

SARAJEVO BUSINESS FORUM 2019

POSTFORUM REPORT

APRIL 17-19, 2019, SARAJEVO, BOSNIA AND HERZEGOVINA



SARAJEVO BUSINESS FORUM 2019

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SEEING OPPORTUNITY

for Development Through Our Differences

This year, the Forum has gathered around 2000 guests from 50 countries worldwide, while 450 B2B meetings were held and 350 projects from different sectors, including energy, agriculture, education, real estate, tourism and other sectors were presented

The Sarajevo Business Forum (SBF) is an international business and investment conference initiated in 2010 and has been taking place on annual basis. Since its inception, the so-called Balkan "Balkan Davos", has been gathering leaders and business representatives from all around the world in the capital of Bosnia and Herzegovina – Sarajevo. The conference is organized by Bosna Bank International (BBI) with its shareholder - the Islamic Development Bank Group (IsDB) and IsDB's Business Forum THIQAH, under the patronage of the Presidency of Bosnia and Herzegovina. The international business and investment conference aims at catalysing Bosnia and Herzegovina onto the international economic stage and utilizing the natural and human potentials of the country. In the past ten years, it hosted over 20 presidents and prime ministers. Leaders of the political world, including the Malaysian Prime Minister, Tun Dr. Mahathir bin Mohamad, who is the honouring founder of the Sarajevo Business Forum, as well as numerous other presidents, prime ministers, ministers and ambassadors have acknowledged the significance of this event through their presence. Influential personalities of the Islamic economy like Dr. Bandar Hajjar, President of the Islamic Development Bank (IsDB), as well as representatives from two important SBF sponsors – ADIB and DIB, Abdullah Al Shahi - Head of Inter-

national Expansion of the Abu Dhabi Islamic Bank (ADIB) and H.E. Mohammed Ibrahim Al-Shaibani - Board Member of the Dubai Islamic Bank (DIB), along other important people and institutions show their regular support to this event recognizing its potential for economic empowerment. "One region-one economy" is the main slogan of the conference, that strives to connect the former Yugoslav countries into an attractive investment and zone through the moto "Seeing opportunity for development through our differences", according to Amer Bukvić, CEO of Bosna Bank International. Business and investment projects presented during the forum and B2B meetings are what makes this forum special and unique. A total of 350 projects from different sectors, including energy, agriculture, education, real estate, tourism and other sectors were, all captured in the project book, featured this year by SBF. Over 2,000 guests from 50 countries worldwide gathered, with more than 450 B2B meetings held. Since the Sarajevo Business Forum celebrates its 10th anniversary this year, special focus has been made on one of the most burning issues in Southeast Europe – youth empowerment through business that will prevent young people from leaving the region. With this, BBI wants to offer an opportunity for youth to use the potential of SBF and help in the development of their homelands, showing once again BBI's commitment to contribution to society.

ONE REGION, ONE ECONOMY
is the main slogan of the conference, that strives to connect the former Yugoslav countries into an attractive investment and business zone

ORGANIZATION

The conference is organized by Bosna Bank International (BBI), the Islamic Development Bank Group (IsDB) and IsDB's Business Forum THIQAH, under the patronage of the Presidency of Bosnia and Herzegovina with the help and support of Dubai Islamic Bank, Abu Dhabi Islamic Bank and many other partners, sponsors and both government and civil institutions.



KEY POINTS

- The safe and successful future of Bosnia and Herzegovina is closely connected with EU integrations. The EU needs to enable accelerated integration policies with the SEE region.
- Southeast Europe has a lot of young potential able to utilize the opportunities of the fourth industrial revolution.
- The region needs to cooperate further and create policies that will enhance mobility and transfer of skills, knowledge and people.
- The diaspora bears the highest potential. Governments need to enable better communication and cooperation with Diaspora.
- Sustainable Development needs to become an integrated part of the educational system around the world.
- Importing talented staff from poor countries should be considered as intellectual property.
- The wood and furniture industry bear huge potential for Bosnia and Herzegovina and the region. What is needed is to enhance technology and the know-how to become major producers for large international manufacturers.
- The education system can learn from the Malaysian example and be redesigned to produce job creators, instead of job takers.
- Leaders have to change their narrative and they have to create a new future-oriented vision, instead of backward-looking approach.
- Professionals who return from abroad create innovative and successful businesses, employing people who prove their skills. Now they need more favorable labor laws and policies to create better working conditions.
- Young people are the future and the country needs more initiatives like the Sarajevo Business Forum Start-Up Challenge and MUNJA Business Challenge to enable young people to share their ideas and create new business opportunities.
- Bosnia and Herzegovina is a safe place to invest and 80% of all people who have invested remained and wanted to do further work with the country.

IN THE PAST TEN YEARS, SBF HOSTED OVER 25 PRESIDENTS AND PRIME MINISTERS



2000
PARTICIPANTS

50
COUNTRIES

350
PROJECTS

450
B2B MEETINGS

10 YEARS OF BUILDING ECONOMIC PARTNERSHIPS IN THE REGION

It is our obligation to contribute to society through the business models we developed and promote positive change in the upcoming years



It is indeed a privilege to have such a large number of high-ranking decision makers and representatives from both the government and business sector in this place. Therefore, I wish to stress the importance of building closer cooperation among them. Strengthening existing relationships and building new partnerships should not be taken for granted. In our peculiar circumstances these may be major vehicles and hope for generating future economic growth in the region that will benefit us all. Some countries in Southeast Europe have significantly improved their branding in the investment world, starting excellent new projects employing thousands of people, and managed to attract substantial investments from both East and West. SBF is recognized as arguably one of the most significant business and investment platforms of Southeast Europe since its inception in 2010, as a joint and

ambitious endeavor of our esteemed shareholders: Islamic Development Bank, Abu Dhabi Islamic Bank and Dubai Islamic Bank. We acknowledge the presence of our respected shareholders and I thank them for being present today. Allow me also to take this unique opportunity to specially thank YAB Tun Dr. Mahathir Mohamad, Prime Minister of Malaysia, and SBF's Honorable Founding Patron. Without his unreserved support SBF would not have been what it is today. I must also emphasize an important role played by a multitude of institutions of Bosnia and Herzegovina at various levels, and their interlocutors, who have recognized SBF's mission and vision to attract new investments and facilitate business transaction. I wish to let them know that we have never taken it for granted. In fact, we are proud to have established together a role model of public-private cooperation, by jointly hosting SBF in our bustling cap-

ital city of Sarajevo that prides itself with vibrant culture and diversity. It is a great honor for us, after many years of effort and work, to integrate a large number of young people with their projects into the Sarajevo Business Forum, and enable them to have full support from the very beginning. We should use this conference to learn from each other and explore opportunities for joint projects, which we may use collaboratively to attract additional investments. A focus on sustainable development and becoming major players in the fourth industrial revolution are a chance for the region of Southeast Europe to become stronger and more resilient. We in BBI believe that it is our obligation to contribute to society through the business models we developed and promote, and hope SBF to be a change driver in the years coming.

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MAIN PRIORITIES ARE EU INTEGRATIONS AND FAST GROWTH

We need to work on those things that will bring us closer towards integrations



Sarajevo Business Forum is a good opportunity to encourage building relationships that will enhance development. BiH is a complex country, consisting of two entities and three constitutive people. Admittedly, it is difficult for the political functioning; however, it is a stable country for business and Bosnia and Herzegovina is a place for safe investments.

Our main priority are EU integrations. One of the major agreements reached so far relate to the idea of bringing Bosnia and Herzegovina closer to the EU. We need to work on those things that will bring us closer towards integration. This does not mean we are not open for cooperation with other countries, of course. We will continue cooperation with other countries, such as Turkey, Malaysia, Morocco, China, Russia etc. We have proven to be stable partners for investments from China, but have also a good cooperation with Russia when it comes to the energy sector.

BiH is a stable country for business, and the time behind is the best proof for this. In Bosnia you may safely invest and develop your business with

confidence. Other major priorities are security, safety and development.

BiH has left behind itself the time when it needed humanitarian aid and help in terms of reconstruction. Today, we need the support in terms of development. However, the development should be in mutual interest. We are aware of the fact that only fast growth may divert the country from any kind of destabilizations.

The biggest destabilization that is currently distracting us are young educated people leaving the country. In order to prevent this, we must create a sustainable economic system. Bosnia and Herzegovina is not a place suitable for cheap labour. Remaining within the sphere of humanitarian aid is no longer a priority of Bosnia, nor it is in our interest. We are a country with highly educated and emancipated working force that is competent to offer skills required by big companies.

There is a good atmosphere for cooperation here and I wish you success in business contacts that you will accomplish here, hoping that what you achieve will be of long-lasting endurance.

“Remaining within the sphere of humanitarian aid is no longer a priority of Bosnia, nor it is in our interest. We are a country with highly educated and emancipated working force”

THE FUTURE OF BOSNIA AND HERZEGOVINA IS CLOSELY CONNECTED WITH ACCESSION TO THE EUROPEAN UNION

EU enlargement is feasible and needs to be faster

We debated the future of this country with the Presidency of Bosnia and Herzegovina. I am particularly thankful on the debate on one important issue: I believe that the safe and successful future of Bosnia and Herzegovina is closely connected to the accession to the European Union and I am speaking here as one leader of one of the 27 countries that are full members of the EU.

The enlargement policy of the European Union in the future in the next couple of years should be more flexible - in a political sense, and less technical. There is no consensus on this within the EU, but there should be. When the new European Commission is formed after the elections, one of the first questions will be the speed of the enlargement process and according to my opinion it needs to be faster. I am not saying that standards like the Acquis should be lower. Politically speaking, it is the time now for the European Commission to see Western Balkans as a geopolitical question, and the enlargement of this area as a geopolitical topic. It is not just a technical question of negotiation between the Commission and each country. While consolidation of the European Union should be the top priority in the years ahead, the enlargement process of the Western Balkans should not be neglected or delayed but treated as a geopolitical subject. On the other hand, it is up to the governments in the region to do their job and to do it fast, while it is up to the Commission and the European Union to consider if they can speed up the process of enlargement towards Western Balkans. The delay of this topic could jeopardise the whole process and the security in this part of Europe. It is up to the government of Bosnia, Kosovo, Albania, Serbia and Macedonia to speed up reforms, not waiting for the EU. At the same time, I wish so deeply for the EU to be capable to reach consensus and to see the enlargement process towards Western Balkans as the absorption process towards this region is feasible.

