

YEARBOOK

2025

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IMPRESSUM

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EMBASSY OF THE UNITED STATES OF AMERICA
OFFICE OF THE AMBASSADOR

Zagreb, Croatia
November 25, 2025

Dear AmCham Members:

It is both an honor and a privilege to introduce myself as the 11th U.S. Ambassador to Croatia. Since my arrival in Croatia on October 18, just months after the launch of a transformative era of economic cooperation through the U.S./EU trade deal, we are on the path to pursue endless opportunities. This trade agreement charts a remarkable course for revitalizing the essential business, defense, and people-to-people connections that form the bedrock of our strong friendship and alliance. Leading the U.S. Embassy in Zagreb at this pivotal moment fills me with purpose and determination.

As President Trump's representative in Croatia, I have established four critical priorities for my team that will not only bolster our partnership but also yield significant benefits for both nations:

1. Enhancing U.S.-Croatia Energy Security: We will intensify our commitment to increase exports to Croatia's LNG terminal on Krk, advance partnerships in U.S. nuclear technology, and invest in regional energy infrastructure across Europe. These initiatives will replace reliance on Russian energy, ensuring sustained stability and autonomy for our allies.
2. Deepening U.S.-Croatia Security Cooperation: We will conduct joint military exercises and modernize our defense capabilities, empowering Croatia to meet its NATO commitment of allocating 5% of its GDP to defense by 2035. Together, we will strengthen our defenses and security interoperability.
3. Empowering U.S. Businesses and Citizens: We are resolute in our mission to promote investment opportunities and engage in vigorous commercial diplomacy that addresses the specific needs of U.S. companies. We will also ensure the effective implementation of the treaty to avoid double taxation, making the business environment more robust for investments.
4. Building Stronger People-to-People Connections: We will deepen our cultural ties through active sports diplomacy, the arts, educational exchanges, and support for organizations like the American Chamber of Commerce, strengthening the bonds that unite our societies.

I am committed to pursuing these priorities with all of you during my tenure in Croatia. My family and I have been profoundly grateful for the exceptional warmth and hospitality of the Croatian people. We eagerly anticipate numerous opportunities to work together on innovative U.S.-Croatian initiatives to achieve our shared prosperity.

Wishing you and your loved ones a joyous holiday season and a successful 2026 ahead!

Sincerely,

Nicole McGraw

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.



Rina Musić
President
Merck Sharp & Dohme d.o.o.



Anita Letica
First Vice President
Philip Morris Zagreb d.o.o.



Dear members, partners, and friends of the American Chamber of Commerce in Croatia,

Thank you for your trust and collaboration over the past year. In 2025, our community helped advance reforms that benefit businesses and citizens. Elevating digital transformation to the ministerial level marked a key step in Croatia's modernization. Our advocacy also supported lower income taxes, a higher VAT threshold for small entrepreneurs, and improved health data exchange and ethical contracting. When business and policy move together, Croatia becomes more competitive, innovative, and resilient.

We advanced these achievements through active member engagement and focused advocacy. We hosted three power breakfasts – on the Lobbying Act, Court Register updates, and Fiscalization 2.0 with the Tax Administration – as well as an executive lunch with NVIDIA. We organized four major conferences, namely on healthcare, tax, ESG, and digital transformation; convened a roundtable with a City of Los Angeles delegation; and delivered expert seminars and workshops.

We strengthened international cooperation with two business delegations – one to San Francisco and Los Angeles, and one to Brussels – deepening both our transatlantic and EU-level engagement.

Our advocacy remained consistent and result-oriented. We published 15 position papers, met regularly with policymakers, and joined nine public consultations. Key outcomes include AmCham representatives joining the working group on medicine data delivery rules; adoption of amendments to the Draft Public Procurement Act; improvements in monitoring medicine shortages; and reduced fees for managing EE waste from solar panels.

In 2026, we will build on this momentum. Our policy work will remain evidence-based and collaborative. We will bring together members, policymakers, and experts on energy transition, sustainability reporting, health system innovation, and trade facilitation. We will continue to publish actionable recommendations. The AmCham Croatia Yearbook will remain a trusted guide to the trends, reforms, and opportunities shaping the market. Above all, AmCham will continue to serve as a platform for partnerships, insights, and a strong collective voice.

Thank you for your commitment to our shared goals. Together, we will deepen U.S.–Croatia ties, open new opportunities for businesses of all sizes, and deliver tangible progress for the economy and society.

With appreciation,

Rina Musić, President



Stjepan Roglić
Second Vice President
Orbico d.o.o.



Boris Petrušić
Secretary-Treasurer
Oracle Hrvatska d.o.o.



Francis Lepoutre
Untitled Governor
Roche d.o.o.



Dunja Maronić Filaković
Untitled Governor
AbbVie d.o.o.



Ivana Radić Boršić
Untitled Governor
Cortec Hrvatska d.o.o.

Dear Members and Friends,

As we close another dynamic year and reflect on the path ahead, it is with great pride that we present the 2025 edition of the AmCham Croatia Yearbook. This publication is not only a review of the initiatives and achievements that marked the year, but also a testament to the enduring values of partnership, dialogue, and shared purpose that define our business community.

The year 2025 was characterized by meaningful progress in areas critical to Croatia's business environment. transparency, digitalization, healthcare, sustainability, labor market equity, and innovation. One of the most impactful changes this year was the entry into force of the new Lobbying Act, which initially posed challenges to participation in public affairs. Through persistent and constructive engagement, AmCham helped ensure that expert voices remain included in policymaking, reestablishing a balanced framework for public-private dialogue.

In healthcare, our contributions to the Ordinance on Medicine Supply and Reporting helped improve the national system for monitoring medicine shortages, an area of growing importance amid global supply disruptions. In public procurement, our long-standing proposals to improve transparency and efficiency were incorporated into amendments to the Public Procurement Act, streamlining procedures and enabling broader participation. In digital transformation, a major success was the digitalization of the Court Register, including the rollout of a new online platform that improves user access and simplifies procedures.

These highlights from 2025 reflect the core mission of AmCham: to support a transparent, innovative, and inclusive economy through collaboration between business leaders and policymakers. The impact of our advocacy is evident in concrete legislative changes and evolving business norms that benefit not only our members, but society at large.

As we look ahead to 2026, we remain focused on the future: fostering innovation, strengthening transatlantic ties, supporting digital and green transitions, and helping Croatia unlock its full economic potential. In a world that continues to change rapidly, our adaptability, resilience, and unity will remain our greatest assets.

On behalf of the AmCham Croatia team, I extend heartfelt thanks to our members, partners, and contributors. Your dedication, expertise, and engagement are what drive our collective impact.

I wish you and your loved ones peace, joy, and a well-deserved rest. May the New Year bring continued success, meaningful collaboration, and new opportunities for growth.

Warmest regards and best wishes for 2026,

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

Members are provided the opportunity to expand their business and government contacts by attending numerous networking and business events we organize, exchange useful information and advocate issues important for doing business through committee work and also promote their company by using various AmCham communication channels (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.



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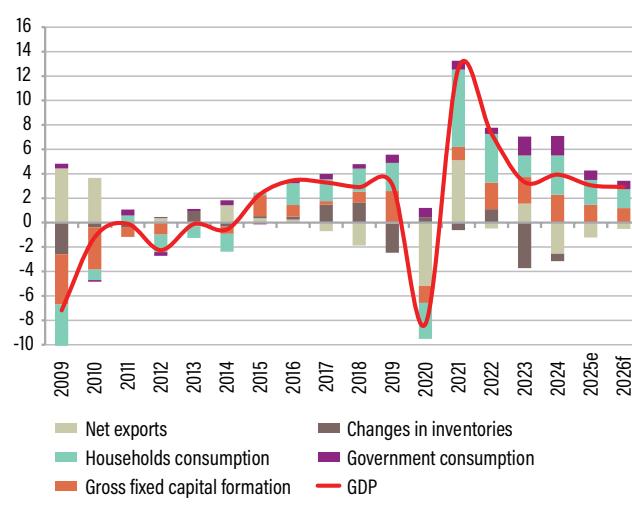
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Key Economic Trends

Croatia's economy continues to show positive macroeconomic trends in 2025. After a 3.8% GDP growth in both 2023 and 2024, the country achieved an impressive 3% growth in the first three quarters of 2025, keeping it among the European Union's fastest-growing nations. Strong investment activity persists, especially from the private sector, though public investments remain substantial thanks to EU funding. The construction industry has been the leading growth sector for the third consecutive year.

Contributions to Annual GDP Growth

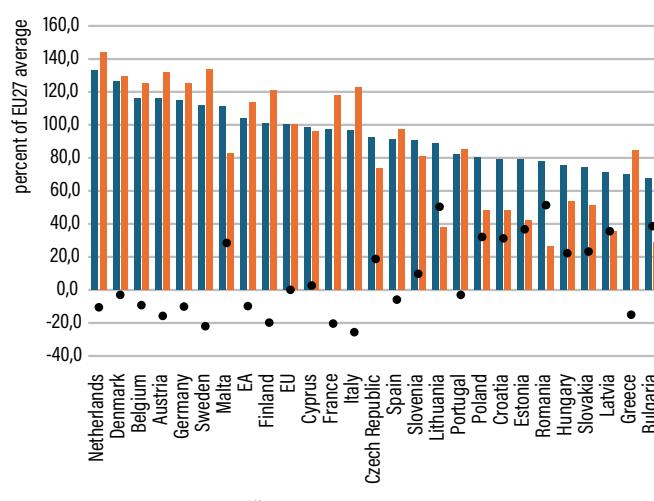
Percent



Note: e - estimate, f - forecast; Source: CBS, AmCham

GDP per capita, in PPS

KEY ECONOMIC TRENDS



Source: Ameco database

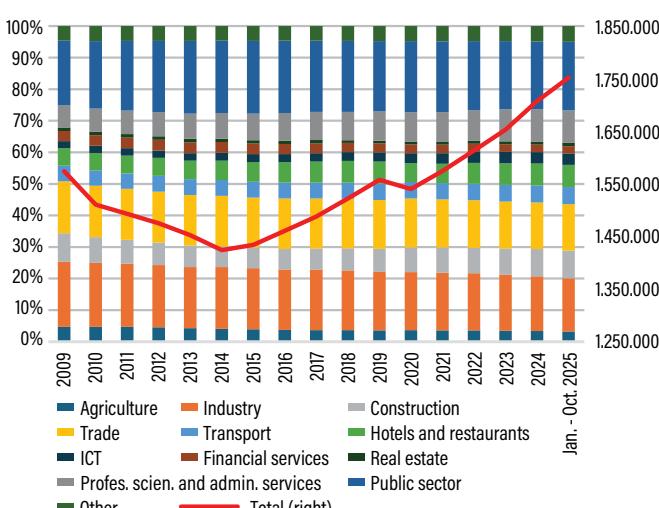
Despite global challenges and slow growth among Croatia's trading partners, goods exports have steadily increased. Key exporting industries - including food production, electrical equipment manufacturing, and metal product manufacturing - are all outperforming their 2024 results. Exports to Slovenia and Germany have accelerated considerably, while exports to Italy are recovering. These three countries account for nearly 40% of Croatia's total exports and heavily influence overall economic trends. Growth in these markets is expected to pick up further in 2026, which bodes well for Croatian export demand next year.

Household consumption remains firm despite ongoing inflation and new limits on bank loan growth. Meanwhile, service exports - mainly driven by tourism - have declined for two consecutive years. Although foreign visitor numbers and overnight stays are rising slightly each year, real tourist spending has dropped due to persistent price increases in the sector. Encouragingly, the pre-season and post-season periods are showing increasingly better performance.

Croatia continues to rank among the fastest growing economies within the European Union. Notably, relative to the pre-crisis year of 2019, Croatia's economy expanded by 23.3%, significantly surpassing the European Union average growth rate of 7.1%. These comparatively strong economic developments in Croatia are facilitating a more rapid convergence of income levels and living standards with those observed across the European Union. According to projections from the European Commission, Croatia is expected to reach 79.3% of the EU's average income by the end of 2025.

Stable economic growth is still driving positive changes in the labor market. Although employment is growing at a slower

Employment



Source: HZMO



Josip Funda | Senior Country Economist, World Bank



rate than it did in 2024, it reached nearly 1.8 million people during the summer - the highest ever recorded in Croatia. The construction sector continues to see strong job growth, as do service industries like professional and scientific work, trade, transport, and tourism. Public sector jobs are also on the rise, while manufacturing positions keep declining. Based on current trends, employment is expected to increase by about 2.5% in 2025, and ongoing high demand means the economy will likely face labor shortages in the future. Even though the number of working-age people joining the workforce is going up slightly, demographic patterns suggest Croatia will need more foreign workers going forward.

Wages, which grew by double digits in 2023 and 2024, have increased more slowly so far in 2025 but remain substantial. For the whole year, wage growth is projected to be around 10%, with the private sector seeing quicker increases after two years of public sector leadership in 2025. Rising wages are fueling strong domestic demand and keeping inflation (HICP) relatively high - at 4.3% in November, almost twice the euro area average. This persistent inflation is largely due to robust local demand and a tight job market reflected in strong wage gains. However, if there are no major outside shocks, these same factors are expected to help slow inflation in 2026.

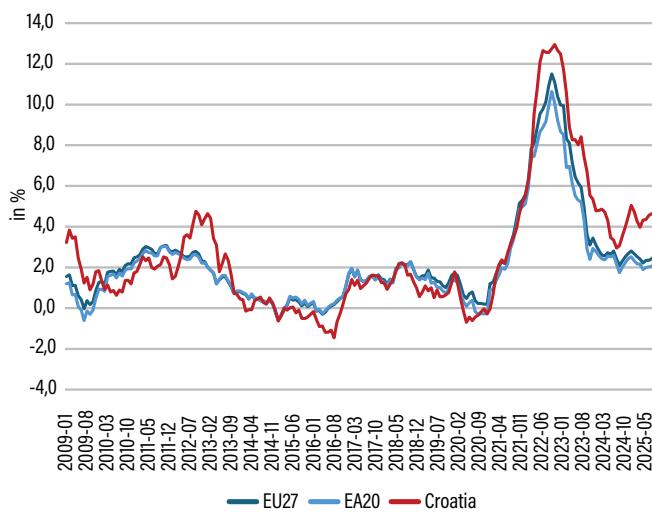
Interest rates on newly approved loans for companies in Croatia experienced a notable decline in 2025, continuing the downward trend that commenced in early 2024. Currently, the lowest interest rates apply to loan amounts exceeding 1 million euros, primarily benefiting large investment projects. For these loans, Croatia, alongside Germany, Italy, and Luxembourg, maintains some of the lowest interest rates within the euro area. During a meeting at the end of October,

the European Central Bank opted to keep its key interest rates unchanged, with the main ECB reference rate - applicable to credit institutions' cash deposits - remaining at 2.0%. This decision was anticipated, given that euro area inflation is close to the target level of 2%, and the economy continues to show positive signs despite ongoing global challenges. Accordingly, no substantial changes in business loan interest rates are expected in Croatia at this time.

Fiscal policy in 2025 stayed expansionary. With adjustments to the budget that year, the deficit rose from a projected 2.4% of GDP to 2.9%, largely because of anticipated shortfalls at the local government level. Meanwhile, the national budget saw reallocations intended to prevent spending increases- such as those for salaries, pensions, and social benefits - from pushing expenditures above planned levels. Despite this deficit pattern and ongoing strong economic growth with persistent price pressures, public debt is set to keep falling and may drop below 57% of GDP by year's end.

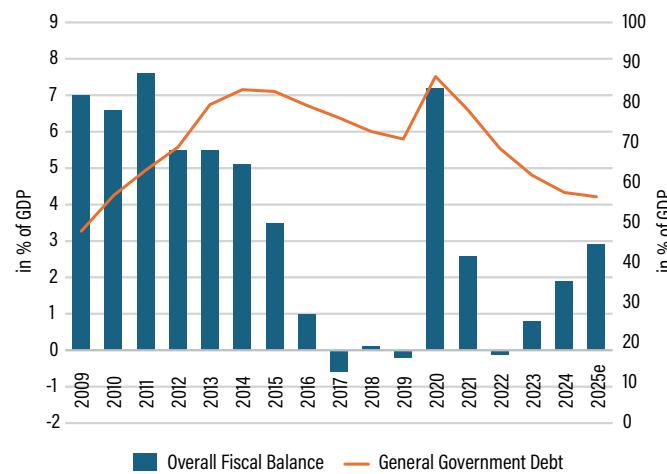
Looking ahead to 2026, economic growth is expected to hold steady at about 3%. Although global uncertainty remains high, Croatia's external environment could improve slightly. The country's key trading partners are forecast to grow somewhat faster in 2026 than in the previous year, bolstering stable foreign demand. For the first time, Croatia may surpass 80% of the European Union average GDP per capita (in purchasing power standards) in 2026. Additionally, substantial grants from European funds are anticipated, and financing conditions for businesses and individuals should remain relatively favorable. Barring major disruptions, prospects for 2026 appear positive. Still, boosting productivity and strengthening the economy's export focus will be crucial in the medium term.

Inflation



Source: Eurostat

Overall Fiscal Balance and General Government Debt



Note: Fiscal deficit/surplus is shown on the chart with a positive/negative sign.

Source: MoF, AmCham



POLICY ADVOCACY

AMCHAM POLICY ACHIEVEMENTS

Policy work remains one of AmCham's key service pillars. The past year was once again eventful in the policy sector, so let's take a moment to reflect on the key initiatives we have diligently advocated throughout 2025, as well as the joint successes we have achieved.

The entry into force of the **Lobbying Act** initially introduced substantial changes to our advocacy activities. Following an Opinion of the Commission for Deciding on Conflict of Interest, AmCham members were temporarily prohibited from participating in lobbying meetings unless registered as lobbyists. Thanks to our engagement and constructive dialogue with the Commission, and a business breakfast dedicated to the Lobbying Act, we successfully advocated for a revision of this interpretation. As a result, experts are once again allowed to participate in lobbying meetings when accompanied by registered lobbyists – such as AmCham staff.

We continued to be active in healthcare, which resulted in the appointment of AmCham representatives to the Working Group for drafting the **Ordinance on the Type and Method of Data Submission and the Preparation of Reports on Stocks, Consumption, Supply Plans, and Shortages of Medicines on the Market**. Throughout this process, numerous AmCham recommendations aimed at improving the medicine shortages monitoring system and clarifying the new obligations of supply chain stakeholders were accepted.

Public procurement remains one of AmCham's strategic policy areas. We are particularly pleased that amendments to the **Draft Public Procurement Act**, which AmCham advocated for, were adopted. These amendments include mandatory publication of simple procurement through EOJN, raising thresholds for simple procurement, extending the deadline for prior consultation, reducing appeal fees, and allowing us to continue contributing to a more transparent and efficient public procurement system.

Our long-standing efforts to digitalize the judiciary have also yielded important results in 2025. Namely, our proposal to digitalize the Court Register was accepted through amendments to the **Regulation on the Method of Registration in the Court Register**. This enables digital interaction between users and the system. We want to highlight the new Court Register website, launched in June 2025, which significantly simplifies the submission of registration and change requests by introducing e-services that were previously unavailable. It is currently available in Varaždin and Osijek, with national availability expected soon.

We also contributed to strengthening the competitiveness and sustainability of the renewable energy sector by successfully advocating for the reduction of fees for managing **EE-waste from solar panels**. This will help facilitate the development of energy efficiency and investments in green technologies in Croatia.

Other noteworthy topics that we brought to the attention of decision makers throughout the year included health technology assessment, obesity treatment, smoking prevention, tax policy, investment policy, practical application of ESG, concentration of procedure in the Civil Procedure Act, Equal Pay Directive and beverage packaging. We are also continuing to strongly promote digital transformation through activities related to artificial intelligence and cybersecurity.

These achievements underscore the value and strength of joint activities among AmCham members in 2025. The importance of dialogue between the business community and policymakers is undeniable in finding high-quality regulatory solutions that benefit all stakeholders.

Looking ahead to 2026, AmCham remains dedicated to advocating for initiatives that will strengthen the Croatian economy, increase its competitiveness, make doing business easier, attract investment, and improve the quality of life for all.



ADVOCATING
for Competitive Business Environment



POLICY ISSUE	ACTIONS	OUTCOME
Experts who are not listed in the Lobbying Register are not allowed to participate in lobbying meetings with State Officials	→ The organization of a Power Breakfast dedicated to the Lobbying Act with the Commission for Deciding on Conflict of Interest A request for interpretation was sent to the Commission	→ The revision of the Commission's Opinion now allows experts to participate in lobbying meetings if they are accompanied by registered lobbyists, such as AmCham staff
The introduction of a new Medicine Shortages Monitoring System which has brought about unclear obligations for all medicine supply chain stakeholders	→ POSITION PAPER "MEDICINES SHORTAGE MONITORING SYSTEM" Meetings with the Ministry of Health, the Croatian Agency for Medicinal Products and Medical Devices (HALMED), the Croatian Health Insurance Fund (HZZO), and the Croatian Chamber of Pharmacists	→ AmCham has been appointed to the Working Group responsible for drafting the Regulation to ensure provisions that are favorable for businesses including: <ul style="list-style-type: none">Extending deadlines for data delivery,reducing the frequency of reporting,equalizing obligations of parallel distributors with other supply chain stakeholders, and a grace period of 90 days for adjustment
Changes to the Public Procurement Act	→ POSITION PAPERS "PROPOSALS FOR AMENDMENTS TO THE PUBLIC PROCUREMENT ACT" AND "ORDINANCE ON SIMPLE PROCUREMENT" Meetings with the Ministry of Economy, the State Commission for Supervision of Public Procurement Procedures (DKOM), and the Parliamentary Economy Committee	→ The final draft of the Public Procurement Act included AmCham recommendations: the mandatory publication of simple procurement through EOJN, raising thresholds for simple procurement, extending the deadline for prior consultation, reducing appeal fees
Outdated Court Registry System	→ POSITION PAPERS "RECOMMENDATIONS FOR JUDICIARY IMPROVEMENTS" AND "CREATING A SINGLE NATIONAL COURT REGISTER" Meetings with the Ministry of Justice, Public Administration and Digital Transformation and the Parliamentary Judiciary Committee Power breakfast "Novelties in the Court Register" organized with the Ministry of Justice, Public Administration, and Digital Transformation	→ Amendments to the Regulation on the Method of Registration in the Court Register have been adopted, allowing for digital interaction between users and the Register New Court Register website was launched and presented at the AmCham power breakfast
The fee for managing EE waste from solar panels was not competitive compared to other EU member states	→ POSITION PAPER "MANAGEMENT OF EE WASTE FROM SOLAR PANELS" Meetings with the Environmental Protection and Energy Efficiency Fund AmCham contributed to public consultations	→ The Fund proposed a decreased fee for managing EE waste from solar panels of €0,19/kg (down from €0,30/kg previously)

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 ★ PUBLIC PROCUREMENT
 ★ ENVIRONMENT AND ENERGY EFFICIENCY
 ★ HEALTH CARE
 ★ TRADE AND INVESTMENT
 ★ JUDICIARY

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 AmCham

POLICY INITIATIVES

Recommendations for Improving the Treatment of Obesity

Obesity has become one of the most critical public health issues of the 21st century. Its consequences extend far beyond individual health, affecting economic productivity and burdening healthcare systems worldwide. In Croatia, obesity has reached alarming proportions, with more than 60% of adults overweight and almost a quarter of the population living with obesity.

Prevention and public health initiatives that encourage healthy lifestyle habits from an early age still hold a key role in the fight against obesity. However, when prevention does not yield results, obesity should be treated. AmCham proposes 5 concrete recommendations aimed at enabling better management of this complex issue, contributing to reducing the prevalence of obesity and improving health outcomes for patients. Due to the series of complications of obesity, which represent a significant burden for the healthcare system and society, obesity and its consequences must be recognized and treated on time.

The position paper **"Recommendations for Improving the Treatment of Obesity"** emphasizes education for primary care physicians, aiming to raise awareness of the importance of recognizing obesity as a disease and the benefits of its timely treatment. Encouraging the development of multidisciplinary medical teams to achieve more successful long-term results is also recommended. Additionally, it is necessary to consider introducing financing for targeted obesity therapies, such as pharmacotherapy, and allocate funds for the implementation of the Action Plan for Obesity Prevention.

On February 7 **AmCham representatives** - Jurica Toth, AmCham's Healthcare Committee Chair (Medtronic Adriatic), Vanesa Benković, AmCham's Healthcare Committee Member (Novo Nordisk Croatia) and Tomislav Vidović, Policy Officer - **presented the paper to the Croatian Obesity Society**. Assoc. Prof. Davor Štimac, President and Assoc. Prof. Sanja Klobučar, Vice President of the Croatian Obesity Society, welcomed AmCham's initiative and highlighted that prevention from an early age, education of healthcare professionals, and the application of innovative therapies are all necessary steps to address this growing issue. Participants agreed that it is important to include all relevant stakeholders in the dialogue on this important public health challenge.

On February 10, AmCham representatives Andrea Doko Jelušić, Executive Director; Dražen Malbašić, Policy Director, and Tomislav Vidović, Policy Officer met with Dr. Tea Strbad, Assistant Director for Medical Affairs, and Dr. Tatjana Bekić, Head of the Health Care Contracting Service at the **Croatian Health Insurance Fund (HZZO)**. HZZO representatives welcomed AmCham's recognition of the importance of raising awareness about obesity. The participants agreed that professional medical support is essential for further dialogue on the topic.

The paper was further presented to prof. dr. sc. Hrvoje Šimović and Filip Badovinac from the **Faculty of Economy, University of Zagreb** at a meeting on December 3. AmCham representatives included Andrea Doko Jelušić, Executive Director, Tomislav Vidović, Policy Officer, Jurica Toth, Healthcare Committee Chair (Medtronic Adriatic) and Healthcare Committee members Vanesa Benković (Novo Nordisk) and Damir Gašparović (Eli Lilly). The meeting focused on opportunities for future cooperation.

Challenges of Absorption of EU funds in Croatia

Croatia has a significant potential for the use of grants under EU funds, which can significantly boost the development of entrepreneurship and bring it closer to the average level of development in the EU. However, the process of accessing and using different sources of co-financing at the national level is often fraught with considerable complexity and specific obstacles, which can discourage entrepreneurs. It is important to point out that the respect for the fundamental principles of the system is sometimes also questionable, including the principles of equal treatment, transparency, and unified decision-making on demanding issues. This causes difficulties for businesses, including those related to long-term investment planning, business development, and cash flow management.

This position paper **"Challenges of Absorption of EU Funds in Croatia"** provides a detailed insight into the challenges businesses face in this regard. Challenges and potential solutions are divided into three logical units: improvement of existing digital systems, expansion of scope and clearer interpretation of state aid rules, and process and time efficiency of the system. On February 12, AmCham representatives Andrea Doko Jelušić, Executive Director, Dražen Malbašić, Policy Director, Tomislav Vidović, Policy Officer and Vanja Bačun, Public Affairs Officer met with **Šime Erlić, Minister of Regional Development and EU Funds** (MRRFEU) and his associates - Zrinka Raguž, State Secretary, Sanja Slunjski, Director of the Directorate for the Implementation of the Operational Programs and Financial Instruments (OPCC) and Luka Novosel, Head of the Sector for Strategic Planning and Development Management.

Andrea Doko Jelušić, Executive Director, emphasized that members recognize the significant potential of EU grant funds, which can greatly contribute to the development of entrepreneurship and help to bridge the gap toward the EU average level of development.

Minister Erlić welcomed AmCham's concrete proposals, highlighting that MRRFEU is already actively working on some of them, such as improving the consolidation of digital systems for the application and implementation of EU funds, as well as strengthening institutional capacities to ensure timely and clear information for every entrepreneur. He also invited AmCham representatives to continue cooperation and dialogue on the potential of EU funds, which is in the shared interest of both the public and private sectors.

Management of EE Waste from Solar Panels

On April 6, AmCham representatives (Andrea Doko Jelušić, Executive Director; Dražen Malbašić, Policy Director; Tomislav Vidović, Policy Officer; Ivana Grbeša, Member of Environment and Energy Efficiency Committee (E.ON), and Vanja Bačun, Public Affairs Officer) held a meeting with Mirko Budiša, Deputy Director and Zvonimir Majić, Head of the Sector for the Management of Special Waste Categories from the **Environmental Protection and Energy Efficiency Fund**, to present position paper **"Management of EE Waste from Solar Panels"** outlining the organization's recommendations.

The focus of the meeting was the disposal fee for solar panels, which is significantly higher in Croatia compared to other EU countries. Representatives of the business community pointed



1



2

1 Meeting with Minister Erlić 2 Meeting with the Environmental Protection and Energy Efficiency Fund



out that the current system of disposal is not fully established, and the high fees create an additional financial burden for investors in renewable energy sources.

AmCham Croatia proposed adjusting the fee to reflect actual recycling costs, enabling installment payments, and aligning with EU practices to encourage investments in green energy. The Fund expressed its willingness to analyze the current model and continue consultations with relevant institutions. All participants agreed to maintain dialogue to support the sustainable development of the renewable energy sector in Croatia.

Developing a System for Monitoring and Preventing Medicine Shortages

In Croatia, the investment project NPOO C5.1. R4-I4 "Development of a Medicines Shortage Monitoring and Prevention System in Croatia" from the National Recovery and Resilience Plan (NRRP) 2021-2026 is currently being implemented. Simultaneously, the Ministry of Health announced amendments to the Medicines Act and the introduction of a new regulation that will regulate the obligations of regularly submitting data on medicines consumption, supplies, and shortages.

AmCham's position paper "**Medicines Shortage Monitoring System**", developed in collaboration with members of its Healthcare Committee, emphasizes the importance of including all stakeholders and ensuring a balanced approach in the implementation of the medicine shortage monitoring project. On April 30, representatives of AmCham participated in a meeting at the **Ministry of Health** with Hrvoje Belani, Head of the Sector for Implementation and Improvement of Information Systems. During the meeting, they highlighted key aspects of the prevention system project and the plan for its implementation. In addition to representatives of the Ministry of Health, the position paper was presented to representatives of **HALMED, the Croatian Health Insurance Fund (HZZO), and the Croatian Chamber of Pharmacists**.

AmCham supports the development of a functional system that enables effective monitoring and prevention of medicine shortages and expressed its willingness to continue working with the Ministry of Health on a solution, including the involvement of AmCham representatives in relevant working groups. Special emphasis was placed on a balanced approach to reporting requirements and the protection of confidential business data, as well as on ensuring transparency in the dynamics of the pharmaceutical market. All participants welcomed the openness to constructive cooperation.

Recommendations for Applying Health Technology Assessment

On July 6, AmCham Croatia held a meeting with **State Secretary** Marija Bubaš and her colleagues from the **Ministry of Health**. In addition to the State Secretary, the Ministry was represented at the meeting by Ms. Marta Borić Krakar and Ms. Nina Bončić Mijatović. The main topic of discussion was the draft **Rulebook on Health Technology Assessment**, which is currently being developed.

AmCham presented its recommendations for the implementation of HTA within the Croatian healthcare system, aiming to strengthen institutional capacity, accelerate procedures, and ensure better quality care for patients. The focus was on more transparent and predictable processes, constructive dialogue with marketing authorization holders and medical device manufacturers, and the recognition of the true value of innovative therapies and medical technologies.

The Ministry emphasized the importance of consultations and the exchange of opinions with representatives of the business community. The State Secretary thanked the AmCham representatives for their input, which the Ministry will take into consideration during the process of drafting the new Ordinance. She also expressed readiness for continued cooperation with AmCham and for presenting the new obligations to its members once adopted.

The Possibility of Data Processing and Storage Using Modern Technologies

AmCham proposes regulatory changes to allow digital data storage and processing of archival materials in the cloud outside of Croatia, within the EEA.

One way to store digital documentation is through cloud storage, which offers users various benefits such as access to documentation from anywhere in the world and document processing without the need to store it on a local server after processing. On May 22, AmCham presented its position paper "**The Possibility of Data Processing and Storage Using Modern Technologies**" to the President of the **Parliamentary Committee for Information, Informatization and Media**, Mr. Borić.

Attending the meeting on behalf of the Parliament were Mijomir Grgurević, Senior Advisor to the Committee, Vlasta Hamarić, Secretary of the Committee, and Tanja Budim, Committee Officer. The position paper highlighted the challenges and opportunities in the field of digitalization of storage and processing of archival materials for the business community in Croatia.

During the discussion, the need to improve the legislative framework that would enable companies in Croatia to fully apply modern digital technologies was emphasized. The adoption of AmCham's recommendations would contribute to facilitating business, improving the availability of digital infrastructure, increasing productivity, financial savings, and enhancing security. The meeting participants agreed that the continuing digital transformation and the application of advanced technologies in the economy are crucial for raising the level of digital maturity of Croatian companies and promoting further economic growth.

Tax Reform Recommendations

As part of its ongoing efforts to improve the competitiveness and predictability of Croatia's tax system, AmCham Croatia presented its "**Recommendations for Tax Reform in 2025**" to key stakeholders in the Croatian Parliament on June 5 and Ministry of Finance on June 23. The stakeholders included Mr. Boris Lalovac, Chair of the **Parliamentary Committee on Finance and the State Budget**, Tereza Rogić Lugaric, **State Secretary** from the **Ministry of Finance**, Božidar Kutleša, Director of the **Tax Administration**, Marijana Vuraić Kudeljan, Deputy Director of the Tax Administration, and Renata Kalčić, Assistant Director of the Tax Administration. AmCham Executive Director Andrea Doko Jelusić and Policy Director Dražen Malbašić were accompanied by members of the Trade and Investment Committee Helena Schmidt (Deloitte), Krešimir Lipovšćak (Crowe Croatia), and Vladimir Nol (Forvis Mazars).

AmCham recommendations included increasing the personal deduction, implementing a maximum monthly and annual base for calculating health insurance contributions, share allocation and stock option purchases, reducing tax rates from 20% to 10% and from 30% to 20%, enhancing tax incentives for R&D, and providing further profit tax relief based on salary expenses and investments in subsidiary companies. In addition to the



1 Meeting with the President of the Parliamentary Committee for Information, Informatization and Media 2 Meeting with Chairman of the Finance and Central Budget Committee of the Croatian Parliament 3 Meeting with the Ministry of Finance



presented recommendations, discussions were held about joint activities that would improve the business community's understanding of cooperation opportunities and various segments of the Tax Administration's operations.

On October 22, the recommendations were also presented Ivica Mesić, Chair of **Economy Committee of the Croatian Parliament**, Members of Parliament Danica Baričević and Petar Šimić, and Karolina Šestak, Committee Secretary. Mr. Mesić thanked the AmCham representatives for their recommendations and expressed his readiness for continued cooperation with AmCham on business community initiatives aimed at improving Croatia's business environment.

Digitization of the Company Share Registration System and Amendments to the Civil Procedure Act

In early July, AmCham Croatia representatives (Andrea Doko Jelušić, Executive Director, Dražen Malbašić, Policy Director; Marko Porobija, Chair of Judicial Committee; and Jadranka Orešković, Vice-Chair of the Committee) held meetings with key stakeholders from the **Ministry of Justice, Public Administration and Digital Transformation**, as well as with the **Judiciary Committee of the Croatian Parliament**, to present a joint position paper focused on two critical areas: the digitization of the company share registration system and amendments to the Civil Procedure Act. At the Ministry, AmCham representatives met with State Secretary Fadila Bahović and senior officials from the Directorate for Civil, Commercial and Administrative Law. The meeting was also attended by Judge Ksenija Flack-Makitan from the Commercial Court in Varaždin. AmCham emphasized the need to modernize the company share registry through the establishment of a digital depository, which would enhance transparency and streamline corporate governance processes. The position paper outlines how the current system is ready for a digital transformation that aligns with technological capabilities and business needs.

In parallel, AmCham highlighted proposed improvements to the Civil Procedure Act, advocating for procedural concentration, more efficient case management, and a broader application of alternative dispute resolution mechanisms. These reforms aim to ensure legal certainty and promote a predictable, business-friendly environment.

A similar set of recommendations was presented during a meeting with the Chair of the **Judiciary Committee**, Mr. Nikola Grmoja, and **Members of Parliament** Danijela Blažanović and Urša Raukar-Gamulin. AmCham reiterated that the modernization of both the share registry and the civil procedure framework is essential to strengthening Croatia's legal infrastructure and fostering responsible business conduct.

Both the Ministry and the Judiciary Committee expressed appreciation for AmCham's contributions and openness to continued cooperation on legislative initiatives that support innovation, transparency, and competitiveness in the Croatian business environment.

Recommendations to Improve Public Procurement Practices

AmCham Croatia continues to actively engage with institutions responsible for public procurement by presenting a comprehensive set of recommendations aimed at increasing transparency, consistency, and efficiency in simplified procurement procedures. Through a series of meetings with the **Ministry of Economy, the Public Procurement Policy Directorate, and the Parliamentary Committee on the Economy**, AmCham high-

lighted the importance of establishing clear rules and minimum standards to strengthen Croatia's overall business environment. On October 2, AmCham representatives (Dražen Malbašić, Policy Director, Ema Mendošić Škugor, Chair of the Public Procurement Committee, and Jelena Markulin, Member of the Public Procurement Committee) presented its position paper "**Ordinance on Simple Procurement**" to Ms. Maja Kuhar, President of the **State Commission for the Supervision of Public Procurement Procedures (DKOM)**, and on October 6, to Mr. Danijel Drlić, Director of the Public Procurement Policy Directorate, and his team. Key recommendations of the position paper include the mandatory publication of simple procurement procedures through the EOJN, preventing the splitting of procurements, extending bid submission deadlines, and introducing electronic submission and access to bids. These measures aim to ensure greater transparency and equal treatment of bidders.

During the meetings, institutional representatives welcomed AmCham's proposals and acknowledged AmCham's long-standing contribution to improving public procurement regulations. They noted that several recommendations previously submitted by AmCham, in the position paper "**Proposals for Amendments to the Public Procurement Act**", had already been considered when drafting recent amendments to the Public Procurement Act.

Global Minimum Corporate Tax (Pillar II) and Competitiveness Reforms

AmCham Croatia continued its strong engagement with institutions through a series of meetings focused on tax policy and investment competitiveness. AmCham representatives met with senior officials of the **Parliamentary Committee on the Economy, Ministry of Economy, and the Tax Administration** to present position paper "**Global Minimum Corporate Tax**" about Pillar Two, emphasizing the importance of clear, predictable, and investment-friendly implementation of the 15% minimum effective global tax rate for multinational and large domestic groups. Key recommendations include amending the Investment Promotion Act to introduce direct cash grants and adopting a dedicated Rulebook on the Global Minimum Corporate Tax to clarify its interaction with investment incentives.

The first meeting took place on October 22 at the Croatian Parliament, with Mr. Ivica Mesić, Chair of the Parliamentary Committee on the Economy, followed by meetings on October 23 with the State Secretary, Mr. Ivan Rakocija and Mr. Bojan Batinić, Director of the Directorate for Internationalization from the Ministry of Economy. The discussion continued at the Tax Administration with Director Mr. Božidar Kutleša, and Assistant Director Ms. Renata Kalčić, establishing coordinated dialogue with both institutions responsible for tax and investment policy. All parties agreed that Croatia's forthcoming accession to the OECD represents an important opportunity to reinforce investor's confidence and enhance the country's economic positioning. Dražen Malbašić, Policy Director was accompanied by Hrvoje Jelić, Chair of the Trade and Investment Committee and Lana Brlek, Committee member.

Digital Transformation

On September 23 AmCham representatives met with representatives of the **Ministry of Justice, Public Administration and Digital Transformation**, including Mr. Ivan Lakoš, Director of the Directorate for Development of Digital Society and Strategic Planning, Mr. Miljenko Hajnić, Head of the Interoperability



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1 Meeting with the Ministry of Justice, Public Administration and Digital Transformation 2 Meeting with the Chair of the Judiciary Committee of the Croatian Parliament 3 Meeting with the State Commission for the Supervision of Public Procurement Procedures (DKOM) 4 Meeting with the Chair of the Parliamentary Committee on the Economy 5 Meeting with the Tax Administration



and Data Management Sector, and associates Ondina Obrađović and Jakov Tomljanović.

