

YEARBOOK

2024

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 **AmCham**

AMCHAM PATRON MEMBERS

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IMPRESSUM

PUBLISHER
American Chamber of Commerce in Croatia

DESIGN/LAYOUT BY
Vedrana Knez

PRINTED BY
Printera Grupa

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

Office of the Ambassador

Dear AmCham Members:

November 25, 2024

As 2024 comes to an end, I am proud to say that the U.S.-Croatian economic relationship is flourishing and stronger than ever. Together we've celebrated new cross-border private investments creating thousands of jobs, another year of record-breaking numbers of U.S. tourists to Croatia, and continued progress in sustainable energy and regional stability. The United States is proud to call Croatia our partner, Ally, and friend.

One of my top priorities as U.S. Ambassador to Croatia is deepening U.S.-Croatian economic cooperation and fostering business-to-business ties to create more opportunities for prosperity in both of our nations. U.S. companies increasingly see Croatia as an attractive investment destination, with more than 100 U.S. firms investing more than \$820 million here. In May, I hosted U.S. Secretary of Health and Human Services Xavier Becerra to visit the University of Pittsburgh Medical Center Hillman Cancer Center site in Zabok, where Croatians will soon have access to the best cancer care in the world. In October, I was proud to celebrate the opening of the new Jabil facility in Osijek, a \$100 million U.S. investment that will create 1,500 jobs, with the potential for even more growth. This year we also welcomed a trade delegation from the City of Los Angeles. Delegates from the public and private sector representing energy, ports, aviation, and the blue economy came to Croatia to foster economic ties and celebrate our shared history. The Embassy also welcomed Congressional representatives from all over the United States to learn about opportunities to contribute to Croatia's infrastructure development and emergence as an increasingly important regional trade and energy hub. We are excited to build on the relationships launched during these visits in the year ahead.

Through our deep partnership, the United States and Croatia open doors to global markets and advance Euro-Atlantic prosperity and energy security. As steadfast Allies, we stand strong against shared threats to our security, economies, and democracies – most clearly demonstrated by Russia's brutal and unconscionable war against Ukraine. I have been deeply moved this year to see the warmth and generosity Croatia extends to the Ukrainian people, embracing those displaced by war and violence in the same way Croatia did in the 1990s.

The American Chamber of Commerce in Croatia has been an invaluable partner to our Embassy and provided a strong foundation on which to continue to build business-to-business ties and a stronger investment landscape. As the year draws to a close, the U.S. Embassy in Zagreb thanks our friends at AmCham for your hard work to ensure Croatia's economic growth remains stable, diversified, and inclusive. Congratulations on a successful 2024, and here's to continued growth in the years to come.

Sincerely,

Nathalie Rayes, Ambassador

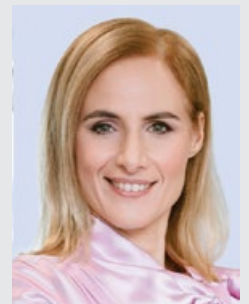
Board of Governors

The AmCham Board of Governors is responsible for the strategic management and policy decisions of AmCham Croatia, donating their time, experience and connections for furthering the Chamber's goals. It is comprised of seven members coming from the senior management level of AmCham member companies, that are elected by the General Assembly, which meets annually and includes all AmCham Croatia members.



Rina Musić
President

Merck Sharp & Dohme d.o.o.



Anita Letica
First Vice President

Philip Morris Zagreb d.o.o.

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

As the President of the Board, I am pleased to reflect on our impactful year and share the opportunities that await us in 2024. Throughout the past year, I had the honor of serving on the Board of Governors, shaping strategies and policies that support our business community. My commitment to advocating for AmCham's vision—championing young talents, fostering innovative ecosystems, and promoting high standards of practice—remains steadfast.

In 2024, I take pride in the remarkable milestones we have achieved through initiatives that drive and create opportunities for Croatian economic growth. A cornerstone of AmCham's mission is our dedicated policy work by engaging in constructive dialogue with policymakers, we empower our members to contribute to enhancing Croatia's competitiveness and establishing high business standards. A significant achievement was elevating digital transformation to the Ministerial level through the establishment of the Ministry of Justice, Public Administration, and Digital Transformation. We successfully advocated for income tax rate reductions, an increased VAT entry threshold for small entrepreneurs, and amendments to the Croatian Health Insurance Fund data exchange and ethical conduct contracts. This involvement not only strengthens our collective voice but also aligns our advocacy efforts with broader goals of sustainable economic growth and social advancement. Throughout our advocacy initiatives, we have issued numerous position papers addressing critical business issues.

As we enter 2025, I am confident that the AmCham Croatia Yearbook will guide us through the evolving business landscape. We will continue to drive economic growth, foster business opportunities, and create a thriving environment for all our members.

Thank you for your commitment to our shared goals. Together, we will continue to strengthen the partnership between the United States and Croatia, achieving even greater milestones ahead.

Sincerely,

Rina Musić, President
American Chamber of Commerce in Croatia



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



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



Igor Grdić
Untitled Governor
Vertiv Croatia d.o.o.



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



Sandra Velasco
Untitled Governor
Novartis Hrvatska d.o.o.

Dear Members, Partners, and Friends,

As we turn the page on an exceptional year, it is my honor to present the 2024 edition of the American Chamber of Commerce in Croatia Yearbook. This annual publication encapsulates the milestones, challenges, and aspirations of AmCham Croatia, reflecting our commitment to fostering a vibrant transatlantic business community.

This year, we celebrated pivotal achievements that have further solidified Croatia's role in the global economy. The adoption of the euro and Croatia's entry into the Schengen Area in 2023 not only marked a deeper integration with the European Union but also created unprecedented opportunities for businesses. These milestones set the tone for a year characterized by growth, resilience and digital transformation.

AmCham has been at the forefront of advocating policies that spur economic growth and enhance competitiveness. From driving initiatives to modernize the tax system to advancing digital transformation, our efforts have underscored the value of constructive dialogue between the private sector and policymakers.

This year's conferences and initiatives, ranging from digital transformation and healthcare innovation to sustainable development, have sparked meaningful conversations that will guide Croatia's path forward. The success of our business delegation to the United States further highlights the strength of our transatlantic ties, bringing new insights from Chicago to Washington DC that will inspire transformation of Croatian industry.

Looking ahead to 2025, we are filled with optimism. We shall surpass the milestone of 350 members and 100,000 employees of our member companies in Croatia. The insights and initiatives outlined in this Yearbook will serve as a roadmap as we continue to advocate for sustainable growth, foster innovation, and enhance the partnership between the United States and Croatia. Together, we are building a future defined by opportunity, resilience, and shared prosperity.

Thank you for your unwavering support and engagement. Here's to another year of collaboration and success!

Warm regards,

Andrea Doko Jelušić, Executive Director

Office of the Executive Director

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

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Andrea Doko Jelušić
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About AmCham Croatia

VISION

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

MISSION

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

GOALS

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

AmCham is an independent, non-profit, non-governmental organization with more than 350 members and an accredited affiliate of the U.S. Chamber of Commerce in Washington and AmChams in Europe (ACE) network.

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

Each year, AmCham organizes more than 70 various events, the majority of which include attractive sponsorship packages. By linking their brand to AmCham, members companies can increase their visibility and network of prospective clients and associates strengthening the competitive edge. AmCham events are attended by the top management of leading companies in Croatia, as well as government representatives and the diplomatic corps and regularly receive substantial media attention.

Chamber's positions on policy issues relevant to members' business operations (covering areas like environment, health care, IPR, tourism, public procurement, judiciary, data protection, digital economy and trade and investment) are discussed and defined within Committees' work and formalized into official position papers. These official positions are communicated to the highest Government levels as well to the public, and often discussed with Government representatives.



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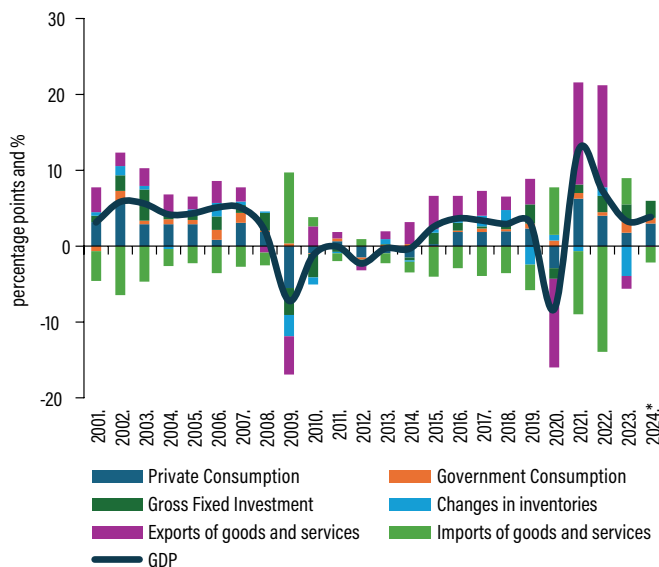
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Positive Macroeconomic Trends in Challenging Times

Following strong growth in 2023, Croatia's economic activity continued to grow in 2024. The country's gross domestic product (GDP) grew by 3.3% in 2023, accelerating to 3.8% from January to September 2024. This places Croatia once again among the fastest-growing economies in the European Union (EU). Compared to the end of 2019, the Croatian economy has grown by almost 20%, which is four times the average growth

rate of both the EU and the Eurozone. As a result, Croatia continues to converge to the average standard of living in the European Union, narrowing the gap with other countries in Central and Eastern Europe. Measured by purchasing power parity, Croatia reached 75.2% of the average income level in the EU in 2023, with projections indicating a continuation of this trend and reaching 80% within a few years.

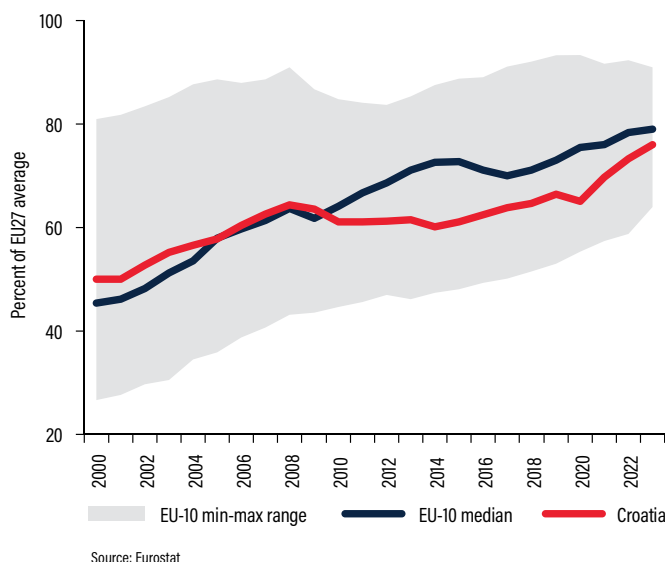
GDP



*data referring to the period from January to September Source: Croatian Bureau of Statistics

Positive economic trends in 2024 primarily reflect a strong domestic demand. Household consumption grew by 5.6% in 2024, driven by a constant increase in real disposable income. This was a result of favorable trends in the labor market, a relatively high level of consumer confidence, especially in the first part of the year, and an increase in consumer loans. Additionally, investment activity remained strong, with an average annual growth rate maintaining a double-digit value. This reflects a continued strong increase in public investment, driven by a high inflow from EU funds. However, private investment, which stagnated in 2023, has also been gaining momentum. Despite a sharp decline in 2023, commodity exports have started to recover. However, the stagnant economic trends in our main external trade partners and the high level of global uncertainty have hindered a more significant increase in commodity exports. Conversely, exports of pharmaceutical products, electrical equipment and oil derivatives have seen double-digit growth rates. In contrast, exports of services experienced a decline in 2024, even during the peak tourist season. Although the arrivals and overnight stays of foreign tourists increased slightly, their real consumption was lower, likely due to a significant price increase in tourism. Import growth, on the other hand, has remained relatively strong, resulting in a negative contribution of net external demand to total economic activity.

Convergence



Source: Eurostat

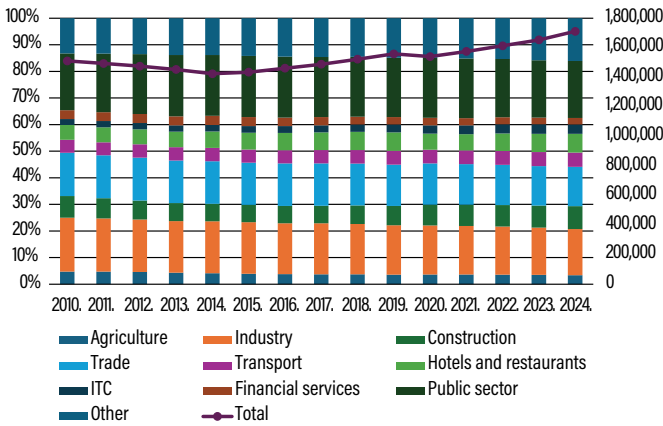
Strong economic activity impacts a high demand for labor and puts pressure on wage growth. Employment, as measured by the number of insured persons with the Croatian Pension Insurance Institute (HZMO), reached 1.7 million in September, which is over 60 thousand more than the previous year. Employment growth, which has been accelerating throughout 2024, has been observed in nearly all sectors of the economy, with particularly significant increases in construction, tourism, and the public sector. The greatest labor shortages can be found in service activities, leading to an increasing reliance on foreign workers. According to data from the Ministry of Interior, almost 160,000 residence and work permits were issued to foreign citizens from January to September 2024. Two thirds of these permits are related to the construction and tourism sector, with only about 12% related to industry. Unemployment continued to decrease during this period, resulting in the unemployment rate dropping to 5.1% by the end of September. The high demand for labor and limited supply of workers are also reflected in the continuation of strong wage growth, which reached as much as 13.5% in 2024, and over 30% cumulatively over the past two years. At the same time, the most significant growth was reported from the public sector, construction, transport and trade.



Josip Funda | Senior Country Economist, World Bank

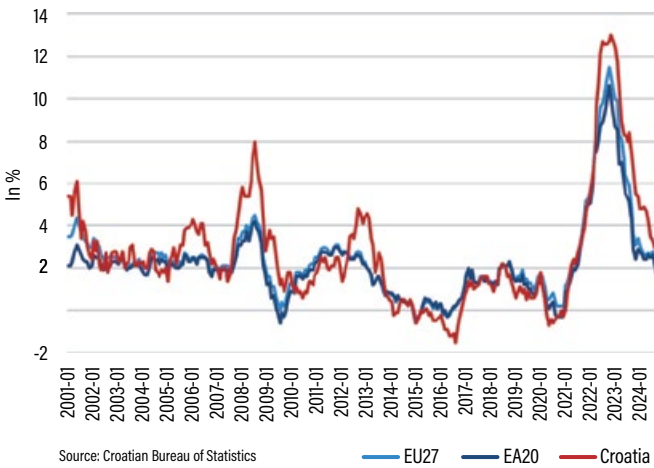


Employment



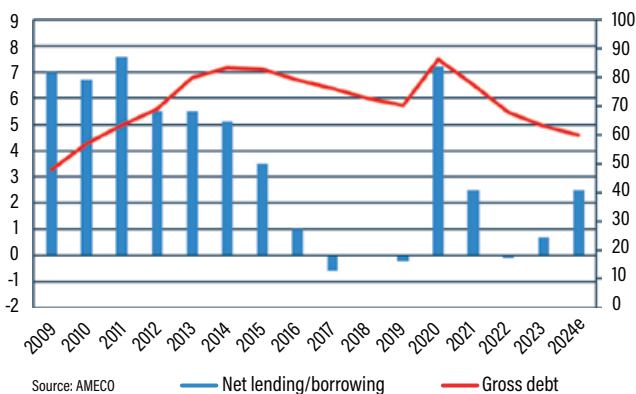
Source: Croatian Pension Insurance Institute

Inflation



Source: Croatian Bureau of Statistics

Fiscal balance and public debt



Source: AMECO

Wage growth also played a role in keeping the inflation rate relatively high. The inflation rate, which reached its highest level in the past three decades in 2022, began to decrease in 2023, and this trend continued in 2024. By September, consumer price inflation had dropped to 3.1%, down from 5.4% at the end of the previous year. However, this is still significantly higher than the average inflation rate in the countries of the euro area, which was 1.7%. The increase in prices of services and food is still mainly driven by an increase in the overall price levels, while energy prices have stabilized or even slightly decreased.

Fiscal policy has supported economic growth in recent years by increasing state expenditure and maintaining a strong momentum. In 2024, salaries for employees in healthcare, education and public administration have significantly risen, along with social benefits, particularly pensions. Despite the positive trends in government revenues, the deficit has continued to grow strongly in 2024, potentially reaching 2.6% of GDP for the year, compared to 0.7% in 2023. However, public debt continues to decrease and may fall below 60% of GDP by the end of the year. Positive debt trends, stable economic prospects, and an ambitious reform plan have led to an increase in Croatia's credit rating. Croatia now has an above-average credit rating with a stable or positive outlook according to all three of the world's largest rating agencies.

Economic growth could remain strong in the next year, hovering around 3%. Additionally, if there are no major disturbances in the world markets, inflation will continue to decrease towards the target value of around 2%. With the continued significant inflow of European funds, investments should also be supported by lower borrowing costs. In such a favorable macroeconomic environment, it is imperative to both continue to lighten the burden on the economy and improve the efficiency of the state. This is the only way to ensure the continued growth of living standard and the stronger resilience of the economy to potential shocks in the future.

Credit rating

Rating Agency	Long Term (LT) Rating			
	Foreign Currency		Domestic Currency	
	LT Rating	Outlook	LT Rating	Outlook
Fitch Ratings	A-	Stable	A-	Stable
Moody's	A3	Stable	A3	Stable
Standard & Poor's	A-	Positive	A-	Positive

Source: Croatian National Bank

POLICY ADVOCACY

AMCHAM POLICY ACHIEVEMENTS

Policy work remains a key benefit for AmCham members. The past year was eventful in the policy sector, so let's take a moment to reflect on the highlights of our activities and policy achievements in 2024.

AmCham members recognize the critical role of digital transformation in the modern economy and society. The digital transformation of the economy, public administration and public services is the focus of the work of all our expert committees and working groups, and is present in almost all our position papers. Authority over digital transformation and digital topics was dispersed across multiple institutions in Croatia. AmCham advocated for elevating digital transformation to a ministerial level to provide a much-needed holistic approach that would help realize the full benefits of digital transformation for Croatia's economy and society. The establishment of the Ministry of Justice, Public Administration, and Digital Transformation is an outcome we are pleased with.

Alongside digital transformation, a tax system and policies that encourage economic activity remain a fundamental priority for AmCham. Despite significant progress in tax relief in recent years, we believe there is still room for improvement to enhance Croatia's competitiveness and attractiveness for investments. Last year, we dedicated again significant effort to providing concrete recommendations for improving the tax system.

The major focus of our advocacy activities was reducing the labor taxation to make it easier to retain employees and attract talents in Croatia. As a result, the threshold for the higher income tax rate was increased from €4,200 to €5,000. This is

a significant policy achievement because it will have a positive impact on the number of jobs with high added value and, consequently, higher salaries.

Our proposals were also aimed at increasing the net income of the entire Croatian working population. The proposal to raise non-taxable personal deductions to €840 was intended to alleviate the tax burden on employees, which was necessary due to inflation and its impact on living standards. However, the final decision was to increase that threshold to €600. We view this decision as a positive step in the right direction.

In a significant policy achievement for small businesses, AmCham advocated for an increase in the threshold for small entrepreneurs to enter the VAT system. The threshold will be raised from €40,000 to €60,000, ensuring equal conditions for businesses and helping to combat inflation.

Finally, AmCham was active in the field of healthcare, where our policy activities led to amendments to the draft Croatian Health Insurance Fund Data Exchange and Ethical Conduct Contracts. Additionally, AmCham members were provided with guidelines on the implementation of specific obligations.

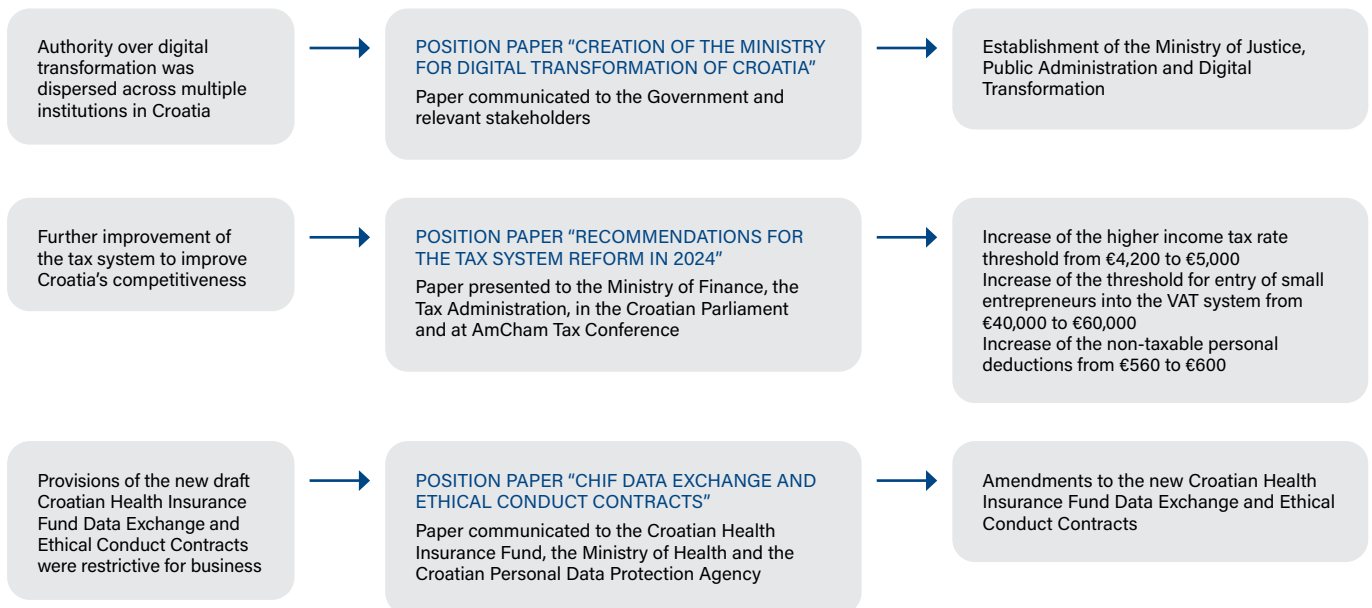
These achievements highlight the benefits of joint activities among AmCham members in 2024. The importance of dialogue between the business community and policymakers is undeniable in finding high-quality regulatory solutions that benefit all stakeholders.

As we look ahead to 2025, AmCham remains dedicated to advocating for initiatives that will strengthen the Croatian economy, increase its competitiveness, make doing business easier, attract investment, and improve the quality of life for all.

POLICY ISSUE

ACTIONS

OUTCOME



ADVOCATING

for Competitive Business Environment

DIGITAL ECONOMY

PUBLIC PROCUREMENT

ENVIRONMENT AND ENERGY EFFICIENCY

HEALTH CARE

TRADE AND INVESTMENT

JUDICIARY



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POLICY MEETINGS

Meeting with Director General of the Tax Administration

JANUARY 11

Andrea Doko Jelušić - AmCham Executive Director, Hrvoje Jelić - Trade and Investment Committee Chair (PwC Croatia), Helena Schmidt - Trade and Investment Committee member (Deloitte), and Dražen Malbašić - Policy Manager, participated in a meeting with Mr. Božidar Kutleša, Director General of the Tax Administration, and his associates from the Tax Administration.

The topic of the meeting was AmCham's position paper "Continuity in the Practice of the Tax Administration with Regard to the Interpretation of Income Taxes in the Beverage Manufacturing Sector" and the Double Taxation Treaty between Croatia and the U.S.

The deposit system for beverage packaging in Croatia is an example of good practice at the EU level, as it results in an extremely high proportion of glass, plastic, and metal packaging returns. It allows Croatia to meet the national recycling goals and the European Green Plan, and ensures business operations under the principle of a circular economy. Furthermore, this scheme also encourages sustainability and environmental responsibility, promotes the reuse of resources, and reduces waste. The Tax Administration and AmCham have agreed to cooperate on defining the tax treatment of the deposit system for returnable packaging.

Another topic discussed at the meeting was ratification of the Double Taxation Treaty between Croatia and the U.S. and the positive effects it will have on the cooperation between the two countries.

Meeting with representatives of the Ministry of Health

JANUARY 16

AmCham's representatives Jurica Toth, Healthcare Committee Chair (Medtronic Adriatic), Miroslav Šaban, member of the Healthcare Committee (Philips), and Dražen Malbašić, Policy Manager, met with Ms. Tanja Bedovec, Director of the Directorate for e-Health, Ms. Andreja Matkun, Head of the Sector for Information Systems Support and Supervision, and Mr. Hrvoje Jezidžić from the Ministry of Health.

The topic of the meeting was AmCham's position paper "Digital Transformation of Healthcare". In the document, the legal framework of the European Union and Croatia in regard to digitalization of healthcare is explained. Furthermore, the position paper proposes specific projects, with examples of good practice that would benefit patients and relieve the health system through digitization.

Meetings with representatives of the European Commission

JANUARY 26

On January 26, Mr. Dean Kosty, Chair of AmCham's Digital Economy Committee, met with Mr. Guido Accioni and Mr. Vladimir Duković from the European Commission. The host and organizer of the meeting was the Central State Office for the Development of Digital Society.

The topic was the progress of Croatia as part of the process of digital transformation and the implementation of the Policy Program "Path to the Digital Decade" with the aim of preparing a report on the activities carried out in the past one-year period.

Discussions revolved around key aspects of the Digital Decade, such as digital infrastructure, business digitization, green and digital synergies, and increased access to digital rights and principles. Special attention was given to achieving goals such as a gigabit network for all end-users, environmental sustainability of semiconductors, quantum computing, and the growth of innovative enterprises and access to finance.

The meeting emphasized the importance of collaboration between the business community and regulatory bodies to achieve the goals of the Digital Decade, focusing on research and innovation, strengthening digital infrastructure, and ensuring competitiveness, resilience, and cybersecurity in Croatia's digital environment.

On February 1, Andrea Doko Jelušić - AmCham Executive Director, and Dražen Malbašić - Policy Manager, met with the European Commission in preparation for the Rule of Law Report for 2024. Topics of the meeting included the situation in the areas of functioning of the judicial system, the framework for combating corruption, media pluralism and freedom of the media, and other institutional issues related to the system of checks and balances. Additionally, there was discussion about the independence, quality, and efficiency of the judiciary in the context of investment protection.

Workshop on strategic public procurement in Croatia

MARCH 5

Members of AmCham's Public Procurement Committee participated in a workshop on the topic of strategic public procurement, organized by the European Commission and the Ministry of Economy and Sustainable Development.

The workshop is part of the "Strategic Public Procurement" project, which the European Commission implements in EU member states. The goal of the workshop was to exchange knowledge and experience in order to initiate a dialogue on the use of public procurement as a strategic lever for innovative and sustainable public policy development.

The participants had the opportunity to discuss the current state of strategic use of public procurement in Croatia, obstacles faced by public buyers and potential solutions to overcome these obstacles.

The conclusions of the workshop will be used as a basis for drafting a Roadmap for fostering the development of strategic public procurement in Croatia, with a special focus on green and socially responsible processes and finding ways of cooperation between the European Commission and Croatia that help both sides achieve their political objectives.

Thematic session in the Croatian Parliament on the topic of Health

MARCH 7

AmCham Croatia presented its recommendations for the digital transformation of healthcare at the thematic session of the Committee for Health and Social Policy of the Croatian Parliament. The thematic session was organized by Renata Sabljarić, President of the Committee, based on AmCham's initiative. Participants at the session included representatives of public institutions, hospitals, medical associations, and the business community.



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1 Meeting with Director General of the Tax Administration 2 Meeting with representatives of the Ministry of Health
3 Thematic session in the Croatian Parliament on the topic of Health

“Technology shouldn’t replace human contact in health-care, but should be a tool to improve the quality of health-care for all patients, regardless of their socioeconomic status or geographic location. Equalizing the availability and quality of healthcare not only improves individual and collective level of health, but also has beneficial effects on the wider economy. Good health and quick and effective treatment enable patients to live active and productive lives,” said Andrea Doko Jelušić, AmCham’s Executive Director.

Based on best practices research, AmCham proposes a series of measures for improving the functioning of Croatia’s health-care system, including the education of health workers for the application of digital technologies, utilization of EU funds for the digital transformation of healthcare, the implementation of appropriate pilot projects, active involvement of patients in treatment outcomes measurement, and drafting special legislation in order to ensure security, privacy and interoperability of the system. It is required to draft a comprehensive strategy that will enable the identification of all necessary actions for digitization of healthcare, include all strategically important stakeholders, and define and create databases that would facilitate the necessary transformation. Considering the current availability of EU funds intended for digitization, an increase in the quality of project planning and the efficiency of the usage of funds is needed, together with closer cooperation between the Ministry of Health and the Croatian Health Insurance Fund, for successful implementation.

AmCham representatives included Andrea Doko Jelušić, Jurica Toth, Edita Šandrak Ivanković, Miroslav Šaban, Igor Lerman, Dražen Malbašić, and Tomislav Vidović.

Meeting with H.E. Nathalie Rayes, U.S. Ambassador to Croatia

MARCH 14

Andrea Doko Jelušić, AmCham Executive Director, and Rina Musić, President of AmCham’s Board of Governors, met with H.E. Nathalie Rayes, the Ambassador of the United States of America in the Republic of Croatia, and her colleagues Amy J. Lillis, Chief of Political and Economic Affairs, and Clare T. Bea, Economic Unit Chief.

Ms. Doko Jelušić and Ms. Musić presented AmCham’s activities to Ambassador Rayes, with an emphasis on public policy advocacy and the organization of expert conferences aimed at creating a dialogue between decision-makers and representatives of the business community to discuss key economic topics.

Through the activities of its six committees in 2024, AmCham is working on a series of policy topics that aim to further improve the business environment in Croatia and make it an attractive destination for investors.

Ambassador Rayes welcomed the perseverance and efforts of AmCham as an organization that represents the voice of international companies in Croatia, and cooperation on topics of common interest was agreed upon.

In conclusion, both sides expressed their hopes for an imminent ratification of the double taxation treaty between Croatia and the United States, which would benefit citizens and businesses from both countries.

Meeting with Minister of Finance Marko Primorac

MAY 7

At the meeting with the Minister of Finance Marko Primorac, AmCham presented “Recommendations for the Tax System Reform in 2024”. In addition to Minister Primorac, the meet-

ing was attended by Božidar Kutleša, Director General of the Tax Administration, Tereza Rogić Lugarić, State Secretary, and Marijana Vuraić Kudeljčan, Deputy Director General of the Tax Administration.

Alongside tax topics, the meeting participants discussed the need to ratify the Double Taxation Treaty between Croatia and the United States, which would further strengthen economic cooperation between the two countries.

In addition to Andrea Doko Jelušić, Executive Director of AmCham, the meeting was attended by members of the Trade and Investments Committee: Helena Schmidt, Partner, Tax & Legal/Country Leader, Deloitte, Krešimir Lipovšćak, Partner, Crowe Horwath, Vladimir Nol, Partner, Mazars, Petra Megla, Associate Partner, KPMG, and Dražen Malbašić, Policy Manager, AmCham.

Meeting with the Environmental Protection and Energy Efficiency Fund

MAY 8

Representatives of AmCham met with Zvonimir Majić, Head of the Sector for Management of Special Categories of Waste, accompanied by colleagues Žana Žaić and Žarko Lukić from The Environmental Protection and Energy Efficiency Fund (EPEEF).

The topic of the meeting was AmCham’s position paper “Comments on the Ordinance on Packaging and Packaging Waste, Single-Use Plastics, and Fishing Gear Containing Plastic”. Different labeling of beverage packaging that is in the deposit refund system for beverages intended for sale on the Croatian market compared to beverages intended for export, which are exempted from the deposit refund system according to the legislation (Article 17, paragraph 2, read in conjunction with Article 30, paragraph 7 of the Ordinance), will undoubtedly bring additional burdens for manufacturing industries with a significant share in all state revenues.

AmCham and its members are actively engaged in the public consultation process, providing constructive proposals. We also welcome and support the Government’s efforts in fulfilling the goal of higher packaging waste recycling, and overall waste reduction.

Insisting on only one way of applying the legal solution, which inevitably brings significantly higher logistical and administrative costs for certain industries, is not a comprehensive solution to the problem, and needs to be reviewed. AmCham, therefore, proposes the following:

- A regulation that has yet to be adopted (Article 30, paragraph 13 of the Ordinance), which envisages paying a flat-rate fee for the packaging of beverages intended for export, which will be lower than the fee determined for the packaging of beverages sold on the Croatian market. That would mean that the beverage producers would pay flat fees for the entire exported quantity.
- Pay fees for the beverage packaging returned. In that case, producers should be obligated to submit internal reports on products sold on the Croatian market, the Fund should be obligated to report on return rates regularly, and producers would pay deposit refund fees for the determined difference in beverage packaging.

It is anticipated that public authorities will prioritize activities aligned with the objectives of the circular economy. AmCham believes that achieving these goals requires a partnership with the business community and other parties. Effective collaboration between the industry and the competent institutions



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1 Meeting with H.E. Nathalie Rayes, U.S. Ambassador to Croatia 2 Meeting with Minister of Finance Marko Primorac

in implementing and securing necessary funding requires long-term planning of activities and costs. AmCham calls for a dialogue that takes into account both the expectations and needs of public authorities, and the needs and capabilities of industry representatives, upon which a significant portion of the planned circular economy depends.

AmCham representatives at the meeting included Andrea Doko Jelušić, AmCham, Linda Križić, Heineken Croatia, Lejla Dautović, Atlantic grupa, Ivan Mesić, Carlsberg Croatia, Vlasta Neseć, Zagrebačka pivovara, Sandra Bartolec Kovačević, Coca Cola HBC, and Dražen Malbašić, AmCham.

Meeting with Croatian Personal Data Protection Agency

JUNE 17

AmCham representatives met with Iva Perin Tomičić, Head of the Service for International Data Transfers and Compliance Mechanisms.

