

# YEARBOOK 2021





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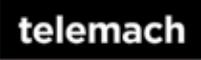
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# PATRON MEMBERS

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### IMPRESSUM

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## *Embassy of the United States of America Zagreb, Croatia*

**December 8, 2021**

### **Dear AmCham Members,**

We have had another successful year despite all the operational challenges posed by the pandemic. We are thrilled that Croatia entered the U.S. Visa Waiver Program (VWP) in October. This achievement reflected our close partnership and Croatian institutions' ability to perform to high global standards on shared security interests. Travelers can now apply to travel under the Electronic System for Travel Authorization (ESTA), and once approved can travel without a visa. Those with a valid business/tourist visa will still be able to travel to the United States and do not need to use the ESTA system. If you, your family, or your colleagues still need other types of visas (such as for study in the United States), we have restructured our appointment system at the embassy, reducing wait times for Croatian residents. Though the pandemic continues to limit international travel, we hope this both simplifies your travel and enhances your business and personal ties with friends, family, and colleagues in the United States.

Negotiations on a Treaty on the Avoidance of Double Taxation continue, and we hope to see progress soon. We know it is extremely important for AmCham members. As we resolve long-standing items on our bilateral ledger, we are looking forward to a deeper partnership with Croatia. Recognizing the tremendous benefits that our partnership has brought to both countries, the United States is facilitating next year's U.S.-Croatia Forum on April 7-8. This pivotal event, on the 30th anniversary of the United States' recognition of Croatian independence, will provide an

exceptional opportunity to reflect on our joint successes and to ensure our partnership continues to deliver for both Croatia and the United States. The U.S.-Croatia Forum will address topics of shared interest, from energy diversity, climate change and critical infrastructure protection, to foreign investment, cybersecurity, technology and defense. Together with our implementing partner, the University of Zagreb Economic Faculty, in cooperation with AmCham, the Forum program will advance energized networking between leaders and innovators across a wide range of strategic areas of U.S.-Croatia engagement. The U.S. Commercial Service will further host parallel trade sector events in support of U.S. companies alongside the Forum in Opatija.

I arrived here only in May, five years after my last assignment in Croatia. As I have told many of you, I have been amazed by how much has changed in those few years, and this is most evident in the thriving and world-class commercial ties between our countries. As I look back over the last two years in particular, I am extremely impressed by AmCham's leadership and members, who continue to overcome obstacle after obstacle to succeed. Your determination, resourcefulness, and results reflect the extraordinary commercial ties between Croatia and the United States, and the U.S. Embassy is delighted to partner with you on our shared priorities.

On behalf of the U.S. Embassy, I wish you, your families, and your businesses happy holidays and an even more prosperous 2022!



**Mark Fleming**  
Chargé d'Affaires, a.i.

## Dear AmCham Members and Friends,

I would like to start this year's letter by expressing my gratitude for the trust and confidence you have shown by re-electing me to the position of President of the Board of Governors for another term. I am truly honored by the opportunity to contribute to the leadership and stewardship of AmCham in Croatia.

For the past two years, we have faced many unexpected and never-before recorded events. The COVID-19 pandemic has changed how we live and work, while the earthquakes in Zagreb and Banovina had devastating consequences which will be felt for years to come. All of this has tested our way of life, work, and the way we engage with one another. On the other hand, it connected us in a quite unique way – we are all in this together, and only through mutual compassion and cooperation can we overcome these times.

Despite all the challenges, I am proud to say that we have kept our spirits high while delivering on our commitments. During the last year alone, we published 15 position papers tackling various topics – from use of EU funds for the digitalization of Croatia, to foreign direct investments as a tool for growth. With full adherence to epidemiological measures, we organized events where we discussed topics from tax policy to digital transformation while furthering our cooperation with all relevant stakeholders.

What stands out about the year ahead of us is the core of our mission – to continue creating conditions for businesses to grow. By providing economic opportunity, we believe that we provide social mobility and greater benefit for all. We are perfectly positioned to transform these opportunities into growth and support our members to reap the rewards of the exciting times ahead of us.

And allow me to take this moment to express my gratitude to our AmCham team, who worked so tirelessly to build this organization and keep all of our members together; to the board members whose hard work, passion, commitment, and dedication is truly and greatly valued; and to you, our most loyal and dedicated members. I thank each and every one of you for the generous support you have shown to this organization and offer you my heartfelt appreciation.

I look forward to working with and for you for another two years.

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

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Dohme d.o.o.



**Tatjana Skoko**

Secretary-Treasurer

Microsoft Hrvatska d.o.o.



**Miroslav Šaban**

Untitled Governor  
Philips d.o.o.



**Miodrag Matijaca**

Untitled Governor  
Teknoxgroup  
Hrvatska d.o.o.



**Bojan Poljičak**

Untitled Governor  
Adcubum d.o.o.



**H. Alexander Henegar**

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

## Dear AmCham Members and Friends,

Despite the challenges caused by the pandemic and the rollercoaster experience it brought to business, it has been a year of remarkable milestones in our lives. The launch of vaccination programs alleviated anxieties about our health, all thanks to the unprecedented efforts of scientists and the health industry. The year 2021 started with Croatia's second earthquake heavy on everyone's mind, and with efforts to help the people of Sisak and Petrinja, with many AmCham members leading by example.

On the business side, digitalization continued on its accelerated path. Big data and high personalization possibilities opened the age of experience – a challenging vision during supply chain disruptions brought by the pandemic. The UN's COP26 conference in Glasgow put media focus on what we already know – sustainability is key, and companies are adapting by educating employees for highly set goals and starting projects eligible for Europe's green transition.

Croatia saw a successful 2021 tourism season, enabling steep GDP growth, on levels we have not seen for decades. Plans for introducing the euro and entry into the Schengen regime are yet another great news for the country, bringing Croatia closer to other CEE countries.

More good news for Croatian citizens and companies come with Croatia's entering into the US visa waiver program. A newly applicable, simplified procedure will encourage not just tourists, but primarily Croatian companies, to take their chance on the US market.

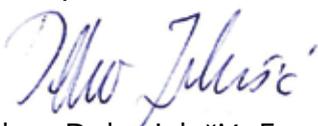
When thinking about key opportunities and challenges for 2022, the absorption of EU funds from the Recovery and Resilience Facility and Multiannual Financial Framework come to mind first. Being aimed at increasing competitiveness and resilience, they are a great opportunity which should not be missed to create new infrastructure at a country and company level.

All these new circumstances and opportunities will be closely followed by AmCham, offering our members deep understanding and the ability to make use of it for the benefit of organization. As the health situation continues to improve, we hope to catch up on our international activities, offering opportunities to learn at the source through our delegations.

It has been a privilege to work with you throughout the past year, and we look forward to many more opportunities in 2022.

We wish you a safe, healthy, and joyful season filled with peace, unity, and hope for a bright new year.

Sincerely,



Andrea Doko Jelušić, Executive Director

### OFFICE OF THE EXECUTIVE DIRECTOR

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



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## ABOUT AMCHAM CROATIA



### VISION

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

### MISSION

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

### GOALS

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

AmCham is an independent, non-profit, non-governmental organization with more than 265 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 70 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, 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

### ADVOCACY MEETINGS

#### Meeting with Minister Nataša Tramišak

**February 10**

AmCham representatives met with the Minister of Regional Development and European Union Funds Nataša Tramišak, and State Secretary Velimir Žunac. The topic of the meeting was AmCham's position paper Recommendations for the Adoption of the Act on Electromobility and Alternative Fuels and the Programming of Electromobility Projects into the Multiannual Financial Framework of the European Union. In addition to the adoption of the Act, AmCham proposes the programming of projects in the field of electromobility through the EU Multiannual Financial Framework (MFF). As climate change and digitalization are priority areas in the MFF, electromobility projects are in line with key EU targets for the coming seven-year period.

Minister Tramišak welcomed AmCham's initiative proposing sustainable projects in the transport sector. She also added that there is a significant number of ready projects for the upcoming financial period, which is a good indicator overall, as well as an indicator of readiness for future investments in Croatia.

On behalf of AmCham, the meeting was attended by Andrea Doko Jelušić, Executive Director of AmCham, Dino Novosel, Vice-Chair of the Committee for Environmental Protection and Energy Efficiency of AmCham and Global Executive E-Mobility Leader for Deutsche Telekom Europe, and Dražen Malbašić, Policy Manager at AmCham.

#### Meeting with Representatives of the Ministry of Economy and Sustainable Development

**March 8**

AmCham representatives met with dr. sc. Kristina Čelić, Director, Directorate for Energy, and Vjekoslav Jukić, Head of Sector for Energy Policy and Planning.

AmCham representatives presented possibilities for introduction of a national Act on Electromobility and Alternative Fuels and of the programming of electromobility projects into the Multiannual

Financial Framework of the European Union for the period of 2021-2027. The proposed projects included: establishment of a national network of fast and ultra-fast charging stations for electric vehicles within local and regional self-government units, networked in a pan-European network and provision of digital charging services, equipping family houses, holiday homes, apartments, multiapartment buildings and public buildings with charging stations for electric vehicles, and electrification of public passenger transport.

Ms. Čelić welcomed AmCham's initiative and pointed out that the issue of electromobility is the responsibility of several Ministries, including the Ministry of Economy and Sustainable Development, the Ministry of the Sea, Transport, and Infrastructure, and the Ministry of Physical Planning, Construction, and State Assets. AmCham's proposals are in line with the thinking of Croatian institutions. Certain topics have already been addressed through the Act on Biofuels for Transport, while parts could be further incorporated through the Act on the Electricity Market and the Act on the Promotion of Clean Vehicles in Road Transport.

#### Meeting with Zdravko Vukić, Director of AZOP

**March 10**

Representatives of AmCham met with Zdravko Vukić, Director, and Iva Perin Tomičić, Senior Adviser – Specialist Department for International Cooperation, European and Legal Affairs from the Croatian Personal Data Protection Agency. The topic of the meeting was AmCham's position paper 'Statement on the Court of Justice of the European Union (CJEU) Schrems ruling, the European Data Protection Board (EDPB) Recommendations 01/2020 on measures that supplement transfer tools to ensure compliance with the European Union (EU), and new Standard Contractual Clauses (SCC's)'.

AmCham Croatia expressed its concerns on the possible adverse consequences of the Court of Justice of the European Union's decision in the Schrems II case. The ruling created a significant level of business uncertainty in cases of international trans-



1 Meeting with Minister Nataša Tramišak 2 Meeting with Minister Radovan Fuchs

fer of personal data. International transfers of personal data are at the heart of European economic exchange, growth and innovation. AmCham Croatia therefore urges all parties involved to adopt a balanced position on the implementation of the CJEU decision. Representatives of the Croatian Personal Data Protection Agency are aware of the possible consequences and are currently, through the EDPB, in the process of analyzing the collected comments and preparing the final Recommendation.

### **Proposals for Determining the Strategic Guidelines of the Multiannual Financial Framework for the Digitalization of Croatia**

On March 30, AmCham representatives met with Radovan Fuchs, Minister of Science and Education. The meeting was also attended by Božo Pavičin, Chief Adviser to the Minister, and Hrvoje Meštrić, Authorized Director, Science and Technology Directorate.

In addition to Executive Director of AmCham Andrea Doko Jelušić, the meeting with was also attended by Ruža Tomić Fontana, President of AmCham's Board of Governors (Coca-Cola HBC Croatia), Tomislav Dominković, member of AmCham's Committee for Digital Economy (ALGEBRA University College), and Dražen Malbašić, Policy Manager in AmCham. AmCham presented four key elements from the position paper 'Proposals for Determining the Strategic Guidelines of the Multiannual Financial Framework for the Digitalization of Croatia': connectivity, digital transformation of both the public and private sectors (modernization of private and public sector business operations led by specific automation and digitalization projects), digital skills development (digitally aware and literate citizens), and infrastructure (data centers, IoT).

The focus of the meeting was on digital skills development and what AmCham believes are necessary steps to achieve it. Ministry representatives pointed out that, through the National Recovery and Resilience Plan, they will support projects related to digitalization of higher education, which includes investments in equipment and human resources to achieve higher levels of digital skills and literacy, but also equal opportunities for gaining such skills at the state level.

On April 1, the paper was presented to representatives of the Ministry of Labor, Pension System, Family and Social Policy - Vicko Mardešić, Director of the Directorate for Management of EU Operational Programs, Naida Mekić, Head of the Sector for Programming, Financial Management and Financial Instruments, and Filip Miličević, Head of the Programming Service. The focus was on concrete measures aimed at improving the digital skills of different categories of citizens in Croatia, relating to education of the unemployed, upgrading skills for a new digital career, raising the general digital skills of the elderly, digital competencies of STEM teachers and public and civil servants, advanced digital competencies of young people, education for digital adaptation of companies, and digital training for the digital workplace. The key factor in realizing the potential of digitalization lies in digital skills. Without digitally aware and literate citizens, the impact of digitalization of certain spheres of society is considerably reduced.

Representatives of the Ministry welcomed AmCham's proposals and pointed out that they are in line with the Ministry's views. The National Recovery and Resilience Plan envisages a system of vouchers for the education of employed and unemployed Croatian citizens. Also, when preparing operational programs for the Multiannual Financial Framework, AmCham's proposals will be taken into consideration and incorporated into project proposals.

AmCham was represented by Andrea Doko Jelušić, Executive Director of AmCham, Tatjana Skoko, Chair of AmCham's Digital Economy Committee and Country Manager of Microsoft Croatia, and Dražen Malbašić, Policy Manager at AmCham.

During April, the paper was further presented at separate meetings to Marko Pavić, Chairperson of the Committee on Regional Development and European Union Funds in the Croatian Parliament, Šime Erlić, State Secretary at the Ministry of Regional Development and European Union Funds, and Bernard Gršić, State Secretary, Kristina Posavec, Deputy State Secretary, and Lana Belas, Head of Service at the Central State Office for Digital Society Development. Mr. Gršić welcomed AmCham's proposals and emphasized that a significant part of the proposed recommendations corresponded to the thoughts and plans of the Central State Office and the Government of the Republic of Croatia. He pointed out that in the NRRP, the emphasis will be more on infrastructure, while in the MFF, the focus will be more on digital services for citizens and businesses.

### **Meeting with State Secretary in the Ministry of Economy and Sustainable Development**

Attracting FDI in Croatia, digitization of the economy and public administration, and electromobility projects as well as their financing within the EU Multiannual Financial Framework were the topics discussed at the April 22 meeting of AmCham representatives and State Secretary Ms. Nataša Mikuš Žigman.

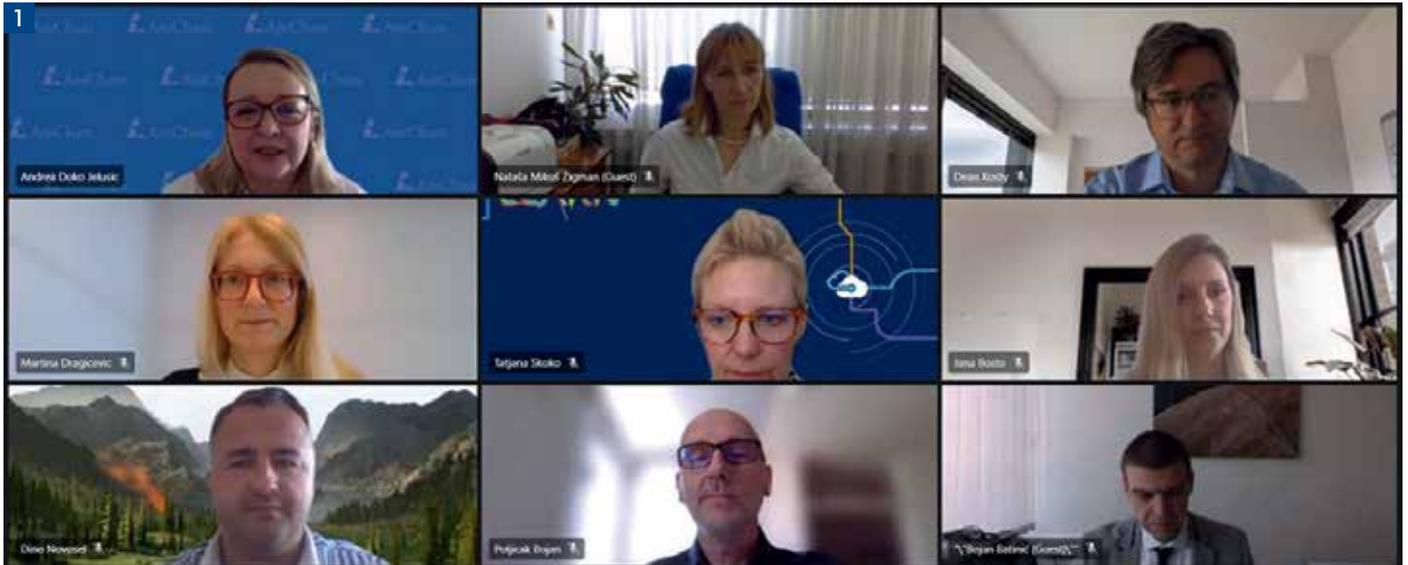
It is extremely important for Croatia to attract export-oriented foreign direct investments, since these types of investments bring inclusion in global value chains, job creation, transfer of new technologies, knowledge, and method of work, which additionally results in growth of productivity and competitiveness of the economy. The positive economic results of the comparable countries of New Europe clearly show that foreign direct investment directed to export markets is indispensable for achieving accelerated and stable economic growth and approaching the average development of the European Union.

Proposals for Determining the Strategic Guidelines of the Multiannual Financial Framework for the Digitalization of Croatia were also presented, focusing on digitalization as a way to stimulate recovery, competitiveness, and growth of the Croatian economy.

Recommendations for the adoption of the Act on Electromobility and Alternative Fuels and the programming of electromobility projects into the EU Multiannual Financial Framework was also the topic discussed at the meeting. The issue of electromobility in Croatia is currently dislocated across several institutions and several legislative solutions, and AmCham therefore proposes defining the Croatian national law on electromobility and alternative fuels based on Polish legislation, adapted to national specifics, within which this topic would be regulated.

### **Attracting FDI in the Republic of Croatia**

The paper was presented to the State Secretary in the Ministry of Foreign and European Affairs Zdenko Lucić, at the meeting on May 18. It was emphasized how FDI is necessary to achieve the goals set in the National Development Strategy and that it is extremely important for Croatia to attract export-oriented foreign direct investments, since these types of investments bring inclusion in global value chains, job creation, transfer of new technologies, knowledge, and method of work, which additionally results in growth of productivity and competitiveness of the economy.



**1** Meeting with State Secretary in the Ministry of Economy and Sustainable Development **2** Meeting with the State Secretary Zdenko Lucić **3** Meeting with Marko Pavić, Croatian Parliament, Chairperson of the Committee on Regional Development and European Union Funds

AmCham believes that, as a prerequisite for attracting such investments, it is necessary to improve organizations and processes of working with investors, the Investment Promotion Act, the preparation, and availability of information for potential investors, and to improve promotional activities. As examples of good practice, Poland and the Czech Republic were mentioned, as countries that successfully implemented the proposals contained in AmCham's position paper.

AmCham representatives at the meeting included Andrea Doko Jelušić, AmCham's Executive Director, Bojan Poljičak, member of the AmCham Board of Governors (Adcubum), Fabijan Popović, member of the Trade and Investment Committee (Vlahović Group), and Svjetlana Momčilović, AmCham Policy Manager.

The paper was further advocated at meetings with the President of the Committee on the Economy of the Croatian Parliament Žarko Tušek on May 20, and meeting with representatives from the Ministry of Economy and Sustainable Development Bojan Batinić, Director of the Directorate for Internationalization, Ana Čulo, Head of Sector for Investments, and Sani Ljubunčić, Head of Sector for Investment Incentives and Entrepreneurial Infrastructure on June 11.

### **Meeting with State Secretary Silvio Bašić, Ministry of Health**

AmCham's recommendations for improving e-Health were the topic of the meeting with the State Secretary in Ministry of Health Silvio Bašić and his associates, on June 8. The coronavirus pandemic has shown how quickly processes can be digitized in all business segments, including healthcare. About 10 years ago, Croatia was one of the EU countries that could boast of an enviable level of digitalization of healthcare and the healthcare system. However, the level of digitalization of healthcare and the healthcare system has begun to stagnate. AmCham believes it is time to bring back focus to the process of digitalization and the importance of digitalizing healthcare itself, if we are to become leaders in this field.

In its recommendations, AmCham refers to the need of digitally connecting the hospital system, the IT system for primary healthcare, and the IT system for care and rehabilitation, development of analyses and system surveillance which will lead to improved outcome treatment and cost rationalization, encouraging the development of digital and software solutions aimed at encouraging health and illness prevention.

State Secretary prof. Bašić welcomed AmCham's presented proposals and called for even greater cooperation between representatives of the public and private sectors. The participants in the meetings agreed that Croatia can boast of quality individual digital and IT solutions, and that the harmonization of the entire system will be one of the major challenges in future steps to improve e-Health services. What is encouraging is the awareness and understanding of the competent authorities for the need to upgrade and find resources, including from EU funds, for the future upgrade of the e-Health system.

AmCham representatives at the meeting included Andrea Doko Jelušić, AmCham's Executive Director, Jurica Tothe, member of the Healthcare Committee (Medtronic Adriatic), members of the Digital Economy Committee Anamarija Mlinarić (Oracle) and Nina Šegota (Roche), as well as Svjetlana Momčilović, AmCham Policy Manager.

### **Meeting with Minister Nataša Tramišak**

On June 16, the Minister of Regional Development and European Union Funds Nataša Tramišak organized a meeting with AmCham representatives, regarding the possibility of including operating costs as eligible costs for projects funded by the European Union. AmCham recommends that eligible costs of upcoming projects to be funded through the Recovery and Resilience Facility under the Next Generation EU instrument, as well as the Multiannual Financial Framework, include not only all capital investments in private cloud solutions, but also the operating costs of public and hybrid cloud solutions (XaaS), Internet of Things communications and infrastructure (IoT). Such an approach has already been adopted in several Member States such as Spain, Malta, and Latvia. Cloud solutions are an important part of digital transformation projects, which should not be limited to investments in infrastructure.

AmCham calls on all bodies in the management and control system (MCS) in Croatia to consider the operating costs of the cloud solutions in public and private sector digital transformation projects justified in their entirety based on the principles of ownership and longevity of investments.

Minister Tramišak welcomed AmCham's proposal and pointed out that it is important to enable, through the coming financial perspective, the financing of business models that will provide development of the economy and public administration. It was agreed to continue cooperation on this issue in the continuation of the programming period of projects to be financed from European funds.

### **Meeting with the Ministry of Justice and Administration on Digitalization of Enforcement Proceedings**

#### **September 2**

AmCham's position paper "Recommendations for the Digitalization of Enforcement Proceedings" contains a number of additional proposals for even more successful technical and practical implementation of the electrification of enforcement proceedings, so that it results in a long-term sustainable and efficient system.

Representatives of the Ministry of Justice and Administration included Mirela Fučkar, Director of the Directorate for Civil, Commercial and Administrative Law, Mihovil Tvrтко Lonjak, Head of the Sector for Civil and Commercial Law Regulations, and Iva Kuna, Senior Administrative Advisor. They welcomed AmCham's proposals and stressed that some of the proposed recommendations have either already been implemented or are in line with the Ministry's views on the subject, calling for further cooperation on proposing the best solutions for the digitization of enforcement proceedings.

AmCham representatives present at the meeting were Andrea Doko Jelušić, Executive Director, members of the AmCham Judicial Committee: Marko Porobija (Law Office Porobija & Špoljarić), Barbara Cerinski, and Tajana Horvat (EOS Matrix) as well as Svjetlana Momčilović, AmCham Policy Manager.

### **Improvement of the Legal Protection System in Public Procurement and Public Procurement Training**

AmCham's position paper "Improvement of the Legal Protection System in Public Procurement" emphasizes the importance of strengthening the role of the State Attorney's Office of the Republic of Croatia in achieving better legal protection in public procurement. It is necessary to better define and reinforce the role of the



1 Meeting with Minister Nataša Tramišak 2 Meeting with Dean Igor Gliha, Faculty of Law, University of Zagreb

State Attorney's Office as a body responsible for appeals in public procurement procedures (especially in large-scale infrastructure projects). AmCham also proposed establishing a new judicial department specialized only for judicial proceedings related to public procurement, and additional appointment of special judicial councils responsible for making decisions in such proceedings.

The position paper "Public Procurement Training" emphasizes the importance to systematically educate human resources dealing with public procurement, especially given the significant share of the value of public procurement in the national budget, with a tendency to increase due to the inflow of funds from the European Union. The existing certification system should not be abolished, but gradation of acquired knowledge is necessary, since there are oscillations in the quality of educational programs as well as the knowledge of people within the system.

The papers were presented to the relevant stakeholders in a series of meetings:

**September 13** - Meeting with State's Attorney General Zlata Hrvoj-Šipek, attended on behalf of AmCham by Executive Director Andrea Doko Jelušić, Chair of the Public Procurement Committee (Wolf Theiss) Saša Jovičić, Vice-Chair of the Public Procurement Committee (Johnson & Johnson) Jelena Markulin, and Policy Manager Dražen Malbašić.

**September 14** - Meeting with Ante Galić, President of the High Administrative Court of the Republic of Croatia.

**September 16** - Meeting with representatives of the Faculty of Law, University of Zagreb, prof. dr. sc. Igor Gliha, Dean and Associate Professor dr. sc. Tereza Rogić Lugarić from the Department of Financial Law and Financial Science.

**September 20** - Meeting with Maja Kuhar, President of the State Commission for Supervision of Public Procurement Procedures and Anđelko Rukelj, Deputy President of the State Commission. AmCham representatives included Andrea Doko Jelušić, Executive Director, Jelena Markulin, Vice-Chair of the Public Procurement Committee, Ema Mendušić Škugor and Aleksandar Skočić, Committee members, and Dražen Malbašić, Policy Manager.

**October 5** - Meeting with the State Secretary Nataša Mikuš Žigman and Head of the Directorate for Trade and Public Procurement Policy Nina Čulina, the Ministry of Economy and Sustainable Development. 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.

### Recommendations for the Tax System Reform in 2021

AmCham prepared a new position paper "Recommendations for the Tax System Reform in 2021" with the aim of further tax relief, attracting FDI, and achieving greater competitiveness of Croatian employers in attracting and retaining work force. Topics discussed at the meeting included, amongst others, AmCham's proposal for including limited liability companies ("d.o.o.") in the implementation of options plans, taxing income from bonuses in the form of allotment of shares and equity option contracts, net vs gross remuneration with regard to option plans and further rate reduction, normative regulation of provisions governing the taxation of income on the basis of capital gains, as well as changes to the tax treatment of "remuneration in kind". AmCham's proposal regarding the introduction of a non-taxable bonus for working from home, strict separation between the operations of first- and second-level tax authorities, and equal treatment and certainty in

the conduct of tax authorities were discussed.

**On September 29**, the paper was presented to the Director General of the Tax Administration Božidar Kutleša. Mr. Kutleša welcomed AmCham's long-term commitment and activities for improving the tax system and called for further cooperation between the Tax Administration and AmCham, with the aim of strengthening and achieving a more competitive tax system. Besides Mr. Kutleša, representatives of the Tax Administration at the meeting included Marijana Vuraić Kudeljan, Deputy Director General, and Renata Kalčić, Assistant to the Director General. AmCham representatives present at the meeting were Andrea Doko Jelušić, Executive Director, Helena Schmidt, Chair of Trade and Investment Committee, Petra Megla, Committee member, and Svjetlana Momčilović, Policy Manager.

**On October 12**, AmCham held a meeting with Mrs. Grozdana Perić, the Chairperson of the Finance and Central Budget Committee of the Croatian Parliament. AmCham representatives present at the meeting included Andrea Doko Jelušić, Executive Director, Helena Schmidt, Chair of Trade and Investment Committee, Petra Megla, Committee member, and Svjetlana Momčilović, Policy Manager.

### Meeting with Representatives of the City of Zagreb

#### October 28

AmCham organized a meeting with representatives of the City of Zagreb, which included Toni Biluš, Deputy Head, City Office for Economy, Energetics and Environmental Protection, Igor Kožina, Deputy Head of Office, Office for Public Procurement, Nenad Novak, Head of Department for Planning and Development, ICT Communication Network, Sanja Malnar Neralić, Head of Department for Implementation and Coordination of Smart City Projects – Zagreb Smart City.

The topic of the meeting was cooperation between the City of Zagreb and AmCham on the issues of improving the business environment in the City of Zagreb, and stronger cooperation with the business community. Topics including digitalization of the city administration and services of the City of Zagreb, card business, e-mobility, e-health, and public procurement were also addressed.

### Meeting with Representatives of the Digital Economy Service, MINGOR

#### November 4

Representatives of AmCham's Digital Economy Committee met with Ms. Maja Radišić Žuvanić, Head of the Digital Economy Service, and colleagues Martin Pintar and Tomislav Tadić from the Ministry of Economy and Sustainable Development. The topic of the meeting was joint cooperation between the Digital Economy Service and AmCham. Participants of the meeting outlined the legislative priorities they are currently working on and the plans for the coming period. AmCham emphasized the importance of involving representatives of the business community in the early stages of creating a legislative framework in the field of digitalization in order for national and European legislation to be of the best possible quality and contribute to a better digital transition of economy, public administration, and society.

On behalf of AmCham, the meeting was attended by Andrea Doko Jelušić, Executive Director, AmCham, Tatjana Skoko, Chair of the Digital Economy Committee, Dean Kosty, Vice-Chair of the Digital Economy Committee, and Dražen Malbašić, Policy Manager, AmCham.



1 Meeting with Director General of the Tax Administration Božidar Kutleša 2 Meeting with Representatives of the City of Zagreb

## POSITION PAPERS

### **Recommendations for the Adoption of the Act on Electromobility and Alternative Fuels**

**January 12**

The Integrated National Energy and Climate Plan for the Republic of Croatia for the period from 2021 to 2030 sets an ambitious objective of 13.2% of renewable energy sources in direct energy consumption in transport, and the objective, in accordance with the measures of the aforementioned Plan, is intended to be achieved by significant investment in electromobility and alternative fuels. Since the implementation of measures for the development of electromobility and alternative fuels has not yielded significant results so far, AmCham proposes the adoption of the recommendations set out in this position, which relate to: 1. The adoption of the Act on Electromobility and Alternative Fuels, 2. The programming of projects regarding electromobility and other alternative fuels into the Multiannual Financial Framework of the European Union.

### **Request for Priority Vaccination of Non-Healthcare Workers Necessary for Maintenance of Medical Equipment and those Providing Professional and Technical Support for Operative and Implant Procedures**

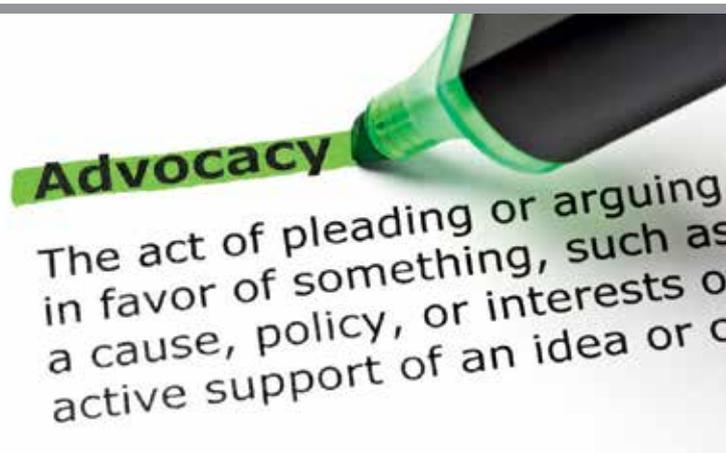
**January 29**

AmCham requested that the treatment provided to the healthcare workers in the process of vaccination of the Croatian population against Covid-19 also be offered to the staff of the companies maintaining and servicing medical equipment and the employees providing professional and technical support for operative and implant procedures in the Croatian healthcare system. Their job entails direct work in the field within healthcare institutions, as well as contact with healthcare workers. It cannot be performed remotely and this makes them exposed.

### **Proposals for Determining the Strategic Guidelines of the Multiannual Financial Framework for the Digitalization of Croatia**

**March 19**

AmCham proposes that the programming of projects for the Multiannual Financial Framework 2021-2027 (MFF) and the Recovery and Resilience Facility (RRF) be significantly related to projects that will contribute to the digital transformation of the Croatian economy, public and local government, and society. This is necessary to alleviate the technological backwardness of the economy, the economic and social consequences of the coronavirus pandemic, and make European economies and societies more sustainable, resilient, and prepared for the challenges and opportunities posed by green and digital transition. It is therefore crucial that the objectives and funds for the projects that will make this possible are well defined within the National Recovery Plan and that the private sector is involved in the distribution of grants to the highest extent possible, receiving at least 50% of the grants. As part of the digital transformation, AmCham has identified key elements that are an integral part of it, including connectivity, digital transformation of the public and private sector, digital skills development, and infrastructure.



### **Attracting FDI in the Republic of Croatia**

**March 31**

With this position, AmCham wants to emphasize the importance and role of private sector investment – especially foreign direct investment focused on export markets – in the economic growth and modernization of the Croatian economy. Such investments bring important inclusion in global value chains, the creation of a significant number of jobs, the transfer of technologies, knowledge, and work models – which further results in growth in productivity and competitiveness of the national economy.

The positive economic results of comparable countries of the New Europe clearly show that these investments are indispensable for achieving accelerated and stable economic growth and approaching the development average of the European Union.

### **e-Health**

**May 21**

The digital transformation of healthcare systems, new healthcare technologies, healthcare data, and management of data in healthcare are key when talking about strengthening the role of citizens in taking care of their own health, as well as for building a healthier society. During the breakout of the coronavirus pandemic across the world and in the EU, there has been a significant increase in the use of digital tools and solutions in the healthcare system. Therefore, it is necessary to continually raise awareness on the importance of updating and improving the Croatian healthcare system with “e-Zdravstvo” (e-Health) in order to bridge the gap between it and those European Union healthcare systems to which we naturally strive towards, as well as to bring back focus to the process of digitalization and the importance of digitalizing healthcare itself.

### **Comments on the draft Electronic Media Act**

**June 8**

AmCham expressed concern that changes related to country of origin in providing services of video-sharing platforms from another Member State would present a disproportionate burden on companies, considering that most of the video-sharing services available to Croatian citizens are established in another Member State.

### **Recommendations for the Digitalization of the Enforcement Proceedings**

**July 20**

The Ordinance on the forms in the enforcement procedure, the methods of communication by electronic means between the participants of the procedure and the allocation of cases to the notary public introduces obligatory communication by electronic means in enforcement procedures. AmCham recommendations contain an array of additional proposals intended to facilitate successful and

practical implementation of the enforcement procedure digitalization and for it to result in a sustainable and effective system in the long term.

### **Public Procurement Training & Improvement of the Legal Protection System in Public Procurement** **July 20**

AmCham and its members put in significant efforts to identify problems which occur during public procurement procedures. Position papers analyze the identified problems in more detail and provide recommendations for improving the legislative and institutional framework.

### **Recommendations for the Tax System Reform in 2021** **September 13**

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. The aim of all the proposed measures is achieving a more com-

petitive tax system and, consequently, more competitive Croatian economy.

### **COP26 Transatlantic Business Committed to Climate Action** **October 29**

The COP26 summit marked a crucial milestone to help find shared solutions as we begin to see the concrete consequences of climate change across the globe. As representatives of the transatlantic business community in Europe, AmChams in Europe fully support the objectives of the COP26 conference as well as the emission reduction targets set out by the Paris Agreement. International cooperation is essential to deliver on global climate neutrality objectives. Only through continued shared dialogue between world leaders, from developed to developing countries, from SMEs to global corporations, can we achieve the transition to a carbon-neutral economy that will bring benefits to people's lives.

### **Improving the Competence of the Institutions in the Public Procurement System** **December 23**

### **Survey of the Business Environment in Croatia**

On March 16, AmCham presented the results of its Survey of the Business Environment in Croatia, which was carried out in the period from December 17, 2020 until February 1, 2021, on a sample of 135 members of management boards of local and international companies in Croatia. Of the companies that participated in the survey, 29% belong to the small enterprise category, according to the number of employees. Approximately 25% were medium-sized companies, 29% were large companies, while 17% were companies with up to 9 employees. According to the ownership structure, 53% of the companies that participated in the survey were majority foreign-owned, followed by 45% of majority domestically owned companies; only 2% of participating companies were those with mixed ownership. The purpose of the survey was to determine participants' attitudes on the general business environment in Croatia.