AmCham's position papers **"Accelerating the Adoption of Artificial Intelligence in Croatia"**, **"Data Economy and Data Monetization in Croatia"**, and **"Possibilities of Data Processing and Storage with Modern Technologies"** were presented at the meeting.

The focus was on data monetization and artificial intelligence and AmCham's recommendations for establishing a legislative framework that sets clear rules for the development and monetization of data-driven solutions, as well as the implementation of measures that horizontally support the economy in the application and development of AI technologies.

The Ministry representatives welcomed AmCham's initiative and continuation of the cooperation.

AmCham was represented by Dražen Malbašić, Policy Director, Tomislav Vidović, Policy Officer, Lidija Karaga, AmCham's Digital Economy Committee Member, Olena Manuilenko, AmCham's Digital Economy Committee Member and Marko Brgić, AmCham's Digital Economy Committee Member.

On October 22, position papers were also presented to Ivica Mesić, Chair of **Economy Committee of the Croatian Parliament**, Members of Parliament Danica Baričević and Petar Šimić, and Karolina Šestak, Committee Secretary.

Directive on Equal Pay for Equal Work or Work of Equal Value

On September 17 AmCham representatives held a meeting at the **Ministry of Labor, Pension System, Family and Social Policy** with Ms. Anita Zirdum, Acting Director of the Directorate for Labor and Occupational Safety, Ms. Josipa Klisanin, Head of the Labor Sector, Ms. Anita Perkušić, Head of the Service for the Improvement and Development of Labor Legislation, and Ms. Dragana Korov, Senior Administrative Advisor in the Labor Sector from the Ministry of Labor, Pension System, Family and Social Policy.

The main topic of the meeting was the **Directive on Equal Pay**

for Equal Work or Work of Equal Value (EU 2023/970) and its transposition into Croatian legislation. AmCham presented key recommendations from its position paper related to the definitions of equal work and work of equal value, pay transparency and reporting, specific support measures for employers with fewer than 250 employees, access to evidence, limitation periods, and the confidentiality of salary.

During the discussion, the importance of a balanced and well-considered implementation of the Directive was emphasized, ensuring both the objectives of equality and worker protection, while at the same time considering the operational capacities of employers in the Croatian labor market.

AmCham was represented by Andrea Doko Jelušić, Executive Director, Dražen Malbašić, Policy Director, Vanja Bačun, Public Affairs Officer, Andreja Gracin, Vice-Chair of AmCham's Trade and Investment Committee, and Dora Gaži Kovačević, Member of AmCham's Trade and Investment Committee.

Prevention, Control, and Reduction of Smoking

AmCham representatives presented position paper **"Prevention, Control, and Reduction of Smoking"** to representatives of the **Ministry of Health** and the **Croatian Institute of Public Health** (CIPH): Marija Bubaš, State Secretary at the Ministry of Health, Krunoslav Capak, CIPH Director and associates at the meeting on September 30.

The meeting provided an opportunity to exchange views and experiences, and to present AmCham's proposals and recommendations aimed at improving health policies in this area and strengthening preventive measures. Participants agreed that smoking is a serious public health challenge and that the response should be based on prevention, access reduction and smoking cessation. They also stressed the importance of collaboration and a multidisciplinary approach in addressing this public health challenge, as well as the need to continue the dialogue on measures that can contribute to the prevention of smoking and the reduction of its consequences.

POSITION PAPERS 2025

JANUARY	Digitization of the Company Share Registration System Recommendations for Improving the Treatment of Obesity
MARCH	Survey of the business environment in Croatia 2025 Management of EE Waste from Solar Panels
APRIL	Medicines Shortage Monitoring System Recommendations for the Tax System Reform in 2025 Recommendations for Applying Health Technology Assessment
MAY	Accelerating AI Adoption in Croatia
JUNE	Amendments to the Civil Procedure Act Prevention, Control, and Reduction of Smoking
AUGUST	Directive on Equal Pay for Equal Work or Work of Equal Value
SEPTEMBER	Ordinance on Simple Procurement
OCTOBER	Global Minimum Corporate Tax Act
NOVEMBER	Comments on the Public Procurement Act 2025
DECEMBER	Recommendations for Judiciary Improvements



1 Meeting with Ministry of Justice, Public Administration and Digital Transformation 2 Meeting with the Ministry of Labor, Pension System, Family and Social Policy



POLICY MEETINGS

Meeting with the World Bank Delegation

FEBRUARY 4

AmCham representatives, Chair of the Trade and Investment Committee Hrvoje Jelić (PwC), Committee members Krešimir Lipovšćak (Crowe) and Vladimir Nol (Forvis Mazars), as well as AmCham's Policy Director Dražen Malbašić, hosted members of the World Bank delegation, led by Ms. Cecile Niang, Practice Manager for Finance, Competition, and Investment for the Europe and Central Asia region.

The meeting focused on competitiveness and attracting private-sector investments in Croatia. During a constructive discussion, potential areas for further investment development in Croatia were presented. AmCham's Executive Director, Andrea Doko Jelusić, highlighted areas where Croatia has made progress, particularly in tax unburdening through a series of tax reforms. However, there is still room for further tax relief.

AmCham also recognizes opportunities for improvement through better regulation, a more efficient judiciary, and digitalization, all of which could add further value to Croatia's business environment.

Ms. Niang welcomed AmCham's advocacy. Participants agreed that key sectors with the most potential include transport with a focus on railways, green energy, IT services, and the pharmaceutical industry.

Meeting with the EU Commission Representatives on the Topic of Justice

FEBRUARY 13

AmCham's Policy Director Dražen Malbašić and Public Affairs Officer Vanja Bačun participated at an online meeting with representatives of the European Commission in preparation for the Rule of Law Report for 2025.

Legal processes play a crucial role in economic stability; however, businesses often face challenges due to prolonged court proceedings and regulatory unpredictability. Further improvements and a more efficient system could significantly strengthen trust and support long-term investment growth.

The meeting focused on better regulation, judicial reforms, digitalization, and the potential for further development of a more efficient system.

Meeting with European Commission on EU Tax Policy

SEPTEMBER 24

AmCham Croatia hosted a meeting with Mr. Benjamin Angel, Director for Direct Taxation, Tax Coordination, Economic Analysis and Evaluation at the European Commission's DG TAXUD, and Ms. Katrina Petrosovitch, Policy Assistant.

The meeting gathered representatives of AmCham's Trade and Investment Committee and the Croatian Chamber of Economy, including Chief Economist Goran Šaravanja. Discussions focused on current EU direct tax policy developments, including international tax cooperation (Pillar 2), the EU's tax simplification agenda, and initiatives supporting investment and competitiveness.

AmCham presented its Recommendations for the Tax System

Reform in 2025, highlighting key priorities for improving Croatia's tax framework and business environment. The meeting provided an excellent platform for exchange between Croatian businesses and EU policymakers.

Novelties in Intellectual Property Protection

NOVEMBER 12

AmCham held a working meeting with the State Intellectual Property Office (SIPO), dedicated to current developments and trends in the field of intellectual property protection. The aim of the event was to familiarize members with the latest changes in the legislative framework and with trends in intellectual property protection practices.

The following SIPO representatives participated in the meeting: Ms. Ljiljana Kuterovac, Director General, Ms. Irena Tušek, Deputy Director General, Ms. Antoneta Cvetić, Head of the Trademarks and Industrial Design Sector, Ms. Marija Šiša Hrlić, Head of the Copyright and Related Rights and Enforcement Department and Ms. Jelena Sekulić, Head of the European and International Affairs Department. The SIPO representatives delivered engaging and informative presentations covering the following topics:

- Recent developments in the legislative framework for intellectual property protection in Croatia and the EU
- Intellectual property protection in the digital environment
- The role of mediation in resolving intellectual property disputes

Following the presentations, a discussion was held among participants, focusing on the exchange of experiences, opinions, and proposals for improving practices in the field of intellectual property protection.

National Investment Promotion Plan

NOVEMBER 20

Members of AmCham's Trade and Investment Committee held a meeting with Mr. Bojan Batinić and Ms. Ana Čulo from the Ministry of Economy on the topic of investment promotion.

Mr. Bojan Batinić, Director of the Directorate for Internationalization, and Ms. Ana Čulo, Head of the Investment Sector at the Ministry of Economy, held a presentation on investment promotion, where they outlined the key elements of the National Investment Promotion Plan until 2030 and the Investment Promotion Action Plan until 2026.

Participants had the opportunity to learn about the available incentives, the specific objectives and measures of the National Plan, as well as its strategy and investment prioritization.

During the meeting, Mr. Stratos D. Kamenis, Economist and Project Manager from the OECD Investment Division, also addressed the participants. In his introductory remarks, Mr. Kamenis presented trends in foreign direct investment in 2025 and Croatia's position in that context.

Following the presentations, a constructive discussion was held with AmCham members and representatives of the Ministry of Economy, focused on exchanging views and suggestions from the business community on further reforms and strengthening Croatia's investment competitiveness.



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1 Meeting with the World Bank Delegation 2 Meeting with European Commission on EU Tax Policy 3 Novelties in Intellectual Property Protection 4 National Investment Promotion Plan

POLICY EVENTS



Trends in Healthcare - Challenges and Opportunities

MARCH 25

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AmCham Croatia hosted its 6th annual healthcare conference, bringing together 170 key stakeholders to explore the role of artificial intelligence, personalized medicine, and sustainability in shaping the future of healthcare. The event emphasized building a more agile, patient-centered, and data-driven system while tackling global healthcare challenges such as chronic diseases and equitable access to innovation.

In her keynote speech, Martina Bogut Barić, Advisor to the Minister of Health, highlighted ongoing efforts to strengthen Croatia's public healthcare system through improved resilience, accessibility, and sustainability, with emphasis on health technology assessment implementation and financing model reform.

Dr. Nikolina Škaron, Government Affairs & Market Access Manager, AstraZeneca, held a presentation on transforming the future of healthcare, emphasizing the increasing demands caused by an aging population and chronic non-communicable diseases. Therefore, there is a need for stronger public-private partnerships. Investment in prevention, early detection, digital solutions, and innovative medicines, as well as promoting health-conscious behavior for system sustainability.

Francis Lepoutre, General Manager, and Dr. Suzana Kober, Medical Director from Roche, held a presentation titled Partnership in Patient-Centric Innovations: Shaping the Future of Healthcare. They underlined Roche's commitment to enhancing the patient journey from early diagnosis to personalized treatment and viewing healthcare innovation as a long-term investment.

Participants of the first panel discussion, "Obesity – a Contemporary Public Health Challenge," were: Davor Štimac, M.D., President of the Croatian Society for Obesity; Jurica Toth, M.D., Chairperson of the Healthcare Committee, AmCham (Medtronic); and Vanesa Benković, Director of Public Affairs and Market Access, Novo Nordisk. The panelists agreed that addressing the issue of obesity in Croatia requires a multisectoral approach, which would include prevention from the earliest age, training for general practitioners, and the implementation of innovative therapies. In his presentation, Ondrej Koumal, Corporate Affairs Executive, Philip Morris International, said that smoking prevention and cessation remain the foundation of public healthcare strategies, and with technological advancements and available scientific evidence, there is room for an approach based on the concept of harm reduction.

Participants of the second panel discussion, "The Future of Healthcare: Innovation and Sustainability," were: Assoc. Prof. Tomislav Sokol, Member of the European Parliament; Martina Bogut Barić, Advisor to the Minister; Suzana Kober, M.D., Medical Director, Roche; Nikolina Škaron, M.D., Government Affairs & Market Access Manager, AstraZeneca; Conor Dempsey, General Manager for Croatia and Slovenia, MSD, and Dunja Maronić Filaković, Governmental Affairs Lead, AbbVie. The panelists agreed that it is necessary to create an environment that encourages innovation and provides patients in Croatia with access to higher-quality healthcare and also to recognize healthcare investments as vital for long-term sustainability.



MAY 20

Sustainable Tax System: Policy, Practice and Perspectives

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AmCham Croatia organized its fifth edition of the conference "Sustainable Tax System: Policy, Practice, and Perspectives," bringing together 170 participants. Experts from the public and private sectors discussed the future of Croatia's tax system, focusing on further relieving the tax burden on labor, simplifying administrative procedures, digitalization, and encouraging investment in research and development.

During the conference, AmCham presented its position paper "Recommendations for Tax Reform in 2025," aimed at further improving tax policy. Key recommendations included

Personal Income Tax: increasing the personal allowance to EUR 970, reducing tax rates from 20% to 10% and from 30% to 20%, and capping the base for health insurance contributions. Corporate Income Tax: introducing relief based on salary expenses, enhancing incentives for R&D investments, and expanding tax exemptions on income from investments in subsidiary companies.

Deputy Prime Minister and Minister of Finance Marko Primorac emphasized the importance of a sustainable tax system that balances fiscal needs with social equity. He especially highlighted the significance of the "Fiscalization 2.0" project,

which is expected to result in savings of over EUR 120 million annually for businesses through reduced administrative burdens.

Vladimir Nol, Partner at Forvis Mazars, presented a comparative analysis of personal income tax, noting that while Croatia's nominal tax rates are high, the actual tax wedge is not unfavorable compared to other countries in the region. He stressed the importance of further reducing levies and introducing tax reliefs for healthcare expenses.

Krešimir Lipovčak, Partner from Crowe Croatia discussed improving investment incentives, particularly those focused on research and development, as a key tool for strengthening economic competitiveness and attracting foreign investment. The conference concluded with a panel discussion titled "Tax Strategy for a More Competitive Economy" featuring Božidar Kutleša, Director of the Tax Administration; Tomislav Mesić, Member of the Management Board and CFO at LEDO plus; and Ralph Rogobete, Government Affairs and Policy Manager for Romania and Croatia at Mastercard. All panel participants agreed that tax policy is crucial in creating a stable and predictable environment for economic growth.



**JUNE 3**

Digital Croatia 2030

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AmCham Croatia hosted the 7th edition of its conference on Croatia's digital transformation, bringing together 190 key representatives from institutions, the business community, and the media. The conference discussed the importance of artificial intelligence, cybersecurity, and digital competitiveness.

Andrea Doko Jelušić, Executive Director of AmCham, emphasized that AmCham's Digital Economy Committee has been actively working for many years on recommendations in the fields of artificial intelligence, the data economy, cybersecurity, and the strategic positioning of the Croatian IT industry.

In her speech, Rina Musić, President of AmCham's Board of Governors, emphasized that the digital transformation of public administration, the business sector, and society is of a key strategic importance for further development of Croatia by playing a more active role in shaping policies and the regulatory framework regarding AI at the European level.

In a video address, Minister Damir Habijan outlined several key goals of the digital transformation, which has become part of the portfolio of the Ministry of Justice, Public Administration, and Digital Transformation. The Minister highlighted the importance of transposing the EU Artificial Intelligence Act and emphasized the need to find a balance between protecting users and ensuring the security of their data, while also encouraging research and development.

Ivana Nagy, PhD, Head of Sector for Digital Economy at the Ministry of Justice, Public Administration, and Digital Transformation, added that by continuously investing in building digital public services they are becoming simpler, more reliable, and

more accessible. She also mentioned that digital transformation means developing public services that adapt to users, not the other way around, with partners from the private sector playing a key role.

Tonko Obuljen, President of the Council at HAKOM, said that the role of HAKOM as a digital services regulator has significantly expanded in recent years, especially with the implementation of European regulations such as the DSA, DMA, and AI Acts. From a Croatian perspective, he added that it is crucial to recognize the importance of a flexible regulatory approach to enable effective risk management while encouraging innovation and investment in digital technologies.

The participants of the panel discussion "Competitiveness Through Digitalization" were Ivana Nagy, Ministry of Justice, Public Administration, and Digital Transformation; Alexis Evangelou, Iron Mountain; Mislav Galler, Telemach; Tina Mirčeta, Mastercard; Blanka Zubalj, RBA, and Ana Kovačević, Marsh Croatia. The panelists agreed that the growing digitalization of business operations contributes to increased exposure to cyber threats and stressed the need to elevate the importance of cybersecurity to a higher level.

The participants in the second panel discussion, "Shaping the Digital Future," were Tonko Obuljen, HAKOM; Boris Petrušić, Oracle; Patrik Tovaryš, META, and Tomislav Vračić, Microsoft. They emphasized the importance of increasing the digital maturity of the entire economy in the context of its competitiveness. The participants welcomed the announced streamlining of the EU regulatory framework in the field of digital policies.



NOVEMBER 11

Business Sustainability with ESG Principles

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A survey on ESG was conducted in collaboration with the consulting company Kearney, offering valuable insights into how Croatian companies approach the implementation of ESG principles, the challenges they encounter, and the best practices already in place. The survey results indicate significant progress in applying ESG principles in business compared to the previous year.

The ESG Champion 2025 award was traditionally presented at the fourth AmCham conference "Business Sustainability with ESG Principles," with Atlantic Grupa, Končar, and Arena Hospitality Group being the top three companies. This year's winner, Atlantic Grupa, received the award, accepted by Mr. Zoran Stanković, Vice President for Finance, Procurement, and Investments.

The conference focused on the new EU regulatory framework for corporate sustainability – the Omnibus package – and the implementation of key directives such as the Corporate Sustainability Reporting Directive (CSRD), the Corporate Sustainability Due Diligence Directive (CSDDD), and the EU Taxonomy Regulation for Sustainable Finance.

In her keynote speech, Zrinka Ujević, Head of the European Commission Representation in Croatia, emphasized that ensuring a favorable business environment within the Single Market is essential to strengthening the competitiveness of the European Union. She noted that, through the first Omnibus package, the EU aims to reduce regulatory and administrative burdens,

achieve cost savings, establish clear standards, and create conditions for a faster and more effective implementation.

Andrea Doko Jelušić, AmCham Executive Director, highlighted that the ESG agenda is already shaping the regulatory framework and business practices, with a growing impact in the coming period on the competitiveness and sustainability of the Croatian economy. Rina Musić, AmCham President, added that AmCham has over the years, through its initiatives and recommendations, emphasized that sustainability, transparency, and responsible governance are fundamental for corporate success and the long-term competitiveness of the Croatian economy.

The panel discussion "Excellence in Implementing Environmental, Social, and Governance Factors" featured Ana Zorić, Directorate for Economy and Financial System, Ministry of Finance; Stanko Kršović, Board Member of Philip Morris Zagreb; and Matija Mandić, Board Member and Chief Financial Officer of Telemach.

Ms. Zorić emphasized that simplifying EU legislation through the Omnibus package, especially for small and medium-sized enterprises, aims to stimulate growth, investment, and employment, and facilitate the transition to a sustainable economy, while maintaining transparency and effective reporting. Industry representatives, Matija Mandić and Stanko Kršović, agreed on the need for simplification and deregulation of the ESG framework, while emphasizing businesses' commitment to implementing ESG principles in their operations.



Lobbying Act - How to Comply with New Rules?

FEBRUARY 18

AmCham Croatia held a Power Breakfast on the topic of compliance with the new rules of the Lobbying Act and the accompanying Regulation on managing the Register of Lobbyists, which came into effect last year. These documents have placed lobbying within a legislative framework, regulating communication between businesses and decision-makers.

Participants had the opportunity to hear from Ms. Aleksandra Jozić-Ileković, President of the Commission for Deciding on Conflicts of Interest, Ms. Ines Pavlačić, Deputy President of the Commission, and Ms. Simona Marić Čurić, Head of the Lobbying Department at the Commission. They presented key aspects of the Act and new legal obligations for businesses, and provided practical guidelines for complying to the new regulatory framework.

The discussion covered topics such as the Register of Lobbyists, reporting on lobbying activities, the responsibilities of lobbyists and lobbied persons, and the rules of communication with decision-makers. The participation of experts in meetings alongside registered lobbyists emerged as one of the key issues for the future implementation.

Even before the introduction of the Lobbying Act, AmCham publicly communicated its positions through its policy papers and reported on meetings with decision-makers. Andrea Doko Jelušić, Executive Director of AmCham, particularly emphasized that "AmCham supports a high level of transparency in public policymaking and an open dialogue between the business community and decision-makers."

The event reaffirmed the importance of transparency, proper implementation of new regulations, and standardization of practices and also enabled businesses to better understand their obligations.

Workshops in Public Procurement

APRIL 4 / NOVEMBER 27

AmCham, in cooperation with the Ministry of Economy, organized two training workshops in public procurement.

The topic of the first workshop was "The Role of Economic Entities in Joint Offer, Subcontracting, and Reliance." Lecturers at the workshop were Mr. Zoran Vuić and Mr. Anton Tomljanović.

Additional topics that were covered at the workshop included:

- Definition and characteristics of joint offer, subcontracting, and relying
- The boundary and differences between subcontracting and relying
- Obligations and responsibilities of entities in the aforementioned forms of participation in public procurement procedures
- Examples from practice, interpretations and decisions of relevant institutions in the field of public procurement
- Practice in cases where the same economic operator participates in the same procedure more than once (e.g., in two different groups of tenderers or independently and additionally in a group of tenderers)
- Defining the list of main deliveries in the ESPD form
- Examples from practice, interpretations and decisions of relevant institutions in the field of public procurement

The second workshop topic was "The most common challenges faced by bidders and contracting authorities in public procurement." The lecturers at the workshop were Mr. Anton Tomljanović and Mr. Zoran Vuić from the Ministry of Economy.

In the first parts of the workshop, Mr. Tomljanović presented topics that included:

- Dialogue between contracting authorities and economic operators - how to improve communication and reduce the number of disputes.
- Implementation of administrative supervision (the number of submissions they receive, on which topics and from whom, and how often they act ex officio).
- Misdemeanor protection (whether they initiate proceedings and, if so, the most common reasons; if not, what prevents them, etc.).
- The most common grounds for complaints and annulments of procedures - analysis of practice and trends.
- Rights and obligations of bidders in the legal protection procedure - practical advice.

It was followed by Mr. Vuić who presented the most frequent inquiries submitted by:

- Bidders to the Public Procurement Policy Directorate at the Ministry of Economy and the corresponding responses.
- Contracting Authorities to the Public Procurement Policy Directorate at the Ministry of Economy and the corresponding responses.

Cyber Resilience & EU Policy: What Businesses Need to Know?

APRIL 10

AmCham held a working meeting with Ms. Tamara Tafra, Advisor to the Cabinet of the Minister of Foreign and European Affairs of the Republic of Croatia, dedicated to current cybersecurity topics.

During the presentation, Ms. Tafra shared her expertise and extensive experience in the field of cyber policy and diplomacy, providing an overview of key EU legislative acts that shape the regulatory framework in this sector. Special attention was paid to regulations that are of the greatest importance for the business community, including:

- EU NIS2 Directive,
- EU Cyber Resilience Act
- EU Cyber Solidarity Act

In addition to the legislative framework, the presentation also covered cyber incident crisis management mechanisms and an overview of available EU funding sources for strengthening capacities in the field of cybersecurity.

The presentation was followed by a dynamic discussion and exchange of experiences between participants on the impact of EU cyber policies on business and the challenges of harmonizing with new rules, which further enhanced the value of the event.

European Commissioner Piotr Serafin in Zagreb

MARCH 25

As part of the "Tour d'Europe" initiative, Piotr Serafin, European Commissioner for Budget, Anti-Fraud, and Public Administration, visited Croatia.

The European Commission Representation in Croatia organized a meeting between representatives of business organizations, the academic community, and local authorities with Commissioner Serafin. The meeting at the House of Europe focused on the future of the Multiannual Financial Framework (MFF) and the key challenges for Croatia in the context of the European budget.

AmCham's Policy Director Dražen Malbašić emphasized the importance of involving business community representatives



1 Lobbying Act - How to Comply with New Rules? 2 Workshop in Public Procurement 3 Cyber Resilience & EU Policy: What Businesses Need to Know?

in the early stages of shaping and preparing the future MFF. He stressed that the input of businesses is crucial for creating high-quality EU programs to ensure optimal use of European funds for implementing policies that will improve business operations and enhance competitiveness.

U.S. Trade Seminar: Changes in Customs Practices and Tariffs

MAY 8

AmCham organized a seminar on U.S. trade that provided an overview of recent changes in U.S. customs procedures and trade policy. The seminar was led by Ms. Claire Bea, Economic Unit Chief at the U.S. Embassy in Croatia. The event gathered members of the business community interested in enhancing trade cooperation with the U.S.

Participants had the opportunity to hear an overview of recent changes in U.S. customs procedures and trade policy, along with practical guidance on how to effectively adapt to new requirements. The presentation was followed by a productive discussion, during which participants shared experiences and insights.

Workshop on Returnable Packaging

JULY 15

AmCham Croatia, in cooperation with representatives of the Customs Administration and the Environmental Protection and Energy Efficiency Fund, organized a workshop for its members focused on the obligations of domestic beverage producers under the new legislation.

The goal of the workshop was to support the business commu-

nity in aligning their operations with legal requirements and to encourage better cooperation with relevant institutions. AmCham and its member companies have taken note with due diligence of the entry into force of the Waste Management Act, the Ordinance on Packaging and Packaging Waste, Single-Use Plastic Products and Fishing Gear Containing Plastic, as well as the Regulation on Waste Management Fees and Returnable Fees.

The workshop provided an opportunity for open dialogue on the operational and regulatory aspects of the Deposit Refund Scheme (DRS) in accordance with the new legislative framework.

Special attention was given to the challenges businesses face regarding import and export of products and interpretation of legal obligations. Participants had the opportunity to ask specific questions and offer suggestions for improving processes and increasing the efficiency of the system.

We would like to thank Ms. Mladenka Perić, Head of the Inspection and Audit Department in the Supervision Sector, and Mr. Antonio Mučnjak, Coordinator in the Supervision Sector of the Customs Administration, as well as Ms. Dijana Petković, Ms. Edita Krajina, and Mr. Žarko Dukić from the Environmental Protection and Energy Efficiency Fund, for their readiness to cooperate and engage in constructive information exchange. The workshop was attended by representatives of Atlantic Grupa, Badel 1862, Carlsberg Croatia, Coca-Cola HBC Hrvatska, Heineken Hrvatska, Vindija, and Zagrebačka pivovara. AmCham will continue to support such initiatives to strengthen partnerships between the business community and regulatory bodies and to improve the Deposit Refund Scheme (DRS) for packaging in Croatia.

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2 U.S. Trade Seminar: Changes in Customs Practices and Tariffs 3 Workshop on Returnable Packaging

Executive Briefing: Global Economic Trends Influenced by the Introduction of Tariffs

MAY 6

AmCham Croatia organized an Executive Briefing for CEOs and board members of member companies to discuss current macroeconomic trends and their impact on business operations. The event took place amidst rising global trade tensions and uncertainty due to the introduction of new tariff measures between the United States and the European Union. Participants



explored the long-term implications of these measures on international trade, investment flows, and overall macroeconomic stability. It was emphasized that these changes increase the level of uncertainty in the business environment, reduce predictability, and potentially jeopardize the stability of global supply chains.

The program featured expert insights into the structural reasons behind tariffs, their historical and fiscal context, and the expected effects on international trade and capital flows.

Professor Đuro Njavro, President of the Management Board of the Zagreb School of Economics and Management (ZSEM), provided the geopolitical context for U.S. tariff implementation and stressed the importance of diversifying and expanding foreign investments in a broader global context.

Professor Josip Tica, a full professor at the Department of Macroeconomics and Economic Development, Faculty of Economics and Business in Zagreb, analyzed key macroeconomic indicators shaping the relationship between European and U.S. markets, highlighting their interdependence and the significance of stable cooperation.

Participants agreed that the current situation calls for flexible business strategies, including adaptability, diversification, and proactive exploration of new markets.

The Executive Briefing served as a valuable platform for exchanging views and experiences in an increasingly complex geo-economic environment, offering useful insights into adapting business models amidst global uncertainty and challenges.

AmCham's Business Environment Survey 2025

At the press conference on March 11, AmCham presented the results of the 2025 Business Environment Survey in Croatia.

According to the research, 64% of companies achieved better business results in 2024, and more than half of the respondents plan to increase salaries in line with inflation. AmCham's Executive Director, Andrea Doko Jelušić, highlighted that the main challenges for businesses in 2024 are the lack of an adequate workforce, labor costs, and inflation. However, she pointed out a positive aspect - more than 50% of respondents plan to increase salaries in line with the inflation rate, while over 30% plan to raise them above the inflation rate in 2025 to maintain competitiveness in the labor market and attract top talent.

The Survey indicates that 53% of respondents believe that business conditions in Croatia are comparable to those in other Central and Eastern European countries. Additionally, more than 30% of respondents consider business conditions in Croatia to be among the most favorable, marking significant progress compared to previous research. This perception is further supported by 61% of respondents who rate Croatia's business climate as good or very good, recognizing positive developments over the past five years. Over the five-year period, respondents have observed the



greatest improvements in increased demand for goods and services, more favorable financing conditions, and opportunities for trade exchange. However, the biggest deteriorations in business conditions are linked to the quality and availability of the workforce, labor costs, and the enforcement of laws and legal procedures.

AmCham's President Rina Musić, emphasized that AmCham members continuously demonstrate resilience and achieve strong business results, with similar outcomes expected for 2025.

Alongside media representatives and the AmCham team, other members of AmCham's Board of Governors - Anita Letica, Stjepan Roglić, and Dunja Maronić Filaković - also attended the conference.



MARCH 17-18

AmCham Business Delegation to Brussels



AmCham Croatia organized a two-day business delegation for its members to Brussels with the aim of strengthening dialogue with European Union institutions and promoting the interests of companies doing business in Croatia at the European level.

On the first day, the delegation met with Roger Coelho, Senior Policy Director at AmCham EU. Meetings were also held with Steffen Thejll-Moller, Partner, and Katarina Biloglav, Senior Account Manager from the consultancy firm Rud Pedersen Public Affairs, as well as with Jessica Brobald, Managing Director of Grayling Brussels. Additionally, a meeting was held with Vesna Lončarić, an expert in the cabinet of Commissioner Dubravka Šuica. The final meeting of the day, packed with activities, was with Ambassador Irena Andrássy, Croatia's Permanent Representative to the EU. Key topics included the competitiveness of EU economies, particularly in light of the global economic landscape, and ways to enhance trade relations both within the EU and with external partners. Defense and security also took center stage, with discussions around the importance of a unified approach to safeguarding EU interests and the role of national contributions in maintaining European stability.

On the second day, members met with Katarina Ivanković Knežević, Director for Social Rights and Inclusion at the European Commission, and covered essential topics related to the European labor market, workforce mobility, and policies

aimed at strengthening social rights in Member States. Mrs. Ivanković Knežević also highlighted upcoming regulatory changes and initiatives that will affect business operations in the EU, emphasizing the importance of aligning corporate strategies with the development of social and employment policies. The second meeting was with MEP Tomislav Sokol, where participants discussed the latest developments in EU health policies, including upcoming legislative initiatives and funding opportunities that could benefit the healthcare sector, and also explored ways in which the private sector can contribute to the efficiency and sustainability of healthcare systems in Member States.

Delegation members also participated in the Transatlantic Conference organized by colleagues from the AmCham EU.





GDPR and US Data Transfers: Navigating Compliance Under the New Framework

By Renata Benko | Manager/Privacy Advisor, Crowe Croatia

In an increasingly interconnected digital environment, the transfer of personal data outside the EU has become routine, permitted under the General Data Protection Regulation ("GDPR") provided that certain conditions are met. These conditions are designed to ensure that the level of protection guaranteed within the EU is not compromised. Whenever personal data is sent to a third country or to an international organization for processing, companies (i.e. data controllers and processors) must fully comply with the GDPR requirements.

A transfer of personal data occurs when:

- a controller or processor ("exporter") is subject to the GDPR for relevant processing;
- the exporter discloses by transmission, or otherwise makes personal data available to another controller, joint controller or processor ("importer"); and
- the importer is located outside the EEA or is an international organization.

By clearly defining these roles and conditions, the GDPR ensures that personal data continues to be protected, even when it crosses international borders.

HOW CAN PERSONAL DATA BE TRANSFERRED OUTSIDE THE EU?

In essence, the GDPR provides two primary mechanisms for transferring personal data to countries outside the EU or to international organizations: transfers based on an adequacy decision, or transfers based on appropriate safeguards.

In the case of an adequacy decision, the European Commission maintains a list of countries deemed to provide a level of data protection essentially equivalent to that in the EU (countries currently covered by such decisions are Argentina, Japan, New Zealand, Switzerland, UK, US, Uruguay, etc.).

If an adequacy decision is not in place, organizations must implement appropriate safeguards. These safeguards include Standard Contractual Clauses, Binding Corporate Rules, codes of conduct, certification mechanisms, and ad hoc contractual clauses.

TRANSFERRING PERSONAL DATA TO THE US

The Schrems II ruling is a decision of the Court of Justice of the European Union ("CJEU") in the case *Data Protection Commissioner v. Facebook Ireland Ltd. and Maximilian Schrems* (C-311/18). The case challenged the legality of transferring personal data from the EU to the US under the EU-US Privacy Shield. The CJEU invalidated the Privacy Shield finding that US law did not provide an adequate level of protection for EU citizens' personal data, due to extensive government surveillance powers and insufficient remedies for individuals.

Since the Privacy Shield was declared invalid, the European Commission formally adopted an adequacy decision for the EU-US Data Privacy Framework in July 2023, which applies only to transfers of personal data to US companies that are voluntarily certified under the EU-US Data Privacy Frame-

work. According to data available for 2024, more than 2,800 US companies had obtained this certification.

For US companies not certified under the EU-US Data Privacy Framework, data exporters must rely on additional safeguards to ensure compliance with the GDPR. In practice, the most widely used mechanism for data transfers is the Standard Contractual Clauses (SCCs) – a set of pre-approved, standardized contractual clauses issued by the European Commission, that cover various data controller-data processor relationships and provide robust protection for international data transfers.

IMPACT OF SCHREMS II RULING ON STANDARD CONTRACTUAL CLAUSES

Personal data cannot be exported to third countries, unless the importing (third) country ensures a level of data protection essentially equivalent to that in the EU, or if a data exporter implements effective safeguards. In case those safeguards are not considered as effective, any gaps must be addressed through supplementary measures.

To validate the effectiveness of appropriate safeguards, all EU companies transferring data to third countries must conduct a Transfer Impact Assessment – a contractual requirement to carry out and document the assessment of laws of the third country in order to determine whether the SCCs can in fact guarantee an equivalent level of protection. If the Transfer Impact Assessment indicates that the safeguard in question does not effectively ensure an essentially equivalent level of protection of the transferred personal data, the data exporter must implement effective supplementary measures. Supplementary measures can be categorized as contractual (e.g. transparency obligations, support for data subjects to exercise their rights, etc.), technical (e.g. encryption, pseudonymization, etc.), or organizational (e.g. internal policies and bylaws, data minimization measures, etc.) measures. Implementing a combination of these measures in a complementary manner can enhance overall data protection and help ensure that transfers meet the high standards required under EU law.

In conclusion, the EU US Data Privacy Framework and Standard Contractual Clauses provide essential mechanisms for transferring personal data from the EU to the US while maintaining GDPR compliance. While the Data Privacy Framework facilitates transfers to certified US companies, SCCs remain a crucial tool for organizations working with non-certified entities. Combined with supplementary contractual, technical, and organizational measures, these frameworks ensure that personal data receives a level of protection consistent with EU standards, reinforcing trust in international data flows and regulatory compliance. However, as the Data Privacy Framework is still in its early stages, the practical development of EU-US data transfers under this framework is yet to be fully observed, particularly as companies adapt their compliance strategies.

PHILIP MORRIS ZAGREB

obilježava 20 godina rasta i odgovorne promjene

Uve godine Philip Morris Zagreb (PMZ) slavi dva desetljeća poslovanja u Hrvatskoj, obilježena rastom i promjenama kroz koje je tvrtka evoluirala od tradicionalne duhanske kompanije u tehnološki i znanstveno usmjerenu organizaciju s jasnim ciljem stvaranja budućnosti bez dima cigarete. Philip Morris International (PMI) prije više od deset godina pokrenuo je jednu od najdubljih transformacija u korporativnom svijetu odlukom da postupno zamijeni cigarete znanstveno potvrđenim alternativama koje su, iako ne bez rizika, manje štetne za punoljetne pušače koji bi inače nastavili pušiti. Od 2008. godine u razvoj i znanstvenu evaluaciju bezdimnih proizvoda uloženo je više od 14 milijardi dolara. Danas su oni dostupni na 100 tržišta i čine više od 40% globalnih prihoda kompanije, s planom da do 2030. godine taj udio premaši dvije trećine.

KORISNICI DANAS TRAŽE BOLJE IZBORE

U Hrvatskoj je 2018. godine predstavljena prva generacija sustava za grijanje duhana IQOS, što je označilo prekretnicu za domaće tržište te su tada punoljetni pušači po prvi put dobili znanstveno potkrijepljenu, manje štetnu alternativu cigaretama. Američka FDA u međuvremenu je autorizirala IQOS kao duhanski proizvod modificiranog rizika, čime su dodatno osnaženi globalni standardi znanstvene provjere i transparentnosti.



Uprava Philip Morris Zagreb: Marijana Bubalo, Stanko Kršlović, Anita Letica, Marin Mlinarić

"U 20 godina poslovanja u Hrvatskoj prošli smo put od klasične duhanske kompanije do tehnološki napredne, znanstveno vođene organizacije koja aktivno doprinosi smanjenju pušenja. Naša uloga u društvu danas je potpuno drukčija jer adresiramo svoj najveći društveni učinak i razvijamo znanstveno utemeljene alternative koje, iako ne bez rizika, predstavljaju manju štetu u usporedbi s nastavkom pušenja", istaknula je **Anita Letica, predsjednica Uprave Philip Morris Zagreb**.

Danas u Hrvatskoj sve više punoljetnih pušača traži alternativu, što pokazuje otvorenost prema inovacijama i veću svijest o potrebi informiranog izbora. "Presudno je da potrošači imaju točne informacije kako bi mogli razlikovati cigarete od proizvoda smanjene štetnosti. Samo znanost, transparentnost i dijalog mogu omogućiti da inovacije ostvare svoj puni javnozdravstveni potencijal", ističe **Letica**.



Anita Letica

ODGOVORNO POSLOVANJE I ULAGANJE U ZAJEDNICU

Osim što predvodi promjene u industriji, PMZ sustavno ulaže u održivost i lokalnu zajednicu. Kroz "Kružni program", koji omogućuje odgovorno prikupljanje te recikliranje i energetsku uporabu korištenih uređaja za grijanje duhana, duhanskih umetaka i e-cigareta, do sada je prikupljeno preko šest tona otpada od bezdimnih proizvoda. Kroz projekt "Pokreni nešto svoje", tvrtka već devet godina podržava domaće impact poduzetnike koji razvijaju rješenja s pozitivnim društvenim i/ili ekološkim učinkom – do sada ih je podržano 68, uz ukupno ulaganje od gotovo milijun dolara. PMZ je višestruki nositelj certifikata Poslodavac Partner i Equal-Salary, s ravnomjernim udjelom žena i muškaraca na menadžerskim pozicijama, potvrđujući kulturu jednakih prilika i odgovornosti.

Povodom velike obljetnice, **Letica** zaključuje: "20 godina Philip Morris u Hrvatskoj nije priča o proizvodima, nego o ljudima koji su ih stvarali, unaprjeđivali i svakodnevno dokazivali da se promjena događa iznutra. Naši su zaposlenici bili i ostali pokretač napretka. Oni svojim znanjem i predanošću pretvaraju našu viziju budućnosti bez dima cigarete u stvarnost te zbog njih danas s ponosom gledam unatrag i s još većim optimizmom prema naprijed!"



