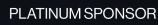


May 21-23, 2024 - Sarajevo, Bosnia and Herzegovina

# POST FORUM REPORT 2024

A premier hub for Global Business connections

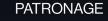
ORGANIZERS







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BOSNIA AND HERZEGOVINA Presidency of Bosnia and Herzegovina



MINISTRY OF ECONOMY SARAJEVO CANTON

www.sarajevobusinessforum.com

## BosnaBank International

Bosna Bank International d.d. Sarajevo (BBI Bank), the fastest organically growing bank in Bosnia and Herzegovina, provides a wide range of banking products and services to its clients, both individuals and legal entities, in a fair, ethical, and socially responsible manner. We are adaptable to modern working methods and agile enough to meet the real needs of the Bosnian market.

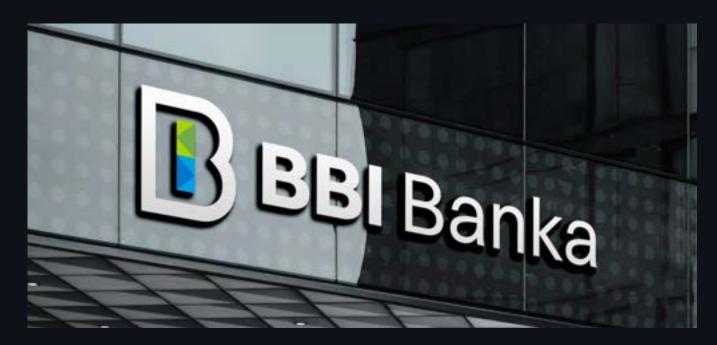
We are committed in the long term to providing unique, highquality financial solutions and ensuring additional value for our clients, employees, and shareholders. Since our establishment in 2000, we have been the first bank in Bosnia and the region to operate in accordance with Islamic financial principles.



Our focus is on the development of Bosnia and Herzegovina, and we reinvest all profits into the country. Openly and sincerely, we work to ensure the quality of our products and services, dedicating ourselves with great care to the trust placed in us. Transparent and responsible, we continuously adapt our business model to the challenges and changes in the banking market, creating sustainable value for all our stakeholders.

BBI operates within 32 business units throughout Bosnia and Herzegovina, with more than 150 ATMs within "BH Mreža" network, the third largest ATM network in terms of the number of ATMs in the Federation of Bosnia and Herzegovina. BBI's ATM network is the third largest in terms of the number of ATMs in the Federation of Bosnia and Herzegovina.

Since 2010, BBI Bank has been organizing the Sarajevo Business Forum, an international investment conference that has gained a global reputation and put Bosnia and the region on the world investment map. The Bank also organizes the





# Sarajevo Business ∠ Forum

## A premier hub for Global Business Connections

Sarajevo Business Forum is an annual international investment and business conference and platform organized by Bosna Bank International in cooperation with BBI Bank shareholder - Dubai Islamic Bank.

Held under the auspices of the Presidency of Bosnia and Herzegovina and in cooperation with its Strategic partner - the Ministry of Economy of Sarajevo Canton. The 13th Sarajevo Business Forum 2024 has been organized once again, encouraging the economic development of Bosnia and Herzegovina. With more then 1,500 representatives from governments, ministries, investors, and business communities, the 13th presents showcase of large investment projects and business prospects. With participation from more then 40 countries worldwide, this event every year promises a global convergence of ideas and opportunities. Large number of media representatives from

"



Bosnia and Herzegovina, the regional countries, and beyond traditionally cover the event. The Sarajevo Business Forum stands tall as a prestigious and widely recognized platform, facilitating robust business networks and exploring investment opportunities across Southeast Europe. This initiative is strategically designed to catalyze economic development throughout the region.

"Sarajevo Business Forum is the leading socially responsible project of BBI Bank that represents a constant commitment to the development of our country, and certainly the most influential contribution to the community in which we operate. We are dedicated to nurturing a positive economic and social impact, and this Forum shows our commitment to that goal."

**1.500** participants



200+ journalists

#### Explore the Forum online at: sarajevobusinessforum.com



# WELCOME TO SARAJEVO Welcome to Bosnia and Herzegovina

Beautiful and historic landmark of the Sarajevo City Hall is the traditional venue of the Official Reception Ceremony and Welcome dinner held on the occasion of the 13th Sarajevo Business Forum 2024, attended by business and political leaders and officials, economic experts, media representatives and Forum guests.

The attendees were addressed by the President of the Management Board of BBI Bank, Mr. Alek Bakalović, the Minister of Economy of the Sarajevo Canton, Mr. Zlatko Mijatović, and Mr. Jasmin Ademović, the Chairman of the City Council of Sarajevo.

Mr. Alek Bakalović, the President of the Management Board of BBI Bank, highlighted the Forum's importance as a platform for connecting investors and entrepreneurs. He emphasized Bosnia and Herzegovina's potential and outlined the key themes of this year's Forum, which are of the highest national, business, and public interest.



#### ALEK BAKALOVIĆ

**CEO of Bosna Bank International** 

"Sarajevo Business Forum is the leading socially responsible project of BBI Bank that represents a constant commitment to the development of our country, and certainly the most influential contribution to the community in which we operate. We are dedicated to nurturing a positive economic and social impact, and this Forum shows our commitment to that goal."



Zlatko Mijatović, Alek Bakalović and Borut Pahor

Minister Zlatko Mijatović emphasized the importance of support from the government and local institutions in attracting investments and creating a favorable business environment.

> "Sarajevo Business Forum has established itself as the most important business and investment forum in Southeast Europe within the regional and global business community. Our commitment is to build a strong economy based on production, development of entrepreneurship, attracting investments and establishing and strengthening public-private partnerships. I invite you to explore the advantages of investing in Sarajevo Canton and become part of our business community,"

#### **ZLATKO MIJATOVIĆ**

Minister of Economy of the Sarajevo Canton



JASMIN ADEMOVIĆ Chairman of the Sarajevo City Council

Chairman of the Sarajevo City Council, Mr. Jasmin Ademović, wished all the participants of the Sarajevo Business Forum a warm welcome, successful meetings and collaborations in the days ahead, and a pleasant stay in our city.





#### OFFICIAL OPENING CEREMONY - KEY NOTE SPEAKERS

## Regional perspectives of Bosnia and Herzegovina's EU membership and key government strategies were presented on the first day of the 13th Sarajevo Business Forum

The first day of the Sarajevo Business Forum were marked by engaging panels, inspiring speeches, and productive discussions, hinting at an even more eventful upcoming day.

With the significant presence of domestic and foreign business participants, political officials and media representatives, this dynamic event was marked by numerous business meetings and panels that offered outstanding ideas and presentations of the perspective of prosperity and further economic progress of our country.

#### Regional perspectives of EU membership remain a key topic



**ALEK BAKALOVIĆ** CEO of Bosna Bank International

The first day of the Sarajevo Business Forum was marked by an introductory welcome speech by the main organizer, Mr. Alek Bakalović, the President of the Management Board of BBI Bank. He emphasized the importance of the Forum as a platform for connecting investors and entrepreneurs, emphasizing the potential of Bosnia and Herzegovina and highlighted the key themes of this year's Forum, which are of the highest state, business and public interest.

"Sarajevo Business Forum is the leading socially responsible project of BBI Bank. Forum represents our constant commitment to the development of our country and organization of Forum for us are certainly the most influential contribution to the community in which we operate. We are dedicated to encouraging positive economic and social impact, and this Forum shows our commitment to that goal," said Bakalović.

