AmCham

ANNUAL GENERAL ASSEMBLY

5/11/2026

AMCHAM ACTIVITIES REPORT

2025 Activity program

Conferences, leadership development and member engagement

Policy & business dialogue	Conferences Trends in Healthcare, Digital Croatia 2030, Tax conference, ESG conference, Brussels Briefing, event focused on Lobbying Act, Executive briefing on global economic trends and tariffs, Business updates on the Court Register and Fiscalization 2.0, event with the Tax Administration, Investment roundtable with the Ministry of Economy, Business climate survey
Executive community	10 GM Breakfasts, Executive Lunch with NVIDIA, Building Enduring Businesses in Croatia (Enterprise Investors), Patron event on competitiveness (McKinsey & Company)
Learning & talent	10 AmCham Talents events, event on cybersecurity (Span), What Is the Price of Risk? (GrECo), U.S. trade seminar on customs practices and tariffs, OSAC program on American standards for secure global business, ESG member seminars, a competition law seminar, a returnable packaging workshop, and seminars on Fiscalization 2.0 and transfer pricing, procurement workshops (2)
Connections & international reach	Business delegation to San Francisco & Los Angeles, Business delegation to Brussels, Speed Networking with the Franco-Croatian Chamber of Commerce and Industry, Gala, Christmas event and Annual General Assembly. Participation in three international network events, Support to 20 additional events

75 events in total, including 55 organized by AmCham

2025 Policy Advocacy

Policy Work (14 Papers):

- Digitization of the Company Share Registration System (147)
- Recommendations for Improving the Treatment of Obesity (148)
- AmCham - Survey of the business environment in Croatia 2025 (149)
- Management of EE Waste from Solar Panels (150)
- Medicines Shortage Monitoring System (151)
- Recommendations for Applying Health Technology Assessment (152)
- Recommendations for the Tax System Reform in 2025 (153)
- Accelerating AI Adoption in Croatia (154)
- Amendments to the Civil Procedure Act (155)
- Prevention, Control, and Reduction of Smoking (156)
- Directive on Equal Pay for Equal Work or Work of Equal Value (157)
- Ordinance on Simple Procurement (158)
- Global Minimum Corporate Tax Act (159)
- Recommendations for Judiciary Improvements

Key Policy Accomplishments

1. AmCham representatives appointed members of the Working Group for Rules on the Type, Method and Dynamics Of Delivery of Data on Medicines
2. Adopted amendments to the Draft of the Public Procurement Act
3. Adopted amendments to the medicines shortages monitoring system
4. Digitalization of the Court Register (new webpage with user interaction)
5. Lowered fees for managing EE waste from solar panels

Engagement:

- 43 meetings with political stakeholders
- 9 public consultations
- 103 committee meetings

2026

Activity program

Conferences, leadership development and member engagement

Policy & business dialogue	Healthcare Trends, Digital Croatia 2030 and AmCham & World Bank Conference, Brussels Briefing,Three Seas side event, Business climate survey and lunch with the Governor Žigman
Executive community	GM Breakfasts in Zagreb, Rijeka, Split, Varaždin, Zadar, Osijek Patron events with Kearney and KPMG
Learning & talent	AmCham Talents: eight leadership sessions, networking and finale Member seminars on tax (Crowe), compliance (Ilej & Partners), growth (HBOR), risks (Schönherr), leadership (Franklin Covey, LQ) and sleep (Terme Selce), procurement workshops (2)
Connections & international reach	U.S.- Croatian business forum, Business delegations (Brussels, NYC & Florida), ACE delegation, Partner events with EPAM & Marsh, speed networking (2), member summer cocktail, Gala Evening, Christmas Party and Annual General Assembly

70 events in total, including 54 organized by AmCham

2026

Policy Advocacy

Policy Work (13 Papers):

- Increasing the Availability of Digital Payments in Croatia (162)
- Survey of the Business Environment in Croatia 2026 (163)
- Comments on the Proposed Public Procurement Act in Parliamentary Procedure (164)
- Lorry Drivers and the Implementation of Regulation (EU) 2017/2226 (165)
- Consumer Credit Act (166)
- Amendments to the Electricity Market Act (167)
- Criminal Liability Framework in the Use of Artificial Intelligence (168)
- Reform of the National Classification of Activities (169)
- The Value of Innovation in Healthcare (170)
- Improving the Healthcare Workforce in Croatia
- Labelling of AI-Generated Content for Committee approval
- Ordinance on the Inclusion of Medicines in the Croatian Health Insurance Fund (HZZO) Reimbursement Lists
- Proposal for EU Funding for Broadband Internet

