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# Dialogue Magazine

# Content

### BUSINESS COMMUNITY OF THE CULTURE OF DIALOGUE

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## Oasis of Common Sense - The Values

he oasis of common sense symbolizes core values that guide our behaviour, relationships and development, offering a metaphor for the ideal balance between strength and adaptability, purity and inclusivity, and growth and harmony.

The water and it's inherent characteristics—fluidity, freshness, adaptability, life-giving properties, and cleansing nature—align closely with various values, inspiring connections across our business society.

### FLEXIBILITY & ADAPTABILITY

Water takes the shape of any container, symbolizing the ability to adapt to changing. This quality mirrors the value of resilience, showing how can we navigate challenges with grace and flexibility.

### INTEGRITY & TRUST

Water's ability to cleanse and purify is symbolic of moral and spiritual values like honesty, self-reflection, and trust. It represents the idea of washing away impurities, both literally and figuratively.

### COMPASSION & GIVING

As a source of life, water symbolizes nourishment and support, aligning with values of care, empathy, and generosity toward others and the environment.

### BALANCE & COOPERATION

The flowing water reflects harmony. It encourages values of peaceful coexistence, teamwork, cooperation and maintaining equilibrium.

### SUSTAINABILITY & STRENGTH

Despite its softness, water can erode even the hardest stone over time, symbolizing the power of persistence. This reflects the value of enduring effort and the strength to overcome obstacles.

### CONNECTION & COLLABORATION

Rivers, lakes, and oceans connect lands and people, symbolizing the value of collaboration and the importance of fostering connections across differences.

### TRANSFORMATION & GROWTH

Water's constant movement and ability to change form—ice, liquid, vapor—reflect growth, transformation, and capacity for learning and evolving.

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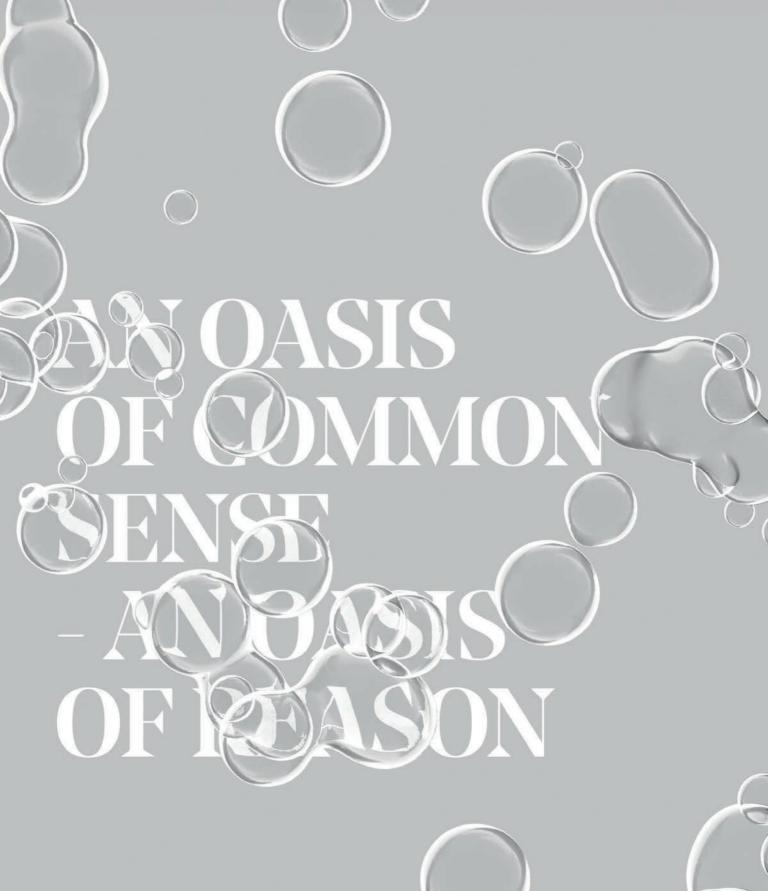
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## Letter by the CEO



### WELCOME TO DIALOGUE,

the annual book that takes us on a journey through thoughts, values, stories, and decisions inspired by you, our members. We often strive for AmCham Slovenia—our business community—to be an *oasis of common sense* – a space for authenticity, freshness, and clarity. A space where words are thoughtful, ideas flow freely, and intentions are sincere. We aim to foster an environment where energy is devoted to ideas that genuinely make the world a better place – without shortcuts, with trust in hard work, and belief in the good in people. I believe that as business leaders, we must be the ones in society who consistently communicate with reasoned arguments and a genuine desire for peace and prosperity.

Today, more than ever, the world needs reason, calmness, and spaces for balanced, well-thought-out decisions. It has been a year since I had the honor of becoming the Chair of the AmChams in Europe network, a period that has offered me many insights into the challenges we face, both in the business world and in society as a whole. Businesses are responsible for being a voice of stability and advocating for long-term solutions that go beyond immediate interests. I firmly believe that together, we can create a fresh environment – an oasis where clear, thoughtful solutions are crafted for the benefit of all.

This year, we are particularly proud to celebrate 15 years of the YOUng platform, which embodies a forward-looking approach to leadership and personal growth. Through its programs from student internships and the AmCham Young Professionals™ program to the AmCham Young Leaders Club, First Mentor program, and Snowball think tank—the YOUng platform has become a unique space for connecting young, ambitious individuals who stand out. It supports the development of future business leaders by encouraging bold ideas and collaboration, ensuring that the next generation is well-prepared to face the challenges of tomorrow.

Finally, I want to express my deepest gratitude to you, our members, for your unwavering support, active participation, and shared commitment to a joint vision of a better living and business environment. Your engagement is the cornerstone of everything we achieve together. I am also thankful for the beautiful moments we experience as a community – the inspiration, connections, and friendships that make our journey truly meaningful.

May dialogue and collaboration prevail in 2025!

### Ajša Vodnik, M.Sc.

CEO, AmCham Slovenia, Chair, AmChams in Europe

Interview with the President Enzo Smrekar

A

s the new President of AmCham Slovenia, what is your vision for the organization, and how do you see its role in fostering positive change in both the business community and society at large?

My vision for AmCham Slovenia is grounded in collaboration, inclusivity, and progress. Our mission is to enhance the quality of life and business environment in Slovenia. AmCham strives-and will continue to strive—to highlight the key factors and changes needed to improve the business landscape, while ensuring that society as a whole benefits from economic growth. Business success and societal well-being are interconnected; we cannot truly progress in one without the other. By joining forces, we unlock the doors to innovation and growth. I'm especially passionate about promoting intergenerational collaboration. When we



create a space that values both the wisdom of older generations and the fresh perspectives of younger ones, we can foster a truly inclusive, forward-thinking society.

How can businesses ensure that employees continue to grow their skills and explore untapped potential, regardless of their career stage? What role do leaders play in fostering a mindset of lifelong learning and encouraging intergenerational cooperation?

Adopting a growth-oriented mindset that values adaptability at all career stages is essential. Too often, agebased stereotypes obscure the unique strengths that individuals bring to the table. In reality, experience and innovation go hand in hand. Older employees offer a wealth of knowledge and stability, which can be invaluable for mentorship, while younger generations bring new energy and perspectives. Equally important is providing opportunities for individuals to explore their untapped potential. Employees need to feel encouraged to pursue new skills, pivot in their careers, and take on roles they may not have considered. This is especially relevant as people stay active in the workforce longer. Supporting experienced employees is a sustainable approach that promotes well-being and satisfaction, fostering a ripple effect that benefits the entire organization. It also ensures the transfer of valuable knowledge to the next generation.

# What do you believe defines exceptional leadership today?

Exceptional leadership today is defined by authenticity, empathy, and the ability to unite people around a shared vision. Great leaders create environments where team members feel empowered to contribute their best. Every person knows their role and unique contribution within the organization. Relationships hold the real power, not hierarchies. As I often say, a leader's job is to pave the way

for others to shine—when your team thrives, so does the organization, and by extension, society. Leaders must be adaptable, open to listening, and prepared to make bold choices in uncertain times. This requires a blend of business acumen and social and emotional intelligence.

# Which of the AmCham programs or initiatives is closest to your heart?

From the start, I've been a strong supporter of the YOUng platform, which represents the future. Developing talent and nurturing the next generation of leaders is not just a priority—it's a necessity. Programs within the YOUng platform focus on personal and professional growth, connecting ambitious young people who stand out. These are not just future leaders; they are changemakers of today, and it's our responsibility to support their journeys.

### Speaking of talents, Slovenia is renowned for its exceptional achievements in sports. Where do you see parallels between sports and the skills needed for a thriving business environment?

Sports and business share many core values and require similar skills to achieve success. Both fields demand discipline, resilience, strategy, and teamwork, where individuals constantly push themselves to improve and adapt to changing challenges. Just as athletes set ambitious goals and refine their skills, employees and organizations must also pursue continuous growth, adjusting strategies to navigate market shifts.

A significant parallel between sports and business is the emphasis on meritocracy. In sports, success is often based on performance, skill, and dedication. Athletes earn their place on the team through hard work and results, not by seniority or favoritism. Similarly, in a thriving business environment, fostering a meritocratic culture means recognizing and rewarding talent, effort, and achieve-

# "WE HAVE ALMOST EVERY-THING, BUT SOMETIMES WE LACK THE COURAGE AND CONFIDENCE ESSEN-TIAL IN BUSINESS."

ment. When people know they will be rewarded for their contributions, they are more motivated to innovate and perform at their best.

Furthermore, sports teach us about the power of collaboration toward a common vision. Teams succeed not only through individual talent but by working cohesively toward shared goals. In the same way, a successful business thrives when every team member understands their role and feels that their contributions are valued. Whether on the field or in the office, high performance comes from people who believe in the mission and have equal opportunities to excel and lead.

Ultimately, the mindset of meritocracy, combined with resilience, adaptability, and teamwork, is essential for success in both sports and business. By integrating these principles, companies can cultivate an environment where employees feel empowered to achieve and innovate, much like athletes striving for victory.

# Why do you believe Slovenia is a special place for business?

Slovenia offers a rare combination of advantages: a strategic location in the heart of Europe, diverse landscapes, high quality of life, an educated workforce, and a strong tradition of innovation—with many untapped opportunities still waiting to be explored. We have almost everything, but sometimes we lack the courage and confidence essential in business. Just as many Slovenian companies have succeeded by taking bold steps, Slovenia as a country can write its own success story—if it dares to take the leap. ¶



# LETTER BY CHARGÉ D'AFFAIRES



MELANIA ARREAGA

CHARGÉ D'AFFAIRES, U.S. EMBASSY IN SLOVENIA AS WE APPROACH THE END OF ANOTHER eventful year, I would like to express my gratitude for the exceptional partnership between U.S. Embassy Ljubljana and AmCham in Slovenia. Our strong cooperation has been instrumental in fostering the continued close friendship between the United States and Slovenia, rooted in our shared interests and democratic values.

This year marked a significant milestone for AmCham in Slovenia with the celebration of its 25th anniversary. The U.S. Embassy in Ljubljana recognizes and celebrates AmCham's significant achievements in strengthening the trade and investment ties between the US and Slovenian business communities. AmCham's dedication over the past quarter-century has been pivotal in fostering a thriving economic relationship.

We were thrilled to collaborate with AmCham to celebrate democracy ahead of the 2024 US elections. Free and fair elections represent the hopes, dreams, and future of every citizen, and they are the most tangible expression of a nation's commitment to its people.

We were also proud to support AmCham and SPIR-IT Slovenija's 2024 business development delegation to North Carolina and South Carolina. Delegations like this are a cornerstone of the free exchange of ideas integral to success in business and research and development.

Looking ahead, we are excited about the prospects the future holds. U.S. Embassy Ljubljana remains committed to deepening our economic ties and exploring new avenues for collaboration. We remain focused on fostering a positive business climate, supporting US companies in Slovenia, and building a conducive environment for startups and small businesses. We are also proud to support Am-Cham Slovenia's upcoming participation at the 2025 Consumer Electronics Show (CES) in Las Vegas, Nevada, the premier technology event of the year, which will provide an unparalleled platform for showcasing Slovenian innovation on a global stage.

Through our partnership, we have built a strong foundation for continued success, and I am confident that our collaborative efforts will lead to even greater achievements in the coming year. Let us continue to work together to strengthen the bonds between the United States and Slovenia and create a prosperous future for all!

# AmCham Board of Governors

















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Beno Ceglar Vice President of AmCham Slovenia, General Manager, NIL

### **(4)**

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### (8)

### Metka Svetlin

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### Samo Kumar

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### Luka Podlogar

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### Ajša Vodnik

CEO, AmCham Slovenija, Chair, AmChams in Europe

### (1)(2)

### Greg Meier

Ex-Officio AmCham Slovenia, Political, Economic and Commercial Counselor, U.S. Embassy

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### Urh Kovačič

AmCham Top Potential of the Year 2024, Co-Founder & CEO, PsyBit

# COMMON Sense, Common Goals



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### Ajša Vodnik, M.Sc.

CEO, AMCHAM SLOVENIA, CHAIR, AMCHAMS IN EUROPE





# Vital Signs of Slovenian Healthcare System

WITH **Alenka Bahovec, MD**, SPECIALIST IN FAMILY MEDICINE, MLADI ZDRAVNIKI SLOVENIJE



ith surveys suggesting that many young doctors are considering leaving the public sector, what concrete changes would encourage young doctors like yourself to stay?

We want to work in a system in which we can work well, namely provide professional and quality care to patients. In Slovenia, we follow the development of medicine. Patients are often unaware, but the public healthcare system offers them most of the latest diagnostic and treatment methods as part of basic health insurance. Life expectancy is rising, survival rates for many serious diseases have improved. Therefore, the

# "WE WANT TO WORK IN A SYS-TEM IN WHICH WE CAN WORK WELL, NAMELY PROVIDE PRO-FESSIONAL AND QUALITY CARE TO PATIENTS."

- ALENKA BAHOVEC

burden on the healthcare system has been increasing and basic working conditions are becoming a problem, such as sufficient time for treatment. free beds in hospitals and so on. At present, the public healthcare system functions because many health workers are driven by ethics, working a lot of overtime. At the same time, we are burning out, while at home we hear media reports every day that we are to blame for the poor healthcare conditions. The salaries are not high considering the responsibility and the strain of this work. A regular physician's pay is lower than in comparable countries in Europe.

We understand all colleagues who, at a certain point, decide to leave the Slovenian public healthcare system, given all the problems there are. They do not only switch to the private health sector; many opt for a job outside healthcare or work as physicians abroad. The last straw for quite a few colleagues was the proposed Amendment to the Medical Services Act this September, introducing mainly restrictions and bans, but expecting to save public health system. It is clear that staff will not be retained by restrictions and bans. The WHO and the OECD strongly emphasize the need to adopt retention strategies. We must start follow-

ing the example of those countries that have already begun to constructively address the problem of health worker brain drain and use various incentives to keep them in the system by improving working conditions, offering flexible work schedules and part-time jobs in other sectors (pedagogical, research), financing education and mentoring, purchasing modern equipment, providing affordable housing, childcare, competitive pay conditions, and enabling compliance with the EU Working Time Directive. It is also essential to change the narrative of politicians and the media, where defamation of physicians is increasingly common, and strive to ensure that the profession remains attractive for generations to come. The Medical Chamber of Slovenia has recently been fighting the demonization of the profession by spreading positive posts on social media. We recommend viewing and sharing short videos of the everyday work of physicians and other healthcare workers.

Balancing public and private healthcare providers is a recurring theme, with concerns that private involvement might reduce accessibility. Given that healthcare services, whether state-owned or private, operate under a unified public funding model, how do you see this balance influencing patient outcomes, and what approach would you recommend to address public concerns about privatization?

Any restrictions designed by the current government in the said Amendment will seriously jeopardize the already fragile balance. We strongly condemn physicians being insulted and called "amphibians" (derogatory insult invented and used by Slovene politicians and media to speak of doctors who work in their field of specialization for another employer in their free time ). Supervising employees and employers are responsible for solving the very rare



ALENKA BAHOVEC, MD,

SPECIALIST IN FAMILY MEDICINE

# "DOCTORS AGREE THAT DIGITALIZATION IN HEALTHCARE IS NECESSARY, BUT WE BELIEVE THAT IT IS CRUCIAL TO DO IT IN THE RIGHT WAY."

- ALENKA BAHOVEC

es that the media constantly stir up, for example, accusations that a physician was working for a private service provider during the time he should have been at the office in a public institution. This should not be resolved by restrictions on what a physician does in his or her free time after fulfilling his work obligations. Not everyone additionworks ally in the private sector, many cover shortages in other public healthcare institutions in their free time. We support public healthcare, but we agree that private healthcare also has its role. That said, we are very concerned that no one has raised the issue of the current fast-paced development the parallel private-insurance health system and functioning. its

problematic cas-

The entry point to this system in Slovenia is still the public system, which often leads to patients pressuring family physicians (Gps) for referrals that are not indicated. At the same time, such insurance only offers certain services (naturally such that are profitable for the insurance company), while all other more expensive services (e.g. tertiary healthcare services) are not covered and patients are therefore sent back to the public

system where they have to wait their turn again. What is problematic is misleading people who do not understand the fine print.

How prepared do you feel healthcare professionals are for the digital shift? In your view, what steps should be prioritized to ensure digitalization effectively addresses inefficiencies without overwhelming doctors with additional technical demands—especially given Slovenia's aging population?

Doctors agree that digitalization in healthcare is necessary, but we believe that it is crucial to do it in the right way. Above all, digitalization must be a tool for more efficient work. Without solving the underlying problems, digitalization will only cause an extra administrative and time burden. Some progress has been made in Slovenia in recent years with e-referrals, e-prescriptions, and e-sick leave certificates. However, the problems that arose with the introduction of these solutions are being resolved too slowly. Another complication is that basic coding standards have not been defined, meaning that simple data transfer between software applications is not possible. We know that a few enthusiastic doctors have been working intensively on healthcare digitalization in recent years. Hopefully, decision-makers will take their suggestions into account, otherwise adopted regulations will be disconnected from the reality of how healthcare works, causing problems to multiply instead of eliminating them.

More accessible IT support is essential. Software companies should first have solutions tested by a user group (beta testing), which unfortunately is rarely the case in practice. It often turns out that a program already features certain solutions to simplify work, but the users are not informed about them. This for example could be resolved by periodically dedicating a portion of regular working time to

teaching new software solutions and solving existing problems. In some places, certain more computer literate doctors receive regular additional training to pass this knowledge on to their colleagues, but they should be adequately compensated for the additional work they do, which is mostly not yet the case.

Patients should also be educated in this area. It is shameful how few younger patients have arranged access for themselves to zVem (Slovenian solution for personal eHealth internet portal with collection of each patient's medical reports, prescriptions, referrals, sick leave certificates), because it is easier for them to write a message to the physician asking if the referral form is still valid or if their prescription is still renewable.

Given the time spent on administrative tasks, what are some specific approaches/changes in hospital management or digitalization that could alleviate this burden?