Afterwards, the President of the Management Board of the Dubai Islamic Bank Group, dr. Adnan Chilwan, addressed the audience, highlighting the strong and significant impact of Islamic banking and their readiness for a significant transformation in the coming years, driven by technological advancements



"As one of the largest Islamic banks in the world, we have achieved a high level of excellence by relying on honesty, transparency and accountability. Technology is our greatest ally, and ESG standards allow us to create deeper and better relationships with clients. Our mission is to be positive, creating a prosperous world measured in the well-being of our planet and our community. A new era in finance is here."

ADNAN CHILWAN Group CEO of Dubai Islamic Bank

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#### **ELMEDIN KONAKOVIĆ** Minister of Foreign Affairs of Bosnia and Herzegovina

"Sarajevo Business Forum has established itself in the regional and global business community as the most important business and investment forum in Southeast Europe. Sarajevo and Bosnia and Herzegovina are recognized as key points of the Balkans and attractive destinations for investments. Our commitment is to ensure that your investment is safe and successful, by adapting the law to modern business practices and improving the business environment. Sarajevo offers an outstanding strategic location, natural resources and a skilled workforce, we invite you to explore the benefits of investing in our country and become part of our business community." NERMIN NIKŠIĆ Prime Minister of the Government of the Federation of Bosnia and Herzegovina

"We are facing a variety of changes and challenges, including climate change, the development of innovative technologies and global geopolitical changes. The Goverment of Federation of Bosnia and Herzegovina is fully committed to accelerated Euro-Atlantic integration of Bosnia and Herzegovina and investment in research, development and innovation as key drivers of progress. Let's be visionaries and agents of change to shape a better world for future generations together."



**MEHMET FATIH KACIR** Minister of Industry and Technology of the Republic of Türkiye

"Turkey will always support the economic development of Bosnia and Herzegovina and the countries of the region, especially in line with the Green Agenda. We hope that this Forum will encourage us to new collaborations that will bring prosperity to all."



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## **Regional Policy of Bosnia** and Herzegovina's



#### EDIN HADŽIHAFIZBEGOVIĆ Political consultant

As part of the first panel, led by political consultant Edin Hadžihafizbegović, discussions revolved around shaping the regional policy of Bosnia and Herzegovina's presence in the European Union, as well as the challenges and opportunities of the accession process.



#### **BORUT PAHOR**

The former president of the Republic of Slovenia

The former president of the Republic of Slovenia, **Borut Pahor**, pointed out that Western Balkan countries need to collaborate, be partners, and friends to demonstrate their readiness for EU enlargement.



"Reasonable politicians will find solutions and make this country part of the European Union."



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The Minister of Foreign Affairs of Bosnia and Herzegovina, Elmedin Konaković, emphasized the importance of political stability in Bosnia and Herzegovina:



**ELMEDIN KONAKOVIĆ** Minister of Foreign Affairs of Bosnia and Herzegovina

"We have to show that we can communicate with each other on a regional and international level, because political instability is the main reason why people leave our country. After thirteen months of political dialogue, we have gained candidate status for EU accession. We still need to define the framework of negotiations and resolve several issues and laws, and then provide political stability. Our position in the heart of Europe is a great advantage, and integration into the EU provides an opportunity to attract the largest investor, reorganize our economy and keep people in B&H."

The Head of the EU Delegation in Bosnia and Herzegovina, Johann Sattler, said that the opening of accession negotiations with the EU is a clear signal to businesses and investors that B&H is on the path to becoming a member of the most sophisticated union in the world.



JOHANN SATTLER The Head of the EU Delegation in Bosnia and Herzegovina



"This represents a safe opportunity for investment, because Bosnia and Herzegovina is becoming part of a large market. Although the road is long, now is the time to take the biggest steps forward."





Deputy Minister for European Affairs from the Office of the Government of the Czech Republic, Tomáš Dub, emphasized that Bosnia and Herzegovina is now on the path and that his country is ready to help, transfer its knowledge and experience on the way to joining BiH to the EU.



Diplomat Igor Davidović emphasized that it is necessary for Bosnia and Herzegovina to take full responsibility for joining the EU, and to precisely determine the mandate and main responsibilities of the chief negotiator, so that it would be a person with adequate competences and commitment because this process will take a long time.

# Investment and business successes

Ministry of Economy of Canton Sarajevo - Strategic Partner of the 13<sup>th</sup> Sarajevo Business Forum 2024





ZLATKO MIJATOVIĆ

Minister of Economy of Canton Sarajevo

The second panel "Investment and Business Successes", which was moderated by Nina Pobrić from FIPA, with the active participation of the Minister of Economy of Sarajevo Canton, Zlatko Mijatović, Rijad Kovač from the Federal Institute for Development Programming, Tamir Mostarc from the EBRD, Zoran Pul-

jić, Director of Tech 4 Impact Fund, as well as Yousef Hassan Khalawi, Secretary General of the Islamic



**RIJAD KOVAČ** Federal Institute for Programming and Development

NINA POBRIĆ Moderator

Chamber of Commerce and Development (ICCD), attendees were given insights into key government strategies, programs and initiatives to promote better economic prospects. On this occasion, Minister of Economy Zlatko Mijatović said that Sarajevo is a place where investments can be profitable and safe.

"Political stability and reduction of corruption in Sarajevo Canton create a favorable environment for investors. We provide subsidies and incentives, including a new program that offers up to 70,000 KM of support to foreign investors for the establishment of legal entities."

Rijad Kovač from the Federal Institute for Programming and Development pointed out:

**"**The development strategy of the Federation of Bosnia and Herzegovina focuses on increasing the competitiveness of the economy through innovation, digitalization, and workforce training. Additionally, our priority is to attract foreign investment through improving the business environment and investment incentives, as well as developing small and medium enterprises with financial support and business consulting."

# Sarajevo Business Bridge Awards 2024™

Sarajevo Business Bridge Awards are traditional recognitions awarded to new ideas, successful companies who have demonstrated exceptional achievements in daily business operations, development of economic ties, and promotion of business within the country.



#### PROJECT OF THE YEAR AWARD - ASA HOSPITAL

This first private general hospital represents a significant step forward in improving healthcare in Bosnia and Herzegovina. It's a testament to the founders' dedication to investing in the prosperity and development of Bosnian society. Officially opened in April of this year in Sarajevo, ASA Hospital covers 36,000 square meters, has 180 hospital beds, 10 operating rooms, and employs 267 people. ASA Hospital strives to develop centers of excellence and recognition in the areas of maternal and child health, minimally invasive therapies, and quality and safety with the goal of achieving JCI accreditation.

#### BUSINESS MOVE OF THE YEAR AWARD - MADI TEŠANJ MEAT INDUSTRY

The Business Move of the Year Award was presented to Madi Tešanj meat industry for their significant investment in Agromix's 19 million KM factory in Doboj. Madi Tešanj meat industry is considered a business success story in the Balkans, known for record growth and being the most promising producer of chicken and chicken products in the region. Madi is one of the fastest-growing companies in Bosnia and Herzegovina with a compound annual growth rate (CAGR) of 31%.

#### THE INVESTMENT OF THE YEAR AWARD - MAHLE ELECTRIC DRIVES BOSNIA

Mahle Electric Drives Bosnia, a leading international development partner and supplier of systems for the automotive industry, realized an investment of over 20 million euros in a new production and business facility in the Aleksandrovac industrial zone. This investment resulted in the creation of 100 new jobs in 2023, with plans to hire an additional 300 employees in 2024.