From Policy to Progress: Successful Lobbying Delivers Solar Waste Fee Reduction

By Ivana Grbeša | Political Affairs Manager, E.ON Hrvatska

In September, the **Environmental Protection and Energy Efficiency Fund** launched a public consultation on proposals for new waste management fees, including a **reduction of fees on photovoltaic panels from 300 €/t to 190 €/t**. Although the official decision is still pending, as is feedback from the consultation, this initiative represents a positive step toward aligning Croatia's approach with European Union best practices, signaling recognition of industry needs and investor concerns. The process was underpinned by thorough preparation, including a well-researched policy paper, lessons from leading EU countries, active industry engagement, regular meetings and strong support from professional and business associations, with **AmCham among the prominent contributors**. Currently, the fee is applied even though **Croatia does not have a functional national system** for collecting, processing, or recycling solar panel waste. Moreover, Croatia's fees are 2 to 8 times higher than in comparable EU countries, placing **an undue financial burden on solar investors**. This discourages new projects and slows the country's energy transition. The Croatian energy transition is at a critical juncture. Aligning national regulations with EU directives and best practices, alongside significantly lower fees, is essential for restoring investor confidence and supporting a sustainable energy system.

CHALLENGES IN WASTE MANAGEMENT AND EU COMPARISONS

Croatia currently charges 0.30 €/kg for all PV panels, regardless of type or size, applied upfront on the full panel mass. By comparison, the Czech Republic charges 0.08–0.12 €/kg, the Netherlands 0.04 €/kg, and Hungary around 0.15 €/kg, all within functional waste management systems. Yet only 10–15% of a panel's mass is actual electronic waste, while most of the material, glass and aluminum, is easily recyclable. Disposal costs for these materials are far lower: 19.91 €/t for glass and 54.42 €/t for aluminum. This discrepancy shows that fees are misaligned with actual environmental impact and disposal costs.

For a 10 MW solar plant, which is a size typically chosen by industry partners, with 18,000 panels weighing approximately 25 kg each, the total waste mass is 450,000 kg, which costs €135,000 at the current fee of €0.30/kg and 85,500 at the new €0.19/kg rate, resulting in a reduction of almost €50,000.

Croatia currently lacks a functional collection or recycling infrastructure, creating a barrier to solar deployment. **Solar energy still accounts for a single-digit share of the country's energy mix, far below its potential**. Urgent reform is needed to meet EU climate targets, support the green transition, and align national regulations, infrastructure, and fees with best practices.

NEED TO SPEED UP SOLAR IN CROATIA

Croatia lags far behind the EU, with just 244 W of solar capacity per capita, almost three times below the EU average. In the last five years, Hungary added 5.5 GW, Greece 7.5 GW, while Croatia managed only 1 GW. Progress is slow, and the country still imports 30% of its electricity. Without urgent reform, the solar and broader renewable sector will face **delayed growth, excessive financial burdens on investors, including a disconnect between fees and actual waste management**, since fees are charged upfront, long before panels reach end-of-life.

POLICY MEETS INDUSTRY: UNLOCKING CROATIA'S SOLAR FUTURE

The proposed reduction of the PV panel fee to 0.19 €/kg, effective January 1, 2026, is a positive step toward EU alignment. However, further adjustments are needed to ensure fairness and encourage investment. Key recommendations include:

- 1. Retroactive corrections:** Review and adjust fees already paid under the old framework to ensure equitable treatment of all market participants.
- 2. Adjusting fees to reflect actual EE waste:** Reduce fees to match the 10% share of true electronic waste, aligning with EU standards.
- 3. Annual revisions:** Implement a regular review process to adjust fees according to market conditions, disposal costs, and technological advances.
- 4. Project-based differentiation:** Lower fees for large-scale installations (over 375 kW) to encourage significant investments and accelerate the development of the solar sector.

It is essential to recognize that the system is still non-operational. Alongside fee adjustments, establishing an effective operational infrastructure for collection, storage, and recycling is critical. This dual approach, regulatory reform and infrastructure deployment, will unlock investment, restore investor confidence, and accelerate Croatia's green energy transition, contributing to energy diversification, grid stability, and achievement of EU climate objectives.

The recent process shows that the key to success is collaboration between policymakers, industry associations, and investors. By working together, Croatia can accelerate the deployment of solar energy, reduce financial burdens on investors, and strengthen its green transition plans. Effective regulation, aligned fees, and functional infrastructure will not only boost investor confidence but also help the country achieve its EU climate and energy targets and the energy self-sufficiency needed in times of market volatility, creating a more resilient and sustainable energy future for all.

Driving Global Energy Innovation

From a small workshop in Zagreb to a global leader, the story of the KONČAR Group has spanned more than a century. Today, KONČAR is Croatia's largest net exporter and a trusted name for strength, quality, and reliability in over 140 markets worldwide. Renowned above all for its transformers - the most widespread Croatian industrial product on the global map - the company is also an undisputed regional leader in renewable energy, power engineering, urban mobility and infrastructure, complemented by advanced digital solutions and platforms.

Among Europe's leading hi-tech manufacturers

With top-tier products and solutions designed to meet even the most demanding requirements of customers worldwide, KONČAR ranks among Europe's most relevant technology manufacturers. Its strong export performance is a clear indicator of global positioning and the synergy across its companies. By the end of Q3 2025, exports accounted for the substantial majority of total revenue from product and service sales, further reinforcing KONČAR's role as Croatia's leading net exporter. Compared to the same period in 2024, exports recorded a significant year-over-year increase. The European Union (EU) contributed most to this growth, with EU countries representing the dominant share of KONČAR's total exports. Among the most prominent destinations are Germany, Sweden, Norway, Austria, and the Netherlands, where KONČAR actively participates in major projects of strategic importance for the development and security of critical infrastructure.



Powering the US' sustainable future

The U.S. market has been of particular interest to KONČAR, as demonstrated by strategic breakthroughs and strengthened partnerships in the first three quarters of 2025. "According to financial reports for Q3 2025, KONČAR recorded substantial revenue growth from product and service sales in the U.S. and Australian markets - more than double compared to the same period last year. This growth was primarily driven by solutions in the power transmission and distribution segment, where KONČAR continues to strengthen its global competitiveness," says **Gordan Kolak, President of the Management Board**. "In the U.S. market, the most notable export performance came from KONČAR - Instrument Transformers, reflecting our growing presence and relevance in this strategic region. Deliveries primarily include transformers of various types and capacities, serving as critical components in major transmission network construction projects across the U.S. For example, in recent months we delivered 16 instrument transformers rated at 245 kV and 525 kV to the U.S., which will be installed at the substations in Wyoming, Colorado, and Utah. In addition, we supplied a larger number of instrument transformers under two contracts with Dominion Energy, headquartered in Virginia," he adds. The U.S. market remains highly promising and strategically important for KONČAR. As a result, the company is actively working on expanding strategic partnerships and setting up a local presence.

Pioneering sustainable urban mobility

In the global race toward carbon neutrality, Croatia is making a strong contribution to Europe's decarbonization efforts, not only through the integration of renewable energy and digital transformation but also the electrification of public transport. After unveiling its first battery-powered train and accompanying charging station at InnoTrans, the world's largest transport technology fair held in Berlin in September 2024, KONČAR has delivered its most anticipated innovations to Croatian railways this year - battery multiple units (BMUs) and battery electric multiple units (BEMUs), along with supporting infrastructure. In May 2025, BEMU - powered by a 100% electric drive and supplied with energy from both onboard batteries and the overhead contact line - entered service. Given a significant portion of Croatia's railway network has still not been electrified, this hybrid technology offers an ideal solution for carbon-neutral long-distance passenger transport across the country. The debut of KONČAR's BMU on Croatian railways this September marked a significant milestone, positioning it as the only train of its kind in commercial operation globally. "Our new battery-powered trains are a clear testament to the fact we are not only keeping pace with much larger players but also leveraging our specialized expertise in highly focused technological niches, gaining a competitive edge," highlights Kolak. "These two examples of our latest technological achievements demonstrate that we are successfully responding to the global demands of the green transition, both industrially and infrastructurally," he concludes.





The EU Pay Transparency Directive: Strengthening the Fight for Equal Pay

By Jadranka Orešković and Ivan Kovačević | INDAGO d.o.o.

On 24 April 2023, the Council of the European Union adopted new rules designed to strengthen the principle of equal pay for equal work. The EU Pay Transparency Directive (EU) 2023/970, which entered into force on 6 June 2023, marks a decisive step in addressing persistent gender pay gaps across Europe, reinforcing one of the EU's founding principles - equal pay for equal work - by introducing robust transparency and accountability measures.

The Directive holds strong social and economic significance beyond its legal and administrative implications. Despite the EU's efforts to promote gender equality for decades, the average gender pay gap remains around 13%, with minimal progress in recent years. In many sectors, salaries remain shrouded in confidentiality, making it difficult for employees, especially women, to know if they are being fairly compensated.

The gender pay gap not only impacts women's immediate earnings but also their long-term financial security, leading to a 30% pension gap and a higher risk of poverty in old age. The COVID-19 pandemic has further exposed the vulnerability of women in low-paid care and service sectors, emphasizing the urgent need for this reform.

PROMOTING TRANSPARENCY AND ACCOUNTABILITY

At the heart of the Directive lies a comprehensive pay transparency framework. Employers must now provide job candidates with clear information on the initial salary or salary range for any advertised position, ensuring that pay discussions begin on an open and equal footing. Importantly, they can no longer inquire about applicants' previous salaries, a practice that often perpetuates past inequalities.

Once hired, employees gain new rights to request detailed information on average pay levels, broken down by gender, for colleagues performing the same work or work of equal value. Employers are obliged to use objective and gender-neutral criteria when determining pay levels, promotions, and career advancement.

Another cornerstone of the Directive is the requirement for pay gap reporting. Companies with at least 100 employees must regularly disclose gender pay differences based on their size - those with more than 250 employees report annually, those with 150–249 employees every three years, and companies with 100–149 employees following the same three-year cycle starting in 2031. Smaller employers with fewer than 100 employees are exempt from this obligation, although voluntary reporting is encouraged. Whenever a pay gap of over 5% emerges and cannot be justified objectively, employers will need to conduct a joint pay assessment together with employee representatives and take corrective measures. This process aims to identify the root causes of inequality and establish concrete corrective actions. The Directive also shifts the burden of proof in cases of

alleged pay discrimination - employers must now demonstrate compliance with equal pay obligations, not the employees.

IMPLEMENTATION AND BROADER IMPACT

Croatia's gender pay gap is around 11.2%, slightly below the EU average. While the principle of equal pay is already embedded in key national laws - including the Anti-Discrimination Act, the Labor Act, and the Gender Equality Act - practical implementation remains uneven. EU Member States must transpose the Directive into national law by June 2026. In this process it is crucial that amendments to national legislation are made available to employers as early as possible, enabling them to meet extensive legal obligations without the risk of penalization. Member States are encouraged to provide guidance, training, and digital tools to support employers, especially SMEs, in implementing the new requirements without an excessive administrative burden, enabling them to undertake preparatory work before the legislation enters into force.

The Directive requires that pay structures allow an assessment of whether employees performing work of equal value are in a comparable situation, based on objective, gender-neutral criteria agreed with employees' representatives, including skills, effort, responsibility, working conditions, and any other relevant factors. Ideally, this should take the form of consultation with employees' representatives, since applying a co-decision model could lead to protracted litigation where agreement cannot be reached, placing unnecessary strain on the judicial system and hindering companies' ability to adapt swiftly to labor market requirements. It is therefore hoped that the legislator will implement only the minimum requirements set by the Directive to avoid disproportionate administrative burdens, particularly for smaller employers.

TOWARD A FAIRER AND MORE INCLUSIVE LABOR MARKET

By reinforcing the right to equal pay enshrined in Article 157 of the Treaty on the Functioning of the European Union, the Pay Transparency Directive bridges the gap between principle and practice. It transforms long-standing commitments to gender equality into concrete, enforceable measures that foster openness, fairness, and accountability across European workplaces.

Employers will need not only to comply with reporting and procedural duties but also to reconsider how value is attributed to different types of work. Greater transparency is expected to reveal long-standing biases in job evaluation systems - biases that have historically undervalued roles typically performed by women.

In the long run, the Directive is expected to empower employees, strengthen trust, and contribute to a more inclusive European labor market. By requiring organizations to address pay disparities directly, the EU has taken a significant step toward ensuring that equal pay becomes not only a legal principle but a lived reality for all.



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Safeguarding the Future: Why Now is the Time to Take Business Succession Seriously

By Ante Pavić | Partner, LeitnerLeitner

As thousands of Croatian entrepreneurs approach retirement, one question looms large: *what will happen to their companies when they step aside?* For many, the answer remains uncertain. Behind the country's vibrant small and medium-sized enterprise sector lies a silent challenge, the transfer of ownership and leadership from one generation to the next. The European Commission estimates that across Europe 480,000 companies change ownership each year, yet only around 30% of family businesses survive into the second generation. In Croatia, where the SME sector forms the backbone of the economy and most enterprises are family run, the consequences of neglecting succession planning are potentially severe.

Many founders are still first-generation entrepreneurs who rarely discuss the future of their companies until retirement is imminent. Emotional attachment, lack of trust in potential successors, and limited understanding of legal procedures often lead to uncertainty - and in some cases, to the gradual decline of once-profitable businesses.

THREE PATHS TO CONTINUITY

Croatian entrepreneurs generally face three practical options for ensuring the continuity of their entrepreneurial achievements: transfer within the family, sale of the company, or appointment of a professional manager. Each option carries its own legal, financial, tax but also emotional implications.

Passing the Business to Family Members - The most traditional route is the family transfer, which involves handing the company to children, spouses, or other relatives. While this may seem straightforward, it often proves to be the most emotionally complex. Differences in vision, readiness of the successor, or conflicting expectations can easily jeopardize success. Successful family succession must begin years in advance. It requires open communication, formal planning, and early involvement of heirs in the company's operations. Founders are advised to define clear roles, gradually transfer responsibility, and provide mentoring to build confidence and competence. From a legal standpoint, Croatian legislation provides a stable framework for such transitions. The Inheritance Act governs the transfer of ownership upon death, while the Companies Act allows voluntary transfer during the owner's lifetime. Business shares can be inherited or gifted, but company Articles of Association may include restrictions, especially in limited liability companies. Inheritance taxation depends on the type of company in which shares are inherited but in general immediate family members are exempt from the 4% inheritance tax under the Local Taxes Act, which facilitates intergenerational transfers. However, law alone cannot ensure continuity. The process must also address family relationships, leadership dynamics, and the emotional side of succession.

Selling the Company - For entrepreneurs without a willing

successor or a successor that possesses the qualities necessary to take over a leadership role, selling the company can be the most effective way to secure both the firm's future and the owner's financial independence. The process, however, is far from simple. It requires strategic preparation, reliable valuation, and professional support from lawyers, financial and tax advisors. Owners planning to sell must ensure their business is organized, transparent, and financially sound. This includes preparing documentation, resolving ownership or tax issues, and clarifying any outstanding liabilities. A well-structured company with clear reporting systems and defined processes is far more attractive to potential buyers than one lacking these qualities. In Croatia, the sale of ownership stakes is regulated by the Companies Act, which requires notarized contracts. Confidentiality agreements and due diligence procedures are standard practice. Importantly, capital gains from the sale of shares are tax exempt if they were acquired before 2016 or held for more than two years, making selling an appealing exit strategy for many entrepreneurs nearing retirement. Nevertheless, selling a company also involves an emotional dimension. For founders who built their businesses from scratch, letting go can be difficult. One of the ways to overcome these difficulties is to look at the sale not as a loss, but as an opportunity to transfer a living organism into capable hands - ensuring continuity, preserving jobs, and securing the firm's market presence for the future.

Appointing a Professional Manager - A growing number of Croatian business owners are turning to the third option, retaining ownership while appointing a professional manager to run day-to-day operations. This model offers continuity without immediate ownership change and can be an ideal solution when heirs are not yet ready to take over leadership role within a company or when the owner wishes to gradually withdraw from management. The success of this arrangement depends on trust and clear governance. Contracts should define the manager's authority, performance goals, and reporting obligations, while the owner maintains strategic oversight. Transparent communication with employees and other stakeholders is essential to avoid confusion and maintain confidence during such a transitional phase.

A FRAMEWORK FOR THE FUTURE

Croatian legislation provides clear rules on ownership, inheritance, and taxation. Yet, legal clarity is only part of the equation. Business transfer is a multidimensional process involving psychology, trust, and long-term vision. It is commonly agreed that entrepreneurs should begin planning succession at least five years before retirement. A gradual approach that combines legal preparation, financial restructuring, and knowledge transfer ensures smoother transitions.



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Projekt **Orbico supports art** ove je godine po prvi put predstavljen u Sloveniji, nakon što je prethodnih godina uspješno realiziran u Bugarskoj i Poljskoj. U svakoj zemlji projekt se provodi kao nacionalni natječaj za mlade slikare, a izložba **Mladi umjetnici** u Galeriji Bažato u Ljubljani predstavila je najbolje radove slovenskih autora, potvrđujući važnost povezivanja poslovnog sektora i suvremene umjetnosti.

Inicijativa je nastala iz osobne predanosti osnivača Orbico Grupe, Branka Roglića, s ciljem da mladim umjetnicima pruži stvarnu priliku za profesionalni iskorak, vidljivost i razvoj. Kroz organizaciju izložbi, otkup odabranih radova i dugoročnu podršku autorima, Orbico kontinuirano jača ulogu umjetnosti u društvu te gradi most između kreativnog i poslovnog svijeta.

Slovensko izdanje projekta donijelo je i važnu novinu – **prvi put u sklopu inicijative predstavljena su i kiparska djela**, čime je izložba dodatno obogaćena i proširena na novi umjetnički medij. Uvođenje skulpture potaknulo je mlade autore na istraživanje i eksperimentiranje, dok je jasna kustoska koncepcija istaknula raznolikost i suvremeni senzibilitet lokalne scene.

Posebnost Orbico supports art projekta je u tome što podrška umjetnicima ne završava izložbom. Sa svim pobjednicima i finalistima ostajemo u kontaktu te ih redovito pozivamo na druženja i kreativne radionice, gdje se međusobno povezuju, razmjenjuju ideje i uče jedni od drugih. Time se stvara živa zajednica mlađih stvaratelja koja nadilazi okvire pojedinačne zemlje i pojedinačne godine.

Virtualna verzija izložbe dostupna je na internetskim stranicama Galerije Bažato: www.bazato.si, omogućujući široj publici da se upozna s radovima mlađih slovenskih umjetnika.

Projekt **Orbico supports art** nastavlja rasti i razvijati se diljem Europe, a slovenski postav još je jednom dokazao koliko je važna uloga umjetnosti u povezivanju ljudi, zajednica i različitih perspektiva. Orbico ostaje predan stvaranju prostora u kojem mlađi talenti mogu napredovati, stvarati i ostvariti svoj puni potencijal.



ORBICO
GROUP



How Enterprises Need to Look at Scaling AI Adoption

By Dmytro Abrosymov | Director, Program Management, Country Head of Croatia, EPAM Systems d.o.o.

AI now sits at the core of every enterprise transformation conversation. Whether it's Finance, Healthcare or Hi-Tech, leaders across industries recognize that AI's potential lies in scaling it across the organization to drive growth, resilience and differentiation.

The journey to scale AI begins with strategic clarity: understanding where it can create disproportionate value and how it can be embedded responsibly into the fabric of everyday business. This calls for an approach that balances innovation with intent: looking past isolated use cases and focusing on enterprise-wide adoption with measurable outcomes.

Enterprises must develop a coherent, data-driven view of how AI can redefine processes, products and decision-making. It begins with identifying the highest-impact use cases, evaluating data readiness and determining where transformation can deliver the most value. A structured, top-down and bottom-up assessment of processes can help leaders visualize the enterprise-wide impact of AI and build a compelling case for scaling it. This rigor allows organizations to quantify potential operating cost improvements, forecast revenue uplift and determine which capabilities can serve as 'lighthouse' opportunities for accelerated adoption.

HOW DOES EPAM SEE THIS

At EPAM, we see scaling AI as a natural progression toward becoming AI-native: an organization where intelligence is built into the very fabric of how business operates. To transform ourselves and our clients into AI-native organizations, we apply critical thinking, industry knowledge and proven technology acumen to redefine what's possible with AI. This includes looking at how AI influences operating models, shifts value pools and reshapes the way digital products and services evolve.

We believe that the right approach to scaling AI should always begin with a holistic assessment wherein enterprises map data assets, analyze readiness and identify where AI can make a difference. What should follow is a detailed strategy and roadmap development that covers alignment of key levers like people and skills, products and services, functional and cross-functional processes, operations and infrastructure, operating model and partnerships and ecosystems. By leveraging structured frameworks, organizations can envision their ideal future state and set a clear, stepwise path toward achieving it.

Embracing an AI-native approach also means recognizing data as a vital strategic asset. Organizations need to have proper data management in place to effectively and fully operationalize AI. Just as crucial is the integration of responsible AI practices, ensuring that systems are not only explainable and secure but also compliant with global regulations. As models

become increasingly embedded into enterprise ecosystems, trust, transparency and governance become foundational pillars for sustainable scale.

SCALING WITH PURPOSE

Scaling AI is all about taking a thoughtful, step-by-step approach. Organizations need to transition from small pilot projects that demonstrate value to full-scale programs that incorporate AI into their operations. This involves making wise investments in the proper engineering foundations: think platforms, APIs (Application Programming Interfaces), data pipelines, and observability frameworks for model deployment and monitoring on a large scale. It also entails integrating AI with existing systems, such as ERP (Enterprise Resource Planning), CRM (Customer Relationship Management), cloud platforms and more.

Upskilling the workforce is a key aspect of the AI adoption strategy. Companies should consider establishing cross-functional CoEs (Centers of Excellence) that bring together domain experts, data scientists and engineers to speed up AI adoption. By curating learning programs and encouraging hands-on experimentation, teams can learn to integrate AI responsibly and innovatively. At EPAM, we promote talent development through strategic steps like upskilling in GenAI disciplines (prompt engineering and agent workflows), formation of cross-functional innovation pods, organizing hackathons and MVP (Minimum Viable Product) sprints, and ensuring sustainable CoE governance.

It is high time now for organizations to start thinking beyond pilot projects. Scaling AI requires an incremental investment approach: starting with POCs (proofs of concept), operationalizing them throughout the entire lifecycle and expanding across functions. The next wave of AI maturity will be defined by how enterprises broaden their investment footprint, upskill their people, and incorporate AI into various operational areas.

CONCLUSION

Effective scaling of AI does not rely solely on small victories. Instead, today's organizations see AI scaling as an enabler of long-term resilience. To achieve this scale, organizations need to invest in levers such as a robust governance structure, engineering excellence and advanced data engineering practices. When done correctly, these elements can go a long way in simplifying enterprise-level deployments that are measurable and repeatable. Security and compliance should be integral to AI adoption and scaling. By enhancing data governance, adopting zero-trust architectures, and establishing runtime protections, we can ensure that AI innovation is pursued ethically and responsibly in the enterprise realm.



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U suvremenom tržištu rada, koje se kontinuirano mijenja i sve je zahtjevniјe za mlade, projekt **Job Lab** donosi konkretnе odgovore na izazove s kojima se susreću učenici završnih razreda strukovnih škola. Ovaj edukativni program osmišljen je s ciljem da učenicima pruži alate i znanja potrebna za uspješan izlazak na tržište rada, ali i da ih potakne na aktivnu ulogu u osobnom i profesionalnom razvoju. Kroz razvoj mekih vještina, poput poslovne komunikacije, pregovaranja, donošenja odluka i emocionalne otpornosti, **Job Lab** mladima omogućuje da osvijeste svoje potencijale i steknu samopouzdanje potrebno za prve profesionalne korake.

Projekt je pokrenuo Telemach Hrvatska u suradnji s Hrvatskom gospodarskom komorom, Udrugom Dobar dan i portalom **srednja.hr**, a u Regionalnom centru kompetentnosti Medicinske škole Bjelovar uvršten je i u školski kurikulum. Time je **Job Lab** dobio i institucionalnu

podršku te postao primjer uspješnog povezivanja obrazovnog sustava i poslovnog sektora.

Prema anketi Telemacha i portala **srednja.hr**, tek se svaki treći učenik smatra spremnim za tržište rada i treba podršku u razvoju karijernih, komunikacijskih i međuljudskih vještina. Mladi su najsigurniji u digitalne vještine, dok im najveći izazov predstavljaju prezentacijske vještine i proaktivnost. Program **Job Laba** oblikovan je tako da odgovara tim potrebama i da ih osnaži konkretnim, primjenjivim vještinama. Kroz interaktivne module i praktične vježbe, polaznici uče kako učinkovito komunicirati, rješavati sukobe, donositi odluke i surađivati u timu, ali i kako razvijati poduzetnički duh te razumjeti osnovna načela poslovnog planiranja. Na taj način, stječu znanja i iskustvo koje im pomaže da se s više samopouzdanja suoče s budućim profesionalnim izazovima.

Nakon uspješnog početka u Bjelovaru, projekt će se postupno širiti na strukovne škole diljem Hrvatske, s ciljem da što većem broju učenika omogući razvoj mekih vještina i bolju pripremu za izazove budućnosti. **Job Lab** tako ne predstavlja samo edukativni program, već i onaj koji mijenja način na koji mladi razmišljaju o sebi i svojoj karijeri.



AI Readiness in Croatia: Strong Foundations, Yet a Long Journey Ahead

By Andrijana Prskalo Maček | Senior Manager, Technology Consulting, EY Croatia

Artificial intelligence is rapidly reshaping industries across the world, redefining productivity, innovation and competitiveness. Yet, while leading global companies are embedding AI into their core operations, most surveyed Croatian businesses remain at an early stage of readiness.

A recent study conducted by our team at EY Croatia, in collaboration with the AI startup Qubinets, reveals that many organizations have built solid foundations in data governance and compliance but still face major challenges in infrastructure, skills and strategic alignment.

The research, conducted between November 2024 and March 2025 among 45 Croatian companies of different sizes and sectors, including services, manufacturing, construction, real estate, IT and telecommunications, assessed two dimensions of AI readiness: strategic and organizational, and technological. The results show that most companies are at a moderate (51%) or low (33%) level of technological preparedness for AI adoption.

STRONG DATA FOUNDATIONS, LIMITED IMPLEMENTATION

The strongest performance was recorded in data management and protection. About 70% of the companies surveyed report full compliance with data protection regulations, and a similar percentage have clear data governance policies. Almost half have implemented centralized data storage systems, an important prerequisite for effective AI use. Only a small minority lack formal data security frameworks, evidence that ethical and regulatory foundations are largely in place.

However, readiness on paper does not always translate into practical capability. Over 50% of companies surveyed report that their computing infrastructure is insufficient to handle AI workloads, while nearly 50% lack teams with the technical and analytical skills needed to implement and maintain AI systems. Without the right infrastructure and expertise, many organizations remain stuck at the exploratory stage, unable to scale beyond pilot initiatives.

HUMAN CAPITAL PERCEIVED AS THE WEAKEST LINK

Human capital is a particularly weak link and something that surveyed companies in Croatia point out as the biggest challenge. More than half, even 65% of companies surveyed have no structured programs for AI-related upskilling, while 17% provide only occasional training. Moreover, over 60% do not measure the business impact of AI initiatives, making it difficult to assess value or guide future investments. As AI reshapes decision-making and competitiveness, the lack of systematic learning and evaluation risks widening the talent gap and slowing progress.

Strategically, AI still struggles to find its place in corporate planning. More than half of the companies surveyed (55%) have not integrated AI into their strategic plans and 31 percent do not prioritize AI investment at all. Around 43 percent consider

AI only alongside other innovation initiatives. Over 50 percent acknowledge limited understanding of AI's ethical implications, and 40 percent are still developing policies. Awareness is growing, but implementation remains reactive.

Despite these challenges, optimism about AI's impact is strong. Almost one-third (31%) of companies surveyed expect AI to have a significant impact on competitiveness within the next three to five years, while 47% anticipate a partial effect. The areas where AI is expected to deliver the most value include productivity and efficiency (76%), better decision-making (69%) and improved risk management (47%). Companies also foresee greater innovation (42%) and enhanced customer personalization (38%).

These expectations show increasing awareness of AI's transformative potential, even as operational readiness lags. The study also helps companies benchmark themselves and identify areas for improvement. Such insight is vital for long-term competitiveness and responsible technology adoption.

MOVING FROM READINESS TO LEADERSHIP

However, it is important to emphasize that the study underscores that AI has not yet been fully recognized as a key factor in sustainable growth. For many Croatian companies, AI remains a technological experiment rather than an integral part of strategy. This cautious approach, driven by limited budgets, skill shortages and perceived risk, could delay innovation and reduce competitiveness in an increasingly data-driven marketplace.

From a technological standpoint, only about 20% of companies surveyed use advanced analytics or continuous infrastructure monitoring, while most rely on irregular checks. More than half cite inadequate computing power as a major limitation. Without systematic optimization and scalable systems, businesses risk underusing their data and AI potential.

To progress, Croatian companies will need to align technology investments with strategic intent. Building scalable infrastructure, forming multidisciplinary teams that bridge technical and business expertise, and fostering a culture of continuous learning and innovation will be essential. AI should not be viewed as a one-time project, but as an evolving capability that drives operational excellence, agility and smarter decision-making across the enterprise.

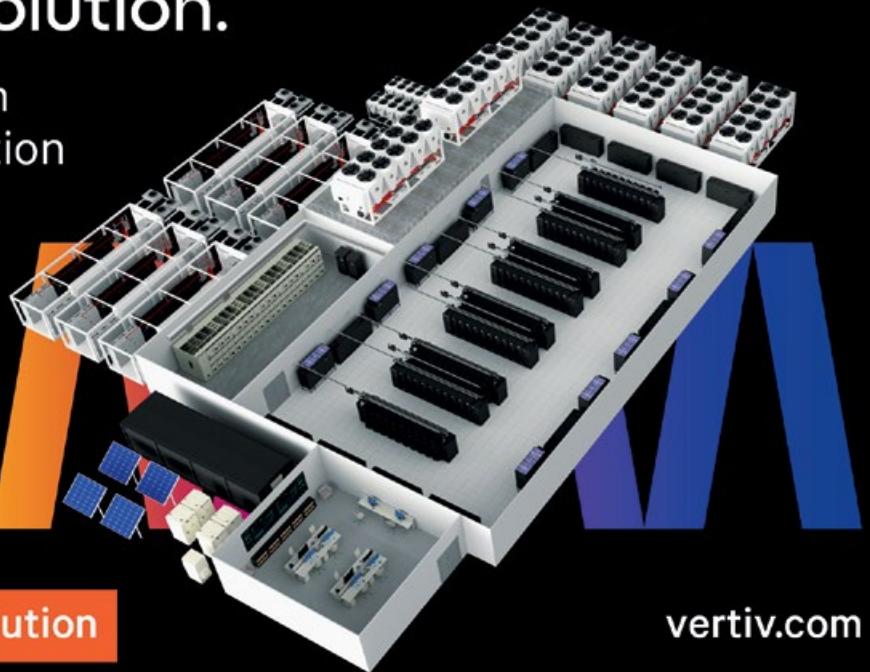
Through this study, we wanted to send a clear message: Croatia already has the ethical and organizational foundations for responsible AI use, but decisive action and sustained investment are needed to turn potential into progress. Strengthening infrastructure, developing talent and embedding AI into strategic planning will help Croatian companies move from readiness to leadership. Artificial intelligence is no longer a distant prospect, but the foundation of competitiveness today. The real question is not whether AI will reshape Croatian business, but how ready companies are to lead that transformation.



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Making Artificial Intelligence a Tool for Empowerment, not Displacement

By Petra Crnica | Manager, Certificated Actuary, Broader Assurance Services, PwC Croatia

Whether you work in finance, pharmaceuticals, the food industry, or any other sector, whether you are a retailer or a board member, you cannot avoid at least hearing about artificial intelligence. In fact, it is very likely that you have already been using artificial intelligence in some form for quite some time, perhaps without even realizing it.

When Alan Turing introduced the so-called Turing test as a criterion for machine intelligence many years ago, the goal he set – for a machine to convince an examiner that it is human – seemed almost unattainable. Yet, ninety years later, most of us take daily communication with devices for granted, almost as naturally as we do with people.

Today, this communication is usually through “chatbot” tools, the most common way of using artificial intelligence, and most of us engage with them somewhat thoughtlessly for a variety of tasks. Most of us tend to regularly ask questions and seek advice on finance, leadership, budgeting, planning, nutrition, and parenting – for both business and personal needs. And that's perfectly fine. We have a tool at our disposal, so why not use it?

THE LINK BETWEEN BUSINESS GROWTH AND AI EXPOSURE

When reading about artificial intelligence, you may come across numerous studies highlighting significant impacts on business, lives, increased revenue, reduced costs, and even the replacement of people with machines. Most of us consider our own use cases of its application. Many of us already have tools available, we enjoy interacting with them waiting for that “wow” effect. However, while the everyday use of generative artificial intelligence does bring employees higher incomes, greater job stability, and increased efficiency, recent research shows that a third of the global workforce still regularly feels overwhelmed. Recent findings from a 2025 global survey of nearly 50,000 employees in 48 countries reveal a strong link between regular use of generative artificial intelligence (GenAI) and significant business benefits. Employees who use GenAI daily report much higher productivity (92% compared to 58%), greater job stability (58% compared to 36%), and increased income (52% compared to 32%) compared to those who use it rarely. Despite these advantages, only 14% of respondents use GenAI every day, while more than half have used it occasionally in the past year. It seems that for most, artificial intelligence remains an abstract concept that some may even fear, while others are eager to incorporate it into their business, often ending up disappointed with the initial results. So how can we turn this abstract concept into a practical tool that ultimately becomes part of the business and delivers the desired results?

REIMAGINING THE ENTIRE CONCEPT OF WORK

When the first computers were introduced many years ago,

transitioning from familiar methods to this new way of working was challenging. Adopting computers meant moving away from manual calculations and paperwork and embracing the more advanced tools they provided. Similar to what we did then, now it is also necessary to reconsider how work is organized and to redefine the relationship between people and machines. So, it is not just about technology, it is also about people. Employees thrive when they understand the direction in which the organization is heading - when they feel aligned with the goals and leadership strategy, their motivation increases by up to 78%. And that is precisely where the key lies: strategy. Recent research shows that as many as 49% of technology leaders have integrated artificial intelligence into their business strategy. The success of companies in implementing artificial intelligence depends on vision and strategy, not just technology. Company strategies should be defined as an integrated workforce - connecting human employees, business systems, and AI into a single operating model.

If this moment is seized well, generative artificial intelligence can become a powerful driver of growth and inclusion - or just another missed opportunity. The answer lies in how we design systems that support people at work. It is no longer just about upskilling individuals; it is about reimagining the entire concept of work. Recent research has shown that those who regularly use AI are significantly more optimistic about the future of their jobs, highlighting the positive impact of thoughtful AI integration on workforce development and job satisfaction. However, research also shows that organizations could do more to help employees develop skills and advance in a challenging economic environment. Only 51% of non-managerial staff believe they have access to the resources needed for learning and development, compared to 66% of managers and 72% of senior executives.

On one side, employees must adapt to new ways of working, be clear, and inspire confidence through concrete use cases, robust safeguards, and the development of skills and support. On the other side, to spread the benefits of artificial intelligence, companies must go beyond merely providing education. Implementing change requires an advanced approach that goes beyond comparing one's own organization to competitors to see where improvements can be made. Forward-looking companies are re-examining their processes in the context of artificial intelligence. They are automating and enhancing wherever possible, but still keeping people, empowered by this new concept, at the center. Companies that are prepared to align their AI initiatives with a clear vision, foster an environment that supports employee growth, and redefine the relationship between humans and machines, will be best positioned to thrive in the rapidly evolving workplace of the future.

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Harnessing Technology to Transform Learning

By Darin Fahrney | Director, American International School of Zagreb (AISZ)

Over the past decade, the educational sector has experienced a remarkable digital shift. At the American International School of Zagreb (AISZ) and other schools around the world, technology has become not only a support tool but a strategic driver of teaching and learning. As educational technology evolves rapidly, our responsibility as educators is to integrate meaningful, ethical, and pedagogically sound digital practices that foster both academic excellence and well-being.

Today's learners enter a world where adaptability, digital literacy, and creative problem-solving are essential. Modern tools, from established learning platforms to powerful AI systems, enable us to personalize learning, close achievement gaps, and prepare students for a future in which technological fluency is expected.

TRANSFORMING THE NATURE OF SCHOOLS

At AISZ we hold true to our vision of "Experiencing the Future Today." We recognize both for schools and students that the future is ever evolving and increasingly complex. Schools have always been forced to adapt to the technological realities that will shape student lives and workplaces in the future. That said, we have never been provided a tool as powerful as AI until now. Schools (and businesses) that are responding well to AI's emergence are asking themselves the question, "What can AI do better than us?" and then letting AI do those things. They in turn focus their efforts on those things that AI cannot do well. These areas include critical thinking, problem solving, emotional intelligence, navigating relationships, demonstrating responsibility, building resilience and showing kindness to name a few. Technological advancements have always been a part of the school experience but have consistently changed over time. The true value of schools has been, and will continue to be, the responsible use of these tools while effectively navigating the relationships and human connections that surround them. With that as our backdrop it must be acknowledged that AI is impacting our schools in new, exciting and powerful ways.

AI AS A TRANSFORMATIONAL FORCE IN CLASSROOMS

In the past three years, artificial intelligence has emerged as the most significant technological leap in education. Schools have embraced AI tools with a clear pedagogical purpose and with a strong emphasis on responsible use.

Teachers are increasingly relying on **ChatGPT**, **Brisk**, **Gamma**, and **Khanmigo** to speed up planning, personalize instruction, and elevate engagement. ChatGPT helps educators generate differentiated materials, such as adapting a single book excerpt for different reading levels or developing question sets for specific grades. Brisk streamlines the process of creating assessments, worksheets and rubrics, reducing administrative workload. Gamma enables staff to create visually compelling presentations in a matter of minutes. Khanmigo, an AI-powered extension of Khan Academy, offers step-by-step math guidance and personalized practice pathways.

These tools do not replace teachers but instead enhance their expertise. Educators can now design more targeted lessons, respond promptly to student needs, and create richer learning experiences.

EMPOWERING STUDENTS THROUGH RESPONSIBLE AI USE

Students play an active role in integrating technology. With guidance on digital citizenship, they use AI to support their learning, organization, and self-management.

During exam preparation periods, students are increasingly utilizing AI tools to develop personalized study schedules that take into account schoolwork, sports, hobbies, chores and rest. The result is a well-balanced plan that promotes both achievement and well-being.

AI is also transforming language learning. Students studying German, French, Spanish or Croatian create customized GPT conversational partners, requesting the AI to communicate solely in the target language while adhering to curriculum-aligned grammar and vocabulary expectations. This immersive practice enhances reading, writing, speaking, and listening skills and has proven to be invaluable for oral exam readiness.

BENEFITS AND CHALLENGES OF TECH-RICH LEARNING

The advantages of using technology such as AI systems are substantial. Students benefit from personalized learning pathways that allow for rapid progress and deeper understanding. Teachers gain efficiency, creating instructional materials in minutes rather than hours. Engagement increases as interactive platforms make learning more relevant and enjoyable. Data-driven insights give teachers the ability to adjust instruction in real time. Most importantly, students develop digital literacy and problem-solving skills in the context of AI in ways essential for future careers.

However, adopting advanced technology brings challenges. Ensuring equitable access, maintaining academic integrity, teaching responsible and sustainable AI use and supporting staff training remain priorities. At AISZ, these challenges are addressed through clear guidelines that promote ethical technology use, frequent professional development, strong infrastructure investments and policies emphasizing creativity and critical thinking over automated shortcuts.

A VISION FOR THE FUTURE

Technology will continue to redefine education, but the focus of schools remains constant: empowering students to become independent thinkers, compassionate leaders, and adaptable innovators. As tools evolve, we aim to balance innovation with human connection, ensuring that technology enhances rather than overshadows the relationships at the heart of learning. By embracing both established platforms and emerging AI systems, schools strive to create an environment where students and teachers thrive together. Used wisely, technology transforms not only how students learn, but also how they imagine the future - and ultimately, how they shape it.

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AI in Pharma: A New Phase of Industrial Development

By Marko Ostojić | Head of Digital & Communications Eastern Europe, Fresenius Kabi d.o.o.

