



# YEARBOOK 2014



American Chamber of Commerce in Croatia  
Američka gospodarska komora u Hrvatskoj

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### IMPRESSUM

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

14 November 2014

## Dear AmCham Friends and Colleagues:

The work of the American Chamber of Commerce in Croatia has contributed greatly to enhancing the U.S.-Croatian economic relationship during 2014, and I won't hesitate to say that our cooperation on a range of issues has had a real impact on the business environment. Promoting prosperity and opportunity for American businesses is one of my key priorities here in Croatia, and partnership with AmCham is one of the most important aspects of that role and something I truly value and enjoy. AmCham provides incredible value for its members and has an impressive influence and reach in all that it does. I have said before that AmCham Croatia is the most dynamic American Chamber of Commerce with which I have had the privilege of working during my career and this year has certainly reinforced that impression. AmCham's stock is rising in measurable ways with respect to the business and policy environment here in Croatia, and I look forward to seeing your continued success over the coming year.

I'd like to highlight a few of the most successful collaborations between the U.S. Embassy in Zagreb and the AmCham, starting with our joint support of the Transatlantic Trade and Investment Partnership negotiations. These historic talks represent the opportunity to improve the economic prospects for an entire generation by expanding access to other markets and reducing regulatory barriers, which will greatly benefit American compa-

nies. AmCham also played a pivotal role in organizing the Prime Minister's visit to U.S. IT giants this past summer, and all of the follow-up work required to capitalize on this unique opportunity to leverage Croatia's strengths in ICT. We've also worked closely together to engage the government on regulatory impact assessments of pending legislation. The seeds of this effort have the potential to bear important fruit in the form of a more transparent, predictable legal environment for the private sector. Our charitable and philanthropic efforts continue as well, including the annual Evening for Safe Steps where this year alone we came together to raise 500,000 kuna used for local demining activities.

Croatia's economic future remains full of challenges, but AmCham will play a pivotal role in helping to improve prospects for the business community, including through participation in new opportunities. We've seen the first round of Adriatic offshore exploration licensing proceed this year, and look forward to American participation in that effort. Onshore prospects and the potential for an LNG facility on Krk represent additional opportunities for building out Croatia's energy infrastructure and offer the possibility of using the country's strategic position to serve as an energy hub. I look forward to working with AmCham in the coming year to advocate for a more competitive economy and a more welcoming business environment.

Sincerely,



Kenneth Merten

## Dear Members and Friends,

At the end of yet another exciting as well as challenging year, it is my pleasure to announce that AmCham Croatia has been able to deliver and exceed its plans. AmCham continues to be the leading business association contributing to development of a strong and competitive business environment in Croatia and growing transatlantic cooperation.

Regarding the transatlantic cooperation, we have joined the efforts of AmChams in Europe in promoting the Transatlantic Trade and Investment Partnership (TTIP) by participating in TTIP related initiatives. We consider TTIP negotiations to be very important for business and Croatia in general since removing barriers in a wide range of economic sectors would ease trade and benefit further investments.

We continued our focus on advocacy work and have successfully communicated our policy initiatives to relevant government officials and proposed concrete possible solutions at a series of high-level meetings. At our events we hosted key ministers (Ivan Vrdoljak, Minister of Economy; Boris Lalovac, Minister of Finance and Orsat Miljenić, Minister of Justice) and business leaders who addressed various timely issues that our members encounter in business operations. We also cooperated with members directly in organization or support of their various business events. We are especially proud of initiating and organizing a first Croatian trade delegation visit to the leading global IT companies in the United States of America, which was led by the Prime Minister of Croatia Zoran Milanović.

We do all of this with a goal to provide our members value added services to their business opportunities as well as challenges, whether it is a forum for developing business opportunities, policy advocacy or high level networking. However, the main prerequisite for achieving any of these is feedback and participation from you - our members.

We greatly appreciate your contribution and encourage you to continue being active and vocal on any of your business topics and are looking forward to working with you on finding constructive solutions.

Regards,



Ivan Vidaković, President

## Dear Members,

2014 has been an exciting year for AmCham Croatia and our work has taken some new forms. The many years of recession have taught us that there are no easily achievable results. Hopes that we would be sailing on the wave of the European economic recovery have long disappeared and we are all working more to achieve similar results, being accountable for improving ourselves, as well as participating in changing the world around us.

AmCham took an active part in organizing a high level government delegation trip to U.S. based IT companies as the first economic delegation on the highest level, led by the Prime Minister, Mr. Milanović. Beside this premier example of economic diplomacy and cooperation between the Government and the business community, AmCham's look back at 2014 recalls numerous high level networking events, meeting members' needs to connect and cooperate.

Our policy driven meetings have been recognized as constructive and rich in content, proposing some feasible changes for the benefit of all companies working in Croatia. We are pleased that Minister Lalovac expressed an interest in the tax binding opinions we launched as a position paper several years ago. Since stability and predictability have been seen as the keys for attracting new businesses and nurturing existing ones in Croatia, there is no doubt that implementation of tax binding opinions could be a small but strong move in this direction. There are good intentions in the healthcare sector to acknowledge innovation and technology by promoting MEAT criteria in public tendering, recognition of the need to define health care standards etc. AmCham and the ACEA (the European Automobile Manufacturers' Association) partnered in advocating a market based model in end-of-life vehicle management, as well as for a decrease in ELV fees, which seems to have been positively perceived by the Ministry of Environment. AmCham's tourism committee initiated a dialog with secondary schools and universities related to tourism, to prepare changes to the curriculum, which could further benefit students and the industry.

There is no better way to actively propose change, than to take your share of responsibility and work. What AmCham members have is knowledge, a global perspective and the good will to support Croatian competitiveness. I would like to thank our members for sharing their expertise and effort in proposing solutions which can contribute to a strong and competitive business environment in Croatia.

I hope you will find this yearbook a relevant resource for your business and I wish you and your families, as well as your business teams, a happy and prosperous New Year.

Sincerely,



Andrea Doko Jelušić, Executive Director

# ABOUT AMERICAN CHAMBER OF COMMERCE IN 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 170 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:

- **Direct Marketing** - free-of-charge access to member contact information on Members Only pages & Yearbook. Contact information is regularly updated and the user friendly list is available upon request.
- **Publish** an expert article in News & Views covering industry trends or issues.

- **Member news** – opportunity to inform the AmCham community about company's successes, new products/services and changes in the leadership, it is published in News & Views, E-bulletin and on AmCham web.
- **Q-Bulletin** - quarterly electronic publication offering free advertising opportunities for promotional text or ad which will be received by 600 direct contacts of decision makers.
- **Member2Member Discount Program** - AmCham actively encourages mutual cooperation within its membership. This program provides discounts from more than 30 member companies from various industries. By joining the program companies increase the visibility of their products/service portfolio, discounts are applicable to all employees of member companies.

Each year, AmCham organizes more than 35 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 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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## BOARD OF GOVERNORS

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**Ivan Vidaković**  
President

Microsoft Hrvatska d.o.o.



**Boška Trbojević**  
First Vice-President

Coca-Cola HBC Hrvatska d.o.o.



**Dario Šimović**  
Second Vice-President

Cisco Systems Hrvatska d.o.o.



**Danko Schönwald**  
Secretary-Treasurer

Novartis Hrvatska d.o.o.



**Siniša Đuranović**  
Untitled Governor

Hrvatski Telekom d.d.



**Ljubiša Mitof-Višurski**  
Untitled Governor

AbbVie d.o.o.



**Marija Pujo Tadić**  
Untitled Governor

Odvjetnički ured Marija Pujo Tadić



**Michael Rousek**  
Advisor to the Board

Economic Unit Chief - U.S. Embassy

## POLICY INITIATIVES

AmCham's advocacy activities are primarily conducted through its committees and task forces. The Board of Governors, the Executive Office and the Committees work together to achieve AmCham's goals set forth in our strategic plan. Committees deliver reports on their activities and participate in the discussion of issues and planning of events relevant to their areas of interest. In many instances, we have cross-coordination between committees. AmCham Croatia currently has six committees that were active in 2014, dealing with issues important to AmCham members and hosting representatives from U.S. Embassy at their meetings:

- **Alternative Dispute Resolution Committee**  
(Chair: Vlatka Cikač, Attorney at Law)
- **Environmental and Energy Efficiency Committee**  
(Chair: Berislav Botinčan, OIKON d.o.o.)
- **Health Care Committee**  
(Chair: Damir Detić, Johnson&Johnson)
- **IPR Committee**  
(Chair: Zoran Strsoglavac, Nike European Operations Netherlands B.V. - glavna podružnica Zagreb)
- **Tourism Committee**  
(Chair: Krešimir Špoljar, Woodsford Grupa d.o.o.)
- **Trade and Investment Committee**  
(Chair: Boška Trbojević, Coca-Cola HBC)

The final goal of our policy initiatives is to draft members' business issues into a formal position, which becomes the official position of AmCham Croatia. Subsequently, AmCham publicly advocates for these positions at all levels, including government, state institutions and the general public. All published AmCham's position papers can be downloaded at [www.amcham.hr](http://www.amcham.hr)

In 2014, AmCham had an opportunity to raise several important business issues and showcase initiatives started by various Committees and AmCham members. Therefore, there is a continued need for proactive members who are willing to dedicate time, expertise and enthusiasm to committee activities. AmCham members are encouraged to join and work with the committees that reflect their business needs.

### END OF LIFE VEHICLES (ELV) MANAGEMENT

AmCham suggested a decrease in ELV fees which could help the automotive industry, and proposed an alternative to the current fund collection model. The Environmental and Energy Efficiency Committee continued cooperation on this issue with representatives of the European Automobile Manufacturers' Association (ACEA). AmCham also informed President Josipović about the Committee's initiatives regarding ELVs at the meeting on May 27 and will continue cooperation with the Ministry of Environment and Nature Protection on drafting by-laws on ELV waste

management. We are expecting positive outcome of this issue by the end of 2014.

### IMPORTANCE OF ALTERNATIVE ENERGY SOURCES FOR CO<sub>2</sub> EMISSIONS

The Environmental and Energy Efficiency Committee determined that CO<sub>2</sub> emissions; their repercussions (Croatia's obligations and quotas) are important factors in the country's energy strategy. Therefore, the Committee prepared a draft position paper on the importance of Alternative Energy Sources for CO<sub>2</sub> Emissions, which was amended through a discussion with committee members and the final paper was released in December.

AmCham is committed to measures that would allow an increase in capacity of wind farms and solar power plants through the promotion of investment incentives to potential investors in these energy sources. Key measures for the implementation of this approach are:

- simplification of the administrative procedure,
- abolishing the existing quotas for the construction of wind farms and solar power plants,
- removing barriers to the connection of higher power wind farms and solar power plants to the electricity grid.

The analysis also showed that the EU's climate and energy targets for 2030 for Croatia, in terms of a competitive, secure and low-carbon EU economy, are unattainable without insuring conditions for the universal use of solar energy and wind.

### HEALTH CARE ISSUES

The health care industry identified several key issues which have been addressed at the high-level government meetings during the year.

One of the issues is a reduced VAT rate of 5% applicable on the drugs which are on the reimbursement list of the Croatian Health Insurance Fund (HZZO), while drugs which are not on the HZZO list have a full VAT rate of 25%. At the meeting with Minister of Finance Boris Lalovac, on June 27, Ministry representatives informed us that they required an opinion from the Ministry of Health related to the proposal on harmonization of the VAT rate on drugs and medical devices. There seems to be an agreement among stakeholders that the VAT rate should not discriminate between payers i.e. that HZZO reimbursed and self-paid drugs and devices should have an identical VAT rate.

At the September AmCham lunch, Minister of Finance Boris Lalovac confirmed that HRK 2.2 billion overdue payments would be executed in October. He also announced additional cuts in the health care budget, but expressed willingness to invest in effective, innovative solutions that will make Croatia more attractive and competitive in the eyes of investors.



# Passion for life

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Hypo Centar, Slavonska avenija 6, HR-10000 Zagreb

On October 31, Health Care Committee representatives met with Minister of Health Siniša Varga and presented their 2014 policy issues, with particular emphasis on a proposal for more frequent usage and wider acceptance of MEAT (most economically advantageous) criterion in decision making in health care public procurement, the importance of the completion of the rehabilitation process and development of a health insurance market that will provide Croatian citizens with co-payment opportunities into the compulsory and supplemental insurance plans. Following this meeting, Committee has prepared a statement in support of reforms in the health care system that have been presented to the public, which is published at AmCham web.

### IPR ISSUES REGARDING TRANSIT SHIPMENT

Croatian customs are currently not checking any shipment with end destinations in Serbia or Bosnia. As a result there has been a significant drop in seizures of counterfeited goods, with a great increase in internet ads offering counterfeited goods for sale. A meeting with the Customs Administration was held on April 3 to encourage more pro-activity on the part of the authorities.

The Croatian Post Office also has had lower levels of seizures of counterfeited goods due to the downsizing of the relevant department within the Post Office. On April 30, Committee members met with representatives from the Croatian Post Office and Customs regarding this issue to try to find a workable solution that would benefit all sides.

### POTENTIAL IPR INFRINGEMENT VIA PLAIN PACKAGING

AmCham Croatia has consistently and strongly opposed any unjustified restrictions on intellectual property rights (IPR) and the free movement of goods within any sector, as it represents a potential precedent for other sectors, types of consumer goods or services. Protecting and enforcing intellectual property rights and the free movement of goods is key to the future of an innovation-based economy.

In June 2014, the Irish Government approved the publication and presentation to Parliament of the Public Health (Standardized Packaging of Tobacco) Bill 2014 and the UK Department of Health published draft regulations and launched a short public consultation on the introduction of regulations for plain packaging. AmCham Croatia understands and fully supports the aim of the Irish and UK governments to improve public health. Their institutions play a crucial role in public health and the Irish and UK governments have a legitimate interest in proposing measures to address public health. However, AmCham is of the opinion that improving public health does not have to infringe intellectual property and does not have to distort the internal market.

The IPR Committee has prepared a Position Paper on Plain Packaging and AmCham Croatia also signed the U.S. Chamber's statement regarding trademark elimination via plain packaging. Both papers were submitted to the Ministry of Finance, the Ministry of Economy and other relevant government institutions.

### STOP COUNTERFEIT PROJECT

AmCham is participating in this project from its inception in 2011. A joint event was held in Slavonski Brod and Varaždin with

the State Intellectual Property Office, the Customs Administration Office of the Ministry of Finance, the Ministry of the Interior, the Ministry of Justice, HDS ZAMP, HUZIP, ZAPRAF, IHG, BSA, BOA, HGU, HDU, DHFR, APAW and the National Committee of ICC Croatia. More information about the project can be found at: [www.stop-krivotvorinama-i-piratstvu.hr/hr/index.html](http://www.stop-krivotvorinama-i-piratstvu.hr/hr/index.html)

### ZAGREB CONFERENCE CENTER

On April 28, the AmCham Tourism Committee hosted a presentation of the EU funding options for the construction of the Zagreb conference center, with the participation of high level City of Zagreb representatives and committee members. This presentation is part of the committee's policy work on improving Zagreb's conference tourism offer.

The participating guests were Sandra Švaljek, the Deputy Mayor of Zagreb, Jadranka Veselić Bruvo, Head of the Office for Strategic and City Development, Mirka Jozić, Head of the Office for Economic Development, Labor and Entrepreneurship, Marina Pavković, Director General of the Zagreb Fair and Zlatan Muftić, Director of Zagreb Convention Bureau.

The Committee is also currently compiling a list of regulatory obstacles affecting the tourism sector.



### TOURISM AND HOSPITALITY EDUCATION

Croatia suffers from high unemployment, particularly youth unemployment, and the tourism industry is an important partner in reducing unemployment. By increasing the quality of graduates, service experience will be improved as well as the graduate's opportunities for career advancement in the industry. AmCham wants to contribute to the development of the quality of education in the tourism and hospitality sector and share its expert insights into the needs of the industry.

On July 15, AmCham Tourism Committee members met with representatives of tourism and hospitality high schools and colleges to discuss cooperation potential.

The schools that joined the initiative were the Rochester Institute of Technology, Faculty of Tourism and Hospitality Management in Opatija, the Hotel and Tourism School, Zagreb and VERN University of Applied Sciences.

### INFLUENCE OF MULTINATIONAL COMPANIES ON THE LOCAL ECONOMY AND SOCIETY

In order to achieve growth and create new jobs, Croatia needs to attract new investments, and the Trade & Investment Committee recognized the need to explore and communicate the con-

tribution to the Croatian economy of multinational companies in Croatia. The committee plans to conduct a study in cooperation with one of the leading scientific institutions in Croatia, and present the results and importance of foreign direct investment to the business community, academia and the general public. Currently, the committee is in the process of reviewing offers for the study preparation.

## AMCHAM MEETING WITH PRESIDENT JOSIPOVIĆ



On May 27, an AmCham delegation consisting of President Ivan Vidaković, Second Vice President Dario Šimović, Secretary-Treasurer Danko Schonwald, Untitled Governors Siniša Đuranović and Marija Pujo Tadić, and Executive Director Andrea Doko Jelušić, held a meeting with President Josipović and his team, to brief him on AmCham's initiatives and policy issues. AmCham representatives briefly presented the topics that AmCham is currently addressing through advocacy work: business climate improvement initiatives, management of ELVs, the health care system, intellectual property protection, Labor Law and barriers to investment.

President Josipović showed interest in the topics and expressed his willingness to cooperate further with AmCham.

## MEETING WITH THE MINISTER OF FINANCE

On June 27, Andrea Doko Jelušić, AmCham Executive Director, Ivan Vidaković, President and Danko Schönwald, Board Member, had a meeting with the Minister of Finance Boris Lalovac, to brief him on our current policy initiatives related to tax policies. The main policy issues discussed were VAT on non-prescription drugs and AmCham's position paper "Opportunities to reduce the tax burden without reducing tax rates".

## TRANSATLANTIC TRADE AND INVESTMENT PARTNERSHIP (TTIP)

The Transatlantic Trade and Investment Partnership (TTIP) is a trade agreement that is presently being negotiated between the European Union and the United States. It aims at removing trade barriers in a wide range of economic sectors to make it easier to buy and sell goods and services between the EU and the US.

AmCham Croatia considers TTIP negotiations to be very important for business and Croatia in general and has joined efforts to promote the issue and participate in TTIP related initiatives.

## Parliament Committee for European Affairs Session on TTIP

AmCham Executive Director, Andrea Doko Jelušić, participated in the Transatlantic Trade and Investment Partnership (TTIP) discussion session of the Croatian Parliament Committee for European Affairs on July 17. She gave a speech on the economic advantages of reaching the TTIP agreement. Also participating were representatives of the Ministry of Foreign and European Affairs, the European Commission to the Republic of Croatia and U.S. Ambassador Kenneth Merten.

## Roundtable Transatlantic Trade and Investment Partnership (TTIP)

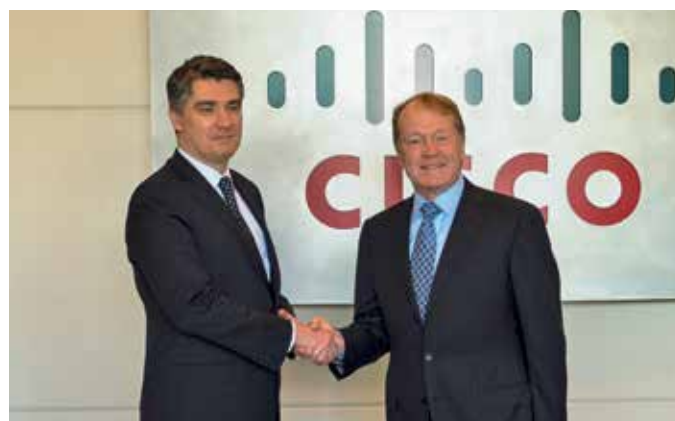
This event was organized by Chevening Alumni Hrvatska (CAH) and U.S. Alumni Community of Croatia (USACC) on October 22. AmCham supported this event through our communication channels and AmCham Executive Director Andrea Doko Jelušić gave a presentation.

## Roundtable Transatlantic Trade and Investment Partnership (TTIP)

This was organized by Business School Minerva, and held at the Croatian Chamber of Commerce in Split. AmCham Executive Director Andrea Doko Jelušić and U.S. Embassy's Economic Officer Michael Rousek held a presentation and answered numerous questions.

## CROATIAN DELEGATION VISITING LEADING IT COMPANIES

AmCham Croatia initiated and organized a Croatian delegation visit to the leading IT companies in the United States of America, from September 28 to October 3. The Croatian government delegation was led by the Prime Minister of Croatia Zoran Milanović and included Minister of Health Siniša Varga, Minister of Science, Education and Sport Vedran Mornar, as well as other representatives of relevant governmental institutions. The business part of the delegation included general managers of the Croatian offices of leading US IT companies - Cisco Systems Hrvatska, Hewlett-Packard, IBM Hrvatska, Microsoft Hrvatska and Oracle Hrvatska, and also Ante Mandić, Chair of the Association of IT companies within the Croatian Chamber of Commerce, and Nikola Dujmović, Chair of Croatian Independent Software Exporters (CISEX). AmCham was represented by Executive Director Andrea Doko Jelušić and Event Manager Ivana Karavidović.



Prime Minister Milanović and John Chambers, CEO of Cisco



Prime Minister Milanović and Meg Whitman, Chairman, President and CEO of HP



Prime Minister Milanović and Chuck Prow, General Manager, IBM Global Government



Prime Minister Milanović and Amy Hood, Microsoft's Executive Vice President and Chief Financial Officer



Prime Minister Milanović and Mark Hurd, CEO of Oracle

Mrs. Doko Jelušić pointed out that this visit was another confirmation of how the IT sector in Croatia has finally been given the attention it deserves. The IT sector is one of the most significant drivers of economic development, which has also been outlined in a recently adopted industrial strategy. In order for the ambitious plans of the strategy to come true, it is necessary to build their presence on the global business scene. These kinds of visits serve exactly that, searching for cooperation opportunities, developing relations and getting to know the practices of global companies.

The official part of the visit began on September 29 in Redmond, at the headquarters of Microsoft, the world leader in software, services, devices and solutions that help people and businesses realize their full potential. The Prime Minister and the delegation were received by Amy Hood, Executive Vice President and Chief Financial Officer, and also met with Rich Sauer, Corporate Vice President and Deputy General Counsel, Neil Jordan, General Manager, Worldwide Health, and Cathy Cavanaugh, Director of Teaching and Learning Worldwide Public Sector – Education.