To put it simply: "First things first." We already have problems with hardware, namely our computers are outdated, servers are old, which causes programs to crash on a daily basis. This problem needs to be solved as a priority. Healthcare is underfunded, the money to purchase new equipment and finance software development and updates is often difficult to obtain and public procurement process is often slow and does not always achieve the best possible price. Sadly, our healthcare administrators, who relieve us of the administrative burden, are very poorly paid, and as such not motivated for quality work and staying in the profession. Good speech-to-text software can also alleviate the burden when it comes to writing medical documentation.

If we think outside the box, it would be reasonable to take advantage off the new technological possibilities in the media and social networks even more for raising the patient awareness of the measures they can take them-

selves for the most common health conditions, as well as to strengthen the prevention programs and to provide additional financial resources for this purpose. Thus, patients would be able to take better care of their health and would not burden the healthcare system with the problems that they could tackle themselves. The fact that patients still come to the emergency department to have a tick removed is proof that our healthcare system is in fact too accessible.

The government has announced that they will establish a third Slovenian medical faculty in the University of Primorska From your perspective, how significant is this addition to Slovenia's medical education landscape, and what impact do you think it will have on addressing the current shortage of healthcare professionals in the country?

The idea of a third faculty does

not address the problem, which is that working in healthcare is losing its appeal. Over the past two years, we have been witnessing with dismay the notable decline in interest in enrolling in the both existing Slovenian medical faculties as well as a significant drop in the applications for specialty calls. We encourage increasing the number of places and investing in the development of medical and dentistry study programs. But we are concerned about a decline of education quality, which may be a result of quantity over quality as was the case in some European countries. Decision-makers should adopt retention strategies as a priority, otherwise no newly educated staff will be retained, but only prepared for export. At the same time, it is also important to retain mentors, otherwise there will be no one to teach us and the vicious circle of the shortage of physicians will only intensify. ¶



# Strong Economies Need Healthy and Resilient Populations

BY Eva McLellan, GENERAL MANAGER, ROCHE SLOVENIA



wholeheartedly believe that Europe has all the makings to become a global life sciences leader. I often speak about how this would benefit

patients, our economy, and our healthcare systems.

With growing competition for investments and innovation world-wide, Europe urgently needs to apply best practices from other leading regions to maximize its life sciences potential.

I am grateful to AmCham and for the incredible work of the Health and Sustainability Working Groups who made possible this opportunity to contribute my thoughts on what it will take for us to get there. We must work together.

Imagine if Slovenia had a data-driven healthcare system as a model of excellence. This would optimize healthcare, ensuring a healthy and productive people. This is our vision for the future of healthcare in Slovenia. We can transform patients' lives and reshape public health, while driving Slovenia's economic growth, resilience, and security.

# What do we need to do to achieve breakthrough healthcare change?

We need data-driven decisions and policy making. Reforms are happening in Slovenia and many countries. We have an increasingly aging population and not infinitive resources. That is why we have to support smart investment in health. The broader societal value of healthcare innovation goes far beyond the use of medicines and its impact on only the patient. We can assist in developing the model that supports smart investment in health with broader societal value of innovation, has a direct impact on individuals, drives economic development, and benefits society.

### We need leadership.

Leadership requires individuals with the foresight to anticipate challenges, the courage to make bold decisions, and above all, a genuine sense of care and empathy toward their team and the mission at hand. These are the people who care about making things better. In healthcare, it doesn't take much to see that when we make it better, everyone around us benefits greatly.

# Healthcare: a strategic investment for a sustainable future in Europe

We often think of the working population as having the greatest impact, but we must also consider women and the older generations, including retirees. They often contribute indirectly through childcare and unpaid work, so keeping them healthy has a significant impact on society.

As Slovenia and other countries implement their healthcare reforms, we welcome these conversations and the data-driven discussion of health as an economic driver. Simply put, strong economies need healthy and resilient populations. Looking ahead to the next decade, current and future innovations will shape how we manage disease—from improved prevention, diagnosis, and treatment to optimizing the potential of AI in healthcare.

### To effect change, a robust partnership is required.

It is vital that all sectors-government, experts, patients and industry-work together to effect change

in this area. This is a cause I have long been an advocate of, and at Roche, we place a great deal of value on private-public partnerships and collaboration. We consider ourselves strategic learning and thought partners, and conveners of talent and resources. We are aware that all stakeholders have valuable insights to contribute and learn from. As we move forward together, we will implement the changes we all desire.

# BILDAI is there to prepare us for the disruptive future

To this end, we have taken the initiative to establish the Bled Institute for Leadership in Digital Transformation and AI (BILDAI) in collaboration with the IEDC Bled School of Management. Our goal is pioneering innovation in AI and data and to create a collaborative hub for key stakeholders, including decision makers, businesses and academia. The conference in June was very well accepted.

We are proud of this work, and now moving forward concurrently in two ways. One is the Healthcare Leadership Excellence Program. It is designed for senior leaders of public and private institutions

and companies in the field of healthcare. Its main objective is to help them prepare for the disruptive future, which healthcare faces globally and in the region of South-East Europe. It will start in February.

# Slovenia is perfectly positioned to play a pivotal role

The healthcare sector is on the verge of a transformative break-through, and Slovenia is well-positioned to spearhead this change. A revolution is underway in how we diagnose and treat patients in the future, driven by artificial intelligence and big data. With over twenty years' experience in biotechnology, I can confirm that the innovations we are now seeing represent a truly generational change.

Slovenia is well-placed to play an important part in shaping this exciting future. We have the skills, healthcare professionals, and the aptitude to be leaders here. However, we must overcome the fear of change. We need to embrace digital transformation and be bold in forging a shared vision and ambition.







# What is your experience of entering the Slovenian market?

Having worked globally-originating from Canada and having led in diverse markets across Europe, Switzerland, and globally- I recognize the unique attributes each country brings to healthcare. Slovenia excels with its skilled workforce, dedication to quality, and strong work ethic. The market blends tradition and innovation, fostering patient care and advancement. However, maintaining competitive policies and regulations is crucial to attract investments.

# What have you experienced with the cultural characteristics of Slovenia?

Slovenians are highly efficient, with strong integrity and a deep respect for personal connections in business. There's a greater emphasis on community, which I appreciate. During crises, there's an extraordinary sense of solidarity and collective support. While I miss faster-paced decision-making and ambition, Slovenia's worklife balance and commitment to excellence are admirable values I share with the culture and people here.

### Why Slovenia?

Choosing Slovenia was a deliberate decision. I deeply resonate with the values and approach to life here. Slovenia's commitment to sustainable development, its highly qualified workforce, and its strategic location in Europe make it an ideal market for the biotechnology sector. The experience here continues to be professionally enriching and personally inspiring. ¶











ow did the idea for Slovenia Biotech Hills come about, and how long did it take to move from the initial concept to the formalization of partnerships and the launch of the initiative?

As vou know Slovenia has a very strong biotech and life science base as well as history. We have several propulsive companies, which are playing a very important role in collaboration with global multinational companies, especially in R&D and manufacturing. On top of that, there are quite a number of SME and startups that are growing rapidly. All of this has undoubtedly contributed to Slovenia being at the forefront of significant investments in the biotech sector, which will come to life in 2025-2030. And as our ecosystem is already quite good, a group of a few of us "enthusiasts" thought that we could make it "world class" and put Slovenia even more prominently on the biotech global map. And out of that idea, Slovenia Biotech Hills was born at beginning of 2024. It took us a few months to move from dreaming to the reality and already on 2 September, we were able to sign a Letter of Intent with our government to collaborate on topics important for the Biotech ecosystem in Slovenia.

Slovenia's strategic location and existing pharmaceutical production capabilities are significant advantages. The biotechnology and pharmaceutical sectors already contribute significantly to Slovenia's GDP. Could you elaborate on the primary objectives of the initiative and how it aims to position Slovenia as a

# "TODAY WE ALREADY REPRESENT MORE THAN 6% OF SLOVENIA GDP AND WE ARE GROWING. EVEN MORE IMPRESSIVE IS THE FACT THAT WE REPRESENT ABOUT 34% OF SLOVENIA'S EXPORTS."

# leader in the European biotechnology and pharmaceutical sectors?

Indeed, today we already represent more than 6% of Slovenia GDP and we are growing. Even more impressive is the fact that we represent about 34% of Slovenia's exports. And of course, this means that we are getting a lot of things right. However, I always like the saying of Albert Einstein "Life is like riding a bicycle. To keep your balance, you must keep moving." Hence, if we do not move fast enough, others will catch up and eventually overtake us. And to do so, every element of our national ecosystem needs to be optimally developed (e.g. infrastructure, the educational system, startup incentives and support, the tax environment, support for R&D, etc.). Hence, the primary objective of our activities at this stage is to create an industrial strategy for biotech. This will become part of Slovenia's overall industrial strategy in the next period. With that, we expect to boost growth in the sector and to keep existing investors in Slovenia and attract new ones. And here I mean both large companies and equally important venture capital for our growing SME and startup network.

Slovenia has an exceptional talent pool but also faces challenges. How does Slovenia Biotech Hills plan to not only nurture domestic talent but also attract global experts to the region?

The so-called battle for talent is present everywhere and especially in growing sectors, e.g. biotech. Naturally, this means that Slovenia needs to further invest into education infrastructure, which is already happening to quite some extent (e.g. the new investment into the Faculty for Pharmacy in Ljubljana, the launch of Pharma and Biotech studies at the University of Maribor and others). However, other elements need to be there - we need to keep our young people at home with the best possible conditions for work, and we also need to be able to attract foreign human resources - both young and experienced. And whilst Slovenia offers great conditions to live and raise a family for example, we need to offer more competitive financial conditions and a flexible approach to permits and visas. With more investments we will create more interesting and diverse jobs, so it should be a positive spiral.

### What specific strategies are being put in place to bridge the gap between academia and the biotech industry, ensuring research translates into tangible commercial success?

In our experience, interactions between academia and business are already very well developed in our field. We see numerous joint projects that result in commercial products. In one meeting, I learned that Slovenia is already like Singapore in this respect. Certainly, our size plays to our advantage here, as cooperation is much easier and faster than in bigger systems. And we also very much welcome our government's intentions to increase public financing into R&D and the education system. We just need to continue to increase our efficiency by focusing on promising projects and adding more rigor

so as not to dilute efforts. To be even more commercially successful, our strategy will address areas (e.g. intellectual property management) where joining forces in the country would further boost commercial success.

### How do you see this partnership contributing to the creation of a supportive legislative framework, fostering an innovation culture, and building a collaborative environment for advancements?

We need to inform our readers that the setup of Biotech Hills is very inclusive, and we invited not only companies but also all public universities and institutes to co-create our joint future. Hence, we have now five different working groups managing the preparation of the strategy (R&D, Investments and Taxes, SMEs, and Startups, Talent and Promotion) where every ecosystem partner is contributing.

# What is the role of the Slovene Government in this initiative?

Government is naturally a very important partner in the initiative, as it will need to adopt our proposals for an industry strategy and transform them into respective legislation, regulations, and a concrete action plan. It is fair to say that we have a lot of support from different ministries, as they understand the importance of the biotech industry for national economy and prosperity. These efforts were recently also further re-affirmed on the EU level with the STEP program. We aim to ensure that we contribute our share in making Slovenia even more prosperous and reaching our goal to achieve value added 6 of EUR 100,000/employee even faster. So, it is win-win at the end of the day. ¶





Founding partners of Slovenia Biotech Hills



Signing of the letter of intent by the Biotech Hills Institute and the Government of the Republic of Slovenia for the development of a comprehensive ecosystem in the field of biotechnology

# Leading Well: Well-being Benefits of Resilient, Emotionally Intelligent Leadership

BY **Simona Špilak, M.Sc.,** EXECUTIVE SEARCH CONSULTANT & COACH TO CEOS AND TOP MANAGERS, BOC INSTITUTE D.O.O.

In a world of relentless change and complexity, exceptional leadership requires more than expertise - it calls for the ability to adapt strategically, connect empathetically, and inspire meaningfully. Psychological resilience and emotional intelligence (EI) stand as the twin pillars of this capability, creating a powerful synergy and enabling CEOs and leaders to navigate adversity with composure while fostering trust and engagement.



### Psychological Resilience: The Leader's Inner Compass

Psychological resilience is the ability to recover from setbacks, adapt to change, and emerge stronger. It's not about avoiding adversity but about how you respond to it. Resilience begins with a mindset that transforms challenges into opportunities. By mastering this process, leaders cultivate the ability to remain steady under pressure and inspire confidence in their teams.

Consider a CEO facing a major organizational setback, such as a product failure. Instead of reacting defensively, a resilient leader would assess the situation, acknowledge the team's efforts, and pivot strategies with clarity. This approach not only addresses immediate concerns but builds a culture of learning and innovation.

### THE FOUNDATION OF STABILITY

The Persolog® Resilience Model provides a roadmap for building resilience through four stages. These stages guide leaders in transforming challenges into opportunities for growth and innovation.

### THE FOUR STAGES OF RESILIENCE IN ACTION

- Acceptance: The first step is acknowledging reality without sugar-coating or denial. Accepting circumstances allows leaders to focus their energy on solutions rather than resisting change. For example, a CEO dealing with market disruption might begin by recognizing the need for a strategic pivot rather than clinging to outdated methods.
- Feeling: Processing emotions is critical. Leaders who suppress feelings risk burnout or projecting negativity onto their teams. Instead, understanding and channeling emotions like frustration or fear can lead to better decision-making.
- Gaining Orientation: This involves assessing the situation from multiple perspectives. By understanding the broader context, leaders can identify patterns, prioritize actions, and develop a clear path forward.
- 4. **Understanding:** The final stage focuses on learning and growth. Resilient leaders reflect on what the challenge taught them, using those insights to strengthen their future responses.

# ACTIONABLE PRACTICES FOR PSYCHOLOGICAL RESILIENCE:

- Accept Reality: Confront challenges with honesty to minimize emotional drain.
- Navigate Emotions: Use stress as a signal for strategic recalibration rather than a source of paralysis.
- Create Structure: Develop clear priorities and achievable short-term goals during uncertainty.

Psychological Resilience doesn't just benefit the leader-it cascades throughout the organization. When leaders embody calmness and focus, they inspire trust and stability in their teams, enabling collective progress even during crises.





### Emotional Intelligence: Leading with Heart and Mind

While resilience equips leaders to navigate challenges and provides the stability to endure, EI ensures leaders remain attuned to the people they guide. Emotionally intelligent leaders excel in five domains: self-awareness, self-regulation, motivation, empathy, and social skills. By understanding their own emotions and those of others, they create environments of trust, collaboration, and peak performance.

For example, an emotionally intelligent leader might notice rising team anxiety during organizational changes. Rather than suppressing concerns, they validate emotions, openly share plans, and involve employees in decision-making. This approach diffuses tension and fosters buy-in, transforming fear into collective resilience.

### **KEY EI SKILLS FOR LEADERS:**

· Active Listening:

Understand not only what is said but the emotions behind it.

• Empathetic Leadership:

Recognize and address individual and team dynamics.

• Constructive Emotion Management:

Turn negative feelings like frustration into opportunities for growth.



 $\rightarrow$ 



# The Synergy of Resilience and Emotional Intelligence

Together, resilience and EI form a powerful leadership combination. Resilience helps leaders weather storms, while EI builds the relational foundation necessary for guiding teams through them. This synergy enables leaders to make bold decisions without alienating their people, ensuring both organizational and emotional stability.

# PRACTICAL INTEGRATION: STEPS TO LEAD WITH STRENGTH AND EMPATHY

- Develop Emotional Awareness: Reflect daily on your emotional responses to build self-awareness and regulation.
- 2. Foster a Growth Mindset: Treat setbacks as opportunities to learn and improve resilience.
- 3. **Practice Empathy:** Regularly seek feedback from your team to understand their perspectives.
- 4. **Invest in Training:** Leadership development programs focused on resilience and EI can enhance these critical skills.
- 5. Model Openness: Demonstrate vulnerability by sharing your own challenges and strategies for overcoming them.
- 6. **Prioritize Well-Being:** Physical and mental health are foundational to resilience and emotional intelligence.

# REAL-WORLD BENEFITS OF RESILIENT, EMOTIONALLY INTELLIGENT LEADERSHIP

- Stronger Teams: Empathetic leaders create environments of trust and collaboration, boosting team performance.
- 2. Increased Innovation: Resilience encourages risk-taking

and learning from failure, driving creativity.

- Improved Decision-Making: Leaders who manage their emotions make more balanced and effective decisions.
- Organizational Stability: During crises, resilient leaders with high EI ensure continuity and confidence by navigating uncertainty, inspiring their teams, and creating lasting organizational impact.

# Conclusion: Thriving, Not Just Surviving

In leadership, resilience keeps the ship afloat, while emotional intelligence ensures the crew thrives. Together, these qualities equip leaders to navigate turbulence and uncertainty with grace, empathy, and strategic foresight. As you embark on the next phase of your leadership journey, remember: the most successful leaders don't merely weather storms—they transform them into opportunities for growth, ensuring their legacy is one of growth, connection, and enduring success.

### WHAT'S NEXT?

Leadership is a journey of continuous growth and transformation. If you are ready to explore how resilience and emotional intelligence can shape your leadership legacy, take the first step. Reflect on your own leadership story—its challenges, triumphs, and potential—and envision what's possible with the right guidance. The path forward is yours to define, and the impact you can create begins with the choices you make today.



**AmCham Slovenia** 

# HEALTH & WELLBEING COMMITTEE

Knowledge & Support 2024









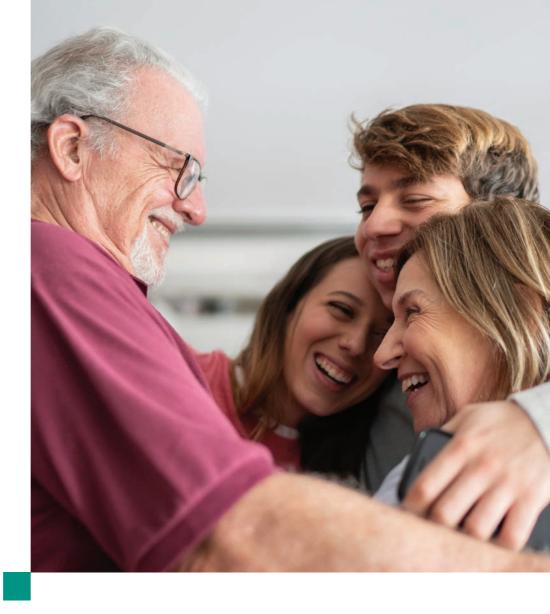
Johnson&Johnson











# Soustvarjamo prihodnost.

V sodelovanju z različnimi deležniki, organizacijami bolnikov, zdravstvenimi delavci, odgovornimi organi in vlado sooblikujemo zdravstveni sistem.

Prizadevamo si za opolnomočenje bolnikov in zadovoljevanje njihovih potreb ter jim s skupnimi močmi pomagamo neobremenjeno ustvarjati, živeti in uživati svoje življenje.





# Managing Technology or Being Managed By It?

WITH Assoc. Prof. Dan Podjed, PHD. ANTHROPOLOGIST, RESEARCH CENTRE

OF THE SLOVENIAN ACADEMY OF SCIENCES AND ARTS



echnology allows us to react more quickly to situations. to access information, keep in touch with our loved ones. However, we often have reservations when it comes to use of technology by children. Excessive use is of course harmful, but that does not mean that technology in itself is bad for children. As an anthropologist, how do you comment on this dilemma?