Assessing their 2020 business results in comparison with 2019, 39% of respondents said they were worse than in 2019; however, almost an equal share of participants - 38.5% - reported improved business results in comparison with 2019.

After a three-year positive trend, with participants mostly reporting improved business results compared to the previous year, 2020 was marked by a contraction. From those reporting deteriorated business results in 2020, the majority (67%) reported a decrease of up to 30%. Regarding the total number of employees, slightly more than one in two respondents (52%) reported that it stayed the same.

A significant number of respondents (55%) found the overall experience of doing business in Croatia as being good or very good, while 39% of respondents have assessed it as being average. This is a slight increase of average and positive experience of doing business in Croatia compared to 2019.

Improvement in business conditions in the last five years was reported by 42% of respondents. As the three main limiting factors for their business in 2020, respondents highlighted insufficient demand due to the pandemic or other reasons, lack of adequate workforce, and taxation of labor.

Comparing Croatia with other CEE countries, as many as 41% of respondents consider the business conditions in Croatia as being worse, while 13% consider them as being better than when compared to other CEE countries. The greatest disadvantages of Croatia compared to other CEE countries include the small size of the market, slow administration, and lack of long-term Government strategy.

In the next three years, 74% of AmCham member companies plan to expand their business in Croatia, while only 4% plan a reduction. Looking at the four-year trend, with a minor contraction in 2020, AmCham member companies have continuously planned expansion of their business in Croatia. As for job creation, 64% of the companies plan to hire new employees in the next three years.

The majority of participants (60%) intend to provide their workers with the opportunity to continue working from home after the pandemic is over. The COVID-19 outbreak has most affected the transformation of business process (digitalization of business), short-term strategic objectives, finance, and liquidity. Regarding the Government's support measures aimed at helping the economy overcome the crisis caused by COVID-19, 62% of participants have evaluated them as effective. As many as 58% of the participants expect that the negative effect of the coronavirus on their business will last for the next two years.





## THE DIGITAL TRANSFORMATION TRAIN HAS LEFT THE STATION, BUT IT IS NOT TOO LATE TO GET ON BOARD

**By Jason Gould**

*Chief Evangelist at Syntio*

Digital transformation can be categorized in many ways and can mean different things to different companies. At its core, it is a fundamental change to business processes, either by computerizing existing manual processes, the modernization of existing systems that are no longer fit for purpose, or the creation of new systems to support new business channels. In nearly all cases, it breaks down into three distinct categories: foundation, core business, or new business.

Digital transformation was already at the forefront of business leaders' minds before the global pandemic. In order to meet customers' business needs during the pandemic, they have had to accelerate that journey not just to maintain pace with digital natives, but because the customer has changed their behavior. Customers were already looking at the world differently and many established businesses have been disrupted. The pandemic has accelerated that, massively and globally. We also see huge disruption in global supply chains and with logistics, as countries and businesses open up again, exacerbating the challenges faced by businesses even further.

The ones that can solve these issues will have a huge market advantage. Customers will flock to them.

What does this mean for business? Our understanding of traditional IT needs to change. Manual processes have always been the standard way of working, but in today's world, digital must become the way we do business. Digital transformation is not something that we order and expect to be delivered, sometimes poorly, in 2-5 years. It is now something that should underpin the whole business. It needs to be adaptable and agile.

Businesses that struggle to learn how to make this work for them will see an ever-shrinking market share. Even if you have unique products and almost complete market share, you will see disruption. The barriers to entry in most businesses are reducing, as you can market and sell a product without ever needing to make or store it. As long as you meet the customer how they want, you will win their custom over the long term, if not the short.

Businesses need to address how they meet the customer, they need to modernize their systems and become data-driven. In some cases, they will need to create new capabilities, where existing systems are manual or don't exist, as with new business processes. Automation and speed are key. This means reducing the long-lived platforms of the 90s in favor of slim, customer-focused products with flexible backend systems. Only with these in place will you be able to weather the coming (or current?) storm.

How do we achieve this? As mentioned above, we need to look at our business differently, by jointly merging our technology and business capabilities. We must look at technology as the way in which we do business, as well as an enabler and method of reducing cost. Scalability can come from repeatable, well-created automation in every aspect of what we do. We need to give the business access to data to allow for decision making at speed, based on real data points, not gut feelings. The only way to really succeed is by being agile, not just in our approach to developing software systems, but in the sense of business agility. Only then will we be able to meet customers the way they want, and be able to pivot easily if needed.

When looking at this change, we must be aware of biting off more than we can chew. We can't change everything all at once, we need to ensure that we can measure the success of the changes we make and approach them in the right way. The ability to do this with haste is what we mean by business agility. However, if we don't have a technology architecture that will support our growing needs, we will spend more resources in terms of time and money to reach our goals. Another consideration is where to start. When approaching transformation, the best piece of advice would be to concentrate on the areas that your business needs to be unique. For example, there are no benefits to spending all of your efforts implementing a new way of storing internal documents, if the customer can't find what they want to purchase on your website. That doesn't mean that a new document system isn't needed, just that it can wait or can be bought off the shelf. Where companies have a differentiator, they should invest in systems that will highlight that difference. Where they have a system that runs the business, for example: accounting and email systems, they should look to purchase what they need. They should keep in mind that if any system tries to do too much, it will likely be a bottle neck in the future. Cloud services are an ideal way to test future systems, as the speed of development and procurement of new infrastructure is an ideal way to understand what will work and what won't, even if the end system will not run in cloud, well at least not public cloud.

The advantage to working this way is that it is far cheaper than the slow-to-change, siloed, and monolithic traditional way. Changing our culture is hard, but it is by far the most effective way of accelerating change within an organization. It is the foundation that underpins the journey of transformation. Embracing innovation and continuous improvement will ensure that we are always prepared to be disrupted, or, better yet - to be the disrupter.



## DIGITAL TRANSFORMATION IN TOURISM – IS CROATIA FAST ENOUGH?

By **Matko Marohnić**

Senior Consultant, Horwath HTL Croatia

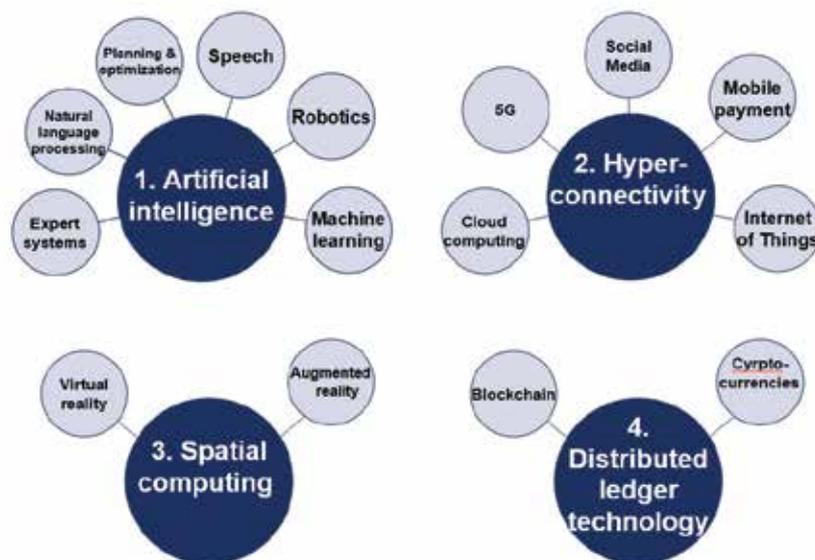
Digital transformation is a major theme in the entire economy, and the tourism sector is no exception. The transformation process is highly dynamic and it is very demanding for the common individual to comprehend the entire universe of changes happening at the scale of the tourism industry. On one side, technology advancement offers ever-increasing digitalization possibilities; on the other side, the tourism sector was comfortably lagging behind, particularly before the COVID pandemic. Only recently have the majority of tourism stakeholders started to realize there are certain benefits digitalization is bringing. There are, in general, four technology pillars with corresponding technologies and areas that are expected to have a significant impact on digitalization in the tourism sector – whether through their impact on the operational dimension of customer experience, or product digitalization.

From the destination management perspective, various destinations have already begun experimenting, usually with sporadic elements of digitalization rather than proper digital transformation processes. Thus, there are still no examples of a comprehensive approach positively impacting the entire tourism sector. However, time will show that the true “winners” of this process are going to be those who are strategically and systematically addressing this area.

Digital solutions are heavily oriented towards sustainability and overcoming the negative impacts of over-tourism, with most advanced destinations learning to use big data for marketing. As an example, there is a Tourist Intelligence System implemented in Buenos Aires. The system can be described as an innovative big-data platform for the collection, processing, and interpretation of data relevant to the decision-making process by various stakeholders. Vienna has recently launched its mobile app that is powered by artificial intelligence aiming at real-time visitor management between cities’ most visited points of interest to prevent overcrowding and improve the guest experience.

When it comes to the hotel industry, areas such as operations, revenue management, marketing, sales, and guest experience can be upgraded with advanced data processing tools. The trend in this field is the integration of data from various departments and using different programs to create a data set usable for different departments, not just on an analytical basis, but more importantly, focusing on the future and business forecasting.

As in many cases, the pace and magnitude of digitalization depend on people – their knowledge, readiness to innovate, and creativity. In Croatian tourism, there is generally a relatively low



level of knowledge on digitalization and many stakeholders are just at the essential level of digital proficiency when it comes to the implementation of digital solutions into their daily business. This lagging is more emphasized in the area of destination management organizations and the public sector, while hotels and the private sector have moved forward more significantly.

Thus, when looking at the state of the art of Croatian tourism digitalization, Croatia is no exemption from the majority of countries that have implemented digitalization solutions just partially. Although eVisitor at the time of its launch was a global innovation, the following years have not been used to further upgrade and elevate the system towards business intelligence big data platform that could support proactive decision making and advanced analytics, both much awaited by public and private sector stakeholders.

The Recovery and Resilience Facility for Croatia could be used to strongly support the digitalization of Croatian tourism, but the major challenge will be in defining priorities for such investments. Namely, it is relatively easy to spend available funds, but the focus should be put on those digitalization solutions that create long-lasting value and competitiveness for the sector itself. Based on the current state of the art, it may seem that Croatian tourism is already tired of digitalization, without even having properly taken part in it. Croatian tourism has, surely, significant potential for, and possible benefits from a digital transformation, but it should be executed in a coordinated and synergetic manner.

Maybe it is time for a clean start and redefinition of the digital strategy of the Croatian tourism sector, so that priorities become clearer and updated, with more focused actions, and available funds are spent in a way to maximize value for all stakeholders?



## EVOLVE YOUR OPERATING MODEL TO SUCCEED AT DIGITAL TRANSFORMATION

by **Tajana Hašperger**  
*Selectium d.o.o.*

### YOU DON'T NEED TO BE BORN IN A CLOUD TO HAVE A CLOUD OPERATING MODEL

While organizations embrace a cloud strategy for many reasons, one that stands out is a desire to get IT operations working more efficiently. Companies want to streamline value chains. They want to do more work and do it faster, with less friction.

Cloud-based operating models, done the right way, enable just that. In fact, for many organizations, it is the adoption of the new ways of working that the public cloud demands which creates the greatest benefits to business agility, and not merely the technology platform itself. With this in mind, one of the top initiatives that customers prioritize is the development of cloud operating practices across their IT organizations and their entire IT ecosystem. Ironically, however, the operations domain is also one of the areas in which organizations struggle the most to generate momentum.

### BREAKING WITH THE PAST

The biggest challenge organizations face is the need to shed their legacy operating models. Too many companies try to adopt cloud platforms without changing the way they work. They assume they can follow the same procedures they always have and make simple tweaks.

What they end up with are sets of processes, procedures, and tools that don't respond well to the demands of a modern ecosystem. In turn, they fail to leverage operational learnings across their operations, missing opportunities to deliver agility improvements across the entire organization.

They have to learn how complex cloud transformations are, so they can equip their teams with the resources needed to carry out the necessary work. Rather than relegate the work of getting to a cloud operating model to a side-of-desk task, they need to dedicate a group to adopting the new cloud-everywhere operating model.

### WHERE THINGS STAND

Operations is a domain that most customers prioritize. It's a tangible and significant part of most IT organizations, and one where progress is being made overall.

However, there are some subdomains within operations where organizations are experiencing greater difficulty in achieving traction - let's take a look at what's behind these challenges.

### SERVICE OPERATIONS:

#### Slow, ineffective incident response

Many organizations have struggled to progress incident response capability to the point where it can work at the velocity of the cloud. Though incident response is considered a security function, the operational component is an important measure of a company's overall success in the cloud.

Companies with immature service operations often fall short in their ability to be proactive and prevent events from happening in the first

place. And if a security event takes place, they will often exhibit slow, ineffective incident responses. The time it takes to detect, address, and resolve an issue often places them outside of their SLA targets due to a lack of automation and orchestration.

To be proactive, companies need to set up systems to leverage metadata and characteristics from historical events. They start to learn from those events and build out proactive incident responses. Using techniques like comprehensive logging, event curation and correlation, and forensics can determine root causes and prevent issues.

### PLATFORM OPERATIONS:

#### Lack of clearly defined infrastructure patterns to deliver consistent services

Organizations with a low level of cloud operational maturity lack a set of finite and clearly defined standards for developing applications and corresponding infrastructure. Without these patterns, they struggle to master the art of automating the provisioning of infrastructure and supporting the corresponding services that make applications tick.

This ties back to the legacy issue. Organizations that are used to creating applications outside of cloud-native environments by default model their application architectures to support customized apps that may or may not generate high degrees of value. These architectures can't scale to satisfy the emerging demands of the business.

### PIPELINE OPERATIONS:

#### Inconsistent management of container images

Containers have changed the way organizations develop and deploy applications. Their lightweight structures and portable natures make them ideal packaging tools for organizations looking to add new features quickly and cost effectively. Still, a container operation is only as sound as the images that make up the containers themselves.

Organizations that are early in their cloud transformations tend to struggle with image integrity. They haven't set up systems for hardening container images in a timely and repeatable fashion. They haven't set up an automated testing and compliance certification process. They haven't created secure container registries that identify images for use in the continuous integration and continuous delivery (CI/CD) pipeline, retire out-of-state images, and manage artefacts in various states of transit.

### GETTING YOUR HOUSE IN ORDER

Moving to the cloud presents significant opportunities for companies to transform their operations - to make them more efficient and more focused on delivering business value. But to mature to the point where they're accomplishing meaningful transformation, organizations need to commit to a new operating model, assess their strengths and weaknesses, and forge a plan to set their operations up for success. This operating model will yield benefits not only for the portion of operations that move to the public cloud, but across the entire enterprise, edge to cloud.

Wouldn't it be great to have CLOUD EXPERIENCE ON PREMISE?



## Hewlett Packard Enterprise

operated by Selectium

# DELIVERING THE CLOUD EXPERIENCE ON PREMISES WITH HPE GREENLAKE – SELECTIUM PROGRAM

*Speed digital transformation efforts, modernize IT, and implement emerging technologies quickly*

The cloud model can accelerate business outcomes with easy access to on-demand resources, pay-per-use flexibility, and simplified IT operations. However, with 62% of applications deployed in on-premises private cloud or non-cloud environments today<sup>1</sup>, due to compliance, security, performance, and other factors—it's not surprising that companies are seeking ways to achieve the modern cloud experience in their data centers. To meet today's business demands, enterprises require agility, scalability, and value, no matter where their apps and data reside. Hewlett Packard Enterprise operated by Selectium now makes the modern cloud experience possible everywhere—across edges, colocation facilities, data centers, and multiclouds—with the HPE GreenLake – Selectium Program platform. The HPE GreenLake – Selectium Program platform offers a broad portfolio of cloud services such as containers, storage, compute, virtual machines (VMs), data protection, and more, delivered to your facility. Sophisticated metering enables accurate and transparent pay-per-use billing that scales up and down with usage. And with 24x7 monitoring and management, we take on the heavy lifting associated with managing infrastructure. Tying everything together is the single point of contact in local Hewlett Packard Enterprise operated by Selectium team, which helps you centralize operations and insights across the hybrid estate. Offload the burden of operating IT and free up resources with fully-managed cloud services. This centralized approach can help businesses manage usage and cost, address compliance concerns, and automate IT operations.

“IDC research shows that customer adoption of flexible consumption-based models is increasing because of the agility, transparency, and simplicity of these offers.”<sup>2</sup> Susan G. Middleton, Research Director, Flexible Consumption and Financing Strategies for IT Infrastructure, IDC.

## GET THE CLOUD EXPERIENCE EVERYWHERE

Modernize apps, transform data into insights, and deliver elastic capacity to lines of business to accelerate desired outcomes.

### Achieve faster time to value

Get preconfigured solutions delivered and installed to your facility.

### Rightsize with a consumption-based model

Scale with business demand using the pay-per-use model above a reserve, with no up-front capital expenditures.

### Gain centralized control and insights

Leverage the single point of contact to manage resources, costs, capacity, compliance, and more across on-premises and cloud environments.

### Simplify IT

Reduce complexity with management services to reduce risk and free up IT resources for strategic and innovative initiatives.

### Obtain expertise on-demand

Add additional services to meet business needs for compliance control, performance tuning, migration services, and more.

## SPEED UP BUSINESS OUTCOMES

### Application modernization

Give developers the resources they need to work faster—and smarter. For example, transform traditional, non-cloud native apps without having to re-architect them using HPE GreenLake – Selectium Program for containers, a 100% Kubernetes-based open-source solution, delivered as a service.

### Data transformation

Speed insights to unlock the data value that is core to digital transformation initiatives. HPE GreenLake – Selectium Program for HPE Ezmeral helps companies operationalize databases, data protection, and data management.

### Self-service delivery

Put control and insights in the hands of those who need it. Accelerate time-to-value for lines of business with fast resource provisioning and the ability to scale up and down on-demand.

## CONCLUSION

The HPE GreenLake – Selectium Program edge to cloud platform brings the cloud experience—single point of contact, pay-per-use, scale up and down and managed for you—to apps and data everywhere, in edges, co-locations, and data centers. It enables you to free up capital, boost operational and financial flexibility, and free up talent to accelerate what's next for you.

CLOUD EXPERIENCE ON PREMISES is possible with HPE GreenLake – Selectium Program.

Get started with the HPE GreenLake – Selectium Program platform today. Learn more at:

<https://selectium.com/hr/hpe-greenlake-selectium-program>



<sup>1</sup> IDC Cloud Pulse Q121

<sup>2</sup> IDC's Worldwide Consumption-Based IT Infrastructure Taxonomy, 2020



## DIGITAL TRANSFORMATION

**By Milan Komorčec**

*Managing Partner for Finance, Sales, and Marketing, DignetSoftware d.o.o.*

The word transformation means some kind of process of change. When talking about digital transformation, we have in mind the process of changing with the help of digital technologies. It covers all business segments of the organization and thus affects the people, business culture, business processes, partners, and a lot of other aspects.

As the American Chamber of Commerce is a business association, I would like to concentrate on digital transformation related to business entities, the real sector in particular.

Digital transformation in business is a change in business processes, when business entities stop working in the classic way, using mostly paper, and start working digitally using computers and without paper as much as possible.

That could mean a lot of things, but from my perspective, it has a lot to do with the implementation of software business solutions (ERP, retail, e-commerce as essentials) which are on the one hand a prerequisite for the digitalization of business, and on the other hand, represent digitalization itself. The essentials will make it possible to enter the world of Big Data, IoT, AI, blockchain technologies, robotics, and the like.

I have the privilege of being part of the technological, even digital world, and to be part of that world means to be subject to constant technological transformation, constant learning, and constant habituation to the use of new versions of technological solutions.

Digital transformation, i.e., changing the way of doing business from classic to digital, encompasses all the business processes of a business entity. One of the key features of implementation of business solutions should be integration. This means that one data is entered only once, in one place. This avoids wasting time on multiple entries, avoids possible mistakes that can occur, and allows employees to use their time more rationally.

How does it work in practice? There are countless examples. Here are the two simplest ones, and they represent a great time saver. One example is the approval of invoice payments (liquidation). Before: carry the invoice to the person authorized to authorize the payment of the invoice, followed by a signature or initials, return the invoice back to the place where the payment is made. Now: a notification arrives by email that the payment needs to be approved, the authorized person approves the payment of the invoice with one click, the person making the payment sees the invoice in the system and the approval that he or she can pay it, and pays it.

Example two: sending an invoice. Before: the invoice had to be printed out, enveloped, taken to the post office. Now: by clicking on the "send e-invoice" option in the system, the invoice is sent to the recipient. But not only that: the invoice goes directly to the system, arrives to another system, and can be posted properly.

Of course, these are just banal, basic examples. I am almost sure that all AmCham members have already surpassed this level, but most business entities in Croatia have not.

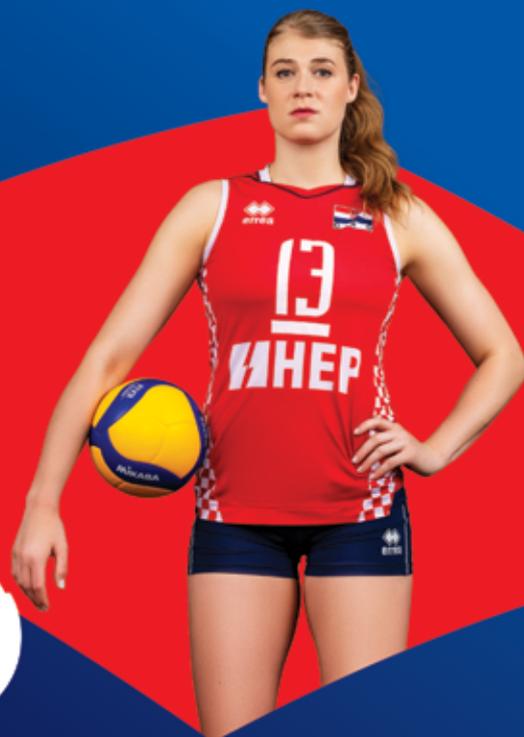
Awareness of the need for transformation, and not only awareness, but also concrete steps, are quite present in the management of leading Croatian companies. In addition, there is money, knowledge, and professional staff.

However, when it comes to the army of medium and small companies, the situation is varied and just not good enough. There are good examples where medium and small businesses are deeply aware of the need for transformation, and regardless of the amount of investment, they opt for transformation, because they recognize that it guarantees them long-term sustainability. On the other hand, we also have a number of medium and small businesses for which investing in transformation is not a priority and which do not recognize transformation as a prerequisite for long-term sustainability and survival. And by the time they become aware of their failure, it is usually too late and they cannot make up for what they have missed.

One could say that digital transformation is not only about IT and IT solutions, and that is right. IT solutions are a small, but very important part of digital transformation and most transformation starts with and from IT. That is the reason this article concentrates on basic IT solutions.

The business community currently has support from the European Union and the Croatian government to overcome financial issues through EU funds and programs. Most of them are meant for small and business enterprises, which make up a significant portion of the Croatian business community. Despite such possibilities, there are many entrepreneurs that are still not aware of the need for digital transformation. Perhaps the reason is that no one approaches the entrepreneur with brutal honesty and a message: either you will transform, or there is a high chance that you will disappear.

AmCham represents itself as the voice of international business and as mediator that connects business leaders, provides access to stakeholders, and facilitates knowledge sharing. And I agree with that. Furthermore, there are many AmCham members that could help and contribute to the Croatian business community, helping to introduce it to best business practice through digital transformation companies at all levels. I would say that we should, as AmCham members, contribute to that with our experience and knowledge, helping the rest of the Croatian business community to improve their business, be more competitive, and to prepare them to join to the international business community. That should not be a mission, but the business etiquette of entities that have such knowledge.



# SPORT KAO NIJEDAN DRUGI



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.

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.

## HOW FIXED WIRELESS NETWORKS AND 5G GENERATE REVENUE

by Nokia Solutions and Networks d.o.o.

Investment in 5G networks is growing all over the world. Users cannot wait to get their improved mobile broadband 5G networks to 'stream' videos on the go. The operators investing in 5G are also facing challenges. According to a recent end-user market research conducted by Parks, consumers do not want to pay more for this than for current mobile services. Therefore, the question arises how operators can provide a good return on their investments in 5G.

The answer to that lies with Fixed Wireless Access (FWA). According to another research study, done by Omdia, operators believe the FWA is the second most attractive way to use 5G networks, after enhanced Mobile BroadBand (eMBB). Parks Associates research confirms that 66 % of users are satisfied with what they are provided with home broadband access via 5G FWA. Although they do not necessarily understand the technology, users know that their speed and reduced latency from live connections, thanks to 5G, are also useful in households. The ability of the 5G network to increase capacity (10-25% compared to 4G) will forever change the performance of FWA, and with 5G, FWA can finally fulfill its promise. 5G FWA services enable mobile operators to add new income opportunities, and have increased ARPU (monthly average revenue per user) in the package. Also, FWA opens the door to new earning opportunities on video and games. The fact is that FWA helps repay the investment in a new mobile network infrastructure generation - 5G. 5G FWA provides flexibility to operators. With 5G FWA, converged operators with ADSL will get increased speed without investing in a new physical infrastructure. That is especially useful in regions with national broadband plans that dictate rapid deployment of larger broadband speed. Because 5G FWA can be implemented quickly, it is a good tool to connect households during implementation of FTTH, because it provides subscriber loyalty while the optical network is still being built. Subscribers can switch to optics when it becomes available and free up the spectrum for other uses in the future. Also, 5G FWA speeds are perfect for small

and medium companies, providing another source of revenue for operators. For larger companies, it can be used when connecting remote buildings or providing backup connections in case of a fixed network failure. Whether used as part of its mobile package to increase ARPU, connecting households which cannot be reached by optics, in inaccessible areas or by connection companies, 5G FWA is the right solution.

It is essential for companies to continuously work on reducing the environmental impact of broadband products and pay attention to the energy they spend on use. Commitment must go toward expanding the environmental benefits of broadband networks to as many people as possible. This approach is called in some companies the broadband zero, which is about fixed zero emission networks envisaging a world where zero people are excluded from society, economic and environmental because of a fast-broadband network.

Optical fibers are significantly more environmentally friendly than other types of fixed broadband networks, as well as energetically the most effective solution. Most operators are in the process of upgrading their older copper and cable optical networks. The transition to an optical technology network ensures that the explosive demand for data does not lead to a massive increase in emissions, but rather their decrease. Since 2007, consumption of electricity in households was reduced by 38%, while speeds increased by a factor of 64. Those are good news for the future, because optics become necessary to our broadband needs. Optical fibers are obviously the green technology of the future. One energy-saving innovation for sure is chipset, which is making energy optimized line cards for broadband optics and copper with higher density connectors, integrated energy saving features and more bandwidth per watt (W). Regarding energy efficiency, this is a way energy savings for operators could be reduced by even up to 50%. Such solutions help to increase capacity, at the same time reducing energy.



## DIGITAL FUTURE: THE FASTEST 10 GIGA OPTICAL NETWORK HAS ARRIVED TO CROATIA

by Telemach Hrvatska d.o.o.

Compared to ten years ago, today we connect to the Internet with a much larger number of devices - from laptops, TVs, smart-phones, to speakers and smart watches. According to current research around the world, these numbers are growing 10 percent a year. Furthermore, the latest research conducted in the United States shows that this average more than doubled in one year during the pandemic, so this figure is now more than 20 percent. Although Croatia is below the average of 10 percent, the direction of developed countries is clear, so in order to catch up with them in competitiveness and quality of life, it is necessary to provide an advanced infrastructure.

Unfortunately, there have been no significant investments in telecom infrastructure in Croatia in the last 10 years, which is the reason why we are at the very bottom in the European Union when it comes to broadband infrastructure. However, things have slowly started to change and Croatia, according to the latest DESI index of the European Commission for 2021, has taken a step forward when it comes to digitalization of the economy and society. Nevertheless, this shift is still not enough, as we have moved just one place, and are now ranked 19th out of 27 EU member states. Significant improvements are still needed and the increase in availability should be accompanied by the offer of commercial packages with gigabit speeds for customers. Some operators, already provide customers with packages with internet speeds as much as twenty times higher than the average internet speed in Croatia, or up to 40 times higher in the largest available packages.

Achieving the goals of the gigabit society is brought by the most advanced optical network with internet speeds up to 10 Gbps. This innovative network will radically change the experience of distance learning, video conferencing, entertainment, and connectivity, which will significantly impact the user experience. In the next 5 years, one third of Croatia, or more than 500,000 households will be covered with the 10 Giga optical network. Thanks to this network, Croatia will be ranked high on the European digital map, while Zagreb will become the first 10 Giga city in the region. It is the most advanced technology of the future, comparable in speed and quality only to the existing network in South Korea and Singapore, which are world record holders in terms of Internet speed.

Traditionally, companies or the public sector in Croatia have tended to have their own IT infrastructure and employees with the necessary IT skills, which are increasingly difficult to find. Beside that, there should also be added space for servers, the cost of purchasing and maintaining equipment, the necessity of purchasing basic communication applications, and mandatory cyber security which protects against the increasing number of hacker attacks that result in business disruption or data theft. All this today can be processed as a managed service in the cloud (data centers) in a much more efficient, secure, affordable, and scalable way. With that in mind, 10 Gbps XGS technology benefits all industries, from small shops to

large factories, so they can digitize their business faster and more efficiently in order to become more competitive in the market. The 10 Giga optical network provides an extremely low level of latency in the network, even up to 1ms, which provides a superior gaming and streaming experience as well as virtual and augmented reality (VR / AR) in 4K and 8K resolution.

The speed advantage is also visible when connecting several different devices at the same time, where all family members or office colleagues can enjoy the experience of using the service without interference - simultaneous upload or download of large files and holding online meetings on one of the platforms. High-speed internet technology is a necessary precondition for the growth and upgrading of existing communication services and it will also encourage the development of services or technological possibilities in the future, definitely yet to be known.

The abovementioned technology can be upgraded to future standards of 50 Gbps and 100 Gbps, so, despite the annual growth of Internet traffic of 20 to 30 percent per household, this optical network is ready to monitor and support the growth of Internet traffic for the next 10 years or more.

A novelty with this technology on the optical network is that this service becomes available to households and smaller businesses at a price close to the one they used to pay for several times less internet speed and quality on a copper pair. Such a service raises the efficiency and reliability of business, reduces costs, and opens the possibility of flexible relocation of all business applications to the cloud, in comparison with the development and maintenance of its own IT infrastructure.

Continued investment in optical networks is a precondition for digitization and recovery from the crisis we are facing. Since digitalization is the foundation of every society's progress, the digital strategy should be at the core of all national plans as a key factor in raising national competitiveness and laying the foundations for future growth. Only with such an approach will Croatia reach its full potential.





## INTELLIGENT APPLICATIONS

By **Matija Turčin**

*UX Architect, Human Interaction Company*

Within the realms of our digital surroundings, it is customary for every remotely large and well-known service to offer three different interface options: a web page, an Android app, and an iOS app to top it off. For these companies, three separate development teams translate into higher costs. For users, it means an uneven experience if one is unfortunate enough to engage the same service on both the computer and a smartphone. But in recent years, further development of technologies and new programming languages gave rise to an entirely new concept: progressive web applications (PWA).

### WHAT IS A PROGRESSIVE WEB APPLICATION?

To boil it down, a PWA is a modern version of a web page that tries to emulate the appearance and behavior of a native app when opened on a smartphone. It means that three technologically different solutions can now be pooled into a single one.

Various companies instantly recognized PWA's potential - having a single solution and a single development team instead of three or even four different crews doing the same thing meant a great reduction in costs while developing, maintaining, and upgrading these products. It was beneficial for consumers as well: it meant a smoother, more unified user experience regardless of device type, with every new functionality appearing in the web version instantly available on the smartphone as well.

Most of the big players opted for the PWA option and in some cases, this yielded extremely good results. For instance, Pinterest recorded a 44% increase in advertising revenue and an 60% increase in user engagement after making the switch to PWA.

And still, simply implementing this technology is far from enough. Quality content is still king and especially so when you add a level of personalization into the mix. Yes, users can live with having to use a multitude of apps, but each has to fulfill a very specific need or interest. And it better do it well.

So you want to watch a few videos, be it music videos, a do-it-yourself car servicing tutorial, or maybe something on the history of Egyptian pyramids? You'll fire up YouTube for that. Need a taste of

what's going on in the world? You'll use Twitter. For image-oriented content there is Instagram and Pinterest, and if you feel a need for social presence or just want a glimpse into the lives of the people that matter to you, there is Facebook.

But there is one specific thing all of these services share. And that is artificial intelligence. It "follows" you around, duly noting and interpreting your behavior in an endless effort to not only vaguely guess, but absolutely nail your interests and desires. And it does that constantly for millions and millions of users.

### INTELLIGENT APPS

We are now well within the era of intelligent applications, designed to provide a wonderful user experience and fulfill your needs, simultaneously making sure they get most of your attention, constantly enticing you to use them further.

Each and every action you do is analyzed and put into proper context. With each visit, your personalized social network feed will offer a new set of content, carefully crafted based on your actions, affinities, and habits (likes, comments, the amount of time you spend looking at a photo, and thousands of other parameters). Once you add a photo of a kitchen you particularly like to your collection, the system will recognize everything in that photo, making sure it recommends similar setups or items in the future, down to the last pot and pan.

As a result, you will spend more and more time immersed into this custom-tailored content, and Pinterest will happily bank its increased revenue earned by performing a rise in key metrics.

When it comes to our region, the most notable example of an intelligent application is Coolinarika. Apart from being progressive, it is powered by an extremely complex backend model that does a great job of personalizing and recommending content. Artificial intelligence calculates your taste profile and preferences, consequently serving you with personalized stuff. And while doing that, it constantly performs a series of tests and accompanying measurements in order to learn and enhance its own algorithm. This is what enables an ideal overlap of achieving client's goals and fulfilling user expectations at the same time.

# FEAR OF THE UNKNOWN MARKET AND DIGITAL SOLUTIONS TO OVERCOME IT



Every entry into a new market carries its own challenges. We do the first research, we get acquainted with the processes, regulations, and potential clients in the new environment. Also, the employees' mentality and their work habits may differ from those we have in our countries.

All this can sometimes discourage us, lead us to reconsidering and even giving up on business opportunities, especially in countries like Croatia, which takes 51st place on the 2019 DoingBusiness ranking.

## HOW TO DEFY FEAR AND REACH GOALS?

The Polish company Euro Grant Consulting opened its doors in Croatia in 2014. The founders – esteemed Polish entrepreneurs and experts for EU funds – could not expect how many challenges they would have to go through, despite many years of experience in Poland, until they gained today's position in Croatia as one of the best EU funds companies. The first challenge was to get acquainted with the regulations, to coordinate both legislative frameworks. Then came the challenges regarding employees – how to educate them to follow the standards of Polish founders? After going through all these phases, developing the business and a team of experts, they began to share their experience with other Polish companies, providing consulting services and support when entering the Croatian market.

And so, they came to a client whom they successfully placed on the Croatian market, and who offered them innovative tools that they now use as a support during introducing foreign companies to Croatia. It is a leading Polish e-learning company GroMar which offers two main products – the LearnWay LMS platform and interactive online courses. If you want to find out what you can expect while entering a new market and what solutions GroMar could offer you as well, keep reading.

## SEARCH FOR THE BEST OF THE BEST IN THE UNFAMILIAR LABOR MARKET

When you decide to open a subsidiary one of the first challenges is to find trusted people who can adequately represent the values of the company in the new environment. The initial search for talents, testing their abilities and final selection often take a lot of time and money. Many CEOs and managers decide to save money by moving the recruitment process to the online world, but

there is always the fear that something has been missed along the way and it still takes a lot of time. LearnWay offers a safe and fast solution for such situations. Within the platform, we can very easily group candidates according to different criteria, create a series of selection tests and with simple reports quickly eliminate those that don't meet our requirements. To the rest, we can automatically assign the next elimination task, and invite the best candidates to meet online. The entire recruitment process thus stays in one place, with the maximal automation.

## ONBOARDING NEW EMPLOYEES OR HOW TO GET INDEPENDENT EMPLOYEE IN A SHORT TERM?

You've finally found your talents and recognized their qualities, but now you need to introduce yourself to them, too. No employer likes the process of onboarding being too long. Although worn out, the saying "time is money" is unquestionably true and any delay in the process of workers' independence is financially unsustainable. Basic information about the company's development, the core values and the internal processes are often presented to new employees in the form of boring pdfs and speeches. We all know that this way brings only passive consumers of the content and crucial things often slip away. With LearnWay, you can create interactive onboarding courses and automatically assign them to all new employees. Also, in the platform itself, you can collect all the necessary data, all in a secure environment in just a few clicks.