Digital transformation and the rapid development of artificial intelligence (AI) have become key drivers of change across all sectors, with their impact particularly evident in healthcare and the pharmaceutical industry. Unlike earlier phases of digitalization, where systems automated routine tasks, today's models are based on the analysis of large data sets, recognition of complex patterns and continuous learning. This approach enables faster decision-making, reduces errors and creates an environment in which data becomes a strategic advantage rather than merely an operational resource.

The pharmaceutical sector faces a number of challenges - from maintaining stable supply chains and complying with regulatory requirements to increasing pressure for innovation. Traditional processes are often lengthy and difficult to scale, which raises operational costs and market pressure. The application of AI does not replace expertise but enables better use of existing knowledge and resources. As a result, the industry becomes more resilient, flexible and capable of responding to emerging healthcare needs, especially in situations where therapy availability and patient safety depend on timely decisions.

OPTIMIZATION OF MANUFACTURING AND LOGISTICS PROCESSES

The use of AI in pharmaceutical production brings advantages in predictive monitoring, quality management and capacity planning. Systems that track key parameters in real time can detect deviations in processes or equipment at an early stage, reducing losses and improving batch reliability. Automated data analysis accelerates decision-making in critical situations and ensures consistency in environments with strict control and traceability requirements.

In logistics, AI enables more accurate inventory and distribution management by analyzing demand based on historical, seasonal and epidemiological trends. This reduces shortages and overstocking and ensures timely availability of medicines. Digital traceability increases supply chain transparency and shortens response time in product recalls, while automated documentation further lowers operational costs.

THE ROLE OF AI IN DRUG RESEARCH AND DEVELOPMENT

The development of new therapies has traditionally been a lengthy and high-risk process. AI accelerates early research phases by analyzing biological and chemical data and identifying molecules with greater potential for success. Algorithms can simulate compound interactions, predict toxicity and reduce the number of experimental iterations, saving resources and speeding the transition from laboratory research to clinical trials.

Digital technologies are also transforming clinical study execution through more precise patient selection, faster detection of adverse events and real-time monitoring of outcomes. Virtual

and hybrid trial models reduce the burden on participants and enable broader data collection. AI does not replace regulatory processes, but increases transparency and efficiency, which in the long term can shorten time-to-market and reduce development costs.

DIGITAL SOLUTIONS, COMMUNICATION AND THE FUTURE OF THE HEALTHCARE SYSTEM

Pharmaceutical organizations are increasingly using digital tools that support compliance with regulatory frameworks, good manufacturing practice standards and risk-management requirements. Automated systems for data monitoring and documentation reduce human error and ensure full traceability of every process change. AI can analyze historical records, detect potential deviations and propose corrective measures before irregularities occur, significantly speeding up preparation for inspections and audit activities.

AI is also shaping medical communication and market-related activities in the pharmaceutical industry. The analysis of large data sets enables better understanding of healthcare professionals' needs, tracking of therapeutic trends and a more personalized approach to education. Digital assistants can provide validated information in real time, while advanced analytical tools support activity planning in line with regulatory constraints and ethical standards. Instead of broad communication, the industry is gradually shifting toward more precise, relevant and responsible information delivery.

The future of digital solutions in the healthcare system will involve stronger data connectivity between healthcare institutions, regulatory bodies and pharmaceutical manufacturers, with strict adherence to ethical and security standards. Personalized therapy, integrated outcome-monitoring systems and greater use of real-world evidence may become the basis for decision-making. In this context, the role of experts remains crucial, but will be increasingly supported by high-quality data and advanced digital tools. Balancing innovation, regulatory safety and digital literacy among all stakeholders will be key to sustainable progress.

Digital transformation is no longer something that is coming - it is already underway. Many pharmaceutical companies have already adopted AI, and the future will not distinguish between those who did and did not, but between those who applied it effectively and those who missed the opportunity. An industry built on trust, safety and science is entering a phase in which data and technology become as vital as laboratories and production facilities. The question is no longer whether AI will change the way organizations operate, but how quickly they will unlock its potential - and the advantage will belong to those who combine innovation, expert judgment and long-term responsibility in the use of digital solutions.



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The Digital Transformation of Consciousness

By Maša Andić | Director, Pleione Adriatica d.o.o.

When talking about digital transformation, our focus often centers on automation, efficiency, and process optimization. However, true transformation does not occur solely within technology but within the humans who utilize it. Artificial intelligence has transcended its role as a mere tool; it now observes, analyzes, and learns from our behaviors, mapping the intricate structure of our habits, emotions, and even our unrecognized needs. At its core, AI is more than just a logical machine: it serves as a reflection of consciousness, revealing what we rarely face: our unconscious reactions, recurring patterns, and the hidden disconnect between our thoughts and actions. For the first time in history, we have created a technology capable of reflecting the human psyche back to its creator - a mirror so precise that it elicits both awe and unease. This encounter between humanity and its own algorithmic shadow not only raises ethical and industrial concerns but also initiates an internal revolution. It compels us to pause and ponder: *Who are we when our reflection begins to think?* Thus, digital transformation evolves into a transformation of consciousness itself - a moment where technology transcends being a mere tool for progress and becomes a guide for heightened awareness, leading humanity towards a deeper understanding.

AI AS A CATALYST FOR SELF-CONSCIOUSNESS

If the twentieth century was shaped by the industrial revolution and the twenty-first by the digital revolution, the future century may very well be defined by a **revolution of self-awareness**. Through behavioral analytics and emotional detection, artificial intelligence is not only learning *what* we do but *also why* we do it. Its algorithms uncover patterns that extend beyond our conscious awareness, revealing hidden structures within our habits, communication styles, and decision-making processes. Rather than perceiving this as a threat, we can view it as a remarkable opportunity. AI can serve as a mirror, a silent and unbiased observer that assists us in seeing ourselves more clearly. At that moment, technology ceases to be a cold machine and transforms into our teacher - neutral, precise, and brutally honest.

As AI assumes responsibility for logic, analysis, and the mechanical aspects of intelligence, a new realm unfolds within the human experience. For the first time in our evolution, we are encouraged to cultivate our inner faculties - intuition, emotion, empathy, and sensory perception - with deliberate awareness. Artificial intelligence then becomes a **catalyst for elevated consciousness**: intrapersonal, interpersonal, and existential. It urges us to rediscover the true essence of being human and to expand consciousness beyond mere cognition - into feeling, sensing, and simply being.

Every technology we have ever crafted serves as an extension of our minds. The stone lifted by primitive man was not merely a tool but the first manifestation of an idea. The wheel was

not an invention but the physical manifestation of the desire to move, marking the passage of time and progress. The plow marked the awakening of responsibility, teaching humanity that strength can also be utilized for nurturing. Now, AI stands as the new plow of awareness - a tool that cultivates not the soil but our internal landscape, uncovering the layers of habit, fear, and aspiration that shape the future of humankind.

As individual consciousness expands, a new form of collective intelligence begins to emerge - one not grounded in data networks, but in empathy, responsibility, and shared purpose. While technology connects our devices, consciousness connects our destinies. The ongoing evolution is not solely digital; it is also ethical, emotional, and profoundly human. Every time we teach a machine to recognize patterns, we are prompted to recognize our own - to lead not through dominance but through awareness; not with haste but with presence.

A NEW PARADIGM OF LEADERSHIP

In a world where machines learn faster than humans, **consciousness** becomes the only genuine competitive advantage. The leaders of the future no longer need to know everything - but they must *feel* more. They need to understand how data and emotion work together, how intuition and analytics complement each other, and how to align technological progress with human integrity. In this, AI can be an ally. It can measure performance, but it can also help us see what lies beneath - levels of stress, team dynamics, and motivation. When used wisely, technology doesn't dehumanize the workplace; it can, in fact, rehumanize it - bringing focus back to what truly matters: relationships, trust, and purpose.

Technology advances rapidly, yet human consciousness is still learning how to adapt to that speed. AI does not replace us - it reveals us. It shows where we act automatically, where we react instead of making choices, and where we count things instead of understanding them. Therefore, the future of digital transformation is not just about code, algorithms, or models, but about the **inner software of the human mind** - our ability to stay conscious, empathetic, and responsible. The digital transformation of consciousness is not a luxury or an ideal; it is a necessity. Because technology can only be as intelligent as the consciousness of the person using it.

In a fast-moving world, artificial intelligence offers an unexpected luxury - the chance to slow down *internally*. It enables us to reflect through a digital mirror, observe our own patterns, and reconnect with what makes us human. When we understand that changing the world begins with changing ourselves, AI becomes more than just technology. It becomes a **partner in growth** - not only a tool for efficiency but also a *catalyst for awareness, connecting* who we are with who we are yet to become.

Between man and machine, consciousness remains the only code that cannot be replicated - only lived.

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AI, Language, and Risk: Why Precision Has Become a Strategic Imperative in Financial Services

By Kristina Bitorajac Gorenc | Chief Operating Officer, VERBA CENTAR d.o.o.

As financial institutions accelerate their digital transformation, information now moves faster than the controls designed to govern it. Automated workflows, real-time notifications, multilingual content and cross-market communication generate a constant stream of updates that teams must interpret accurately and without delay. When a small wording change can prompt the wrong client action or trigger a compliance obligation, linguistic precision becomes a strategic element of risk management.

TERMINOLOGY

Clear terminology is the first point where risk often emerges. In financial workflows, key terms define approval paths, transaction conditions or verification steps. When teams use slightly different wording - whether across departments or across languages - the result is not just a stylistic variation, but a different interpretation of what must happen next. Automatically translated internal updates can amplify this divergence, especially when minor phrasing differences lead to different escalation routes or compliance decisions.

This can be prevented by establishing a shared terminology framework across legal, product, operations and client-facing functions. Standardized definitions ensure that every team works with the same assumptions, reducing the chance that a single word or phrase will alter a process, delay a decision or introduce regulatory confusion. This approach stabilizes workflows on the micro level, where precision has the greatest impact.

AUTOMATION

Automation accelerates processes, but it also introduces vulnerabilities that are easy to overlook. Financial institutions rely on automated triggers, templates and decision-support tools to manage scale, yet these systems may generate content that appears correct while relying on outdated logic or incomplete data. A machine-translated in-app alert triggered from the wrong data field, for example, can unintentionally misinform clients and create compliance risks that spread quickly.

Applying oversight to all automated and AI-generated content can mitigate this risk. Quality checks and review steps ensure that notifications, reminders and system messages reflect current rules and intentions before reaching clients or internal teams. This prevents small errors from cascading through automated workflows. By treating automated content as part of operational governance - not just a technical output - organizations reduce the risk that automation will accelerate mistakes rather than prevent them.

VERSION MANAGEMENT

Policies, limits, product details and approval rules change frequently across regulated markets and version management can present a challenge. If one unit updates its documentation

while another continues using older materials (including older translations), teams immediately begin working with conflicting assumptions. Machine-translated documents that are not updated at the same time deepen this gap, causing delays, inconsistent instructions and avoidable compliance risks. Coordinated version management through centralized repositories, clear audit trails and updates released consistently across markets ensure that all teams work from the same source at the same time. This reduces the chance that outdated information will circulate and reinforces alignment across jurisdictions. Effective version management strengthens governance by ensuring that information remains synchronized, accurate and actionable.

RECOMMENDATIONS FOR FINANCIAL ORGANIZATIONS

Improving communication accuracy does not require large structural reforms. It starts with a consistent approach to how information is created, updated and shared across the organization. A unified terminology base is a particularly effective tool. When all teams rely on the same definitions - whether they work in legal, product, operations or client support - the risk of misinterpretation decreases significantly. Small wording differences no longer shift the meaning of a step, a condition or an approval requirement.

Clear guidance on when automated translation is appropriate also strengthens consistency. Not all content carries the same level of risk. Routine internal updates can tolerate a higher degree of automation, while client-facing instructions, regulatory steps and product conditions require human review. Defining these boundaries helps teams decide when to rely on automated tools and when to slow down to verify meaning. Regular reviews of client messaging, product descriptions and automated alerts further reduce the chance of outdated or contradictory information spreading through the system. These checks do not need to be complex. Even quarterly reviews help teams identify subtle shifts in meaning, terminology drift or inconsistencies in cross-market communication.

Finally, clear and precise language remains one of the simplest and most reliable safeguards. Straightforward phrasing reduces ambiguity, especially in multilingual environments where a single unclear expression can be interpreted in several ways. When information moves quickly, clarity ensures that every team understands the same instruction in the same way. As financial institutions expand and automate, the accuracy of language becomes a core pillar of operational reliability. Clear terminology, oversight of automated content and consistent version management help organizations make decisions with confidence and maintain trust in fast-moving environments. Precision is no longer stylistic - it is a strategic requirement for stability and compliance.

Advancing cancer care in Croatia with world-class expertise

As cancer incidence continues to rise across Europe, access to advanced, timely and precise cancer treatment has never been more important. UPMC Hillman Cancer Center, one of the largest integrated cancer networks in the world, has strengthened oncology care in Croatia by bringing its globally recognized clinical excellence to the General Hospital Zabok campus, officially opened in March 2025. With a global network of nearly 80 centers, UPMC Hillman delivers evidence-based cancer treatment supported by decades of scientific research and clinical excellence. With cutting-edge technology, internationally trained specialists and a holistic, patient-centered model, the UPMC Hillman Cancer Center in Croatia is transforming the local oncology landscape and expanding access to life-saving therapies.

State-of-the-art radiation therapy and SBRT/SRS technology

The UPMC Hillman Cancer Center in Zabok provides state-of-the-art radiation oncology designed to deliver highly precise treatment while minimizing exposure to healthy tissue. A key element of its capabilities is the Varian TrueBeam® system, one of the most advanced platforms globally for targeted radiation therapy.

TrueBeam enables Stereotactic Body Radiation Therapy (SBRT) and Stereotactic Radiosurgery (SRS), used to treat tumors in the brain, lungs, head and neck and other complex areas. These techniques offer millimeter-level accuracy supported by real-time imaging, significantly reducing treatment time and improving outcomes. Therapies that once required 20 to 45 sessions can now often be completed in as few as five or even a single treatment.

UPMC Hillman was among the first centers in the United States to introduce SBRT into routine practice. With TrueBeam technology now in Croatia, this expertise is shared through close collaboration between teams in Zabok and oncology experts at UPMC Hillman in Pittsburgh, ensuring access to advanced treatment strategies and international multidisciplinary insight.



Clinical care is delivered by specialists with international training, including **Marko Bebek, M.D.**, Medical Director of Radiation Oncology, **Mirjana Pavlović Mavić, M.D. PhD**, Medical Director of Medical Oncology and **Suncica Andreja Rogan, M.D.**, specialist in nuclear medicine with focus on PET/CT oncology imaging. Their experience, combined with collaboration with UPMC experts in the United States, supports high-quality multidisciplinary cancer care in Croatia. Ongoing collaboration between specialists in Croatia and UPMC Hillman leadership ensures accurate planning, safe delivery and consistent clinical results aligned with international oncology standards and the latest scientific knowledge.

Comprehensive oncology services and advanced diagnostics

In addition to radiation oncology, the center provides comprehensive cancer care that includes medical oncology, PET/CT diagnostics and precision oncology supported by advanced multi-omics technologies, such as genetic tumor profiling and liquid biopsy, in collaboration with leading clinical and academic partners. Treatment plans follow internationally recognized oncology guidelines and are tailored to individual clinical needs. PET/CT imaging plays a key role in staging disease, guiding treatment planning and monitoring therapy response, while fully integrated diagnostic and therapeutic services ensure coordinated and efficient care throughout the patient journey. UPMC Hillman Cancer Center in Zabok represents a major expansion of advanced oncology capabilities in Croatia, especially in regions that previously lacked comprehensive cancer services. By introducing internationally proven technologies and treatment models, the center strengthens local access to innovative cancer care and supports improved outcomes for patients across the country.

The center has received strong support from local and national stakeholders, including patient advocacy groups and organizations representing Croatian veterans and the Croatian diaspora in the United States. Their support underscores the importance of timely access to advanced diagnostics and treatment for patients in Croatia. Through continued progress and international collaboration, Croatia is reinforcing its position in modern oncology and bringing world-class cancer care closer to those who need it most.



Turning the Obesity Tide: Strategic Opportunity for Croatian Health and Economy

By Mariko Shimizu | General Manager, Novo Nordisk Hrvatska d.o.o.

Although many point to the challenges facing healthcare systems in developed countries, today's healthcare also delivers remarkable outcomes: unprecedented life expectancy and an increasing number of healthy life years. Most diseases can now be treated or have life extended significantly. Life expectancy in the last 40 years, practically in one generation, has increased globally by 8 to 10 years (from 65 years in the late 1980s, to approximately 73 to 74 years today), while the jump for developed countries is even greater, by as much as 10 to 12 years (from 70 to 72 years in OECD countries to today's 80 to even 83 years).

The central challenge now stems from unhealthy lifestyle-related conditions, such as physical inactivity, smoking, excessive alcohol use, unhealthy diets, and especially obesity. Chronic non-communicable diseases that result from our lifestyle habits are today the leading cause of mortality in developed societies and account for between 70 and 80 percent of all premature deaths in highly developed countries.

Different health systems address these pressing challenges in different ways, and Croatia can learn from others while building on its strengths.

LESSONS FROM JAPAN AND CROATIA

Growing up within the Japanese system, I observed a highly centralized health system model that may limit innovation but excels at population-wide preventive measures. Japan's near-universal annual health screenings and proactive community-level initiatives have achieved excellent results in early detection and lifestyle change.

Croatia's system, by contrast, emphasizes cooperation and patient experience, producing outstanding achievements in transplantation, selective national prevention projects, and centers of excellence recognized beyond the EU. However, addressing modern chronic diseases at scale requires two additional links. First, national centers of excellence must be coordinated with regional care providers to form a true national ecosystem that systematically transfers best practices into primary care. Second, individual responsibility for health must be reinforced across the population.

Only with this comprehensive approach can Croatia make measurable progress against chronic non-communicable diseases, which account for three-quarters of deaths here and represent a growing financial and human burden.

OBESITY EPIDEMIC: SOCIETAL AND ECONOMIC PERILS

Obesity is an acute and growing problem in Croatia. Approximately 65% of adults are overweight - the highest rate in Europe and well above the 53% European average. Alarmingly, 33.1% of children aged 8-9 are overweight or obese. Global data indicate that while some risk factors (such as air pollution, smoking, hypertension) are improving, high blood sugar and obesity are increasing.

Obesity contributes to more than 200 complications, most commonly type 2 diabetes, hypertension, cardiovascular disease, stroke, joint disorders, and an increasing incidence of certain cancers. These conditions reduce quality of life, raise healthcare costs, and erode workforce productivity during people's most economically productive years.

FRAMING PREVENTION AS INVESTMENT

All investments that prevent or reduce obesity should be viewed as strategic investments - in public health, quality of life, and national economic productivity. This perspective is especially relevant now, as new therapeutic options for obesity control demonstrate not only weight loss but significant reductions in cardiovascular events and protective effects on organs such as the liver, kidneys and heart.

We now have obesity therapies that not only lead to effective weight loss, but have also been shown to reduce the risk of major adverse cardiovascular events (MACE), which are stroke, heart attack, and sudden cardiac death, by 20 percent. This marks an incredible change in the outcomes of obesity treatment compared to just a few years ago. Preventing and treating obesity has direct returns by lowering the incidence and cost of downstream complications.

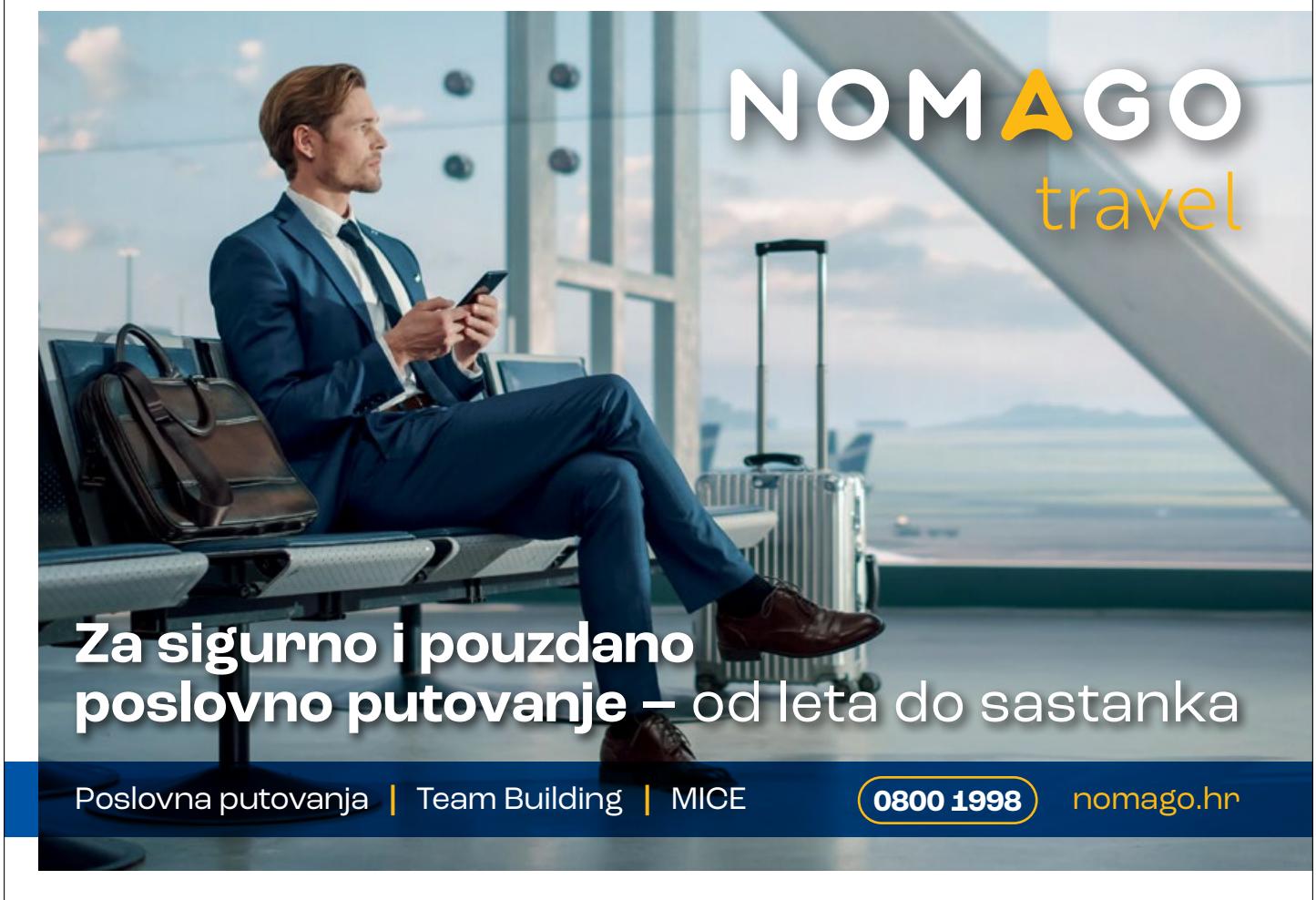
FROM STIGMA TO SYSTEMATIC DIAGNOSIS AND TREATMENT

However, simply focusing on investment logic throughout the system alone is not enough. We must first establish healthier foundations by removing stigma around diagnosing obesity, particularly in primary care. It is striking that a condition as visible as obesity is formally diagnosed in fewer than 2% of Croatians with obesity, and just 1.4% receive available pharmacotherapy. Nominal responsibility for diagnosis sits across the system, but accountability is diffuse. To change outcomes, we must make diagnosis routine, integrate obesity care into primary care pathways, and ensure access to evidence-based therapies.

A GENERATIONAL OPPORTUNITY

Combining modern therapeutic approaches with system activation can produce a generational improvement in Croatia's population health. The United States, despite notable system weaknesses, offers a hopeful example: better diagnosis and treatment have begun to bend the curve of obesity prevalence. Croatia now has a historic opportunity to deploy transformative solutions that simultaneously treat disease, prevent complications, and reduce long-term healthcare spending.

This is a moment for business leaders, healthcare professionals, policymakers, and civil society to align: invest in prevention, scale proven therapies, remove barriers to diagnosis and care, and integrate centers of excellence with front-line services. By doing so, Croatia can protect its citizens' health, boost economic productivity, and set an example for other nations facing the same challenge.



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ESG – More than Reporting and Regulation: a Path to Sustainable and Resilient Business

By Anica Petričević | Strategic Initiatives Manager/ESG, ERSTE BANK CROATIA

In recent years, the term **ESG (Environmental, Social and Governance)** has been increasingly used in business circles, most often in the context of **regulation and mandatory reporting**. But ESG is not just another administrative burden – it is a framework that changes the way companies do business, create value and build trust with their stakeholders. Although this abbreviation has recently become a kind of trend or a buzzword in the business world, it actually means much more for all those willing to change the way they do business and is something highlighted in various laws and regulations that increasingly steer towards it.

However, the implementation of ESG business practices, monitoring the regulations and everything they bring does not come without its own set of challenges, which is well known to all those who have been working toward a more sustainable way of doing business for years. Sustainability requires a complete and thorough transformation of business, as well as rethinking and redefining the main objective, mission and purpose of the business and a shift in employee mindset because it is people who contribute the most to change and who are most affected by changes at any level.

HOW ESG CHANGES BUSINESS MODELS IN PRACTICE

In Croatia, more and more companies from different sectors are integrating ESG into the very core of their business. There are several ways in which they do this:

- Companies are reducing energy consumption, introducing renewable sources and optimising processes where possible. It is important to emphasise that such changes are not introduced merely to comply with the guidelines of a report or regulation, but specifically to **reduce costs** and **dependence on energy**, for the benefit of everyone.
- Hotel and resort chains are implementing energy-efficient systems, reducing waste and cooperating with local suppliers. In this way, ESG is becoming a **competitive advantage** and a way of differentiation in the market, making a difference in today's highly competitive and saturated market.
- Companies are integrating ESG into digital transformation, reducing emissions and incorporating social aspects such as digital inclusion.
- Banks and investment funds are increasingly evaluating ESG criteria when assessing loans and investments, taking into account environmental risks, thereby considering the entire transaction beyond just economic factors. The regulation is also moving in this direction – the financial sector is required to be the leader of change in implementing sustainability across all business areas because directing capital flow to sustainable and green projects shows other stakeholders in the market that it pays off to invest effort and resources in the path to sustainability. In the long term,

the ESG rating will have a growing impact on the opportunities for companies when it comes to the availability of financing from banks, not only because of the regulatory framework, but also because of the evolving awareness of the need to transform the entire economy, but also society as a whole, toward a long-term sustainable model.

The introduction of ESG principles is not limited to filling out tables and reports. Regulations such as the **CSRD (Corporate Sustainability Reporting Directive)** and the **EU taxonomy** certainly set frameworks and obligations, but their purpose is deeper – to encourage the **transformation of business towards sustainability**. Regulations can greatly aid in terms of data management, resulting in a greater ability to identify topics where additional efforts are needed for progress, but the primary goal should be to integrate ESG factors into business models and ensure their application in **business decision-making processes**.

ESG CAN BE INCORPORATED INTO A BUSINESS MODEL THROUGH VARIOUS COMPLEMENTARY METHODS:

- Identifying key ESG topics** – the focus should be on those topics that most affect the sector and stakeholders of the company in question (e.g. climate risks, resource management, ethics and transparency...).
- Integrating ESG principles into strategy and processes** – ESG is not a project separate from business but, as already mentioned, should be fully integrated into the operating model.
- Setting measurable goals** – instead of general statements, it is necessary to define specific and measurable goals (e.g. emission reduction, share of renewable energy, share of local suppliers).
- Engaging employees** – employee education, motivation and engagement are crucial for success.
- Collaboration within the value chain** – ESG does not apply only to a single company or individual – to achieve greater success, suppliers and partners need to be involved.
- Tracking results using digital tools** – software for tracking resources and progress supports faster and more accurate implementation.
- Transparent communication** – achievements and challenges need to be clearly presented to stakeholders, and quantitative sustainability indicators need to be reported on systematically so that the results clearly show the direction in which the company is moving.

Ultimately, ESG is not just a regulation or bureaucratic requirement; it presents an **opportunity to transform the business model**, increase resilience, and create long-term value. Numerous successful examples across different sectors illustrate that sustainable business can be profitable, strategically relevant, and socially responsible.



Postal Sector Transformation: Electrification, Sustainability, and New Shopping Patterns

By Ivana Filipović | Sustainability Lead, Croatian Post

In recent years, the purchase and resale of used clothing, footwear and other second-hand items through online platforms have grown rapidly worldwide. This shift is linked to the principles of the circular economy and a rising awareness of the need to reduce environmental impact. These platforms are becoming increasingly popular among consumers seeking more sustainable, affordable and responsible ways to shop. What began as niche behavior has evolved into a mainstream and stable shopping model, especially among younger generations, driven by awareness of the environmental footprint of fashion and textiles.

Across Europe, including Croatia, the popularity of digital platforms for exchanging, reselling and donating used items has surged. Their success is fueled by ease of use, trusted payment systems and seamless integration with postal and logistics operators. The ability to quickly and affordably ship items, supported by parcel lockers and flexible pickup options, has reinforced their role in sustainable consumption.

NEW ONLINE SHOPPING TRENDS RAISE PRESSURE ON POSTAL OPERATORS

While consumers benefit from more affordable and environmentally responsible alternatives, logistics operators face new challenges and opportunities. The rise of the second-hand economy and the C2C (customer-to-customer) model has transformed parcel flows: instead of predictable bulk shipments, operators now handle large volumes of small, irregular parcels generated across thousands of households.

To keep pace, postal operators are investing heavily in parcel infrastructure, automated sorting, last-mile optimization and low-emission delivery models. These dynamics require operational adaptation, including more local pickup and drop-off points, flexible delivery routes and micro-delivery centers to shorten last-mile distances. The scale of this shift is evident in the United Kingdom, where the second-hand market exceeds £7 billion annually and more than half of adults take part.

At the same time, consumers choosing second-hand goods for environmental reasons increasingly expect delivery itself to be "green," prioritizing low-emission logistics.

Postal operators recognized their environmental role early. As far back as 2008, the International Post Corporation (IPC) launched the Environmental Measurement and Monitoring System (EMMS), the first coordinated environmental initiative in the postal industry. In 2019, the program expanded into

the Sustainability Measurement and Management System (SMMS), responding to broader ESG expectations.

PRAISEWORTHY RESULTS

Since the launch of these initiatives, postal operators have cut emissions by 40%, reducing more than 31 million tons of CO₂. This is equivalent to installing 31 million solar panels or removing 6.7 million cars from the roads for a year. Many operators are also members of the Science Based Targets initiative (SBTi) and The Climate Pledge, committing to ambitious decarbonisation pathways, including net-zero by 2040.

Croatian Post is part of this global movement. Last year, the company reduced its greenhouse gas emissions by 11,600 tons - an 18% decrease compared to 2023 - driven by fleet electrification, improved energy efficiency and logistics optimization. Thanks to the extensive use of electric vehicles, bicycles and pedestrian-zone deliveries, postal workers covered 14.5 million "green" kilometers last year. This accounted for nearly 30% of all kilometers travelled, an increase of 9.3 million compared to 2023. With around 620 electric delivery vehicles, Croatian Post now operates the largest green fleet in Croatia.

E-VEHICLES REDUCE CARBON FOOTPRINT AND BOOST COMPETITIVENESS

The main challenge in expanding the electric fleet remains charging infrastructure, a prerequisite for reliable operations. Many postal operators are therefore developing dedicated charging networks and addressing additional challenges such as on-site power capacity, charging time and battery degradation.

Despite these limitations, electric vehicles have proven cost-effective and efficient, particularly for last-mile delivery. With more European cities restricting or banning internal-combustion vehicles in central zones, access to historic centers and tourist areas is becoming possible only with zero-emission vehicles.

The postal sector is among the most dynamic industries, facing climate pressures, shifting market trends, technological disruption and geopolitical instability. Yet operators increasingly view these pressures as opportunities. By investing in energy-efficient innovations and electric mobility, the sector is reducing its environmental footprint and strengthening its competitiveness. Sustainable operations supported by electrification are becoming a strategic advantage that positions postal operators as key contributors to the transition toward a low-carbon economy.



The Impact of the EU Omnibus on Sustainability Reporting

By Vali Marszalek | ESG Director, Forvis Mazars Consulting d.o.o.

On 26 February 2025, the European Commission (EC) adopted a package of proposals to simplify EU rules regarding corporate sustainability reporting (CSRD and EU Taxonomy), corporate sustainability due diligence (CSDDD) and the carbon border adjustment mechanism (CBAM). These proposals marked the beginning of a long legislative process that is still ongoing and will most likely lead to a significant change in corporate sustainability reporting in the EU. This includes the introduction of revised European Sustainability Reporting Standards (ESRS) and new thresholds for companies required to report.

SCOPE REDUCTION AND SIMPLIFICATION

With Omnibus, the EC proposed raising the threshold for the number of employees from 250 to 1000, only to have the Council and the Parliament later go even further. In July 2025, the Council's General Approach confirmed the EC's 1000 employee threshold with an additional raised turnover threshold from 50 mil EUR to 450 mil EUR. In the plenary session of the European Parliament of 13 November, the employee threshold was raised even higher, to 1750, further narrowing the scope of companies required to report on sustainability. As we approach December 2025, this process is still ongoing with no legal certainty. As we wait for the launch of the trilogue negotiations between the Commission, the Council and the Parliament to finalise the Omnibus 1 text, the initial goal to conclude negotiations on EU sustainability rules by year end seems less and less likely to happen. Only once an agreement is reached and 20 days after publication in the Official Journal of the EU, the Omnibus 1 Directive will enter into force and Member States will then have a maximum of 12 months to adopt these provisions by transposing the Directive into national law.

In parallel, the EC's Omnibus 1 triggered a separate process of simplifying ESRS standards, including simplifying the double materiality assessment, improving readability and clarity of the standards, and providing relief from burdens, all resulting in a significant reduction in data points to be reported. The revised ESRS underwent public consultation, and we are now waiting for EFRAG to submit its technical advice to the EC by 30 November. After the entry into force of Omnibus 1, the EC will have 6 months to adopt the Delegated Act, while the revised standards will begin to apply for companies within the „new“ scope (mid-2026 at the earliest given the state of trilogue negotiations).

IMPLICATIONS FOR COMPANIES

For companies, the delay in processing the Omnibus 1 package at the EU level does not impact wave 1 entities or former wave 2 and 3 companies, given that the first application calendar for EU sustainability reporting has already been adjusted by the Stop the Clock Directive, giving wave 2 and 3 companies a

two-year delay and allowing them to navigate the regulatory landscape until the revised CSRD is adopted. Once the new directive is finalized and enters into force, fewer entities will be required to provide a reduced level of sustainability information. They will also have more time to prepare. The number of entities within the CSRD scope will decrease from around 47,000 EU companies (initial CSRD scope) to less than 10,000, depending on the final thresholds. There will also be a reduction in the number of non-EU companies within the CSRD scope. More entities will have the choice for voluntary sustainability reporting, using either the voluntary sustainability reporting standard to be adopted by the EC based on VSME, IFRS SDS, or other standards. This shift will be influenced by market demands, moving the focus from regulators to other stakeholders, such as investors and business partners, as the main drivers for (voluntary) sustainability reporting.

SHIFTING COMPLIANCE TO COMPETITIVE ADVANTAGE

The Omnibus is presented as a relief from administrative burden that would boost the competitiveness of EU companies. By focusing obligations on the largest players, the EU aims to reduce costs for SMEs and accelerate growth. Looking ahead, regardless of the final regulatory scope, companies should anticipate an increased reliance on voluntary sustainability reporting, persistent investor demand for robust ESG disclosures, and growing pressure to align with international standards to ensure global interoperability.

While SMEs and mid-size companies may not fall within the mandatory reporting scope, they will still be subject to indirect requirements driven by large corporations bound by CSRD and CSDDD obligations. These major market players will increasingly require their suppliers to provide ESG-related data to meet their own compliance and due diligence requirements. As a result, SMEs and mid-sized companies in their supply chains will need to adopt at least partial sustainability reporting practices, invest in traceability systems, and demonstrate environmental and social performance. Failing to do so could result in missed business opportunities, as procurement strategies increasingly favor suppliers aligned with sustainability standards. In short, regulatory simplification does not eliminate sustainability expectations, but rather shifts them from statutory obligations to contractual and market-driven demands.

While the Omnibus Directive may ease the compliance burden and narrow the regulatory scope, it also places greater responsibility to market forces and voluntary initiatives to maintain progress towards the EU's climate-neutral objectives. Therefore, corporate leaders should take advantage of this regulatory breathing space not to reduce ambition, but to advance, leveraging sustainability as a strategic driver of resilience, competitive advantage, and long-term value creation.

EXPERTISE
SHARING

CONTRIBUTING TO CROATIA'S
COMPETITIVENESS

POLICY
ADVOCACY

TOP LEVEL
NETWORKING

WIDE INTERNATIONAL
PLATFORM

HIGH BUSINESS
STANDARDS

WHY JOIN AMCHAM

MEMBERSHIP BENEFITS

Membership in the American Chamber is all about becoming part of a leadership network which comprises many of the world's most successful, innovative and exciting companies.

As wide international platform, we welcome all companies irrelevant of their origin or size, committed to doing business in Croatia, contributing to Croatia's competitiveness and high business standards.

The chamber offers extensive and credible connections in the political and business circles. You can use this network to connect, communicate and to be heard on those issues relevant for your business.

Policy Advocacy

High profile Events & Networking

Positioning and Visibility in Business community

Global Connections

For any additional information please contact:

Jasna Stilinović, Member Relations Manager | jasna.stilinovic@amcham.hr



369

MEMBERS

46

NEW MEMBERS
IN 2025

22

COUNTRIES

31

INDUSTRIES

109.133

EMPLOYEES

AMCHAM COMMUNITY

BRIDGE TO THE US

Business Delegation to the US

AmCham Croatia Delegation Visits U.S. Tech Leaders to Explore the Future of Digital Transformation

JUNE 7-15

As part of its ongoing mission to promote innovation and strengthen transatlantic business connections, AmCham Croatia led a high-level business delegation to the United States with a focus on **digital transformation and the future of AI**. The West Coast tour, taking place from June 7 to 15, included exclusive visits to some of the world's most influential technology companies. This provided Croatian business leaders and company owners with firsthand insight into cutting-edge developments that are shaping the global economy.

Applied Ceramics, a prime example of a successful transatlantic company with operations in both Fremont and Sisak, welcomed the delegation with an in-depth look at advanced ceramics used in chip manufacturing. Matt Sertic's team

offered a powerful example of Croatian innovation in global high-tech supply chains.

At **NVIDIA**, AmCham Croatia had the opportunity to witness firsthand the transition of AI from conception to reality. With the support of **Vertiv**, the delegation was able to gain valuable insights into AI infrastructure and the role of system-level design. The visit was characterized by engaging discussions and a demonstration of the growing AI ecosystem, which included Italy's new AI data center built on NVIDIA and Vertiv platforms. A highlight of the trip was the discussion on **agentic AI**, which is AI capable of independently completing tasks, during visits to **Visa**, **Salesforce**, and **Google**. These meetings demonstrated how digital assistants and unified data strategies are transforming industries from financial services to customer experience





and public policy. Google's forward-thinking approach emphasized responsible AI development as a shared priority between the private and public sectors.

The delegation had the opportunity to visit **Sanmina**, a leading Silicon Valley-based electronics manufacturing services company. CEO **Jure Sola**, originally from Croatia, shared insights into Sanmina's global operations and its pivotal role in enabling complex, high-reliability products for industries including aerospace, medical, communications, and defense. His inspiring leadership story stood out as a testament to the Croatian diaspora's contribution to global technology.

The delegation also explored the human side of digital change at **KPMG**, **American Management Association**, and **Management Center Europe**. The focus was on leadership, strategic

alignment, and real-world implementation of AI. The message was clear: successful digital transformation starts with a clear vision and the right culture.

Further conversations at **Hypothesis Group**, **Insigniam**, and **Elixirr Digital** explored how Generations Z and Alpha are shaping new consumer expectations, providing insights into the future of market research and customer behavior.

Finally, the visit to **Lionsgate Studios**, with support from **Blitz Film & Video Distribution**, highlighted how the entertainment industry is adopting digital innovation in storytelling and production.