#### THE SOCIAL IMPACT AWARD OF THE YEAR WAS PRESENTED TO THE POMOZI.BA ASSO-CIATION

Pomozi.ba Association is a non-profit humanitarian organization that helps people in need throughout Bosnia and Herzegovina and beyond. Since its establishment in 2012, the Association has helped around 2 million people through various projects and humanitarian actions.

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## RAILWAY CONSTRUCTION AND DIGITIZATION IN FOCUS ON THE SECOND DAY OF THE 13TH SARAJEVO BUSINESS FORUM

#### Strong support for future investments and business environment improvements

The second day of the Sarajevo Business Forum began with an introductory presentation by Mr. Edin Forto, the Minister of Communications and Transport of Bosnia and Herzegovina. Minister Forto pointed out that railway infrastructure and connectivity for a sustainable future are key initiatives and projects to improve the railway transport sector in Bosnia and Herzegovina.



**EDIN FORTO** Minister of Communications and Transport of Bosnia and Herzegovina

"We are currently at the peak of investments in highways, the corridor is being completed, some parts will start to be built again and come to an end. What's next? Without thinking it's the railways. It can completely transform the economy of B&H and we don't need to go far to see what it means for our country. We have in the neighborhood, in Serbia or Croatia, as an example of what modern infrastructure can do for the entire economy and our citizens. My task is to realize this and to show the governments that they should not be afraid of the big bills that come with these investments, but to try to see the potential and benefits they bring for our economy and citizens. We have to show you, the investors, to go boldly into investments in railway infrastructure. In the coming days, we will sign an international agreement with Serbia on joint investment in the railway corridor, which will be the first such agreement to integrate a region that has been in stagnation for a long time. The railway sector is the next big investment cycle in BiH", said Minister Forto in his opening speech.

## RAIL INFRASTRUCTURE AND CONNECTIVITY FOR A SUSTAINABLE FUTURE

The panel, moderated by Manuela Naessl from the European Bank for Reconstruction and Development, brought together key experts and officials, including **Edin Forto**, **Milan Gajić** from ERG International Limited UK, **Arnaud Dauphin** from the AFD Regional Office for the Western Balkans, **Svetlana Vukanović** from the World Bank, **Stefano Ellero** from the EU Delegation to BiH and **Mateja Zakonjšek** from the Transport Communit.

Edin Forto, Minister of Communications and Transport of BiH emphasized:

"Bosnia and Herzegovina is at the peak of investments in highways, and the next big investment cycle will be in railways. Financing models and political will are needed for the realization of these projects, which will be a crucial step for the economy."



**EDIN FORTO** Minister of Communications and Transport of Bosnia and Herzegovina

Svetlana Vukanović, Senior Transport Specialist World Bank said that connectivity in the region is very important, especially the railway.

"Rail is important because of the green plan and the resilience of supply chains. There is room for investments in the railway system, and we want to have efficient transport of goods, services and people. Maintenance is key and we need to provide adequate resources for it."



**SVETLANA VUKANOVIĆ** Senior Transport Specialist World Bank

Milan Gajić, Regional Director for CEE, ERG International Limited UK emphasized that public-private partnerships are crucial for financing railway projects.

> "Private and operational partners should share responsibilities for financing, maintenance and construction," said Gajić.



**MILAN GAJIĆ** Regional Director for CEE, ERG International Limited UK

Arnaud Dauphin, director of the AFD Regional Office for the Western Balkans, mentioned the great potential that BiH has:

"We support projects aligned with the Paris Agreement. Bosnia and Herzegovina has great potential for transporting cargo and passengers. The key is political will and technical knowledge for the realization of these projects."



**ARNAUD DAUPHIN** 

Director of the AFD Regional Office for the Western Balkans

Stefano Ellero, head of the Cooperation Department of the EU Delegation in Bosnia and Herzegovina, said that the Western Balkans has a great opportunity:

"The growth plan is a big offer for the Western Balkans, with 6 billion euros available. We have 5 million euros in grants to encourage investments, but political will and commitment are needed to attract these funds."



**STEFANO ELLERO** 

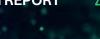
Head of the Cooperation Department of the EU Delegation in B&H

Matej Zakonjšek, Director at Permanent Secretariat Transport Community emphasized that 80% of investments in transport in the Western Balkans were focused on roads.

"Reforms are needed to modernize the railway infrastructure and connect the region," Zakonjšek highlighted.



MATEJ ZAKONJŠEK Director at Permanent Secretariat Transport Community Slovenia



**MANUELA NAESSL** 

The European Bank for Reconstruction and Development/moderator

At the end of the panel, moderator Manuela Naessl concluded that railways are the future.

"There are many financing options and huge potential for passengers and goods transport. Political support and engagement are needed to achieve these goals."

This panel concluded with a strong message about the importance of investing in rail infrastructure as a key step for economic development and regional connectivity.



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# A STRUCTURED AND SYSTEMATIC SOLUTION TO DIGITAL PROGRESS

The second panel of the Sarajevo Business Forum, "Digital Transformation," was moderated by Aida Soko from the Delegation of the European Union to Bosnia and Herzegovina.

The panelists were Edin Forto, the Minister of Communications and Transport of Bosnia and Herzegovina, Emina Zejnilović Zebić, Adviser for EU funds in the cabinet of the director of IDDEEA, Dr. Aida Kamišalić Latifić, State Secretary of the Ministry of Digital Transformation of the Republic of Slovenia, Amel Kovačević, Acting General Director of BH Telecom, Amina Karić, Vice President of Operations Authority Partners, and Ahmet Alyayrak, Deputy General Director of Kuveyt Turk Bank.

The panel began with an introductory presentation on Bosnia and Herzegovina's approach to the Digital Europe program, worth 7.5 billion euros, which provides strategic financing for facilities in digitization, artificial intelligence, cyber security, advanced digital skills and ensures the widespread use of digital technologies throughout the economy and society. Using the examples of the ratification of this program by the Republic of Slovenia, the participants gained insight into the main challenges and ways to avoid obstacles, with the aim of being useful for Bosnia and Herzegovina.

Moderator of the panel Dr. Aida Soko, an advisor to the Delegation of the European Union in Bosnia and Herzegovina, pointed out that cooperation is key to digital transformation and that it concerns all sectors.

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The Minister of Communications and Transport of BiH, Edin Forto, pointed out that although BiH started to regulate the legislation that foresees digital signing in 2006, unfortunately it did not do much.

"My task is to ensure that digital transformation is not a phrase like 'smart city' or 'green energy' that no one understands. Digital transformation must go in the direction of citizens and companies, so that they can benefit from it. At this early stage of our digital transformation, we demand that visible processes that bother citizens and businesses, such as CIPS certificates and simple services that the Government will provide, be isolated. We don't have that right now and it's something we urgently need to develop. The digital transformation is just beginning".



**EDIN FORTO** Minister of Communications and Transport of Bosnia and Herzegovina

Amel Kovačević, Acting General Director of BH Telecom emphasized that BH Telecom is the leading telecom operator in BiH and plays a leading role in the process of digital transformation in our country. Kovačević particularly highlighted the BH TechLab project of BH Telecom, which provides support to small businesses.

"BH Telecom, as a socially responsible corporation, has the responsibility to be the leading digital integrator of society in Bosnia and Herzegovina. We invest in infrastructure for the development of the digital society and provide digital services, and we support small businesses through the BH TechLab project. Our goal is to provide a superior user experience and remain the first choice of users in the market of digital solutions and services. In the coming period, we will invest significant funds in connecting business people, corporations and institutions with the highest quality digital broadband internet".