Of course, technology is not bad in itself, but it is not priceless thing they would sometimes have us believe, especially in the context of the so-called digital transformation. If a school purchases smart boards and puts them in classrooms, this is a major financial investment, considering that such a board costs a few thousand euros. When it wears out or breaks down, it is worth exactly nothing - or even less than nothing, since one cannot write on it with chalk. It is therefore a good idea to consider in advance which digital solutions make sense and which could bring more trouble than good. We need to be aware that not everything that is digital is worth its weight in gold.

Another important dilemma when introducing digital solutions in kindergartens and schools is the use of smartphones. I have been examining the impact of these devices on people for almost a quarter of a century. During that time, I have gone through various phases: from techno-optimism to techno-pessimism- and all the nuances in between. Since I have given a number of lectures in Slovenian schools, I have come to the conclusion that it would be reasonable to restrict the use of smartphones in schools by law, because they cause problems for students, teachers, and other school personnel. I have learned,

for instance, that children no longer dare to go to the toilet because they fear that someone will take a picture of them with their phone and post it on Snapchat or Tik-Tok. Principals have told me that they are pestered by parents who come to school and demand the return of a phone that has been taken away from a student because he or she has used it during class for the third time in a week. It does no good if the principal says that this is the school's policy, because the phone actually belongs to the parent, who can demand it be given back. Can the principal keep it? No, he or she has no legal basis to do so. Well, that is one of the reasons why I am in favor of a legal restriction on the use of these devices in schools, because I do not think that having them in their bag or pocket will make children more digitally literate. I am also in favor of more computer and information science classes. so that young people will be able to recognize the advantages and pitfalls of technology and will learn not only to use it in a meaningful sensibly, but also to develop applications for it

Slovenia wants to position itself on the global map as an innovative country, but at the same time it has still not introduced a compulsory subject of computer and information science in the education system. What do you think this says about our attitude towards the future and what implications does this have for the young generations entering a world dominated by technology?

The fact that computer programming is not a compulsory subject seems to me a disaster. This used to be a compulsory subject in secondary school in the 1990s and there were computer clubs in the second half of the 1980s, and that was already in primary

school. Due to the fast development of technology, one would expect young people today to learn about computing and informatics both as a special compulsory subject and as part of other subjects. In mathematics, they could learn the basics of algorithmic thinking, in Slovenian and foreign languages the use of automatic translators and the functioning of large-scale language models such as ChatGPT, in geography the use of digital maps, and so on. If they do not learn about these contents, they will be managed by technologies, instead of them managing the technologies.

### Today, algorithms are serving us personalized reality. When is this personalization an advantage and when does it become a "threat"?

Personalization, namely tailoring the experience to the individual and their preferences, needs, and expectations, can also be useful in learning and teaching. A section from the book AI 2041: Ten Visions of Our Future comes to mind, in which an AI expert Kai-Fu Lee and a science fiction writer Chen Qiufan present the possible future of schooling when each student has a digital teacher monitoring them from morning till night on their devices, teaching them as they walk and giving them advice at school. It sounds wonderful, but this personalized approach to teaching is a departure from the current concept of school. The purpose of school is not only to impart knowledge, but also to build a community, with pupils focusing on a subject together, challenging teachers, and learning to follow and also break the rules. If the experience is only personalized, i.e. individualized, the current building of community can disappear completely. The same is true for other human activities: from watching movies and other video content, which family members increasingly frequently watch each on their own screen, to shopping, vacation, work, and everything else that makes up everyday life. If we want to preserve community in a more digitalized future, it is worth remembering that people need not only personalized but also group and social activities, sometimes without digital interfaces.

You stress the importance of critical thinking about digital technologies, even though you are a fan yourself. Duality. People already today live with "digital twins" - versions of themselves that exist on social networks and platforms. How do you think this digital duality will evolve?

Around the turn of the millennium, an internet service provider's advertising slogan said that there was not one world, there were two worlds. The author of this slogan, Marko Rogač, was trying to highlight this duality that you are asking about and stress that there are two worlds: the virtual and the real. We are now witnessing an interesting swap, because the world on the screen is often more real than the physical world, also because we spend most of our waking time in front of screens, between eight and nine hours a day. Screens have therefore been our main window into the real world for some time. What I also find interesting about this great slogan is that Rogač actually paraphrased the Darwin was Wrong chanson, sung by Frane Milčinski - Ježek. The verse was: "Man is not one, there are two kinds of Man. One walks around, the second works hard". And that is exactly what we are experiencing now. While our physical body is walking around, its digital twin, residing on the servers of private companies, is completely busy working for digital

feudal lords that have more and more control over physical beings. If a pedestrian walking around a city with a phone in their hand is advised by a GPS app to turn left, they will do so, even if they fall into a pit. That is why it is advisable to look away from the screen once in a while and see if we can still walk without a smartphone.

### Artificial intelligence is increasingly interfering in our lives. Do you think it will change our definition of humanity and relationships? Or do these tools give us more time and space for genuine relationships?

Of course I would like to see artificial intelligence take over meaningless tasks. Personally, I find driving a car extremely boring and a waste of time. I would much rather be sitting in the back seat reading a book, listening to music or napping at least, instead of holding the steering wheel and staring ahead. If we get more solutions to free ourselves from meaningless tasks, we might actually have more time for each other. We must be careful, though, not to become too emotional about technological solutions and forget about the person next to us. As James Lovelock said in his latest book, Novacene, in the near future we may have deep feelings for our offspring on Earth, namely, a new form of life that is no longer carbon-based, as we humans and other living beings are, but based on silicon and other substances found in devices. So we may love our "child", which some call general artificial intelligence, but it will not necessarily love us back. I am already noticing people not only getting excited about, but almost falling in love with automated chatbots that are unaware of their own existence, such as ChatGPT. Who knows, maybe the future will be like the movie Her, in which the leading character-played by

# "IF THEY DO NOT LEARN ABOUT THESE CONTENTS, THEY WILL BE MANAGED BY TECHNOLOGIES, INSTEAD OF THEM MANAGING THE TECHNOLOGIES."

Joaquin Phoenix-fell in love with the operating system of his home devices, which answers him in the voice of Scarlett Johansson.

# What do you think still separates digital reality from "real" reality the most? What advice would you give on navigating between these two worlds?

We should be more aware of the real value of physical goods, even in times of digital transformation. Atoms are still more valuable and also more durable than bits, which can quickly vanish in digital clouds. Those who control the digital worlds—the techno overlords, as the economist Yanis Varoufakis calls them—are most aware of that. Do you know who the largest private owner of agricultural land in the USA is? None other than Bill Gates, the founder of Microsoft and one of the richest

men on Earth. He is the one who owns approximately one hundred thousand hectares of this land, an area larger than Triglav National Park. Why is he investing so much in physical land? Probably because he knows very well that it is more durable and fruitful in the long run than anything that might be generated in the digital worlds. It is worth remembering this fact more often, and also being aware of how much Silicon Valley's tech giants value disconnection, not only for themselves but also for their descendants. That is why they enrol their children in expensive private schools where smartphones are banned and where students learn to write on paper and read from printed books. It's interesting-is it not-that this is being done by the very people who are weaving online networks in which billions of people have become caught ... And what do I recommend? Above all, to balance life between the digital and the physical. And, of course, to disconnect from devices as often as possible. They do not have to follow us and our children everywhere, from morning to night. Here and there we can afford to be without them and just be human - without digital extensions. That is why we need not only a digital transformation, but also an analog one! ¶





A Symbol of YOUng

# Am-Cham Young Platform

AmCham YOUng is a platform of exceptional young people who share values, enthusiasm and abundance of optimism.

It is also a place where the integration of ideas is encouraged and where infinite new opportunities open up for personal and career development as well as the development of society as a whole. At the core of AmCham YOUng is the AmCham Young Professionals™ program, various mentoring programs, the Student Entrepreneurship and Internship (SEI) program, and a community of young leaders - AmCham Young Leaders Club. YOUng comprises the energy of over 2500+ young talents and is the magic that transforms young people and society.

Student Entrepreneurship and Internship (SEI)

For students

18 - 25 years



AmCham Young Professionals™

For personal and career development for the next generation of business leaders

**27 - 35** years



AmCham Mentor

For AmCham Young
Professionals™

**27 - 35** years





For young leaders

Up to 40+



AmCham First Mentor

For YLC members

AmCham first mentor

Snowball

For YLC members AmCham Equals

For YLC members





# AMCHAM TOP POTENTIAL of the Year 2024













Urh Kovačič AmCham Top Potential of the Year 2024 hat's the most valuable lesson you gained from the AmCham Young Professionals program, and how has the title of AmCham Top Potential impacted your career since then?

The program felt like a continuous opportunity for growth and connection with other driven professionals. Within each generation, there's a uniquely supportive atmosphere where networking happens naturally. It was an environment that made it easy to build meaningful relationships, some of which have evolved into ongoing friendships and even business collaborations. Entering the program as an owner and director of a company, these connections have held particular value, offering new perspectives that have been invaluable for tackling challenges. Exchanging ideas with skilled professionals from various sectors provided a broader outlook, helping to approach problems with fresh, diverse insights.

Being recognized as the AmCham Top Potential has further spotlighted the work of our young company, PsyBit, which thrives on the innovation and energy of an outstanding team. This award felt like a validation of our path, a sign that our efforts are making a difference. Additionally, it brought a degree of media attention, opening doors that might have otherwise remained closed.

In a previous interview, you mentioned you were avoiding networking events, but later recognized their value. How did your involvement in the AmCham Young Professionals program shift your perspective on networking and its impact on your personal and professional growth?

I used to think that building strong connections "in advance" was challenging, especially when most of my focus was on navigating the real, im-

mediate challenges my team and I faced every day. But the AmCham Young Professionals program changed that for me. It brought together a group of driven professionals with years of experience, each with a depth of knowledge in their own fields. Suddenly, I was surrounded by people who understood certain aspects of business much better than I did, and they offered fresh perspectives on the issues I was dealing with. It felt less like networking and more like exchanging insights with peers who shared similar ambitions. I'd like to believe that my experiences and viewpoints helped some of them in return.

These discussions led to some truly valuable connections, and in many cases, these relationships have continued to grow even beyond the program. The informal gatherings, in particular, played a big role in shifting my perspective—meeting people in a relaxed setting made it easy to connect on a deeper level.

Now, I see networking as an essential part of growth, both personally and professionally. It's not just about expanding a contact list; it's about surrounding yourself with people whose expertise and experiences can broaden your perspective, spark new ideas, and support your journey forward. For any leader, that's invaluable.

After studying abroad, you returned to Slovenia. What do you believe are the key factors in encouraging young talent to come back, and how can programs like AmCham Young Professionals help solve the brain drain issue?

First, I don't think taxes are the main issue. The natural beauty of our country, along with the fact that family and friends are here, are powerful factors for anyone deciding whether to continue their career abroad or return home. One day, I did the math and realized that coming back to Slovenia was a viable option, even while maintaining high career ambitions. For quite some time, I've known that

my mission lies in entrepreneurship. Young people seek more than just financial rewards; we look for opportunities to gain the highest quality knowledge and experience. The truth is, it's often easier to access this in the most developed economies, especially if one is aiming to build a corporate career. That's where initiatives like the AmCham Young Professionals program become incredibly valuable. We can best offset the smaller scale and complexity of our economy by sharing knowledge and connecting our experiences. In this way, our smaller size can turn into an advantage.

Slovenia has its own set of challenges, but I believe that on the wings of ambitious young people, who aspire to a better tomorrow for themselves and those around them, we can build something great.

# Initially drawn to corporate finance, you've shifted your focus to entrepreneurship and understanding human potential with PsyBit. How did you connect these two fields?

Economics, and more specifically finance, studies gave me a sound basis of how economies work. I consider this a pre-condition for building a successful entrepreneurial venture. My studies taught me many valuable lessons about how companies all over the world create and sustain value, but I was always interested in how the people inside these companies motivate individuals and teams to win.

One key thing I took from the world of finance was an analytical approach toward problem-solving. In entrepreneurship, especially running a company operating within the recruitment sector, this is proving so important. It allowed me to develop tools that are not just efficient but also have the power to solve complex challenges in unique ways for businesses.

PsyBit's human-centered approach considers both competencies and personalities. How does this contribute to better workplaces, and in

#### an AI-driven world, how do you balance technological innovation with the need for human connections?

In a world where AI and automation are taking on more tasks, it's crucial to preserve the human element in recruitment. We use technology to enhance efficiency, such as analyzing data and predicting candidate success, but the final decision is always based on a personal approach. AI allows us to quickly identify the right candidates, yet we make a conscious effort to maintain the importance of personal connections and communication. This ensures that every choice is tailored to the specific needs of both the company and the candidates.

Our use of technology is aimed at reducing administrative tasks, freeing companies to focus more deeply on genuine conversations with can-

#### "IF I HAD TO HIGHLIGHT ONE QUALITY, IT WOULD BE THE FOCUS."

didates. This creates room for more personal and authentic interactions, which help build trust and long-term relationships between employers and employees. PsyBit's approach ensures that AI doesn't replace the human touch. Instead, it enhances it by streamlining processes and enabling better, data-driven decisions.

#### As the AmCham Top Potential of the Year, how do you see your role in shaping Slovenia's business and living environment, for the better?

I think about this a lot, and not just because of the title. It seems to me that our collective hesitancy to embrace ambition is what often holds us back from becoming an economically outstanding nation. Even in this role as Top Potential, I plan to keep my ambitions high and give my absolute best to achieve them. I see

it as a responsibility to demonstrate that aiming higher, both personally and professionally, is essential for driving progress.

I truly believe that the best way I can contribute to my environment is by realizing my own vision and, together with my colleagues, building a successful story. Step by step. Every achievement, no matter how small, sends a message that innovation and growth are possible here. When we share our success, it inspires others to aim higher, and that collective ambition is what will drive real change in Slovenia.

#### What would you say are the key factors for success and what drives you personally?

A good leader needs to have qualities across a range of areas, but if I had to highlight one, it would be the focus. In an age of endless distractions, opportunities, and interactions, focus has become more important than ever. I believe that one of the most critical skills for the future will be the ability to think clearly and stay focused when making difficult decisions.

Another essential factor is a deep understanding of your field. To make informed decisions and turn ideas into concrete results, you need to have a solid grasp of the area you operate in. This ability to understand the finer details is what gives truly effective leaders an edge in achieving their goals and executing their strategies.

Lastly, there's ambition, which I've already touched upon. Setting high goals and always striving to create something greater is, in my view, a crucial component of any successful professional. Ambition is what drives me to overcome challenges, no matter how tough they may be, and it keeps me searching for ways to grow and improve. But achieving personal success isn't enough on its own. What matters to me is that my work contributes to the wider community and leaves a positive impact. ¶



BLAŽ BRODNJAK

NLB



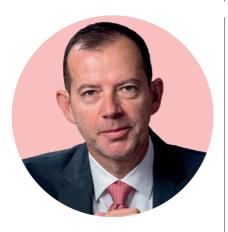
MATEJ ZAVRL

GOODYEAR SLOVENIJA



MARTA BULHAK

PIVOVARNA LAŠKO UNION



ENZO SMREKAR

ATLANTIC GRUPA





JANEZ ŠKRABEC

RIKO



GREGOR MAKUC

LEK



TOMISLAV ČIZMIĆ

TELEMACH SLOVENIJA



BENO CEGLAR

NIL

#### THANK YOU, AMCHAM YOUNG HEROES, FOR CONTINUING TO SUPPORT THE AMCHAM YOUNG PLATFORM OVER THE PAST YEAR AND ...

98

... connecting 98 students with mentors to help them take their first steps on their career path.



150+

... creating an ambitious environment and guiding the development of more than 150 future YOUng leaders.



20

... enabling 20 students to develop their entrepreneurial confidence, helping them create their first start-up project and connecting them with companies through hands-on experience.



**250**+

... bringing together over 250 YOUng leaders who want to work together to create a better future, a stronger economy, and a higher standard of living. With your help, they learned new leadership techniques and built long-lasting connections.



**75** 

... uniting a vibrant community of over 75 young individuals committed to shaping a country of opportunities for talent—one where they can co-create, thrive, and inspire. This is a vision for a nation that not only nurtures local potential but also attracts and welcomes back those who began their educational and career journeys abroad.



**59** 

... 59 young professionals have been given the incredible opportunity to be mentored by top Slovenian and international business leaders.



PARTNERS AMCHAM YOUNG:





**DELO** 





Luna \TBWA







# What has AmCham YOUng given you?



LILIT ZAVAŠNIK

Amcham Young opened the door to a dynamic community where we value diverse perspectives and encourage innovation. I am sincerely grateful for the valuable experiences that have strengthened my communication and leadership skills and expanded my network of inspiring individuals. This initiative allows young professionals to pursue their ambitions while creating a friendly, collaborative, and supportive environment. Together, Amcham Young has begun to create an environment in which good change becomes a reality rather than a vision.



MATIJA PRIJATELJ

I have learnt the importance of networking and helping each other, as well as how my work can have a real impact on the wider community. In addition, I have received support that has allowed me to believe even more in what I do, while developing new skills. AmCham YoUng has given me the confidence to continue believing in my mission: to make my family, especially my kids, proud.



ROK TRAVIŽAN

YOUng platform has given me a lot. I have developed both personally and professionally.

Above all, it has instilled in me this goal to become a mentor myself and to start giving back to the younger gen-

erations what I have received. I really believe in the power of mentoring, networking, and this community, which is really inspiring.



DEANA JEZERŠEK

AmCham YoUng offered me a safe and supportive business environment where I could grow personally and professionally. I was surrounded by exceptional individuals full of optimism for the future, a desire to learn new skills, and the will to co-create positive change. Almost a decade of active networking and ongoing learning has deepened our friendships and enabled us to advance our careers so that today we are already making a significant impact on the business environment in Slovenia and beyond.

I also see AmCham as a place where I can pursue my mission, which goes beyond the confines of a single company. AmCham's diverse programs allow me to co-create and participate in concrete projects and meet professionals I would not normally meet in my regular work—I consider this a great privilege. I found my mission in the field of education, which is why I first became actively involved in the Future of Work and Education Committee. In 2019, the I'm a Teacher! initiative was born, which has become an important part of my work and personal satisfaction.

I am extremely grateful that I was given an opportunity on the AmCham YOUng platform in 2016.

#### AMCHAM FIRST MENTOR

#### A Great Way for Young Leaders to Give Back





#### MENTEE'S PERSPECTIVE - TIM ŠTUHEC

was in my final year of a Master's in Computer Science and Mathematics when I applied for the AmCham First Mentor program. During my studies, I discovered my areas of interest: data science, machine learning, artificial intelligence, and any software development connected to these subjects. I successfully navigated the academic requirements, picking a Master's topic and a mentor. However, I still had a lot of questions about my career path. So, I looked for a mentor who could help me unlock the door to my future. Of all the mentors, Tadej was the one whose work and experience were closest to my points of interest. When the AmCham Prvi mentor team connected me with him, I was delighted.