Whatever happens, my country will try to be the friend of this country and this region in its best capacities. I can speak on behalf of my country: we will do our best to convince our friends in the EU to think about this important crossroad as far as Western Balkans is concerned. If we neglect, out-fashioned nationalistic political forces will come up and try to change borders with ethnical prints which will jeopardise the security of the European Union.



“The governments of the region need to their jobs, while the European Commission and the European Union should consider speeding up the process of enlargement towards the Western Balkans”

SBF: A VIABLE PLATFORM THAT BRINGS THE REGION TOGETHER

I would like to encourage everyone to explore all opportunities that the region has to offer



For any country or a region that wishes to achieve prosperity and become successful, there is a need for a unified vision and a common purpose. It ought to work together in partnership with others for a common goal. Regional connectivity, physical, human, digital or otherwise, are prerequisites for attaining regional competitiveness. I am pleased to witness that over the past 10 years Sarajevo Business Forum has grown into a viable platform that brings the region together. There is no doubt that Bosnia and Herzegovina is at the epicenter of the "One Region - One Economy". It enriches and enhances the comparative advantages of that whole "One Region - One Economy", with its abundant natural richness and an enviable industrial legacy, coupled with highly skilled and competitive workforce and its good investment potentials. Looking at the agenda and its themes of discussions, what has taken place at SBF over the years, I notice areas worth pursuing.

I would like to encourage everyone to explore all opportunities that the region has to offer. Southeast Europe should aspire to become a triple-destination, as an education and training hub, a reservoir for organic agriculture and farming, and a center of excellence for developing new technologies. Finally, I would like to thank the organiser, Bosna Bank International, and its partners for having facilitated this project. May your successful pursuits continue to thrive for the years to come, paving the way for a better future of Bosnia and Herzegovina and all of us.

I would like to congratulate the organisers and participants of the tenth Sarajevo Business Forum. I would like to congratulate Bosna Bank International in cooperation with its partners for successfully organizing what is known as the largest investment conference in Southeast Europe. I am proud to see BBI bank contribute to economic development and future prosperity of Bosnia and Herzegovina and the region of South East Europe at large, by facilitating Sarajevo Business Forum. As one of the founding members of the Sarajevo Business Forum, I would like to extend my appreciation to the Presidency of Bosnia and Herzegovina for recognizing the importance of this event and providing its generous patronage for it.

"FOR ANY COUNTRY OR A REGION THAT WISHES TO ACHIEVE PROSPERITY AND BECOME SUCCESSFUL, THERE IS A NEED FOR A UNIFIED VISION AND A COMMON PURPOSE"



UNITY AND ENGAGEMENT OF ALL REGIONAL PLAYERS

Sarajevo Business Forum has become a serious platform for exchange of ideas and experiences in Southeast Europe



"TURKEY IS READY TO HELP IN CREATING THE BASE FOR BIG INFRASTRUCTURE PROJECTS THAT WILL BOOST THE ECONOMIC DEVELOPMENT OF BOSNIA AND HERZEGOVINA AND THE WHOLE REGION"

I would like to express how delighted I am for attending the jubilee 10th SBF in our brother-country BiH. Leaving the painful days behind, Sarajevo became a symbol of peace and security and in safe steps it is heading towards becoming a center of economic and investment projects. Bosnia and Herzegovina became the attractive center of Southeast Europe and the recognizable mark for investors.

I would like to pass greetings and wishes for success from H.E. Recep Tayyip Erdogan, the President of the Republic of Turkey who cordially supports SBF from its very inception emphasizing the importance of SBF in development of the whole Region. It is really encouraging and I am very proud that Sarajevo Business Forum has become a serious platform for exchange of ideas and experiences in Southeastern Europe. SBF directs the flow of international capital to Southeast Europe, connecting directly foreign investors and local businessmen. We in Turkey believe that this conference will contribute to the creation of new business and investment partnerships. Turkey is ready to help in creating the base for big infrastructure projects that will boost the economic development of Bosnia and Herzegovina and the whole region. And here I would like to state that our country and our companies have already succeeded in mega projects like highways, airports, hydro and thermo power plants, telecommunications and similar, and we are ready to join our ventures with all regional countries to implement such projects. Also, supporting the return of minorities to their pre-war homes, aiming to support small and medium investments, the credit package amounting 100 million EUR, was presented for the first time at SBF 2012. The Turkish support to development of this region in the last 10 years has reached approximately 1 billion EUR. I would like to express gratitude to the organizer of SBF and to all other participants and especially to our friends from BiH for their hospitality.





LEADERSHIP PANEL
STRONGER ECONOMY THROUGH A SINGLE MARKET



“GROWTH HAS RISEN UP TO 3.8 BETWEEN 2017 AND 2018, AND CONTINUES THIS TREND. THERE HAVE BEEN 600.000 NEW JOBS WHILE THE EXPORT RATES KEEP GROWING”

Moderator: **MR. GAZMEND TURDIU**, Deputy Secretary General, Regional Cooperation Council (RCC), Albania

The ambitious title of this Forum “One Region, One Economy” shortly explains the efforts of the RCC in supporting the establishment of a single market in the Western Balkans. Two key processes are standing behind this: EU integration and the Berlin Process. The key argument behind these processes is that improved connectivity both within the Western Balkans as well as with the EU and the rest of the world is essential to increasing the competitiveness of our economies and for creating new jobs. As a single market, our region can be economically stronger, more competitive, and a more attractive partner for business.

H.E. FUAT OKTAY, Vice President, Republic of Turkey

The biggest advantages of the region is being next door to the EU. Integrating with EU might be another unified vision and that might create huge opportunities for the Region as well. Financing opportunities may be overcome through private-public partnerships, while those of heavy bureaucracy can be resolved through e-governance and e-processes. There is also a need for a unified vision to tackle security risks.



“GEOGRAPHICALLY, THE REGION REPRESENTS A BRIDGE BETWEEN EAST AND WEST, AND NORTH AND SOUTH”



H.E. IGOR CRNADAK, Minister of Foreign Affairs, Bosnia and Herzegovina

With my two visions, one related primarily to the rule of law and faster way to the EU, and the other related to keeping young people in the country by opening for them more opportunities for development of their ideas, I think we can contribute to making Bosnia and Herzegovina a more fruitful ground for the initiative that we are hearing about at SBF and generally for new investments and new projects.

“I SUPPORT ESPECIALLY THE FACT THAT SBF HAS DEDICATED ONE FULL DAY TO YOUNG PEOPLE WITH START-UP IDEAS ON THIS IMPORTANT ANNIVERSARY”

YB DATUK SERI DR. MUJAHID YUSOF RAWA, Minister in Prime Minister’s Department, Malaysia

We are here in the belief that peace and prosperity are the rights of all human beings and we want to contribute to peace and prosperity in Bosnia and Herzegovina and all the Balkan states around it. The halal industry has a big market worth trillions of dollars. Halal can be a value-added factor to a safe and hygienic consumption. Within that context we would like to contribute to the Bosnian people, to the region and the world with our experience in developing the halal industry and the whole eco system that works within that halal segment.



“WE SEE A HUGE POTENTIAL FOR COOPERATION WITH BOSNIA AND HERZEGOVINA AND THE REGION THROUGH THE HALAL INDUSTRY”



H.E. KEMAL PURIŠIĆ, Minister for Labour and Social Welfare, Republic of Montenegro

Every year we adopt economic reform programs and policies in dialog with the European Commission. Those encompass policies required for the business environment and entrepreneurship. Our region still has a long way to reach EU averages and make our companies competitive. Finally, the security provided by NATO membership of Montenegro and the partnership relations that we have with the EU have created a good perspective for Montenegro, and I believe the region as well.

“IN MONTENEGRO WE CREATED A FAVORABLE BUSINESS ENVIRONMENT THAT WAS ATTRACTIVE FOR FOREIGN INVESTORS”



CHALLENGES FOR THE SEE REGION

TURNING BRAIN DRAIN INTO BRAIN GAIN

The panel was held under the auspices of the Bosnia and Herzegovina SEECF (South Eastern European Cooperation Process) Chairmanship-in-Office



Moderator: **MR. ALMIR ŠAHOVIĆ**, Assistant Minister, Ministry of Foreign Affairs of Bosnia and Herzegovina

The motto of our chairmanship in office is “the better connectivity for better life”, which perfectly matches the spirit and aim of SBF. The topic discussed during this panel is the most important for the development and future of the Western Balkan region – the outflow of people, especially the educated ones.



H.E. LAHCEN DAUDI, Minister Delegate to the Head of Government in charge of General Affairs and Governance, Kingdom of Morocco

Morocco is number one in attracting investments because we have an open policy in this regard. Morocco has a rich history and as a result our tourism is very well developed. We are the door to Africa. I would like to invite people and businessmen from Bosnia and Herzegovina to visit Morocco and at the same time people from Morocco will come to Bosnia and Herzegovina to do business.

“WE ARE HAPPY TO CONTINUE DEVELOPING OUR RELATIONSHIP WITH BOSNIA AND HERZEGOVINA”



H.E. MUSTAFA RIFAT HISARCIKLIOĞLU, President of the Union of Chambers and Commodity Exchanges (TOBB), Republic of Turkey

Turkey gives great attention to its relationship with Bosnia and Herzegovina wishing to strengthen economic relations. Turkey wishes to continue cooperation with Bosnia and Herzegovina and with other Balkan countries. Being a part of this region, we have common geography and we are connected with a common history, culture and human relationships. Balkan countries are the gateway to Europe and at the same time Turkey is the gateway to Asia and Middle East for the Balkan countries.

“BALKAN COUNTRIES ARE THE GATEWAY TO EUROPE AND WE WISH TO STRENGTHEN OUR ECONOMIC RELATIONS”

H.E. DR. AHMET DAVUTOĞLU, Former Prime Minister, Republic of Turkey

The region needs a new methodology: Vision oriented approach rather than crisis-oriented approach. We have common values, humanitarian values, EU values. This should be followed by common energy, transportation, and free trade policies. The Balkan cities have been multicultural and multireligious. I am proud about the trilateral process between Turkey, Serbia and BiH back in 2010, whereby the psychology changed. The future belongs to us, and will be specified by us. If we develop a forward-looking vision we will create a bright future for all generations.