On September 30, the Croatian delegation visited Silicon Valley, the area with the highest concentration of high tech companies in the world. There they were first received by John Chambers, the CEO of Cisco, the international technological company that designs and manufactures networking solutions, as well as by Cisco's Senior Vice President Chuck Robbins and Executive Vice President Wim Elfrink. After that they held meetings with Mark Hurd, Chief Executive Officer of Oracle. The visit took place at the same time as Oracle's most important business and technology conference of the year, OpenWorld, which attracted an estimated 60,000 attendees from around the world to San Francisco.

On October 1, the delegation visited Hewlett-Packard, a company that grew of a „garage“ into one of the biggest IT companies in the world. In HP, the Prime Minister and his closest team were received at the highest level, at a meeting with Meg Whitman, Chairman, President and CEO.

After visiting Silicon Valley, the delegation traveled to New York to visit IBM where they were hosted by Chuck Prow, General Manager, Global Government. The delegation also met with Sean Hogan - Vice President, Healthcare; Katharine Frase - VP and CTO, Global Public Sector; Dion Rudnicki - VP, Government Solutions and Growth Initiatives and David La Rose - General Manager, Central & Eastern Europe and Russia. IBM is a global company that has been present in various ways on the Croatian market since 1935.

## THE CROATIAN GOVERNMENT HAS RECOGNIZED THE IMPORTANCE OF THE IT INDUSTRY

by the Government of the Republic of Croatia



Andrea Doko Jelušić and Prime Minister Milanović

**At the end of September, a Croatian delegation led by Prime Minister Zoran Milanović visited the United States of America with the goal to introduce Croatia as a potential partner in IT projects. During their stay, the Croatian delegation visited five major IT companies: Microsoft, Cisco, Oracle, HP and IBM.**

The Croatian Government has recognized IT sector as the most innovative and propulsive industry in the modern global economy. That is why the IT sector has been named as a strategic sector and the foundation for the development of all other sectors in the national Industrial Strategy.

Knowing that IT companies are creating the present and future, the main goal of the US visit was to learn how IT can help in the development of the Croatian economy and society, based on the experiences of the most developed IT companies in the world.

As these companies are the center of the world's intelligence and the starting point for what is happening and constant change, it is crucial for the Croatian Government to be involved in these changes and to be competitive.

The Croatian IT sector has many advantages – it is one of the fastest growing sectors, with a very high percentage of exports, a sector where employment is growing and with a constant demand for new employees.

Croatia's main advantages in terms of developing the IT industry are its geographical position close to the center of Europe, well-educated people, excellent infrastructure and a Government that knows what it wants.

The goal of the Croatian Government is to bring the smartest and the best investors to Croatia. That is why the delegation included the CEOs and owners of major Croatian IT companies, as well as the Minister of Health Siniša Varga and the Minister of Science, Education and Sport Vedran Mornar.

Prime Minister Milanović was pleased that delegation presented Croatia as a competent and open country with solid legislative and opportunities for investors. The conversations and experiences exchanged during the visit were very interesting and valuable.

In order to enhance further cooperation between IT companies in the USA and the Republic of Croatia, the delegation continues to communicate with the companies visited, but at the same time is improving cooperation with the Croatian IT sector, as well as with companies in the region through a local network of partners.

The Republic of Croatia is aware of the importance of the IT sector for improving growth, competitiveness on all levels and job creation, and consequently for improving the living standard of all Croatian citizens.

Therefore, the Croatian Government has already taken some steps in creating interactive and advanced user-oriented activities in the public sector, with numerous positive examples and successful projects:

- e-Government - modern public administration, based on up-to-date information and communication technologies and tools
- e-Health - computerized and simplified delivery of care to patients, as well as substantial relief for health professionals from administrative tasks
- e-Infrastructure in education and science – a high level of computerization of business and educational processes as well as digitally literate teachers and students

Another possible form of cooperation is the export of Croatia's own solutions (fiscalization, e-registrations, e-prescriptions, etc.).

In this regard, the Government of Republic of Croatia (on 28 October 2014) adopted a Partnership Agreement with the European Union, which highlights as one of its priorities: "enhancing access to and the use and quality of information and communication technologies", whose implementation will be, among others, financed by the European Regional Development Fund (the indicated allocation for Croatia is 307,952,676 million EUR, for the 2014-2020 period).



Dražen Mavrić,  
Head of the Management  
Board, Nova TV

It is absolutely unquestionable - Nova TV Group is the enthroned leader on the media map of Croatia. With its entertainment program Nova TV breaks record ratings, dictates trends, and their *Dnevnik [News]* has for already five years been the viewers' first choice

If we take into consideration that today almost every household by means of operators, cable and satellite receivers has access to not only domestic, but also to a large number of foreign channels, it takes extreme effort to attract the attention of viewers, actually to gain their loyalty. Nova TV Group's effort has paid off as they have been successful at that for years now, and in 2014 they are achieving great success. There is another proof of that - the results of viewership, and the fact that it is the absolute market leader, and as such the first choice of the Croatian market in terms of investment into advertising space.

For the fifth year in a row they are the first choice of viewers - Nova TV is the most watched channel in the country. Also, the second channel in this Group, for the third year in a row Doma TV carries the title of the most watched specialized channel (on the total population). Excellent results are also visible in the first ten months of 2014, when Nova TV Group further strengthens its leading position. According to AGB Nielsen Nova TV Group achieves 36.7 percent share of the audience in prime time on the total population.

However, regardless of the achieved results with which this media group can unquestionably boast, it still continues to work and invest, and this is clearly declared by Dražen Mavrić, Head of the Management Board, Nova TV: "Continued investment, from technology to quality staff and, is necessary. Regardless of the satisfaction with the achieved results, the biggest challenge is not only to achieve high ratings, but to create loyal audience as well. So far all indicators have demonstrated that we have successfully identified the requirements of our audience, and that is all the more reason for satisfaction in this business of ours."

The biggest advantage of Nova TV Group is noticeable in that it proactively responds to market needs, and with constant investments raises the quality and sets the trends and standards in the entire media industry. Mavrić explains: "Nova TV Group, with its rational operations and insisting on quality, managed to win against the current crisis in the market and achieve growth in difficult conditions. We continually invest in our own projects and in those of foreign production, and thus we have



maintained dominance when it comes to share in advertising and advertising revenues. Satisfaction of the audience and of business partners is the only true criteria of our success."

### RECORD-BREAKING IN THE ENTERTAINMENT PROGRAM

This television house has perhaps best demonstrated that it can recognize and create a good product, and that it continuously brings new trends to the entertainment program, just with the fall hit, the entertainment show called *Your Face Sounds Familiar*. The show that, although it is the product of the creative workshop *Endemol*, one of the most successful production companies in the world, in the hands of Nova TV it has assumed "flavors" of one of the most successful television products in the past seven years. This is best evidenced by the record

results which quickly followed. Namely, the Nova TV show *Your Face Sounds Familiar* continuously from the very start draws the majority of viewers who are thrilled with transformations of competitors, as well as with great fun and energy. Record viewer ratings showed already in the fifth episode that was watched by as many as 59.6 per cent of viewers who were in front of the small screens that night. According to AGB Nielsen data, the show broadcasted on 2<sup>nd</sup> November 2014 was seen by as many as



# THE CROATIAN MEDIA SCENE

1.227,000 viewers. With such outstanding viewer ratings *Your Face Sounds Familiar* is by far the most viewed show in Croatia since the beginning of 2014 to date, with the exception of sports shows. In addition, the fifth episode of the popular show on Nova TV has achieved record ratings, which has thus established it as the most watched entertainment show from 2007 until today. Dražen Mavrić, Head of the Management Board, Nova TV, tells us whether Nova TV prefers domestic or imported products: "From the very beginning, we have focused on shows of our own domestic production. Our goal has always been not only to achieve the popularity of such content, but also in regards to the development of local products that, thanks to the monitoring and the implementation of global trends, do not lag behind the most popular foreign products with their quality and content. Insisting on the domestic product, we managed to create an audience that is faithful to the content that we offer. The steady increase in viewership confirms to us that we are on the right track and that we try to keep it that way. In addition, we have successfully placed our own content on the international market. Nova TV Group, except in its own production, also invests in license formats that have achieved remarkable successes around the world, such as currently the most watched television show *Your Face Sounds Familiar*, the popular *MasterChef* whose three seasons are behind us, and the serial and film program of the fittest global distributors like Warner Brothers, Sony, Universal and others."

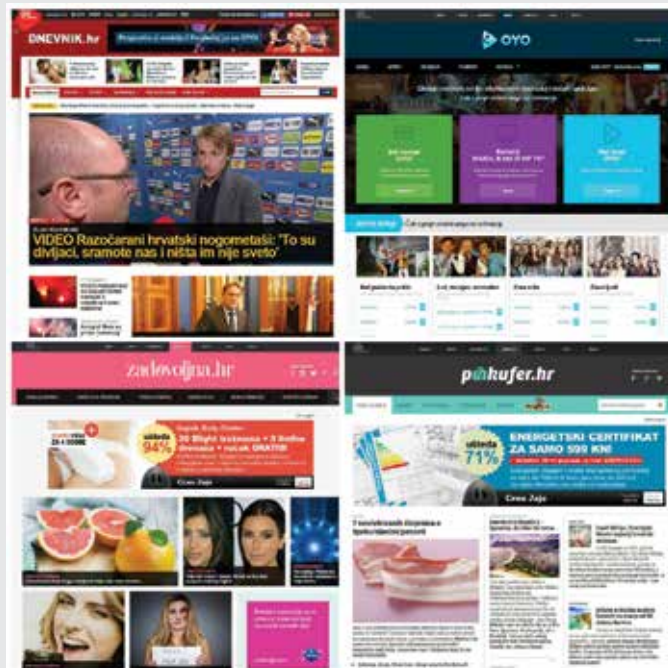
## AT THE MOST IMPORTANT MOMENTS - NOVA TV'S DNEVNIK (NEWS) IS THE UNDISPUTED FIRST CHOICE OF VIEWERS

Nine years ago one of the most successful stories of Croatian journalism started - today Nova TV's *Dnevnik [News]* is by far the most watched and the most credible news program in the country, and it has held this trend for the fifth consecutive year. We are already accustomed to their speed, professionalism and fairness in reporting. Every day they bring us credible, relevant and objective information, and

are also recognizable by relevant research of the public opinion. *Pregled tjedna [Week Overview]* is certainly among favorite contents. We watch it every Sunday, and on Mondays they present young and successful entrepreneurs, scientists, athletes and artists in the section *Bolja Hrvatska [Better Croatia]*. Nova TV news program team has shown many times how it can promptly get organized for the most demanding tasks. During unexpected reporting from the field the viewers were always provided with fast, attested and timely information. At the time of burning events in the country and globally, viewers primarily trust Nova TV's *Dnevnik [News]*. In 2014 the viewership results clearly confirm that always, and especially in situations when it is the most important - Nova TV's *Dnevnik* becomes and remains the undisputed first choice of viewers.

## TELEVISION AND/OR INTERNET

In addition to maintaining the status of the most watched national channel and most watched specialized channel, Nova TV Group, which is primarily a multimedia group as well, is faced with many challenges in the field of online and social media. Among the first on the Croatian market, this corporation recognizes the importance of the new media and integrated communication, and has been successfully operating with a number of portals and profiles on social media. "As far back as in 2006 we launched the first video news portal in Croatia, *Dnevnik.hr*, which brings all



relevant news, and is also available to users of mobile devices in the form of an application. In addition, our portfolio contains a large number of online services and portals that address different target groups. We were the first on the market in introducing SVOD [Subscription Video on Demand] services in the country, OYO", said Dražen Mavrić.

OYO channel is complementary to the classic television programs because it makes it possible for viewers to watch series before they are broadcasted on TV, as well as subsequent reviewing of what was missed, specialized shows and many feature and documentary films, as well as series that do not appear in the programs of TV channels. Mavrić added: "We can be proud of the fact that we are the first to integrate social media into our program content, and that as a Group we have more than 1.5 million fans\* on various social media - from Facebook and Twitter, to Instagram - with whom we communicate directly on daily basis."

It is yet to be seen how the development of technology in the future will affect the relationship Internet-TV-viewer, but one thing is certain, the winner will be the one who will then be able to recognize and produce quality programming content. Television is still the most powerful medium, and changes brought by technological development provide for the availability of content on different platforms such as tablets and mobile phones. Thus, broadcasters need to continue investing into better quality content, since we believe that the trend of the availability of television will only intensify. Constant investment in technology development and communication infrastructure, as well as in monitoring changes of trends in the way media content is consumed, it is necessary to adapt to the future, and be a creator of the future of television in this region.

[\*Source: hr.socialnumbers.com]



## GOVERNMENT RECOGNIZES THE IMPORTANCE OF IT

By Ante Mandić, President of the Board, IN2 d.o.o.

In its recently published industrial strategy, Croatia clearly stated that information technology (IT) is one of the branches in which it expects progress and which it intends to encourage. IT represents a global industry because of its dependence on global technology vendors. This means that it is impossible to develop a local or national IT industry without strong links with the leading technology vendors, the vast majority of which is located in the United States. We need to be aware of the fact that IT companies make up the majority of the ten of the world's largest corporations, and that the most valuable brands also belong to IT and show the fastest growth. For illustration purposes, it should be noted that the cash in the accounts of these corporations exceeds the Croatian annual budget. These companies, through the proclaimed concept of digital economy, significantly affect and change the world, determine its future and it is difficult to develop any kind of a national strategy without taking this fact into account. It is commendable that the Croatian government has finally realized this and decided to go on a labor-intensive journey to visit some of these corporations and learn about their business plans, new technologies and the opportunities for participation in the development of the Croatian IT industry. During the 5 days of its stay in the United States, the Croatian delegation visited Microsoft (Seattle), Cisco (San Jose), Oracle (San Francisco), Hewlett Packard (Palo Alto) and IBM (New York).

The local press has rarely mentioned a visit to the Stanford University in Palo Alto, which in my opinion was just as useful as the other five. During the visit to Stanford, the 'healthcare' part of the delegation visited the Stanford Hospital and this visit was extremely impressive.

In preparation of the visit, the Croatian side emphasized that it is particularly interested in the application of IT in education and healthcare. Everyone stressed the fact that healthcare is going through a global crisis and that Croatia is no exception in this regard. The crisis is a consequence of the ageing population, combined with the increasing prevalence of chronic diseases. This led to the fact that a growing amount of global economy resources is being allocated to healthcare, and it is almost certain that this trend will continue regardless of the improvements and quality that modern technology brings. Funds for informatization in developed countries range up to 3% of the total budget – which is a lot of money. For example, we

heard in Stanford Hospital that their annual budget equals 3 billion dollars and that IT expenditure amounts to around 3%. It is impressive that the hospital director has an assistant for innovation, a personal start-up program and an incubator used to encourage healthcare innovations.

Bearing in mind such allocations, it is logical that they are not familiar with the concept of waiting lists, limits and similar terms that are used frequently in Croatia.

It was also mentioned that the informatization of healthcare requires substantial funds, but that the return of such investments is extremely fast, much faster than in some other areas of human activity. From our experience of informatization of a large number of Croatian hospitals (IN2 BIS), we can confirm that this return ensues after 12 months, in the worst case scenario. The cost savings for patient meals only range from 10-18%, and for medication 3-15%.

Unfortunately, this fact is not enough to accelerate the start of informatization of Croatian hospitals. Informatization has a low priority, as shown by the allocation of 0.5 to 1% of the budget, i.e. 3-6 times less than shown by European experience. Some think that one of the reasons for this is the resistance to business transparency that informatization brings. This is probably a part of the problem, but I think the main reason is that hospitals are expected to finance informatization themselves, and they are not very motivated to do this, at least when it requires setting aside large amounts of money.

It is logical that those who are interested in savings the most should invest in the informatization of hospitals. The situation is clear in private institutions, where the hospital management will invest in what brings profit or reduces costs. In public institutions, this matter is a little more complex because there are laws that say that every patient has to be provided a service. On the other hand, the Croatian Institute for Health Insurance (CIHI) pays for this service an amount that it determines, and up to a certain limit. In this organization of the healthcare system, investments should be provided at the national level, through a special budget.

We can say that the informatization of primary healthcare is at a very high level and in this area we are comparable to other EU countries. The reason for this is simple. The project has now been active for more than 10 years, during which time substantial resources have been provided at the national level, and they continue to be allocated on a daily basis to upgrade and maintain the system. This makes it even stranger that a similar model has not been applied to those hospitals that normally spend more funds than primary care. The situation is far from satisfactory. There are still three large clinical hospital centers that lack an adequately resolved Hospital Information System (HIS). That has been a topic for several years now, the awareness of the need exists, but everything falls apart when it comes to the funding model. Things are moving forward, but not fast enough for those of us in the private sector. We will see whether the allocation of funds by CIHI will lead to improvements.

Source: Pharmabiz

Ivan Marić - SRCE, Nikola Dujmović - SPAN and Ante Mandić - IN2 at the birthplace of Silicon Valley





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## CLIMATE CHANGE – FAST ADAPTATION IS NECESSARY

by Marija Pujo Tadić

*Climate Leader (Expert in climate change)*

*Vice-president of the Croatian Association for Carbon Footprint Reduction and Adaptation to Climate Change*

*Member of the Board of Governors of the American Chamber of Commerce in Croatia*

Climate change is not some distant problem of the future that belongs to someone else. It is happening now and it has real and serious consequences for people's lives and for the national economy.

When talking about climate change in relation to the Republic of Croatia and its surface of 56,594 km<sup>2</sup> on the global map of the planet Earth, we can often hear the justification that due to our nearly ruined industry and significantly reduced production, our part in the increase in the emission of CO<sub>2</sub> (one of the biggest causes of the atmosphere density change) and other greenhouse gases is **negligible** and that our contribution to pollution, which eventually leads to global warming, is therefore inconsequential.

However, lately we have become aware, not only as witnesses, but also as active participants, that the world is facing increasingly evident and undeniable evidence of fundamental changes in the natural cycles.

In the context of global changes, the territorially insignificant Croatia from the beginning of this story is also becoming aware of the reality of climate change and how it concerns us as well, despite the human habit of disregarding future consequences of today's actions. We are becoming aware that we are also a small piece of the puzzle on the European, as well as the global level.

Despite our tendency to put the "blame" on the "cruelty of nature", we have to admit to ourselves that we are facing phenomena that are the result of our own actions. With the goal of economic prosperity and technological progress in mind, we are still able to think about the energy obtained from coal and we are still able to dismiss the fact that the human race has literally changed the relationship between the Earth and the Sun by releasing large amounts of CO<sub>2</sub> and other greenhouse gases.

Although the terms "global warming" – defined as an increase in the average temperature of Earth's atmosphere and oceans, recorded for the first time in the 20th century, and "global cooling" – extremely low temperatures in certain areas or the so-called "ice age" are a source of disputes among scientists, they all agree on one thing: the concentration of CO<sub>2</sub> in the atmosphere is increasing faster than ever and the weather extremes that have been astonishing us this whole summer can be ascribed to the uneven warming of the Earth.

**They also agree on the fact that it is still not too late to take action in this area, but this has to be done quickly and efficiently!**

Cognition is the basis of every human activity, and in this case the cognition is that global warming caused by human actions not only exists, but is turning into an alarming planetary crisis due to its pace.

If we bring the problem to the local level and look at it from the point of view of those who deal with the legislation in this area on a daily basis, we have to admit that they are faced with big and demanding tasks, which at this point have to be addressed under the pressure of quick action and efficient solutions.

The Republic of Croatia adopted two very important documents in this area even before becoming a member of the European Union:

- The Republic of Croatia became a party to the United Nations Framework Convention on Climate Change, which was adopted at the United Nations Conference on Environment and Development held in Rio de Janeiro in 1992. A law ratifying the Convention was passed by the Croatian Parliament on 17 January 1996.
- It also became a party to the Kyoto Protocol to the United Nations Framework Convention on Climate Change (Kyoto 1999). With this, Croatia committed itself to limiting the greenhouse gas emission in the 2008–2012 period to 95 % of the amount emitted in 1990 as the base year.

In accordance with the obligations arising from the alignment with the Community *acquis communautaire*, the Republic of Croatia incorporated into its legal system the obligation to report on the enforcement of policies and measures aimed at reducing emission and on emission projections. These reports are delivered periodically to the competent authorities of the EU.

With the Air Protection Act (Official Gazette 130711 and 47/14), the Republic of Croatia adopted and aligned the national legislation with about ten EU Directives which, among other things, relate to the responsibilities in the area of climate change and adaptation to climate change, to the measures aimed at preventing and decreasing air pollution, as well as monitoring the emission of greenhouse gases.

Measures to pass two very important Strategies in this area are currently being taken with great speed:

The first is the **National Low-Emission Development Strategy**, for which The Framework for Low-Emission Development Strategy for Croatia has already been passed and adopted. This Strategy follows the conclusions of IPCC, the Intergovernmental Panel on Climate Change, which calls for an 80–95 % reduction in emission in developed countries, and of the European Union, which plans to reach the same goals in reducing the emission. It considers a scenario which would result in an 80 % reduction in the emission in the Republic of Croatia by 2050. The predicted reductions apply to all Sectors, from Industry, Energy Plants, Transport, Household and Services to Agriculture.

The second is the extremely important **Strategy on Adapta-**

**tion to Climate Change** with an action plan that would include an obligatory assessment of the influence on each of the previously mentioned Sectors, risk assessment for key sectors, and priority measures and activities, including the method, order and deadline for executing the measures.

These days, nature is constantly warning us about priorities, we only need to watch it carefully... Croatia should pass the Strategy on Adaptation to Climate Change with an action plan as soon as possible. This future Strategy on adaptation should focus on several Sectors that have already been recognized in the Republic of Croatia as the most vulnerable to the effects of climate change: agriculture, forestry, tourism and human health.

For example, the Sector of agriculture should predict a change in the wine production orientation as a reaction to earlier ripening of grapes, and an expansion of the assortment in the continental area that should include varieties that were previously typical of the coastal area. The Sector of tourism should also predict an expansion of activities from the coastal area to the continental area, etc.