In all our meetings, we covered various topics - from my career plans and aspirations to memories of my student years. Tadej advised me on key aspects of my career path, from the first steps of my job search, how to prepare a good CV, to preparing for job interviews. With his guidance, I applied for a work placement with the Lek IT team, where he works as the Global Operations Manager. After the interview, I began my internship under his supervision. Tadej became my guide through the work experience and his mentoring style allowed me to make mistakes from which I learned the most. I am now working as a student at Lek, and I am grateful for his trust and support. I appreciate his management style and especially his ability to guide me without pressure and allow me to develop in a safe environment. Whether or not I stay with the company after I complete my thesis, I know that Tadej will continue to be by my side. I've not only got the best mentor, but also a valuable friend.

#### MENTOR'S PERSPECTIVE - TADEJ MAGAJNA

The chose to become an AmCham First Mentor because I saw the program as a fantastic opportunity to share my expertise in using AI in large and "Big Tech" companies with individuals who are just starting their careers. In Slovenia, we have excellent educational institutions that prepare and empower students with the necessary theoretical and technical knowledge. I see the contribution of the AmCham First Mentor program mainly in the guidance and mentoring in decision-making that shapes their ability to effectively and efficiently transfer the technical knowledge acquired during their studies into industrial practice.

The mentoring story with Tim proved to be an excellent example of how the AmCham First Mentor program successfully connects experienced professionals with young talents, leading to mutual development and growth. The First Mentor program has also facilitated our further cooperation. At Lek, where I work and where we strongly promote mentoring programs and successfully implement them in our talent management processes, we have enabled Tim to do an internship and student work in the field of IT. Tim's transformation from a student full of doubts and questions to a confident and competent colleague in industry is clear evidence that the program not only provides valuable insights and support, but also strengthens the bonds between mentors and mentees, leading to successful career development and lasting friendships.





hat is your vision for the new Am-Cham Young Leaders Club Program Committee, and how do you plan to differentiate it from previ-

My vision for this committee is to remain a leading platform for young leaders, setting the standards we proudly support. I want our community to have a strong, relevant voice within AmCham, Differentiation will come naturally with new members and fresh ideas. We aim to build on past successes and add new elements to enrich the YLC. I deeply appreciate the hard work of our predecessors, as we all strive to create value for all our members. One key question we asked ourselves in the first meeting was: do we truly know our community and the value its members bring to society? Perhaps this will be the next big thing we will wrap our minds around.

What role will you play as president, and how do you intend to balance this responsibility with also being Head of Operations at MESI?

member feels included, valued, and motivated to contribute. It's crucial to listen actively and turn everyone's ideas into meaningful programs and events that resonate with our community. I'm especially focused on what we can achieve collectively-our committee full of talented, passionate people, and I want

to harness that.

Balancing this with my role as Head of Operations at MESI is possible only because of the incredible support from MESI's leadership. From day one, I made it clear that AmCham is a big part of who I am, and I'm fortunate to have their full backing. It can be challenging, especially with family life, but incredibly fulfilling. I know it's a lot to juggle, and I'm still learning to manage my time and well-being. The encouragement of my partner and family makes all the difference-I couldn't do it without them. This experience is a journey, and I'm honored to walk it, leading with passion and purpose.

What is the added value of the Am-Cham Young Leaders Club in empowering young leaders, and how do you see it contributing to Slovenia's business development?

YLC contributes to both business and societal development by empowering personal and professional growth. Through strong content, we are building leadership skills of forward-thinking individuals, which can improve business performance and competitiveness on a global scale. YLC's collaborations and networking foster new ventures and partnerships, reflecting the business values desired in Slovenia. I hope all the obtained knowledge will influence the cultures of the companies where YLC members work. In the end, all this energy is transferred to young generations through the Prvi mentor initiative, which I believe every individual at the outset of their career should grab with both hands. Another aspect is interest groups. Snežna kepa and AmCham Equals aim to create a positive, inclusive business environment in Slovenia, proposing key societal changes. These projects benefit the community and instill responsibility and purpose among young leaders.

As a woman in a leadership role, how do you perceive both the opportunities and challenges that come with it? How has your experience shaped your views on gender

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#### dynamics in the workplace, and what impact do you feel your leadership has had?

Recently, I was invited to share a personal story for the Slovene translation of Sheryl Sandberg's book "Lean In," which empowers women and girls to lead and pursue their dreams. This made me realize that, at almost 40, I've finally let go of the guilt around my ambition. I'm proud to be in a leadership role and to embrace both the opportunities and responsibilities it brings. Seeing my team grow and succeed is incredibly rewarding, but balancing this with family life and the invisible workload that many women carry remains my biggest challenge.

Gender equality is still far from reality, even in Slovenia, where we often assume gender biases are minimal. Through my work with Am-Cham Equals, I'm focused on raising awareness and supporting balanced teams, where the benefits are undeniable. My biggest realization, though, has been how often women struggle to support each other. This drives me to lead by example, actively uplifting my women colleagues and fostering a culture of respect and equity.

In my leadership, I aim to create a positive, inclusive space that empowers both women and men to pursue their goals. Google's initiative "I am remarkable" taught me that it is not bragging if it's based on facts, and I try to encourage everybody to go out there and inspire others.

How important do you think building connections, like those fostered through AmCham YOUng programs, is for young people entering the workforce? How can such networks empower the next generation to succeed?

In a word, priceless! But it is a "what you give is what you get" platform. You must invest your time and energy into it. I'll share my personal experience: I always knew that I didn't want to practice law but couldn't clearly define how my career path in HR should develop. If I'd had AmCham's Young platform available in college, it would have saved me at least five years of wondering and searching for my focus. As I was always pretty sure about my purpose (to care about people) and strong on networking, what was missing was focus, direction, and encouragement. With mentoring programs, you get access to experts, knowledge, and connections that help you on so many levels. I am not exaggerating in saying that my professional development started with entering the AmCham Young Professionals program where I found "my crowd" - positive people I can call my friends and experienced leaders I can call for advice.

Your background is in HR so what qualities do you believe contribute to a happy and effective team, and how do you balance fostering a positive work environment with a high level of productivity?

There are many qualities, and that's why leadership is hard. Just to name a few classic ones – safety, clarity, recognition, mutual trust, and communication. First, people need to feel safe, or they are constantly in a fight-or-flight mode. Safety comes with creating a sense of belonging and respect. The leader must make sure that communication around goals is clear and well put in the context of the big business picture. The capability and potential of individuals must be seen and acknowledged. And when I say seen, I mean

recognized. Showing genuine interest in their well-being, understanding their circumstances, creating opportunities for them when possible, celebrating their success, rewarding them, and supporting them when it's not going well. In the end, it is always about how you treat people. Respectful and genuine feedback in both directions is an absolute must. Slovenian business culture is weak at giving and receiving feedback. This is how you create an "I know where we are and where we are going and how I fit in" mode, where people can decide whether their career endeavors match the long-term business goals of the company or not.

Workforce research in 2024 found that flexible work arrangements are crucial for employee satisfaction and productivity, especially in younger teams. My team members hike or go swimming in the morning, bike during lunch, and leave early to pick up the kids from preschool. They appreciate freedom, and I firmly believe they are more productive. I trust them to manage their workload without disrupting team dynamics but will react quickly if needed. My recipe for balance is: "Trust people but understand circumstances and react fast if behaviors are out of place."

One of the most important topics for AmCham Slovenia is values. Which of the five AmCham values (Ambition, Collaboration, Integrity, Optimism, Trust) do you believe describes the AmCham Young Leaders Club best and why?

We are all strong individuals, but each in our own way and through our skills. I would say both ambition and collaboration. We strive for "the best in class" and know that people can't achieve their goals alone. ¶



#### Student Entrepreneurship and Internship

IN PARTNERSHIP WITH THE U.S. EMBASSY IN SLOVENIA

IN PARTNERSHIP WITH THE U.S. EM-BASSY, AMCHAM SLOVENIA BRIDGES ACADEMIC STUDY AND BUSINESS CAREERS THROUGH THE STUDENT ENTREPRENEURSHIP AND INTERN-SHIP (SEI) PROGRAM. THIS UNIQUE PROGRAM BRINGS TOGETHER 20 AMBITIOUS STUDENTS, OFFERING THEM A CHANGE TO CONNECT THEORY WITH REAL-WORLD APPLICATION BY A CHANGE OF INTERNING AT SELECT-ED AMCHAM MEMBER COMPANIES.



#### ZALA PODOBNIK:

SEI gave an insight into the world of entrepreneurship, and for the first time, I learned how to forge my own path in creating a business.



#### URBAN VIŽINTIN:

In the SEI program, I gained more than just knowledge; I made friendships that will stay with me. I would recommend the program to everyone, as it encourages you to broaden your horizons and connect different perspectives, giving you a whole new energy and inspiration for the future.



#### ANEJ VOVČAK:

The program opened my eyes to business opportunities in Slovenia that I hadn't considered before. The best thing was meeting people and mentors who showed that great things can be accomplished locally.



#### **NIK ZADEL:**

At SEI, I was able to blend my technical knowledge with the world of business and obtain hands-on experience that is not offered in schools. The expansion of my connections has given me the impression that I have a truly valuable tool for the future.



#### DOMEN HUMAR:

The program gave me the opportunity to gain a deeper understanding of what it takes to run a successful business and reminded me that behind every business there is a lot of effort. Visits to institutions were inspiring, as I found answers to questions I had been wondering about for a long time.



#### AJDA GRMEK:

SEI has given me valuable knowledge on how to take my idea to its destination and offered me support that is rare in the academic world. I have gained a network of friends who share my passion and ambition, and I am confident that our friendship will last for a long time.



#### Snowball

Snowball is s a think-tank of young individuals united by a common desire to make Slovenia a country of optimism and opportunity with a high quality of life. It was created within the framework of the Young Leaders Club and its members are united by their common path through the AmCham Young Professionals™ program.

Snowball provides a platform for young people to have an open dialogue and to be listened to by more mature professionals. Members talk openly about their ideas and identify challenges, in particular how to contribute to creating an enabling environment and designing measures that will help retain existing talent, activate hidden talent, and attract additional talent from both Slovenia and abroad. Although Snowball has no formal program or structure, it has the desire, energy, and ambition of young people committed to playing an active role as interlocutors, proposers, and co-creators of concrete proposals, and together "snowballing" the Snowball forward. Together, young professionals are working to overcome barriers and, with their passion for progress, create a culture that encourages young people to become active creators of their future.

In recent years, Snowball has been working hard to create a prototype of a country attractive to talent. They have defined talent in the economy, explored the reasons why talent would want to live in Slovenia, and outlined the key themes and issues that influence the creation of an ideal environment.

- BARBARA KRAMAR



#### **AmCham Equals**

AmCham Equals is s a dedicated team of individuals working for the equal inclusion and respect of all individuals in the business environment, with a focus on diversity, equal opportunities, and the elimination of prejudice. We pursue all of AmCham's values, with Integrity, Collaboration, and Ambition at the forefront. Through our activities, we raise awareness, educate, and strive to create a safe and fair work environment where everyone feels included. We want to create lasting change and set examples for the whole business community. Too often we find that companies set DEI (diversity, equality, inclusion) as a goal, but it often remains on paper and is too rarely fully implemented in practice.

- NIKA FRECE





#### AmCham Proud Partner



#### 9th Congress of Entrepreneurship

AmCham Slovenia was proud to partner of the 9th Congress of Entrepreneurship, focusing on Artificial Intelligence and ESG. This event brought together recognized entrepreneurs, including members of AmCham Slovenia, to share expertise on these transformative topics.

#### **PROGRES Conference**

As a partner of the PROGRES Conference in Ljubljana, AmCham Slovenia supported discussions on trends in real estate. The event emphasized sustainable strategies and advanced solutions, hosting key stakeholders, innovators, and experts.

#### **NT CONFERENCE**

Amcham Slovenia continued its longtime partnership with the NT Conference, addressing the future of technology and market trends. Highlights included an interactive panel featuring Amcham YoUng, where Urška Kajtner, Urh Kovačič, and Nik Prebil shared their views on taking responsibility and actively co-creating the future of our country and business environment. During the Partner's Lunch, Vida Dolenc Pogačnik, our COO & International Cooperation Director, led an insightful conversation with Dr. Boris Cergol



titled "Artificial Intelligence After the Initial Hype. What Now?" They explored the practical applications of AI across industries, touching on crucial topics like AI legislation, ethics, trends, and how to coexist with AI in a rapidly evolving world.

#### FDI Award Slovenia 2024

As project partner of the event organized by SPIRIT Slovenija, AmCham Slovenia proudly supported the event that highlighted the vital role foreign investors play in Slovenia's economic progress. By honoring companies that contribute to innovation, job creation, and sustainable growth, the event underscored the importance of fostering a business-friendly environment.













#### **Game Changer Conference**

The Game Changer Conference is Slovenia's first major tech conference uniting e-commerce, financial technology, and big data. The event bridged business opportunities with transformative advancements across cutting-edge fields, including artificial intelligence, WEB3, cybersecurity, gamification, social media, SaaS, and marketing. AmCham Slovenia was honored to support this event as a community partner. Ajša Vodnik, CEO of AmCham Slovenia, also moderated a discussion "Complementarity of Traditional and New Financial Systems or What Tradition Teaches the Future", between Dejan Roljić (CEO, Naka) and Blaž Brodnjak (CEO, NLB).

### Information Security Conference 2024: Trust in People and Technology

We were pleased to participate in the 2024 conference Information Security: Trust in People and Technology. At the roundtable discussion Cyber Resilience as the Foundation of Future Business in the Digital Era, Vida Dolenc Pogačnik, our COO & International Cooperation Director, participated as moderator, and Ajša Vodnik, CEO of AmCham Slovenia, joined as a guest speaker. The discussion addressed several key challenges in the field of cybersecurity. Ajša Vodnik emphasized the importance of "digital language" skills, which are crucial for understanding and operating within the cybersecurity space.

#### BizTopiX: Riding the Waves of AI Innovation

This year, we were also proud to partner with the Bi-zTopiX conference, which brought together three key areas of the transformative power of artificial intelligence: business challenges, existing solutions, and fostering a network of IT partners. The conference showcased real-world examples of how companies are leveraging AI to automate processes, improve decision-making based on data insights, and develop innovative products.



#### Best of the Best

WITHIN THE SCOPE OF THE BEST OF THE BEST PROGRAM, AMCHAM SLOVENIA HIGHLIGHTS, PRESENTS, AND REWARDS THE BEST BUSINESS PRACTICES WITHIN OUR BUSINESS COMMUNITY. THE PROGRAM PROVIDES GUIDANCE, INSPIRATION, AND HELP IN TRANSFERRING NEW KNOWLEDGE AND POSITIVE BUSINESS EXPERIENCES. THEIR CREATIVITY AND ENERGY MOTIVATE OTHERS, AND CONNECTION, COOPERATION, AND TRUST HELP TO EXPAND THE KNOWLEDGE, EXPERIENCE, AND OPTIMISM. IN 2024, THE PROGRAM FEATURED THREE THEMATIC SETS: MOTIVATION, COLLABORATION, AND INNOVATIVENESS.

Meet the 2024 super-finalists:

THE FOLLOWING STOOD OUT AS REGARDS COOPERATION:

#### Simbioza:

#### Genesis, social enterprise, Simbioza Mobiln@ - the first travelling classroom on wheels

With its Simbioza Mobiln@ project, the social enterprise Simbioza was the first in Slovenia (and in the wider area) to design and implement a social innovation that helps older people acquire digital skills while promoting community building, intergenerational networking, and greater social inclusion of older people. Simbioza Mobiln@ goes beyond the traditional classroom and has been designed mainly for older people living in rural environments, thus effectively bridging the gap between urban and rural areas in digital education. It provides older people with direct contact with technology, helping them to overcome the fear of using it and discover practical solutions for everyday life. Since its launch in 2021, the project has achieved remarkable results. In total, more than 8,800 older people have been educated, and over 800 workshops or educational activities have

been carried out, encompassing more than 2,240 hours of digital literacy for older people. Over the years, workshops and other educational activities have been carried out in more than 470 locations all over Slovenia, covering more than 65,000 km.



#### THIS YEAR, THE BEST IN MOTIVATION WAS:

#### Novartis in Slovenia: Novartis Regional BioCamp

Novartis Regional BioCamp is a three-day event that opens the door to the world of innovative pharmaceuticals for ambitious students of STEM and business sciences, providing an invaluable opportunity to gain knowledge and build a successful career. BioCamp, which brings together science and business practice in a motivating way, is the first real opportunity in the region for young talent to learn about ground-breaking innovative therapies such as cell or radioligand therapies. During the event, Novartis employees and external partners share their knowledge with young people, while in the practical part, participants work in groups to find a solution to a real challenge in the pharmaceutical industry. The long-term goal of BioCamp is to encourage talent to stay in the region and co-create the development of innovative medicines in Slovenia for a better future for all.



#### IN INNOVATION, PARTICULARLY BRILLIANT WAS:

#### T-2: T-2 Smart Cities Platform

The innovative T-2 Smart Cities platform enables digital management of city services such as communication with citizens, satisfaction measurement, health services, payment platforms, and monitoring of data from city systems. Bringing together fragmented systems into a connected urban ecosystem enables city administrations and public service providers to manage more efficiently, optimise resources, respond more quickly to citizens' needs, adopt data-driven decision-making faster, and consequently improve the quality of life for all stakeholders in a transparent, simple, and inclusive way. The results of the project are already visible in the municipalities of Logatec and Kranj, while in the Municipality of Ljubljana the platform is being set up.







ISKRENE ČESTITKE

SIMBIOZA GENESIS, SOCIALNO PODJETJE

ZA NAJBOLJŠO POSLOVNO PRAKSO LETA 2024!



GENERALNI POKROVITELJI BEST OF THE BEST









NAJBOLJŠI PARTNER POTOVANJ

CONGRATULATIONS ALSO TO ALL THE PARTICIPATING PROJECTS (FINALISTS) IN THIS YEAR'S SELECTION FOR EXCELLENCE!

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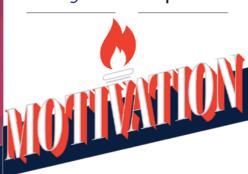
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Danfoss Trata
Women in STEM

Iskraemeco Best Employee







Atlantic Droga Kolinska

Slovenian Bread

AI (BILDAI)





Roche & IEDC





# Investing in our region is investing in our future.

This is yours and our home. And that is why our dedication to Southeastern Europe goes beyond providing financial services. We are committed to fostering a thriving community, where every individual and business finds new opportunities.

**NLB** Group

igitalization and automation cause rapid changes in clients' banking habits. How are banks on the other end adapting to these trends?

Banking has changed drastically in the last decade. Since we carry our bank in our pocket at all times—on our mobile phone—and access it with just a few clicks, we visit it almost every day. Our clients are much more often in contact with the bank than they were just a few years ago,

when they only visited the bank in person. Nevertheless, I do not believe that banking will become personless. People will refer to banking professionals in branches and through digital channels for advice and comprehensive financial treatment, while technology will provide routine and simpler services.

What is your vision for the future of physical bank branches? How can you ensure that clients still feel a personal connection to the bank?

