT December 2

UNICEF CSR ACADEMY December 8

WEBEXONE - CISCO DIGITAL COLLABORATION CONFERENCE December 9-10

EY ENTREPRENEUR OF THE YEAR 2020

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



March 2020 - November 2020, Hotel Esplanade Zagreb

The 8th generation of the AmCham Talents program started in March 2020. We are proud that this is the biggest generation so far, with more than 109 young talents participating in the program this year.

March 4 - Opening event

April 23 - Igor Grdić, Country Manager Central Southern Europe, Vertiv

IT Trends and Massive Growth at the Edge

May 14 - Mario Aunedi Medek, Director/Partner, Alpheus Company Reputation Management

June 18 - Jean-Pierre Kallanian, Process Facilitator/Human Systems Specialist, EPIConsulting

Adapting to Change

July 2 - Viktor Pavlinić, President of the Board, Tele 2 Market Challenger

September 17 - Viktorija Zadro Huml, Country Head Croatia, Slovenia, Bosnia and Herzegovina, Takeda Leadership in Times of Integration

October 6 - Miroslav Šaban, Country Manager, Philips Digitalization Challenges

October 20 - Aleksandar Zemunić, Managing Partner, SELECTIO

Trends in the World of HR

November 5 - Jurgen de Ruijter, Member of the Board, Erste Card Club

Crisis Management

December 1 - Final Event

This year's competition for the Talent of the Year title was close till the very end. After interesting presentations and panel questions Marina Teklić took this year's title of AmCham Talent of the Year. Jelena Škalec - IBM Hrvatska, came in second, and Ivo Teški- Atlantic Grupa, took third place.



BOARDROOM DISCUSSIONS 2019/2020 DIGITAL TRANSFORMATION FROM CEO PERSPECTIVE



ORACLE



Sessions are targeting CEOs, Board Members, and General Managers of AmCham member companies interested to hear from IT leaders and top management consulting companies, as well as peers from different industries, about digital transformation trends and operational steps. AmCham designed this program to best accommodate small groups and enable open and interactive sessions.

December 6, 2019 - Digital Transformation of Business

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

January 31 - KPIs for Digital Transformation Success: Be Future Ready and Outpace Change

Luisella Giani, Head of Industry Strategy & Transformation, Oracle EMEA

February 20 - Why Has Cyber Security Become a Boardroom Concern?

Vanja Švajcer, Senior Security Researcher, Cisco Talos, and Martina Herceg Jungić, Security Manager, Central region, Cisco

March 11 - Business Transformation of Mature Companies

Marko Ćosić, Member of the Management Board, HEP

May 19 - The Application of Modern Solutions in Traditional Industry

Stjepan Roglić, Supervisory Board Vice President, Orbico Group, Arno Smolić, IT Director, Orbico Group, and Ilija Jozinović, Head of IT Infrastructure, Orbico Group

June 17 - Bridge to MassChallenge - Innovation-Driven Economic Growth at Scale

Sunanda Narayan, Senior Manager, Global Partnerships, and Kevin O'Reilly, Global Partnerships Manager, MassChallenge

BOARDROOM DISCUSSIONS 2020/2021

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VERTIV.

December 14 - 5G Technology and Its Application and Benefits for Society and Economy

Boris Drilo, Member of the Management Board and Chief Technical and Chief Information Officer, Hrvatski Telekom

CROATIAN ECONOMIC INDICATORS

THE REPUBLIC OF CROATIA BASIC INFORMATION FOR 2019

| Land area, km ² | 56.594 |
|--|-----------|
| Surface area of territorial sea and interior waters, km ² | 31.479 |
| Population, 2018 mid-year estimate | 4.087.843 |
| Population density per km ² , 2018 | 72,2 |
| City of Zagreb population, 2018 mid-year estimate | 804.507 |
| TERRITORIAL CONSTITUTION, AS ON 31 DECEMBER | 2017 |
| Counties | 21 |
| Towns | 128 |
| Municipalities | 428 |
| Settlements | 6.755 |
| | |
| Gross domestic product per capita (USD), 2019 | 14.855 |
| Gross domestic product per capita (EUR), 2019 | 13.270 |
| Average monthly paid off net earning in Kuna | 6.457 |
| Average monthly gross earning in Kuna | 8.766 |
| Consumer price indeks, 2019/2018 | 100,8 |
| Import per capita EUR | 6.142 |
| Export per capita EUR | 3.744 |
| Coverage of import by export, % | 60,9 |

Source: Statistical information, Central Bureau of Statistics

4 3 2 1,5 1,1 0,8 1 2014 2015 2016 0 2017 2018 2019 -0,2 -0,5 -1

AVERAGE YEAR-ON-YEAR INFLATION RATE



CURRENT ACCOUNT BALANCE (as % of GDP)

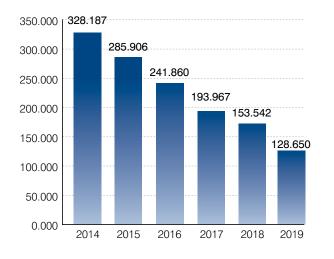


GDP YEAR-ON-YEAR GROWTH RATE (in %, constant prices)

MAIN INDICATORS

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|--|---------|---------|---------|---------|---------|---------|
| GDP, current prices, mil EUR | 43.423 | 44.636 | 46.644 | 49.262 | 51.979 | 54.270 |
| GDP per capita (EUR) | 10.246 | 10.618 | 11.175 | 11.942 | 12.712 | 13.344 |
| GDP year-on-year growth rate (in %) | -0,3 | 2,4 | 3,5 | 3,4 | 2,8 | 2,9 |
| Average year-on-year inflation rate | -0,2 | -0,5 | -1,1 | 1,1 | 1,5 | 0,8 |
| Unemployed persons* | 328.187 | 285.906 | 241.860 | 193.967 | 153.542 | 128.650 |
| Unemployed rate, ILO comparable, % | 17,3 | 16,2 | 13,1 | 11,2 | 8,4 | 6,6 |
| Average exchange rate (HRK : 1 EUR) | 7,63 | 7,61 | 7,53 | 7,46 | 7,41 | 7,41 |
| Average exchange rate (HRK : 1 USD) | 5,75 | 6,86 | 6,8 | 6,62 | 6,28 | 6,62 |
| Current account balance (million EUR) | 111 | 1.452 | 994 | 1.700 | 949 | 1.483 |
| Current account balance (as % of GDP) | 0,3 | 3,3 | 2,1 | 3,5 | 1,8 | 2,7 |
| Gross international reserves of CNB (million EUR, end of year) | 12.688 | 13.707 | 13.514 | 15.706 | 17.438 | 18.560 |
| External debt (million EUR, end of year) | 49.095 | 48.230 | 44.714 | 43.683 | 42.710 | 40.877 |
| External debt (as % of GDP) | 113,1 | 108 | 95,9 | 88,7 | 82,2 | 75,3 |
| External debt (as % of export of goods and services) | 260,9 | 232,7 | 201,0 | 177,5 | 163,7 | 144,8 |

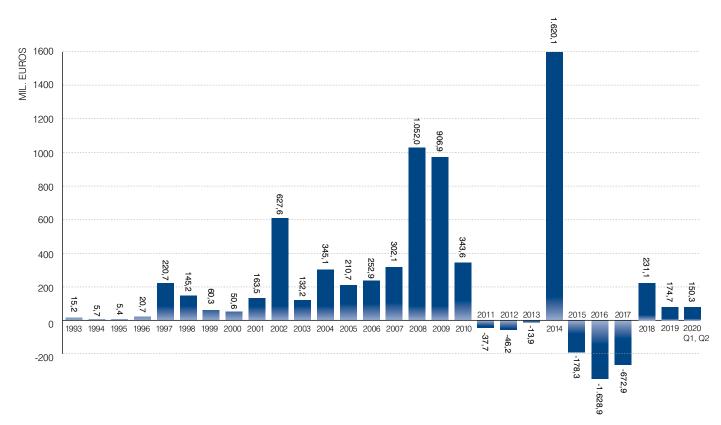
Source: Croatian National Bank (CNB), Central Bureau of Statistics, *Source: the Croatian Employment Service



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 | 163,5 | 627,6 | 132,2 | 345,1 | 210,7 | 252,9 | 302,1 |
| | | | | | | | | | | | | | | | |
| Year | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | Q1, Q2 | TOTAL |
| net acquisition of financial assets | 1052,0 | 906,9 | 343,6 | -37,7 | -46,2 | -13,9 | 1.620,1 | -178,3 | -1.628,9 | -672,9 | 231,1 | 174,7 | 1 | 50,3 | 4.463,1 |

*preliminary data; Source: Croatian National Bank

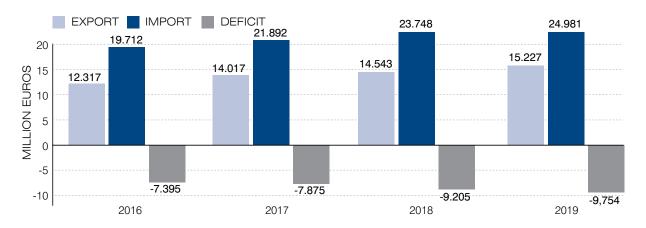
EXPORT AND IMPORT BY ECONOMIC CLASSIFICATION OF COUNTRIES, MIL. EUROS

| | 2016 | | 2017 | | 2018 | | 2019 | |
|-----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | Export | Import | Export | Import | Export | Import | Export | Import |
| Total | 12.317 | 19.712 | 14.017 | 21.892 | 14.543 | 23.748 | 15.227 | 24.981 |
| EU-27 countries | 8.183 | 15.224 | 9.093 | 17.088 | 9.997 | 18.549 | 10.400 | 20.093 |
| EFTA countries | 192 | 188 | 228 | 194 | 257 | 235 | 267 | 175 |
| CEFTA countries | 2.019 | 1.167 | 2.445 | 1.351 | 2.452 | 1.436 | 2.738 | 1.382 |
| Other countries in Europe | 456 | 584 | 481 | 617 | 444 | 739 | 384 | 722 |
| OPEC countries | 307 | 336 | 230 | 513 | 211 | 592 | 147 | 406 |
| Main foreign trade partners | | | | | | | | |
| Italy | 1.685 | 2.487 | 1.915 | 2.812 | 2.125 | 3.131 | 2.126 | 3.468 |
| Germany | 1.453 | 3.177 | 1.725 | 3.362 | 1.927 | 3.622 | 2.004 | 3.862 |
| BiH | 1.120 | 573 | 1.368 | 685 | 1.362 | 733 | 1.521 | 698 |
| Slovenia | 1.539 | 2.153 | 1.507 | 2.353 | 1.610 | 2.654 | 1.637 | 2.886 |
| Austria | 789 | 1.571 | 878 | 1.656 | 937 | 1.636 | 900 | 1.612 |

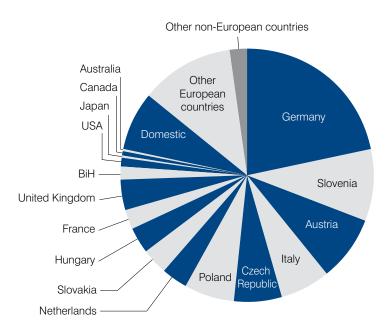
EXPORT AND IMPORT ACCORDING TO SITC SECTIONS, MIL. EUROS

| | 2016 | | 201 | 17 | 20 ⁻ | 18 | 2019 | |
|---|--------|--------|--------|--------|-----------------|--------|--------|--------|
| | Export | Import | Export | Import | Export | Import | Export | Import |
| Total | 12.317 | 19.712 | 14.017 | 21.892 | 14.543 | 23.748 | 15.227 | 24.981 |
| Food and live animals | 1.377 | 2.195 | 1.398 | 2.409 | 1.519 | 2.479 | 1.621 | 2.770 |
| Beverages and tobacco | 194 | 233 | 251 | 298 | 299 | 337 | 317 | 406 |
| Crude materials, except fuels | 917 | 334 | 1.070 | 393 | 1.098 | 459 | 1.115 | 453 |
| Mineral fuel and lubricants | 1.165 | 2.425 | 1.489 | 2.897 | 1.538 | 3.224 | 1.445 | 3.046 |
| Animal and vegetables oils and fats | 50 | 99 | 60 | 99 | 65 | 95 | 69 | 106 |
| Chemical products | 1.632 | 3.012 | 1.978 | 3.034 | 1.842 | 3.306 | 2.058 | 3.573 |
| Manufactured goods classified chiefly by material | 1.928 | 3.512 | 2.266 | 3.912 | 2.463 | 4.133 | 2.570 | 4.301 |
| Machinery and transport equipment | 2.897 | 5.051 | 3.274 | 5.623 | 3.416 | 6.291 | 3.860 | 6.827 |
| Miscellaneous manufactured articles | 2.084 | 2.839 | 2.173 | 3.209 | 2.207 | 3.403 | 2.076 | 3.478 |
| Commodities and transactions n.e.s. | 46 | 7 | 33 | 14 | 38 | 17 | 40 | 18 |
| Not classified | 27 | 5 | 26 | 3 | 58 | 3 | 55 | 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 | 19.945 | 21,9 |
| Slovenia | 7.503 | 8,2 |
| Austria | 7.057 | 7,7 |
| Italy | 5.141 | 5,6 |
| Czech Republic | 4.985 | 5,5 |
| Poland | 5.861 | 6,4 |
| Netherlands | 2.883 | 3,2 |
| Slovakia | 2.817 | 3,1 |
| Hungary | 3.043 | 3,3 |
| France | 2.228 | 2,4 |
| United Kingdom | 4.327 | 4,7 |
| BiH | 1.834 | 2,0 |
| USA | 1.592 | 1,7 |
| Japan | 233 | 0,3 |
| Canada | 482 | 0,5 |
| Australia | 558 | 0,6 |
| Domestic | 7.095 | 7,8 |
| Other European countries | 11.008 | 12,1 |
| Other non-European countries | 2.650 | 2,9 |
| | 91.242 | 100,0 |