## HOW TO GET FROM KNOW-HOW TO KNOW-NOW?

Whether you want to train new team about handling certain tools or present new regulations or management decisions in a short period of time, GroMar team can create interactive online courses with VR / AR displays, explainers, and virtual walks. You can easily check gained knowledge and create reports. Each training can be re-evaluated by your employees, and you can create certificates for them. Thus, they are highly motivated for self-development and there is no need for coaches to go to all locations and train different teams, which saves money and time.

## CUSTOMER SATISFACTION AS THE BEST BUSINESS STRATEGY

It is not always easy to offer your product to an unknown market. Something that is completely known in our country and is often used, can be completely unfamiliar here. The LearnWay team can create 2D / 3D displays, models, animations that clearly present your product, no matter how technical or specific it is. Customer care can also be challenging if you don't share a cultural circle with clients. On LearnWay, you can import clients who must be trained how to use your products quickly and efficiently. You can also easily create reports on their experience by creating surveys.

These are some challenges faced by every entrepreneur coming into a new market. So, you must know you are not alone. The challenges should be well observed, understood, and bravely mastered by appropriate solutions. Due to great location, highly educated workforce, and political stability in Croatia, it pays off for sure.



## THE ATM AS AN ENABLER OF DIGITAL BANKING TRANSFORMATION

By Ivan Buconjić

Country Manager, EFT Usluge d.o.o. - Euronet Worldwide

### DIGITAL DRIVES GROWTH

A new landscape emerges across the globe when it comes to payments innovation. Until before the COVID-19 outburst, it was technology innovation and changing consumer habits that shaped trends. We witnessed the emergence of “Fintech” and the disruptive impact on the way that payments at scale were being conducted. The pandemic changed our purchasing habits, which shifted almost overnight from offline to online and from cash to non-cash, with an unprecedented rate of change. This step-change leads businesses to accelerate their plans for adapting and aligning with the new demanding consumer landscape. Cash usage has been impacted; yet it still is the preferred payment method for a great portion of users and we believe it will remain in the years to come.

The banking sector is no exception. A sector with significant investments in IT technology, it has traditionally served business and consumers through an extensive (physical) branch network and rigid (well proven) operational processes. Yet it is inflexible. When new and proven technologies and operating models were available, the banking sector lagged in implementing and adapting them. The paradigm needs a radical redesign. The imperative has been to switch from a process-oriented view towards a customer-centric view and embrace the new customer touchpoint: digital and mobile. Perceived as marginal in the recent past, new concepts are now mainstream: accelerating e-commerce enablement, expanding fulfillment options, and streamlining point-of sale and online checkout, to name a few. And even further new products such as e-loans, flexible payments installments, peer-to-peer payments are now a key product differentiator.

### THE EVOLUTION OF ATM NETWORKS

The emergence of the “mobile consumer” represents a major shift in the way business is conducted and services are delivered to customers. The ATM is no exception to this trend. The ATM is evolving from its traditional role of cash dispensing (‘core ATM services’) towards a fully-fledged self-service channel (‘multifunctional and omnichannel ATM’). Technology is providing the platform to build upon innovative services that change the model of interaction, the breadth and depth of offered services, and service level availability and security features.

Figure 1 indicates the evolutionary stages of the ATM device towards a full self-service channel. The ATM is now capable of offering, alongside ATM core services, a host of new services such as cash deposits, multicurrency dispenses, contactless features, cardless cash transactions, money transfers, and many more that enhance the value potential of ATM networks.

Retailers benefit from innovative marketing campaigns that increase customer loyalty. Banks and financial Institutions enable the prestaging of cash transactions or support their customers to send money to desired recipients throughout extended ATM network. Gaming and leisure enable the redemption of winnings at a wide and dense ATM network at a time and place of convenience.

### BANK ATM NETWORKS, A CHANGING PARADIGM

Traditionally, bank ATMs have been associated as a complementary service for cash delivery alongside the possibility offered to consumers to withdraw cash from the tellers within the branch. Such in-branch ATM networks, which have been extended to off-branch locations, have increased operational costs and require continuous investments to keep up with more stringent security requirements and new service features. The seismic changes that the banking sector is experiencing require re-orientation of future investments towards the digital channel and reducing costs from more traditional operations such as branches and ATMs.

New methods (contactless) and new models (cardless) introduce new business models. The rise of mobile banking asks for continuous investments and exerts pressure in bank branch transformation initiatives and rethinking of the ATM network operating model. Increasing operational security, service availability reduction of operating costs is now a key strategic decision.

A new ATM paradigm emerges - one that allows ATM networks to be deployed and operated by independent non-bank organizations, with a solid and future-proof ATM strategy, and a focus on maximizing the value of the ATM. An integrated ATM operational framework is the necessary foundation for success, and includes optimal operational processes across the full ATM value chain and innovative products that align with the demands of the mobile consumer. Contactless transactions, prestaging and accelerating transaction times, the possibility of depositing cash and “recycling” cash for delivery are the absolute “minimum” offering for going forward. Banks are asked to enable the prestaging of cash transactions or support their customers to send money to desired recipients throughout multiple channels that also include the ATM network. Mobility is fundamental, and the consumer requires the best service while outside of his or her home country, and this asks for seamless cross-border transactions. The “new ATM” is now the premise where collaborative models such as shared ATMs networks can be implemented, with strong benefits for participating banks.



## IOT AND PAYMENTS: TOUCHLESS AND AUTONOMOUS BECOMES THE NEW NORMAL

By **Damir Lesničar**  
CEO, ETRANET Group

The IoT payments market is expected to be worth \$27.6 billion by 2023, impacting every industry and disrupting the current payment model landscape. Many attractive use cases exist: from electric vehicle charging, through to highly convenient walk-in/walk-out shopping experiences, through to sustainable commerce solutions enabled via the sharing economy.

Imagine your fridge ordering the food you need, or your coffee machine ordering coffee beans when you are running out. Your smart assistant can buy movie tickets by itself, schedule a doctor's appointment for you, or order a replacement for a blown light bulb. IoT solutions coupled with payments make all of these and other autonomous orders and payments possible.

### NO HUMAN INTERACTION REQUIRED

Simply put, IoT payments are data-driven actions performed by a device with a certain degree of autonomy. In other words, a device orders certain goods or services even with no human interaction.

Powering such transactions is the concept of tokenization, using randomly generated number strings, or tokens, which are based on a real credit card or bank account number.

IoT payments offer several advantages. Ordering a product when it is low on stock is convenient for end-users and enables a more precise management of demand for products and services. In addition to minimizing physical contact, IoT payments reduce time spent on payment-related activities - according to Visa, consumers spend nearly 32 hours per year on cash-related payment activities; the introduction of digital payment is projected to shorten that time by up to 24 hours per year. Finally, the combination of machine learning and IoT payments can analyze consumer habits and preferences and suggest more personalized products.

Naturally, such payment innovations also raise a few concerns, and security is the most common one. However, a token can be traced back to the actual account number or card details only in the secure token vault — a centralized server. Until then, no information about the primary account number (PAN) owner is disclosed. Thus, IoT brings end-to-end payment encryption and minimizes PAN exposure.

### IOT SOLUTIONS IN THE RETAIL INDUSTRY

Retail is the natural market for IoT payments. According to a study by PYMNTS and USA Technologies, nearly 50% of shoppers prefer unattended shopping experiences due to the amount of time they save. Thus, it comes as no surprise that retail is leading the IoT payments growth.

Amazon has become one of the leading IoT players since the launch of their Amazon Go store in 2018. Unlike other brick-and-mortar stores, it is a connected store with no checkout. Shoppers grab the items they need and walk out of the store without checking out; the payment will be made automatically. The store functions together

with their own application, creating a virtual cart with your products. The technology, powered by computer vision, sensor fusion, and deep learning, can easily recognize the products you have picked or returned. So, after you leave the store, your Amazon account is automatically charged and you receive the receipt.

Other major retail players are testing similar concepts of cashier-less stores. These unattended stores usually involve an app to check into the store, pay for products and obtain receipts, in a simplified, semi-automatic manner.

There is also a push to upgrade traditional store furniture with new technology concepts. For instance, Caper has developed a shopping cart with a built-in barcode scanner, credit card swiper, image recognition cameras and weight sensors. The technology allows store visitors to pay on the cart and leave the store once they are done. Such AI-powered shopping carts will widen options for autonomous retail.

Furthermore, retail is moving into the home itself. Samsung's Family Hub ecosystem of smart home devices has taken the shopping experience to a new level and integrated payments into the fridge. It allows users to purchase groceries or order takeout while standing in their kitchen.

### PAY FROM THE CAR – OR LET THE CAR PAY

Connected vehicles are becoming an evolving trend in the IoT payments sector, with nearly 28.5 million connected vehicles sold worldwide in 2019.

In-car payments powered by IoT technology allow consumers to make transactions without cash or credit cards. Visa, for instance, has described how IoT transactions can streamline the process of refueling your car. The connected car can locate the petrol station on its own, pay for gas, and turn the pump on before you even get out of the vehicle. All you will have to do is pump. Collaboration with payment systems enables in-car payments. A suite of apps allows you to make restaurant reservations, purchase items, and pay for other things like parking, movie tickets, and fuel via the car's navigation system.

### IOT MEETS FINTECH

Finally, IoT has the ability to transform financial institutions digitally. The cooperation of banks with IoT players and payment systems presents considerable financial opportunities. The IoT players will gain foothold in fintech operations, and the payment systems will not have to build a new financial infrastructure and end-user relationships.

Most financial institutions are still involved in the majority of financial operations as providers of credit cards or holders of bank accounts. However, IoT payments can include non-bank players like Amazon, and this is when customers can migrate. Thus, the IoT application will help banks and credit unions to win customers back, since traditional banking institutions provide a major advantage when it comes to IoT payments, which is trust.



## DISRUPTIVE TECHNOLOGIES-SUPPORTED DIGITIZATION

By **mr. sc. Ivana Dotur**, *Managing Director, Iron Mountain Croatia*  
**Prof. dr. sc. Hrvoje Stančić**, *Faculty of Humanities and Social Sciences - University of Zagreb*

### INTRODUCTION

There is a lot of hype around so-called “disruptive technologies”. This is a broad term encompassing many different, innovative technologies like artificial intelligence (AI), blockchain and distributed ledger technologies (DLT), internet of things (IoT), virtual or augmented reality, big data and analytics, crowdsourcing and gamification as the forms of e-participation as well as smart platforms offering one or more solutions “as-a-service”. However, despite the investments in modernization and automation over the last decade, the truth is that we are not there yet, when it comes to fully exploiting the benefits of information and communication technologies (ICT) for governance in private and public sectors aiming to meet emerging business and societal needs.

### DISRUPTIVE TECHNOLOGIES

Disruptive technologies are called “disruptive” because they are considered technologies that can significantly change business processes. Employees might not like the idea because, they often think, introduction of new technologies can cost them their jobs. Although this was true in many technological developments throughout history, e.g. dactylographers lost their jobs when photocopying was introduced, many jobs today are either repetitive or can benefit from new technologies to perform more efficiently. The repetitive tasks can be replaced by AI or robotic process automation (RPA) while e.g. the contents of a vast number of documents in digital repositories can be visualized, thus creating new value – either for detecting business-related trends or for research. However, disruptive technologies sometimes need not be new, innovative technologies. The well-established processes might be positively disrupted by well-known technologies enabling new functionalities, especially when a “true” disruptive technology is added to the mix. This will be further explained using the example of the digitization process.

### LEGAL INNOVATIONS IN CROATIA IN THE CONTEXT OF DIGITIZATION

In Croatia, the Law on Archival Materials and Archives (OG Narodne Novine 061/2018), its bylaw the Regulation on the Management of Documentary Materials Outside the Archives (OG NN 105/2020), and the new Regulation on office operations (OG NN 075/2021) are the three most relevant legal regulations heavily influencing the innovation of business processes in public and private sectors in the context of digitization. Jointly, they define how the process of digitization, resulting in a legally valid digital copy of a paper original, should be set up. If the process is set up accordingly, one can digitize a paper original, dispose of it, and continue to use its digital, legally valid version. To achieve this, it

is regulated that the process of digitization should result with the digital version of an original with its authenticity, integrity, provenance trustworthiness, usability, and confidentiality preserved. This can significantly reduce the number of paper documents being stored.

### BLOCKCHAIN-SUPPORTED DIGITIZATION

The legal regulations suggest use of advanced electronic signatures, e-seals, and timestamps in order to confirm the identity of physical or legal entities as well as time of creation or digitization. Interestingly, the regulations are set up as open to other, intentionally not concretely identified, technologies. Thus, blockchain and DLT can be used, where appropriate, to confirm the integrity of digitized documents or records, being used instead of e-signatures. Namely, e-signatures are relying on e-certificates which expire in two to five years leaving either records with non-valid e-signatures over the period of (long-term) preservation or businesses and archives with the need for constant re-signing. This is precisely where the process of digitization can be supported by blockchain and DLT. Implementation of such disruptive technology can indeed add value to the process supporting, for example, transparency of publicly disclosed records or confirming that the digitized records were not (un)intentionally changed after digitization and thus represent legally valid digital originals.

Some types of documents are issued in just one paper copy, e.g. negotiable instruments, bills of lading or even diplomas. It is not easy to digitize them since every digital copy is identical and does not differentiate from the original. Blockchain can be used to digitally confirm validity of a physical diploma or create a true “digital original”, which can be distinguished from subsequent copies and assure rights coming out of its possession.

### AI-SUPPORTED DIGITIZATION

Digitization can benefit from an introduction to AI-related techniques. For older documents, AI-supported optical character recognition (OCR) can produce better results than sub-optimal OCR results of a scanned document due to e.g. paper decay. AI can also detect positions where a certain type of content is located in the document, recognize it as a certain type of data, and use it in further metadata enrichment. For example, the named-entity recognition (NER) techniques, falling under the broad umbrella of AI, can recognize names, places, institutions, dates, roles etc. mentioned in documents and enable more precise searching and filtering. AI can also be trained to recognize types of documents, supporting automatic detection of the beginning and end of documents, which is especially useful in mass digitization of disparate materials.



## EU FUNDING OPPORTUNITIES – FROM RECOVERY TO LONG-TERM SUSTAINABILITY

By **Nataša Mihoci**

*Senior Consultant in EU Services Team, PwC Croatia*

Sustainability is the new keyword of European policies and budget, representing dedication to the Paris Agreement and to the vision of the continent's climate-neutrality by 2050: at least 30% of the expenditure from the EU budget 2021-2027 and Next Generation EU should be steered towards climate actions, new funds were set in place to modernize the energy sector (Modernization Fund), to innovate low-carbon solutions (Innovation Fund), while protective mechanisms have been built into the recovery programs (Recovery and Resilience Facility – RRF), such as a principle of “do no significant harm” (DNSH) to the Union's climate and environmental objectives.

These novelties change to some extent the way we will be using EU funds in the current financial period, going hand in hand with a wave of other regulatory obligations, such as reporting on sustainability of economic activities using the EU Taxonomy, or applying specific methodologies of technical screening, sustainability, and climate proofing when it comes to specific investments. There are two important questions arising from these packages of measures: first, is it enough to keep global warming below 2°C, and second, are the member states and relevant stakeholders ready to comply with these measures to make it work in practice?

In September 2021, the European Court of Auditors reported that a more consistent EU action is needed to make finance flows consistent with climate-resilient and sustainable development. Among other considerations, the Court was calling for the application of DNSH and EU Taxonomy across all funding programs, to achieve consistent, strict, and science-based criteria on all investments to be financed from the EU budget. Delays in the development of EU Taxonomy and its delegated acts to some extent produce confusion, since the reporting obligations will have to be applied in a cascading manner. It has also concluded that, regardless of the amounts secured for sustainable investments, there will be no impact if we lack a strong pipeline of sustainable projects ready to be financed and implemented.

These findings, put together with the impressions from the 2021 United Nations Climate Change Conference (COP26), which didn't bring ground-breaking agreements when it comes to a global approach towards the climate risk, clearly show that our race with climate change asks for an even higher level of dedication, or we will fall short of the challenge at hand.

Another question to be answered is whether we are ready to use the EU budget in a way that produces sustainable long-term impact, especially from the perspective of less-developed mem-

ber states that were allocated significant amounts from the EU budget compared to their GDP.

Croatia was allocated 24.2 billion euros from the RRF and the Multiannual Financial Framework (MFF). As always, when discussing EU funding, it is important to mention that this amount is an opportunity, and a possibility, but not a guarantee. National authorities, institutions, companies, and other stakeholders now have to work together in demanding deadlines to absorb the given allocation by implementing concrete reform measures and investments. In November 2021, project promoters in Croatia witnessed for the first time what it meant to apply the DNSH principle in the process of RRF grant approval, when they had to exclude from the project budget activities that lead to a prolonged use of fossil fuels. They will now have to learn to think about it in every following project design process.

While waiting for the inflow of requests for proposals in the coming months, it is worth considering the strength of project pipelines in Croatia, especially when it comes to sustainable investments that could lead to more significant GHG emission reduction, protection of biodiversity and innovative approaches to sustainability in economy and business. Unfortunately, judging by the processes of strategic planning and EU funds programming in Croatia, the general conclusion seems to be that we lack a sufficient number of projects, and that our potential pipeline is in the early stage of development for this investment cycle. Therefore, a general recommendation that can be given is to speed up the processes of project preparation and development based on general eligibility conditions that are already well known. It is important to transform project pipeline development and management into a continuous activity, because having a healthy pipeline of ready-to-finance projects will be extremely important to timely respond to any financing opportunity.

Possibilities are numerous: from integrating green infrastructure elements in building stock renovation (especially in the context of earthquake damage reconstruction), modernizing the energy sector (contributing with 69.3% GHG emissions in Croatia based on 2018 statistics), introducing decarbonization within industrial processes (on top of energy efficiency measures), embedding biodiversity protection measures in tourism investments, or working on a transition to organic and safe agriculture, just to mention a few. There is much we can do to make sure that the EU funding opportunities end up in sustainable investments that will, besides recovery from the COVID-19 crisis, contribute to long-term sustainability in Croatia.



## INCENTIVES TO ATTRACT INVESTMENT EU FUNDS IN FUNCTION OF RECOVERY AND GROWTH OF THE CROATIAN ECONOMY

**By Marina Tušek**

*Executive Director of the Investment Support Department*

In the period from 2021 to 2027, EU funds have the challenging task of supporting the recovery and resilience of the economy, both at the EU and national Croatian level. In addition to the Structural and Investment Funds (ESIF) of the Multiannual Financial Framework (MFF), companies have at their disposal Next Generation EU funds as a recovery instrument to address the economic and social damage caused by the coronavirus pandemic.

The most relevant part of the Next Generation EU funds is the Recovery and Resilience Facility, the allocations of which are defined by the recently approved National Recovery and Resilience Plan (NPOO). The Croatian NPOO is in line with national strategic development documents, as well as European priorities aimed at digital and green transition, which means that a minimum of 20% of the plan should be allocated to digital transformation and a minimum of 37% should be allocated to green transition and combating climate change.

Although nominally 54% of the allocation of HRK 47.5 billion of the NPOO is directed to the Economy component, the amount of HRK 8.2 billion will be available to companies in open calls for proposals. Of this amount, HRK 6.3 billion is allocated to grants and HRK 1.9 billion to financial instruments. Private sector investments with an emphasis on the green and digital component, will be co-financed through subsequent calls for proposals:

- Investments in construction and equipping with an emphasis on green technologies that contribute to an energy and resource efficient economy
- Commercialization of innovation for mature, close-to-market entry projects
- Investments in research, development, and innovation with the aim of developing innovative ideas and products
- Digital transformation of companies
- Strengthening sustainability and encouraging the green and digital transition of companies in the tourism sector

The first calls for grants from the NPOO are expected in the first quarter of 2022, while most of them should be announced during the second half of 2022. Given the fact that by the end of 2023 all funds under the NPOO must be contracted, exceptional speed is needed in the investment preparation process, as only high degree readiness projects are going to be co-financed. That implies conceptualization of the project, as well as preparation of all the necessary project documentation which is a precondition for the start of project implementation, such as main design, building permit, investments study etc.

Considering the fact that the goal of NPOO is to support invest-

ments in production facilities to boost recovery and strengthen the resilience of the economy, the Croatian government has decided to include mid-cap enterprises (enterprises with more than 250 and less than 3,000 employees) on calls for proposals which previously supported exclusively SMEs. Bearing in mind this opportunity, it is of great importance for mid-cap enterprises to consider all planned investments in expanding production capacity for the next period, and consolidate them into a single investment that can be co-financed up to an absolute amount of 35 million HRK.

Within the ESI Funds for companies, the most relevant allocation is defined by the Operational Programs Competitiveness and Cohesion and the Integrated Territorial Program, which according to current drafts amounts to about 9 billion HRK. Even though the programming of the operational period is still ongoing, according to the operational programmes drafts (especially under OP Competitiveness and Cohesion), both SMEs and large enterprises will be able to apply for funding. As stressed earlier in the context of calls for proposals from NPOO, the applicants should already start preparing their investment pipeline, especially for those investments with infrastructure components. As the drafts of the operational programs are publicly available, it is known what type of calls for proposals will be available to entrepreneurs in the coming period. In light of these facts, companies with investments in R&D, energy efficiency and renewable energy sources, and strengthening production capacities should start preparing technical documentation and obtaining the necessary permits. While doing so, it is crucial to take into account the EU and national goals in green transition and digitalization as the instruments for strengthening the resilience of the enterprises and achieving goals of key strategic documents, such as the European Green Deal. In other words, it is of a great importance for investors to identify which green and digital solutions are the best fit for their investments. Identifying the best applicable solution can have a positive effect on the project evaluation and the overall outcome of the project submitted for co-financing.

Although there are still many unknowns, one thing is certain - good preparation is a prerequisite for a successful project application. The complexity of calls for proposal, extensive administrative documentation as a precondition for application, and the competitiveness of the calls for proposals showcase the importance of including experts in the preparation of the investment for EU funding, in order to avoid ineligibility of costs in the evaluation phases and project implementation, and increase the chance for maximum use of available funds.



## ANTI-BRIBERY MANAGEMENT SYSTEM

**By Aleš Behram**

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Bribery is a widely recognized social and economic problem that goes well beyond being an abstract amount of GDP lost due to corrupt behavior. Regulators, business partners, funders, and other stakeholders are all expecting companies to keep accurate books and records and maintain an effective anti-bribery compliance program. A lacking or insufficient communication, training, and commitment from management to deter corrupt behavior increases the risk of not only enforcement action, but also loss of business, reputational damage, and negative impact on employee morale.

To minimize these risks, companies should invest in proactive measures designed to prevent, detect, and deal with bribery at every step of their business endeavors. In doing so, organizations can make use of different guidelines, including with ISO 37001:2016 - Anti-bribery management systems, that present globally recognized best practice. The requirements of this certifiable ISO standard have been developed as a result of consensus among more than 100 anti-bribery experts representing more than 50 countries and liaison organizations, with the aim of being applicable to any type of organization, regardless of its sector, management structure, size, location, or products and services.

ISO 37001 specifies a series of anti-bribery measures, including with adopting an anti-bribery policy, establishing an anti-bribery compliance function, undertaking regular bribery risk assessments and due diligence on projects and business associates, providing training, implementing financial and non-financial controls, and defining reporting and investigation protocols. However, all these requirements need to be implemented by using a risk-based approach. The core principle of ISO 37001 is that the anti-bribery management system shall be reasonable and proportionate, taking into consideration relevant internal and external risk factors, the needs and expectations of stakeholders, the scope of the system, and results of bribery risk assessment. Meaning that

even a very small business can decide to implement ISO 37001 by adjusting the level of complexity of the anti-bribery measures. The key is to ensure that a risk assessment has been undertaken (and documented) to map areas that represent the highest bribery risk, and following this, a gap analysis of the current internal control framework is undertaken, and any gaps identified are addressed as appropriate. The ISO 37001 should definitely not result in excessive administration work, high costs, and lack of flexibility needed for achievement of overall business goals and objectives of the organization. Rather, it should provide an opportunity to address weaknesses in internal controls, promote a culture of integrity, and increase trust in the company's business operations.

Successful implementation of an anti-bribery management system largely depends on commitment and strong leadership at the highest levels of the organization. Allocation of adequate resources and a proper tone from the top during the development of the anti-bribery management system is just the beginning of a long journey of integrating principles of transparency and business ethics into the day-to-day activities of each employee. Although it is the anti-bribery compliance function's responsibility to provide advice and guidance to personnel and oversee anti-bribery compliance, it is the responsibility of each individual to implement anti-bribery procedures and to mitigate bribery risks. This collective buy-in that is of vital importance can only be achieved by continuous communication and stewardship of top management.

With a clear business case against bribery, we can expect companies to devote more and more resources to development and maintenance of a robust anti-bribery management system. We can already see some good practices of ISO 37001 implementation in Croatia with state-owned entities, and it's a matter of time until this high standard of corporate integrity will be transposed throughout its value chains to other companies on the market.



## THE FUTURE OF WORK IS NOW – AND IT IS CALLED ADAPTABILITY

By **Mirela Lazički Ćurik**

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As the second year of the pandemic is coming to an end, we can all agree that we witnessed and experienced a massive roller-coaster ride in terms of doing business. With an increasingly remote workforce, changing technology, labor shortage, and shifting market conditions, we are all facing pressures to achieve impossible outcomes.

An unbalanced rebound of the manufacturing, construction, and logistic sector and changes in the composition of aggregate demand are among the reasons causing shifts in the labor demand pattern. As we in the HR sector witness daily, employers are confronted with many difficulties finding qualified candidates. The resulting labor shortages are holding back recovery from the crisis induced by the COVID-19 pandemic and damaging the longer-run trajectory of the potential output growth for many countries.

### SO, WHAT ARE THE REASONS FOR THESE UNSEEN EVENTS IN THE LABOR MARKET?

On a national or even regional level, we face many demographic problems - an aging population and massive migration, as workers, especially the younger generation, have taken advantage of the EU's common labor market and moved to more prosperous European countries. Also, we face structural mismatches between labor supply and demand because of the inefficient education and upskilling system, one that is not tailored and adaptable to our labor market demand. It also comes down to more structural problems, including low wages, dissatisfaction with work, and poor working conditions, implying that the reasons discouraging people from work are much more profound and will require more extensive efforts to resolve. Blame is equally placed upon both policymakers and practitioners.

According to the UN and World Bank analysis, there are a few potential scenarios for the imminent future of labor. Suppose the talent shortage becomes a long-lasting problem even after the implementation of additional benefits or payments. In that case, it may stimulate investment in innovation, research and development, and more capital-intensive technologies to compensate for the human factor. We all can notice that more and more tasks traditionally performed by humans are increasingly performed using robots and artificial intelligence, which threatens low-skill jobs. Changing workforce dynamics and the acceleration of tech adoption are forcing organizations across all industries to redesign their workforce composition and rethink their skills mix. They focus investments on assessment, learning, and development to grow or acquire talent.

### ALWAYS MIND (AND RESOLVE) THE SKILL GAP

Not all of the industries facing labor shortages are subjected

to digitalization and automatization. The current lack of hospitality or construction workers is creating immediate problems, and it can hardly be resolved by automation in the near term. While innovation and increased automation may help to address the labor scarcity, they do not resolve the skill gap. Other ways to bridge the labor gap relate to labor imports from the external market. However, all involved subjects should negotiate a more liberal approach to this subject and its legislative. However, we should also work on inclusion in society if we do not want to become a short pit stop for Third World immigrants. To be more profitable, companies should also increase the percentage of part-time, freelance, contract, and temporary workers to complement existing and emerging skills.

A positive economic outcome depends on the development and implementation of active policies, both by governments and the private sector. Besides much-needed wages for relatively lower-skilled jobs, the main focal point is consensus on the educational system and formal upskilling/training criteria for jobs in demand. Most individuals need to improve present skills and adjust them to the current labor market situation. History tells us that each time the world has experienced an industrial revolution, as we are facing now, an education revolution needed to follow, in order to provide a more skilled workforce. The readjustments of necessary skills take place increasingly outside compulsory education and formal jobs - through early childhood, tertiary education, on-the-job learning, and adult learning outside the workplace. Policymakers and practitioners should champion policies and programs emphasizing the importance of lifelong learning about actual tech and digitalized tools supported by AI or similar technologies.

### ADAPTABILITY – THE KEY TO THE FUTURE

The future of work is now. Constant change is here to stay and will continue to impact the workforce of today and tomorrow. ManpowerGroup globally believes that the most critical skill for any employee will be the ability to learn and develop continuously. Individuals can no longer expect job security because of their tenure. When conditions change and the business needs new skill sets, just having been there for 20 years will not matter. The job security of tomorrow will come from an employee's ability to adapt and acquire new skills – and organizations have a critical role in this regard. Adaptability – in organizations, individuals, and society – is essential for navigating the changes ahead. Inevitably, much of the responsibility will be on the individual to adapt to organizational change and to acquire new skills and experiences throughout their lifetime. All sectors can and should do much to help ease the routes to training and retraining and encouraging adaptability, leadership, creativity, and innovation.



## THE AGE OF EXPERIENCE

By **Krešo Žmak**  
VP Products, Infobip

While being unprecedented and challenging, the pandemic offered radical insights into what it takes to keep a business running virtually and responsively. What was true yesterday could change by morning. Yet there have been many organizations left unprepared, stuck in old workflows that have prevented them from engaging and serving customers properly.

In tandem, customer expectations have heightened – a ‘good customer experience’ is no longer enough. It needs to be smooth, personalized, and encourage them to come back time and time again. With customer experience (CX) mattering more than ever before, businesses need to learn how to meet both heightened and changing expectations – especially as we prepare ourselves for a world where the boundaries between offline and online are more blurred than ever.

### WHAT HAVE WE LEARNT FROM LOCKDOWN(S)?

Modern-day consumers have access to a plethora of channels. Plus, the pandemic has seen a wave of ‘digital laggards’; those who have been forced to switch to digital channels due to reduced in-person operations, and who want their online experience to feel as easy and ‘normal’ as shopping in store.

Our research<sup>1</sup>, which assessed customer expectations before and during the first lockdown of 2020, found that there is no one preferred channel for brand communication. Almost half (46%) wanted to communicate via email, 35% via live chat online, 17% by social media, and the list goes on. Being present on more than one channel is paramount.

We also know that customers are picky. If a business does not provide a good experience, customers will simply drop that brand in search of one that does. The same research found that almost a third (32%) of consumers will not spend again with a business that provided poor service during lockdown. If we extrapolate this against what they would have spent, it means businesses may have lost a total of £2.5bn per year in sales.

### MEETING THE ENGAGEMENT GOALS OF THE ENTIRE BUSINESS

Every person in a business wants to harness technology for the benefit of their own operations. The chief technology officer needs to ensure the technology is running efficiently and securely,

whereas the chief experience officer will focus on how they can facilitate a smooth and personalized external journey for customers. Ultimately, brands need to be able to monitor the customer journey from start to finish, ensuring customer engagement and experience go hand in hand.

For customer service, businesses should consider using chatbots to provide automated responses and messages for more straightforward tasks – such as balance enquiries, refund requests, or store opening times. By doing this, businesses can gather essential customer information and ensure they have a complete view of a customer’s engagement. Then in the instance an enquiry needs to be escalated to a human agent, they can focus on providing the most accurate and valuable response possible.

For engagement, it is about providing timely and relevant communication to help foster brand loyalty. This could mean a personalized discount over email, a delivery update via SMS, or a nearby restaurant suggestion via WhatsApp.

### THE CHANNELS OF THE FUTURE

There are currently more than 2 billion WhatsApp users around the world – and that is a number constantly on the rise. It is immediate, personal, and global, making it a great tool for customers to communicate with businesses directly, from chat initiation to resolution. It is therefore no surprise that 68% of WhatsApp users think it is the easiest way to connect with their favorite brand. Many businesses are starting to realize the benefits of connecting with their customers through conversational apps.

By providing automation via WhatsApp, a channel we know people across the globe prefer to use<sup>2</sup>, it reduces the pressure on contact centers, while ensuring the public has access to a quick, reliable service at their fingertips.

### PREPARING FOR THE EXPERIENCE AGE

Many brands have rushed through digital transformation projects in the past year and a half to help cater to fast-moving consumer needs, but today we are left in a situation very different to that of March 2020. Digital tools have the ability to keep operations running efficiently and take customer experience to new heights. Customers have power, and companies must realize the value of investing in this new age of experience.

<sup>1</sup>[https://cdn-www.infobip.com/wp-content/uploads/2020/11/25105306/infobip\\_What\\_Customers\\_Want.pdf](https://cdn-www.infobip.com/wp-content/uploads/2020/11/25105306/infobip_What_Customers_Want.pdf)

<sup>2</sup><https://fortunly.com/statistics/whatsapp-statistics/#gref>



## PUBLIC PROCUREMENT OPEN PROCEDURE

By **Deni Oreški**

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### INTRODUCTION

In this paper, an overview of the open public procurement procedure, with emphasis on the specifics of EU funded public procurement, will be given.

The public procurement open procedure is the most commonly used procedure. It allows any interested economic operator to submit a tender in response to a call for competition.

### PREPARATION

Prior to public procurement, a contracting authority must perform preliminary market analysis and consultation and prepare the procurement document. The procurement document is to contain all the information pertaining to the procurement, including but not limited to requirements (means and way of submitting a tender, guarantee...), criteria for qualitative selection, award selection criteria, European Single Procurement Document, technical specification, and others. In Croatia, the content of the procurement document is defined by the regulation on procurement documentation and tenders<sup>1</sup>.

### EX-ANTE CONTROL

In EU funded project(s), some procurement will be subject to ex-ante, or prior, control. It is performed by an intermediate body before the procurement procedure.

The object of the ex-ante control is to minimize risk, prevent mistakes, and ensure that the principles of public procurement are upheld. Not all procurement planned within the EU project will be subject to ex-ante control. The intermediate body will assess which procurement shall be subject to ex-ante control, taking into consideration the following: (i) procurement value, (ii) complexity of the procurement, (ii) procurement procedure selected, and other.

The intermediate body will control the procurement document, selected procedure, due dates, and other factors, and issue an opinion. It is up to the Beneficiary<sup>2</sup> to decide if they will accept the suggestions of the intermediate body, but regardless of its decision, liability for the lawful procedure lies with the Beneficiary.

### OPEN PROCEDURE

Open procedure starts with sending a call for competition to the Electronic Public Procurement Gazette (EOJN). Depending on the threshold<sup>3</sup>, call for competition in high value procurement is also sent and published in Tenders Electronic Daily (TED).

Alongside a call for competition, the contracting authority must

send to EOJN the procurement document. Until the due date for tender submission, the procurement document can be amended, or additional information can be requested.

### AWARD OF CONTRACT

This stage of the procurement procedure begins with public opening of the submitted tenders and continues with the tender evaluation.

Tender evaluation must be conducted in accordance with criteria set out in the procurement document, and in the order set out in Article 291 of the Public Procurement Act<sup>4</sup>.

Should the contracting authority find, during the tender evaluation process, that any information in the tender is not clear or is missing, they may request an explanation from the economic operator.

Only those tenders that meet the criteria set out in the procurement document will proceed to the next stage, tender ranking.

Tender ranking is a substage in the evaluation process where only eligible tenders are ranked based on the criteria for awarding the contract, set out in the procurement document.

Once the eligible tenders are ranked, the contract shall be awarded to the economic operator that submitted the best tender, pursuant to the contracting authority's decision.

### EX-POST CONTROL

Each procurement that has been done in the EU project is subject to ex-post, or posterior, control. EU funds will not be allocated to the Beneficiary before ex-post control of the procurement has been finalized.

In the ex-post control, the intermediate body will evaluate, based on the documentation delivered by the Beneficiary, if the procurement has been performed lawfully. In the process, the intermediate body will not just evaluate if the procurement procedure has been performed in accordance with the Public Procurement regulation, but will also take into consideration its own guidelines. Should it find that any errors were made, it has the authority to impose financial correction.

Financial correction can vary from 5 to 100% of EU funds, depending on the violation. It is determined based on the Rules on Financial Corrections<sup>5</sup>.

To help Beneficiaries to comply with Public Procurement regulations and their guidelines, intermediate bodies publish guides, best practices, brochures... The most well known and most used guide is the one published by the Central Finance and Contracting Agency (CFCA).

<sup>1</sup>Information and elements that Procurement document must contain is determined in article 2 of the Procurement document and offer by-law.

<sup>2</sup>Beneficiary means legal or natural entity to whom the ESIF funds have been awarded and that has executed an Agreement for EU funded project.

<sup>3</sup>Depending on the threshold, procurement can be divided into: (i) small value procurement, or (ii) high value procurement. The type of the procurement is set pursuant to thresholds determined by the EU Commission.

<sup>4</sup>Exceptions to the order are allowed pursuant to article 292. of Public Procurement Act.