From Silicon Valley to Hollywood, this journey showcased the bold ideas and collaborations that are shaping the next era of global business.

AMCHAM TALENTS

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The AmCham Talents program was initiated in 2013 with a goal of developing leadership skills of promising young business professionals.

Young professionals recognized as high-potential employees within their companies usually have opportunities for post-graduate education and training, but lack practical experience and opportunities to develop their soft skills by learning directly from leaders in different industries. This program hopes to bridge this gap and contribute to the personal and career development of such employees through a series of interactive sessions by prominent leaders and networking opportunities with their peers.

AmCham Talents program:

- Contributes to the development of the next generation of business leaders through education and a stimulating environment for discussion and reflection on the challenges that participants face in developing their skills and careers
- Expands the network of contacts of participants within the circle of their colleagues, highly motivated future decision makers from different sectors
- Provides the employer with additional tools for professional and personal development of employees and their rewarding
- Actively includes sponsors of the program in the execution of the program by teams mentoring, participation in the evaluation committee and selection of the Talent of the Year, and by supporting the program, sponsors strengthen their visibility.

At the Final event, AmCham Talent of the Year was decided among three best participants of the twelfth generation of AmCham Talents program: Ante Jurić took this year's title of AmCham Talent of the Year, Lucia Škalec came in second and Marko Ostojić took third place.

PROGRAM**MARCH 10****AmCham Talents Program Presentation and Speed Networking****MARCH 20****Corporate and Personal Brand**

Dora Strezova Nikolova, General Manager, Coca-Cola HBC

APRIL 16**Setting Work Objectives**

Miro Smolović, Head of PwC Academy SEE Region

MAY 27**Global Career Development**

Francis Lepoutre, General Manager, ROCHE

JUNE 17**Performance Management**

Zsuzsanna Ortutay, President of the Management Board, INA

JULY 17**Tourism in a Digital Age**

Siniša Topalović, Global Head of Tourism Advisory, Horwath HTL

SEPTEMBER 9**Building an Effective Team**

Tanja Pureta, General Manager, Ramiro

OCTOBER 7**20 Rules for Great Creative Work**

Luka Duboković, CEO, BBDO

NOVEMBER 11**Change Management**

Dino Komar, Partner, McKinsey & Company

DECEMBER 18**Final Event - Talent of the Year Competition**



AMCHAM GALA EVENING

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član PBZ Grupe**Zagrebačka banka**
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PARTNER

20
PHILIP MORRIS
ZAGREBMEDIA
PARTNERS**gloria****Jutarnji LIST****n**

OCTOBER 16

AmCham Croatia held its traditional Gala Evening at the Crystal Ballroom of The Westin Zagreb, bringing together nearly 400 guests – representatives of leading Croatian and international companies, the diplomatic corps, and public administration.

For more than two decades, the AmCham Gala Evening has been one of the most prestigious events of the business community - an occasion to celebrate partnerships, collaboration, and the values that form the foundation of a strong and responsible economy.

"For us, the Gala Dinner is more than a tradition - it's a reminder of how much can be achieved when business energy and social responsibility come together in the same space," said Rina Musić, President of the AmCham Board of Governors.

AmCham's Executive Director, Andrea Doko Jelusić, emphasized the importance of socially responsible action and added:

"Responsibility to the community is an integral part of business excellence. We are proud that our members, through joint initiatives, have so far donated more than €1.36 million to humanitarian and socially beneficial projects. This year, we are donating €20,000 to three exceptional organizations whose work changes lives for the better - Autonomous Women's House Zagreb, Budi dobro - Association for Cancer Prevention and Patient Support, and International Medical Corps Croatia."

AmCham Croatia extends its sincere gratitude to all members, sponsors, and partners who made this event possible. Once again, The Westin's Crystal Ballroom proved to be a place of elegance, dialogue, and inspiration, reaffirming what AmCham Croatia has been building for nearly three decades - a business community that believes success is greatest when it is shared and turned into a positive impact.





PARTNERSHIP WITH MEMBERS

MARCH 6

What is the price of risk? - Ensuring Success in an Unpredictable Environment



AmCham Croatia together with the GrECo Group brought together industry leaders to explore the critical role of risk management and business resilience in today's dynamic landscape. The event featured opening remarks from Andrej Kravica, General Manager – GrECo Croatia and Andrea Doko Jelušić, Executive Director – AmCham Croatia. An insightful fireside chat followed, with Andreas Schmitt, Board Member for Risk & Insurance Technology – GrECo International AG and Svetlana Momčilović, Sales Director – GrECo Croatia, sharing their expertise. Finally, a dynamic panel discussion brought together top industry leaders – Martina Dalić (CEO, Podravka), Adrian Ježina (CEO, Telemach), Davor Tomašković (CEO, Croatia osiguranje), Vladislav Veselica (Board Member, JANA), Boris Centner (Board Advisor, Erste Bank), moderated by Iva Rogović Lekić (Executive

Board Member, GrECo Croatia). Together, they explored the challenges organizations face today and the value of a risk-based advisory approach in driving smarter business decisions. Key takeaways from the event could be summed up in three main interest fields, and during the panel discussion it was concluded that proactive risk management is what separates successful organizations from those merely reacting to challenges. Also, the general sentiment is that insurance is more than financial protection – it is a strategic tool for long-term stability and growth, and collaboration, knowledge-sharing, and expert advisory services are essential for navigating uncertainty and securing business success. The event attracted more than 130 representatives from the business community as well as media representatives.

SEPTEMBER 8

Building Enduring Businesses in Croatia



AmCham Croatia together with Enterprise Investors organized a joint business event that brought together leading representatives of the business community. The discussion focused on long-term growth strategies and explored what it takes to successfully scale companies beyond the founding phase. The event gathered leading representatives from the private equity, energy, retail, financial, IT, and capital market sectors to discuss how governance, leadership transitions, and external capital can support Croatian companies in achieving sustainable growth.

After the opening remarks by Andrea Doko Jelušić, AmCham Executive Director, and a keynote speech by Michał Kędzia, Partner responsible for the Adria region at Enterprise Investors, the central part of the program was a dynamic panel discussion. It brought together distinguished leaders – Michał Kędzia

(Partner responsible for the Adria region, Enterprise Investors), Gordan Kolak (President of the Management Board, Končar), Miljan Ždralje (Regional Director for Central Europe, EBRD), Michał Seńczuk (CEO, Studenac), Ivana Gažić (CEO, Zagreb Stock Exchange), and Sven Marušić (Venture partner in SQ Capital and IT entrepreneur) – moderated by Andrea Doko Jelušić. Together, they explored the key challenges organizations face today, and the strategies needed to drive long-term business success. The discussion highlighted that agility and the ability to adapt quickly to market changes are essential for sustainable growth. Panelists also emphasized that competing internationally requires innovation and diverse perspectives. The event concluded that Croatia has the talent and potential to scale successfully, but long-term growth will depend on agility, strong governance, and the ability to think and operate globally.

SEPTEMBER 10

Cybersecurity in Business: New Requirements and Opportunities



AmCham Croatia, in cooperation with Span, organized a business event that brought together experts from both the public and private sectors to discuss how regulatory changes are reshaping the business environment and how companies can turn compliance into a driver of resilience and growth.

In today's interconnected economy, cybersecurity is no longer just a technical issue but a key factor of business resilience, competitiveness, and trust. With the adoption of new regulations, organizations face increasing obligations but also new opportunities to strengthen their security systems and ensure sustainable development in the long term.

After the opening remarks by Andrea Doko Jelušić, AmCham Executive Director, and Saša Kramar, Management Board Member at Span, the program continued with a presentation by a representative of the Information Systems Security Bureau.

The presentation provided a regulatory overview, outlining key updates and practical guidelines for organizations in implementing cybersecurity requirements and highlighted two important by-laws - Guidelines for Conducting Cybersecurity Self-Assessment, and Rules on Security Certification for Cybersecurity Audits.

This was followed by a presentation by Neven Zitek, Director of Business Solutions in the field of Cybersecurity at Span. Drawing from field experience, Mr. Zitek highlighted that compliance alone does not guarantee resilience. He outlined key implementation challenges organizations face under the new Cybersecurity Act - from leadership awareness, employee education, and resource constraints to supplier management - emphasizing the need for a balanced approach combining governance, processes, and technology to build true cyber resilience.



1 What is the price of risk? - Ensuring Success in an Unpredictable Environment 2 Building Enduring Businesses in Croatia 3 Cybersecurity in Business: New Requirements and Opportunities

CONNECTED WITH AMCHAM

OCTOBER 7

Executive Lunch with Mr. Roman Sioda, NVIDIA

AmCham Croatia organized an Executive Lunch with Mr. Roman Sioda, Enterprise Director for Central and Eastern Europe at NVIDIA. The event brought together leading representatives of Croatian companies, public institutions and academia for a strategic discussion on how sovereign artificial intelligence can drive innovation, strengthen national resilience, and enhance economic competitiveness.

The event addressed the growing importance of developing local AI capacities and the supporting infrastructure necessary for sustainable digital transformation.

After the opening remarks by Andrea Doko Jelušić, Executive Director of AmCham Croatia, the program continued with an address by Mr. Igor Grdić, Regional Director for Central Europe at Vertiv. He presented how resilient digital infrastructure and advanced power and cooling technologies form the foundation of the AI revolution. His presentation highlighted Vertiv's global expertise in enabling data centers and AI factories that support the rapid growth of high-performance computing.

The keynote address by Mr. Roman Sioda explored the concept of Sovereign AI: a strategic approach empowering nations to maintain control over their data, innovation, and technological development. Through examples from across Europe, including national AI centers and advanced AI factories, Mr. Sioda illustrated how partnerships between governments, academia, and



industry can accelerate innovation, strengthen competitiveness, and ensure technological sovereignty.

The event concluded with a workshop led by Mr. Danylo Prokhorenko, NVIDIA Account Manager, offering a practical overview of accelerated computing and the building blocks of AI, including NVIDIA's ecosystem of platforms, frameworks, and development tools.

Ultimately, the discussion underlined that sovereign AI is rapidly becoming a cornerstone of global competitiveness, enabling nations to innovate while safeguarding control over critical technologies and data. Its success, however, relies on the strength of the underlying infrastructure - secure, efficient, and scalable digital ecosystems capable of supporting next-generation computing demands. The conversation further emphasized that collaboration among business, academia, and government will be essential to building a sustainable AI environment, while strategic investment in infrastructure and skills will determine how effectively economies can translate the promise of AI into long-term growth and technological leadership.

The Executive Lunch reaffirmed AmCham Croatia's commitment to fostering dialogue on innovation and competitiveness, connecting global expertise with Croatia's ambition to position itself as a forward-looking digital economy.

MAY 5

Speed Networking with Franco-Croatian Chamber of Commerce and Industry

AmCham and the Franco-Croatian Chamber of Commerce and Industry hosted a joint speed networking event. Members of both organizations had the unique opportunity to engage with 22 companies face to face in a moderated session (2 minutes talking for each person) enabling them to make multiple direct

contacts in relatively short time. The event targeted sales and procurement managers, who could make new business connections across different industries in a brief timeframe, followed by a delightful buffet breakfast and additional networking opportunities.

NOVEMBER 6

Annual General Assembly

AmCham Croatia held its Annual Assembly Meeting, during which members approved key reports and decisions and confirmed the new members of the Board of Governors.

At the meeting, the Chamber's activities and the financial report for 2024 were presented and approved, and the work plan and financial plan for 2026 were adopted, including the revised membership fees. Members also voted to confirm the list of arbitrators, adopted amendments to the Constitution, and elected four members of the Board of Governors to a new two-year term:

- President: Rina Musić, Merck Sharp & Dohme (re-elected)

- Secretary-Treasurer: Boris Petrušić, Oracle Hrvatska (re-elected)
- Board Member: Francis Lepoutre, Roche
- Board Member: Ivana Radić Boršić, Cortec Hrvatska

The adopted amendments to the Statute clarify the criteria for membership and introduce the possibility of electronic voting, with the aim of modernizing and improving internal processes. The meeting concluded without further questions, with a reaffirmed commitment of AmCham to remain strongly focused on representing the interests of its members and on fostering Croatia's business environment in the coming year.



CONNECTED WITH AMCHAM

SEPTEMBER 24

Power Breakfast - Novelties in the Court Register

The Power Breakfast session covered updates in the court register, targeting legal experts and attorneys who utilize the register for business purposes.

In July 2024, AmCham prepared the position paper "Creating a Single National Court Register," suggesting the merging of nine separate court registers into one national entity, to ensure standardization, equal treatment, predictability, and increased efficiency in the court register, regardless of the commercial court involved.

Andrea Doko Jelušić, AmCham Executive Director, highlighted that predictability and efficiency of the judicial system, as well as digitalization of public administration, are among the key issues considered by potential investors when deciding whether to invest in Croatia or another market.

The novelties were presented by Ms. Ksenija Flack-Makitan, Judge of the Commercial Court in Varaždin, along with Mr. Vjenceslav Arambašić, Notary Public, and Ms. Irena Lukanović, Project Manager at IN2.

Participants were introduced to the most important amendments introduced by the Regulation on the Method of Registration in the Court Register, in force since 1 April 2025, allowing for digital user interaction. The focus was on the new Court Register website, introduced in June, which greatly simplifies the submission of applications for registration and amendments, offering e-services not available in the previous version. The novelties include a new website, also available in English, as well as the option for electronic submission of applications and publications through e-services connected with eNotar (e-Notary). Since 1 April 2025, four types of applications can be submitted electronically with reduced fees, eliminating the need to physically go to court. A pilot project has already been launched at the Commercial Courts in Varaždin and Osijek, with plans for expansion nationwide.

NOVEMBER 25

Power Breakfast - Fiscalization 2.0

AmCham Croatia organized a Power Breakfast in cooperation with the Tax Administration, dedicated to the upcoming changes introduced by the Fiscalization 2.0 system. The event provided representatives of the business community with a detailed overview of the forthcoming legislative changes and their practical implications, which will enter into force on January 1, 2026.

Ms. Marijana Vuračić Kudeljan, Deputy Director of the Tax Administration, presented the latest information on the implementation of Fiscalization 2.0, including key obligations for companies, changes related to reporting, bookkeeping and data transfer, as well as the technical and operational requirements for implementation. Ms. Vuračić Kudeljan also introduced the new digital platform, FiskAplikacija.

The presentation included relevant practical examples covering:

- Advance payments
- Two possible reporting methods for overpaid amounts
- Change of payment method and corresponding reporting codes
- Self-billing of eInvoices: mandatory P12 process and dual fiscalization (incoming and outgoing)
- KPD classification
- Supplies subject to reporting
- Operating method and adjustments for flat-rate businesses in the upcoming periods

- Continued use of paper invoices for certain entities

Following the presentation, a discussion took place during which participants raised concrete questions to better prepare for the upcoming legislative obligations. Ms. Renata Kalčić, Assistant Director at the Tax Administration, joined Ms. Vuračić Kudeljan in providing answers.

The event enabled AmCham members to more effectively plan the adaptation of their internal systems, processes, and IT solutions to ensure compliance with the new requirements of Fiscalization 2.0.

GM Breakfasts

This series of informal business events are exclusive gatherings of general managers and CEOs from diverse sectors and company profiles. Participants have the opportunity to meet key counterparts from the business community, briefly introduce their company, and provide a short overview of their business expectations for the next period. Following this, we hold open discussion on current topics, moderated by the AmCham Executive Director. AmCham also briefed participating members on policy activities related to the business climate.

We thank our members Hilton Rijeka Costabella, Esplanade Zagreb Hotel, Hotel Park Split and Canopy by Hilton for hosting GM breakfasts this year.

DECEMBER 5

AmCham's Christmas Reception

AmCham's Christmas Reception brought together over 300 members, partners, and friends to celebrate the upcoming holidays. Rina Musić, President of the Board of Governors, and Andrea Doko Jelušić, Executive Director of AmCham, extended a warm welcome to all distinguished guests, joined by inspiring words from U.S. Ambassador Nicole McGraw.

We also used the opportunity, once again, to give awards to some of our members and friends for exceptional engagement in 2025:

- Greatest Engagement: Novartis Hrvatska
- Best Attendance: Ivo Šegota, MSD
- Largest Contributor: Merck Sharp & Dohme and Roche Hrvatska



CONNECTED WITH AMCHAM - MEMBER SEMINARS

FEBRUARY 20

Tax News in 2025

The seminar was led by Mr. Krešimir Lipovčák, partner at Crowe, who provided an in-depth analysis of the following topics:

- Non-taxable payments: Overview of new rules and regulations regarding non-taxable payments
- Real estate tax: Changes in real estate taxation and their impact on the market
- Real estate transaction taxation: New rules and their practical application
- Rental income taxation: Updated guidelines for taxing rental income
- Changes in VAT legislation: The latest amendments to VAT laws
- Corporate income tax changes: Key updates and their impact on businesses
- Personal income tax changes: New regulations and their effects on taxpayers
- Interest between related parties: Rules and regulations regarding interest between associated entities
- Shareholder/member liability for company tax obligations: Legal obligations and responsibilities
- Wages in the trade sector: Specific tax aspects related to wages in the retail and trade sector.

After the lecture, participants could ask questions and engage in discussions. This seminar provided AmCham members with valuable insights into the latest tax changes and their implications, helping them better prepare for the challenges of 2025.

MARCH 20

Omnibus package and impact on ESG

As part of the activities of AmCham's ESG Task Force, in 2025 we continued with the organization of member seminars with the aim of exchanging experiences and good practices among members in order to better adopt ESG in their businesses. The introductory presentation at this year's first seminar was held by Ms. Ksenija Petričević, Senior Manager in Climate Change and Services from Ernst & Young.

The European Commission has published a proposal for an Omnibus Package of regulations setting out proposals to simplify its sustainability reporting regulations, including the EU Taxonomy, the Corporate Sustainability Reporting Directive (CSRD), the Corporate Sustainability Due Diligence Directive (CS3D) and the Carbon Border Adjustment Mechanism (CBAM). These changes will have an impact on corporate sustainability reporting plans across the EU.

The aim of these proposals is to reduce the administrative burden by reducing the number of companies covered by mandatory reporting by 80% at the EU level. The proposals are significant and cover issues such as the entry into force timeframe, application period, scope, value chain issues, as well as the revision of sustainability reports. In order to respond appropriately to planned regulatory changes, companies need to look at the circumstances of their own business and market conditions in relation to sustainability matters.

MAY 14

Successful ESG Implementation in a Business Organization

As part of the activities of AmCham's ESG Task Force, AmCham organized a Member Seminar on the topic of successful ESG implementation in a business organization, using the example of Atlantic Grupa.

The seminar was led by Ms. Ivana Bračun, Director of Investor Relations and ESG Reporting at Atlantic Grupa.

Participants had the opportunity to learn, through practical examples, how Atlantic Grupa engaged internal and external stakeholders by incorporating ESG principles into its business strategy. The company places special emphasis in this process on the human potential within the Group and the use of more sustainable raw materials in the production process of various products and packaging with minimal negative environmental impact.

Atlantic Grupa, along with A1, received the AmCham & Kearney ESG Champion 2024 award for their outstanding efforts in integrating environmental, social, and governance practices into their business operations and management.

JULY 3

Compliance with Competition Law: Prevention is Better Than Cure

Member Seminar on the Competition Act: Strengthening Compliance and Competitive Advantage

AmCham organized a seminar focused on the application of the Croatian Competition Act, with the goal of informing its members about key obligations, risks of non-compliance, and the opportunities that arise from fair market competition.

Participants had the opportunity to learn more about competition rules, common business errors, steps to create an effective compliance program, and how to handle an unexpected inspection by the competent authorities.

Speakers Dženet Garibović and Katarina Fulir, renowned experts in competition law with extensive national and international experience, provided practical advice and real-life examples.

The seminar offered members valuable insights and tools to enhance legal certainty and business resilience, while also promoting the exchange of experiences and questions from daily practice.

JUNE 17

OSAC Program: American Standards for Secure Global Business

AmCham organized an introductory presentation on the Overseas Security Advisory Council (OSAC) program, a key public-private partnership that supports organizations in tackling increasingly complex global security challenges.

Mr. Gregory Drazek, Regional Security Officer at the U.S. Embassy in Croatia, introduced the role and activities of OSAC, which operates under the auspices of the U.S. Department of State. During his presentation, he highlighted the importance of timely exchange of security information, support in crisis situations, and ongoing education and collaboration between



1 Tax News in 2025 2 Omnibus package and impact on ESG 3 Successful ESG Implementation in a Business Organization 4 Compliance with Competition Law: Prevention is Better Than Cure

CONNECTED WITH AMCHAM - MEMBER SEMINARS

the private sector and the Diplomatic Security Service. He also explained how OSAC can serve as a valuable resource in protecting businesses from various security threats.

Mr. Trey Lyons, Chargé d'Affaires a.i. at the U.S. Embassy in Croatia, made opening remarks emphasizing the significance and value of the OSAC program. The presentation was followed by a brief discussion on the operational aspects of the program. Founded in 1985, OSAC now brings together more than 18,000 representatives from around 5,400 organizations worldwide – including businesses, educational institutions, non-governmental and religious organizations – and serves as a vital resource for all organizations operating beyond the borders of their home country.

OCTOBER 2

Fiscalization 2.0 and Transfer Pricing

AmCham hosted a well-attended seminar focused on upcoming changes in fiscalization and transfer pricing regulations, which are expected to significantly impact tax reporting and compliance processes. Participants gained clear, practical insights into the evolving regulatory landscape, along with actionable recommendations to prepare their businesses.

The session covered key elements of the upcoming fiscalization reforms, including:

- Implementation of the new XML standard
- System integration with the Croatian Tax Authority and the e-Invoice platform
- Alignment with domestic and EU legal frameworks
- Managing compliance risks and ensuring operational readiness

The second part of the seminar focused on regulatory developments shaping transfer pricing documentation and risk management for the 2025 reporting period. Topics included:

- Overview of regulatory changes and new requirements
- OECD Guidelines and the EU Directive – impact on local documentation
- Benefit test documentation and compliance expectations
- The role of internal transfer pricing policies

- Benchmarking of financial transactions and the principle of consistency
- Common challenges in practice and effective resolution strategies

Speakers were Ivica Milčić, Chairman of the Management Board, and Petra Bulić, Board Member and Head of the Croatian Transfer Pricing Practice, both from ANDERSEN POREZNO SAVJETOVANJE d.o.o.

DECEMBER 8

Pick Your Priorities: Thriving Amid Volatility and Uncertainty

AmCham organized a member seminar on leadership held by Christian Dekoninck, Senior Associate at Management Center Europe (MCE), with over 30 years of senior leadership experience, mainly in European retail banking.

In a world of constant pressure, shifting priorities and limited resources, leaders cannot afford to try to do everything. The difference between overwhelm and impact is focus. This practical, high-energy workshop showed how to cut through the noise, choose what truly matters, and lead with clarity and confidence in a VUCA environment.

Participants learned how to:

- Identify the real performance drivers in their business and team.
- Apply clear criteria to decide what deserves their time, budget, and attention.
- Use a new leadership model to navigate volatility and complexity.
- Communicate their priorities so they are understood, adopted, and acted on.
- Turn intention into execution with simple tools you can use the next day.
- Explore insights based on the latest AMA/MCE research.
- Have a sharper focus, stronger decisions, and a concrete, actionable roadmap for leading through uncertainty – not just managing it.



OSAC Program: American Standards for Secure Global Business



PATRON EVENTS

JUNE 24

Competitiveness for a New Era by McKinsey & Company

Our high-level Patron event provided a unique platform for industry leaders to initiate a dialogue about the future of business in Croatia and how Europe's macroeconomic situation influences investments in AI, cutting-edge technologies and R&D. Before the discussion, Dino Komar, Partner at McKinsey & Company delivered a keynote address focusing on the impact of global trends on business, policy, and the strategic positioning of Europe and Croatia.

Our high-level Patron event was a unique platform for industry leaders to start a dialog about the future of business in Croatia, and how the Europe's macroeconomic situation reflects the overall investments in AI, cutting-edge technologies and R&D. Prior to the discussion, Dino Komar, Partner at McKinsey & Company delivered a keynote address focusing on the impact of global trends on business, policy, and the strategic positioning of Europe and Croatia.

During the event, key insights were presented from the McKinsey Global Institute's report, "Accelerating Europe: Competitiveness for a New Era." The report highlighted Europe's crucial role in driving long-term growth, resilience, and innovation in the face of accelerating global change. These insights were particularly relevant for understanding Croatia's current position and identifying strategic opportunities to boost national competitiveness.



It was emphasized that modern competitiveness extends beyond cost-efficiency, encompassing factors such as technology, regulation, talent, sustainability, and investment. The McKinsey report provided a detailed analysis of these dimensions and offered concrete recommendations for improving Europe's and Croatia's position in a changing geopolitical and economic landscape.

The event served as a platform for thoughtful dialogue and strategic reflection, encouraging the collaborative development of a forward-looking vision for Croatia within the European and transatlantic context.

AMCHAM SUPPORTED EVENTS

FEBRUARY 13

Tiko Pro Entrepreneurial Breakfast on EU funds

MARCH 3-4

Geothermal Investment Forum Croatia 2025
organized by Alpheus

MARCH 10

EY Entrepreneur of the Year 2025 Program presentation

APRIL 10

Marsh Risk Adria Forum

APRIL 7-10

Young Leaders Forum

MAY 8

Future Tense Conference
organized by Komunikacijski laboratorij

MAY 16

UNICEF Golf Charity Tournament

MAY 19-21

Span Arena

MAY 22-23

128th Congress of Croatian Employers in Healthcare

JUNE 12-13

HealthComm Forum

SEPTEMBER 12-13

Business Forum Dubrovnik

OCTOBER 16

Game Changer Superconference

OCTOBER 22-23

Crikvenica International Health Tourism conference

OCTOBER 23

"The Visible Heart - Beyond Survival" charity gala dinner
organized by Marra Altruji Association

OCTOBER 29-30

Green Energy Fair, organized by AleDo TECH

NOVEMBER 12-14

PMI Forum 2025 - 19th Project managers conference
organized by Project Management Institute

NOVEMBER 20-21

Green Matrix Summit, organized by Osječko-baranjska županija

DECEMBER 3

Second Annual Croatia Summit - Unity, stability and
innovation in a transformative Europe
organized by the Economist Group

DECEMBER 6

Med&X Gala Evening



EUROPEAN NETWORK

MARCH 17-18, BRUSSELS

AmCham Croatia at Transatlantic Week 2025

AmCham Croatia representatives, Policy Manager Tomislav Vidović and Public Affairs Officer Vanja Bačun, together with colleagues from over 20 European AmChams, participated in the "Transatlantic Week 2025" organized by AmCham EU. On the first and part of the second day, the Brussels Briefing was held, where participants received an overview of the upcoming EU legislation and had the opportunity to exchange insights on important economic policies such as the Omnibus legislative package, the Clean Industry Plan, and the competitiveness of the digital industry in general. Special emphasis was placed on transatlantic cooperation in the context of the new US administration and on the opportunities and challenges it brings.

On the second day, the Transatlantic Conference was also held, which this year again brought together numerous representatives of the business community, decision-makers, and media from both sides of the Atlantic. Some of the prominent speakers were Chair of the European Parliament Delegation for Relations with the United States Brando Banifei, EU Ambassador to the US Jovita Neliupšienė, Polish Minister for EU Affairs Adam Szłapka, and Managing Director for Peace, Defense and Security at the European External Action Service Benedikta von Seherr-Thoß. It was emphasized that it is necessary to continue developing transatlantic cooperation despite global economic and political challenges and to encourage dialogue.

MAY 11-16

Annual ACE Meeting in the USA

AmCham Croatia representatives participated in the annual AmChams in Europe (ACE) meeting, which was held this year in Washington DC and Atlanta from May 11 to 16.

A delegation of representatives of European AmChams visited the Georgia Chamber of Commerce in Atlanta, where they had the opportunity to meet with its representatives and representatives of the Georgia Department of Economic Development. The program also included a meeting with the leadership of the prestigious Georgia Institute of Technology, as well as visits to the global headquarters of leading American corporations - Coca-Cola and Delta Air Lines.

In Washington D.C., the delegation representatives participated

in meetings with the leaders of the U.S. Chamber, the Atlantic Council, and UPS, as well as with senior officials of key institutions - the U.S. Department of State, the U.S. Department of Commerce, and the Office of the U.S. Trade Representative. AmCham Croatia also attended the launch of the Transatlantic Economic Report 2025.

The focus of the discussion was on transatlantic economic and business relations in light of the latest geopolitical and economic developments. Special emphasis was placed on the future of international trade cooperation between the United States and global partners and the potential outcomes of the current negotiations.

OCTOBER 8-10

ACE Best Practice Sharing Conference 2025

From October 8 to 10, AmCham Croatia took part in the annual gathering of AmChams in Europe held in Kotor under the title "ACE Best Practice Sharing" organized by American Chamber of Commerce in Montenegro. The conference brought together representatives from AmCham's across Europe to exchange experiences, insights, and best practices, and to further strengthen cooperation within the network.

The program featured presentations on key priorities relevant for AmCham's, and various networking activities focused on

sharing ideas for the future of the AmCham network. By learning from each other and working together, we continue to strengthen the voice of the business community and support a more competitive business environment in our countries and beyond.

AmCham Croatia was represented at the conference by Andrea Doko Jelušić, Executive Director, Dražen Malbašić, Policy Director, and Vanja Bačun, Public Affairs Officer.



AMERICAN CHAMBERS OF COMMERCE IN EUROPE



European Council Of American Chambers Of Commerce (AmChams In Europe-ACE)

C/O American-Hellenic Chamber Of Commerce | Phone: +30 210 699 3559 ext.28
<https://amchamsineurope.com/>

Established in 1963, AmChams in Europe serves as the umbrella organization for 46 American Chambers of Commerce (AmChams) from 45 countries throughout Europe and Eurasia. ACE represents the interests of more than 17,000 American and European companies employing 20 million workers – account for more than \$1.1 trillion in investment on both sides of the Atlantic.

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	AmCham Armenia	Anna Nersesyants , Executive Director Phone: +374 10 599 902 info@amcham.am www.amcham.am
	AmCham Austria	Karin Zeltner , Executive Director Phone: +43 1 319 5751 office@amcham.at www.amcham.at
	AmCham Azerbaijan	Gulnara Aslanbayli , Executive Director Phone: +994 12 497 1333 chamber@amchamaz.org www.amchamaz.org
	AmCham Belgium	Stéphanie Rutten , CEO Phone: +32 2 513 6770 info@amcham.be www.amcham.be
	AmCham Bosna i Hercegovina	Nedim Hamzić , Secretary General Phone: +387 33 295 501 amcham@amcham.ba www.amcham.ba
	AmCham Bulgaria	Ivan Mihaylov , CEO Phone: +359 2 9742 743 amcham@amcham.bg www.amcham.bg
	AmCham Cyprus	Pantelis Pantelides , Executive Director Phone: +357 2 2889 720 amcham@amcham.cy https://amcham.cy/
	AmCham Czech Republic	Weston Stacey , Executive Director Phone: +420 222 329 430 amcham@amcham.cz www.amcham.cz
	AmCham Denmark	Mark Draper , Executive Director Phone: +45 33 932 932 mail@amcham.dk www.amcham.dk
	AmCham Estonia	Daria Sivovol , CEO Phone: +372 631 0522 amcham@amcham.ee www.amcham.ee
	AmCham EU	Malte Lohan , Chief Executive Officer Phone: +32 2 513 6892 info@amchameu.eu www.amchameu.eu



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	AmCham Georgia Phone: +995 32 2226907 amcham@amcham.ge www.amcham.ge	George Welton , Executive Director
	AmCham Germany Phone: +49 69 929 104-0 amcham@amcham.de www.amcham.de/	Daniel Andrich , General Manager
	AmCham Gibraltar Phone: +34 677505345 info@amcham.gi www.amcham.gi/	James Lasry , President
	AmCham Hungary	Irisz Lippai-Nagy , Chief Executive Officer info@amcham.hu www.amcham.hu
	AmCham Ireland Phone: +353 1 661 6201 info@amcham.ie www.amcham.ie	Paul Sweetman , Chief Executive
	AmCham Italy Phone: +39 02 8690 661 amcham@amcham.it www.amcham.it	Simone Crolla , Managing Director
	AmCham Kosovo Phone: +383 48 109 900 info@amchamksv.org www.amchamksv.org	Arian Zeka , Executive Director
	AmCham Latvia Phone: +371 20717791 amcham@amcham.lv www.amcham.lv	Liga Smildzina-Bertulsone , Executive Director
	AmCham Lithuania Phone: +370 612 66900 info@amcham.lt www.amcham.lt	Živile Sabaliauskaite , Executive Director
	AmCham Luxembourg Phone: +352 43 17 56 info@amcham.lu www.amcham.lu	Paul Schonenberg , Chairman & CEO
	AmCham North Macedonia Phone: +389 2 3216 714 info@amcham.mk www.amcham.mk	Jelena Arsovska , Executive Director
	AmCham Moldova Phone: +373 22 211 781 info@amcham.md www.amcham.md	Mila Malairău , Executive Director
	AmCham Montenegro Phone: +382 20 621 328 info@amcham.me www.amcham.me	Marko Miročević , Executive Director
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	AmCham Norway Phone: +47 22 41 50 10 amcham@amcham.no www.amcham.no	Jason Turflinger , Managing Director

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	AmCham Turkey - TABA	Süleyman Ecevit Sanlı , Chairman Phone: +90 212 284 1010 amcham@amcham.org https://amcham.org/
	AmCham Ukraine	Andy Hunder , President Phone: +380 44 490 5800 chamber@chamber.ua www.chamber.ua
	American-Hellenic Chamber Of Commerce	Elias Spirounias , Executive Director Phone: +30 210 699 3559 info@amcham.gr www.amcham.gr
	British American Business	Alice Mount , Executive Director, London Phone: +44 20 7290 9888 ukinfo@babinc.org www.babinc.org
	Israel - America Chamber Of Commerce	Galit Meyran , CEO Phone: +972 3 695 2341 amcham@amcham.co.il www.amcham.co.il
	Swiss-American Chamber Of Commerce	Rahul Sahgal , Chief Executive Officer Phone: +41 43 443 7200 info@amcham.ch https://amcham.ch



ABOUT CROATIA

GEOGRAPHICAL POSITION

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

AREA

56.594 km², with an additional 31.479 km² of territorial sea and interior waters.

POPULATION

3 859 686 (2023 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

Euro (1 EUR = 100 cents)

RELIGIONS

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

GOVERNMENT OF THE REPUBLIC OF CROATIA

Trg Sv. Marka 2, 10000 Zagreb, Croatia

www.vlada.hr | Prime Minister: Andrej Plenković



AMCHAM MEMBERS 2025

24sata d.o.o.

www.24sata.hr | uprava@24sata.hr
Corporate Member since: 2020 | Number of employees: 200 | Industry: **Media / Publishing**
Contact: **Nataša Grujić**, Assistant to the Board



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

www.kearney.com | zagreb@kearney.com
Patron Member since: 2020 | Number of employees: 20 | Industry: **Consulting**
Contact: **Marko Derča**, Managing Partner

KEARNEY



A1 Hrvatska d.o.o.

www.A1.hr | office@a1.hr
Patron Member since: 2019 | Number of employees: 2000 | Industry: **Telecommunications**
Contact: **Tatjana Glasnović**, Secretary

ABB d.o.o.

<https://new.abb.com/hr> | mersiha.velic@hr.abb.com

Corporate Member since: 2025 | Number of employees: 140 | Industry: **Energy**

Contact: **Mersiha Veli Hajdarhodžić**, Cluster Business Communications Manager



Abbott Laboratories d.o.o.

www.abbott.com | reception-zagreb@abbott.hr
Corporate Member since: 2004 | Number of employees: 108 | Industry: **Health Care**
Contact: **Lea Španović**, Junior Financial Analyst

AbbVie d.o.o.

www.abbvie.com | renata.martinuskardasic@abbvie.com
Patron Member since: 2013 | Number of employees: 71 | Industry: **Health Care**
Contact: **Renata Martinuš Kardašić**, Finance & HR

abbvie



ABCEDA komunikacije d.o.o.

www.abceda-komunikacije.hr | marina@abceda-komunikacije.hr
Small Business Member since: 2023 | Number of employees: 22 | Industry: **Advertising / PR**
Contact: **Marina Bolanča Radunović**, CEO

Accolade SERV d.o.o.

<https://accolade.eu/hr/> | ivana.barac@accolade.eu
Corporate Member since: 2025 | Number of employees: 5 | Industry: **Real Estate**
Contact: **Ivana Barać**, Business Director

Accolade

Adcubum d.o.o.

www.adcubum.com | bojan.poljicak@adcubum.com
Corporate Member since: 2019 | Number of employees: 100 | Industry: **Information Technology**
Contact: **Bojan Poljičak**, Country Manager

adcubum



Addiko Bank d.d.

www.addiko.hr/ | korporativnekomunikacije.hr@addiko.com
 Patron Member since: **2013** | Number of employees: **715** | Industry: **Financial Services**
 Contact: **Katarina Kantolić**, Corporate Communications Expert

Addiko Bank

Aduro ideja d.o.o.

www.aduroidea.com | nenad.raca@aduro.hr
 Small Business Member since: **2022** | Number of employees: **24** | Industry: **Information Technology**
 Contact: **Nenad Raca**, CEO

aduro¹idea/
 WE MAKE IT WORK FOR YOU

AGB Nielsen istraživanje medija d.o.o.

www.nielsen.com | viktor.jonjic@nielsen.com
 Corporate Member since: **2019** | Number of employees: **27** | Industry: **Market Research**
 Contact: **Viktor Jonjić**, Business Development Manager Adriatics

Nielsen

Agilcon d.o.o.

www.agilcon.com/hr/ | info@agilcon.com
 Small Business Member since: **2022** | Number of employees: **7** | Industry: **Information Technology**
 Contact: **Branko Banjeglav**, Managing Director

agilcon

Agroproteinka d.d.

www.agroproteinka.hr | info@agroproteinka.hr
 Corporate Member since: **2004** | Number of employees: **155** | Industry: **Agriculture**
 Contact: **Ivica Grlić Radman**, Director



AGROPROTEINKA

AGS Zagreb d.o.o.

www.agsmovers.hr/ | croatia@agsmovers.com
 Small Business Member since: **2007** | Number of employees: **24** | Industry: **Distribution / Logistics**
 Contact: **Adriana Sabljak**, Branch Manager (Croatia and Slovenia)

AGS
 ZAGREB

Aion d.o.o.

www.aion.hr | info@aion.hr
 Small Business Member since: **2009** | Number of employees: **4** | Industry: **Translation Services**
 Contact: **Nada Burić**, Director

AION

AIRCASH d.o.o.

<https://aircash.eu/> | lea@aircash.eu
 Corporate Member since: **2022** | Number of employees: **180** | Industry: **Financial Services**
 Contact: **Lea Barićić Bičanić**, Head of PR

=aircash=

AleDo Tech d.o.o.

www.aledo-tech.hr/ | info@aledo-tech.hr
 Small Business Member since: **2024** | Number of employees: **12** | Industry: **Energy**
 Contact: **Domagoj Badanjak**, CEO

aledo tech

ALFATEC Group d.o.o.

www.alfatec.ai | info@alfatec.ai
 Small Business Member since: **2020** | Number of employees: **35** | Industry: **Information Technology**
 Contact: **Kristina Šimac**, Finance director

Alfatec
 THE FUTURE, ENLIGHTENED.

Alpha Capitalis d.o.o.

<https://alphacapitalis.com> | info@alphacapitalis.com

Small Business Member since: **2019** | Number of employees: **50** | Industry: **Financial Services**

Contact: **Danijel Pevec**, Founder



Alpha-Medical d.o.o.