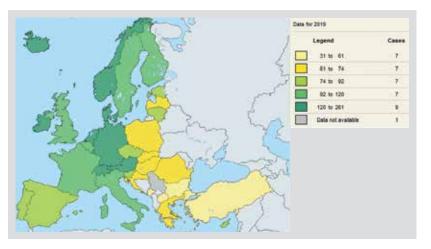
EU-28 ECONOMIC INDICATORS

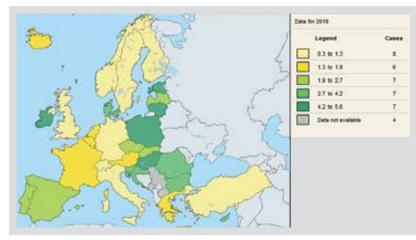
| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|-------------------|------|------|------|------|------|------|
| EU (28 countries) | 0.6 | 0.1 | 0.2 | 1.7 | 1.9 | 1.5 |
| Austria | 1.5 | 0.8 | 1.0 | 2,2 | 2,1 | 1,5 |
| Belgium | 0.5 | 0.6 | 1.8 | 2,2 | 2,3 | 1,2 |
| Bulgaria | -1.6 | -1.1 | -1.3 | 1,2 | 2,6 | 2,5 |
| Croatia | 0.2 | -0.3 | -0.6 | 1,3 | 1,6 | 0,8 |
| Cyprus | -0.3 | -1.5 | -1.2 | 0,7 | 0,8 | 0,5 |
| Czechia | 0.4 | 0.3 | 0.6 | 2,4 | 2 | 2,6 |
| Denmark | 0.4 | 0.2 | 0.0 | 1,1 | 0,7 | 0,7 |
| Estonia | 0.5 | 0.1 | 0.8 | 3,7 | 3,4 | 2,3 |
| Finland | 1.2 | -0.2 | 0.4 | 0,8 | 1,2 | 1,1 |
| France | 0.6 | 0.1 | 0.3 | 1,2 | 2,1 | 1,3 |
| Germany | 0.8 | 0.1 | 0.4 | 1,7 | 1,9 | 1,4 |
| Greece | -1.4 | -1.1 | 0.0 | 1,1 | 0,8 | 0,5 |
| Hungary | 0.0 | 0.1 | 0.4 | 2,4 | 2,9 | 3,4 |
| Iceland | 1.0 | 0.3 | 0.8 | -1,7 | 0,7 | 2 |
| Ireland | 0.3 | 0.0 | -0.2 | 0,3 | 0,7 | 0,9 |
| Italy | 0.2 | 0.1 | -0.1 | 1,3 | 1,2 | 0,6 |
| Latvia | 0.7 | 0.2 | 0.1 | 2,9 | 2,6 | 2,7 |
| Lithuania | 0.2 | -0.7 | 0.7 | 3,7 | 2,5 | 2,2 |
| Luxembourg | 0.7 | 0.1 | 0.0 | 2,1 | 2 | 1,6 |
| Malta | 0.8 | 1.2 | 0.9 | 1,3 | 1,7 | 1,5 |
| Netherlands | 0.3 | 0.2 | 0.1 | 1,3 | 1,6 | 2,7 |
| Norway | 1.9 | 2.0 | 3.9 | 1,9 | 3 | 2,3 |
| Poland | 0.1 | -0.7 | -0.2 | 1,6 | 1,2 | 2,1 |
| Portugal | -0.2 | 0.5 | 0.6 | 1,6 | 1,2 | 0,3 |
| Romania | 1.4 | -0.4 | -1.1 | 1,1 | 4,1 | 3,9 |
| Slovakia | -0.1 | -0.3 | -0.5 | 1,4 | 2,5 | 2,8 |
| Slovenia | 0.4 | -0.8 | -0.2 | 1,6 | 1,9 | 1,7 |
| Spain | -0.2 | -0.6 | -0.3 | 2 | 1,7 | 0,8 |
| Sweden | 0.2 | 0.7 | 1.1 | 1,9 | 2 | 1,7 |
| Switzerland | 0.0 | -0.8 | -0.5 | 0,6 | 0,9 | 0,4 |
| United Kingdom | 1.5 | 0.0 | 0.7 | 2,7 | 2,5 | 1,8 |
| United States | 1.3 | -0.8 | 0.5 | 1,7 | 2,2 | 1,3 |

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.



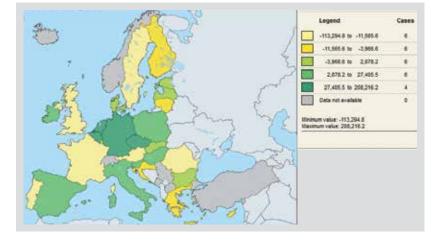


GDP PER CAPITA IN PPS - INDEX (EU28 = 100)

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.

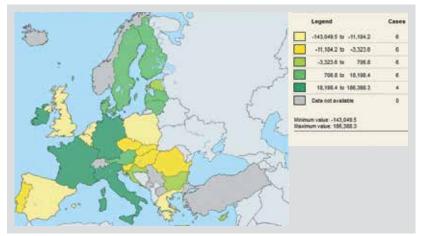
REAL GDP GROWTH RATE

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

EUROPEAN COUNCIL OF AMERICAN CHAMBERS OF COMMERCE (AMCHAMS IN EUROPE-ACE)

- C/O AMCHAM SLOVENIA Dunajska 156, WTC, 1000 Ljubljana, Slovenia Phone: +386 8 205 13 50, ace@amcham.si Established in 1963, AmChams in Europe serves as the umbrella organization for 45 American Chambers of Commerce (AmChams) from 43 countries throughout Europe and Eurasia.

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Phone: +354 510 7100 mottaka@vi.is www.amis.is Sigrún Lilja Guðbjartsdóttir, Managing Director

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Phone: +44 20 7290 9888 ukinfo@babinc.org www.babinc.org Emanuel Adam, Managing Director/London

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SWISS-AMERICAN CHAMBER OF COMMERCE

Phone: +41 43 443 7200 info@amcham.ch https://amcham.ch Martin Naville, Chief Executive Officer

TURKISH-AMERICAN BUSINESS ASSOCIATION

Phone: +90 212 284 1010 amcham@amcham.org www.amchamturkey.org.tr/ Oyku Korkmaz Atacoglu, Executive Director

ABOUT CROATIA

GEOGRAPHICAL POSITION

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

AREA

56.594 $\rm km^2$, with an additional 31.479 $\rm km^2$ of territorial sea and interior waters

POPULATION

4.087.843 (2018 mid-year estimate)

CAPITAL

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

LENGTH OF COAST

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

NUMBER OF ISLANDS, ISLETS AND REEFS

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

CLIMATE

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

POPULATION

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

OFFICIAL LANGUAGE AND ALPHABET

Croatian language and Latin alphabet.

CURRENCY

Kuna (1 Kuna = 100 Lipa)

RELIGIONS

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

GOVERNMENT OF THE REPUBLIC OF CROATIA

Trg Sv. Marka 2 10000 Zagreb, Croatia www.vlada.hr Prime Minister: Andrej Plenković



AMCHAM MEMBERS

24sata d.o.o.

Oreškovićeva 6H/1 HR-10010 Zagreb Phone +385 1 6069 035 uprava@24sata.hr https://www.24sata.hr Corporate Member since 2020 Number of employees: 200 Industry: Media / Publishing CONTACT PERSON Nataša Grujić, Assistant to the Board

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.hr Corporate Member since 2013 Number of employees: 35 Industry: Health Care CONTACT PERSON Tomislav Šlat, Country Liaison Croatia, Serbia, Slovenia

A.T. Kearney Management

Consulting S.R.L- podružnica Zagreb

Trg J.F. Kennedy 6b HR-10000 Zagreb Phone +386 1 5801 100 https://www.kearney.com Corporate Member since 2020 Number of employees: 1 Industry: Consulting CONTACT PERSON Marko Derča, Partner

A1 Hrvatska d.o.o.

Vrtni put 1 HR-10000 Zagreb Phone +385 1 4691 091 office@a1.hr http://www.A1.hr Patron Member since 2020 Number of employees: 2000 Industry: Telecommunications CONTACT PERSON Andrea Dudić, Area Assistant



KEARNEY

Abbott Laboratories d.o.o. Koranska 2 HR-10000 Zagreb Phone +385 1 2350 555 reception-zagreb@abbott.hr http://www.abbott.com Corporate Member since 2004 Number of employees: 85 Industry: Health Care CONTACT PERSON

Ivona Barrio, Office administrator/Order entry Specialist

AbbVie d.o.o.

Strojarska cesta 20 HR-10000 Zagreb Phone +385 1 5625 501 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

Adcubum d.o.o.

Ivana Lučića 2a HR-10000 Zagreb Phone +385 91 4621 821 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

Addiko Bank d.d.

Slavonska avenija 6 HR-10000 Zagreb Phone +385 1 6030 000 publicrelations.croatia@addiko.com https://www.addiko.hr/ Patron Member since 2013 Number of employees: 1001 Industry: Financial Services CONTACT PERSON Željka Martinović, Corporate Communications Manager







Addiko Bank

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• AION•

Adecco Hrvatska d.o.o.

UI. Fra Grge Tuškana 37/I HR-10000 Zagreb Phone +385 1 4002 170 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 denis.fuduric@interfinance.hr http://www.adriaticcapitalpartners.com Small Business Member since 2017 Number of employees: 0 Industry: Investment CONTACT PERSON Marijana Lupinski Secretary

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

Agroproteinka d.d.

Strojarska cesta 11 HR-10361 Sesvetski Kraljevec Phone +385 1 2046 776 info@agroproteinka.hr http://www.agroproteinka.hr Corporate Member since 2004 Number of employees: 143 Industry: Agriculture CONTACT PERSON Ivica Grlić Radman, Director

AGS Zagreb d.o.o.

Poštanska 11 HR-10410 Velika Gorica Phone +385 1 6608 151 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

Adecco

ADRIATIC

CAPITAL

PARTNERS

nielsen

AGROPROTEINKA

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

ALFATEC Group d.o.o.

Tuškanova 37 HR-10000 Zagreb Phone +385 1 6040 077 info@alfatec.hr http://www.alfatec.hr Small Business Member since 2020 Number of employees: 30 Industry: Information Technology CONTACT PERSON Kristina Šimac

Aliger Ars d.o.o.

Strojarska 19 HR-10000 Zagreb Phone +385 1 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 Hrvatska d.d.

Heinzelova 70 HR-10000 Zagreb Phone +385 1 3670 367 osiguranje@allianz.hr http://www.allianz.hr Corporate Member since 2002 Number of employees: 466 Industry: Financial Services CONTACT PERSON Tomislav Katanović Head of Market Management Sector - HoMM M2M DISCOUNT PROGRAM CONTACT Krešimir Topić Director of Corporate Sales

Alpha Capitalis d.o.o.

Ulica R. F. Mihanovića 9, Sky Office HR-10110 Zagreb Phone +385 1 5806 656 info@alphacapitalis.com https://alphacapitalis.com Small Business Member since 2019 Number of employees: 20 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 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 Aunedi Medek Managing Director



ALTPRO d.o.o.

Velika cesta 41 HR-10020 Zagreb Phone +385 1 6011 700 altpro@altpro.hr http://www.altpro.com Small Business Member since 2010 Number of employees: 180 Industry: Manufacturing CONTACT PERSON Ivana Nikolić Marketing & PR Specialist



Amadria Park Hoteli (Solaris d.d.)

Hoteli Solaris 86 HR-22000 Šibenik AMADRIA PARK Phone +385 99 2045 103 jelena.radmanovic@amadriapark.com http://www.amadriapark.com Corporate Member since 2018 Number of employees: 1183 Industry: Hospitality Industry CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT: Jelena Radmanović Senior sales Manager

American International School of Zagreb

UI. Damira Tomljanovića-Gavrana 3 HR-10020 Zagreb Phone: +385 1 7999 300 aisz@aisz.hr http://www.aisz.hr Small Business Member since 2003 Number of employees: 70 Industry: Education CONTACT PERSON Paul Buckley Director



Amgen d.o.o.

Radnička cesta 80 / 8 HR-10000 Zagreb Phone +385 1 5625 720 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



Applied Ceramics d.o.o.

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

ASSECO SEE d.o.o.

Ulica grada Vukovara 269d HR-10000 Zagreb Phone +385 1 3030 000 info@asseco-see.hr http://asseco.com/see/contact/croatia/ Corporate Member since 2019 Number of employees: 219 Industry: Information Technology CONTACT PERSON Ivana Krmpotić Senior Administration Specialist

Assist-o LLC

11 Story st Apt 1 Cambridge, MA02138, United States Phone +385 98 686 448 daniel@assist-o.com https://assist-o.com Small Business Member since 2020 Number of employees: 0 Industry: Information Technology CONTACT PERSON Daniel Tutić Head of operations

Astra Centar d.o.o.

llica 1 / 13. kat HR-10000 Zagreb Phone +385 98 482 281 https://astracentar.com/ Small Business Member since 2020 Number of employees: 0 Industry: Human Resources CONTACT PERSON Sandra Turkalj Director of Operation

AstraZeneca d.o.o.

Radnička 80 HR-10000 Zagreb Phone +385 1 4628 000 darija.mladar@astrazeneca.com http://www.astrazeneca.com Corporate Member since 2004 Number of employees: 36 Industry: Health Care CONTACT PERSON Damir Nevjestić Country Director Croatia, Bosnia&Herzegovina













Poboljšanje zdravlja jedan je od najtežih izazova s kojima se danas suočava svijet. Kao globalna inovativna biofarmaceutska tvrtka, AstraZeneca ima ključni doprinos u otkrivanju, razvoju i komercijalizaciji inovativnih lijekova u važnim područjima zdravstvene zaštite, uključujući zdravstvenu skrb za kardiovaskularne, bubrežne i metaboličke bolesti, rak kao te bolesti dišnog sustava, upalne i autoimune bolesti.

Onkologija

Naša je ambicija pomaknuti granice znanosti kako bismo promijenili medicinsku praksu i transformirali živote bolesnika koji žive s rakom.

Kardiovaskularne, bubrežne i bolesti metabolizma

jedno je od naših glavnih terapijskih područja jer znanost nastavlja otkrivati zajedničke karakteristike metaboličkih poremedaja, zatajivanja srca, arterijskih vaskularnih bolesti i bubrežnih bolesti četiri različita, ali međusobno povezana područja.

and the first states

Sec. Martine Sec. Sec. Sec.

Respiratorne bolesti i imunologija

Ulazimo u eru bez presedana s potencijalom za postizanje znanstvenih otkrića u području astme, kronične opstruktivne plućne bolesti (KOPB), idiopatske plućne fibroze (IPF) i kroničnog kašlja.

Ostala terapijska područja

Imamo lijekove i cjepiva u drugim terapijskim područjima koji imaju važan utjecaj na poboljšanje ishoda bolesnika. Selektivno smo aktivni na područjima autoimunosti, infekcija i cjepiva, neuroznanosti i gastroenterologije, gdje slijedimo pristup zasnovan na prilikama i često radimo kroz partnerstva.



Bolesnicima i liječnicima pružamo lijekove za liječenje nekih od najraširenijih bolesti u svijetu. Svojim zaposlenicima nudimo kulturu u kojoj se mogu osjećati cijenjenima, motiviranima i nagrađenima za svoj doprinos. U zajednici želimo biti vrednovani na temelju onoga što naši lijekovi mogu učiniti za društvo i pouzdani zbog načina na koji poslujemo. Blisko surađujemo sa zdravstvenim radnicima na mnogim područjima zdravstva kako bismo razumjeli sve izazove i iskoristili sve svoje vještine i resurse te postigli zajednički cilj: unapređenje zdravlja.

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Atlas plus d.o.o.

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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 maja.draskovic@bayer.com http://www.bayer.hr Corporate Member since 2016 Number of employees: 73 Industry: Health Care CONTACT PERSON Maja Drašković Market Access Manager

BBDO Zagreb d.o.o.

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



Becton Dickinson Croatia d.o.o.

Radnička cesta 80, HR-10000 Zagreb Phone +385 91 1236 019 http://www.bd.com Corporate Member since 2014 Number of employees: 3 Industry: Health Care CONTACT PERSON Roland Pfleger, Vice President/General Manager CE

Bella - Consulting, obrt za poslovne usluge

Papova 8, HR-10000 Zagreb Phone +385 91 4692 363 Iuka.bedrica@gmx.com Small Business Member since 2020 Number of employees: 1 Industry: Consulting CONTACT PERSON Luka Bedrica, CEO, owner

Benefit Systems d.o.o.