I am convinced that while bank branches will persist despite digital transformation, they will be fewer and different than they are today. Clients will visit branches even less often, as they will be able to carry out most of their banking remotely, either through digital channels or via a contact center. But when they do visit a bank, they will want a personal banker to take the time for them, to help them manage their personal finances, to provide them with high-quality advice on taking out a housing loan, on investments, on savings, on whether they are adequately equipped with insurance products. Branches are also important to provide assistance to clients who are less digitally literate. It is to be expected that some branches will become cashless. They are also likely to become smaller, as the number of people conducting transactions in branches is also decreasing. On the other hand, branches will employ increasingly more advisory personnel, i.e. personal bankers and financial advisers.

How is the NLB adapting its services to attract younger generations who have been growing up in a digital environment? What new functionalities or services are you developing to meet the needs of this generation?

Naturally, there are differences between different segments of clients. Younger clients want an advanced digital customer experience, they do not want to visit physical branches, but expect to carry out all their banking anytime, anywhere, in the shortest possible time and as easily as possible.

#### Securing CXcellence in a Digital Age

WITH **Hedvika Usenik,** NLB, D.D.





Hedvika Usenik Member of the NLB Management Board of NLB, d.d. responsible for Retail Banking and Private Banking.

Recently, the NLB Group has made major steps in the digital area. In the last two years, we have provided Apple Pay, introduced Google Pay, recently also Garmin Pay, and launched a new omnichannel digital bank Klik, featuring the same user experience on all devices, i.e. both smartphones and computers. In addition to conducting transactions, clients can also change their card limit, modify authorized overdraft, order a new card, open a savings account, take out a consumer loan, and soon they will also be able to make a deposit. Very popular among clients, especially younger ones, is the Flik instant payments service, which is available in the NLB Pay application. We have introduced the NLB Smart POS solution, which allows smartphones to be used as POS terminals.

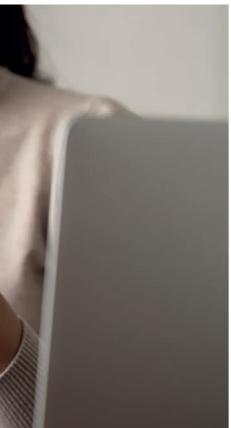
#### Online fraud has been on the rise in recent years. How do banks address this challenge?

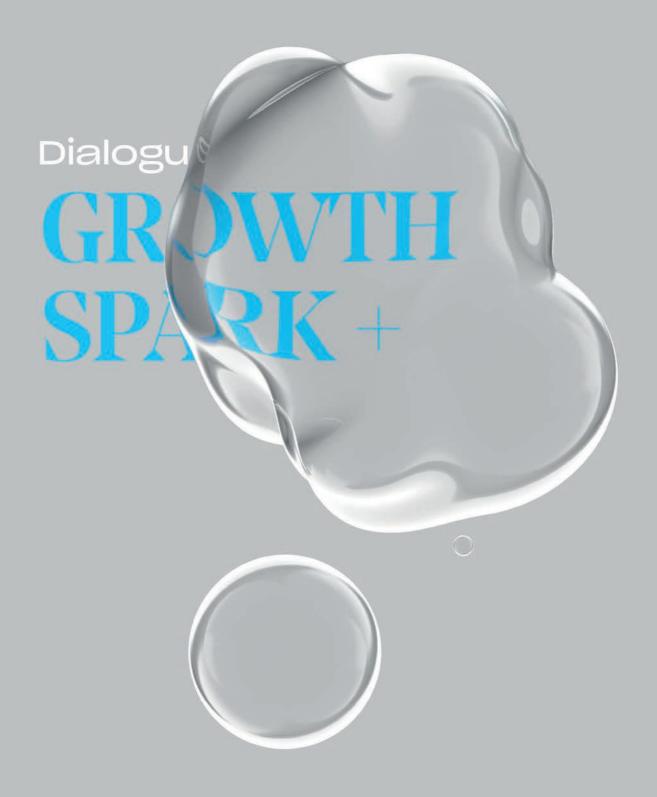
The number of online fraud cases globally and in Slovenia has been increasing over the years, and the NLB is no exception. The vast majority are not caused by hacking into any of the Bank's systems, but rather by clients themselves giving user names, passwords and PIN codes to the perpetrators. This is the main challenge. The Bank organizes a lot of training on this issue for employees, so we are alert to social engineering and we detect these cases faster than clients. It is therefore extremely important to invest a lot, both at the level of the Bank and the banking system, and also at the national level, in educating people and raising awareness about protecting data confidentiality. One of the awareness raising activities is also our current exhibition Money and Crime: The Neverending Race, which you can visit at the NLB Muza. The exhibition presents events in life associated with money crime. The focus is on what each individual can do to avoid the pitfalls that lurk in the analogue and digital worlds.

Client security is our number one priority, which is why we constantly monitor risky transactions, throughout the year, and regularly upgrade and improve the system for monitoring and identifying risky and suspicious transactions. If a suspicious or risky transaction is detected, we verify with the client whether the transaction was actually carried out by them. If we receive confirmation from the client, the transaction is effected, otherwise we reject it. This verification is carried out by advisers in the NLB Contact Center 24/7, 365. As many cases of internet fraud happen at night, our advisers may call clients even then.

Finally, we cannot ignore the important topic of artificial intelligence, which is becoming increasingly crucial for the future of digital banking. What is the role of AI in shaping the future of retail banking and how is it contributing to greater personalization of services and an improved user experience?

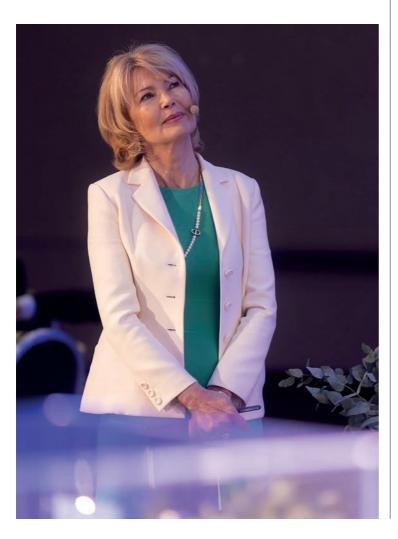
The trend towards digitalization and automation will certainly intensify in the future, and artificial intelligence will definitely play a role or is in fact already playing a role. Artificial intelligence brings many benefits to banking, such as improving customer service, boosting the efficiency of risk management, increasing the security and efficiency of transactions, detecting fraud, and optimizing business processes. At the NLB Group, we have adopted a responsible attitude towards artificial intelligence, which means that ethical principles such as respect for human rights, fairness, transparency, and accountability are complied with in the development and use of this technology. This means that AI systems must behave in a way that is consistent with society's values and expectations, so as to prevent potentially harmful consequences for people and the environment. ¶





# Investing in Strategy, Implementation, and a Mindset Shift

WITH **Nevenka Črešnar Pergar**, DIRECTOR AT NP CONSULTING, CO-CHAIR OF THE AMCHAM INVESTMENT COMMITTEE



# ow can Slovenia attract more tech- and innovation-focused investors while also preventing brain drain and encouraging workforce upskilling to meet market demands, given the labor shortages from an aging population and skill mismatches in some sectors?

Above all, we must realize that the goal will not be achieved with individual solutions, but with a coherent, well-thought-out plan that includes strategic investment in talent development, promoting innovation and creating an environment that enables competitiveness and the retention of top professionals.

To be more precise. First, we need to understand that innovation-focused investors are looking for environments that support innovation. They will come to Slovenia when they see we have assets and institutions that can help them become even better at innovation and develop their businesses further. We need to do our homework and create a friendly environment for innovation to be able to attract investors who are as good or even better than domestic investors.

Second, our national development strategy set a goal that Slovenia would join the group of leading innovators in the EU - countries like Sweden, Finland, Denmark, Belgium, and the Netherlands. But we have done nothing to achieve this goal. As measured by the European Innovation Index, we are still in the third group of countries, among moderate innovators. We are now at the same level of this index as we were seven years ago and our gap to the leading innovators has widened, while countries like Estonia and the Czech Republic have been catching up rapidly.

We need to develop policies, not only ambitious goals, which can take us there, and make this a national priority, a national self-image, and pride. Only in this way can we become known as a country which is innovative, creative, and interesting for innovative-based investors. Once we achieve this, our most excellent and entrepreneurial people will stay here and ambitious and excellent talents from abroad will start thinking about moving to Slovenia.

#### So, what are the weaknesses we should work on-in terms of becoming a more innovative economy? What are the strengths we can build upon?

We do have a very good research sector, well connected internationally and often working with the private sector. Even research institutes in the private sector are quite strong. But we are not investing enough in research, development, and innovation. Our spending for this purpose is somewhere around the EU average, which is low by itself, and this will not

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transform us into a leading innovative country. We are not investing enough in research equipment, especially not in the education sector. Students in higher and secondary education lack opportunities to practice research work and learn the skills they need. We need to modernize our education institutions so that they work more closely with the business sector, putting the future needs of employers in first place when designing their programs and approaches to learning. Students are too often still oriented at studying for knowledge, not studying for transforming the knowledge into innovation and business opportunities.

Recently, I had an opportunity to visit some colleges in North and South Carolina with an AmCham business delegation. It's a completely different world. I was impressed by the level of collaboration among educators, politicians, and business society. The needs of businesses are followed when designing the school programs.

We have also started to lag behind in the share of employees with advanced digital skills. Enterprises, especially small and medium ones, are starting to lag behind in their digital intensity, simply because they cannot find enough ICT specialists in the market and not enough new ones are being educated. We are the only EU country that doesn't teach computer science in primary schools.

But the worst part is probably the lack of a supportive environment for new innovative companies. We are close to the bottom of the EU in areas such as support schemes for start-ups and growth financing. This is crucial for transforming good academic knowledge into commercialized innovations and fast-growing innovative enterprises.

#### What changes would help Slovenia reduce barriers like bureaucratic inefficiencies and state ownership to become more attractive to foreign businesses?

We still have a long and challenging road ahead of us. State ownership has been declining since the big financial crisis and is now less of a problem, but it is still a barrier to competition in some important sectors like energy and telecommunications. In these sectors, where innovation is key for development, we have big state-owned companies which are not subject to sufficient competition and market pressure.

Bureaucracy is a big problem, if not even the biggest problem. I'm not talking only about red tape. I'm talking about the whole mentality of people who write, adopt, and implement legislation. They simply do not trust that people and companies can make good choices for themselves. They want to prescribe everything to the smallest detail, very often ruining the single EU market (happening in many EU countries). They don't care how much effort and cost they impose on businesses and people by the regulations they write. They don't care how many investment opportunities are lost because businesses need to



wait a long time for permits and approvals, often measured in years. They should make everyone's life easier and help businesses and people develop all potential. For the prosperity of the whole nation.

There is no way we can change this by sporadically changing and simplifying some legislation or removing only a small part of administrative obstacles. We need a complete change of mentality and self-perception of the people who work in the administration and who write, propose, and adopt laws and regulations-including, course, the politicians.

We need a complete reshuffle of the normative system, abandoning many laws and regulations and writing them from scratch again, but this time in a much simpler and much less obstructive way. This a very demanding task and a good starting point could be the action plan for increasing prosperity in Slovenia prepared by Dr. Mramor and his team few years ago. The result should be not only a friendlier business environment attractive to domestic and foreign investors but also much leaner and more efficient administration.

What specific steps could Slovenia take to stay competitive and retain key businesses, given that some companies are leaving or scaling back due to worker shortages, bureaucratic hurdles, and slow documentation processes?

We need clear communication and decisive action from the government. Clear communication in the sense of making investors feel welcome, both foreign and domestic.

But communication alone will not do the trick, unless it is followed by fast and decisive action. We often see political decision-makers listening to complaints and proposals from the business community, nodding and promising, but then doing nothing or even doing exactly the opposite. This should change. Policymakers should listen to what businesses are saying about obstacles in our investment environment and make

it their highest priority to remove such obstacles as soon as they can. Again, the mentioned action plan is a good starting point. By doing this consistently and effectively over a period, they can build trust with the business and investor community and put us on the map as a place where everyone wants to be. Currently, there is a lack of collaboration between politicians and the business community. Don't forget—the prosperity of the country is determined by its economic and political institutional landscape. If institutions work well, which includes collaboration and inclusion of all segments of society, the nation can prosper.

The Draghi report emphasizes enhancing Europe's competitiveness through structural reforms and fostering innovation. How do you believe Slovenia can best align with these recommendations to strengthen its own competitive edge, particularly in the face of pressure from larger EU economies?

The Draghi report is truly a wake-up call, probably coming too late and being overdemanding and comprehensive. But more than needed. Europe's competitiveness has been falling behind the USA and China for a long time, we are losing in all segments. Slovenia as a right-size country could be a pilot case showing that with the right leadership, we can become one of the most competitive countries in the world. We need a clear strategy with clear goals and implementation plan. Again, the above-mentioned action plan is a good starting point. I dare to say we had "the Draghi report" long before the EU.

#### Looking ahead, what do you see as the most significant topic of the future?

Globally, we are living in a fast-moving, unpredictable, uncertain, and unstable world. We need to stay focused, bold, and ambitious, setting high goals and creating an inclusive environment for everyone.

The most important topic of the future will almost certainly be sustainability - how we manage and balance environmental, social, and economic needs to keep the planet habitable for future generations. The pressure on resources, ecosystems, and social systems is unsustainable. This challenge is not just about preventing climate change; it is about creating resilient infrastructure, promoting responsible consumption, transitioning to green energy, promoting biodiversity, educational leaders and transforming economies to operate within ecological boundaries. Alongside environmental sustainability, advances in technology will play a crucial role, especially in fields like artificial intelligence, biotechnology, and clean energy solutions. ¶



The AmCham Business Leaders Club is a place where excellence and innovation come together in the business world. The club brings together top business leaders from the most prominent companies in AmCham Slovenia. Here, we share knowledge, experiences, and ideas, creating new opportunities at the highest level of business.

#### AMCHAM BUSINESS LEADERS CLUB -MEET:

The AmCham Business Leaders Club is all about bringing top executives together. Our events help build strong relationships, share fresh ideas, and highlight great business practices. They're a unique chance to connect with key decision-makers from different industries and sectors.

#### AMCHAM BUSINESS LEADERS CLUB -READ:

Join us at the Book Club for Leaders, where we explore topics that go beyond business and touch on global issues. It's a space for thought-provoking discussions, learning, and new perspectives. Every month, we invite leaders from our community to share their book recommendations, and we also meet authors who inspire and ignite new ideas within us.

#### AMCHAM BUSINESS LEADERS CLUB -LEAD:

Stand out and lead with purpose as we honor the Business Leaders of the Year. This initiative, inspired by the AmCham YLC, addresses key challenges like the need for role models, changes in leadership, open dialogue, and core values. It's more than just an award-it's about inspiring others and strengthening valuable connections.

PARTNERS:









#### AmCham Business Leader of the Year

Step into the future with the BUSINESS LEADER OF THE YEAR AWARD, launched in 2021 by AmCham Slovenia. Created by the AmCham Business Leaders Club and supported by the AmCham Young Platform, this award honors outstanding leaders shaping Slovene business and society. It highlights the importance of role models, open dialogue, and bold changes in leadership. At the AmCham Business Leaders Club, we don't just lead—we inspire change and set the course for a future driven by innovation and collaboration.

#### **AMCHAM BUSINESS LEADERS OF THE YEAR 2024**

Two remarkable individuals were chosen by our young members to stand on the victory podium of business leadership for 2024. Anita Ogulin and Dr. Jure Leskovec made a lasting impact with their passion and values. Sadly, after a long battle with a serious illness, Anita has become an angel–something she already was here on Earth.





JURE LESKOVEC, PH.D.

"Having people who are a few steps ahead of us."

f we did not know about his brilliance and only looked at his youthful appearance, we might call him "green" Jure. Although barely in his 40s, Dr. Jure Leskovec, co-founder and chief scientist at Kumo-ai and co-founder and member of the board of directors of the American-Slovenian Education Foundation (ASEF), has been a professor at Stanford University for 15 years, where he is intensely involved in the innovative environment and where technological revolutions are being born. He actively contributes to them. The leading Slovenian researcher in the field of artificial intelligence is, in fact, evergreen, growing all the time, oriented toward the future. He is unique, as are evergreen plants with their symbolic meaning. "In Silicon Valley, ideas are born and then strike root and grow into reality. This small space brings together people from all over the world, from different cultures, different views, with different experiences. You can feel their enthusiasm. In this garden, there is enough space for different ideas to grow, and then from these ideas stem great stories, great projects, and great companies," he eloquently describes what team spirit means to him. When asked about leadership inspiration, he is determined: "Having people who are a few steps ahead of us and listening to their story—even if they work in different fields—helps us a lot when thinking about the next steps. I think it is the human component that is of the utmost importance because we are part of a community. This is what everything is about." The permanent greenery of evergreen plants represents eternal life. If anyone could take up the endeavor of modeling such a life for human beings, it would be Jure Leskovec, Ph.D. ¶



ANITA OGULIN
"All of us who can are responsible for those who can't."

ome people have a special gift. The way they live and work is an inspiration for others. One of them is Anita Ogulin. A humanitarian. A defender of justice. Like a candle in the dark and a beacon of hope. A synonym for help. She is a volunteer who has worked with vulnerable groups for almost half a century in the humanitarian organization Association of Friends of Youth Ljubljana Moste-Polje. She helps all those pushed to the brink of survival and social exclusion by poverty, fights for the well-being of children, adolescents, and adults, and fearlessly exposes those responsible for unfavorable conditions. Her selfless efforts have been recognized with numerous awards. She believes that non-profit does not mean without profit. Instead, that profit materializes differently. "We can only share our feelings with people, not with goods," she points out, adding that cooperation is paramount given the state of our society. "All of us who can are responsible for those who can't." Even the name Anita conveys the meaning of social orientation, spiritual disposition, vocation to help. Devotion. Unconditional love. Which very few have. And in this world, you can (still) find the kindness that Anita Ogulin has. A special kind of grace. Very, very special.

Anita Ogulin, an exceptional person, humanitarian, and the Am-Cham Business Leader of the Year 2024, has left us, but her legacy will continue to inspire. Her words, "We can only share our emotions with people and not with goods… I understand the potential that lies within everyone if we know how to discover, unlock, and support it," will remind us in the future of the importance of cooperation, which she saw as crucial for the progress of our society.

Anita Ogulin will remain in our hearts as a symbol of selflessness, courage, and dedication. Rest in peace, dear Anita.  $\P$ 



#### BUSINESS LEADERS HEARTBEAT

is a fresh podcast by the AmCham Business Leaders Club, hosted by Ajša Vodnik, MSc, CEO of AmCham Slovenia and Chair of AmChams in Europe. Each episode features in-depth conversation with some of Slovenia's most prominent leaders, revealing the heartbeat of the Slovenian business community. The podcast serves as a platform for dialogue on key topics driving Slovenia's business landscape forward.



Tune in to Business Leaders Heartbeat to explore the pulse of Slovenia's business community through discussions filled with innovation, creativity, sustainability, and valuable insights.