“VALUE-BASED APPROACH INSTEAD OF IDEOLOGY-BASED APPROACH”

H.E. STJEPAN MESIĆ, Former President, Republic of Croatia

Talented and educated people are leaving because they are attracted to life in large and well-organized cities, higher salaries and various forms of intangible appreciation. We have become an exporter of smart and educated people. Importing talented staff from poor countries should be considered as intellectual property, and should require fees payments to the countries that created them. This is not a systematic solution, but these fees could be invested in financing the “brain-gain” policy.



“WE SHOULD INVEST AND FINANCE THE BRAIN-GAIN POLICIES”



MR. REŠAD ZAČINA, Co-Founder & Executive Director, Ministry of Programming, Bosnia and Herzegovina

Being influenced by media I decided to leave for Sweden where I worked for the 3rd out of 50 best ranked companies in Europe, learned how to lead and bring people from other countries and replicated the same model in Bosnia. We built the BIT Alliance which assembles 60 of the biggest companies with thousands of employees. After three and a half years of operations we made 2 million profit. We had no support from the government, but we had people. People from this region are extremely talented, brave and they are empowering. We just need to build a better business environment to operate better and employ people under more favorable terms.



“PEOPLE FROM THIS REGION ARE EXTREMELY TALENTED”

MR. UMUT ERGEZER, Director for Aid Effectiveness and International Cooperation, Economic Policy Research Foundation (TEPAV), Republic of Turkey

We often apply the natural law of gravity in economics. This is what is happening in the Balkans. This big economy is the EU; and small economies are Western Balkans countries so regional economies are diverted to the EU. When you sign a free trade agreement with the bigger economy, the trade is steadily being diverted to the EU. There is often a perception that EU accession accelerates the economic growth, which has empirically not been proven. The key is to develop policies required to strengthen economies of this region to enable transfer of skills and knowledge.



“NEED FOR POLICIES THAT WILL ENABLE TRANSFER OF SKILLS AND KNOWLEDGE”

MR. GJERGJ MURRA, Executive Director, Western Balkans Fund, Albania

The Western Balkans Fund (WBF) is a new model and opportunity in the region. There are around 45.000 civil society organizations in the Western Balkans, trying to influence the governments and hold them accountable. WBF was a first organization created by the governments of the Western Balkans to support civil society projects and initiatives in the region. You can't fight brain-drain without devoting more resources to the civil society sector. The Youth Agenda needs also to strengthen. Links between quality education and the needs of the private sectors need to be improved by enhancing innovation. The business sector also needs to take action to achieve all this.



“CIVIL SOCIETY IS NEEDED TO COMBAT BRAIN-DRAIN”



YB DATUK SERI MOHD REDZUAN BIN MD YUSOF, Minister of Entrepreneur Development, Malaysia

The outflow of professionals is currently experienced by many developing countries. In Malaysia, we are creating an environment, facilities and incentives to reverse the brain drain to brain gain. We have a Returning Expert Program – we are giving 15% tax incentive, tax exemptions for families of those that are returning. Specific programs for women entrepreneurs through financial institutions have been developed as well, alongside other policies to further job creators.

“RETURNING EXPERT PROGRAM”

MR. IVAN IVANIŠEVIĆ, Director General, Directorate General for Multilateral Relations, Ministry of Foreign Affairs, Republic of Montenegro

Young people need to look for inspiration and creativity at the beginning of their careers. Cooperation amongst countries is developed through international organisations to enhance development. Youth cooperation plays a key role in these processes. It is important to strengthen the perception that success of young people is possible for those who stay here. We have to put additional efforts to promote creative policies and cooperation through regional recognition of academic degrees, and removing business barriers.



“IMPORTANT TO CREATE A PERCEPTION THAT SUCCESS OF YOUTH IS POSSIBLE HERE”

MR. SVEN PETKE, Director, Konrad Adenauer Foundation, Bosnia and Herzegovina / Former Member of Brandenburg State Parliament, Germany

At the end of 2018, 10.9 mil foreign nationals were registered in Germany, among them 266 thousand people outside the EU, growing by 20% for the third year in a row. Albania, Bosnia and Herzegovina, Serbia, Montenegro, Macedonia made 25% of all proposals for resident permits for employment in 2018. In 2013 Kosovo launched a campaign entitled “you are part of homeland”, which gave 400.000 diaspora members an important message. This was an important first step in tackling the issue. Governments need to establish better communication between diaspora, but also introduce good economic and other incentives.



“YOU ARE PART OF HOMELAND”





AWARDS CEREMONY

JUBILEE 10th SBF AWARDS

The 10th Sarajevo Business Forum held the tenth SBF awards ceremony to reward the Forum's special guests who gave their personal contributions and effort to preserve and advance the Sarajevo Business Forum throughout the past decade. This recognition was handed to those VVIP guests who persistently supported the business investment conference with their presence and other forms.

The jubilee 10th SBF award for contribution to the success of Sarajevo Business Forum, promotion of regional business connectivity and support in creating a sustainable investment climate was presented by Mr. Amer Bukvić, CEO of BBI and Mr. Oussama Abdel Rahman Kaisi, CEO of Islamic Corporation for the Insurance of Investment and Export Credit at the Islamic Development Bank.



H.E. BORUT PAHOR
President of the Republic of Slovenia



YB DATUK SERI DR. MUJAHID YUSOF RAWA
on behalf of **YAB TUN DR. MAHATHIR MOHAMAD**,
SBF Honourable Founding Patron, Prime Minister,
Malaysia



H.E. DR. AHMET DAVUTOĞLU
former Turkish Prime Minister



H.H. SHEIKH AHMED BIN SAEED AL MAKTOUM
CEO and Chairman of the Emirates Group



H.E. MOHAMMED IBRAHIM AL-SHAIBANI
head of the Investment Corporation of Dubai (ICD)



MR. NIJAZ HASTOR
Founder of the ASA Prevent Group and
Hastor Foundation



MR. ELVIS KONDŽIĆ, on behalf of **H.E. BAKIR IZETBEGOVIĆ**, former Chairman of the Bosnia and Herzegovina Presidency (in two mandates)



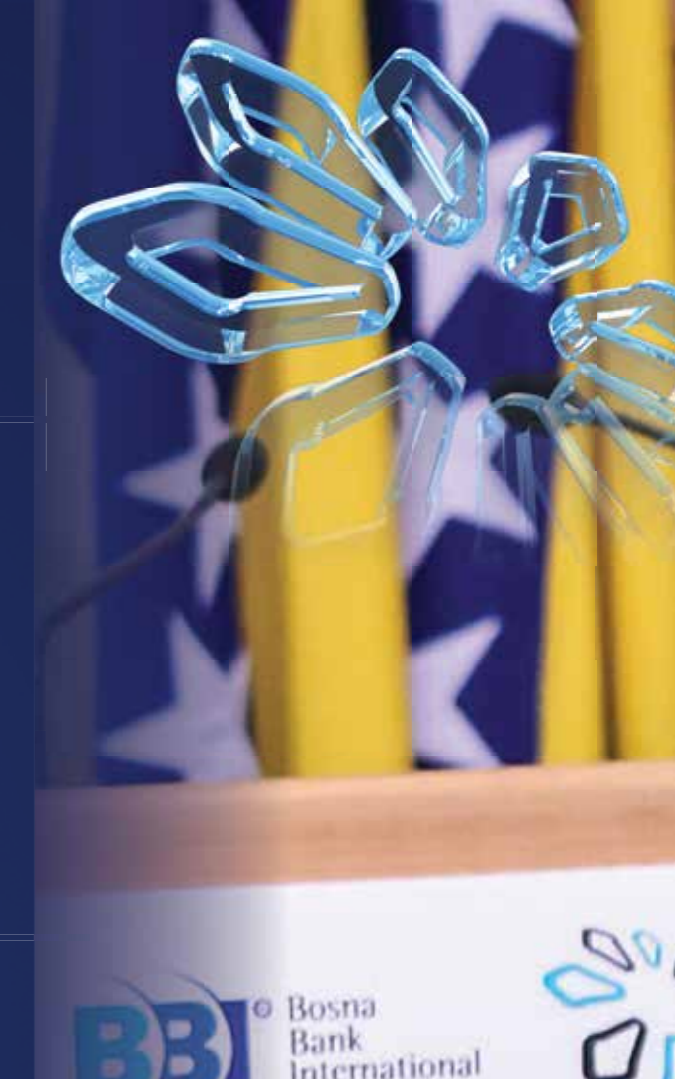
H.E. IGOR CRNADAK
Minister of Foreign Affairs of Bosnia and Herzegovina



H.E. STJEPAN MESIĆ
former President of Croatia



MR. CENGİZ GÜNAY on behalf of **H.E. MUSTAFA RIFAT HISARCIKLIOĞLU**, President of TOBB



SARAJEVO BUSINESS BRIDGE AWARDS 2019

SBF continues a tradition of recognizing the leaders of Southeast Europe and their enumerable talents. For four years now, the Sarajevo Business Bridge Awards have recognized those who demonstrate outstanding achievements in business while contributing to their community.



NEW BUSINESS OF THE YEAR

FLY BOSNIA (Bosnia and Herzegovina)

FLYBOSNIA aspires to become a sustainable airline based in Sarajevo, connecting Bosnia and Herzegovina with selected destinations in Europe and the Middle East.



ENTREPRENEUR OF THE YEAR

MR. RUSMIR HRVIĆ (Bosnia and Herzegovina)

Hrvić is one of the most successful entrepreneurs in SEE, Chairman of the AS Holding group of companies which employ nearly 5,000 people and exports to more than 30 countries."



BUSINESS OF THE YEAR

NELT GROUP (Republic of Serbia)

"Awarded for their successful business development and expansion, with its 13 companies NELT Group operates in the markets of the Western Balkans and Africa, employing more than 3,800 people.



YOUTH EMPLOYER OF THE YEAR

SEAVUS GROUP (Republic of North Macedonia)

Seavus is a company that constantly develops, invests, and cares about their employees' knowledge, courage, imagination and responsibility.



INNOVATOR OF THE YEAR

AC FOOD FOR "MAZA" (Bosnia and Herzegovina)

AC Food experts made a hazelnut spread with 20-30 percent of hazelnuts and reduced calories – named Maza. According to top experts and technologists Maza is currently one of the best products of its kind in Europe.



THE SOCIAL IMPACT AWARD

COCA-COLA HBC (Bosnia and Herzegovina)

Present in Sarajevo since 1975, Coca-Cola HBC B-H is one of the world's largest bottlers of brands from the Coca-Cola Company. Awarded for its "Olimpija" campaign, donating part of their profits to hospitals across Bosnia and Herzegovina for treatments of premature born babies.