As with every other strategy, the same rule applies – although the national adaptation strategy is important as a framework for adaptation, adaptation at the regional and local level is extremely important due to specific effects, needs and conditions. Also, every implementation of a strategy, including this one, requires cooperation between different sectors, as well as making sure that the measures taken are coherent throughout different sectors and government levels.

From everything stated above, it is clear that we have an extensive and demanding task ahead of us, and we need to address it as soon as possible if we want to preserve our economic development, and above all, the lives, health and property of the inhabitants of our country.

We can use the statement by Mr. Al Gore, (“An inconvenient truth”, 2006), the former vice-president of the USA, a climate change expert and my mentor, as our guiding principle: Climate change “is not just a political issue. It is really a moral issue. Although it is true that politics at times must play a crucial role in solving this problem, this is the kind of challenge that ought to completely transcend partisanship.”

This is why at the Climate Summit held in New York in September 2014, Ban Ki-moon, Secretary-General of the United Nations, invited world leaders from governments, businessmen and civil society representatives to take faster and more efficient action in the area of climate change. It is a unique opportunity for leaders to show their ambitions and visions in the fight against climate change and create the foundation for the 2015 global agreement.



## INFORMATION SOCIETY

By **Nikola Dujmović**,  
President/CEO, SPAN d.o.o.

Croatian IT industry is small and fragmented, but vital and successful. In a recent study for CISEx, prepared by Konter, it is estimated that IT industry in Croatia employs only 10,000 people (1,10% of total workforce) and produces 0,9% of total economic output. Surprise hidden in these numbers is that IT industry contributes with 30% of profits generated in economy, it has grown every year over the last few crisis years and increased its output and exports every year.

Those numbers are good arguments for both sides in a discussion is there Croatian IT industry at all. From a perspective of classical Croatian business, and up until recently from perspective of Croatian government, we are insignificant group of small companies. From our perspective, we - the Croatian IT industry, are crucial for success of the whole economy and we believe that we are real industry.

Year 2014 changed many things for us, we got recognition from the government and respect from other industries. This is important because we have to avoid being on the wrong side of digital divide.

Digital divide, by definition, is economic and social inequality according to categories of persons in a given population in their access to, use of, or knowledge of information and communication technologies (ICT). Only enterprises and governments that understand and use IT and ICT will be able to compete on the increasingly competitive worldwide market.

Currently Croatia is lagging behind and if we do not increase our pace we will stay behind, on the other side of this divide with countries and societies who chose to slow down and are not competitive enough to participate in the international market. Our educational system is based on 19th century doctrine and is specialized in producing government employees. As a result of this, our government structure is slow, inefficient and successful only in blocking changes.

To avoid this we have to start building information society and recognize that creation, distribution, use, integration and manipulation of information is a significant economic, political, and cultural activity. Information society is society that teaches and enables its citizens to use IT technology in their everyday life to be more productive, to be better informed, to participate in social and political activities.

There is no better place to learn this than Silicon Valley and Stanford, epicenter of 21st Century.

Congratulations to AmCham for organizing this trip, if you asked me where I would take our Prime Minister if I had a chance, I would say – Silicon valley, California, US.

Thank you for inviting me as well.



## 2014-A TAX YEAR IN REVIEW

by Paul Suchar, Partner, KPMG Croatia d.o.o.

“Tax Transparency.” “Automatic Exchange of Information between EU Member States.” “OECD Standard for Automatic Exchange of Tax Matters, including the Common Reporting Standard.” “Base Erosion and Profit Shifting (BEPS).” “Foreign Account Tax Compliance Act (FATCA).” “Country by Country Reporting for Transfer Pricing Purposes.” “Voluntary Disclosure.” “Convention on Mutual Administrative Assistance in Tax Matters.” “EU Audit Reform.” “Substance.” “Lux Leaks.” “Hybrid Instruments.”

The global tax landscape has dramatically changed. Words, phrases or abbreviations which were unheard of until recently litter every tax journal and any tax conference. And Croatia is firmly integrated into that global tax landscape. Any Croatian legal entity or Croatian physical person having any foreign transactions needs to be aware that every transaction may be scrutinized and information may be automatically provided to the Croatian Tax Authorities.

The purpose of these changes is to improve the fiscal discipline of taxpayers around the world and to ensure efficient and correct collection of taxes.

Given this change in the global tax landscape, every Croatian legal entity and Croatian physical person should sit back and carefully consider if they are correctly reporting and, if applicable, correctly subjecting to Croatian tax every transaction.

So much for the global tax landscape.

How has the Croatian tax landscape changed?

Reporting to the Croatian Tax Authorities and correct application of tax to all types of receipts has increased in volume and complexity. From a corporate tax perspective transfer pricing documentation is becoming more and more important. From a value added tax perspective additional reporting has been implemented, especially in cases of domestic reverse charge. From a personal income perspective the JOPPD form is becoming a powerful source of information for the Croatian Tax Authorities, with reporting obligations being placed both on payers, such as employers, as well as individuals themselves (in the case, for example, of the sale of shares, albeit this currently being non-taxable). And from a business perspective there is ongoing reporting for all cash transactions through fiscalisation.

But what is the detail?

The 2014 year started with the VAT reduced rate being increased from 10% to 13%, where this increase was heavily criticised by the tourist industry as VAT on hotel accommodation was one service which was subject to the increased rate (especially as at the time of implementation of the VAT changes, some hotel accommodation for 2014 had already been sold!). Nevertheless, it appears that 2014 was a successful tourist year.

During the year various taxes were increased, notably employer social security contributions on gross salary increased from 13% to 15% and excise taxes increased on cigarettes and tobacco products and fuels. And for those lucky winners, the threshold before which tax on betting gains is payable was reduced to HRK 750.

All the above measures were aimed at bolstering a sagging budget.

But the big news is the tax changes which will come into effect from 1 January 2015 and 1 January 2016.

On the positive side Croatian personal income tax bands and personal allowances have increased from 1 January 2015. This means that a person on a gross monthly salary of HRK 20,000 will see approximately HRK 1,000 extra in his/her net monthly payment. The Minister of Finance had during the year discussed the idea of reducing the top marginal tax rate of 40%, but the budget just did not allow it.

On the negative side Croatian personal income tax at the rate of 12% (plus city surtax) will apply on interest from 1 January 2015 (whether earned in Croatia or abroad) and the non-taxable dividend threshold has been abolished, so that all dividends will be also subject to tax at the rate of 12% (plus city surtax) (whether earned in Croatia or abroad).

And on a further negative note, from 1 January 2016 Croatian personal income tax at the rate of 12% (plus city surtax) will apply to capital gains from the sale of financial assets (i.e., shares) purchased after 1 January 2016 (whether acquired and sold in Croatia or abroad), with some exceptions (notably, if the financial assets are sold after 3 years from the date of acquisition).

Although there were both positives and negatives in the personal income tax front, the aim of the legislator is to re-allocate the burden of personal income tax. Whether the re-allocation is fair or effective is a matter of discussion!

On further developments effective 1 January 2015, various changes have been made to the corporate tax legislation with perhaps the most notable being added requirements to qualify for previously available tax concessions (with the aim of increasing tax revenues) and from the value added tax perspective various changes have been implemented, the most notable being that VAT will be payable on the sale of construction land, this change being required to align Croatian VAT to the EU VAT Directive.

As it has been a very busy year for tax we suggest that all AM-CHAM members carefully review their corporate and personal income tax positions to ensure correct reporting and payment of taxes for 2014 and that they analyse in detail all of tax changes which will be in effect as of 1 January 2015 (and 1 January 2016).

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## AMCHAM EVENTS

### AMCHAM LUNCHES

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

#### IVAN VRDOLJAK, MINISTER OF ECONOMY CROATIA'S INDUSTRIAL STRATEGY, April 23

In the proposed "Industrial Strategy of the Republic of Croatia 2014.-2020.", the Ministry identified several key industries for Croatia's future development (production of basic pharmaceutical products, computers, electronic and optical products, metallurgical products, computer programming, advisory and related services (ICT), electronic equipment, machines and devices). In addition, two more industries have a strong potential to become a part of this group: food industry and furniture production. The key strategy goals are a 30% growth of exports, with a focus on high value added products and increase in employment of more than 85,000 people by 2020.

Minister Vrdoljak's keynote speech was followed by a panel discussion of industry representatives and key decision makers:

- Mrs. Sabina Škrtić, Assistant Minister of Economy
- Mr. Tomislav Radoš, Adviser to the Minister of Economy
- Mr. Ivan Vidaković, Director, Microsoft Croatia
- Mrs. Olivija Jakupec, Member of the Board, Podravka
- Mr. Tauno Olju, Executive Director of Advisory Services, EY

#### BORIS LALOVAC, MINISTER OF FINANCE, September 16

During our September Lunch, Minister Lalovac announced changes in public finances, primarily focusing on curbing budget expenditure to match the economy output, and raising effectiveness in the public sector. He also commented on the fact that the high number of public employees was overwhelming the country's capabilities. He said he had 100% support from the Prime Minister Milanović for his ideas on how to shift focus to the private sector and entrepreneurs, including the necessary fiscal changes. As to when the reforms could be expected, he said, 'It is no longer a matter of whether we'll do it or not, but it is all down to when. Six months is a long time, one month is also a long time. Time has run out for waiting for such structural reforms.'

#### BORIS VUJČIĆ, GOVERNOR OF THE CROATIAN NATIONAL BANK

November 19

Mr. Vujčić addressed the audience with an overview of economic forecasts for Croatia and plans of the Croatian National Bank for 2015. He also presented economic overview of other EU countries in comparison with Croatia. He emphasized the importance of implementation of series of structural reforms as soon as possible, in order to improve Croatia's economic outlook and investment opportunities.

### BUSINESS BREAKFAST

#### AMCHAM POWER BREAKFAST WITH MINISTER MILJENIĆ April 8

Efficient judiciary is one of key prerequisites for stable and predictable business climate. AmCham had the pleasure of hosting the Minister of Justice, Orsat Miljenić as the speaker of the first AmCham Power Breakfast of 2014. In his address, Minister Miljenić presented the Ministry's activities and plans for the reform of the judicial system.

#### BREAKFAST ON TTIP WITH SPECIAL FOCUS ON HEALTH-FOCUSED INDUSTRIES

May 8

On May 8 we held a special breakfast with Ms. Bryan on negotiations for the Transatlantic Trade and Investment Partnership (T-TIP), with special focus on health-focused industries, including pharmaceuticals and medical devices.

Ms. Bryan is working at the U.S. Mission to the European Union from February 2011 as the representative of the Office of the United States Trade Representative (USTR) to the European Union. Prior to this, Ms. Bryan was the Deputy Assistant USTR for Trade and Development, where her responsibilities included preference programs, Aid for Trade and development aspects of free trade agreements, including the Trans-Pacific Partnership (TPP) negotiations.

- 1 Lunch with Governor Vujčić 2 Lunch with Minister Vrdoljak - panelists 3 Lunch with Minister Lalovac – Mr. Mikec and Mr. Vučemil (VMD promet) and Mr. Krznarić (A2B Express logistika) 4 TTIP Breakfast – Ms. Vitas (HZZO), Mr. Mitof-Višurski (Abbvie), Ms. Bryan and Mr. Fisher (U.S. Embassy) 5 Lunch with Minister Lalovac – Mr. Benčić (U.S. Embassy), Mr. Jelić (PwC), Mrs. Doko Jelušić (AmCham) and Minister Lalovac 6 Lunch with Governor Vujčić – Mr. Vidaković (Microsoft), Governor Vujčić, Mrs. Doko Jelušić and Ambassador Merten 7 Minister Vrdoljak 8 Minister Miljenić



## SEMINARS

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

### OPPORTUNITIES AND CHALLENGES OF THE ECONOMIC COOPERATION BETWEEN CROATIA AND THE U.S.

March 12

Recognizing the importance of double tax treaty issue for some of our members, AmCham has organized a seminar in cooperation with the Ministry of Foreign and European Affairs.

Mr. Klisović and Mrs. Čavlović Smiljanec presented government activities and the potential for reaching a double tax treaty between Croatia and the U.S., while Mr. Johnston gave a brief general overview of the double tax treaty process.

### WORK OF FOREIGNERS/EXPATRIATES IN CROATIA – TAX AND LEGAL ASPECTS, June 11

Organized in cooperation with Crowe Horwath, the international consulting firm, the seminar described the tax and legal aspects of work by foreigners in Croatia, with an emphasis on the changes that occurred due to EU accession. The seminar addressed work of foreigners in Croatia according to Foreigners Act (permit for directors/procurists, managers, owners of businesses, assigned workers), taxation of expatriates and other foreigners in Croatia, as well as EU citizens and news after July 1, 2013.

### HOW TO CREATE GREATER ACCOUNTABILITY AND PRODUCE DESIRED RESULTS? May 15

AmCham and DOOR Training Croatia hosted Mr. Ricardo Lillo, CEO of DOOR International as the speaker on the topic of creating greater accountability of company employees in order to achieve key results on all levels of the organization.

Mr. Lillo presented experience about the wisdom that lies behind the success of almost half the "Fortune 50" organizations and how their leaders managed to create greater accountability toward achieving key organizational results, at all levels of the organization.

These methods were presented at the Executive Office of the President of the United States of America in Washington D.C.

### MEDVEŠČAK EXPERIENCE BREAKFAST, October 16

AmCham organized a breakfast event with the management of the Ice Hockey Club Medveščak. Everyone had the opportunity to experience the passion behind the sport and learn how sport's marketing can be used to strengthen the company brand. Participants have learned more about the business benefits of being "in the game" from the Director of Hockey Operations, Marko Antonio Belinić, and also got an exclusive opportunity to see the training and meet the players.

### WITH THE SUPPORT OF LATEST TECHNOLOGY REMAIN A DESIRABLE EMPLOYER

November 11

Working breakfast organized with AmCham member HSM Informatika. In today's competitive global market it is very challenging to follow the trends continually while keeping your costs low, achieving company goals and at the same time being a desirable employer. By listening to examples from practice participants learned how technologies are a real support to the work of human resources as a key link between the human capital and business goals of each company.

### THE INSTITUTE OF ECONOMICS PRESENTATION - PRODUCTIVITY ANALYSIS OF CROATIAN COMPANIES,

December 5

The main factors lying behind firm competitiveness, as size, organization, technological capacity and their ability to successfully operate in international markets, are ultimately related to firm-level productivity. This presentation showed some microeconomic evidence on the productivity growth process in Croatia in the period since the onset of the crisis as a way to help formulating growth oriented policies.

### AMCHAM BREAKFAST ON MEDIATION - HELLO, WORLD! MEDIATION COMES!

December 9

Mediation as an alternative dispute resolution method can help Croatian business environment to achieve higher efficiency. Companies benefit from mediation by cutting the costs of disputes, saving time, human and other resources, by eliminating the uncertainty of the dispute results, and most important, mediation helps maintain the good relations between the involved parties.

The breakfast gave a better insight into the mediation procedure by giving a brief lecture, sharing personal experience of real life cases.

## MEMBERS SEMINARS

AmCham's educational program of seminars/workshops held by AmCham member companies, with free of charge participation for our members. This is a great opportunity for companies to promote expertise in their respective field and connect with fellow members.

### CORPORATE LOBBYING: STRATEGIES & TACTICS

April 1

The presentation was held by Mr. Natko Vlahović, Founder and Managing Director of Vlahović group. Seminar provided an insight into corporate lobbying and its specifics in Croatia. It showed the importance of lobbying efforts in Brussels and presented some lobbying tactics and structure of lobbying campaign.

**1** Opportunities and Challenges of the Economic Cooperation between Croatia and the U.S. **2** Mr. Klisović, Deputy Minister of Foreign and European Affairs **3** Mrs. Čavlović Smiljanec, then Assistant Minister of Finance and Director General of the Tax Administration **4** Mr. Johnston, then Economic Section Chief-U.S. Embassy; Crowe Horwath seminar: **5** Ms. Lacković Smole **6** Ms. Pavlović **7** Mr. Budić **8** DOOR Training Croatia seminar - Mr. Jerčić, Mr. Lillo and Mr. Buljan **9** Medveščak Experience **10** HSM informatika seminar: Mr. Rogan, Mrs. Urbanke and Mr. Čačinović **11** Institute of Economics presentation **12** AmCham Breakfast on Mediation





## **INTELEKTIV - IPR CONFERENCE, May 28**

AmCham's fifth annual conference on Intellectual Property Rights (IPR) was opened by the speech of the Ambassador of the United States of America, H.E. Kenneth Merten.

The conference keynote speech was held by Mr. Patrice Pellegrino, the Head of the Liaison Office of the Office for Harmonization in the Internal Market, presenting the study on the impact of intellectual property rights intensive industries in the European Union. According to the study, these industries generated almost 39% of total economic activity (GDP) in the EU, they account for 90% of the EU's global trade and directly for 26% of all jobs in the EU.

Intelektiv 2014 featured 4 panels and 3 expert presentations such as the panel on the topic of institutional cooperation in protecting IPR rights, a panel on the topic of the IPR future through a prism of technological and science developments and the entertainment industry panel. In addition a special part of the program was dedicated to the education of institutions in recognizing counterfeit goods.

## **ISSUES IN THE DIGITAL ERA: IMPACT OF THE DIGITAL REVOLUTION - JUDICIAL TRAINING WORKSHOP**

**September 2**

The workshop was part of AmCham's IPR Committee activities and a continuation of this year's Intelektiv conference. AmCham, in cooperation with the Judicial Academy, hosted judge Monica Millet from the Commercial Court of Vienna as the guest speaker at the judicial training workshop on intellectual property rights (IPR) for judicial authorities.

## **PATRON EVENTS**

### **PATRON RECEPTION WITH THE U.S. AMBASSADOR, March 25**

We are very pleased that His Excellency, the U.S. Ambassador to Croatia, Kenneth Merten hosted a reception in honor of AmCham Patron members. The Ambassador welcomed representatives from our Patron members to his residence and discussed Croatia's business climate.

### **PATRON LUNCH: CEE REGION AND CROATIA IN GLOBAL PERSPECTIVE, May 19**

AmCham hosted a Patron Executive Lunch with Mr. Ferdinando Beccalli-Falco, Senior Vice President and CEO of GE Europe, CEO GE Germany

Mr. Beccalli-Falco gave the opening speech on the topic of "CEE Region and Croatia in Global Perspective", followed by a discussion. He emphasized that he remains ambitious for Croatia, CEE and Europe and also recalled that diversity is one of the strengths of the EU and should be seen as such, but nobody should fear greater integration. For Europe, CEE and Croatia to prosper, it requires greater convergence, co-operation, trust and greater integration.

### **SPEED NETWORKING, February 14 & September 11**

Popular networking event, where AmCham members, mostly sales and procurement managers, have an opportunity to exchange business cards in a moderated concept of 3 minute

conversations with each person. More than 20 companies participated at each event and we received positive comments, as it proved to be a great way to enhance networking opportunities among our members.

## **GM BREAKFASTS**

GM Breakfasts are small informal gatherings of members' general managers (with 10 participants on average) that give attendees an opportunity to discuss common business issues and learn about AmCham projects. GM Breakfasts are held on a monthly basis with different participants each time. This is an invitation-only event, not limited to a single member category and free of charge. A member can participate at one breakfast per year.

## **AMCHAM SUPPORTED EVENTS**

### **MICROSOFT WINDAYS14 CONFERENCE, April 7-10**

### **THE 9TH REGIONAL TAX CONFERENCE**

**"Ten years in the European Union: Impact on taxation in Central and Eastern Europe", April 9**

organized by American Chambers of Commerce in Central and Eastern Europe

### **THE TENTH ANNUAL INTERNATIONAL CONFERENCE ON THE REAL ESTATE MARKET, April 9-10**

organized by Filipović Business Advisory Ltd.

### **PROSPECTS FOR REGIONAL AND GLOBAL TRADE DEALS**

**September 26**

organized by the U.S. Embassy in Croatia, guest speaker: Sherman E. Katz, Senior Advisor to the Center for Study of the Presidency and Congress

### **ROUNDTABLE TRANSATLANTIC TRADE AND INVESTMENT PARTNERSHIP (TTIP), October 22**

organized by Chevening Alumni Hrvatska (CAH) and U.S. Alumni Community of Croatia (USACC)

### **CROATIA BUSINESSCONNECT IBM FORUM 2014**

**October 29-30**

### **2ND INTERNATIONAL CONTROLLING CONFERENCE - CHANGE FOR SUCCESS, November 5**

organized by Kontroling Kognosko Consultants and Lider Business Weekly

### **PMI FORUM 2014**

organized by Project Management Institute (PMI) Croatia

### **EY ENTREPRENEUR OF THE YEAR**

global award program launched in Croatia by EY Croatia



INTELEKTIV: **1** Panel on Intellectual Property-Job Creation Capacity: Mr. Sabol - Računi.hr, Mr. Kopic - Farmeron, Ms. Petričević - Podravka, Ms. Škrtić - Ministry of Economy and Mrs. Doko Jelušić **3** Mr. Pellegrino **4** Judge Millet **2** Speed networking **5 & 6** GM Breakfasts **7** Patron Lunch: CEE Region and Croatia in Global Perspective

## AMCHAMS IN EUROPE

AmChams in Europe is a network of chambers across Europe. Its mission is to exchange best practice ideas, mutual member company benefits and to provide a forum for discussion, debate and where necessary representation on issues relevant to the European business environment.

### BRUSSELS POLICY BRIEFING FOR AMCHAMS IN EUROPE

March 26-28 – Brussels

Andrea Doko Jelušić attended the annual Briefing for national AmChams. This program is designed to offer networking and relationship building opportunities, information about top issue priorities for U.S. business in Europe and ideas for national AmChams' value-added collaboration projects during 2014.

The program highlights included:

- Meet and Greet Cocktail with Member State and EU stakeholders, senior U.S. Mission staff and numerous AmCham EU members
- A Transatlantic Conference to launch the 2014 Transatlantic Economy report with Joe Quinlan, Center for Transatlantic Relations, Johns Hopkins University; two high-level discussion panels on the societal benefits of TTIP and TTIP's impact on regulations & standards

### AMCHAMS IN EUROPE - TRANSATLANTIC CONFERENCE

May 4-9 - Washington DC and Dallas, Texas

Twenty-five delegates representing twenty-three American Chambers of Commerce from Europe and wider Europe came together in Washington, DC and Dallas, Texas for a series of high-level government and stakeholder meetings.