Business leader of the year is an award that re-wards the future. The AmCham business leaders of the year 2025 are Vita Godec, Ph.D. and Ivo Boscarol

#### Ivo Boscarol

WRITTEN BY
MELITA MERŠOL

PORTRAIT BY
NEA LIKAR



"WHAT WE GIVE
OUT, WE CAN
EXPECT TO GET
BACK. IF WE
ADHERE TO THIS
SIMPLE PRINCIPLE,
BOTH WE AND
THOSE AROUND US
WILL FIND JOY IN
COEXISTENCE AND
COOPERATION."

- IVO BOSCAROL

he name Ivo means merciful, consistent. Ivo Boscarol also reminds of the courageous boy in Seliškar's "The Blue Seagull Brotherhood", who is depicted as follows: "Nobody wanted to take any risks, and everyone kept silent – except for Ivo, who spoke up. He rose to the top and expertly got the job done."

One of Slovenia's most successful entrepreneurs, the founder and long-standing CEO of Pipistrel, has certainly done his job admirably – or rather, continues to do so – from the very top. He struggles to set limits, which is why one of his companies is focused on developing space technology. This year he was named the Living Legend of European aviation, an accolade he believes is the result of trust. He was always the first to test the 800+ aircraft that rolled off his production line, so he clearly places his trust in the people that assemble them. And that, he says, is the number one formula for success: a team he trusts, and employees

who recognize that he trusts them. "Our company is like a family, built on traditional values: mutual respect, listening to each other, responsibility, and success – but never by compromising other people."

Life has taught him that nothing ever happens by chance, rather there is a purpose behind everything. "Maybe not today, maybe even years later, you realize that something went wrong, and you had a tough time because somebody up there loved you deeply. For me, failures are investments. They push me to improve, lift me off the floor, and rouse me from my slumber," says the man known for sleeping just two hours a night. Which means he does his dreaming while he's awake.

He is reluctant to share advice, but he does like to suggest that we are like mirrors. "What we give out, we can expect to get back. If we adhere to this simple principle, both we and those around us will find joy in coexistence and cooperation."

An endless list could be written about the

achievements and projects of an innovator and visionary who pushes the boundaries of aviation and inspires with his charity. After selling his majority stake in Pipistrel, he made it his mission to give back to society – materially and personally. Ivo Boscarol is a very special man. A man of many talents. A man with many accomplishments. One of those individuals who naturally connects the logic of the mind with the passion of the heart. One of those individuals who has always coupled business success with humanity.

They say you achieve fame when you feature in a newspaper crossword. And there are a lot of these people in our country. But only extraordinary individuals get to be depicted on a country's postage stamp. Ivo Boscarol is certainly one of them. The pioneer of electric aviation and the man who set new standards in the global aviation industry is unquestionably a unique personality.  $\P$ 

#### Vita Godec

WRITTEN BY
MELITA MERŠOL
PORTRAIT BY
NEA LIKAR



"AND LET'S NOT
FORGET TO REMAIN
OPTIMISTIC:
ANYTHING IS
POSSIBLE IF YOU
WANT IT ENOUGH."

- VITA GODEC, PH.D.

I am an excellent generalist, which, looking back on it now, is an essential personality trait for a strong leader of a large team or company," says the doctoral graduate in biochemistry and CEO of Lenis Pharmaceuticals. The Slovenian company, which supplies the markets of Southern and Eastern Europe with specialized groups of medicines, primarily in the areas of infectious disease, neurology, oncology and nephrology, has been led by Vita Godec – with considerable success – since January 2022, and has been excelling for almost a decade.

She notes that in her former roles she was frequently viewed as a "maverick", determined to break down barriers and drive improvements by streamlining processes. Now, she's found a group where she can really express her true self. She manages 50 people in her "battalion" and one of her biggest business projects was the acquisition and integration of the company Medicopharmacia into Lenis Pharmaceuticals.

She believes that anything is possible if you want it enough, and she regards integrity as her core value. She is true to her word. She is direct, but always respectful. With Godec, there's no need to read between the lines.

Her primary mission in business, a mission she invests in and cultivates, revolves around interpersonal relationships within the company. In addition to her brilliant colleagues and a flexible schedule at work, she also benefits from incredibly strong support at home. As she highlighted in her speech upon receiving the prestigious Artemida 2023 award, this is particularly important when small children are part of the equation. As a mom of two little girls, she serves as a stark reminder that we should no longer just raise them to be "pretty and hardworking", but brave, smart, strong, and tenacious. To believe they can become whatever they want to be. Vita Godec, who aspired to be a scientist from a very young age, is undeniable proof of this.

As the winner of the AmCham Top Po-

tential 2018 award, she read extensively, often using her Kindle, where she had lined up for summer reading the book "Grit" by Angela Duckworth, a psychology professor at the University of Pennsylvania. "Essentially, it's a book about perseverance, which I believe is crucial both on a personal level and in the business world." I try to view problems I encounter along the way as challenges, but it's not always easy," Godec explained.

"I've always been fascinated by too many things in life to master just one," Vita Godec likes to say. Her name means life. Nomen est omen – a name holds meaning. Godec also means musician, and Vita Godec is a sublime saxophonist. The saxophone is a musical instrument that combines versatility and a wide dynamic range, offering a unique platform for creative expression. And finally let's not forget what Louis Armstrong once said: "Music is life itself:" ¶

WITH Mihail Guguvčevski, NIL D.O.O.

# (A)InsighTs

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PROFILE



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A-6

**Mihail Guguvčevski,** Head of Innovation, NIL d.o.o.

C-6

The following questions have been designed to explore the current and future strategies and use of AI, while allowing for discussion of concrete examples from NIL.



ow is the current use of artificial intelligence (AI) affecting the operations of technology companies and what are the biggest challenges they face?

AI is a key part of the digital transformation of companies. Companies aim to use new technologies to boost revenues and decrease costs. AI is not just one, but a bundle of different advanced technologies that are not merely an accelerator of digitalization but have the capacity to transform entire industries. It enables us operational efficiency, continuous learning, and numerous innovations. Companies use AI to quickly obtain data-based analyses and discover

patterns that would take humans

to discover them at all. Many companies see AI as the technology of the future that will enable companies to differentiate and gain competitive edge. At present, companies are entertaining the idea of AI from the wrong angle - they are mainly focusing on implement-

ing the technology or experimenting with certain models, algorithms, or built software, most often offered by large public cloud providers. This approach is faulty be ouse in the vast majority of eases it does not take into account the actual business challenge of the companies, which they

Technology alone is not sufficient. What is necessary are new skills, internal development, and building of new competences of employees, as well as redesign of internal processes, change of culture, and setting the business challenge. In addition to the shortage of talent and highly skilled professionals, companies are faced with ethical challenges of AI use, such as algorithm bias and data privacy. Due to the huge amount of data required for the successful implementation of AI technology, it is the latter that increases the risk of potential security and privacy breach in companies. An additional perspective of challenges is that of regulation and compliance, which may vary from country to country or may not vet be fully developed.

What strategies should be developed by technology companies to remain competitive in a future increasingly focused on AI and automation?

As with the introduction of any new technology, the introduction of AI requires thorough planning, strategy adjustment, and redefining of the company's vision, which will from now on be further supported by a new technology pillar - AI.

The introduction of AI into business should be strategic, taking into account the implementation of the following short-term steps:

- Identifying the gaps in AI readiness
- Finding the AI initiative with the greatest impact
- · Short-term AI strategy

The first and most important step is to examine the AI-readiness level of the company. Any answers to the questions about identification will provide management or owners with a clear picture of the current knowledge and status of the company's AI

Questions such as whether data e ker al-house, whether you store are ker the data you generate, where the

data are stored, whether the data can be accessed quickly and easily, what your technological knowledge is about AI, and so on, are examples of the first iteration. Since not all relevant questions can be defined in the first iteration, additional questions will be formulated in subsequent iterations. The approach is therefore flexible and repetitive and based on strategic experimentation.

In looking for AI initiatives with the greatest impact, we aim to identify the AI initiatives with the greatest impact for the company, while developing AI skills for leaders and teams. Ideas can arise from existing domain knowledge or known inefficiencies in the organization.

Another approach is to examine the company's longer-term goals and determine if there are problems that AI can solve. Managers of different business units can list key problems and you can assess whether these problems can be eliminated or mitigated using AI. From ideas to initiatives; for each idea, we determine its impact and naturally the input – technological, financial, human resources, etc. Initially, at least one good initiative with a high impact on the organization is sufficient.

The short-term AI strategy must serve and be aligned with long-term objectives. The long-term vision provides the purpose and motivation to promote initiatives in the future. The initiatives in the previous step are used to develop a concrete strategy that is relevant, rather than a generic one that is usually too general. There are two approaches to implementing the short-term strategy: developing use cases and proactively filling gaps.

The development of use cases is the most important step because it involves planning and executing initiatives. After selecting one or two AI use cases with the highest potential, you can start activities such as determining model development, existing infrastructure possibilities, data location, etc.



In the end, it is most important to monitor and track progress during the actual implementation of the strategy. We only know if the strategy is on the right track once value added starts being created. In AI iteration implementation and monitoring the impact of AI on our business, it is advisable to ask yourself about the price you will pay if the company is not ready for the challenges that AI brings in the future.

# What areas of the IT industry expect the biggest technological progress in the next ten years and how can NIL and other technology companies prepare for this?

Over the next decade, we expect technological progress in several key areas of the IT industry. Artificial intelligence (AI) and machine learning will continue to transform the industry with advanced applications such as generative models, predictive analytics, and autonomous systems. In cloud computing we expect more flexible, secure, and energy efficient solutions to be developed, with a particular focus on hybrid and edge cloud architectures that make data processing more user-friendly. Quantum computing will transform areas such as cybersecurity, simulation of complex systems, and optimization, although many breakthroughs are still needed for widespread use. In cybersecurity, technology will be even more integrated with automated threat detection and response solutions, taking into account the growth of IoT and the increasing number of cyberattacks. Rapid progress will also be seen in networking technologies that enable ultra-fast and reliable communications, which will accelerate IoT and smart cities. Together, these technologies will transform the IT industry and many other areas including health, logistics, and education.

NIL and other technology companies can prepare for these changes with some key actions, such as:

- investing in research and development
- continuous training of employees
- · infrastructure flexibility strategies
- · focus on cybersecurity
- developing partnerships and ecosystems
- · adaptive organizational culture
- · automation and use of AI

## Can you describe how our SOC (Security Operations Center) is already using AI to improve security operations and what upgrades are planned in the future?

Constant and continuous improvements of our products and services with the latest technical upgrades should be a constant for any successful IT company, especially because technology is changing rapidly and growing exponentially.

In introducing AI technologies, the first steps are often focused on developing or improving the implementation of certain processes. Excellent security operations centers are based on precise processes, strict SLAs, and procedural instructions on service delivery. AI in SOC environments allows for automatic threat detection, alert fatigue reduction, automated response actions, predictive analytics, and faster incident analysis and elimination.

In the future, AI will contribute even more, especially through deeper integration of AI and machine learning, quantum cybersecurity, better integration with cloud services, and extended automation. ¶



#### AMCHAM INTERNATIONAL COOPERATION

# Your Opportunity to Unlock the World







AMCHAM SLOVENIA & SPIRIT SLOVENIA BUSINESS DE-VELOPMENT DELEGATION TEXAS FEELS SLOVENIA 2024: TEXAS STANDS OUT AS A LAND OF OPPORTUNITY, WHERE BUSINESS PROSPECTS ARE AS VAST AS THE STATE IT-SELF. THE "TEXAS FEELS SLOVENIA 2024" DELEGATION BEAUTIFULLY HIGHLIGHTED THIS NARRATIVE, FURTHER STRENGTHENING THE ECONOMIC TIES BETWEEN SLOVE-NIA AND TEXAS.

This strategic visit aimed to uncover business opportunities in Dallas, Austin, and San Antonio, showcasing Slovenia as a dynamic economic partner with investment opportunities on both sides. The delegation's experiences have laid the groundwork for future collaborations, showcasing Slovenia's strategic advantages such as its geostrategic location, qualified workforce, and strong R&D capabilities. These attributes make Slovenia a gateway to Southeast European markets and an appealing hub for production, services, and innovation.

Highlights from Texas powered by the European American Chamber of Commerce Texas:

- Visits to Leading Enterprises: The delegation visited top companies, including Gearbox Software, Tesla Giga Factory, Morgan, Lewis and Bockius LLP, Noveon Magnetics and Dell Technologies, gaining insights into cutting-edge industries.
- Business Forums: Strategic forums in Dallas and Austin, showcasing Slovenia as a valuable economic and investment partner.
- Cultural and Business Fusion at the 'I Feel Slovenia Night': Celebrated Slovenian culture and sportsmanship at an NBA game, enhancing Slovenia's global visibility with the help of the Slovenian and MAVS basketball star Luka Dončić
- Business Associations: Engaged with major business associations like the Texas Association of Business and the Greater San Antonio Chamber, expanding networking and collaborative prospects
- **On-the-Ground Partner:** Cooperation with the European-American Chamber of Commerce Texas helped us reached our goal to get to know and network with the business community in Texas





























# INTERNATIONAL COOPERATION: LEARN, ASK, EXPLORE

Join Amcham delegations and experience discover a world of innovations and opportunities. Visit world-renowned companies who are leading the way in technology and business practices. Connect with industry leaders and forge successful partnerships through our engaging networking events and activities. Do not miss out on this chance to expand your professional horizon. For more details, email vida.dolenc@amcham.si.



OCTOBER 13-19, 2024

AmCham Slovenia & SPIRIT Slovenia Business Development Delegation to North & South Carolina

North Carolina and South Carolina are not only known for their hospitality, the two states are just the right size for doing business or expanding. NORTH CAROLINA MAKES A PERFECT ENTRY POINT FOR BUSINESSES IN THE FIELD OF BIOTECHNOLOGY, LIFE SCIENCES, AND MANUFACTURING. IT IS ALSO THE HOME OF THE RESEARCH TRIANGLE PARK, THE LARGEST RESEARCH PARK IN THE USA, WITH MORE THAN 300 COMPANIES AND 65,000 EMPLOYEES.

Highlights from North Carolina powered by the Research Triangle Regional Partnership:

**Biotechnology as a Common Denominator:** Visit to the Research Triangle Park (RTP) and the North Carolina Biotechnology Center.

### Fostering Innovation between Slovenia and the USA:

The delegation was warmly received by Secretary Elaine Marshall at North Carolina's Executive Mansion, where they discussed transatlantic cooperation and visited the University of North Carolina at Chapel Hill and Duke University to explore the integration of research with industry.

**Technological Future:** Discussions at NC State University's Centennial Campus focused on quantum computing and cybersecurity.

**Networking and Partnerships:** North Carolina Chamber of Commerce and networking with members, conversation with Ambassador Barbara Stephenson on fostering innovation, cooperation between universities and companies.





















WITH PRIME ECONOMY SECTORS SUCH AS MANUFACTURING, AUTOMOTIVE, AND ADVANCED ENERGY SOLUTIONS, SOUTH CAROLINA MAKES A PERFECT MATCH FOR SLOVENIAN COMPANIES LOOKING TO EXPAND ON THE MARKET.

Highlights from South Carolina powered by the European-American Chamber of Commerce Carolinas and Department of Commerce South Carolina:

# A Taste of South Carolina and Slovenia: Delegates connected with the Greenville Area Development Corporation and showcased Slovenian entrepreneurship at the Taste of Slovenia event, enhancing economic ties. Among decison-makers and businesses, Secretary Harry M. Lightsey III and Jon Baggett, Deputy Director, Global Business Development at South Carolina Department of Commerce attended the event.

Shared Interests in Clean Technology, Sustainable Mobility, and Economic Development: The visit to Scout Motors in Columbia highlighted their \$2 billion investment in clean automotive technology. Reception with the Central SC Alliance with representatives of the business community and decision—makers.

Commitments for Future Cooperation: the group met with the leaders of Central SC Alliance, Columbia Chamber of Commerce and the World Affairs Council. Special guests of honor were Ambassador Jamie Harpootlian, former US Ambassador to Slovenia and Senator Richard A. Harpootlian. Daniel Rickenmann, Mayor of Columbia underscored ongoing commitments to sustainable development and international cooperation.











"THE DELEGATION
OPENED DOORS FOR
SLOVENIAN COMPANIES
AND LED TO LONG-TERM
PARTNERSHIPS IN BOTH
STATES. THE HOSPITALITY WE ENCOUNTERED
WAS TRULY SURPRISING,
AND I BELIEVE THE CONNECTIONS WE HAVE MADE
HAVE GREAT POTENTIAL."

- Ajša Vodnik, CEO of AmCham Slovenia and President of AmChams



USA MEETUP EVENTS ARE ALL ABOUT CASUAL CONVERSATIONS, CLEAR AN-SWERS, AND REAL-WORLD STORIES, TAILORED TO HELP YOU GET TO GRIPS WITH THE US BUSINESS LANDSCAPE. THESE MEETUPS ARE YOUR GATEWAY TO UNDERSTANDING US ENTREPRENEURIAL CULTURE. THE LEGAL SIDE OF DOING BUSINESS, AND INVESTMENT POSSIBILITIES, EACH SESSION IS A CASUAL YET POWERFUL SETTING FOR NETWORKING, LEARNING FROM THOSE WHO HAVE DONE IT. AND GRABBING PRACTICAL ADVICE FOR NAVIGATING AND SUCCEED-ING IN THE COMPETITIVE US MARKET.

### **USA MEETUP:**

# Firsthand Advice for **Successful Business** Operations in the US Market

March 7, 2024

AmCham Slovenia excels in guiding its members through the complex US market, utilizing its extensive knowledge, experience, and a broad partner network. During a recent USA MeetUp, leading Slovenian business figures shared their firsthand experiences. The conversation with Jure Andročec, Litostroj Power, Kristjan Prajnar, Intra Lighting, and Eva Škedelj, Aleph Group was led by Vida Dolenc Pogačnik, COO and International Cooperation Director at Am-Cham Slovenia.

### **USA MEETUP KEY TAKEAWAYS:**

Understanding the Customer: Panelists highlighted that American customers prioritize personal relationships and exceptional service. They respond well to businesses that can anticipate and meet their unique needs.

- Opportunity for Prepared Businesses: The US market rewards well-prepared and reliable businesses with opportunities to succeed.
- · Importance of Networking and Collaboration: Strong business connections and cooperative efforts

are essential for success in the US.

- Cultural Integration: Adapting to local culture and business practices is crucial.
- The Power of Storytelling: Clearly articulating your vision, mission, and strategy is vital when entering the US market.
- Community Significance: Embracing the community aspect can significantly aid in business growth.
- The "Made in Europe" Advantage: This label can significantly enhances a product's appeal to US consumers.

### **USA MEETUP:**

# **Insight into compliance** with sanctions in the international market when doing business with the USA

This USA MeetUp offered an indepth look at the American sanctions targeting Russia and its allies. Esteemed licensed tax expert and international business advisor, Steve Staresinic, shared key advice and vital information with attendees. Participants engaged in discussions about due diligence practices and compliance strategies. Staresinic's expertise illuminated the complexities of enforcing sanctions, providing attendees with tools to take proactive measures and protect their business interests in an evolving regulatory environment.