<sup>5</sup>The Rules on Financial Corrections.



## PUBLIC PROCUREMENT CHALLENGES AND EXPECTATIONS

By **Jana Mahmet**

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Despite everything that happened during the year of the pandemic, the outlook for the procurement industry still looks very good. The growth in value of public procurement in Croatia has been constant for years, and despite everything, this trend has continued into 2020. The total value of public procurement in 2020 amounts to more than HRK 58 billion without VAT, which is an increase of 8.8% compared to 2019. Public procurement has a share of 16% in Croatian GDP, which shows its importance for the Croatian economy. COVID caused the need for every aspect of business to be re-examined. Typically, change does not happen as fast as it did in the last year, especially when it comes to government, but organizations adapted, and government procurement is no exception. Procurement professionals were looking for ways on how to fill their procurement needs without sacrificing too much on quality supplies and hard-earned budget.

Cost cutting was the number one priority in 2021. Without doubt, public procurement teams need to do more with less. Budget reprioritization is and will be necessary to help their organization forecast spending.

Increasing the efficiency of the procurement process will continue to be in focus. Home office adjusted processes to run bid openings and meetings virtually. It created a demand to re-examine procurement processes, to make them faster and more agile for the long haul, not just in emergencies. It created a need for procurement software tools that enable the entire procurement process, from intake to contract, in order to do this effectively.

Digital transformation will be more crucial to achieve operational efficiency, user-friendly processes, policies, and procedures.

Sustainability and environmentalism will be in high focus for the years ahead, and have taken on much more significance as the consequences of our industry processes have become impossible to ignore or deny. Because of this, another procurement trend likely coming in 2022 is the overhaul of processes that have a negative environmental impact, and the implementation of new solutions that are more eco-friendly. As we have already mentioned, the public sector is the largest consumer in the economy and has a significant share in Croatian GDP. It is therefore necessary to influence our consumption and production patterns in order to reduce the harmful effects on the environment, while maintaining economic balance. Green public procurement was introduced as part of multiple efforts to take concrete steps in this direction.

We can easily assume that pressure on authorities and suppliers to fulfil the firm commitments agreed to at the COP26 summit will only increase, while the new policies to encourage environmental considerations throughout public procurement may be pushed forward. The public procurement market is seen as one of the key areas for reaching sustainability goals, due to its size

and the purchasing power of the public sector. There is a worldwide trend to use public procurement as a tool for environmental policy.

The importance of green public procurement is not only highlighted through its environmental effects, but rather through the argument that the public sector needs to lead by example, be the initiator of the green transformation, and demonstrate through its own purchasing strategies that public spending will be directed more and more towards green alternatives. Moreover, public procurement is viewed as an important tool to support and test green niche innovations, and to consequently pave the way for innovative products and services into the market. These arguments are rarely analyzed from a cost perspective, but more from their suitability to reach the desired outcome.

During the last year in Croatia, 1,692 contracts have been concluded through green public procurement, with a value of 6,143,794,529 HRK without VAT. Fewer contracts were concluded, but the value of the contracts in 2020 in relation to the value of concluded contracts in which the green public procurement criterion was used in 2019 (4,248,464,794 HRK) records an increase of 44.6%. Here are some examples of green public procurement:

- energy efficient computers (University of Split)
- buildings with reduced energy consumption (city of Koprivnica)
- recycled paper (The Environmental Protection and Energy Efficiency Fund)
- cleaning services using environment friendly products (Dubrovnik airport)
- electric vehicles, hybrid vehicles, or low-emission vehicles (HEP d.d.)
- electricity created from renewable energy sources (city of Križevci).

Green public procurement has a share of 10% in total public procurement in Croatia. We see many opportunities to grow further, in order to increase the awareness of all market participants through promotion and education, especially in using green award criteria within different sectors. The environmental impact potential and, on the other hand, green public procurement's steering effect, also differ across industries. Therefore, in developing green public procurement regulation in public procurement, special attention should be paid to sectoral thinking, impact potential, and harmonized requirements.

Public procurement rules and practice have certainly developed over the past decades. The purpose is no longer only to ensure transparency and the effective use of public funds or receiving value for money when contracting authorities are users of public services. Instead, public procurement has transformed into an instrument for promoting societal change.



## HOW WILL THE CHANGES TO THE COMPANIES ACT AFFECT THE BUSINESS COMMUNITY IN CROATIA?

By **Dominik Glavina**

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*“Change is the law of life. And those who look only to the past or present are certain to miss the future.” John F. Kennedy*

Today, digitalization is emerging rapidly into all areas of life, especially economy, as investors require easy, time- and cost-efficient methods necessary for their investments in the market. Due to that, it is necessary to ensure an adequate legal and administrative environment for tackling the social and economic challenges of globalization and digitalization. Only in that way it is possible to pursue objectives such as the promotion of economic growth, creation of jobs, and attracting investment to the Union, all of which would bring economic and social benefits to the society as a whole.

On 20 October 2021, the Ministry of Justice and Public Administration opened public consultation on the Bill on Amendments to the Companies Act (“Amendments”). The main reason for initiating and preparing amendments to the Companies Act is harmonization with the EU law by transposition into the national law system the Directive (EU) 2019/1151 of the European Parliament and of the Council of 20 June 2019 amending Directive (EU) 2017/1132 as regards the use of digital tools and processes in company law (“Directive”). In that respect, a prerequisite for the effective functioning, modernization, and administrative streamlining of a competitive internal market, and for ensuring the competitiveness and trustworthiness of companies, is the wide use of digital tools in areas related to economic activity. In order to fully implement the goal of the Directive and enable changes related to digitalization to really come to life in practice, the legislator also initiated the process of adopting the amendments of the current Public Notary’s Act and the Court Register Act.

In the background of the above-mentioned changes lies the legislator’s intention to make a further step toward digitalizing the incorporation procedure and registration of companies into the court register. One of the most important changes set forth by the Amendments relates to the transfer of business shares in a limited liability company. The applicable Companies Act prescribes that share transfer agreements must be in the form of a notarial deed or private document certified to its content by a public notary, or a judgement replacing the respective agreement. The same parity in form is also prescribed for the obligation to transfer business shares (usually identified in share sale and purchase agreements). In light of the above, Croatian case law requires that the power of attorney for signing the share transfer agreement also has to follow the form just as the share transfer agreement does. Such a standpoint has caused a lot of administrative difficulties for

foreign investors, since not all countries have such forms in their national systems. As announced by the Action Plan for Administrative Relief of the Economy for 2019, the Amendments prescribe that the respective share transfer agreement may be drawn up as an agreement on which signatures of the parties are certified by a public notary, or as an agreement signed with an advanced electronic signature, or in the form of a court judgement which replaces the respective agreement. This positive and much-needed change will enable foreign investors to conduct their investment transactions in Croatian companies more easily.

Furthermore, the Amendments foresee changes to the incorporation of the limited liability company. Namely, the Articles of Associations of limited liability company, as a fundamental company’s act, can now be drawn up by electronic means of communication and in electronic form. Since the Articles of Association still has to be in the form of a notarial deed or private document certified to its content by a public notary, the definition and requirements of the electronic form and means of electronic communication will be regulated by the Act on Amendments to the Notary’s Act. On a related note, if investors want to incorporate the limited liability company by using the website of the court registry, they can use the forms that are attached to the Companies Act itself as a schedule. The Amendments also prescribe online incorporation of the company with or without participation of the public notary. Where there is participation of the public notary, the Amendments prescribe that the incorporation procedure, as well as incorporation documents, may be drafted in electronic form or by means of electronic communication, while the public notary may communicate with the founders over video link or a similar connection. On the other hand, foreign investors now may incorporate the company online via its proxy, whereby the Amendments have not yet regulated the form of the power of attorney for such cases.

Even though there is room for improvement in drafting the provisions of the Amendments (e.g. regarding the form of power of attorney for online incorporation of the company), the above-mentioned changes will allow foreign investors to start their business and investment in Croatia more easily, i.e. with less administration. Thus, the respective changes shall have a positive effect on the further development of the business community in Croatia, since they represent a significant step forward as well as an incentive for further economic development and the business climate in Croatia.



## BASIC TYPES OF RISK SHOULD NOT FORCE SOCIETIES TO THEIR KNEES – THAT IS WHY WE NEED TO WORK ON FINANCIAL LITERACY

By **Andela Buconjić Šutija**  
CEO, ANO Insurance Solutions

The four worst recorded natural catastrophes in human history happened in China between 1556 and 1976. They took almost 7.5 million lives in total. From 1990 to 2010, some 217 million people per year were affected by natural disasters, and in 2020, 416 disasters were recorded.

We can no longer turn a blind eye to the fact that climate change has impacted the ever more frequent occurrence of droughts, floods, hurricanes, tornadoes, earthquakes, and tsunamis, the consequences of which include deaths, damage to the economy and infrastructure, and public health problems.

### THE MOST EXPENSIVE CATASTROPHES

Financial expenses caused by natural disasters have also increased in recent years. In 2020, global economic losses resulting from natural catastrophes were estimated at 268 billion USD. The most expensive natural disaster in the United States is still the 2005 hurricane Katrina, while the earthquake and tsunami that occurred in Japan in 2011 are responsible for the world's largest economic damages.

When, after the civil war, the Spanish government launched its first insurance scheme for accidental damages, many natural disasters that occurred triggered other governments to do something similar. New Zealand and Japan introduced schemes after earthquakes, Belgium after a tornado, and Iceland after a volcanic eruption. France, the USA, the UK, Mexico, the Netherlands, Taiwan, Australia, Indonesia, and many others followed in their footsteps to set up national schemes or pools - groups of insurers and reinsurers that team up to cover risks, primarily occurring from natural disasters. Administrations naturally advocate for this type of coverage, not just so people are protected from heavy losses, but also to reduce pressure on government budgets, which can instead be focused on growth.

### WHAT ABOUT CROATIA?

In May 2014, when cyclone Yvette brought the heaviest rainfalls in 120 years to Serbia, Bosnia and Herzegovina, and Croatia, several dams broke. The subsequent floods and the debris they carried destroyed houses, infrastructure, and crops, and caused the largest loss of life from natural disasters in Europe that year. Total losses were estimated at 3 billion US dollars.

Unfortunately, most of those losses were uninsured. Reconstruction was slow and difficult, even with local and international donations and significant support from the state. Recently, in addition to the pandemic, we have borne witness to two devastating earthquakes right on our doorstep. Even though more than 45 million HRK in humanitarian aid were collected within weeks, buildings are still in ruins, families are without homes, and yet another winter

is coming. If you are assuming most risks were uninsured, you are right. Could we have done better?

Simply - yes. The state should not be the one to carry the cost of reconstruction after a catastrophe, especially because some of the things that have brought our society to its knees are the most basic types of risk which can be insured easily and, in most cases, relatively cheaply. Neither should we keep finding ourselves in the position of having to declare a national state of disaster and finance the recovery out of the national budget or international and domestic donations, as they are incredibly difficult to manage transparently.

### THE ROMANIAN PAID SCHEME IS PAVING THE WAY CROATIA SHOULD FOLLOW

After Turkey, Romania is the seismically most active country in Europe. Additionally, the Danube River and its tributaries flow through most of the country, while snowmelt, spring rains, and human activity contribute to frequent floods that have, in the past 25 years, caused average annual damages of 18 million euro.

Aware of its history and with the support of the World Bank, Romania introduced a national program for the recovery and reconstruction of devastated areas without relying on government funds, and the country launched this scheme without having been prompted by a recent catastrophe. After the law was passed, PAID was founded as an insurance and reinsurance company in 2009 by several stakeholders from the insurance industry. Currently, PAID insures 17.5% of Romanian households and has also created a national homeowners' database to promote catastrophe insurance.

The European Environment Agency (EEA) published data on the impacts of extreme weather and climate-related events in EEA member countries and the UK between 1980 and 2017. While economic damage in the UK amounted to a total 50 billion euro, 70% of those were insured. By contrast, Croatia saw 3 billion euro in damages, with barely 2% insured.

If the Croatian state would work on a model that will motivate people to get insurance, thus avoiding the burden of paying for everything should catastrophic events occur, I am certain that the government would find key partners in insurers and brokers not only to launch such a national scheme, but also to ensure sustainability and prosperity with a joint effort.

However, the initial step we should take as a society is to, first and foremost, work on basic financial literacy. Afterwards, the gap between total losses and insured damages needs to be systematically closed. Considering that the recently concluded COP26 conference showed that the path to stopping climate change is long and uncertain, I see no better moment than today for such a discussion.



## WHO IS NIKOLA TESLA?

**By Dragica Mihajlović**

*President, Nikola Tesla Association - Genius for the Future*

Nikola Tesla was born on 10 July 1856 in Smiljan (today's Croatia) as the fourth child of Serbian Orthodox priest Milutin and his spouse Georgina. Instead of pursuing his father's wish to be an ordained priest, Tesla began his study at the Austrian Polytechnic School in Graz, studying twenty hours daily, and consequently thriving academically. In the early 1880s, he pursued his education further, now leaving for Prague. He was then offered a job in Budapest and later in Strasbourg. In 1884, Tesla moved to the USA, where he started to work at the Edison Machine Works factory in New York, seven years later becoming a US citizen.

Tesla churned out discoveries, inventions, new constructions, and patents with an impressive speed and quality. Tesla's high-frequency, high-voltage transformer known as the Tesla coil is nowadays used in medicine. High frequency currents are used in diathermy and darsonvalization, as they, passing through the body, transform electrical energy into therapeutic heat and are also used in chemistry for ozone production. These currents achieve light effects based on luminescence, and give off far more economic light than a regular electric bulb with a glowing thread. These currents find their greatest application in radio-technology. In 1895, Tesla's laboratory in New York burned down, and in July of that same year, a new one was built and began working. Tesla discovered and experimented with X rays, calling them cosmic rays, before Röntgen. Although it was Tesla who discovered them first, Professor Röntgen unveiled his discovery of X-rays in December 1895. Tesla immediately sent his pictures to the German scientist and received the following response: "The pictures are very interesting. Would you be so kind as to tell me, how did you obtain them"?

It is known that the inventions of Nikola Tesla had been stolen and patented before Tesla found the time to apply for his own patents. In that regard, Tesla wrote in his book: "I do not regret that others stole my ideas, but I regret that they do not have any ideas of their own." Tesla presented his radio-telegraphic transmitter and receiver in 1897, and the next year he built a boat, lowered it into the sea near New York and navigated it from the shore. In the state of Colorado he transmitted signals by wireless means at a distance of 1,000 km, and erected a transmitter and receiver tower. With this tower, Tesla became the father of radio technology. Tesla realized most of his works by using intuition. On the creation of mental images Tesla commented: "If my explanation is correct, then in principle it is possible to project our inner pictures and vi-

sions on the screen and make it visible to everyone, like a movie is projected by using a film projector."

In 1901, he began the construction of Wardenclyffe Tower on Long Island, a structure intended to be 56 meters tall. Works were halted in 1906 due to lack of funds. To this day, no one knows with certainty what its intended purpose was. This news was a blow to Tesla and it led to his financial ruin, which eventually forced him to live off the help of his friends. Some twenty years later, Guglielmo Marconi, Tesla's friend and the supposed inventor of the radio (he had in fact stolen Tesla's idea), died. After Tesla's death this patent went to Tesla by virtue of the right of precedence.

Nikola Tesla died in his hotel room 3327 in New York on January 7, 1943 under strange circumstances after which the FBI confiscated all documents related to his work.

In conclusion, Tesla won 15 honorary doctorates all over the world, and spoke eight languages. The unit for magnetic induction is called the Tesla, in his honor. We can state with certainty that Nikola Tesla was the world's greatest inventor. He was ahead of his time and can justifiably be called a genius for the future. He had more than 700 inventions, some of which are, unfortunately, less known to the public. Tesla bears credit for the world as it is today, for inventions in the fields of electrical engineering and others, among which are: remote control, aero-mobile, radar, wireless transmission of energy, control of atmospheric conditions, super-conductivity, the nature of cosmic rays, world information system, lighting rod, the use of atom energy, the use of solar energy and energy from the ionosphere, the use of X-rays, explanation of the nature of the ether, communication satellites, electrotherapy, polygraph, artificial lightning (ordinary and ball-shaped), refrigerator, light effects, device for the production of ozone, underwater transmission of telephone and telegraphic information, the use of the energy of earth's rotation, lasers, thought projectors, ozone baths, electric rifle, detection of bodies in the dark, robots, neon light, typewriter activated by human voice, pocket oscillator, device for communication with other worlds, navigational system, impenetrable energetic wall, fountain, electric automobile, internet, radio, device for automatic translation into other languages. Consequently to this, the Croatian Parliament accepted the initiative of The Nikola Tesla Association – Genius for the Future, and declared Tesla's birthday 10 July as the National Day of Nikola Tesla – Day of Science, Technology, and Innovation.



## ONLY 60% OF PATIENTS HAVE BEEN DIAGNOSED

### **Every Year Diabetes Affects More and More People in Croatia**

Prepared for Novo Nordisk Croatia by **Assist. Prof. Miro Bakula, MD, PhD**, Head of Department of Endocrinology, Diabetes and Metabolic Disorders, University Hospital "Sveti Duh", Zagreb

In 2014, diabetes was the ninth leading cause of mortality in the Republic of Croatia, accounting for 2.48% of the overall mortality. However, according to the latest data from the Croatian Institute of Public Health from 2019, diabetes has now become the third leading cause of death, accounting for 7.8% of all deaths.

Unfortunately, both the number of patients diagnosed with diabetes and diabetes related mortality in Croatia are constantly on the rise. According to data from the Croatian National Diabetes Registry, there were 310,212 persons living with diabetes in Croatia in 2020. Earlier research shows that only 60% of people living with diabetes in Croatia have been diagnosed. Thus, the total number of patients is estimated to almost half a million. In case of no or inadequate treatment, patients will develop severe and potentially fatal microvascular and macrovascular complications.

Macrovascular complications refer to cardiovascular diseases, such as coronary artery disease, cerebrovascular disease, and peripheral artery disease. Microvascular complications include retinal damage, nerve damage, and chronic kidney disease.

Diabetes is the leading cause of cardiovascular diseases, such as lower extremity amputation, alongside hypertension in kidney disease, and it is the leading cause of blindness along with cataracts. Complications reduce the patients' quality of life, and the concurrent management of complications makes up the largest proportion of diabetes treatment costs.

Sadly, a number of patients fail to fully comprehend the severity of this chronic and insidious disease. Despite the availability of modern and effective therapies, the results of diabetes treatment, both globally and in Croatia, remain unsatisfactory. The main cause of such unfortunate statistics is failure to adhere to general treatment guidelines, which include an appropriate diabetes diet, weight loss, regular physical activity, and adherence to regular treatment. Another major problem is the insufficient number and inadequate availability of diabetologists, as well as a lack of specially trained nurses who play an important role in providing healthcare and support to persons living with diabetes.

Diabetes is referred to as a global epidemic because the number of patients worldwide is reaching levels that were inconceivable only a few decades ago. The reasons for this are manifold, with the most significant being a lifestyle change which incorporates increased consumption of calorie-rich foods, and reduced physical activity.

In order to ensure disease prevention, timely diagnosis, and treatment, it is of the utmost importance to inform, educate, and raise public awareness on environmental factors impacting disease onset, symptoms, complications, and treatment options. In addition to genetic factors, the development of diabetes is also related to the abovementioned contemporary lifestyle, which incorporates prolonged periods of sitting, reduced physical activity, and unhealthy eating habits. Furthermore, with appropriate healthcare, i.e. timely diagnosis, lifestyle changes, appropriate treatment, and regular check ups, it is possible to prevent potential disease complications.

The global annual healthcare costs of diabetes management amount to USD 759 billion, with the costs in Europe being USD 161 billion. The Croatian Health Insurance Fund spends HRK 4.6 billion on diabetes management, or 19.8% of its budget (data from 2016). Treating disease complications makes up the largest portion of total costs, namely 88.1%. The majority of those funds, i.e. 57% of the total costs of diabetes management, is allocated to treating cardiovascular complications. When compared to 2009, the costs of treating cardiovascular complications have increased by HRK 617 million (31%). The largest part of these costs relates to patient hospital care. Of the total costs, 8.1% is used for diabetes medications, and 2.5% on medical devices. A total increase of 83% in treatment costs has been observed from 2009 to 2016. Therefore, screenings and check-ups, as well as annual diabetes follow up visits, play a vital role in identifying new patients, enabling better disease control, and improving the patients' quality of life. The ideal case would be to prevent the actual development of the disease by implementing preventive measures and raising awareness of the impact of diabetes. These were, in fact, the goals of the recent "LikeYou2" public health campaign, which aimed to educate the public on the importance of type 2 diabetes prevention and control.

In patients already diagnosed with type 2 diabetes, it is only through systematic and reiterated education that we can achieve better patient compliance and their adherence to general guidelines and regular therapy, which can, in turn, lead to an improved prognosis and better clinical outcomes. At least once a year, all patients should receive repeated education and a detailed physical examination. They should also be assessed for the presence of chronic complications, and their dietary habits and nutritional status should be re evaluated.



## CIRCULAR ECONOMY: MAKE THE LEAP FROM LAGGARD TO LEADER

By Marko Derča  
Partner, Kearney

**Our world faces rising resource scarcity and a waste problem. More than 100 billion tons of materials are processed globally every year—a staggering 13 tons per person—and more than 91 percent of these materials are newly extracted from the ground. The fundamental cause of these problems is the value chains that currently dominate our industries. Their linear nature systemically degrades our environment by promoting the extraction of finite resources and the disposal of materials at their end of life.**

The circular economy is characterized by closing the linear material cycles so that all end-of-life materials are used as input for new product cycles. This eliminates waste and emissions and ensures the safe and responsible use of the world's natural resources. This alternative way of doing business helps ensure a truly sustainable future. Achieving this transition would require unprecedented and radical change, given that today only around 9 percent of all materials are reused with circular practices. Research by global consultancy partnership Kearney has revealed that leaders embracing circular initiatives into their business models report outperforming traditional rivals.

### THE FUTURE IS BRIGHT, THE FUTURE IS GREEN

A survey of 150 companies across the globe, including companies from Eastern Europe, reveals the benefits of those who are engaging with circular economy models. 34% of those surveyed, defined by Kearney as circular 'leaders', have reported a 5% or more improvement in core KPIs as a result of switching to circular products and business models. In this group, 32% of respondents reported revenue increases, 38% reported cost savings benefits, 50% reported improvement in customer loyalty metrics, and 70% an improvement in brand recognition.

There is a clear difference in approach and behavior between those that currently lead the way when it comes to the circular economy and those that are transforming at a slower pace. Circular leaders are differentiated through a strategic focus on circular activities, quantified targets, and partnerships across industries as well as contacts to investors and policy makers.

### CHOOSE CIRCULAR BENEFITS

Leaders in circular endeavors exist in all industries (including services, consumer goods, chemicals, energy, materials, and metals and mining) and in companies of all sizes, with a slight overrepresentation among businesses valued at more than \$2 billion (46 percent as compared with 33 percent).

Comparing our respondents in terms of material use in their business, companies are still using on average 32 percent virgin non-renewable sources. What differentiates leaders in this respect is that leaders largely know where their material originates and have clarity on the supply chain players. Only a third of material origin remains unknown in leading companies, as opposed to 44 percent unknown material use for followers. Nevertheless, supply chain transparency and material origins continue to be a challenge.

**Circular pioneers demonstrate that introducing circular business models drives competitive advantage.**

Take Desso. The 13,000-employee US company developed a new type of carpet that can be fully recycled and reprocessed whenever its customers want a change. Thus, they introduced a new product as a service model instead of just selling carpets. Within five years of implementing this strategy in 2007, Desso improved its EBIT from 1 percent to 9 percent and increased its EU market share from 15 percent to 23 percent, while cutting energy consumption in half.

Household names are also keen to help create new economy. Swedish furniture giant Ikea is committed to achieving a fully circular business model by 2030. Currently, around 80 percent of its furnishings are produced in accordance with circular design principles and last year the company reduced its carbon footprint while continuing to grow.

Such transformations clearly demonstrate that placing environmental considerations front and center can boost both a company's financial performance and its future resilience.

**Circular economy is the next step in the world's necessary move to a sustainable future.**

Benefits of adopting circular strategy are not singularly environmental. In fact, those implementing circular initiatives are reaping both monetary and reputational advantages.

In the Fourth Industrial Age, it pays to be sustainable, and those who persist with the unsustainable "take-make-waste" economy will inevitably start to lag behind.



## WALK-THE-WALK AND TALK-THE-TALK OF THE EU SUSTAINABILITY REGULATION

By **Mirna Marović**

*Managing Director, VentureXchange Ltd.*

### NAVIGATING THE EU SUSTAINABILITY FRAMEWORK FOR CORPORATIONS

The European Commission has established a comprehensive policy agenda on sustainable finance to attain its 2050 carbon-neutrality objective. The ambitious policy agenda intends to direct capital flows toward sustainable investment, while addressing the financial risks associated with environmental, social, and governance (ESG) challenges. While part of the legislative work has already been formalized and put in place, much of the regulatory implementation will occur over the next few years. This implies that ESG aspects will be at the center of every decision, rather than a secondary consideration in the investment and business processes. In this article, I take a closer look at the most critical considerations corporates must adopt to prepare for challenging the regulatory framework and increasing demands from various stakeholders (investors, consumers, regulators/government, NGOs).

For a few years, large EU companies have been required to provide sustainability-related information as per the Non-Financial Reporting Directive (NFRD). Fragmented and divergent reporting practices lacking standardization under the NFRD led to new legislative proposals. In April 2021, the European Commission proposed the Corporate Sustainability Reporting Directive (CSRD), which broadens the scope to a much larger group of companies, establishes new mandatory disclosures and strengthens the role of auditors. Proposals for the new reporting rules include the development of the European Sustainable Reporting Standards. Besides, the taxonomy regulation (TR), which applies to companies in scope of NFRD (to be widened as per forthcoming CSRD) applies from 1 January 2022. The TR is the classification system of economic activities into 'sustainable' and 'non-sustainable'. Currently, TR is focused only on environmental objectives in line with the EU's priority of achieving climate neutrality. Technical criteria are exact, but may need additional data and measurements, which are mostly lacking and costly to acquire. Further requirement on issuers will be to submit all relevant information, including financial and sustainability-related information, in digital form on the new platform, European Single Access Point (ESAP).

### CROATIAN COMPANIES ARE LAGGING BEHIND

Croatian companies are slow to adapt to sustainability reporting practices and are significantly lagging behind their Western

European peers. In Croatia, there are approximately 70 companies that are subject to NFRD, including 45 issuers at the Zagreb Stock Exchange (ZSE). In 2020, from the total of 104 issuers at ZSE, 51% published their non-financial report. Not only do too few companies disclose the sustainability-related information, but the few that do report lack standardization, the inclusion of stakeholders, materiality assessment, and a balanced view reporting both positive and negative impacts. From the total of 53 non-financial reports published, 23% were prepared in accordance with Global Reporting Initiative (GRI) standards, and only one included external verification. GRI standards are most widely adopted globally and in the EU, with approximately 75% of issuers on public stock exchanges using GRI standards for sustainability reporting. Considering that the publication of some of the sustainability-related information under the SFDR/TR is missing, HANFA adopted and published the Guidelines for the preparation and publication of ESG relevant information of issuers on the Zagreb Stock Exchange (ZSE), to encourage issuers to provide information that is comparable, reliable, and understandable to financial market participants and other stakeholders. The Guidelines should already apply for reporting on 2021 activity for reports to be published in 2022.

### SUSTAINABILITY – OPPORTUNITY, NOT JUST NECESSITY

There is no doubt that both businesses and investors will be forced to adopt new sustainability practices, not only by EU regulators, but also by all stakeholders, including consumers and local communities. Besides an overwhelming and ambitious regulatory requirement looming large on all market participants, businesses and investors should recognize that sustainability is an opportunity. Companies and asset managers have a choice of adopting the new framework from compliance, to becoming leaders in sustainability practices. Numerous studies have shown that sustainability leaders outperform sustainability laggards, who simply comply with the new rules. Sustainability leaders are not created overnight. The ones who make it to the top are those who have put in years of preparation and full integration of sustainability in the business model, including all stakeholders in the process. Both businesses and investors should focus on value creation – which is precisely what the ESG framework can offer – enhanced tools to identify risks and spot opportunities.

## CLIMATE CHANGE – A NEW GREAT CHALLENGE FOR THE LOGISTICS SECTOR

By the Croatian Post

Tens of thousands of delivery vehicles of all types carry millions of parcels every day, traveling just as many kilometers around the world. Planes, ships and trucks hurry along the international routes to deliver the goods we order from across the continent or from other continents. These introductory sentences serve to show the extent of postal and logistics operations, which are our main link with the rest of the world, alongside the Internet and telecommunications. However, this link will need a thorough change in the future to meet the increasing demand while reducing the environmental impact. To achieve this, logistics companies have set the goals to reduce harmful gas emissions by transforming their operations into green and sustainable ones. Green business strategies are intensively being implemented in postal operators' activities, including the Croatian Post, which has adopted its Sustainability Management Strategy this year.

The good news is that sustainable and green business has become so important that there is no industry not addressing it. With a transition to sustainable business and the use of green technologies, companies have the opportunity to be an impetus and role model to their customers and the environment, thus contributing to the implementation of green policies by their governments. Courier companies and postal operators have a particular challenge in the transition to green business because they are companies with a fleet of hundreds or thousands of vehicles. Replacing these with more environmentally friendly vehicles is just one aspect of business in which these companies can make a positive difference. In addition to its fleet, the logistics sector can adjust its business operations in the way it delivers shipments.

### THE GREEN FUTURE OF DELIVERY

Alternative delivery channels are becoming increasingly popular in European Union countries, not only on account of their convenience but also because of their role in reducing harmful emissions. In alternative delivery methods, parcel machines, automated devices with compartments of various dimensions that enable contactless delivery of shipments, are at the forefront. Parcel machines are available every day of the week, 24/7, and users can come pick up their parcels at a time that suits them best.

In addition to being convenient, however, parcel machines are an important asset of postal operators in reducing harmful emissions. Namely, parcel machines increase the percentage of first attempt deliveries, and delivery vehicles need to visit fewer locations, which contributes to a reduction in emissions. Dozens of shipments can be delivered to just one parcel machine, and such machines are usually located in busy and easily accessible locations, which in most cases can be reached on foot, by public transport or by bicycle. This type of delivery channel is becoming increasingly popular in Croatia as well.

### ELECTRIC VEHICLES

Electric vehicles are a crucial and necessary change in the fleet of postal operators and delivery companies striving for sustainable and green business practices. Electric vehicles are available in a number of varieties and can successfully replace their diesel or petrol predecessors. Due to their agility, vehicles such as electric

ATVs are a practical choice for deliveries in city centers that are in dire need of reducing traffic, noise and emissions. In order to create the preconditions for the expansion of the electric vehicle fleet to larger vehicles such as delivery vans or trucks, companies also need to set up charging stations for electric vehicles at key locations and delivery routes.

### REAL ESTATE

Delivery companies typically have at least one large sorting center, while the offices and logistics centers of postal operators are available in locations across their home countries. Real estate and larger buildings have the potential to improve their energy efficiency and can use more energy from natural sources. More and more solar panels are installed on buildings and sorting centers, which allows them to meet a significant part of their electricity needs.

### STRATEGY

Due to their potential and adaptability, all of these aspects of business should be formalized through a sustainable business strategy and used as a tool in achieving green goals. The company's green strategy should be aimed at achieving national, global (Paris Agreement) and, in this case, European targets (Green Deal) for the reduction of greenhouse gas emissions. For the implementation of a green strategy and sustainable business practices, postal operators and delivery companies can form a strategic team that will set objectives and monitor results at the company level, and systematically implement the sustainable development of the company through new projects.

Companies in the logistics sector are increasingly aware of their role in the global fight against climate change, and the biggest among them are already implementing green strategies and positively influencing smaller companies. The goal of the business community is not only to join the fight against climate change but also to encourage its own users by example to change their awareness and behavior in order to save the planet for generations to come.



## REDUCING GREENHOUSE GAS PRODUCTION IN AGRICULTURE BY IMPROVING ANIMAL FEEDING TECHNOLOGY

By **Branimir Kampf**

*Sano – Modern Animal Nutrition*

Greenhouse gases (GHG) are the main cause of global warming. The agricultural practices that produce food for the people on Earth contribute considerably to releasing GHG into the atmosphere, although to a lesser extent than burning fossil fuels by industry and related activities.

GHG emissions are measured in kilograms of carbon dioxide (CO<sub>2</sub>) equivalents (kgCO<sub>2</sub>eq). In this report, we will focus on methane (CH<sub>4</sub>), another GHG, which is 24 times more powerful in warming impact than CO<sub>2</sub>. It comes into the atmosphere from the digestive systems of the livestock raised for meat and milk production. In addition, a proportion of methane is being released by waste decomposition and the burning of biomass.

Upon pledges of numerous governments for urgent action and investment to protect nature from further deterioration by warming, the COP26 in Glasgow set goals for global agriculture to shift to more sustainable ways of farming. The pledge was joined also by 100 high profile companies from a range of industrial sectors agreeing to work towards halting and reversing the decline of nature by 2030. The central part of these programs contains lowering of GHG emissions.

The central questions arising from this issue for all stakeholders in the field of agriculture and food production are: 1. What technological solutions can be applied to lower GHG emissions?, and 2. How the best solutions can benefit business?

First and foremost, the farm industry worldwide must attain profitability. This is an inevitable goal also because efficient milk production is negatively correlated with manure production and GHG emissions itself (<https://www.sano.hr/hr/global-milk-industry>).

With technology available nowadays in genetics, feeding, software management solutions, and related fields, there is no reason for the farm enterprise not being a profitable business. In addition, meat, at least products produced in an ordinary way, could soon become luxury merchandise. The recent announcement of retailers like ALDI Germany to reduce the meat assortment compared to the products produced in compliance with ecological and ethical standards by 2030, combined with the skyrocketing of investments in the alternative meat industry, endorse this presumption.

Nevertheless, ordinary food production will certainly remain an important industrial branch, but it will be forced to implement substantial adaptations, something that has already entered the legislation in some EU countries. It applies in particular to factory meat production in the form we know today. The indicated adaptations should first and foremost include economically and ecologically sustainable technological forms.

The COP26 agreed on a document, as mentioned above, addressing these issues, with an emphasis on methane reduction. It underlies the continuation of already launched Koronivia Joint Work on Agriculture. This is a global program of seminars and workshops summoning farmers, representatives of industry, science, consumers, civil societies, and the like. The ultimate common goal is to find an acceptable solution, which would develop into rules to be incorporated into UN documents.

A number of committed companies from the feed industry have already started innovative programs to improve feeding technology, concentrated on high production efficiency combined with lowest GHG emissions. As an example, our company, in cooperation with its USA and European partner (Cumberland Valley Analytical Services, EVONIK), analyzes samples of forage feed on dairy farms from different European countries, at the company's modern laboratory in Croatia. The samples are evaluated, among other parameters, upon forage digestibility. The results are the basis for calculating rations with modern software, with an aim of increasing production efficiency and simultaneously reducing CH<sub>4</sub> emissions. The same pattern is followed by analyzing feed samples on amino-acid content, which in turn makes precision feeding the animals possible, with customized rations containing considerably lower protein, another way of efficiently reducing CH<sub>4</sub> emission. In combination with products which added to diets directly lower methane production, the listed methods can be part of a holistic approach, leading to an efficient strategy of producing meat in an economically and ecological more sustainable way.



*Joso Bužan, Na vodici (On the Creek), 1932, private collection*



## THE DIFFUSE OFFICE – OFFICE SPACES FOR THE PRESENT AND THE FUTURE

By **Branimir Valičević**

*Plan 2B interijeri d.o.o.*

The Covid-19 pandemic has reshaped many aspects of our lives, including our workplace environment. Many companies and organizations have adopted a remote way of working, as a response to the pandemic conditions. They have reduced their office space along with its related costs, instead relying on a virtual workplace based on technology. Now, after over a year of remote work, many organizations and companies are reshaping their office spaces, as well as rethinking their way of doing business.

According to article by Furmanik G., “Office Post-Pandemic: How the World of Work May Change Forever”, 51% of British workers said during 2020 that they felt more productive and focused working from home. While the majority of office workers said that they no longer wanted to return to full-time office work, they have also realized that they need a different place to work, a place that is not their home. The research from Gensler, “U.S. Work From Home Survey, 2020”, showed that 54% of people want to come back to the office mostly for scheduled meetings, face-to-face interaction, and socializing with colleagues. The behavior patterns we acquired during the pandemic will remain in effect once the pandemic is over, giving us the opportunity to modernize the meaning of office work. Our future office is the office that combines virtual and face-to-face spaces – a notion best described as the “diffuse office”, or as others would call it, the “hybrid office”.