Key Policy Accomplishments

1. U.S.–Croatia Double Taxation Treaty formally submitted to the U.S. Senate
2. Public procurement Act included several AmCham proposals concerning simplified procurement, digitalisation of procedures, broader use of the Electronic Public Procurement Classifieds (EOJN), the treatment of bids from suppliers within and outside the VAT system, and longer preliminary market consultation periods.
3. Simplification of consumer credit requirements for businesses, providing more proportionate requirements and reducing the administrative burden of compliance.
4. Long-stay visas for professional drivers: a solution supported by AmCham to help address operational challenges and strengthen supply chain stability.

Engagement:

- 33 meetings & events with political stakeholders
- 6 public consultations
- 41 committee meetings

2027

Activity & Policy program

Conferences, leadership development, member engagement & policy work

Policy & business dialogue

Healthcare and Digital conferences, AmCham & World Bank conference Business lunches with ministers Mikuš Žigman and Habijan, event on economic outlook 2028, Business climate survey, position papers based on Committee plans, committees' and stakeholder meetings, press activities

Executive community

11 GM Breakfasts in Zagreb and 4 regional brunches (Split, Rijeka, Varaždin, Zadar), Patron cocktail with the U.S. Ambassador/DCM and Patron Dinners

Learning & talent

AmCham Talents: eight sessions, networking, finale and Talents Circle Member seminars on tax, legal developments, leadership and marketing, Launchpad USA, two public procurement workshops

Connections & international reach

U.S. business delegation, coorganized events, speed networking, Gala Evening, Christmas Party and Annual General Assembly

FINANCIAL REPORTS

EXECUTIVE SUMMARY

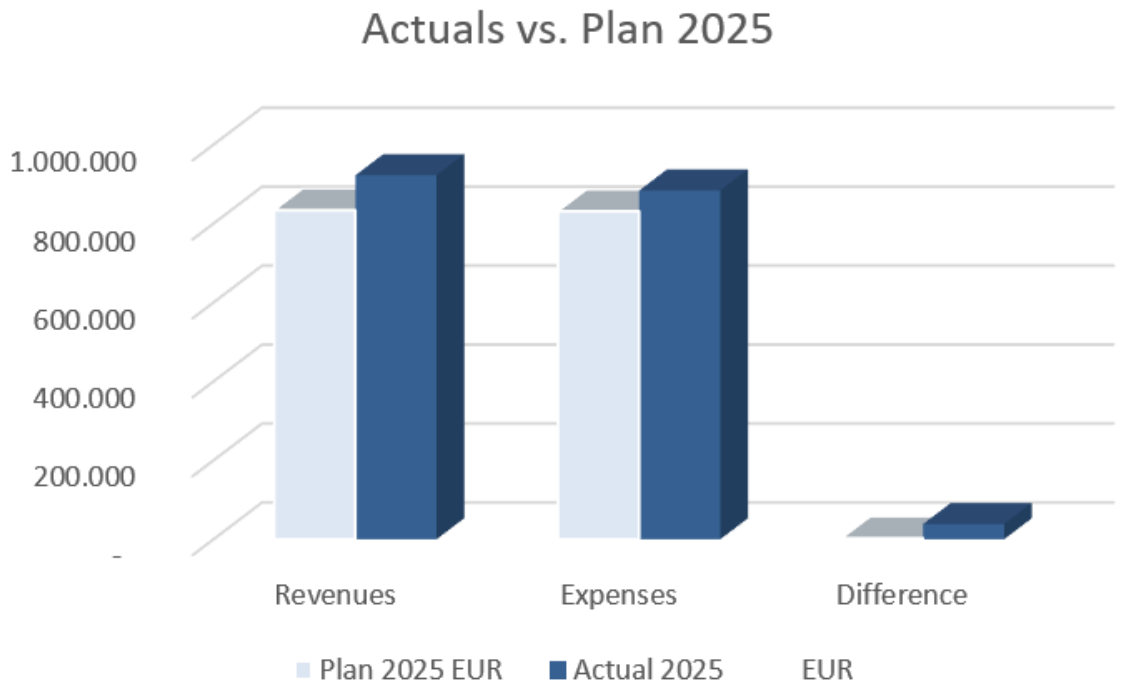
25-26-27

2025 Results: Revenue reached €922.153, generating a surplus of €38.507 (4,2%). Membership grew to 370 companies, exceeding the annual target.