The topic of the meeting was AmCham's position paper "CHIF Data Exchange and Ethical Conduct Contracts". After the presentation of the position paper, the importance of personal data protection in the context of the aforementioned contracts was discussed in more detail. It was concluded that it is important to achieve transparency and predictability of business for the benefit of stakeholders from the private and public sector.

AmCham representatives at the meeting included Andrea Doko Jelušić, Executive Director, Ivo Šegota, Healthcare Committee Vice-Chair (MSD), Karmen Klemente Maletić, Health Committee member (Novartis), Dražen Malbašić, Policy Manager, and Tomislav Vidović, Policy Officer.

Meeting with Minister Damir Habijan

JULY 12

AmCham representatives held a meeting with Damir Habijan, Minister of Justice, Public Administration and Digital Transformation, and colleagues from the Ministry.

The topic of the meeting was two AmCham position papers: "Recommendations for Judiciary Improvements" and "Creating a Single National Court Register".

Andrea Doko Jelušić, AmCham Executive Director, stated that "the Ministry of Justice, Public Administration and Digital Transformation is an extremely important sector for the business community and the economy of the Republic of Croatia, as it can contribute to more predictable, transparent, digitized and faster business through positive legislative solutions and improving practices, but also to have a positive effect on new foreign investments in our country."

Minister Habijan pointed out that dialogue with stakeholders is important, and welcomed concrete proposals from the business community that can improve, but also relieve the judicial system. Five areas are highlighted in the document "Recommendations for Judiciary Improvements": Specialization of Judges, Modification of the Methodology for the Evaluation of Judges' Performance, Promoting ADR, Creation of a National Court Register, Infrastructural Changes, and Modernization of Communication with Parties.

One of the above-mentioned recommendations was elaborated in detail in the "Creation of a Unified National Court Register" position paper. With it, the business community proposes the unification of existing registers into a single body, but also changes to procedural rules - more precisely defining the limits of the register's authority, alternative confirmation of registration documentation via NIAS or via a notary, recommended

electronic submission of applications, introduction of publication of decisions of the High Commercial Court, reasoned enrollment refusals, urgent resolution.

Along with Minister Habijan, the meeting was attended by Mirela Fučkar, Director General of the Directorate for Civil, Commercial and Administrative Law, Sanda Kulić, Director General of the Directorate for Organization of the Judiciary, and Ivan Tadić, Head of Cabinet of the Minister.

AmCham's representatives were Andrea Doko Jelušić, Executive Director, Marko Porobija, Chairman of AmCham's Judicial Committee, Ivan Luetić, member of the Judicial Committee, Dražen Malbašić, Policy Director, and Tomislav Vidović, Policy Officer.

Meeting with Minister Marija Vučković

JULY 25

AmCham representatives held a meeting with Marija Vučković, Minister of Environmental Protection and Green Transition, Anja Bagarić, State Secretary, and Sanja Radović, Head of the Sector for Sustainable Waste Management.

The topic of the meeting was AmCham's position paper "Comments on the Ordinance on Packaging and Packaging Waste, Single-Use Plastics, and Fishing Gear Containing Plastic", which focuses on the labeling of beverage packaging. The Ordinance proscribes provision on double labeling of beverage packaging, i.e., packaging intended for the Croatian market with a deposit refund label and packaging intended for export without a deposit refund label.

Andrea Doko Jelušić, Executive Director of AmCham, welcomed the current system of return fees for beverage packaging, which has existed in Croatia for many years, and is increasingly becoming a standard in all developed countries. The proposed Ordinance complicates the production of beverages in Croatia with an inevitable increase in production costs. AmCham believes that it is possible to find a joint solution that would respect all positive legislative solutions for the green transition, would not financially damage the Fund for Environmental Protection and Energy Efficiency, and would treat beverage producers in an optimal way, administratively and financially.

Minister Marija Vučković is well informed on the topic and has announced an imminent solution and a proposal that should be acceptable to everyone. She additionally emphasized the importance of communication between all involved stakeholders and the value of analyzing the situation when making legislative decisions.

AmCham representatives at the meeting were Andrea Doko Jelušić, AmCham, Sandra Bartolec Kovačević, Coca-Cola HBC Croatia, Marijana Klobučar, Atlantic grupa, Ivančica Krajačić Profozić, Heineken Croatia, Ana Ofner, Zagrebačka pivovara, Andrea Veselčić, Coca-Cola Adria, and Dražen Malbašić, AmCham.

Meeting with the Representatives of the Croatian Health Insurance Fund

SEPTEMBER 19

The topic of the meeting was AmCham's position paper "Ensuring the Supply for Special Groups of Medicinal Products". It is emphasized in the position paper that shortcomings were detected in last year's joint procurement of great value for special groups of medicinal products.

Since the preparation of this year's procedure for the joint procurement of medicinal products from the List of Particularly



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1 Meeting with Minister Damir Habijan 2 Meeting with Minister Marija Vučković

Expensive Medicinal Products (PSL) is underway, AmCham offered possible solutions that would correct the perceived shortcomings of the procurement process and ensure an unhindered supply of medicines for Croatian patients.

AmCham proposed that the documentation on the procurement of medicinal products from PSL be amended in such a way as to introduce new non-price criteria and to increase their share compared to the price criterion. Special emphasis was placed on the need to evaluate the Financing Agreement, which was taken into consideration by the representatives of HZZO.

On behalf of CHIF, Ms. Tea Strbad, Assistant Director for Medical Affairs, Mr. Marijan Kovačić, Assistant Director for Economic Affairs, Mr. Tihomir Ivoš, Head of the Procurement Service, Mr. Matej Šimović, Head of the Procurement Department, Ms. Irena Pezelj, and Mr. Vlado Varga participated in the meeting.

AmCham's representatives were Dražen Malbašić, Public Policy Director, Ivo Šegota, AmCham's Healthcare Committee Vice-Chair, Karmen Klemente Maletić, AmCham's Healthcare Committee Member, Jelena Drndić, AmCham's Public Procurement Committee Vice-Chair, and Tomislav Vidović, Policy Officer.

Meeting with Parliamentary Committees Chairs

OCTOBER 2

AmCham held a meeting with the Chairperson of the Parliamentary Committee on Justice, Nikola Grmoja, during which papers "Recommendations for Judicial Improvement" and "Creating a Single National Court Register" were presented.

From the Croatian Parliament, Vjera Jukica, Secretary of the Committee, and Višnja Fištek, Advisor to the Committee, also participated in the meeting.

During the meeting, AmCham outlined proposals that included:

- Specialization of judges to improve the efficiency and quality of court proceedings
- Amendments to the methodology for evaluating judicial performance
- Modernization and enhancement of communication between courts and parties
- Promotion of alternative dispute resolution
- A proposal for creating a unified national court register aimed at harmonizing judicial practices and expediting data processing

The creation of a unified national court register was further elaborated in a separate position paper, which included detailed examples of current challenges faced by businesses and recommendations for consolidating existing registers, amending procedural rules, digitizing application submissions, and improving transparency in reporting registrations.

These recommendations are designed to make the Croatian judicial system more efficient and transparent, which is a crucial prerequisite for further economic development and attracting foreign investments.

Mr. Grmoja thanked the representatives of AmCham for the prepared materials and for presenting the recommendations. He also suggested further collaboration with the Chamber on these and future recommendations that will be prepared by representatives of the business community in the context of the judiciary.

Participants from AmCham included Andrea Doko Jelušić, Executive Director, AmCham, Marko Porobija, Chair of AmCham's Judicial Committee (Law Firm Porobija & Špoljarić), Ivan Luetić, Member of AmCham's Judicial Committee (Law Firm Bradvica Marić Wahl Cesarec Skerlev), Dražen Malbašić, Policy Director, AmCham, and Tomislav Vidović, Policy Officer, AmCham.

AmCham also held a meeting with the Chairperson of the Finance and State Budget Committee in the Croatian Parliament, Boris Lalovac, where "Recommendations for Reforming the Tax System in 2024" was presented.

The position paper included a series of recommendations that involve administrative measures to facilitate business operations for entrepreneurs, as well as building a partnership between tax authorities and the business community.

The proposed tax changes aim to relieve businesses and increase the income of workers in Croatia. Key recommendations include increasing the non-taxable personal deduction to 840 EUR, raising the threshold for entering the higher income tax bracket to 5,000 EUR per month, and applying the highest monthly and annual bases for calculating contributions for health insurance.

In the medium term, AmCham believes that the direction should be toward reducing income tax rates, which would have an additional strong positive impact on the Croatian economy and increase the purchasing power of a large number of employees. AmCham has been monitoring tax changes and global trends for years and publishes a comprehensive position paper aimed at improving the Croatian tax system and ensuring its efficiency, which is crucial for supporting economic development and attracting foreign investments.

Mr. Lalovac thanked the AmCham representatives for their comprehensive presentation of the business community's positions and called for continued cooperation between the Chamber and the Parliamentary Finance and State Budget Committee.

Attendees included Andrea Doko Jelušić, Executive Director, AmCham, Hrvoje Jelić, Chair of AmCham's Trade and Investment Committee (PwC), Petra Megla, Member of AmCham's Trade and Investment Committee (KPMG), and Vladimir Nol, Member of AmCham's Trade and Investment Committee (Mazars).

Amendments to the Public Procurement Act

OCTOBER 23

On October 23, AmCham met with Maja Kuhar, Acting President, and Danijela Antolković, Acting Deputy President of The State Commission for Supervision of Public Procurement Procedures. Representatives of AmCham presented the position paper "Proposals for Amendments to the Public Procurement Act", which proposes ten specific changes to the Act. AmCham's recommendations are presented chronologically in relation to the implementation of public procurement procedures. Moreover, they have been prepared keeping in mind public institutions' limited capacities in the public procurement system. Finally, they have been presented clearly and specifically in the form of legislative proposals. AmCham representatives at the meeting included Andrea Doko Jelušić, Ema Mendušić Škugor, Jelena Drndić, Romina Štaba, Danijela Trgovčić and Dražen Malbašić.

On October 24, AmCham held a meeting with representatives of the Ministry of Economy - Goran Romek, State Secretary, Renata Tomljenović, acting Head of the Directorate for Public Procurement Policy, Zoran Vuić, Head of the Sector for Implementation of Public Procurement Policy, and Marica Japundžić, Head of the Training Service.

Andrea Doko Jelušić, Executive Director of AmCham, welcomed the announced changes to the Public Procurement Act, which are planned for the first part of 2025. AmCham's proposals aim to further improve the legislative framework in the field of public



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1 Meeting with the Chairperson of the Parliamentary Committee on Justice 2 Meeting with the Chairperson of the Finance and State Budget Committee

procurement, which would improve the relationship between the contracting authorities and bidders in Croatia. Topics that are extremely important include the improvement of the application of the most economically advantageous tender, a clearer definition of framework agreements and changes to public procurement contracts, and supervision over the execution of public procurement contracts.

Goran Romek, State Secretary at the Ministry of Economy, thanked the representative for their presentation of the position paper, which he considers a high-quality and well-prepared

document that more clearly explains the challenges faced by bidders, i.e. economic entities.

The participants of the meeting agreed on the importance of public procurement for the Croatian economy and agreed on further cooperation in response to the amendments to the Public Procurement Act. AmCham's representatives at the meeting, along with the Executive Director, were Ema Menđušić Škugor Divjak, Topić, Bahtijarević & Krka Law Firm, Jelena Markulin, Johnson & Johnson, Ines Rohtek, EY Croatia, and Dražen Malbašić, AmCham.



POSITION PAPERS

FEBRUARY	Mass Balance Approach
	Regulations on Outcomes of Medical Treatments
MARCH	AmCham - Survey of the Business Environment in Croatia – 2024
APRIL	CHIF Data Exchange and Ethical Conduct Contracts
	Recommendations for the Tax System Reform in 2024
	Comments on the Ordinance on Packaging and Packaging Waste (136)
MAY	Creation of the Ministry for Digital Transformation of Croatia
JUNE	The Possibility of Data Processing and Storage Using Modern Technologies
JULY	Creating a Single National Court Register
SEPTEMBER	Proposals for Amendments to the Public Procurement Act
	Ensuring the Supply for Special Groups of Medicinal Products
OCTOBER	Regulation on Waste Management Fees and the Deposit Refund Scheme
	Challenges of Absorption of EU Funds in Croatia
	Abolishing Tax Breaks for Young Adults
NOVEMBER	Data Economy and Data Monetization in Croatia
DECEMBER	Recommendations for Improving the Treatment of Obesity

MARCH 7

AmCham’s Survey of the Business Environment in Croatia

The survey covered the following areas: business activities in 2023, the business environment, the impact of institutions on the business environment, comparison with the region, and business expectations. It was conducted in the period from December 11, 2023, to February 9, 2024, on a sample of 116 board members of domestic and international companies in Croatia.

“Despite good business results in 2023 and optimistic business plans (the majority of companies participating in the survey had better business results in 2023 than in the previous year), there is a noticeable increase in the percentage of companies whose results remained the same as in the previous year. The lack of adequate workforce, inflation, and taxation of labor are highlighted as the main limiting business factors,” according to Andrea Doko Jelušić, AmCham Executive Director.

Doko Jelušić added that for more than 63% of respondents, business activities in 2023 were better than in the previous year, while for 10%, business activities in 2023 were worse than in 2022. Nearly half of the companies recorded an increase in the number of employees, while just over a third kept the same number of employees, which is in line with last year’s results. A significant number of respondents (59%) rated the experience of doing business in Croatia as good or very good, and 53% of respondents noted an improvement in business conditions in the last five years.

The respondents saw increased demand for goods and services, trade opportunities, and financing conditions as the biggest improvements in the past five years, while



they linked the biggest deterioration in business conditions with the price of labor, the availability and the quality of the workforce, and the quality of the legal framework.

“Nearly 80% of respondents plan to expand their business, compared to 73% in last year’s survey. As many as 72% of the companies plan to create new jobs in the next three years, and 1/5 of them plan to hire more than 20 new employees. Less than 4% of the companies plan to decrease the number of employees in the next three years, which is significantly less than last year’s 14%,” said Doko Jelušić.

“Compared to the previous year (2022), in 2023, almost 2/3 of AmCham’s members recorded similar business results. Nearly half of the companies employed additional staff, but there was a slight increase in the percentage of companies that laid off employees, as well. Inflation was not the focus of businesses in 2021, whereas it was among the main limiting business factors in 2022 and 2023. The lack of an adequate workforce has once again taken first place in 2023, as opposed to its third place last year,” said John Gašparac, first Vice-President of the AmCham Board of Governors.

POLICY EVENTS



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Trends in Healthcare – Challenges and Opportunities

MARCH 26

The 5th edition of AmCham’s conference on healthcare brought together 180 key stakeholders from the healthcare sector. The focus of the conference was on sustainable healthcare financing, monitoring of treatment outcomes, reforms of EU legislation on medicines, and joint public procurement in healthcare. A special focus was placed on digitalization, i.e. how data and new technologies can affect a better and more reliable healthcare service for patients.

AmCham supports the reforms being implemented in the field of healthcare and constructively proposes measures aimed at stability and quality of the system. Healthcare systems that strive for quality and cost efficiency are focused on the quality of patient treatment outcomes.

Rina Musić, AmCham President, pointed out the results of the 2021 IQVIA survey, which showed that despite some good examples, Croatia does not have sufficiently developed digital health solutions - the development score was less than 2 on a scale of 5, while the highest levels of digital maturity in healthcare were observed in Estonia, England, Sweden, and Denmark. In the introductory part of the conference, Ana Gongola, Country Head Croatia at Sandoz, presented the opportunities brought by generic and biosimilar medicines, stressing that the availability of generic medicines is crucial for the sustainability of the healthcare system, because for only 8% of the budget 68% of therapies are provided, and last year 91 million boxes of medicines were provided for Croatian patients, with savings of EUR 30 million over the last two years.

Sandra Velasco, Country President Adriatics at Novartis, presented the possibilities of the International Center of Excellence in the Clinical Hospital Center, which would open opportunities for the medicine of the future, which includes personalized approaches, cell and gene therapies, immunotherapy, and the development of radiopharmaceuticals as a whole new concept of treatment in oncology. She pointed out that Croatia,

as a regional leader in the Centers of Excellence, has made significant progress in the last ten years, and for the solutions that are yet to come, timely planning of resources is necessary. The value of data in oncology was discussed by Mark J. Davis, General Manager at Roche. At the conference, it was once again possible to hear that the estimated incidence of cancer in Croatia is close to the EU average, but we record the second highest mortality from cancer among EU countries, especially lung and colon cancer. The establishment of a Croatian oncology database is one of the key components that will enable meaningful insights into healthcare data designed to improve patient care.

The panel discussion “Croatia on the Path of Healthcare Excellence” was attended by Martina Bogut Barić, Chief Advisor to the Minister of Health, Sandra Velasco, Country President Adriatics, Novartis, Antonia Filipović, Head of Employee Benefits, Assistant Vice President, Marsh McLennan Croatia, Ivan Bumber, Policy & Public Affairs Lead Adriatic, Pfizer, and Nikolina Škaron, Government Affairs & Market Access Manager, AstraZeneca. Through continuous reforms, Croatia strives to respond to the challenges of accessibility and sustainability of the healthcare system, reform primary healthcare, ensure the supply of medicines and improve treatment outcomes.

The second panel discussion “Data and Technology Driven Healthcare” was attended by Tomislav Sokol, PhD, Member of the European Parliament, Jelena Curać, Assistant Director for IT, Croatian Health Insurance Fund, Boris Lukovnjak, Patient Journey Partner Lead, Roche, Mirela Horvat Kiš, Policy and Communication Lead Croatia, MSD, and Dunja Maronić Filaković, Market Access Lead Adriatic, Abbvie. Participants agreed that significant advances in healthcare could be achieved through the structured use of data, which would benefit both patients and healthcare professionals, but also the state through system optimization.

APRIL 16

Digital Croatia 2030



AmCham organized the sixth edition of the conference on the digital transformation of Croatia, which gathered 160 key representatives of institutions, the business community, and the media. The conference discussed Croatia's current position on the path to Europe's Digital Decade. The emphasis of the conference was on artificial intelligence and digital transformation, and their implications for the business community, the workplace, and the lives of citizens.

Andrea Doko Jelušić, Executive Director of AmCham, pointed out that AmCham was a strong advocate of the adoption and application of new technologies in Croatia in the areas of card payments of administrative fees, virtual court hearings, digital transformation of healthcare, the new Electronic Public Procurement Classifieds, e-mobility, and digitalization of communication with the Tax Administration. AmCham also organizes an annual business delegation to the USA, where Croatian companies have the opportunity to learn about the latest trends in digital transformation from the American companies leading the trends.

Rina Musić, President of the Board of Governors of AmCham, emphasized that most of the 330 AmCham member companies are in the process of their own digital transformation, which we are proud of, and a trend we would like to see throughout Croatia. The project of Europe's Digital Decade and the ambitious digitalization goals that the European Union sets before the Member states were the topics of the presentation by the Head of Representation of European Commission in Croatia, Zrinka Ujević. Achieving these goals will be possible with significant EU funds allocated for this purpose.

Tamás Kárpáti, Iron Mountain, gave a presentation on bridging the gap between the physical and the digital through artificial

intelligence and machine learning, so that institutions can make the most of their data assets.

We had the opportunity to hear about concrete examples of AI in business application from Lidija Karaga from Poslovna inteligencija, who emphasized the importance of a good data management policy for the successful application of AI.

The panel discussion "Croatia's Progress in the European Digital Decade" was attended by Bernard Gršić, State Secretary at the Central State Office for the Development of Digital Society, Gordan Vidić, Iron Mountain, Mislav Galler, Telemach, Renata Vujasinović, Visa, and Tajana Hašperger, Hewlett Packard Enterprise operated by Selectium. They agreed that significant European funds for the green and digital transition can help Croatia achieve even more ambitious goals by 2030 and reach the EU Member states' average in digitalization. The discussion participants also talked about recent technological trends, the development of digital skills, cyber security, and the development of the digital economy and public administration.

The second panel discussion "AI: Potential and Opportunities" was attended by Karlo Ressler, a Member of the European Parliament, and Andrea Čović Vidović from the Representation of the European Commission in Croatia, who gave the perspective of EU institutions on the development and application of artificial intelligence. On the same panel, representatives of the leading technology companies Joško Mrndže, Google, and Vedran Bajer, Microsoft, gave an introduction on the development of technology and a view on new possibilities for application in the economy. Joško Mrndže also held an inspiring presentation about Google's vision of the future of artificial intelligence applications.



CONFERENCE



JULY 2

Sustainable Tax System: Policy, Practice and Perspectives



The conference centered around a discussion on ways in which we can create an efficient and fair tax system that would support the growth of the economy and the retention of human capital, and eliminate obstacles to cross-border investments within the single market.

Andrea Doko Jelušić, AmCham Executive Director, pointed out that AmCham first issued its position "Recommendations for the Tax System Reform" in 2018. This year, AmCham issued the seventh version of the document, proposing three key measures in the short term:

- Increase non-taxable personal deductions to EUR 840
- Increase the higher income tax rate threshold to EUR 5,000 per month
- Apply the maximum monthly and annual bases in the calculation of healthcare insurance contributions

In the medium term, AmCham believes that reducing the income tax rate to 10% from 20% (i.e. 15%-23.6%, depending on the city/municipality), and the higher bracket tax from 20% from 30% (i.e. 25%-35.4% depending on the city/municipality), would have an additional strong positive impact on the Croatian economy and would increase the purchasing power of a large number of workers.

An additional reduction of the tax burden on labor would make Croatia more attractive for opening regional centers of international companies. In this way, according to AmCham, Croatia would position itself as a regional center, with EU membership and its geographical location as contributing factors, along with membership in the Eurozone and the Schengen Area from 2023. "In accordance with our strategic decisions, we are continuing with the reduction of administrative and tax burdens this year as well. Since 2017, we have reduced the tax burden on the economy and citizens by over EUR 2 billion annually. With just the latest changes in tax regulations, which came into force at the beginning of this year, a record reduction of the tax burden amounting to more than EUR 400 million was achieved. We will

continue to provide a stimulating business environment and work on increasing the tax system's competitiveness. In this context, AmCham is one of the important interlocutors," said Deputy Prime Minister and Minister of Finance Marko Primorac. After the Deputy Prime Minister's speech, Petra Megla, Associate Partner at KPMG Croatia, held a presentation, "Income Tax – an Opportunity for Croatia to Attract Quality Human Resources."

The panel discussion "The Role of Tax Policy in Stimulating Economic Growth" was attended by Božidar Kutleša, Director of the Tax Administration, Josip Funda, Senior Economist at the World Bank, Ivan Bumber, Policy and Public Affairs Lead at Pfizer, and Zoran Stanković, Group Vice President for Finance, Procurement and Investments at Atlantic Group.

The participants agreed that the general direction of Croatian tax policy is good, but considering that the main challenge faced by businesses is the lack of workforce, future tax changes should focus on facilitating finding and retaining a quality workforce, especially a highly qualified one. The panel discussion participants believe that this would undoubtedly contribute to increasing the competitiveness of the Croatian economy.

"Taking into account macroeconomic, political, and financial stability and access to European funds, Croatia is in a good position to make significant progress in raising the living standard of its citizens in the next few years. Changes to the tax system are not crucial for that. The tax system is already efficient, and any additional changes, such as the introduction of a property tax, should be carefully prepared. Reform efforts should be focused on raising the quality of public administration and the judiciary, anti-corruption, digitization, and the continuous development of workforce competencies through lifelong learning," concluded Josip Funda, Senior Economist at the World Bank.

The event gathered 130 representatives of institutions, the business community and the media.



NOVEMBER 20

Business Sustainability with ESG Principles

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AmCham organized the third "Business Sustainability with ESG Principles" conference, which brought together more than 160 participants from the private and public sectors.

The results of the survey conducted by AmCham and consulting firm Kearney on the adoption maturity of ESG principles in the business of AmCham members were presented. The goal of the survey is to provide a comprehensive assessment of the adoption maturity of all three ESG pillars, environmental, social, and governance, among companies in different sectors of the Croatian economy.

The most successful companies in Croatia in implementing ESG principles are A1 Croatia and Atlantic Group, which shared the first place, while Arena Hospitality Group was third, out of 36 total AmCham members that participated in the survey.

Compared to last year's survey, the adoption maturity of ESG among Croatian companies is on the rise, with a downward trend only in terms of social impact. Croatian companies continue to take significant steps in their commitment to apply-

ing ESG principles; however, there is still room for improvement and progress in specific sectors.

Dejan Turk, CEO of A1 Croatia, last year's AmCham & Kearney ESG Champion, held a motivating and inspiring presentation on the successful implementation of ESG principles in practice. Nathalie Rayes, the US ambassador to the Republic of Croatia, opened the discussion with a speech on the best practices of implementing the diversity principle in management positions in American companies.

A panel discussion followed with Josipa Klišanin, Head of the Sector for Labor in the Ministry of Labor, Pension System, Family and Social Policy, Marin Mlinarić, member of the Board and Director People and Culture at Philip Morris Zagreb, Amela Čengić, Marketing Director at Coca-Cola HBC Croatia, Andreja Gracin, Executive HR Director at Telemach Croatia, and Ante Laušić, Member of the Board at Solvership. It focused on the importance of the principle of diversity in management positions in Croatia, good practices within their organizations, and upcoming EU regulations governing this area.



AmCham's Executive Director gave a lecture at the EFZG

JANUARY 25

Andrea Doko Jelušić, AmCham Executive Director, held a lecture for students at the Faculty of Economics in Zagreb as part of the Economic Diplomacy course, on the topic of "Economic Diplomacy in the United States". The host of the lecture was Assoc. Prof. Danijel Mlinarić.

Ms. Doko Jelušić presented key aspects of economic diplomacy carried out by the United States globally, highlighting the role of the business community in strengthening economic ties between the U.S. and other countries. She shared her professional experience and perspectives on how AmCham, as a crucial international business organization, actively

participates in promoting the interests of American, international, and Croatian member companies in Croatia.

Particular emphasis was placed on AmCham's role in facilitating collaboration, supporting business projects, lobbying for a favorable business environment, and providing information and resources to enhance economic relations between the U.S. and Croatia. AmCham actively contributes to building and strengthening economic cooperation between the two countries, playing a key role in promoting economic dialogue and exchange between the business communities of the U.S. and Croatia.

Workshop in Public Procurement

SEPTEMBER 19

AmCham, in cooperation with the Ministry of Economy, held a workshop on the topic of "Innovative and Socially Responsible Public Procurement". The workshop was led by Mrs. Mateja Matković, who introduced participants to the key aspects of innovative approaches in public procurement, showcasing best practices on realized European projects.

Innovative public procurement refers to a procurement process that encourages or enables the development and application of new technologies, services, products, or business models. The goal of innovative public procurement is to find solutions that meet the specific needs of the contracting authority in a way that surpasses existing solutions, fosters competitiveness, and brings greater social or economic benefits.

Green and socially responsible public procurement refers to procurement processes that take into account environmental and social criteria, to ensure a positive impact on the environment and the community, while meeting economic and functional requirements.

The workshop began with two hours focused on innovative public procurement, where participants were presented with successful projects and implementations. The second part of the workshop was dedicated to green and socially responsible public procurement, highlighting examples of applying sustainable principles in procurement processes. Participation allowed AmCham members to earn credits towards renewing their public procurement certificates. The workshop was interactive, emphasizing discussion and experience sharing among attendees.



Presentation at the Academy for Health Policy

MARCH 23

Mr. Damir Detić, member of the Healthcare Committee and Public Procurement Committee, and Mr. Dražen Malbašić, Policy Manager, participated in the 2024 alumni meeting of the Academy for Health Policy, which took place in Popovača. They presented the position paper “Value-Oriented Public Procurement in Healthcare with Examples of Good Practice” to the participants of the expert gathering.

AmCham Croatia has prepared a document providing specific recommendations regarding the public procurement of medicines, medical devices, and equipment. The aim of the document is to ensure that future Croatian

healthcare procurement practices, including unified public procurement, allow the introduction of innovations and direction of the procurement towards providing maximum value for money. That would improve clinical outcomes and the economic efficiency of the healthcare system to benefit the economy and society as a whole.

After the presentation of the position paper, an active discussion was initiated, on the way in which public procurement can contribute to a better and more efficient health system through the preparation of public calls aimed at the quality and well-being of patients and health personnel.

Croatia as an Investment Destination – Business Perspective

NOVEMBER 12

Roundtable discussion, organized by American Chamber of Commerce (AmCham) and the United States Embassy in Croatia, provided a platform for an in-depth examination of Croatia’s business environment.

Attendees included representatives of the leading business associations in Croatia, the Croatian Chamber of Economy (HGK), the Croatian Employers’ Association (HUP), and AmCham, as well as guests from the City of Los Angeles trade delegation and the U.S. Embassy in Croatia. Mr. Hrvoje Stojić from HUP presented “Croatia in a Nutshell

– A Macroeconomic Overview”. Ms. Andrea Doko Jelušić and Ms. Helena Schmidt from AmCham shared insights on “What Investors Should Know When Considering Croatia,” and Ms. Silva Stipić Kobali and Mr. Ante Perica from HGK covered “The Current Business Landscape and Emerging Sectors”.

A dynamic discussion and Q&A session followed, allowing attendees to delve deeper into the topics presented. Participants actively engaged with the speakers, discussing opportunities, challenges, and Croatia’s unique investment potential.





How to Set Up a Presence and Grow Your Business in Croatia

By Barbara Šimić | Attorney, Divjak Topić Bahtijarević & Krka OD d.o.o.

Thinking about setting up a business in Croatia, but don't want a subsidiary? All beginnings can be hard, usually involving a lot of paper, administration, and costs, especially when starting a business abroad. The first step in expanding a business and establishing a presence in a country other than your own should be to gain knowledge of local laws. This article explains how to establish a presence in Croatia without establishing a legal entity.

Croatian law differentiates between several types of companies, divided into two main types: capital companies and personal companies. The main difference is that capital companies allow for the limited liability of their shareholders, while personal companies do not. Also, Croatian law allows for the establishment of branch offices and representative offices, entities that do not have legal personalities. Although the most frequently used form of doing business in Croatia is through limited liability companies ("LLC") as a legal entity, this article will not focus on LLCs but on the other models that can be set up in Croatia: non-legal entities, the branch office (*podružnica* in Croatian) and representative office (*predstavništvo*). In addition to a less complicated and less expensive procedure, the list of required documents is not as extensive in that case.

WHAT TO KNOW AND DO TO SET UP A BRANCH OFFICE

First and foremost, a branch office is not a legal entity and does not have a legal personality, i.e. all the rights and obligations assumed by the branch office are in fact the rights and obligations of its founder. The branch office is incorporated by a resolution on the incorporation which must be (i) notarized by a notary public and (ii) registered with the court registry of a competent Commercial Court in Croatia. Perhaps the biggest difference between the LLC and the branch office is that the branch office does not have share capital.

The branch office's name must contain (i) the name of the founder, (ii) an indication of business activity, and (iii) a clear indication that it is a branch office. In addition, its business activities must be within the scope of the business activity of its founder, i.e. the branch office cannot perform business activities that the founder does not perform – this arises from the fact that the founder takes all responsibility for the branch office's activities and, as such, the founder may be responsible only for the activities that are under the founder's scope of activity.

Furthermore, the branch office does not have bodies such as shareholders' meetings, a management board, or a supervisory board, as do LLCs. It is represented by one or more persons authorized to represent the founder – branch office representatives – who must be natural persons. The founder decides on their mode of representation, i.e. whether they will represent the founder in operating the branch office's business solely and

independently, or jointly. Their role in the branch office is similar to that of directors/management board members in LLCs; however, they are much more limited due to the fact that they are only authorized to represent the founder in operating the branch office's business, while business management is under the founder's responsibility.

After the branch office is incorporated with the Commercial Court Registry, the branch office should obtain a seal/stamp, apply for a statistical file number with the Croatian Bureau of Statistics, and register the ultimate beneficial owner(s) with the Ultimate Beneficial Owners Registry. Although branch offices are not legal entities, in the case of setting up a branch office in Croatia the founder of a branch office would still be considered a taxation/bookkeeping entity in Croatia, meaning that it shall be obligated to pay corporate tax and other types of taxes in Croatia, resulting from its business activity in Croatia executed through a branch office. Moreover, the founder of a branch office shall also be subject to Croatian bookkeeping regulations and obligations arising therefrom – including an obligation to submit annual financial reports of the branch office to the Croatian Financial Agency (FINA).

LOOKING FOR A SIMPLER MODEL?

If you are looking for a simpler type that is not a legal entity and whose main purpose would be promoting the founder in Croatia, perhaps a representative office is a perfect choice. The main differences between the branch office and representative office are in the scope of the business activities that are allowed to be performed by law, the origin of the founder, and the authority before it is established.

The most important characteristic of a representative office is that it may only perform business activities such as market research, promotional and informative work, and presenting the founder. A representative office cannot carry out activities related to the activities of the founder, i.e. enter into business on behalf of the founder and, therefore, not even make a profit in Croatia. Also, establishment is possible exclusively for companies from Switzerland and third non-EU countries.

Just as the branch office, a representative office is incorporated by a resolution on the incorporation which must indicate the name and the seat of the representative office and its responsible person. In the end, the resolution must be notarized by a notary public and registered with the Ministry of Economy and Sustainable Development which maintains the Register of Representative Offices of Foreign Entities in the Republic of Croatia.

So, there are various ways to set up a presence in Croatia, depending on your needs, budget, and resources. All you have to do is mold your business strategy into one that fits your preferences, and start growing your business in Croatia!

PHILIP MORRIS INTERNATIONAL: Lider transformacije prema budućnosti bez dima



Anita Letica

Philip Morris International (PMI) već cijelo desetljeće predvodi transformaciju duhanske industrije, čiji je cilj u potpunosti zamijeniti cigarete alternativama koje su, iako ne bez rizika, manje štetne te koje mogu značajno smanjiti stopu pušenja globalno. Danas 38% ukupnih neto prihoda kompanije dolazi iz ovog segmenta, pri čemu su proizvodi bez dima dostupni na 92 tržišta diljem svijeta, u kojima je otprilike 36,5 milijuna punoljetnih korisnika.