<https://alpha-medical.hr> | alpha-medical@alpha-medical.hr

Small Business Member since: **2021** | Number of employees: **18** | Industry: **Health Care**

Contact: **Ante Udiljak**, Sales Director



Alpheus d.o.o.

www.alpheus.hr | info@alpheus.hr

Small Business Member since: **2010** | Number of employees: **3** | Industry: **Advertising / PR**

Contact: **Mario Aunedi Medek**, Managing Director



Altium International d.o.o.

www.altium.net | info.hr@altium.net

Corporate Member since: **2023** | Number of employees: **59** | Industry: **Health Care**

Contact: **Siniša Stipaničić**, General Manager



ALTPRO d.o.o.

www.altpro.com | altpro@altpro.hr

Small Business Member since: **2010** | Number of employees: **200** | Industry: **Manufacturing**

Contact: **Ivana Nikolić**, Head of Marketing



AMA Europe S.A. - Management Centre Europe

<https://mce.eu/> | info@mce.eu

Corporate Member since: **2025** | Industry: **Education**

Contact: **Goran Milenković**, Senior Associate and Representative for CEE



Amazon Data Services Zagreb d.o.o.

amazondataserviceszagreb-legal@amazon.com

Corporate Member since: **2021** | Number of employees: **0** | Industry: **Information Technology**

Contact: **Marina Stavrakantonaki**, Public Policy Manager CE



American International School of Zagreb

www.aisz.hr | aisz@aisz.hr

Small Business Member since: **2003** | Number of employees: **88** | Industry: **Education**

Contact: **Tatjana Turza**, Business & Operations Manager



Amgen d.o.o.

www.amgen.com | dl-reception-croatia@amgen.com

Corporate Member since: **2013** | Number of employees: **9** | Industry: **Health Care**

Contact: **Sanja Cerovac Vodičar**, Country Manager



Amrop d.o.o.

www.amrop.hr | zagreb@amrop.hr

Small Business Member since: **2024** | Number of employees: **1** | Industry: **Human Resources**

Contact: **Matej Mrak**, Partner





Andersen Croatia d.o.o.

www.hr.andersen.com | ivna.barac@hr.Andersen.com
 Small Business Member since: **2022** | Number of employees: **7** | Industry: **Consulting**
 Contact: **Ivana Barać**, Management board member



Angelus Domus d.o.o.

www.eichholtzbymashroom.com | info@eichholtzbymashroom.com
 Small Business Member since: **2024** | Number of employees: **4** | Industry: **Consumer Goods**
 Contact: **Bojana Bojkovski**, Assistant of director, Head of sales



Ano d.o.o.

www.ano.hr | ano@ano.hr
 Small Business Member since: **2021** | Number of employees: **21** | Industry: **Financial Services**
 Contact: **Andela Šutija**, CEO



Apkall d.o.o.

www.apkall.hr | info@apkall.hr
 Small Business Member since: **2024** | Number of employees: **4** | Industry: **Engineering**
 Contact: **Nikša Nenadić**, Director



Applied Ceramics d.o.o.

www.appliedceramics.net | acc@apceramics.com
 Corporate Member since: **2015** | Number of employees: **170** | Industry: **Manufacturing**
 Contact: **Matt Darko Sertić**, President



Arena Hospitality Group d.d.

www.arenahospitalitygroup.com/hr | uprava@arenahospitalitygroup.com
 Corporate Member since: **2023** | Number of employees: **720** | Industry: **Hospitality Industry**
 Contact: **Manuela Kraljević**, Member of the Management Board & Director of Sales and Marketing



Arthrex Adria d.o.o.

www.arthrex.hr | info@arthrex.hr
 Corporate Member since: **2025** | Number of employees: **38** | Industry: **Health Care**
 Contact: **Martina Benussi**, Office Assistant



Artmark Croatia d.o.o.

<https://artmark.hr> | office@artmark.hr
 Small Business Member since: **2025** | Number of employees: **7** | Industry: **Consumer Goods**
 Contact: **Martina Anišić**, Relationship Manager/Auctioneer



Assist-o AG

<https://assist-o.com> | info@assist-o.com
 Small Business Member since: **2020** | Industry: **Information Technology**
 Contact: **Daniel Tutić**, Head of operations



AstraZeneca d.o.o.

www.astrazeneca.com | info@astrazeneca.com
 Corporate Member since: **2004** | Number of employees: **36** | Industry: **Health Care**
 Contact: **Nikolina Škaron**, Government Affairs and Market Access Manager



Atlantic Grupa d.d.

www.atlanticgrupa.com | AGGrupa@atlanticgrupa.com
Patron Member since: 2000 | Number of employees: 6000 | Industry: Consumer Goods
Contact: **Ivan Mišetić**, General Secretary



Atradius Collections B.V. - Podružnica Zagreb

natalija.zupan@atradius.com
Corporate Member since: 2024 | Industry: Financial Services
Contact: **Natalija Zupan**, Country Manager Slovenia & Croatia



Auto Hrvatska d.d.

www.autohrvatska.hr | info@autohrvatska.hr
Corporate Member since: 2021 | Number of employees: 797 | Industry: Automotive
Contact: **Elvira Jujić**, Associate



Avantura života d.o.o.

www.highlanderadventure.com | info@highlanderadventure.com
Small Business Member since: 2024 | Number of employees: 10 | Industry: Travel / Tourism
Contact: **Ivana Karamarko**, Project Manager



Axians Hrvatska d.o.o.

www.axians.hr | info@axians.hr
Corporate Member since: 2025 | Number of employees: 220 | Industry: Information Technology
Contact: **Zoran Ilić**, Division Manager



BADEL 1862 d.d.

www.badel1862.hr | pravni.poslovi@badel1862.hr
Corporate Member since: 2024 | Number of employees: 312 | Industry: Consumer Goods
Contact: **Tomislav Vujić**, Legal Affairs Manager



Bantel Travel d.o.o.

www.lcc-banteltravel.com.hr | ante@lcc-banteltravel.com.hr
Small Business Member since: 2023 | Number of employees: 6 | Industry: Travel / Tourism
Contact: **Ante Balić**, CEO



BASF Croatia d.o.o.

www.bASF.com/hr | info-croatia@bASF.com
Corporate Member since: 2023 | Number of employees: 16 | Industry: Manufacturing
Contact: **Miroslav Brnjak**, Head of Communications & Government Relations



Bayer d.o.o.

www.bayer.hr | lana.kuzikiles@bayer.com
Corporate Member since: 2016 | Number of employees: 69 | Industry: Health Care
Contact: **Lana Kuzik Ileš**, Country Manager, Pharmaceuticals



BBDO Zagreb d.o.o.

www.bbdo.hr | info@bbdo.hr
Corporate Member since: 2011 | Number of employees: 70 | Industry: Advertising / PR
Contact: **Luka Duboković**, CEO





Becton Dickinson Croatia d.o.o.

www.bd.com | josip.nemet@bd.com

Corporate Member since: **2014** | Number of employees: **8** | Industry: **Health Care**

Contact: **Josip Nemet**, Senior Business Manager Eastern Europe



Benefit Systems d.o.o.

www.benefitsystems.hr | kontakt@benefitsystems.hr

Small Business Member since: **2018** | Number of employees: **45** | Industry: **Consulting**

Contact: **Petar Mažuran**, Board Member



Berlitz - Jezični centar VOX MUNDI d.o.o.

www.berlitz.hr | berlitz-zg@berlitz.hr

Small Business Member since: **2022** | Number of employees: **14** | Industry: **Education**

Contact: **Tvrko Kutle**, Operations Manager



BE-terna d.o.o.

www.be-terna.com/hr | info.zagreb@be-terna.com

Corporate Member since: **2016** | Number of employees: **88** | Industry: **Information Technology**

Contact: **Nikolina Pulić**, Office Associate



Biliškov Nekretnine d.o.o.

www.biliskov.com | zagreb@biliskov.com

Small Business Member since: **2022** | Number of employees: **20** | Industry: **Real Estate**

Contact: **Jasna Biliškov Barun**, Director



Blitz - Cinestar d.o.o.

www.cinestarcinemas.hr | ana.simic@cinestarcinemas.eu

Corporate Member since: **2019** | Number of employees: **240** | Industry: **Entertainment**

Contact: **Ana Simić**, Executive Assistant to Member of the Board and CEO



Bolt Services HR d.o.o.

www.bolt.eu/hr-hr | croatia@bolt.eu

Patron Member since: **2024** | Number of employees: **41** | Industry: **Information Technology**

Contact: **Fabijan Popović**, Public Policy Manager | Adria (HR & SI)



Bomark Pak d.o.o.

www.bomarkpackaging.com | info@bomarkpackaging.com

Patron Member since: **2021** | Number of employees: **300** | Industry: **Manufacturing**

Contact: **Domagoj Borščak**, COO



Boost d.o.o.

www.boost.hr | info@boost.hr

Small Business Member since: **2024** | Number of employees: **4** | Industry: **Consulting**

Contact: **Vitomir Lučić**, General Manager



Bright d.o.o.

www.brightentertainment.eu | jonathan@brightentertainment.eu

Small Business Member since: **2022** | Number of employees: **13** | Industry: **Entertainment**

Contact: **Jonathan Cooper**, Board Member





BRODSKA POSAVINA d.d.

www.brodska-posavina.hr/ | ivan.cosic@brodska-posavina.hr
Patron Member since: 2025 | Number of employees: 140 | Industry: Construction
Contact: **Ivan Čosić**, Director

Buckhill d.o.o.

www.buckhill.co.uk | mihaela@buckhill.co.uk
Small Business Member since: 2023 | Number of employees: 54 | Industry: Information Technology
Contact: **Mihaela Pavičić**, Operations and Governance Manager



Building Heritage d.o.o.

<https://building.hr/> | office@building.hr
Patron Member since: 2025 | Number of employees: 5 | Industry: Construction
Contact: **Maja Borovina Frankić**, CEO



Business Computer Systems d.o.o.

<https://bcs.hr> | info@bcs.hr
Small Business Member since: 2025 | Number of employees: 20 | Industry: Information Technology
Contact: **Vedran Vinš Seman**, Business Development Manager

Buterin&Partneri odvjetničko društvo, d.o.o.

www.buterin-partneri.hr | ured@buterin-partneri.hr
Small Business Member since: 2022 | Number of employees: 35 | Industry: Legal Services
Contact: **Zvonimir Buterin**, Member of the Board



Calisto d.o.o.

www.calisto.hr | ivan.maglic@calisto.hr
Small Business Member since: 2019 | Number of employees: 3 | Industry: Information Technology
Contact: **Ivan Maglić**, Regional Manager



Carlsberg Croatia d.o.o.

www.carlsberg.hr | info@carlsberg.hr
Corporate Member since: 2018 | Number of employees: 348 | Industry: Consumer Goods
Contact: **Ivana Momčilović Zelenika**, P&C Business Partner



Carwiz International d.o.o.

www.carwiz.rent | uprava@carwiz.rent
Small Business Member since: 2022 | Number of employees: 13 | Industry: Automotive
Contact: **Tomislava Ravlić**, Director of Business Development



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

<https://cw-cbs.hr/en/> | Office@cw-cbs.hr
Patron Member since: 2019 | Number of employees: 9 | Industry: Real Estate
Contact: **Predrag Tutić**, Country Manager



CFCG d.o.o.

www.cfcg.eu | info@cfcg.eu
Small Business Member since: 2022 | Number of employees: 1 | Industry: Consulting
Contact: **Andrija Čolak**, CEO





Ciklopea d.o.o.

www.ciklopea.com | info@ciklopea.com

Small Business Member since: **2011** | Number of employees: **22** | Industry: **Translation Services**

Contact: **Mladen Stojak**, Managing Director

CIKLOPEA

Cisco Systems Hrvatska d.o.o.

www.cisco.com | izunic@cisco.com

Patron Member since: **1999** | Number of employees: **20** | Industry: **Information Technology**

Contact: **Ivana Žunić**, Facility Coordinator

CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb

<https://cms.law/en/INT/> | OfficeZagreb@cms-rrh.com

Corporate Member since: **2012** | Number of employees: **50** | Industry: **Legal Services**

Contact: **Martina Božić**, Business Development and Marketing Manager

Coca-Cola Adria d.o.o. | Founding Member

www.coca-cola.hr | mrojnik@coca-cola.hr

Patron Member since: **1999** | Number of employees: **15** | Industry: **Consumer Goods**

Contact: **Dolores Abramović**, Office Manager

Coca-Cola HBC Hrvatska d.o.o.

<https://hr.coca-colahellenic.com> | info.hr@cchellenic.com

Patron Member since: **1999** | Number of employees: **473** | Industry: **Consumer Goods**

Contact: **Igor Zgrablić**, Corporate Affairs and Sustainability Director

Colliers Advisory d.o.o.

www.colliers.com/ | croatia@colliers.com

Small Business Member since: **2005** | Number of employees: **10** | Industry: **Real Estate**

Contact: **Vedrana Likan**, Managing Partner

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

www.cpa.hr | info@cpa.hr

Small Business Member since: **2017** | Number of employees: **2** | Industry: **Consulting**

Contact: **Krešimir Bračić**, Managing Partner

Cortec Hrvatska d.o.o.

www.cortecvci.com | info@cortecros.hr

Corporate Member since: **2022** | Number of employees: **78** | Industry: **Manufacturing**

Contact: **Ivana Radić Boršić**, Sales Vice President, Europe

CROATEL d.o.o.

www.croatel.hr | info@croatel.hr

Corporate Member since: **2024** | Number of employees: **85** | Industry: **Telecommunications**

Contact: **Tonko Barać**, CEO

Croatia Airlines d.d.

www.croatiaairlines.hr/ | uprava@croatiaairlines.hr

Patron Member since: **2021** | Number of employees: **980** | Industry: **Travel / Tourism**

Contact: **Ana-Marija Jurković Lukin**, Company Secretary

CROATIA BANKA d.d.

www.croatiabanka.hr | ured.uprave@croatiabanka.hr

Corporate Member since: 2025 | Number of employees: 169 | Industry: **Financial Services**

Contact: **Petra Brit Jelinek Jardas**, Digital channels and card business director



Croatia osiguranje d.d.

www.crosig.hr | info@crosig.hr

Corporate Member since: 2016 | Number of employees: 2295 | Industry: **Financial Services**

Contact: **Ana Sušilović**, Board Assistant



Croatian Premium Wine Imports, Inc.

www.croatianpremiumwine.com | mirena.bagur@croatianpremiumwine.com

Small Business Member since: 2023 | Number of employees: 3 | Industry: **Consumer Goods**

Contact: **Mirena Bagur**, Co-founder/VP Brand Management



Cromedic Assistance d.o.o.

www.cromedic.com | ivan.tomic@cromedic.com

Small Business Member since: 2021 | Number of employees: 10 | Industry: **Health Care**

Contact: **Ivan Tomić**, CEO



Crowe Horwath d.o.o.

www.crowe.hr | office@crowe.hr

Patron Member since: 2010 | Number of employees: 60 | Industry: **Consulting**

Contact: **Diana Franulić Šarić**, Business Development and Operations Manager



Dalekovod d.d.

www.dalekovod.com | glasnogovornik@dalekovod.hr

Corporate Member since: 2015 | Number of employees: 1210 | Industry: **Manufacturing**

Contact: **Ivan Jurković**, Head of Corporate Affairs and Communications



D-Business Consulting International d.o.o.

www.dbsci.hr | info@dbci.hr

Small Business Member since: 2021 | Number of employees: 10 | Industry: **Financial Services**

Contact: **Deni Oreški**, Executive Director



Deloitte d.o.o.

www.deloitte.com/hr | croatia@deloittece.com

Corporate Member since: 2023 | Number of employees: 250 | Industry: **Consulting**

Contact: **Helena Schmidt**, Partner, Tax & legal / Country Leader



DignetSoftware d.o.o.

www.dignet.hr | info@dignet.hr

Small Business Member since: 2018 | Number of employees: 30 | Industry: **Information Technology**

Contact: **Nermin Srećko Montel**, CEO



Diverto d.o.o.

www.diverto.hr | diverto@diverto.hr

Small Business Member since: 2013 | Number of employees: 48 | Industry: **Information Technology**

Contact: **Bože Šarić**, Director





Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.

www.dtb.hr | info@dtb.hr

Small Business Member since: 2011 | Number of employees: 30 | Industry: Legal Services

Contact: **Ema Menđušić Škugor**, Co-Managing Partner



DIVJAK TOPIĆ BAHTIJAREVIĆ & KRKA
Law Firm

DOK-ING d.o.o.

www.dok-ing.hr | info@dok-ing.hr

Corporate Member since: 2008 | Number of employees: 250 | Industry: Manufacturing

Contact: **Vjekoslav Majetić**, Chairman of the Supervisory Board



DRACO d.o.o.

www.dracopro.com | info@dracopro.com

Small Business Member since: 2017 | Number of employees: 69 | Industry: Manufacturing

Contact: **Oliver Vuco**, CEO



DSV Hrvatska d.o.o.

www.dsv.com | dinko.dilber@hr.dsv.com

Corporate Member since: 2023 | Number of employees: 64 | Industry: Distribution / Logistics

Contact: **Dinko Dilber**, Senior Team Lead



Global Transport and Logistics

DTA Safety & Process Engineering d.o.o.

www.dta.hr | info@dta.hr

Small Business Member since: 2025 | Number of employees: 6 | Industry: Engineering

Contact: **Aleksandar Ljutić**, Executive director



Dun & Bradstreet d.o.o.

www.dnb.com/hr-hr/ | info.hr@dnb.com

Corporate Member since: 2022 | Number of employees: 41 | Industry: Consulting

Contact: **Izabela Berlengi**, Marketing Manager



Duro Đaković Grupa d.d.

www.duro-dakovic.com | uprava@duro-dakovic.com

Patron Member since: 2024 | Number of employees: 818 | Industry: Manufacturing

Contact: **Sonja Markovac**, Assistant to the Management Office



E.ON Hrvatska d.o.o.

www.eon.hr | protokol@eon.hr

Corporate Member since: 2023 | Number of employees: 291 | Industry: Energy

Contact: **Ivana Grbeša**, Political Affairs Manager



Ecolab GmbH

<https://hr-hr.ecolab.com/> | cscroatia@ecolab.com

Corporate Member since: 2022 | Number of employees: 27 | Industry: Manufacturing

Contact: **Renata Bahlen**, Supply Chain Manager HR, SI



EFT Usluge d.o.o. - Euronet Worldwide | Founding Member

www.euronetworldwide.com/ | ibuconjic@euronetworldwide.com

Corporate Member since: 2021 | Number of employees: 19 | Industry: Financial Services

Contact: **Ivan Buconjić**, Country Manager



Elemento Content d.o.o.

<https://elemento.hr/> | info@elemento.hr

Small Business Member since: 2023 | Number of employees: 3 | Industry: Translation Services

Contact: **Lada Weyand**, Co-founder and Director



Eli Lilly Hrvatska d.o.o.

www.lilly.com | milicevic_zeljko@lilly.com

Corporate Member since: 2003 | Number of employees: 29 | Industry: Health Care

Contact: **Željko Miličević**, Country Senior Manager Croatia Slovenia and Bosnia and Herzegovina



Elixir Digital d.o.o.

www.elixirdigital.com/ | EDI-info@elixir.com

Corporate Member since: 2018 | Number of employees: 350 | Industry: Information Technology

Contact: **Mirna Pičuljan**, Director of delivery



Energo-data d.o.o.

info@energo-data.com

Small Business Member since: 2016 | Number of employees: 4 | Industry: Consulting

Contact: **Domagoj Vidaković**, Executive Director



Enlil Net d.o.o.

www.enlil-net.hr | damjan@enlil-net.hr

Small Business Member since: 2022 | Number of employees: 3 | Industry: Health Care

Contact: **Damjan Beljan**, CEO



EOS Matrix d.o.o.

<http://hr.eos-solutions.com/> | b.cerinski@eos-matrix.hr

Corporate Member since: 2015 | Number of employees: 290 | Industry: Financial Services

Contact: **Barbara Cerinski**, Director



EPAM Systems d.o.o.

www.epam.com/ | Dmytro_Abrosymov@epam.com

Patron Member since: 2025 | Number of employees: 350 | Industry: Information Technology

Contact: **Dmytro Abrosymov**, Country Head, Director, Program Management



Ernst & Young d.o.o. | Founding Member

www.ey.com/hr_hr | ey@hr.ey.com

Patron Member since: 1999 | Number of employees: 277 | Industry: Consulting

Contact: **Berislav Horvat**, Country Managing Partner



Erste & Steiermärkische Bank d.d.

www.erstebank.hr | erstebank@erstebank.hr

Patron Member since: 2025 | Number of employees: 2800 | Industry: Financial Services

Contact: **Dario Gabrić**, Head of Corporate Communications Department



Erste Card Club d.o.o. | Founding Member

www.erstecardclub.hr | prodaja@erstecardclub.hr

Patron Member since: 1999 | Number of employees: 89 | Industry: Financial Services

Contact: **Sandra Drašković**, Management Board Assistant





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

www.esplanade.hr | info@esplanade.hr
 Corporate Member since: **1999** | Number of employees: **177** | Industry: **Hospitality Industry**
 Contact: **Ivica Max Krizmanić**, General Manager



ETRANET Grupa d.o.o.

www.etrinet.eu | info@etrinet.eu
 Small Business Member since: **2009** | Number of employees: **50** | Industry: **Information Technology**
 Contact: **Damir Lesničar**, Founder & CEO



Europakat d.o.o.

www.europakat.hr/ | v.vucinic@europakat.hr
 Small Business Member since: **2015** | Number of employees: **30** | Industry: **Advertising / PR**
 Contact: **Vedrana Vučinić**, CEO Assistant



EUROVILLA d.o.o.

<https://eurovilla.hr/> | eurovilla@eurovilla.hr
 Corporate Member since: **2025** | Number of employees: **115** | Industry: **Real Estate**
 Contact: **Sergio Serdarušić**, CEO



EX-ALTO d.o.o.

www.ex-alto.hr | goran@ex-alto.hr
 Small Business Member since: **2025** | Number of employees: **8** | Industry: **Travel / Tourism**
 Contact: **Goran Rihtarić**, Director



Farve Pro Invest d.o.o.

www.farveproinvest.com | info@farveproinvest.com
 Small Business Member since: **2022** | Number of employees: **5** | Industry: **Financial Services**
 Contact: **Marija Capan**, Office Manager



Fidestum d.o.o.

www.fidestum.hr | info@fidestum.hr
 Small Business Member since: **2021** | Number of employees: **8** | Industry: **Financial Services**
 Contact: **Filip Jelić**, CEO



Flaster media d.o.o.

www.flaster.co | filipl@flaster.co
 Small Business Member since: **2023** | Number of employees: **6** | Industry: **Advertising / PR**
 Contact: **Filip Carić**, Co-founder



Form & Belle j.d.o.o.

www.formandbelle.com | Rachel@formandbelle.com
 Small Business Member since: **2024** | Number of employees: **1** | Industry: **Wellbeing**
 Contact: **Rachel Aram**, Founder & CEO



FORTINET B.V.

www.fortinet.com | ttucibat@fortinet.com
 Corporate Member since: **2016** | Number of employees: **14** | Industry: **Information Technology**
 Contact: **Tomislav Tucibat**, Regional Accounts Manager - Adriatics



Forvis Mazars Consulting d.o.o.

www.forvismazars.com/hr | mazars@mazars.hr
Corporate Member since: 2021 | Number of employees: 160 | Industry: Consulting
Contact: **Irena Pugarić**, Marketing and Business Development Specialist



Fresenius Kabi d.o.o.

www.fresenius-kabi.com/hr | info@fresenius-kabi.hr
Corporate Member since: 2025 | Number of employees: 42 | Industry: Health Care
Contact: **Marko Ostojić**, Head of Digital & Communications Eastern Europe



Gavrilović d.o.o.

www.gavrilovic.hr | uprava@gavrilovic.hr
Patron Member since: 2003 | Number of employees: 600 | Industry: Consumer Goods
Contact: **Georg Gavrilović** Ml., Member of the Board



GE Healthcare Magyarország Kft

www.gehealthcare.com | JutasSzvilén.Foldvari@ge.com
Patron Member since: 2023 | Number of employees: 0 | Industry: Health Care
Contact: **Jutas Foldvari**, Country Manager Hungary, Croatia & Slovenia



GE Vernova Hrvatska d.o.o.

www.gevernova.com/ | ge.croatia@gevernova.com
Corporate Member since: 2014 | Number of employees: 440 | Industry: Energy
Contact: **Damir Vranić**, Managing Director



GEC d.o.o.

www.gec.hr | gec@gec.hr
Small Business Member since: 2020 | Number of employees: 15 | Industry: Manufacturing
Contact: **Irena Gec Andlar**, Director



GELD DATA d.o.o.

www.geld.hr | info@geld.hr
Small Business Member since: 2023 | Number of employees: 2 | Industry: Advertising / PR
Contact: **Tomislav Dominić**, Head of research



Generali osiguranje d.d.

www.generali.hr/ | info.hr@generali.com
Corporate Member since: 2019 | Number of employees: 699 | Industry: Financial Services
Contact: **Damir Vukić**, Head of Marketing & PR Department



Genesis Pharma Adriatic d.o.o.

www.genesispharmacgroup.com/locations/genesis-pharma-adriatic-doo
Patron Member since: 2024 | Number of employees: 5 | Industry: Health Care
Contact: **Helena Vukelić**, Brand Manager | hvukelic@genesispharmacgroup.com



GlobalLogic Croatia d.o.o.

www.globallogic.com/hr/ | vladimir.kosanovic@globallogic.com
Corporate Member since: 2025 | Number of employees: 160 | Industry: Information Technology
Contact: **Vladimir Kosanović**, Managing Director





Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH | Founding Member

www.mcdonalds.hr | hr-info@hr.mcd.com

Corporate Member since: **1999** | Number of employees: **2230** | Industry: **Hospitality Industry**

Contact: **Ivana Šapina**, Marketing Director



Google Hrvatska d.o.o.

<https://about.google/> | josko@google.com

Corporate Member since: **2017** | Number of employees: **8** | Industry: **Information Technology**

Contact: **Joško Mrndža**, Country Manager Adriatics

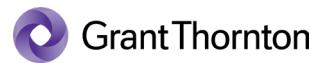


Grant Thornton revizija d.o.o.

www.grantthornton.hr | office@hr.gt.com

Small Business Member since: **2016** | Number of employees: **47** | Industry: **Consulting**

Contact: **Vedran Miloš**, CEO



Grayling d.o.o.

www.grayling.com/ | bojan.jovanovic@grayling.com

Corporate Member since: **2024** | Number of employees: **7** | Industry: **Consulting**

Contact: **Bojan Jovanović**, Senior Public Affairs Consultant



GrECo Croatia d.o.o.

<https://greco.services/> | s.momcilovic@greco.services

Patron Member since: **2025** | Number of employees: **38** | Industry: **Financial Services**

Contact: **Svetlana Momčilović**, Sales Director



Grey Box d.o.o.

www.grey-box.hr | grey-box@grey-box.hr

Small Business Member since: **2024** | Number of employees: **1** | Industry: **Manufacturing**

Contact: **Renata Pavletić Mužak**, CEO



Grou d.o.o.

<https://grouglobal.com> | hello@grouglobal.com

Small Business Member since: **2024** | Industry: **Advertising / PR**

Contact: **Borjan Jevrić**, Business Development Director



Groupama osiguranje d.d.

[www.groupama.hr/](http://www.groupama.hr) | info@groupama.hr

Corporate Member since: **2023** | Number of employees: **98** | Industry: **Financial Services**

Contact: **Ana Halambek**, Head of Marketing and communications



Hanza Media d.o.o.

www.hanzamedia.hr | ivana.rukavina@hanzamedia.hr

Corporate Member since: **2015** | Number of employees: **660** | Industry: **Media / Publishing**

Contact: **Ivana Rukavina**, Director of Marketing Communication and Promotion



HB Services d.o.o. - Hansen Beck

<https://hansenbeck.com/croatia/> | kresimir.filipovic@hansenbeck.com

Small Business Member since: **2023** | Number of employees: **1** | Industry: **Education**

Contact: **Krešimir Filipović**, CEO



Heineken Hrvatska d.o.o.

<https://heineken.hr/> | urudzbeni@heineken.com

Corporate Member since: 2024 | Number of employees: 374 | Industry: Consumer Goods

Contact: **Linda Križić**, Manager Legal



Henkel Croatia d.o.o.

[www.henkel.hr](http://henkel.hr) | henkel.croatia@henkel.com

Corporate Member since: 2022 | Number of employees: 96 | Industry: Consumer Goods

Contact: **Marko Mintas**, President Adria, Country Manager Consumer Brands Croatia & Slovenia



HERBALIFE d.o.o.

[www.herbaliife.hr](http://herbalife.hr) | gorann@herbalife.com

Corporate Member since: 2014 | Number of employees: 22 | Industry: Consumer Goods

Contact: **Goran Nikolić**, Country Director South East Europe



Hexitis d.o.o.

<http://hexis.hr> | sinisa@hexis.hr

Small Business Member since: 2018 | Number of employees: 17 | Industry: Information Technology

Contact: **Siniša Valentić**, CEO



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

[www.horwathhtl.hr](http://horwathhtl.hr) | zagreb@horwathhtl.com

Small Business Member since: 2015 | Number of employees: 11 | Industry: Consulting

Contact: **Siniša Topalović**, Partner



HP Computing and Printing d.o.o.

[www.hp.com.hr](http://hp.com.hr) | josipa.klepic@hp.com

Corporate Member since: 2016 | Number of employees: 27 | Industry: Information Technology

Contact: **Josipa Klepić**, Director



HP-Hrvatska pošta d.d.

[www.posta.hr](http://posta.hr) | uprava@posta.hr

Patron Member since: 2010 | Number of employees: 8952 | Industry: Distribution / Logistics

Contact: **Davor Jakovac**, Head of Business Process, Corporate Communications



HPE, operated by Selectium d.o.o.

[https://selectium.com/hr/](http://selectium.com/hr/) | info@hpe.hr

Corporate Member since: 2019 | Number of employees: 28 | Industry: Information Technology

Contact: **Sonja Canjuga**, Marketing Manager



Hrvatska banka za obnovu i razvitak

[www.hbor.hr](http://hbor.hr) | hbor@hbor.hr

Patron Member since: 2000 | Number of employees: 454 | Industry: Financial Services

Contact: **Maja Jurić**, Managing Director / International and Export Strategy



HRVATSKA POŠTANSKA BANKA, dioničko društvo

[www.hpb.hr](http://hpb.hr) | hpb@hpb.hr

Corporate Member since: 2016 | Number of employees: 1561 | Industry: Financial Services

Contact: **Vladimir Bencun**, Director of Large Corporate and Public Sector Department





Hrvatski hrvački savez

www.hhs.hr | cro@uww.org

Non - Profit Member since: **2022** | Number of employees: **6** | Industry: **Association**

Contact: **Tin Bregović**



Hrvatski kišobran d.o.o.

www.hrvatskikisobran.com/hr/ | info@hrvatskikisobran.com

Small Business Member since: **2023** | Number of employees: **64** | Industry: **Manufacturing**

Contact: **Marin Rogić**, CEO

Hrvatski Kišobran

Hrvatski odbojkaški savez

www.hos-cvf.hr | valentina.bifflin@hos-cvf.hr

Non - Profit Member since: **2020** | Number of employees: **15** | Industry: **Association**

Contact: **Valentina Bifflin**, CEO



Hrvatski Telekom d.d.

www.t.ht.hr | pr@t.ht.hr

Patron Member since: **2013** | Number of employees: **4219** | Industry: **Telecommunications**

Contact: **Siniša Đuranović**, Management Board Member and Chief Corporate Affairs Officer



Hrvatski ured za osiguranje

www.huo.hr | huo@huo.hr

Non - Profit Member since: **2020** | Number of employees: **19** | Industry: **Association**

Contact: **Nives Grgurić**, Assistant manager



Hrvatsko društvo skladatelja

www.hds.hr | info@hds.hr

Non - Profit Member since: **2017** | Industry: **Association**

Contact: **Davorin Penc**, Legal adviser



Hrvatsko društvo za kvalitetu

www.hdkvaliteta.hr | info@hdkvaliteta.hr

Non - Profit Member since: **2016** | Number of employees: **0** | Industry: **Association**

Contact: **Tihomir Babić**, President



Hrvatsko-američko društvo

www.cas.hr | info@cas.hr

Non - Profit Member since: **1999** | Number of employees: **5** | Industry: **Association**

Contact: **Marijana Tadić**



HS Produkt d.o.o.

www.hs-produkt.hr | hs-produkt@hs-produkt.hr

Patron Member since: **2009** | Number of employees: **1850** | Industry: **Manufacturing**

Contact: **Željko Pavlin**, Managing Director



HSM-informatika d.o.o.

www.hsm360.com | hsmsales@hsm.hr

Corporate Member since: **2024** | Number of employees: **55** | Industry: **Information Technology**

Contact: **Jakov Urbanke**, CEO



Humble Hunters d.o.o.

www.humble-hunters.com/ | dtornjanski@humble-hunters.com
Corporate Member since: 2025 | Number of employees: 750 | Industry: Human Resources
Contact: **Dejan Tornjanski**, CEO & Co-Founder



i4next leasing Croatia d.o.o.

www.i4next.hr | info@i4next.hr
Small Business Member since: 2024 | Number of employees: 14 | Industry: Financial Services
Contact: **Darko Vodopija**, Member of the Board



IBM Hrvatska d.o.o.

www.ibm.com/hr | info@hr.ibm.com
Patron Member since: 1999 | Number of employees: 485 | Industry: Information Technology
Contact: **Tomislav Balun**, Country Leader



INA - industrija nafte d.d.

www.ina.hr | ina@ina.hr
Patron Member since: 2023 | Number of employees: 2950 | Industry: Energy
Contact: **Emanuel Kovačić**, Enterprise Relations Chief Counsel



INDAGO d.o.o.

www.indago-consulting.hr | info@indago-consulting.hr
Small Business Member since: 2020 | Number of employees: 1 | Industry: Consulting
Contact: **Jadranka Orešković**, Partner



INFINUM d.o.o.

https://infinum.com | hello@infinum.com
Small Business Member since: 2015 | Number of employees: 400 | Industry: Information Technology
Contact: **Josip Bišćan**, Managing Partner



Infobip d.o.o.

www.infobip.com | pravna@infobip.com
Corporate Member since: 2021 | Number of employees: 3800 | Industry: Information Technology
Contact: **Silvio Kutić**, CEO



INsig2 d.o.o.

www.insig2.com | info@insig2.com
Small Business Member since: 2011 | Number of employees: 90 | Industry: Information Technology
Contact: **Edina Mujkić**, Sales & Marketing Manager



Integralni marketing i komunikacije d.o.o.

www.imc-agencija.hr | info@imc-agencija.hr
Small Business Member since: 2024 | Number of employees: 10 | Industry: Advertising / PR
Contact: **Stana Lukić**, Office Manager



INTENDO Poslovna Logika d.o.o. - FranklinCovey Croatia

www.franklincovey.hr | niksa.ilovic@franklincovey.hr
Small Business Member since: 2025 | Number of employees: 1 | Industry: Consulting
Contact: **Nikša Ilović**, Managing Partner





International Medical Corps Croatia/Međunarodni Medicinski Zbor Hrvatska

<https://internationalmedicalcorps.hr> | info@internationalmedicalcorps.hr
 Non - Profit Member since: 2021 | Number of employees: 5 | Industry: Association
 Contact: **Višnja Čipčić**, Managing Director



InterXion Hrvatska d.o.o.

www.digitalrealty.com/ | info.hr@digitalrealty.com
 Corporate Member since: 2022 | Number of employees: 25 | Industry: Information Technology
 Contact: **Marijana Bittner**, Commercial Sales Manager



Intra Lighting d.o.o.

www.intra-lighting.com | info@intra-lighting.com
 Corporate Member since: 2018 | Number of employees: 80 | Industry: Manufacturing
 Contact: **Božidar Kadoić**, Executive Director



IQVIA Adriatic d.o.o.

www.iqvia.com | Igor.Lerman@iqvia.com
 Corporate Member since: 2021 | Number of employees: 12 | Industry: Information Technology
 Contact: **Igor Lerman**, General Manager Adriatic



Iron Mountain Hrvatska d.o.o.

www.ironmountain.hr | lea.spehnjak@ironmountain.com
 Corporate Member since: 2021 | Number of employees: 17 | Industry: Digitization
 Contact: **Lea Spehnjak**, Office & billing coordinator



Ivanićplast d.o.o.

www.ivanicplast.hr | Vitomir.Klasic@bemismfg.com
 Corporate Member since: 2020 | Number of employees: 80 | Industry: Manufacturing
 Contact: **Vitomir Klasić**, Special Adviser Bemis EMEA



Jabil Croatia d.o.o.

www.jabil.com | sanja_bavrka@jabil.com
 Patron Member since: 2024 | Number of employees: 115 | Industry: Manufacturing
 Contact: **Sanja Bavrka**, Human Resource Manager



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

www.jnjgateway.com | ddetic@its.jnj.com
 Patron Member since: 2000 | Number of employees: 95 | Industry: Health Care
 Contact: **Damir Detić**, Governmental Affairs & Market Access Director



JT International Zagreb d.o.o.

www.jti.com | petra.kalcic@jti.com
 Patron Member since: 2010 | Number of employees: 32 | Industry: Consumer Goods
 Contact: **Darija Dretar Janežić**, Corporate Affairs and Communications Manager



JTH Costabella d.o.o. - Hilton Rijeka Costabella

www.hilton.com | costabella.info@hilton.com
 Corporate Member since: 2022 | Number of employees: 180 | Industry: Hospitality Industry
 Contact: **Maja Šimunić**, Director of Sales



Kaligraf d.o.o.

www.kaligraf.hr | kaligraf@kaligraf.hr

Small Business Member since: **2024** | Number of employees: **25** | Industry: **Design**

Contact: **Željka Tihomirović**, Marketing Manager



Kamiks Eko d.o.o.

www.kamiks-eko.hr | info@kamiks-eko.hr

Small Business Member since: **2022** | Number of employees: **29** | Industry: **Technology**

Contact: **Jure Čorušić**, CEO



KAZ d.o.o.

www.damp-protection.com | petar@kaz.hr

Small Business Member since: **2022** | Number of employees: **7** | Industry: **Manufacturing**

Contact: **Petar Čalić**, CEO



KentBank d.d.

www.kentbank.hr | ema.martinovic@kentbank.hr

Corporate Member since: **2025** | Number of employees: **267** | Industry: **Financial Services**

Contact: **Ema Martinović**, Assistant of the Management Board

Kiara Maria

Kiara Maria d.o.o.

balen.ana@gmail.com

Small Business Member since: **2018** | Number of employees: **1** | Industry: **Advertising / PR**

Contact: **Ana Balen Novosel**, CEO



Klaster zdravstvenog turizma Kvarnera

www.kvarnerhealth.hr/naslovna | kvarner@kvarnerhealth.hr

Non - Profit Member since: **2022** | Number of employees: **2** | Industry: **Health Care**

Contact: **Vladimir Mozetić**, Cluster President

KNAUF

Knauf d.o.o.

www.knauf.com | info-hr@knauf.hr

Corporate Member since: **2024** | Industry: **Manufacturing**

Contact: **Darko Gambiroža**, Marketing

Komunikacijski laboratorij d.o.o.

<https://komunikacijskilaboratorij.com/> | komunikacijskilaboratorij@komunikacijskilaboratorij.com

Small Business Member since: **2025** | Number of employees: **25** | Industry: **Media / Publishing**

Contact: **Manuela Šola**, General Manager

KOMUNIKACIJSKI LABORATORIJ.

KONČAR

Končar d.d.

www.koncar.hr/en/ | marketing@koncar.hr

Patron Member since: **2018** | Number of employees: **6000** | Industry: **Manufacturing**

Contact: **Vlatka Kamenić Jagodić**, Marketing and Corporate Communications Director

Kovačević Prpić Simeunović odvjetničko društvo d.o.o.