2026 Projection: Revenue is expected to exceed €1 million, with a surplus of €42.599 (4,1%). Membership income drives growth, with the membership base projected to reach 384 companies.

2027 Plan: The proposed budget provides for revenue of €990.352 and a modest surplus of €4.767 (0,5%), supporting investment in the team and member services. Membership is targeted to reach 391 members.

2025 - Financial results



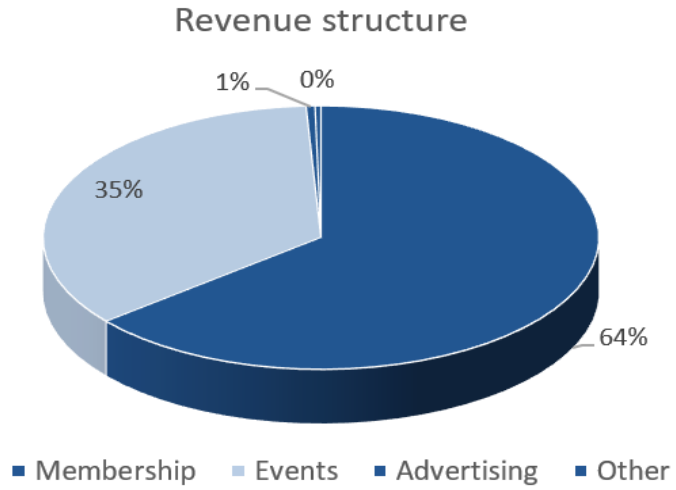
- Revenue exceeded budget by €88.688, or 10,6%.
- Expenditure exceeded budget by €52.740, or 6,3%.
- The reported surplus was €38.507, compared with a budgeted €2.558.
- Higher revenue more than offset the increase in expenditure.
- Membership revenues exceeded the plan by € 32.000. Surplus equals 4,2% of revenues.

	Plan 2025 EUR	**Actual 2025** EUR	**Actual / Plan 2025**
Revenues	833.465	922.153	111%
Expenses	830.907	883.647	106%
Difference	2.558	38.507	-

2025

Revenues

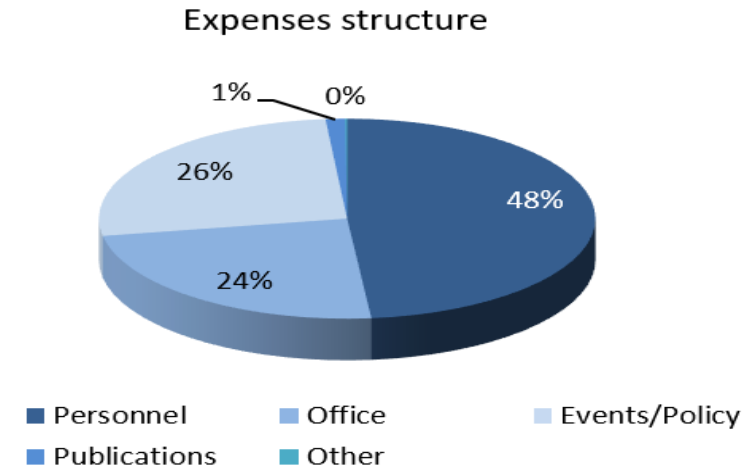
- Membership: €590.400, app. 64% of total revenue.
- Events: €323.823, app. 35%.
- Advertising and other income: app. 1%



2025	EUR	%
Membership	590.400	64%
Events	323.823	35%
Advertising	4.790	1%
Other	3.140	0%
TOTAL	**922.153**	**100%**

Expenses

- Personnel: €428.074, app. 48% of total expenses.
- Office: €210.113, app. 24%.
- Events and policy work: €233.129, app. 26%.