Heinzelova 44, HR-10000 Zagreb Phone +385 1 5544 581 kontakt@benefitsystems.hr http://www.benefitsystems.hr Small Business Member since 2018 Number of employees: 45 Industry: Consulting CONTACT PERSON Petar Mažuran, Sales director

BE-terna d.o.o.

Strojarska cesta 20, HR-10000 Zagreb Phone +385 1 6116 330 info.zagreb@be-terna.com https://www.be-terna.com/hr Corporate Member since 2016 Number of employees: 88 Industry: Information Technology CONTACT PERSON Krešimir Mlinarić, General Manager

Biomedica dijagnostika d.o.o.

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

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: 175 Industry: Culture CONTACT PERSON Ana Simić, Executive Assistant to Member of the Board and CEO









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Boriva nekretnine d.o.o.

Ljudevita Gaja 1 (Hotel Dubrovnik) HR-10000 Zagreb Phone +385 98 621 999 ivana@boriva.hr https://www.boriva.hr Small Business Member since 2020 Number of employees: 3 Industry: Real Estate CONTACT PERSON Ivana Boršćak Director and owner

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

Burza d.o.o. - Human

4. Luka 11a HR-10040 Zagreb Phone +385 1 4818 408 ivana.bozanic@humaninteraction.com/ https://www.humaninteraction.com/ Small Business Member since 2013 Number of employees: 41 Industry: Information Technology CONTACT PERSON Ivana Božanić Chief Operating Officer

Business Media Croatia d.o.o.

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



Car Fleet Management d.o.o.

Heinzelova ulica 62a HR-10000 Zagreb Phone +385 1 6444 150 info@cfm-expert.com http://www.cfm-expert.com Corporate Member since 2018 Number of employees: 16 Industry: Consulting CONTACT PERSON Danijel Benusi Director

CARGO-PARTNER d.o.o.

Jankomir 25 J HR-10000 Zagreb Phone +385 1 3349 400 hrzag@cargo-partner.com https://www.cargo-partner.hr/ Corporate Member since 2020 Number of employees: 80 Industry: Distribution / Logistics CONTACT PERSON Ismeta Dizdarević Assistant to the Management / Marketing

Carlsberg Croatia d.o.o.

Ulica Danica 3 HR-48000 Koprivnica Phone +385 1 6444 804 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

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

CUSHMAN & WAKEFIELD

Slavonska avenija 6a 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

Ciklopea d.o.o.

Međimurska 21 HR-10000 Zagreb Phone +385 1 3751 736 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



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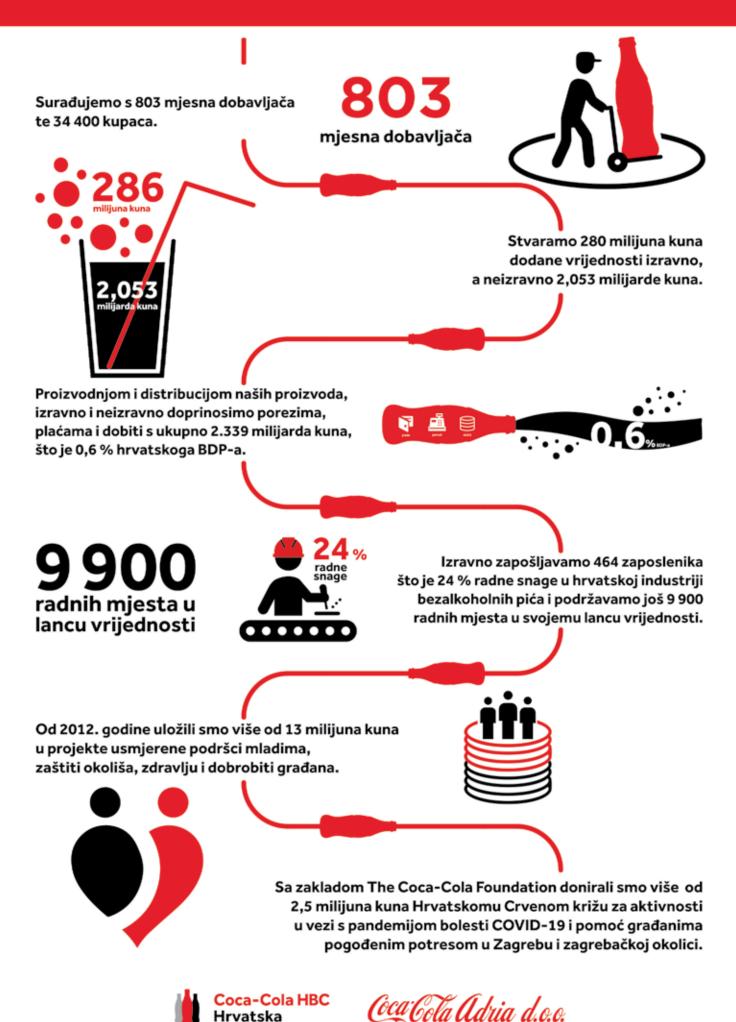
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Cisco Systems Hrvatska d.o.o.

Hektorovićeva 2/I - Grand Centar HR-10000 Zagreb Phone +385 1 4628 900 izunic@cisco.com http://www.cisco.com Patron Member since 1999 Number of employees: 19 Industry: Information Technology CONTACT PERSON Ivana Žunić Facility Coordinator



Colliers Advisory d.o.o.

Petrinjska 3 HR-10000 Zagreb Phone +385 1 4886 280 croatia@colliers.com http://www.colliers.com/ Small Business Member since 2005 Number of employees: 13 Industry: Real Estate CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Vedrana Likan, Managing Partner

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

Small Business Member since 2017

Krešimir Bračić, Managing Partner

Bijenik 158

info@cpa.hr

HR-10000 Zagreb

http://www.cpa.hr

CONTACT PERSON

Number of employees: 2 Industry: **Consulting**

Phone +385 1 4818 127



- Podružnica Zagreb Ilica 1 HR-10000 Zagreb Phone +385 1 4825 600 OfficeZagreb@cms-rrh.com https://cms.law/en/INT/ Corporate Member since 2012 Number of employees: 35 Industry: Legal Services CONTACT PERSON Anđelina Tica, Office Manager

CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH

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: 13 Industry: Consumer Goods CONTACT PERSON Vinko Kovačić Public Affairs, Communications and Sustainability Manager

Coca-Cola HBC Hrvatska d.o.o.

Milana Sachsa 1 HR-10000 Zagreb Phone +385 1 2480 222 info.hr@cchellenic.com https://hr.coca-colahellenic.com Patron Member since 1999 Number of employees: 462 Industry: Consumer Goods CONTACT PERSON Mirjana Brlečić Bujanić BU Public and Rgulatory Affairs Manager

Codupo d.o.o.

Kutnjački put 15 HR-10000 Zagreb Phone +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



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C'M'S'

Croatia Osiguranje d.d. Jagićeva 33 HR-10000 Zagreb Phone 0800 1884 info@crosig.hr http://www.crosig.hr Corporate Member since 2016 Number of employees: 2262 Industry: Financial Services CONTACT PERSON Ana Sušilović

Crowe Horwath d.o.o.

Petra Hektorovića 2 HR-10000 Zagreb Phone +385 1 4882 555 office@crowe.hr http://www.crowe.hr Corporate Member since 2010 Number of employees: 50 Industry: Consulting CONTACT PERSON Reno Budić, Managing Partner M2M DISCOUNT PROGRAM CONTACT Maja Blažević, Head of Business development and Marketing

Dalekovod d.d.

Ulica Marijana Čavića 4 HR-10000 Zagreb Phone +385 1 2459 710 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



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Deloitte savjetodavne usluge d.o.o.

Radnička cesta 80/VI HR-10000 Zagreb Phone +385 1 2351 900, mobile phone:+385 91 3130 091 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

DignetSoftware d.o.o. Cebini 28

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

Diverto d.o.o.

Vukasovićeva 1 HR-10000 Zagreb Phone +385 1 2452 002 diverto@diverto.hr http://www.diverto.hr Small Business Member since 2013 Number of employees: 25 Industry: Information Technology CONTACT PERSON Bože Šarić, Director

Divjak, Topić, Bahtijarević & Krka

odvjetničko društvo d.o.o. Ivana Lučića 2a/18 HR-10000 Zagreb Phone +385 1 5391 600 info@dtb.hr http://www.dtb.hr Small Business Member since 2011 Number of employees: 33 Industry: Legal Services CONTACT PERSON Ema Menđušić Škugor, Partner

DNV GL Adriatica d.o.o.

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

DOK-ING d.o.o.

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DNV.GI

Slavonska avenija 22g HR-10000 Zagreb Phone +385 1 2481 300 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

Draco d.o.o.

Draškovićeva 4 HR-21210 Solin Phone +385 21 240 825 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

Ecolab d.o.o.

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

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 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

Energo-data d.o.o.

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

ECOLAB

Lilly







Enikon Aerospace d.o.o.

Jankomir 25, HR-10090 Zagreb Phone +385 1 5808 815 office@enikonaerospace.com http://www.enikonaerospace.com Small Business Member since 2011 Number of employees: 400 Industry: Manufacturing CONTACT PERSON Marko Andrijanić, Director



ESKA d.o.o.

Selska cesta 217 HR-10000 Zagreb Phone +385 1 5630 180 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



EOS Matrix d.o.o.

Horvatova 82, HR-10010 Zagreb - Buzin Phone +385 1 6407 100 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



EPIConsulting

FP CONSULTING Beethoven Gasse 1, A-8430 Leibnitz Phone +43 664 9708 218 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, Conflict Resolution Specialist, Change Facilitator, Youth Coach, Speaker, & Author



Ernst & Young d.o.o.

Radnička cesta 50, Green Gold, HR-10000 Zagreb Phone +385 1 5800 800 ey@hr.ey.com http://www.ey.com/hr Patron Member since 1999 Number of employees: 240 Industry: Consulting CONTACT PERSON Berislav Horvat. **Country Managing Partner** M2M Discount program contact Silvija Prlić Kučko Head of Brand, Marketing & Communications



Erste Card Club d.o.o.

Ulica Frana Folnegovića 6, HR-10000 Zagreb Phone +385 1 4929 000 info@erstecardclub.hr http://www.erstecardclub.hr Patron Member since 1999 Number of employees: 268 Industry: Financial Services CONTACT PERSON Sara Zadravec, Public Relations M2M DISCOUNT PROGRAM CONTACT Ivona Čale



Mihanovićeva 1

HR-10000 Zagreb Phone +385 1 4566 666 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

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

ETRANET Grupa d.o.o. Borongajska 81a / 2. kat



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HR-10000 Zagreb Phone +385 1 6402 000 etranet@etranet.hr http://www.etranet.hr Patron Member since 2009 Number of employees: 55 Industry: Information Technology CONTACT PERSON & M2M Discount program contact Ivan Runje, Key Account Manager

EuroNavigator d.o.o.

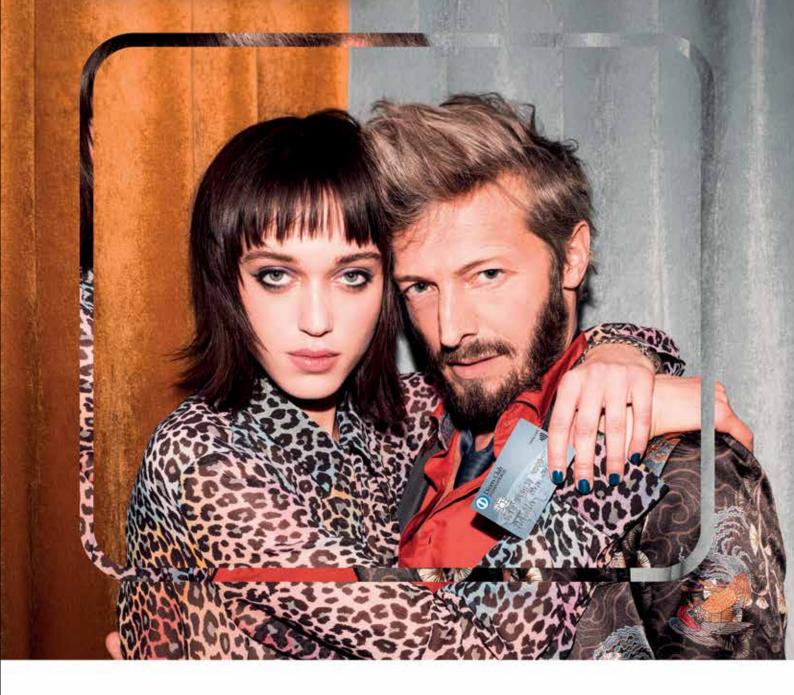
Trg Nikole Šubića Zrinskog 2 HR-10000 Zagreb Phone +385 98 261 976 info@euronavigator.be http://www.euronavigator.be Small Business Member since 2019 Number of employees: 5 Industry: Consulting CONTACT PERSON Daniel Mondekar, Managing Director M2M DISCOUNT PROGRAM CONTACT Milly Doolan Managing Director

European Institute of Compliance and Ethics

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







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Zagorska 2, HR-10000 Zagreb Phone +385 1 3031 000 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

Facebook Ireland Limited

4 Grand Canal Square, IE Dublin 2 eivancic@fb.com https://about.fb.com/ Corporate Member since 2020 Industry: Information Technology CONTACT PERSON Eva Ivančić, Public Policy Manager CEE



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GEC d.o.o.

Plešce 44 HR - 51303 Plešce Phone +385 51 825 125 gec@gec.hr https://www.gec.hr Small Business Member since 2020 Number of employees: 15 Industry: Manufacturing CONTACT PERSON Irena Gec Andlar

General Electric Hrvatska d.o.o.

Mala Švarča 197 HR-47000 Karlovac Phone +385 47 665 217 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 info.hr@generali.com https://www.generali.hr/ Corporate Member since 2019 Number of employees: 617 Industry: Financial Services (Insurance) CONTACT PERSON Damir Vukić Head of Marketing & PR Department

GlaxoSmithKline d.o.o.

Damira Tomljanovića Gavrana 15 HR-10000 Zagreb Phone +385 1 6051 999 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 hr-info@hr.mcd.com http://www.mcdonalds.hr Corporate Member since 1999 Number of employees: 1155 Industry: Hospitality Industry CONTACT PERSON Ivana Šapina Marketing & PR Department Head











Falkensteiner Hotelmanagement d.o.o.

Zrinsko-Frankopanska 38, HR-23000 Zadar Phone +385 23 492 909 info@reservations.falkensteiner.com http://www.falkensteiner.com Corporate Member since 2020 Number of employees: Industry: Hospitality Industry CONTACT PERSON



FORTINET B.V.

F ... RTINET. Papendorpseweg 100, NL-3528 BJ Utrecht Phone +31 33 4546 750 http://www.fortinet.com Corporate Member since 2016 Number of employees: 3 Industry: Information Technology CONTACT PERSON Tomislav Tucibat, Regional Accounts Manager - Adriatics

Anđela Lovrić, Business Development Manager SEE MICE

Fresenius Medical Care Hrvatska d.o.o.