The five-day trip saw the launch of the latest publication 'Together for Jobs & Growth: The Transatlantic Trade & Investment Partnership', as well as the presentation of the updated 'Case for Investing in Europe' at a cocktail reception hosted by the U.S. Chamber of Commerce, with over 100 Washington figures from key government institutions and businesses in attendance. The delegation met with senior State and Commerce department officials and had an extended briefing from the US Chamber. They enjoyed a working dinner with the Manufacturer's Alliance, met with C-SPAN's President and co-CEO, and held the ACE board meeting at the Honeywell offices.

The delegation continued to Dallas where the Dallas Regional Chamber of Commerce hosted a cocktail reception with guest speaker Ron Kirk, former USTR, giving a keynote address. The trip concluded with site visits to locally-based companies, Lockheed Martin, AT&T, Mary Kay and Kimberly Clark. One of the main reasons the delegates travelled to Texas was to learn more about energy and natural resources. Therefore, two visits were organized to XTO Energy Inc. which is ExxonMobil's subsidiary specialized in shale gas exploration and production and Maguire Energy Institute.

### AMCHAMS IN EUROPE FALL CONFERENCE 2014

October 8-11 – Bratislava, Slovakia

Executive leaders from more than 32 AmChams across wider Europe attended a comprehensive two day program which consisted of informative Best Practice sessions, TED speeches, a number of high level guest speakers and cultural program.

A number of best practice session topics included: TTIP communication strategies, courts of arbitration, education, governance survey. Guest speakers included Miroslav Lajcak, Slovak Minister of Foreign Affairs; Anton Zajac, founder of IT security company

ESET and Josh Kallmer, Counsel, International Trade and International Dispute Resolutions Group of Crowell & Moring LLP in Washington. TED Coach John Bates ran a creative network session with presentations from AmCham Estonia, Ireland and Romania.



AmCham Talents is our program focused on developing leadership skills of the promising young professionals.

Young professionals recognized as high potential employees within their companies usually have opportunities for postgraduate 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 & career development of such employees through a series of interactive sessions by prominent leaders and networking opportunities with their peers.

Sponsorship of this program gives an opportunity to promote company's dedication to the social responsibility programs and young talent development and enables promotion of the company to young leaders and to the wider business community.

### SPECIAL AMCHAM TALENTS EVENT, March 24 – U.S. Embassy

H.E. Kenneth Merten, U.S. Ambassador to Croatia has kindly accepted our invitation to be a special guest speaker in the AmCham Talents program and hosted the lecture at the U.S. Embassy. He addressed the audience on the topic "The Private Sector and Prosperity in Croatia" and shared his experiences from extensive diplomatic career. It was a unique and great opportunity for the young managers to meet the Ambassador and engage in a dynamic Q&A session following the lecture.

### DRIVING ECONOMIC GROWTH PANEL - AMCHAM TALENTS FINAL EVENT, April 29

The end of the first year of the AmCham Talents program was celebrated by a panel discussion 'Driving Economic Growth' and a networking cocktail of program participants and guests afterward.

Our roundtable speakers were (on the photo from left to right):

- Mr. Don Hudspeth, President and Dean, RIT Croatia
- Mr. Bojan Poljičak, Director, Adecco
- Mr. Gregor Famira, Director, CMS Reich-Rohrwig Hainz Rechtsanwältte GmbH - Podružnica Zagreb
- Mrs. Karin van den Berg, General Manager, DoubleTree by Hilton
- Mr. Ljubiša Mitof Višurski, General Manager Adria Region & Croatia, Abbvie
- Mr. Denes Szabo, Country Leader, EY

## 2014/2015 PROGRAM

The second year of the program under the title "7 Leaders – 7 Leadership Questions, Up-Close and Personal" started in October.

### Leader sessions

- Mr. Branislav Bibić, Managing Director, Philip Morris - Taking on a new role, becoming a CEO
- Mr. Gordan Kožulj, consultant, Deloitte Business Advisory Services & Mr. Aaron Fox, Sports Director of the KHL Medveščak

- Motivating your team & motivating yourself for the success
- Mr. Jurica Novak, Managing director, McKinsey & Company, Inc. Croatia - Managing change
- Mrs. Lana Popović, Operations Director Southeast Europe, The Coca-Cola Company - Performance management
- Mrs. Irena Jolić Šimović, Member of the Management Board and CHRO at Croatian Telecom - Team development
- Mr. Tomislav Šlat, Regional Country Manager Adria, 3M – Fos-

tering innovation & creativity within your team

**Focused topics**

- Mr. Tomislav Cerovec, spokesman of the Ministry of Economy – External Corporate Communication
- Mr. Mario Gerenčir, Board member, Mrežne Tehnologije VERSO – Stress Management
- Mrs. Zdenka Pogarčić, Head of the Croatian Legislation Office, Government of Croatia - Legislation & Public Dialog



**1** AmChams in Europe Fall Conference 2014 **2 & 3** AmChams in Europe - Transatlantic Conference **4** AmCham Talents - Driving Economic Growth Panel **5** AmCham Talents participants with Ambassador Merten at Special Event in the U.S. Embassy

## INDEPENDENCE DAY PICNIC

June 28 - Budek Lake Zagreb



Mr. Vidaković, AmCham President and Ambassador Merten



## ANNUAL GENERAL ASSEMBLY

November 26 at Coca-Cola HBC Hrvatska

Mr. Ivan Vidaković, AmCham President, presented AmCham's activities in 2014, emphasizing advocacy work on various policy initiatives relevant to members' business, which was conducted through AmCham Committees and resulted in official Chamber positions that were presented to the Government and public. Ms. Doko Jelušić, Executive director, presented the Financial Report for 2014.

At the meeting election was held for Second Vice President position of AmCham's Board of Governors and Mr. Dario Šimović from Cisco Systems Hrvatska has been re-elected for another mandate.



## VIEW FROM THE TOP

### Opening of the AmCham's New Office

After six years at the old location, AmCham Croatia has moved to new premises. Our main motivation was to have an office with a bigger conference room where we can comfortably host our various committee meetings as well as small members' seminars. We are also offering our members free of charge use of our conference room for their internal meetings, coffee and juices included!

The new office is located in the new state of the art office building, on the 10th floor with a great view of the city. We would like to thank our member AGS Zagreb for their help in the move.

On September 3, AmCham members and friends attended the reception for the opening of the AmCham's new office. Atmosphere was pleasant and everyone enjoyed fine finger food provided by Hotel Sheraton and refreshments by Coca-Cola and Hotel Dubrovnik.



**1** Mr. Poljičak (Adecco), Mr. Kršlović (Philip Morris Zagreb), Ms. Kljaić Balenović (Coca-Cola Adria) and Mr. Tolić (Philip Morris Zagreb)  
**2** Mrs. Doko Jelušić – AmCham Executive director, Ms. Aničević Marinović – MP and Mr. Vidaković, AmCham President **3** Representatives of the Ministry of Foreign and European Affairs **4** Mr. Rakić and Mr. Lesničar - Etranet group **5** Mr. Rousek, Economic Unit Chief – U.S. Embassy with wife

**EVENING FOR SAFE STEPS,**  
November 13

**GOLD SPONSORS**



AmCham held its 13th charity gala evening for mine free Croatia, the “Evening for Safe Steps”. The event gathered more than 250 high level guests from the Croatian business community, government, international organizations and diplomatic corps.

All of the funds collected during the event through ticket sales and direct donations will be enlarged by the U.S. funds through International Trust Fund (ITF). This year’s dinner will benefit mine clearance efforts in Karlovac County.



**1** Mr. Vučić, Karlovac County Prefect  
**2** Ambassador Merten, Mrs. Merten, Mrs. Doko Jelušić and Mr. Vidaković







**MINE CLEARANCE CERTIFICATE HANDOVER**

November 6, Area between villages Ostrovo – Jarmina, Vukovar-Srijem County

AmCham held a mine clearance certificate handover and press conference for the area in the vicinity of villages Ostrovo – Jarmina, Vukovar-Srijem County. The area has been cleared with funds collected by the Evening for Safe Steps in 2013 and enlarged by the U.S. Government funds. Final amount that will be donated for mine clearance efforts in the County is around 380.000 kn, which includes funds collected by the dinner and enlarged by the U.S. Government funds.

prof. dr. sc. Dijana Pleština, Director, Government’s Office for Mine Action; H.E. Kenneth Merten, U.S. Ambassador; Andrea Doko Jelušić, AmCham Executive director and Zdravko Kelić, Deputy County Prefect, Vukovar-Srijem County





## MINE ACTION IN CROATIA: YES WE CAN, AND WE WILL!

by Dijana Pleština Ph.D., Government of the Republic of Croatia-Office for Mine Action

Mine contamination is not the major problem facing Croatia today; but mine contamination is a problem of both stability and social inclusion as well as of economic development. For as long as Croatia remains contaminated with landmines and other unexploded ordinances (UXOs), the war remains recent, old wounds can be more easily reopened and reconciliation and inclusion remain a fragile and distant goal.

As of December 1st, 2014, the total mine suspected territory in the Republic of Croatia stood at some 550 km<sup>2</sup>. Of that, CROMAC estimates that half is actually mine polluted and will need to be cleared of mines through two of the three methods used in Croatia; deminer with a mine detector and prod, demining dog or demining machine. The other half will be released for use if no mine or UXO is found after a one-method-only search, either machine or dog.

Croatia has the capacity and the know-how to demine its territory with, currently, some 645 deminers, 56 demining machines and 24 demining dogs at its disposal. However, it has insufficient financial resources to apply these capacities at full strength. Indeed, the average monthly number of working days for a deminer was 9 days in 2011 and a slightly better, 12 and 13 days in 2012 and 2013. This, despite the fact that for a country emerging from a war devastated and "privatization" impoverished economy, Croatia has been a positive example in terms of taking financial responsibility for demining its own territory.

It needs to be noted that of the total demining funds, the Government has consistently provided through the budget 59%; another 20% has come from public companies, 6% from the World Bank and later IPA projects and some 15% from donations – of which half came from the USA and the remaining from a variety of other donors<sup>1</sup> who were encouraged to donate since every one of their donations was to be matched by the U.S.A.<sup>2</sup>

Yet, despite this effort, Croatia has been seriously falling behind in its international obligations as well as in its own Government endorsed program on the "time-line" for a mine free Croatia.

As part of the reform, reorganization and rationalization in mine action undertaken by the Government Office for Mine Action which was created in 2012, mine suspected land which must be checked even when it is almost certain that it is not mine polluted, will no longer go for open market bidding to private firms; rather, it will be checked by CROMAC deminers who have been working at desk jobs, often with considerable redundancy, while receiving all the benefits of the deminer working in the field. The money saved on those government salaried "desk deminers" will be available for mine clearance of areas known to be mine polluted. This will also release scarce funds for the more than 500 deminers working in the private sector who have been underemployed with dire consequences both for them and their families as well as for their employers who must continue to provide a minimum salary at all times.

However, even with the improved coordination and cooperation between mine action actors in the Republic of Croatia and the fine

tuning or reforming parts of the mine action system, the problem of insufficient financial resources to meet the goal of a mine free Croatia by 2019 has remained. The expected 180-200 million € that the Croatian Government budget will ensure in the 2015-2019 periods, is only half of what is needed to meet Croatia's Convention extended deadline of March 1st, 2019; and, as importantly, it is insufficient release into the economy blocked and badly needed resources that are waiting to be put to profitable commercial use to the benefit of individual citizens and of society as a whole.

Given that a mine free Croatia is a precondition for the integrated development of the country and following the discussions held in February 2014 in Bruxelles between the Government Office for Mine Action and the Directorate General for Regional Development, as well as subsequently with the Ministry of Regional Development and EU Funds of the Republic of Croatia, demining activities have been accepted as an eligible cost within the „ERDF and Cohesion Fund supported operational programme for Croatia 2014 – 2020“. This means that wherever a development project is proposed in a former occupied area or areas which have been subjected to military activities during the Homeland War, (or functional regions which overlap with the former), the area must be first checked for mine contamination, and if it is suspected or mined, it must be cleared.

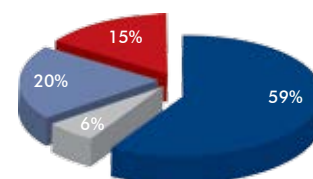
By requesting that, where necessary and appropriate, mine clearance or mine checking and land release be included as the first step in the site preparation of a development project, some 185 to 200 million euros from ESI funds have become eligible for demining. With the 190 to 200 million euros the Croatian government will provide through its 2015–2019 budget, this combined amount is sufficient to demine the rest of Croatia.

Furthermore, in July 2014 the Government Office for Mine Action along with the appropriate department of the Ministry of Agriculture, argued successfully to the Directorate General for Agriculture for the inclusion of the remaining parcelized agricultural land that is still mine suspected, thus opening the possibility for another 50 million € from European Funds.

To conclude, after 15 years of institutional efforts, the mine contamination problem in the Republic of Croatia is finally in its exit phase. We thank our many allies and partners – our friends – who over the years have helped financially as well as through their broader overall support of our efforts in demining Croatia. We appreciate their continuing support and we believe that the best way of showing that appreciation is by ensuring that we create the best possible system of mine action, one which will both domestically and internationally maximize the possibilities of responsible behaviour in fund raising and in demining, and thus help to support sustainable development in an economically integrated and socially inclusive society.

■ State Budget    ■ Legal Entities  
■ World Bank    ■ Donors

Sources of funding from  
1998 to 2014 CROMAC



1 Figures provided by the Croatian Mine Action Centre 2 In this way, over the past 14 years, the US gave to Croatia some 33 million \$, which prompted other donors to match this amount through the International Trust Fund of Slovenia (ITF) for a total of some 66 million euros.

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## USEFUL INFORMATION

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## ABOUT CROATIA

### GEOGRAPHICAL POSITION

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

### AREA

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

### POPULATION

4.268.000 (2012 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.

Mean monthly temperature ranges between -3 °C (27 °F) (in January) and 18 °C (64 °F) (in July).

### POPULATION

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

### OFFICIAL LANGUAGE AND ALPHABET

Croatian language and Latin alphabet.

### CURRENCY

Kuna (1 Kuna = 100 Lipa)

### RELIGIONS

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



## TRENDS IN THE CROATIAN ECONOMY CONFIRM: NO PAIN, NO GAIN

By Zdeslav Šantić, Chief Economist, Societe Generale - Splitska Banka d.d.

Whatever doubts there may have been, the year 2014 made it clear that Croatia is one of the European economies hardest hit by the global financial crisis of the past decade. Likewise, due to the specifics of the recovery processes in the Eurozone and the internal structural weaknesses of the domestic economy, Croatia's EU membership has still not materialized in the form of any concrete positive effects on the domestic economy. The near future unfortunately also does not give much reason for optimism. In almost all social spheres, there is an extensive lack of understanding of the situation and the causes of the economic problems, which makes the road to sustainable economic recovery a long and unpredictable one.

In the almost 25 years since Croatia became an independent state, numerous changes have occurred on the global and national levels, including transition from a closed-type command economy to an open market economy, globalization, EU accession and the biggest global financial crisis in almost a hundred years. Unfortunately, not all of these events were followed by the necessary economic reforms or the strengthening of domestic institutions, while the role of the public sector in overall economic development remained dominant. However, it was not the crisis that brought the problems and weaknesses of the domestic economy to the light; they were already visible before. From the last significant changes to the tax system and the introduction of VAT (1998) to the present day, there has been only one relevant reform: the pension system reform of more than a decade ago. Unfortunately, even this reform has not been completed and the positive effects it achieved were neutralized in the meantime through politically motivated 1st pillar changes. Even before the crisis, the domestic economy visibly lagged behind comparable Central European economies, both in terms of GDP growth rate and/or external imbalances, confirmed also by the sluggish process of Croatia's convergence towards the EU over the past ten years. The crisis only emphasized the structural problems of the domestic economy. In economic terms, we are today, unfortunately, on the EU periphery, with meagre mid-term growth perspectives, one of the lowest employment rates and the inability to control public debt.

The year 2014 is a year of a further decrease in economic activity and a further decrease in investment activity, together with the shrinking of domestic demand, which will result in a GDP growth rate slightly over 0.5%. The end of last year was marked by deflationary pressures. In the first half year, they arose from the one-off effects of Croatia's accession to the EU, i.e. the increase in competitiveness on the domestic market and the decrease in producer and merchant margins. Global developments in the second part of the year, such as the sanctions imposed on Russia and the drop in crude oil prices, contributed to deflationary trends. On the level of companies, deflation resulted in additional

pressure from a fall in income from sales and profitability, causing the most problems for the fiscal authorities on the macro level. The drop in prices had a negative effect on the level of budget income, and with a nominal decrease in GDP the relative extent of fiscal imbalances (as a share of the GDP) will be additionally expressed. We also noticed no reversal of the negative trends on the domestic labor market. The strong decrease in the employment rate continued (by approximately 25 thousand people on an annual level in the first three quarters). Thus the annual decrease in the recorded unemployment rate, for the first time in two years, with a further decrease in employment, unfortunately remains just a confirmation of the adverse trends on the domestic labor market, i.e. the further shrinking of the labor force. Unfortunately, no significant improvement in the business environment took place. The delayed turnaround in fiscal policies and the sixth year of the crisis continue to be justified by attempts to stop GDP or employment rates from dropping. However, these fiscal policies have unfortunately had an exclusively pro-cyclical effect so far, i.e. they have contributed to recessionary developments in the economy. The only visible decrease in consumption in the past years was noted precisely in categories that should have supported the economy in the recovery phase: capital investments and subsidies for private companies. (Too) frequent changes in the fiscal system, primarily aimed at achieving short-term objectives, without considering the indirect and long-term consequences, have additionally increased uncertainty and thus adversely affected investment and consumption, not to mention the negative effect of high fiscal risks on capital pricing for domestic companies and households.

Next year, we expect GDP to stagnate (+0.2%) due to the usual stepping up of economic activity in the pre-election year. Likewise, the changes implemented in the income taxation system should briefly help personal consumption to stabilize. The further positive effect of external demand is also expected. However, next year will bring a further growth in imbalances in public finances. We thus expect the budget deficit to remain at high levels (over 5.5% of GDP) and the public debt to increase to around 90% of the GDP. This confirms the fears voiced by critics of the ECB's unconventional monetary stimuli, that access to cheap capital could discourage the implementation of fiscal consolidation in certain countries. Unfortunately, neither foundations nor generators of sustainable economic growth are visible for the time being, and 2016 could already bring a new GDP drop. The expected speculation about interest rate growth on the international markets would render Croatia, as a high fiscal risk country, extremely vulnerable. It is also to be expected that the European Commission could exert more pressure for a solution to the situation in public finances after the elections. Given the present structure of the economy,

any significant adjustment in fiscal policy management almost certainly implies a decrease in economic activity as well.

A condition for the recovery of the domestic economy is the stabilization of public finances, as well as the turnaround of the extremely unfavorable structure of public finance. The economic authorities will certainly focus on this in the forthcoming years. Under such circumstances, we can expect only weak GDP growth rates and persistently high unemployment levels. Private sector investment can make the greatest contribution to recovery in the short term. In view of the still discouraging entrepreneurial environment, most investments are initially expected to focus on industries where Croatia has a comparative advantage (tourism, transport) and/or industries where liberalization and privatization is expected (energy). At the same time, efforts should be made to improve the business climate in order to boost investments in manufacturing industries, in particular in the SME segment, in the medium term. In the long term, the economy restructuring process should result in the production of higher added value products and goods, and

growth of the relative volume of commodity exports, because its share in the GDP is the lowest in Croatia compared to other emerging economies. Of course, the growth potential of small countries, such as Croatia, is mostly determined by human resources, which makes investing in education, research and development a priority. We should not have false expectations that stable economic recovery and acceleration of convergence is possible without all the reforms we have been discussing for years: primarily the reform of the public administration, the restructuring of public companies and fast-track privatization, reform and stabilization of the pension and health care systems, territorial reorganization of the country with fewer local administration units, and changes to the structure of state aid and investment. As unpopular as they may be, we will have to implement these measures sooner or later, and can only hope that the political elite and the general public will find the required level of responsibility and knowledge before the financial markets lose their faith in Croatia, i.e. before we lose sovereignty and command over the reform process and economic policy.