The diffuse office is a combination of the remote and in-office work models. The home office or other remote space is ideal for solitary activities, while office spaces will be used for teamwork, meetings, and group activities. Future offices need to be agile and flexible, with the ability to boost collaboration to a whole new level, giving people a physical place to meet and share their knowledge and ideas. Office spaces will become more and more team-centered areas that boost creation, sharing ideas, and development of corporate values.

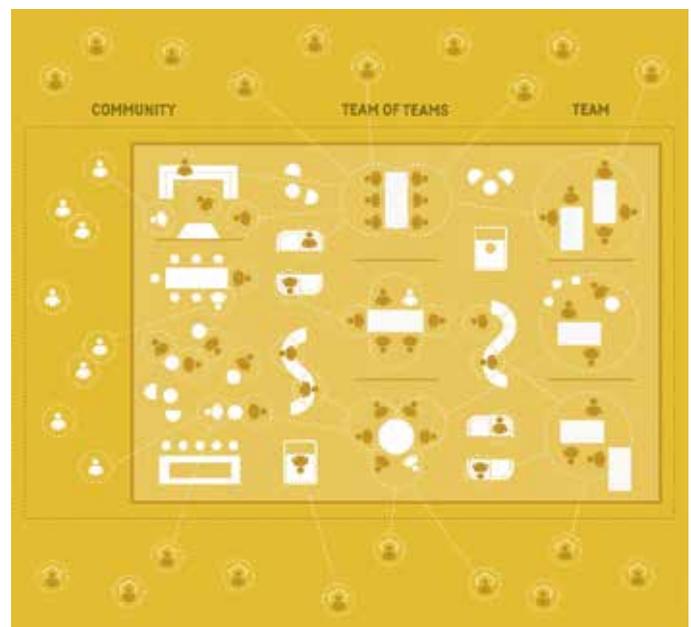
One of the key elements of the office space design in the diffuse office are multifunctional spaces that can accommodate different types of collaboration. For innovative companies, face-to-face collaboration is an integral part of idea development and business workflow. In more traditional companies, collaboration is important for learning, knowledge sharing, and decision-making processes. Therefore, innovative companies will need an area for continuous collaboration, while more traditional companies will need areas for occasional collaborative moments such as meetings and learning courses.

Research shows that personal interaction and socialization are necessary for successful teamwork and collaboration. To retain motivation, people need to have a sense of belonging and real (not virtual) social relationships. In order to fulfil socialization needs, office spaces need to be organized in three main areas – the “community

area” that is dedicated to socialization and meeting with colleagues and external partners, the “team of teams area” where colleagues from different work groups meet and work together, and the “team area” where same work groups perform their daily activities.

In addition to socialization and collaboration, another key element in diffuse office design are visual and dynamic processes. Collaborative processes such as design development and lean startup are very dynamic and visual processes that require different visual tools, and a lot of writing and drawing. And to perform these processes, office areas need to be equipped with mobile furniture and equipment with display surfaces such as whiteboards and screens. Collaborative visual processes can be scheduled or impromptu. For schedule collaboration, people can use an office area with the necessary furniture. As for impromptu collaboration that can happen almost anywhere in the office, it is important to have flexible and movable furniture (stools, tables, etc.) and equipment (whiteboards, screens, etc.) in all spaces that can facilitate collaboration and turn a normal discussion into a creative moment.

Office space in the diffuse office concept is primarily focused on collaboration and socialization, but that doesn't mean that people won't need areas for isolated work and solo activities. Although office space will become more team-centric, it will also need areas for occasional individual work. A place inside the office space where one can make a phone call, a conference call, or fully concentrate on some activity.



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

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## AMCHAM EVENTS 2021

### AMCHAM EXECUTIVE LUNCH

#### MANAGING COMPETITIVENESS AND ATTRACTING FDI

October 13

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How did the COVID-19 pandemic influence the global FDI trend, what industries to invest in, the role of multinational companies in attracting sustainable investments, does the business climate support such investments, and has Croatia finally entered the list of desirable investment destinations – these were just some of the topics discussed at AmCham Executive Lunch.

The opening statement by Marko Derča, a partner from Kearney, was followed by a panel discussion whose participants were Ana Čulo, Head of the Investment Sector at the Ministry of Economy and Sustainable Development, Josip Funda, Senior Economist at the World Bank Group, Ruža Tomić Fontana, General Manager of Coca-Cola HBC for Croatia, Bosnia-Herzegovina and Slovenia, and John Gašparac, Country Managing Partner, PwC Croatia. Among much else, they discussed opportunities in the investment area, competitiveness and productivity in Croatia compared to CEE countries, inclusion into global value chains, as well as the challenges and advantages of investing in Croatia. The panelists agreed that reforms and stable operating conditions are key prerequisites for further development and attracting domestic and foreign investment.

“Reforms that create better business climate are key for both domestic and potential foreign investors. In this respect, increasing the efficiency of the judicial system, reducing red tape and increasing the quality of education should be made a priority. Furthermore, additional opportunities should be sought in global value chain reshuffling, which may lead to a new wave of foreign investment in subsequent years,” concluded Josip Funda, Senior Economist at the World Bank Group.

### POWER BREAKFAST

#### OPPORTUNITIES FOR THE BUSINESS COMMUNITY TO USE EU FUNDS

November 17

The guest speaker at the event was Mr. Zvonimir Savić, Special

Advisor to the Prime Minister on Economic Issues.

In the forthcoming period, the Republic of Croatia will have at its disposal 22 billion euros from the Multiannual Financial Framework (2021–2027) and the Next Generation EU (2021–2024) instrument, the centerpiece of which is the Recovery and Resilience Facility, which is based on the National Recovery and Resilience Plan.

In his presentation, Mr. Savić presented the content of the National Recovery and Resilience Plan, with an emphasis on opportunities for the business community, and shared information on the preparations for the Multiannual Financial Framework.

#### DIGITAL TRANSFORMATION OF HEALTHCARE

December 1

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The digital transformation of healthcare systems, new health technologies, health data and data management in healthcare are just some of the topics that were discussed at the event.

After the welcome speeches and introductory presentation by Vladimir Bonevski, Country Commercial Lead, IQVIA d.o.o., a panel discussion was held on topics such as the application of digital tools and solutions in the healthcare system, treatment outcome registries and raising the quality of services and personalized approach to medical treatment. Participants at the panel were Tanja Bedovec, Director of the Directorate for E-Health, Ministry of Health, Vladimir Bonevski, Country Commercial Lead, IQVIA d.o.o., Mark J. Davis, General Manager, Roche, and Bernard Gršić, State Secretary, Central State Office for Development of the Digital Society.

### SEMINARS

#### VIRTUAL EVENT WITH MINISTER OF JUSTICE AND ADMINISTRATION IVAN MALENICA

February 2

Minister Malenica said that in order to increase the efficiency of the judiciary and speed up procedures, the Ministry was working in two directions - legislative framework and digitization. In



**1, 2** Managing Competitiveness and Attracting FDI **3** Power Breakfast Opportunities for the Business Community to Use EU Funds  
**4** Power Breakfast "Digital Transformation of Healthcare" **5** Minister of Justice and Administration Ivan Malenica

addition to amendments to procedural laws, such as the Civil Procedure Act, which will prescribe deadlines for making decisions, one of the Ministry's strategic aims is to address cases older than 7 years. The introduction of new digital solutions will make communication with judicial bodies and procedures faster and easier for all involved.

Future digitalization activities of the judiciary were also discussed at the event. More specifically, the development of new tools such as the inclusion of new judicial bodies in e-communication, development, and upgrade of the e-file system in terms of establishing algorithms for assigning cases, development of a new e-enforcement system that will enable the submission of electronic forms - proposals for enforcement based on credible enforcement, as well as the connecting of the Ministry of Justice and Administration's services with systems at the EU level. Regarding legislative activities aimed at expediting court proceedings, they relate to amendments to the Civil Procedure Act, that is prescribing deadlines for finishing first and second instance proceedings, and small claims that will be settled as written proceedings, while holding hearings will be exceptional.

The efficiency of the judiciary and the improvement of legal security as well as the business and investment environment in Croatia are of great importance for the business community, since they are a precondition of business stability in Croatia.

### DIGITAL SERVICES ACT AND ITS IMPACT ON EUROPE'S ECONOMIC RECOVERY AND DIGITAL TRANSFORMATION

February 16

'The Digital Services Act (DSA) is the latest proposal aimed to update the legislative framework for digital services and platforms in the European Union. The core of the proposal is to modernise the eCommerce directive, which was adopted 20 years ago and which represents the legal cornerstone of Internet regulation. Its limited liability regime has allowed small and medium businesses to grow and prosper internationally through the use of online platforms and services, and it has encouraged innovation and creativity which led to overall benefits for all European citizens,' said Andrea Doko Jelušić, Executive Director, AmCham Croatia, at the event aimed at opening a discussion on the importance of the Digital Services Act in Croatia and its impact on Europe's economic recovery and digital transformation.

Benedikt Blomeyer, Director for EU Policy, Allied for Startups, held the introductory speech and added, 'The Digital Services Act will reshape the foundation of the digital economy post-COVID. Approximately 92% of the over 10,000 online platforms in Europe are startups and SMEs. The DSA should be made with them, and not just for them. Now is the time for innovators to co-create a DSA for startups.'

Maja Radišić-Žuvanić, Head of Digital Economy Service, Ministry of Economy and Sustainable Development, Kristina Posavec, Deputy State Secretary, Central State Office for the Development of Digital Society, Valter Flego, Member of the European Parliament, and Vlaho Hrdalo, Lawyer and Chairman, Croatian Association for Blockchain and Cryptocurrency, participated in the panel discussion that followed, concluding that DSA is extremely important legislation and agreeing that the online environment has changed significantly since the adoption of the e-Commerce Directive.

### WORKSHOP IN PUBLIC PROCUREMENT

June 17

The American Chamber of Commerce in cooperation with the Ministry of Economy and Sustainable Development organized a training workshop in public procurement on the topic "Green public procurement and environmental criteria". The lecturer at the workshop was Mr. Anton Tomljanović from the Ministry of Economy and Sustainable Development.

### CO-ORGANIZED EVENTS

#### CONGRESS TOURISM AS A DRIVER OF YEAR-ROUND TOURISM

March 23

Congress and business tourism are considered to be one of the most lucrative and fastest growing areas of tourism.

Due to the specific advantages it has over classic holiday tourism, more and more Croatian destinations are turning in this direction. Stronger development of the congress industry necessarily implies the strengthening of organizational, logistical, and human capacities, but also significant investments in production infrastructure and additional promotional activities.

The introductory speech by Anđela Lovrić, Business Development Manager SEE MICE, Falkensteiner Hotels & Residences, was followed by a keynote address from Nikolina Brnjac, Minister of Tourism and Sports. The event closed with a panel discussion, participated in by Minister Brnjac, Mrs. Lovrić, Mr. Topalović, Partner - Horwath HTL Croatia, Mr. Filipović, President - Croatian Meeting Professionals Association, and moderated by Mrs. Doko Jelušić, AmCham Croatia Executive Director.



#### IS IT 'THE NEW NORMAL', OR BACK TO BUSINESS AS USUAL?

September 9

AmCham Croatia and the leading CEE focused private equity fund Enterprise Investors organized an executive event on the future of investing. 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.

Mr. Michał Kędzia, Partner responsible for the Adria region, Enterprise Investors, held the opening presentation – "Is It 'the New Normal' or Back to Business as Usual?", which was followed by a panel discussion, where he was joined by Gordan Kolak, Chairman of the Management Board, Končar – Elektroindustrija, Miljan Ždrale, Head of Agribusiness for CSEE, EBRD, Jan de Jong, Co-Founder & Managing Partner, Webpower Adria, and Michał Seńczuk, CEO, Studenac.

Enterprise Investors is one of the largest private equity firms in Central and Eastern Europe. Active since 1990, the firm has raised nine funds with total capital exceeding EUR 2.5 billion. Currently, EI holds shares in two Croatian companies: bakery producer PAN-PEK and Studenac, a supermarket chain, as well as Intersport ISI, a sporting goods retailer operating throughout the entire Adria region.





1 Digital Services Act and Its Impact on Europe's Economic Recovery and Digital Transformation 2 Workshop in Public Procurement 3, 4 Is It 'the New Normal', or Back to Business as Usual?

## HEALTH & WELLBEING - PREPARING FOR THE POST-PANDEMIC WORKPLACE

October 27



AmCham Croatia and Virgin Pulse, part of Sir Richard Branson's Virgin Group, organized an event where top HR experts shared their high-level insights on the future of the workplace. The pandemic has generated unique challenges, forcing leaders to respond to unprecedented events at break-neck speed, and many businesses are currently focused on short-term survival.

Some of the topics covered at the event were corporate attitudes about wellbeing during the pandemic, strategic focuses after the pandemic, importance of corporate engagement and international trends and best practices - what's new for 2022.

Djana Čajić, Regional Manager, Virgin Pulse, held a presentation titled "2022 - The Year of Organizational Changes", followed by a keynote speech by Schalk Opperman, Managing Director and General Manager Croatia and Slovenia, Merck. The event concluded with a panel discussion which included Martina Verović, Human Resources Director & Member of The Supervisory Board, Rimac Automobili, Vedran Prpić, Corporate Culture Coordinator, Ina grupa, Vesna Potelj, People Experience Lead, Atlantic Grupa, and Tomislav Zorić, Human Resources Director, Croatia osiguranje.

## CONFERENCES

### REFORM FOR A FINANCIALLY SUSTAINABLE HEALTHCARE SYSTEM

March 2

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The crisis caused by the COVID-19 pandemic has put great pressure on healthcare systems in all countries, additionally emphasizing the structural challenges that the Croatian healthcare system faces. The aim of the conference was to start a dialogue and encourage exchange of views of key stakeholders on the financial sustainability and efficiency of the healthcare system, as well as key challenges and proposals for improving the current situation.

The introductory speech was held by the State Secretary of the Ministry of Health, Silvio Bašić MD, PhD. He said, "Although the healthcare system has come under great pressure in the past year due to the COVID-19 pandemic, we have demonstrated and proven the good organization of the system as well as the strength of the profession and medical staff. I would dare to say that the pandemic was a kind of test, successfully passed by the healthcare system. I would like to highlight the credit of health and non-health professionals in the system, as well as the responsible behavior shown by the citizens."

In addition to State Secretary Silvio Bašić, the participants of the panel discussion that followed were Rina Musić, Director, Merck Sharp & Dohme, Mihael Furjan, President of the Management Board, Pliva Croatia, Jasminko Herceg, President of the Management Board, Medika, and Ana Bobinac, PhD, Assistant Professor, Faculty of Economics in Rijeka. They all agreed on the importance of measuring the effects of treatment outcomes, thinking about sources of funding and fiscal sustainability in healthcare, but also a comprehensive reform of the healthcare system that would affect the expenditure side of the system.

## AMCHAMS' REGIONAL CONFERENCE "ADRIATIC E-MOBILITY TOUR"

April 20

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American Chambers of Commerce in Croatia, Slovenia, and Montenegro organized the regional conference "Adriatic E-Mobility Tour". The conference was created as a platform for exchanging experiences and knowledge about the latest trends between industry representatives and decision makers on how the Adriatic region can implement green and digital transport, with the main idea being e-mobility.

The conference consisted of two panel discussions. At the first one, 'E-mobility Is on the Ride in the Adriatic Region' Dino Novosel, Global Executive E-Mobility Leader, Hrvatski Telekom, was joined by Matej Čer, the founder and owner of AvantCar from Slovenia, and Ahmet Avci, the director and owner of Venn Tour (Tesla Taxi) from Montenegro. They agreed that the Adriatic region falls behind greatly when it comes to infrastructure, which is most of all the result of inadequate economic development, and it also falls behind when it comes to state policies and regulations, and they believe that decision makers should be more active in promoting public infrastructure.

The second panel discussion, 'The European Green Deal and E-Mobility', brought together Josipa Božinović, Senior Professional Adviser – Specialist of the Independent Sector of Foreign and European Affairs and Public Relations, the Ministry of the Sea, Transport and Infrastructure (Croatia), and Darko Trajanov, Director General, Directorate for Sustainable Mobility and Transport Policy, Ministry of Infrastructure (Slovenia). Although the subject of electromobility in Croatia, as well as Slovenia, is currently dislocated among multiple institutions and numerous legislative solutions, and therefore AmCham has proposed that a Croatian national law on electromobility and alternative fuels should be defined, following the example of the Polish law, but adjusted to fit national specificities within which this subject would be regulated.

## DIGITAL CROATIA 2030

May 11

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The conference was held for the third year in a row to promote debate on the future of digitalization in Croatia. The conference consisted of two panel discussions. At the first panel discussion on applying digitalization with a special emphasis on digitalizing the economy after the pandemic, the panelists were Bernard Gršić, State Secretary, Central State Office for the Development of the Digital Society, Mišo Predojević, Business Solutions & Systems Manager at Coca-Cola HBC Croatia, Jurica Toth, MD, PhD, Government Affairs Manager, Medtronic Adriatic, and Tanja Kuzman, SEE Digital Startup & Innovation Senior Manager, PwC, with opening remarks made by Burak Kircali, Principal Business Solutions Manager, Business Value, SAS EMEA.



1,2 Health & Wellbeing - Preparing for the Post-Pandemic Workplace 3 Conference 'Reform for a Financially Sustainable Healthcare System' 4 Digital Croatia 2030

The panelists agreed that digital transformation demands a significant change in mindset and that by applying digital technologies, companies achieve faster and better results on the market, as well as greater added value. The pressures of the pandemic have sped up changes related to digitalizing business and the need for digitalization and its benefits have also been recognized. Investments into innovative companies and start-ups in Croatia are ten times smaller than investments in countries at the forefront of these investments, so it is necessary to take a significant step forward and speed up the process of digitalization, as well as create innovative education models.

At the second panel discussion, prior to which opening remarks were made by Ratko Mutavdžić, CEE Regional Technology Officer, Microsoft, panelists discussed the impact of the European digital framework in Croatia. Ognian Zlatev, Head of Representation in Croatia, EU Commission, Stephen C. Anderson, Acting Deputy Assistant Secretary for International Communications and Information Policy, Bureau of Economic and Business Affairs, US Department of State, Eva Ivančić, Public Policy Manager CEE, Facebook, and Tomislav Vračić, Senior Account Technology Strategist, Microsoft, concluded that the transatlantic data flow between the EU and the US is the largest in the world, with an estimated value of 1.3 billion USD. Thus, the EU and the US should intensify cooperation and decide on the ways in which to alleviate legal insecurities connected to the transfer of data and to enable regular and legally secure business for companies.

## TAX POLICY FOR ECONOMIC GROWTH

July 9

Sliver Sponsor **Deloitte.**

The conference aim was to create dialogue and facilitate exchange of opinions of key stakeholders about the role of tax policy in economic development.

Mr. Božidar Kutleša, the Director of the Tax Administration of the Republic of Croatia, held the opening statement, followed by a panel discussion in which Josip Funda, Senior Country Economist, World Bank, Stanko Kršlović, Board Member, Philip Morris Zagreb, and Helena Schmidt, Partner in Deloitte Tax Advisory Department, also took part, alongside Mr. Kutleša. The discussion included topics such as the role of the tax policy in attracting foreign direct investments, encouraging innovative industries and sustainable development of industries, taxes in the digital age, and examples of good practice from other countries.

Over the last five years, we have witnessed a slow decrease of tax rates in the segment of corporate income tax and income tax. We can say we are moving in the right direction, but too slowly; we have to observe our position in relation to our surroundings and the country's competitiveness, and not compare ourselves to the state we were in a few years ago. Furthermore, the COVID-19 pandemic has highlighted the necessity for further digital and analytical transformation of the Tax Administration, planned activities of the Tax Administration, and other relevant bodies with the purpose of preventing tax avoidance and increasing the efficiency of tax collection, but also strengthening of internal processes and the country's transparency when it comes to taxes, as well as standardization of documents collected by taxpayers for the purposes of tax audits.

Despite a high level of uncertainty, the Croatian economy has been recovering faster than expected, and in 2021 it could grow

by over 6%. It is expected that the high growth rates will persist during the following years as well, facilitated by an extremely high influx of monetary resources from European funds. However, in order to increase competitiveness in the long term, as well as the growth potential of Croatia's economy, it is necessary to implement reforms.

## BACK TOGETHER - AMCHAM'S BUSINESS COCKTAIL

June 17

Sponsor **KEARNEY**

At the first live event this year, keynote speaker Marko Derča, Partner, A.T. Kearney, spoke about the economic recovery post-coronavirus period. Following a convulsive year by any standard, even the most skilled forecasters might be tempted to throw in the towel when contemplating what might come next. Who, back in the fall of 2019, could have predicted that the year ahead would bring a novel coronavirus that would prompt national lockdowns and trigger a global recession? A.T. Kearney has identified different areas that will shape the operating environment of companies and skills needed as the world begins to move beyond COVID-19. While economic recovery in 2021 might be highly uneven and will no doubt impact businesses in all sectors, certain industries and geographies look set to become bright spots if they play it right.

## JOINT CHAMBERS RECEPTION

August 30

AmCham Croatia, Austrian Trade Commission, Canadian-Croatian Business Network, German-Croatian Chamber of Industry and Commerce, Italian-Croatian Chamber of Commerce and Nordic Chamber of Commerce, have organized a joint reception for our members. It was a good opportunity for business networking in a relaxed atmosphere of Esplanade's Oleander terrace. Guest speaker at the event, Nataša Mikuš Žigman, State Secretary, Ministry of Economy and Sustainable Development, held a short presentation on the business and investment climate and shared Government's plans for the improvement of the business environment.

## SPEED NETWORKING

October 26

AmCham Croatia and the Franco-Croatian Chamber of Commerce and Industry again worked together to increase networking opportunities by holding a joined "Speed networking" event. This event was an opportunity to meet, connect, and create networks that could turn into commercial partnerships. It was aimed at sales and procurement management. Participating companies could meet face to face in a moderated session (3 minutes spent talking to each person) and afterwards enjoy a great buffet breakfast and continue networking.

## ANNUAL GENERAL ASSEMBLY

November 23

At the Assembly report on the activities of AmCham as well as financial report were presented and members have elected four members of the AmCham Board of Governors: President Ruža Tomić Fontana, Coca-Cola HBC Hrvatska; Secretary-Treasurer Tatjana Skoko, Microsoft Hrvatska and untitled governors Miodrag Matijaca, TeknoXgroup Hrvatska and Miroslav Šaban, Philips.



**1** AmCham Conference 'Tax Policy for Economic Growth' **2** BACK TOGETHER - AMCHAM'S BUSINESS COCKTAIL **3 4** JOINT CHAMBERS RECEPTION

## AMCHAM'S CHRISTMAS COCKTAIL

**December 8**

AmCham organized Christmas cocktail for members. At the event, we looked back at the year that is coming to an end and the expected economic trends in the period ahead. More than 130 members enjoyed relaxed networking, fine food and festive music.

## CONNECTED WITH AMCHAM WEBINARS

**February 11** - Seminar about taxation news in 2021

Speaker Krešimir Lipovšćak, Partner, Crowe, covered the following topics: non-taxable payments, incentives, changes in VAT legislation, corporate profit tax, and personal income tax, as well as the practical effects of BREXIT.

**March 18** - Motivation in Work through Examples from Sports. Is There 120%?

Organized with our member the Croatian Volleyball Federation. Presentation by Ana Čerenšak, professor of psychology and mental coach, who has spent her entire career in advisory work with hundreds of managers, parents, and athletes in search of excellence.

## LAUNCHPAD USA - KEYS TO SUCCESS WHEN BRINGING YOUR BUSINESS INTO THE U.S. MARKET

**September 28**

The Launchpad USA program enables its members to expand their businesses to the USA. This webinar provided more information about the risks and specifics to look out for, as well as necessary visas when starting a business in the US. Speakers shared their experiences and tips. The current political environment in the U.S. and how President Biden's policies translate to economic opportunities was also one of the topics of discussion.

After the presentation by Mike Klyszeiko, Director, Launchpad USA, Amy Lorenzen, First Secretary and Vice Consul, U.S. Embassy, talked about US visas. Josip Biščan, Managing Partner, Infinum, shared his company's experiences and examples with regard to doing business in the U.S.

## WEBINAR ON PUBLIC PROCUREMENT TOOL PROCURCOMPEU

**December 14**

Organized in cooperation with PwC Croatia.

The presentation was held by Tsvetelina Blagoeva, Senior Manager - Public Sector Advisory Services at PwC Luxembourg.

ProcurCompEU is a tool designed by the European Commission to support the professionalization of public procurement that provides a common reference for public procurement professionals in the European Union and beyond. It is a set of voluntary, free to use, and fully customizable tools which can be used by individuals, organizations, and training providers. It helps individual public procurement professionals to

valorize their competences, facilitates training and professional development. It helps organizations to build the teams of professionals they need to reach their strategic investment goals and to encourage careers in procurement. It also helps training providers to build the appropriate training programs.

## AMCHAM LIVE WITH HARVARD BUSINESS REVIEW PRESS

AmCham Croatia, in collaboration with Harvard Business Review Press, is continuing with series of live webinars with esteemed authors of management books:

**January 26:** Alyssa F. Westring - Parents Who Lead

**March 10:** Adam Bryanzt and Kevin Sharer: The CEO Test - Master the Challenges that Make or Break All Leaders

**March 17:** Mitchell Weiss - We the Possibility

**April 22:** Frank V. Cespedes - Sales Management that Works

**May 26:** Hubert Joly - The Heart of Business

**June 14:** Colleen Ammerman and Boris Groysberg - Glass Half Broken

## AMCHAM SUPPORTED EVENTS

### BUSINESS BREAKFAST ON EU FUNDING INSTRUMENTS FOR GRANTS AND NON-GRANTS – March 10

-organized by Tiko Pro

### INVEST SMART - INVEST IN CROATIA – March 15

-organized by the Ministry of Economy and Sustainable Development

### AUTO@2030 - June 17

-the largest regional professional convention of the automotive industry

### ICCRA CONFERENCE 'CRIMINAL COMPLIANCE - ISO 37001' – November 2

### 9TH CRIKVENICA INTERNATIONAL HEALTH TOURISM CONFERENCE – November 4 & 5

### ADVANCED TECHNOLOGY DAYS – December 8 & 9

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

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

### EY ENTREPRENEUR OF THE YEAR 2021

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

### WOMEN IN TECHNOLOGY

-online platform with the aim of recognizing, encouraging, rewarding and enabling the exchange information and experiences of woman employed in digital health



1 Speed Networking 2 Annual General Assembly - AmCham Board with Executive director 3,4,5 Amcham's Christmas cocktail



## THE NINTH GENERATION OF THE PROGRAM

March-December 2021

### Platinum Sponsors



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## PROGRAM

**March 25** - Navigating the AmCham Talents Program and Speed Networking

**April 13** - Damir Lesničar, Director, ETRANET Grupa  
Entrepreneurship in IT Industry

**May 11** - Katarzyna Turowski Paliwoda, Head of Emerging Markets CEE, Facebook  
The role of Social Networks in Business Development

**June 8** - Marin Tadić, Director, Oracle Hrvatska  
(Hidden) Challenges of Success in a Corporation

**July 1** - Ruža Tomić-Fontana, General Manager Coca-Cola HBC for Croatia, Bosnia-Herzegovina and Slovenia  
Brand Management

**September 15** - Vedran Boljat, CEO, Novo Nordisk Hrvatska  
A Healthy Lifestyle as Part of a Successful Career

**October 4** - Mirsada Kudrić, General Manager, Robert Bosch  
Becoming CO<sub>2</sub> Neutral

**October 27** - John Gašparac, Country Managing Partner Croatia, PricewaterhouseCoopers  
Change Management when Restructuring a Company

**November 15** - Arn Willems, Managing Director, GTC nekretnine Zagreb  
Doing Business in the Volatile Industry

**December 6** - Grand Finale – Competition for AmCham Talents of the Year

### AMCHAM TALENTS ALUMNI GET TOGETHER

AmCham has launched small and informal gatherings of AmCham Talents participants of all generations, from different sectors and company profiles. The goal is to present themselves in a small circle of alumni members with a few words, to give some insight into the development of their careers and the challenges of the sector in which they work. We held two sessions on February 26 and March 12.

## BOARDROOM DISCUSSIONS 2020/2021

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Sessions are targeting CEOs, Board Members, and General Managers of AmCham member companies interested in hearing 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 14, 2020** - 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 (CTIO), Hrvatski Telekom

**January 20** – Digital Transformation of Corporate Finance  
Mr. Wibe Spekking, Finance Director CEE MC, Microsoft

**February 17** – Securing 2021 and Beyond with AI-Driven Operations  
Mr. Alain Sanchez, EMEA CISO and Senior Evangelist, Fortinet

**March 9** - Growth Innovation Powered by Analytics  
Mr. Burak Kircali, Principal Business Solutions Manager, Business Value, SAS EMEA

**April 16** - 2021 Industry Trends – Data Centers, Edge computing, Telecoms & Technology  
Igor Grdić, Country Manager Central Eastern Europe, Vertiv

**May 19** - Technology, Governance, Process, Projects, People: Digital Transformation of Regional F&B Corporation  
Mladen Pejković, Senior Executive Director for Transformation and ICT, Atlantic Grupa

AmCham Croatia won 2021 Creative Network Award with the program "Boardroom Discussions: Digital Transformation from CEO Perspective". The AmChams in Europe network voted the program as the most creative and innovative among the three finalists, the other two being AmCham Germany and AmCham Ukraine, during 2021 AmChams in Europe Best Practice Conference.



1 AmCham Talents program 2021 finalists: Ivona Hursa, Hrvatski Telekom (winner), Lana Labinjan, Tiko Pro (third place) and Karlo Lugomer, Atlantic Grupa (second place) 2 AmCham Talents Final event

# CROATIAN ECONOMIC INDICATORS

## THE REPUBLIC OF CROATIA BASIC INFORMATION FOR 2020

Land area, km <sup>2</sup>	56.594
Surface area of territorial sea and interior waters, km <sup>2</sup>	31.479
Population, 2019 mid-year estimate	4.065.253
Population density per km <sup>2</sup> , 2019	71,8
City of Zagreb population, 2019 mid-year estimate	807.254
<b>TERRITORIAL CONSTITUTION, AS ON 31 DECEMBER 2020:</b>	
Counties	21
Towns	128
Municipalities	428
Settlements	6.757
Gross domestic product per capita (USD), 2020	13.885
Gross domestic product per capita (EUR), 2020	12.185
Average monthly paid off net earning in Kuna	6.763
Average monthly gross earning in Kuna	9.216
Consumer price indeks, 2020/2019	100,1
Import per capita EUR	5.663
Export per capita EUR	3.681
Coverage of import by export, %	65,0

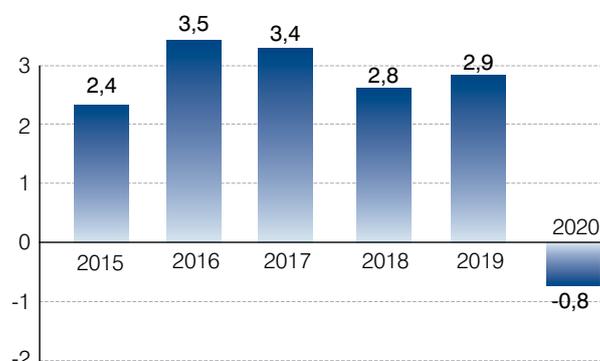
Source: Statistical information, Central Bureau of Statistics



AVERAGE YEAR-ON-YEAR INFLATION RATE



CURRENT ACCOUNT BALANCE (as % of GDP)

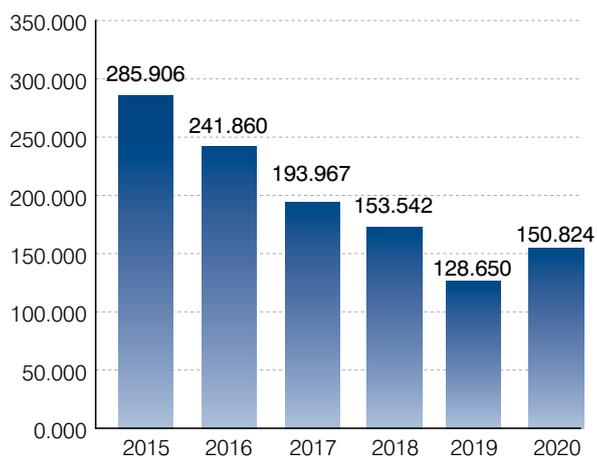


GDP YEAR-ON-YEAR GROWTH RATE (in %)

## MAIN INDICATORS

	2015	2016	2017	2018	2019	2020
GDP, current prices, mil EUR	44.636	46.644	49.262	51.979	54.269	49.318
GDP per capita (EUR)	10.618	11.174	11.942	12.716	13.349	12.186
GDP year-on-year growth rate (in %)	2,4	3,5	3,4	2,8	2,9	-8,0
Average year-on-year inflation rate	-0,5	-1,1	1,1	1,5	0,8	0,1
Unemployed persons*	285.906	241.860	193.967	153.542	128.650	150.824
Unemployed rate, %	16,2	13,1	11,2	9,2	7,6	8,9
Average exchange rate (HRK : 1 EUR)	7,61	7,53	7,46	7,41	7,41	7,53
Average exchange rate (HRK : 1 USD)	6,86	6,8	6,62	6,28	6,62	6,61
Current account balance (million EUR)	1.524	1.089	1.765	993	1.682	-54
Current account balance (as % of GDP)	3,4	2,3	3,6	1,9	3,1	-0,1
Gross international reserves of CNB (million EUR, end of year)	13.707	13.514	15.706	17.438	18.560	18.943
External debt (million EUR, end of year)	48.340	44.678	43.553	42.589	40.285	40.083
External debt (as % of GDP)	108,3	95,8	88,4	81,9	74,2	81,3
External debt (as % of export of goods and services)	233,2	200,8	176,9	163,2	142,6	189,7

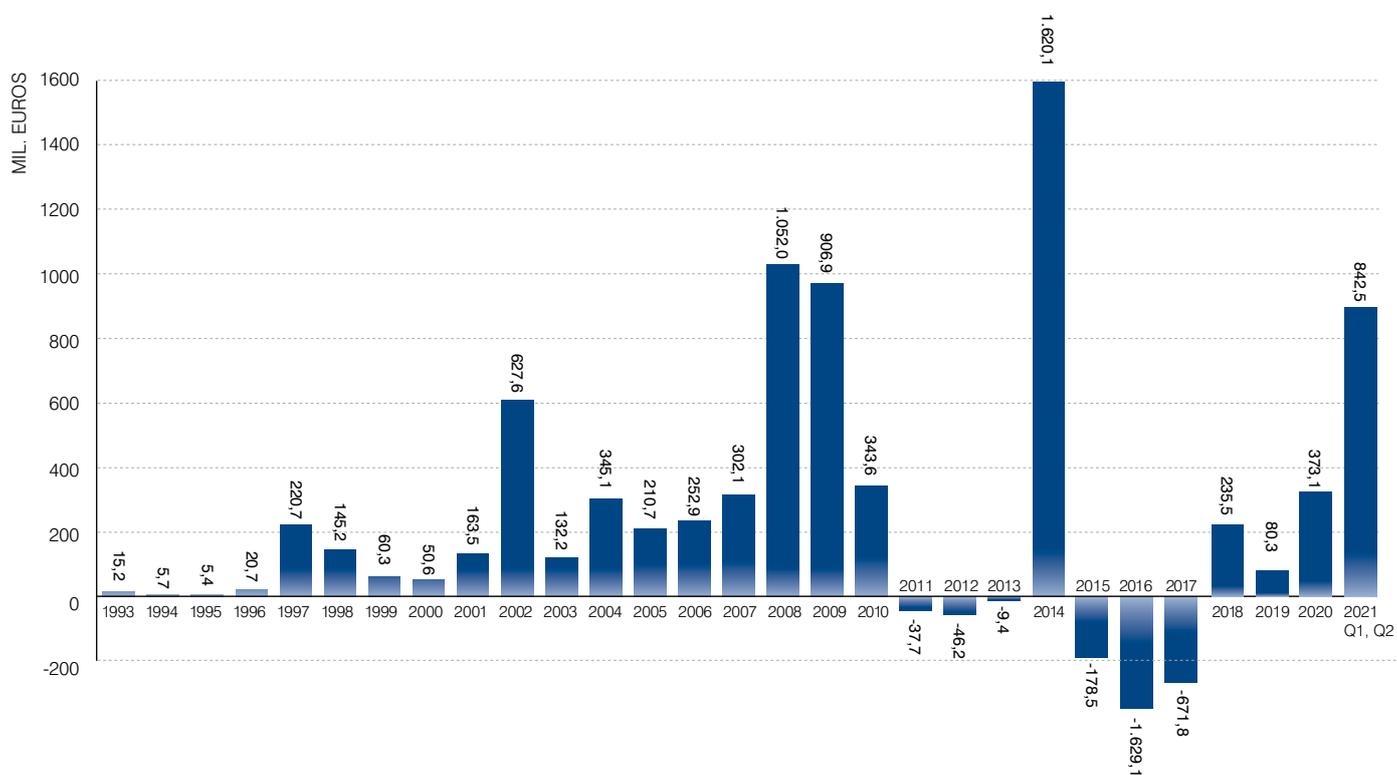
Source: Croatian National Bank (CNB), Central Bureau of Statistics, \*Source: the Croatian Employment Service