BEZDIMNI PROIZVODI SVE VIŠE DOPRINOSU POSLOVNIM REZULTATIMA

Od 2008. godine, PMI je uložio više od 12,5 milijardi dolara u razvoj i istraživanje bezdimnih proizvoda, što ovaj poslovni zaokret čini jednim od najambicioznijih u industriji. Američka agencija za hranu i lijekove (FDA) razvila je okvir koji diferencira različite duhanske proizvode, pa tako ima i mogućnost da se proizvodi klasificiraju kao duhanski proizvodi modificiranog rizika, što je bio slučaj i s IQOS-om, uređajem za grijanje duhana PMI-ja.

„Naš cilj je postati većinski kompanija bez dima do 2030. godine, odnosno ostvarivati više od dvije trećine ukupnog prihoda od portfelja bezdimnih proizvoda. Vjerujemo kako uz odgovarajuću regulatornu i društvenu podršku, prodaja cigareta može prestati i brže nego što mislimo u mnogim zemljama, što je zaista povijesna prilika za unapređenje javnog zdravlja”, izjavila je predsjednica Uprave Philip Morris Zagreb, Anita Letica, koja je ujedno i prva dopredsjednica Vijeća upravitelja AmChama.

ODRŽIVOST KAO STRATEŠKA ODREDNICA

Transformacija PMI-ja obuhvaća više od same zamjene cigareta bezdimnim proizvodima, stavljajući fokus na održivije poslovanje. Kompanija transparentno izvještava o napretku na području održivosti te je dobitnik niza priznanja u tom području poput uključivanja kompanije na Dow Jones Sustainability World Index i prvog mjesta na Forbesovoj ljestvici kompanija posvećenih postizanju neto nula emisija stakleničkih plinova. U okviru strategije održivosti, PMI se fokusira i na upravljanje otpadom od bezdimnih proizvoda pa je tako Philip Morris Zagreb u Hrvatskoj ove godine pokrenuo Kružni program usmjeren na recikliranje i energetske oporabu otpada povezanog s bezdimnim proizvodima Philip Morris brendova. Program uključuje prikupljanje iskorištenih proizvoda za reciklažu u 13 hrvatskih gradova, gdje korisnici mogu na reciklažu predati iskorištene uređaje i umetke.

KLJUČNA JE PODRŠKA DRUŠTVIA I DONOSITELJA ODLUKA

Diferencijacija proizvoda prema razini štetnosti ne samo da može motivirati punoljetne pušače na prelazak na manje štetne alternative, već i dodatno potaknuti inovacije i daljnja ulaganja u istraživanje i razvoj. Informiranje punoljetnih potrošača također je ključno jer punoljetni pušači trebaju imati pristup točnim i znanstveno utemeljenim informacijama kako bi mogli donijeti informirane odluke i ostvariti koristi koje donosi prelazak s cigareta na bezdimne alternative.

„S pojavom novih manje štetnih proizvoda, ključno je dizajnirati regulatorni okvir koji će se temeljiti na procjeni rizika pojedinog proizvoda. S obzirom da se radi o značajno različitim proizvodima u odnosu na cigarete, i da je osnovni uzrok bolesti povezanih s pušenjem vezan uz gorenje, vjerujemo kako adekvatni zakonski okvir treba u obzir uzeti rizike povezane s navedenim proizvodima i stoga diferencirati različite kategorije proizvoda. Takav pristup može utjecati na prihvaćanje bezdimnih proizvoda među punoljetnim pušačima koji bi inače nastavili pušiti cigarete i u konačnici doprinijeti javnom zdravlju u cjelini”, istaknula je Letica.



PHILIP MORRIS
ZAGREB D.O.O.



Taxation on Share Options for Employees

By Robert Špoljar | Tax & Audit Manager, Alpha Capitalis d.o.o.

Just as entrepreneurs fight for their place in the market, they also have to fight for their employees, especially those who are extremely important to them and bring added value to the entire organization through their expertise, ability to lead teams or perhaps through their sales skills. Accordingly, involving employees in the ownership structure of the company has become increasingly popular in recent years.

By participating in ownership, employees feel more valued by their employers, which further motivates them to do their best at work. Their improved performance leads to greater success for the company. As a reward for their enhanced performance, employees receive the right to additional financial benefits. From the employee's perspective, acquiring ownership and exercising rights can be divided into three steps:

1. Acquisition of ownership
2. Participation in profit distribution
3. Sale of acquired shares to third parties (or buy back option).

During the initial phase of including employees in the ownership structure, a crucial decision must be made regarding whether shares will be sold or allocated to employees. In previous years, numerous limited liability companies opted out of this method due to the higher tax burden associated with rewarding employees compared to joint stock companies. However, as of 1 January 2024, the tax treatment has been equalized. In both cases, the allocation of shares is taxable as capital income at a rate of 24%, whether on the basis of share allocation or optional purchase.

The only remaining question in this case is what is the basis for taxation? The possibilities are as follows:

- If the shares are allocated free of charge, the basis for taxation is the market value of the share
- If the shares are allocated with a certain fee included, the tax base will be the difference between the market price and the compensation paid by the employee.
- If it is an optional purchase of shares, the tax base will be the difference between the market price and the fee determined by the contract, if the market value is higher than the price determined by the contract.

When employees become part of the ownership structure, they can exercise the right to participate in the payment of dividends or share in the profits, provided they meet the requirements arising from their ownership rights, depending on whether it is a joint-stock company or a limited liability company. If

employees choose to exercise this right, their income will be subject to a 12% income tax rate on the basis of dividends and profit shares.

The third step where employees can gain certain financial benefits is through the sale of shares they previously acquired. Looking at such a situation solely from a tax perspective, if the sale occurs within two years from the date of purchase and the sale price is higher than the purchase price, it will be taxable as a capital gain income at a rate of 12%. The basis for taxation will be the difference between the purchase and sale price. However, if the sale takes place after two years from the date of purchase, the income derived from capital gains will not be taxable, as well as sales between some family members, such as spouses.

In addition to benefiting the individual employee and the employer, employee share ownership can also have a positive impact on the entire labor market. When employees are included in ownership, they feel more engaged in adding value within the scope of the business the employer is involved in. As a result, they are more likely to stay with the company long-term.

From a tax and financial perspective, comparing this model to the standard method of rewarding employees through the payment of bonuses (which are considered part of their salary), involving employees in ownership can also result in significant savings for companies through the reduction of tax and contribution obligations. The funds released by such savings can then be allocated towards innovation, property investments, new employment, and other initiatives.

While it is important to highlight the benefits of involving employees in the ownership structure, it is equally important to acknowledge some of the drawbacks of this approach. One major drawback could be the unclear legal relationships between employers and employees, which may not be the focus of this article, but can still impact the attainment of set objectives. Furthermore, the satisfaction of employees may be called into question if they are included in ownership with the idea of rewarding them through the payment of dividends when the company is not profitable and lacks the profits available for redistribution.

In conclusion, it can freely be said that including employees in ownership can bring multiple benefits to employers. On one hand, employee satisfaction and efficiency can increase, which could also lead to better results of the company. On the other hand, significant tax savings can be achieved.



High-power voltage transformers 525 kV for US market

Amidst ongoing global challenges, Croatian companies have achieved remarkable progress in development and business, supported by the nation's above-average credit ratings. These accomplishments reaffirm Croatia's resilience to external crises and geopolitical uncertainties, highlighting its exceptional expertise, innovation, and forward-thinking vision. Croatia's capacity to compete confidently on the global stage, standing alongside much larger competitors, is a testament to its enduring strength and strategic mindset. Among the standout contributors to this success in 2024 is KONČAR Group, whose financial and technological achievements have significantly reinforced its position as a regional leader in power engineering, urban mobility, renewable energy, and digital solutions. Driven by a commitment to quality, reliability, and technological innovation, this Croatian industrial powerhouse has secured a prominent position among Europe's leading tech manufacturers, playing a pivotal role in advancing green transition goals.

A strong continuation of impressive growth

Building on four consecutive years of record-breaking financial results, KONČAR is poised for yet another historic year of exceptional growth. A strong indicator of this continued upward trajectory is its backlog, which by the end of September reached nearly EUR 2 billion. Adding to this optimism is order intake, which amounted to EUR 1.28 billion by the close of the third quarter, with export markets accounting for 76.5%. Building on the record-breaking success of 2023, KONČAR achieved an impressive net profit of EUR 116.6 million in the first nine months of 2024—a remarkable 141.4% increase year-on-year. Sales revenue from products and services also saw substantial growth, totalling EUR 734.6 million, with exports accounting for nearly 73% of the overall figure. The most remarkable growth came from the highly competitive EU market, where exports soared to EUR 398.2 million by the end of September, reflecting a robust 35.3% year-on-year increase.

Key strategic contracts and partnerships pave the way for greater global presence

Over the first three quarters of 2024, KONČAR's strong financial results have been reinforced by strategic initiatives that reflect its long-term vision for growth. These advancements stem from a comprehensive transformation journey initiated by the KONČAR Group four years ago. A major milestone this year was the joint venture established with Siemens Energy AG in July, cementing a 30-year partnership through the formation of a new company and the construction of a transformer tank manufacturing facility. With a 60% ownership stake, KONČAR plays a pivotal role in meeting the rising global demand for transformers. This collaboration not only drives technological progress and elevates standards of

READY FOR 2025 - AND BEYOND

Empowered by people, technology, and investments KONČAR strengthens its strategic position for the future

excellence but also creates jobs and fosters professional development. By strengthening collective efforts to address technological and market challenges, it enhances KONČAR's resilience to crises and solidifies its position in the global market.

In the field of urban mobility and infrastructure, KONČAR unveiled its state-of-the-art Battery Multiple Unit (BMU) at the prestigious InnoTrans fair in Berlin, standing out as the only global manufacturer to debut such an advanced solution at the event. In the power transmission and distribution sector, a notable project includes a EUR 13.7 million contract for the reconstruction of high-voltage substations for EAC Cyprus. Meanwhile, Dalekovod has been selected as the preferred bidder for a major 420 kV transmission line project in Norway, valued at over EUR 63 million. The company also secured a EUR 30 million contract to comprehensively rehabilitate 380/220/110 kV transmission lines in Germany, further reinforcing its leadership in the European market. KONČAR has expanded its footprint in the U.S. market during the first nine months of 2024, securing key contracts with several energy companies. These projects focus on delivering high-voltage transformers critical to the Greenlink Nevada project, which aims to connect the existing 525 kV grid with new transmission networks in northern and western Nevada. This initiative will enhance grid reliability and facilitate the integration of renewable energy sources.

People, technology and investments

Through systematic investments, quality, innovation, and the dedication of its people, KONČAR has further solidified its global market position in 2024, particularly within Europe. Guided by a clear vision under its new strategy, People, technology, investments - KONČAR 2030, the Croatian industrial giant is more prepared than ever for 2025 and the years ahead. This strategy drives an ambitious transformation of the KONČAR Group, aimed at expanding its global presence with a modern, digitalized portfolio of products, solutions, and services tailored to the energy, transport, and industrial sectors. At the heart of this transformation is a commitment to its people. KONČAR prioritizes creating work environments that inspire personal and professional fulfillment, offering employees opportunities for further education, skill development, and career advancement. Key investments are directed toward research, development, and innovation (RD&I), as well as the expansion and modernization of manufacturing capacities. These initiatives aim to address the increasing global demand for advanced high-tech products and solutions, aligning with the rapid acceleration of the green transition.

KONČAR



Digital Transformation – The Driving Force of Modern Business

By Maja Keleković | Office Manager, Biliškov Nekretnine d.o.o.

Digital transformation has become a crucial element of business sustainability and success. As markets become more dynamic, companies must embrace this approach in order to stay competitive. This transformation involves implementing advanced technologies to improve processes, enhance productivity, and streamline communication across departments and partners. In today's innovation-driven economy, it is vital for resilience and adapting to changing market demands.

At its foundation, digital transformation reimagines operations, encompassing changes in organizational structure, culture, and strategy beyond simply integrating new tools. By embracing digital solutions, companies improve decision-making accuracy, optimize workflows, and reduce unnecessary costs. This enables organizations to operate with agility, effectively addressing evolving customer demands and complex market shifts. The ability to pivot in response to challenges is crucial in a competitive landscape.

The broad impact of digital transformation highlights its importance as a core strategy for forward-looking businesses. Investing in this transformation opens up numerous opportunities, setting companies on a path of sustainable growth and enhanced customer engagement, fostering creativity and responsiveness.

KEY COMPONENTS AND CULTURAL ADAPTATION

Understanding digital transformation requires recognizing its extensive scope, including adopting various technologies and integrating them into daily operations. Essential elements include advanced analytics for data-driven decision-making, cloud storage for adaptable data management, robotic process automation (RPA) for repetitive tasks, and artificial intelligence (AI) to refine strategic choices. Enhanced communication platforms play a critical role in fostering collaboration across teams, driving gains in productivity.

For instance, advanced analytics empower companies to analyze data rapidly, uncovering trends that support critical decisions. RPA automates routine activities, freeing employees to focus on strategic tasks. AI enhances predictions related to market trends and customer behavior, offering a competitive edge. Implementing these technologies necessitates a shift in work culture and mindset to ensure employees grasp the benefits of digital initiatives and feel comfortable adopting new tools.

Employees must view this change as an opportunity for growth. Training programs showcasing the impact of technology in alleviating redundant work help foster enthusiasm for digital tools and build a sense of partnership with company goals. Resistance to change is common, especially as new technologies disrupt established workflows. Companies should invest in training initiatives that emphasize the advantages of digital transformation, clarifying how tools redirect focus from repetitive tasks to high-value work.

This cultural adaptation involves rethinking organizational structure, as traditional hierarchies may not be effective in a digitally transformed environment that requires collaboration. Agile teams capable of making quick decisions support nimbleness, allowing companies to navigate an unpredictable market landscape.

OPERATIONAL EFFICIENCY AND LONG-TERM SUCCESS

A primary benefit of digital transformation is enhanced operational efficiency, achieved by automating processes and optimizing resource allocation. Automation of routine tasks reduces time and labor expenses, while digital document management systems lower storage needs and facilitate access to crucial files. Automated reporting tools ensure continuous tracking of performance metrics, allowing companies to respond swiftly to challenges.

Implementing Enterprise Resource Planning (ERP) systems streamlines workflows and encourages data sharing across departments, lowering the risk of human error and accelerating decision-making. By automating essential operations, companies enable employees to focus on strategic tasks, fostering engagement and improvement. Efficient resource management allows companies to maximize output and elevate customer satisfaction.

While digital transformation involves investment, long-term benefits often surpass initial costs. Increased productivity, enhanced customer satisfaction, and stronger market positioning contribute to a positive return on investment (ROI). Companies that navigate digital transformation experience sustainable growth due to improvements in operational efficiency and adaptability. They witness greater cost savings and enhanced workforce engagement in a streamlined environment that values contributions.

Additionally, digital transformation is an evolving process that requires continuous adaptation and the integration of new technologies. As market advances occur, businesses must remain flexible and ready to adjust their strategies. Viewing digital transformation as an ongoing journey lays the groundwork for long-term resilience.

In conclusion, digital transformation offers companies significant opportunities, from optimizing operations to fostering innovation. Success requires commitment at all organizational levels, from leadership to frontline employees. When viewed as a continuous initiative rather than a one-time project, digital transformation becomes a powerful strategy for maintaining a competitive edge and sustainable growth. By nurturing a culture that supports digital initiatives and values data-driven insights, companies position themselves for a prosperous future. Ultimately, digital transformation is about more than technology adoption; it's about embracing a mindset that enables organizations to thrive in a rapidly evolving landscape.



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AI Agents and the Need for AI-Ready Data: Building the Foundation for Digital Workers

By Goli Narasimha | Chief Technology and Product Management Officer, Iron Mountain

AI agents, often referred to as digital workers, represent a new wave of autonomous systems that are increasingly designed to operate independently. These agents can be trained much like human workers, assuming roles such as accountants, sales assistants, customer service agents, or IT service desk operators. By training them with specific skills and domain knowledge, organizations can deploy a digital workforce capable of executing tasks with minimal human oversight. However, while the promise of digital workers is immense - driving efficiency, productivity, and cost savings there's a critical step that is often overlooked in the rush to deploy these agents: making your organization's data **AI-ready**.

TRAINING DIGITAL WORKERS: MIMICKING HUMAN TRAINING

Training AI agents is not unlike training human employees. We can teach digital workers the same way we teach human workers by equipping them with specific skills, assigning roles, and testing their abilities before putting them into production environments. Just as you'd train an accountant or customer service agent on company processes, regulations, and customer service protocols, digital workers can be trained in similar ways. Moreover, because they learn from conversations, data, and interactions, they can continually improve and adapt to new information, increasing their efficiency and effectiveness over time. This brings us to a future where digital workers not only work alongside humans but also collaborate with other digital agents to manage complex workflows. These hybrid teams of digital and human workers will redefine how business processes are managed, with digital workers handling routine and repetitive tasks, and humans focusing on strategic and creative problem-solving.

AGENT PLATFORMS: THE RISE OF LOW-CODE AGENTIC FRAMEWORKS

As enterprises begin deploying AI agents across different functions, the need for robust **agentic platforms** becomes crucial. Much like the evolution of robotic process automation (RPA) platforms (e.g., UiPath), platforms for building and managing AI agents are rapidly emerging. Giants like Google, Microsoft, AWS, and Apple are already at the forefront, and we are seeing innovative startups making it easier to build and deploy agents quickly. These platforms often leverage large language models (LLMs), typically trained on vast public datasets, but they also provide the tools for enterprises to customize agents with their proprietary knowledge. Existing software-as-a-service (SaaS) platforms are embedding agents into their products, and this trend is expected to grow, leading to a future where AI-driven agents are ubiquitous in enterprise environments.

THE ROLE OF DATA IN AI AGENT PERFORMANCE

At the heart of this transformation lies data. While AI platforms offer off-the-shelf capabilities, they don't always address the

most critical aspect - **centralizing and preparing organizational data**. For AI agents to perform optimally, they must be fueled by high-quality, trustworthy data, relevant to the enterprise's context. This is where many organizations face a significant challenge. While public datasets power generic LLMs, enterprise-specific applications require fine-tuning models with internal data. Emerging techniques like **retrieval-augmented generation (RAG)** and **knowledge graph-based RAG** can help these agents adapt to an organization's specific needs. These techniques allow for real-time retrieval of relevant information to inform agent decision-making, making the agent more precise and contextually aware.

AI-READY DATA: THE KEY TO EFFECTIVE AI AGENTS

For AI agents to truly drive value, organizations must first focus on **making their data AI-ready**. This involves more than just collecting data - it requires ensuring that the data is relevant, well-structured, and free from bias. Achieving this requires a robust **data strategy**, one that focuses on:

1. **Centralizing data:** Ensuring that all data sources across the enterprise are collected into a single source of truth
2. **Data cleaning and normalization:** Preparing the data for analysis, removing inconsistencies, and making it easy for AI agents to understand and learn from it
3. **Creating trustworthy datasets:** Data must be relevant to the task at hand and free from bias. For instance, deploying a digital worker in a finance department will require highly accurate and secure financial data.
4. **Ensuring data governance:** Implementing policies to manage data privacy, security, and compliance is critical, especially as AI agents interact with sensitive information
5. **Monitoring data lineage and integrity:** Tracking the origin, movement, and transformation of data, while maintaining integrity with systems like Master Data Management (MDM)

Without AI-ready data, even the most sophisticated agentic frameworks will struggle to deliver the promised benefits. But enterprises don't need to "boil the ocean" to get started. You can begin small by focusing on areas where your data is already rich and complete - deploying agents in those specific functions to generate quick wins.

The future of business will be shaped by the seamless collaboration between digital and human workers. AI agents will play a key role in this transformation, but their success will depend on how well enterprises manage their data. As organizations invest in agent platforms, they must also invest in creating AI-ready data - centralized, clean, and governed - to fuel these digital workers. By focusing on getting your data house in order, you can ensure that AI agents become a competitive advantage, driving growth, innovation, and operational efficiency. The businesses that master this balance between platform and data will lead the way in the AI-driven future.

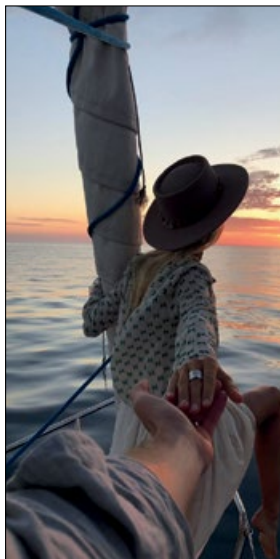


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How IT Optimization Fuels Business Growth: From Complexity to Clarity

by Nikola Šavorić | Founder and CEO, Saron Management Solutions

In today's digital landscape, businesses increasingly rely on technology to streamline operations and sustain a competitive edge. Many organizations embark on digital initiatives to modernize, but managing numerous software tools and systems often introduces inefficiencies and major costs. IT optimization targets the performance and efficiency of existing technology infrastructures, focusing on streamlined operations, cost reductions, and productivity gains. By reviewing software applications, eliminating redundant systems, and automating routine tasks, companies can ensure their technology works as efficiently as possible without needing major operational changes.

A common example is the consolidation of various project management tools. Many organizations accumulate multiple overlapping platforms for task tracking, communication, and file sharing, which can lead to confusion and unnecessary expenses. By standardizing on a single solution, businesses improve coordination and reduce the burden of maintaining multiple systems.

Modernization is crucial to staying competitive, but when businesses layer on too many disconnected tools, it can create communication silos, overwhelm employees, and reduce productivity. IT optimization strikes the balance, enabling companies to harness the full potential of their technology without unnecessary complexity, thus empowering teams, rather than encumbering them.

THE HIDDEN COSTS OF AN UNDERUTILIZED IT LANDSCAPE

A complex, overloaded IT environment can create significant challenges that limit productivity and increase costs. One common issue is software redundancy, where overlapping tools create confusion and increase expenses. To address this, IT optimization involves a thorough inventory of the organization's technology. By analyzing software usage and identifying redundancies, companies can eliminate unnecessary tools, resulting in a simpler, more manageable technology landscape. This consolidation reduces licensing costs, maintenance requirements, and user training demands.

Underutilization of tools is another prevalent issue, especially when employees lack training or clear guidance on using specific systems. Without proper support, they may only engage with a fraction of a tool's features, leaving many valuable capabilities untapped. Standardizing systems and introducing user-friendly tools as part of an IT optimization plan can help organizations make better use of their technology. For example, a retail company might centralize its reporting processes on a single platform, simplifying tasks and making it easier for employees to access and analyze data efficiently. Additionally, disconnected systems can lead to information silos that hinder cross-departmental collaboration and slow down workflows. By replacing isolated tools with integrated solutions,

IT optimization helps create a cohesive environment where data flows easily between teams. A centralized data storage system, for instance, can streamline information-sharing processes and reduce the time employees spend searching for files, enabling them to focus on high-impact tasks instead.

A STRUCTURED APPROACH TO IT OPTIMIZATION

Effective IT optimization begins with a comprehensive assessment of the current systems. By evaluating software, hardware, and network infrastructure, organizations gain a complete view of their technology landscape, identifying outdated systems and tools that do not align with their goals. For example, an organization might find multiple departments using different tools for similar functions, highlighting opportunities for consolidation.

Following this assessment, a cost-benefit analysis can help determine which tools to keep, upgrade, or retire, allowing organizations to define an optimization strategy that aligns with their needs and budget. With a clear plan, companies can consolidate overlapping tools, replace inefficient systems, and automate routine tasks to streamline operations. Automation, particularly in data-heavy areas like invoicing or inventory management, can significantly reduce manual errors and save valuable time, boosting overall productivity.

Regular monitoring is also crucial. System audits, performance reviews, and user feedback help maintain alignment with organizational needs. This continuous optimization enables businesses to adapt their technology landscape as they grow, preventing the build-up of inefficiencies over time.

BUILDING THE FOUNDATION FOR FUTURE GROWTH

A strategic approach to IT optimization can create a resilient foundation that supports sustained business growth. Streamlining an organization's technology landscape reduces complexity, minimizes operational costs, and enhances system reliability, allowing teams to focus on high-value work. For example, a well-optimized Microsoft 365 environment that effectively integrates tools such as Teams, SharePoint, and Power Automate can centralize collaboration, improve data accessibility, and streamline workflows - all of which contribute to greater organizational agility and efficiency.

The benefits of such an optimized IT environment are tangible. Increased productivity and decreased redundancy translate to cost savings and a higher ROI. Industry data suggests that for every €1 invested in IT optimization, organizations gain €19.50 in returns - a powerful incentive for businesses to commit to the optimization journey. Furthermore, by continually refining their IT systems, organizations ensure that their technology remains adaptable and capable of supporting future innovation. With the right approach, IT works in favor of the organization, simplifying operations and driving sustainable value, rather than adding unnecessary complexity.

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Bridging Physical Systems with Digital Technologies for Enhanced Operational Efficiency

By Arthur Vašarević | Country General Manager Schneider Electric Croatia, Slovenia, Bosnia & Herzegovina

Digital transformation is deeply ingrained in our lives and business processes. Constant technological advancements enable companies and institutions to adapt to an increasingly dynamic market, optimize operations, reduce costs, and improve productivity and competitiveness. A key element of this transformation is the **convergence of IT (Information Technology) and OT (Operational Technology)**, which opens the door to more advanced, efficient, and sustainable processes.

Traditionally separate, IT and OT systems are increasingly interconnected to address the challenges of modern business. IT systems manage data in virtual or cloud environments, while OT systems coordinate physical infrastructure such as machines, sensors, and other equipment. Integrating these two domains allows organizations to leverage operational data in new, strategic ways, enhancing operational efficiency and enabling real-time informed decision-making.

WHY IS IT-OT CONVERGENCE IMPORTANT?

The convergence of IT and OT offers numerous benefits that surpass the boundaries of traditional business systems. Industrial facilities, commercial buildings, government institutions, and public sectors can harness this synergy to become more efficient, flexible, and sustainable.

By uniting IT and OT systems, organizations achieve:

- **Enhanced data analytics:** Accurate collection and analysis of data from various business levels improve system performance insights.
- **Greater process transparency:** Integration simplifies operational oversight and accelerates problem identification.
- **Cost reductions:** Resource optimization and minimized operational losses result in significant savings.
- **Improved decision-making:** Access to key data in real time enables swift strategic adjustments.

The impact of IT-OT convergence is most evident in the following areas:

1. **Process Optimization** - Digital transformation modernizes operations through automation and productivity improvements. Automation minimizes human errors and accelerates decision-making, significantly boosting overall efficiency.
2. **Increased Energy Efficiency** - Real-time data collection and analysis allow organizations to optimize energy consumption, leading to lower costs and reduced environmental impact. This is especially critical for achieving sustainability in line with global CO₂ reduction goals.
3. **Predictive Maintenance** - By analyzing operational data, organizations can predict failures and prevent process interruptions. This extends the equipment's lifespan, reduces the need for costly repairs, and minimizes losses associated with unplanned downtime.
4. **Remote Monitoring and Management** - IT-OT integration enables remote monitoring of operations, simplifying the

management of complex systems and large infrastructure projects. It reduces the need for physical presence, saving time and resources.

Advanced technologies, such as **edge computing**, play a vital role in facilitating more efficient IT-OT integration.

- **Edge computing** enables data analysis at the point of collection, accelerating real-time response and minimizing delays associated with transmitting data to central servers.
- In industrial settings, edge computing **optimizes processes** by monitoring equipment and resource conditions, contributing to cost reduction and increased efficiency.

THE FUTURE OF INDUSTRY: AUTONOMOUS PROCESSES

One of the trends shaping the future of industry is the transition to autonomous processes. By 2030, many industries plan to fully automate their operations, including production line management, system maintenance, and other business activities.

Implementing autonomous systems requires leveraging technologies such as **artificial intelligence (AI) and machine learning**, which enable systems to independently analyze data, optimize processes, and make decisions without human intervention.

The convergence of IT and OT has extensive applications across industrial, commercial, and public sectors, enabling:

- Real-time performance monitoring of systems, resulting in greater operational efficiency.
- Optimized energy consumption and improved resource management through analytics and automation.
- The ability to enhance sustainability and manage large infrastructure projects using these technologies.

LEVERAGING ADVANCED ANALYTICS AND AI

Artificial intelligence (AI) and data analytics tools empower organizations to monitor system performance in real time, predict failures, and optimize resources. These technologies facilitate **faster decision-making and increase system resilience** to changes.

By applying AI and analytics, organizations gain tools for better understanding data and managing operations, boosting competitiveness and achieving operational excellence.

Digital transformation is not a distant possibility, it is already here. IT-OT convergence is shaping a more sustainable and efficient future for businesses. By adopting advanced technologies such as edge computing, predictive maintenance, AI, and automation, organizations can **gain a significant competitive edge, reduce costs, and optimize processes**.

In a world that is changing faster than ever, IT-OT integration is not just an option but a necessity for those aiming to remain relevant and successful in the market. These technologies enable organizations to bridge the gap between physical and digital systems, unlocking the full potential of digital transformation.

Fiksna kamata za dinamičan život



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Fiksna kamatna stopa za cijeli rok otplate kredita

- Kamatna stopa već od 4,95 % godišnja, fiksna - uz policu osiguranja otplate kredita (EKS 5,96 %)*
- Iznosi od 1.500 EUR do 40.000 EUR
- Rok otplate od 24 do 120 mjeseci

*Za kredit u iznosu od 15.000 EUR, fiksnu kamatnu stopu od 4,95 %, rok otplate od 10 godina (120 mjeseci), otplatu u anuitetima, uz jednokratni trošak police osiguranja otplate kredita u iznosu od 3,90 % od iznosa kredita (585,00 EUR) te pretpostavku isplate kredita 1. 1. i plaćanje interkalarne kamate 1. 2. (61,88 EUR), efektivna kamatna stopa iznosi 5,96 %. Mjesečni anuitet iznosi 158,73 EUR. Kamata za razdoblje otplate kredita iznosi 4.047,82 EUR, a ukupan iznos koji klijent treba platiti je 19.694,70 EUR.



We Don't Sell Software, We Sell Relationships

By Ivan Milas | Sales Director and Partner, Serengeti d.o.o.

Success in the software industry is not merely related to writing an elegant code, developing cutting-edge solutions, or having the most extensive technical knowledge. It is about building and nurturing relationships. With the eruption of newly established software development companies offering similar core services, the ability to develop meaningful, long-term relationships has become a unique selling point for some.

As businesses become more customer-centric, social and emotional intelligence, along with communication skills, have emerged as vital assets that can sometimes outweigh the importance of technical expertise.

UNDERSTANDING EMOTIONAL AND SOCIAL INTELLIGENCE (ESI)

There are two types of intelligence that cannot be measured by IQ tests: emotional intelligence (EQ) and social intelligence. They are pivotal for success in leadership roles in business and in innovation. A recent **Fast Company**¹ article discusses why venture capitalists consider emotional intelligence an important factor in driving innovation. One premise is that individuals with strong EQ can hire people who complement their skills, or cover for the areas in which they themselves are weak. A lack of EQ can subsequently lead to an inability to scale the company, which is not desirable for VCs.

In essence, social intelligence is about how well you interact with others in social contexts, while emotional intelligence emphasizes understanding and managing emotions - both your own and those of others. Together, they contribute to effective communication and foster healthy relationships.

Even if the business is strictly B2B, we should still recognize that there is a person on the other side of the table, a human with problems, background, emotions, and different situations. As mentioned earlier, IQ and technical skills alone are not enough for success in the software industry.

Empathy, self-awareness, and social skills are some of the competencies essential for success. While some people possess these qualities naturally, many managers and sales professionals develop them over the course of their careers. In the software industry, teamwork is the backbone of project success. Social intelligence can have a significant impact on collaboration, innovation, and ultimately, the quality of the delivered product.

A 2021 study conducted by the **University of California**² highlighted that teams with high emotional intelligence tend to be 30% more productive than their peers. It is, therefore, necessary to cultivate social and emotional intelligence, not only for personal development, but also for enhancing team dynamics.

COMMUNICATION SKILLS AS THE CORNERSTONE OF SOFTWARE DEVELOPMENT

Effective communication skills are crucial at every stage of software development. The ability to articulate ideas clearly and actively listen can make the difference between project

success and failure.

Software teams that prioritize open and clear communication can mitigate risks and address potential misunderstandings in a timely manner. Active listening is inevitable in both development and sales - whether it's during client acquisition or client nurturing. Before presenting an idea, implementing change or simply - innovating, many aspects need to be considered. In sales, the importance of timing is particularly evident, as the success of a sales call and the likelihood of closing often hinge on it. This aspect is often overlooked, but it can be crucial, as the acceptance or rejection of a proposal may be based solely on timing. At its core, the software business thrives on relationships. For successful client interaction, it is essential to build trust. Without it, even the most innovative solutions can falter. Social intelligence allows software developers, key account managers, and project managers to better understand their client needs, address concerns, and create a comfortable atmosphere where collaboration can thrive.

Social intelligence is important for enhancing internal collaboration among team members. A strong sense of emotional awareness within teams creates a supportive environment that nurtures innovation. When team members feel appreciated and understood, their motivation and dedication to the project increase significantly. According to a **McKinsey report**³, companies with effective communication practices are 3.5 times more likely to outperform their competitors. Establishing an inclusive culture is often the key for software companies to unleash the full potential of their teams, resulting in enhanced performance and innovative solutions.

TRAINING AND DEVELOPMENT

Recognizing the importance of social skills and putting them into practice requires a significant effort from organizations. Software companies must commit to investing in training programs that focus on enhancing social intelligence and communication. Social intelligence is crucial for fostering a positive workplace environment. Training can assist team members in developing these essential skills. However, hands-on experience is probably the most challenging and time-consuming aspect, but is the most effective way to learn how to improve social intelligence.

In conclusion, the software business is evolving, and our understanding of the key ingredients for success must evolve as well. While technical knowledge remains crucial, the significance of social intelligence, emotional intelligence, and communication skills cannot be overstated. Building and nurturing relationships with both clients and colleagues is essential for driving productivity, innovation, and loyalty.

It is imperative for software companies to prioritize these skills in their hiring practices, training, and daily operations. By doing so, we can shift our focus from merely selling software to genuinely forging meaningful relationships that lead to long-term success.