AMEL KOVAČEVIĆ General Director of BH Telecom

Dr. Aida Kamišalić Latifić, State Secretary of the Ministry of Digital Transformation of the Republic of Slovenia, congratulated Bosnia and Herzegovina on joining the Digital Europe program and emphasized that Slovenia faced the challenge of developing digital skills and focused on infrastructure and new digital

> "It is crucial to invest resources in educating the population so that they can use the services and protect themselves from fraud," she said.



DR. AIDA KAMIŠALIĆ LATIFIĆ State Secretary of the Ministry of Digital Transformation of the Republic of Slovenia



Amina Karić, Vice President of Operations, Authority Partners, said that our country has a very successful and strong IT industry.

"Our activities lead Bosnia and Herzegovina on the path of digital transformation, and our main priority is education. We don't wait for the environment to change, we change it ourselves".



AMINA KARIĆ Vice President of Operations, Authority Partners

Dr. Emina Zejnilović Zebić, Advisor to the Director of IDDEEA reminded that Bosnia and Herzegovina is at the very beginning of a long journey, and that their role in digital transformation will be crucial.

"In recent months, we have been working on the digital signature process, but it does not make sense if other institutions and legal entities do not enable the use of the tools we create. We collaborated with the banking sector and several municipalities to make the digital transformation come to life. We expect that there will be disagreements in the legal framework, but we will adapt to European standards. At the end of that journey, a reward awaits us in all sectors, which will enable a real digital transformation".



**DR. EMINA ZEJNILOVIĆ ZEBIĆ** Advisor to the Director of IDDEEA

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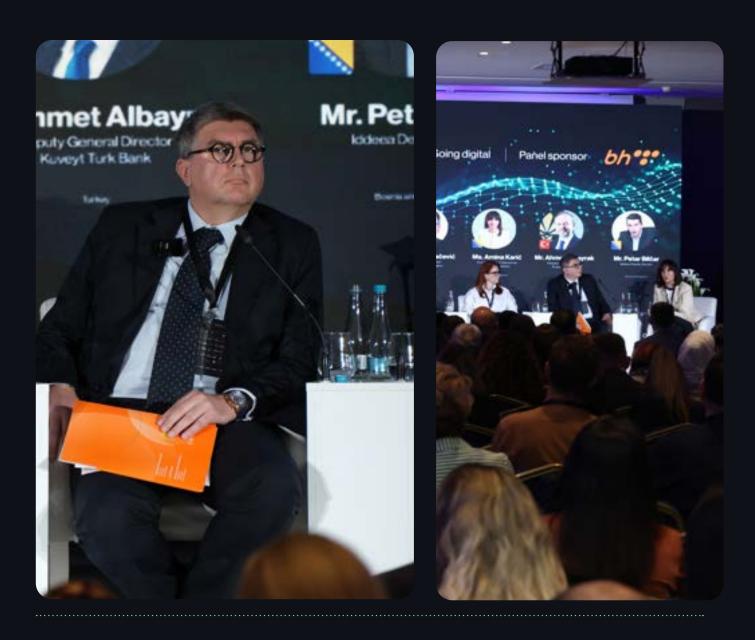
Dr. R. Ahmet Albayrak, Deputy General Manager of Kuveyt Turk Bank emphasized that connectivity and accessibility bring efficiency.

"Banks, as social platforms that connect different actors, provide that connection and accessibility. Private-public partnership is of key importance in the process of digital transformation. During the pandemic, in 2021, our government allowed full digital integration of customers, allowing banks to accept calls and verify personal documents through a digital call. Now we have about 300,000 clients who do not come to branches. Such an initiative by the government and the body for monitoring the work of banks shows how interdependent we are and how much we can achieve together," said Albayrak.



**DR. R. AHMET ALBAYRAK** Executive Vice President, Kuveyt Türk Participation Bank

The panel concluded that digital transformation is crucial for the economic growth and development of Bosnia and Herzegovina, and that concrete steps and strategic investments are needed to achieve the desired goals.





## BOSNIA AND HERZEGOVINA IS AN ATTRACTIVE TOURIST DESTINATION FOR INVESTORS AND BUSINESS LEADERS FROM ALL OVER THE WORLD

For the very end of this year's edition of the Sarajevo Business Forum, in cooperation with the USAID Project for the Development of Sustainable Tourism in Bosnia and Herzegovina (Turizam), the Panel "Perspectives for the development of tourism with a special focus on tourism and franchises" was held.

Moderated by Azra Džigal, Team Leader for Destination Competitiveness at USAID Developing Sustainable Tourism in Bosnia and Herzegovina (Turizam), the panel featured Ivana Kolar, CEO of Julius Rose d.o.o., Murat Can Kinay, Director of Franchise Support at Hilton, Jasmin Mehić, Director of ZOI '84, and Mehmet Çallıoğlu, CEO and Founder of Healing Journey Medical Travel.

Ivana Kolar, CEO Julius Rose d.o.o., pointed out that health tourism can be part of the solution because it attracts visitors throughout the year.

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IVANA KOLAR CEO Julius Rose d.o.o. "It is also necessary to develop the infrastructure and gather all actors to work together, because we often lack cooperation in local destinations. If we want to progress, we must unite," said Kolar.

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Murat Can Kinay, Director of Franchise Support Hilton, emphasized the importance of franchises for successful business.

> "Hilton franchises manage to combine a globally recognized brand with local expertise, which contributes to economic development, increases revenues and strengthens public infrastructure. Franchises allow the owners to adapt them to the local culture, which is what travelers are looking for," said Kinay.



**MURAT CAN KINAY** Director of Franchise Support Hilton

Jasmin Mehić, Director of ZOI '84, said that tourism is a strategic industry in Bosnia and Herzegovina, although we are only at the beginning of its development.

**We must brand our destination as year-round and enable the transition from agriculture to tourism. It is necessary to encourage local business entities to focus more on tourism", concludes Mehić.** 



**JASMIN MEHIĆ** Director of ZOI '84

Mehmet Çallıoğlu, CEO and founder of Healing Journey Medical Travel, spoke about the health tourism experiences from Turkey:

**\***In order to engage in medical tourism in Turkey, you must have a license from the Ministry of Health and the support of the Ministry of Economy and Trade. The key is to follow international processes and rules, focusing on the entire process from start to finish, not just price and marketing, to make health tourism sustainable."



**MEHMET ÇALLIOĞLU** CEO and founder of Healing Journey Medical Travel



The study "Investment in Tourism in Bosnia and Herzegovina" prepared by the International Finance Corporation (IFC) was presented. The study provided a detailed overview of the potential for investment in the tourism sector in Bosnia and Herzegovina, highlighting key areas for development.

On this occasion, Karl Wurster, Director of the economic department of USAID in BiH, said:



"Sarajevo Business Forum is a key business and investment event in the Western Balkans. The US government is proud of its cooperation with BBI Bank in improving the international competitiveness of Bosnia and Herzegovina and encouraging the growth of tourism. Through USAID's Sustainable Tourism Development Project, the value of US 20 million dollars, our goal is to improve human capital, facilitate access to finance and improve destination branding."

#### KARL WURSTER Director of the economic department of USAID in BiH

We focus on the development of sustainable tourism, with a special focus on health tourism and franchising. The dynamic health tourism industry provides an opportunity for Bosnia and Herzegovina to attract health-conscious travelers using thermal waters and healing landscapes. We also discuss the importance of franchising for Bosnia and Herzegovina, such as the opening of Hilton hotels in Sarajevo and Mostar.

Sarajevo Business Forum is a platform for partnerships, exchange of ideas and presentation of opportunities. We invite investors to explore the potential of Bosnia and Herzegovina and lead the country into a sustainable tourism future. USAID is committed to supporting every step of the way."