Savska opatovina 36, HR-10000 Zagreb Phone +385 1 3040 150 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 uprava@gavrilovic.hr http://www.gavrilovic.hr Patron Member since 2003 Number of employees: 600 Industry: Consumer Goods CONTACT PERSON Georg Gavrilović MI., Member of the Board



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Google Hrvatska d.o.o.

Savska cesta 32 HR-10000 Zagreb Phone +385 98 9842 856 josko@google.com https://about.google/ 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 http://www.bigbellysolar.hr/ Small Business Member since 2018 Number of employees: 6 Industry: Advertising / PR CONTACT PERSON Marija Graml Director

Grant Thornton revizija d.o.o.



GTC Matrix d.o.o.

Avenija Dubrovnik 16 HR-10000 Zagreb Phone +385 1 6659 400 mpandurevic@gtc-zagreb.hr https://www.gtc.com.pl Patron Member since 2020 Number of employees: 20 Industry: Real Estate CONTACT PERSON Marina Pandurević, Office Assistant

Hanza Media d.o.o.

Koranska 2 HR-10000 Zagreb Phone +385 1 6173 760 paola.poljak@hanzamedia.hr https://www.hanzamedia.hr Corporate Member since 2015 Number of employees: 730 Industry: Media Production CONTACT PERSON Paola Poljak Director of Corporate Communications and Promotion



HERBALIFE d.o.o.

Radnička cesta 39, HR-10000 Zagreb Phone +385 1 3820 184 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 Siniša Valentić, CEO 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 zagreb@horwathhtl.com http://www.horwathhtl.hr Small Business Member since 2015 Number of employees: 14 Industry: Consulting CONTACT PERSON Siniša Topalović, Partner M2M DISCOUNT PROGRAM CONTACT Miroslav Dragičević, Senior partner

Hotel Dubrovnik d.d.

Ljudevita Gaja 1 HR-10000 Zagreb Phone +385 1 4863 555 reservations@hotel-dubrovnik.hr http://www.hotel-dubrovnik.hr Corporate Member since 2010 Number of employees: 93 Industry: Hospitality Industry CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Ivana Perković, Sales and Marketing Manager

HP Computing and Printing d.o.o.

Radnička cesta 41 HR-10000 Zagreb Phone +385 1 5790 475 josipa.klepic@hp.com http://www.hp.com.hr Corporate Member since 2015 Number of employees: 27 Industry: Information Technology CONTACT PERSON Josipa Okorare, Country Controller









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Jurišićeva 13 HR-10000 Zagreb Phone +385 072 303 304 uprava@posta.hr http://www.posta.hr Patron Member since 2010 Number of employees: 9436 Industry: Distribution / Logistics CONTACT PERSON Davor Jakovac Head of Internal Communications



Hrvatski ured za osiguranje

Martićeva 71 HR-10000 Zagreb Phone +385 1 4696 600 huo@huo.hr https://www.huo.hr Non - Profit Member since 2020 Number of employees: 20 Industry: Association CONTACT PERSON Nives Grgurić Head of Legal Affairs and Projects

Hrvatsko društvo skladatelja

Berislavićeva 9 HR-10000 Zagreb Phone +385 1 6387 000 info@hds.hr http://www.hds.hr Non - Profit Member since 2017 Number of employees: Industry: Association CONTACT PERSON Davorin Penc, Legal adviser





Hrvatsko društvo za kvalitetu Berislavićeva 6 HR-10000 Zagreb Phone +385 99 504 65 99 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

Hrvatsko-američko društvo

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

HS Produkt d.o.o.

Mirka Bogovića 7 HR-47000 Karlovac Phone +385 47 666 666 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





Hrvatska banka za obnovu i razvitak Strossmayerov trg 9 HR-10000 Zagreb Phone +385 1 4591 666 ured-uprave@hbor.hr http://www.hbor.hr Patron Member since 2000 Number of employees: 282 Industry: Financial Services

CONTACT PERSON

Martina Jus

Jurišićeva 4 HR-10000 Zagreb



HBOR

Hrvatska poštanska banka d.d.

hpb@hpb.hr http://www.hpb.hr Corporate Member since 2016 Number of employees: 1124 Industry: Financial Services CONTACT PERSON Boris Bekavac

Phone +385 1 4804 400

Hrvatski odbojkaški savez

Haulikova 6 HR-10000 Zagreb Phone + 385 99 7368 305 valentina.bifflin@hos-cvf.hr https://www.hos-cvf.hr Non - Profit Member since 2020 Number of employees: 10 Industry: Association CONTACT PERSON Valentina Bifflin CEO

Hrvatski Telekom d.d.

Radnička cesta 21 HR-10000 Zagreb Phone +385 1 4911 000 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



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HT produkcija d.o.o.

Ulica grada Vukovara 23 HR-10000 Zagreb Phone +385 1 4982 901 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

HUP-Zagreb d.d.



Trg Krešimira Ćosića 9 HR-10000 Zagreb Phone +385 1 3658 333 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

IBM Hrvatska d.o.o.

Miramarska 23, Eurocenter HR-10000 Zagreb Phone +385 1 6308 100 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

ID TEH d.o.o.

Našička 61 g HR-10000 Zagreb Phone +385 97 6240 004 davor.tremac@gmail.com Small Business Member since 2020 Number of employees: 1 Industry: Consulting CONTACT PERSON Davor Tremac

INDAGO d.o.o.

Boškovićeva ulica 7/1 HR-10000 Zagreb Phone +385 91 1707 855 info@indago-consulting.hr https://www.indago-consulting.hr Small Business Member since 2020 Number of employees: 1 Industry: Consulting CONTACT PERSON Jadranka Orešković Partner



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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: 270 Industry: Information Technology CONTACT PERSON Josip Bišćan Managing Partner

Infoscope d.o.o.

Ulica grada Vukovara 284 HR-10000 Zagreb Phone +385 1 4819 376 info@infoscope.hr http://infoscope.hr/ Small Business Member since 2020 Number of employees: 12 Industry: Information Technology CONTACT PERSON Ivica Katić, COO

Infosistem d.d.

Savska Opatovina 36 HR-10000 Zagreb Phone +385 1 6500 111 inorsic@infosistem.hr http://www.infosistem.hr Small Business Member since 2015 Number of employees: 50 Industry: Information Technology CONTACT PERSON Ivanka Noršić Secretary

INsig2 d.o.o.

Buzinska cesta 58 HR-10010 Zagreb - Buzin Phone +385 1 6386 600 info@insig2.com http://www.insig2.com Small Business Member since 2011 Number of employees: 45 Industry: Information Technology CONTACT PERSON Goran Oparnica, Director

Institut za compliance, criminal compliance

i anti-money laundering - ICCrA UI. Ružice Meglaj-Rimac 10 HR-10361 Sesvetski Kraljevec-Zagreb Phone +385 95 806 5427 info@institute-compliance.eu https://institute-compliance.eu/ Non - Profit Member since 2020 Number of employees: 0 Industry: Association CONTACT PERSON Sandra Damijan





COICUI D



ZAP

Institut za istraživanje i edukaciju Zaposlena mama

Fra Filipa Grabovca 4 HR-10000 Zagreb Phone +385 1 2310 309 info@mamforce.hr http://www.mamforce.hr Non - Profit Member since 2019 Number of employees: 3 Industry: Education CONTACT PERSON Dijana Kobas Dešković, President



Integ d.d.

InleA Avenija Većeslava Holjevca 27 HR-10020 Zagreb Phone +385 1 3436 200 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

Intra Lighting d.o.o.

Moslavačka 28 HR-43240 Čazma Phone +385 43 227 100 info@intra-lighting.com http://www.intra-lighting.com Corporate Member since 2018 Number of employees: 80 Industry: Manufacturing CONTACT PERSON Božidar Kadoić Executive Director

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

itialuS UTTRCO d.o.o.

Avenija Dubrovnik 16, Avenue Centar, 3 kat HR-10020 Zagreb Phone +385 1 6397 040, +385 99 809 1919 uttrco@itialus.com http://www.itialuS.com Small Business Member since 2019 Number of employees: 11 Industry: Financial Services CONTACT PERSON Deni Oreški Executive director



Ivanićplast d.o.o.

Vukovarska 6 HR-10310 Ivanić Grad Phone +385 1 2881 530 klasic.vitomir@ivanicplast.hr http://www.ivanicplast.hr Corporate Member since 2020 Number of employees: 89 Industry: Manufacturing CONTACT PERSON Vitomir Klasić, Procurator

Jadranka turizam d.o.o.

Dražica 1 HR-51550 Mali Lošinj Phone +385 51 661 126 lara.vodaric@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**

JAMNICA plus d.o.o.

Getaldićeva 3 HR-10000 Zagreb Phone +385 1 2393 111 uprava@jamnica.hr https://www.jamnica.company Patron Member since 2020 Number of employees: 1022 Industry: Consumer Goods CONTACT PERSON Arijana Kušen

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

wholesale of medical devices Oreškovićeva 6H HR-10010 Zagreb - Buzin Phone +385 1 6610 700 ddetic@its.jnj.com http://www.jnjgateway.com Patron Member since 2000 Number of employees: 95 Industry: Health Care CONTACT PERSON Damir Detić, Governmental Affairs & Market Access Director

JT International Zagreb d.o.o.

Slavonska avenija 6a / 3. kat HR-10000 Zagreb Phone +385 1 6055 631 martina.majacic@jti.com http://www.jti.com Corporate Member since 2010 Number of employees: 27 Industry: Consumer Goods CONTACT PERSON Ivana Anić Žurić

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4 mil. spring units produced in 2019.

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SPFRK

Kelteks d.o.o.

Dr. Slavka Rozgaja 3 HR-47000 Karlovac Phone +385 47 693 300 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

≣ kelteks

KiaraMaria

KONČAR

Kulić i Sperk Revizija d.o.o.

Radnička cesta 52, toranj R2, VII.kat HR-10000 Zagreb Phone +385 1 6143 593 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

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 kristijan.babic@leggett.com http://www.lpt.hr Corporate Member since 2015 Number of employees: 400 Industry: Manufacturing CONTACT PERSON Kristijan Babić Board Member

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: 6 Industry: Education CONTACT PERSON Sandra Hunjek Office Manager

Manpower d.o.o.

Avenija Dubrovnik 16 HR-10020 Zagreb Phone +385 1 5565 700 info@manpower.hr http://www.manpower.hr Corporate Member since 2013 Number of employees: 320 Industry: Human Resources CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Tirena Leinert Novosel Recruitment Consultant / Data Protection Officer

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

Končar - Elektroindustrija d.d.

Fallerovo šetalište 22 HR-10000 Zagreb Phone +385 1 3655 555 info@končar.hr http://www.koncar.hr/en/ Patron Member since 2018 Number of employees: 4000 Industry: Manufacturing CONTACT PERSON Željka Bubanović

KPMG Croatia d.o.o.

Ivana Lučića 2a / 17 HR-10000 Zagreb Phone +385 1 5390 000 marketing@kpmg.hr http://www.kpmg.hr Corporate Member since 2009 Number of employees: 226 Industry: Consulting CONTACT PERSON Goran Horvat, Senior Partner for Croatia and BiH M2M DISCOUNT PROGRAM CONTACT Paul Suchar, Partner

Krehić & Partners Law Firm in

cooperation with Deloitte Legal Radnička cesta 80 HR-10000 Zagreb Phone +385 1 2351 985 info@kip-legal.hr https://www.kip-legal.hr Small Business Member since 2018 Number of employees: 9 Industry: Legal Services CONTACT PERSON Tarja Krehić, LL.M. (Duke) Attorney-at-Law / Managing Partner



KREHIC & Partners







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Marsh d.o.o.

Radnička 80 HR-10000 Zagreb Phone +382 1 6060 400 iva.rogovic@marsh.com http://www.marsh.com Corporate Member since 2020 Number of employees: 11 Industry: Financial Services (Insurance) CONTACT PERSON Nikolina Vidović Client Executive

Mastercard Europe - Podružnica Zagreb

Radnička 80/12 HR-10000 Zagreb Phone +385 1 5623 186 http://www.mastercard.hr Corporate Member since 2014 Number of employees: 7 Industry: Financial Services CONTACT PERSON Edin Sarač Account Manager



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MARSH



HR-40000 Čakovec Phone +385 91 5861 464 m-tech@m-tech.com.hr https://www.m-tech.com.hr Small Business Member since 2020 Number of employees: 6 Industry: Manufacturing CONTACT PERSON Karlo Matković Director



McKinsey & Company, Inc. Adriatic Podružnica

Radnička cesta 37/A HR-10000 Zagreb Phone +385 1 4891 400 http://www.mckinsey.hr Patron Member since 2004 Number of employees: 25 Industry: Consulting CONTACT PERSON Tomislav Brezinščak Partner

McKinsey & Company



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Medical Intertrade d.o.o.

Dr. Franje Tuđmana 3 HR-10431 Sveta Nedelja Phone +385 1 3374 006 uprava@medical-intertrade.hr http://www.medical-intertrade.hr Patron Member since 2013 Number of employees: 494 Industry: Health Care CONTACT PERSON Diana Percač, Board Member

Medtronic Adriatic d.o.o.

Folnegovićeva 1c HR-10000 Zagreb Phone +385 1 4881 120 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

Merck Sharp & Dohme d.o.o. Ivana Lučića 2a

Director, Public Policy and Patient Engagement

Meridian 16 business park d.o.o.

Small Business Member since 2013

HR-10000 Zagreb

Number of employees: 50

Industry: Health Care

Matije Slatinskog 11

HR-10410 Velika Gorica

Phone +385 1 5578 456 i.bakunic@meridian16.hr http://www.meridian16.hr

Number of employees: 2 Industry: Real Estate

CONTACT PERSON

Ivana Bakunić

General Manager

CONTACT PERSON

Jelka Drašković

Phone +385 1 6611 333 melita.suljanovic@merck.com http://www.merck.com Patron Member since 1999



Medtronic

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Metroteka d.o.o.

METRHTEKA Ulica Kreše Golika 3, HR-10000 Zagreb Phone +385 1 5619 630 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

Microsoft Hrvatska d.o.o.

Horvatova 82 / 6. kat, HR-10010 Zagreb Phone +385 1 4802 500 https://www.microsoft.com/hr-hr/ Patron Member since 1999 Number of employees: 55 Industry: Information Technology CONTACT PERSON Tatjana Skoko, Country Manager

MS Tech d.o.o.

Tometići 1/D, HR - 51215 Kastav Phone +385 51 627 850 https://www.metalsharkboats.com Corporate Member since 2020 Number of employees: 31 Industry: Manufacturing CONTACT PERSON Daria Bozanić Jusup, Administrative Office Manager

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

Navis Yacht Charter - Posada d.o.o.

Spinčićeva 2D, HR-21000 Split Phone +385 21 571 203 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

NEPHOS d.o.o.

Bauerova 25, HR-10000 Zagreb Phone +385 99 2992 900 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



Mylan

Metroholding d.d.

Vončinina 2, 4.kat HR-10000 Zagreb Phone +385 1 4602 327 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



METROHOLDING*







Microsoft



HR-NON-00019 EXP: 06/22

nordisk

Nexe grupa d.d.