1 <https://www.fastcompany.com/40478332/eight-vcs-explain-how-and-why-they-assess-founders-emotional-intelligence>

2 <https://vocol.com/blogs/blog-how-can-emotional-intelligence-significantly-impact-team-collaboration-and-productivity-142852>

3 <https://www.sparrowconnected.com/blog/how-effective-communication-shapes-employee-engagement>

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Speaking the Language of Search: Why You Should Care about SEO

By Sara Žganjar Miočević | Project Specialist for iSEO, VERBA CENTAR d.o.o.

The digital revolution continues to dominate discussions, offering endless opportunities to boost business success. You have probably heard about SEO a hundred times and have been bombarded with offers to optimize your website, but have you ever actually understood how this contributes to boosting your business or how the text is optimized?

MAXIMIZING VISIBILITY WITH INTERNATIONAL SEO

Attracting online traffic to a website contributes to better sales of products and/or services, so you want to do everything you can to keep the website as visible as possible in search engine results. Google aims to provide its users with search results that best match their search criteria, and your website content should be written in a way that helps you stay at the top.

When it comes to multilingual websites, it would be worth looking up international SEO as it can present added value to your business. Proper keyword research and keyword implementation aimed at a specific market will help you increase your visibility and reach the desired customer base. And if your content is aligned with your customers' culture and preferences, you increase not only the potential of them reaching your website, but also acquiring your products/services. Let's not forget, research has shown that customers are more likely to choose a business they can learn about in their native language because they feel more comfortable navigating the pages.

FROM RESEARCH TO RANKING: THE PROCESS OF INTERNATIONAL SEO

There are two important aspects to International on-page SEO: keyword research and keyword implementation. The first step is identifying optimal keywords. It is generally not advisable to simply directly translate keywords from the source into additional languages you are planning to add to your website. Search habits vary greatly and are often heavily influenced by cultural background and the local market. Most words have numerous synonyms and from a SEO perspective, the exact choice of expression in translation is not insignificant. Let's take the omnipresent word "webpage" as an example. If we follow the Croatian linguistic rule to avoid borrowed words, we would translate it as "internetska stranica" or "mrežna stranica". But if we perform keyword research, we will find that those are not the expressions an average user would search for. Instead, an average user is 30 times more likely to search for "web-stranica". So the choice of words does matter.

Building on from that, it is not only important which keywords are used but how and where they are placed. For example, once we identify our primary and secondary keywords, we have to introduce them into the text in a manner a search algorithm will recognize. This means following the set of rules we know are effective, such as using the primary keyword in the main heading, in the opening and closing paragraphs, and spaced out throughout the rest of the text.

Aside from the main body text on a web page, several other elements have to be optimized as well. There are title tags and meta descriptions that you see on a search engine results page and that entice you to click on a certain page, promising relevant content. They also need to contain your primary keyword and follow a certain character limitation. Similar rules apply to URL slugs which designate the pages on your website and ALT texts which serve as image descriptions. All of these elements reinforce your primary keyword and your message, encouraging users to click on your site.

CRAFTING A UNIQUE IDENTITY IN A CROWDED MARKET

It is also important to note that when translating web content for a different country, not every page needs to be optimized. Only after keyword research will you know whether a certain topic of a blog article is relevant for your new target market. Proper research will show you that there won't be much interest in Croatia on how to deal with raccoons in your garden like in the US, but there will be interest in how to deter moles. In these cases, it is better to adapt, rewrite, or simply skip the SEO translation of that particular article.

At its core, international SEO is a process with its own specific workflow which requires specialized linguists that take care of keyword research and the accompanying editing of the content. It is very important to have a partner who is deeply immersed in the targeted market and is able to create naturally-sounding content that will resonate with the public you want to reach.

In a world teeming with online content, it is important to reach the right audience by making search engines your friends, rather than enemies. Having optimized multilingual content increases brand awareness and consequently leads to conversions in multiple markets at once. While your competitors may have translated their websites, implementing international SEO can set your content apart and give you a distinct advantage in the global market.

Navigating the Future of Family Businesses in Croatia

Family businesses are the backbone of Croatia's economy, often embodying a rich legacy of values, vision, and perseverance. Considering the significant growth of the entrepreneurial landscape in the 1990s, today we observe a critical period of transition to the second generation within these businesses. Globally, fewer than 3% of successful family businesses survive past the third generation, highlighting the importance of not leaving the transition of leadership and ownership up to chance.

Many owners look at succession as an event - a day in the life of their business when they get to hand the reins to their children, nieces and nephews. We believe succession is a complex process that touches on family dynamics, requires rigorous preparation, and presents one critical piece of a larger vision for continuity. At ALPHA CAPITALIS, we recognize that managing today's challenges while planning for the future isn't easy. As specialists in all areas of family businesses, our advisors help guide you through this process. Having been in the positions of both owners and the next generation ourselves, our approach is rooted in a deep understanding of the unique challenges of family businesses, combining practical expertise with a tailored approach.

Our approach integrates the key dimensions of family, business, and ownership, ensuring a comprehensive solution. We help you craft a succession plan that is not only legally and financially sound but also preserves family unity and legacy. Whether addressing leadership transitions, ownership restructuring, or conflict resolution, we act as your trusted partner, offering clear guidance every step of the way.

Successful transitions require careful planning and can take anywhere from 2 to 10 years. Do not leave the future of your family business to chance - reach out to us today to secure stability and continuity for generations to come.



In the age of AI, data centers are the beating heart of innovation. But as we harness the power of artificial intelligence, we must also nurture the health of our planet. Balancing AI adoption with sustainability is our commitment – because a smarter future shouldn't come at the cost of our environment.

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Risk Prediction of Type 2 Diabetes Development: How N-Glycans Could Make a Difference

By **Martiana Džepina** | CEO Medilab One, study initiator and leader

Type 2 diabetes (T2D) is one of the most significant health challenges facing the world today. Affecting over 500 million people globally, it is a condition that can lead to serious health complications, such as heart disease, kidney failure, and nerve damage. Early detection is crucial for managing the disease, as timely intervention can often delay or even prevent its onset. One exciting avenue of research is the use of N-glycans, a type of sugar molecule found on proteins in the body. A recent study has shown that these molecules could serve as powerful indicators to predict the risk of developing T2D in high-risk individuals, even before symptoms appear.

The study was initiated and carried out by Medilab One as a three-year industrial research project (Individualized Approach in Predicting Diabetes Onset, KK.01.2.1.02.0021), co-funded by the European Regional Development Fund. The aim was to evaluate the diagnostic potential of N-glycans on human plasma proteins by integrating them into a predictive model designed to quantify the risk of developing type 2 diabetes in individuals without a diagnosed disease. This was the first study designed specifically for the purpose of analyzing N-glycosylation in predisposition for type 2 diabetes.

WHAT ARE N-GLYCANS AND WHY DO THEY MATTER?

N-glycans are sugar structures attached to proteins in the body through a process called N-glycosylation. This process plays a key role in protein function, stability, and interactions with other molecules. N-glycans are involved in many important biological processes.

The composition of these glycans changes in people who are at risk for diseases like T2D. Unlike glycation, which is directly influenced by high blood sugar levels, N-glycosylation is a stable and regulated process. This makes it a reliable indicator of changes in the body over time. In particular, specific patterns of N-glycans are linked to an increased risk of developing T2D, potentially even years before the disease is diagnosed. This discovery opens up exciting possibilities for early diagnosis and prevention.

N-GLYCANS AS EARLY INDICATORS FOR DIABETES

Over 2,000 participants who were at a higher risk for developing T2D due to family history were included in the study. Subjects who were not diagnosed with diabetes in the first point continued the study, with two additional follow-up points. Over 1,500 individuals who had all required data recorded were tracked for two years, and changes in their N-glycan profiles were examined with a goal of determining if certain

N-glycan patterns could predict which individuals would go on to develop T2D.

The results were promising. It was found that individuals who developed diabetes within two years had significantly different N-glycan profiles compared to those who remained healthy. This study demonstrates that changes in N-glycan patterns can serve as a warning sign for T2D, even before other factors become noticeable. The fact that these changes can be detected 12 months before diabetes onset offers a significant advantage in terms of early intervention and prevention.

N-glycans could also be a key in prediabetes, a condition where blood sugar levels are higher than normal, but not yet high enough to be classified as diabetes. People with prediabetes are at a much higher risk of developing full-blown diabetes, and early intervention can prevent this progression.

The study also found that changes in N-glycan profiles could help identify individuals who are in the prediabetic stage and predict whether they would eventually develop diabetes. Moreover, N-glycans were found to be sensitive to changes in body weight, another major risk factor for T2D. This could help differentiate individuals who will develop diabetes from those who will not, even among those within the same body weight category (normal weight, overweight, and obese individuals). That would mean providing additional diagnostic value beyond the broad indicator of body weight.

THE FUTURE OF DIABETES PREVENTION: A PERSONALIZED APPROACH

Based on the findings of this study, a predictive model for calculating the risk of type 2 diabetes development has been devised. The algorithm has received a positive assessment from the European Patent Office as an innovative, novel, and industrially applicable product.

The ability to detect diabetes risk early opens up new possibilities for prevention. If healthcare providers could track N-glycan profiles, they could identify individuals at risk for T2D much earlier and implement personalized intervention plans. These might include lifestyle changes, medication, or other targeted treatments to delay or prevent the onset of the disease. Additionally, since N-glycans are sensitive to weight changes, they could be a valuable tool for managing risk factors such as obesity.

Ultimately, N-glycans represent a promising new frontier in the fight against type 2 diabetes. As research in this area continues, we may see these biomarkers playing an increasingly important role in early detection, prevention, and personalized care.



Groupama osiguranje, jedno od vodećih europskih osigurateljskih društava, prisutno je na tržištu Hrvatske od 2021. godine. Kao članica jedne od najistaknutijih europskih osigurateljskih grupacija, Groupama donosi bogato iskustvo i inovativna rješenja na hrvatsko tržište, postavljajući temelje za daljnji razvoj i širenje svojih usluga u regiji. Od samog početka poslovanja u Hrvatskoj, Groupama se fokusira na dostupnost svojih usluga, prepoznajući važnost neposredne blizine klijentima. Ulaganjem u razvoj i širenje vlastite mreže ureda, uz blisko partnerstvo s OTP bankom, stvorena je učinkovita distribucijska mreža koja omogućava personaliziranu i kvalitetnu uslugu za korisnike.

Trenutno, Groupama ima šest regionalnih centara u Hrvatskoj: Zagreb, Split, Rijeka, Zadar, Varaždin i Velika Gorica. Ovi centri omogućuju klijentima jednostavan pristup osigurateljskim proizvodima, dok planira otvorenje novog regionalnog centra u Osijeku, čime će se dodatno povećati dostupnost usluga u istočnom dijelu Hrvatske. Osim regionalnih centara, Groupama je prisutna i kroz 110 poslovnica OTP banke i više od stotinu vanjskih agencija. U Sloveniji, Groupama je dostupna putem regionalnog centra u Ljubljani i poslovnica OTP banke.

Jedan od ključnih segmenata poslovanja Groupama osiguranja je ponuda proizvoda za korporativne klijente. Ovi proizvodi prilagođeni su specifičnim potrebama poslovnih subjekata i pružaju sveobuhvatnu zaštitu ključnih resursa poput imovine, vozila, zaposlenika i poslovnih procesa.



Osiguranje imovine od svih opasnosti – ALL RISK „custom made“

Ovaj proizvod namijenjen je industrijskim i velikim malim i srednjim poduzećima (SME), a nudi prilagođeno pokrivanje od svih rizika koji mogu oštetiti ili uništiti imovinu, poput požara, poplava, krađe ili vandalizma. „Custom made“ pristup omogućava tvrtkama da optimiziraju svoje pokrivenje i smanje administrativne troškove, pružajući fleksibilnost koja je ključna za dinamične poslovne procese.

GO Sail – Osiguranje plovila

Groupama nudi i GO Sail, specijalizirani proizvod koji pokriva KASKO osiguranje plovila, kao i obvezna i dobrovoljna osiguranja prema trećim osobama te osiguranje od nezgode. GO Sail je prilagođen potrebama tvrtki koje se bave pomorskim prometom i onima koje koriste plovila u komercijalne svrhe.

Osiguranje motornih vozila

Za poduzeća koja posjeduju vozni park, Groupama nudi osiguranje motornih vozila koje uključuje obvezno osiguranje od automobilske odgovornosti te KASKO osiguranje (potpuno ili djelomično). Ovaj proizvod omogućava tvrtkama zaštitu od šteta nastalih u prometu, smanjujući rizike i osiguravajući kontinuitet poslovanja.

Osiguranje nezgoda

Zaposlenici su najvažniji resurs svake tvrtke, stoga osiguranje od nezgoda postaje ključno za pružanje zaštite radnicima. Groupama nudi osiguranje nezgoda koje se može ugovoriti kolektivno za sve zaposlenike ili pojedinačno. Ovaj proizvod pokriva rizik od nezgoda na radu i izvan njega, čime se povećava sigurnost zaposlenika i smanjuje mogućnost negativnih posljedica na poslovanje.

Tehnička osiguranja (izgradnja/montaža)

Za tvrtke koje se bave izgradnjom, montažom ili drugim tehničkim projektima, Groupama nudi tehnička osiguranja koja pokrivaju rizike vezane uz izgradnju i montažu. Ovaj proizvod osigurava imovinu koja se koristi u projektima izgradnje i montaže, štiteći tvrtke od potencijalnih šteta koje mogu nastati tijekom tih procesa.

D&O pokrivenje (Directors and Officers)

Za tvrtke koje žele osigurati svoje menadžere i izvršne direktore od odgovornosti nastale uslijed njihovih odluka i postupaka, Groupama nudi D&O pokrivenje. Ovaj proizvod osigurava osobnu odgovornost menadžera u slučaju da su tuženi zbog poslovnih odluka ili propusta u izvršavanju svojih dužnosti.

Cyber pokrivenje

S obzirom na sve veći rizik od cyber napada, Groupama nudi cyber pokrivenje koje pokriva štete izazvane cyber prijetnjama te osigurava tvrtke od odgovornosti prema trećim osobama u slučaju napada. Ovaj proizvod postao je ključan za zaštitu tvrtki u digitalnom okruženju, gdje su napadi sve sofisticiraniji.

Kombinacija globalnog znanja i lokalne prisutnosti omogućava Groupama osiguranju kontinuirani razvoj i prilagodbu potrebama tržišta, čineći moderne i inovativne proizvode konkurentnima i efikasnim.



The Contribution of ESG to Value Creation

By Ana Vitaić Gladović | Senior Manager in Deals Advisory, PwC Croatia

Environmental, social, and governance (ESG) factors have evolved over the past two decades. Once being compliance-oriented, “ticking-the-boxes” metrics, they have become one of the essential drivers of sustainable value creation in the global business landscape. Introduced 20 years ago by Kofi Annan through the Who Cares Wins initiative, ESG has grown to embody a framework that addresses stakeholder expectations while unlocking opportunities for long-term growth, resilience, and competitive advantage. By prioritizing environmental stewardship, fostering social responsibility, and ensuring robust governance, organizations can enhance financial performance, mitigate risks, and build a brand that resonates with increasingly conscious investors and consumers.

DIRECT EFFECTS ON CASH FLOWS

A strong ESG proposition goes beyond corporate responsibility, as it makes sound financial sense by influencing cash flow through multiple mechanisms and enhancing financial resilience. ESG facilitates top-line growth by enhancing brand power, attracting purpose-driven customers, and opening access to new markets. Furthermore, it reduces costs through initiatives like energy efficiency, waste reduction, and sustainable supply chain practices, while also minimizing regulatory and legal risks by ensuring compliance and proactive governance, protecting companies from fines, litigation, and reputational damage. Moreover, the consideration of ESG factors increases employee productivity by fostering a purpose-driven workplace culture, improving morale, and attracting top talent. It also optimizes investment and capital expenditures by aligning strategies with sustainability goals and unlocking funding opportunities from ESG-focused investors.

In addition to operational advantages, integrating ESG principles enhances the credit risk profile of borrowers. Companies with strong ESG practices demonstrate greater resilience to environmental, social, and regulatory disruptions, thereby reducing their default risk and leading to lower expected credit losses (ECL) for lenders and investors. By incorporating ESG criteria into underwriting and investment decisions, portfolio quality is improved, aligning risk assessments with long-term sustainability and profitability objectives.

ESG IN BUSINESS VALUATIONS

Incorporating ESG factors into valuations has become increasingly important, as reflected in the latest 2024 edition of the International Valuation Standards (IVS). The updated IVS now includes a dedicated appendix, emphasizing the need for valuers to consider significant ESG factors when determining the value of a company. This change acknowledges that ESG factors can impact valuations, posing potential risks or opportunities that must be evaluated.

However, the key element in accurately integrating ESG factors into valuations is the quality of data provided by companies. High-quality, transparent, and consistent ESG data allows valuers to make more informed assessments and reduce the potential for omitting key information in preparing valuation. Reliable data is crucial for identifying environmental, social, and governance risks and opportunities that may affect an asset’s future cash flows and overall market value. Companies that provide robust ESG disclosures not only enhance their credibility, but also enable investors to make better-informed decisions that align with sustainability goals.

A company’s share price can be significantly influenced by its ESG-related actions, particularly when integrated into a comprehensive ESG strategy and net-zero ambitions. By committing to a net-zero strategy, companies demonstrate long-term sustainability and a proactive stance toward mitigating climate risks, which can enhance investor confidence. Effective sustainability reporting and transparent ESG disclosures ensure that stakeholders are well-informed about the company’s progress and adherence to ESG goals. Additionally, ESG risk ratings, which reflect a company’s ability to manage environmental and social risks, can attract investment from ESG-focused funds and responsible investors. Furthermore, communicating ESG achievements and initiatives consistently enhances the company’s reputation and market perception. This approach not only aligns risk management with sustainability, but also positions the company as a forward-thinking and responsible entity, potentially driving positive investor sentiment and boosting share price.

INCREASING NEED FOR ESG DUE DILIGENCE IN M&A TRANSACTIONS

Given this trend, it’s clear why there’s a growing demand for ESG due diligence services in mergers and acquisitions (M&A) transactions. As investors and companies become more attuned to the importance of sustainability, they increasingly recognize that ESG factors can play a critical role in the success of their investments. Conducting ESG due diligence allows acquirers to identify potential risks and opportunities associated with environmental, social, and governance issues, ensuring that these factors are adequately accounted for in the transaction. This thorough scrutiny helps in mitigating risks related to regulatory compliance, reputation, and operational sustainability. Additionally, a comprehensive ESG due diligence process can uncover value-creating opportunities, such as energy efficiency improvements, waste reduction, and improved social responsibility initiatives. As a result, companies that prioritize ESG considerations are better positioned to achieve long-term growth and resilience, making ESG due diligence one of the important components of modern M&A strategies.

RC ZONE SAMOBOR



The Future of Logistics in Croatia



RC Zone Samobor, the latest project by the international development company RC Europe, is set to open its doors in spring 2025. Located in the Bobovica economic zone near Samobor, alongside the A3 motorway, which is part of the European Route E70, this modern logistics center combines a strategically excellent location with state-of-the-art infrastructure. Situated less than one kilometer from the nearest motorway exit, RC Zone Samobor is setting new standards in logistics, sustainability, and flexibility.

The decision to build in Samobor was based on the city's strategic position at the crossroads of major transport routes connecting Croatia and Slovenia, as well as its proximity to

Zagreb. The cooperative approach of the city's administration further facilitated the project's realization. The first phase of the center, comprising 41,000 m² of high-quality warehouse space, will be completed by the end of 2024, while construction of the second phase is already underway. Upon completion, the center will offer over 86,000 m² of modern space tailored to the diverse needs of tenants.

Some of the most prominent international logistics operators, including DB Schenker, Logaritam, Milšped, and others, have already confirmed their presence in RC Zone Samobor, further demonstrating the project's market potential.

The project's value is estimated at over €100 million, with a strong focus on sustainability and environmental responsibility. The center is designed to minimize its carbon footprint by replacing gas heating with heat pumps, installing photovoltaic panels to meet all energy needs, and investing in electromobility and site greening initiatives.

RC Europe, present in the international market since 2005, has gained extensive experience in developing shopping parks and mixed-use properties. The RC Zone Samobor project marks their entry into the Croatian market and logistics sector, solidifying the country's position on the European logistics map.

Moreover, the company's future plans reaffirm its confidence in Croatia's potential as a modern and dynamic market.

www.rc-zone.com www.rceurope.com

www.amcham.hr



CONTRIBUTING

to Development of Croatian
Economy and Society



Voluntary Sustainability Standard for SMEs

By Mirjana Stanić | ESG Consultant, Boost d.o.o.

Small and medium-sized enterprises (SMEs) face growing demands for business transparency, especially concerning environmental, social, and governance (ESG) aspects. The European Commission has assigned the role of developing European reporting standards to European Financial Reporting Advisory Group (EFRAG).

Although legislative frameworks such as the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS) primarily cover large enterprises, EFRAG has also published a voluntary ESG standard tailored for SMEs. The aim of this standard is to enable SMEs to report on sustainable practices in a structured way, enhancing stakeholder trust and easing access to financing. Known as the VSMEESRS, this voluntary standard provides a framework that allows SMEs to focus on the most important sustainability aspects without substantial administrative burden.

BENEFITS AND MODULES OF THE VOLUNTARY SUSTAINABILITY STANDARD

ESG reporting brings a range of benefits to SMEs. It not only strengthens their reputation among clients, investors, and partners, but also facilitates access to sustainable financial resources. Sustainable companies are increasingly attractive to investors, who seek transparent information on business impacts on the environment and society, as well as on long-term resource conservation strategies. Thus, SMEs that choose to report according to the VSME standard can improve their market position and ensure stability and resilience in their business operations.

The VSME standard includes three modules, allowing companies flexibility and focus on the most relevant aspects of sustainability:

- **Basic Module (B)** - Provides SMEs with a straightforward way to monitor key sustainability indicators without needing comprehensive materiality analysis. This module covers essential areas in environment, society, and business conduct, focusing on metrics SMEs can easily track and report. It includes foundational requirements for sustainability, such as greenhouse gas emissions, energy use, pollution, water consumption, waste management, circular economy, resource usage, and workforce health and safety. The Basic Module is ideal for small companies, recommended as the first step in ESG reporting without requiring full materiality assessment.
- **Narrative Module for policies, actions, and targets (PAT)** - This module builds on basic requirements, allowing companies to report on sustainability-related policies, actions, and goals. SMEs with defined sustainability policies use it for additional reporting on relevant topics. The module's aim is to highlight strategic sustainability initiatives, including business model descriptions, governance responsibilities, stakeholders, and goals. The PAT module requires a materiality assessment, meaning companies must identify topics significant to their business and sustainability.

- **Business Partners Module (BP)** - It focuses on sustainability reporting related to business partners and the value chain. This module gathers data relevant to investors, clients, banks for lending, and other business partners, enabling companies to demonstrate compliance with international sustainability standards. It covers aspects such as: information on revenue from sectors that may have a greater impact on the environment or society, diversity in governance structures, emissions reduction targets, climate change adaptation plans, identification of climate-related risks, compliance with international standards, work-life balance, and more.

This module is intended for SMEs within the supply chains of larger companies, helping them meet the information requirements of their larger partners.

Each of these modules is adapted so that companies can choose the information most relevant to them, allowing flexibility in line with their business capacities and goals.

CUSTOM REPORTING THROUGH DOUBLE MATERIALITY

A key principle of ESG reporting in the VSME standard is the application of double materiality. This approach implies that SMEs analyze not only the risks and opportunities affecting their business, but also their broader impact on society and the environment. In practice, this means that companies can select only the issues that are truly material to their operations and industry challenges. For example, in sectors that have a significant environmental impact, priority may be given to reporting on emissions and waste management, while in other sectors, the focus may be on working conditions and social aspects.

EFRAG's approach is adopted to SMEs, allowing for simplified and focused reporting. Companies that adopt this standard are not required to collect all data from their value chain, only those relevant to their specific activities. Additionally, SMEs are permitted to use estimates when direct data is unavailable, reducing administrative burdens and costs. In this way, SMEs can apply ESG standards according to their resources and business objectives.

LONG-TERM IMPACT ON SME BUSINESS OPERATIONS

Implementing a voluntary ESG standard for SMEs can create value on multiple levels. While there are challenges, such as limited resources and complex value chain requirements, the benefits of ESG reporting outweigh these obstacles, offering long-term advantages for SME operations.

In addition to strengthening competitiveness and reputation, ESG reporting enables companies to identify opportunities for innovation and sustainable growth.

SMEs that apply ESG standards have the chance to enhance relationships with stakeholders such as suppliers, employees, and local communities, and more easily integrate into the value chains of larger companies that seek ESG-compliant practices. This allows SMEs to secure long-term collaboration with key partners and expand business opportunities.



Do the Industry and Customers Have the Same Sustainable Goal?

The postal sector is heading towards sustainable business practices

by Croatian Post

Throughout the centuries, which have brought significant social, civilizational, and technological change, the postal service has always created better and smarter ways to connect people. From the very first postal routes, where couriers walked up to 70 kilometers a day, through horse-drawn carriages, to the invention of the locomotive, the automobile, and airplane, the postal service has embraced every technological innovation and used it to better perform its core function.

Today, the postal sector is looking towards a different near future, one in which parcels dominate, as a result of the rapid growth of e-commerce and changes in our shopping habits. The rapid growth of parcel services is one of the two major challenges the postal sector is balancing, with the other being the necessity of preserving our planet, i.e., sustainable business practices.

AMBITIOUS GOALS AND GOOD RESULTS OF THE POSTAL SECTOR

Postal operators recognized their role in the global community's efforts to reduce environmental impacts as early as 2008, by launching the Environmental Measurement and Monitoring System (EMMS). Since the beginning of their collaboration, postal operators have reduced total annual CO₂ emissions by nearly 40% and have committed to achieving an additional 50% reduction by 2030, compared to 2019 emissions. Postal services have also committed to ensuring that by 2030, at least 50% of their fleet will consist of vehicles powered by alternative energy sources. They are well-positioned to achieve this goal because they currently have a 28% share of alternative fuel vehicles in their total fleet.

In achieving its main sustainability goals, the Croatian Post relies on the largest fleet of electric vehicles in Croatia, its own network of charging stations, energy-efficient business facilities and alternative delivery channels such as parcel lockers. Thanks to electric vehicles, bicycles and deliveries in pedestrian areas, postal workers covered five million green kilometers last year, saving the company over 870 tons of CO₂ overall.



The impact of socially responsible business practices is currently more important and necessary for the local community and the environment than for the companies themselves, because this is a long-term fight for the survival of the planet and biodiversity. But do customers also recognize this necessity? The answer to this question can be found in the recently published survey results by the International Post Corporation (IPC). Each year, the IPC conducts an extensive survey on customer habits and behaviors when shopping on domestic e-commerce platforms. Recently, it published the results of such a survey, conducted among Croatian online shoppers. The survey was conducted in June 2024, with a sample of 1,043 online shoppers in Croatia. The target group for the survey consisted of consumers who had made at least one purchase from an online store in Croatia in the past three months.

CUSTOMERS: "SUSTAINABILITY ONLY IF IT'S FREE"

Respondents were asked to rate how much they agreed with several statements regarding sustainability. It was found that 23% of respondents strongly agree with the statement that it is difficult to compare the environmental care claims of different companies. Only 7% of customers are strongly willing to pay more for a product that is more environmentally friendly than other similar products. Additionally, 12% of respondents strongly prefer delivery companies that minimize emissions during delivery and 7% strongly favor online shopping for second-hand products due to environmental concerns.

The survey also asked respondents whether they had ever been offered sustainable delivery for an additional fee, to which 22% of respondents answered affirmatively. This percentage was 38% in Finland and 15% in New Zealand, with the average result of the survey being 24%. Only 6% of Croats who were offered the chance to pay for sustainable delivery actually paid for it, which is roughly in line with the overall survey average of 7%.

The survey also included several statements aimed at examining how customers perceive sustainability. For example, 36% strongly agree that the e-commerce retailer, rather than the customer, should pay for sustainable delivery; 24% believe that sustainable delivery is an unclear concept and therefore wouldn't pay for it; 22% would prefer to receive their package a few days later if it is better for the environment; and 17% strongly agree that they would prefer carbon-neutral delivery of packages. Additionally, 11% of respondents strongly agree that they are concerned about the environmental impact of same-day delivery. However, only 5% are strongly willing to pay extra for sustainable delivery, while 30% would never pay extra for it.

According to the survey results, it is clear that companies still have plenty of room for educating customers and managing their impact on the community and the environment, because socially responsible business practices have no alternatives. This means taking action and implementing activities within the framework of ESG (Environmental, Social and Governance) as the key drivers of sustainable business practices.



What Really Counts in Digital Leadership

By Željko Šundov | Principal, Amrop d.o.o.

Implementing digital strategies at the right time, and with the right results, is a huge task. It requires exceptional leaders, people who are primarily bridgebuilders, proficient not only in digital engineering, but also in strategy engineering. This duality expertise presents a fundamental challenge and raises a crucial question for non-tech organizations: what should be the defining profile for CIOs, CDOs, and their equivalents. At the highest level, what is the purpose of digitization? What organizational domains should it serve? How can we condense all of this into a clear and coherent set of competencies? Ultimately, what truly matters in digital leadership?

Many organizations have embarked on large-scale digital transformation in recent years, but still have not realized the anticipated impact on revenue or costs. These organizations are now facing increased pressure to make significant business decisions, not only at a faster pace, but also in business areas where they may lack prior experience in digitization or technology investment. While many of the traditional challenges of digital transformation persist, new factors have arisen that are crucial for unlocking opportunities for value creation, both now and in the future.

What is it, then, that sets apart digital leaders of high performing organizations? They integrate digitization in core processes within the organization, while prioritizing company's four key areas of competencies: strategy, organization, culture, and skills.

DIGITAL STRATEGY

Digitization requires strategic leadership. The digital leader must embody transformation as a holistic experience, aligning the opportunities, and risks of the digital era with organizational goals.

Being able to build a compelling ambition for digital, and anchoring it in a strategic roadmap (the how, why, and when) are as important in the digital arena as in any other field. To achieve this, a true digital leader needs a double helix of competencies: visionary thinking combined with technical knowledge. In forming a digital vision, they must have a deep understanding of the context at play, including its nature and goals. They should apply a cross functional strategy and consider diverse short- and long-term perspectives. This involves transcending past practices and having a clear-eyed view of the future. (Singh & Hess 2017). It's all about a clear strategy for project delivery, a solid time plan, and a roadmap. Digitization should be integrated into regular business operations and development, rather than being a separate process or agenda.

ORGANIZATION

Digital has now become essential for many non-tech businesses, requiring a reevaluation of organizational design. The term "digital business strategies" emphasizes the need for digital strategy to go beyond technical aspects. Digitization changes the dynamics of doing business. Digitization changes how business is done, so it should be integrated with business

strategy, rather than being secondary to it. As the leader of an organization's digital strategy, a CIO should ensure that the organization's design, processes, and capabilities support it. Organizational design allows for improving digital performance, adapting a company's structures to incorporate the latest technological advances that can drive competitive advantage. Regardless of how innovative your organizational strategy is or how flexible your working culture may be, digitization can only enhance value and profit ability through an organizational framework that fosters new technologies.

CULTURE

As Peter Drucker famously said, "culture eats strategy for breakfast." The fast-moving and complex environment of digitization is no exception to this rule. For a digital strategy to grow and flourish, it must be rooted in a working culture that is developed and exemplified by a progressive CIO.

As a senior leader, the CIO's mindset determines the values and behaviors that shape digital transformation in all spheres of an organization's operation. A growth mindset in particular is a primary competence. This is because the greatest outcomes of an innovative digital vision are the ones that demand the most stretch and ambition. CIOs with this belief tend to invest more time and effort into their initiatives, and therefore achieve more. They embrace transformation challenges by overcoming the fear of failure. Not only do they fearlessly confront challenges, but they also see them as opportunities to learn and improve. In this way, even audacious goals become attainable.

Establishing a true digital culture is a continuous process. It involves constantly reshaping and adapting the digital landscape, ultimately influencing stakeholder perceptions in a positive manner.

SKILLS

The best CIOs possess a highly developed digital DNA that enhances their leadership role as a bridge between technological advancements and organizational challenges. A digital leader must be capable of providing insightful and forward-thinking answers to important questions: "How will digital disruption precisely affect my industry and business? How fast will it happen? What are the essential next actions needed to redefine my company's role in the digital world of tomorrow?" (Deloitte 2015). As a digital-savvy evangelist, the CIO embodies the power to shift a company from traditional processes and structures to a new, digital future through cloud concepts, data-driven decision-making, IT architecture, cyber security, and vendor management.

In conclusion: The pursuit of digitization requires exceptional leaders, who can serve as bridgebuilders proficient not just in digital engineering, but also in the related dimensions of strategy, culture, and organization. This poses a significant question for non-tech organizations: How can a clear profile be defined for CIOs, CDOs, and their equivalents?

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BRIDGE TO THE US

A Status Update: The U.S.-Croatia Comprehensive Tax Treaty

By Nathalie Rayes, U.S. Ambassador to the Republic of Croatia

While negotiations between the U.S. Treasury and Senate continue, the comprehensive tax treaty the United States and Croatia signed in December 2022 remains unratified. Croatia has joined Taiwan, Vietnam, Israel, and Switzerland in waiting for the ratification of their comprehensive tax treaties with the United States. The treaty remains the top issue business leaders, Croatian government officials, and dual citizens raise in their meetings with U.S. Department of State officials both in Croatia and Washington, D.C.

Once it enters into force, the treaty eliminates withholding taxes on cross-border dividend payments to pension funds and on interest payments, and reduces withholding taxes on cross-border royalty and dividend payments other than those paid to a pension fund.

In addition to the benefits the treaty offers to individual taxpayers, it will also facilitate cross-border investments. Most cross-border investments between the United States and Croatia currently pass through a third country with a bilateral

tax treaty – for example, large companies will invest through their regional headquarters located elsewhere in the European Union. The U.S.-Croatia comprehensive tax treaty may reduce the need for such tax planning, which could facilitate the direct partnering of Croatian and U.S. companies on projects that benefit both economies.