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## 3. Azra Džigal

Competitiveness Team Leader loping Sustainable Tourism in "Ither zegovina (Turizam)

#### **DUBAI ISLAMIC BANK - PLATINUM SPONSOR**



## بنك ربي الإسلامي Dubai Islamic Bank #PoweringIslamicFinance

Established in 1975, Dubai Islamic Bank is the largest Islamic bank in the UAE by assets and a public joint stock company listed on the Dubai Financial Market. Spearheading the evolution of the global Islamic finance industry, DIB is also the world's first full service Islamic bank and amongst the largest Islamic banks in the world. With Group assets almost reaching USD90 billion and market capitalization of nearly USD 9bln, the group operates with a workforce of more than 10,000 employees and around 500 branches in its vast global

network across the Middle East, Asia and Africa. Serving over 5 million customers across the Group, DIB offers an increasing range of innovative Shariah compliant products and services to retail, corporate and institutional clients.

In addition to being the first and largest Islamic bank in the UAE, DIB has a significant international presence as a torchbearer in promoting Shariah-compliant financial services across a number of markets worldwide. The bank has established DIB Pakistan Limited, a wholly owned subsidiary which is the first Islamic bank in Pakistan to offer Priority & Platinum Banking, as well as the most extensive and innovative portfolio of Alternate Distribution Channels. The launch of Panin Dubai Syariah Bank in Indonesia early in 2017 marks DIB's first foray in the Far East, the bank owns a nearly 25% stake in the Indonesian bank. Additionally, in May 2017, Dubai Islamic Bank PJSC was given the license by the Central Bank of Kenya (CBK) to operate its subsidiary, DIB Kenya Ltd. DIB has been designated as D-SIB (Domestic Systemically Important Bank) in 2018 in UAE. In early 2020, DIB completed the acquisition of Noor Bank, which solidifies its position as a leading bank in the global Islamic finance industry. In 2023, DIB entered Turkey through a 20% acquisition of T.O.M. Group which provides digital banking services.

DIB is committed to leading the way in sustainable Islamic financing, with a total sustainable sukuk issuances of USD 2.75 billion to date and strategic involvement in green and sustainable capital markets, reflecting the bank's ongoing dedication to ESG principles and a sustainable future.

The bank's ultimate goal is to make Islamic finance the norm, rather than an alternative to conventional banking worldwide. DIB has won a range of accolades that are testament to these efforts across diversified areas, including retail, corporate and investment banking, as well as CSR and consultancy services. DIB has been named the Best Islamic Bank in various prestigious ceremonies and recognized for its outstanding performance amongst the world's Islamic Banks, marking it a clear indication of the bank's leadership position in the Islamic finance sector.

#### www.dib.ae



بنك ربي الإسلامي Dubai Islamic Bank #PoweringIslamicFinance





#### MINISTRY OF ECONOMY SARAJEVO CANTON - STRATEGIC PARTNER



#### MINISTRY OF ECONOMY SARAJEVO CANTON

The Sarajevo Canton is located in the central part of Bosnia and Herzegovina and it is the center of the metropolitan area in which Sarajevo, the capital of Bosnia and Herzegovina is located. The Sarajevo Canton is placeded on Corridor Vc (European Road E73) which is, as a part of the Pan - European corridor, connected with the TEN network (Trans - European Network) and integrates the Sarajevo Canton and Bosnia and Herzegovina into the European transport routes on the North and the coast on the South. Sarajevo is connected with the entire world by air traffic. The Sarajevo Canton is the most developed canton in the Federation of Bosnia and Herzegovina. It is the area of a considerable concentracion of economic potentials (educated workforce, employment), and the highly profitable activities (financial services, transport and communications, industry, tourism, commerce), and the effects of the development (GDP per capita, employment rate, volume of foreign trade).

Sarajevo Canton has numerous natural riches - agricultural and forest land with

an abundance of water sources in an ecologically preserved environment, tradition of industrial product as the foundation for application of modern technologies and transfer of know-how, excellent investment locations, and labor force with qualifications and skills at competitive labor prices, provide opportunities for investing in products and services with added value in healthy food production, metal and wood processing, tourism, IT sector, pharmaceutical industry, creative industries, and education. Sarajevo Canton is creating a favorable business environment for successful business operations of the fast growing small and medium enterprises (SMEs) – safe and cost-effective business environment in Bosnia and Herzegovina.

The opportunities for economic cooperation with foreign partners are supported by the improvement of the total environment, especially by the enactment of laws relevant to the business activity with foreign countries, liberal foreign trade regime, favorable trade and other agreements of Bosnia and Herzegovina and incentives for foreign investors. Sarajevo Canton is an excellent location for investors who want to expand their business. It is our pleasure to wish you all hospitality in Sarajevo, cultural European center of profitable business and comfortable living, in a city with long and interesting history which connects East and West, mutually connect flows of capital, goods, services and technology. Welcome to Sarajevo – a hospitable city open to all well – meaning people. This is the city that, with its gloss and magic, enchant many people who come here and once they come, they return again and again here.

www.vlada.ks.gov.ba

# WELCOME TO CANTON S USE IO FLAGSHIP OF EU REFORMS AND THE FUTURE CAPITAL OF FOREIGN DIRECT INVESTMENTS!

#### **SHOT-**PANEL SPONSOR



SHOT is recognized as the regional leader in the field of supply of all types of weapons, protective and specialized equipment for police, armed forces, security agencies and civil protection agencies. We have catered to several organisations in the past and have had good working relation with all of them.

Further, we organise presentations of new systems and equipment for state institutions and agencies. Our experts with multiple talents and skills, and our senior executive team with over 50 years of combined experience in the field of specialized equipment are behind countless successfully implemented services. One of our strengths is close local knowledge of the countries and clients we serve.

We are an authorized distributor and dealer for more than 50 well-known international companies and manufacturers of specialized equipment. Our specialized service center provides full service coverage during and after the warranty period. We provide installation, on-site support, training and technical consultancy for all supplied products and equipment.

We organise presentations of specialized equipment for state agencies, public procurement procedures and ITBs, transportation and import of goods, installation of equipment and training in the fields of: Law enforcement, Special police units, Riot gear, EOD/ EID units, CBRN defense units, Crime scene investigation, Forensics and laboratory, Digital forensics, Security and intelligence agencies, Correctional officers and prisons, Fire & rescue teams, Agencies for protection of people and property, Military, Training.

Further, we deal with the wholesale of weapons, sports and outdoor equipment for sporting and hunting equipment stores and retail sale through the online store for shooting and firearms enthusiasts.

Retail sale through the online store for shooting and firearms enthusiasts, it is the stage to excite our customers.

Our online sale team is the bridge to our customers, forging relationships and shaping experiences.

We believe that collaborating with strategic partners allows us to provide our customers access to the latest technologies and premium technical support. Good partnerships lie at the root of all the projects we successfully finished. Our partners contribute in various ways to the successful relations

#### www.shot.ba

we developed with our customers.







BH Telecom is the leading telecom operator in BiH, providing the high guality and the most up-to-date services in the field of telecommunications.

We have a very serious strategic approach to corporate responsibility, knowing we are a part of the fast-evolving industry and making our best efforts to offer innovated services, so contributing to the well-being of our society as a whole.

Thanks to our accountable management, having our users on the first place, implementing

the new technologies and making good business decisions, we have proved to be the best provider of telecommunication services in spite of a large-scale competition in the telecommunications market.