Vinogradska 6 HR-31500 Našice Phone +385 31 616 250 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

Nike CR d.o.o.

Radnička cesta 80/V kat HR-10000 Zagreb Phone +385 1 6659 100 mirna.gagic@nike.com http://www.nike.com Corporate Member since 2008 Number of employees: 14 Industry: Consumer Goods CONTACT PERSON Zoran Strsoglavec Brand Protection Manager

Nova europska ulaganja d.o.o.

Radnička cesta 39 HR-10000 Zagreb 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

NOVA TV d.d.

Remetinečka cesta 139 HR-10000 Zagreb Phone +385 1 6008 300 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 Comunication director

Novartis Hrvatska d.o.o.

Radnička cesta 37b HR-10000 Zagreb Phone +385 1 6274 220 http://www.novartis.com Patron Member since 2012 Number of employees: 56 Industry: Health Care CONTACT PERSON Danko Schönwald CPO Head Croatia



Novo Nordisk Hrvatska d.o.o.

Ulica Damira Tomljanovića-Gavrana 17 HR-10020 Zagreb Phone +385 1 6651 900 kontakt@novonordisk.com http://www.novonordisk.hr Corporate Member since 2019 Number of employees: 39 Industry: Health Care CONTACT PERSON Sandra Bršec Rolih, Market Access and Public Affairs Director

Odvjetničko društvo Bekina, Škurla,

Durmiš i Spajić d.o.o. Preradovićeva 24 HR-10000 Zagreb Phone +385 1 4854 094 info@bsds.hr http://www.bsds.hr Small Business Member since 2011 Number of employees: 19 Industry: Legal Services CONTACT PERSON Hrvoje Spajić, Director



KALLAY & PARTNERS

Ilica 1/A HR-10000 Zagreb Phone +385 1 4811 959 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 Markušić i Maretić j.t.d.

Odvjetničko društvo Kallay & Partneri d.o.o.

Tituša Brezovačkoga 2 HR-10000 Zagreb Phone +385 1 4851 028 don@markusic-solicitor.hr Small Business Member since 2010 Number of employees: 5 Industry: Legal Services CONTACT PERSON Don Markušić Barrister & Solicitor

Odvjetničko društvo Porobija & Špoljarić d.o.o.

Kolodvorska 12 HR-42000 Varaždin Phone +385 42 373 100 info@psod.hr https://www.psod.hr/ Small Business Member since 2020 Number of employees: 19 Industry: Legal Services CONTACT PERSON Marko Porobija Managing Partner



POROBIJA & ŠPOLJARIĆ

1 NOVARTIS

Odvjetničko društvo Šooš Maceljski,

Mandić, Stanić & Partneri d.o.o. Trg žrtava fašizma 6/III HR-10000 Zagreb Phone +385 1 3707 030 info@mspartners.hr http://mspartners.hr Small Business Member since 2015 Number of employees: 15 Industry: Legal Services CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Andrej Šooš Maceljski, Director

Odvjetničko društvo Vedriš & Partneri

Ozaljska 136 HR-10000 Zagreb Phone +385 1 3689 366 info@vedris-partners.hr http://www.vedris-partners.hr Small Business Member since 2004 Number of employees: 7 Industry: Legal Services CONTACT PERSON Vlatka Vedriš, Attorney at law

Odvjetničko društvo Župan, Babić & Antunović d.o.o.

Radnička cesta 47/III HR-10000 Zagreb Phone +385 1 8897 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 Župić i partneri d.o.o.

Radnička cesta 37 B (Business Center Millenium 2000) HR-10000 Zagreb Phone +385 1 6184 357 ŽUPIĆ & PARTNERI 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

Offline Solutions d.o.o.

Iza lože 9 HR-21000 Split Phone +385 21 347 607 info@offlinesolutions.eu http://www.offlinesolutions.eu/ Small Business Member since 2014 Number of employees: 4 Industry: Consulting CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Justin Bishop, Managing Director



Vedris & Partneri

Oktal Pharma d.o.o.

Utinjska 40 HR-10020 Zagreb Phone +385 1 6595 777 oktal-pharma@oktal-pharma.hr http://www.oktal-pharma.hr Corporate Member since 2017 Number of employees: 700 Industry: Health Care CONTACT PERSON Ivan Klobučar President of the Management Board

Olympus Czech Group, s.r.o.,

član koncerna, Podružnica Zagreb

Avenija Većeslava Holjevca 40 HR-10010 Zagreb Phone +385 1 4899 000 ivana.madunic@olympus-europa.com http://www.olympus.hr Corporate Member since 2016 Number of employees: 18 Industry: Health Care CONTACT PERSON Ivana Madunić Chief financial officer

Oracle Hrvatska d.o.o.

Strojarska cesta 22 HR-10000 Zagreb Phone +385 1 6323 200 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

Orbico d.o.o.

Koturaška 69 HR-10000 Zagreb Phone +385 1 3444 800 info@orbico.com http://www.orbico.com Patron Member since 2011 Number of employees: 900 Industry: Consumer Goods CONTACT PERSON Mirela Lovretić, Head of the President's office

Osijek-Koteks d.d.

Šamačka 11 HR-31000 Osijek Phone +385 31 227 700 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





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Circular for Zero – Join the movement

Novo Nordisk is taking our environmental commitment to the next level! The new long term ambition is to reduce our environmental impact to zero and we will do this by introducing circular processes in everything we do. Sure, governments and corporations need to step in, but they shouldn't bear all the responsibility for making a positive environmental impact. Individuals can reduce their environmental pollution and make their routine more eco-friendly on a daily basis.

Growing consumption, industrialization and urbanization threaten not only the sustainability of the environment we live in, but also the health of people around the world.



Circular for Zero helps us set and achieve bold environmental targets for our global operations



2030 target

ZERO CO₂ emissions from all operations and transport

To Novo Nordisk a circular approach that strives to implement a circular mindset is not foreign. In 1972 the company co-founded Kalundborg Symbiosis, the world's first working industrial ecosystem. The ecosystem builds on a concept where used resources from one enterprise are being reused elsewhere by another entity.

But how will we get to zero now? Novo Nordisk new zero environmental impact strategy is called Circular for Zero. The strategy serves as a policy, advocating for a circular approach to environmental management, product stewardship and climate action. This new strategy is a challenge to find new ways to design products that can be recycled or re-used, reshape our business to minimise consumption and waste, and work with suppliers who share the same goal. Some objectives have already been successfully achieved.

Starting January 1, 2020, all Novo Nordisk production sites now source renewable power. Sites utilize sources depending on what is available locally - wind power, solar power or hydropower. We are very proud to have achieved our target of sourcing 100% renewable power for production sites in 2020! Since early last year when the ban on single-use plastic was launched globally, there has been a significant focus to reduce the plastic items we buy, substituting them with sustainable alternatives wherever possible. Taking HQ as an example, we can see that volumes of single-use plastic items purchased have been reduced by approx. 80% when comparing 2018 to 2019 figures across the top 10 most popular plastic items. That is around 28,500 less plastic glasses, cups, spoons and other every day plastic items purchased at HQ, since the ban was launched.

Novo Nordisk continuously monitors and reports water use at all production sites globally. Water is included as one of the three prioritized areas in 2030 Environmental Strategy, with focus on water use reduction and water reuse whenever possible at our production sites.

Counting down to zero

93% of our total waste is recycled

CO₂ emissions from operations and transport by 2030

1% Total amount of waste sent to landfills

100% of our electricity comes from renewable sources

One of the biggest contributors to global greenhouse gas emissions is transportation. At Novo Nordisk, operations and transport constitute 58% of CO2 gas emissions. We are trying to reduce that number and make a big impact on our environment by, for example, avoid flying and using virtual meetings instead or take direct flights whenever possible, choosing hybrid or electric vehicles, etc.

We are re-designing both our existing and future products to reduce our waste. From the raw materials that go into them to the way they are put together, we are working to solve the end-oflife challenge of devices so materials can be recovered and recycled into new products.

Working with suppliers who share our mind-set has also become a priority. If we want to achieve zero impact, both up and down our supply chain, working with our current and future suppliers, we will collaborate proactively to embed circular thinking across our value chain and switch to circular sourcing and procurement.

circular ଆଧୁ

Novo Nordisk Croatia is proud to be a part of "Circular for Zero" global Novo Nordisk strategy for sustainable development within numerous activities have already been launched.

The use of disposable plastic (such as plastic bags, glasses, cutlery, etc.) has been reduced to a minimum. Instead, glass cups and bottles as well as reusable paper bags or textile sacks have been introduced. Waste sorting has been recommended and enabled by introducing the necessary waste bins. The use of cut plants is slowly being replacing by live plants and promotional items are made from quality materials that can be reused and repaired if necessary. We are focused on digital means of communication which is why we created various iPad applications. As part of the digital campaign it was decided that printed event invitations will be replaced by digital invitations to healthcare professionals via SMS messages or email. FSC (Forest Stewardship Council) paper is used for all promotial materials that have to be printed out. Video walls are being used instead of classic roll up banners whenever possible.



The values of Circular for Zero campaign have also been applied to promotional products recycling under the new motto "New time for old things".

Used promotional banners from expired campaigns have been redesigned into bags for everyday use. By using these bags we convey the message of recycling opportunities, both internally and externally. The introduction of these activities aims to find new opportunities for collective business changes towards sustainable and healthy environment.

OTIS dizala d.o.o.

Prilaz V. Brajkovića 15 HR-10020 Zagreb Phone +385 1 6504 900 otis.dizala@otis.com https://www.otis.com/hr/hr/ Corporate Member since 2020 Number of employees: 84 Industry: Manufacturing CONTACT PERSON Željko Butina, New Equipment Director

PBZ Card d.o.o.



M2M Discount program contact Mirna Lipovac Chief Advisor

Petrić & Kajić odvjetničko društvo d.o.o. Trnjanska cesta 37



day PEZ Graph

HR-10000 Zagreb Phone +385 1 4843 023 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

Petrol d.o.o.

Oreškovićeva 6/h HR-10010 Zagreb Phone +385 1 6680 001 http://www.petrol.hr Corporate Member since 2017 Number of employees: 800 Industry: Energy CONTACT PERSON Sanja Tončić

Pevex d.d.

Savska cesta 84 HR-10360 Sesvete Phone +385 1 5510 933 ljudski.potencijali@pevex.hr https://pevex.hr/kompanija/ Patron Member since 2020 Number of employees: 1938 Industry: Consumer Goods CONTACT PERSON Ivana Plemenčić, Director - Marketing and corporate communications



Pfizer Croatia d.o.o.

Plaza Centar Slavonska avenija 6 HR-10000 Zagreb Phone +385 1 3908 777 http://www.pfizer.com Patron Member since 1999 Number of employees: 41 Industry: Health Care CONTACT PERSON Sanja Bratić Sales Force IM Manager Adriatic

Philip Morris Zagreb d.o.o.

Heinzelova 70 HR-10000 Zagreb Phone +385 1 6166 900 http://www.pmi.com Patron Member since 1999 Number of employees: 120 Industry: Consumer Goods CONTACT PERSON Marijana Bubalo Management Board Member for development

PHILIPS d.o.o.

Horvatova 82 HR-10010 Zagreb Philips.Croatia@philips.com http://www.philips.hr Corporate Member since 2012 Number of employees: 31 Industry: Consumer Goods CONTACT PERSON Branka Kovačević **HR** Coordinator Adriatics

Piper d.o.o.

Alaginci bb HR-34000 Požega Phone +385 34 275 705 piper@piper.hr http://www.piper.hr Small Business Member since 2000 Number of employees: 50 Industry: Demining CONTACT PERSON Željko Romić Director

Plan 2B interijeri d.o.o.

Samoborska cesta 89 HR-10090 Zagreb Phone +385 1 2079 194 info@plan2b.hr http://www.plan2b.hr Small Business Member since 2019 Number of employees: 7 Industry: Interior Design CONTACT PERSON Branimir Valičević Workplace Consultant



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Pliva Hrvatska d.o.o.

Prilaz baruna Filipovića 25 HR-10000 Zagreb Phone +385 1 3720 000 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

Podravka d.d.

Ante Starčevića 32 HR-48000 Koprivnica Phone +385 48 651 235 podravka@podravka.hr http://www.podravka.com Patron Member since 2003 Number of employees: 4200 Industry: Consumer Goods CONTACT PERSON Marko Đerek Board Member

Poliklinika Bagatin

Kneza Višeslava 14 HR-10000 Zagreb Phone +385 1 4610 225 info@bagatin.hr http://www.poliklinikabagatin.hr Patron Member since 2016 Number of employees: 115 Industry: Health Care CONTACT PERSON Ognjen Bagatin CEO

Poliklinika Terme

1. Prilaz Ive Lole Ribara 8 HR-51266 Selce Phone +385 51 764 055 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 Assisstant General Manager and Sports psychologist

Porsche Croatia d.o.o.

Miroslava Miholića 2 HR-10000 Zagreb Phone +385 1 6269 111 info@porschecroatia.hr http://www.porschecroatia.hr Corporate Member since 2004 Number of employees: 121 Industry: Automotive CONTACT PERSON Anja Gadža New media PM



PODRAVHA

BAGATIN

POLIKLINIKA

Poslovna Inteligencija d.o.o.

Pavletićeva 1 HR-10000 Zagreb Phone +385 1 4617 945 poslovna@inteligencija.com http://www.inteligencija.com Corporate Member since 2015 Number of employees: 140 Industry: Information Technology CONTACT PERSON Anita Cvetić Oreščanin, Board Member M2M DISCOUNT PROGRAM CONTACT Dražen Oreščanin, President of the Bord

Presscut d.o.o.

inteligencija

poslovna



Domagojeva 2 HR-10000 Zagreb Phone +385 1 4550 385 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

PricewaterhouseCoopers d.o.o. (PwC Croatia)



Printec Croatia d.o.o.

Budmanijeva 1 HR-10000 Zagreb Phone +385 1 6184 590 info@printecgroup.com http://www.printec.hr Corporate Member since 2013 Number of employees: 62 Industry: Information Technology CONTACT PERSON Goran Martić, Director

Pro Integris d.o.o.

Lovački put 7, HR-21000 Split Phone +385 21 687 211 info@prointegris.hr https://www.prointegris.hr Small Business Member since 2019 Number of employees: 42 Industry: Engineering CONTACT PERSON Ivan Višić, Director











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Raiffeisenbank Austria d.d.

Magazinska 69 HR-10000 Zagreb

http://www.rba.hr

CONTACT PERSON

Real grupa d.o.o.

Ljudevita Posavskog 31 HR-10000 Zagreb

Phone +385 1 4650 070

Corporate Member since 2020

juraj@realgrupa.com https://www.realgrupa.com

Number of employees: 83

CONTACT PERSON

Juraj Sinanović

CFO

Industry: Advertising / PR

Iva Bakija

Phone +385 1 4566 466

international.desk@rba.hr

Number of employees: 1907

Industry: Financial Services

Corporate Member since 1999



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RIT Croatia

Don Frana Bulića 6 HR-20000 Dubrovnik Phone +385 20 433 000 admissions@croatia.rit.edu http://www.croatia.rit.edu Small Business Member since 1999 Number of employees: 86 Industry: Education CONTACT PERSON Don Hudspeth, President & Dean M2M DISCOUNT PROGRAM CONTACT Admissions Office

Robert Bosch d.o.o.