## CROATIAN ECONOMIC INDICATORS

### THE REPUBLIC OF CROATIA - BASIC INFORMATION FOR 2012

Land area, km <sup>2</sup>	56.594
Surface area of territorial sea and interior waters, km <sup>2</sup>	31.479
Population, 2012 mid-year estimate, '000	4.268
Population density per km <sup>2</sup> , 2012	75,4
The City of Zagreb population, 2012 mid-year estimate, '000	793

### TERRITORIAL CONSTITUTION, AS ON 31 DECEMBER 2013

Counties	21
Towns	128
Municipalities	428
Settlements	6.757
Gross domestic product per capita (USD)*, 2013	13.469
Average monthly paid off net earning in Kuna	5.515
Average monthly gross earning in Kuna	7.939
Consumer price indeks, 2013/2012	102,2
Import per capita EUR*	3.703
Export per capita EUR*	2.104
Coverage of import by export, %*	56,9

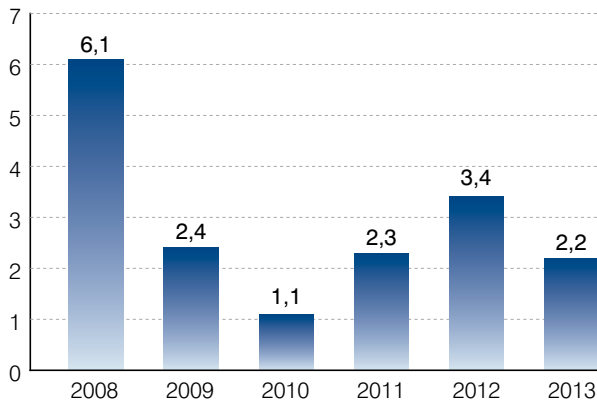
Source: Statistical information, Central Bureau of Statistics \*provisional data

### MAIN INDICATORS

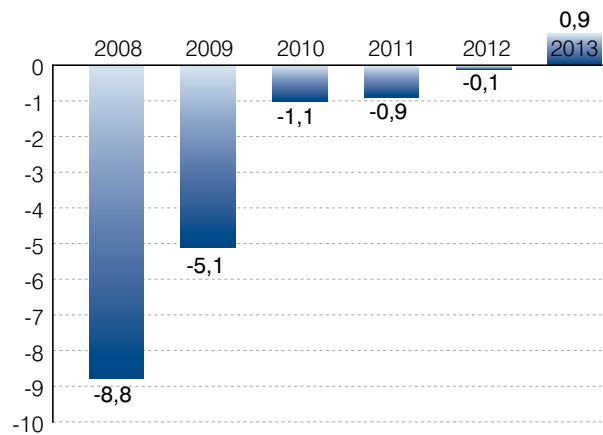
	2008	2009	2010	2011	2012	2013
GDP, current prices, mil EUR	48.135	45.093	45.022	44.737	43.959	43.591
GDP per capita (EUR)	10.856	10.181	10.191	10.453	10.300	10.213
GDP year-on-year growth rate (in %, constant prices)	2,1	-7,4	-1,7	-0,3	-2,2	-0,9
Average year-on-year inflation rate	6,1	2,4	1,1	2,3	3,4	2,2
Unemployed persons*	236.741	263.174	302.425	305.333	324.324	345.112
Unemployment rate, %	13,2	14,9	17,4	17,8	18,9	20,2
Unemployed rate, ILO comparable, %	8,4	9,1	11,8	13,5	15,8	17,3
HRK/EURO midpoint exchange rates of CNB	7,22	7,33	7,28	7,43	7,51	7,57
HRK/US\$ midpoint exchange rates of CNB	4,93	5,28	5,5	5,34	5,85	5,7
Current account balance (million EUR)	-4.245	-2304	-502,6	-379,6	-41,5	378
Current account balance (as % of GDP)	-8,8	-5,1	-1,1	-0,9	-0,1	0,9
Gross international reserves of CNB (million EUR, end of year)	9.121	10.376	10.660	11.195	11.236	12.908
External debt (million EUR, end of year)	40.590	45.600	46.908	46.397	45.276	45.920
External debt (as % of GDP)	84,3	100,4	103,3	102,6	102,1	104,7
External debt (as % of export of goods and services)	204,6	277,5	262,6	244,7	235,4	236,5

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

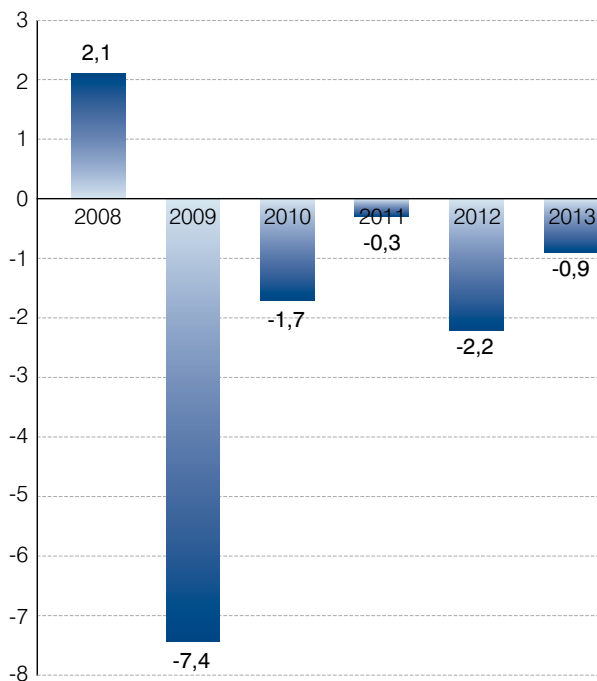
**AVERAGE YEAR-ON-YEAR INFLATION RATE**



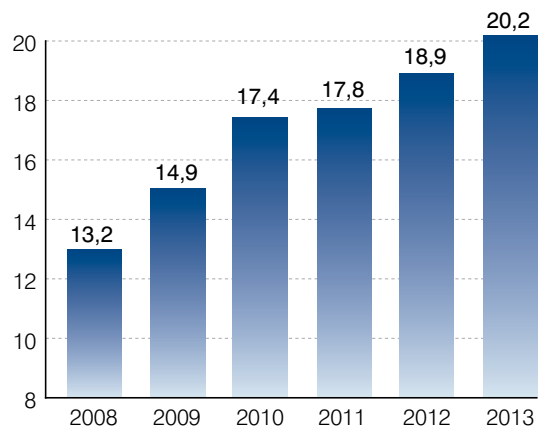
**CURRENT ACCOUNT BALANCE (as % of GDP)**



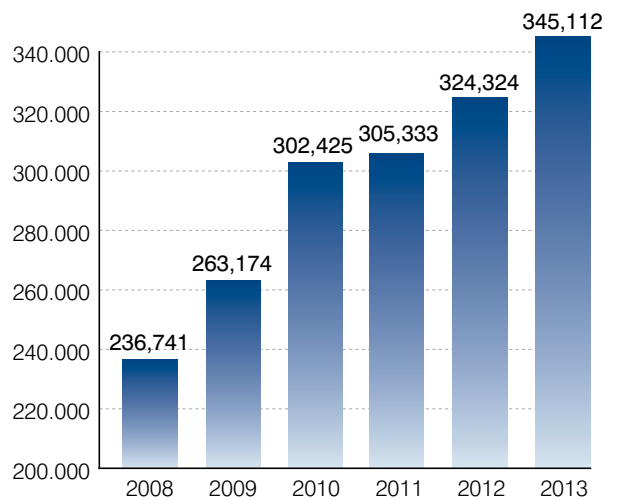
**GDP YEAR-ON-YEAR GROWTH RATE  
(in %, constant prices)**



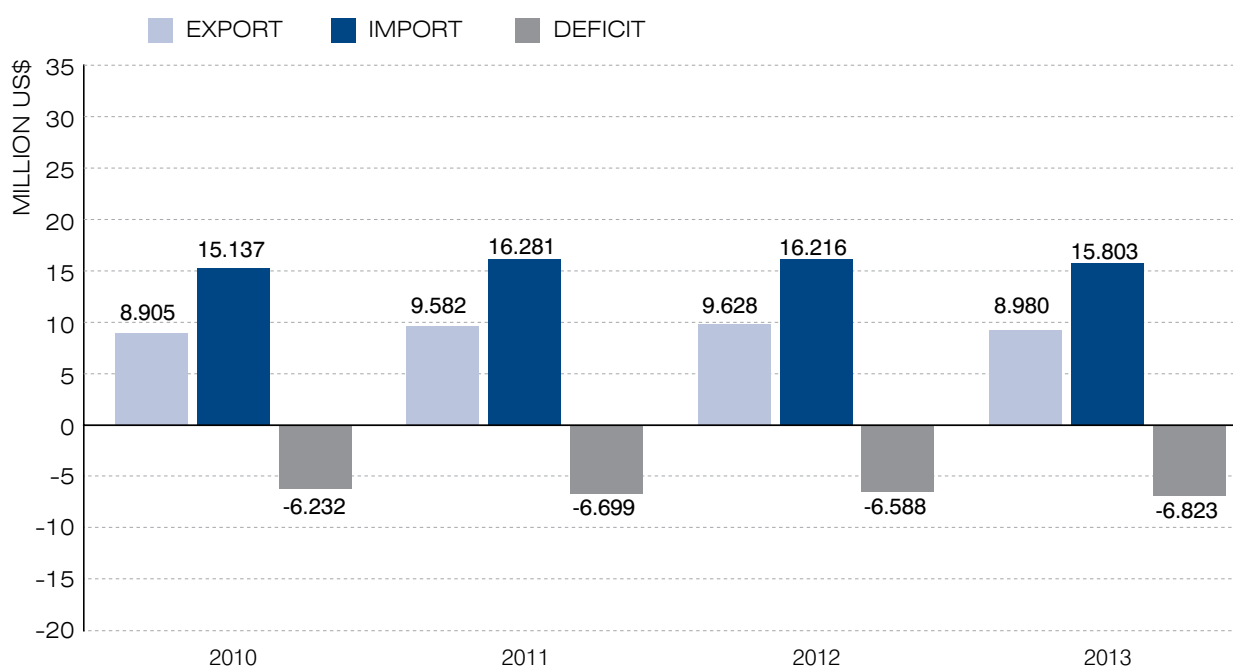
**UNEMPLOYMENT RATE, %**



**UNEMPLOYED PERSONS**



## EXPORT, IMPORT AND FOREIGN TRADE DEFICIT IN MILLION US\$



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

	2010		2011		2012		2013*	
	Export	Import	Export	Import	Export	Import	Export	Import
Total	8.905	15.137	9.582	16.281	9.628	16.216	8.980	15.803
Food and live animals	760	1.360	852	1.539	959	1.619	869	1.682
Beverages and tobacco	189	138	172	149	182	157	165	167
Crude materials, except fuels	602	255	747	268	757	234	703	239
Mineral fuel and lubricants	1.113	2.844	1.155	3.553	1.320	3.767	1.306	3.524
Animal and vegetables oils and fats	21	57	21	81	20	121	12	109
Chemical products	1.013	2.137	1.097	2.247	1.050	2.196	1.034	2.137
Manufactured goods classified chiefly by material	1.261	2.725	1.432	2.931	1.373	2.697	1.416	2.701
Machinery and transport equipment	2.819	3.880	2.846	3.623	2.582	3.604	2.116	3.557
Miscellaneous manufactured articles	1.120	1.736	1.211	1.890	1.205	1.820	1.226	1.684
Commodities and transactions n.e.s.	7	4	50	0	180	1	79	1
Not classified							54	2

Source: Statistical information, Central Bureau of Statistics \*Provisional data

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

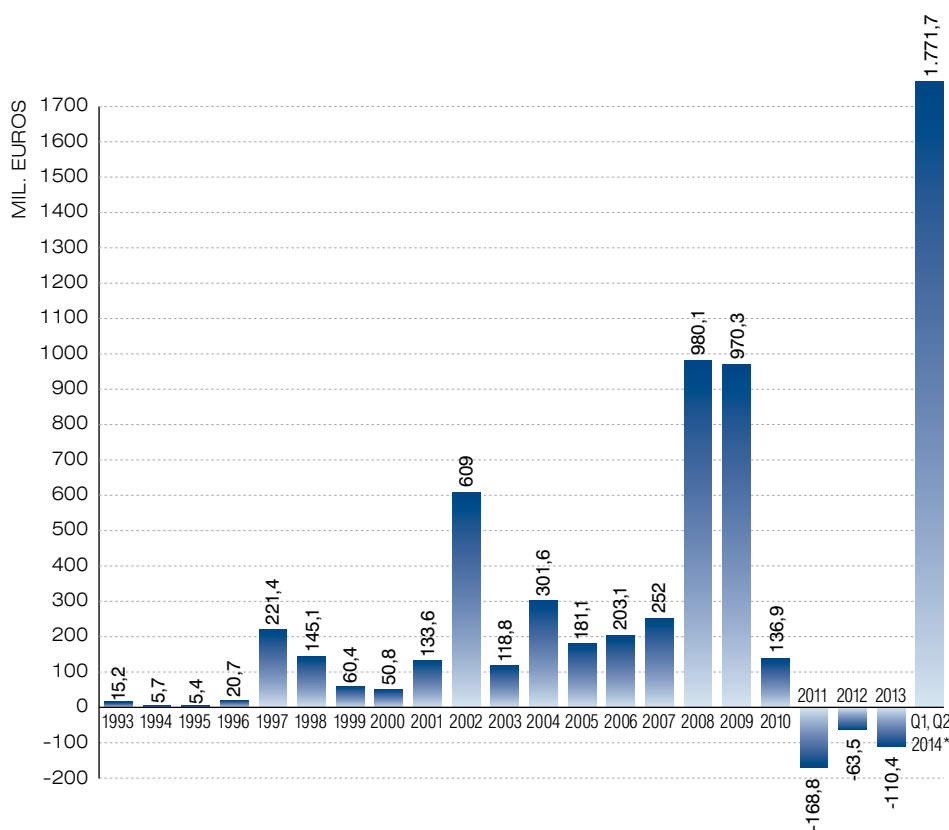
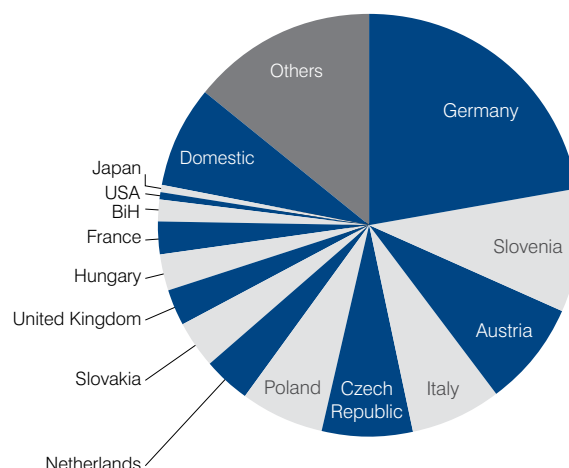
	2010		2011		2012		2013*	
	Export	Import	Export	Import	Export	Import	Export	Import
<b>Total</b>	<b>8.905</b>	<b>15.137</b>	<b>9.582</b>	<b>16.281</b>	<b>9.628</b>	<b>16.216</b>	<b>8.980</b>	<b>15.803</b>
EU-27 countries	5.439	9.110	5.735	10.065	5.601	11.770	5.317	11.490
EFTA countries	102	307	233	329	126	433	158	254
CEFTA countries	1.666	812	1.838	964	2.018	1.037	1.885	983
Other countries in Europe	371	1.875	495	1.511	524	1.730	475	1.129
OPEC countries	327	84	233	130	176	103	188	148
<b>Main foreign trade partners</b>								
Italy	1.660	2.308	1.511	2.676	1.472	2.273	1.254	1.986
Germany	923	1.893	967	2.049	981	2.163	975	2.179
BiH	1.034	462	1.174	544	1.230	590	1.173	583
Slovenia	697	886	794	1.012	828	1.545	911	1.786
Austria	471	721	547	726	628	1.589	553	1.420

Source: Statistical information, Central Bureau of Statistics \*Provisional data



**STRUCTURE OF TOURIST NIGHTS 2013, '000**

Country	no.	%
Germany	14.436	22,3
Slovenia	6.159	9,5
Austria	5.208	8,0
Italy	4.397	6,8
Czech Republic	4.539	7,0
Poland	4.079	6,3
Netherlands	2.492	3,8
Slovakia	2.258	3,5
Hungary	1.728	2,7
France	1.644	2,5
United Kingdom	1.907	2,9
BiH	1.002	1,5
USA	549	0,8
Japan	222	0,3
Domestic	5.140	7,9
Others	9.068	14,0
	<b>64.828</b>	<b>100,0</b>



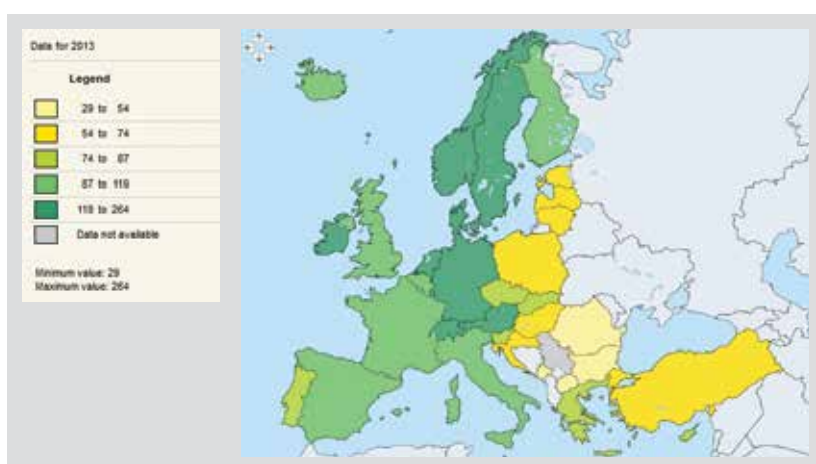
**DIRECT INVESTMENTS, NET ACQUISITION OF FINANCIAL ASSETS (IN MIL. EUROS)**

Year	net acquisition of financial assets
1993	15,2
1994	5,7
1995	5,4
1996	20,7
1997	221,4
1998	145,1
1999	60,4
2000	50,8
2001	133,6
2002	609,0
2003	118,8
2004	301,6
2005	181,1
2006	203,1
2007	252,0
2008	980,1
2009	970,3
2010	136,9
2011	-168,8
2012	-63,5
2013	-110,4
Q1, Q2 2014*	1.771,7
<b>TOTAL</b>	<b>5.840,1</b>

\*preliminary data  
Source: Croatian National Bank

## EU-28 ECONOMIC INDICATORS

Source of Data: Eurostat



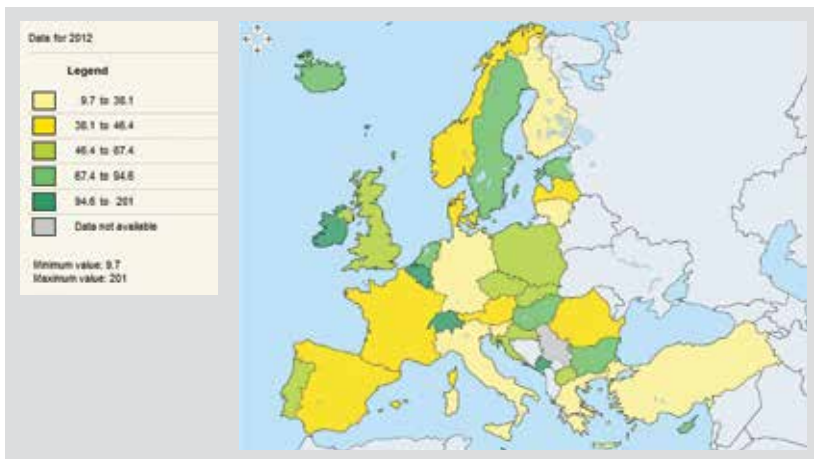
### GDP PER CAPITA IN PPS - INDEX (EU28 = 100)

The volume index of GDP per capita in Purchasing Power Standards (PPS) is expressed in relation to the European Union (EU28) average set to equal 100. If the index of a country is higher than 100, this country's level of GDP per head is higher than the EU average and vice versa. Basic figures are expressed in PPS, i.e. a common currency that eliminates the differences in price levels between countries allowing meaningful volume comparisons of GDP between countries. Please note that the index, calculated from PPS figures and expressed with respect to EU28 = 100, is intended for cross-country comparisons rather than for temporal comparisons.

	2008	2009	2010	2011	2012	2013
EU (28 countries)	3,7	1	2,1	3,1	2,6	1,5
Belgium	4,5	0	2,3	3,4	2,6	1,2
Bulgaria	12	2,5	3	3,4	2,4	0,4
Czech Republic	6,3	0,6	1,2	2,1	3,5	1,4
Denmark	3,6	1,1	2,2	2,7	2,4	0,5
Germany	2,8	0,2	1,2	2,5	2,1	1,6
Estonia	10,6	0,2	2,7	5,1	4,2	3,2
Ireland	3,1	-1,7	-1,6	1,2	1,9	0,5
Greece	4,2	1,3	4,7	3,1	1	-0,9
Spain	4,1	-0,2	2	3,1	2,4	1,5
France	3,2	0,1	1,7	2,3	2,2	1
Croatia	5,8	2,2	1,1	2,2	3,4	2,3
Italy	3,5	0,8	1,6	2,9	3,3	1,3
Cyprus	4,4	0,2	2,6	3,5	3,1	0,4
Latvia	15,3	3,3	-1,2	4,2	2,3	0
Lithuania	11,1	4,2	1,2	4,1	3,2	1,2
Luxembourg	4,1	0	2,8	3,7	2,9	1,7
Hungary	6	4	4,7	3,9	5,7	1,7
Malta	4,7	1,8	2	2,5	3,2	1
Netherlands	2,2	1	0,9	2,5	2,8	2,6
Austria	3,2	0,4	1,7	3,6	2,6	2,1
Poland	4,2	4	2,7	3,9	3,7	0,8
Portugal	2,7	-0,9	1,4	3,6	2,8	0,4
Romania	7,9	5,6	6,1	5,8	3,4	3,2
Slovenia	5,5	0,9	2,1	2,1	2,8	1,9
Slovakia	3,9	0,9	0,7	4,1	3,7	1,5
Finland	3,9	1,6	1,7	3,3	3,2	2,2
Sweden	3,3	1,9	1,9	1,4	0,9	0,4
United Kingdom	3,6	2,2	3,3	4,5	2,8	2,6
Iceland	12,8	16,3	7,5	4,2	6	4,1
Norway	3,4	2,3	2,3	1,2	0,4	2
Switzerland	2,3	-0,7	0,6	0,1	-0,7	0,1

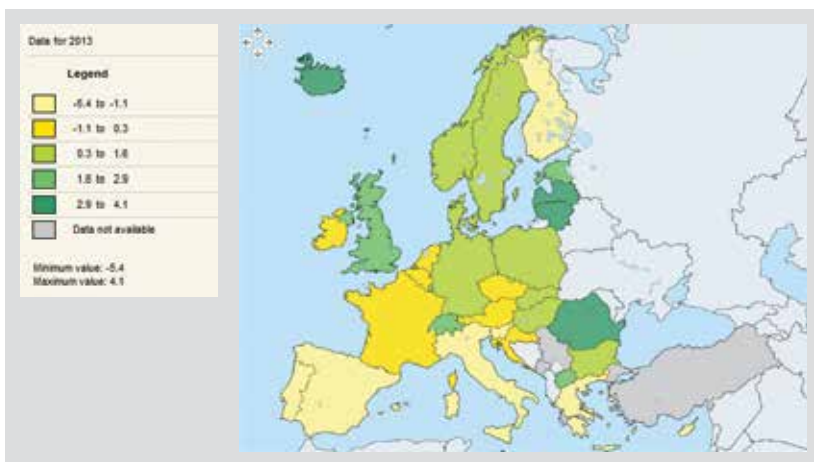
### HICP - INFLATION RATE - Annual average rate of change (%)

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



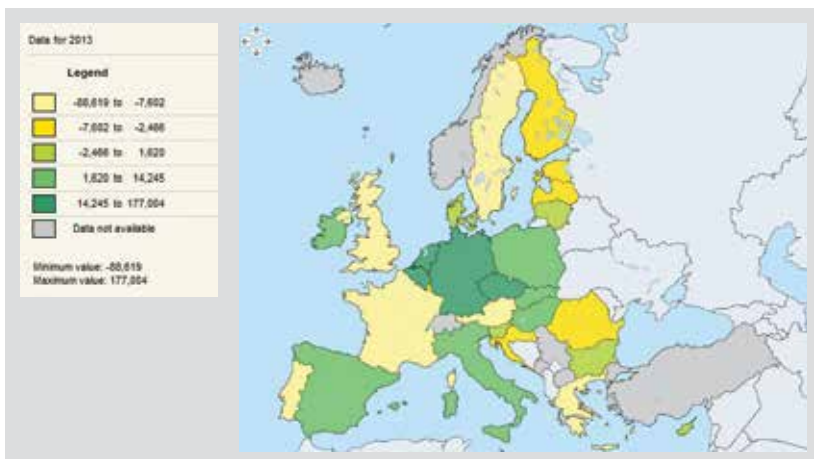
### INWARD FDI STOCKS IN % OF GDP

For this indicator stocks of FDI in the reporting economy are expressed as percentage of GDP to remove the effect of differences in the size of the economies of the reporting countries.