"THE DESIRE TO WIN IS GREATER THAN THE FEAR OF DEFEAT. PROFIT IS IMPORTANT BUT NOT DECISIVE. IT IS MUCH MORE IMPORTANT TO DEVELOP THE LOCAL ECONOMY, TO HIRE MORE PEOPLE, GIVE THEM A CHANCE TO GROW WITH THE ENTIRE COMPANY"

Mr. Rusmir Hrvic, Chairman of AS Holding (Bosnia and Herzegovina)

SPECIAL ONE ON ONE SESSION

DR. ADNAN CHILWAN, Group Chief Executive Officer, Dubai Islamic Bank, United Arab Emirates



“YOU NEED TO INSPIRE EVERYBODY WHO WORKS FOR YOU”

SUSTAINABLE DEVELOPMENT AND LEADERSHIP ROLE

For investments, it is very important to see if there is adequate human talent

See more opportunities than challenges. If you think there are challenges in the world, then you are not going to set foot outside your house. There is no region or no single continent that is lucrative to do business from a businessman's perspective.

So, you really need to have courage to go into new geographies. You need also to see the bigger picture. For investments, it is very important to see if there is adequate human talent, because sitting from Dubai you cannot operate institutions in Indonesia, Africa, Bosnia or Pakistan via remote control. You got to have an adequate human talent in those countries you go to. If there is no human potential and there is no human talent, you can kiss your money and say goodbye.

If you take Bosnia as an example, they do not need your money for investments, they require the expertise that you have, they require the technical know-how, and they got enough talent to make you more money than what you are bringing in.

The very essence of globalization lays in cultural diversity. Dubai is a classic example of globalization.

It is successful because of its cultural diversity. Globalization and cultural diversity go hand by hand. If you are not humble enough you will not be able to survive. It is easy to go and sit on the top of a pyramid but it's very difficult to stay there. I think humility and modesty make people more successful day by day. Obviously, as a leader you need to have vision, you need to make sure that there is no clutter in your head, you have to understand end game and you need to understand the destination. Not everybody will subscribe to your views from day one so you need to have a hearth of steel and, more importantly you need to inspire everybody who works for you. If you do not inspire people every day, your organization will fail and you cannot be called a leader. I think that leader is only called a leader because of a team he represents. Being snobbish is a disease. You got to be on earth! Never challenge gravity because everything what is on top will come down one day. It's very important for people to understand that you need to be humble, you need to be honest, you need to have vision and inspire your people day in, day out.

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10
SARAJEVO BUSINESS FORUM 2019
“THE VERY ESSENCE OF GLOBALIZATION LAYS IN CULTURAL DIVERSITY”

SBF 2019 SPECIAL GUESTS



H.H. SHEIKH AHMED BIN SAEED AL MAKTOUM AND H.E. MOHAMMED IBRAHIM AL-SHAIBANI ATTENDED SBF 2019

One of the most successful businessmen and investors in the world, a member of the ruling family of the United Arab Emirates (UAE), H.H. Sheikh Ahmed bin Saeed Al Maktoum shows his continuous support to Sarajevo Business Forum. H.H. Al Maktoum serves as President of the Dubai Civil Aviation Authority, Chairman & Chief Executive at Emirates Airline & Group, Chairman of Dubai Airports, and chancellor of the British University in Dubai, among many other roles.



H.E. Mohammed Ibrahim Al Shaibani is the Director General of H.H. The Dubai Ruler's Court and also the CEO and Executive Director of the Investment Corporation of Dubai (ICD), the principal investment arm of the government of Dubai, with many investment projects in SEE realized through the Sarajevo Business Forum platform. H.E. Al Shaibani is a member of Dubai's Executive Council, as well as Deputy Chairman of the Higher Committee of World Expo 2020, the upcoming universal fair to be held in Dubai. H.E. Al Shaibani is also Chairman of the Board of Directors at Dubai Islamic Bank (DIB).



SAVING THE PLANET, HUMANITY, DIGNITY, EQUALITY AND JUSTICE



Moderator: **MR. IVAN BARBALIĆ**, Former Ambassador of Bosnia and Herzegovina to the United Nations and the Russian Federation

Sustainable Development was one of the key topics of the Sarajevo Business Forum (SBF) 2019. The panelists emphasized the need for governments and the private sector to work together towards the implementation of sustainable development goals. A very important requirement is to include sustainable development as an integrated part of the educational systems around the world. In addition to this, it is important to start developing

technologies and strategies for using available land throughout the world (in particular the African Continent) for food production, which is a huge challenge due to population increase. Lastly, there are no sustainable goals without human dignity and equality, which is why it is important to include youth and women in any discussions and strategies for the implementation of Sustainable Development Goals (SDGs).



MR. OUSSAMA KAISSI, CEO, Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), Islamic Development Bank, Kingdom of Saudi Arabia

We have to look at infrastructural projects. There are trillions of dollars available for the private sector to develop, but governments must be in the forefront and provide the private sector incentives. We look at special economic zones, and other requirements that need to be part of government policies - Turkey has a good example of private-public partnerships. In addition to this, it is important to improve employment conditions and provide policies that ensure appropriate labor regulations. Lastly, there are environmental targets that need to be taken next to performance requirements. With these in mind, private sector can receive the assistance and incentives that will push them towards sustainability-oriented businesses.

“TRILLIONS OF DOLLARS AVAILABLE FOR THE PRIVATE SECTOR”



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WELCOME DINNER SPONSORED BY ZIRAAT BANK

WELCOME PROGRAM AT THE SARAJEVO CITY HALL



Participants of the Sarajevo Business Forum were welcomed with a special reception and evening program at the historic Sarajevo City Hall on the first evening of the Forum. The program started with a cultural performance of the children choir SUPER-AR who performed three songs in three different languages.

The hosts of the dinner, Mayor of Sarajevo Mr. Abdulah Skaka, the CEO of BBI Mr. Amer Bukvić and the dinner's sponsor Mr. Yusuf Dilaver, CEO of Ziraat Bank Bosnia, welcomed the attendees.

Mr. Abdulah Skaka welcomed everyone to Sarajevo and kindly asked all Sarajevo Business Forum guests to bring back positive impressions to their friends from the capital of Bosnia and Herzegovina.

"We are gathering for the 10th time and we are trying

to make you feel like home" said Mr. Bukvić welcoming the audience.

After greeting the participants, Mr. Dilaver accentuated the importance of Sarajevo Business Forum, that has crossed the borders of Sarajevo and became one of the most important events of the whole country and the region. Ziraat Bank Bosnia recognized the importance of this event and has been supporting SBF since its very beginning.

SBF 2019 Master of Ceremonies (MC) role was performed by lovely Ms. Naida Kundurović



MR. YUSUF DILAVER
CEO, Ziraat Bank BiH



After the welcoming messages, the Jubilee 10th Sarajevo Business Forum Awards presented its special recognition to SBF partners for their contribution to the success of Sarajevo Business Forum in the past 10



years, as well as for the promotion of regional business connectivity and support in creating a sustainable investment climate.



WELCOME DINNER

SPECIAL RECOGNITION TO SBF PARTNERS



ABDULAH SKAKA
Mayor of Sarajevo



ABDULLA ZAID AL SHEHHI
Vice-President of BBI Bank's Supervisory Board and Head of New Country Expansion at Abu Dhabi Islamic Bank (ADIB)



OUSSAMA KAISSI
CEO of Islamic Corporation for the Insurance of Investment on behalf of the Islamic Development Bank



ABDULLAH AL SHAMSI
Board member of Dubai Islamic Bank on behalf of Mr. Abdulaziz al Mheiri, President of the Supervisory Board of BBI and on behalf of Dubai Islamic Bank



GÖKHAN BOZKURT
Member of the Supervisory Board of BBI



ŠEKIB AVDAGIĆ
Chairman of the Istanbul Chamber of Commerce (ITO)



AHMET AZER BOĞATU
Regional Sales Manager, on behalf of Turkish Airlines



YUSUF DILAVER
CEO, Ziraat Bank BiH



GAZMEND TURDIJU
Deputy Secretary General, Regional Cooperation Council (RCC)



TARIK ŠAHMAN
Director at Istanbul Representative Office on behalf of the Foreign Trade Chamber of BiH



MIRSAD JAŠARSPAHIĆ
Vice - President Chamber of Economy of the Federation of Bosnia Herzegovina



VINKA MIČIĆ
For the Chamber of Commerce and Industry of Republika Srpska, BiH



SLAVICA KORICA
Executive Director for Promotion and Analysis Foreign Investment Promotion Agency of BiH - (FIPA)

RECOGNITION TO SBF MEDIA PARTNERS

The media patronage of SBF has contributed to the presentation of our country in the best light, which is why SBF rewarded media partners who provided great support in promoting the Sarajevo Business Forum for the past 10 years.



Irvin Pekmez (Klix.ba), Feđa Hadžifejzović (FACE TV), Amer Bukvić (BBI), Belmin Karamehmedović (BHRT), Ada Kulenović (RTV FBiH), Oussama Kaissi (IsDB), Edina Fazlagić (TVSA), Vildana Selimbegović (Oslobođenje), Elvir Švrakić (Hayat TV), Adnan Osmanagić (RSG Media Group), Hakan Çelik (Anadolu Agency)

The recipients of the SBF special recognition are following media partners: Radio and Television of Bosnia and Herzegovina - (BHRT), Oslobođenje, RSG Media Group, Hayat TV,

Television of the Sarajevo Canton (TVSA), Klix.ba, Anadolu Agency (AA), FACE TV, Radio-Television of FBiH (RTV FBiH), Dnevni list and N1 – CNN Exclusive News Channel Affiliate.

OPERA AT THE SARAJEVO NATIONAL THEATRE



After the welcome reception at the Sarajevo City Hall, SBF marked its 10th anniversary with a special cultural programme at the Sarajevo National Theatre. The National Theatre is one of the most important national monuments of Bosnia and Herzegovina, that is also on the list of Protected National Monuments of BiH. Built during the Austro-Hungarian period according to designs made by the architect Karl Paržik, it served as a social facility which officially opened on

January 2, 1899. With the founding of the National Theater on November 17, 1919, the building underwent a thorough reconstruction and the first performances staged in the building that exists today, took place October 1921. The National Theatre hosted the opera La bohème, composed by Giacomo Puccini to an Italian libretto by Luigi Illica and Giuseppe Giacosa, based on Scènes de la vie de bohème by Henri Murger, that has been performed for the first time in 1896.