Ulica Kneza Branimira 22 HR-10040 Zagreb Phone +385 1 2958 071 danica.katicic@hr.bosch.com http://www.bosch.hr Corporate Member since 2020 Number of employees: 65 Industry: Consumer Goods CONTACT PERSON Danica Katičić, GM Assistant

Roche d.o.o.

Ulica grada Vukovara 269a HR-10000 Zagreb Phone +385 1 4722 333 croatia.info@roche.com http://www.roche.com Patron Member since 2011 Number of employees: 85 Industry: Health Care CONTACT PERSON Nina Pirker Oreščanin GM's Personal Assistant & Strategic Marketing Associate

SANDOZ d.o.o.

Maksimirska 120 HR-10000 Zagreb Phone +385 1 2353 111 upit.croatia@sandoz.com http://www.sandoz.hr Corporate Member since 2014 Number of employees: 99 Industry: Health Care CONTACT PERSON Igor Haralović, Management Board President

Sano - suvremena hranidba životinja d.o.o.

Industrijska cesta 1, Potok HR-44317 Popovača Phone +385 44 568 000 sano@sano.hr http://www.sano.hr Corporate Member since 2019 Number of employees: 42 Industry: Agriculture CONTACT PERSON Branimir Kampl, President, CEO





SANDOZ A Novartis

RED BULL ADRIA d.o.o. Radnička cesta 41/VI HR-10000 Zagreb Phone +385 1 6274 300 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



Rhea d.o.o. - UPS Authorised Service Contractor

Buzinski prilaz 36a HR-10010 Zagreb - Buzin Phone +385 1 4444 777 info@rhea.hr http://www.rhea.hr Small Business Member since 1999 Number of employees: 93 Industry: Distribution / Logistics CONTACT PERSON Franjo Božičević Sales Manager



Red Bull







TOUGHEST WORK **FROM HOME** CHALLENGES AND **HOW TO SOLVE THEM**

2020 has been an interesting year indeed, and it has forced the shift to a hybrid work model. All of a sudden, everybody found themselves working from home (WFH). Unfortunately, many employees had never really signed in from home, so help desk calls reached an all-time high. Questions ranged from how to access protected files, to whether or not physical IP phones could be used at home instead of softphone apps. And, in the back of everyone's mind, network security has always been a big concern.

So, what are the biggest challenges IT teams are facing and how can enterprises get out ahead of them?

CHALLENGE #1 Delivering the in-office experience at home is difficult. Not everyone has the same level of technical prowess, so simple things like using a VPN client on a laptop can be confusing. Repeating the process on a smart phone and tablet then turns into an experience. Passwords are another story, there's two-factor authentication and password generators. Some roles have the need to use the IP phone from the office or a specific test tool at home. Simplicity is the key.

SOLUTION Luckily, there's an answer. Aruba Remote Access Points (RAPs) let you extend enterprise services to the home. Employees see the same SSIDs as if they were in the office. An automatic VPN connection means no special client software, and there's consistent access to the data and apps that are normally used. That means that connecting IoT devices like IP phones, printers, and test tools is as simple as plugging them in to built-in Ethernet ports.

CHALLENGE #2 Applying consistent security controls can be tricky. While VPN connections are usually a first good step, IT teams are still concerned with making sure that only authorized users and devices are connecting to their networks. A seamless workflow that includes device profiling, authentication, and authorization offers more protection than just using a VPN and helps to extend Zero Trust Security principles to the home office.



SOLUTION This is where Aruba ClearPass can help. It's an industry leading Policy Management solution that looks at





each connection, and uses device and user context to simplify the authentication process, while allowing for certificates instead of passwords, rules based on the devices being used, and even the user's location. The same access privileges that are given for the office can be extended to the home, including IoT devices.

CHALLENGE #3 Consumer-grade access points make help desk calls more difficult to resolve. In many cases, remote workers are connecting to older home equipment and never experienced the amount of traffic or the apps being used today. Connectivity and performance issues leads to users replacing older consumer-grade equipment with new equipment of the same type. Unfortunately, there's no easy way for corporate IT to help as it's difficult to see how these access points are set-up or behaving. But, there's a better way.

SOLUTION Aruba Central or AirWave. Your Choice. By extending an enterprise Aruba network into the home, Aruba Central or Aruba AirWave allow IT admins to look at and monitor Aruba APs for an improved help desk experience. IT can see how devices are connecting, offer troubleshooting guidance, and even change a config if needed. Not sure why Zoom or Teams sessions seem slow? It may be as simple as making sure that corporate issued devices are connecting to the faster 5GHz channels and not sitting on the 2.4 GHz channels together with connected home devices.

CHALLENGE #4 New solutions rarely work right out of the box. Remember the last time you replaced your wireless access point at home? Most probably nothing worked right out of the box and the IT person had no idea why your enterprise apps weren't working as expected.

SOLUTION Aruba's automated Zero touch provisioning (ZTP) solution eliminates home visits and lengthy help desk calls. A simple one-page reference guide is enough for users to connect power and Ethernet cables to their Internet modem and ZTP does the rest. A pre-set configuration is applied, the VPN connection is established, and employees are on their way.

In conclusion, keeping the business running has been a challenge and IT teams have become the glue tying it all together. Aruba's work from home solutions use infrastructure, software, and management tools to easily extend the in-office experience to your remote workers. With Aruba, you gain AlOps insights, proactive troubleshooting, the agility and scale of the cloud, and ultimately are able to secure your distributed enterprise.

Sanofi-aventis Croatia d.o.o.

Heinzelova 70 HR-10000 Zagreb Phone +385 1 6003 400 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 & Slovenia



nsas

Schönherr Rechtsanwälte GmbH, podružnica Zagreb

Prilaz Gjure Deželića 19 HR-10000 Zagreb Phone +385 1 4813 244 office.croatia@schoenherr.eu http://www.schoenherr.eu Corporate Member since 2019 Number of employees: 15 Industry: Legal Services CONTACT PERSON Vice Mandarić, Lawyer

Selectio d.o.o. Strojarska 20

HR-10000 Zagreb

kontakt@selectio.hr

http://www.selectio.hr

Number of employees: 26

CONTACT PERSON

Selectium d.o.o.

Patron Member since 2006

Industry: Human Resources

M2M DISCOUNT PROGRAM CONTACT

Phone +385 1 6065 260



schonherr

SAS Institute d.o.o. podružnica Zagreb Damira Tomljanovića Gavrana 13 HR-10000 Zagreb Phone +385 1 4877 250 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

Savez izviđača Hrvatske

Koturaška cesta 3a HR-10000 Zagreb Phone +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

Schenker d.o.o.

Franje Lučića 32 HR-10090 Zagreb Phone +385 1 2480 900 info.hr@dbschenker.com https://www.dbschenker.com/hr Corporate Member since 2018 Number of employees: 105 Industry: Distribution / Logistics CONTACT PERSON Saša Baleta Managing Director

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: 54 Industry: Energy CONTACT PERSON Rahela Sakoman, HR Director Croatia, Slovenia, BiH





Schneider Gelectric

Radnička cesta 41 HR-10000 Zagreb Phone +385 1 8880 612 info@selectium.com http://www.selectium.hr Corporate Member since 2019 Number of employees: 33 Industry: Information Technology CONTACT PERSON Sonja Canjuga, Marketing Manager

Serengeti d.o.o.

Zadarska 80 HR-10000 Zagreb Phone +385 1 3706 047 info@serengetitech.com https://serengetitech.com/ Small Business Member since 2020 Number of employees: 150 Industry: Information Technology CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Ana Milas Head of Marketing

Martina Kessler, Head of Organizational Development Solutions

Tanja Prekodravac, Head of Organizational Design & Development

SFDC Ireland Ltd

One Central Park, Level 3, Leopardstown IE Dublin 19 Phone +353 1 4403 500 imaricevic@salesforce.com https://www.salesforce.com Corporate Member since 2020 Number of employees: Industry: Information Technology CONTACT PERSON Ivan Maričević Senior Account Executive Adriatic Region



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UČINIMO ZAJEDNO NOVU 2021. VESELIJOM I BEZBRIŽNIJOM

Iza nas je godina koju mnogi ne bi ponovili, možda bi je i zaboravili. Mi iz SOS Dječjeg sela Hrvatska nismo jedni od tih – ponosni smo i zadovoljni jer svih 240-ero naše djece i mladih i dalje imaju brižan dom, sretno djetinjstvo i bezbrižnu mladost.

Već na samom početku 2020. pokazala je svoje neobično lice, ali uspjeli smo zadržati vedar duh i pozitivnu energiju, a usvojili smo i neke nove navike. Bili smo vrijedni i kreativni, znatiželjni i strpljivi, marljivi i zaigrani, nasmijani i veseli.

Siječanj je bio idealno vrijeme za posjetiti obližnje planinske vrhove, a pritom smo na zabavan način učili o prirodi te o malim i velikim stanovnicima šume. Smijeha nije nedostajalo niti u veljači - maskenbal je prilika da odrasli postanu djeca, a djeca doktori, klaunovi, semafori ili muffini. Bili smo marljivi jer smo unatoč posebnim mjerama, svoje školske obaveze uspješno izvršavali putem interneta. Dolaskom proljeća i ljepšeg vremena obilježili smo rođendan SOS Dječjeg sela Ladimirevci. Ove godine proslava je bila bez prijatelja i gostiju, ali radosna i kreativna. Obilježili smo i sve važnije datume u godini, pa smo se tako u svibnju prisjetili Majčinog dana, potom Međunarodnog dana SOS Dječjih sela pa sve do Međunarodnog dana izumitelja. S nestrpljenjem smo dočekali ljeto i kraj školske godine. Koferi su već čekali spakirani i samo je trebalo krenuti put Jadrana. Uživali smo u morskim radostima, neki su naučili i plivati, a svi zajedno proveli smo nezaboravne zajedničke trenutke kojih ćemo se sjećati čitavi život. U rujnu smo ispratili nekoliko djece u avanturu života. Vrijeme je to kada djeca koja su završila osnovnu školu odlaze u SOS Zajednice mladih. Emotivan je to trenutak za našu djecu i naše SOS mame i za sve naše djelatnike koji su rasli zajedno s njima, no uz čvrsti zagrljaj SOS mame sve je lakše. U listopadu smo proslavili i rođendan SOS Dječjeg sela Lekenik. Bio je to jedan rođendan u posve neobičnim uvjetima, no dobrog raspoloženja nije nedostajalo.

Ono možda i najljepše razdoblje u godini – božićni i novogodišnji blagdani – proteklo je veselo, uz obilje darova koje su nam osigurali naši partneri i prijatelji iz cijele Hrvatske. Proveli smo ih u krugu obitelji i s našim najmilijima uz mirise kolača i pečenja koji su se širili iz SOS kuća, i smijeh djece i mladih koji su uživali u školskim praznicima i blagdanskom ozračju.

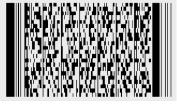
Pozivamo vas da zajedničkim snagama 2021. učinimo veselijom, toplijom i bezbrižnijom! Postanite partner SOS Dječjeg sela Hrvatska i pomozite da se našim Selima i Zajednicama mladih i dalje ori smijeh sretne diece i mladih

Obratite nam se s povjerenjem kako bismo zajednički gradili njihovu budućnost sve dok jednoga dana oni ne budu tu za sve nas kao uspješni i zadovoljni mladi ljudi.

Kontakt:

Web site: www.sos-dsh.hr/za-tvrtke/ e-mail: partnerstva@sos-dsh.hr

Pomoći možete i putem 2D koda – skenirajte i donirajte za sretno i bezbrižno odrastanje.



Sigurna mreža d.o.o. - NetSafe

Stenjevečka 46 HR-10000 Zagreb Phone +385 1 3894 520 office@netsafe.hr http://www.netsafe.hr Corporate Member since 2018 Number of employees: 5 Industry: Information Technology CONTACT PERSON Danijel Šurina Executive Manager

Somnium grupa j.d.o.o.

Ulica Mije Goričkog 15 HR-10000 Zagreb Phone +385 99 2061 010 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

SOMNUM GRUPA

NetSafe

Specijalna bolnica za oftalmologiju Svjetlost

Heinzelova 39 HR-10000 Zagreb Phone +385 1 7775 656 info@svjetlost.hr http://www.svjetlost.hr Patron Member since 2020 Number of employees: 70 Industry: Health Care CONTACT PERSON Ivan Gabrić



Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno

Luigi Monti 2 HR-52210 Rovinj Phone +385 52 811 011 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

H^{Martin}1888

SOS Dječje selo Hrvatska

Zavrtnica 5/III HR-10000 Zagreb Phone +385 1 4610 066 partnerstva@sos-dsh.hr http://www.sos-dsh.hr Non - Profit Member since 2019 Number of employees: Industry: Association CONTACT PERSON Ljiljana Varga

SPAN d.d.

Koturaška 47 HR-10000 Zagreb Phone +385 1 6690 200 info@span.eu https://www.span.eu Corporate Member since 2015 Number of employees: 500 Industry: Information Technology CONTACT PERSON Nikola Dujmović CEO / President of the Board

SPAR Hrvatska d.o.o.

Slavonska avenija 50 HR-10000 Zagreb Phone +385 1 2410 908 info@spar.hr, http://www.spar.hr Corporate Member since 2019 Number of employees: 4400 Industry: Consumer Goods CONTACT PERSON Danijel Vidiš Board Member



SOS DJEČJE

Specijalna bolnica za plućne bolesti

Rockeffelerova 3 HR-10000 Zagreb Phone +385 1 4684 401 bolnica@pulmologija.hr https://www.pulmologija.hr Small Business Member since 2020 Number of employees: 171 Industry: Health Care CONTACT PERSON Martina Kušec

Supetrus hoteli d.d. Put Vele Luke 4

SVPETRVS

HR-21400 Supetar Phone +385 21 640 253 sales@watermanresorts.com http://www.watermanresorts.com Corporate Member since 2004 Number of employees: 200 permanent, with seasonal up to 610 Industry: Hospitality Industry CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Mariana Damjanović Sales & Marketing department



Synnefo sustavi d.o.o.

Bolnička cesta 34L HR-10000 Zagreb Phone +385 1 798 9153 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

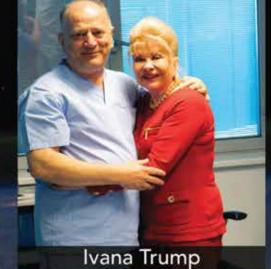


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Syntio d.o.o.

Trg Dražena Petrovića 3 HR-10000 Zagreb Phone +385 99 3699 169 info@syntio.net https://syntio.net Small Business Member since 2020 Number of employees: Industry: Information Technology CONTACT PERSON Davor Sokolović **Business Development & Project Lead**

Takeda Pharmaceuticals Croatia d.o.o

Ivana Lučića 2a HR-10000 Zagreb Phone +385 1 3778 896 info-hr@takeda.com https://www.takeda.hr Patron Member since 2020 Number of employees: Industry: Health Care CONTACT PERSON Nikolina Radaković Country/Events coordinator GI Croatia & Slovenia

Teknoxgroup Hrvatska d.o.o.