Opening Doors to the US Market - Startup Overseas 2024 In 2024, AmCham Slovenia, in collaboration with the Slovene Enterprise Fund, successfully organized a five-day business visit to Austin, one of the world's leading technology and entrepreneurial hubs. This visit was the central part of the three-phase Startup Overseas 2024 program, designed for startups and scaleups aiming to enter or expand their presence in the US market. The program brought together ten promising Slovenian companies, equipping them with knowledge, legal insights, and connections essential for breaking into the competitive US market.

### HIGHLIGHTS OF STARTUP OVERSEAS 2024:

- Bootcamp 'Enter: USA'
  - Expert-led training on US market entry, digital marketing, and legal essentials.
- Visit to Austin
- Networking with businesses, exploring innovation hubs, and developing entry strategies.
- Workshops and Investor Insights
- Focused sessions on attracting investors, financial growth, and strategic branding.
- Key Visits
  - McCombs School of Business, SXSW headquarters, and innovation accelerators.

### **OUR COMMITMENT TO THE FUTURE**

The Startup Overseas 2024 visit to Austin was not just an opportunity for Slovenian companies to showcase their ideas and explore new markets but a significant step towards enabling a sustained presence for Slovenian startups on international scene. This program's success highlights Slovenia's entrepreneurial talent and readiness for the innovation and competitiveness required to thrive in the demanding US market.



























AmChams
in Europe:
Strengthening
Transatlantic
Bonds AmChams
in Europe

ACROSS EUROPE AND EURASIA, the American Chambers of Commerce (AmChams) play a vital role in connecting businesses, building partnerships, and shaping policies that benefit both sides of the Atlantic. With 50 AmChams across 48 countries united in AmChams in Europe, this network represents a collaboration powerhouse.

Amcham France is the world's oldest American Chamber. Founded in 1890, it paved the way for Amchams to support businesses, connect cultures, and foster economic growth. In 2024, Amcham France celebrated 130 years of leadership, resilience, and impact—a story that continues to inspire Amchams across Europe.



### THE STORY OF AMCHAM FRANCE

# 130 Years of AmCham France: A Legacy of Connecting

## STARTING (1890-1914): WHEN THE U.S. MET FRANCE

In the late 19th century, American companies like General Electric and Westinghouse were bringing new technology to Europe. AmCham France was created to help these businesses navigate the French market and build trust with local industries. It became a bridge for two different ways of doing business.

# SURVIVING TOUGH TIMES (1918-1939): KEEPING CONNECTIONS ALIVE

After World War I, AmCham France helped rebuild relationships and support businesses during the economic recovery. The Great Depression brought challenges, but AmCham stayed strong, giving companies a space to share ideas and solutions.

# THE BOOM YEARS (1945-1980): REBUILDING AND EXPANDING

The post-war years brought massive growth. With programs like the Marshall Plan, U.S. companies played a big role in Europe's recovery. AmCham France helped businesses like Boeing, IBM, and Coca-Cola find their place in the booming European market.

# A NEW ERA (1980-TODAY): INNOVATING FOR THE FUTURE

Over the past decades, AmCham France has been at the center of discussions about technology, globalization, and sustainability. It has become a leader in helping companies adapt to fast-changing markets and pushing for greener, smarter business practices.





# PART OF SOMETHING BIGGER: AMCHAMS IN EUROPE

AmCham Slovenia is part of a network of 50 American Chambers of Commerce across Europe and Eurasia. This network represents over 17,000 American and European companies, employing more than 20 million people and accounting for over \$1.1 trillion in investments on both sides of the Atlantic.

Each AmCham operates independently, focusing on the unique

needs of its local business community. However, they all share a common goal: to promote and support transatlantic trade and investment. By organizing events, facilitating networking opportunities, and advocating for business-friendly policies, AmChams help companies navigate the complexities of international commerce and relationships.



WE ARE PROUD THAT OUR CEO, AJŠA VODNIK, HAS BEEN ELECTED CHAIR OF AMCHAMS IN EUROPE THIS EXCEPTIONAL UMBRELLA ORGANIZATION IN 2024.

"From 2019 to 2023, it was an honor and privilege for AmCham Slovenia to host the Secretariat. As of 2024, it is both an honor and an obligation for me to take on the role of Chair. Despite challenging times, we have strengthened our connections. I am proud that, together with the Executive Committee and the outstanding Secretariat seated at the American-Hellenic Chamber (AmCham Greece), we are building a community I like to call the ACE family. Now more than ever, it is essential to connect for economic reasons and the values of peace and prosperity."



AmChams in Europe /
Collective Membership Representation

17.000

Company Members

20.000.000

Jobs

**50**\*

AmChams

# 1.1 trillion

**Executive Director** 

Chairman

Investment

# 5.5 trillion

Sales

**Executive Director** 

48
Countries

<sup>\*</sup> AmCham Russia has been suspended from all communication and activities











Bulgaria

Ivan Mihaylov

France

Italy

Simone Crolla

Managing Director

**North Macedonia** 

Jelena Arsovska

**Executive Director** 

Eglé de Richemont

Managing Director







Croatia

Jelušić

Andrea Doko

Georgia

Kosovo

Arian Zeka

Norway

Jason Turflinger

**Managing Directo** 

**Executive Director** 

George Welton

Executive Director

**Executive Director** 



Ukraine Andy Hunder President

Martina Slabejová

**Executive Director** 



United Kingdom
Alice Mount
Executive Director,
London







# **Transatlantic Economy in Numbers**

 $\textbf{Europe} \rightarrow \textbf{U.S.}$ 

\$293 billion
Europe to U.S. Services Trade (2022)

\$1.22 trillion

U.S. - Europe Goods Trade (2022)

**O Z** % of Global Investment into the U.S. comes from Europe (2022)

 $U.S. \rightarrow Europe$ 

\$402 billion

U.S. to Europe Services Trade (2022)

\$1.22 trillion

U.S. - Europe Goods Trade (2022)

61.2%

of U.S. Global Investment goes to Europe (2022)

Source: Hamilton D.S. and Quinlan J.P., 2024, The Transatlantic Economy 2024, Annual Survey of Jobs, Trade and Investment between the United States and Europe, Brussels: AmCham EU-U.S. Chamber of Commerce, John Hopkins School of Advanced International Studies, Transatlantic Leadership Network

Dialogue

# FUNDAMENTAL TRUTIS, MASERN PERSPECTIVES

# Talent & Cooperation are Timeless

WITH Žiga Vavpotič



iven your rich history of leading innovative and impactful projects, how do you see intergenerational cooperation fostering long-term societal well-being and business growth?

Intergenerational cooperation is crucial for building a resilient and balanced society. By combining the energy and fresh perspectives of youth with the wisdom and experience of older generations, we create a powerful synergy that bridges gaps in knowledge, perspective, and skills. This was the driving force behind our project Simbioza. Through it, we aimed to help younger generations appreciate the depth of experience held by their elders, while older generations could see that the youth genuinely care about the future and well-being of society. In a way, this connection brings peace of mind to the older generation and energizes the youth, who understand they are part of something bigger than themselves. In Slovenia, our society is often divided-by politics, sectoral interests, and other lines-but I've always believed

Žiga Vavpotič former Chairman Outfit7, initiator of the Simbioza project and Partner and CEO Bora partners



that age should never be one of these divisions. To foster a thriving community, we must celebrate the strengths of both younger and older generations. Intergenerational cooperation offers a unique opportunity for us to learn from each other and move towards long-term societal growth.

Many industries focus on younger talent, often overlooking the experience of older employees. How can organizations shift their mindset to see older workers as valuable assets, and what steps can they take to better harness their potential?

Organizations often make the mistake of emphasizing youth while undervaluing the wisdom of older employees. A vital step is mentorship programs, where older employees can pass on their knowledge and unique insights. This model has been proven to be highly effective in many sectors, as it builds a strong foundation for younger employees while giving older employees a sense of purpose and belonging. One thing I find particularly problematic is the abrupt retirement process; we expect people who've dedicated years to suddenly stop contributing, which can be jarring. A gradual transition-starting with fewer hours each week-would allow for smoother shifts, giving people the space to pass on their knowledge while easing into retirement. I've seen firsthand, especially during my time at Outfit7, that organizations can benefit greatly from a balanced mix of youthful energy and mature experience. As companies evolve, they should prioritize an environment where age diversity is not only accepted but valued.

Sometimes individuals develop their talents and abilities later in life, often beyond society's expected age frameworks. Should organizations encourage older employees to explore new career paths or develop additional tal"AS COMPANIES EVOLVE,
THEY SHOULD PRIORITIZE
AN ENVIRONMENT WHERE
AGE DIVERSITY IS NOT ONLY
ACCEPTED BUT VALUED."



# ents, rather than sticking to established roles?

Absolutely, and this is an important point. Personal growth and career development should be lifelong pursuits, unrestricted by age. Many individuals discover new passions or talents later in life, and organizations should not only encourage this but also provide pathways for older employees to pursue these interests. When employees are given the opportunity to explore new areas, they bring renewed enthusiasm and creativity to their roles, which benefits the organization as a whole. Imagine a workplace where people of all ages are constantly learning and evolving; it would be vibrant and dynamic, full of people who feel motivated and valued. Moreover, when employees see that their personal growth is supported, they are more likely to contribute positively to the workplace culture. It's about creating an environment where everyone, regardless of age, feels that they can contribute meaningfully.

Would you say that life itself is a continuous journey of learning? Absolutely. Life is a remarkable journey, filled with endless opportunities to learn and grow. I am a firm believer that learning doesn't stop at a certain age-it's something we should engage in as long as we're alive. As someone who travels extensively, with a personal goal to visit 170 countries by the age of 70, I find that each new place and culture teaches me something invaluable. Meeting new people, immersing myself in different traditions, and seeing how others view the world broadens my perspective. I truly believe that when we stop learning, we stop fully living. There's a wonderful quote that says something like, "We are the books we read, the people we meet, and the experiences we embrace." This resonates deeply with me. I hope to keep learning, exploring,

and growing for as long as I possibly can-because there is always something new to discover.

As a leader involved in various sectors, what strategies have you found effective in creating environments where both young and older employees can thrive together? How can businesses and social enterprises stimulate a stronger focus on collaboration across generations?

Authenticity is the key. For intergenerational collaboration to succeed, it has to feel genuine. People must be given the freedom to interact and learn from each other naturally, without feeling pressured. I believe companies and social enterprises should create spaces for this, but they must also be careful not to force it. Some of the most meaningful connections I've witnessed have occurred in environments where people feel comfortable being themselves. Additionally, mentorship programs, cross-functional teams, and joint projects are great ways to encourage collaboration across generations. But again, these need to be designed thoughtfully. When employees, young and old, can work together toward common goals, the workplace becomes a more inclusive, productive, and inspiring place. In my experience, this cross-generational collaboration not only enhances individual growth but also strengthens the organization as a whole, making it more adaptable and resilient.

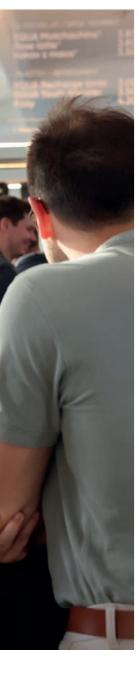
# Do you believe that fostering a welfare society truly begins with the individual?

Absolutely, I do. It starts with each of us taking responsibility and realizing that our actions have a ripple effect on the broader community. My personal experience with Simbioza began in a very intimate setting—with my grandmother. One day, during lunch, she looked at me with frustration and

threw down a newspaper, asking, "Žiga, what is this www?" In that moment, I realized how technology had inadvertently excluded her and many others in her generation. Instead of dismissing it, I saw an opportunity. We created Simbioza, which became one of Slovenia's largest intergenerational projects and its first social enterprise. This experience taught me that a welfare society is built on empathy and inclusivity. When we take steps to bridge generational gaps and support each other, we create a society where everyone has a role and a purpose. It's up to each individual to contribute to this vision.

# Considering how the next generation is growing up immersed in the digital landscape, do you think they are more conscious and aware of the power of setting intentions?

The digital revolution is reshaping everything, including how the younger generation thinks about purpose and goals. Today's youth have an array of tools that help them reflect, plan, and set intentions in ways that were not available to previous generations. However, while technology provides these new avenues for self-awareness, it also brings challenges-such as information overload and the need to navigate artificial intelligence and social media carefully. I think the next generation is indeed more conscious of their intentions and the impact they can have, but there's a need for balance. They still need guidance from those who have lived through experiences that can't be replicated online. Each generation brings something valuable to the table, and wisdom gained through lived experience is something that only time can provide. We should aim for a balanced approach, where digital tools enhance our lives but are complemented by the irreplaceable value of real-life experience and wisdom 9



# Selling Your Business – Navigating the Earn– Outs in M&A Deals

BY Jože Stare, PELJHAN, PRELESNIK & PARTNERS

Jože Stare (LL.M., Harvard), Senior Associate at Law firm Roja, Peljhan, Prelesnik & partners



magine that you, the hardworking reader, have built a successful business and have finally decided that it's time to sell it and enjoy the fruits of your labor. As you sit across

from potential buyers, a common challenge arises: their valuation of your business doesn't quite match your expectations. How do you bridge this gap without leaving money on the table? Considering the recent trends in the M&A landscape, you will very likely encounter an increasingly popular solution, called earn-out, a mechanism designed to align the interests of buyers and sellers while unlocking greater value in the transaction.

An earn-out is a contractual arrangement where part of the purchase price is contingent upon the business achieving specific performance goals after the sale. While a portion of the purchase price is made upfront, the rest is tied to different metrics-for example, EBITDA, revenues, or customer retention-over a set period, usually one to three years. This structure benefits buyers by reducing their risk-they pay a premium only if the business performs as promised. For sellers, an earn-out offers the potential to maximize the purchase price if the business continues to thrive.

For many sellers, earn-outs are an attractive option because they can significantly increase the final payout. By agreeing to tie part of the price to future performance, you demonstrate confidence in your business' continued success. This is particularly advantageous for sellers who plan to remain involved during the transition, as their direct influence can help meet the agreed-upon goals. However, the appeal of earn-outs comes with



complexity and risk, making it essential to carefully evaluate their terms before committing.

In today's business environment, earn-outs are gaining traction across various industries, especially those with high growth potential like technology, healthcare, and software-as-a-service (SaaS). Buyers are increasingly using earn-outs to manage uncertainty, especially in the volatile economic climate. In response, sellers are negotiating shorter earn-out periods, typically one to two years, which align better with rapid integration timelines. While earn-outs in Slovenia are typically linked to EBITDA, there is an increasing trend of diverse performance metrics beyond EBITDA, such as annual recurring revenue (ARR) or customer retention rates, reflecting a more nuanced approach to valuation in certain industries (especially in the software business).

However, sellers beware! An earn-out is not just a tool for

boosting the sale price; it is also a potential source of disputes if not structured carefully. One of the most critical elements of a successful earn-out is having clear, measurable performance targets. Ambiguity in the terms can lead to disagreements over whether goals have been met, straining the relationship between buyer and seller. Metrics should be objective, achievable, and agreed upon upfront to minimize the risk of conflict. Nonetheless, as a precaution, the agreements must always include a clearly defined dispute resolution mechanism.

The discussion does not end with the choice of a relevant metric, since buyers may prioritize their own strategic goals over meeting the agreed performance metrics, potentially jeopardizing your payout. For example, they might inflate artificial costs, reduce investments, or re-channel sales, all in ways that harm the business' short-term performance. Sellers must anticipate

these possibilities and include appropriate earn-out protection clauses in the transactional documentation, such as clauses that define acceptable business practices or require the buyer to maintain certain levels of investment.

Another key consideration is your role in the business after the sale. Many earn-outs require sellers to stay involved during the earn-out period, either in a leadership role or as an advisor. While this can help ensure targets are met, it also comes with potential challenges. If you lack control over key decisions, achieving those targets may prove difficult. Sellers should ensure that their responsibilities, decision-making authority, and compensation during this period are clearly defined in the relevant documents. If you keep or rollover some equity in the company, you must also ensure that you have a clearly defined exit possibility in case your relationship with the buyer goes south.





Tax implications are another factor to consider. Earn-out payments may be taxed differently from the upfront portion of the sale proceeds, often as income rather than capital gains. This difference can significantly affect your net payout, so it is essential to consult with tax and legal advisors before finalizing the deal.

Sellers should aim to strike a balance between ambition and realism when agreeing on performance targets. Overly aggressive goals might lead to disappointment, while targets that are too conservative may not reflect the business's true potential. Structuring the earn-out to include partial payouts for nearly achieving targets can provide additional security. Additionally, sellers should push for a shorter performance period to reduce their reliance on the buyer's future decisions and strategy.

Finally, as the ancient Romans used to say, good contracts make for good friends. Don't shy away from clearly communicating your

expectations and concerns to the buyer. At the end of the day, it is important that all rights and obligations are clearly defined at the beginning, so both parties can avoid complex legal discussions later in the relationship and rather focus on performance of the business.

Ultimately, earn-out can be a powerful tool for bridging valuation gaps and ensuring both parties benefit from the sale. However, its success hinges on careful planning, clear communication, and the right professional advice. By fully understanding the risks and opportunities, sellers can use earn-outs to secure a higher price while ensuring the transition benefits everyone involved. If you're considering selling your business, don't dismiss the idea of an earnout. With the right preparation, it can be a strategic way to maximize the value of your hard work and ensure that your business's continued success translates into tangible rewards for you in the years to come. ¶



# Believe in Slovenia

INITIATIVE THAT CONNECTS SLOVENIA AND THE USA

GET TO KNOW THE "AMBASSADORS"
AND WHY THEY BELIEVE IN SLOVENIA:



**JANICE Z. DAVIS**Partner, Morgan Lewis & Bockius LLP

Based in Dallas, Texas, Janice Z. Davis is a partner at Morgan Lewis & Bockius LLP, bringing over 30 years of corporate law experience to her practice. A recipient of numerous accolades, including Most Effective Dealmakers at the 2022 Texas Lawyer Awards and Dallas' Top 50 Women in Law, she is celebrated for her expertise in M&A, joint ventures, and complex cross-border transactions. Born into a Slovenian community in Chicago, Janice is deeply connected to her heritage and excels in creating practical legal solutions for her clients. As Vice Chair & Chair-Elect at Dallas CASA, she is dedicated to protecting vulnerable children. Proudly calling Dallas a hotspot for business growth, Janice continues to inspire through her achievements and commitment to her community.



GORAN DRAGIĆ
Former Slovenian professional basketball
player, European Champion 2017
- Captain of the Slovenian National team,
in the NBA since 2008, retired in 2024

Goran Dragic, fondly nicknamed "The Dragon", retired from professional basketball in 2024, marking the end of a remarkable career spanning 16 years in the NBA and a European Championship title as captain of the Slovenian national team in 2017. His farewell event, the "Night of the Dragon" in Stožice, was a grand celebration of his legacy, featuring an exhibition game, a gala dinner, and an emotional farewell speech. In his honor, the Slovenian Basketball Federation retired his iconic number 3 jersey. Born in Ljubljana, Goran transitioned from soccer to basketball after an early injury. His career took him from Slovenian courts to the NBA, where he played for teams like the Phoenix Suns, Miami Heat, and Chicago Bulls. Off the court, Goran's foundation and basketball camps inspire young players, promoting the sport he loves. Proud of his Slovenian roots, Goran cherishes returning home, where he plans to focus on mentoring and sharing his knowledge with the next generation.