Although it enjoys bipartisan support, the U.S.-Croatia comprehensive tax treaty has not yet been transmitted to the Senate for advice and consent. The Senate and the U.S. Department of Treasury are still determining how to reconcile the language of the U.S. Model Tax Treaty – the basis of the Croatian treaty – with the 2017 Tax Cuts and Jobs Act, particularly related to Article 23 of the U.S. Model Tax Treaty language for future income tax treaties. Negotiations between the Senate and Treasury on how best to reconcile the language and the current legal landscape are ongoing. Once these negotiations conclude, and the treaty has been transmitted to the Senate, the treaty must then wait to receive floor time – when the Senate would consider and vote on its ratification.



MAY 11-18

Business Delegation to the USA

Due to great interest and excellent feedback from our members that took part, the American Chamber of Commerce organized another business delegation to the U.S. for the Management Board members of AmCham member companies. The aim of the visit was to see the digital transformation at its source, to meet digital champions, traditional companies in transformation as well as young disruptive companies. This delega-

tion provided an in-depth look at some of the most exciting and successful transformation practices across various industries. From 11 to 18 May the delegation visited Chicago and Washington, D.C. The program included visits to the following companies: Kearney PERLab • McDonald’s • World Business Chicago • AON • Best Buy (Toyota industries/Bastion Solutions) • US Chamber • World Bank • Control Risks • Jacobs



SEPTEMBER 18

Launchpad USA - Keys to Success When Bringing Your Business into the U.S. Market

AmCham Croatia is continuing with the Launchpad USA program, which will enable its members to expand their businesses to the USA. This event provided more information about what risks and specifics to look out for, as well as information on the necessary visas when starting a business in the US. Speakers shared their

experiences and tips. Mike Klyszeiko, Director, Launchpad USA, shared some interesting insights about opening a business in the US. David Schneider, Vice Consul, U.S. Embassy, talked about various categories of business visas. Josip Bišćan, Chief Client Officer, Infinum, shared his company’s experiences and some examples of doing business in the U.S.

AMCHAM TALENTS



AmCham Talents program contributes to the development of the next generation of business leaders through education and a stimulating environment for discussion and reflection on the challenges that participants face in developing their skills and careers. It expands the network of contacts of participants within the circle of their colleagues, highly motivated future decision-makers from different sectors and provides the employer with additional tools for professional and personal development of employees and their rewarding.

At the Final event, AmCham Talent of the Year was decided among three best participants of the twelfth generation of AmCham Talents program. Dora Jurić (Zvijezda plus d.o.o.) took this year's title of AmCham Talent of the Year. Andrea Adžić came in second and Jasmina Gvozden Lukenda (HRVATSKA POŠTANSKA BANKA, dioničko društvo) took third place.



PROGRAM

- MARCH 6:** Navigating the AmCham Talents Program and Speed Networking
- MARCH 27:** Skills of the Future - Vedran Bajer, Country Manager, Microsoft Hrvatska
- APRIL 10:** Millennial CEO - Dino Mileta, Managing Director, Uprise
- MAY 22:** The Importance of Orientation to Foreign Markets - Domagoj Borščak, Chief Operating Officer, Bomark Pak
- JUNE 12:** Fostering Innovation & Creativity within the Team - Sandra Velasco, Country President Adriatics, Novartis Hrvatska
- JULY 3:** Diversity in Team—Curse or Blessing - Krešimir Mlinarić, General Manager, BE-terna
- SEPTEMBER 9:** Challenges and Successes in Managing a Start-up - Zdenko Vrdoljak, Director, UMBOSS
- OCTOBER 7:** Energy of the Future - Boris Miljavac, Managing Director, Siemens Energy
- DECEMBER 16:** Grand Finale - Competition for AmCham Talents of the Year





GALA DINNER

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OCTOBER 17

The AmCham Gala Dinner was a remarkable event with 400 attendees, bringing together esteemed AmCham members, high-ranking government officials, representatives from international organizations, and members of the diplomatic corps. We had the honor of welcoming distinguished guests: Professor Marko Primorac, PhD, Deputy Prime Minister and Minister of Finance, Ivana Maletić, Member of the European Court of Auditors, Ivana Jakir Bajo, Deputy Governor of the Croatian National Bank, and H.E. Nathalie Rayes, U.S. Ambassador to the Republic of Croatia. The Gala Dinner was dedicated to supporting the SOS Children's

Village, with a portion of the evening's proceeds of EUR 20.000 generously donated to the cause. Guests were treated to an unforgettable performance by leading stars from the Zagreb City Theatre Komedija: Danijela Pintarić, Renata Sabljak, Đani Stipaničev, and Ervin Baučić, accompanied by the theatre's instrumental ensemble. The first half of their program featured enchanting songs from international and Croatian musicals. After the intermission, the night continued with a selection of global and local evergreen hits, creating a perfect atmosphere for celebrating the magic of music.





PARTNERSHIP WITH MEMBERS

MARCH 12

 Marsh McLennan

Risks, insurance, and surety bonds: key factors for making your business successful and protected

AmCham and Marsh McLennan, the world's leading insurance broker and risk advisor, organized a joint event on the topic of successful risk management and business protection through trade credit insurance and surety bonds as new financial instruments.

The results of the recently published Global Risks Report 2024 by the World Economic Forum in collaboration with Zurich Insurance Group and Marsh McLennan, highlight a predominantly negative outlook for the world in the short term, one that is expected to worsen in the long term.

Just some of the expected risks that the world will face in the next two years relate to extreme weather events, cyber insecurity, interstate armed conflicts, lack of economic opportunities, inflation, economic downturn, etc.

Managing risks and trade credit insurance is more important

than ever to ensure business stability and achieve competitiveness. How to protect business using trade credit insurance, identify and minimize risks, and ensure business liquidity using surety bonds as a form of financial instrument were just some of the topics that were discussed at the event.

Opening remarks were held by Iva Rogović Lekić, CEO, Marsh McLennan Croatia, followed by the presentation "Overview of Economic and Geopolitical Conditions and Their Effect on Credit Risk in Europe" by Peter Kerkhoff, Managing Director, Credit Specialties Leader Europe, Marsh.

The event concluded with two panel discussions, which included participants from banks, insurance companies, and the private sector: "How to Manage Risks and Protect Business in Turbulent Times" and "Unlocking Financial Security for Businesses with New Financial Instruments".

JUNE 5

Way to Go About Introducing AI

poslovna
inteligencija
Poslovna means Business

AmCham and Poslovna inteligencija, a consulting firm specializing in data and analytics, organized a joint event on the topic of artificial intelligence.

At the event, the discussion focused on how artificial intelligence (AI) can transform business processes, and what steps and strategies are necessary for AI to be effectively implemented to provide real value to the organization.

Integrating artificial intelligence (AI) into business requires a solid foundation in data governance and data architecture. We discussed the necessary prerequisites and how to ensure

that the organization is ready for these changes, as well as the specific benefits for the organization, using financial planning as an example.

The opening presentation by Ante Laušić, Line of Business Director, Poslovna inteligencija, titled "AI Done Right", was followed by the panel discussion "AI - What Is It Good For?", with participants Davor Aničić, CEO and founder, Velebit AI, Sanel Volarić, CEO, Groupama osiguranje, Ivan Maglić, Regional Manager, Calisto/Gartner Adriatic, and Marin Grgurev, Data Science and Engineering Director, Studenac.

SEPTEMBER 10

Fast-Growing Sectors in Croatia: Can They Accelerate National Economic Growth?


Enterprise
Investors

The American Chamber of Commerce in Croatia and the leading CEE-focused private equity fund Enterprise Investors once again fostered dialogue on national economic growth with their executive event, "Fast-Growing Sectors in Croatia: Can They Accelerate National Economic Growth?"

This event focused on the sectors poised to accelerate Croatia's economic expansion. Leading experts used panel discussion to examine how these rapidly growing industries contribute to the overall economic landscape and have the potential to drive economic advancement. They shared strategic insights and actionable intelligence with business leaders, inviting them to explore these key economic opportunities.

Opening remarks were held by Andrea Doko Jelušić, Executive Director, AmCham Croatia, followed by a keynote speech by Michał Kędzia, Partner responsible for the Adria region,

Enterprise Investors. The event concluded with a panel discussion, whose participants included Michał Kędzia, Sandra Vojković, CEO, PAN-PEK, Dragan Baškarad, COO, Studenac, Gordan Kolak, President of the Management Board, Končar, Boris Šavorić, Managing & Senior Partner, Šavorić & Partners. Enterprise Investors is one of the largest private equity firms in Central and Eastern Europe. Active since 1990, the firm has raised ten funds, which have invested and committed EUR 2.3 billion in 156 companies, and exited 139 companies. Currently EI holds shares in two Croatian companies: bakery producer and retailer PAN-PEK and Studenac, the country's fastest-growing proximity supermarket chain, by number of stores. A third company, sporting goods retailer Intersport ISI, operates throughout the entire Adria region.



1



2



3

1 Risks, insurance, and surety bonds: key factors for making your business successful and protected 2 Way to Go About Introducing AI 3 Fast-Growing Sectors in Croatia: Can They Accelerate National Economic Growth?

CONNECTED WITH AMCHAM

JUNE 18

Executive Lunch with US Ambassador Nathalie Rayes

More than 200 members welcomed the Ambassador's remarks on the importance of businesses that strengthen ties between the two countries, commitment to businesses being heard in creating public policies, and the ratification of the Double Taxation Avoidance Treaty. Here are highlights from her speech: "As the United States Ambassador to Croatia, I am pleased to report that the bond between the United States and Croatia is stronger than ever. Over the past quarter-century, the American Chamber of Commerce in Croatia has been instrumental in Croatia's remarkable economic progress and strengthening our bilateral partnership. Croatia's achievements—becoming a NATO member, entering the European Union, adopting the Eurozone currency, joining Schengen area, and soon acceding to the OECD—serve as a beacon of hope and a model for the region. These milestones demonstrate Croatia's dedication, resilience, and visionary leadership.

Croatia's progress has allowed us to build our relationship from its rock-solid foundation to a partnership between two developed and capable allies. This past year has vividly demonstrated the profound and far-reaching benefits of our friendship. From the more than 700,000 U.S. tourists exploring Croatia's stunning landscapes last year, a 33 percent increase from 2022, to cross-border investments worth tens of millions of euros creating thousands of incredible job opportunities, to groundbreaking advancements in sustainable energy through our cooperation, the fruits of our partnership are abundant. I have had the privilege of engaging with Croatia's vibrant

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business community firsthand. From information technology and food production to healthcare, Croatian enterprises are pivotal to Croatia's prosperity, enriching lives and driving societal advancement. Your entrepreneurial spirit is truly inspiring—you are not just building businesses; you're forging futures, creating opportunities, and propelling progress.

American companies recognize the immense potential in Croatia, with over 100 U.S. companies investing more than \$820 million here. These investments are more than financial transactions; they represent a shared commitment to growth, innovation, and mutual prosperity.

Your concerns are my concerns. Since day one, ratifying the Double Taxation Avoidance Treaty has been a priority and we are committed to seeing it through. This treaty is essential in supporting business viability and profitability in both our countries. We are resolute in making this a reality.

As Croatia's ally and friend, I see great opportunities for further growth and innovation. Establishing an investment screening mechanism, streamlining the permitting system, improving judicial efficiency, and reforming the tax landscape will send a powerful message to the world—especially American companies—that Croatia is truly open for business. These reforms will create a more transparent, efficient, and attractive business environment, encouraging more investments and cementing sustainable growth. I pledge to continue advocating for smart, market-oriented policies that make it easier to run a successful business and trade with international partners."

OCTOBER 8

AmCham Executive Lunch "The Impact of FDI on Competitiveness"

Foreign direct investment brings numerous benefits. These benefits range from stimulating economic growth and including Croatian companies in global value chains to creating new jobs, transferring technologies, knowledge and work models, and, ultimately, higher productivity.

The progress of Croatia as an investment destination is visible. Perhaps the best evidence of this is the recent rise in Croatia's credit rating to its highest historical level, A-. It is encouraging that almost 80% of AmCham's members plan to expand their business in Croatia in the next three years, which is an improvement when compared to last year's 73%.

"Although FDI in Croatia has been relatively high in recent years, its structure is still not optimal. Namely, retained earnings are dominant, while a high share of equity investment refers to foreigners' investment in real estate in Croatia. However, processes such as regionalization and shortening of supply chains initiated by the COVID-19 pandemic, and additionally reinforced by geopolitical tensions, open up an opportunity for Croatia to attract new investments. This, along with the continuous improvement of the business environment, even in conditions of labor shortage, could gradually restructure the economy and put a focus on more productive activities and better-paid jobs," Josip Funda, the World Bank's Senior Economist, pointed out in his overview of FDI in Croatia over the last decade.

The panel discussion "How to better compete with other markets in attracting foreign investments?" that followed was attended by Goran Romek, State Secretary at the Ministry of Economy, Miroslav Holjevac, President of the Management Board and Director of Sales and Commercial Excellence at Zagrebačka pivovara, Ivić Vodopija, East Europe Managing Director at Maersk and Josip Funda, Senior Country Economist, World Bank.

"The Government and the Ministry of Economy continue to implement the policy of improving the business environment through administrative relief measures, the adoption of the National Plan for the Promotion of Investment, and the National Plan for Industrial Development and Entrepreneurship, as well as through the new Investment Promotion Act, which will bring even more favorable incentives for investors," Goran Romek, State Secretary at the Ministry of Economy, pointed out.

Ivić Vodopija, East Europe Managing Director at Maersk, said that he sees the entire Adriatic, including Koper and Rijeka, as a strategic corridor for supplying European importers and exporters. To him, the Adriatic is not an alternative, but the main European corridor. In order to realize its full potential and all the benefits it brings, the development of the railway as a vital factor of the green supply chain must be absolutely prioritized and drastically accelerated. Unfortunately, the pace of development today still falls short of its potential and possibilities, Vodopija concluded.



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1, 2 Executive Lunch with US Ambassador Nathalie Rayes 3, 4 AmCham Executive Lunch "The Impact of FDI on Competitiveness"

CONNECTED WITH AMCHAM - MEMBER SEMINARS

FEBRUARY 15

Tax News in 2024

AmCham was pleased to organize a Member Seminar on Tax News with our member Crowe. Mr. Krešimir Lipovščak, Partner at Crowe, covered the following topics:

- non-taxable payments
- tax incentives for research and development
- changes in VAT legislation
- changes in corporate profit tax
- changes in personal income tax
- interest charged between related parties.

FEBRUARY 23

ESG regulation and upcoming audit

As part of the activities of AmCham's ESG Task Force in 2024, a series of Member Seminars were organized with the aim of exchanging experiences and good practices among members in order to better adopt ESG in their business.

The first seminar was held by Ms. Nataša Kos, Manager ESG Services, PwC Croatia, and Ms. Renata Pentek, Manager in Capital Markets and Accounting Advisory Services, PwC Croatia. The adoption of ESG regulation brings new opportunities for companies to demonstrate to the market their efforts in terms of sustainability and corporate responsibility. Although it is still early in Croatia to expect some major strategic innovations from most companies, ESG reporting brings a small revolution in the reporting process due to regulations, because in addition to standard reports, companies will be obliged to also include a new ESG report.

The emphasis was on ESG regulation, which is already valid for financial institutions, and which is why companies on the market should pay attention to this regulation as well. Furthermore, how the application of regulation in banks will reflect on the bank's client, that is - on the entire market, which will be visible already during 2024.

APRIL 5

ESG implementation in a business organization

The seminar was held by Ms. Andreja Dobra, Head of ESG, Workplace and Mobility at A1 Croatia. A1 Croatia, the winner of the AmCham & Kearney ESG Champion 2023 Award, shared their knowledge and experience in the practical application of ESG in a business organization.

Special emphasis was placed on the integration of ESG principles in the context of changes within the business organization and the implementation of specific activities. So, on the way to establish a system within the company for successful monitoring and compliance with ESG regulations, designing and implementing impactful activities and finally quality reporting.

At the seminar, a dynamic discussion was initiated between members about the challenges of implementing ESG in practice, but also about the innovative solutions they used.

MAY 24

Greenwashing

The introductory presentation at the third seminar was held by Ms. Marina Čulić Fischer, Managing Partner, BBDO Zagreb, and Ms. Ema Menđušić Škugor, Co-Managing Partner, Divjak, Topić, Bahtijarević & Krka Law Firm.

Participants had a unique opportunity to learn more about greenwashing, including legal and reputational implications. Through practical examples, it was explained how consumers, the public, associations, and activists often act as a corrective in cases of unlawful promotion of environmental and socially responsible practices of businesses.

JUNE 20

Tax Treatment of Stock Option Grants from U.S. Companies

Speakers Danijel Galek, Head of the Tax Department at Grant Thornton Croatia, and Dalibor Briški, Partner and Head of Business Process Solutions (BPS) at Grant Thornton Croatia, briefly covered the following topics:

- Explanation of the content of stock options
- Definition of "Grant date," "Vesting date," and "Exercise date," and their impact on tax liabilities in Croatia
- Specifics of stock option grants from U.S. companies to employees in Croatia
- Responsibilities of employees receiving stock options from U.S. companies and those of the employer
- Example calculations of liabilities upon stock option grants and the sale of granted shares.

SEPTEMBER 10 & 13

Lobbying Act

Considering the high regulation of the healthcare sector and the need for frequent communication with various public bodies, a special seminar was organized for members from this sector to help them prepare for the new regulation. The seminar was held on September 10, by Mr. Zdravko Ivić, Senior Consultant/Partner at Alpheus.

At the seminar, the members shared experiences regarding the application of the Law on practical examples of interaction with various institutions and decision-makers.

The Law will enter into force on October 1, 2024. However, important details about the Register of Lobbyists and reporting obligations for lobbyists have yet to be defined by the Ordinance on Maintaining the Register of Lobbyists. Therefore, it is important to establish a dialogue.

Due to significant interest from our members, another seminar was held for wider membership on September 13, held by Ms. Milly Doolan, Managing Director at EuroNavigator. The members were familiarized with the novelties and obligations that this Act brings.



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AMCHAM COMMUNITY

CONNECTED WITH AMCHAM

FEBRUARY 13 & SEPTEMBER 17

Speed Networking

In order to increase networking opportunities, AmCham has organized two speed networking events. First one was held on February 13, in cooperation with Franco-Croatian Chamber of Commerce and Industry and the second one was on September 17.

Members had the unique opportunity to meet around 25 companies face to face in a moderated session (2 minutes spent talking to each person) and afterwards enjoyed a great buffet breakfast and continued networking. The event was aimed mainly at sales and procurement managers, who could make new business contacts with companies from various industries in a very short period.

JULY 10

Networking Brunch

The American Chamber of Commerce, with great pleasure, organized the first working breakfast for the office managers, secretaries, and personal assistants of the company's management offices/CEOs.

The Networking Brunch was held on July 10 in the Panorama Room of The Westin Zagreb Hotel, where more than 40 participants had the opportunity to meet in person and exchange contacts. Although they are in contact almost daily by phone and email, most of them have never met in person. This informal meeting allowed them to finally get to know each other, talk, and exchange experiences. In a relaxed atmosphere (without directors and bosses), with coffee and a rich buffet breakfast, members of the AmCham office also wanted to thank their colleagues for their cooperation so far, and provide everyone with new connections and acquaintances.

All the participants expressed great satisfaction and we received much positive feedback, especially emphasizing how extremely useful these events are for them and how this is the first such event they have been invited to. It was suggested that the Networking Brunch be organized at least twice a year in the future.

NOVEMBER 7

Doing Business in BiH

AmCham Croatia organized a joint event with the U.S. Embassy in Sarajevo and AmCham Bosnia and Herzegovina (AmCham BiH), which provided more information for companies doing business in, or considering expanding into, Bosnia and Herzegovina.

Allison Stepinac, Economic Officer, U.S. Embassy Sarajevo, presented their assessment of the challenges of the BiH market, as well as key opportunities, and introduced commercial services that may be available to companies seeking to enter BiH.

Nedim Hamzić, General Secretary, AmCham BiH, presented their activities and how they can support companies' current or future BiH operations.

For companies either already doing business in BiH or planning to expand there, this event was an opportunity to share their experiences and challenges and seek Embassy or AmCham BiH assistance with any issues they are facing.

NOVEMBER 14

Annual General Assembly

The report on AmCham's activities and the financial report were presented and approved at the Assembly. Members also elected three members of the AmCham Board of Governors:

- FIRST VICE PRESIDENT-Anita Letica, General Manager Croatia & Slovenia, Philip Morris Zagreb d.o.o.
- SECOND VICE PRESIDENT-Stjepan Roglič, Orbico Group Supervisory Board Vice President
- UNTITLED GOVERNOR-Dunja Maronić Filaković, Market Access and Governmental Affairs Lead Adriatic, AbbVie d.o.o.

GM Breakfasts

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

We thank our members Canopy by Hilton Zagreb City Centre and Sheraton Zagreb Hotel for hosting GM breakfasts this year.

DECEMBER 10

AmCham's Christmas Reception

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

We also used the opportunity, once again, to give awards to some of our members and friends for exceptional engagement in 2024:

- Exceptional Supporter: Josip Funda, World Bank
- Greatest Engagement: Ivo Šegota, MSD
- Best Attendance: Hrvatski telekom
- Biggest Contributor: Telemach Hrvatska

Also, five of the fastest guests, who correctly answered questions about AmCham and some general knowledge questions, received gift vouchers for delicious lunches and dinners, sponsored by our members Maistra, Mövenpick Zagreb and Hilton Hotels Zagreb.



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PATRON EVENTS

MAY 9

AmCham Patron Reception with the U.S. Ambassador, H.E. Nathalie Rayes

The American Chamber of Commerce had the honor of organizing its traditional Patron Cocktail, hosted by H.E. Nathalie Rayes, Ambassador of the United States of America.

This, now traditional event, was a good opportunity to discuss Croatia's business climate with the Ambassador and executives of the AmCham Patron members.

EUROPEAN NETWORK

MARCH 18-20

AmCham Croatia at Transatlantic Week 2024

Executive Director Andrea Doko Jelušić, Policy Manager Dražen Malbašić, and Policy Officer Tomislav Vidović, together with colleagues from over 20 European AmChams, participated in "Transatlantic Week 2024", organized by AmCham EU in Brussels. On the first and third day, a Brussels Briefing was held, where participants had the opportunity to exchange the latest insights about important economic policies such as the Corporate and Sustainability Due Diligence Directive, low-carbon climate goals until 2040, EU health policy, and digital policies and their impact on EU-US relations. Special emphasis was placed on the upcoming EU elections and the US presidential elections and the impact that the election results could have on transatlantic relations.

On the second day, the Transatlantic Conference was held, which once again brought together numerous representatives of the business community, decision-makers, and the media from both sides of the Atlantic. European Commission Executive Vice-President Valdis Dombrovskis and US Secretary of Commerce Gina Raimondo addressed the audience via video message, while the keynote was delivered by Slovenian Deputy Prime Minister and Minister of Foreign and European Affairs Tanja Fajon. It was emphasized that despite global economic and political challenges, transatlantic cooperation continues to strengthen, thus proving its resilience to external pressures.

APRIL 22-26

The AmChams in Europe (ACE) Delegation to the U.S.

The AmChams in Europe delegation, 41 AmCham executives from 31 countries, participated in weeklong briefings, meetings, dinners, and receptions.

In Washington, DC, Suzanne Clark, President and CEO, U.S. Chamber of Commerce, welcomed the ACE delegation and a vibrant discussion focused on key issues: advocacy, partnership, job creation, and stronger trade relations. It was followed by Briefing Sessions on the following topics: U.S. elections overview, economic overview, geopolitical issues, transatlantic relations, and a TTC overview, while sectoral overviews were provided by Zach Helzer, Senior Director, Europe and Head, U.S.-UK Business Council, and Ivana Žužul, Executive Director, Europe.

The delegation also met with Marisa Lago, Undersecretary of Commerce for International Trade, U.S. Department of Commerce, along with David De Falco, Deputy Assistant Secretary for Europe and Eurasia.

The AmCham Croatia Executive Director also used this opportunity and held a series of meetings on the subject of ratification of the double taxation agreement between the U.S. and Croatia, with John Murphy, Senior Vice President for International Relations of the U.S. Chamber, and Croatian Ambassador Pjero Šimunović.

A reception hosted by DCM Michael Curtis, EU Deputy Ambassador to the United States, at the EU Ambassador Residence,

offered great networking opportunities, and Marjorie Chorlins, Senior Vice President, US Chamber of Commerce, provided the welcome remarks. Daniel Hamilton, Senior Fellow, Foreign Policy Institute, Johns Hopkins University, provided an overview of the Transatlantic Economy Report 2024.

The delegation also participated at the Transatlantic Business Works Summit, Driving Competitiveness in a Challenging World, organized by the U.S. Chamber of Commerce, meeting at the U.S. Department of State with Ambassador Yuri Kim, Principal Deputy Assistant Secretary for European and Eurasian Affairs, and having dinner with Jon Decker, White House Correspondent and Senior National Editor, Gray Television, who provided an informative overview about the upcoming US elections.

The delegation's visit concluded in Miami. The Greater Miami Chamber of Commerce senior executives hosted a meeting with the delegation, focusing on developing, maintaining, and expanding international business and trade opportunities in key sectors: infrastructure, climate, health, technology, tourism, and sports. The delegation also visited the Royal Caribbean Group (RCG) and 1Hotel South Beach, a lifestyle brand hotel emphasizing sustainability. The delegation's last stop was at the Greater Miami Convention & Visitors Bureau. Joe Docal, Director Travel Industry Sales, shared his expertise about Miami, tourism statistics, and his insights into Miami as a premier destination.



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1 AmCham Patron Reception with the U.S. Ambassador, H.E. Nathalie Rayes 2 AmCham Croatia at Transatlantic Week 2024
3 The AmChams in Europe (ACE) delegation to the U.S.

SEPTEMBER 24-26 - LISBON, PORTUGAL

2024 ACE Best Practice Sharing Conference

AmChams in Europe (ACE), in cooperation with AmCham Portugal, organized the 2024 Best Practice Sharing Conference, with 56 participants from 31 AmChams.

The first day included the insightful Transatlantic Business Summit, organized by AmCham Portugal, where Ajša Vodnik, Elias Spirtounias, Daniel Andrich, and Peter Dahlen participated in a panel discussion on cross-border perspectives. They shared their insights on emerging challenges: geopolitical, economic, technology and innovation, U.S. relations, investments in Europe, and free trade, but also the advancement of an open market. The day concluded with a spectacular Gala Dinner, enriched with a fado and aria performance. President of AmCham Portugal Antonio Martins da Costa welcomed the ACE delegation. Remarks were also given by the U.S. Economic Attaché, Anna Margolis.

The second day of the conference kicked off with the annual AmChams in Europe Benchmark Survey presentation, delivered by ACE Vice Chair Elias Spirtounias. The presentation spurred lively discussions on data analysis and forecasts for the upcoming year. During a scenic lunch at the Museum of Electricity, Antonio Martins da Costa, President, AmCham Portugal, briefed the team on the EDP Group and Portugal's ambitious energy transition goals. The afternoon sessions featured

engaging breakout discussions focused on the ACE strategy, introduced by ACE Chair Ajša Vodnik. Delegates explored AmChams' key pillars of work: networking and best practice sharing, advocacy, and member empowerment. The breakout groups delved into topics like organizational performance, member engagement, networking strategies, and communication challenges.

The third day began with an informative morning session from AmCham EU, offering a current perspective from Brussels. Following this, ACE Board members engaged in a productive board meeting. The group then transferred to FLAD for the Creative Network Presentations, showcasing innovation from AmChams across various countries. Five AmChams were in the spotlight, presenting their innovative projects:

- AmCham Bulgaria: EmpowerHer Program
- AmCham Finland: Launchpad USA
- AmCham Latvia: American Music Night
- AmCham Slovakia: Mapping the Potential of Eastern Slovakia
- AmCham Ukraine: Wartime Economic Empowerment for Ukrainian Women Leaders

At the end, AmCham Finland's achievement was recognized for its exceptional contribution to the network and its commitment to innovation.



AMCHAM SUPPORTED EVENTS

FEBRUARY 15: Tiko Pro's 2024 Entrepreneurial Breakfast

MAY 10: Future GREEN Business

MAY 13: The 3rd Terme Selce International Congress

JUNE 6-7: HealthComm Forum conference

SEPTEMBER 19-22: AI Weekend

SEPTEMBER 20-21: Digital Labin

OCTOBER 3-6: 8th Annual ACAP Conference

OCTOBER 17-20: Ambienta at Zagreb Fair

OCTOBER 18: Balkan Economic Forum 2024

NOVEMBER 4: Span Cyber Security Arena Conference

NOVEMBER 5: Economist Croatia Business Summit

NOVEMBER 28-29: Green Matrix Summit 2024

DECEMBER 5-8: CroAgro at Zagreb Fair

EY Entrepreneur of The Year 2023

EXPERTISE
SHARING

CONTRIBUTING TO CROATIA'S
COMPETITIVENESS

POLICY
ADVOCACY

TOP LEVEL
NETWORKING

WIDE INTERNATIONAL
PLATFORM

HIGH BUSINESS
STANDARDS

WHY JOIN AMCHAM

MEMBERSHIP BENEFITS

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

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

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

Policy Advocacy

High profile Events & Networking

Positioning and Visibility in Business community

Global Connections

For any additional information please contact:

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348

MEMBERS

44

NEW MEMBERS
IN 2024

23

COUNTRIES

30

INDUSTRIES

101.665

EMPLOYEES

AMERICAN CHAMBERS OF COMMERCE IN EUROPE



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

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

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



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ABOUT CROATIA

GEOGRAPHICAL POSITION

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

AREA

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

POPULATION

3 855 641 (2022 mid-year estimate)

CAPITAL

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

LENGTH OF COAST

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

NUMBER OF ISLANDS, ISLETS AND REEFS

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

CLIMATE

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

POPULATION

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

OFFICIAL LANGUAGE AND ALPHABET

Croatian language and Latin alphabet.

CURRENCY

 Euro (1 EUR = 100 cents)

RELIGIONS

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

GOVERNMENT OF THE REPUBLIC OF CROATIA

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



AMCHAM MEMBERS 2024

24sata d.o.o.

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



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

www.kearney.com | zagreb@kearney.com
Patron Member since: **2020** | Number of employees: **4** | Industry: **Consulting**
Contact: **Marko Derča**, Partner



A1 Hrvatska d.o.o.

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



Abbott Laboratories d.o.o.

www.abbott.com | reception-zagreb@abbott.hr
Corporate Member since: **2004** | Number of employees: **104** | Industry: **Health Care**
Contact: **Lea Španović**, Junior Order Entry Specialist



AbbVie d.o.o.

www.abbvie.com | renata.martinuskardasic@abbvie.com
Patron Member since: **2013** | Number of employees: **62** | Industry: **Health Care**
Contact: **Renata Martinuš Kardašić**, Finance & HR



ABECEDA komunikacije d.o.o.

www.abeceda-komunikacije.hr | marina@abeceda-komunikacije.hr
Small Business Member since: **2023** | Number of employees: **15** | Industry: **Advertising / PR**
Contact: **Marina Bolanča Radunović**, CEO



Adcubum d.o.o.

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



Addiko Bank d.d.

www.addiko.hr/ | publicrelations.croatia@addiko.com
Patron Member since: **2013** | Number of employees: **850** | Industry: **Financial Services**
Contact: **Katarina Kantolić**, Senior Corporate Communications Specialist



Adriatech d.o.o.

www.adriatech.hr | info@adriatech.hr
Small Business Member since: **2024** | Number of employees: **11** | Industry: **Construction**
Contact: **Federico Losurdo**, Sales/Business Development





Aduro ideja d.o.o.

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



AGB Nielsen istraživanje medija d.o.o.

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



Agilcon d.o.o.

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



Agroproteinka d.d.

www.agroproteinka.hr | info@agroproteinka.hr
 Corporate Member since: **2004** | Number of employees: **143** | Industry: **Agriculture**
 Contact: **Ivica Grlić Radman**, Director



AGS Zagreb d.o.o.

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



Aion d.o.o.

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



AIRCASH d.o.o.

<https://aircash.eu/> | lea@aircash.eu
 Corporate Member since: **2022** | Number of employees: **150** | Industry: **Financial Services**
 Contact: **Lea Baričić Bićanić**, Head of PR



AleDo Tech d.o.o.

www.aledo-tech.hr/ | info@aledo-tech.hr
 Small Business Member since: **2024** | Number of employees: **7** | Industry: **Energy**
 Contact: **Domagoj Badanjak**, CEO



ALFATEC Group d.o.o.

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



Alpha Capitalis d.o.o.

<https://alphacapitalis.com> | info@alphacapitalis.com
 Small Business Member since: **2019** | Number of employees: **50** | Industry: **Financial Services**
 Contact: **Danijel Pevac**, Director



Alpha-Medical d.o.o.