SBF 2010-2019 IN NUMBERS



3.300 +
COMPANIES



10.000 +
PARTICIPANTS

1.950 +
B2B
MEETINGS



1.350 +
INVESTMENT
AND BUSINESS
PROJECTS



2.400 +
JOURNALISTS
AND MEDIA
REPRESENTATIVES



25 +
PRESIDENTS
AND
PRIME MINISTERS



50 +
COUNTRIES



30 +
PERCENT
VISITORS
GROWTH





DISCUSSING THE 4TH INDUSTRIAL REVOLUTION

CHALLENGING THE ENTIRE WORLD IN SO MANY DIFFERENT WAYS

During the round-table participants discussed the challenges and the potentials of the digitization and technological transformations in terms of their impact onto the world. Even though there are many potential threats onto people's everyday lives, jobs and other aspects, there are also many opportunities that people can use for the advancement of society, business and the planet. It is not about losing jobs, but rather about the transformation of the future work.



Moderator: MR. ZORAN PULJIĆ, Director, Mozaik Foundation, Bosnia and Herzegovina

It is all about making the code working for the people and not people working for the code. We do not work for robots, but robots work for us.



YBHG TUAN NOOR AZMI MAT SAID, CEO, SME Corporation, Malaysia

Malaysia has government digitalization funds to enable digitalization, since we are aware of the fact that the whole economy depends on digitalization. Though all SMEs in Malaysia have computers, they don't use the full advantages of digitalization.



MR. BRANIMIR MUIDŽA, President, Foreign Investor Council, Bosnia and Herzegovina

If you invest here you cannot lose your money despite the 4th Industrial Revolution. I don't know any single investor who lost his capital investing in Bosnia and Herzegovina.



MS. ANA LUCIA LIND, Chairman & CEO, Swiss Financial Engineering AG, Switzerland

Artificial intelligence will be our extension and our complement to the world. But we cannot rely 100 % on AI. It is going to have an impact onto the whole world both, in a positive and in a negative way. We should accept our own awareness about it and we should not overprice it.



MS. LADA BUŠEVAC, Senior Country Officer, International Finance Corporation (IFC), World Bank Group, Bosnia and Herzegovina

The financial industry plays a big role in the 4th Industrial Revolution. Allowing all members of the society full and transparent access to financial means is very important and this is the path for digital transformation – to enable people to get out of poverty.



MR. AMIR TROKIĆ, Director, Account Management, Mastercard, Bosnia and Herzegovina

Innovation is part of the Mastercard DNA and we are very open to new players in financial services. We have launched the global initiative Start Path, an initiative for start-ups. In this way start-ups benefit from Mastercard's global knowledge network, get to know our partners and our clients which is a priceless opportunity.



MR. EDIN DELJKIĆ, CEO, Klika/Chairman of the Board, Bit Alliance, Bosnia and Herzegovina

There is high demand for IT skilled labor. People are afraid of losing their jobs, but this will not happen as jobs are only transforming. Therefore, we are not scared of the 4th Industrial Revolution - this is an opportunity as jobs will just transform. The IT industry has a huge potential in our country. Today in Bosnia we have a lack of 6,000 software specialists that we could employ tomorrow.

MR. ZORAN JOVANSKI, Advisor to the Managing Board, Economic Chamber of Macedonia, Republic of North Macedonia

We are all facing depopulation, both for economic and uneconomic reasons. Although declining, unemployment rates are still high with a paradox in mismatch of skills. High unemployment rates and shortages of skilled workforce indicate the need for a complete redesign of our education systems.





BENEFITING FROM THE WOOD & FURNITURE INDUSTRY DEVELOPMENT

The wood industry is the oldest industrial branch in Bosnia and Herzegovina. Forreests make up more than 60% of the BiH area. The wood industry is mostly based on private enterprises in BiH and majority of them are export-oriented. The panelists discussed what are directions that wood industry and furniture companies should focus on and what processes they need to undertake in order to increase competitiveness in Europe.

Moderator: **PROF. DR. RAMO PALALIĆ**, International University of Sarajevo (IUS), Bosnia and Herzegovina



DR. GLIGOR STOJKOV, Expert for Grants and Innovation, EU ProLocal Project, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), Bosnia and Herzegovina

There are few steps that wood companies should do to attract foreign investors: high quality products made from high quality raw materials, investment in design in order to master visual effect, investment in digitalization of processes, well-educated and motivated workforce, and the last but not least is the secret ingredient which every company develops and which makes it successful.



MR. ZLATAN FAIK UZUNOVIĆ, Managing Director, Prevent Interior, Prevent Group, Bosnia and Herzegovina

Furniture products are not made from the wood exclusively, but other materials such as textile and leather as well. What Prevent Group did is expertise in full furniture production with all its ingredients and we aim to become one of the main suppliers for IKEA. We believe that the future of the furniture business is not in retail, but online sales.



MR. NEBI HOXHA, President, Economic Chamber of North-West Macedonia, Republic of North Macedonia

The main issue for regional producers is price competitiveness with the competition from Asia and other countries. The second issue is the lack of well educated, qualified, and well experienced workforce to other EU countries.

MR. ZORAN VUKOVIĆ, Executive Director, Institution of Vocational Education and Adult Training - WMTA, Bosnia and Herzegovina

The most important steps for BiH companies in becoming competitive on larger markets within the wood industry are the digitalization of the processes and constant education of people.



MR. AMIR ĆORALIĆ, Board Member, Swedish Chamber of Commerce for B&H, Bosnia and Herzegovina

The B&H furniture industry is the best in the region at this moment. Many furniture companies had transition periods and are well digitalized. Our products are well recognized in Sweden and the rest of the Europe as well. Through the Swedish Chamber of Commerce, we are working on the establishment of a hub to ease the process of exporting, logistics, and strengthen the market position for B&H furniture companies in Sweden.

BOSNIA AND HERZEGOVINA IS THE BEST IN THE REGION IN THE WOOD INDUSTRY, BUT WE HAVE TO INCREASE ITS COMPETITIVENESS IN THE REST OF THE EUROPE.

MR. ALEKSANDAR MEDJEDOVIĆ, Executive Board Member, Turkish-German Chamber of Commerce, Germany

Bosnia and Herzegovina should follow the example of Germany that mastered tradition - based industries. Germany narrowly focuses on industrial branches that they are good at, and Bosnia and Herzegovina should do the same and only focus on its strengths. Everybody wants to work with Germany and BiH should seek opportunities to establish a sustainable cooperation with Germany in wood industry.



BIH SHOULD SEEK OPPORTUNITIES TO ESTABLISH A SUSTAINABLE COOPERATION WITH GERMANY IN WOOD INDUSTRY.



MR. MUZAFFER ÇILEK, Founder & CEO, Çilek, Republic of Turkey

BiH showed great commitment and results in the wood industry. Products that come from wood are very inelastic and there will always be demand, but we have to exchange ideas in order to establish good cooperation between our countries and to find new solutions.

EXPLORING AND CONNECTING BOSNIAN AND MALAYSIAN COMPANIES



Roundtable Chair was **YB Datuk Seri Mohd Redzuan Md Yusof**, Minister of Entrepreneurial Development of Malaysia organized with the support of BBI VIP Business Club.

The roundtable was graced with government and corporate participators from Malaysia and Bosnia & Herzegovina. The representatives introduced and discussed their businesses "know how", investment opportunities in different areas of interest, as well several ways in enhancing business relationship between countries with emphasize on connectivity. In a final conclusion, roundtable Chair YB Datuk Seri Mohd Redzuan Md Yusof, Minister of Entrepreneurial Development of Malaysia, has underlined necessity for better connectivity between two countries, such us direct airline flights, which will amplify collaboration between Malaysia and Bosnia & Herzegovina through the diverse economic areas, particularly halal and automobile industries, tourism, and food & beverage trade.



THERE IS A NECESSITY FOR BETTER CONNECTIVITY BETWEEN TWO COUNTRIES, SUCH US DIRECT AIRLINE FLIGHTS, WHICH WILL AMPLIFY COLLABORATION BETWEEN MALAYSIA AND BOSNIA AND HERZEGOVINA ACROSS DIVERSE ECONOMIC AREAS, PARTICULARLY HALAL AND AUTOMOBILE INDUSTRIES, TOURISM, AND FOOD AND BEVERAGE TRADE.



YBHG DATO' SRI ABDUL KHANI DAUD, Director General of Islamic Tourism Centre (ITC), Ministry of Tourism, Arts & Culture, Malaysia

Few elements are crucial when we talk about connecting. There is a physical connection. Currently between two countries there is no direct connection, either we have to go over Istanbul or Doha. It also reflects on trade, Bosnia has a lot of products that can be exported to Malaysia, but it is very expensive. Both countries must work on "people to people" connection. Finally, both countries must work on mutual marketing and promotion to enhance tourism.



MR. CHRIS GABRIEL, CEO, FlyBosnia, Bosnia and Herzegovina

WHETHER WE CAN HAVE DIRECT LINKAGE FROM SARAJEVO TO KUALA LUMPUR – ANYTHING IS POSSIBLE. THERE ONLY NEEDS TO BE A WILL.

Not only direct flights but also internal agreements with Malaysian airlines, couching and trainings. The catalyst of success is to work jointly together between a mix of Malaysian and Bosnian skills.



MR. VEDAD HALILOVIĆ, Export Director, AS Holding, Bosnia and Herzegovina

Recently AS Holdings representatives have visited Malaysia twice; the first visit was by our CEO to the Prime Minister of Malaysia YAB Tun Dr. Mahathir Mohamad, while the second was the AS Holdings team's visit to Malaysian International Halal Showcase (MIHAS). As an outcome, AS Holdings is now expecting to expand its relationship by exporting goods to Malaysia, while at the same time we will import palm oil from Malaysia.

MS. EMINA ŠEHALIĆ FAZLAGIĆ, Director of Operations, Swissotel, Bosnia and Herzegovina

Sarajevo Business Forum contributes to increased numbers of visitors and stays in hotels. We encourage and support organization of international events in Sarajevo, such as Sarajevo Film Festival (SFF), Sarajevo Business Forum (SBF), Sarajevo Halal Fair (SHF) and others.