<https://kps-law.com/> | info@kps-law.com

Small Business Member since: **2022** | Number of employees: **16** | Industry: **Legal Services**

Contact: **Valentina Plantić**, Attorney at Law

kps & s | ODVJETNIČKO DRUŠTVO / LAW FIRM KOVACHEVIĆ PRPIĆ SIMEUNOVIĆ



KPMG Croatia d.o.o. | Founding Member

www.kpmg.com | marketing@kpmg.com

Corporate Member since: **2009** | Number of employees: **230** | Industry: **Consulting**

Contact: **Maja Maksimović**, Partner, Tax, Legal, Bookkeeping & Payroll Services for HR & BiH



LEDO plus d.o.o.

www.ledo.hr | ledo@ledo.hr

Patron Member since: **2023** | Number of employees: **960** | Industry: **Consumer Goods**

Contact: **Petar Bermanec**, General Manager



LeitnerLeitner Consulting d.o.o.

www.leitnerleitner.hr/ | zagreb.office@leitnerleitner.com

Corporate Member since: **2025** | Number of employees: **65** | Industry: **Consulting**

Contact: **Ante Pavić**, Partner

LeitnerLeitner
Tax Audit Advisory

Lloyds digital d.o.o.

www.lloyds-digital.com | weare@lloyds-digital.com

Small Business since: **2024** | Number of employees: **25** | Industry: **Information Technology**

Contact: **Domagoj Ostović**, CEO



LMG Autokuća d.o.o.

www.mitsubishi-motors.hr | racunovodstvo@auto.hr

Corporate Member since: **2015** | Number of employees: **6** | Industry: **Automotive**

Contact: **Branko Kondić**, Executive Director



Lovrić Novokmet odvjetničko društvo d.o.o.

<https://lnp-law.hr/> | info@lnp-law.hr

Small Business Member since: **2023** | Number of employees: **11** | Industry: **Legal Services**

Contact: **Pavo Novokmet**, Partner



LPT d.o.o.

www.lpt.hr | kristijan.babic@leggett.com

Corporate Member since: **2015** | Number of employees: **400** | Industry: **Manufacturing**

Contact: **Kristijan Babić**, Board Member



LQ d.o.o.

www.lq.hr | kontakt@lq.hr

Small Business Member since: **2019** | Number of employees: **10** | Industry: **Education**

Contact: **Vesna Vulama**, Sales Assistant



Lugera Talent Solutions d.o.o.

www.lugera.hr | info@lugera.hr

Corporate Member since: **2011** | Number of employees: **300** | Industry: **Human Resources**

Contact: **Nikolina Radić**, General Manager



Maersk Croatia d.o.o.

www.maersk.com | ivic.vodopija@maersk.com

Corporate Member since: **2024** | Number of employees: **36** | Industry: **Distribution / Logistics**

Contact: **Martina Tomšić**, Administration Supervisor



Magic Forest d.o.o.

<https://project-o2.org/> | info@project-o2.org

Small Business Member since: 2022 | Number of employees: 4 | Industry: Technology

Contact: Goran Ladišić, CEO



MAISTRA d.d.

www.maistra.hr | barbara.miloglav@maistra.hr

Corporate Member since: 2021 | Number of employees: 1256 | Industry: Hospitality Industry

Contact: Barbara Miloglav, MICE Sales manager



Mala plava hobotnica d.o.o. – Expat in Croatia

www.expatincroatia.com | happy@expatincroatia.com

Small Business Member since: 2023 | Number of employees: 10 | Industry: Consulting

Contact: Sara Dyson, Founder



Manor software d.o.o.

[https://msz.hr/](http://msz.hr/) | manor@msz.hr

Small Business Member since: 2025 | Number of employees: 42 | Industry: Information Technology

Contact: Ivana Kovačić, CEO



Manpower d.o.o.

www.manpower.hr | info@manpower.hr

Corporate Member since: 2013 | Number of employees: 350 | Industry: Human Resources

Contact: Ksenja Osolnik, Head of Marketing Operations and Growth - SEE region



Marktlink Adriatic M&A d.o.o.

d.bendekovic@marktlink.com

Corporate Member since: 2025 | Industry: Consulting

Contact: Dino Bendeković, Managing Partner Adriatic M&A



Marra Beauty lab d.o.o.

www.marracosmetics.com | marra@marracosmetics.com

Small Business Member since: 2025 | Number of employees: 8 | Industry: Design

Contact: Marija Butković, Director



Marsh d.o.o.

www.marsh.com | jasminka.horvat-martinovic@marsh.com

Patron Member since: 2020 | Number of employees: 24 | Industry: Financial Services

Contact: Tena Đaković, Sales Support & Administration Senior Coordinator



Mastercard Europe - Podružnica Zagreb

www.mastercard.hr | gea.kariz@mastercard.com

Corporate Member since: 2014 | Number of employees: 7 | Industry: Financial Services

Contact: Gea Kariž, Country Manager, Croatia



Materia Life d.o.o.

www.materia.eu | zrinka@materia.eu

Small Business Member since: 2023 | Number of employees: 1 | Industry: Wellbeing

Contact: Zrinka Blažević, Sales & Communications Manager





MATIĆ & SURADNICI odvjetničko društvo d.o.o.

<https://msod.hr/> | msod@msod.hr

Small Business Member since: 2021 | Number of employees: 3 | Industry: Legal Services

Contact: **Edita Matić**, CEO



Maverick Wealth Management d.o.o.

<https://maverick.hr> | info@mwm.hr

Small Business Member since: 2021 | Number of employees: 6 | Industry: Financial Services

Contact: **Biljana Jagarčec**, Member of the Management Board



McKinsey & Company, Inc. Adriatic Podružnica

www.mckinsey.com/hr/overview | ivana_krkic@mckinsey.com

Patron Member since: 2004 | Number of employees: 36 | Industry: Consulting

Contact: **Tomislav Brezinščak**, Partner

McKinsey
& Company

MediaVerse d.o.o.

www.elle.hr | ivona.culo@elle.hr

Small Business Member since: 2025 | Number of employees: 3 | Industry: Media / Publishing

Contact: **Ivona Čulo**, General Manager

Medical Intertrade d.o.o.

www.medical-intertrade.hr | uprava@medical-intertrade.hr

Patron Member since: 2013 | Number of employees: 540 | Industry: Health Care

Contact: **Diana Percač**, Board Member



Medika d.d.

www.medika.hr | medika.uprava@medika.hr

Corporate Member since: 2021 | Number of employees: 935 | Industry: Health Care

Contact: **Vlatka Tomasović**



Medilab One d.o.o.

www.medilabone.com | uprava@medilabone.com

Patron Member since: 2023 | Number of employees: 23 | Industry: Health Care

Contact: **Martiana Džepina**, CEO



Medtronic Adriatic d.o.o.

www.medtronic.com | zvonka.vukelic@medtronic.com

Patron Member since: 2001 | Number of employees: 74 | Industry: Health Care

Contact: **Zvonka Vukelić**, Supervisor CEE Business Support

Medtronic

Međunarodni institut za klimatske aktivnosti (IICA)

www.iica-hr.eu | info@iica-hr.eu

Non - Profit Member since: 2021 | Number of employees: 3 | Industry: Association

Contact: **Lorena Šatrak**, Secretary general



MERCK d.o.o.

www.merckgroup.com | merck@merck.hr

Corporate Member since: 2021 | Number of employees: 35 | Industry: Health Care

Contact: **Daniela Ćutić**, Market Access and Pricing & Government Affairs Manager

MERCK

Merck Sharp & Dohme d.o.o. | Founding Member

www.msd.hr | mirela.horvat.kis@merck.com

Patron Member since: 1999 | Number of employees: 65 | Industry: **Health Care**

Contact: **Mirela Horvat Kiš**, Public Policy and Communication Lead

**Meta Platforms Ireland Limited**

<https://about.fb.com/> | patriktovarys@fb.com

Corporate Member since: 2020 | Industry: **Information Technology**

Contact: **Patrik Tovaryš**, Public Policy Manager CEE

**Metamorfoza d.o.o.**

www.museumoffillusions.com | irena.bajan@museumoffillusions.com

Corporate Member since: 2024 | Number of employees: 115 | Industry: **Entertainment**

Contact: **Irena Bajan Varat**, Global HR Director

**Metroteka d.o.o.**

www.metroteka.com | sinisa.prugovecki@metroteka.com

Small Business Member since: 2015 | Number of employees: 12 | Industry: **Consulting**

Contact: **Siniša Prugovečki**, General Manager

**Microsoft Hrvatska d.o.o. | Founding Member**

www.microsoft.com/hr-hr/ | v-skolnicar@microsoft.com

Corporate Member since: 1999 | Number of employees: 55 | Industry: **Information Technology**

Contact: **Suzana Kolničar**, Workplace Manager

**MK poslovni savjeti d.o.o.**

<https://mkps.hr/> | mkps@mkps.hr

Small Business Member since: 2023 | Number of employees: 3 | Industry: **Consulting**

Contact: **Dejan Jelić**, Consultant

**Mondelēz Zagreb d.o.o.**

www.mondelezinternational.com/ | zagreb.office@mdlz.com

Corporate Member since: 2024 | Number of employees: 23 | Industry: **Consumer Goods**

Contact: **Ana Jovanović**, Corporate & Government Affairs Senior Specialist, EAM

**MPPD d.o.o. - Mövenpick Zagreb**

www.movenpick.com/en/europe/croatia/zagreb/movenpick-zagreb.html

Antun.LOJIC@accor.com

Small Business Member since: 2022 | Number of employees: 45 | Industry: **Hospitality Industry**

Contact: **Antun Lojić**, Cluster Director of Sales & Marketing

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

www.metalsharkboats.com | mscroatia@metalsharkboats.com

Corporate Member since: 2020 | Number of employees: 31 | Industry: **Manufacturing**

Contact: **Karla Džićić**, HR and Operations

**MSC Croatia d.o.o.**

www.msc.com | zlatka.gulamdukic@msc.com

Corporate Member since: 2024 | Number of employees: 28 | Industry: **Distribution / Logistics**

Contact: **Zlatka Gulam Đukić**, Managing Director





mStart plus d.o.o.

www.mstart.hr | pravni.poslovi@mstart.hr

Corporate Member since: **2024** | Number of employees: **450** | Industry: **Information Technology**

Contact: **Danijela Baćić Reljić**, Head of Legal Affairs and Compliance



Navis Yacht Charter - Posada d.o.o.

<https://navisyachtcharter.com/> | info@navis-yacht-charter.com

Small Business Member since: **2013** | Number of employees: **6** | Industry: **Travel / Tourism**

Contact: **Neno Vrgoč**, CEO



NEOS d.o.o.

www.neos.hr/ | info@neos.hr

Patron Member since: **2024** | Number of employees: **147** | Industry: **Information Technology**

Contact: **Davorin Capan**, CEO



NEPHOS d.o.o.

www.nephos.eu | info@nephos.eu

Small Business Member since: **2019** | Number of employees: **8** | Industry: **Information Technology**

Contact: **Tomislav Tipurić**, Chief Technology Officer



Nexe d.d.

www.nexe.hr | uprava@nexe.hr

Patron Member since: **2017** | Number of employees: **1650** | Industry: **Manufacturing**

Contact: **Josip Ergović**, President of the Board



Nexi Croatia d.o.o.

www.nexi.hr | info.cee@nexigroup.com

Corporate Member since: **2021** | Number of employees: **382** | Industry: **Financial Services**

Contact: **Irina Bručić**, Country Director



Nokia Solutions and Networks d.o.o.

www.nokia.com | cmt.hr@nokia.com

Corporate Member since: **2021** | Number of employees: **45** | Industry: **Telecommunications**

Contact: **Mario Topić**, Country Director



NOMAGO Mobility d.o.o.

www.nomago.hr | travel@nomago.hr

Corporate Member since: **2025** | Number of employees: **16** | Industry: **Travel / Tourism**

Contact: **Filip Frigan**, Head of Travel Agency Zagreb



NORMAN Grupa d.o.o.

<https://norman-grupa.hr/> | info@norman-grupa.hr

Small Business Member since: **2025** | Number of employees: **4** | Industry: **Health Care**

Contact: **Ante Odak**, CEO & Co-owner



NOVA TV d.d.

www.novatv.hr | novatv@novatv.hr

Patron Member since: **2008** | Number of employees: **441** | Industry: **Media / Publishing**

Contact: **Ivana Galić Baksa**, Marketing, PR and Corporate Communication director



Novartis Hrvatska d.o.o.

www.novartis.com | josipa.kodic@novartis.com

Patron Member since: **2012** | Number of employees: **79** | Industry: **Health Care**

Contact: **Josipa Kodić**, Business Coordinator



Novo Nordisk Hrvatska d.o.o.

www.novonordisk.hr | kontakt@novonordisk.com

Corporate Member since: **2019** | Number of employees: **52** | Industry: **Health Care**

Contact: **Vanesa Benković**, Market Access & External Corporate Affairs Director



Nutty Factory d.o.o.

www.nutty.hr | info@nutty.hr

Small Business Member since: **2024** | Number of employees: **3** | Industry: **Consumer Goods**

Contact: **Iva Milevoj**, CMO



OD Wahl & partneri d.o.o.

<https://bmwc.hr> | i.luetic@bmwc.hr

Small Business Member since: **2022** | Number of employees: **20** | Industry: **Legal Services**

Contact: **Ivan Luetic**, Attorney at Law



Odvjetnica Petra Kajić Pok

petra@kplaw.hr

Small Business Member since: **2025** | Number of employees: **1** | Industry: **Legal Services**

Contact: **Petra Kajić Pok**, Attorney-at-Law



Odvjetnica Sanja Artuković

<https://oua.hr> | sanja.artukovic@oua.hr

Small Business Member since: **2021** | Number of employees: **5** | Industry: **Legal Services**

Contact: **Sanja Artuković**, Attorney at Law

Odvjetnički ured Darko Markušić

don@markusic-solicitor.hr

Small Business Member since: **2023** | Number of employees: **4** | Industry: **Legal Services**

Contact: **Don Markušić**, Barrister & Solicitor

Odvjetničko društvo Dragičević i partneri d.o.o.

www.dragicevic-law.hr | info@dragicevic-law.hr

Small Business Member since: **2025** | Number of employees: **7** | Industry: **Legal Services**

Contact: **Mladen Dragičević**, Managing Partner

Odvjetničko društvo Ilej & Partneri d.o.o.

www.ilej-partners.com | office@ilej-partners.com

Small Business Member since: **2021** | Number of employees: **19** | Industry: **Legal Services**

Contact: **Maja Vurušić**, Business Development

ilej/partners
in cooperation with karanovic/partners

Odvjetničko društvo Porobija & Špoljarić d.o.o.

www.psod.hr | info@psod.hr

Small Business Member since: **2020** | Number of employees: **19** | Industry: **Legal Services**

Contact: **Marko Porobija**, Managing Partner



POROBIJA & ŠPOLJARIĆ



Odvjetničko društvo Praljak & Svić d.o.o.

www.ps-law.hr | info@ps-law.hr

Small Business Member since: 2022 | Number of employees: 9 | Industry: Legal Services

Contact: **Petra Šalamun**, Office Manager



Odvjetničko društvo Škurla, Durmiš i Spajić d.o.o.

www.bsds.hr | info@bsds.hr

Small Business Member since: 2011 | Number of employees: 19 | Industry: Legal Services

Contact: **Hrvoje Spajić**, Partner



Odvjetničko društvo Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.

<http://mspartners.hr> | info@mspartners.hr

Small Business Member since: 2015 | Number of employees: 15 | Industry: Legal Services

Contact: **Andrej Šooš Maceljski**, Director



Šooš Maceljski, Mandić,
Stanić & Partneri d.o.o.
ODVJETNIČKO DRUŠTVO

Odvjetničko društvo Vedriš & Partneri d.o.o.

www.vedris-partners.hr | info@vedris-partners.hr

Small Business Member since: 2004 | Number of employees: 7 | Industry: Legal Services

Contact: **Vlatka Vedriš**, Attorney at Law



Odvjetničko društvo Župić i partneri d.o.o.

www.zupicpartneri.hr | info@zupic.hr

Small Business Member since: 2013 | Number of employees: 16 | Industry: Legal Services

Contact: **Sanja Meštrović Župić**, Office Manager

ŽUPIĆ & PARTNERI

ODVJETNIČKO DRUŠTVO / LAW FIRM

www.zupicpartneri.hr

Odvjetnik Hrvoje Ivić

<https://linkedin.com/in/hrvoje-ivić-94552318a> | hrvoje.ivic@ivic-law.eu

Small Business Member since: 2021 | Number of employees: 1 | Industry: Legal Services

Contact: **Hrvoje Ivić**, Attorney at Law

IVIĆ LAW OFFICE



Law office Konjevod

Odvjetnik Josip Konjevod

josip@vk-law.com.hr

Small Business Member since: 2022 | Number of employees: 3 | Industry: Legal Services

Contact: **Josip Konjevod**, Attorney at Law



MARIO PERICA, LL.M.
attorney at law

Odvjetnik Mario Perica

<https://linkedin.com/in/marioperica> | mario.perica1@gmail.com

Small Business Member since: 2022 | Number of employees: 1 | Industry: Legal Services

Contact: **Mario Perica**, Attorney at Law

Oktal Pharma d.o.o.

www.oktal-pharma.hr | oktal-pharma@oktal-pharma.hr

Corporate Member since: 2017 | Number of employees: 540 | Industry: Health Care

Contact: **Boris Marušić**, Purchasing Director



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

www.olympus.hr | ivana.madunic@olympus-europa.com

Corporate Member since: 2016 | Number of employees: 18 | Industry: Health Care

Contact: **Ivana Madunić**, Chief financial officer



Oprema Micro Matic d.d.

www.oprema.com/ | info@micro-matic.com

Patron Member since: 2023 | Number of employees: 306 | Industry: Manufacturing

Contact: **Domagoj Cvetko**, Member of the Management Board / CEO



Oracle Hrvatska d.o.o.

www.oracle.com/hr/ | reception_hr@oracle.com

Patron Member since: 2000 | Number of employees: 50 | Industry: Information Technology

Contact: **Boris Petrušić**, Country Representative, Croatia and Cluster Leader Cloud, HSSC



Orbico d.o.o.

www.orbico.com | info@orbico.com

Patron Member since: 2011 | Number of employees: 1352 | Industry: Consumer Goods

Contact: **Kristina Pavković**, Group Executive Assistant



Osijek-Koteks d.d.

www.osijek-koteks.hr | info@osijek-koteks.hr

Corporate Member since: 2018 | Number of employees: 452 | Industry: Construction

Contact: **Marko Tadić**, Board Member



OTP banka d.d.

www.otpbanka.hr | info@otpbanka.hr

Corporate Member since: 2025 | Number of employees: 2340 | Industry: Financial Services

Contact: **Suzana Gudelj Sičenica**, Director of International Corporate Department



PBZ Card d.o.o. | Founding Member

www.pbzcard.hr

Patron Member since: 1999 | Number of employees: 205 | Industry: Financial Services

Contact: **Irena Markolini**, PR and Marketing Manager



a member of the PBZ Group

Petrić & Kajić odvjetničko društvo d.o.o.

www.petric-kajic.hr | info@petric-kajic.hr

Small Business Member since: 2019 | Number of employees: 5 | Industry: Legal Services

Contact: **Petar Petrić**, Attorney at Law



Petrol d.o.o.

www.petrol.hr | vedrana.klaric@petrol.hr

Corporate Member since: 2017 | Number of employees: 2000 | Industry: Energy

Contact: **Vedrana Klarić**, Head of marketing



Pfizer Croatia d.o.o.

www.pfizer.com | vedrana.raguz@pfizer.com

Patron Member since: 1999 | Number of employees: 43 | Industry: Health Care

Contact: **Vedrana Raguž**, Croatia Country Lead / Oncology SSM Execution Lead



PHARM-LAB d.o.o.

uprava@pharmlab.hr

Small Business Member since: 2025 | Number of employees: 17 | Industry: Health Care

Contact: **Ratko Štimac**, Managing Director





Philip Morris Zagreb d.o.o. | Founding Member

www.pmi.com | marijana.bubalo@pmi.com

Patron Member since: **1999** | Number of employees: **120** | Industry: **Consumer Goods**

Contact: **Marijana Bubalo**, Management Board Member for development



PHILIPS d.o.o.

www.philips.hr | Philips.Croatia@philips.com

Patron Member since: **2012** | Number of employees: **20** | Industry: **Technology**

Contact: **Branka Kovačević**, HR Coordinator Adriatics



Piper d.o.o.

www.piper.hr | piper@piper.hr

Small Business Member since: **2000** | Number of employees: **50** | Industry: **Demining**

Contact: **Bruno Romić**, CEO



Plan 2B interijeri d.o.o.

www.plan2b.hr | info@plan2b.hr

Small Business Member since: **2019** | Number of employees: **9** | Industry: **Interior Design**

Contact: **Branimir Valičević**, Director



Pleione Adriatica d.o.o.

www.pleioneworld.com/ | masa@pleioneworld.com

Small Business Member since: **2025** | Number of employees: **2** | Industry: **Education**

Contact: **Maša Andić**, Director



Pliva Hrvatska d.o.o.

www.pliva.hr | info@pliva.com

Patron Member since: **2000** | Number of employees: **2700** | Industry: **Health Care**

Contact: **Tamara Sušanj Šulentić**, Senior Director of Communications for South East Hub and Business partner for Gx in Europe and OTC globally



Podravka d.d.

www.podravka.hr | podravka@podravka.hr

Patron Member since: **2003** | Number of employees: **4200** | Industry: **Consumer Goods**

Contact: **Dalibor Šjak**, General Manager International Markets



Poliklinika Terme

www.terme-selce.hr | info@terme-selce.hr

Small Business Member since: **2016** | Number of employees: **30** | Industry: **Health Care**

Contact: **Iva Brožićević Dragičević**, Assistant General Manager and Sports psychologist



TERME SELCE
HEALTH CLINIC

POLLEO ADRIA d.o.o.

www.polleosport.hr | shop@polleosport.hr

Corporate Member since: **2025** | Number of employees: **200** | Industry: **Consumer Goods**

Contact: **Virna Pukšec**, Marketing Director



Potestas d.o.o. - Hotel Park Split i Resort Fenomen Plitvice

www.hotelpark-split.hr/ | hotelpark@hotelpark-split.hr

Corporate Member since: **2025** | Number of employees: **80** | Industry: **Hospitality Industry**

Contact: **Ivan Čulo**, Director



PPD Croatia d.o.o.

www.ppdglobal.com | info.croatia@ppdglobal.com

Corporate Member since: 2025 | Number of employees: 79 | Industry: **Consumer Goods**

Contact: **Marina Hudek Lautar**, Finance director

PPD GLOBAL

Member of Photos Photiades Group

Presscut d.o.o.

www.presscut.hr | helpdesk@presscut.hr

Small Business Member since: 2014 | Number of employees: 35 | Industry: **Media / Publishing**

Contact: **Danijela Ljubek Župančić**, Client Service Account Manager

presscut
samo ključno.

PricewaterhouseCoopers d.o.o. (PwC Croatia)

www.pwc.hr | hr_pwc_croatia@pwc.com

Patron Member since: 1999 | Number of employees: 260 | Industry: **Consulting**

Contact: **Branka Tot Bešić**, Manager, Marketing and communications

pwc

Pro Integris d.o.o.

www.prointegris.hr | info@prointegris.hr

Corporate Member since: 2019 | Number of employees: 70 | Industry: **Engineering**

Contact: **Antonija Aračić Katičić**, Marketing

PRO INTEGRIS
A Siemens Energy Business

Profesio d.o.o. za privremeno zapošljavanje i posredovanje pri zapošljavanju

www.profesio.hr/ | info@profesio.hr

Corporate Member since: 2025 | Number of employees: 8 | Industry: **Human Resources**

Contact: **Matija Mirković**, Sales Development Manager

PROFESIO
USLUŽNO SPRIJAMO VAS U DNEVU I POSLOVU

Prva mreža održivog društva i ekonomije - MODE1

<http://mode-1.org/> | info@mamforce.hr

Non - Profit Member since: 2019 | Number of employees: 3 | Industry: **Association**

Contact: **Dijana Kobas Dešković**, President

mode1

Punta Skala d.o.o.

www.falkensteiner.com/en/resortpuntaskala | andjela.lovric@falkensteiner.com

Corporate Member since: 2022 | Industry: **Hospitality Industry**

Contact: **Andjela Lovrić**, Head of Sales SEE/CEE/CIS

FALKENSTEINER
RESORT PUNTA SKALA
Premium Collection

Radnik d.d.

www.radnik.hr | radnik@radnik.hr

Patron Member since: 2022 | Number of employees: 360 | Industry: **Manufacturing**

Contact: **Ana Habjanec**, Board Member for Development

RADNIK
UTEMELJENO 1948.

Raiffeisenbank Austria d.d.

www.rba.hr | ured.uprave@rba.hr

Corporate Member since: 1999 | Number of employees: 1694 | Industry: **Financial Services**

Contact: **Iva Bakija**, Director of Board Office

Raiffeisen
Bank

Ramiro d.o.o.

www.ramiro.hr | ramiro@ramiro.hr

Small Business Member since: 2023 | Number of employees: 3 | Industry: **Consulting**

Contact: **Igor Pureta**, Board Member

RAMIRO
U srcu vašeg poslovnog rasta.



RC CROATIA DEVELOPMENT d.o.o

www.rceurope.com | peric@rceurope.com
 Corporate Member since: 2022 | Number of employees: 5 | Industry: **Real Estate**
 Contact: **Miriam Vitić**, Office manager



Real grupa d.o.o.

www.realgrupa.com | juraj@realgrupa.com
 Corporate Member since: 2020 | Number of employees: 150 | Industry: **Advertising / PR**
 Contact: **Juraj Sinanović**, CFO



RED BULL ADRIA d.o.o.

www.redbull.com | info.hr@redbull.com
 Corporate Member since: 2019 | Number of employees: 31 | Industry: **Consumer Goods**
 Contact: **Tatjana Prpić**, Finance Manager/Member of the Board



Rhea d.o.o. - UPS Authorised Service Contractor

www.rhea.hr | info@rhea.hr
 Small Business Member since: 1999 | Number of employees: 106 | Industry: **Distribution / Logistics**
 Contact: **Franjo Božičević**, Sales Manager



RIT Croatia

www.croatia.rit.edu | admissions@croatia.rit.edu
 Corporate Member since: 1999 | Number of employees: 100 | Industry: **Education**
 Contact: **Irena Guszak**, President and Dean



Riviera Homes d.o.o.

<https://rivierahomes.eu/> | office@rivierahomes.eu
 Small Business Member since: 2025 | Number of employees: 8 | Industry: **Real Estate**
 Contact: **Rafał Pindral**, Managing Partner



RKR d.o.o.

<https://rkr.hr/hr/> | rkr@rkr.hr
 Small Business Member since: 2021 | Number of employees: 25 | Industry: **Financial Services**
 Contact: **Sanda Bižić**, Partner



Robert Bosch d.o.o.

www.bosch.hr | danica.katicic@hr.bosch.com
 Corporate Member since: 2020 | Number of employees: 75 | Industry: **Consumer Goods**
 Contact: **Danica Katičić**, Human Resources manager and procurator



Roche d.o.o.

www.roche.com | croatia.info@roche.com
 Patron Member since: 2011 | Number of employees: 65 | Industry: **Health Care**
 Contact: **Tea Jončić Bek**, Business associate



Rud Pedersen Croatia d.o.o.

www.rudpedersen.com/locations/croatia | croatia@rudpedersen.com
 Small Business Member since: 2019 | Number of employees: 7 | Industry: **Consulting**
 Contact: **Daniel Mondekar**, Managing Director



SANDOZ d.o.o.

www.sandoz.hr | upit.croatia@sandoz.com

Corporate Member since: 2014 | Number of employees: 100 | Industry: **Health Care**

Contact: **Ana Gongola**, Country Head Croatia and Slovenia



Sano - suvremena hranidba životinja d.o.o.

www.sano.hr | sano@sano.hr

Corporate Member since: 2019 | Number of employees: 42 | Industry: **Agriculture**

Contact: **Tomislav Bosilj**, Director



Savez izviđača Hrvatske

www.scouts.hr | scouts@scouts.hr

Non - Profit Member since: 2017 | Number of employees: 6 | Industry: **Association**

Contact: **Dan Špicer**, Business Director



Schneider Electric d.o.o.

www.se.com/hr | podrska.hr@se.com

Corporate Member since: 2019 | Number of employees: 70 | Industry: **Energy**

Contact: **Tea Cerovski**, Assistant to Country General Manager



Schönherr Rechtsanwälte GmbH, podružnica Zagreb

www.schoenherr.eu | office.croatia@schoenherr.eu

Corporate Member since: 2025 | Number of employees: 3 | Industry: **Legal Services**

Contact: **Ana Mihaljević**, Lawyer



Sedmi odjel d.o.o.

www.sedmiodjel.com | info@sedmiodjel.com

Small Business Member since: 2021 | Number of employees: 32 | Industry: **Information Technology**

Contact: **Ronald Gašpar**, COO



Selectio d.o.o.

www.selectio.hr | kontakt@selectio.hr

Patron Member since: 2006 | Number of employees: 26 | Industry: **Human Resources**

Contact: **Martina Kessler**, Head of Organizational Development Solutions



Serengeti d.o.o.

<https://serengetitech.com/> | info@serengetitech.com

Small Business Member since: 2020 | Number of employees: 200 | Industry: **Information Technology**

Contact: **Ana Milas**, Director of Marketing and Business Development



Siemens Energy d.o.o.

www.siemens-energy.com/global/en/home.html | boris.miljavac@siemens-energy.com

Patron Member since: 2023 | Number of employees: 132 | Industry: **Energy**

Contact: **Boris Miljavac**, Managing Director



Skilled Labor d.o.o. za posredovanje pri zapošljavanju

info@skilled-labor.hr

Small Business Member since: 2025 | Number of employees: 140 | Industry: **Human Resources**

Contact: **Mario Stančin**, Director





Skladišna logistika d.o.o.

www.skladisna-logistika.hr/ | sandra.crnkovic@skladisna-logistika.hr
 Small Business Member since: 2023 | Number of employees: 48 | Industry: Distribution / Logistics
 Contact: **Davor Pranić**, CEO



Sofmedica Croatia d.o.o.

<https://sofmedica.com/> | info.ro@sofmedica.com
 Patron Member since: 2024 | Number of employees: 1 | Industry: Health Care
 Contact: **Harris Palaondas**, Business Director



Soldered Electronics d.o.o.

<https://solderedelectronics.com> | hello@soldered.com
 Small Business Member since: 2024 | Number of employees: 25 | Industry: Engineering
 Contact: **David Zovko**, Founder and director



SOLE-COMMERCE d.o.o.

www.sole-commerce.com | sole-commerce@world-es.com
 Small Business Member since: 2024 | Number of employees: 8 | Industry: Information Technology
 Contact: **Emil Solenički**, General Manager



Sole-Mark d.o.o.

www.sole-mark.hr | sole-mark@zg.t-com.hr
 Small Business Member since: 2024 | Number of employees: 3 | Industry: Health Care
 Contact: **Željko Marković**, CEO



Solvership d.o.o.

www.solvership.com | financije@solvership.com
 Corporate Member since: 2015 | Number of employees: 180 | Industry: Information Technology
 Contact: **Anita Cvetić Oreščanin**, Member of the management board



SOS Dječje selo Hrvatska

www.sos-dsh.hr | partnerstva@sos-dsh.hr
 Non - Profit Member since: 2019 | Number of employees: 204 | Industry: Association
 Contact: **Ljiljana Varga**, Corporate partnership Manager



SPAN d.d.

www.span.eu | info@span.eu
 Corporate Member since: 2015 | Number of employees: 850 | Industry: Information Technology
 Contact: **Iva Repač**, Corporate communications



Specijalna bolnica za oftalmologiju Svjetlost

www.svjetlost.hr | info@svjetlost.hr
 Patron Member since: 2020 | Number of employees: 70 | Industry: Health Care
 Contact: **Ivan Gabrić**, Assistant Director for Business Processes



Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno

www.bolnica-rovinj.hr | ravnateljstvo@bolnica-rovinj.hr
 Small Business Member since: 2017 | Number of employees: 153 | Industry: Health Care
 Contact: **Mateo Šturman**, Head of the Legal Department



Spyrosoft Solutions d.o.o.

<https://spyro-soft.com/> | iko@spyro-soft.com

Corporate Member since: 2025 | Number of employees: 45 | Industry: **Information Technology**

Contact: **Igor Koržinek**, Managing Director Croatia



Superius d.o.o.

https://superius.co/index_hr.html | superius@superius.co

Small Business Member since: 2024 | Number of employees: 18 | Industry: **Information Technology**

Contact: **Nikola Rovis**, CEO



Sveti Petar's hotels d.d.

www.watermanresorts.com | sales@watermanresorts.com

Corporate Member since: 2004 | Number of employees: 200 | Industry: **Hospitality Industry**

Contact: **Mariana Damjanović**, Sales & Marketing department



Swixx BioPharma d.o.o.

www.swixxbiopharma.com | croatia.info@swixxbiopharma.com

Patron Member since: 2022 | Number of employees: 70 | Industry: **Health Care**

Contact: **Jelena Todić**, Market Access & Business Development Lead



Syntio d.o.o.

<https://syntio.net> | info@syntio.net

Small Business Member since: 2020 | Number of employees: 85 | Industry: **Information Technology**

Contact: **Sven Špehar Rajević**, Business Development Consultant



Tahograf d.o.o.

www.tahograf.hr | info@tahograf.hr

Corporate Member since: 2024 | Number of employees: 55 | Industry: **Automotive**

Contact: **Jasminka Radulj**, Executive Administrative Assistant



Takeda Pharmaceuticals Croatia d.o.o.

www.takeda.com | info-hr@takeda.com

Patron Member since: 2020 | Number of employees: 28 | Industry: **Health Care**

Contact: **Nicole Čengić**, Country Commercial Assistant Croatia



TDR d.o.o.

www.tdr.hr | adria_info@bat.com

Patron Member since: 2024 | Number of employees: 1320 | Industry: **Manufacturing**

Contact: **Antonija Mršić Radas**, Senior Manager for Corporate and Regulatory Affairs



Teichmann & Compagnons Property Networks d.o.o.

www.teichmanncpn.eu | bakunic@tcpn.eu

Small Business Member since: 2023 | Number of employees: 2 | Industry: **Real Estate**

Contact: **Ivana Bakunić**, General Manager

TEICHMANN &
COMPAGNONS

Teknoxgroup Hrvatska d.o.o.

www.teknoxgroup.com | contact-hr@teknoxgroup.hr

Patron Member since: 2011 | Number of employees: 88 | Industry: **Manufacturing**

Contact: **Miodrag Matijaca**, General Manager





Telemach Hrvatska d.o.o.

www.telemach.hr | telemach.hrvatska.info@telemach.hr
 Patron Member since: **2016** | Number of employees: **1200** | Industry: **Telecommunications**
 Contact: **Maja Jenei Jurković**, Executive Assistant



Terza Lacrima d.o.o.

<https://collabcart.net> | zmrscic@terzalacrima.hr
 Small Business Member since: **2022** | Number of employees: **1** | Industry: **Consulting**
 Contact: **Zvonimir Mršić**, CEO



Teya Croatia d.o.o.

<https://teya.com/hr/home> | podrska@saltpay.co
 Corporate Member since: **2023** | Number of employees: **17** | Industry: **Financial Services**
 Contact: **Branimir Zorko**, Country Leader Croatia



Tiko Pro d.o.o.

www.tiko-pro.hr | info@tiko-pro.hr
 Small Business Member since: **2018** | Number of employees: **3** | Industry: **Consulting**
 Contact: **Lana Labinjan**, Project Manager



TIS Grupa d.o.o.

www.tis.hr | info@tis.hr
 Small Business Member since: **2016** | Number of employees: **120** | Industry: **Information Technology**
 Contact: **Dženan Lojo**, Managing Director TIS Grupa



TMF Croatia d.o.o.

www.tmf-group.com | croatia@tmf-group.com
 Corporate Member since: **2005** | Number of employees: **30** | Industry: **Consulting**
 Contact: **Ivana Grgić**, Business Development Manager



TOKIĆ d.o.o.

www.tokic.hr | info@tokic.hr
 Corporate Member since: **2018** | Number of employees: **920** | Industry: **Consumer Goods**
 Contact: **Marko Tomac**, Head of Corporate Communications



TPA Audit d.o.o.

www.tpa-group.hr/ | igor.arbutina@tpa-group.hr
 Corporate Member since: **2025** | Number of employees: **21** | Industry: **Financial Services**
 Contact: **Igor Arbutina**, Director



Triple-Inovacije d.o.o.

www.triple-innovations.com | info@triple-innovations.com
 Small Business Member since: **2024** | Number of employees: **25** | Industry: **Information Technology**
 Contact: **Ivor Bakša**, CEO



TT Kabeli d.o.o.

www.ttcables.com | marina.saravanja@ttcables.com
 Corporate Member since: **2022** | Number of employees: **12** | Industry: **Energy**
 Contact: **Marina Šaravanja**, Member of the Board





Udruga za prevenciju raka i pomoć oboljelima BUDI DOBRO

www.budidobro.hr | udruga@budidobro.hr

Non - Profit Member since: **2023** | Number of employees: **3** | Industry: **Association**

Contact: **Josip Majcan**, President

UMBOSS d.o.o.

www.inceptum-oss.com | ankica.kovacevic@inceptum.hr

Small Business Member since: **2023** | Number of employees: **42** | Industry: **Information Technology**

Contact: **Zdenko Vrdoljak**, Director



UNIQA osiguranje d.d.

www.uniqa.hr | info@uniqa.hr

Corporate Member since: **2019** | Number of employees: **500** | Industry: **Financial Services**

Contact: **Helena Kvesić**, Assistant



UPMC Hrvatska d.o.o.