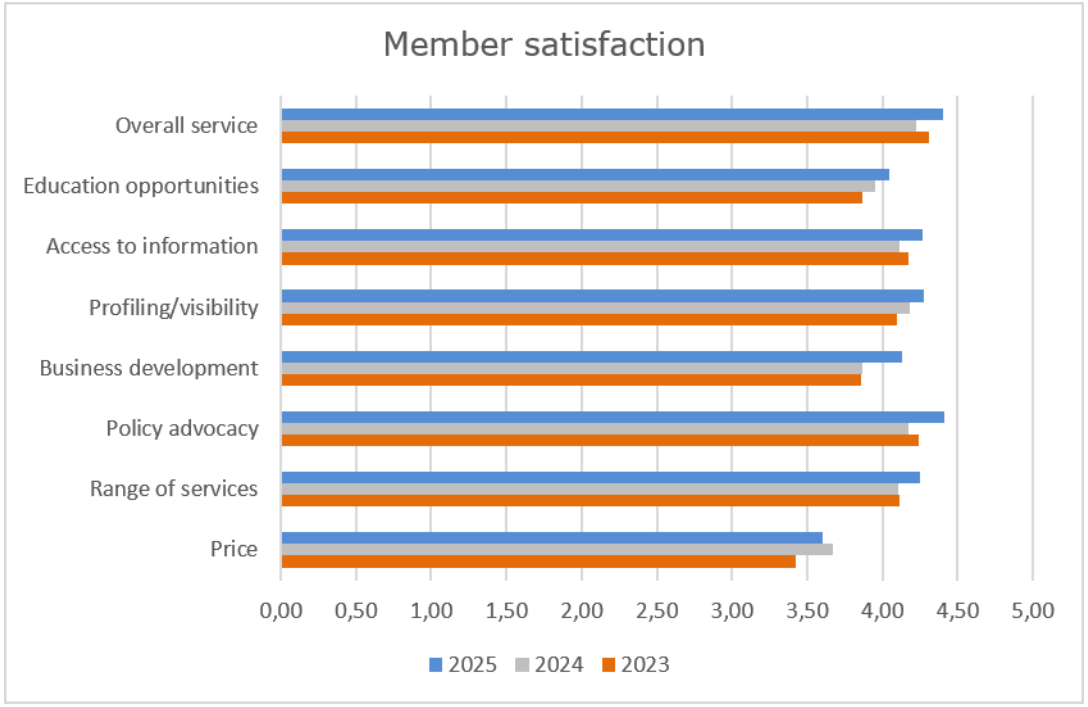


2025	EUR	%
Personnel	428.074	48%
Office	210.113	24%
Events/Policy	233.129	26%
Publications	11.175	1%
Other	1.156	0%
TOTAL	**883.647**	**100%**

2025 – Membership & Satisfaction

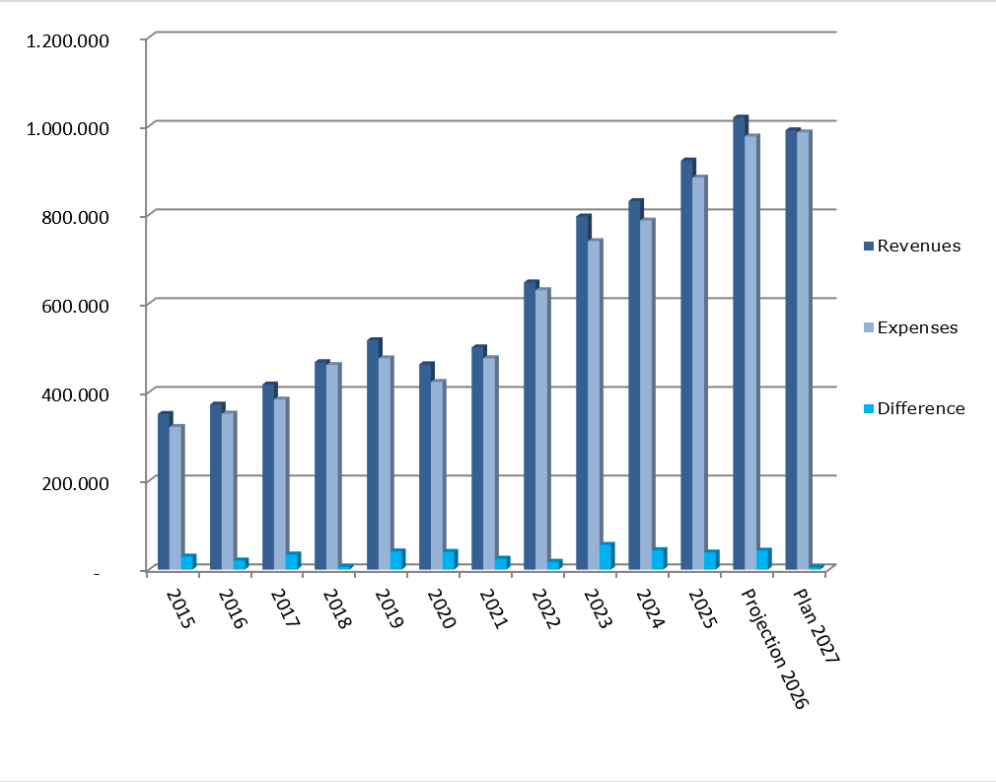
Plan 2025	Acquisition	Cancellation	Membership base YE 2025
Patron	3	1	67
Corporate	17	9	129
Small Business	18	13	151
Non profit	0	1	15
Total	**38**	**24**	**362**