MR. AMIR ZUKIĆ, Federal Minister of Development, Entrepreneurship and Crafts, Bosnia and Herzegovina

Our Ministry's strategic goal is to invest in business infrastructure, particularly business zones, as well institutions for development of SME's - such as technological parks and incubator hubs. Apart from other activities, we are looking into future collaboration with Malaysia in the education system to satisfy real sector demands through alternative and practical knowledge.

MR. MIRSAĐ JAŠARPAHIĆ, Vice President of Chamber of Economy of the Federation of Bosnia and Herzegovina

For the last few years the Chamber's key activities were within the halal industry and the automotive sector. Our idea is to be a leader in the halal industry because of the specific position and connection of Bosnia as a corridor to EU. Bosnia has also a long tradition when it comes to car industry, so today you can find Bosnian produced automotive parts in all cars over the world. We certainly can supply auto parts for Malaysian auto producers.



MS. ELDINA MUFTIĆ, Vice President, ZERAA Agriculture Investment & Management, Bosnia and Herzegovina

Food is necessity and investing in food industry can make a real difference. We are open for any cooperation with distributors or companies from Malaysia as 80% of our fully halal certified products are already sold to EU Markets. We are looking for new markets such as Malaysia.

MR. VALDET PEŠTALIĆ, Head of Education and Training, Agency for Halal Quality Certification, Bosnia and Herzegovina

Bosnia and Malaysia are pioneers in the field of halal industry. Malaysia is the first in the world to produce halal standards while Bosnia and Herzegovina has become the halal hub in Europe 10 years ago. We are committed to the initiative of a unique halal certificate at the international level, want to cooperate with Malaysia in the field of R&D, developing technologies and innovation. We are welcoming all Malaysian businesses at the Sarajevo Halal Fair each year.





INVESTMENT ROUNDTABLE REGIONAL PLATFORM FOR ATTRACTING INTERNATIONAL INVESTORS

The participants of the “Investment” roundtable have discussed market regulations and opportunities pertaining to the region, segments that attract most investments and why, as well as short, medium and long term views of investors’ perspective in the region. In conclusion, speakers agreed that opportunities for investment are very present in Bosnia and Herzegovina and region, and that there is a need for synergy in enhancing cooperation on regional level, regional exchange of information about investors and passion to take “charge” in the investment world.

MR. HEDI MEJAI, Director, Investments Department, Islamic Development Bank, Kingdom of Saudi Arabia

As investor, IDB has seen a future of the region back in year 2000. Our first investment was the establishment of Bosna Bank International. Therefore, we created firstly a financial platform, BBI, to channel FDI into the country. Then we built a market place, BBI Center, which created a momentum in Sarajevo and the region. Finally, we supported SBF, because we felt it is important to have a marketing platform to change investor perception.



MR. GORDAN MILINIĆ, Director, Foreign Investment Promotion Agency (FIPA), Bosnia and Herzegovina

FIPA, BiH embassies and leaders are trying to explain to foreign investors that we are a safe country. We are also explaining to investors that Bosnia has many comparative advantages for investors such as a stable financial sector, geographical location, favorable trade agreements, favorable tax and custom rates, availability of skilled and educated labor force and attractive investment locations.

MR. CHRIS GABRIEL, CEO, FlyBosnia, Bosnia and Herzegovina

The smartest thing that Bosnia and the region can do is to grab some investors, people that have gone abroad and lived in different places before, then put together an advisory board that thinks in a different way compared to historical viewpoints. Get some passion into that process and recipients will hear it, deliver and back it up. We must not focus on why we cannot, but instead how we can.



MS. FATMA ÇINAR, Head of International Banking, Kuveyt Turk Participation Bank, Republic of Turkey

UN mentioned that for sustainable development goals worldwide we need four trillion dollars for investment while it currently amounts to 1.4 billion dollars. So we have a huge gap in investments to attract to our countries. Banks are the most solid and credible institutions of the countries, but also the frontline, the touchpoint to investors and they need to be visible. SBF itself is best place to practice conversation with investors.

MR. MAHO TASO, Director, Prostor, Bosnia and Herzegovina

I can say that my biggest achievement so far is returning to Bosnia after living abroad, and this is what our vision should be. We should not stop our young people to go abroad, we need to encourage them to go out and get new knowledge, new energy, and then attract them to come back and build a country. Finally, we should be the bridge between East and West as well outsourcing arena.



MS. ELDINA MUFTIĆ, Vice President, ZERAA Agriculture Investment & Management, Bosnia and Herzegovina

Most investors who come to our country are attracted to the geographic position, national resources, climate, and availability of labor. ZERAA invested in two companies close to KM 60 million, infrastructure, equipment, systems, and plantations and are already in the EU market. We need local community support and new investors.

MS. VEDRANA LIKAN, Managing Partner, Colliers International, Croatia

It is not easy to present the region because it is full of variety and this is where attraction lies. My highlight, when it comes to region, is “a lot of opportunities”, with emphasis on partnership with local people, being innovative and creative, and this is where the strengths come from.



MS. ANA LUCIA LIND, Chairman & CEO, Swiss Financial Engineering AG, Switzerland

As investor you can only access the market when leadership works. When leadership is your marketing, everything flows. Secondly, be a voluntary ambassador of your country, meet people. It is not about what you can spend and how you spend it, it is how you link with people who accept you.

MR. HASAN ŠEHOVIĆ, President, World Diaspora Association of BiH

2 million people from Bosnia live abroad and it is thought that those people are lost for the country. But actually this is a strong Bosnian force which is living abroad. Many Bosnian people who live abroad are playing prominent roles, such as ministers, CEOs, doctors, engineers. We must make one network to introduce all of these people to think about Bosnia and create a system which will assist diaspora, including laws that will help diaspora.



MR. DRAGI DIZDAR, Board Member, Pragma Group, Norway

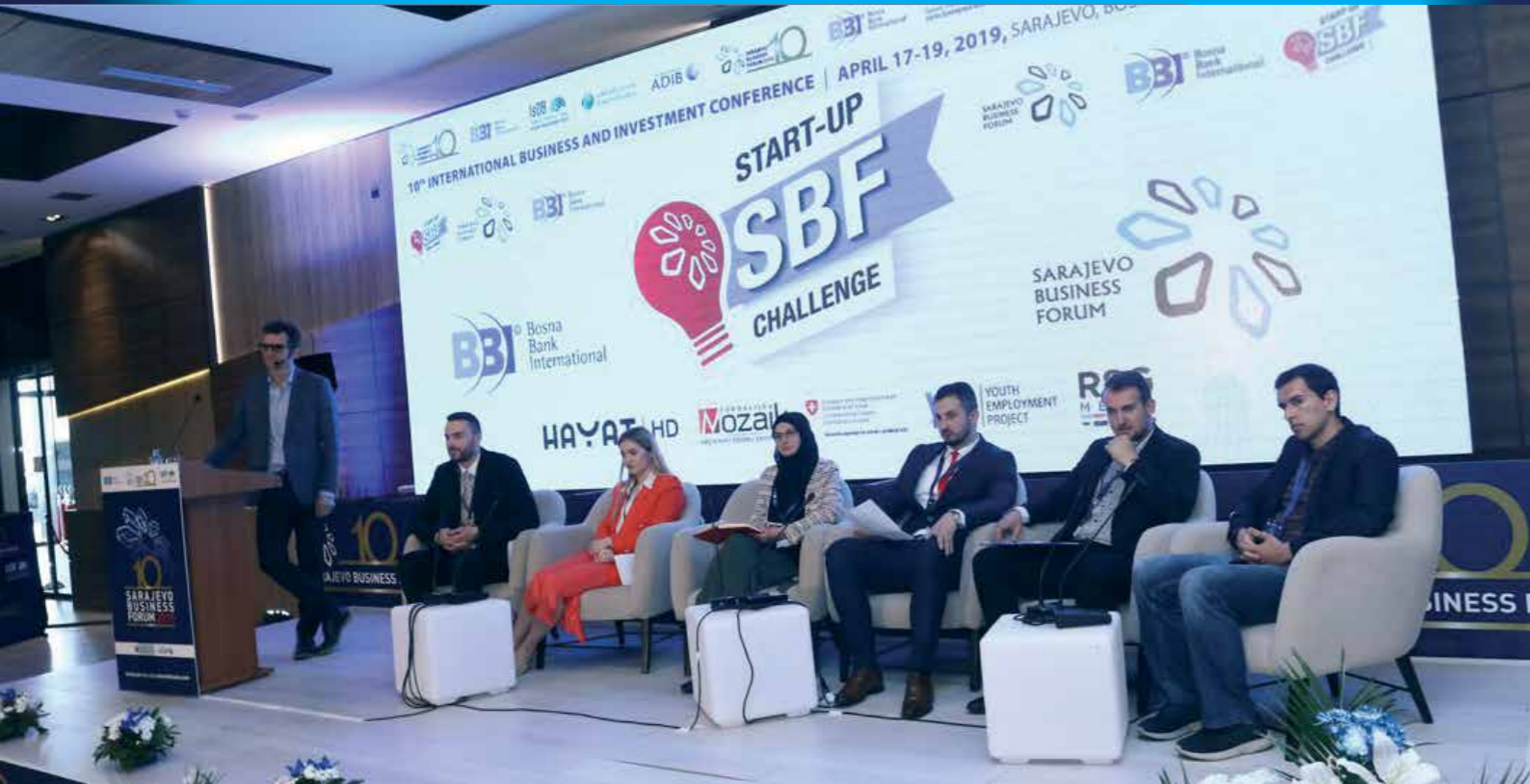
The best investment in Bosnia is long-term cooperation which makes a win - win situation for Bosnia and diaspora. Our strongest force is 2 million diasporas worldwide. I believe we should invest in the identity of the Bosnian diaspora and this will result in additional investment in our country.

SARAJEVO BUSINESS FORUM START-UP CHALLENGE



EMINA BAŠIĆ MIRZA RASTODER AND EDIN SABLJICA, winners of the third SBF Start-Up Challenge show, team Homework

"With this business idea, we aim to resolve an important issue in our country, which is the lack of space for studying and group work, and provide students an adequate working space, while managing to profit from it which will make the business self-sustainable."