Radnička cesta 218, HR-10000 Zagreb Phone +385 1 2404 611 contact-hr@teknoxgroup.hr http://www.teknoxgroup.com Patron Member since 2011 Number of employees: 64 Industry: Manufacturing CONTACT PERSON Miodrag Matijaca, General Manager

Telemach Hrvatska 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: 422 Industry: Telecommunications CONTACT PERSON Inga Krpan Executive Office and Internal Communications Coordinator M2M DISCOUNT PROGRAM CONTACT Ivan Semren Regional Key Account Manager

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



Takeda

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: 3 Industry: Consulting CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT Sandra Dudaš Head of CRO project team

TIS Grupa d.o.o.

Heinzelova 33 HR-10000 Zagreb Phone +385 1 2355 700 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

TMF Croatia d.o.o.

Radnička cesta 80 HR-10000 Zagreb Phone +385 1 4802 050 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

TOKIĆ d.o.o.

Ulica 144. brigade Hrvatske vojske 1a HR-10360 Sesvete Phone +385 1 3033 961 info@tokic.hr http://www.tokic.hr Corporate Member since 2018 Number of employees: 595 Industry: Consumer Goods CONTACT PERSON Manuela Celić Marušić HR director

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



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Triglav osiguranje d.d.

Antuna Heinza 4 HR-10000 Zagreb Phone +385 1 5632 777 centrala@triglav.hr http://www.triglav.hr Corporate Member since 2019 Number of employees: 500 Industry: Financial Services CONTACT PERSON Irena Lubenjak, Director of legal affairs

Tungsram Operations kft

😇 triglav

Uber Croatia d.o.o.

Radnička cesta 20 HR-10000 Zagreb https://www.uber.com/ Patron Member since 2016 Number of employees: 7 Industry: Travel / Tourism CONTACT PERSON Mark Boris Andrijanič Public Policy, Central and Eastern Europe

Udruga 'Nikola Tesla - Genij za budućnost'

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



TUNGSRAM

Váci ut 77 HU-1044 Budapest Phone +36 70 7046 868 https://tungsram.com/en Corporate Member since 2019 Number of employees: Industry: Energy CONTACT PERSON Botond Ruga, Distribution Regional Channel Leader



VISA

Udruga za istraživanja i razvoj ODAS

Trnac 6 HR-10000 Zagreb Phone +385 99 298 4138 ivana.bozicevic23@gmail.com Non - Profit Member since 2016 Number of employees: 1 Industry: Association CONTACT PERSON Ivana Božičević President

UNIQA osiguranje d.d.

VISA Europe Itd.

1 Sheldon Square, Paddington Basin UK-W2 6TT London 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

Visoko učilište ALGEBRA

Small Business Member since 2016

llica 242

HR-10000 Zagreb

info@algebra.hr

Phone +385 1 2222 182

http://www.algebra.hr

Industry: Education

CONTACT PERSON Arsen Šolić

Number of employees: 140

Vlahović Grupa d.o.o.



Planinska 13a HR-10000 Zagreb Phone +385 1 6324 202 info@uniqa.hr http://www.uniqa.hr Corporate Member since 2019 Number of employees: 579 Industry: Financial Services CONTACT PERSON Nikolina Mucko M2M DISCOUNT PROGRAM CONTACT Kazimir Šarac, Sales Team Manger

Valamar Riviera d.d. Stancija Kaligari 1

Phone +385 52 408 000

http://www.valamar.com Corporate Member since 2015

Number of employees: 6600 Industry: Hospitality Industry

HR-52440 Poreč

pr@valamar.com

CONTACT PERSON



- 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

VMD Grupa d.o.o.

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

Vukmir i suradnici odvjetničko društvo d.o.o.

Gramača 2L HR-10000 Zagreb Phone +385 1 3760 511 vukmir@vukmir.net http://www.vukmir.net Small Business Member since 1999 Number of employees: 23 Industry: Legal Services CONTACT PERSON Mladen Vukmir Partner





Vertiv Croatia d.o.o.

Oreškovićeva ulica 6n / 2 HR-10000 Zagreb Phone +385 1 5603 611 croatia.hello@Vertiv.com http://www.vertiv.com Corporate Member since 2006 Number of employees: 160 Industry: Energy CONTACT PERSON Karmen Buljat Marketing Manager – Central Southern Europe

Deana Stipanović, Corporate Affairs Manager

David Manojlović, Group and MICE Sales Department Manager

M2M DISCOUNT PROGRAM CONTACT

Vindija d.d. Prehrambena industrija

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



VERTIV.







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Wiener osiguranje Vienna Insurance Group d.d

Slovenska ulica 24 HR-10000 Zagreb Phone +385 0800 2580 kontakt@wiener.hr http://www.wiener.hr Corporate Member since 2019 Number of employees: 650 Industry: Financial Services CONTACT PERSON Alina Radusin M2M DISCOUNT PROGRAM CONTACT Mirna Kukec, Marketing and Corporative Communications

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

Wolf Theiss Rechtsanwälte GmbH & Co KG -Podružnica Zagreb

Ivana Lučića 2a/19, HR-10000 Zagreb Phone +385 1 4925 400 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

Woodsford Grupa d.o.o.

Zrinjevac 14

HR-10000 Zagreb Phone +385 1 4815 025 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

Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)

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| https://www.zagrebcityhotels.hr/ | |
| Patron Member since 2012 | |
| Number of employees: 200 | |
| Industry: Hospitality Industry | |
| CONTACT PERSON | |
| Josipa Jutt Ferlan, Cluster General Manager | |
| M2M DISCOUNT PROGRAM CONTACT | |
| Nives Volarević, Cluster Marketing Manager | |

Zagrebačka Banka d.d.

Trg bana Josipa Jelačića 10/1 HR-10000 Zagreb Phone +385 1 6104 000 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

Zagrebačka Pivovara d.o.o.

Ilica 224 HR-10000 Zagreb Phone +385 1 3900 102 ivana.rajakovic@molsoncoors.com http://www.zagrebackapivovara.hr Corporate Member since 2018 Number of employees: 584 Industry: Consumer Goods CONTACT PERSON Alina Ružić, Board Member

Zagrebačka škola ekonomije i managementa

Jordanovac 110 HR-10000 Zagreb Phone +385 1 2354 245 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 4577 535 croatia@zm-p.com http://www.zmp.eu Small Business Member since 2015 Number of employees: 4 Industry: Legal Services CONTACT PERSON Ivana Knežević Patent & Trademark Attorney

Žurić i Partneri odvjetničko društvo d.o.o.

Savska cesta 32 HR-10000 Zagreb Phone +385 1 5555 630 info@zuric-i-partneri.hr http://www.zuric-i-partneri.hr Small Business Member since 1999 Number of employees: 27 Industry: Legal Services CONTACT PERSON Miroslav Plašćar, Managing partner







Žurić i Partneri



IZVRSNOST ZŠEM-A UNATOČ KORONAKRIZI

Osim pandemije, lockdowna u ožujku i potpuni prelazak na online nastavu u čemu ste se bili prvi, ZŠEM je početak nove akademske godine započeo u novom, modernom kampusu. Koje nove mogućnosti donosi studentima i profesorima?

Dio kontinuiranog napretka u ZŠEM-ovu infrastrukturu rezultirao je i početkom nove akademske godine na modernom kampusu na što smo posebno smo ponosni, a studenti presretni. Škola je ušla u jednu od najnovijih i najmodernijih VMD-ovih zgrada u Vukasovićevoj ulici, blizu Ilice na Črnomercu. Na tom novom moderno opremljenom kampusu, na više od 1000 m² nalaze se interaktivne učionice, prostorije za multimedijalne sastanke, living room za studente, nastavnički kabineti, studentske službe, International Office, Career Centar i dekanat. Vjerujemo da je to jedan iskorak koji je prirodno slijedio obzirom i na to da smo prošle godine reaakreditirani od strane AACSSB-a što nas smješta u top 5% najboljih ekonomskih fakulteta u svijetu.

ZŠEM je svoje poslovanje uskladio sa standardima prestižne AACSB akreditacije. Koliko je teško biti konkurentan inozemnim školama i što vidite kao najveće prednosti ZŠEM-a?

Izazovno je biti konkurentan inozemnim školama, no stavljajući fokus na kvalitetan nastavnički kadar te međunarodnu povezanost s najboljim svjetskim sveučilištima u preko 60 zemalja i diverzifikaciju studenata uvelike pomaže u stvaranju komparativne prednosti na tržištu.

Prema Eduniversalu već dvanaestu godinu zaredom smo najbolja poslovna škola u Hrvatskoj te treća najbolja poslovna škola Istočne Europe. Jedini u Hrvatskoj imamo MBA program koji je rangiran na svjetskom QS Global MBA rankingu, u prestižnih top 200 MBA programa u svijetu i među top 60 MBA programa u Europi. Također, ZŠEM-ovu izvrsnost dokazuje i činjenica da smo nedavno dobili službenu potvrdu Agencije za znanost i visoko obrazovanje za ispunjavanje djelatnosti visokog obrazovanja i znanstvene djelatnosti te smo najbolje ocijenjena institucija među privatnim i javnim visokim školama te fakultetima u području ekonomije! Osim toga, ZŠEM je za svoj sustav osiguranja kvalitete dobio najvišu ocjenu napredne razine! Time je ZŠEM najbolje ocijenjeno visoko učilište u Republici Hrvatskoj u postupku vanjske neovisne prosudbe sustava osiguranja kvalitete (AZVO). Nastavno na ZŠEM-ove uspjehe, naša prednost sasvim sigurno su naši nastavnici. Posljednjih desetljeća na ZŠEM-u predaju predavači koji se često ubrajaju među vodeće hrvatske poslovne i ekonomske stručnjake, a veliki dio njih je svoje iskustvo, kako u profesionalnom tako i u obrazovnom smislu stekao na prestižnim komapnijama i sveučilištima u inozemstvu, najčešće u Zapadnoj Europi ili Sjedinjenim Američkim Državama. Osim izvrsnih predavača također su i uspješne poslovne osobe koje mogu prenijeti svoja iskustva i praktična znanja našim studentima. Primjerice, studenti o marketingu ne uče samo kroz teoriju, već cijeli semestar, uz vodstvo profesora, izrađuju marketinške planove koje po završetku kolegija prezentiraju Upravi kompanije.

Uz profesore i predavače, ZŠEM-ovo administrativno osoblje je uvijek na raspolaganju studentima bilo da se radi o Studentskoj službi, našem Career centru ili Međunarodnom uredu; svi vrijedno i promptno djeluju prema našim studentima i njihovim upitima.

Prednost ZŠEM-a su također i naši alumni, najbolji ambasadori koji su prepoznati diljem Hrvatske i svijeta, zapošljavajući se tako u brojnim uglednim hrvatskim i svjetskim kompanijama.

Za koje vaše studije i programe vlada najveći interes?

Unatoč uvođenju novih preddiplomskih studija Poslovnog prava i ekonomije te Poslovne matematike i ekonomije, naš prvi studij, studij Ekonomije i managementa na hrvatskom jeziku ostao je najpopularniji, a u rastućem trendu je studij Ekonomije i managementa na engleskom jeziku. Studij na engleskom jeziku upisuju i studenti iz inozemstva, koji se zbog ZŠEM-a presele u Hrvatsku na sve četiri godine.

Osim preddiplomskih studija, rastući trend bilježimo i na MBA studiju gdje svake godine sve više neekonomista iskazuje interes za stjecanja novih znanja u području ekonomije, kako bi mogli napredovati u karijeri.

• RED BULL ADRIA d.o.o.

Service Contractor

• Robert Bosch d.o.o.

RIT Croatia

• Roche d.o.o.

SANDOZ d.o.o.

životinja d.o.o.

Schenker d.o.o.

Selectio d.o.o.

Selectium d.o.o.

• Serengeti d.o.o.

• SPAN d.d.

Svjetlost

SFDC Ireland Ltd

SAS Institute d.o.o.

podružnica Zagreb

podružnica Zagreb

• Savez izviđača Hrvatske

Schneider Electric d.o.o.

• Schönherr Rechtsanwälte GmbH,

• Sigurna mreža d.o.o. - NetSafe

Specijalna bolnica za oftalmologiju

Specijalna bolnica za plućne bolesti

Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat"

• Somnium grupa j.d.o.o.

• SPAR Hrvatska d.o.o.

Rovinj-Rovigno

Syntio d.o.o.

Croatia d.o.o

• Tiko Pro d.o.o.

• TOKIĆ d.o.o.

budućnosť

ODAŠ

• TIS Grupa d.o.o.

• TMF Croatia d.o.o.

• TransAssist d.o.o.

Triglav osiguranje d.d.

• Uber Croatia d.o.o.

Tungsram Operations kft

UNIQA osiguranje d.d.

Visoko učilište ALGEBRA

• Valamar Riviera d.d.

• Vertiv Croatia d.o.o.

VISA Europe Itd.

• VMD Grupa d.o.o.

društvo d.o.o.

ance Group d.d

Hotels Zagreb)

managementa

• ZMP IP d.o.o.

društvo d.o.o.

• Udruga 'Nikola Tesla - Genij za

Udruga za istraživanja i razvoj

• Vindija d.d. Prehrambena industrija

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

Vukmir i suradnici odvjetničko

• Willis Towers Watson d.d.

• Woodsford Grupa d.o.o.

• Zagrebačka Banka d.d.

Zagrebačka Pivovara d.o.o.

Žurić i Partneri odvjetničko

• Zagrebačka škola ekonomije i

Co KG-Podružnica Zagreb

• Wiener osiguranje Vienna Insur-

• Zagreb City Hotels d.o.o. (Hilton

Wolf Theiss Rechtsanwälte GmbH &

Supetrus hoteli d.d.

• Synnefo sustavi d.o.o.

• Takeda Pharmaceuticals

Telemach Hrvatska d.o.o.

Teknoxgroup Hrvatska d.o.o.

• Terrma Capital (Europe) d.o.o.

SOS Dječje selo Hrvatska

• Rhea d.o.o. - UPS Authorised

Sano-suvremena hranidba

• Sanofi-aventis Croatia d.o.o.

AMCHAM MEMBERS A-Z

• Kulić i Sperk Revizija d.o.o.

Mastercard Europe - Podružnica

McKinsey & Company, Inc. Adriatic

LMG Autokuća d.o.o.

Matković Engineering

• Medical Intertrade d.o.o.

• Medtronic Adriatic d.o.o.

• Microsoft Hrvatska d.o.o.

• Mylan Hrvatska d.o.o.

• Merck Sharp & Dohme d.o.o.

• Meridian 16 business park d.o.o.

• Navis Yacht Charter - Posada d.o.o.

• Nova europska ulaganja d.o.o.

• Novo Nordisk Hrvatska d.o.o.

Odvjetničko društvo Kallay &

Odvjetničko društvo Markušić i

Odvjetničko društvo Porobija &

Mandić, Stanić & Partneri d.o.o.

Odvjetničko društvo Župić

Offline Solutions d.o.o.

• Oracle Hrvatska d.o.o.

Petrić & Kajić odvjetničko

• Philip Morris Zagreb d.o.o.

• Plan 2B interijeri d.o.o.