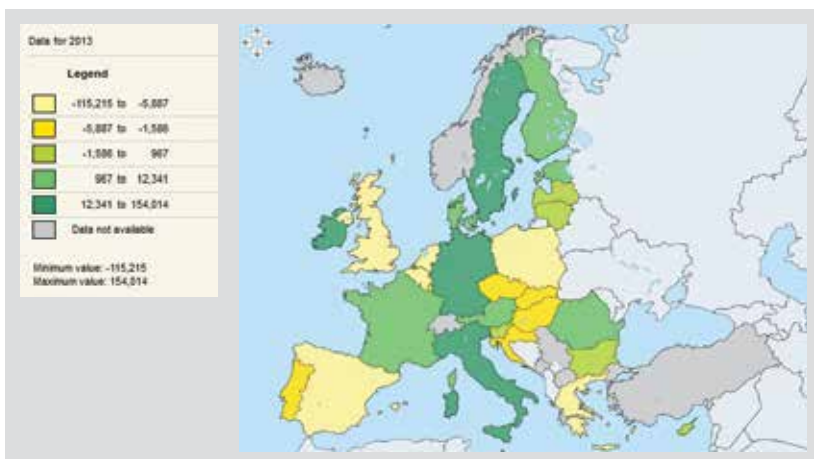
### REAL GDP GROWTH RATE

For measuring the growth rate of GDP in terms of volumes, the GDP at current prices are valued in the prices of the previous year and the thus computed volume changes are imposed on the level of a reference year; this is called a chain-linked series. Accordingly, price movements will not inflate the growth rate.



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

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



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

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

# GOVERNMENT OF THE REPUBLIC OF CROATIA



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prof. dr. sc. Branko Grčić  
Milanka Opačić  
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 Industry Consumer Goods  
 CONTACT PERSON  
 Ivan Mišetić, General Secretary

**Atlas d.d.**

Vukovarska 19, HR-20000 Dubrovnik  
 Phone +385 1 2415 601, 611  
 Fax +385 1 2415 604  
 putovanja@atlas.hr  
 www.atlas.hr  
 Corporate Member since 1999  
 Number of employees 473  
 Industry Travel / Tourism  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Draško Marinac, Corporate Sales Manager

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

Šoštarićeva 10  
 HR-10000 Zagreb  
 Phone +385 1 4813 300  
 Fax +385 1 4818 373  
 info@bbdo.hr  
 www.bbdo.com  
 Corporate Member since 2011  
 Number of employees 35  
 Industry Advertising / PR  
 CONTACT PERSON  
 Luka Duboković, Managing director

**BD Croatia d.o.o.**

Radnička cesta 80  
 HR-10000 Zagreb  
 www.bd.com  
 Corporate Member since 2014  
 Number of employees 3  
 Industry Health Care  
 CONTACT PERSON  
 Robert Peričić, Sales Manager South East Europe

**Burza d.o.o.**

4. Luka 11a  
 HR-10040 Zagreb  
 Phone +385 1 4818 408  
 Fax +385 1 4818 407  
 web@burza.hr  
 http://web.burza.hr  
 Small Business Member since 2013  
 Number of employees 22  
 Industry Information Technology  
 CONTACT PERSON  
 Ivana Božanić, Information specialist

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

Remetinečki gaj 2G  
 HR-10020 Zagreb  
 Phone +385 1 6311 800  
 Fax +385 1 6311 810  
 info@bmcroatia.hr  
 www.bmcroatia.hr  
 Small Business Member since 2002  
 Number of employees 10  
 Industry Media / Publishing  
 CONTACT PERSON  
 Nenad Žunec, Director

**Ciklopea d.o.o.**

Međimurska 21  
 HR-10000 Zagreb  
 Phone +385 1 3751 736  
 Fax +385 1 3751 133  
 info@ciklopea.com  
 www.ciklopea.com  
 Small Business Member since 2011  
 Number of employees 16  
 Industry Translation Services  
 CONTACT PERSON  
 Mladen Stojak, Managing Director

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

Hektorovićeve 2/I - Grand Centar  
 HR-10000 Zagreb  
 Phone +385 1 4628 900  
 Fax +385 1 4628 909  
 www.cisco.com/hr  
 Corporate Member since 1999  
 Number of employees 17  
 Industry Information Technology  
 CONTACT PERSON  
 Ivana Zunić, Office Manager

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

Ilica 1, HR-10000 Zagreb  
 Phone +385 1 4825 600  
 Fax +385 1 4825 601  
 zagreb@cms-rrh.com  
 www.cms-rrh.com  
 Corporate Member since 2012  
 Number of employees 22  
 Industry Legal Services  
 CONTACT PERSON  
 Anđelina Tica, Secretary

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

Milana Sachsa 1  
 HR-10000 Zagreb  
 Phone +385 1 630 0000  
 Fax +385 1 630 0066  
 imiholjekpavlinic@coca-cola.com  
 www.coca-cola.hr  
 Patron Member since 1999  
 Number of employees 8  
 Industry Consumer Goods  
 CONTACT PERSON  
 Ivana Miholjek Pavlinić, Office Assistant

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 info.hr@cchellenic.com  
 www.coca-colahellenic.hr  
 Patron Member since 1999  
 Number of employees 455  
 Industry Consumer Goods  
 CONTACT PERSON  
 Boška Trbojević, Public Affairs & Communication director

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

Ilica 73  
 HR-10000 Zagreb  
 Phone +385 1 4886 280  
 Fax +385 1 4886 290  
 croatia@colliers.com  
 www.colliers.com  
 Small Business Member since 2005  
 Number of employees 10  
 Industry Real Estate  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Vedrana Likan, Managing Partner

**Conceptio razvoj d.o.o.**

Strossmayerov trg 5  
 HR-10000 Zagreb  
 Phone +385 1 4825 700  
 Fax +385 1 4825 709  
 office@conceptio.eu.com  
 www.conceptio.eu.com  
 Small Business Member since 2011  
 Number of employees 4  
 Industry Consulting  
 CONTACT PERSON  
 Iva Drašković

**Constructus d.o.o.**

Hondlova 2/9  
 HR-10000 Zagreb  
 Fax +385 1 2441 737  
 info@constructus.hr  
 Small Business Member since 2013  
 Number of employees 4  
 Industry Real Estate  
 CONTACT PERSON  
 Petar Thür, Head of business operation

**Covidien AG Predstavništvo u Republici Hrvatskoj**

Banjavčičeva 11  
 HR-10000 Zagreb  
 Phone +385 1 2302 455  
 Fax +385 1 6419 855  
 alen.galic@covidien.com  
 www.covidien.com  
 Corporate Member since 2012  
 Number of employees 5  
 Industry Health Care  
 CONTACT PERSON  
 Alen Galić, Country Business Leader Slovenia and Croatia

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

Petra Hektorovića 2, HR-10000 Zagreb  
 Phone +385 1 4882 555  
 Fax +385 1 4822 220  
 crowehorwath@crowehorwath.hr  
 www.crowehorwath.hr  
 Corporate Member since 2010  
 Number of employees 40  
 Industry Consulting  
 CONTACT PERSON  
 Reno Budić, Managing Partner  
 M2M DISCOUNT PROGRAM CONTACT  
 Maja Blažević, Head of Business development, HR & Marketing

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

Radnička cesta 80/VI, HR-10000 Zagreb  
 Phone +385 1 2351 900 Mobile Phone +385 91 3130 091  
 Fax +385 1 2351 999  
 vmatkovic@deloittece.com  
 www.deloitte.com/hr  
 Corporate Member since 2002  
 Number of employees 164  
 Industry Consulting  
 CONTACT PERSON  
 Rick Olcott, Adriatic Region Leader (Croatia, Bosnia and Herzegovina, Slovenia)  
 M2M DISCOUNT PROGRAM CONTACT  
 Dražen Nimčević, Tax Partner

**Det Norske Veritas Adriatica d.o.o.**

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

**DHL International d.o.o.**

Utinjska 40, HR-10020 Zagreb  
 Phone +385 1 6651 111  
 Fax +385 1 6651 120  
 info.hr@dhl.com  
 www.dhl.hr  
 Corporate Member since 1999  
 Number of employees 160  
 Industry Distribution / Logistics  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Srebrenka Saks, Country Manager

**Diverto d.o.o.**

Grada Mainza 19, HR-10000 Zagreb  
 Phone +385 1 2452 002  
 Fax +385 1 2452 009  
 info@diverto.hr  
 www.diverto.hr  
 Small Business Member since 2013  
 Number of employees 11  
 Industry Information Technology  
 CONTACT PERSON  
 Bože Šarić, Director



**Dječji vrtić Obzori**

Zelengaj 6, HR-10000 Zagreb  
 Phone +385 91 537 9711  
 Fax +385 1 4578 205  
 milena@kindergarten.hr  
 www.kindergarten.hr  
 Non - Profit Member since 2007  
 Number of employees 21  
 Industry Education  
 CONTACT PERSON  
 Milena Prodanić Tišma, Principal

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

Kanalski put 1, HR-10000 Zagreb  
 Phone +385 1 2481 300  
 Fax +385 1 2481 303  
 dok-ing@dok-ing.hr  
 www.dok-ing.hr  
 Patron Member since 2008  
 Number of employees 185  
 Industry Manufacturing  
 CONTACT PERSON  
 Gordan Kolak, President of the Management Board

**Dubrovački Vrtovi Sunca d.o.o.****- Radisson Blu Resort & Spa, Sun Gardens Dubrovnik**

Na Moru 1, HR-20234 Orašac  
 Phone +385 20 361 911 (913)  
 Fax +385 20 361 503  
 sales.dubrovnik@radissonblu.com  
 www.dubrovniksungardens.com  
 Corporate Member since 2012  
 Number of employees 369  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Perica Andrić, Director of Sales & Marketing

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

Ulica grada Vukovara 269 G, Green Gold Centar V2 / 8. kat  
 HR-10000 Zagreb  
 Phone +385 1 2350 999  
 Fax +385 1 2305 870  
 milicevic\_zeljko@lilly.com  
 www.lilly.com  
 Corporate Member since 2003  
 Number of employees 29  
 Industry Health Care  
 CONTACT PERSON  
 Željko Miličević, Country Manager

**Emerson d.o.o.**

Selska cesta 93  
 HR-10000 Zagreb  
 Phone +385 1 560 3611  
 Fax +385 1 560 3615  
 contactaddress.croatia@emersonnetworkpower.com  
 www.emerson.com  
 Corporate Member since 2006  
 Number of employees 96  
 Industry Energy  
 CONTACT PERSON  
 Lucijana Kasumović, Marketing and Sales

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

Jankomir 25  
 HR-10090 Zagreb  
 Phone +385 1 6190 785  
 Fax +385 1 6190 963  
 office@enikonaerospace.com  
 www.enikonaerospace.com  
 Small Business Member since 2011  
 Number of employees 103  
 Industry Manufacturing  
 CONTACT PERSON  
 Marko Andrijanić, Director

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

Radnička cesta 50, Green Gold, HR-10000 Zagreb  
 Phone +385 1 5800 800  
 Fax +385 1 5800 888  
 melita.sirec@hr.ey.com  
 www.ey.com/hr  
 Patron Member since 1999  
 Number of employees 130  
 Industry Consulting  
 CONTACT PERSON  
 Berislav Horvat, Country Managing Partner  
 M2M DISCOUNT PROGRAM CONTACT  
 Melita Širec, Head of Marketing

**Erste Card Club d.d.**

Praška 5  
 HR-10000 Zagreb  
 Phone +385 1 4929 000  
 Fax +385 1 4920 400  
 info@erstecardclub.hr  
 www.erstecardclub.hr  
 Patron Member since 1999  
 Number of employees 260  
 Industry Finance / Banking / Insurance  
 Sara Zdravec, Public Relations

**ESKA d.o.o.**

Vrbnička 6  
 HR-10000 Zagreb  
 Fax +385 1 5630 199  
 pitaj@eska.hr  
 www.eska.hr  
 Small Business Member since 2014  
 Number of employees 9  
 Industry Information Technology  
 Renata Pavletić Mužak, General Manager

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

Mihanovićeve 1  
 HR-10000 Zagreb  
 Phone +385 1 4566 666  
 Fax +385 1 4566 020  
 info@esplanade.hr  
 www.esplanade.hr  
 Corporate Member since 1999  
 Number of employees 140  
 Industry Hospitality Industry  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ivica Krizmanić, General Manager

**Etranet group d.o.o.**

Borongajska 81a / 2. kat  
 HR-10000 Zagreb  
 Phone +385 1 6402 000  
 Fax +385 1 6402 001  
 etranet@etranet.hr  
 www.etranet.hr  
 Small Business Member since 2009  
 Number of employees 30  
 Industry Information Technology  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Adrijan Rakić, Sales manager

**EX-ALTO d.o.o.**

Ostrogovićeva 7  
 HR-10010 Zagreb - Buzin  
 Fax +385 1 6678 082  
 info@ex-alto.hr  
 www.ex-alto.hr  
 Small Business Member since 2014  
 Number of employees 8  
 Industry Travel / Tourism  
 CONTACT PERSON  
 Goran Rihtarić, Director

**Fidelta d.o.o.**

Prilaz baruna Filipovića 29  
 HR-10000 Zagreb  
 Phone +385 1 8886 495  
 Fax +385 1 8886 438  
 www.fidelta.eu  
 Corporate Member since 2014  
 Number of employees 121  
 Industry Health Care  
 CONTACT PERSON  
 Adrijana Vinter, Senior Business Development Manager

**Filipović poslovno savjetovanje d.o.o.**

Trg bana Josipa Jelačića 3  
 HR-10000 Zagreb  
 Phone +385 1 4816 969  
 Fax +385 1 4838 060  
 office@filipovic-advisory.com  
 www.filipovic-advisory.com  
 Small Business Member since 2005  
 Number of employees 6  
 Industry Real Estate  
 CONTACT PERSON  
 Vladimir Filipović, President of the Management Board

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

Zagrebačka cesta 145/A  
 HR-10000 Zagreb  
 Phone +385 1 3040 150  
 Fax +385 1 3040 151  
 nada.radin@fmc-ag.com  
 www.fresenius.hr  
 Corporate Member since 2012  
 Number of employees 16  
 Industry Health Care  
 CONTACT PERSON  
 Nada Radin, General Manager

**Gavrilović d.o.o.**

Gavrilovićev trg 1  
 HR-44250 Petrinja  
 Phone +385 44 811 111  
 Fax +385 44 814 041  
 uprava@gavrilovic.hr  
 www.gavrilovic.hr  
 Patron Member since 2003  
 Number of employees 3000  
 Industry Consumer Goods  
 CONTACT PERSON  
 Georg Gavrilović Ml., Member of the Board

**General Electric International Inc.**

**Glavna podružnica Zagreb**  
 Avenija Dubrovnik 16/6  
 HR-10000 Zagreb  
 Phone +385 1 6170 280  
 Fax +385 1 6170 366  
 tomlislav.krmpotic@ge.com  
 www.ge.com  
 Corporate Member since 2012  
 Number of employees 9  
 Industry Energy  
 CONTACT PERSON  
 Tomislav Krmpotic, Market Development Consultant

**GlaxoSmithKline d.o.o.**

Damira Tomljanovića Gavrana 15  
 HR-10000 Zagreb  
 Fax +385 1 6051 996  
 www.gsk.com  
 Corporate Member since 2014  
 Number of employees 70  
 Industry Health Care  
 CONTACT PERSON  
 Marin Dumičić, Market Access Manager

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

Rudeška 87a  
 HR-10000 Zagreb  
 Phone +385 1 3670 800  
 Fax +385 1 3881 199  
 hr-info@hr.mcd.com  
 www.mcdonalds.hr  
 Corporate Member since 1999  
 Number of employees 1150  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Ivana Šapina, Marketing & PR Department Head

**Grand Auto d.o.o.**

Ljubljanska avenija 4  
 HR-10175 Zagreb - Sv.Klara  
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 Industry Automotive  
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 Hrvoje Knezić

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Phone +385 20 320 320  
Fax +385 20 320 220  
sales.dubrovnik@hilton.com  
www.dubrovnik.hilton.com  
Corporate Member since 2011  
Number of employees 92  
Industry Hospitality Industry  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Vlaho Margaretić, Marketing & PR Manager

### HERBALIFE d.o.o.

Radnička cesta 37b, HR-10000 Zagreb  
Phone +385 1 3820 184  
Fax +385 1 3820 885  
www.herbalife.hr  
Corporate Member since 2014  
Number of employees 16  
Industry Consumer Goods  
CONTACT PERSON  
Nina Šebečić Crnolatac, Country Director

### Hewlett-Packard d.o.o.

Radnička cesta 41  
HR-10000 Zagreb  
Phone +385 1 6060 200  
Fax +385 1 6060 213  
darija.narancik@hp.com  
www.hp.com/hr  
Corporate Member since 1999  
Number of employees 90  
Industry Information Technology  
CONTACT PERSON  
Darija Narančik, Country controller  
M2M DISCOUNT PROGRAM CONTACT  
Sasa Gardijan

### Hotel Dubrovnik d.d.

Ljudevita Gaja 1, HR-10000 Zagreb  
Phone +385 1 4863 555  
Fax +385 1 4863 506  
reservations@hotel-dubrovnik.hr  
www.hotel-dubrovnik.hr  
Corporate Member since 2010  
Number of employees 101  
Industry Hospitality Industry  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Ivana Perković, Sales Manager

### HP-Hrvatska pošta d.d.

Jurišićeva 13, HR-10000 Zagreb  
Phone ++385 1 4981 300  
Fax +385 1 4981 397; +385 1 4981 769  
info@posta.hr  
www.posta.hr  
Corporate Member since 2010  
Number of employees 10600  
Industry Distribution / Logistics  
CONTACT PERSON  
Alen Premužak, President of the Board

### Hrvatska banka za obnovu i razvitak

Strossmayerov trg 9  
HR-10000 Zagreb  
Phone +385 1 4591 666  
Fax +385 1 4591 721  
ured-uprave@hbor.hr  
www.hbor.hr  
Patron Member since 2000  
Number of employees 282  
Industry Finance / Banking / Insurance  
CONTACT PERSON  
Ivana Bilan, Head of International Cooperation

### Hrvatski Telekom d.d.

R.F.Mihanovića 9, HR-10000 Zagreb  
Phone +385 1 4911 000  
Fax +385 1 4911 011  
info@t.ht.hr  
www.t.ht.hr  
Patron Member since 2013  
Number of employees 5240  
Industry Telecommunications  
CONTACT PERSON  
Siniša Đuranović, General Counsel

### Hrvatsko-američko društvo

Petrova 119, HR-10000 Zagreb  
Phone +385 1 2422 343  
Fax +385 1 2422 347  
info@cas.hr  
www.cas.hr  
Non - Profit Member since 1999  
Number of employees 5  
Industry Association  
CONTACT PERSON  
Biserka Lovrečić, Office manager

### HS Produkt d.o.o.

Mirka Bogovića 7, HR-47000 Karlovac  
Phone +385 47 666 666  
Fax +385 47 645 594  
hs-produkt@hs-produkt.hr  
www.hs-produkt.hr  
Patron Member since 2009  
Number of employees 1600  
Industry Manufacturing  
CONTACT PERSON  
Željko Pavlin, Managing Director  
M2M DISCOUNT PROGRAM CONTACT  
Krešimir Sentigar

### HSM-informatika d.o.o.

Ulica grada Mainza 19  
HR-10000 Zagreb  
Phone +385 1 3908 930  
Fax +385 1 3758 850  
hsm-sales@hsm.hr  
www.hsm.hr  
Small Business Member since 2009  
Number of employees 14  
Industry Information Technology  
CONTACT PERSON  
Aladar Urbanke, General manager

**HUP-Zagreb d.d.**

Trg Krešimira Čosića 9  
 HR-10000 Zagreb  
 Phone +385 1 3637 333  
 Fax +385 1 3092 647  
 uprava@hup-zagreb.hr  
 www.hupzagreb.com  
 Corporate Member since 2005  
 Number of employees 547  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Anđelko Leko, General Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Tihana Baždar Gašljević, Head of Marketing Department

**IBM Hrvatska d.o.o.**

Miramarska 23, Eurocenter  
 HR-10000 Zagreb  
 Phone +385 1 6308 100  
 Fax +385 1 6111 119  
 info@hr.ibm.com  
 www.ibm.com/hr  
 Corporate Member since 1999  
 Industry Information Technology  
 CONTACT PERSON  
 Damir Zec, Territory Services Leader

**IM&C - Integralni marketing i komunikacije d.o.o.**

Ulica grada Vukovara 269 f/ 8. kat, Green Gold Centar V1  
 HR-10000 Zagreb  
 Phone +385 1 2302 999  
 Fax +385 1 2338 088  
 info@imc-agencija.hr  
 www.imc-agencija.hr  
 Small Business Member since 2012  
 Number of employees 9  
 Industry Advertising / PR  
 CONTACT PERSON  
 Stana Lukić, Office Manager

**IN2 d.o.o.**

Josipa Marohnića 1/1 B2/5, HR-10000 Zagreb  
 Phone +385 1 6386 600  
 Fax +385 1 6386 801  
 in2@in2.hr  
 www.in2.hr  
 Corporate Member since 2014  
 Number of employees 307  
 Industry Information Technology  
 CONTACT PERSON  
 Ante Mandić, President of the Board