<https://alpha-medical.hr/> | alpha-medical@alpha-medical.hr
Small Business Member since: **2021** | Number of employees: **18** | Industry: **Health Care**
Contact: **Ante Udiljak**, Sales Director



Alpheus d.o.o.

www.alpheus.hr | info@alpheus.hr
Small Business Member since: **2010** | Number of employees: **3** | Industry: **Advertising / PR**
Contact: **Mario Aunedi Medek**, Managing Director



Altium International d.o.o.

www.altium.net | info.hr@altium.net
Corporate Member since: **2023** | Number of employees: **49** | Industry: **Health Care**
Contact: **Siniša Stipaničić**, General Manager



ALTPRO d.o.o.

www.altpro.com | altpro@altpro.hr
Small Business Member since: **2010** | Number of employees: **200** | Industry: **Manufacturing**
Contact: **Ivana Nikolić**, Head of Marketing



Amazon Data Services Zagreb d.o.o.

amazondataserviceszagreb-legal@amazon.com
Corporate Member since: **2021** | Number of employees: **0** | Industry: **Information Technology**
Contact: **Marina Stavrakantonaki**, Public Policy Manager CE



American International School of Zagreb

www.aisz.hr | aisz@aisz.hr
Small Business Member since: **2003** | Number of employees: **82** | Industry: **Education**
Contact: **Paul Buckley**, Director



Amgen d.o.o.

www.amgen.com | dl-reception-croatia@amgen.com
Corporate Member since: **2013** | Number of employees: **9** | Industry: **Health Care**
Contact: **Sanja Cerovac Vodičar**, Country Manager



Amrop d.o.o.

www.amrop.hr | zagreb@amrop.hr
Small Business Member since: **2024** | Number of employees: **1** | Industry: **Human Resources**
Contact: **Željko Šundov**, Principal



Amrop

Andersen Croatia d.o.o.

www.hr.andersen.com | ivna.medic@hr.Andersen.com
Small Business Member since: **2022** | Number of employees: **3** | Industry: **Consulting**
Contact: **Ivna Medić**, CEO



Angelus Domus d.o.o.

www.eichholtzbymashroom.com | info@mashroom.hr
Small Business Member since: **2024** | Number of employees: **4** | Industry: **Consumer Goods**
Contact: **Darija Radnić**, Assistant





Ano d.o.o.

www.ano.hr | ano@ano.hr

Small Business Member since: **2021** | Number of employees: **21** | Industry: **Financial Services**

Contact: **Anđela Šutija**, CEO



Apkall d.o.o.

www.apkall.hr | info@apkall.hr

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

Contact: **Nikša Nenadić**, Director



Applied Ceramics d.o.o.

www.appliedceramics.net | acc@apceramics.com

Corporate Member since: **2015** | Number of employees: **170** | Industry: **Manufacturing**

Contact: **Matt Darko Sertić**, President



Apriori World d.o.o.

www.aprioriworld.net | info@aprioriworld.com

Small Business Member since: **2023** | Number of employees: **2** | Industry: **Consulting**

Contact: **Danijel Koletić**, CEO



Arena Hospitality Group d.d.

www.arenahospitalitygroup.com/hr | uprava@arenahospitalitygroup.com

Corporate Member since: **2023** | Number of employees: **720** | Industry: **Hospitality Industry**

Contact: **Manuela Kraljević**, Member of the Management Board & Director of Sales and Marketing



Assist-o AG

<https://assist-o.com> | info@assist-o.com

Small Business Member since: **2020** | Number of employees: | Industry: **Information Technology**

Contact: **Daniel Tutić**, Head of operations



AstraZeneca d.o.o.

www.astrazeneca.com | info@astrazeneca.com

Corporate Member since: **2004** | Number of employees: **36** | Industry: **Health Care**

Contact: **Nikolina Škaron**, Government Affairs and Market Access Manager



Atlantic Grupa d.d.

www.atlanticgrupa.com | AGGrupa@atlanticgrupa.com

Patron Member since: **2000** | Number of employees: **6000** | Industry: **Consumer Goods**

Contact: **Ivan Mišetić**, General Secretary



Auto Hrvatska d.d.

www.autohrvatska.hr | info@autohrvatska.hr

Corporate Member since: **2021** | Number of employees: **797** | Industry: **Automotive**

Contact: **Ivana Marketić**, Office of the CEO



Avantura života d.o.o.

www.highlanderadventure.com | info@highlanderadventure.com

Small Business Member since: **2024** | Number of employees: **10** | Industry: **Travel / Tourism**

Contact: **Ivana Karamarko**, Project Manager



BADEL 1862 d.d.

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

**Bantel Travel d.o.o.**

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

**BASF Croatia d.o.o.**

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

**Baxter Healthcare d.o.o.**

www.baxter.com | maria_dora_ciobanu@baxter.com
Corporate Member since: **2022** | Number of employees: **12** | Industry: **Health Care**
Contact: **Maria Dora Ciobanu**, Commercial Lead

**Bayer d.o.o.**

www.bayer.hr | iana.kuzik@bayer.com
Corporate Member since: **2016** | Number of employees: **73** | Industry: **Health Care**
Contact: **Lana Kuzik Ileš**, Country Manager

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

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

**Becton Dickinson Croatia d.o.o.**

www.bd.com | josip.nemet@bd.com
Corporate Member since: **2014** | Number of employees: **8** | Industry: **Health Care**
Contact: **Josip Nemet**, Senior Business Manager Eastern Europe

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

www.benefitsystems.hr | kontakt@benefitsystems.hr
Small Business Member since: **2018** | Number of employees: **45** | Industry: **Consulting**
Contact: **Petar Mažuran**, Board Member

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

www.berlitz.hr | berlitz-zg@berlitz.hr
Small Business Member since: **2022** | Number of employees: **8** | Industry: **Education**
Contact: **Tvrtko Kutle**, Operations Manager

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

www.be-terna.com/hr | info.zagreb@be-terna.com
Corporate Member since: **2016** | Number of employees: **88** | Industry: **Information Technology**
Contact: **Krešimir Mlinarić**, General Manager





Biliškov Nekretnine d.o.o.

www.biliskov.com | zagreb@biliskov.com

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

Contact: **Jasna Biliškov Barun**, Director



Biomedica dijagnostika d.o.o.

www.bmgrp.hr | office@bmgrp.hr

Corporate Member since: **2015** | Number of employees: **8** | Industry: **Health Care**

Contact: **Marina Švacov**, Sales Support



Black Carpet consulting d.o.o.

ivona.culo1@gmail.com

Small Business Member since: **2022** | Number of employees: | Industry: **Advertising / PR**

Contact: **Ivona Čulo**, General Manager



Blitz - Cinestar d.o.o.

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

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

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



Bolt Services HR d.o.o.

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

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

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



Bomark Pak d.o.o.

www.bomarkpackaging.com | info@bomarkpackaging.com

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

Contact: **Domagoj Borščak**, COO



Boost d.o.o.

www.boost.hr | info@boost.hr

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

Contact: **Vitimir Lučić**, General Manager



Bright d.o.o.

www.brightentertainment.eu | jonathan@brightentertainment.eu

Small Business Member since: **2022** | Number of employees: **12** | Industry: **Entertainment**

Contact: **Jonathan Cooper**, Board Member



Buckhill d.o.o.

www.buckhill.co.uk | mihaela@buckhill.co.uk

Small Business Member since: **2023** | Number of employees: **54** | Industry: **Information Technology**

Contact: **Mihaela Pavičić**, Head of Department of Administrative Affairs



Burza d.o.o. (dba. Human)

www.humaninteraction.com/ | hi@humaninteraction.com

Small Business Member since: **2013** | Number of employees: **38** | Industry: **Information Technology**

Contact: **Vanja Bertalan**, Director



Business Media Croatia d.o.o.

www.bmcroatia.hr | info@bmcroatia.hr

Small Business Member since: **2002** | Number of employees: **10** | Industry: **Media / Publishing**

Contact: **Nenad Žunec**, Director

business
media
croatia

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

www.buterin-partneri.hr | ured@buterin-partneri.hr

Small Business Member since: **2022** | Number of employees: **35** | Industry: **Legal Services**

Contact: **Zvonimir Buterin**, Member of the Board



Calisto d.o.o.

www.calisto.hr/ | ivan.maglic@calisto.hr

Small Business Member since: **2019** | Number of employees: **3** | Industry: **Information Technology**

Contact: **Ivan Maglić**, Regional Manager



Cantab Pi Adria d.o.o.

www.cantabpi.com | nela@cantabpi.com

Small Business Member since: **2024** | Number of employees: **19** | Industry: **Information Technology**

Contact: **Nela Pustaj Slijepčević**, CEO



Carlsberg Croatia d.o.o.

www.carlsberg.hr | info@carlsberg.hr

Corporate Member since: **2018** | Number of employees: **320** | Industry: **Consumer Goods**

Contact: **Ivana Momčilović Zelenika**, HR Business Partner



Carwiz International d.o.o.

www.carwiz.rent | uprava@carwiz.rent

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

Contact: **Tomislava Ravlić**, Business Development Manager



CBRE d.o.o. - Podružnica Zagreb

www.cbre.hr | hana.bartos@cbre.com

Corporate Member since: **2022** | Number of employees: **4** | Industry: **Real Estate**

Contact: **Martina Tomašević**, Associate Director



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

<https://cw-cbs.hr/en/> | Office@cw-cbs.hr

Patron Member since: **2019** | Number of employees: **9** | Industry: **Real Estate**

Contact: **Predrag Tutić**, Country Manager



Centar za transfer tehnologije d.o.o.

www.ctt.hr | ctt@fsb.hr

Small Business Member since: **2022** | Number of employees: **5** | Industry: **Consulting**

Contact: **Tamara Aleksandrov Fabijanić**, Director



CFCG d.o.o.

www.cfcg.eu | info@cfcg.eu

Small Business Member since: **2022** | Number of employees: **1** | Industry: **Consulting**

Contact: **Andrija Čolak**, CEO





Ciklopea d.o.o.

www.ciklopea.com | info@ciklopea.com
 Small Business Member since: **2011** | Number of employees: **21** | Industry: **Translation Services**
 Contact: **Mladen Stojak**, Managing Director

Cisco Systems Hrvatska d.o.o.

www.cisco.com | izunic@cisco.com
 Corporate Member since: **1999** | Number of employees: **22** | Industry: **Information Technology**
 Contact: **Ivana Žunić**, Facility Coordinator



Citibank Europe plc - Hungarian Branch Office

www.citibank.hu | citibank.magyarorszag@citi.com
 Corporate Member since: **2020** | Number of employees: **0** | Industry: **Financial Services**
 Contact: **József László**, Director Banking, Capital Markets and Advisory

CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb

<https://cms.law/en/INT/> | OfficeZagreb@cms-rrh.com
 Corporate Member since: **2012** | Number of employees: **50** | Industry: **Legal Services**
 Contact: **Martina Božić**, Business Development and Marketing Manager



Coca-Cola Adria d.o.o.

www.coca-cola.hr | mrojnik@coca-cola.hr
 Patron Member since: **1999** | Number of employees: **15** | Industry: **Consumer Goods**
 Contact: **Marina Rojnik**, PACS Director Adria region



Coca-Cola HBC Hrvatska d.o.o.

<https://hr.coca-colahellenic.com> | info.hr@cchellenic.com
 Patron Member since: **1999** | Number of employees: **473** | Industry: **Consumer Goods**
 Contact: **Igor Zgrabljčić**, Corporate Affairs and Sustainability Director



Colliers Advisory d.o.o.

www.colliers.com/ | croatia@colliers.com
 Small Business Member since: **2005** | Number of employees: **10** | Industry: **Real Estate**
 Contact: **Vedrana Likan**, EMBA, MRICS, Managing Partner



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

www.cpa.hr | info@cpa.hr
 Small Business Member since: **2017** | Number of employees: **2** | Industry: **Consulting**
 Contact: **Krešimir Bračić**, Managing Partner



Cortec Hrvatska d.o.o.

www.cortecvci.com | info@ecocortec.hr
 Corporate Member since: **2022** | Number of employees: **63** | Industry: **Manufacturing**
 Contact: **Ivana Radić Boršić**, Sales Vice President



CROATEL d.o.o.

www.croatel.hr | info@croatel.hr
 Corporate Member since: **2024** | Number of employees: **85** | Industry: **Telecommunications**
 Contact: **Tonko Barač**, CEO



Croatia Airlines d.d.

www.croatiaairlines.hr/ | uprava@croatiaairlines.hr
Patron Member since: **2021** | Number of employees: **980** | Industry: **Travel / Tourism**
Contact: **Ana-Marija Jurković Lukin**, Company Secretary



Croatia osiguranje d.d.

www.crosig.hr | info@crosig.hr
Corporate Member since: **2016** | Number of employees: **2295** | Industry: **Financial Services**
Contact: **Ana Sušilović**, Board Assistant



Croatian Premium Wine Imports, Inc.

www.croatianpremiumwine.com | mirena.bagur@croatianpremiumwine.com
Small Business Member since: **2023** | Number of employees: **0** | Industry: **Consumer Goods**
Contact: **Mirena Bagur**, Co-founder/VP Brand Management



Cromedic Assistance d.o.o.

www.cromedic.com | ivan.tomic@cromedic.com
Small Business Member since: **2021** | Number of employees: **10** | Industry: **Health Care**
Contact: **Ivan Tomić**, CEO



Crowe Horwath d.o.o.

www.crowe.hr | office@crowe.hr
Patron Member since: **2010** | Number of employees: **60** | Industry: **Consulting**
Contact: **Diana Franulić Šarić**, Business Development and Operations Manager



Dalekovod d.d.

www.dalekovod.com | glasnogovornik@dalekovod.hr
Corporate Member since: **2015** | Number of employees: **1450** | Industry: **Manufacturing**
Contact: **Ivan Jurković**, Corporate Communications Manager



D-Business Consulting International d.o.o.

www.dbci.hr | info@dbci.hr
Small Business Member since: **2021** | Number of employees: **10** | Industry: **Financial Services**
Contact: **Deni Oreški**, Executive Director



Deloitte d.o.o.

www.deloitte.com/hr | croatia@deloittece.com
Corporate Member since: **2023** | Number of employees: **137** | Industry: **Consulting**
Contact: **Helena Schmidt**, Partner, Tax & legal / Country Leader



DignetSoftware d.o.o.

www.dignet.hr | info@dignet.hr
Small Business Member since: **2018** | Number of employees: **30** | Industry: **Information Technology**
Contact: **Nermin Srećko Montel**, CEO



Diverto d.o.o.

www.diverto.hr | diverto@diverto.hr
Small Business Member since: **2013** | Number of employees: **48** | Industry: **Information Technology**
Contact: **Bože Šarić**, Director





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

www.dtb.hr | info@dtb.hr

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

Contact: **Emma Mengušić Škugor**, PhD, Co-Managing Partner

DIVJAK TOPIĆ BAHTIJAREVIĆ & KRKA
Law Firm

DOK-ING d.o.o.

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

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

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



Draco d.o.o.

www.dracopro.com | info@dracopro.com

Small Business Member since: **2017** | Number of employees: **71** | Industry: **Manufacturing**

Contact: **Oliver Vuco**, CEO

DSV Hrvatska d.o.o.

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

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

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

Global Transport and Logistics

Dun & Bradstreet d.o.o.

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

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

Contact: **Ivan Podvorec**, Manager, Data Operations

Đuro Đaković Grupa d.d.

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

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

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



E.ON Hrvatska d.o.o.

www.eon.hr | protokol@eon.hr

Corporate Member since: **2023** | Number of employees: **253** | Industry: **Energy**

Contact: **Ivana Grbeša**, Senior Political Affairs Expert

Ecolab GmbH

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

Corporate Member since: **2022** | Number of employees: **26** | Industry: **Manufacturing**

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

EFT Usluge d.o.o. - Euronet Worldwide

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

Corporate Member since: **2021** | Number of employees: **24** | Industry: **Financial Services**

Contact: **Ivan Buconjić**, Country Manager

Elemento Content d.o.o.

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

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

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

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

milicevic_zeljko@lilly.com

Corporate Member since: **2003** | Number of employees: **23** | Industry: **Health Care**

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



Elixirr Digital d.o.o.

www.elixirrdigital.com/ | info@iolap.com

Corporate Member since: **2018** | Number of employees: **230** | Industry: **Information Technology**

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



Energo-data d.o.o.

info@energo-data.com

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

Contact: **Domagoj Vidaković**, Executive Director



Enlil Net d.o.o.

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

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

Contact: **Damjan Beljan**, CEO



EOS Matrix d.o.o.

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

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

Contact: **Barbara Cerinski**, Director



Ernst & Young d.o.o.

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

Patron Member since: **1999** | Number of employees: **270** | Industry: **Consulting**

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



Erste Card Club d.o.o.

www.erstecardclub.hr | prodaja@erstecardclub.hr

Patron Member since: **1999** | Number of employees: **90** | Industry: **Financial Services**

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



ESKA d.o.o.

www.eska.hr | pitaj@eska.hr

Small Business Member since: **2014** | Number of employees: **15** | Industry: **Information Technology**

Contact: **Mario Dalponte**, CEO



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

www.esplanade.hr | info@esplanade.hr

Corporate Member since: **1999** | Number of employees: **177** | Industry: **Hospitality Industry**

Contact: **Ivica Max Krizmanić**, General Manager



ETRANET Grupa d.o.o.

www.etrinet.eu | info@etrinet.eu

Small Business Member since: **2009** | Number of employees: **50** | Industry: **Information Technology**

Contact: **Damir Lesničar**, Founder & CEO





EuroNavigator d.o.o.

www.euronavigator.be | info@euronavigator.be
 Small Business Member since: **2019** | Number of employees: **7** | Industry: **Consulting**
 Contact: **Daniel Mondekar**, Managing Director



Europlakat d.o.o.

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



Farve Pro Invest d.o.o.

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



Fidestum d.o.o.

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



Flaster media d.o.o.

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



Form & Belle j.d.o.o.

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



FORTINET B.V.

www.fortinet.com | ttucibat@fortinet.com
 Corporate Member since: **2016** | Number of employees: **3** | Industry: **Information Technology**
 Contact: **Tomislav Tucibat**, Regional Accounts Manager - Adriatics



Forvis Mazars Consulting d.o.o.

www.forvismazars.com/hr | mazars@mazars.hr
 Corporate Member since: **2021** | Number of employees: **160** | Industry: **Consulting**
 Contact: **Irena Pugar**, Marketing & BD Specialist



Gavrilović d.o.o.

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



GE Healthcare Magyarország Kft

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



GEC d.o.o.

www.gec.hr | gec@gec.hr

Small Business Member since: **2020** | Number of employees: **15** | Industry: **Manufacturing**

Contact: **Irena Gec Andlar**, Director



Geld data d.o.o.

www.geld.hr | info@geld.hr

Small Business Member since: **2023** | Number of employees: **2** | Industry: **Advertising / PR**

Contact: **Tomislav Dominić**, Head of research



General Electric Hrvatska d.o.o.

www.gevernova.com/ | ge.croatia@ge.com

Corporate Member since: **2014** | Number of employees: **440** | Industry: **Energy**

Contact: **Damir Vranić**, Managing Director



Generali osiguranje d.d.

www.generali.hr/ | info.hr@generali.com

Corporate Member since: **2019** | Number of employees: **739** | Industry: **Financial Services**

Contact: **Damir Vukić**, Head of Marketing & PR Department



Genesis Pharma Adriatic d.o.o.

www.genesispharmagroup.com/locations/genesis-pharma-adriatic-doo

Patron Member since: **2024** | Number of employees: **4** | Industry: **Health Care**

Contact: **Nina Sviben**, Market Access Officer CEE | nsviben@genesispharma.com



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

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

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

Contact: **Ivana Šapina**, Marketing Director



Google Hrvatska d.o.o.

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

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

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



Grant Thornton revizija d.o.o.

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

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

Contact: **Dino Bendeković**, Director Mergers & Acquisitions



Grayling d.o.o.

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

Corporate Member since: **2024** | Number of employees: **6** | Industry: **Consulting**

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



Grey Box d.o.o.

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

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

Contact: **Renata Pavletić Mužak**, CEO





Grou d.o.o.

<https://grouglobal.com> | hello@grouglobal.com
 Small Business Member since: **2024** | Number of employees: | Industry: **Advertising / PR**
 Contact: **Borjan Jevrić**, Business Development Director



Groupama osiguranje d.d.

www.groupama.hr/ | info@groupama.hr
 Corporate Member since: **2023** | Number of employees: **91** | Industry: **Financial Services**
 Contact: **Manuela Škrobo**, Senior specialist



Hanza Media d.o.o.

www.hanzamedia.hr | ivana.rukavina@hanzamedia.hr
 Corporate Member since: **2015** | Number of employees: **660** | Industry: **Media / Publishing**
 Contact: **Ivana Rukavina**, Director of Marketing Communication and Promotion



HB Services d.o.o. - Hansen Beck

<https://hansenbeck.com/croatia/> | kresimir.filipovic@hansenbeck.com
 Small Business Member since: **2023** | Number of employees: **1** | Industry: **Education**
 Contact: **Krešimir Filipović**, CEO



Heineken Hrvatska d.o.o.

<https://heineken.hr/> | urudzbeni@heineken.com
 Corporate Member since: **2024** | Number of employees: **374** | Industry: **Consumer Goods**
 Contact: **Linda Križić**, Manager Legal



Henkel Croatia d.o.o.

www.henkel.hr | henkel.croatia@henkel.com
 Corporate Member since: **2022** | Number of employees: **100** | Industry: **Consumer Goods**
 Contact: **Marko Mintas**, President Adria, Country Manager Consumer Brands Croatia & Slovenia



HERBALIFE d.o.o.

www.herbalife.hr | gorann@herbalife.com
 Corporate Member since: **2014** | Number of employees: **22** | Industry: **Consumer Goods**
 Contact: **Goran Nikolić**, Country Director South East Europe



HESA Group d.o.o.

www.hesa-group.com | marina@hesa-group.com
 Small Business Member since: **2024** | Number of employees: **8** | Industry: **Hospitality Industry**
 Contact: **Marina Franolić**, CEO



Hexis d.o.o.

<http://hexis.hr> | sinisa@hexis.hr
 Small Business Member since: **2018** | Number of employees: **17** | Industry: **Information Technology**
 Contact: **Siniša Valentić**, CEO



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

www.horwathhtl.hr | zagreb@horwathhtl.com
 Small Business Member since: **2015** | Number of employees: **14** | Industry: **Consulting**
 Contact: **Siniša Topalović**, Partner



HP Computing and Printing d.o.o.

www.hp.com.hr | josipa.kleplic@hp.com

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

Contact: **Josipa Klepić**, Country Controller



HP-Hrvatska pošta d.d.

www.posta.hr | uprava@posta.hr

Patron Member since: **2010** | Number of employees: **8724** | Industry: **Distribution / Logistics**

Contact: **Davor Jakovac**, Head of Internal Communications



Hrvatska banka za obnovu i razvitak

www.hbor.hr | hbor@hbor.hr

Patron Member since: **2000** | Number of employees: **438** | Industry: **Financial Services**

Contact: **Maja Jurić**, Managing Director / International and Export Strategy



HRVATSKA POŠTANSKA BANKA, dioničko društvo

www.hpb.hr | hpb@hpb.hr

Corporate Member since: **2016** | Number of employees: **1561** | Industry: **Financial Services**

Contact: **Vladimir Bencun**, Director of Large Corporate and Public Sector Department



Hrvatski hrvački savez

www.hhs.hr | cro@uww.org

Non - Profit Member since: **2022** | Number of employees: **6** | Industry: **Association**

Contact: **Tin Bregović**



Hrvatski kišobran d.o.o.

www.hrvatskikisobran.com/hr/ | info@hrvatskikisobran.com

Small Business Member since: **2023** | Number of employees: **64** | Industry: **Manufacturing**

Contact: **Marin Rogić**, CEO



Hrvatski odbojkaški savez

www.hos-cvf.hr | valentina.bifflin@hos-cvf.hr

Non - Profit Member since: **2020** | Number of employees: **15** | Industry: **Association**

Contact: **Valentina Bifflin**, CEO



Hrvatski Telekom d.d.

www.t.ht.hr | pr@t.ht.hr

Patron Member since: **2013** | Number of employees: **4917** | Industry: **Telecommunications**

Contact: **Siniša Đuranović**, Management Board Member and Chief Corporate Affairs Officer



Hrvatski ured za osiguranje

www.huo.hr | huo@huo.hr

Non - Profit Member since: **2020** | Number of employees: **19** | Industry: **Association**

Contact: **Nives Grgurić**, Assistant manager



Hrvatsko društvo skladatelja

www.hds.hr | info@hds.hr

Non - Profit Member since: **2017** | Number of employees: | Industry: **Association**

Contact: **Davorin Penc**, Legal adviser





Hrvatsko društvo za kvalitetu

www.hdkkvaliteta.hr | info@hdkkvaliteta.hr

Non - Profit Member since: **2016** | Number of employees: **0** | Industry: **Association**

Contact: **Tihomir Babić**, President



Hrvatsko-američko društvo

www.cas.hr | info@cas.hr

Non - Profit Member since: **1999** | Number of employees: **5** | Industry: **Association**

Contact: **Biserka Lovrečić**, Office Manager



HS Produkt d.o.o.

www.hs-produkt.hr | hs-produkt@hs-produkt.hr

Patron Member since: **2009** | Number of employees: **1810** | Industry: **Manufacturing**

Contact: **Željko Pavlin**, Managing Director



HSM-informatika d.o.o.

www.hsm360.com | hsmsales@hsm.hr

Corporate Member since: **2024** | Number of employees: **55** | Industry: **Information Technology**

Contact: **Jakov Urbanke**, CEO



i4next leasing Croatia d.o.o.

www.i4next.hr | info@i4next.hr

Small Business Member since: **2024** | Number of employees: **14** | Industry: **Financial Services**

Contact: **Darko Vodopija**, Member of the Board



IBM Hrvatska d.o.o.

www.ibm.com/hr | info@hr.ibm.com

Patron Member since: **1999** | Number of employees: **485** | Industry: **Information Technology**

Contact: **Tomislav Balun**, Country Leader



INA - industrija nafte d.d.

www.ina.hr | ina@ina.hr

Patron Member since: **2023** | Number of employees: **2969** | Industry: **Energy**

Contact: **Emanuel Kovačić**, Enterprise Relations Chief Counsel



INDAGO d.o.o.

www.indago-consulting.hr | info@indago-consulting.hr

Small Business Member since: **2020** | Number of employees: **1** | Industry: **Consulting**

Contact: **Jadranka Orešković**, Partner



INFINUM d.o.o.

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

Small Business Member since: **2015** | Number of employees: **400** | Industry: **Information Technology**

Contact: **Josip Bišćan**, Managing Partner



Infobip d.o.o.

www.infobip.com | pravna@infobip.com

Corporate Member since: **2021** | Number of employees: **3800** | Industry: **Information Technology**

Contact: **Roberto Kutić**, Chief Operations Officer



INsig2 d.o.o.

www.insig2.com | info@insig2.com

Small Business Member since: **2011** | Number of employees: **82** | Industry: **Information Technology**

Contact: **Goran Oparnica**, Director



Integralni marketing i komunikacije d.o.o.

www.imc-agencija.hr | info@imc-agencija.hr

Small Business Member since: **2024** | Number of employees: **10** | Industry: **Advertising / PR**

Contact: **Stana Lukić**, Office Manager



International Medical Corps Croatia/Međunarodni Medicinski Zbor Hrvatska

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

Non - Profit Member since: **2021** | Number of employees: **5** | Industry: **Association**

Contact: **Višnja Čipčić**, Managing Director



InterXion Hrvatska d.o.o.

www.digitalrealty.com/ | info.hr@digitalrealty.com

Corporate Member since: **2022** | Number of employees: **25** | Industry: **Information Technology**

Contact: **Marijana Bittner**, Marketing Manager



Intra Lighting d.o.o.

www.intra-lighting.com | info@intra-lighting.com

Corporate Member since: **2018** | Number of employees: **80** | Industry: **Manufacturing**

Contact: **Božidar Kadoić**, Executive Director



IQVIA Adriatic d.o.o.

www.iqvia.com | Igor.Lerman@iqvia.com

Corporate Member since: **2021** | Number of employees: **7** | Industry: **Information Technology**

Contact: **Igor Lerman**, Country Lead Croatia & Slovenia



Iron Mountain Hrvatska d.o.o.

www.ironmountain.hr | lea.pranjic@ironmountain.com

Corporate Member since: **2021** | Number of employees: **21** | Industry: **Digitization**

Contact: **Lea Pranjic**, Office & billing coordinator



Ivanićplast d.o.o.

www.ivanicplast.hr | Vitomir.Klasic@bemismfg.com

Corporate Member since: **2020** | Number of employees: **80** | Industry: **Manufacturing**

Contact: **Vitomir Klasić**, Special Adviser Bemis EMEA



Jabil Croatia d.o.o.

www.jabil.com | sanja_bavrka@jabil.com

Patron Member since: **2024** | Number of employees: **74** | Industry: **Manufacturing**

Contact: **Sanja Bavrka**, Human Resource Manager



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

www.jnjgateway.com | ddetic@its.jnj.com

Patron Member since: **2000** | Number of employees: **95** | Industry: **Health Care**

Contact: **Damir Detić**, Governmental Affairs & Market Access Director





JT International Zagreb d.o.o.

www.jti.com | nina.jagust@jti.com

Patron Member since: **2010** | Number of employees: **28** | Industry: **Consumer Goods**

Contact: **Darija Dretar Janežić**, Corporate Affairs and Communications Manager



JTH Costabella d.o.o. - Hilton Rijeka Costabella

www.hilton.com | costabella.info@hilton.com

Corporate Member since: **2022** | Number of employees: **180** | Industry: **Hospitality Industry**

Contact: **Maja Šimunić**, Director of Sales



Kaligraf d.o.o.

www.kaligraf.hr | kaligraf@kaligraf.hr

Small Business Member since: **2024** | Number of employees: **25** | Industry: **Design**

Contact: **Željka Tihomirović**, Marketing Manager



Kamiks Eko d.o.o.

www.kamiks-eko.hr | info@kamiks-eko.hr

Small Business Member since: **2022** | Number of employees: **29** | Industry: **Technology**

Contact: **Jure Ćorušić**, CEO



KAZ d.o.o.

www.damp-protection.com | petar@kaz.hr

Small Business Member since: **2022** | Number of employees: **7** | Industry: **Manufacturing**

Contact: **Petar Čalić**, CEO



Kelteks d.o.o.

www.solidian-kelteks.com | info@solidian-kelteks.com

Corporate Member since: **2019** | Number of employees: **280** | Industry: **Manufacturing**

Contact: **Lars Breuer**, Managing Director



Kiara Maria d.o.o.

balen.ana@gmail.com

Small Business Member since: **2018** | Number of employees: **1** | Industry: **Advertising / PR**

Contact: **Ana Balen Novosel**, CEO



Klaster zdravstvenog turizma Kvarnera

www.kvarnerhealth.hr/naslovna | kvarner@kvarnerhealth.hr

Non - Profit Member since: **2022** | Number of employees: **2** | Industry: **Health Care**

Contact: **Vladimir Mozetić**, Cluster President



Knauf d.o.o.

www.knauf.com | info-hr@knauf.hr

Corporate Member since: **2024** | Number of employees: | Industry: **Manufacturing**

Contact: **Darko Gambiroža**, Marketing



Končar d.d.

www.koncar.hr/en/ | marketing@koncar.hr

Patron Member since: **2018** | Number of employees: **5300** | Industry: **Manufacturing**

Contact: **Vlatka Kamenić Jagodić**, Marketing and Corporate Communications Director



Kovačević Prpić Simeunović odvjetničko društvo d.o.o.

<https://kps-law.com/> | info@kps-law.com

Small Business Member since: **2022** | Number of employees: **16** | Industry: **Legal Services**

Contact: **Ana Novaković Stipaničev**, Partner



KPMG Croatia d.o.o.

www.kpmg.com | marketing@kpmg.com

Corporate Member since: **2009** | Number of employees: **230** | Industry: **Consulting**

Contact: **Maja Maksimović**, Partner, Tax, Legal, Bookkeeping & Payroll Services for HR & BiH



LEAPWISE d.o.o.

<https://leapwise.co/get-in-touch/> | hello@leapwise.co

Small Business Member since: **2023** | Number of employees: **17** | Industry: **Information Technology**

Contact: **Mirna Horvat**, Co-founder & COO



LEDO plus d.o.o.

www.ledo.hr | ledo@ledo.hr

Patron Member since: **2023** | Number of employees: **960** | Industry: **Consumer Goods**

Contact: **Andy Michaux**, General Manager



Lloyds digital d.o.o.

www.lloyds-digital.com | weare@lloyds-digital.com

Small Business since: **2024** | Number of employees: **25** | Industry: **Information Technology**

Contact: **Domagoj Ostović**, CEO



LMG Autokuća d.o.o.

www.mitsubishi-motors.hr | racunovodstvo@auto.hr

Corporate Member since: **2015** | Number of employees: **6** | Industry: **Automotive**

Contact: **Branko Kondić**, Executive Director



Lovrić Novokmet odvjetničko društvo d.o.o.

<https://lnp-law.hr/> | info@lnp-law.hr

Small Business Member since: **2023** | Number of employees: **11** | Industry: **Legal Services**

Contact: **Pavo Novokmet**, Partner



LPT d.o.o.

www.lpt.hr | kristijan.babic@leggett.com

Corporate Member since: **2015** | Number of employees: **400** | Industry: **Manufacturing**

Contact: **Kristijan Babić**, Board Member



LQ d.o.o.

www.lq.hr | kontakt@lq.hr

Small Business Member since: **2019** | Number of employees: **10** | Industry: **Education**

Contact: **Ira-Ela Mažuran Marjanović**, Office Manager



Lugera Talent Solutions d.o.o.

www.lugera.hr | info@lugera.hr

Corporate Member since: **2011** | Number of employees: **600** | Industry: **Human Resources**

Contact: **Nikolina Radić**, General Manager





Maersk Croatia d.o.o.

www.maersk.com | ivic.vodopija@maersk.com
Corporate Member since: **2024** | Number of employees: **36** | Industry: **Distribution / Logistics**
Contact: **Martina Tomšić**, Administration Supervisor



Magic Forest d.o.o.

<https://project-o2.org/> | info@project-o2.org
Small Business Member since: **2022** | Number of employees: **4** | Industry: **Technology**
Contact: **Goran Ladišić**, CEO



MAISTRA d.d.

www.maistra.hr | barbara.miloglav@maistra.hr
Corporate Member since: **2021** | Number of employees: **1256** | Industry: **Hospitality Industry**
Contact: **Barbara Miloglav**, MICE Sales



Mala plava hobotnica j.d.o.o. – Expat in Croatia

www.expatincroatia.com | happy@expatincroatia.com
Small Business Member since: **2023** | Number of employees: **10** | Industry: **Consulting**
Contact: **Sara Dyson**, Founder



Manpower d.o.o.

www.manpower.hr | info@manpower.hr
Corporate Member since: **2013** | Number of employees: **350** | Industry: **Human Resources**
Contact: **Tomislav Radoš**, Business Development Team Lead



Marsh d.o.o.

www.marsh.com | jasminka.horvat-martinovic@marsh.com
Patron Member since: **2020** | Number of employees: **15** | Industry: **Financial Services**
Contact: **Sandra Bračanov**, CRM Analyst



Mastercard Europe - Podružnica Zagreb

www.mastercard.hr | gea.kariz@mastercard.com
Corporate Member since: **2014** | Number of employees: **7** | Industry: **Financial Services**
Contact: **Gea Kariž**, Country Manager, Croatia



Materia Life d.o.o.

www.materia.eu | zrinka@materia.eu
Small Business Member since: **2023** | Number of employees: **1** | Industry: **Wellbeing**
Contact: **Zrinka Blažević**, Sales & Communications Manager



Maverick Wealth Management d.o.o.