Pliva Hrvatska d.o.o.

Porsche Croatia d.o.o.

Printec Croatia d.o.o.

International d.o.o.

Puck Custom Enterprises

• Raiffeisenbank Austria d.d.

Poslovna Inteligencija d.o.o.

• PricewaterhouseCoopers d.o.o.

Poliklinika Bagatin

Poliklinika Terme

Presscut d.o.o.

(PwC Croatia)

Pro Integris d.o.o.

Real grupa d.o.o.

110

Oktal Pharma d.o.o.

Odvjetničko društvo Šooš Maceljski,

Odvjetničko društvo Vedriš & Partneri

Odvjetničko društvo Župan, Babić &

Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb

• Odvjetničko društvo Bekina, Škurla,

Novartis Hrvatska d.o.o.

Durmiš i Spajić d.o.o.

• Manpower d.o.o.

Technics d.o.o.

Metroholding d.d.

Metroteka d.o.o.

• MS Tech d.o.o.

• NEPHOS d.o.o.

Nike CR d.o.o.

• NOVA TV d.d.

Partneri d.o.o.

Maretić j.t.d.

Špoljarić d.o.o.

Antunović d.o.o.

i partneri d.o.o.

• Orbico d.o.o.

Osijek-Koteks d.d.

• OTIS dizala d.o.o.

PBZ Card d.o.o.

društvo d.o.o.

Pfizer Croatia d.o.o.

• Petrol d.o.o.

• PHILIPS d.o.o.

• Piper d.o.o.

Podravka d.d.

• Pevex d.d.

Nexe grupa d.d.

Podružnica

LPT d.o.o.

• LQ d.o.o.

Zagreb

• Marsh d.o.o.

- 24sata d.o.o.
- 3M (East) AG Podružnica RH
- A.T. Kearney Management Consulting S.R.L- podružnica Zagreb
- A1 Hrvatska d.o.o.
- Abbott Laboratories d.o.o.
- AbbVie d.o.o.
- Adcubum d.o.o.
- Addiko Bank d.d.
- Adecco Hrvatska d.o.o.
- Adriatic Capital Partners d.o.o.
- AGB Nielsen istraživanje medija d.o.o.
- Agroproteinka d.d.
- AGS Zagreb d.o.o.
- Aion d.o.o.
- ALFATEC Group d.o.o.
- Aliger Ars d.o.o.
- Allianz Hrvatska d.d.
- Alpha Capitalis d.o.o.
- Alpheus d.o.o.
- ALTPRO d.o.o.
- Amadria Park Hoteli (Solaris d.d.)
- American International School of Zagreb
- Amgen d.o.o.
- Applied Ceramics d.o.o.
- ASSECO SEE d.o.o.
- Assist-o LLC
- Astra Centar d.o.o.
- AstraZeneca d.o.o.
- Atlantic Grupa d.d.
- Atlas plus d.o.o.
- Batarelo Dvojković Vuchetich odvjetničko društvo d.o.o.
- Bayer d.o.o. • BBDO Zagreb d.o.o.
- Becton Dickinson Croatia d.o.o. • Bella - Consulting, obrt za
- poslovne usluge Benefit Systems d.o.o.
- BE-terna d.o.o.
- Biomedica dijagnostika d.o.o. Blitz - Cinestar d.o.o.
- Boriva nekretnine d.o.o. Boston Consulting Group
- Burza d.o.o. Human
- Business Media Croatia d.o.o.
- Calisto d.o.o.
- Car Fleet Management d.o.o.
- CARGO-PARTNER 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 Rechtsanwälte 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.
- Diverto d.o.o.
- Divjak, Topić, Bahtijarević & Krka odvjetničko društvo 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
- Ernst & Young d.o.o.
- Erste Card Club d.o.o.
- ESKA d.o.o.
- Esplanade Oleander d.o.o.
- Ésplanade Zagreb Hotel
- ETRANET Grupa d.o.o.
- EuroNavigator d.o.o.
- European Institute of Compliance and Ethics
- Europlakat d.o.o.
- Facebook Ireland Limited
- Falkensteiner Hotelmanagement d.o.o.
- FORTINET B V
- Fresenius Medical Care Hrvatska d.o.o.
- Gavrilović d.o.o.
- GEC d.o.o.

• Graml d.o.o.

• Hexis d.o.o.

• GTC Matrix d.o.o.

HERBALIFE d.o.o.

• Hanza Media d.o.o.

• Hotel Dubrovnik d.d.

HP-Hrvatska pošta d.d.

Hrvatski odbojkaški savez

• Hrvatski ured za osiguranje

Hrvatsko društvo skladatelja

Hrvatsko društvo za kvalitetu

• Institut za compliance, crimi-

nal compliance i anti-money laundering - ICCrA

Institut za istraživanje i edukaciju

Hrvatsko-američko društvo

• Hrvatski Telekom d.d.

• HS Produkt d.o.o.

• HUP-Zagreb d.d.

• ID TEH d.o.o.

· INDAGO d.o.o.

INFINUM d.o.o.

Infoscope d.o.o.

Zaposlena mama

• Intra Lighting d.o.o.

Kelteks d.o.o.

• Kiara Maria d.o.o.

• KPMG Croatia d.o.o.

• itialuS UTTRCO d.o.o.

• Jadranka turizam d.o.o.

• Johnson & Johnson S.E. d.o.o.

• JT International Zagreb d.o.o.

• Končar - Elektroindustrija d.d.

Krehić & Partners Law Firm in

cooperation with Deloitte Legal

JAMNICA plus d.o.o.

• Infosistem d.d.

• INsig2 d.o.o.

Intea d.d.

• iOLAP d.o.o

HT produkcija d.o.o.

IBM Hrvatska d.o.o.

- General Electric Hrvatska d.o.o.
- Generali osiguranje d.d.
- GlaxoSmithKline d.o.o.
- Globalna hrana d.o.o. nositelj

• Grant Thornton revizija d.o.o.

• Horwath HTL Croatia - Horwath i

• HP Computing and Printing d.o.o.

• Hrvatska poštanska banka d.d.

Hrvatska banka za obnovu i razvitak

Horwath Consulting Zagreb d.o.o.

- franšize McDonald's za područje RH
- Google Hrvatska d.o.o.

odvietničko društvo d.o.o.

CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb

Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.

cooperation with Deloitte Legal

neri d.o.o. Odvjetničko društvo Markušić i

Maretić j.t.d. Odvjetničko društvo Porobija &

Spoijaric a.o.o. Odvjetničko društvo Šooš Maceljski, Mandić, Stanić & Partneri d.o.o. Odvjetničko društvo Vedriš & Partneri Odvjetničko društvo Župan, Babić &

Odvjetničko društvo Župić i partneri d.o.o.

Petrić & Kajić odvjetničko druživo d.o.o. Schönherr Rechtsanwälte GmbH, podružnica Zagreb Vukmir i suradnici odvjetničko

društvo d.o.o. Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb

• Žurić i Partneri odvjetničko društvo d.o.o.

Špoljarić d.o.o.

Antunović d.o.o.

ZMP IP d.o.o.

• DOK-ING d.o.o.

GEC d.o.o.
HS Produkt d.o.o.

Intea d.d.
Intra Lighting d.o.o.
Ivanićplast d.o.o.

• Draco d.o.o.

• Ecolab d.o.o.

• Kelteks d.o.o.

MS Tech d.o.o.
Nexe grupa d.d.

Osijek-Koteks d.d.
OTIS dizala d.o.o.

MARKET RESEARCH

MEDIA/PUBLISHING

• Hanza Media d.o.o.

• Boriva nekretnine d.o.o.

Colliers Advisory d.o.o.

Woodsford Grupa d.o.o.

TELECOMMUNICATIONS

• NOVA TV d.d.

Presscut d.o.o.

REAL ESTATE

GTC Matrix d.o.o.

TransAssist d.o.o.

• VMD Grupa d.o.o

A1 Hrvatska d.o.o.

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

TRAVEL/TOURISM

• Uber Croatia d.o.o.

Somnium grupa j.d.o.o.

Hrvatski Telekom d.d.

Telemach Hrvatska d.o.o.

TRANSLATION SERVICES

Atlas plus d.o.o.
Navis Yacht Charter - Posada d.o.o.

• LPT d.o.o.

MANUFACTURING • ALTPRO d.o.o. • Applied Ceramics d.o.o. • Dalekovod d.d.

• Enikon Aerospace d.o.o.

Končar - Elektroindustrija d.d.

Teknoxgroup Hrvatska d.o.o.

24sata d.o.o.
Business Media Croatia d.o.o.

• Matković Engineering Technics d.o.o.

• AGB Nielsen istraživanje medija d.o.o.

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

• Meridian 16 business park d.o.o.

Odvjetničko društvo Bekina, Škurla,

Durmiš i Spajić d.o.o. Odvjetničko društvo Kallay & Part-

Krehić & Partners Law Firm in

AMCHAM MEMBERS BY INDUSTRY

Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb

Sanofi-aventis Croatia d.o.o.

Specijalna bolnica za oftalmologiju

Specijalna bolnica za plućne bolesti

Takeda Pharmaceuticals Croatia d.o.o

Esplanade Oleander d.o.o. - Espla-

Globalna hrana d.o.o. - nositelj

nade Zagreb Hotel Falkensteiner Hotelmanagement d.o.o.

franšize McDonald's za područje RH
Hotel Dubrovnik d.d.
HUP-Zagreb d.d.

Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno

HOSPITALITY INDUSTRY Amadria Park Hoteli (Solaris d.d.)

Jadranka turizam d.o.o.

Supetrus hoteli d.d. Valamar Riviera d.d. Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)

HUMAN RESOURCES

Adecco Hrvatska d.o.o.
Astra Centar d.o.o.

ALFATEC Group d.o.o.
ASSECO SEE d.o.o.

• Burza d.o.o. - Human

DignetSoftware d.o.o.

ESKA d.o.o. ETRANET Grupa d.o.o.

Facebook Ireland Limited

Google Hrvatska d.o.o.

HT produkcija d.o.o.

IBM Hrvatska d.o.o. INFINUM d.o.o.

Microsoft Hrvatska d.o.o.

Poslovna Inteligencija d.o.o.

SAS Institute d.o.o. podružnica

Sigurna mreža d.o.o. - NetSafe

Oracle Hrvatska d.o.o.

Printec Croatia d.o.o.

Infoscope d.o.o.Infosistem d.d.

INsig2 d.o.o.

iOLAP d.o.o.

NEPHOS d.o.o.

Zagreb Selectium d.o.o.

Serengeti d.o.o.

SFDC Ireland Ltd

Synnefo sustavi d.o.o.

• Plan 2B interijeri d.o.o.

Adriatic Capital Partners d.o.o.

Nova europska ulaganja d.o.o.

Batarelo Dvojković Vuchetich

SPAN d.d.

Syntio d.o.o.

TIS Grupa d.o.o.

INTERIOR DESIGN

INVESTMENT

LEGAL SERVICES

111

HP Computing and Printing d.o.o.

INFORMATION TECHNOLOGY

Cisco Systems Hrvatska d.o.o.

EPIConsulting
 Manpower d.o.o.

Selectio d.o.o.

• Adcubum d.o.o.

Assist-o LLC

• BE-terna d.o.o.

Calisto d.o.o.

Diverto d.o.o.

FORTINET B.V.

Hexis d.o.o.

Pfizer Croatia d.o.o.

 Pliva Hrvatska d.o.o. Poliklinika Bagatin

Poliklinika Terme

SANDOZ d.o.o.

Roche d.o.o.

Svjetlost

ADVERTISING/PR

- Alpheus d.o.o. BBDO Zagreb d.o.o.
- Europlakat d.o.o.
- Graml d.o.o.
- Kiara Maria d.o.o.
- Real grupa d.o.o.

AGRICULTURE

- Agroproteinka d.d.
- Puck Custom Enterprises
 International d.o.o.
- Sano suvremena hranidba životinja d.o.o.

SSOCIATION

- European Institute of Compliance and Ethics
- Hrvatski odbojkaški savez
- Hrvatski ured za osiguranje
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu • Hrvatsko-američko društvo
- Institut za compliance, criminal compli-ance i anti-money laundering ICCrA
- SOS Dječje selo Hrvatska
- Udruga 'Nikola Tesla
- Genij za budućnosť
 Udruga za istraživanja i razvoj ODAS

AUTOMOTIVE

- LMG Autokuća d.o.o. Porsche Croatia d.o.o.
- CONSULTING

- A.T. Kearney Management Consulting S.R.L- podružnica Zagreb
- Bella Consulting, obrt za poslovne usluge Benefit Systems d.o.o.
- 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.

- 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.
- ID TEH d.o.o.
 INDAGO d.o.o.

- KPAGC Groatia d.o.o. Kulić i Sperk Revizija d.o.o. McKinsey & Company, Inc. Adriatic Podružnica
- 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. Vlahovic **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.
- JAMNICA plus d.o.o.
- JT International Zagreb d.o.o.
- Nike CR d.o.o.
- Orbico d.o.o.
- Pevex d.d.
- Philip Morris Zagreb d.o.o. • PHILIPS d.o.o.
- Podravka d.d.

- RED BULL ADRIA d.o.o. Robert Bosch 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.

DEMINING

- Piper d.o.o.
- **DISTRIBUTION / LOGISTICS**

- AGS Zagreb d.o.o.
 CARGO-PARTNER 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

- General Electric Hrvatska d.o.o.
- Petrol d.o.o.
- Schneider Electric d.o.o.
- Tungsram Operations kft
 Vertiv Croatia d.o.o.

FINANCIAL SERVICES

ENGINEERING Pro Integris d.o.o.

• Addiko Bank d.d.

• Allianz Hrvatska d.d.

Alpha Capitalis d.o.o.

EOS Matrix d.o.o.
Erste Card Club d.o.o.

itialuS UTTRCO d.o.o.

Zagreb • Metroholding d.d.

PBZ Card d.o.o.

VISA Europe Itd.

HEALTH CARE

• AbbVie d.o.o.

• Bayer d.o.o.

Amgen d.o.o.

AstraZeneca d.o.o.

GlaxoSmithKline d.o.o.

Medical Intertrade d.o.o.

• Oktal Pharma d.o.o.

• Marsh d.o.o.

Croatia Osiguranje d.d.

Generali osiguranje d.d.
Hrvatska banka za obnovu i razvitak

Hrvatska poštanska banka d.d.

Mastercard Europe - Podružnica

• Raiffeisenbank Austria d.d.

• Wiener osiguranje Vienna Insurance Group d.d

• Willis Towers Watson d.d.

3M (East) AG Podružnica RH
Abbott Laboratories d.o.o.

Becton Dickinson Croatia d.o.o.

• Johnson & Johnson S.E. d.o.o.

Medra Maria da di alco.o.
Merck Sharp & Dohme d.o.o.
Mylan Hrvatska d.o.o.
Novartis Hrvatska d.o.o.

Novo Nordisk Hrvatska d.o.o.

Biomedica dijagnostika d.o.o.
Eli Lilly (Suisse) S.A. - Predstavništvo u Republici Hrvatskoj

Fresenius Medical Care Hrvatska d.o.o.

Zagrebačka Banka d.d.

Triglav osiguranje d.d.

UNIQA osiguranje d.d.