UNEMPLOYED PERSONS



UNEMPLOYMENT RATE, %



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

Year	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
net acquisition of financial assets	15,2	5,7	5,4	20,7	220,7	145,2	60,3	50,6	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	2020 Q1, Q2	TOTAL
net acquisition of financial assets	1052,0	906,9	343,6	-37,7	-46,2	-9,4	1.620,1	-178,5	-1.629,1	-671,8	235,5	80,3	373,1	842,5	5.443,5

\*preliminary data; Source: Croatian National Bank

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

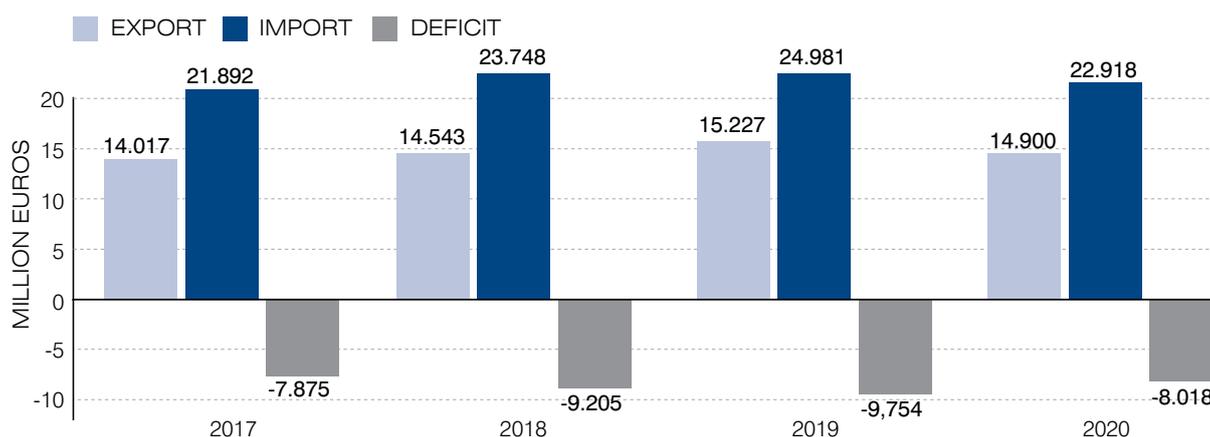
	2017		2018		2019		2020	
	Export	Import	Export	Import	Export	Import	Export	Import
<b>Total</b>	<b>14.017</b>	<b>21.892</b>	<b>14.543</b>	<b>23.748</b>	<b>15.227</b>	<b>24.981</b>	<b>14.900</b>	<b>22.918</b>
EU countries	9.093	17.088	9.997	18.549	10.400	20.093	10.389	18.393
EFTA countries	228	194	257	235	267	175	279	192
CEFTA countries	2.445	1.351	2.452	1.436	2.738	1.382	2.461	1.364
Other countries in Europe	481	617	444	739	384	722	483	639
OPEC countries	230	513	211	592	147	392	163	44
<b>Main foreign trade partners</b>								
Italy	1.915	2.812	2.125	3.131	2.126	3.468	1.863	2.824
Germany	1.725	3.362	1.927	3.622	2.004	3.862	1.909	3.502
BiH	1.368	685	1.362	733	1.521	698	1.276	670
Slovenia	1.507	2.353	1.610	2.654	1.637	2.886	1.545	2.597
Austria	878	1.656	937	1.636	900	1.612	856	1.513

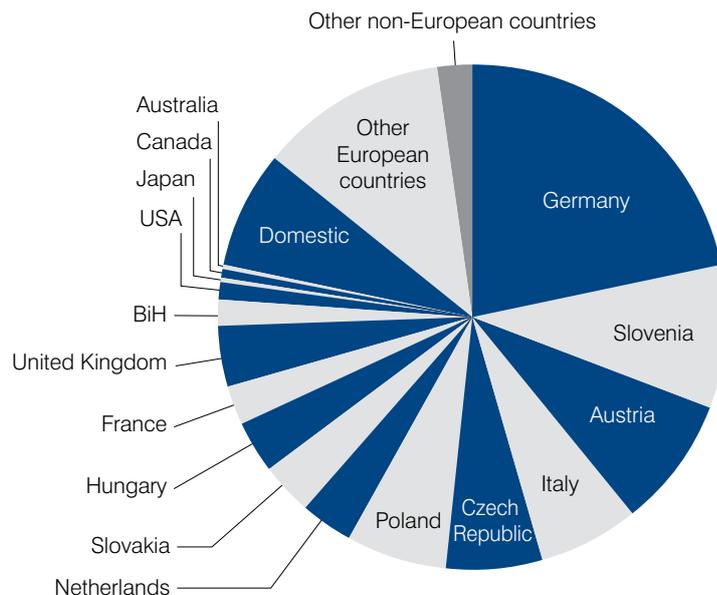
## EXPORT AND IMPORT ACCORDING TO SITC SECTIONS, MIL. EUROS

	2017		2018		2019		2020	
	Export	Import	Export	Import	Export	Import	Export	Import
Total	14.017	21.892	14.543	23.748	15.227	24.981	14.900	22.918
Food and live animals	1.398	2.409	1.519	2.479	1.621	2.770	1.794	2.569
Beverages and tobacco	251	298	299	337	317	406	300	392
Crude materials, except fuels	1.070	393	1.098	459	1.115	453	1.108	432
Mineral fuel and lubricants	1.489	2.897	1.538	3.224	1.445	3.046	1.343	1.953
Animal and vegetables oils and fats	60	99	65	95	69	106	73	105
Chemical products	1.978	3.034	1.842	3.306	2.058	3.573	2.051	3.853
Manufactured goods classified chiefly by material	2.266	3.912	2.463	4.133	2.570	4.301	2.502	4.098
Machinery and transport equipment	3.274	5.623	3.416	6.291	3.860	6.827	3.531	6.174
Miscellaneous manufactured articles	2.173	3.209	2.207	3.403	2.076	3.478	2.076	3.307
Commodities and transactions n.e.s.	33	14	38	17	40	18	68	32
Not classified	26	3	58	3	55	3	54	4

Source: Statistical information, Central Bureau of Statistics

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





#### TOURIST NIGHTS 2020, BY COUNTRY OF ORIGIN ('000)

Country	nights	%
Australia	40	0,1
Austria	2.098	5,1
BiH	542	1,3
Canada	31	0,1
Czech Republic	3.212	7,9
France	528	1,3
Germany	11.739	28,8
Hungary	1.167	2,9
Italy	1.232	3,0
Netherlands	564	1,4
Poland	4.354	10,7
Slovakia	971	2,4
Slovenia	4.727	11,6
United Kingdom	596	1,5
USA	248	0,6
Other European countries	3.005	7,4
Other non-European countries	326	0,8
Domestic	5.415	13,3
	<b>40.795</b>	<b>100,0</b>

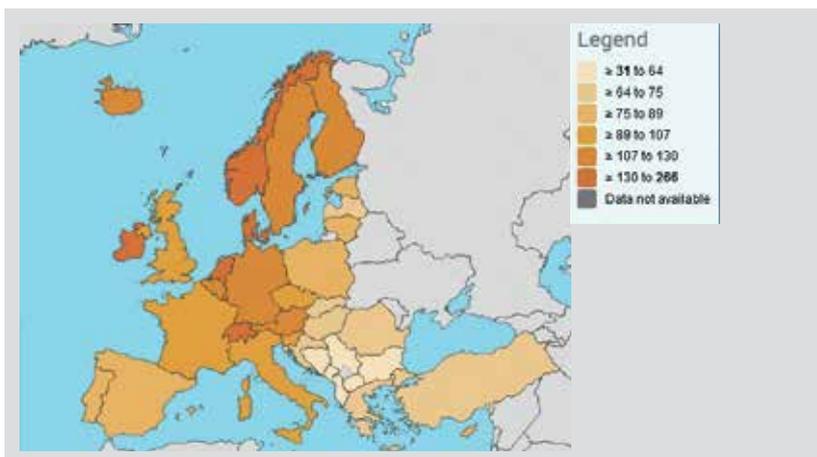
## EU-28 ECONOMIC INDICATORS

	2015	2016	2017	2018	2019	2020
EU (28 countries)	0.1	0.2	1.7	1.9	1.5	
Austria	0.8	1.0	2,2	2,1	1,5	1,4
Belgium	0.6	1.8	2,2	2,3	1,2	0,4
Bulgaria	-1.1	-1.3	1,2	2,6	2,5	1,2
Croatia	-0.3	-0.6	1,3	1,6	0,8	0
Cyprus	-1.5	-1.2	0,7	0,8	0,5	-1,1
Czechia	0.3	0.6	2,4	2	2,6	3,3
Denmark	0.2	0.0	1,1	0,7	0,7	0,3
Estonia	0.1	0.8	3,7	3,4	2,3	-0,6
Finland	-0.2	0.4	0,8	1,2	1,1	0,4
France	0.1	0.3	1,2	2,1	1,3	0,5
Germany	0.1	0.4	1,7	1,9	1,4	0,4
Greece	-1.1	0.0	1,1	0,8	0,5	-1,3
Hungary	0.1	0.4	2,4	2,9	3,4	3,4
Iceland	0.3	0.8	-1,7	0,7	2	1,2
Ireland	0.0	-0.2	0,3	0,7	0,9	-0,5
Italy	0.1	-0.1	1,3	1,2	0,6	-0,1
Latvia	0.2	0.1	2,9	2,6	2,7	0,1
Lithuania	-0.7	0.7	3,7	2,5	2,2	1,1
Luxembourg	0.1	0.0	2,1	2	1,6	0
Malta	1.2	0.9	1,3	1,7	1,5	0,8
Netherlands	0.2	0.1	1,3	1,6	2,7	1,1
Norway	2.0	3.9	1,9	3	2,3	1,2
Poland	-0.7	-0.2	1,6	1,2	2,1	3,7
Portugal	0.5	0.6	1,6	1,2	0,3	-0,1
Romania	-0.4	-1.1	1,1	4,1	3,9	2,3
Slovakia	-0.3	-0.5	1,4	2,5	2,8	2
Slovenia	-0.8	-0.2	1,6	1,9	1,7	-0,3
Spain	-0.6	-0.3	2	1,7	0,8	-0,3
Sweden	0.7	1.1	1,9	2	1,7	0,7
Switzerland	-0.8	-0.5	0,6	0,9	0,4	-0,8
United Kingdom	0.0	0.7	2,7	2,5	1,8	
United States	-0.8	0.5	1,7	2,2	1,3	0,8

Source of Data: Eurostat

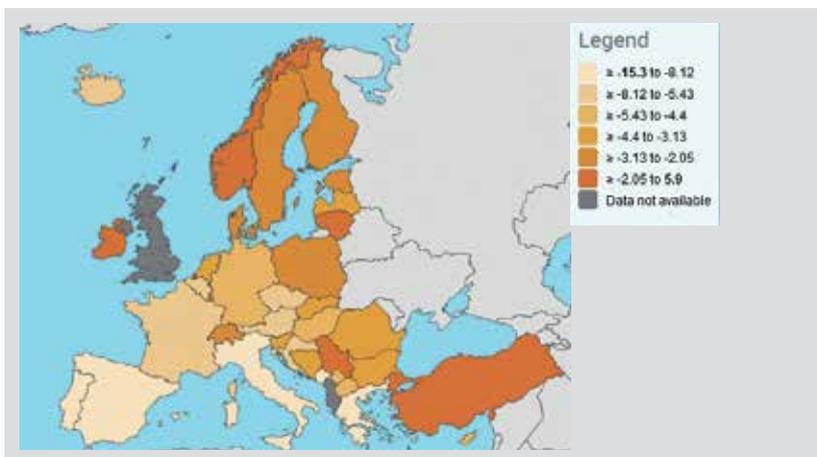
### HICP - INFLATION RATE - Annual average rate of change (%)

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.



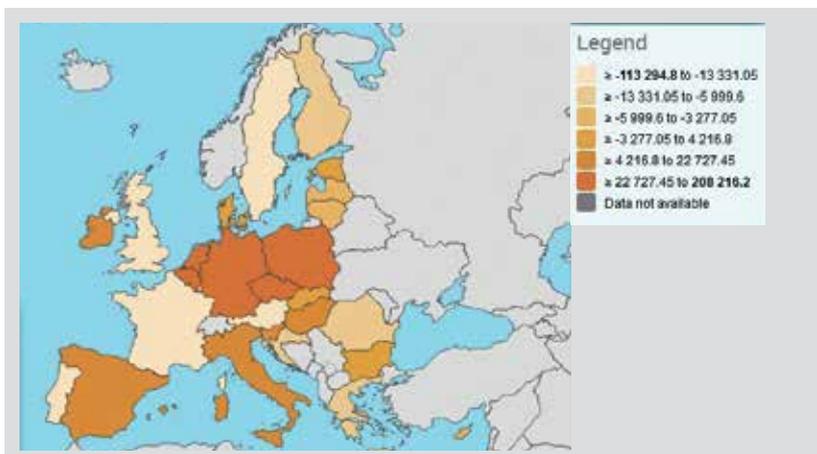
**GDP PER CAPITA IN PPS - INDEX  
(EU28 = 100)**

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.



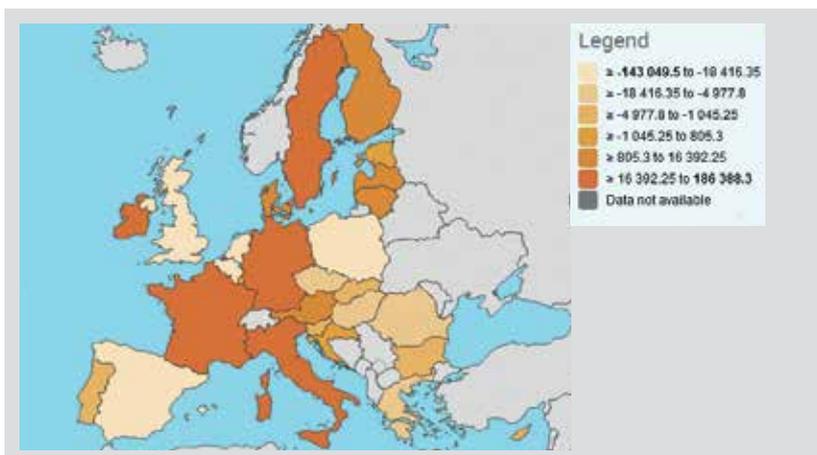
**REAL GDP GROWTH RATE**

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



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# ABOUT CROATIA

## GEOGRAPHICAL POSITION

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

## AREA

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

## POPULATION

4.065.253 (2019 mid-year estimate)

## CAPITAL

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

## LENGTH OF COAST

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

## NUMBER OF ISLANDS, ISLETS AND REEFS

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

## CLIMATE

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

## POPULATION

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

## OFFICIAL LANGUAGE AND ALPHABET

Croatian language and Latin alphabet.

## CURRENCY

Kuna (1 Kuna = 100 Lipa)

## RELIGIONS

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

## GOVERNMENT OF THE REPUBLIC OF CROATIA

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



## 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



### 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: 100  
Industry: Health Care  
CONTACT PERSON  
Ivona Barrio  
Office administrator/Order entry Specialist



### 3M (East) AG Podružnica RH

Avenija Većeslava Holjevca 40a  
HR-10010 Zagreb  
Phone: +385 1 2499 750  
mpotkonjak.cw@mmm.com  
<http://www.3m.com.hr>  
Corporate Member since 2013  
Number of employees: 25  
Industry: Health Care  
CONTACT PERSON  
Irena Bajan Varat  
Country Liaison and People Relations Leader East Adriatic



### 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: 48  
Industry: Health Care  
CONTACT PERSON  
Marijana Bakunić, GM Assistant



### A.T. Kearney Management Consulting S.R.L- podružnica Zagreb

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



### ABC TECH ZAGREB d.o.o.

Ulica grada Vukovara 284  
HR-10000 Zagreb  
Phone: +385 91 2960 219  
info@abc-techgroup.com  
<https://www.abc-techgroup.com>  
Corporate Member since 2021  
Number of employees: 23  
Industry: Information Technology  
CONTACT PERSON  
Goran Bosankić, Group CEO



### 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 2019  
Number of employees: 2000  
Industry: Telecommunications  
CONTACT PERSON  
Andrea Dudić, Area Assistant, Enterprise Division



### Adcubum d.o.o.

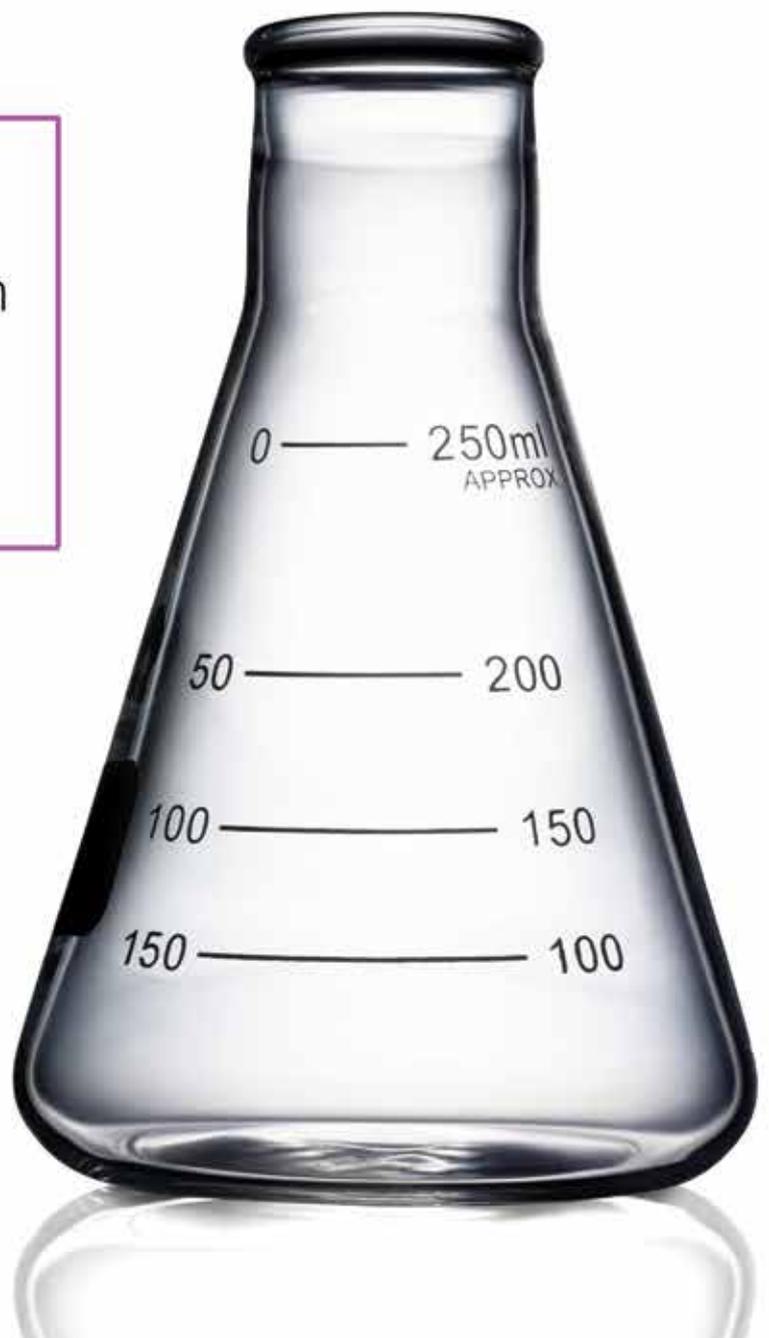
Ivana Lučića 2a  
HR-10000 Zagreb  
Phone: +385 91 4621 821  
bojan.poljicak@adcubum.com  
<http://www.adcubum.hr>  
Corporate Member since 2019  
Number of employees: 30  
Industry: Information Technology  
CONTACT PERSON  
Bojan Poljićak, Country Manager



abbvie

# ZNANOST VOĐENA INOVACIJOM

Odlučni smo u  
pronalasku inovativnih  
rješenja za najveće  
zdravstvene izazove.



**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: 850  
Industry: Financial Services

CONTACT PERSON

Katarina Kantolić, Senior Corporate Communications Specialist


**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

**Adecco Hrvatska d.o.o.**

Ul. Fra Grga 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

Nikolina Radić, Key Account Manager

M2M DISCOUNT PROGRAM CONTACT

Nikolina Radić, Key Account Manager


**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 Surveilliers, Director

M2M DISCOUNT PROGRAM CONTACT

Davor Čordaš, Sales 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


**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

Nada Burić, Director

M2M DISCOUNT PROGRAM CONTACT

Nada Burić, Director


**Adriatic Gate Container Terminal (AGCT) /  
Jadranska vrata d.d.**

Brajdica 16  
HR-51000 Rijeka

Phone: +385 51 496 764  
info@ictsi.hr  
<https://www.ictsi.hr>

Corporate Member since 2021

Number of employees: 187

Industry: Distribution / Logistics

CONTACT PERSON

Emmanuel Papagiannakis, CEO

**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, Finance

**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

M2M DISCOUNT PROGRAM CONTACT

Alida Žorž Miketek, Managing Director


**Allianz Hrvatska d.d.**

Heinzlova 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



abbvie

# Inovativna znanost. Potpuna predanost.

Najteže zdravstvene izazove savladavamo pomoću inovativne znanosti.

Potpuno smo predani pomoći onima kojima je to najpotrebnije.



**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

M2M DISCOUNT PROGRAM CONTACT

Marina Čular

**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

Mario Aunedi Medek, Managing Director

M2M DISCOUNT PROGRAM CONTACT

Mario Aunedi Medek, Managing Director

**Alpha-Medical d.o.o.**

Dragutina Golika 36

HR-10000 Zagreb

Phone: +385 1 3665 093

alpha-medical@alpha-medical.hr

https://alpha-medical.hr/

Small Business Member since 2021

Number of employees: 12

Industry: Health Care

CONTACT PERSON

Domagoj Barbir, Sales 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, Head of Marketing



## AISZ: DEVELOPING SKILLS AND CHARACTER FOR FUTURES RICH WITH PROMISE



The American International School of Zagreb (AISZ) offers an academically rigorous international curriculum from Pre-Kindergarten to Grade 12. At the youngest grades, our program is inspired by the Reggio Emilia Approach while Grades 1 to 10 are anchored in the AERO Common Core Standards. Students in Grades 11 and 12 consistently achieve above world average results in the International Baccalaureate Diploma.

Students from over 30 countries participate in our rich and engaging learning environment. Our learning engagements are future-oriented and focused on acquiring the interdisciplinary skills and character dispositions necessary for a successful future in the age of innovation. Our teachers are highly qualified educators bringing with them contemporary knowledge and pedagogical insights from international schools worldwide. Learning at AISZ nurtures attributes of a successful international citizen who is dedicated to service and care for our environment and resources, as well as being committed to integrity and the personal resilience to learn from disappointments and failures.

Each year AISZ says goodbye to expatriate families moving onto new postings and in turn welcomes new community members. Our student body and faculty understand how to embrace and nurture our

newest students, enveloping them into the fold of daily life, as well as supporting the students moving beyond AISZ.

The AISZ state of the art campus is conveniently located within the Središće area opposite Bundek Lake in the City of Zagreb. AISZ - a place where traditional subjects are taught artistically; and artistic and physical disciplines encompass academically challenging insights.

At AISZ we are *Experiencing the future, today!*





## ANO IS AN IRREPLACEABLE LINK IN THE SERVICE WE PROVIDE TO OUR CLIENTS

**A conversation with: Ljiljana Bitenc**

*PBZ Card, Director – Outsourcing Service Support Office*

Certified brokers are the link between clients who encounter certain risks in their business and insurers who can mitigate or completely neutralise such risks through strategic management. They use their knowledge to support clients in their efforts to build a long-term, sustainable business, help with damages, file claims, and handle administrative tasks, thus freeing up clients to focus on their core business.

ANO d.o.o. insurance brokers have been an active participant and architect on the Croatian insurance market since its incorporation in the year 2000 as a subsidiary of the global Aon Group. As of 2017 they are 100% Croatian owned. In just over 20 years on the Croatian market, ANO brokers have placed over 2 billion kuna's worth of premiums for their clients. They look after and manage insurance programs for some of the largest and most successful domestic and international companies.

How cooperating with brokers looks like in practice we discussed with a client of ANO for over a decade, Mrs. Ljiljana Bitenc, Director of the Outsourcing Service Support Office at PBZ Card.

### RISKS IN THE BANK CARD BUSINESS

"When ANO started working for us as brokers over ten years ago, by working with them I gained specific knowledge about insurance requirements within our company. Learning from them, I was positioned to best convey our need for active risk management to get the service that best corresponded our needs and our business. Insurance is an area people often neglect or underestimate, believing there is not much to it and that they can handle it on their own, which, in fact, is not the case. The world of insurance is complex, regulated, and full of codes of conduct a regular person simply is not aware of," Ljiljana tells us, adding that she has learned to ask the right questions over the years when her organisation needs insurance it may not have used before, but which is linked to new products or new types of insurance.

"I ask them for advice on the market situation with those types of insurance, on whether our insurers offer a certain policy, or whether it can perhaps only be found on the global market. For instance, ANO have been our brokers for a global insurance we provided to the users of our key product – today, it is the Visa Premium Infinite card; before, it was the American Express Platinum card – where we had an international insurer that combined insurance with concierge

services. Our ANO associates enabled us to profile that service in a way that made us understand what it was, what we could get if we wanted to provide top-quality service to our clients, while keeping it financially sustainable for us at the same time. They helped us find a connection between the insurance company, ourselves and our clients."

### IMPECCABLE COOPERATION

"ANO is truly an exceptional company due to extraordinary ease of communication, remarkable friendliness, high level of expertise, and readiness to always help to find the best solution," she says, adding that she has unlimited trust in them because she knows they will always do their best.

"We had a situation once when we were launching an exceptionally demanding new product, and we worked together in a very detailed way, going through all our requirements for the insurers and their offers. With regard to card users, our insurance premiums are generally customised, so we have always welcomed ANO's support throughout this process, to be able to find best solution for both our clients and us as a company."

PBZ Card provides their card users with added value in the form of travel and accident insurance. ANO are the first point of contact for these users and provide support in case of traffic accidents, for instance. "ANO guides them through the process and provides really great support so we can fulfil our promises to our clients. With their help, our clients get the compensations we promised. In the services we provide to our clients, they are a truly an irreplaceable link."

Since day one of cooperation with ANO, Ljiljana describes the team as "one with an exceptional expertise, harmonious, detail-oriented and dedicated to the client and their requests and needs. Even with most demanding tasks, their clients can relax knowing that ANO will deliver best possible solution" says Ljiljana, adding in the end:

"I recommend to companies to get at least basic insurance – property and asset, electronic equipment, building, and employee insurance policies – none of the premiums are too high for any serious company. Even if a policy is used only once or twice, your premium expenses have already paid off. I believe that today, thinking 'that will never happen to us' is no longer sensible, especially after the events we have witnessed in the past 20 months."

**Amazon Data Services Zagreb d.o.o.**

Ilica 1  
HR-10000 Zagreb  
amazondataserviceszagreb-legal@amazon.com  
Patron Member since 2021  
Number of employees: 0  
Industry: Information Technology  
CONTACT PERSON  
Éva Derzsényi  
Public Policy Manager, Hungary and Croatia

**Arhiv trezor d.o.o.**

Stupničke šipkovine 62  
HR-10255 Donji Stupnik  
Phone: +385 1 6177 777  
lea.pranjic@ironmountain.com  
<https://www.ironmountain.hr>  
Corporate Member since 2021  
Number of employees: 14  
Industry: Financial Services  
CONTACT PERSON: Lea Pranjic, Office & billing coordinator

**American International School of Zagreb**

Ul. 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: 77  
Industry: Education  
CONTACT PERSON  
Paul Buckley, Director

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

Ulica grada Vukovara 269d  
HR-10000 Zagreb  
Phone: +385 1 3030 000  
info@assecos-see.hr  
<http://assecos.com/see/contact/croatia/>  
Corporate Member since 2019  
Number of employees: 228  
Industry: Information Technology  
CONTACT PERSON  
Petra Kranjčević, Senior Administration Specialist

**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

**Assist-o LLC**

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

**Ano d.o.o.**

Ilica 216, HR-10000 Zagreb  
Phone: +385 1 4558 780  
ano@ano.hr  
<http://www.ano.hr>  
Small Business Member since 2021  
Number of employees: 21  
Industry: Financial Services  
CONTACT PERSON  
Anđela Šutija, Member of the Board

**AstraZeneca d.o.o.**

Radnička 80  
HR-10000 Zagreb  
Phone: +385 1 4628 000  
info@astrazeneca.com  
<http://www.astrazeneca.com>  
Corporate Member since 2004  
Number of employees: 36  
Industry: Health Care  
CONTACT PERSON  
Nikolina Škaron, Market Access, Pricing & Government Affairs 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 Darko Sertić, President

**Atlantic Grupa d.d.**

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

**Apsolon d.o.o.**

Jurišićeva 3, HR-10000 Zagreb  
Phone: +385 1 4813 314  
info@apsolon.com  
<https://www.apsolon.com>  
Patron Member since 2021  
Number of employees: 60  
Industry: Consulting  
CONTACT PERSON  
Nataša Čurić Martinčević, CEO

**Auto Hrvatska d.d.**

Heinzlova 70, HR-10000 Zagreb  
Phone: +385 1 6167 666  
info@autohrvatska.hr  
[www.autohrvatska.hr](http://www.autohrvatska.hr)  
Corporate Member since 2021  
Number of employees: 597  
Industry: Automotive  
CONTACT PERSON  
Velimir Marović, CEO



# THE DEEPER VALUE OF DIGITIZATION



The true value of digitizing your paper records goes beyond productivity and security. Digitization enables a greater depth of digital maturity. Take a deeper dive into digital transformation and fathom just how much impact working more digitally can really have.



## ACCESS

- > Digital records can be accessed immediately from any location.
- > Your workforce can collaborate remotely and in real time.
- > A remote workforce requires much less in-house space, enabling you to reduce your real estate footprint.



## COMPLIANCE

- > Digital records indexed with metadata are easier to map to a retention schedule than paper documents.
- > A retention schedule makes routine destruction possible.
- > Routine destruction lowers the potential for a data breach and helps keep your organization compliant.



## PRODUCTIVITY

- > Converting formerly paper-heavy processes to digital workflows increases efficiency and cuts costs.
- > Digital workflows severely reduce processing times and human errors. More work gets done faster and with fewer mistakes.
- > Internal partners and customers get quicker, more accurate results.



## INNOVATION

- > Digital transformation demonstrates that your culture is evolving to keep up in the digital age.
- > Working more digitally in one department or workflow will spark ideas on how to improve processes in other parts of your organization.
- > Early successes in digital transformation prime your organization for more advanced solutions - like artificial intelligence and machine learning.

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

Ulica kraja Držislava 8  
HR-10000 Zagreb  
Phone: +385 1 5626 001  
info@bdvlegal.com  
http://www.bdvlegal.com  
Small Business Member since 2017  
Number of employees: 12  
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: 68  
Industry: Health Care  
CONTACT PERSON  
Maja Drašković, Market Access Manager

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

Šošarićeva 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 1 4802 050  
http://www.bd.com  
Corporate Member since 2014  
Number of employees: 3  
Industry: Health Care  
CONTACT PERSON  
Roland Pflieger, Vice President/General Manager CE

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

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

**BE-terna d.o.o.**

Strojarska cesta 20  
HR-10000 Zagreb  
Phone: +385 1 6116 330  
info.zagreb@be-terna.com  
https://hr.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

**Bogdanović, Dolički & Partneri  
odvjetničko društvo**

Miramarska 24, HR-10000 Zagreb  
Phone: +385 1 6005 656  
odbd@odbd.hr  
https://www.odbd.hr  
Small Business Member since 2021  
Number of employees: 20  
Industry: Legal Services  
CONTACT PERSON  
Edita Matić, Partner

**Bomark Pak d.o.o.**

Frankopanska ulica 66b  
HR-42230 Ludbreg  
Phone: +385 42 405 020  
info@bomarkpackaging.com  
http://www.bomarkpackaging.com  
Patron Member since 2021  
Number of employees: 250  
Industry: Manufacturing  
CONTACT PERSON  
Domagoj Borščak, COO

**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: 38  
Industry: Information Technology  
CONTACT PERSON  
Filip Kapusta, Head of Sales



# AstraZeneca

what science can do

is a global, science-led biopharmaceutical company that focuses on the discovery, development, and commercialisation of prescription medicines in Oncology, Rare Diseases, and BioPharmaceuticals, including Cardiovascular, Renal & Metabolism, and Respiratory & Immunology.

Based in Cambridge, UK, AstraZeneca operates in over 100 countries and its innovative medicines are used by millions of patients worldwide.

Please visit [astrazeneca.com](https://astrazeneca.com) and follow the Company on Twitter@AstraZeneca.



AstraZeneca 

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

Metalčeva 5  
 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



**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



**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



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

Slavonska avenija 6a  
 HR-10000 Zagreb  
 Phone: +385 1 3884 728  
 Office@cw-cbs.hr  
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# REAL ESTATE MARKET IN CROATIA SHOWED EXTRAORDINARY RESSILIENCE DESPITE ALL THE YEAR-ROUND CHALLENGES

By **Andrea Karlović Popović**

Head of Valuation and Development Advisory, CBS International d.o.o. - Cushman & Wakefield

For the past two years real estate market has been facing immense challenges caused by the pandemic, along with the disruptions and abrupt rise in prices of construction materials and works on a global level, and all the supply chain challenges that followed. However, the real estate market has shown again that its all segments were up to the challenge and have responded resiliently to all external influences and shown that investment in real estate is still very lucrative and safe investment.

## NEW TRENDS ACCELERATING AND TRANSFORMING CERTAIN INDUSTRIES...

One of the most dynamic changes altering considerably the pace of business and thereto modes of using the office space, happened in the office market segment, casting an improved perception of offices, and broadening the needs for their irreplaceable role in business and people's lives.

Zagreb Office Market continued to witness the same pace of take-up of the office space as customary before the pandemic, with cca 55,000 sq m of take-up marked in 2021, which pushed down the vacancy rate to only 3.5%, making it the lowest among all the capitals in the region.

Furthermore, despite the surge in online sales, being almost 25%, we are still witnessing the buyers finding modern shopping centers very attractive, which makes the brands keep their physical stores as their key sales channel for a direct communication with the loyal buyers. In addition, in the past two years we experienced a significant investment volume of transactions in shopping malls, retail parks, whereby the expected yields in such investments remained at the level from before the pandemic.

The winner however of all the changes we faced is the logistic market segment, which after a decade became the most wanted segment for investments, bearing in mind the growing demand for new

logistic complexes. Earlier this year our market noted a colossal investment transaction when the company Quattro logistika, which for the purposes of acquisition of the largest logistic project Poslovni park had been recapitalized by the insurance company Croatia osiguranje, as well as by the retirement funds Erste Plavi and PBZ Croatia osiguranje as new investors in commercial real estate.

The forthcoming period shall mark in Zagreb ring and surroundings a development of almost 180,000 sq m of new logistic complex, while only 15% is intended for the market whereas all the rest of the capacities are either preleased or built as owner occupied.

## QUICK BOUNCE IN A TOURISM INDUSTRY....

Croatia played well on one of the core advantages with its perfect geographic positioning and vicinity to Germany, Austria, Italy and other neighboring countries, as well as reaching to the markets such as Poland, Scandinavian countries, finishing the touristic season successfully given the challenges brought up by the pandemic.

Such results have been encouraging for both domestic and regional investors to continue unfolding their investment plans in greenfield projects as well as reconstructing hotels by raising their categorization and quality offered to their guests, while we have an announcement of arrival of some of the world-famous hotel brands which will further strengthen the positioning of Croatia on an investment map in this part of Europe.