**Infokorp d.o.o.**

Savska cesta 106/III, HR-10000 Zagreb  
 Phone +385 1 2221 200  
 Fax +385 1 6112 574  
 infokorp@infokorp.hr  
 www.infokorp.hr  
 Small Business Member since 2009  
 Number of employees 25  
 Industry Consulting  
 CONTACT PERSON  
 Danko Sučević, Partner

**INsig2 d.o.o.**

Buzinska cesta 58, HR-10010 Zagreb - Buzin  
 Phone +385 1 6386 600  
 Fax +385 1 6386 601  
 info@insig2.eu  
 www.insig2.eu  
 Small Business Member since 2011  
 Number of employees 25  
 Industry Information Technology  
 CONTACT PERSON  
 Goran Oparnica, Director

**Institute for Lean Six Sigma (ifss) - Six Sigma adriatic d.o.o.**

Mladena Ivekovića 2, HR-10000 Zagreb  
 Phone +385 1 2381 005  
 Fax +385 1 2381 034  
 vladimir.puskaric@ifss.net  
 www.ifss.net  
 Small Business Member since 2010  
 Number of employees 1  
 Industry Consulting  
 CONTACT PERSON  
 Vladimir Puškarić, Managing Partner

**Intea d.d.**

Avenija Većeslava Holjevca 27, HR-10020 Zagreb  
 Phone +385 1 3436 200  
 Fax +385 1 7898 860  
 info@intea.hr  
 www.intea.hr  
 Small Business Member since 2007  
 Number of employees 16  
 Industry Manufacturing  
 CONTACT PERSON  
 Davor Rotter, Director  
 M2M DISCOUNT PROGRAM CONTACT  
 Aleksandar Tunković, Quality Manager

**International Graduate Business School Zagreb**

Trg J. F. Kennedya 7, HR-10000 Zagreb  
 Phone +385 1 2314 990  
 Fax +385 1 2335 165  
 mba@igbs.hr  
 www.igbs.hr  
 Non - Profit Member since 2004  
 Industry Education  
 CONTACT PERSON  
 Zlatan Fröhlich, Dean  
 M2M DISCOUNT PROGRAM CONTACT  
 Nuša Sokolić, Senior business assistant

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

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 Phone +385 1 6610 700  
 Fax +385 1 6610 730  
 kstarić1@its.jnj.com  
 www.jnjgateway.com  
 Corporate Member since 2000  
 Number of employees 114  
 Industry Health Care  
 CONTACT PERSON  
 Damir Detić, Commercial & Market Access Manager

**JT International Zagreb d.o.o.**

Radnička cesta 34, HR-10000 Zagreb

Phone +385 1 6040 801

Fax +385 1 6040 328

tihana.svenda@jti.com

www.jti.com

Patron Member since 2010

Number of employees 20

Industry Consumer Goods

CONTACT PERSON

Darija Dretar, Corporate Affairs and Communications Manager

**Karanović & Nikolić d.o.o.**

Radnička cesta 52/R3

HR-10000 Zagreb

Phone +385 1 5601 330

Fax +385 1 6011 410

anita.barić@karanovic-nikolic.com

www.karanovic-nikolic.com

Small Business Member since 2013

Number of employees 12

Industry Legal Services

CONTACT PERSON

Anita Barić Rešetar, Office Manager

**Karlovačka Pivovara d.o.o.**

Dubovac 22

HR-47000 Karlovac

Phone +385 47 607 111

Fax +385 47 451 301

pr@karlovacko.hr

www.karlovacka.com

Corporate Member since 2004

Number of employees 359

Industry Consumer Goods

CONTACT PERSON

Ljudmila Bratko Gašpić, Corporate Communications Manager

**Katarina line d.o.o.**

V. Spinčića 13

HR-51410 Opatija

Phone +385 51 603 400

Fax +385 51 271 372

info@katarina-line.hr

www.katarina-line.com

Corporate Member since 2014

Number of employees 30

Industry Travel / Tourism

CONTACT PERSON

Daniel Hauptfeld, Marketing manager

**Klub hokeja na ledu "Medveščak" Zagreb**

Ilica 82 / 2. kat

HR-10000 Zagreb

Phone +385 1 5550 962

info@medvescak.com

www.medvescak.com

Non - Profit Member since 2014

Number of employees 16

Industry Sport

CONTACT PERSON

Marko Belinić, General Manager

**Kontroling Kognosko d.o.o.**

Jarušćica 1E, HR-10000 Zagreb

Phone +385 1 7793 619

Fax +385 1 3013 619

kontroling@kognosko.hr

www.kognosko.hr

Small Business Member since 2012

Number of employees 2

Industry Consulting

CONTACT PERSON

Renato Očko, General manager

M2M DISCOUNT PROGRAM CONTACT

Jasmina Očko

**KPMG Croatia d.o.o.**

Ivana Lučića 2a / 17, HR-10000 Zagreb

Phone +385 1 5390 000

Fax +385 1 5390 111

event@kpmg.hr

www.kpmg.hr

Corporate Member since 2009

Number of employees 157

Industry Consulting

CONTACT PERSON

Daniel Radić, Senior Partner

M2M DISCOUNT PROGRAM CONTACT

Paul Suchar, Partner

**Libertas regis d.o.o. - Best Croatian Travel**

Gračanska cesta 127, HR-10000 Zagreb

Phone +385 1 5497 791

Fax +385 1 5552 693

info@bestcroatiantravel.com

www.bestcroatiantravel.com

Small Business Member since 2011

Number of employees 6

Industry Travel / Tourism

CONTACT PERSON

Damir Ferara, Director

**Lighting d.o.o.**

Makoše 29, HR-20207 Dubrovnik

Phone +385 20 487 666

Fax +385 20 357 755

luksa.jakobusic@lighting.hr

www.lighting.hr

Small Business Member since 2013

Number of employees 2

Industry Consumer Goods

CONTACT PERSON

Lukša Jakobušić, Director

**Little Star Kindergarten**

Petrova 119, HR-10000 Zagreb

Phone +385 1 2422 343

Fax +385 1 2422 347

kindergarten@cas.hr

www.cas.hr/en-zvjezdica.htm

Non - Profit Member since 2003

Number of employees 10

Industry Education

CONTACT PERSON

Maja Heruc, Principal

# Achieving great things for over 65 years

We are proudly nurturing our 65 years long tradition. The force of dreams and human spirit has encouraged us to achieve great things. Determination and energy, consistence in providing the service excellence, professionalism and enthusiasm are the driving force of the company.

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**Manpower d.o.o.**

Iblerov trg 9  
 HR-10000 Zagreb  
 Phone +385 1 5565 700  
 Fax +385 1 5565 701  
 info@manpower.hr  
 www.manpower.hr  
 Corporate Member since 2013  
 Number of employees 205  
 Industry Human Resources  
 CONTACT PERSON  
 Željko Šestan, Operations Manager Croatia

**Mars Hrvatska d.o.o.**

Pile I. 1  
 HR-10000 Zagreb  
 Phone +385 1 6593 160  
 Fax +385 1 6593 176  
 www.mars.com  
 Corporate Member since 1999  
 Number of employees 11  
 Industry Consumer Goods  
 CONTACT PERSON  
 Aleš Završnik

**MasterCard Europe - Podružnica Zagreb**

Radnička 80/8  
 HR-10000 Zagreb  
 Phone +385 1 5625 716  
 sanja\_zigic@mastercard.com  
 www.mastercard.com/hr  
 Corporate Member since 2014  
 Number of employees 3  
 Industry Finance / Banking / Insurance  
 CONTACT PERSON  
 Sanja Žigić, Croatia Country Manager

**McKinsey & Company, Inc. Croatia**

Ulica grada Vukovara 269a  
 HR-10000 Zagreb  
 Phone +385 1 4891 400  
 Fax +385 1 4891 490  
 www.mckinsey.hr  
 Patron Member since 2004  
 Number of employees 25  
 Industry Consulting  
 CONTACT PERSON  
 Jurica Novak, Managing Director

**Medical Intertrade d.o.o.**

Dr. Franje Tuđmana 3  
 HR-10431 Sveta Nedelja  
 Phone +385 1 3374 006  
 Fax +385 1 3374 006  
 uprava@medical-intertrade.hr  
 www.medical-intertrade.hr  
 Patron Member since 2013  
 Number of employees 386  
 Industry Health Care  
 CONTACT PERSON  
 Diana Percač, Sales Manager

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

Folnegovićeva 1c, HR-10000 Zagreb  
 Phone +385 1 4881 120  
 Fax +385 1 4844 060  
 mirna.petani@medtronic.com  
 www.medtronic.com  
 Patron Member since 2001  
 Number of employees 32  
 Industry Health Care  
 CONTACT PERSON  
 Ingrid Ilijevski, Office Manager

**MERCK d.o.o.**

Ulica Andrije Hebranga 32-34  
 HR-10000 Zagreb  
 Phone +385 1 4864 111  
 Fax +385 1 4864 190  
 merck@merck.hr  
 www.merck.hr  
 Corporate Member since 2011  
 Number of employees 28  
 Industry Health Care  
 CONTACT PERSON  
 Valentina Tadić, Admin support / Assistant

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

Heinzlova 62a, HR-10000 Zagreb  
 Phone +385 1 6611 333  
 Fax +385 1 6611 350  
 melita.suljanovic@merck.com  
 www.merck.com  
 Patron Member since 1999  
 Number of employees 62  
 Industry Health Care  
 CONTACT PERSON  
 Jelka Drašković, Policy & Communication Lead

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

Matije Slatinskog 11, HR-10410 Velika Gorica  
 Phone +385 1 5578 456  
 Fax +385 1 5585 418  
 i.bakunic@meridian16.hr  
 www.meridian16.hr  
 Small Business Member since 2013  
 Number of employees 2  
 Industry Real Estate  
 CONTACT PERSON  
 Ivana Bakunić, Project Manager

**Microsoft Hrvatska d.o.o.**

Horvatova 82 / 6. kat  
 HR-10000 Zagreb  
 Phone +385 1 4802 500  
 Fax +385 1 6606 766  
 hrpress@microsoft.com  
 www.microsoft.com/hr/hr/  
 Patron Member since 1999  
 Number of employees 50  
 Industry Information Technology  
 CONTACT PERSON  
 Neven Šokec, OEM Distribution and Reseller Adriatics



# Croatia *Deluxe* Cruises

## Experience

the best of Croatian charming coastline and islands cruising on one of our deluxe category vessels. These new larger, luxury ships depart on Saturdays from Split. Lavishly designed, fully air-conditioned, spacious en-suite cabins with double or twin beds will ensure an unforgettable stay. Deluxe cruise itinerary includes guided tours, numerous special services and experiences in the price.

## Fit & Vital Cruises

Escape from your daily obligations and join our short rejuvenating active holiday break.

## Gay Cruises

Spend 7 unforgettable nights cruising on the Adriatic Sea from one island to another.

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These cruises promise visits to historic towns and fascinating islands with abundant opportunities for nude sunbathing and swimming.

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Cycling & cruising around the magnificent Croatian islands and coastline.

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Admire astonishing views while hiking or walking to different hill tops on the amazing Croatian islands.



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V. Spinčića 13, 51410 Opatija, Croatia  
Tel: +385 51 603 400 UK FREE: 0800 472 5589  
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[www.katarina-line.com](http://www.katarina-line.com)

[sales@katarina-line.hr](mailto:sales@katarina-line.hr)  
[cruises@katarina-line.hr](mailto:cruises@katarina-line.hr)

HR-AB-51-040009707



**Nike European Operations Netherlands B.V.  
- glavna podružnica Zagreb**

Bani 75  
HR-10010 Zagreb - Buzin  
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Fax +385 1 6659 120  
mirna.gagic@nike.com  
www.nike.com  
Corporate Member since 2008  
Number of employees 14  
Industry Consumer Goods  
CONTACT PERSON  
Zoran Strsoglavec, Brand Protection Manager

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

Radnička cesta 39  
HR-10000 Zagreb  
aballta@nchadvisors.com.al  
www.nchcapital.com/  
Corporate Member since 2012  
Industry Investment  
CONTACT PERSON  
Mate Andabaka, Vice President Investments

**NOVA TV d.d.**

Remetinečka cesta 139  
HR-10000 Zagreb  
Phone +385 1 6008 300  
Fax +385 1 6008 333  
novatv@novatv.hr  
www.novatv.hr  
Patron Member since 2008  
Number of employees 365  
Industry Media / Publishing  
CONTACT PERSON  
Sanja Čengić Kulenović, Marketing and PR director

**Novartis Hrvatska d.o.o.**

Radnička cesta 37b  
HR-10000 Zagreb  
Phone +385 1 6274 231  
Fax +385 1 6274 255  
rina.music@novartis.com  
www.novartis.com  
Patron Member since 2012  
Number of employees 56  
Industry Health Care  
CONTACT PERSON  
Rina Musić, Market Access and Franchise Head

**Odvjetnički ured Andrej Matijević**

Kurelčeva 4  
HR-10000 Zagreb  
Phone +385 1 4828 855  
Fax +385 1 4828 866  
office@amatlaw.com  
www.amatlaw.com  
Small Business Member since 2009  
Number of employees 10  
Industry Legal Services  
CONTACT PERSON  
Andrej Matijević, Partner

**Odvjetnički ured Don Markušić**

Brezovačkoga 2 (Old Town)  
HR-10000 Zagreb  
Phone +385 1 4851 028  
Fax +385 1 4851 105  
don@markusic-solicitor.hr  
Small Business Member since 2010  
Number of employees 4  
Industry Legal Services  
CONTACT PERSON  
Don Markušić, Barrister & Solicitor

**Odvjetnički ured Marija Pujo Tadić**

Zrinjevac 15  
HR-10000 Zagreb  
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marija.pujo-tadic@zg.t-com.hr  
Small Business Member since 2011  
Number of employees 2  
Industry Legal Services  
CONTACT PERSON  
Marija Pujo Tadić, Attorney at law

**Odvjetničko društvo Bekina, Škurla, Durmiš  
i Spajić d.o.o.**

Preradovićeve 24  
HR-10000 Zagreb  
Phone +385 1 4854 094  
Fax +385 1 4854 372  
info@od-bsds.hr  
www.bsds.hr  
Small Business Member since 2011  
Number of employees 11  
Industry Legal Services  
CONTACT PERSON  
Hrvoje Spajić, Director

**Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.**

Ivana Lučića 2 A, Eurotower/18  
HR-10000 Zagreb  
Phone +385 1 5391 600  
Fax +385 1 5391 601  
info@dtb.hr  
www.dtb.hr  
Small Business Member since 2011  
Number of employees 36  
Industry Legal Services  
CONTACT PERSON  
Saša Divjak, Senior Partner

**Odvjetničko društvo Glinska & Mišković d.o.o.**

Ulica grada Vukovara 269F, Green Gold - Zgrada V1  
HR-10000 Zagreb  
Phone +385 1 6199 930  
Fax +385 1 6199 977  
info@gamc.hr  
http://gamc.hr  
Small Business Member since 2007  
Number of employees 12  
Industry Legal Services  
CONTACT PERSON  
Aleksej Mišković, Partner

**Law firm Hačić, Kallay & Partners, Ltd.  
Odvjetničko društvo Hačić, Kallay & Partneri d.o.o.**

Ilica 1/A  
HR-10000 Zagreb  
Phone +385 1 4811 959  
Fax +385 1 4811 962  
info@hacic-kallay.hr  
www.hacic-kallay.hr  
Small Business Member since 2014  
Number of employees 20  
Industry Legal Services  
CONTACT PERSON  
Jakov Mamić, Partner

**Odvjetničko društvo Jurin i Vogrinc j.t.d.**

Palmotićeve 35  
HR-10000 Zagreb  
Phone +385 1 6171 511  
Fax +385 1 4923 406  
lawoffice@lawoffice.com.hr  
Small Business Member since 2014  
Number of employees 5  
Industry Legal Services  
CONTACT PERSON  
Ivana Jurin Puhalo

**Odvjetničko društvo Vedriš & Partneri**

Ozaljska 136  
HR-10000 Zagreb  
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Fax +385 1 3631 658  
info@vedris-partners.hr  
www.vedris-partners.hr  
Small Business Member since 2004  
Number of employees 14  
Industry Legal Services  
CONTACT PERSON  
Vlatka Vedriš, Attorney at law

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

Prilaz Gjüre Deželića 30  
HR-10000 Zagreb  
Phone +385 1 4874 970  
Fax +385 1 4874 971  
info@vukina.hr  
www.vukina.hr  
Small Business Member since 2012  
Number of employees 9  
Industry Legal Services  
CONTACT PERSON  
Sanja Vukina, Attorney at law

**Odvjetničko društvo Vukmir i suradnici**

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Phone +385 1 3760 511  
Fax +385 1 3760 555  
vukmir@vukmir.net  
www.vukmir.net  
Small Business Member since 1999  
Number of employees 23  
Industry Legal Services  
CONTACT PERSON  
Mladen Vukmir

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

Ulica grada Vukovara 269f  
HR-10000 Zagreb  
Fax +385 1 6184 367  
info@zupic.hr  
www.zupicipartneri.hr  
Small Business Member since 2013  
Number of employees 26  
Industry Legal Services  
CONTACT PERSON  
Miljenka Tomanek, Economy Adviser

**Offline Solutions d.o.o.**

Iza lože 9  
HR-21000 Split  
Phone +385 21 347 607  
Fax +385 21 770 627  
info@offlinesolutions.eu  
www.offlinesolutions.eu/  
Small Business Member since 2014  
Number of employees 5  
Industry Consulting (Risk & Crisis Management)  
CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
Justin Bishop, Managing Director

**OIKON d.o.o.**

Trg Senjskih uskoka 1-2  
HR-10000 Zagreb  
Phone +385 1 5507 100  
Fax +385 1 5507 101  
oikon@oikon.hr  
www.oikon.hr  
Small Business Member since 2008  
Number of employees 40  
Industry Consulting  
CONTACT PERSON  
Oleg AntoniĆ, Director

**Opel Southeast Europe LLC  
- podružnica u RH**

Oreškovićeve 6H/1, 6. kat  
HR-10010 Zagreb - Buzin  
Phone +385 1 6290 999  
Fax +385 1 6640 046  
www.opel.hr  
Corporate Member since 2011  
Number of employees 18  
Industry Automotive  
CONTACT PERSON  
Igor Baretić, Fleet Manager

**Oracle Hrvatska d.o.o.**

Strojarska cesta 22, HR-10000 Zagreb  
Phone +385 1 6323 200  
Fax +385 1 6323 250  
info-hr\_ww@oracle.com  
www.oracle.hr  
Patron Member since 2000  
Number of employees 50  
Industry Information Technology  
CONTACT PERSON  
Anita Domaćinović

**Orbico d.o.o.**

Koturaška 69, HR-10000 Zagreb

Phone +385 1 6170 566

Fax +385 1 6170 559

orbico@orbico.com

www.orbico.hr

Patron Member since 2011

Number of employees 487

Industry Consumer Goods

CONTACT PERSON

Ana Josipović, Secretary

**OTP banka d.d.**

Ulica Domovinskog rata 3, HR-23000 Zadar

Phone +385 62 201 044

Fax +385 62 201 066

info@otpbanka.hr

www.otpbanka.hr

Corporate Member since 2013

Number of employees 1020

Industry Finance / Banking / Insurance

CONTACT PERSON

Dražen Kaić

**Overseas Trade Co. Ltd. d.o.o.**

Zastavnice 38a, HR-10251 Hrvatski Leskovac

Phone +385 1 4607 009

Fax +385 1 6175 480

overseas@overseas.hr

www.overseas.hr

Corporate Member since 2013

Number of employees 145

Industry Distribution / Logistics

CONTACT PERSON

Boris Brković, General director

M2M DISCOUNT PROGRAM CONTACT

Marijana Koprivnjak, Sales &amp; Marketing Supervisor

**Patton Hungary ZRt.**

Gabor Denes u. 4

HU-1117 Budapest

Phone +36 1 439 4840

www.patton.com

Corporate Member since 2011

Number of employees 170

Industry Information Technology

CONTACT PERSON

Martin Svozil

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

Radnička cesta 44, HR-10000 Zagreb

Phone +385 1 6124 422

Fax +385 1 6363 360

info@pbzcard.hr

www.pbzcard.hr

Patron Member since 1999

Number of employees 275

Industry Finance / Banking / Insurance

CONTACT PERSON

Irena Markolini, Acquisition, Activation and Communication

Department Director

M2M DISCOUNT PROGRAM CONTACT

Mirna Lipovac, Chief Advisor

**Pedersen & Partners d.o.o.**

Ilica 1a

HR-10000 Zagreb

Phone +385 1 4836 184, 4836 185

Fax +385 1 4836 186

Zagreb@pedersenandpartners.com

www.pedersenandpartners.com

Corporate Member since 2010

Number of employees 2

Industry Human Resources

CONTACT PERSON

Maja Žakić, Research Analyst / Director

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

Hypo Centar

Slavonska avenija 6

HR-10000 Zagreb

Phone +385 1 3908 777

Fax +385 1 3908 770

www.pfizer.com

Patron Member since 1999

Number of employees 65

Industry Health Care

CONTACT PERSON

Barbara Kosler, Country Manager

**Philip Morris Zagreb d.o.o.**

Savska Opatovina 36

HR-10090 Zagreb

Phone +385 1 6166 900

Fax +385 1 6314 147

pmz.info@pmi.com

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Patron Member since 1999

Number of employees 120

Industry Consumer Goods

CONTACT PERSON

Marijana Bubalo, Director Corporate Affairs

**PHILIPS d.o.o.**

Horvatova 82, HR-10010 Zagreb - Buzin

Phone +385 1 3033 710

Fax +385 1 3033 771

www.philips.hr

Corporate Member since 2012

Number of employees 24

Industry Consumer Goods

CONTACT PERSON

Branka Kovačević, Office Assistant

**Pioneer Sjeme d.o.o.**

Čulinečka c. 2b

HR-10040 Zagreb

Phone +385 1 2958 000

Fax +385 1 2988 746

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Corporate Member since 1999

Number of employees 13

Industry Agriculture

CONTACT PERSON

Marko Jukić, Director

**Piper d.o.o.**

Alaginci bb  
 HR-34000 Požega  
 Phone +385 34 275 705  
 Fax +385 34 275 706  
 piper@piper.hr  
 www.piper.hr  
 Small Business Member since 2000  
 Number of employees 45  
 Industry Demining  
 CONTACT PERSON  
 Željko Romić, Director