<https://upmc.hr/hr> | ahlerss2@upmc.edu

Corporate Member since: **2025** | Number of employees: **30** | Industry: **Health Care**

Contact: **Stefan M. Ahlers**, Sr. Director, UPMC International



Uprise d.o.o.

www.uprise.hr | uprise@uprise.hr

Small Business Member since: **2023** | Number of employees: **37** | Industry: **Information Technology**

Contact: **Filip Škoda**, Sales & Marketing Manager



VALDARKE d.o.o. - The Isolano, Autograph Collection

www.marriott.com/en-us/hotels/rjkck-the-isolano-cres-autograph-collection/overview/
sales@theisolano.com

Corporate Member since: **2025** | Number of employees: **60** | Industry: **Hospitality Industry**

Contact: **Nikola Avram**, CEO



Večernji list d.o.o.

www.vecernji.hr | monika.mudrinjak@vecernji.net

Corporate Member since: **2024** | Number of employees: **148** | Industry: **Media / Publishing**

Contact: **Monika Mudrinjak**, Assistant to the Management Board



Velebit umjetna inteligencija d.o.o.

www.velebit.ai | contact@velebit.ai

Small Business Member since: **2025** | Number of employees: **13** | Industry: **Information Technology**

Contact: **Davor Aničić**, CEO



Verba centar d.o.o.

www.verba.hr | vanja.keindl@verba.hr

Small Business Member since: **2023** | Number of employees: **22** | Industry: **Translation Services**

Contact: **Vanja Keindl**, Founder & CEO



Vertiv Croatia d.o.o.

www.vertiv.com | croatia.hello@Vertiv.com

Patron Member since: **2006** | Number of employees: **600** | Industry: **Energy**

Contact: **Karmen Buljat**, Field Marketing Director Central Eastern Europe





Viatris Hrvatska d.o.o.

www.viatris.com/hr-hr/lm/croatia | marija.kolovrat@viatris.com
 Corporate Member since: **2016** | Number of employees: **78** | Industry: **Health Care**
 Contact: **Marija Kolovrat**, Commercial Coordinator



Vindija d.o.o.

www.vindija.hr | info@vindija.hr
 Patron Member since: **2016** | Number of employees: **3637** | Industry: **Consumer Goods**
 Contact: **Saša Vojnović**, Board Member



Visa Europe Management Services Limited, Podružnica Zagreb

www.visa.com.hr/ | visa@visa.com
 Corporate Member since: **2012** | Industry: **Financial Services**
 Contact: **Renata Vujasinović**, Country Manager Croatia



Vlahović Grupa d.o.o. - Vlahovic Group Government Relations

www.vlahovicgroup.com | nv@vlahovicgroup.com
 Small Business Member since: **2014** | Number of employees: **7** | Industry: **Consulting**
 Contact: **Natko Vlahović**, Founder and CEO



VMD Grupa d.o.o.

www.vmdgrupa.hr/ | info@vmdgrupa.hr
 Corporate Member since: **2014** | Number of employees: **43** | Industry: **Real Estate**
 Contact: **Neven Mikec**, CEO



Vukmir i suradnici odvjetničko društvo d.o.o.

www.vukmir.net | vukmir@vukmir.net
 Small Business Member since: **1999** | Number of employees: **22** | Industry: **Legal Services**
 Contact: **Mladen Vukmir**, Partner

Attorneys at Law / Patent Agents
 Odvjetnici / Patentni zastupnici



Westgate Tower d.o.o. - AC Hotel by Marriott Split

<https://acmarriottsplit.com> | sales@acmarriottsplit.com
 Corporate Member since: **2023** | Number of employees: **100** | Industry: **Hospitality Industry**
 Contact: **Josipa Bandalo**, Corporate Sales Manager



Wiener osiguranje Vienna Insurance Group d.d.

www.wiener.hr | kontakt@wiener.hr
 Corporate Member since: **2019** | Number of employees: **630** | Industry: **Financial Services**
 Contact: **Alina Selanac**, Marketing and Corporate Communications Manager



Willis Towers Watson d.o.o.

www.wtwco.com/en-hr | Marko.Stajduhar@wtwco.com
 Patron Member since: **2016** | Number of employees: **13** | Industry: **Financial Services**
 Contact: **Marko Stajduhar**, Director



Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb

www.wolftheiss.com | zagreb@wolftheiss.com
 Corporate Member since: **2008** | Number of employees: **30** | Industry: **Legal Services**
 Contact: **Luka Tadić-Čolić**, Managing Partner



Woodsford Grupa d.o.o.

www.woodsford.co.uk | info@woodsford.hr

Small Business Member since: **2006** | Number of employees: **1** | Industry: **Real Estate**

Contact: **Krešimir Špoljar**, Partner and Managing Director

Zagreb City Hotels d.o.o. - Hilton Hotels Zagreb, Opatija, Ugljan

www.zagrebcityhotels.hr/ | zagreb.info@hilton.com

Patron Member since: **2012** | Number of employees: **224** | Industry: **Hospitality Industry**

Contact: **Josipa Jutt Ferlan**, Cluster General Manager



Zagrebačka Banka d.d.

www.zaba.hr | zaba@unicreditgroup.zaba.hr

Corporate Member since: **2001** | Number of employees: **3450** | Industry: **Financial Services**

Contact: **Alessandro Masotti**, Head of International Clients



Zagrebačka filharmonija

www.zgf.hr | zgfilhar@zgf.hr

Non - Profit Member since: **2023** | Number of employees: **122** | Industry: **Entertainment**

Contact: **Martina Jakić**, Sales Manager



Zagrebačka Pivovara d.o.o.

www.zagrebackapivovara.hr | ivana.jankovic@molsoncoors.com

Corporate Member since: **2018** | Number of employees: **595** | Industry: **Consumer Goods**

Contact: **Alina Ružić**, Board Member



Zagrebačka škola ekonomije i managementa

www.zsem.hr | info@zsem.hr

Small Business Member since: **2004** | Number of employees: **70** | Industry: **Education**

Contact: **Mato Njavro**, Dean



Zambelli design d.o.o.

www.zambellidesign.hr | info@zambellidesign.hr

Small Business Member since: **2023** | Number of employees: **2** | Industry: **Advertising / PR**

Contact: **Anja Zambelli Čolak**, Creative director, CEO

ZAMBELLIBRANDDESIGN

ZMP IP d.o.o.

www.zmp.eu | croatia@zm-p.com

Small Business Member since: **2015** | Number of employees: **4** | Industry: **Legal Services**

Contact: **Ivana Knežević**, Patent & Trademark Attorney



Žurić i Partneri odvjetničko društvo d.o.o. - Kinstellar

www.kinstellar.com/ | infozagreb@kinstellar.com

Small Business Member since: **1999** | Number of employees: **31** | Industry: **Legal Services**

Contact: **Miroslav Plaščar**, Managing Partner



Zvijezda plus d.o.o.

www.zvijezda.hr | uprava@zvijezda.hr

Corporate Member since: **2023** | Number of employees: **443** | Industry: **Consumer Goods**

Contact: **Karmen Rosan**, CFO, Board Member



NON PROFIT	SMALL BUSINESS	CORPORATE	PATRON
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ACTIVITIES

Representing the positions and the interests of members

Participation in the committees and working groups	✓	✓	✓	✓
Participation in advocacy of positions and interests	✓	✓	✓	✓

Business Development

Participation in all AmCham business programs or events (if not free of charge, AmCham members are charged with special discounted price)	✓	✓	✓	✓
Member to Member program	✓	✓	✓	✓
AmCham conference room & equipment free of charge, if available	✓	✓	✓	✓
Priority seating at events and extra invitations				✓
Special events for Patrons, e.g. coctail for Patrons with speaker before event				✓

Positioning/visibility

Sponsorship opportunities for all activities	✓	✓	✓	✓
Publishing of members business news in AmCham's News & Views and web pages	✓	✓	✓	✓
Expert articles in News & Views (print and electronic)	✓	✓	✓	✓
Publishing member's data and logos in the AmCham Yearbook (print and electronic edition)	✓	✓	✓	✓
List of members on the AmCham web pages with a short description of the company, the company logo with a hyperlink to the company's web site and announcement of a new member	✓	✓	✓	✓
Member to member newsletter - four posts per year with no charge	✓	✓	✓	✓
AmCham Member printed certification and logo for member webpages	✓	✓	✓	✓
Five annual no charge tickets for AmCham events, excluding the donor evening				✓
One employee at no charge for the AmCham Talents program				✓
20% off all advertising				✓
Particularly prominent positioning of Patron logo in News & Views, AmCham's Yearbook and at non-sponsored events				✓

Access to information

Position papers - working versions and final documents	✓	✓	✓	✓
Advocate plans for member positions	✓	✓	✓	✓
Minutes of meetings from AmCham Board, committees and working groups	✓	✓	✓	✓
AmCham Newsletter (electronic) - twice a month	✓	✓	✓	✓
News & Views publication (print and electronic version) - twice per year, Yearbook	✓	✓	✓	✓
Access to AmCham Websites - Members Only and AmCham contacts of all members	✓	✓	✓	✓
Additional copies of publications	✓	✓	✓	✓

AMCHAM MEMBERS BY INDUSTRY

ADVERTISING / PR

- ABECEDA komunikacije d.o.o.
- Alpheus d.o.o.
- BBDO Zagreb d.o.o.
- Europlakat d.o.o.
- Flaster media d.o.o.
- GELD DATA d.o.o.
- Grou d.o.o.
- Integralni marketing i komunikacije d.o.o.
- Kiara Maria d.o.o.
- Real grupa d.o.o.
- Zambelli design d.o.o.

AGRICULTURE

- Agroproteinka d.d.
- Sano - suvremena hranidba životinja d.o.o.

ASSOCIATION

- Hrvatski hrvački savez
- Hrvatski odbojkaški savez
- Hrvatski ured za osiguranje
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- International Medical Corps Croatia/ Međunarodni Medicinski Zbor Hrvatska
- Međunarodni institut za klimatske aktivnosti (IICA)
- Prva mreža održivog društva i ekonomije - MODE1
- Savez izviđača Hrvatske
- SOS Dječje selo Hrvatska
- Udruga za prevenciju raka i pomoć oboljelima BUDI DOBRO

AUTOMOTIVE

- Auto Hrvatska d.d.
- Carwiz International d.o.o.
- LMG Autokuća d.o.o.
- Tahograf d.o.o.

CONSTRUCTION

- BRODSKA POSAVINA d.d.
- Building Heritage d.o.o.
- Osijek-Koteks d.d.

CONSULTING

- A.T. Kearney Management Consulting S.R.L- podružnica Zagreb
- Andersen Croatia d.o.o.
- Benefit Systems d.o.o.
- Boost d.o.o.
- CFCG d.o.o.
- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Crowe Horwath d.o.o.
- Deloitte d.o.o.
- Dun & Bradstreet d.o.o.
- Energo-data d.o.o.
- Ernst & Young d.o.o.
- Forvis Mazars Consulting d.o.o.
- Grant Thornton revizija d.o.o.
- Grayling d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- INDAGO d.o.o.
- INTENDO Poslovna Logika d.o.o. - FranklinCovey Croatia
- KPMG Croatia d.o.o.
- LeitnerLeitner Consulting d.o.o.
- Mala plava hobotnica d.o.o. - Expat in Croatia
- Marktlink Adriatic M&A d.o.o.
- McKinsey & Company, Inc. Adriatic Podružnica
- Metroteka d.o.o.
- MK poslovni savjeti d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Ramiro d.o.o.
- Rud Pedersen Croatia d.o.o.
- Terza Lacrima d.o.o.
- Tiko Pro d.o.o.
- TMF Croatia d.o.o.
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations

CONSUMER GOODS

- Angelus Domus d.o.o.
- Artmark Croatia d.o.o.
- Atlantic Grupa d.d.
- BADEL 1862 d.d.
- Carlsberg Croatia d.o.o.
- Coca-Cola Adria d.o.o.

- Coca-Cola HBC Hrvatska d.o.o.
- Croatian Premium Wine Imports, Inc.
- Gavrilović d.o.o.
- Heineken Hrvatska d.o.o.
- Henkel Croatia d.o.o.
- HERBALIFE d.o.o.
- JT International Zagreb d.o.o.
- LEDO plus d.o.o.
- Mondelēz Zagreb d.o.o.
- Nutty Factory d.o.o.
- Orbico d.o.o.
- Philip Morris Zagreb d.o.o.
- Podravka d.d.
- POLLEO ADRIA d.o.o.
- PPD Croatia d.o.o.
- RED BULL ADRIA d.o.o.
- Robert Bosch d.o.o.
- TOKIĆ d.o.o.
- Vindija d.o.o.
- Zagrebačka Pivovara d.o.o.
- Zvijezda plus d.o.o.

DEMINING

- Piper d.o.o.

DESIGN

- Kaligraf d.o.o.
- Marra Beauty lab d.o.o.

DIGITIZATION

- Iron Mountain Hrvatska d.o.o.

DISTRIBUTION / LOGISTICS

- AGS Zagreb d.o.o.
- DSV Hrvatska d.o.o.
- HP-Hrvatska pošta d.d.
- Maersk Croatia d.o.o.
- MSC Croatia d.o.o.
- Rhea d.o.o. - UPS Authorised Service Contractor
- Skladišna logistika d.o.o.

EDUCATION

- AMA Europe S.A. - Management Centre Europe
- American International School of Zagreb
- Berlitz - Jezični centar VOX MUNDI d.o.o.



- HB Services d.o.o. - Hansen Beck
- LQ d.o.o.
- Pleione Adriatica d.o.o.
- RIT Croatia
- Zagrebačka škola ekonomije i managementa

ENERGY

- ABB d.o.o.
- AleDo Tech d.o.o.
- E.ON Hrvatska d.o.o.
- GE Vernova Hrvatska d.o.o.
- INA - industrija nafte d.d.
- Petrol d.o.o.
- Schneider Electric d.o.o.
- Siemens Energy d.o.o.
- TT Kabeli d.o.o.
- Vertiv Croatia d.o.o.

ENGINEERING

- Apkall d.o.o.
- DTA Safety & Process Engineering d.o.o.
- Pro Integris d.o.o.
- Soldered Electronics d.o.o.

ENTERTAINMENT

- Blitz - Cinestar d.o.o.
- Bright d.o.o.
- Metamorfoza d.o.o.
- Zagrebačka filharmonija

FINANCIAL SERVICES

- Addiko Bank d.d.
- AIRCASH d.o.o.
- ALPHA CAPITALIS d.o.o.
- Ano d.o.o.
- Atradius Collections B.V. - Podružnica Zagreb
- CROATIA BANKA d.d.
- Croatia osiguranje d.d.
- D-Business Consulting International d.o.o.
- EFT Usluge d.o.o. - Euronet Worldwide
- EOS Matrix d.o.o.
- Erste & Steiermärkische Bank d.d.
- Erste Card Club d.o.o.
- Farve Pro Invest d.o.o.
- Fidestum d.o.o.
- Generali osiguranje d.d.
- GrECo Croatia d.o.o.
- Groupama osiguranje d.d.
- Hrvatska banka za obnovu i razvitak
- HRVATSKA POŠTANSKA BANKA, dioničko društvo
- i4next leasing Croatia d.o.o.
- KentBank d.d.

- Marsh d.o.o.
- Mastercard Europe - Podružnica Zagreb
- Maverick Wealth Management d.o.o.
- Nexi Croatia d.o.o.
- OTP banka d.d.
- PBZ Card d.o.o.
- Raiffeisenbank Austria d.d.
- RKR d.o.o.
- Teya Croatia d.o.o.
- TPA Audit d.o.o.
- UNIQA osiguranje d.d.
- Visa Europe Management Services Limited, Podružnica Zagreb
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.o.o.
- Zagrebačka Banka d.d.

HEALTH CARE

- Abbott Laboratories d.o.o.
- AbbVie d.o.o.
- Alpha-Medical d.o.o.
- Altium International d.o.o.
- Amgen d.o.o.
- Arthrex Adria d.o.o.
- AstraZeneca d.o.o.
- Bayer d.o.o.
- Becton Dickinson Croatia d.o.o.
- Cromedic Assistance d.o.o.
- Eli Lilly Hrvatska d.o.o.
- Enlil Net d.o.o.
- Fresenius Kabi d.o.o.
- GE Healthcare Magyarország Kft
- Genesis Pharma Adriatic d.o.o.
- Johnson & Johnson S.E. d.o.o.
- Klaster zdravstvenog turizma Kvarnera
- Medical Intertrade d.o.o.
- Medika d.d.
- Medilab One d.o.o.
- Medtronic Adriatic d.o.o.
- MERCK d.o.o.
- Merck Sharp & Dohme d.o.o.
- NORMAN Grupa 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.
- PHARM-LAB d.o.o.
- Pliva Hrvatska d.o.o.
- Poliklinika Terme
- Roche d.o.o.
- SANDOZ d.o.o.
- Sofmedica Croatia d.o.o.
- Sole-Mark d.o.o.

- Specijalna bolnica za oftalmologiju Svjetlost
- Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno
- Swixx BioPharma d.o.o.
- Takeda Pharmaceuticals Croatia d.o.o
- UPMC Hrvatska d.o.o.
- Viatris Hrvatska d.o.o.

HOSPITALITY INDUSTRY

- Arena Hospitality Group d.d.
- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- JTH Costabella d.o.o. - Hilton Rijeka Costabella
- MAISTRA d.d.
- MPPD d.o.o. - Mövenpick Zagreb
- Potestas d.o.o. - Hotel Park Split i Resort Fenomen Plitvice
- Punta Skala d.o.o.
- Sveti Petar hoteli d.d.
- VALDARKE d.o.o. - The Isolano, Autograph Collection
- Westgate Tower d.o.o. - AC Hotel by Marriott Split
- Zagreb City Hotels d.o.o. - Hilton Hotels Zagreb, Opatija, Ugljan

HUMAN RESOURCES

- Amrop d.o.o.
- Humble Hunters d.o.o.
- Lugera Talent Solutions d.o.o.
- Manpower d.o.o.
- Profesio d.o.o. za privremeno zapošljavanje i posredovanje pri zapošljavanju
- Selectio d.o.o.
- Skilled Labor d.o.o. za posredovanje pri zapošljavanju

INFORMATION TECHNOLOGY

- Adcubum d.o.o.
- Aduro ideja d.o.o.
- Agilcon d.o.o.
- ALFATEC Group d.o.o.
- Amazon Data Services Zagreb d.o.o.
- Assist-o AG
- Axians Hrvatska d.o.o.
- BE-terna d.o.o.
- Bolt Services HR d.o.o.
- Buckhill d.d.
- Business Computer Systems d.o.o.
- Calisto d.o.o.
- Cisco Systems Hrvatska d.o.o.
- DignetSoftware d.o.o.



- Diverto d.o.o.
- Elixir Digital d.o.o.
- EPAM Systems d.o.o.
- ETRANET Grupa d.o.o.
- FORTINET B.V.
- GlobalLogic Croatia d.o.o.
- Google Hrvatska d.o.o.
- Hexas d.o.o.
- HP Computing and Printing d.o.o.
- HPE, operated by Selectium d.o.o.
- HSM-informatika d.o.o.
- IBM Hrvatska d.o.o.
- INFINUM d.o.o.
- Infobip d.o.o.
- INsig2 d.o.o.
- InterXion Hrvatska d.o.o.
- IQVIA Adriatic d.o.o.
- Lloyds digital d.o.o.
- Manor software d.o.o.
- Meta Platforms Ireland Limited
- Microsoft Hrvatska d.o.o.
- mStart plus d.o.o.
- NEOS d.o.o.
- NEPHOS d.o.o.
- Oracle Hrvatska d.o.o.
- Sedmi odjel d.o.o.
- Serengeti d.o.o.
- SOLE-COMMERCE d.o.o.
- Sovership d.o.o.
- Span d.d.
- Spyrosoft Solutions d.o.o.
- Superius d.o.o.
- Syntio d.o.o.
- TIS Grupa d.o.o.
- Triple-Inovacije d.o.o.
- UMBOSS d.o.o.
- Uprise d.o.o.
- Velebit umjetna inteligencija d.o.o.

INTERIOR DESIGN

- Plan 2B interijeri d.o.o.

LEGAL SERVICES

- Buterin&Partneri odvjetničko društvo, d.o.o.
- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
- Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.
- Kovačević Prpić Simeunović odvjetničko društvo d.o.o.
- Lovrić Novokmet odvjetničko društvo d.o.o.
- MATIĆ & SURADNICI odvjetničko društvo d.o.o.
- OD Wahl & partneri d.o.o.
- Odvjetnica Petra Kajić Pok

- Odvjetnica Sanja Artuković
- Odvjetnički ured Darko Markušić
- Odvjetničko društvo Dragičević i partneri d.o.o.
- Odvjetničko društvo Ilej & Partneri d.o.o.
- Odvjetničko društvo Porobija & Špoljarić d.o.o.
- Odvjetničko društvo Praljak & Svić d.o.o.
- Odvjetničko društvo Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri d.o.o.
- Odvjetničko društvo Župić i partneri d.o.o.
- Odvjetnik Hrvoje Ivić
- Odvjetnik Josip Konjevod
- Odvjetnik Mario Perica
- Petrić & Kajić odvjetničko društvo d.o.o.
- Schönherr Rechtsanwälte GmbH, podružnica Zagreb
- Vukmir i suradnici odvjetničko društvo d.o.o.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- ZMP IP d.o.o.
- Žurić i Partneri odvjetničko društvo d.o.o. - Kinstellar

MANUFACTURING

- ALTPRO d.o.o.
- Applied Ceramics d.o.o.
- BASF Croatia d.o.o.
- Bomark Pak d.o.o.
- Cortec Hrvatska d.o.o.
- Dalekovod d.d.
- DOK-ING d.o.o.
- DRACO d.o.o.
- Đuro Đaković Grupa d.d.
- Ecolab GmbH
- GEC d.o.o.
- Grey Box d.o.o.
- Hrvatski kišobran d.o.o.
- HS Produkt d.o.o.
- Intra Lighting d.o.o.
- Ivanićplast d.o.o.
- Jabil Croatia d.o.o.
- KAZ d.o.o.
- Knauf d.o.o.
- KONČAR d.d.
- LPT d.o.o.
- MS Tech d.o.o.
- Nexe d.d.
- Oprema Micro Matic d.o.o.

- Radnik d.d.
- TDR d.o.o.
- Teknoxgroup Hrvatska d.o.o.

MARKET RESEARCH

- AGB Nielsen istraživanje medija d.o.o.

MEDIA / PUBLISHING

- 24sata d.o.o.
- Hanza Media d.o.o.
- Komunikacijski laboratorij d.o.o.
- MediaVerse d.o.o.
- NOVA TV d.d.
- Presscut d.o.o.
- Večernji list d.o.o.

REAL ESTATE

- Accolade SERV d.o.o.
- Biliškov Nekretnine d.o.o.
- CBS International d.o.o. - Cushman & Wakefield
- Colliers Advisory d.o.o.
- EUROVILLA d.o.o.
- RC CROATIA DEVELOPMENT d.o.o.
- Riviera Homes d.o.o.
- Teichmann & Compagnons Property Networks d.o.o.
- VMD Grupa d.o.o.
- Woodsford Grupa d.o.o.

TECHNOLOGY

- Kamiks Eko d.o.o.
- Magic Forest d.o.o.
- PHILIPS d.o.o.

TELECOMMUNICATIONS

- A1 Hrvatska d.o.o.
- CROATEL 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.
- Elemento Content d.o.o.
- Verba centar d.o.o.

TRAVEL / TOURISM

- Avantura života d.o.o.
- Bantel Travel d.o.o.
- Croatia Airlines d.d.
- EX-ALTO d.o.o.
- Navis Yacht Charter - Posada d.o.o.
- NOMAGO Mobility d.o.o.

WELLBEING

- Form & Belle j.d.o.o.
- Materia Life d.o.o.



AMCHAM MEMBERS ALPHABETICALLY

- 24sata d.o.o.
- A**
 - A.T. Kearney Management Consulting S.R.L- podružnica Zagreb
 - A1 Hrvatska d.o.o.
 - ABB d.o.o.
 - Abbott Laboratories d.o.o.
 - AbbVie d.o.o.
 - ABECEDA komunikacije d.o.o.
 - Accolade SERV d.o.o.
 - Adcubum d.o.o.
 - Addiko Bank d.d.
 - Aduro ideja d.o.o.
 - AGB Nielsen istraživanje medija d.o.o.
 - Agilcon d.o.o.
 - Agroproteinika d.d.
 - AGS Zagreb d.o.o.
 - Aion d.o.o.
 - AIRCASH d.o.o.
 - AleDo Tech d.o.o.
 - ALFATEC Group d.o.o.
 - ALPHA CAPITALIS d.o.o.
 - Alpha-Medical d.o.o.
 - Alpheus d.o.o.
 - Altium International d.o.o.
 - ALTPRO d.o.o.
 - AMA Europe S.A. - Management Centre Europe
 - Amazon Data Services Zagreb d.o.o.
 - American International School of Zagreb
 - Amgen d.o.o.
 - Amrop d.o.o.
 - Andersen Croatia d.o.o.
 - Angelus Domus d.o.o.
 - Ano d.o.o.
 - Apkall d.o.o.
 - Applied Ceramics d.o.o.
 - Arena Hospitality Group d.d.
 - Arthrex Adria d.o.o.
 - Artmark Croatia d.o.o.
 - Assist-o AG
 - AstraZeneca d.o.o.
 - Atlantic Grupa d.d.
- Atradius Collections B.V. - Podružnica Zagreb
- Auto Hrvatska d.d.
- Avantura života d.o.o.
- Axians Hrvatska d.o.o.
- B**
 - BADEL 1862 d.d.
 - Bantel Travel d.o.o.
 - BASF Croatia d.o.o.
 - Bayer d.o.o.
 - BBDO Zagreb d.o.o.
 - Becton Dickinson Croatia d.o.o.
 - Benefit Systems d.o.o.
 - Berlitz - Jezični centar VOX MUNDI d.o.o.
 - BE-terna d.o.o.
 - Biliškov Nekretnine d.o.o.
 - Blitz - Cinestar d.o.o.
 - Bolt Services HR d.o.o.
 - Bomark Pak d.o.o.
 - Boost d.o.o.
 - Bright d.o.o.
 - BRODSKA POSAVINA d.d.
 - Buckhill d.d.
 - Building Heritage d.o.o.
 - Business Computer Systems d.o.o.
 - Buterin&Partneri odvjetničko društvo, d.o.o.
- C**
 - Calisto d.o.o.
 - Carlsberg Croatia d.o.o.
 - Carwiz International d.o.o.
 - CBS International d.o.o. - Cushman & Wakefield
 - CFCG d.o.o.
 - Ciklopea d.o.o.
 - Cisco Systems Hrvatska d.o.o.
 - CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
 - Coca-Cola Adria d.o.o.
 - Coca-Cola HBC Hrvatska d.o.o.
 - Colliers Advisory d.o.o.
 - Corporate Performance Advisory - Callidus patronus adeptorum d.o.o.
 - Cortec Hrvatska d.o.o.
- CROATEL d.o.o.
- Croatia Airlines d.d.
- CROATIA BANKA d.d.
- Croatia osiguranje d.d.
- Croatian Premium Wine Imports, Inc.
- Cromedic Assistance d.o.o.
- Crowe Horwath d.o.o.
- D**
 - Dalekovod d.d.
 - D-Business Consulting International d.o.o.
 - Deloitte d.o.o.
 - DignetSoftware d.o.o.
 - Diverto d.o.o.
 - Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.
 - DOK-ING d.o.o.
 - DRACO d.o.o.
 - DSV Hrvatska d.o.o.
 - DTA Safety & Process Engineering d.o.o.
 - Dun & Bradstreet d.o.o.
- Đ**
 - Đuro Đaković Grupa d.d.
- E**
 - E.ON Hrvatska d.o.o.
 - Ecolab GmbH
 - EFT Usluge d.o.o. - Euronet Worldwide
 - Elemento Content d.o.o.
 - Eli Lilly Hrvatska d.o.o.
 - Elixir Digital d.o.o.
 - Energo-data d.o.o.
 - Enlil Net d.o.o.
 - EOS Matrix d.o.o.
 - EPAM Systems d.o.o.
 - Ernst & Young d.o.o.
 - Erste & Steiermärkische Bank d.d.
 - Erste Card Club d.o.o.
 - Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
 - ETRANET Grupa d.o.o.
 - Europlakat d.o.o.
 - EUROVILLA d.o.o.
 - EX-ALTO d.o.o.

**F**

- Farve Pro Invest d.o.o.
- Fidestum d.o.o.
- Flaster media d.o.o.
- Form & Belle j.d.o.o.
- FORTINET B.V.
- Forvis Mazars Consulting d.o.o.
- Fresenius Kabi d.o.o.

G

- Gavrilović d.o.o.
- GE Healthcare Magyarország Kft
- GE Vernova Hrvatska d.o.o.
- GEC d.o.o.
- GELD DATA d.o.o.
- Generali osiguranje d.d.
- Genesis Pharma Adriatic d.o.o.
- GlobalLogic Croatia d.o.o.
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Google Hrvatska d.o.o.
- Grant Thornton revizija d.o.o.
- Grayling d.o.o.
- GrECo Croatia d.o.o.
- Grey Box d.o.o.
- Grou d.o.o.
- Groupama osiguranje d.d.

H

- Hanza Media d.o.o.
- HB Services d.o.o. - Hansen Beck
- Heineken Hrvatska d.o.o.
- Henkel Croatia d.o.o.
- HERBALIFE d.o.o.
- Hexis d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- HP Computing and Printing d.o.o.
- HPE, operated by Selectium d.o.o.
- HP-Hrvatska pošta d.d.
- Hrvatska banka za obnovu i razvitak
- HRVATSKA POŠTANSKA BANKA, dioničko društvo
- Hrvatski hrvački savez
- Hrvatski kišobran d.o.o.
- 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.
- HSM-informatika d.o.o.
- Humble Hunters d.o.o.

I

- i4next leasing Croatia d.o.o.
- IBM Hrvatska d.o.o.

I

- INA - industrija nafte d.d.
- INDAGO d.o.o.
- INFINUM d.o.o.
- Infobip d.o.o.
- INsig2 d.o.o.
- Integralni marketing i komunikacije d.o.o.
- INTENDO Poslovna Logika d.o.o. - FranklinCovey Croatia
- International Medical Corps Croatia/ Međunarodni Medicinski Zbor Hrvatska
- InterXion Hrvatska d.o.o.
- Intra Lighting d.o.o.
- IQVIA Adriatic d.o.o.
- Iron Mountain Hrvatska d.o.o.
- Ivanićplast d.o.o.

J

- Jabil Croatia d.o.o.
- Johnson & Johnson S.E. d.o.o.
- JT International Zagreb d.o.o.
- JTH Costabella d.o.o. - Hilton Rijeka Costabella

K

- Kaligraf d.o.o.
- Kamiks Eko d.o.o.
- KAZ d.o.o.
- KentBank d.d.
- Kiara Maria d.o.o.
- Klaster zdravstvenog turizma Kvarnera
- Knauf d.o.o.
- Komunikacijski laboratorij d.o.o.
- KONČAR d.d.
- Kovačević Prpić Simeunović odvjetničko društvo d.o.o.
- KPMG Croatia d.o.o.

L

- LEDO plus d.o.o.
- LeitnerLeitner Consulting d.o.o.
- Lloyds digital d.o.o.
- LMG Autokuća d.o.o.
- Lovrić Novokmet odvjetničko društvo d.o.o.
- LPT d.o.o.
- LQ d.o.o.
- Lugera Talent Solutions d.o.o.

M

- Maersk Croatia d.o.o.
- Magic Forest d.o.o.
- MAISTRA d.d.
- Mala plava hobotnica d.o.o. - Expat in Croatia
- Manor software d.o.o.

M

- Manpower d.o.o.
- Marktplink Adriatic M&A d.o.o.
- Marra Beauty lab d.o.o.
- Marsh d.o.o.
- Mastercard Europe - Podružnica Zagreb
- Materia Life d.o.o.
- MATIĆ & SURADNICI odvjetničko društvo d.o.o.
- Maverick Wealth Management d.o.o.
- McKinsey & Company, Inc. Adriatic Podružnica
- MediaVerse d.o.o.
- Medical Intertrade d.o.o.
- Medika d.d.
- Medilab One d.o.o.
- Medtronic Adriatic d.o.o.
- Međunarodni institut za klimatske aktivnosti (IICA)
- MERCK d.o.o.
- Merck Sharp & Dohme d.o.o.
- Meta Platforms Ireland Limited
- Metamorfoza d.o.o.
- Metroteka d.o.o.
- Microsoft Hrvatska d.o.o.
- MK poslovni savjeti d.o.o.
- Mondelēz Zagreb d.o.o.
- MPPD d.o.o. - Mövenpick Zagreb
- MS Tech d.o.o.
- MSC Croatia d.o.o.
- mStart plus d.o.o.

N

- Navis Yacht Charter - Posada d.o.o.
- NEOS d.o.o.
- NEPHOS d.o.o.
- Nexe d.d.
- Nexi Croatia d.o.o.
- Nokia Solutions and Networks d.o.o.
- NOMAGO Mobility d.o.o.
- NORMAN Grupa d.o.o.
- NOVA TV d.d.
- Novartis Hrvatska d.o.o.
- Novo Nordisk Hrvatska d.o.o.
- Nutty Factory d.o.o.

O

- OD Wahl & partneri d.o.o.
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- Odvjetnica Sanja Artuković
- Odvjetnički ured Darko Markušić
- Odvjetničko društvo Dragičević i partneri d.o.o.
- Odvjetničko društvo Ilej & Partneri d.o.o.



- Odvjetničko društvo Porobija & Špoljarić d.o.o.
- Odvjetničko društvo Praljak & Svić d.o.o.
- Odvjetničko društvo Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri d.o.o.
- Odvjetničko društvo Župić i partneri d.o.o.
- Odvjetnik Hrvoje Ivić
- Odvjetnik Josip Konjevod
- Odvjetnik Mario Perica
- Oktal Pharma d.o.o.
- Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb
- Oprema Micro Matic d.o.o.
- Oracle Hrvatska d.o.o.
- Orbico d.o.o.
- Osijek-Koteks d.d.
- OTP banka d.d.

P

- PBZ Card d.o.o.
- Petrić & Kajić odvjetničko društvo d.o.o.
- Petrol d.o.o.
- Pfizer Croatia d.o.o.
- PHARM-LAB d.o.o.
- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Piper d.o.o.
- Plan 2B interijeri d.o.o.
- Pleione Adriatica d.o.o.
- Pliva Hrvatska d.o.o.
- Podravka d.d.
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- POLLEO ADRIA d.o.o.
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- PPD Croatia d.o.o.
- Presscut d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Pro Integris d.o.o.
- Profesio d.o.o. za privremeno zapošljavanje i posredovanje pri zapošljavanju
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- Punta Skala d.o.o.

R

- Radnik d.d.
- Raiffeisenbank Austria d.d.
- Ramiro d.o.o.

- RC CROATIA DEVELOPMENT d.o.o.
- Real grupa d.o.o.
- RED BULL ADRIA d.o.o.
- Rhea d.o.o. - UPS Authorised Service Contractor
- RIT Croatia
- Riviera Homes d.o.o.
- RKR d.o.o.
- Robert Bosch d.o.o.
- Roche d.o.o.
- Rud Pedersen Croatia d.o.o.

S

- SANDOZ d.o.o.
- Sano - suvremena hranidba životinja d.o.o.
- Savez izviđača Hrvatske
- Schneider Electric d.o.o.
- Schönherz Rechtsanwälte GmbH, podružnica Zagreb
- Sedmi odjel d.o.o.
- Selectio d.o.o.
- Serengeti d.o.o.
- Siemens Energy d.o.o.
- Skilled Labor d.o.o. za posredovanje pri zapošljavanju
- Skladišna logistika d.o.o.
- Sofmedica Croatia d.o.o.
- Soldered Electronics d.o.o.
- SOLE-COMMERCE d.o.o.
- Sole-Mark d.o.o.
- Sovership d.o.o.
- SOS Dječje selo Hrvatska
- Span d.d.
- Specijalna bolnica za oftalmologiju Svetlost
- Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno
- Spyrosoft Solutions d.o.o.
- Superius d.o.o.
- Svetpetrvs hoteli d.d.
- Swixx BioPharma d.o.o.
- Syntio d.o.o.

T

- Tahograf d.o.o.
- Takeda Pharmaceuticals Croatia d.o.o.
- TDR d.o.o.
- Teichmann & Compagnons Property Networks d.o.o.
- Teknoxgroup Hrvatska d.o.o.
- Telemach Hrvatska d.o.o.
- Terza Lacrima d.o.o.
- Teya Croatia d.o.o.

- Tiko Pro d.o.o.
- TIS Grupa d.o.o.
- TMF Croatia d.o.o.
- TOKIĆ d.o.o.
- TPA Audit d.o.o.
- Triple-Inovacije d.o.o.
- TT Kabeli d.o.o.

U

- Udruga za prevenciju raka i pomoć oboljelima BUDI DOBRO
- UMBOSS d.o.o.
- UNIQA osiguranje d.d.
- UPMC Hrvatska d.o.o.
- Uprise d.o.o.

V

- VALDARKE d.o.o. - The Isolano, Autograph Collection
- Večernji list d.o.o.
- Velebit umjetna inteligencija d.o.o.
- Verba centar d.o.o.
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- Viatris Hrvatska d.o.o.
- Vindija d.o.o.
- Visa Europe Management Services Limited, Podružnica Zagreb
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations
- VMD Grupa d.o.o.
- Vukmir i suradnici odvjetničko društvo d.o.o.

W

- Westgate Tower d.o.o. - AC Hotel by Marriott Split
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.o.o.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- Woodsford Grupa d.o.o..

Z

- Zagreb City Hotels d.o.o. - Hilton Hotels Zagreb, Opatija, Ugljan
- Zagrebačka Banka d.d.
- Zagrebačka filharmonija
- Zagrebačka Pivovara d.o.o.
- Zagrebačka škola ekonomije i managementa
- Zambelli design d.o.o.
- ZMP IP d.o.o.
- Zvijezda plus d.o.o.

Ž

- Žurić i Partneri odvjetničko društvo d.o.o. - Kinstellar

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REPRESENTING THE VOICE OF BUSINESS COMMUNITY

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

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- A.T. Kearney Management Consulting S.R.L - podružnica Zagreb
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- Cisco Systems Hrvatska • Coca-Cola Adria • Coca-Cola HBC Hrvatska
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- Sofmedica Croatia • Specijalna bolnica za oftalmologiju Svjetlost • Swixx BioPharma
- Takeda Pharmaceuticals Croatia • TDR • Teknoxgroup Hrvatska • Telemach Hrvatska
- Vertiv Croatia • Vindija • Willis Towers Watson • Zagreb City Hotels (Hilton Hotels Zagreb)

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American Chamber of Commerce in Croatia

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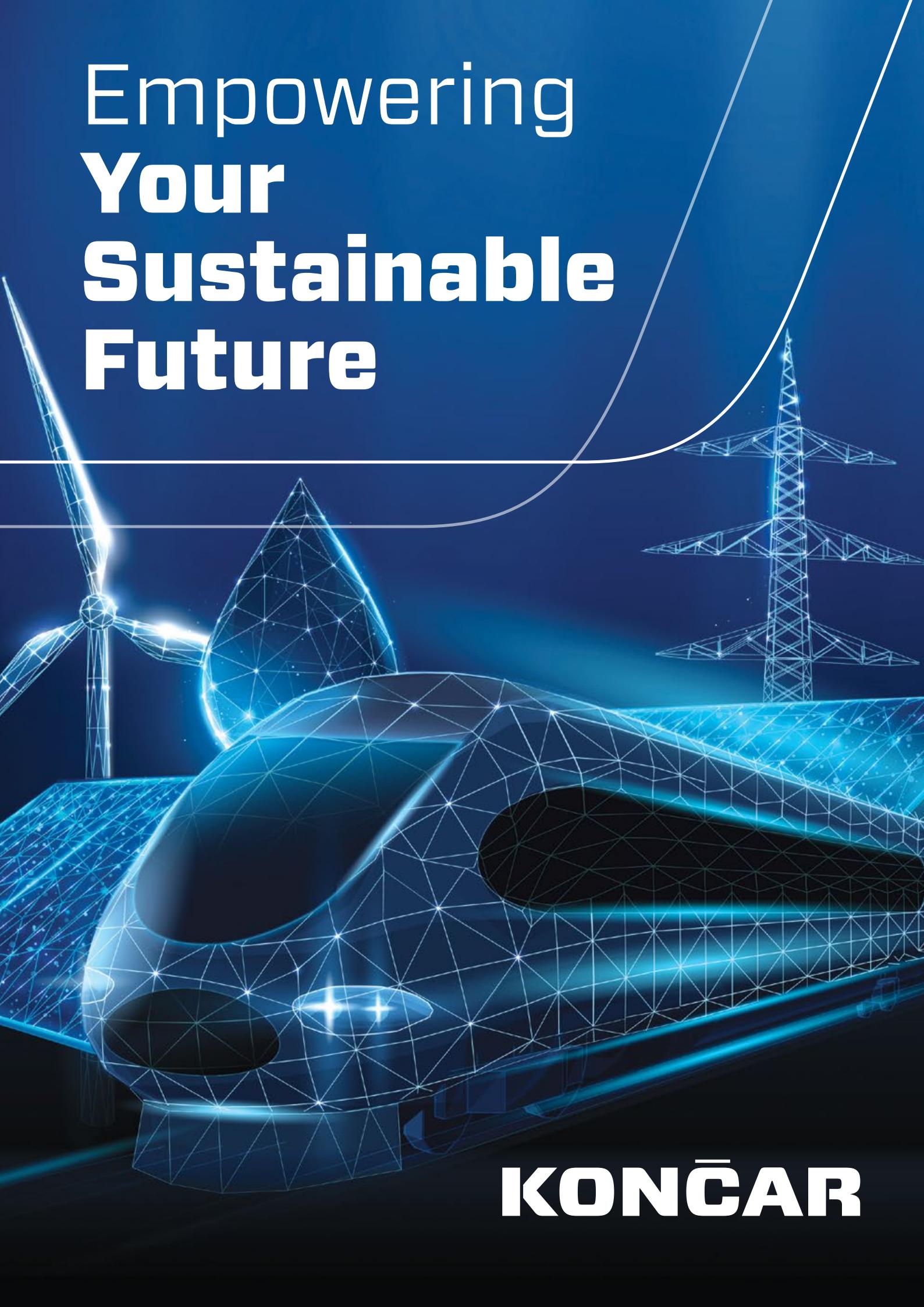
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