Our uniqueness, tradition, comprehensive service offer and fast business development have made us recognizable in the telecommunications market.

www.bhtelecom.ba







## Cloud Visoka efikasnost

vašeg poslovanja

### Bizlzbor

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poslovna priča

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#### TopTim Neograničena i besplatna komunikacija

#### JP AUTOCESTE BH - SPECIAL SUPPORT



Javno preduzeće Autoceste Federacije Bosne i Hercegovine d.o.o. Mostar was established by the Law on Roads of the Federation of Bosnia and Herzegovina (Law on Roads of FBiH) and has been operating in the form of a public company since January 1, 2011. The activity of JP Autoceste FBiH by the Law on Roads of

FBiH based on which JP Autoceste FBiH became the holder and implementer of the realization of a very complex and important project for the construction of part of the international motorway Corridor Vc, which connects Eastern and Central Europe with the Mediterranean coast. The legal framework for the operations of the Company, in addition to the Law on Roads, also includes the Law on Motorways on Corridor Vc, the Law on Business Companies and the Law on Public Enterprises in FBiH, as well as other positive regulations in Bosnia and Herzegovina.

At the second Pan-European Transport Conference held in Crete in 1994, the European Union defined the priorities in the domain of infrastructure, as well as transport corridors to the East until 2015. At the third Pan-European Conference held in Helsinki in 1997, the number of corridors was increased to ten and changes were made. One of these changes was the introduction of Corridor Vc (Budimpešta - Osijek - Sarajevo - Ploče) into the main European transport network.

Corridor Vc is a multimodal road corridor that connects Hungary (Budapest) and Croatia (Luka Ploče), via Osijek (Croatia) and Sarajevo (Bosnia and Herzegovina), and it is also the largest transport infrastructure project in Bosnia and Herzegovina with a total length of about 340 km, while the 285 km long route passes through the Federation of Bosnia and Herzegovina. The construction of the motorway on Corridor Vc improves the connection of Bosnia and Herzegovina with neighboring countries and improves the potential for economic development. The project enjoys the strong support of the Government of the Federation of BiH, and is expected to enable Bosnia and Herzegovina to better integrate with economic and social structures in Europe.

JP Autoceste FBiH is the carrier and implementer of the implementation of motorways and expressways through the Federation

of Bosnia and Herzegovina in regions through which Corridor Vc does not pass. The construction of motorways and expressways in the Federation of Bosnia and Herzegovina improves internal connections between regions, as well as connections with neighboring countries, which opens up new opportunities for economic development.

www.jpautoceste.ba





## JP Autoceste FBiH is aware of its qualities and does not shy away from challenges.

With the support of all levels of government and international institutions, we are moving towards our planned goal – the final connection of Bosnia and Herzegovina with the rest of Europe by the most modern roads, to the pride of all its citizens.



#### VISIT SARAJEVO - PANEL SPONSOR



Visit Sarajevo – Tourism Association of Canton Sarajevo was founded in early 2017 to best respond to the needs of development, preservation and protection of tourist and cultural values in the Sarajevo Canton.

As tourism is currently the fastest growing industry, Visit Sarajevo strives to improve the tourist offer of the Canton, making Sarajevo one of the most desirable tourist destinations in Europe.

Accordingly, the activities of the Tourism Association of Canton Sarajevo include an analysis of the local and international market, planning and development of tourism in the Sarajevo Canton, preparation and organisation of events of importance for tourism, production, distribution and promotion of promotional material on tourist offer of the Sarajevo Canton, organisation and work of the network of tourist information centres, cooperation with all stakeholders involved in tourist offer in the Sarajevo Canton, and the promotion of the Sarajevo Canton at national and international tourism fairs.

www.visitsarajevo.ba





#### **USAID-IN COOPERATION WITH**



With the aim of positioning Bosnia and Herzegovina as a competitive destination on the global market, the U.S. Government through USAID Developing Sustainable Tourism in Bosnia and Herzegovina (Turizam) project is working on advancing human capital in the tourism sector, improving access to finance for tourism businesses, developing innovative tourist products, harmonizing policies and regulations and revolutionizing destination branding and promotion.

Through a broad-based approach to sustainable tourism development, USAID Turizam will contribute to economic growth and social harmony in Bosnia and Herzegovina.

USAID Turizam recognizes that BiH a one-of-a-kind travel destination thanks to some of Europe's most intriguing natural landscapes and a rich cultural heritage make. The year 2019 is one of the primary indications justifying the potential of the tourism sector to become a catalyst for positive transformation and economic progress. Over \$431 million was contributed to the national economy from tourists visiting Bosnia and Herzegovina that year, making it the third-fastest growing tourist destination in the world. In the wake of the COVID-19 pandemic, USAID Turizam supported the recovery of the tourism sector by working closely with officials at all levels of government and local community stakeholders. In 2022, the BiH tourism sector has recorded a rapid increase in the numbers of visits, length of stays, and diversification of tourism experiences.

USAID Turizam is is a five-year \$20 million project implemented by Chemonics International.

#### www.turizambih.ba



investicijske projekte u turizmu

u Bosni i Hercegovini!





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## SARAJEVO BUSINESS FOR A place where ideas meet opportunities

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A place where ideas meet opportunities







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SBF 2024 POST FORUM REPORT

# Connectivity for

Mr. Matei Zakonilek

Mr. Matej Zakonjse











1.034.289,94 BAM-

Total PR evaluation:

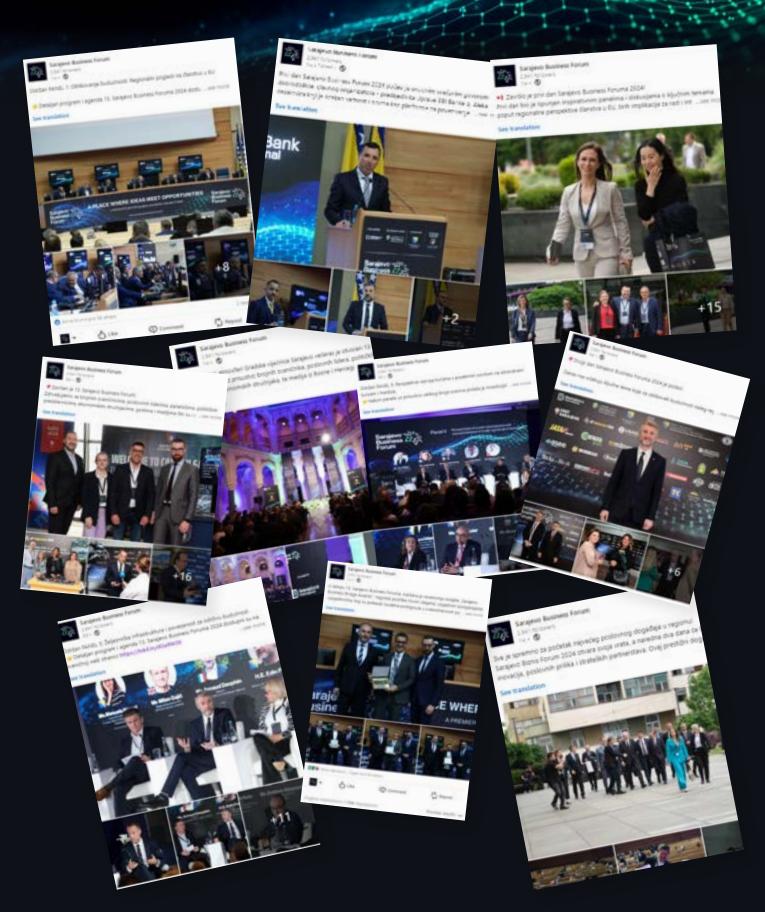
#### AVE evaluation:

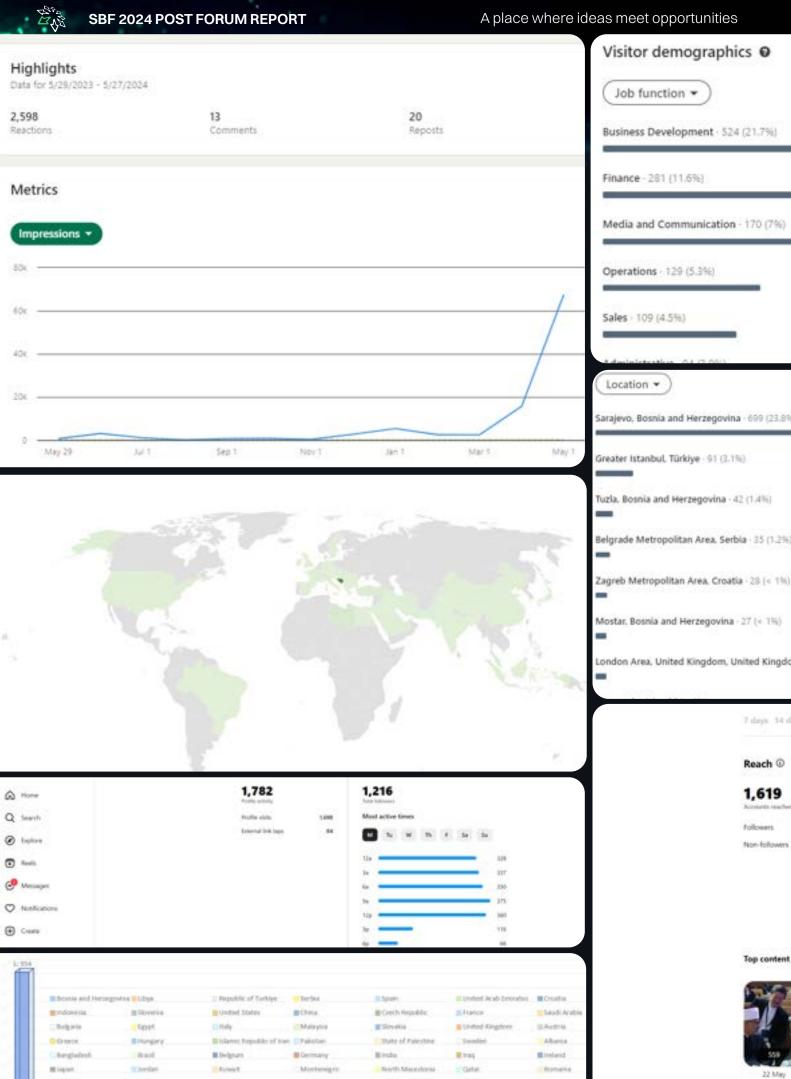
## 259.493,86 BAM

## Total number of PR articles: 544 for April and May 2024

Subject	No of PR articles	AVE value BAM	PR value (BAM)
BBI Bank	233	124.747,50	498.990,00
Ministarstvo vanjskih poslova BiH	192	113.990,50	455.962,00
Ministarstvo privrede Kantona Sarajevo	176	100.376,40	401.505,60
Vlada FBIH	124	88.911,50	355.646,00
Dubai Islamic Bank	111	64.488,00	257.952,00
USAID turizam	116	58.871,50	235.486,00
BH Telecom	47	29.275,00	117.100,00
Turistička zajednica Kantona Sarajevo	36	26.571,50	106.286,00
BIMAL	27	21.248,00	84.992,00
Istanbul Chamber of commerce	27	21.248,00	84.992,00
Shot d.o.o.	27	21.248,00	84.992,00
Union banka	27	21.248,00	84.992,00
Općina Banovići	26	21.072,50	84.290,00
Akta.ba	25	20.838,50	83.354,00
ASEE by Asseco	24	20.838,50	83.354,00
Banke & Biznis	25	20.838,50	83.354,00
Biznisinfo.ba	25	20.838,50	83.354,00
Bosman	24	20.838,50	83.354,00
Bosna S	24	20.838,50	83.354,00
Bosnalijek	24	20.838,50	83.354,00
Cloud IT	24	20.838,50	83.354,00
Dnevni avaz	25	20.838,50	83.354,00
Federalna TV/Federalni radio	25	20.838,50	83.354,00
Hayat	25	20.838,50	83.354,00
Klix.ba	25	20.838,50	83.354,00
Mlinar	24	20.838,50	83.354,00
RSG Group	25	20.838,50	83.354,00
тутк	25	20.838,50	83.354,00
BITAlianca	26	20.358,00	81.432,00
ASA Central osiguranje	25	18.791,00	75.164,00
JP Autoceste FBiH	25	18.791,00	75.164,00
ZADA	19	16.568,00	66.272,00
M rasvjeta	14	15.105,50	60.422,00

## OUTSTANDING MEDIA COVERAGE





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A place where ideas meet opportunities	SBF 202	4 POST FORUM REPORT	A A A	
	May 29, 2023 - May 27, 2024 - 6 Lipe			
	Follower highlights O			
	2,941 Total followers	543 New followers in the last INS	days	
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	Follower metrics O			
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i)	Satajevo. Bosnia and Herzegovina - 19	9 (23.494)		
	Greater Istanbul, Türkiye - 91 (3.5%)			
	Tuda, Bosnia and Herzegovina -42 (1.4	25()		
	Belgrade Metropolitan Area, Secbia - 3	2 (1.2%)		
	Zagreb Metropolitan Area. Croatia - 21	I (+ 1%)		
	Mostar, Bosnia and Herzegovina - 27 (	s 1%)		
	London Area. United Kingdom, United	Kingdom - II? (< 1%)		
	Vienna, Austria - 25 (< 1%)			
<b>m</b> · 27 (< 1%)	Greater Munich Metropolitan Area. Ge	many - 71 (+ 1%)		
	-	2000 ( 20 ( 20 )		
age 30 days <b>50 days</b> 29 Feb - 28 May	Engagement ①			
	1255 (P.1.)	By content interactions		
By content type	215 Accounts engaged	Posta	829	
All Followers Non-followers 709	Followers 145 Non-followers 70		4	
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## Uspješno završen 13. Sarajevo Business Forum IZGRADNJA ŽELJEZNICA I DIGITALIZACIJA U FOKUSU 13. SARAJEVO BUSINESS FORUMA

Trinacoti barajevo Business Fonim okupio je vrdeče svjetske biznismana, investitora stručnjeka i predstavnike vlasti kako bi ratgovarali o klj žmim ekonomeklim pitorji ma i bats ili in negolarosti za ulaganje i satadnju. Jokom dva dara foruma, održano je više panela koji su obuhvatili teme kao što su inovacije, invasticija, održivi razvoj, regionalna satadnja, digitalmeraosformacija i norke m

Frvi radni dan fo tanta održan je u Parlamentarnoj ekupėtini BiH, t nizom panela poevečer th regionalnim penepektivama ne člarstvou EU i invest cijama. Drugi radni dan u Swistoreln donto je diskusije o željezničkoj infrastruktani i digitalkoj trupešormaciji, a casefan dan je bio pošvošen razvoju turizma.