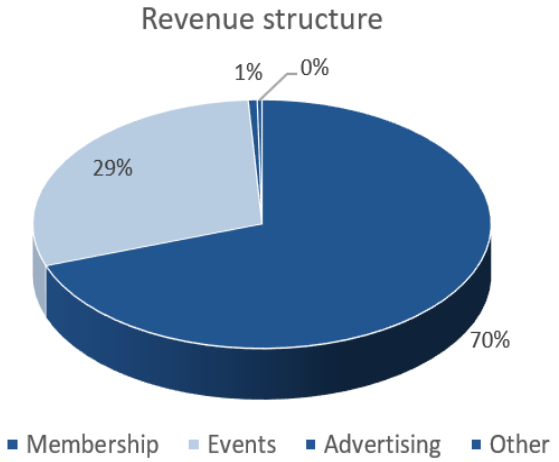
Actual 2025	Acquisition	Cancellation	Membership base YE 2025
Patron	5	0	71
Corporate	24	5	139
Small Business	17	17	146
Non profit	0	2	14
Total	**46**	**24**	**370**

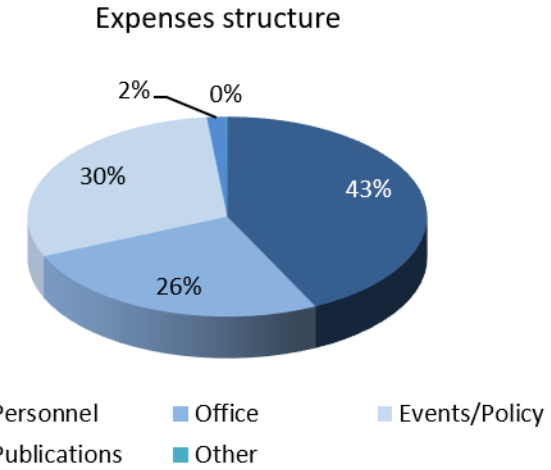


- 370 members at year-end, eight above target.
- 46 new members and 24 departures, resulting in net growth of 22.
- Patron and Corporate members: 210 companies, approximately 57% of the membership base.
- 97% of survey respondents rated AmCham's services as good, very good or excellent.