**Pliva Hrvatska d.o.o.**

Prilaz baruna Filipovića 25  
 HR-10000 Zagreb  
 Phone +385 1 3720 000  
 Fax +385 1 3720 111  
 info@pliva.hr  
 www.pliva.com  
 Patron Member since 2000  
 Number of employees 2000  
 Industry Health Care  
 CONTACT PERSON  
 Tamara Sušanji Šulentić, Communications Director

**Podravka d.d.**

Ante Starčevića 32  
 HR-48000 Koprivnica  
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 Fax +385 48 622 008  
 podravka@podravka.hr  
 www.podravka.com  
 Patron Member since 2003  
 Number of employees 5518  
 Industry Consumer Goods  
 CONTACT PERSON  
 Olivija Jakupec, Member of the Management Board

**Podzemno Skladište Plina d.o.o.**

Veslačka 2-4  
 HR-10000 Zagreb  
 Phone +385 1 6053 111  
 Fax +385 1 6053 112  
 psp@psp.hr  
 www.psp.hr  
 Corporate Member since 2011  
 Number of employees 56  
 Industry Energy  
 CONTACT PERSON  
 Krešimir Malec, General director



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Voćarska 106  
 HR-10000 Zagreb  
 Phone +385 1 4594 777  
 Fax +385 1 4594 717  
 uprava@medikol.hr  
 www.medikol.hr/  
 Non - Profit Member since 2009  
 Number of employees 250  
 Industry Health Care  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ivanka Trstenjak-Rajković, Principal

**Porsche Croatia d.o.o.**

Zagrebačka 117  
 HR-10410 Velika Gorica  
 Phone +385 1 6269 111  
 Fax +385 1 6226 085  
 info@porschecroatia.hr  
 www.porschecroatia.hr  
 Corporate Member since 2004  
 Number of employees 119  
 Industry Automotive  
 CONTACT PERSON  
 Petra Kovačević, New media PM

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

Spinčićeva 2D  
 HR-21000 Split  
 Phone +385 21 571 203  
 Fax +385 21 571 207  
 info@navis-yacht-charter.com  
 www.navis-yacht-charter.com  
 Small Business Member since 2013  
 Number of employees 6  
 Industry Travel / Tourism  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Marin Gabrić, Manager

**Povezani odvjetnički uredi Cikač - Čukman - Jelaković**

Ilica 60/I  
 HR-10000 Zagreb  
 Phone +385 1 5583 925  
 Fax +385 1 5583 652  
 info@cukmanlaw.hr  
 www.cukmanlaw.hr  
 Small Business Member since 2012  
 Number of employees 9  
 Industry Legal Services  
 CONTACT PERSON  
 Vlatka Cikač, Attorney at law

**The Presidio Group LLC**

101 California Street  
 Suite 1200  
 CA-94111 San Francisco  
 Phone +1 415 449 1000  
 www.thepresidiogroupllc.com  
 Corporate Member since 2013  
 Industry Investment  
 CONTACT PERSON  
 Ivan Bilić, CFO

**Presscut d.o.o.**

Domagojeva 2, HR-10000 Zagreb  
 Fax +385 1 4612 623  
 helpdesk@presscut.hr  
 www.presscut.hr  
 Small Business Member since 2014  
 Number of employees 35  
 Industry Media / Publishing  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Ira Mühlstein, Head of International department and Translation services

**PricewaterhouseCoopers d.o.o.**

Ul. kneza Lj. Posavskog 31  
 HR-10000 Zagreb  
 Phone +385 1 6328 888  
 Fax +385 1 6111 556  
 marketing.hr@hr.pwc.com  
 www.pwc.hr  
 Patron Member since 1999  
 Number of employees 160  
 Industry Consulting  
 CONTACT PERSON  
 Jasna Kržanić, Marketing & Communications Leader  
 M2M DISCOUNT PROGRAM CONTACT  
 Sonja Rostok Mrkus, Senior Manager, Tax Services

**Primacošped d.o.o.**

Jankomir 25  
 HR-10090 Zagreb  
 Phone +385 1 3440 744  
 Fax +385 1 3789 924  
 uprava@primaco.hr  
 www.primaco.hr  
 Small Business Member since 2014  
 Number of employees 85  
 Industry Distribution / Logistics (International forwarding)  
 CONTACT PERSON  
 Dario Stanko, Office Administrator / Quality Manager

**Printec Croatia d.o.o.**

Budmanijeva 1, HR-10000 Zagreb  
 Phone +385 1 6184 590  
 Fax +385 1 6184 575  
 info@printec.hr  
 www.printec.hr  
 Corporate Member since 2013  
 Number of employees 62  
 Industry Information Technology  
 CONTACT PERSON  
 Tomislav Krešimir Jukić, Market Development Manager

**Proenergy d.o.o.**

Josipa Marohnića 1/8, HR-10000 Zagreb  
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 Fax +385 1 6386 230  
 s.feric@proenergy.hr  
 www.proenergy.hr  
 Small Business Member since 2013  
 Number of employees 12  
 Industry Energy  
 CONTACT PERSON  
 Marko Ćosić, Managing director

**Orbico Group is the leading** distributor for a large number of quality globally known brands ranging from beauty care products through food and non-food products, technical and electrical appliances to pharmaceuticals, toys, textile, cigarettes as well as motor oil products. Such extensive and diversified range of brands and products portfolio demands high flexibility, openness to constant change, flexible organization and investing in people development and in brands.

**Our aim is to generate** sustainable business growth and to create added value for our business partners and for brands in our portfolio. Our customers are all market relevant and renowned retailers as well as specialized sales channels. Therefore, Orbico is a partner of choice to best meet the needs of our business partners with optimal mix of product offering, services, flexibility and local expertise.

**With a team of passionate** professional experts we offer complete and comprehensive business solutions for sales, logistics services, marketing and brand management for brands in our portfolio. In our business and actions we are driven by our Vision, Mission, Principles and Values.

**Orbico business today stretches from** the Baltic to the Black Sea, operating in 17 countries, using support function synergies and management experience combined with the strong focus and in-depth local market presence, knowledge and professional expertise.



**Our customers are all market relevant** and renowned retailers as well as specialized sales channels.

**Orbico today cooperates with more than 50** suppliers, manages more than 200 global and local brands and supplies more than 40000 customers.

**Raiffeisenbank Austria d.d. Zagreb**

Petrijnska 59, HR-10000 Zagreb

Phone +385 1 4566 466

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www.rba.hr

Corporate Member since 1999

Number of employees 2063

Industry Finance / Banking

CONTACT PERSON

Vesna Janjatović, Head of International Corporate Customers Department

**RIT Croatia**

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admissions@croatia.rit.edu

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Non - Profit Member since 1999

Number of employees 54

Industry Education

CONTACT PERSON

Don Hudspeth, President &amp; Dean

M2M DISCOUNT PROGRAM CONTACT

Ivana Silić, Recruitment &amp; Enrollment Manager

**Roche d.o.o.**

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Patron Member since 2011

Number of employees 82

Industry Health Care

CONTACT PERSON

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Fax +385 1 2867 770

rezervacije@forumzagreb.net

www.forumzagreb.net

Small Business Member since 2012

Number of employees 7

Industry Hospitality Industry

CONTACT PERSON &amp; M2M DISCOUNT PROGRAM CONTACT

Māra Vītols - Hrgetić, Reservations

**SANDOZ d.o.o.**

Maksimirska 120

HR-10000 Zagreb

Phone +385 1 2353 111

Fax +385 1 2337 785

upit@sandoz.com

www.sandoz.hr

Corporate Member since 2014

Number of employees 76

Industry Health Care

CONTACT PERSON

Igor Haralović, Managing Director

**SELECTIO Kadrovi d.o.o.**

Hondlova 2/11

HR-10000 Zagreb

Phone +385 1 6065 260

Fax +385 1 6065 256

kontakt@selectio.hr

www.selectio.hr

Patron Member since 2006

Number of employees 7

Industry Human Resources

CONTACT PERSON

Aleksandar Zemunić, Director

M2M DISCOUNT PROGRAM CONTACT

Ana Miletić, HR Consultant

**Sherri Hill d.o.o.**

Radnička cesta 52

HR-10000 Zagreb

Phone +385 1 4836 104, +385 099 3210 104

infohr@sherrihill.com

www.sherrihill.com/

Small Business Member since 2014

Number of employees 15

Industry Consumer Goods

CONTACT PERSON

Claude Jambrušić, Director

**Simulus grupa d.o.o.**

Vladimira Ruždjaka 9C, HR-10000 Zagreb

Phone +385 91 5002 423

kresimir.delac@simulus.hr

www.simulus.hr

Small Business Member since 2013

Number of employees 3

Industry Consulting

CONTACT PERSON

Krešimir Delač, Director

**Societe Generale - Splitska Banka d.d.**

R. Boškovića 16

HR-21000 Split

Phone +385 21 304 000

Fax +385 21 304 034

info@splitskabanka.hr

www.splitskabanka.hr

Corporate Member since 2012

Number of employees 1502

Industry Finance / Banking / Insurance

CONTACT PERSON

Tomislav Krpan, Secretary General, Procurator

**STA ZAGREB d.o.o.**

Andrije Hebranga 22, HR-10000 Zagreb

Phone +385 1 4886 346

Fax +385 1 4886 345

info@staputovanja.com

www.staputovanja.com

Small Business Member since 2014

Number of employees 5

Industry Travel / Tourism

CONTACT PERSON &amp; M2M DISCOUNT PROGRAM CONTACT

Maja Štuhec, Director



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 luka.milkovic@steelcase.com  
 www.steelcase.eu  
 Corporate Member since 2011  
 Number of employees 1  
 Industry Interior Design (Office Furniture)  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Luka Milković, Dealer Business Manager Croatia, Slovenia, BiH, Serbia,  
 Kosovo, Macedonia, Albania

### Styria International servis d.o.o.

Oreškovićeve 6H/1  
 HR-10000 Zagreb  
 Phone +385 1 6069 583  
 Fax +385 1 6069 585  
 danijela.juric@styria.hr  
 www.styria.com/hr/styria  
 Corporate Member since 2012  
 Number of employees 5  
 Industry Media / Publishing  
 Andrea Borošić, Director

### Supetrus hoteli d.d.

Put Vele Luke 4  
 HR-21400 Supetar  
 Phone +385 21 631 133  
 Fax +385 21 631 344  
 info@watermanresorts.com  
 www.watermanresorts.com  
 Corporate Member since 2004  
 Number of employees 98  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Damir Vidošević, Sales & Marketing  
 M2M DISCOUNT PROGRAM CONTACT  
 Mariana Damjanović-Šunjić, Hotel reservations

### Teknoxgroup Hrvatska d.o.o.

Radnička cesta 218  
 HR-10000 Zagreb  
 Phone +385 1 2404 611  
 Fax +385 1 2404 662  
 contact-hr@teknoxgroup.hr  
 www.teknoxgroup.com  
 Patron Member since 2011  
 Number of employees 53  
 Industry Manufacturing  
 CONTACT PERSON  
 Miodrag Matijaca, General Manager

### Tim Stellar

Počiteljska 5, HR-10000 Zagreb  
 Phone +385 1 7791 484  
 Fax +385 1 7791 484  
 udruaga@teamstellar.org  
 www.timstellar.hr  
 Non profit Member since 2014  
 Industry Association  
 CONTACT PERSON  
 Teo Valić

### TMF Croatia d.o.o.

Radnička cesta 80  
 HR-10000 Zagreb  
 Phone +385 1 4802 050  
 Fax +385 1 4802 051  
 croatia@tmf-group.com  
 www.tmf-group.com  
 Corporate Member since 2005  
 Number of employees 34  
 Industry Consulting (accounting and reporting services)  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Dijana Dolušić, Managing Director

### U Turn Tax Refund d.o.o.

Radnička cesta 52-Green Gold Centar  
 Toranj R2, 4.kat  
 HR-10000 Zagreb  
 Phone +385 1 5803 337  
 Fax +385 1 5587 908  
 croatia@uturntaxrefund.com  
 www.uturntaxrefund.com  
 Small Business Member since 2014  
 Number of employees 5  
 Industry Consulting  
 CONTACT PERSON  
 Krunoslav Gašpert, Country Manager

### Udruaga "Nikola Tesla - Genij za budućnost"

Turopoljska 24/b  
 HR-10000 Zagreb  
 Phone +385 1 2331 663  
 Fax +385 1 2331 663  
 udruaga@unt-genius.hr  
 www.unt-genius.hr  
 Non - Profit Member since 2010  
 Industry Association  
 CONTACT PERSON  
 Dragica Mihajlović, President of the Association

### Udruaga polaznika i diplomanata MBA studija Croatia

Vitezićeve 2  
 HR-10000 Zagreb  
 info@mba-croatia.com  
 www.mba-croatia.com  
 Non - Profit Member since 2013  
 Number of employees 0  
 Industry Association  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Aco Momčilović, President

### Unilever Hrvatska d.o.o.

Savska opatovina 36  
 HR-10090 Zagreb  
 Phone +385 1 6311 400  
 Fax +385 1 6311 401  
 biljana.sudar@unilever.com  
 www.unilever.com  
 Corporate Member since 2013  
 Number of employees 12  
 Industry Consumer Goods  
 CONTACT PERSON  
 Peter Szabo, General Manager Croatia, Slovenia, BiH

**Upravljanje hotelima P.B. d.o.o.**  
**- DoubleTree by Hilton Zagreb**

Ulica grada Vukovara 269a  
 HR-10000 Zagreb  
 Phone +385 1 6001 900  
 Fax +385 1 6001 916  
 zagreb.info@hilton.com  
 www.zagreb.doubletree.com  
 Corporate Member since 2012  
 Number of employees 75  
 Industry Hospitality Industry  
 CONTACT PERSON  
 Tea Nađ Župan, PA to General Manager/Marketing Executive  
 M2M DISCOUNT PROGRAM CONTACT  
 Iskra Cergol, GC& E Sales Manager

**Vlahović Grupa d.o.o.**

Fabkovićeve 3  
 HR-10000 Zagreb  
 Phone +385 1 7898 640  
 Fax +385 1 7898 642  
 nv@vlahovicgroup.com  
 www.vlahovicgroup.com  
 Small Business Member since 2014  
 Number of employees 5  
 Industry Consulting  
 CONTACT PERSON  
 Natko Vlahović, Founder and Managing Director  
 M2M DISCOUNT PROGRAM CONTACT  
 Ivan Vuković, Manager, Legislative & Regulatory Affairs

**VMD PROMET d.o.o.**

Ulica grada Vukovara 269 D  
 HR-10000 Zagreb  
 Phone +385 1 6065 222  
 Fax +385 1 6065 223  
 info@vmd-promet.hr  
 www.vmd-promet.hr/  
 Corporate Member since 2014  
 Number of employees 12  
 Industry Real Estate  
 CONTACT PERSON  
 Antun Mikec, Director

**Vrata znanja d.o.o.**  
**- DOOR Training Hrvatska**

Hektorovićeve 2  
 HR-10000 Zagreb  
 Phone +385 1 6448 215  
 Fax +385 1 6441 400  
 info@doortraining.hr  
 www.doortraining.hr  
 Small Business Member since 2014  
 Number of employees 3  
 Industry Consulting  
 CONTACT PERSON & M2M DISCOUNT PROGRAM CONTACT  
 Mario Buljan, Managing director / trainer

**Webster University**

Berchtoldgasse 1, AT-1220 Wien  
 Phone +43 1 269 92930  
 Fax +43 1 269 929313  
 info@webster.ac.at  
 www.webster.ac.at  
 Non - Profit Member since 2002  
 Number of employees 51  
 Industry Education  
 CONTACT PERSON  
 Teresa Sedlar, Assistant Director of Admissions

**Wolf Theiss Rechtsanwälte GmbH & Co KG**  
**-Podružnica Zagreb**

Ivana Lučića 2a/19, HR-10000 Zagreb  
 Phone +385 1 4925 400  
 Fax +385 1 4925 450  
 zagreb@wolftheiss.com  
 www.wolftheiss.com  
 Corporate Member since 2008  
 Industry Legal Services  
 CONTACT PERSON  
 Ronald B. Given, Branch Managing Partner

**Woodsford Grupa d.o.o.**

Zrinjevac 14, HR-10000 Zagreb  
 Phone +385 1 4815 025  
 Fax +385 1 4815 026  
 info@woodsford.hr  
 www.woodsford.co.uk  
 Small Business Member since 2006  
 Number of employees 2  
 Industry Real Estate  
 CONTACT PERSON  
 Krešimir Špoljar, Board President

**Zagrebačka Banka d.d.**

Trg bana Josipa Jelačića 10/ 1 kat., HR-10000 Zagreb  
 Phone +385 1 6104 000  
 Fax +385 1 6110 500  
 PR@unicreditgroup.zaba.hr  
 www.zaba.hr  
 Corporate Member since 2001  
 Number of employees 4200  
 Industry Finance / Banking / Insurance  
 CONTACT PERSON  
 Brigita Čuklek, General Secretary - Management Board Office

**Zagrebačka filharmonija**

Trg Stjepana Radića 4 - p.p. 909  
 HR-10000 Zagreb  
 Phone +385 1 6060 103  
 Fax +385 1 6111 577  
 zgfilhar@zgf.hr  
 www.zgf.hr  
 Non - Profit Member since 2011  
 Number of employees 122  
 Industry Culture  
 CONTACT PERSON  
 Ivan Lozić, Sales Manager  
 M2M DISCOUNT PROGRAM CONTACT  
 Martina Petrović, Sales Manager

**Zagrebačka škola ekonomije i managementa**

Jordanovac 110

HR-10000 Zagreb

Phone +385 1 2354 245

Fax +385 1 2354 155

info@zsem.hr

www.zsem.hr

Patron Member since 2004

Number of employees 70

Industry Education

CONTACT PERSON

Đuro Njavro, Dean

M2M DISCOUNT PROGRAM CONTACT

Graduate School Office

**Žurić i partneri odvjetničko društvo d.o.o.**

Ivana Lučića 2a

HR-10000 Zagreb

Phone +385 1 5555 630

Fax +385 1 4856 703

info@zuric-i-partneri.hr

www.zuric-i-partneri.hr

Small Business Member since 1999

Number of employees 30

Industry Legal Services

CONTACT PERSON

Miroslav Plašćar, Partner



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- IN2 d.o.o.
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- Institute for Lean Six Sigma (ifss) - Six Sigma adriatic d.o.o.
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- Karlovačka Pivovara d.o.o.
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### EDUCATION

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- Dubrovački Vrtovi Sunca d.o.o. - Radisson Blu Resort & Spa, Sun Gardens Dubrovnik
- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Grand hotel Imperial d.d. - Hilton Imperial Dubrovnik
- Hotel Dubrovnik d.d.
- HUP-Zagreb d.d.
- Roraima 5 d.o.o. - FORUM Zagreb
- Supetrus hoteli d.d.
- Upravljanje hotelima P.B. d.o.o. - DoubleTree by Hilton Zagreb

### HUMAN RESOURCES

- Adecco d.o.o. za privremeno zapošljavanje
- Manpower d.o.o.
- Pedersen & Partners d.o.o.
- SELECTIO Kadrovi d.o.o.

### INFORMATION TECHNOLOGY

- ASBISC-CR d.o.o.
- Burza d.o.o.
- Cisco Systems Hrvatska d.o.o.
- Diverto d.o.o.
- ESKA d.o.o.
- Etranet group d.o.o.
- Hewlett-Packard d.o.o.
- HSM-informatika d.o.o.
- IBM Hrvatska d.o.o.
- IN2 d.o.o.
- INsig2 d.o.o.
- Microsoft Hrvatska d.o.o.
- Oracle Hrvatska d.o.o.
- Patton Hungary ZRt.
- Printec Croatia d.o.o.

### INTERIOR DESIGN

- Steelcase S.A. podružnica Zagreb

### INVESTMENT

- Nova europska ulaganja d.o.o.
- The Presidio Group LLC

### LEGAL SERVICES

- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
- Karanović & Nikolić d.o.o.
- Odvjetnički ured Andrej Matijević
- Odvjetnički ured Darko Markušić
- Odvjetnički ured Marija Pujo Tadić
- Odvjetničko društvo Bekina, Škurla, Durmiš i Spajić d.o.o.

- Odvjetničko društvo Divjak, Topić i Bahtijarević d.o.o.
- Odvjetničko društvo Glinska & Mišković d.o.o.
- Law firm Hačić, Kallay & Partners, Ltd. - Odvjetničko društvo Hačić, Kallay & Partneri d.o.o.
- Odvjetničko društvo Jurin i Vogrinc j.t.d.
- Odvjetničko društvo Vedriš & Partneri
- Odvjetničko društvo Vukina & Partneri d.o.o.
- Odvjetničko društvo Vukmir i suradnici
- Odvjetničko društvo Župić i partneri d.o.o.
- Povezani odvjetnički uredi Cikač - Čukman - Jelaković
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- Žurić i partneri odvjetničko društvo d.o.o.

### MANUFACTURING

- ALTPRO d.o.o.
- DOK-ING d.o.o.
- Enikon Aerospace d.o.o.
- HS Produkt d.o.o.
- Intea d.d.
- Teknoxgroup Hrvatska d.o.o.

### MEDIA/PUBLISHING

- Business Media Croatia d.o.o.
- NOVA TV d.d.
- Presscut d.o.o.
- Styria International servis d.o.o.

### REAL ESTATE

- Colliers Advisory d.o.o.
- Constructus d.o.o.
- Filipović poslovno savjetovanje d.o.o.
- Meridian 16 business park d.o.o.
- VMD PROMET d.o.o.
- Woodsford Grupa d.o.o.

### SPORT

- Klub hokeja na ledu "Medveščak" Zagreb

### TELECOMMUNICATIONS

- Hrvatski Telekom d.d.

### TRANSLATION SERVICES

- Aion d.o.o.
- Ciklopea d.o.o.

### TRAVEL/TOURISM

- Anterra d.o.o. / Hertz Croatia franchisee
- Atlas d.d.
- EX-ALTO d.o.o.
- Katarina line d.o.o.
- Libertas regis d.o.o. - Best Croatian Travel
- Posada d.o.o. - Navis Yacht Charter
- STA ZAGREB d.o.o.

# *Building relationships, creating value*



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