<https://maverick.hr> | info@mwm.hr
Small Business Member since: **2021** | Number of employees: **6** | Industry: **Financial Services**
Contact: **Biljana Jagarčec**, Middle Office Specialist



McKinsey & Company, Inc. Adriatic Podružnica

www.mckinsey.com/hr/overview | ivana_krkic@mckinsey.com
Patron Member since: **2004** | Number of employees: **36** | Industry: **Consulting**
Contact: **Tomislav Brezinščak**, Partner



Medical Intertrade d.o.o.

www.medical-intertrade.hr | uprava@medical-intertrade.hr
Patron Member since: **2013** | Number of employees: **520** | Industry: **Health Care**
Contact: **Diana Percač**, Board Member



Medika d.d.

www.medika.hr | medika.uprava@medika.hr
Corporate Member since: **2021** | Number of employees: **935** | Industry: **Health Care**
Contact: **Vlatka Tomasović**



Medilab One d.o.o.

www.medilabone.com | uprava@medilabone.com
Patron Member since: **2023** | Number of employees: **23** | Industry: **Health Care**
Contact: **Martiana Džepina**, CEO



Medtronic Adriatic d.o.o.

www.medtronic.com | zvonka.vukelic@medtronic.com
Patron Member since: **2001** | Number of employees: **74** | Industry: **Health Care**
Contact: **Katarina Rak**, Business Support Coordinator



Međunarodni institut za klimatske aktivnosti (IICA)

www.iica-hr.eu | info@iica-hr.eu
Non - Profit Member since: **2021** | Number of employees: **3** | Industry: **Association**
Contact: **Lorena Šatrak**, Secretary general



MERCK d.o.o.

www.merckgroup.com | merck@merck.hr
Corporate Member since: **2021** | Number of employees: **35** | Industry: **Health Care**
Contact: **Daniela Čutić**, Market Access and Pricing & Government Affairs Manager



Merck Sharp & Dohme d.o.o.

www.msd.hr | mirela.horvat.kis@merck.com
Patron Member since: **1999** | Number of employees: **62** | Industry: **Health Care**
Contact: **Mirela Horvat Kiš**, Public Policy Lead



Meta Platforms Ireland Limited

<https://about.fb.com/> | patriktovarys@fb.com
Corporate Member since: **2020** | Number of employees: | Industry: **Information Technology**
Contact: **Patrik Továryš**, Public Policy Manager CEE



Metamorfoza d.o.o.

www.museumofillusions.com | irena.bajan@museumofillusions.com
Corporate Member since: **2024** | Number of employees: **115** | Industry: **Entertainment**
Contact: **Irena Bajan Varat**, Global HR Director



Metroholding d.d.

www.metroholding.hr | ivan.culo@metroholding.hr
Small Business Member since: **2015** | Number of employees: **6** | Industry: **Financial Services**
Contact: **Ivan Čulo**, President of the Supervisory Board





Metroteka d.o.o.

www.metroteka.com | sinisa.prugovecki@metroteka.com
 Small Business Member since: **2015** | Number of employees: **12** | Industry: **Consulting**
 Contact: **Siniša Prugovečki**, General Manager



Microsoft Hrvatska d.o.o.

www.microsoft.com/hr-hr/ | tatjana.skoko@microsoft.com
 Corporate Member since: **1999** | Number of employees: **55** | Industry: **Information Technology**
 Contact: **Tatjana Skoko**, Sustainability Lead for Southeast Europe



MK poslovni savjeti d.o.o.

<https://mkps.hr/> | mkps@mkps.hr
 Small Business Member since: **2023** | Number of employees: **3** | Industry: **Consulting**
 Contact: **Dejan Jelić**, Consultant



Mondelez Zagreb d.o.o.

www.mondelezinternational.com/ | zagreb.office@mdlz.com
 Corporate Member since: **2024** | Number of employees: **21** | Industry: **Consumer Goods**
 Contact: **Ana Jovanović**, Corporate & Government Affairs Senior Specialist, EAM



MPPD d.o.o. - Mövenpick Zagreb

www.movenpick.com/en/europe/croatia/zagreb/movenpick-zagreb.html
kristina.vidulinticak@movenpick.com
 Small Business Member since: **2022** | Number of employees: **45** | Industry: **Hospitality Industry**
 Contact: **Kristina Vidulin Tićak**, Cluster Director of Sales & Marketing



MS Tech d.o.o.

www.metalsharkboats.com | dbozanic@metalsharkboats.com
 Corporate Member since: **2020** | Number of employees: **31** | Industry: **Manufacturing**
 Contact: **Daria Bozanić Jusup**, Administrative Office Manager



MSC Croatia d.o.o.

www.msc.com | zlatka.gulamdukic@msc.com
 Corporate Member since: **2024** | Number of employees: **28** | Industry: **Distribution / Logistics**
 Contact: **Zlatka Gulam Đukić**, Managing Director



mStart plus d.o.o.

www.mstart.hr | mstart.hr@mstart.hr
 Corporate Member since: **2024** | Number of employees: **450** | Industry: **Information Technology**
 Contact: **Ana Svetina**, Marketing and Sales Manager



Navis Yacht Charter - Posada d.o.o.

<https://navisyachtcharter.com/> | info@navis-yacht-charter.com
 Small Business Member since: **2013** | Number of employees: **6** | Industry: **Travel / Tourism**
 Contact: **Neno Vrgoč**, CEO



NEOS d.o.o.

www.neos.hr/ | info@neos.hr
 Patron Member since: **2024** | Number of employees: **147** | Industry: **Information Technology**
 Contact: **Davorin Capan**, CEO



NEPHOS d.o.o.

www.nephos.eu | info@nephos.eu

Small Business Member since: **2019** | Number of employees: **8** | Industry: **Information Technology**

Contact: **Tomislav Tipurić**, Chief Technology Officer



Nexe d.d.

www.nexe.hr | uprava@nexe.hr

Patron Member since: **2017** | Number of employees: **1700** | Industry: **Manufacturing**

Contact: **Josip Ergović**, President of the Board



Nexi Croatia d.o.o.

www.nexi.hr | info.cee@nexigroup.com

Corporate Member since: **2021** | Number of employees: **382** | Industry: **Financial Services**

Contact: **Irina Bručić**, Country Director



Nokia Solutions and Networks d.o.o.

www.nokia.com | cmt.hr@nokia.com

Corporate Member since: **2021** | Number of employees: **45** | Industry: **Telecommunications**

Contact: **Mario Topić**, Country Director



NOVA TV d.d.

www.novatv.hr | novatv@novatv.hr

Patron Member since: **2008** | Number of employees: **455** | Industry: **Media / Publishing**

Contact: **Ivana Galić Baksa**, Marketing, PR and Corporate Communication director



Novartis Hrvatska d.o.o.

www.novartis.com | josipa.kodic@novartis.com

Patron Member since: **2012** | Number of employees: **74** | Industry: **Health Care**

Contact: **Josipa Kодиć**, Business Coordinator



Novo Nordisk Hrvatska d.o.o.

www.novonordisk.hr | kontakt@novonordisk.com

Corporate Member since: **2019** | Number of employees: **49** | Industry: **Health Care**

Contact: **Vanesa Benković**, Market Access & Public Affairs Director



Nutty Factory d.o.o.

www.nutty.hr | info@nutty.hr

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

Contact: **Iva Milevoj**, CMO



OD Bradvica Marić Wahl Cesarec Skerlev d.o.o.

<https://bmwc.hr> | office@bmwc.hr

Small Business Member since: **2022** | Number of employees: **20** | Industry: **Legal Services**

Contact: **Ivan Luetić**, Attorney at Law



Odvjetnica Sanja Artuković

<https://oua.hr/> | sanja.artukovic@oua.hr

Small Business Member since: **2021** | Number of employees: **5** | Industry: **Legal Services**

Contact: **Sanja Artuković**, Attorney at Law



Odvjetnički ured Darko Markušić

don@markusic-solicitor.hr

Small Business Member since: **2023** | Number of employees: **4** | Industry: **Legal Services**

Contact: **Don Markušić**, Barrister & Solicitor

Odvjetničko društvo Ilej & Partneri d.o.o.

www.ilej-partners.com/ | office@ilej-partners.com

Small Business Member since: **2021** | Number of employees: **19** | Industry: **Legal Services**

Contact: **Maja Vurušić**, Business Development

ilej/partners

in cooperation with **karanovic/partners**

Odvjetničko društvo Porobija & Špoljarić d.o.o.

www.psod.hr/ | info@psod.hr

Small Business Member since: **2020** | Number of employees: **19** | Industry: **Legal Services**

Contact: **Marko Porobija**, Managing Partner



POROBIA & ŠPOLJARIĆ

Odvjetničko društvo Praljak & Svić d.o.o.

www.ps-law.hr | info@ps-law.hr

Small Business Member since: **2022** | Number of employees: **6** | Industry: **Legal Services**

Contact: **Petra Šalamun**, Office Manager

Praljak  Svić
LAW FIRM

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

www.bsds.hr | info@bsds.hr

Small Business Member since: **2011** | Number of employees: **19** | Industry: **Legal Services**

Contact: **Hrvoje Spajić**, Partner

BŠDS
Law firm Škurla,
Durmiš and Spajić

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

<http://mspartners.hr> | info@mspartners.hr

Small Business Member since: **2015** | Number of employees: **15** | Industry: **Legal Services**

Contact: **Andrej Šooš Maceljki**, Director


M&S
ŠOOŠ MACELJSKI, MANDIĆ,
STANIĆ & PARTNERI D.O.O.
ODVJETNIČKO DRUŠTVO

Odvjetničko društvo Stančić-Rokotov i partneri d.o.o.

www.odvjetnicki-ured.hr | stancic-rokotov@odvjetnicki-ured.hr

Small Business Member since: **2023** | Number of employees: **5** | Industry: **Legal Services**

Contact: **Nikša Stančić-Rokotov**, attorney-at-law, Partner

 Odvjetničko društvo
Stančić-Rokotov
i partneri d.o.o.

Odvjetničko društvo Vedriš & Partneri d.o.o.

www.vedris-partners.hr | info@vedris-partners.hr

Small Business Member since: **2004** | Number of employees: **7** | Industry: **Legal Services**

Contact: **Vlatka Vedriš**, Attorney at Law

Vedriš & Partneri
Odvjetničko društvo

Odvjetničko društvo Župić i partneri d.o.o.

www.zupicpartneri.hr | info@zupic.hr

Small Business Member since: **2013** | Number of employees: **16** | Industry: **Legal Services**

Contact: **Sanja Meštović Župić**, Office Manager

ŽUPIĆ & PARTNERI
ODVJETNIČKO DRUŠTVO / LAW FIRM

www.zupicpartneri.hr

Odvjetnik Hrvoje Ivić

<https://linkedin.com/in/hrvoje-ivic-94552318a> | hrvoje.ivic@ivic-law.eu

Small Business Member since: **2021** | Number of employees: **1** | Industry: **Legal Services**

Contact: **Hrvoje Ivić**, Attorney at Law

IVIĆ LAW OFFICE

Odvjetnik Josip Konjevod

josip@vk-law.com.hr

Small Business Member since: **2022** | Number of employees: **3** | Industry: **Legal Services**

Contact: **Josip Konjevod**, Attorney at Law



Law office Konjevod

Odvjetnik Mario Perica

<https://linkedin.com/in/marioperica> | mario.perica1@gmail.com

Small Business Member since: **2022** | Number of employees: **1** | Industry: **Legal Services**

Contact: **Mario Perica**, Attorney at Law



Odvjetnik Zvonimir Đuran

www.duran.hr | zvonimir.duran@duranduran.hr

Small Business Member since: **2023** | Number of employees: **2** | Industry: **Legal Services**

Contact: **Zvonimir Đuran**, Attorney at Law

LAW OFFICE ĐURAN

Oktal Pharma d.o.o.

www.oktal-pharma.hr | oktal-pharma@oktal-pharma.hr

Corporate Member since: **2017** | Number of employees: **790** | Industry: **Health Care**

Contact: **Ivan Klobučar**, President of the Management Board



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

www.olympus.hr | ivana.madunic@olympus-europa.com

Corporate Member since: **2016** | Number of employees: **18** | Industry: **Health Care**

Contact: **Ivana Madunić**, Chief financial officer



Oprema Micro Matic d.d.

www.oprema.com/ | info@oprema.com

Patron Member since: **2023** | Number of employees: **284** | Industry: **Manufacturing**

Contact: **Domagoj Cvetko**, Owner and CEO



Oracle Hrvatska d.o.o.

www.oracle.com/hr/ | reception_hr@oracle.com

Patron Member since: **2000** | Number of employees: **50** | Industry: **Information Technology**

Contact: **Boris Petrušić**, Country Representative, Croatia and Cluster Leader Cloud, HSSC



Orbico d.o.o.

www.orbico.com | info@orbico.com

Patron Member since: **2011** | Number of employees: **1288** | Industry: **Consumer Goods**

Contact: **Kristina Pavković**, Business Secretary of the Management Board



Osijek-Koteks d.d.

www.osijek-koteks.hr | info@osijek-koteks.hr

Corporate Member since: **2018** | Number of employees: **452** | Industry: **Construction**

Contact: **Marko Tadić**, Board Member



PBZ Card d.o.o.

www.pbzcard.hr | info@pbzcard.hr

Patron Member since: **1999** | Number of employees: **250** | Industry: **Financial Services**

Contact: **Sanja Juričan**, Acquisition, Activation and Communication Department Director



a member of the PBZ Group



Pešut Matić Galeković Zgombić odvjetničko društvo d.o.o.

www.pmod.hr | pmod@pmod.hr

Small Business Member since: **2022** | Number of employees: **7** | Industry: **Legal Services**

Contact: **Edita Matić**, CEO



Petric & Kajić odvjetničko društvo d.o.o.

www.petric-kajic.hr | info@petric-kajic.hr

Small Business Member since: **2019** | Number of employees: **5** | Industry: **Legal Services**

Contact: **Petar Petrić**, Attorney at Law



Petrol d.o.o.

www.petrol.hr | vedrana.klaric@petrol.hr

Corporate Member since: **2017** | Number of employees: **2000** | Industry: **Energy**

Contact: **Vedrana Klarić**, Head of marketing



Pfizer Croatia d.o.o.

www.pfizer.com | Sanja.Bratic@pfizer.com

Patron Member since: **1999** | Number of employees: **43** | Industry: **Health Care**

Contact: **Sanja Bratić**, Specialty Care Lead Adriatic



Philip Morris Zagreb d.o.o.

www.pmi.com | marijana.bubalo@pmi.com

Patron Member since: **1999** | Number of employees: **120** | Industry: **Consumer Goods**

Contact: **Marijana Bubalo**, Management Board Member for development



PHILIP MORRIS
ZAGREB D.O.O.

PHILIPS d.o.o.

www.philips.hr | Philips.Croatia@philips.com

Patron Member since: **2012** | Number of employees: **20** | Industry: **Technology**

Contact: **Branka Kovačević**, HR Coordinator Adriatics



Piper d.o.o.

www.piper.hr | piper@piper.hr

Small Business Member since: **2000** | Number of employees: **50** | Industry: **Demining**

Contact: **Bruno Romić**, CEO



Plan 2B interijeri d.o.o.

www.plan2b.hr | info@plan2b.hr

Small Business Member since: **2019** | Number of employees: **9** | Industry: **Interior Design**

Contact: **Branimir Valičević**, Director



Pliva Hrvatska d.o.o.

www.pliva.hr | info@pliva.com

Patron Member since: **2000** | Number of employees: **3000** | Industry: **Health Care**

Contact: **Tamara Sušanj Šulentić**, Senior Director of Communications for Italy, SEE and Bulgaria



Podravka d.d.

www.podravka.hr | podravka@podravka.hr

Patron Member since: **2003** | Number of employees: **4200** | Industry: **Consumer Goods**

Contact: **Dalibor Šijak**, General Manager International Markets



Poliklinika Terme

www.terme-selce.hr | info@terme-selce.hr
 Small Business Member since: **2016** | Number of employees: **30** | Industry: **Health Care**
 Contact: **Iva Brozičević Dragičević**, Assistant General Manager and Sports psychologist



TERME SELCE
HEALTH CLINIC

Presscut d.o.o.

www.presscut.hr | helpdesk@presscut.hr
 Small Business Member since: **2014** | Number of employees: **35** | Industry: **Media / Publishing**
 Contact: **Danijela Ljubek Župančić**, Client Service Account Manager



PricewaterhouseCoopers d.o.o. (PwC Croatia)

www.pwc.hr | hr_pwc_croatia@pwc.com
 Patron Member since: **1999** | Number of employees: **280** | Industry: **Consulting**
 Contact: **Branka Tot Bešić**, Senior Associate



pwc

Prima Solvent d.o.o.

www.bon.hr | matija.arapovic@primasolvent.hr
 Small Business Member since: **2022** | Number of employees: **45** | Industry: **Financial Services**
 Contact: **Matija Arapović**, CEO



Pro Integris d.o.o.

www.prointegris.hr | info@prointegris.hr
 Corporate Member since: **2019** | Number of employees: **70** | Industry: **Engineering**
 Contact: **Antonija Aračić Katičić**, Marketing



Pro Kolekt d.o.o.

www.prokolekt.hr/o-nas | natalija.zupan@prokolekt.si
 Corporate Member since: **2024** | Number of employees: **7** | Industry: **Financial Services**
 Contact: **Natalija Zupan**, Country Manager Slovenia & Croatia



Prva mreža održivog društva i ekonomije - MODE1

<http://mode-1.org/> | info@mamforce.hr
 Non - Profit Member since: **2019** | Number of employees: **3** | Industry: **Association**
 Contact: **Dijana Kobas Dešković**, President



Punta Skala d.o.o.

www.falkensteiner.com/en/resortpuntaskala | andjela.lovric@falkensteiner.com
 Corporate Member since: **2022** | Number of employees: | Industry: **Hospitality Industry**
 Contact: **Anđela Lovrić**, Head of Sales SEE/CEE/CIS



Radnik d.d.

www.radnik.hr | radnik@radnik.hr
 Patron Member since: **2022** | Number of employees: **360** | Industry: **Manufacturing**
 Contact: **Ana Habijanec**, Board Member for Development



Raiffeisenbank Austria d.d.

www.rba.hr | ured.uprave@rba.hr
 Corporate Member since: **1999** | Number of employees: **1694** | Industry: **Financial Services**
 Contact: **Iva Bakija**, Director of Board Office





Ramiro d.o.o.

www.ramiro.hr | ramiro@ramiro.hr
 Small Business Member since: **2023** | Number of employees: **10** | Industry: **Consulting**
 Contact: **Igor Pureta**, Board Member



RC CROATIA DEVELOPMENT d.o.o

www.rceurope.com | peric@rceurope.com
 Corporate Member since: **2022** | Number of employees: **5** | Industry: **Real Estate**
 Contact: **Ana-Marija Perić**, Office Manager



Real grupa d.o.o.

www.realgrupa.com | juraj@realgrupa.com
 Corporate Member since: **2020** | Number of employees: **135** | Industry: **Advertising / PR**
 Contact: **Juraj Sinanović**, CFO



RED BULL ADRIA d.o.o.

www.redbull.com | info.hr@redbull.com
 Corporate Member since: **2019** | Number of employees: **28** | Industry: **Consumer Goods**
 Contact: **Tatjana Prpić**, Finance Manager/Member of the Board



Rhea d.o.o. - UPS Authorised Service Contractor

www.rhea.hr | info@rhea.hr
 Small Business Member since: **1999** | Number of employees: **106** | Industry: **Distribution / Logistics**
 Contact: **Franjo Božičević**, Sales Manager



RIT Croatia

www.croatia.rit.edu | admissions@croatia.rit.edu
 Patron Member since: **1999** | Number of employees: **96** | Industry: **Education**
 Contact: **Irena Guszak**, President and Dean



RKR d.o.o.

https://rkr.hr/hr/ | rkr@rkr.hr
 Small Business Member since: **2021** | Number of employees: **25** | Industry: **Financial Services**
 Contact: **Sanda Bižić**, Partner



Robert Bosch d.o.o.

www.bosch.hr | danica.katicic@hr.bosch.com
 Corporate Member since: **2020** | Number of employees: **75** | Industry: **Consumer Goods**
 Contact: **Danica Katičić**, Human Resources manager and procurator



Roche d.o.o.

www.roche.com | croatia.info@roche.com
 Patron Member since: **2011** | Number of employees: **65** | Industry: **Health Care**
 Contact: **Ivona Krolo**, Business associate



SANDOZ d.o.o.

www.sandoz.hr | upit.croatia@sandoz.com
 Corporate Member since: **2014** | Number of employees: **100** | Industry: **Health Care**
 Contact: **Ana Gongola**, Country Head Croatia and Slovenia



Sano - suvremena hranidba životinja d.o.o.

www.sano.hr | sano@sano.hr

Corporate Member since: **2019** | Number of employees: **42** | Industry: **Agriculture**

Contact: **Tomislav Bosilj**, Director



Saron Management Solutions d.o.o.

<https://saronmanagementsolutions.com/> | nikola@saronsolutions.com

Small Business Member since: **2024** | Number of employees: **9** | Industry: **Consulting**

Contact: **Jovana Mladenović**, Project Manager & ESG Compliance Officer



Savez izviđača Hrvatske

www.scouts.hr | scouts@scouts.hr

Non - Profit Member since: **2017** | Number of employees: **6** | Industry: **Association**

Contact: **Dan Špicar**, Business Director



Schneider Electric d.o.o.

www.se.com/hr | podrska.hr@se.com

Corporate Member since: **2019** | Number of employees: **69** | Industry: **Energy**

Contact: **Marija Kokeza**, Channels & Segments Marketing Communication



Sedmi odjel d.o.o.

www.sedmiodjel.com | info@sedmiodjel.com

Small Business Member since: **2021** | Number of employees: **32** | Industry: **Information Technology**

Contact: **Ronald Gašpar**, COO



Selectio d.o.o.

www.selectio.hr | kontakt@selectio.hr

Patron Member since: **2006** | Number of employees: **26** | Industry: **Human Resources**

Contact: **Martina Kessler**, Head of Organizational Development Solutions



Selectium d.o.o.

www.selectium.hr | info@hpe.hr

Corporate Member since: **2019** | Number of employees: **29** | Industry: **Information Technology**

Contact: **Sonja Canjuga**, Marketing Manager



Serengeti d.o.o.

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

Small Business Member since: **2020** | Number of employees: **200** | Industry: **Information Technology**

Contact: **Ana Milas**, Director of Marketing and Business Development



Siemens Energy d.o.o.

www.siemens-energy.com/global/en/home.html | boris.miljavac@siemens-energy.com

Patron Member since: **2023** | Number of employees: **132** | Industry: **Energy**

Contact: **Boris Miljavac**, Managing Director



Skladišna logistika d.o.o.

<https://toyota-vilicari.hr> | sandra.crnkovic@skladisna-logistika.hr

Small Business Member since: **2023** | Number of employees: **48** | Industry: **Distribution / Logistics**

Contact: **Davor Pranić**, CEO





Sofmedica Croatia d.o.o.

<https://sofmedica.com/> | info.ro@sofmedica.com
Patron Member since: **2024** | Number of employees: **1** | Industry: **Health Care**
Contact: **Harris Palaondas**, Business Director



Soldered Electronics d.o.o.

<https://solderedelectronics.com> | hello@soldered.com
Small Business Member since: **2024** | Number of employees: **21** | Industry: **Engineering**
Contact: **David Zovko**, Founder and director



SOLE-COMMERCE d.o.o.

www.sole-commerce.com | sole-commerce@world-es.com
Small Business Member since: **2024** | Number of employees: **8** | Industry: **Information Technology**
Contact: **Emil Solenički**, General Manager

Sole-Mark d.o.o.

www.sole-mark.hr | sole-mark@zg.t-com.hr
Small Business Member since: **2024** | Number of employees: **3** | Industry: **Health Care**
Contact: **Željko Marković**, CEO

Solvership d.o.o.

www.solvership.com | financije@solvership.com
Corporate Member since: **2015** | Number of employees: **180** | Industry: **Information Technology**
Contact: **Anita Cvetić Oreščanin**, Member of the management board



SOS Dječje selo Hrvatska

www.sos-dsh.hr | partnerstva@sos-dsh.hr
Non - Profit Member since: **2019** | Number of employees: **203** | Industry: **Association**
Contact: **Ljiljana Varga**, Corporate partnership Manager



SPAN d.d.

www.span.eu | info@span.eu
Corporate Member since: **2015** | Number of employees: **850** | Industry: **Information Technology**
Contact: **Iva Repač**, Corporate communications



Specijalna bolnica za oftalmologiju Svjetlost

www.svjetlost.hr | info@svjetlost.hr
Patron Member since: **2020** | Number of employees: **70** | Industry: **Health Care**
Contact: **Ivan Gabrić**, Assistant Director for Business Processes



Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno

www.bolnica-rovinj.hr | ravnateljstvo@bolnica-rovinj.hr
Small Business Member since: **2017** | Number of employees: **143** | Industry: **Health Care**
Contact: **Mateo Šturman**, Head of the Legal Department



Superius d.o.o.

https://superius.co/index_hr.html | superius@superius.co
Small Business Member since: **2024** | Number of employees: **18** | Industry: **Information Technology**
Contact: **Nikola Rovis**, CEO



Svpetrvs hoteli d.d.

www.watermanresorts.com | sales@watermanresorts.com
Corporate Member since: **2004** | Number of employees: **200** | Industry: **Hospitality Industry**
Contact: **Mariana Damjanović**, Sales & Marketing department



Swixx BioPharma d.o.o.

www.swixxbiopharma.com | croatia.info@swixxbiopharma.com
Patron Member since: **2022** | Number of employees: **65** | Industry: **Health Care**
Contact: **Jelena Todić**, Market Access & Business Development Lead



Syntio d.o.o.

<https://syntio.net> | info@syntio.net
Small Business Member since: **2020** | Number of employees: **85** | Industry: **Information Technology**
Contact: **Davor Sokolović**, Head of Business Development



Tahograf d.o.o.

www.tahograf.hr | info@tahograf.hr
Corporate Member since: **2024** | Number of employees: **55** | Industry: **Automotive**
Contact: **Jasminka Radulj**, Executive Administrative Assistant



Takeda Pharmaceuticals Croatia d.o.o.

www.takeda.com | info-hr@takeda.com
Patron Member since: **2020** | Number of employees: **28** | Industry: **Health Care**
Contact: **Marija Tržić Rastija**, Country commercial assistant



TDR d.o.o.

www.tdr.hr | adria_info@bat.com
Patron Member since: **2024** | Number of employees: **1318** | Industry: **Manufacturing**
Contact: **Antonija Mršić Radas**, Senior Manager for Corporate and Regulatory Affairs



Teichmann & Compagnons Property Networks d.o.o.

www.teichmanncpn.eu | bakunic@tcpn.eu
Small Business Member since: **2023** | Number of employees: **2** | Industry: **Real Estate**
Contact: **Ivana Bakunić**, General Manager



Teknoxgroup Hrvatska d.o.o.

www.teknoxgroup.com | contact-hr@teknoxgroup.hr
Patron Member since: **2011** | Number of employees: **78** | Industry: **Manufacturing**
Contact: **Miodrag Matijaca**, General Manager



Telemach Hrvatska d.o.o.

www.telemach.hr | telemach.hrvatska.info@telemach.hr
Patron Member since: **2016** | Number of employees: **1200** | Industry: **Telecommunications**
Contact: **Maja Jenei Jurković**, Executive Assistant



Terza Lacrima d.o.o.

terzalacrima@gmail.com
Small Business Member since: **2022** | Number of employees: **1** | Industry: **Consulting**
Contact: **Zvonimir Mršić**, CEO



Teya Croatia d.o.o.

<https://teya.com/hr/home> | podrska@saltpay.co
Corporate Member since: **2023** | Number of employees: **17** | Industry: **Financial Services**
Contact: **Branimir Zorko**, Country Leader Croatia



Tiko Pro d.o.o.

www.tiko-pro.hr | info@tiko-pro.hr
Small Business Member since: **2018** | Number of employees: **3** | Industry: **Consulting**
Contact: **Lana Labinjan**, Project Manager



TIS Grupa d.o.o.

www.tis.hr | info@tis.hr
Small Business Member since: **2016** | Number of employees: **120** | Industry: **Information Technology**
Contact: **Dženan Lojo**, Managing Director TIS Grupa



TMF Croatia d.o.o.

www.tmf-group.com | croatia@tmf-group.com
Corporate Member since: **2005** | Number of employees: **30** | Industry: **Consulting**
Contact: **Ivana Grgić**, Business Development Manager



TOKIĆ d.o.o.

www.tokic.hr | info@tokic.hr
Corporate Member since: **2018** | Number of employees: **920** | Industry: **Consumer Goods**
Contact: **Marko Tomac**, Head of Corporate Communications



Triple-Inovacije d.o.o.

www.triple-innovations.com | info@triple-innovations.com
Small Business Member since: **2024** | Number of employees: **25** | Industry: **Information Technology**
Contact: **Ivor Bakša**, CEO



TT Kabeli d.o.o.

www.ttcables.com | eugen.susak@ttcables.com
Corporate Member since: **2022** | Number of employees: **12** | Industry: **Energy**
Contact: **Marina Šaravanja**, Head of Commercial dept.