2026 – full year financial projection



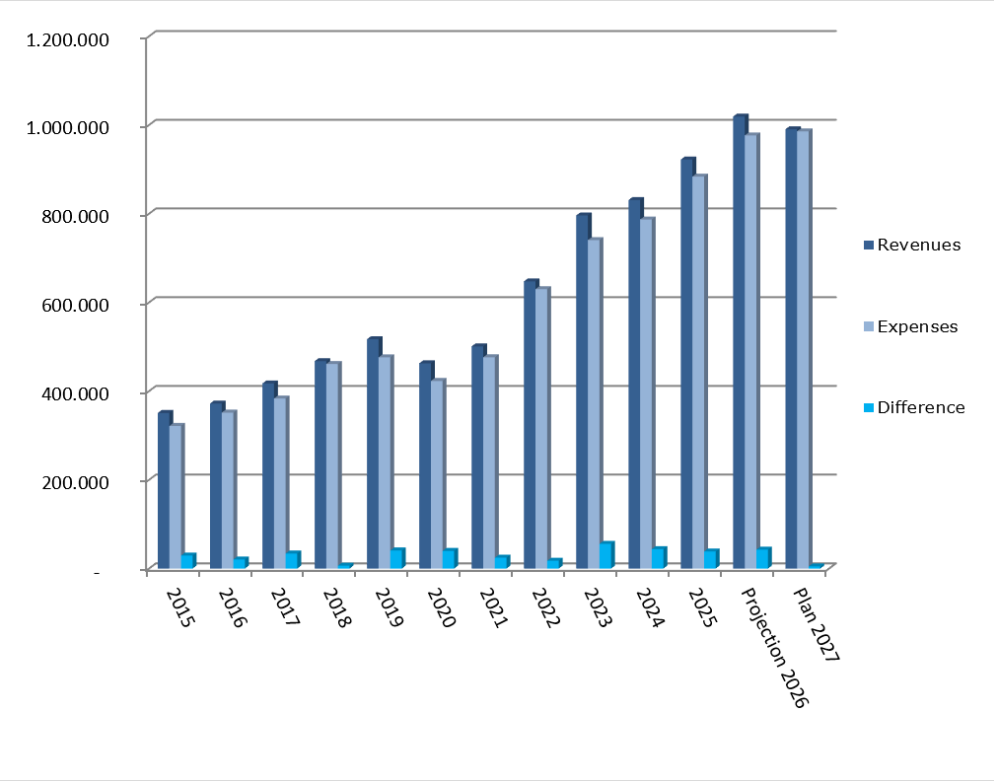




	Plan 2026 EUR	Projection 2026 EUR	Projection vs. Plan 2026 EUR
Revenues	976.198	1.019.014	104%
Expenses	942.967	976.415	104%
Difference	33.231	42.599	-

- Projected revenue: €1.019.014, 4,4% above budget, with membership revenue share of 70%.
- Projected expenses: €976.415, 3,5% above budget.
- Projected surplus: €42.599, €9.368 above budget.
- Revenue growth of 10,5% and expenditure growth of 10,5% compared with 2025.
- Surplus equals 4,1% of the revenue.

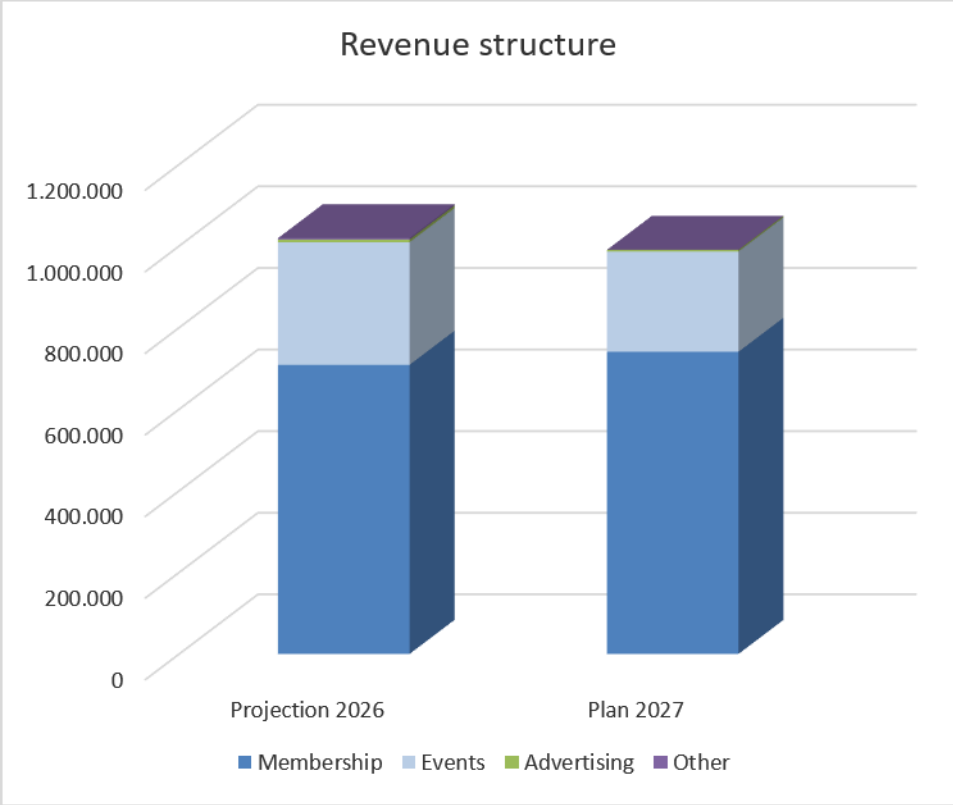
2027 – proposed financial plan



- Planned revenue: €990.352, down 2,8% from the 2026 projection. Potential delegations are not included in revenue plans.
- Planned expenses: €985.585, up 0,9%.
- Planned surplus: €4.767, approximately 0,5% of revenue.
- Higher membership income and personnel expenditure shape the proposed budget.