During the TV show and at the 10th Sarajevo Business Forum, the projects were assessed and graded by the honourable jury members: Emina Šišić (Bosna Bank International, Bosnia and Herzegovina), Zoran Puljić (Mozaik Foundation, Bosnia and Herzegovina), Sandrine Friscia (European Investment Bank, EU), Ranko Markuš (Youth Employment Project, Switzerland), Nedžad Gušić (Bosna Bank International, Bosnia and Herzegovina), Teo Petričević (Act Group, Republic of Croatia), Nedim Musić (Olympia Capital Partners, The Netherlands), Almir Jazvin (ASA Prvent Group, Bosnia and Herzegovina), Meliha Muherina (Center for European Perspective, Republic of Slovenia), Edin Mehić (Kolektiv, Bosnia and Herzegovina), Bojana Omerović (Networks Sarajevo, Bosnia and Herzegovina), and others.



MUNJA BUSINESS CHALLENGE

For the purpose of youth empowerment, SBF 2019 dedicated the third day to young people. Three months before the actual event, BBI initiated a new project — the Sarajevo Business Forum Start-up Challenge, a competition in business ideas for students and young graduates from Bosnia and Herzegovina, displayed in the form of a TV show on Hayat television once a month. During the Sarajevo Business Forum, the three winners and three additional finalists participated at the Forum and presented their ideas in front of a jury consisting of potential investors, which was cast as fourth show on TV Hayat.

HARIS SALKIĆ AND SAMRA SALKIĆ, winners of the first SBF Start-Up Challenge show, team HAS Robotics

"It all started with my passion for robotics. HAS Robotics is the first company of this kind in the Balkans, and I am excited about developing this into a large business that will help society to utilize the potentials of robotics and artificial intelligence. I am sure with the right education on how to use robotics for the right purpose, it will contribute to humanity."



SANITA KURBEGOVIĆ HUSKANOVIĆ AND ALDINA NEZIĆ, winners of the second SBF Start-Up Challenge show, team Bubamara

"We started with a small production and developed healthy, sustainable diapers and other products. This was a hobby initially but turned out to meet large demand for which we need to expand. The SBF Start-Up Challenge will help us to grow into a bigger company that will produce for local and international markets."



cooperation among high school students that have never met before the actual day of the competition whereby the competition gathered 208 teenagers from 70 schools and motivated them to work in teams. The winners presented their idea later in front of the SBF participants.

Mr. Amer Bukvić, CEO of Bosna Bank International, addressed the participants and told them that this competition should trigger their mindsets towards business and job creation and independence.

Mr. Jan Zlatan Kulenović (Munja Social Incubator for Innovation) thanked all the partners of Munja Business Challenge and emphasized that it is a huge step to gather about 200 young people from all around Bosnia and Herzegovina, who have never met before in one place, mix them into different groups who develop business ideas within one day. This proves the potential that lies between this youth as well as that there is a strong driving force that will bring the country forward.





10TH BUSINESS AND
INVESTMENT CONFERENCE
SARAJEVO BUSINESS FORUM 2019

450 B2B meetings

INTERNATIONAL COOPERATION

NEW MoUs WITH INTERNATIONAL PARTNERS

Memorandum of Understanding signed between the Bumiputra Manufacturers & Services Industry Association of Malaysia and Bosna Bank International

Malaysia & Bosnia and Herzegovina Round - Table B2B Session - Exploring and Connecting, held on the second day of Sarajevo Business Forum was opened by signing the Memorandum of Understanding between Bumiputra Manufacturers & Services Industry Association of Malaysia, represented by YBhg Datuk Nurammar Abu Bakar and Mr. Amer Bukvić, President of the Management Board of Bosna Bank International. The aim of this MoU is to promote mutual interests and enhance the cooperation between Bosnia-Herzegovinian and Malaysian companies, which shall lead to stronger economic and business relations. With this MoU, the two countries have made another step forward in mutual assistance, business and cultural exchange.



Memorandum of Understanding signed between the Economic Chamber of North-West Macedonia and Bosna Bank International



Mr. Emir Čehajić, Member of the Management Board of Bosna Bank International and Mr. Nebi Hoxha, President of the Economic Chamber of North-West Macedonia signed a Memorandum of Understanding on the second day of the Sarajevo Business Forum. This Memorandum will establish business cooperation through the Sarajevo Business Forum and the BBI VIP Business Club, in order to launch a partnership of investment and development projects, finding and establishing contacts between investors and mediating between entrepreneurs from the two countries.

Memorandum of Understanding signed between the Norwegian - Bosnia-Herzegovinian Chamber of Commerce and Bosna Bank International

The Norwegian - Bosnia-Herzegovinian Chamber of Commerce and Bosna Bank International entered into a joint strategic collaboration by signing a Memorandum of Understanding to facilitate cooperation between both parties to work closely on promoting and supporting the Sarajevo Business Forum. The MoU was signed between Mr. Mujo Hamzić, President of the Norwegian - Bosnia-Herzegovinian Chamber of Commerce and Mrs. Azra Čolić, Head of BBI VIP Business Club of Bosna Bank International during the third day of Sarajevo Business Forum. The MoU will enable both institutions to invite participants that are prominent leaders, important investors and successful businessmen to attend SBF, cooperate on areas that enhance the investment opportunities in their premises, share best practices and explore bilateral business opportunities.



INVESTMENT PROJECTS



The BBI Investment Team identified and presented 20 of the most promising investment projects for Bosnia and Herzegovina and the region during the 10th Sarajevo Business Forum (SBF). Attended by potential investors, the BBI investment team elaborated details about what they can expect in terms of return on investment. The investors received a short project book which entailed all information about the projects including locations, type and expected return on investment. Focus has been made on the most promising investment areas in Bosnia and Herzegovina and the region: tourism development, agriculture, food production, IT and real estate with more than 350 business and investment projects presented overall during the SBF 2020.



For details on investment and business opportunities presented at the 10th Sarajevo Business Forum 2019 please e-mail: investment@bbi.ba





Investment climate in Bosnia and Herzegovina within Western Balkans context - Deloitte



Leading Islamic bank of Turkey - Kuveyt Türk Participation Bank



Capital Tower & Aparthotel Cone - Capital Holding Sarajevo & PIN Agency



Key partner for innovative solutions - BH Telecom



Top 100 in SEE -
SeeNews & Poslovne novine



The future is now -
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Corridor Vc: The current state and new investments -
Motorways of the Federation of Bosnia and Herzegovina (JP Autoceste FBiH)



Life is a journey. Live it well -
Swissotel



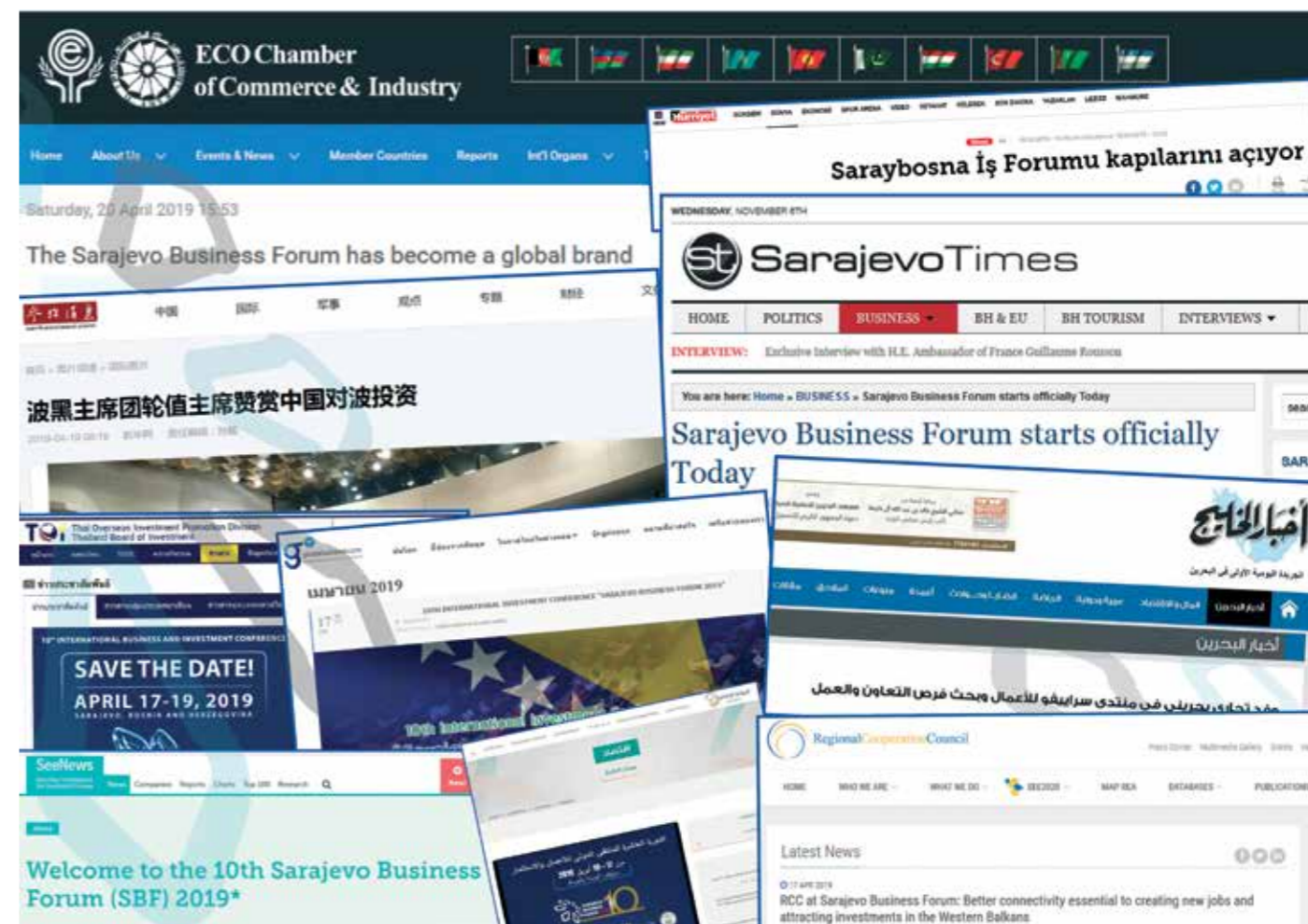


SBF IN MEDIA

EXTRAORDINARY MEDIA COVERAGE

Press and media representatives and journalists from all over the world - the United Kingdom, Saudi Arabia, Turkey, Malaysia, Germany, China, Indonesia, India, Croatia, Serbia, Slovenia, Montenegro, Albania, North Macedonia, Bulgaria, Thailand and many other countries - reported and wrote about the 10th Sarajevo Business Forum 2019m including China's leading Xinhua news agency, Thomson Reuters, Agence France-Press (AFP), Anadolu Agency (AA), Deutsche Welle (DW).