Croatia should use the following period in attracting further investments by supporting local communities in improving urbanistic plans, lowering communal fees to be more competitive in the region, as well as further incentivize new investments in tourism, but also in Hi-tech and IT industries which already hold a considerable stake in economy and stand an immense potential for further growth.



Source: CBS International

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M2M Discount program contact  
Mladen Stojak, Managing Director


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Number of employees: 465  
Industry: Consumer Goods  
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Patron Member since 1999  
Number of employees: 22  
Industry: Information Technology  
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Number of employees: 13  
Industry: Real Estate  
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Vedrana Likan, Managing Partner

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Corporate Member since 2020  
Number of employees: 0  
Industry: Financial Services  
CONTACT PERSON  
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Small Business Member since 2017  
Number of employees: 2  
Industry: Consulting  
CONTACT PERSON  
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Corporate Member since 2012  
Number of employees: 35  
Industry: Legal Services  
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**Croatia Airlines d.d.**

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http://www.croatiaairlines.hr/  
Patron Member since 2021  
Number of employees: 980  
Industry: Travel / Tourism  
CONTACT PERSON  
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Company Secretary

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Patron Member since 1999  
Number of employees: 13  
Industry: Consumer Goods  
CONTACT PERSON  
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**Croatia osiguranje d.d.**

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http://www.crosig.hr  
Corporate Member since 2016  
Number of employees: 2274  
Industry: Financial Services  
CONTACT PERSON  
Ana Sušilović, Board Assistant



# SELECTION PROCESS AND TALENT DEVELOPMENT: OUR STORY

Nowadays, more and more candidates choose companies based on their candidate experience. The research showed that 7 in 10 candidates will report their negative experience during the selection process online, while almost half of them will refuse a brand if not satisfied with a selection process. By contrast, when satisfied with the applicant experience, regardless of being hired or not, more than half of the candidates said they would consider seeking employment with the company again.

In other words, the importance of candidate experience influences the overall company reputation and also impacts the pool of talents the company can potentially count on when hiring.

Therefore, at Coca-Cola HBC Croatia we put special emphasis on the selection process and, subsequently, on talent growth and development. As a member of the Coca-Cola HBC Group, which operates in 29 countries, Coca-Cola HBC Croatia applies valuable insights and results gained in two global centers of expertise that are constantly working to improve the approach to talent development and employee selection. For instance, over the years we have introduced gamification and various simulation exercises into the selection process to help us assess the potential of each candidate.

## COMPLETELY VIRTUAL SELECTION PROCESS

The whole selection process is completely virtual, adapted to each job, and includes various practical exercises for which we use digital solutions - from solving gambled business cases, playing business roles to using pre-recorded videos to mimic real business situations and assess how the candidate reacts to them. Also, using digital platforms such as HireVue or Beamery has significantly shortened the duration of the selection process.



There are many ways to develop employees - from internal workshops, seminars, learning about the company's culture, through individual development plans, development tasks to coaching, mentoring and accelerated development programs. What they all have in common is what is ultimately and most important - to enable employees to gain knowledge and experience that will help them do their job to the best of their ability and to be ready for the next step in their career development. What proved to be key to the successful recognition of talents at Coca-Cola HBC Croatia are regular quarterly panel discussions and the annual talent review process.

## YOUTH EMPOWERMENT IN CROATIA

We are aware that youth unemployment is a serious social problem in Croatia. According to a recent EUROSTAT survey, the rate of unemployment in this age group in Croatia amounted to 20,1 %, with 28,000 young people jobless. Therefore, a few years ago we launched a unique educational program Coca-Cola Youth Empowered, aimed to reduce youth unemployment in Croatia.

This year, in cooperation with the Croatian Office for Creativity and Innovation, we have developed two digital courses - "Me and others" and "Me and business". In those courses young people can improve their personal and business skills, such as presentation and communication, creativity, and project management skills. The courses are available online and can be followed at any time, completely for free. Adding to this, we have also developed eight webinars, that are being led by prominent local experts with inspiring business stories to share.

We are also currently running our Graduate Trainee program, which lasts for a year and helps young people take their first professional steps and shape themselves as professionals in our company. The program consists of two parts, candidates firstly have to do field work within the Sales Department to get acquainted with the core business - sales. This is followed by work in the selected department. The job is very dynamic and diverse, while trainees are expected to take over leadership very soon.

We would also like to mention the Coke Summership program that lasts during four weeks in summer, and this year it was a completely virtual experience, within which participants had a chance to learn from experienced leaders from the Coca-Cola System, and also work on dedicated projects both independently and in team, under mentorship.

This is just part of the things we do when it comes to youth empowerment and development, but what we at Coca-Cola HBC Croatia consider to be the foundation of every development is a work environment, both physical and virtual, that is equal, stimulating and provides an opportunity to fulfill the potential of employees.



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**DignetSoftware d.o.o.**

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Small Business Member since 2018  
Number of employees: 27  
Industry: Information Technology  
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**Crowe Horwath d.o.o.**

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Number of employees: 60  
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M2M Discount program contact  
Maja Blažević, Head of Business development and Marketing

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**Dalekovod d.d.**

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Corporate Member since 2015  
Number of employees: 1450  
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**Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.**

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Number of employees: 33  
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**D-Business Consulting International d.o.o.**

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Deni Oreški, Executive Director

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Number of employees: 19  
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CONTACT PERSON  
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Territory Sales Manager Adriatics

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

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Corporate Member since 2002  
Number of employees: 200  
Industry: Consulting  
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Corporate Member since 2008  
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Industry: Manufacturing  
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Owner and President of the Supervisory Board



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Industry: Manufacturing  
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President of the Board

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Industry: Financial Services  
CONTACT PERSON  
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Corporate Member since 2003  
Number of employees: 20  
Industry: Health Care  
CONTACT PERSON  
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Corporate Member since 1999  
Number of employees: 177  
Industry: Hospitality Industry  
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Ivica Krizmanić, General Manager

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Number of employees: 55  
Industry: Information Technology  
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Small Business Member since 2021  
Number of employees: 3  
Industry: Consulting  
CONTACT PERSON  
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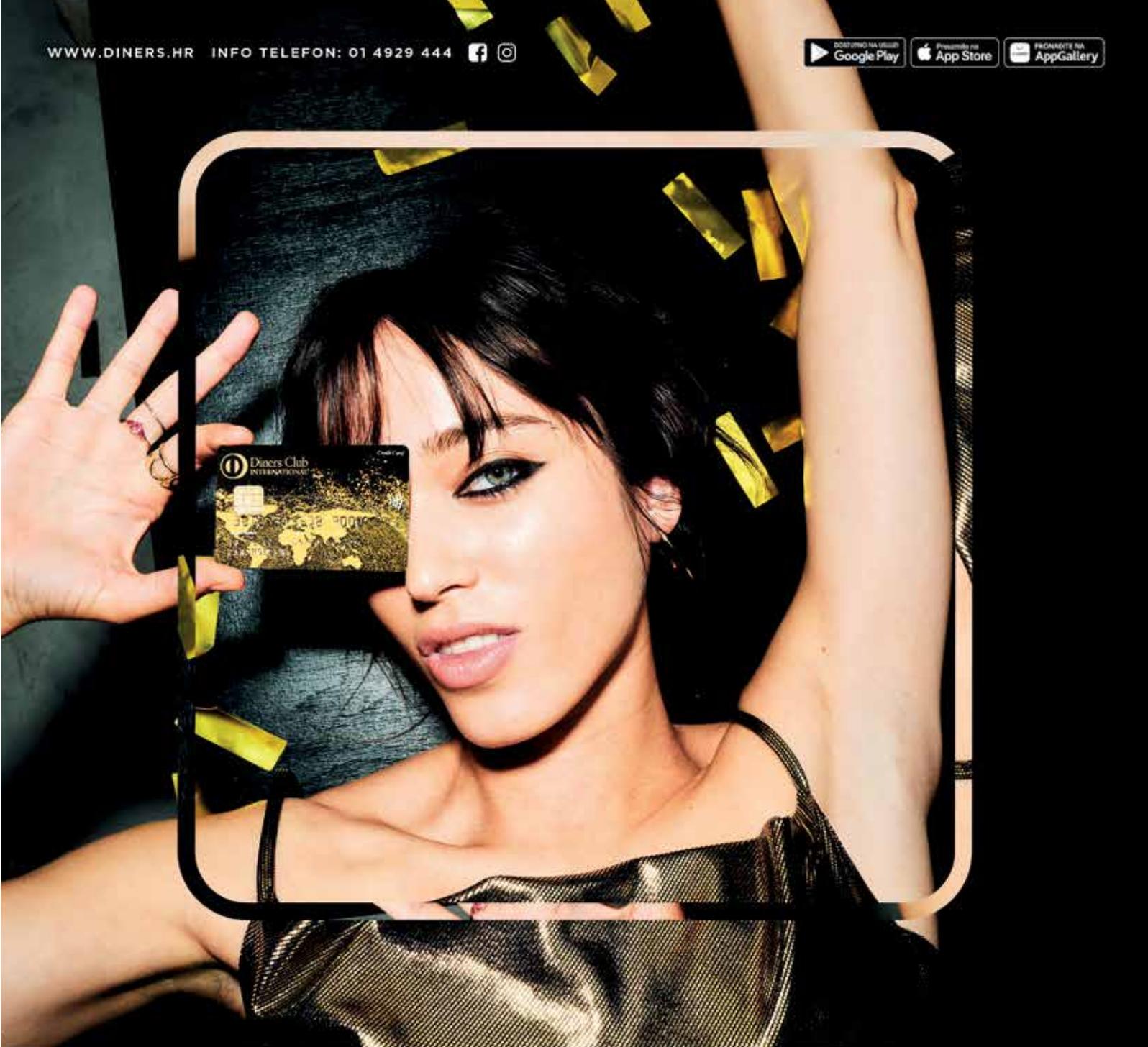
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Number of employees: 8  
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**Fresenius Medical Care Hrvatska d.o.o.**

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Number of employees: 16  
Industry: Health Care  
CONTACT PERSON  
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**Facebook Ireland Limited**

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eivancic@fb.com  
<https://about.fb.com/>  
Corporate Member since 2020  
Number of employees:  
Industry: Information Technology  
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**Gavrilović d.o.o.**

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Patron Member since 2003  
Number of employees: 600  
Industry: Consumer Goods  
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Member of the Board

**Falkensteiner Hotelmanagement d.o.o.**

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Corporate Member since 2020  
Number of employees:  
Industry: Hospitality Industry  
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Small Business Member since 2020  
Number of employees: 15  
Industry: Manufacturing  
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Director

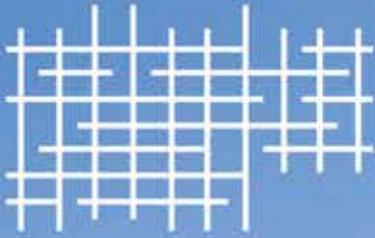
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Industry: Financial Services  
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**General Electric Hrvatska d.o.o.**

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<http://www.gepower.com>  
Corporate Member since 2014  
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Corporate Member since 2019  
Number of employees: 617  
Industry: Financial Services  
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https://www.gtc.com.pl  
Patron Member since 2020  
Number of employees: 20  
Industry: Real Estate  
CONTACT PERSON  
Marija-Tereza Cerovec, Asset Manager

**Gettheworldmoving GmbH  
(Trading Name: Virgin Pulse)**

Seehofstrasse 6  
8008 Zurich  
Phone: +41 0 44 723 1070  
http://virginpulse.com  
Corporate Member since 2021  
Number of employees: 0  
Industry: Human Resources  
CONTACT PERSON  
Ludovic Pureur, Director, Partnerships & Strategic Alliances  
M2M Discount program contact  
Djana Čajić, Regional Sales Manager

**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 / Publishing  
CONTACT PERSON  
Paola Poljak, Director of Corporate Communications and Promotion  
M2M Discount program contact  
Odjel pretplate

**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: 2000  
Industry: Hospitality Industry  
CONTACT PERSON  
Ivana Šapina  
Marketing & PR Department Head

**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

**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

**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

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

Ulica grada Vukovara 284  
HR-10000 Zagreb  
Phone: +385 1 2720 640  
office@hr.gt.com  
http://www.grantthornton.hr  
Small Business Member since 2016  
Number of employees: 42  
Industry: Consulting  
CONTACT PERSON  
Dalibor Briški, Managing Partner

**Horwath HTL Croatia****- Horwath i Horwath Consulting Zagreb d.o.o.**

Slavonska avenija 1b  
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  
Siniša Topalović, Partner





ŽIVJETI ZAJEDNO

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**Hotel Dubrovnik d.d.**

Ljudevita Gaja 1  
 HR-10000 Zagreb  
 Phone: +385 1 4863 555  
[reservations@hotel-dubrovnik.hr](mailto:reservations@hotel-dubrovnik.hr)  
<http://www.hotel-dubrovnik.hr>  
 Corporate Member since 2010  
 Number of employees: 93  
 Industry: Hospitality Industry  
 CONTACT PERSON  
 Ivana Perković  
 Sales and Marketing Manager  
 M2M Discount program contact  
 Ivana Perković, Sales and Marketing Manager

**Hrvatska zajednica tehničke kulture**

Dalmatinska 12  
 HR-10000 Zagreb  
 Phone: +385 1 4848 762  
[hztik@hztik.hr](mailto:hztik@hztik.hr)  
<https://www.hztik.hr/>  
 Non - Profit Member since 2021  
 Number of employees: 25  
 Industry: Association  
 CONTACT PERSON  
 Sandra Havliček  
 Business Assistant

**HP Computing and Printing d.o.o.**

Radnička cesta 41  
 HR-10000 Zagreb  
 Phone: +385 1 5790 475  
[josipa.kleplic@hp.com](mailto:josipa.kleplic@hp.com)  
<http://www.hp.com.hr>  
 Corporate Member since 2016  
 Number of employees: 27  
 Industry: Information Technology  
 CONTACT PERSON  
 Josipa Klepić, Country Controller

**Hrvatski odbojkaški savez**

Trg Dražena Petrovića 1  
 HR-10000 Zagreb  
 Phone: + 385 99 7368 305  
[valentina.bifflin@hos-cvf.hr](mailto: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

**HP-Hrvatska pošta d.d.**

Jurišićeva 13  
 HR-10000 Zagreb  
 Phone: +385 072 303 304  
[uprava@posta.hr](mailto:uprava@posta.hr)  
<http://www.posta.hr>  
 Patron Member since 2010  
 Number of employees: 9500  
 Industry: Distribution / Logistics  
 CONTACT PERSON  
 Davor Jakovac, Head of Internal Communications

**Hrvatski Telekom d.d.**

Radnička cesta 21  
 HR-10000 Zagreb  
 Phone: +385 1 4911 000  
[pr@t.ht.hr](mailto:pr@t.ht.hr)  
<http://www.t.ht.hr>  
 Patron Member since 2013  
 Number of employees: 4464  
 Industry: Telecommunications  
 CONTACT PERSON  
 Siniša Đuranović  
 General Counsel

**Hrvatska banka za obnovu i razvitak**

Strossmayerov trg 9  
 HR-10000 Zagreb  
 Phone: +385 1 4591 666  
[hbor@hbor.hr](mailto:hbor@hbor.hr)  
<http://www.hbor.hr>  
 Patron Member since 2000  
 Number of employees: 367  
 Industry: Financial Services  
 CONTACT PERSON  
 Martina Jus  
 Executive Director/International Affairs and Export Credit Insurance

**Hrvatski ured za osiguranje**

Martićeva 71  
 HR-10000 Zagreb  
 Phone: +385 1 4696 600  
[huo@huo.hr](mailto:huo@huo.hr)  
<https://www.huo.hr>  
 Non - Profit Member since 2020  
 Number of employees: 19  
 Industry: Association  
 CONTACT PERSON  
 Nives Grgurić  
 Head of Legal Affairs and Projects

**Hrvatska poštanska banka d.d.**

Jurišićeva 4  
 HR-10000 Zagreb  
 Phone: +385 1 4804 400  
[hpb@hpb.hr](mailto:hpb@hpb.hr)  
<http://www.hpb.hr>  
 Corporate Member since 2016  
 Number of employees: 1124  
 Industry: Financial Services  
 CONTACT PERSON  
 Boris Bekavac, Project Financing Manager

**Hrvatsko društvo skladatelja**

Berislavićeva 9  
 HR-10000 Zagreb  
 Phone: +385 1 6387 000  
[info@hds.hr](mailto:info@hds.hr)  
<http://www.hds.hr>  
 Non - Profit Member since 2017  
 Number of employees:  
 Industry: Association  
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### 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: 0  
Industry: Association  
CONTACT PERSON  
Jadranka Pavlinić Tomlinson  
member-administrator



### 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



### 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



### INFINUM d.o.o.

Strojarska cesta 22  
HR-10000 Zagreb  
Phone: +385 91 606 4062  
hello@inifinum.com  
https://inifinum.com  
Small Business Member since 2015  
Number of employees: 400  
Industry: Information Technology  
CONTACT PERSON  
Josip Bišćan  
Managing Partner



### 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: 1810  
Industry: Manufacturing  
CONTACT PERSON  
Željko Pavlin, Managing Director  
M2M Discount program contact  
Krešimir Sentigar, Sales Manager



### Infobip d.o.o.

Istarska 157  
HR-52215 Vodnjan  
Phone: +385 52 635 826  
pravna@infobip.com  
https://www.infobip.com  
Corporate Member since 2021  
Number of employees: 1.200+ in Croatia  
Industry: Information Technology  
CONTACT PERSON  
Aurora Volarević  
Vice President Corporate Affairs



### 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  
Domagoj Frank, Director

### 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: 38  
Industry: Information Technology  
CONTACT PERSON  
Ivanka Noršić  
Secretary



### 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: 485  
Industry: Information Technology  
CONTACT PERSON  
Tomislav Balun, Country Leader



### 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: 49  
Industry: Information Technology  
CONTACT PERSON  
Goran Oparnica  
Director





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 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, Special Adviser

**IQVIA Adriatic d.o.o.**

Radnička 80  
 HR-10000 Zagreb  
 Phone: +385 99 3310 161  
 Vladimir.Bonevski@iqvia.com  
 http://www.iqvia.com  
 Corporate Member since 2021  
 Number of employees: 5  
 Industry: Information Technology  
 CONTACT PERSON  
 Vladimir Bonevski, Country Commercial Lead

**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: Association  
 CONTACT PERSON  
 Dijana Kobas Dešković, President

**Ivaničplast d.o.o.**

Vukovarska 6  
 HR-10310 Ivanić Grad  
 Phone: +385 1 2881 530  
 Vitomir.Klasic@bemismfg.com  
 http://www.ivanicplast.hr  
 Corporate Member since 2020  
 Number of employees: 80  
 Industry: Manufacturing  
 CONTACT PERSON  
 Vitomir Klasić, Procurator

**International Medical Corps Croatia/Međunarodni Medicinski Zbor Hrvatska**

Trondheimska 4a  
 HR-21000 Split  
 Phone: +385 95 763 7587  
 info@internationalmedicalcorps.hr  
 https://internationalmedicalcorps.hr  
 Non - Profit Member since 2021  
 Number of employees: 5  
 Industry: Association  
 CONTACT PERSON  
 Višnja Čipčić, Managing Director

**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: 952  
 Industry: Consumer Goods  
 CONTACT PERSON  
 Helena Radić Bosanac  
 Beverages Group PR & Communications Manager

**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

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

Oreškovićeve 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

**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

**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: 26  
 Industry: Consumer Goods  
 CONTACT PERSON  
 Darija Dretar Janežić  
 Corporate Affairs and Communications Manager



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HR-47000 Karlovac  
Phone: +385 47 693 300  
info@solidian-kelteks.com  
http://www.solidian-kelteks.com  
Corporate Member since 2019  
Number of employees: 280  
Industry: Manufacturing  
CONTACT PERSON  
Lars Breuer, Managing Director

**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: 19  
Industry: Consulting  
CONTACT PERSON  
Janja Kulić, Managing partner

**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

**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

**Končar - Elektroindustrija d.d.**

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

**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

**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: 211  
Industry: Consulting  
CONTACT PERSON  
Paul Suchar, Partner  
Tax, Legal, Bookkeeping & Payroll Services for HR & BiH  
M2M Discount program contact  
Paul Suchar  
Partner

**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

**Krehić & Partneri Odvjetničko društvo d.o.o.**

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  
Attorney-at-Law / Managing Partner

**MAISTRA d.d.**

Obala Vladimira Nazora 6  
HR-52210 Rovinj  
Phone: +385 52 800 250  
info@maistra.hr  
https://www.maistra.hr  
Corporate Member since 2021  
Number of employees: 1256  
Industry: Hospitality Industry  
CONTACT PERSON  
Barbara Miloglav  
MICE Sales for Marriott Hotels Croatia  
M2M Discount program contact  
Barbara Miloglav, MICE Sales for Marriott Hotels Croatia



**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

Ivana Plušćec, Corporate Communication Lead

M2M Discount program contact

Ivana Plušćec, Corporate Communication Lead

**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

Gea Kariž

Manager Area Marketing

**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: 15

Industry: Financial Services

CONTACT PERSON

Nikolina Vidović, Client Executive

**Matković Engineering Technics d.o.o.**

Strahoninec, Čakovečka 118

HR-40000 Čakovec

Phone: +385 91 5861 464

m-tech@m-tech.com.hr

https://www.m-tech.com.hr

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Number of employees: 6

Industry: Manufacturing

CONTACT PERSON

Karlo Matković

Director



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1. Carlson, A.L. et al. 97-P- Safety and glycaemic outcomes of the MiniMed™ AHCL System in subjects with T1D. 80th ADA International Conference, June 2020, Chicago

2. Colyns, O. et al. 159-OR- Improved glycaemic Outcomes with MiniMed™ AHCL Delivery. 80th ADA International Conference, June 2020

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Phone: +385 1 6471 055  
info@mwm.hr  
https://maverick.hr  
Small Business Member since 2021  
Number of employees: 6  
Industry: Financial Services  
CONTACT PERSON  
Biljana Jagarčec, Middle Office Specialist

**Međunarodni institut za klimatske aktivnosti (IICA) - International Institute for Climate Action**

Trg Kralja Tomislava 19, HR-10000 Zagreb  
Phone: +385 91 3303 401  
info@iica-hr.eu  
http://www.iica-hr.eu  
Non - Profit Member since 2021  
Number of employees: 2  
Industry: Association  
CONTACT PERSON  
Jelena Moretić, Secretary

**Mazars Cinotti Tax Consulting d.o.o.**

Strojarska cesta 20 / 16. kat  
HR-10000 Zagreb  
Phone: +385 1 4864 420  
mazars@mazars.hr  
https://www.mazars.hr  
Corporate Member since 2021  
Number of employees: 120  
Industry: Financial Services  
CONTACT PERSON  
Ružica Marta Ljubičić, Manager Business Development and Marketing

**MERCK d.o.o.**

Oreškovićeve 6H/1, HR-10010 Zagreb  
Phone: +385 1 4864 111  
merck@merck.hr  
http://www.merckgroup.com  
Corporate Member since 2021  
Number of employees: 35  
Industry: Health Care  
CONTACT PERSON  
Daniela Čutić  
Market Access and Pricing & Government Affairs Manager

**McKinsey & Company, Inc. Adriatic Podružnica**

Radnička cesta 37/A, HR-10000 Zagreb  
Phone: +385 1 4891 400  
https://www.mckinsey.com/hr/overview  
Patron Member since 2004  
Number of employees: 35  
Industry: Consulting  
CONTACT PERSON  
Tomislav Brezinščak, Partner

**Merck Sharp & Dohme d.o.o.**

Ivana Lučića 2a, HR-10000 Zagreb  
Phone: +385 1 6611 333  
melita.suljanovic@merck.com  
http://www.merck.com  
Patron Member since 1999  
Number of employees: 50  
Industry: Health Care  
CONTACT PERSON  
Jelka Drašković, Director, Public Policy and Patient Engagement

**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

**Meridian 16 business park d.o.o.**

Matije Slatinskog 11  
HR-10410 Velika Gorica  
Phone: +385 1 5578 456  
i.bakunic@meridian16.hr  
http://www.meridian16.hr  
Small Business Member since 2013  
Number of employees: 2  
Industry: Real Estate  
CONTACT PERSON  
Ivana Bakunić, General Manager

**Medika d.d.**

Capraška 1, HR-10000 Zagreb  
Phone: +385 1 2412 555  
medika.uprava@medika.hr  
http://www.medika.hr  
Corporate Member since 2021  
Number of employees: 896  
Industry: Health Care  
CONTACT PERSON  
Ana Petrlin, Office Manager

**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

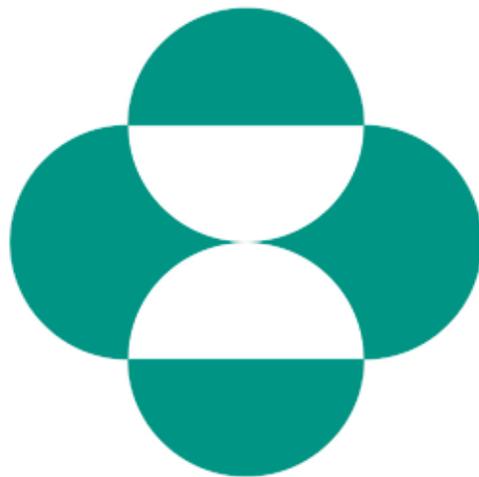
**Medtronic Adriatic d.o.o.**

Folnegovićeve 1c  
HR-10000 Zagreb  
Phone: +385 1 4881 120  
zvonka.vukelic@medtronic.com  
http://www.medtronic.com  
Patron Member since 2001  
Number of employees: 64  
Industry: Health Care  
CONTACT PERSON  
Zvonka Vukelić, Supervisor CEE Business Support

**Metroteka d.o.o.**

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: 12  
Industry: Metrology & Consulting  
CONTACT PERSON  
Siniša Prugovečki, General Manager





# MSD

**INVENTING FOR LIFE**

**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

**Nexe d.d.**

Tajnovac 1, HR-31500 Našice  
Phone: +385 31 616 250  
[uprava@nexe.hr](mailto:uprava@nexe.hr)  
<http://www.nexe.hr>  
Patron Member since 2017  
Number of employees: 1760  
Industry: Manufacturing  
CONTACT PERSON  
Ivan Ergović, President of the Board

**MS Tech d.o.o.**

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

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

Radnička cesta 80/V kat  
HR-10000 Zagreb  
[mirna.gagic@nike.com](mailto:mirna.gagic@nike.com)  
<http://www.nike.com>  
Corporate Member since 2008  
Number of employees: 14  
Industry: Consumer Goods  
CONTACT PERSON  
Zoran Strsojglavec, Brand Protection Manager

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

Koranska 2  
HR-10000 Zagreb  
Phone: +385 1 2350 599  
<https://www.viatris.com/hr-hr/lm/croatia>  
Corporate Member since 2016  
Number of employees: 68  
Industry: Health Care  
CONTACT PERSON  
Gabrijela Đurčević, Office Coordinator, M&E

**Nokia Solutions and Networks d.o.o.**

Radnička cesta 177  
HR-10000 Zagreb  
Phone: +385 1 2442 544  
[renata.bozicevic.ext@nokia.com](mailto:renata.bozicevic.ext@nokia.com)  
[nives.sandri@nokia.com](mailto:nives.sandri@nokia.com)  
<https://www.networks.nokia.com>  
Corporate Member since 2021  
Number of employees: 60  
Industry: Telecommunications/ICT  
CONTACT PERSON  
Nives Sandri, Member of the Board

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

Spinčićeva 2D  
HR-21000 Split  
Phone: +385 21 571 203  
[info@navis-yacht-charter.com](mailto:info@navis-yacht-charter.com)  
<https://navisyachtcharter.com/>  
Small Business Member since 2013  
Number of employees: 6  
Industry: Travel / Tourism  
CONTACT PERSON  
Ivy Tomić, Secretary

**Nova europska ulaganja d.o.o.**

Radnička cesta 39  
HR-10000 Zagreb  
[mandabaka@neu.com.hr](mailto:mandabaka@neu.com.hr)  
<http://www.nchcapital.com/>  
Corporate Member since 2012  
Number of employees: 2  
Industry: Investment  
CONTACT PERSON  
Mate Andabaka, Vice President Investments

**NEPHOS d.o.o.**

Bauerova 25  
HR-10000 Zagreb  
Phone: +385 99 2992 900  
[info@nephos.eu](mailto:info@nephos.eu)  
<http://www.nephos.eu>  
Small Business Member since 2019  
Number of employees: 5  
Industry: Information Technology  
CONTACT PERSON  
Tomislav Tipurić, Chief Technology Officer

**NOVA TV d.d.**

Remetinečka cesta 139, HR-10000 Zagreb  
Phone: +385 1 6008 300  
[novatv@novatv.hr](mailto:novatv@novatv.hr)  
<http://www.novatv.hr>  
Patron Member since 2008  
Number of employees: 428  
Industry: Media / Publishing  
CONTACT PERSON  
Ivana Galić Baksa, Marketing, PR and Corporate Communication director  
M2M Discount program contact  
Snježana Gagro Heide, Board Office Manager

**NETS CEE d.o.o.**

Radnička cesta 50  
HR-10000 Zagreb  
Phone: +385 1 6456 041  
<https://www.nets.eu>  
Corporate Member since 2021  
Number of employees: 310  
Industry: Financial Services  
CONTACT PERSON  
Irina Bručić, Country 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: 49

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, Partner

**Odvjetnica Sanja Artuković**

Petra Berislavića 3, HR-10000 Zagreb

Phone: +385 1 4819 490  
sanja.artukovic@oua.hr

Small Business Member since 2021

Number of employees: 5

Industry: Legal Services

CONTACT PERSON

Sanja Artuković, Attorney at Law  
M2M Discount program contact  
Sanja Artuković, Attorney at Law

**Odvjetničko društvo Ilej & Partneri d.o.o.**

Petračićeva 4

HR-10000 Zagreb

Phone: +385 1 5634 111  
office@ilej-partners.com

<https://www.ilej-partners.com/>

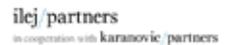
Small Business Member since 2021

Number of employees: 14

Industry: Legal Services

CONTACT PERSON

Goran Ilej, Senior Partner/Attorney at Law




Microsoft Surface

Original by design



**Odvjetničko društvo Kallay & Partneri d.o.o.**

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.**

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

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

Trg žrtava fašizma 6/III, HR-10000 Zagreb  
 Phone: +385 1 3707 030  
 info@mspartneri.hr  
 http://mspartneri.hr  
 Small Business Member since 2015  
 Number of employees: 15  
 Industry: Legal Services  
 CONTACT PERSON  
 Andrej Šooš Maceljki, Director  
 M2M Discount program contact  
 Andrej Šooš Maceljki, Director

**Odvjetničko društvo Vedriš & Partneri**

Ozajlska 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 Župić i partneri d.o.o.**

Radnička cesta 37 B (Business Center Millenium 2000)  
 HR-10000 Zagreb  
 Phone: +385 1 6184 357  
 info@zupic.hr  
 http://www.zupicpartneri.hr  
 Small Business Member since 2013  
 Number of employees: 35  
 Industry: Legal Services  
 CONTACT PERSON  
 Mirna Pavletić Župić, Partner, Attorney at Law

**Odvjetnik Hrvoje Ivić**

Zagreb HOTO Tower, Savska cesta 32 / X, HR-10000 Zagreb  
 Phone: + 385 1 7707 030  
 hrvoje.ivic@ivic-law.eu  
 https://linkedin.com/in/hrvoje-ivic-94552318a  
 Small Business Member since 2021  
 Number of employees: 1  
 Industry: Legal Services  
 CONTACT PERSON  
 Hrvoje Ivić, Attorney at Law

**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: 763  
 Industry: Health Care  
 CONTACT PERSON  
 Ivan Klobučar, President of the Management Board

**Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb**

Slavonska avenija 1B (Matrix Office Park Zgrada B)  
 HR-10000 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  
 Kristina Pavković, Assistant in 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: Marko Tadić, Board Member  
 M2M Discount program contact  
 Marko Tadić, Board Member





Gradimo budućnost  
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**nexe**



**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

**Petrić & Kajić odvjetničko društvo d.o.o.**

Trnjanska cesta 37

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

Attorney at Law

**PBZ Card d.o.o.**

Radnička cesta 44, HR-10000 Zagreb

Phone: +385 1 6124 422

info@pbzcard.hr

<http://www.pbzcard.hr>

Patron Member since 1999

Number of employees: 250

Industry: Financial Services

CONTACT PERSON

Sanja Juričan, Acquisition, Activation and Communication Department Director

M2M Discount program contact

Mirna Lipovac, Chief Advisor

**Petrol d.o.o.**

Oreškovićeve 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, Secretary



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—  
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*Branko Roglić*

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Peninsula



info@orbico.com • www.orbico.com

**Pe vex 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: 2044

Industry: Consumer Goods

CONTACT PERSON

Martina Kutija, Head of Training and Development

PEVEX

**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

**Pfizer Croatia d.o.o.**

Plaza Centar, Slavenska avenija 6

HR-10000 Zagreb

Phone: +385 1 3908 777

http://www.pfizer.com

Patron Member since 1999

Number of employees: 43

Industry: Health Care

CONTACT PERSON

Sanja Bratić, Commercial Operations Lead Adriatic

**PHILIPS d.o.o.**

Horvatova 82

HR-10010 Zagreb

Philips.Croatia@philips.com

http://www.philips.hr

Corporate Member since 2012

Number of employees: 21

Industry: Life Sciences

CONTACT PERSON

Branka Kovačević, HR Coordinator Adriatics

PHILIPS

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PLIVA HRVATSKA d.o.o., Prilaz baruna Filipovića 25, 10000 Zagreb, Hrvatska. Tel.: + 385 1 37 20 000,  
Faks: + 385 1 37 20 111; www.pliva.hr, www.plivamed.net



**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

**Poliklinika Terme**

1. Prilaz Ive Lole Ribara 8, HR-51266 Selce  
Phone: +385 51 764 055  
http://www.termes-selce.hr  
Small Business Member since 2016  
Number of employees: 30  
Industry: Health Care  
CONTACT PERSON  
Iva Brozičević Dragičević  
Assistant General Manager and Sports psychologist  
M2M Discount program contact  
Iva Brozičević Dragičević  
Assistant General Manager and Sports psychologist

**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: 9  
Industry: Interior Design  
CONTACT PERSON  
Branimir Valičević, Director  
M2M Discount program contact  
Branimir Valičević, Director

**Poslovna Inteligencija d.o.o.**

Krste Pavletića 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 Board

**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 Sušanji Šulentić  
Communications Director

**Presscut d.o.o.**

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  
Danijela Ljubek Župančić, Client Service Account Manager  
M2M Discount program contact  
Nika Čegec, International Project Manager

**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

**PricewaterhouseCoopers d.o.o. (PwC Croatia)**

Heinzelova 70, HR-10000 Zagreb  
Phone: +385 1 6328 888  
hr\_pwc\_croatia@pwc.com  
http://www.pwc.hr  
Patron Member since 1999  
Number of employees: 230  
Industry: Consulting  
CONTACT PERSON  
Jasna Kržanić, Marketing & Communications Manager  
M2M Discount program contact  
Željka Kovačević, PwC's Academy Coordinator

**Poliklinika Bagatin**

Kneza Višeslava 14  
HR-10000 Zagreb  
Phone: +385 1 4610 225  
info@bagatin.hr  
http://www.poliklinikabagatin.hr  
Corporate Member since 2016  
Number of employees: 115  
Industry: Health Care  
CONTACT PERSON  
Tomica Bagatin

**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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**Qualys Inc.**

919 E Hillsdale Blvd; Foster City, CA 94404, USA

emir@qualys.com

www.qualys.com

Corporate Member since 2021

Number of employees: 1500+

Industry: Information Technology (Cyber Security)

CONTACT PERSON

Emir Arslanagić, SEE Regional Head

**Raiffeisenbank Austria d.d.**

Magazinska 69,

HR-10000 Zagreb

Phone: +385 1 4566 466

international.desk@rba.hr

http://www.rba.hr

Corporate Member since 1999

Number of employees: 1907

Industry: Financial Services

CONTACT PERSON

Iva Bakija, Director of the Administration Office

**Real grupa d.o.o.**

Ljudevita Posavskog 31

HR-10000 Zagreb

Phone: +385 1 4650 070

juraj@realgrupa.com

https://www.realgrupa.com

Corporate Member since 2020

Number of employees: 83

Industry: Advertising / PR

CONTACT PERSON

Juraj Sinanović, CFO

**RED BULL ADRIA d.o.o.**

Krstje Pavletića 1, HR-10000 Zagreb

Phone: +385 1 6274 300

info.hr@redbull.com

https://www.redbull.com

Corporate Member since 2019

Number of employees: 24

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

**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: 88

Industry: Education

CONTACT PERSON

Don Hudspeth, President &amp; Dean

M2M Discount program contact

Admissions Office

**RKR d.o.o.**

Trg Kralja Petra Svačića 1

HR-47000 Karlovac

Phone: +385 47 646 252

rkr@rkr.hr

https://rkr.hr/hr/

Small Business Member since 2021

Number of employees: 25

Industry: Financial Services

CONTACT PERSON

Sanda Bižić, Partner

**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, Human Resources Manager (HRL-KN)

**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: 65

Industry: Healthcare industry (pharmaceuticals)

CONTACT PERSON

Nina Pirker Oreščanin, GM's Personal Assistant &amp; Business Associate

**SANDOZ d.o.o.**

Maksimirska 120, HR-10000 Zagreb

Phone: +385 1 2353 102

upit.croatia@sandoz.com

http://www.sandoz.hr

Corporate Member since 2014

Number of employees: 95

Industry: Health Care

CONTACT PERSON

Ana Gongola, Member of the Board / Country Head Croatia

**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

**Sanofi-aventis Croatia d.o.o.**

Heinzelova 70, HR-10000 Zagreb

Phone: +385 1 6003 400

Vedrana.Simunovic@sanofi.com

http://www.sanofi.com

Corporate Member since 2019

Number of employees: 50

Industry: Health Care

CONTACT PERSON: Vedrana Sokač Brataljenović

Head of Public Affairs and Market Access SECE MCO



**The ninth generation of the AmCham Talents program is about to end, in which 100 young business professionals have the opportunity to develop and hone their leadership skills. Do you think there is a shortage of business leaders in Croatia and what has prompted RBA has to support this program of the American Chamber of Commerce in Croatia for several years?**

I am very glad that there is the AmCham Talents program. It provides young and talented people with an advantage in employment through better qualifications and stronger visibility. As RBA has nurtured excellent cooperation with the U.S. Chamber of Commerce for years, it is so natural to support a program in whose content we strongly believe. This year, along with a few of our own, let's say - homegrown talents, we included five unemployed persons in the program. We believe that we are at least giving back a little bit, empowering our community, and helping to grow young talented professionals and leaders. It is this profile that many employers are looking for.