	Projection 2026 EUR	Plan 2027 EUR	Plan 2027 vs. Projection 2026 EUR
Revenues	1.019.014	990.352	97%
Expenses	976.415	985.585	101%
Difference	42.599	4.767	11%

Revenue structure 2026 to 2027

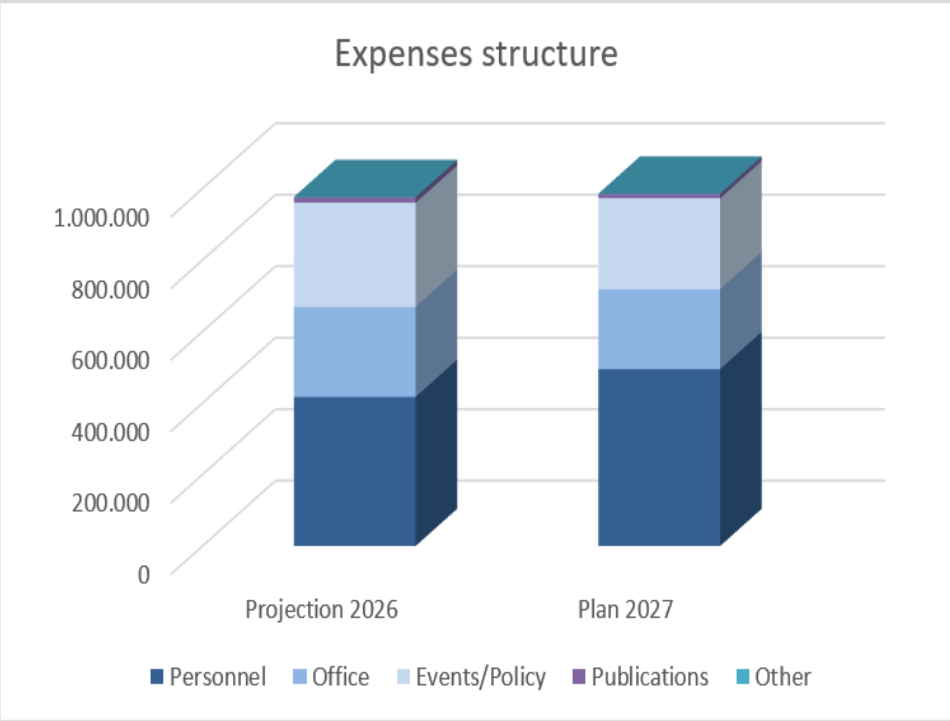


- Membership revenue in 2027 increases by €32.000, or 4,5%, to €740.597.
- Its share of total revenue rises from 69,5% to 74,8%, an increase of 5,3 percentage points.
- Event revenue decreases by €54.809, or 18,2%, to €245.750.
- Total revenue decreases by €28.662, or 2,8%.

Projection 2026	**EUR**	**%**	**Plan 2027**	**EUR**	**%**
Membership	708.597	70%	Membership	740.597	75%
Events	300.559	29%	Events	245.750	25%
Advertising	6.440	1%	Advertising	4.000	0%
Other	3.418	0%	Other	5	0%
TOTAL	**1.019.014**	**100%**	**TOTAL**	**990.352**	**100%**

Note: Events revenues in 2026 include delegations to US and Brussels, side event for 3SIs summit which are not budgeted for 2027.
Membership revenues include membership fees, joining fees and write-offs

Expenses structure 2026 to 2027



- Personnel 2027: €494.952, up €77.777 or 18,6% due to plan for additional person who was not employed in 2026. Lower base in 2026 due to delayed employment of two people in 2026.
- Office: €223.233, down 11,3%.
- Events and policy work: €254.820, down 12,5%.
- Publications: €11.500, down 21,7%.
- Total expenditure increases by €9.170, or 0,9%.

Projection 2026	**EUR**	**%**	**Plan 2027**	**EUR**	**%**
Personnel	417.175	43%	Personnel	494.952	50%
Office	251.796	26%	Office	223.233	23%
Events/Policy	291.339	30%	Events/Policy	254.820	26%
Publications	14.685	2%	Publications	11.500	1%
Other	1.421	0%	Other	1.080	0%
TOTAL	**976.415**	**100%**	**TOTAL**	**985.585**	**100%**