MORE THAN 350 REGISTERED JOURNALISTS





Amer Bukvić, CEO of Bosna Bank International and main organizer of Sarajevo Business Forum introduced a publication of business and investment projects in various sectors, available at sarajevobusinessforum.com



ABOUT THE ORGANIZERS



Bosna Bank International (BBI) is the first bank in Southeast Europe operating in accordance with Islamic principles and values. Established in 2000 by its shareholders – the Islamic Development bank (45.46%), the Dubai Islamic Bank (27.27%) and the Abu Dhabi Islamic Bank (27.27%), BBI is completely dedicated to the economic growth and development of Bosnia and Herzegovina. BBI organizes the Sarajevo Business Forum (SBF) since 2010 as the most significant investment conference in South East Europe (SEE), and since 2018 BBI is organizing the Sarajevo Halal Fair (SHF) as the largest halal-industry event in SEE as a gateway to the European halal-market.

BBI VIP Business Club operates within Bosna Bank International (BBI) as a club of business representatives and entrepreneurs, providing local and foreign business entities, retail and corporate clients, trade chambers and associations a platform for business networking, implementing specific operations aimed at strengthening the economy of Bosnia and Herzegovina. The goal of the BBI VIP Business Club is to attract foreign direct investments to Bosnia and Herzegovina and the region, as well as to establish business cooperation of Club members with foreign partners.

BBI has been awarded by numerous national and international institutions and organizations, including Cambridge IF Analytica United Kingdom that has awarded Bosna Bank International with the "Strongest Islamic Retail Bank in Europe 2017". Amer Bukvić, CEO and President of the Management Board of BBI has been awarded the "Islamic Retail Banking Transformational Leader Award 2017" and was listed among the TOP 50 Global Leaders of the Islamic Economy for 2018 and has also been included two years in a row on the "Islamica 500" list of the most successful individuals in the Islamic economy in the world.

To find out more about a range of BBI's products and services please visit www.bbi.ba



The Islamic Development Bank (IsDB) is a multilateral development bank, working to improve the lives of those they serve by promoting social and economic development in Muslim countries and communities worldwide, delivering impact at scale. IsDB provides the infrastructure to enable people to lead better lives and achieve their full potential. It puts its supporting instruments in place to enable member countries to grow their economies and societies, so they are ready to embrace the challenges and opportunities of our modern world.

The Islamic Development Bank Group Business Forum – THIQAH is the co-organizing partner of the Sarajevo Business Forum (SBF) 2019.

IsDB is a global leader in Islamic Finance, with an AAA rating, and operating assets of more than USD 16 billion and subscribed capital of USD 70 billion. IsDB is a truly global institution, headquartered in Jeddah, Saudi Arabia, with major hubs in Morocco, Malaysia, Kazakhstan and Senegal, and gateway offices in Egypt, Turkey, Indonesia, Bangladesh and Nigeria. The Islamic Development Bank builds collaborative partnerships between communities and nations, across the public and private sectors, and fosters innovative and sustainable solutions to the world's greatest development challenges, working towards the UN Sustainable Development Goals.

To find out more please visit www.isdb.org



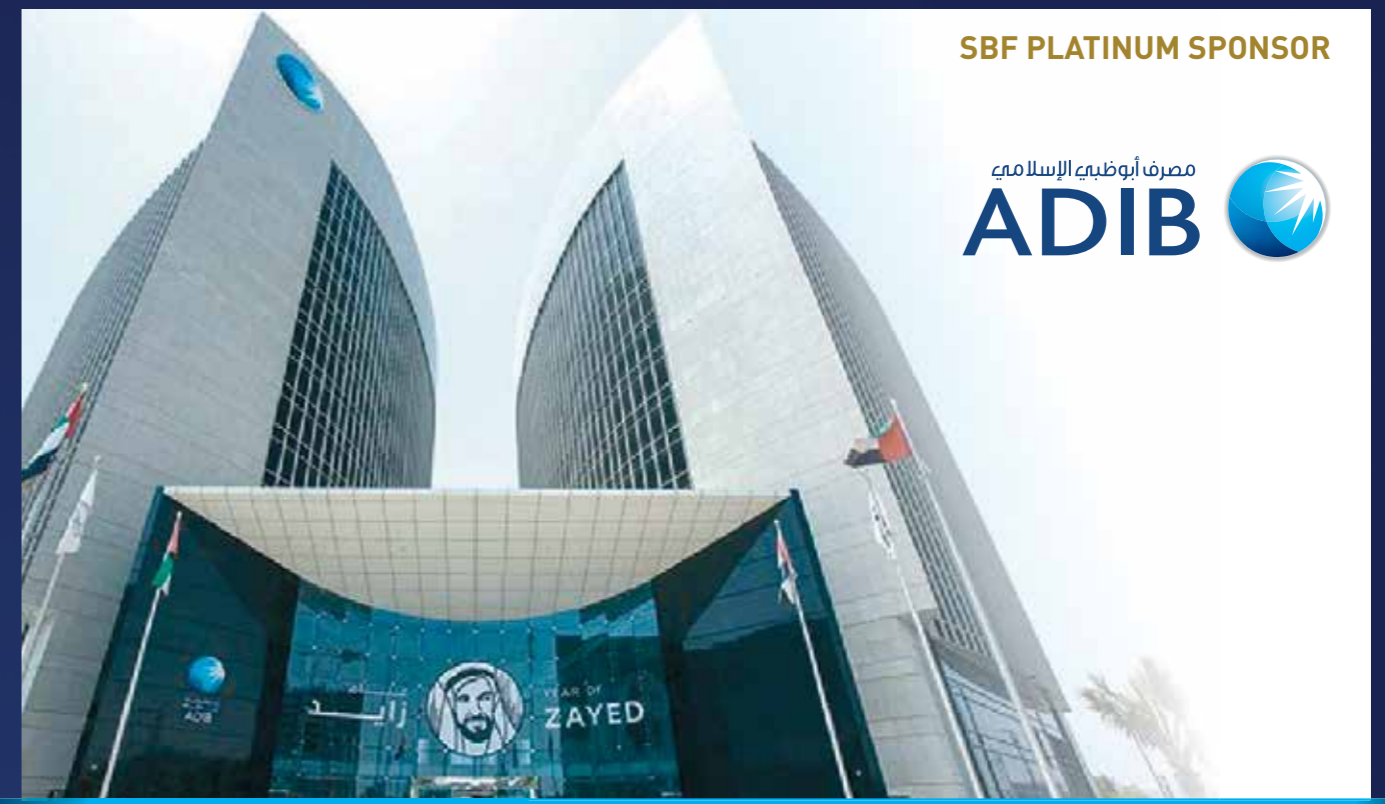
DUBAI ISLAMIC BANK

dib.ae

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 the second largest Islamic bank in the world. With Group assets in excess of USD 60bln and market capitalization of nearly USD 9bln, the group operates with a workforce of more than 8000 employees and around 500 branches in its vast global network across the Middle East, Asia and Africa. Serving over 3 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 Shari'ah-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 40% 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 2017 and was also recently upgraded by international agencies with regards to the bank's credit rating indicating robust capital position, improving asset quality and strong profitability.

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. A clear indication of the bank's leadership position in the Islamic finance sector, DIB has been named the Best Islamic Bank in the various prestigious ceremonies. Recognizing its outstanding performance amongst the world's Islamic retail banks, the bank was recently named as the "Strongest Islamic Retail Bank in the World" during the Islamic Retail Banking Awards 2018 and "Bank of the Year 2018 - UAE" by The Banker. Reflective of its leadership in the global Islamic finance industry, DIB has also been recognized with a number of accolades including Banker Middle East Awards, Dubai Service Excellence Scheme, Global Finance, The Banker and Islamic Finance News Awards.



ABU DHABI ISLAMIC BANK

adib.ae



Abu Dhabi Islamic Bank (ADIB) is one of the world's leading Islamic financial institutions with more than \$34 billion in assets. Established in 1997, the bank has over 1 million customers

and provides a range of award-winning retail, corporate, business, private banking and wealth management solutions. ADIB shares trade on the Abu Dhabi Securities Exchange (ADX) and it has presence in seven strategic markets: UAE, Egypt, Saudi Arabia, Sudan, Iraq, Qatar and the United Kingdom.

Named 'World's Best Islamic Bank' by The Financial Times' The Banker publication, ADIB has a rich track record of innovation, winning many awards for its retail banking products and customer service. The bank has seen rapid growth in the use of digital channels by its customers, with over 2 million mobile transactions now initiated via the ADIB mobile banking app every month. As part of its digital innovation strategy, ADIB has recently revamped its internet and mobile banking platforms to enable customers to conduct their online banking in a simpler and more intuitive manner across all devices.

The bank also has a strong corporate banking division, bringing leading Islamic finance solutions to a wide range of clients. Working across structured finance, sukuk and equity capital markets, the bank holds a market-leading position in its ability to provide tailored Islamic financing solutions and has played a significant role in many of Middle East's landmark transactions over the last decade.

The bank has more than 2,000 employees and remains one of the leading banks in the recruitment, development and promotion of local talent in all the markets in which it operates.

SBF 2010-2019



10

SARAJEVO BUSINESS FORUM 2019



The first Sarajevo Business Forum (SBF) was organized in 2010 and since then has gathered and connected institutional and private investors and businesspeople from all over the world with businessmen and project owners from Bosnia and Herzegovina, Albania, Montenegro, Croatia, North Macedonia, Serbia and Slovenia. SBF is a world-class platform for business networking and exploring investment and business opportunities at South East Europe (SEE) and the Western Balkans.

Bosna Bank International (BBI), as the organizer of the 10th Sarajevo Business Forum, has commemorated its jubilee conference in a special way. In cooperation with BH POŠTA, BBI prepared a personalized, special limited-edition postage stamp with the logo of the 10th Sarajevo Business Forum which has been handed out as a gift to the registered participants of the SBF 2019.

The nominal value of this special SBF post stamp is 0.90 BAM (KM), which has been printed in a limited edition of 1,000 pieces. It can be used in postal traffic in Bosnia and Herzegovina and will thus contribute to the promotion of investment in Bosnia and Herzegovina, as well as spreading a positive story of the most significant investment conference in the region – the Sarajevo Business Forum.



10TH BUSINESS AND INVESTMENT CONFERENCE



ORGANIZERS



APRIL 17-19, 2019
SARAJEVO, BOSNIA AND HERZEGOVINA

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