Udruga digitalnog zdravstva

andrea.stanicic@hit-konferencija.hr
Non - Profit Member since: **2021** | Number of employees: **0** | Industry: **Association**
Contact: **Andrea Staničić**, President



Udruga za prevenciju raka i pomoć oboljelima BUDI DOBRO

www.budidobro.hr | udruga@budidobro.hr
Non - Profit Member since: **2023** | Number of employees: **3** | Industry: **Association**
Contact: **Josip Majcan**, President



UMBOSS d.o.o.

www.inceptum-oss.com | ankica.kovacevic@inceptum.hr
Small Business Member since: **2023** | Number of employees: **42** | Industry: **Information Technology**
Contact: **Zdenko Vrdoljak**, Director



UNIQA osiguranje d.d.

www.uniqa.hr | info@uniqa.hr

Corporate Member since: **2019** | Number of employees: **500** | Industry: **Financial Services**

Contact: **Nikolina Mucko**, PR associate



Uprise d.o.o.

www.uprise.hr | uprise@uprise.hr

Small Business Member since: **2023** | Number of employees: **25** | Industry: **Information Technology**

Contact: **Filip Škoda**, Sales & Marketing Manager



Večernji list d.o.o.

www.vecernji.hr | monika.mudrinjak@vecernji.net

Corporate Member since: **2024** | Number of employees: **148** | Industry: **Media / Publishing**

Contact: **Monika Mudrinjak**, Assistant to the Management Board



VentureXchange d.o.o.

www.vxassociates.com/ | mirna.marovic@vxassociates.com

Small Business Member since: **2021** | Number of employees: **5** | Industry: **Consulting**

Contact: **Mirna Marović**, Founder & CEO



Verba centar d.o.o.

www.verba.hr | vanja.keindl@verba.hr

Small Business Member since: **2023** | Number of employees: **24** | Industry: **Translation Services**

Contact: **Vanja Keindl**, Owner & Chair of the Board



Vertiv Croatia d.o.o.

www.vertiv.com | croatia.hello@Vertiv.com

Patron Member since: **2006** | Number of employees: **160** | Industry: **Energy**

Contact: **Karmen Buljat**, Field Marketing Director Central Eastern Europe



Viatrix Hrvatska d.o.o.

www.viatrix.com/hr-hr/lm/croatia | marija.kolovrat@viatrix.com

Corporate Member since: **2016** | Number of employees: **71** | Industry: **Health Care**

Contact: **Marija Kolovrat**, Office Coordinator



Vindija d.d. Prehrambena industrija

www.vindija.hr | info@vindija.hr

Corporate Member since: **2016** | Number of employees: **3637** | Industry: **Consumer Goods**

Contact: **Saša Vojnović**, Board Member



Visa Europe Management Services Limited, Podružnica Zagreb

www.visa.com.hr/ | visa@visa.com

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

Contact: **Renata Vujasinović**, Country Manager Croatia



Visoko učilište ALGEBRA

www.algebra.hr | info@algebra.hr

Small Business Member since: **2016** | Number of employees: **170** | Industry: **Education**

Contact: **Arsen Šolić**, MBA Business Area Manager





Vlahović Grupa d.o.o. - Vlahovic Group Government Relations

www.vlahovicgroup.com | nv@vlahovicgroup.com
 Small Business Member since: **2014** | Number of employees: **7** | Industry: **Consulting**
 Contact: **Natko Vlahović**, Founder and CEO



VMD Grupa d.o.o.

www.vmdgrupa.hr/ | info@vmdgrupa.hr
 Corporate Member since: **2014** | Number of employees: **43** | Industry: **Real Estate**
 Contact: **Neven Mikec**, CEO



Vukmir i suradnici odvjetničko društvo d.o.o.

www.vukmir.net | vukmir@vukmir.net
 Small Business Member since: **1999** | Number of employees: **22** | Industry: **Legal Services**
 Contact: **Mladen Vukmir**, Partner



Westgate Tower d.o.o. - AC Hotel by Marriott Split

<https://acmarriottsplit.com> | sales@acmarriottsplit.com
 Corporate Member since: **2023** | Number of employees: **100** | Industry: **Hospitality Industry**
 Contact: **Antea Kaštelan**, Sales Manager



Wiener osiguranje Vienna Insurance Group d.d.

www.wiener.hr | kontakt@wiener.hr
 Corporate Member since: **2019** | Number of employees: **630** | Industry: **Financial Services**
 Contact: **Zvonimira Milevčić**



Willis Towers Watson d.o.o.

www.wtwco.com/en-hr | Marko.Stajduhar@wtwco.com
 Patron Member since: **2016** | Number of employees: **13** | Industry: **Financial Services**
 Contact: **Marko Štajduhar**, Director



Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb

www.wolftheiss.com | zagreb@wolftheiss.com
 Corporate Member since: **2008** | Number of employees: **30** | Industry: **Legal Services**
 Contact: **Luka Tadić-Čolić**, Managing Partner



Woodsford Grupa d.o.o.

www.woodsford.co.uk | info@woodsford.hr
 Small Business Member since: **2006** | Number of employees: **1** | Industry: **Real Estate**
 Contact: **Krešimir Špoljar**, Partner and Managing Director

Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)

www.zagrebcityhotels.hr/ | zagreb.info@hilton.com
 Patron Member since: **2012** | Number of employees: **224** | Industry: **Hospitality Industry**
 Contact: **Josipa Jutt Ferlan**, Cluster General Manager



Zagrebačka Banka d.d.

www.zaba.hr | zaba@unicreditgroup.zaba.hr
 Corporate Member since: **2001** | Number of employees: **3450** | Industry: **Financial Services**
 Contact: **Alessandro Masotti**, Head of International Clients



Zagrebačka filharmonija

www.zgf.hr | zgfilhar@zgf.hr

Non - Profit Member since: **2023** | Number of employees: **122** | Industry: **Entertainment**

Contact: **Martina Jakić**, Sales Manager



Zagrebačka Pivovara d.o.o.

www.zagrebackapivovara.hr | ivana.jankovic@molsoncoors.com

Corporate Member since: **2018** | Number of employees: **596** | Industry: **Consumer Goods**

Contact: **Alina Ružić**, Board Member



Zagrebačka škola ekonomije i managementa

www.zsem.hr | info@zsem.hr

Small Business Member since: **2004** | Number of employees: **70** | Industry: **Education**

Contact: **Mato Njavro**, Dean



Zagrebačko gradsko kazalište "Komedija"

www.komedija.hr | marketing@komedija.hr

Non - Profit Member since: **2022** | Number of employees: **197** | Industry: **Entertainment**

Contact: **Josip Letica**, Marketing Manager



Zambelli design d.o.o.

www.zambellidesign.hr | info@zambellidesign.hr

Small Business Member since: **2023** | Number of employees: **2** | Industry: **Advertising / PR**

Contact: **Anja Zambelli Čolak**, Creative director, CEO

ZAMBELLBRANDESIGN

ZMP IP d.o.o.

www.zmp.eu | croatia@zm-p.com

Small Business Member since: **2015** | Number of employees: **4** | Industry: **Legal Services**

Contact: **Ivana Knežević**, Patent & Trademark Attorney



Zona znanja d.o.o.

www.zona-znanja.hr | info@zona-znanja.hr

Small Business Member since: **2022** | Number of employees: **12** | Industry: **Education**

Contact: **Mirela Polgar**, CEO



Zvijezda plus d.o.o.

www.zvijezda.hr | uprava@zvijezda.hr

Corporate Member since: **2023** | Number of employees: **443** | Industry: **Consumer Goods**

Contact: **Karmen Rosan**, CFO, Board Member



Žurić i Partneri odvjetničko društvo d.o.o.

www.zuric-i-partneri.hr | info@zuric-i-partneri.hr

Small Business Member since: **1999** | Number of employees: **31** | Industry: **Legal Services**

Contact: **Miroslav Plašćar**, Managing Partner



ACTIVITIES

NON PROFIT
SMALL BUSINESS
CORPORATE
PATRON

Representing the positions and the interests of members

Participation in the committees and working groups	✓	✓	✓	✓
Participation in advocacy of positions and interests	✓	✓	✓	✓

Business Development

Participation in all AmCham business programs or events (if not free of charge, AmCham members are charged with special discounted price)	✓	✓	✓	✓
Member to Member program	✓	✓	✓	✓
AmCham conference room & equipment free of charge, if available	✓	✓	✓	✓
Priority seating at events and extra invitations				✓
Special events for Patrons, e.g. cocktail for Patrons with speaker before event				✓

Positioning/visibility

Sponsorship opportunities for all activities	✓	✓	✓	✓
Publishing of members business news in AmCham's News & Views and web pages	✓	✓	✓	✓
Expert articles in News & Views (print and electronic)	✓	✓	✓	✓
Publishing member's data and logos in the AmCham Yearbook (print and electronic edition)	✓	✓	✓	✓
List of members on the AmCham web pages with a short description of the company, the company logo with a hyperlink to the company's web site and announcement of a new member	✓	✓	✓	✓
Member to member newsletter - four posts per year with no charge	✓	✓	✓	✓
AmCham Member printed certification and logo for member webpages	✓	✓	✓	✓
Five annual no charge tickets for AmCham events, excluding the donor evening				✓
One employee at no charge for the AmCham Talents program				✓
20% off all advertising				✓
Particularly prominent positioning of Patron logo in News & Views, AmCham's Yearbook and at non-sponsored events				✓

Access to information

Position papers - working versions and final documents	✓	✓	✓	✓
Advocate plans for member positions	✓	✓	✓	✓
Minutes of meetings from AmCham Board, committees and working groups	✓	✓	✓	✓
AmCham Newsletter (electronic) - twice a month	✓	✓	✓	✓
News & Views publication (print and electronic version) - twice per year, Yearbook	✓	✓	✓	✓
Access to AmCham Websites - Members Only and AmCham contacts of all members	✓	✓	✓	✓
Additional copies of publications	✓	✓	✓	✓

AMCHAM MEMBERS BY INDUSTRY

ADVERTISING / PR

- ABECEDA komunikacije d.o.o.
- Alpheus d.o.o.
- BBDO Zagreb d.o.o.
- Black Carpet consulting d.o.o.
- Europlakat d.o.o.
- Flaster media d.o.o.
- GELD DATA d.o.o.
- Grou d.o.o.
- Integralni marketing i komunikacije d.o.o.
- Kiara Maria d.o.o.
- Real grupa d.o.o.
- Zambelli design d.o.o.

AGRICULTURE

- Agroproteinka d.d.
- Sano - suvremena hranidba životinja d.o.o.

ASSOCIATION

- Hrvatski hrvački savez
- Hrvatski odbojkaški savez
- Hrvatski ured za osiguranje
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- International Medical Corps Croatia/ Međunarodni Medicinski Zbor Hrvatska
- Međunarodni institut za klimatske aktivnosti (IICA)
- Prva mreža održivog društva i ekonomije - MODE1
- Savez izviđača Hrvatske
- SOS Dječje selo Hrvatska
- Udruga digitalnog zdravstva
- Udruga za prevenciju raka i pomoć oboljelima BUDI DOBRO

AUTOMOTIVE

- Auto Hrvatska d.d.
- Carwiz International d.o.o.
- LMG Autokuća d.o.o.
- Tahograf d.o.o.

CONSTRUCTION

- Adriatech d.o.o.
- Osijek-Koteks d.d.

CONSULTING

- A.T. Kearney Management Consulting S.R.L- podružnica Zagreb
- Andersen Croatia d.o.o.
- Apriori World d.o.o.
- Benefit Systems d.o.o.
- Boost d.o.o.
- Centar za transfer tehnologije d.o.o.
- CFCG d.o.o.
- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Crowe Horwath d.o.o.
- Deloitte d.o.o.
- Dun & Bradstreet d.o.o.
- Energo-data d.o.o.
- Ernst & Young d.o.o.
- EuroNavigator d.o.o.
- Forvis Mazars Consulting d.o.o.
- Grant Thornton revizija d.o.o.
- Grayling d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- INDAGO d.o.o.
- KPMG Croatia d.o.o.
- Mala plava hobotnica d.o.o. - Expat in Croatia
- McKinsey & Company, Inc. Adriatic Podružnica
- Metroteka d.o.o.
- MK poslovni savjeti d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Ramiro d.o.o.
- Saron Management Solutions d.o.o.
- Terza Lacrima d.o.o.
- Tiko Pro d.o.o.
- TMF Croatia d.o.o.
- VentureXchange d.o.o.
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations

CONSUMER GOODS

- Angelus Domus d.o.o.

- Atlantic Grupa d.d.
- BADEL 1862 d.d.
- Carlsberg Croatia d.o.o.
- Coca-Cola Adria d.o.o.
- Coca-Cola HBC Hrvatska d.o.o.
- Croatian Premium Wine Imports, Inc.
- Gavrilović d.o.o.
- Heineken Hrvatska d.o.o.
- Henkel Croatia d.o.o.
- HERBALIFE d.o.o.
- JT International Zagreb d.o.o.
- LEDO plus d.o.o.
- Mondelez Zagreb d.o.o.
- Nutty Factory d.o.o.
- Orbico d.o.o.
- Philip Morris Zagreb d.o.o.
- Podravka d.d.
- RED BULL ADRIA d.o.o.
- Robert Bosch d.o.o.
- TOKIĆ d.o.o.
- Vindija d.d. Prehrambena industrija
- Zagrebačka Pivovara d.o.o.
- Zvijezda plus d.o.o.

DEMING

- Piper d.o.o.

DESIGN

- Kaligraf d.o.o.

DIGITIZATION

- Iron Mountain Hrvatska d.o.o.

DISTRIBUTION / LOGISTICS

- AGS Zagreb d.o.o.
- DSV Hrvatska d.o.o.
- HP-Hrvatska pošta d.d.
- Maersk Croatia d.o.o.
- MSC Croatia d.o.o.
- Rhea d.o.o. - UPS Authorised Service Contractor
- Skladišna logistika d.o.o.

EDUCATION

- American International School of Zagreb
- Berlitz - Jezični centar VOX MUNDI d.o.o.



- HB Services d.o.o. - Hansen Beck
- LQ d.o.o.
- RIT Croatia
- Visoko učilište ALGEBRA
- Zagrebačka škola ekonomije i managementa
- Zona znanja d.o.o.

ENERGY

- AleDo Tech d.o.o.
- E.ON Hrvatska d.o.o.
- General Electric Hrvatska d.o.o.
- INA - industrija nafte d.d.
- Petrol d.o.o.
- Schneider Electric d.o.o.
- Siemens Energy d.o.o.
- TT Kabeli d.o.o.
- Vertiv Croatia d.o.o.

ENGINEERING

- Apkall d.o.o.
- Pro Integris d.o.o.
- Soldered Electronics d.o.o.

ENTERTAINMENT

- Blitz - Cinestar d.o.o.
- Bright d.o.o.
- Metamorfoza d.o.o.
- Zagrebačka filharmonija
- Zagrebačko gradsko kazalište "Komedija"

FINANCIAL SERVICES

- Addiko Bank d.d.
- AIRCASH d.o.o.
- Alpha Capitalis d.o.o.
- Ano d.o.o.
- Citibank Europe plc - Hungarian Branch Office
- Croatia osiguranje d.d.
- D-Business Consulting International d.o.o.
- EFT Usluge d.o.o. - Euronet Worldwide
- EOS Matrix d.o.o.
- Erste Card Club d.o.o.
- Farve Pro Invest d.o.o.
- Fidestum d.o.o.
- Generali osiguranje d.d.
- Groupama osiguranje d.d.
- Hrvatska banka za obnovu i razvitak
- HRVATSKA POŠTANSKA BANKA, dioničko društvo
- i4next leasing Croatia d.o.o.
- Marsh d.o.o.

- Mastercard Europe - Podružnica Zagreb
- Maverick Wealth Management d.o.o.
- Metroholding d.d.
- Nexi Croatia d.o.o.
- PBZ Card d.o.o.
- Prima Solvent d.o.o.
- Pro Kolekt d.o.o.
- Raiffeisenbank Austria d.d.
- RKR d.o.o.
- Teya Croatia d.o.o.
- UNIQA osiguranje d.d.
- Visa Europe Management Services Limited, Podružnica Zagreb
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.o.o.
- Zagrebačka Banka d.d.

HEALTH CARE

- Abbott Laboratories d.o.o.
- AbbVie d.o.o.
- Alpha-Medical d.o.o.
- Altium International d.o.o.
- Amgen d.o.o.
- AstraZeneca d.o.o.
- Baxter Healthcare d.o.o.
- Bayer d.o.o.
- Becton Dickinson Croatia d.o.o.
- Biomedica dijagnostika d.o.o.
- Cromedic Assistance d.o.o.
- Eli Lilly (Suisse) S.A. - Predstavništvo u Republici Hrvatskoj
- Enlil Net d.o.o.
- GE Healthcare Magyarország Kft
- Genesis Pharma Adriatic d.o.o.
- Johnson & Johnson S.E. d.o.o.
- Klaster zdravstvenog turizma Kvarnera
- Medical Intertrade d.o.o.
- Medika d.d.
- Medilab One d.o.o.
- Medtronic Adriatic d.o.o.
- MERCK d.o.o.
- Merck Sharp & Dohme d.o.o.
- Novartis Hrvatska d.o.o.
- Novo Nordisk Hrvatska d.o.o.
- Oktal Pharma d.o.o.
- Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb
- Pfizer Croatia d.o.o.
- Pliva Hrvatska d.o.o.
- Poliklinika Terme
- Roche d.o.o.

- SANDOZ d.o.o.
- Sofmedica Croatia d.o.o.
- Sole-Mark d.o.o.
- Specijalna bolnica za oftalmologiju Svjetlost
- Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno
- Swixx BioPharma d.o.o.
- Takeda Pharmaceuticals Croatia d.o.o.
- Viatrix Hrvatska d.o.o.

HOSPITALITY INDUSTRY

- Arena Hospitality Group d.d.
- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- HESA Group d.o.o.
- JTH Costabella d.o.o. - Hilton Rijeka Costabella
- MAISTRA d.d.
- MPPD d.o.o. - Mövenpick Zagreb
- Punta Skala d.o.o.
- Svpetrvs hoteli d.d.
- Westgate Tower d.o.o. - AC Hotel by Marriott Split
- Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)

HUMAN RESOURCES

- Amrop d.o.o.
- Luger Talent Solutions d.o.o.
- Manpower d.o.o.
- Selectio d.o.o.

INFORMATION TECHNOLOGY

- Adcubum d.o.o.
- Aduro ideja d.o.o.
- Agilcon d.o.o.
- ALFATEC Group d.o.o.
- Amazon Data Services Zagreb d.o.o.
- Assist-o AG
- BE-terna d.o.o.
- Bolt Services HR d.o.o.
- Buckhill d.o.o.
- Burza d.o.o. (dba. Human)
- Calisto d.o.o.
- Cantab Pi Adria d.o.o.
- Cisco Systems Hrvatska d.o.o.
- DignetSoftware d.o.o.
- Diverto d.o.o.
- Elixirr Digital d.o.o.
- ESKA d.o.o.
- ETRANET Grupa d.o.o.

- FORTINET B.V.
- Google Hrvatska d.o.o.
- Hexis d.o.o.
- HP Computing and Printing d.o.o.
- HSM-informatika d.o.o.
- IBM Hrvatska d.o.o.
- INFINUM d.o.o.
- Infobip d.o.o.
- INsig2 d.o.o.
- InterXion Hrvatska d.o.o.
- IQVIA Adriatic d.o.o.
- LEAPWISE d.o.o.
- Lloyds digital d.o.o.
- Meta Platforms Ireland Limited
- Microsoft Hrvatska d.o.o.
- mStart plus d.o.o.
- NEOS d.o.o.
- NEPHOS d.o.o.
- Oracle Hrvatska d.o.o.
- Sedmi odjel d.o.o.
- Selectium d.o.o.
- Serengeti d.o.o.
- SOLE-COMMERCE d.o.o.
- Solvership d.o.o.
- Span d.d.
- Superius d.o.o.
- Syntio d.o.o.
- TIS Grupa d.o.o.
- Triple-Inovacije d.o.o.
- UMBOSS d.o.o.
- Uprise d.o.o.

INTERIOR DESIGN

- Plan 2B interijeri d.o.o.

LEGAL SERVICES

- Buterin&Partneri odvjetničko društvo, d.o.o.
- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
- Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.
- Kovačević Prpić Simeunović odvjetničko društvo d.o.o.
- Lovrić Novokmet odvjetničko društvo d.o.o.
- OD Bradvica Marić Wahl Cesarec Skerlev d.o.o.
- Odvjetnica Sanja Artuković
- Odvjetnički ured Darko Markušić
- Odvjetničko društvo Ilej & Partneri d.o.o.
- Odvjetničko društvo Porobija & Špoljarić d.o.o.

- Odvjetničko društvo Praljak & Svić d.o.o.
- Odvjetničko društvo Stančić-Rokotov i partneri d.o.o.
- Odvjetničko društvo Škurla, Durmiš i Spajić d.o.o.
- Odvjetničko društvo Šooš Maceljiski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri d.o.o.
- Odvjetničko društvo Župić i partneri d.o.o.
- Odvjetnik Hrvoje Ivić
- Odvjetnik Josip Konjevod
- Odvjetnik Mario Perica
- Odvjetnik Zvonimir Đuran
- Pešut Matić Galeković Zgombić odvjetničko društvo d.o.o.
- Petrić & Kajić odvjetničko društvo d.o.o.
- Vukmir i suradnici odvjetničko društvo d.o.o.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- ZMP IP d.o.o.
- Žurić i Partneri odvjetničko društvo d.o.o.

MANUFACTURING

- ALTPRO d.o.o.
- Applied Ceramics d.o.o.
- BASF Croatia d.o.o.
- Bomark Pak d.o.o.
- Cortec Hrvatska d.o.o.
- Dalekovod d.d.
- DOK-ING d.o.o.
- Draco d.o.o.
- Đuro Đaković Grupa d.d.
- Ecolab GmbH
- GEC d.o.o.
- Grey Box d.o.o.
- Hrvatski kišobran d.o.o.
- HS Produkt d.o.o.
- Intra Lighting d.o.o.
- Ivanićplast d.o.o.
- Jabil Croatia d.o.o.
- KAZ d.o.o.
- Kelteks d.o.o.
- Knauf d.o.o.
- KONČAR d.d.
- LPT d.o.o.
- MS Tech d.o.o.
- Nexe d.d.

- Oprema Micro Matic d.d.
- Radnik d.d.
- TDR d.o.o.
- Teknoxgroup Hrvatska d.o.o.

MARKET RESEARCH

- AGB Nielsen istraživanje medija d.o.o.

MEDIA / PUBLISHING

- 24sata d.o.o.
- Business Media Croatia d.o.o.
- Hanza Media d.o.o.
- NOVA TV d.d.
- Presscut d.o.o.
- Večernji list d.o.o.

REAL ESTATE

- Biliškov Nekretnine d.o.o.
- CBRE d.o.o. - Podružnica Zagreb
- CBS International d.o.o. - Cushman & Wakefield
- Colliers Advisory d.o.o.
- RC CROATIA DEVELOPMENT d.o.o.
- Teichmann & Compagnons Property Networks d.o.o.
- VMD Grupa d.o.o.
- Woodsford Grupa d.o.o.

TECHNOLOGY

- Kamiks Eko d.o.o.
- Magic Forest d.o.o.
- PHILIPS d.o.o.

TELECOMMUNICATIONS

- A1 Hrvatska d.o.o.
- CROATEL d.o.o.
- Hrvatski Telekom d.d.
- Nokia Solutions and Networks d.o.o.
- Telemach Hrvatska d.o.o.

TRANSLATION SERVICES

- Aion d.o.o.
- Ciklopea d.o.o.
- Elemento Content d.o.o.
- Verba centar d.o.o.

TRAVEL / TOURISM

- Avantura života d.o.o.
- Bantel Travel d.o.o.
- Croatia Airlines d.d.
- Navis Yacht Charter - Posada d.o.o.

WELLBEING

- Form & Belle j.d.o.o.
- Matera Life d.o.o.



AMCHAM MEMBERS ALPHABETICALLY

- 24sata d.o.o.

A

- A.T. Kearney Management Consulting S.R.L- podružnica Zagreb
- A1 Hrvatska d.o.o.
- Abbott Laboratories d.o.o.
- AbbVie d.o.o.
- ABECEDA komunikacije d.o.o.
- Adcubum d.o.o.
- Addiko Bank d.d.
- Adriatech d.o.o.
- Aduro ideja d.o.o.
- AGB Nielsen istraživanje medija d.o.o.
- Agilcon d.o.o.
- Agroproteinka d.d.
- AGS Zagreb d.o.o.
- Aion d.o.o.
- AIRCASH d.o.o.
- AleDo Tech d.o.o.
- ALFATEC Group d.o.o.
- Alpha Capitalis d.o.o.
- Alpha-Medical d.o.o.
- Alpheus d.o.o.
- Altium International d.o.o.
- ALTPRO d.o.o.
- Amazon Data Services Zagreb d.o.o.
- American International School of Zagreb
- Amgen d.o.o.
- Amrop d.o.o.
- Andersen Croatia d.o.o.
- Angelus Domus d.o.o.
- Ano d.o.o.
- Apkall d.o.o.
- Applied Ceramics d.o.o.
- Apriori World d.o.o.
- Arena Hospitality Group d.d.
- Assist-o AG
- AstraZeneca d.o.o.
- Atlantic Grupa d.d.
- Auto Hrvatska d.d.
- Avantura života d.o.o.

B

- BADEL 1862 d.d.
- Bantel Travel d.o.o.
- BASF Croatia d.o.o.
- Baxter Healthcare d.o.o.
- Bayer d.o.o.
- BBDO Zagreb d.o.o.
- Becton Dickinson Croatia d.o.o.
- Benefit Systems d.o.o.
- Berlitz - Jezični centar VOX MUNDI d.o.o.
- BE-terna d.o.o.
- Biliškov Nekretnine d.o.o.
- Biomedica dijagnostika d.o.o.
- Black Carpet consulting d.o.o.
- Blitz - Cinestar d.o.o.
- Bolt Services HR d.o.o.
- Bomark Pak d.o.o.
- Boost d.o.o.
- Bright d.o.o.
- Buckhill d.o.o.
- Burza d.o.o. (dba. Human)
- Business Media Croatia d.o.o.
- Buterin&Partneri odvjetničko društvo, d.o.o.

C

- Calisto d.o.o.
- Cantab Pi Adria d.o.o.
- Carlsberg Croatia d.o.o.
- Carwiz International d.o.o.
- CBRE d.o.o. - Podružnica Zagreb
- CBS International d.o.o. - Cushman & Wakefield
- Centar za transfer tehnologije d.o.o.
- CFCG d.o.o.
- Ciklopea d.o.o.
- Cisco Systems Hrvatska d.o.o.
- Citibank Europe plc - Hungarian Branch Office
- CMS Reich-Rohrwig Hainz Rechtsanwälte GmbH - Podružnica Zagreb
- Coca-Cola Adria d.o.o.
- Coca-Cola HBC Hrvatska d.o.o.
- Colliers Advisory d.o.o.

- Corporate Performance Advisory - Callidus patronus adeptiorum d.o.o.
- Cortec Hrvatska d.o.o.
- CROATEL d.o.o.
- Croatia Airlines d.d.
- Croatia osiguranje d.d.
- Croatian Premium Wine Imports, Inc.
- Cromedic Assistance d.o.o.
- Crowe Horwath d.o.o.

D

- Dalekovod d.d.
- D-Business Consulting International d.o.o.
- Deloitte d.o.o.
- DignetSoftware d.o.o.
- Diverto d.o.o.
- Divjak, Topić, Bahtijarević & Krka odvjetničko društvo d.o.o.
- DOK-ING d.o.o.
- Draco d.o.o.
- DSV Hrvatska d.o.o.
- Dun & Bradstreet d.o.o.

Đ

- Đuro Đaković Grupa d.d.

E

- E.ON Hrvatska d.o.o.
- Ecolab GmbH
- EFT Usluge d.o.o. - Euronet Worldwide
- Elemento Content d.o.o.
- Eli Lilly (Suisse) S.A. - Predstavništvo u Republici Hrvatskoj
- Elixirr Digital d.o.o.
- Energo-data d.o.o.
- Enlil Net d.o.o.
- EOS Matrix d.o.o.
- Ernst & Young d.o.o.
- Erste Card Club d.o.o.
- ESKA d.o.o.
- Esplanade Oleander d.o.o. - Esplanade Zagreb Hotel
- ETRANET Grupa d.o.o.
- EuroNavigator d.o.o.
- Europlakat d.o.o.

F

- Farve Pro Invest d.o.o.
- Fidestum d.o.o.
- Flaster media d.o.o.
- Form & Belle j.d.o.o.
- FORTINET B.V.
- Forvis Mazars Consulting d.o.o.

G

- Gavrilović d.o.o.
- GE Healthcare Magyarország Kft
- GEC d.o.o.
- GELD DATA d.o.o.
- General Electric Hrvatska d.o.o.
- Generali osiguranje d.d.
- Genesis Pharma Adriatic d.o.o.
- Globalna hrana d.o.o. - nositelj franšize McDonald's za područje RH
- Google Hrvatska d.o.o.
- Grant Thornton revizija d.o.o.
- Grayling d.o.o.
- Grey Box d.o.o.
- Grou d.o.o.
- Groupama osiguranje d.d.

H

- Hanza Media d.o.o.
- HB Services d.o.o. - Hansen Beck
- Heineken Hrvatska d.o.o.
- Henkel Croatia d.o.o.
- HERBALIFE d.o.o.
- HESA Group d.o.o.
- Hexis d.o.o.
- Horwath HTL Croatia - Horwath i Horwath Consulting Zagreb d.o.o.
- HP Computing and Printing d.o.o.
- HP-Hrvatska pošta d.d.
- Hrvatska banka za obnovu i razvitak
- HRVATSKA POŠTANSKA BANKA, dioničko društvo
- Hrvatski hrvački savez
- Hrvatski kišobran d.o.o.
- Hrvatski odbojkaški savez
- Hrvatski Telekom d.d.
- Hrvatski ured za osiguranje
- Hrvatsko društvo skladatelja
- Hrvatsko društvo za kvalitetu
- Hrvatsko-američko društvo
- HS Produkt d.o.o.
- HSM-informatika d.o.o.

I

- i4next leasing Croatia d.o.o.
- IBM Hrvatska d.o.o.
- INA - industrija nafte d.d.

- INDAGO d.o.o.
- INFINUM d.o.o.
- Infobip d.o.o.
- INsig2 d.o.o.
- Integralni marketing i komunikacije d.o.o.
- International Medical Corps Croatia/ Međunarodni Medicinski Zbor Hrvatska
- InterXion Hrvatska d.o.o.
- Intra Lighting d.o.o.
- IQVIA Adriatic d.o.o.
- Iron Mountain Hrvatska d.o.o.
- Ivaničplast d.o.o.

J

- Jabil Croatia d.o.o.
- Johnson & Johnson S.E. d.o.o.
- JT International Zagreb d.o.o.
- JTH Costabella d.o.o. - Hilton Rijeka Costabella

K

- Kaligraf d.o.o.
- Kamiks Eko d.o.o.
- KAZ d.o.o.
- Kelteks d.o.o.
- Kiara Maria d.o.o.
- Klaster zdravstvenog turizma Kvarnera
- Knauf d.o.o.
- KONČAR d.d.
- Kovačević Prpić Simeunović odvjetničko društvo d.o.o.
- KPMG Croatia d.o.o.

L

- LEAPWISE d.o.o.
- LEDO plus d.o.o.
- Lloyds digital d.o.o.
- LMG Autokuća d.o.o.
- Lovrić Novokmet odvjetničko društvo d.o.o.
- LPT d.o.o.
- LQ d.o.o.
- Lugera Talent Solutions d.o.o.

M

- Maersk Croatia d.o.o.
- Magic Forest d.o.o.
- MAISTRA d.d.
- Mala plava hobotnica d.o.o. - Expat in Croatia
- Manpower d.o.o.
- Marsh d.o.o.
- Mastercard Europe - Podružnica Zagreb

- Matera Life d.o.o.
- Maverick Wealth Management d.o.o.
- McKinsey & Company, Inc. Adriatic Podružnica
- Medical Intertrade d.o.o.
- Medika d.d.
- Medilab One d.o.o.
- Medtronic Adriatic d.o.o.
- Međunarodni institut za klimatske aktivnosti (IICA)
- MERCK d.o.o.
- Merck Sharp & Dohme d.o.o.
- Meta Platforms Ireland Limited
- Metamorfoza d.o.o.
- Metroholding d.d.
- Metroteka d.o.o.
- Microsoft Hrvatska d.o.o.
- MK poslovni savjeti d.o.o.
- Mondelez Zagreb d.o.o.
- MPPD d.o.o. - Mövenpick Zagreb
- MS Tech d.o.o.
- MSC Croatia d.o.o.
- mStart plus d.o.o.

N

- Navis Yacht Charter - Posada d.o.o.
- NEOS d.o.o.
- NEPHOS d.o.o.
- Nexe d.d.
- Nexi Croatia d.o.o.
- Nokia Solutions and Networks d.o.o.
- NOVA TV d.d.
- Novartis Hrvatska d.o.o.
- Novo Nordisk Hrvatska d.o.o.
- Nutty Factory d.o.o.

O

- OD Bradvica Marić Wahl Cesarec Skerlev d.o.o.
- Odvjetnica Sanja Artuković
- Odvjetnički ured Darko Markušić
- Odvjetničko društvo Ilej & Partneri d.o.o.
- Odvjetničko društvo Porobija & Špoljarić d.o.o.
- Odvjetničko društvo Praljak & Svić d.o.o.
- Odvjetničko društvo Stančić-Rokotov i partneri d.o.o.
- Odvjetničko društvo Škurla, Durmiš i Spajić d.o.o.



- Odvjetničko društvo Šooš Maceljski, Mandić, Stanić & Partneri d.o.o.
- Odvjetničko društvo Vedriš & Partneri d.o.o.
- Odvjetničko društvo Župić i partneri d.o.o.
- Odvjetnik Hrvoje Ivić
- Odvjetnik Josip Konjevod
- Odvjetnik Mario Perica
- Odvjetnik Zvonimir Đuran
- Oktal Pharma d.o.o.
- Olympus Czech Group, s.r.o., član koncerna, Podružnica Zagreb
- Oprema Micro Matic d.d.
- Oracle Hrvatska d.o.o.
- Orbico d.o.o.
- Osijek-Koteks d.d.

P

- PBZ Card d.o.o.
- Pešut Matić Galeković Zgombić odvjetničko društvo d.o.o.
- Petrić & Kajić odvjetničko društvo d.o.o.
- Petrol d.o.o.
- Pfizer Croatia d.o.o.
- Philip Morris Zagreb d.o.o.
- PHILIPS d.o.o.
- Piper d.o.o.
- Plan 2B interijeri d.o.o.
- Pliva Hrvatska d.o.o.
- Podravka d.d.
- Poliklinika Terme
- Presscut d.o.o.
- PricewaterhouseCoopers d.o.o. (PwC Croatia)
- Prima Solvent d.o.o.
- Pro Integris d.o.o.
- Pro Kolekt d.o.o.
- Prva mreža održivog društva i ekonomije - MODE1
- Punta Skala d.o.o.

R

- Radnik d.d.
- Raiffeisenbank Austria d.d.
- Ramiro d.o.o.
- RC CROATIA DEVELOPMENT d.o.o.
- Real grupa d.o.o.
- RED BULL ADRIA d.o.o.
- Rhea d.o.o. - UPS Authorised Service Contractor

- RIT Croatia
- RKR d.o.o.
- Robert Bosch d.o.o.
- Roche d.o.o.

S

- SANDOZ d.o.o.
- Sano - suvremena hranidba životinja d.o.o.
- Saron Management Solutions d.o.o.
- Savez izviđača Hrvatske
- Schneider Electric d.o.o.
- Sedmi odjel d.o.o.
- Selectio d.o.o.
- Selectium d.o.o.
- Serengeti d.o.o.
- Siemens Energy d.o.o.
- Skladišna logistika d.o.o.
- Sofmedica Croatia d.o.o.
- Soldered Electronics d.o.o.
- SOLE-COMMERCE d.o.o.
- Sole-Mark d.o.o.
- Solvership d.o.o.
- SOS Dječje selo Hrvatska
- Span d.d.
- Specijalna bolnica za oftalmologiju Svjetlost
- Specijalna bolnica za ortopediju i rehabilitaciju "Martin Horvat" Rovinj-Rovigno
- Superius d.o.o.
- Svpetrvs hoteli d.d.
- Swixx BioPharma d.o.o.
- Syntio d.o.o.

T

- Tahograf d.o.o.
- Takeda Pharmaceuticals Croatia d.o.o.
- TDR d.o.o.
- Teichmann & Compagnons Property Networks d.o.o.
- Teknoxgroup Hrvatska d.o.o.
- Telemach Hrvatska d.o.o.
- Terza Lacrima d.o.o.
- Teya Croatia d.o.o.
- Tiko Pro d.o.o.
- TIS Grupa d.o.o.
- TMF Croatia d.o.o.
- TOKIĆ d.o.o.
- Triple-Inovacije d.o.o.
- TT Kabeli d.o.o.

U

- Udruga digitalnog zdravstva
- Udruga za prevenciju raka i pomoć oboljelima BUDI DOBRO
- UMBOSS d.o.o.
- UNIQA osiguranje d.d.
- Uprise d.o.o.

V

- Večernji list d.o.o.
- VentureXchange d.o.o.
- Verba centar d.o.o.
- Vertiv Croatia d.o.o.
- Viatrix Hrvatska d.o.o.
- Vindija d.d. Prehrambena industrija
- Visa Europe Management Services Limited, Podružnica Zagreb
- Visoko učilište ALGEBRA
- Vlahović Grupa d.o.o. - Vlahovic Group Government Relations
- VMD Grupa d.o.o.
- Vukmir i suradnici odvjetničko društvo d.o.o.

W

- Westgate Tower d.o.o. - AC Hotel by Marriott Split
- Wiener osiguranje Vienna Insurance Group d.d.
- Willis Towers Watson d.o.o.
- Wolf Theiss Rechtsanwälte GmbH & Co KG-Podružnica Zagreb
- Woodsford Grupa d.o.o.

Z

- Zagreb City Hotels d.o.o. (Hilton Hotels Zagreb)
- Zagrebačka Banka d.d.
- Zagrebačka filharmonija
- Zagrebačka Pivovara d.o.o.
- Zagrebačka škola ekonomije i managementa
- Zagrebačko gradsko kazalište "Komedija"
- Zambelli design d.o.o.
- ZMP IP d.o.o.
- Zona znanja d.o.o.
- Zvijezda plus d.o.o.

Ž

- Žurić i Partneri odvjetničko društvo d.o.o.

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KONČAR

Inspired by challenge