 Samjezo Businen Penumpokazao je da je Bosna i Hercegovina atak ivrodest na jia za investione. i poslovne lidere je cijelog avijeta. Forum je omogućio unrećavanje, razmjenu idejt i istrasivanje nov h poslovnih prilika. Bo je ključno va ekonomski tavaoj zem je i regije. Kov diskusije i prezestacije, učesnici su dobili uvid u potencijale i izazive različitih sektora, što meže dovesti de konjeretnih investicijskih prejekara i sarodnji u buduenosti

Sarajevo Besiness Forum, ośjednom je pokrazo zašto predstavlju dlučnu platrorm, zo promociju ekonomela h potencijala Beenei Hercegovine. Kao jedan od rajprestižnijih poslovnih događaja u orgi i, SMF into neprus je ujio ujcaj na domaću privitela, pratsijući prihle za uvesticije, umrežavanje u razvoj novih poslovnih jale jatica. Eret dan Sectore Brahmet

Prvi dan Szralevo Business Formus, up ličen je usadati u svežanim gosorom dobiodošlize, glavnog organizatora - predsiednika Uprave BBI Banke Aleka Bakalovića koji je istaknuo važnost Foruma kao platforme za poverivanje investisora i poduremika, naglešavajnci potencijal Bosne i Hercegovine i istasnuo ključne teme ovogodianjeg Foruma, koje su od najvišeg državnog, počov nog i javnog intereta.

"Samjevo Bustness Forum je vodeći druživeno odgavorni projeka BHI Banke koji predstavlja stalnu posvećenost razvoju naše zemlje, a svakako i najutjecojniji deprinos zajednici u kojoj poslujemu. Posvećeni smo potleznju pozlitvnog ekonomskog i društvenog utjecaja, a ovaj Forum polazuje našu predanost tom olju", kazan je Boka ović.

Prisutnim se, potom, obecilo i predsjećnik Uprave Grupe Duboř Islani, Fank dr. Adrean Chilwan,





TURSKA BALKAN EKONOMEJA :

### Izgradnja željeznica 13. Sarajevo Busines:

Tokom dva dana trajanja Sarajevo Bu: 40 zemalja svijeta i više od 200 akrec Ama Dokovic († 23.05.2024 - Jodate : 23.05.2024



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#### SARAJEVO BUSINESS FORUM

Forto: U narednim danin ulaganju u željeznički ko



Recept of the

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Ovodnim izlaganjem in je orugi dan Sarajevo B Infrastruktura i poveza

## Završen Sarajevo Business Forum



# Željeznice i digitalizacija knucijalni za okonomski rast

#### SVEČANO U SARAJEVU: Veliki poslovni događaj, stigli Konaković i Nikšić, ali i Stipe Mesić, Borut Pahor... (FOTO)

Predsjednik Uprave BBI Banke Alek Bakalović je na ceremoniji otvaranja istakao važnost Foruma kao platforme za povezivanje investitora i poduzetnika i istakao ključne teme ovogodišnjeg Foruma.

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Indonesia	Ritowia	Unitied States	China	ECreith Republic	al-Franca	Elaudi Arab
Belgiele	tayet	Citaly	* Malaytia	III Moyekia	United Kaigdon	SALEM
C Crantal	Emergary.	Bislamer, Republic of Inar	CTPublichers	Trate of Palestina	Teader	Alberta
Bergladeth	had	E Belgturs	B Germany	Binda	II track	Miteland .
the Lagran	Etherslari	Ramat	Montaining or	North Macedonia	E Carlan	Romania

## vo Business Bridge Awards *y*im idejama, uspješnim ijama i <mark>pojedincima</mark>

poslovní forum jedan od najvažní ih privrednih događaja



ORT SVIJET POLITIKA INFOGRAFIKA VIDEO FOTOGRAFIJA

### i digitalizacija u fokusu drugog dana s Foruma

siness Forum je posjetilo više od 1.000 učesnika iz više od litovanih novinara



#### na ćemo potpisat sporazum sa Srbijom o ridor



inistra komunikacija i prometa Dili. Edina Forte, započec usiness Foruma. Forto je istekao da su željesnička nost za održivu budučnost, ključne inicijative i projekti



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#### **SBF 2024 POST FORUM REPORT**

#### EDIN FORTO Żelieznička infrastruktura i povezanost za održivu buduénost



Overhim plaqujen ministra pometa i veza BiH Edi in Poste capotenje dingi dan Sarde-va eusinesi eterma konta

je stalinao da ru Rejean dis infrastruktura i povezanos: za održivu budućnost klučno ir kriinive i putiekti unapriede-rta arka ris željevničkog prometa. BEEL SACE STO TA SACROTE vrinano a anvesticija u atroscenta korider se zrvršava, paki dijejevi, ée se penevno početi gadici ( p. ivesti knija, 300 je slječevće? Bestrasni Slagak, to cu delloenker. To make new transition manaformitari skonom ja MHA ne trebuind ki dalero da vidi me sto je značilos načutseniju. Iranno u susjedniva, u Srbiji ili Havatskoli kao primiej Ro mole napsaviti neolemis jalaistade nasi za z jektekonomijul neše graduate. Mot zadiatat: 6 070 r39lizirati i pokazoti vilodante da so ne trebaja bojati veli sili računa koli dolaze s ovini investicijana. već la položsta vlaljeti rottenciv pile i komsti koje donnos za rožni stenomiju i građane, Alorario po casalivama investitor ma, da, trenete hadero a investicije uše lecalčku infrastruštaru - Bazao je ustostalo, Pomo















The value we create toget



## come to BBI Bank

test organically growing bank in and Herzegovina

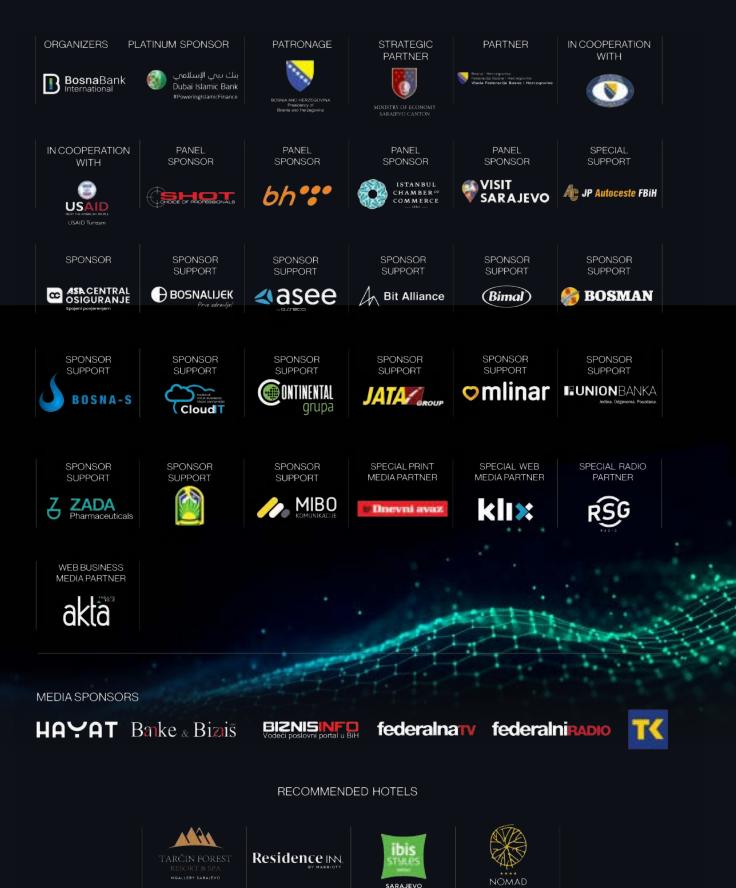
in Lawy or efficial principles, partnership and justice rought of missibility and top-quality service for



# Naš cilj je vaš uspjeh!







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