**How much opportunity is there for young people in Croatia to continuously learn and improve skills that are important for the development of their business career?**

There is more opportunity than ever. I do not just mean young people from Croatia, I mean worldwide. The online approach has provided a quick and immediate opportunity for education, podcasts, tutorials, and a lot of these materials are free. So, training, in fact self-improvement, depends in large part on the willingness and focus of young people. Sometimes it is the focus they lack most, so they need the help of an experienced mentor. And this is one of the benefits of the AmCham mentoring program of experienced leaders that is a powerful development tool.

**Young people complain that very few companies look for employees with no experience – how can this problem be bridged?**

Employers understandably want top quality and the most qualified staff. But nowadays, it is not the smartest or the most experienced that win, but those who are the fastest to adapt to new situations, and this has been especially notable for the last two years. Circumstances are changing rapidly, so more and more companies give priority to those who are versatile, resourceful, who have numerous and diverse interests, who had student jobs in addition to their university study. That is why young people have to be proactive, creative and original. I will not just say – to be your own, but to be persistent, inquisitive and hungry for new experience and skills.



**Jasminka Rojko**  
Raiffeisenbank Austria d.d.

ous and diverse interests, who had student jobs in addition to their university study. That is why young people have to be proactive, creative and original. I will not just say – to be your own, but to be persistent, inquisitive and hungry for new experience and skills.

**How important is employee professional development for the success of a company, including RBA? Do you encourage and motivate your employees to work on their personal and professional development?**

I will reply with an old joke; when the CEO asked his HR director – what are we going to do if we invest in people and then they leave? And the HR director replied – what do we do if we don't invest and they stay? Most companies have well-designed professional development programs, which is great, because I personally believe in the importance of early personal development based on competencies. We at RBA took it to the next level. We have defined a whole process of mentoring that allows new young colleagues to acquire professional skills faster and easier. Mentoring and coaching have shown excellent results, so my suggestion to young people is that when choosing a job they give priority to the change of working in a stimulating environment, especially if they have the opportunity to learn from a good mentor and be inspired by a great leader. Such an acceleration of learning allows for rapid and powerful personal and even more professional development.

**How do you, as a financial institution, assess the financial literacy of young people in Croatia? What needs to be done to improve it?**

I am not happy to say that, but I am afraid young people's financial literacy is not at a satisfactory level.

There's more than one reason for that. The first part of the problem is an education system that does not teach young people even basic principles of managing their own finances, let alone more complex ones such as financial investments. The second part of the problem lies in the family. Parents, usually being too eager to protect their children, take on full financial responsibility, so young people do not even look for jobs during high school and college. They use their parents like ATMs. Which is very wrong. Nothing creates more pride in a young person than owning money they earned on their own. It is only through healthy work habits that we begin to understand the expression value for money. It would certainly be useful to introduce financial literacy already in the lower classes and gradually expand and build on this knowledge throughout the educational path.

**In what other ways do you help young people and to what extent is social responsibility today an important aspect of successful business?**

Corporate social responsibility is not only part of our brand, or part of corporate DNA, as the saying goes, but we take it very personally and quite seriously. We constantly volunteer and support colleagues in difficult life and health problems. We recently completed the renovation of the kindergarten in Petrinja and collected a van full of toys for the little ones. We participate in Boranka, the largest volunteer action for afforestation of burned areas in all of Europe. We help our colleagues young parents balance work and family responsibilities through ongoing working from home arrangements. In addition to being sustainable ourselves, we combine ecology and economics for our clients through sustainable ESG or green products and knowledge sharing.

Also, by sponsoring the AmCham Talents program for 6 years in a row, we believe we are giving young people exactly what they need. A combination of expertise and networking with experienced leaders through individual work and group or team tasks. Being a mentor for many years, I must say that many young people have impressed me with their talents and creativity. I think we can say that the AmCham Talents program has become a small but powerful leadership academy.

**SAP d.o.o.**

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 Corporate Member since 2021  
 Number of employees: 21  
 Industry: Information Technology  
 CONTACT PERSON  
 Mirjana Badurina Čanak, Marketing and Communications Manager

**Selectio d.o.o.**

Strojarska 20  
 HR-10000 Zagreb  
 Phone: +385 1 6065 260  
 kontakt@selectio.hr  
<http://www.selectio.hr>  
 Patron Member since 2006  
 Number of employees: 26  
 Industry: Human Resources  
 CONTACT PERSON  
 Martina Kessler  
 Head of Organizational Development Solutions  
 M2M DISCOUNT PROGRAM CONTACT  
 Tanja Prekodravac  
 Head of Organizational Design & Development

**SAS Institute d.o.o. podružnica Zagreb**

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 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

**Selectium d.o.o.**

Radnička cesta 41  
 HR-10000 Zagreb  
 Phone: +385 1 8880 612  
 info@hpe.hr  
<http://www.selectium.hr>  
 Corporate Member since 2019  
 Number of employees: 33  
 Industry: Information Technology  
 CONTACT PERSON  
 Sonja Canjuga, Marketing Manager

**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

**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  
 Ana Milas  
 Head of Marketing and Business Development  
 M2M DISCOUNT PROGRAM CONTACT  
 Ana Milas  
 Head of Marketing and Business Development

**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: 58  
 Industry: Energy  
 CONTACT PERSON  
 Rahela Sakoman, HR Director Croatia, Slovenia, BiH

**SFDC Ireland Ltd**

One Central Park, Level 3, Leopardstown  
 IE Dublin 19  
 Phone: +353 1 4403 500  
 fnovak@salesforce.com  
<https://www.salesforce.com>  
 Corporate Member since 2020  
 Number of employees:  
 Industry: Information Technology  
 CONTACT PERSON  
 Filip Novak, Territory Manager (MM), Adriatic Region

**Schönherr Rechtsanwälte GmbH, podružnica Zagreb**

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 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

**Sedmi odjel d.o.o.**

Črešnjevec 68 a  
 HR-10000 Zagreb  
 Phone: +385 1 8888 660  
 info@sedmiodjel.com  
<http://www.sedmiodjel.com>  
 Small Business Member since 2021  
 Number of employees: 32  
 Industry: Information Technology  
 CONTACT PERSON  
 Ronald Gašpar, COO

**SOS Dječje selo Hrvatska**

Zavrtnica 5/III  
 HR-10000 Zagreb  
 Phone: +385 1 4610 066  
 partnerstva@sos-dsh.hr  
<http://www.sos-dsh.hr>  
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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

**Specijalna bolnica za oftalmologiju Svjetlost**

Heinzlova 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, Assistant Director for Business Processes

**SPAR Hrvatska d.o.o.**

Slavonska avenija 50

HR-10000 Zagreb

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info@spar.hr

http://www.spar.hr

Corporate Member since 2019

Number of employees: 4400

Industry: Consumer Goods

CONTACT PERSON

Danijel Vidiš, Board Member

**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

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CONTACT PERSON

Marinko Rade, Principal



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Phone: +385 21 640 253  
sales@watermanresorts.com  
http://www.watermanresorts.com  
Corporate Member since 2004  
Number of employees: 200  
Industry: Hospitality Industry  
CONTACT PERSON  
Mariana Damjanović  
Sales & Marketing department  
M2M DISCOUNT PROGRAM CONTACT  
Mariana Damjanović, Sales & Marketing department



### Telemach Hrvatska d.o.o.

Josipa Marohnića 1  
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Phone: +385 1 6328 300  
korisnik@telemach.hr  
http://www.telemach.hr  
Patron Member since 2016  
Number of employees: 607  
Industry: Telecommunications  
CONTACT PERSON  
Inga Krpan, Executive Office and Internal Communications Coordinator  
M2M DISCOUNT PROGRAM CONTACT  
Boško Labudović, Senior Regional Manager B2B Sales



### Synnefo sustavi d.o.o.

Bolnička cesta 34L  
HR-10000 Zagreb  
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sales@synnefo-systems.com  
http://www.synnefo-systems.com  
Small Business Member since 2017  
Number of employees: 4  
Industry: Information Technology  
CONTACT PERSON  
Siniša Belković, Director



### Tiko Pro d.o.o.

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info@tiko-pro.hr  
http://www.tiko-pro.hr  
Small Business Member since 2018  
Number of employees: 3  
Industry: Consulting  
CONTACT PERSON  
Lana Labinjan, Project Manager  
M2M DISCOUNT PROGRAM CONTACT  
Sandra Dudaš, Head of CRO project team



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Phone: +385 98 413 620  
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Small Business Member since 2020  
Number of employees: 50  
Industry: Information Technology  
CONTACT PERSON  
Davor Sokolović, Head of Business Development



### TIS Grupa d.o.o.

Heinzelova 33, HR-10000 Zagreb  
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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



### Takeda Pharmaceuticals Croatia d.o.o.

Ivana Lučića 2a  
HR-10000 Zagreb  
Phone: +385 1 3778 896  
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https://www.takeda.com  
Patron Member since 2020  
Number of employees: 31  
Industry: Health Care  
CONTACT PERSON  
Nikolina Radaković  
Country/Events coordinator GI Croatia & Slovenia



### TMF Croatia d.o.o.

Radnička cesta 80, HR-10000 Zagreb  
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croatia@tmf-group.com  
http://www.tmf-group.com  
Corporate Member since 2005  
Number of employees: 24  
Industry: Consulting  
CONTACT PERSON  
Krešimir Profaca, GM Croatia & Cluster Solutions  
M2M DISCOUNT PROGRAM CONTACT  
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### Teknoxgroup Hrvatska d.o.o.

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HR-10000 Zagreb  
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http://www.teknoxgroup.com  
Patron Member since 2011  
Number of employees: 72  
Industry: Manufacturing  
CONTACT PERSON  
Miodrag Matijaca, General Manager



### TOKIĆ d.o.o.

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HR-10360 Sesvete  
Phone: +385 1 3033 961  
info@tokic.hr  
http://www.tokic.hr  
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Marina Tomasović, Head of Institutional Relations





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 info@transassist.com  
 Small Business Member since 2019  
 Number of employees: 2  
 Industry: Real Estate  
 CONTACT PERSON  
 Tatjana Rašić, Chief Operations officer, COO

**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  
 Lora Winters, Director

**Udruga digitalnog zdravstva**

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 HR-10000 Zagreb  
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 Non - Profit Member since 2021  
 Number of employees: 0  
 Industry: Association  
 CONTACT PERSON  
 Andrea Staničić, President

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

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 HR-10000 Zagreb  
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 predsjednica@unt-genius.hr  
 http://www.unt-genius.hr  
 Non - Profit Member since 2010  
 Number of employees:  
 Industry: Association  
 CONTACT PERSON  
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**UNIQA osiguranje d.d.**

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 HR-10000 Zagreb  
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 http://www.uniqa.hr  
 Corporate Member since 2019  
 Number of employees: about 500  
 Industry: Financial Services  
 CONTACT PERSON  
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 M2M DISCOUNT PROGRAM CONTACT  
 Kazimir Šarac, Sales Team Manger

**VentureXchange d.o.o.**

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 mirna.marovic@vxassociates.com  
 https://www.vxassociates.com/  
 Small Business Member since 2021  
 Number of employees: 2  
 Industry: Consulting  
 CONTACT PERSON  
 Mirna Marović, Founder & CEO

**Vertiv Croatia d.o.o.**

Oreškovićeve 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

**Vindija d.d. Prehrambena industrija**

Međimurska 6, HR-42000 Varaždin  
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 Corporate Member since 2016  
 Number of employees: 3637  
 Industry: Consumer Goods  
 CONTACT PERSON  
 Saša Vojnović, Board Member

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 visa@visa.com  
 https://www.visa.com.hr/  
 Corporate Member since 2012  
 Number of employees:  
 Industry: Financial Services  
 CONTACT PERSON  
 Renata Vujasinović, Country Manager Croatia

**Visoko učilište ALGEBRA**

Ilica 242, HR-10000 Zagreb  
 Phone: +385 1 2222 182  
 info@algebra.hr  
 http://www.algebra.hr  
 Small Business Member since 2016  
 Number of employees: 170  
 Industry: Education  
 CONTACT PERSON  
 Arsen Šolić, MBA Business Area Manager

**Vlahović Grupa d.o.o. - Vlahovic Group Government Relations**

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 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  
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vukmir@vukmir.net

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Small Business Member since 1999

Number of employees: 20

Industry: Legal Services

CONTACT PERSON

Mladen Vukmir, Partner


**Zagrebačka Banka d.d.**

Trg bana Josipa Jelačića 10  
HR-10000 Zagreb

Phone: +385 1 6104 000

[zaba@unicreditgroup.zaba.hr](mailto:zaba@unicreditgroup.zaba.hr)

<http://www.zaba.hr>

Corporate Member since 2001

Number of employees: 3650

Industry: Financial Services

CONTACT PERSON

Albert Johan Hulshof, Managing Director, Head of International Clients


**Wiener osiguranje Vienna Insurance Group d.d.**

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Phone: +385 0800 2580

[kontakt@wiener.hr](mailto:kontakt@wiener.hr)

<http://www.wiener.hr>

Corporate Member since 2019

Number of employees: 710

Industry: Financial Services

CONTACT PERSON

Alina Radusin, Marketing and Corporate Communications Manager

M2M DISCOUNT PROGRAM CONTACT

Mirna Kukec, Corporate Communications Specialist


**Zagrebačka Pivovara d.o.o.**

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<http://www.zagrebackapivovara.hr>

Corporate Member since 2018

Number of employees: 597

Industry: Consumer Goods

CONTACT PERSON

Alina Ružić, Board Member


**Willis Towers Watson d.d.**

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<https://www.willistowerswatson.com/en-HR>

Patron Member since 2016

Number of employees: 8

Industry: Financial Services

CONTACT PERSON

Marko Štajduhar, CEO


**Zagrebačka škola ekonomije i managementa**

Vukasovićeve ulica 1, HR-10000 Zagreb

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[info@zsem.hr](mailto:info@zsem.hr)

<http://www.zsem.hr>

Patron Member since 2004

Number of employees: 70

Industry: Education

CONTACT PERSON

Mato Njavro, Dean

M2M DISCOUNT PROGRAM CONTACT

Marija Oblaković, Head of Marketing Office


**Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb**

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[zagreb@wolftheiss.com](mailto: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


**ZGI d.o.o.**

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[pczagreb@zgi.eu](mailto:pczagreb@zgi.eu)

<https://www.zgi.eu>

Small Business Member since 2021

Number of employees: 10

Industry: Consulting

CONTACT PERSON

Boris Štritof, Business Development


**Woodsford Grupa d.o.o.**

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[info@woodsford.hr](mailto: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)**

Ulica grada Vukovara 269a, HR-10000 Zagreb

Phone: +385 1 6001 900

[zagreb.info@hilton.com](mailto:zagreb.info@hilton.com)

<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


**ZMP IP d.o.o.**

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Phone: +385 1 4577 535

[croatia@zm-p.com](mailto:croatia@zm-p.com)

<http://www.zmp.eu>

Small Business Member since 2015

Number of employees: 4

Industry: Legal Services

CONTACT PERSON

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**Žurić i Partneri odvjetničko društvo d.o.o.**

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<http://www.zuric-i-partneri.hr>

Small Business Member since 1999

Number of employees: 29

Industry: Legal Services

CONTACT PERSON

Miroslav Plašćar, Managing partner



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- 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.
- ABC TECH ZAGREB d.o.o.
- Adcubum d.o.o.
- Addiko Bank d.d.
- Adecco Hrvatska d.o.o.
- Adriatic Capital Partners d.o.o.
- Adriatic Gate Container Terminal (AGCT) / Jadranska vrata d.d.
- AGB Nielsen istraživanje medija d.o.o.
- Agroproteinka d.d.
- AGS Zagreb d.o.o.
- Aion d.o.o.
- ALFATEC Group d.o.o.
- Allianz Hrvatska d.d.
- Alpha Capitalis d.o.o.
- Alpha-Medical d.o.o.
- Alpheus d.o.o.
- ALTPRO d.o.o.
- Amazon Data Services Zagreb d.o.o.
- American International School of Zagreb
- Amgen d.o.o.
- Ano d.o.o.
- Applied Ceramics d.o.o.
- Apsolon d.o.o.
- Arhiv trezor d.o.o.
- ASSECO SEE d.o.o.
- Assist-o AG
- AstraZeneca d.o.o.
- Atlantic Grupa d.d.
- Auto Hrvatska d.d.
- Batarelo Dvojković Vuchetich odvjetničko društvo d.o.o.
- Bayer d.o.o.
- BBDO Zagreb d.o.o.
- Becton Dickinson Croatia d.o.o.
- Benefit Systems d.o.o.
- BE-terna d.o.o.
- Biomedica dijagnostika d.o.o.
- Blitz - Cinestar d.o.o.
- Bogdanović, Dolički & Partneri odvjetničko društvo
- Bomark Pak d.o.o.
- Boston Consulting Group
- Burza d.o.o. - Human
- Business Media Croatia d.o.o.
- Calisto 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.
- Citibank Europe plc - Hungarian Branch Office
- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
- Coca-Cola Adria d.o.o.
- Coca-Cola HBC Hrvatska d.o.o.
- Colliers Advisory d.o.o.
- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Croatia Airlines d.d.
- Croatia osiguranje d.d.
- Cromedic Assistance d.o.o.
- Crowe Horwath d.o.o.
- Dalekovod d.d.
- D-Business Consulting International d.o.o.
- Deloitte savjetodavne usluge d.o.o.
- DignetSoftware d.o.o.
- Diverto d.o.o.
- Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.
- DNV Adriatica d.o.o.
- DOK-ING d.o.o.
- Draco d.o.o.
- Ecolab d.o.o.
- EFT Usluge d.o.o. - Euronet Worldwide
- Eli Lilly (Suisse) S.A. - Predstavništvo u Republici Hrvatskoj
- Emerson Process Management d.o.o.
- Energo-data d.o.o.
- EOS Matrix d.o.o.
- Ernst & Young d.o.o.
- Erste Card Club d.o.o.
- ESKA d.o.o.
- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- ETRANET Grupa d.o.o.
- Euro Grant Konzalting d.o.o.
- EuroNavigator d.o.o.
- Europlakat d.o.o.
- EX-ALTO d.o.o.
- Facebook Ireland Limited
- Falkensteiner Hotelmanagement d.o.o.
- Fidestum d.o.o.
- FORTINET B.V.
- Fresenius Medical Care Hrvatska d.o.o.
- Gavrilović d.o.o.
- GEC d.o.o.
- General Electric Hrvatska d.o.o.
- Generali osiguranje d.d.
- Geththeworldmoving GmbH (Trading Name: Virgin Pulse)
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Google Hrvatska d.o.o.
- Grant Thornton revizija d.o.o.
- GTC Matrix d.o.o.
- Hanza Media d.o.o.
- HERBALIFE d.o.o.
- Hexis d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- Hotel Dubrovnik d.d.
- HP Computing and Printing d.o.o.
- HP-Hrvatska pošta d.d.
- Hrvatska banka za obnovu i razvitak
- Hrvatska poštanska banka d.d.
- Hrvatska zajednica tehničke kulture
- Hrvatski odbojkaški savez
- Hrvatski Telekom d.d.
- Hrvatski ured za osiguranje
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- HS Produkt d.o.o.
- HT produkcija d.o.o.
- IBM Hrvatska d.o.o.
- INDAGO d.o.o.
- INFINUM d.o.o.
- Infobip d.o.o.
- Infosistem d.d.
- INsig2 d.o.o.
- Institut za compliance, criminal compliance i anti-money laundering - ICCrA
- Institut za istraživanje i edukaciju Zaposlena mama
- International Medical Corps Croatia/ Međunarodni Medicinski Zbor Hrvatska
- Intra Lighting d.o.o.
- iOLAP d.o.o.
- IQVIA Adriatic d.o.o.
- Ivaničplast d.o.o.
- JAMNICA plus d.o.o.
- Johnson & Johnson S.E. d.o.o.
- JT International Zagreb d.o.o.
- Keltex d.o.o.
- Kiara Maria d.o.o.
- Končar - Elektroindustrija d.d.
- KPMG Croatia d.o.o.
- Krehić & Partneri Odvjetničko društvo d.o.o.
- Kulić i Sperk Revizija d.o.o.
- LMG Autokuća d.o.o.
- LPT d.o.o.
- LQ d.o.o.
- MAISTRA d.d.
- Manpower d.o.o.
- Marsh d.o.o.
- Mastercard Europe - Podružnica Zagreb
- Matković Engineering Technics d.o.o.
- Maverick Wealth Management d.o.o.
- Mazars Cinotti Tax Consulting d.o.o.
- McKinsey & Company, Inc. Adriatic Podružnica
- Medical Intertrade d.o.o.
- Medika d.d.
- Medtronic Adriatic d.o.o.
- Međunarodni institut za klimatske aktivnosti (IICA) - International Institute for Climate Action
- MERCK d.o.o.
- Merck Sharp & Dohme d.o.o.
- Meridian 16 business park d.o.o.
- Metroholding d.d.
- Metroteka d.o.o.
- Microsoft Hrvatska d.o.o.
- MS Tech d.o.o.
- Mylan Hrvatska d.o.o.
- Navis Yacht Charter - Posada d.o.o.
- NEPHOS d.o.o.
- NETS CEE d.o.o.
- Nexe d.d.
- Nike CR d.o.o.
- Nokia Solutions and Networks d.o.o.
- Nova europska ulaganja d.o.o.
- NOVA TV d.d.
- Novartis Hrvatska d.o.o.
- Novo Nordisk Hrvatska d.o.o.
- Odvjetnica Sanja Artuković
- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Ilej & Partneri d.o.o.
- Odvjetničko društvo Kallay & Partneri d.o.o.
- Odvjetničko društvo Markušić i Maretić j.t.d.
- Odvjetničko društvo Porobija & Špoljarić d.o.o.
- Odvjetničko društvo Šooš Maceljki, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Župić i partneri d.o.o.
- Odvjetnik Hrvoje Ivić
- Oktal Pharma d.o.o.
- Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb
- Oracle Hrvatska d.o.o.
- Orbico d.o.o.
- Osijek-Koteks d.d.
- OTIS dizala d.o.o.
- PBZ Card d.o.o.
- Petrić & Kajić odvjetničko društvo d.o.o.
- Petrol d.o.o.
- Peveš d.d.
- Pfizer Croatia d.o.o.
- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Piper d.o.o.
- Plan 2B interijeri d.o.o.
- Pliva Hrvatska d.o.o.
- Podravka d.d.
- Poliklinika Bagatin
- Poliklinika Terme
- Poslovna Inteligencija d.o.o.
- Presscut d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Pro Integrus d.o.o.
- Qualys Inc.
- Raiffeisenbank Austria d.d.
- Real grupa d.o.o.
- RED BULL ADRIA d.o.o.
- Rhea d.o.o. - UPS Authorised Service Contractor
- RIT Croatia
- RKR d.o.o.
- Robert Bosch d.o.o.
- Roche d.o.o.
- SANDOZ d.o.o.
- Sano - suvremena hranidba životinja d.o.o.
- Sanofi-aventis Croatia d.o.o.
- SAP d.o.o.
- SAS Institute d.o.o. podružnica Zagreb
- Savez izdavača Hrvatske
- Schneider Electric d.o.o.
- Schönherr Rechtsanwälte GmbH, podružnica Zagreb
- Sedmi odjel d.o.o.
- Selectio d.o.o.
- Selectium d.o.o.
- Serengeti d.o.o.
- SFDC Ireland Ltd
- SOS Dječje selo Hrvatska
- SPAN d.d.
- SPAR Hrvatska d.o.o.
- Specijalna bolnica za oftalmologiju Svjetlost
- Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno
- Sypetrvs hoteli d.d.
- Synnefo sustavi d.o.o.
- Syntio d.o.o.
- Takeda Pharmaceuticals Croatia d.o.o.
- Teknoxgroup Hrvatska d.o.o.
- Telemach Hrvatska d.o.o.
- Tiko Pro d.o.o.
- TIS Grupa d.o.o.
- TMF Croatia d.o.o.
- TOKIĆ d.o.o.
- TransAssist d.o.o.
- Uber Croatia d.o.o.
- Udruga digitalnog zdravstva
- Udruga "Nikola Tesla - Genij za budućnost"
- UNIQA osiguranje d.d.
- VentureXchange d.o.o.
- Vertiv Croatia d.o.o.
- Vindija d.d. Prehrambena industrija
- VISA Europe Ltd.
- Visoko učilište ALGEBRA
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations
- VMD Grupa d.o.o.
- Vukmir i suradnici odvjetničko društvo d.o.o.
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.d.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- Woodsford Grupa d.o.o.
- Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)
- Zagrebačka Banka d.d.
- Zagrebačka Pivovara d.o.o.
- Zagrebačka škola ekonomije i managementa
- ZGI d.o.o.
- ZMP IP d.o.o.
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- Alpheus d.o.o.
- BBDO Zagreb d.o.o.
- Europlakat d.o.o.
- Kiara Maria d.o.o.
- Real grupa d.o.o.

## AGRICULTURE

- Agroproteinka d.d.
- Sano - suvremena hranidba životinja d.o.o.

## ASSOCIATION

- Hrvatska zajednica tehničke kulture
- Hrvatski odbojkaški savez
- Hrvatski ured za osiguranje
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- Institut za compliance, criminal compliance i anti-money laundering - ICCrA
- Institut za istraživanje i edukaciju Zaposlena mama
- International Medical Corps Croatia/ Međunarodni Medicinski Zbor Hrvatska
- Međunarodni institut za klimatske aktivnosti (IICA) - International Institute for Climate Action
- Savez izviđača Hrvatske
- SOS Dječje selo Hrvatska
- Udruga digitalnog zdravstva
- Udruga 'Nikola Tesla - Genij za budućnost'

## AUTOMOTIVE

- LMG Autokuća d.o.o.
- Porsche Croatia d.o.o.
- Auto Hrvatska d.d.

## CONSULTING

- A.T. Kearney Management Consulting S.R.L. - podružnica Zagreb
- Apsolon d.o.o.
- Benefit Systems d.o.o.
- Boston Consulting Group
- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Crowe Horwath d.o.o.
- Deloitte savjetodavne usluge d.o.o.
- DNV Adriatica d.o.o.
- Ergo-data d.o.o.
- Ernst & Young d.o.o.
- Euro Grant Konzalting d.o.o.
- EuroNavigator d.o.o.
- Grant Thornton revizija d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- INDAGO d.o.o.
- KPMG Croatia d.o.o.
- Kulić i Sperk Revizija d.o.o.
- McKinsey & Company, Inc. Adriatic Podružnica
- Metroteka d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Tiko Pro d.o.o.
- TMF Croatia d.o.o.
- VentureXchange d.o.o.
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations
- ZGI d.o.o.

## CONSUMER GOODS

- 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.
- Peve d.d.
- Philip Morris Zagreb 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.

## DEMING

- Piper d.o.o.

## DISTRIBUTION / LOGISTICS

- Adriatic Gate Container Terminal (AGCT) / Jadranska vrata d.d.
- AGS Zagreb d.o.o.
- HP-Hrvatska pošta d.d.
- Rhea d.o.o. - UPS Authorised Service Contractor

## EDUCATION

- American International School of Zagreb
- 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.
- Vertiv Croatia d.o.o.

## ENGINEERING

- Pro Integris d.o.o.

## FINANCIAL SERVICES

- Addiko Bank d.d.
- Allianz Hrvatska d.d.
- Alpha Capitalis d.o.o.
- Ano d.o.o.
- Arhiv trezor d.o.o.
- Citibank Europe plc - Hungarian Branch Office
- Croatia osiguranje d.d.
- D-Business Consulting International d.o.o.
- EFT Usluge d.o.o. - Euronet Worldwide
- EOS Matrix d.o.o.
- Erste Card Club d.o.o.
- Fidestum d.o.o.
- Generali osiguranje d.d.
- Hrvatska banka za obnovu i razvitak
- Hrvatska poštanska banka d.d.
- Marsh d.o.o.
- Mastercard Europe - Podružnica Zagreb
- Maverick Wealth Management d.o.o.
- Mazars Cinotti Tax Consulting d.o.o.
- Metroholding d.d.
- NETS CEE d.o.o.
- PBZ Card d.o.o.
- Raiffeisenbank Austria d.d.
- RKR d.o.o.
- UNIQA osiguranje d.d.
- VISA Europe Ltd.
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.d.
- Zagrebačka Banka d.d.

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- AbbVie d.o.o.
- Alpha-Medical d.o.o.
- Amgen d.o.o.
- AstraZeneca d.o.o.
- Bayer d.o.o.
- Becton Dickinson Croatia d.o.o.
- Biomedica dijagnostika d.o.o.
- Cromedic Assistance d.o.o.
- Eli Lilly (Suisse) S.A. - Predstavništvo u Republici Hrvatskoj
- Fresenius Medical Care Hrvatska d.o.o.
- Johnson & Johnson S.E. d.o.o.
- Medical Intertrade d.o.o.
- Medika d.d.
- Medtronic Adriatic d.o.o.
- MERCK d.o.o.
- Merck Sharp & Dohme d.o.o.
- Mylan Hrvatska d.o.o.
- Novartis Hrvatska d.o.o.
- Novo Nordisk Hrvatska d.o.o.
- Oktal Pharma d.o.o.
- Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb
- Pfizer Croatia d.o.o.

- Pliva Hrvatska d.o.o.
- Poliklinika Bagatin
- Poliklinika Terme
- Roche d.o.o.
- SANDOZ d.o.o.
- Sanofi-aventis Croatia d.o.o.
- Specijalna bolnica za oftalmologiju Svjetlost
- Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvai" Rovinj-Rovigno
- Takeda Pharmaceuticals Croatia d.o.o.

## HOSPITALITY INDUSTRY

- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- Falkensteiner Hotelmanagement d.o.o.
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Hotel Dubrovnik d.d.
- MAISTRA d.d.
- Svpetrvs hoteli d.d.
- Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)

## HUMAN RESOURCES

- Adecco Hrvatska d.o.o.
- Gettheworldmoving GmbH (Trading Name: Virgin Pulse)
- Manpower d.o.o.
- Selectio d.o.o.

## INFORMATION TECHNOLOGY

- ABC TECH ZAGREB d.o.o.
- Adcubum d.o.o.
- ALFATEC Group d.o.o.
- Amazon Data Services Zagreb d.o.o.
- ASSECO SEE d.o.o.
- Assist-o AG
- BE-terna d.o.o.
- Burza d.o.o. - Human
- Calisto d.o.o.
- Cisco Systems Hrvatska d.o.o.
- DignetSoftware d.o.o.
- Diverto d.o.o.
- Emerson Process Management d.o.o.
- ESKA d.o.o.
- ETRANET Grupa d.o.o.
- Facebook Ireland Limited
- FORTINET B.V.
- Google Hrvatska d.o.o.
- Hexis d.o.o.
- HP Computing and Printing d.o.o.
- HT produkcija d.o.o.
- IBM Hrvatska d.o.o.
- INFINUM d.o.o.
- Infobip d.o.o.
- Infosistem d.d.
- INsig2 d.o.o.
- iOLAP d.o.o.
- IQVIA Adriatic d.o.o.
- Microsoft Hrvatska d.o.o.
- NEPHOS d.o.o.
- Oracle Hrvatska d.o.o.
- Poslovna Inteligencija d.o.o.
- Qualys Inc.
- SAP d.o.o.
- SAS Institute d.o.o. podružnica Zagreb
- Sedmi odjel d.o.o.
- Selectium d.o.o.
- Serengeti d.o.o.
- SFDC Ireland Ltd
- SPAN d.d.
- Synnefo sustavi d.o.o.
- Syntio d.o.o.
- TIS Grupa d.o.o.

## INTERIOR DESIGN

- Plan 2B interijeri d.o.o.

## INVESTMENT

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

## LEGAL SERVICES

- Batarelo Dvojković Vuchetich odvjetničko društvo d.o.o.
- Bogdanović, Dolički & Partneri odvjetničko društvo
- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb

- Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.
- Krehić & Partneri Odvjetničko društvo d.o.o.
- Odvjetnica Sanja Artuković
- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Ilej & Partneri d.o.o.
- Odvjetničko društvo Kallay & Partneri d.o.o.
- Odvjetničko društvo Markušić i Maretić j.t.d.
- Odvjetničko društvo Porobija & Špoljarić d.o.o.
- Odvjetničko društvo Šooš Maceljiski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Župić i partneri d.o.o.
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- Vukmir i suradnici odvjetničko društvo d.o.o.
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- ZMP IP d.o.o.
- Žurić i Partneri odvjetničko društvo d.o.o.

## LIFE SCIENCES

- PHILIPS d.o.o.

## MANUFACTURING

- ALTPRO d.o.o.
- Applied Ceramics d.o.o.
- Bomark Pak d.o.o.
- Dalekovod d.d.
- DOK-ING d.o.o.
- Draco d.o.o.
- Ecolab d.o.o.
- GEC d.o.o.
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- Intra Lighting d.o.o.
- Ivančičplast d.o.o.
- Kelteks d.o.o.
- Končar - Elektroindustrija d.d.
- LPT d.o.o.
- Matković Engineering Technics d.o.o.
- MS Tech d.o.o.
- Nexe d.d.
- Osiijek-Koteks d.d.
- OTIS dizala d.o.o.
- Teknoxgroup Hrvatska d.o.o.

## MARKET RESEARCH

- AGB Nielsen istraživanje medija d.o.o.

## MEDIA/PUBLISHING

- 24sata d.o.o.
- Business Media Croatia d.o.o.
- Hanza Media d.o.o.
- NOVA TV d.d.
- Presscut d.o.o.

## REAL ESTATE

- CBS International d.o.o. - Cushman & Wakefield
- Colliers Advisory d.o.o.
- GTC Matrix d.o.o.
- Meridian 16 business park d.o.o.
- TransAssist d.o.o.
- VMD Grupa d.o.o.
- Woodsford Grupa d.o.o.

## TELECOMMUNICATIONS

- A1 Hrvatska d.o.o.
- Hrvatski Telekom d.d.
- Nokia Solutions and Networks d.o.o.
- Telemach Hrvatska d.o.o.

## TRANSLATION SERVICES

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

## TRAVEL/TOURISM

- Croatia Airlines d.d.
- EX-ALTO d.o.o.
- Navis Yacht Charter - Posada d.o.o.
- Uber Croatia d.o.o.





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