JURE LESKOVEC, PH.D.
Professor at Stanford Computer Science,
Co-Founder and Chief Scientist at Kumo.ai
and Co-Founder and Member of the Board
of Directors at ASEF

Based in San Francisco, Jure Leskovec is a Stanford University Computer Science professor, Co-Founder and Chief Scientist at Kumo.ai, and Co-Founder of ASEF. Known for his groundbreaking research on social networks and Big Data, he previously served as Chief Scientist at Pinterest and collaborated with Facebook on online virality studies. Jure is passionate about mentoring young talent, believing their success is his own. As a co-founder of ASEF, he creates global learn-

ing opportunities for young Slovenians, fostering knowledge exchange. Proud of his Slovenian roots, he continues to inspire through his scientific achievements, entrepreneurial ventures, and dedication to education.



ANDREJ PRŠA, PH.D.
Professor of Astrophysics
and Planetary Science, Villanova University

Based in Philadelphia, Dr. Andrej Prša is a Professor of Astrophysics and Planetary Science at Villanova University, renowned for his research on eclipsing binary stars and involvement in major projects like Kepler/ K2. TESS, and Gaia. With over 276 research articles, his work has been cited more than 36,000 times, cementing his place among top astronomers. A passionate mentor, Andrej Prša PH.D. collaborates with ASEF to support young Slovenian talent, while maintaining strong ties to his homeland. He returns to Slovenia yearly, cherishing its mountains and culture, and speaks Slovene at home with his family. Through his teaching, research, and mentoring, Andrej Prša PH.D. continues to inspire curiosity and excellence in astronomy.

BELIEVE IN SLOVENIA IS AN INITIATIVE OF AMCHAM SLOVENIA THAT AIMS TO EMPHASIZE THE FRIENDSHIP BETWEEN THE USA AND SLOVENIA IN A POSITIVE LIGHT. IT CELEBRATES SLOVENE-BORN INDIVIDUALS OR AMERICANS OF SLOVENE DESCENT LIVING IN THE US WHO MAINTAIN TIES WITH SLOVENIA AND SERVE AS ITS AMBASSADORS. THEIR REMARKABLE SUCCESS STORIES INSPIRE, SHOWING THAT EVEN A SMALL NATION CAN ACHIEVE GREATNESS GLOBALLY, INCLUDING IN THE US.

# **Innovation**

# **Meets Everyday**

# Living

KEA has built its reputation on creating a better everyday life for the many people, and now in Slovenia, the iconic Swedish brand is redefining how it connects with customers through its omnichannel approach. By blending physical and digital experiences, IKEA is making it easier than ever for Slovenians to access personalized solutions and seamless services tailored to their needs.

From offering professional design assistance directly to your home with its remote interior design service to reimagining the shopping journey with intuitive tools like Shop & Go and IKEA Kreativ, the brand is transforming how customers interact with their products and services. IKEA's commitment to convenience, creativity, and sustainability is setting new standards for the retail industry, ensuring everyday life becomes not only simpler but also more inspiring.

"Our goal is to make life better and easier for our customers by truly understanding their needs and providing solutions that fit seamlessly into their lives. By coming closer to the customer, we can offer more personalized services, greater convenience, and an inspiring experience—whether they shop online, in-store, or from the comfort of their homes."

- Simone Quargnal, Market Manager, IKEA Slovenija

# MEETING THE NEEDS OF TODAY'S DEMANDING CUSTOMERS

In an era where customers are more demanding, less forgiving, and less loyal, coming closer to their expectations has never been more crucial. With customers navigating ever-tightening budgets, meeting them through tailored services and accessible solutions has become more important than ever. Recognizing this, IKEA Slovenia launched its remote interior design service earlier this year, redefining how customers envision and create their dream spaces. This initiative demonstrates the brand's commitment to staying ahead of customer expectations by providing not just products, but complete, inspiring solutions for modern living.

# INNOVATIVE TOOLS FOR SIMPLICITY AND CONVENIENCE

As customers demand more streamlined and efficient shopping experiences, the need for innovative tools that simplify the process is bigger than ever. IKEA is leading the way by introducing solutions like Shop & Go, which makes shopping in the store faster and easier, and IKEA Kreativ, an augmented reality tool that helps customers visualize furniture in their spaces before making a purchase. In an ever-changing retail landscape, these technologies not only enhance convenience but also empower customers to make confident, informed decisions, redefining what it means to shop simply and efficiently in a modern, tech-savvy world.

# PAVING THE WAY FOR A SUSTAINABLE

Sustainability is at the heart of IKEA's vision, and the brand is working hard to make eco-friendly living easier for everyone. In Slovenia, the Second Chance service gives used furniture a new lease on life while rewarding customers with

gift cards. The Circular Hub offers preloved treasures at affordable prices, combining more affordable shopping with sustainability.

### A HOME FOR THE MANY PEOPLE

For IKEA, your home isn't just a space—it's where life happens. That's why the brand is focused on offering services and solutions that fit every lifestyle, budget, and dream. Whether you're designing a new living room, streamlining your shopping experience, or making more sustainable choices, IKEA is right there with you, every step of the way.



BY **Simone Quargnal** 

MARKET MANAGER, IKEA SLOVENIJA



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# The Silent Cost of Caution: How Fear and Mistrust Stall Wealth Creation

BY Vid Pajič, SENIOR FUND MANAGER; TRIGLAV SKLADI

# TRAPPED IN TRADITION: BUILDING A BETTER FINANCIAL FUTURE FOR SLOVENIANS

Slovenia has long been a nation of savers. Slovenes consistently rank above the EU average when it comes to the savings rate, a reflection of our prudent mindset and cautious approach to financial security. Yet, as we strive for a future of financial prosperity, we must ask ourselves an important question: Is saving alone enough? The answer, unfortunately, is no. While savings are undoubtedly a cornerstone of financial stability, the way we allocate these savings is equally crucial. And in this area, Slovenia is falling short.

### THE PROBLEM WITH CASH AND BANK SAVINGS

Slovenes overwhelmingly store their savings in bank savings accounts or cash, largely ignoring more profitable investment options. This tendency is deeply rooted in tradition and a pervasive lack of financial literacy. Trust in financial markets remains relatively low, while an insufficient understanding of available investment opportunities further discourages diversification.



**Vid Pajič** Senior Fund Manager; Triglav Skladi

To illustrate, the funds held in Slovenian bank accounts far exceed those invested in financial markets. While this might seem like a "safe" strategy, it is actually a poor choice in the long run. Inflation often outpaces the returns on bank deposits, meaning that the real value of our savings decreases over time. This is especially problematic for long-term savings. For example, many Slovenes rely on low-yield deposit accounts to save for their later years, unaware, that there are more suitable investment options for long-term saving goals. Instruments such as equity funds, diversified retirement portfolios, and similar could provide better returns while still accommodating different risk profiles. However, these options remain underutilized due to a lack of awareness and knowledge.

### FINANCIAL LITERACY: THE MISSING LINK

One of the root causes of this underutilization is the low level of financial education in Slovenia. Many individuals are unaware of the array of financial products available or lack the knowledge to assess which options are most suited to their goals.

This knowledge gap is compounded by lingering mistrust in financial institutions. Bad events from the past, such as the NKBM stock-buying frenzy, that ended with 100,000 investors losing their money, have left scars that make Slovenians cautious of entrusting their money to less familiar financial instruments.

To truly move forward, the extended regulations and solid investment returns in many assets, witnessed over the past decade and more, are unfortunately not enough. We must also bridge this gap through targeted financial education programs that foster both knowledge and trust.

### **BUILDING A PROSPEROUS FUTURE**

If Slovenians are to secure a future of financial prosperity, we must rethink how we approach saving and investing. It is not enough to simply save—we must ensure that our savings work for us. This requires a cultural shift toward proactivity, greater financial literacy, and a willingness to trust in regulated financial markets.

By educating ourselves about the opportunities available, we can turn our high savings rate into a powerful engine of financial growth. Our collective wealth could grow faster, enabling us to better tackle challenges such as pension reform and the financial security of future generations.

The choice is ours: continue to hoard cash that depreciates over time or embrace smarter saving and investment strategies that create real, above-inflation returns. By making the right choice, Slovenians can transform its prudent saving habits into a foundation for lasting financial success. The time to act is now ¶



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# Dialogue





n your work on the Action Plan for Greater Welfare in Slovenia, you highlighted both material and non-material factors. How do you see the balance between economic growth and things like health, sustainability and strong institutions in improving well-being and productivity?

Strong and inclusive institutions have a long-term impact on economic prosperity. This, among other things, has been highlighted by this year's Nobel Prize laureates Daron Acemoglu, Simon Johnson, and James Robinson since the publication of their book "Why Nations Fail" in 2013. In fact, these inclusive institutions, which provide for the enforcement of ownership rights, limit corruption, and protect democracy, are today mostly found in highly developed countries in the West. On

the contrary, the so-called extractive institutions, which lead to a high concentration of power and restricted political freedom, tend to concentrate resources in the hands of a small elite, thus hampering economic development. The more developed a country is, the more its citizens emphasize non-material well-being alongside material well-being; however, the former cannot exist without the latter, which is the foundation on which non-material well-being is built. For example, it is difficult to provide quality, publicly funded health and education services without adequate financial resources. The reason for this is that budgetary resources are conditional on a well-functioning economy, which needs quality public services, operational sub-systems and a stimulating business environment. The latter depends on institutions.

Unlocking Potential

WITH **Polona Domadenik Muren, PhD**, UNIVERSITY OF LJUBLJANA

During October's AmCham Slovenia & Spirit Business Delegation to North and South Carolina, universities showed how they align education with labor market needs. As a university professor and researcher, what steps should Slovenia take to better connect scientific research with industry?

In the framework of the 2020 Action Plan for Higher Productivity Growth, the Amendment thereto, and the 2022 Action Plan for Greater Wellbeing, we have put improving cooperation between the R&D sphere, working in institutes and universities, and companies high on the list of Slovenian priorities. We believe this to be the most important area in terms of horizontal measures to promote soft factors of productivity. Improved integration and cooperation between the corporate sector and science is a must for innovation breakthroughswhich is critical not only in Slovenia but also at the EU level. The group led by Prof. Dušan Mramor has proposed three actions. The first measure is for the state to establish a key body-an international advisory body, with, for example, five top researchers from Slovenia and abroad, who would with full autonomy channel half of the increase in public funding for research and development activities into the most advanced research in Sloveniawhere the greatest impact can be expected. The other half of the increase in public funding would be directed to large applied projects following the Israeli model, with public and private funding equaling

Polona Domadenik Muren, PhD /ice Dean for Research and Doctoral Programme / IMB Progamme Director, School of Economics and Business, University of Ljubljana



each. In this way, effort would be directed towards the creation of strong multi and interdisciplinary R&D hubs without narrow-minded self-centeredness. The institutes, together with their spin-offs, must become the central point of applied knowledge for businesses - R&D innovation hubs and partnerships, with the support and cooperation of universities. They must become internationally recognized for this and strengthen cooperation in the framework of large-scale Important Projects of Common European Interest (IPCEI). The second measure proposed is POTENTA the re-establishment of an independent Technology Agency, following the model of Finland, Denmark, and other countries demonstrating development breakthrough,

to transfer knowledge and finance proof of concept of development and patents. Unfortunately, in this

"THE MORE DEVELOPED A COUNTRY IS, THE MORE ITS CITIZENS EMPHASIZE NON-MATERIAL WELL-BEING ALONGSIDE MATERIAL WELL-BEING: HOWEVER. THE FORMER CANNOT EXIST WITHOUT THE LATTER, WHICH IS THE FOUNDATION ON WHICH NON-MATERIAL WELL-BEING IS BUILT."

- POLONA DOMADENIK MUREN

case, politics has decided differently and the tasks of the Technology Agency have been taken over by a somewhat modified Research Agency. I am not convinced that it will be up to the demanding task of promoting the transfer of innovation findings into practice. The third measure concerns the need to concentrate scarce resources for development activities into one or several large projects in identified promising high-tech areas (with high growth potential), such as pharmaceuticals, biomedicine, space science, materials science for the development of alternative energy storage and generation (hydrogen, batteries), artificial intelligence, etc. Fragmentation of funds does not produce results in areas that require high investment. As a society, we need to set priorities and identify areas with potential. We also need to be aware of the risks of such investments. In the era of the green and digital transition, the role of the state in supporting research is changing - from a passive provider of funds for R&D activities to a much more active stakeholder - a co-creator of new markets, as Marianna Mazzuccato, one of the most influential economists of our time, puts it.

As a result, greater cooperation between R&D and the corporate sector, both at the national level and more broadly, will contribute to study programs adapting more quickly to the needs of the labor market. This is a two-way process: brain circulation between research institutions and companies.

# You stress the need for better corporate governance in state-owned enterprises, especially health and education. What reforms are most urgent, and how could they improve efficiency and sustainability?

When it comes to public institutions in the field of education and health, I see the key challenge in improved organization and different incentives for economic agents, when they could achieve better results with the same amount of funds.

# "IN AN ERA OF FAST TECHNOLOGICAL PROGRESS, SPECIAL ATTENTION SHOULD BE PAID TO TEACHING PEOPLE DIGITAL SKILLS."

- POLONA DOMADENIK MUREN

As regards the operation of companies owned directly or indirectly by the state, the biggest problem, in my opinion, is corporate governance, which should be based to a greater extent on meritocracy and not affiliation with certain interest groups. This type of practice is extremely bad for our young talent and one of the causes of them moving abroad in large numbers. Although this has not yet been picked up by official statistics, I see that more and more of the best young professionals are looking for employment opportunities abroad already while they are studying or immediately afterwards. When young people put on the scales a beautiful environment, an abundance of free time, family and friends, and the opportunity to learn, advance and earn money, either as employees or in their own start-ups, for the most ambitious young people, those who are supposed to be building the future of Slovenia, the scales tip in favor of going abroad. Let us be aware of this and give them the opportunity to progress and realize their dreams in Slovenia.

With rapid technological progress, there's a concern that people without digital knowledge and skills will fall behind. How can Slovenia ensure its workforce stays competitive in a digital age?

In an era of fast technological progress, special attention should be paid to teaching people digital

skills, not only those who use or will need to use them at the workplace, but also pensioners, who have difficulties navigating digital society without them. Learning should gain on the value scale. In Slovenia, we are increasingly confronted with the opinion (also in the scope of research work in the field) that it is not worth educating and training. Companies are faced with the challenge of how to motivate employees to acquire additional skills, and employees realize that, due to the outdated pay system, they will still receive the minimum wage even after training. Earnings compression, net wages in particular, is a major challenge for all employers.

Strategic public finances are critical for long-term prosperity. What principles should guide Slovenia's fiscal policy to balance economic growth with social challenges like an aging population?

Above all, public funds must be managed responsibly: policies must be "triple A" – accountable, agile, and ambitious.

How do you view the connection between individual happiness and a welfare society? Can happiness be used to measure societal progress?

The question is whether happiness can be measured, as it is a rather subjective matter. There is no doubt, however, that societies that pay attention to the well-being of all are happier: there is less crime, less corruption, and more of what we might call "caring for fellow human beings". ¶

"IMPROVED INTEGRATION
AND COOPERATION
BETWEEN THE CORPORATE
SECTOR AND SCIENCE IS
A MUST FOR INNOVATION
BREAKTHROUGHS."

- POLONA DOMADENIK MUREN

# I'm a Teacher!

THE "I'M A TEACHER!" INITIATIVE HIGHLIGHTS OUTSTANDING STORIES OF SLOVENIAN TEACHERS WHO FEEL THAT THEIR WORK IS A CALLING AND WHO CAN SERVE AS ROLE MODELS FOR FUTURE GENERATIONS OF BOTH STUDENTS AND TEACHERS, PLACING THE TEACHING PROFESSION BACK ON THE PEDESTAL OF THE MOST ESTEEMED PROFESSIONS. IN THE "I'M A TEACHER!" INITIATIVE, WE ARE NOT LOOKING JUST FOR PROJECTS BUT ALSO A SOUND WAY OF WORKING AND EXCELLENT AND INNOVATIVE EDUCATIONAL PRACTICES THAT PREPARE CHILDREN FOR THE FUTURE.

or the project, we have joined the Varkey Foundation and their Global Teacher Prize initiative and have received funding from the Google.org Impact Challenge Central and Eastern Europe. Since 2020 outstanding and insightful Slovenian teachers can also compete for the Global Teacher Prize the award for the best teacher in the world.

We are still very proud that in November 2023, Uroš Ocepek, Ph.D., the Teacher of the Year 2022, who teaches the professional modules in the field of computer science at Trbovlje Secondary School, made it to the top 50 teachers in the world, coming through a field of thousands of teachers from all over the globe competing for the title.

Next in line to represent Slovenia at the Global Teacher Prize initiative is Jožica Frigelj, M.Sc., Teacher of the Year 2023. Among her numerous achievements, she is a co-founder of the initiative "What kind of school do we want?", and a recipient of a lifetime achievement award in primary education.

# Extending Reach, Expanding Impact

In the new section, "Glas ravnatel-jev" (English: Voice of Principals), we highlight, through engaging conversations, the pivotal role of experienced school principals as educational leaders in shaping high-quality school environments and fostering the professional growth of teachers.

Another exciting addition to the initiative this year is the launch of its Instagram profile, @uciteljsemuciteljicasem! Follow to stay updated on the initiative's activities.

# Teacher of the Year 2024 is Simona Šarlah from Vojnik Elementary School

Simona Šarlah is an advocate for dynamic and interactive teaching methods. As a teacher of German, civic education, ethics, and philosophy, she places great emphasis on active listening and critical thinking. In her pedagogical approach, she highlights the importance of discussions and dialogue, encouraging the development of values and a value system that shapes students into active individuals and well-rounded personalities. She prepares them for life in a dynamic world that demands both initiative and collaboration. 9







This year's superfinalists for the Teacher of the Year title: Saša Pušnar Dobnikar, The School of Economics Ljubljana; Simona Šarlah, Vojnik Primary School; Adriana Gaberščík, Primary School Miško Kranjec Ljubljana







ou pointed out that children today are not the same as they were a decade ago. What changes have you noticed in children and how is the role of the teacher changing in era of rapid technological development and social changes?

Children are neither worse nor better, they are simply different. They no longer sit quietly at their desks and stare at the teacher standing in front of the blackboard. They no longer automatically accept the teacher as an authority or with fearful respect (and I would not want them to). The times of frontal teaching, with the teacher explaining and the students writing down the learning material in notebooks, are long gone. The teacher must first make an effort to gain the attention, respect, and trust (of children and parents). The teacher-student relationship is much more relaxed nowadays. Not friendly, but we are far from being just presenters of professional content. Children also turn to us for help, advice, and consolation. They also talk to us about how they see the world, they have no problem expressing their opinions, and they confide in us more often about their personal problems. With the help of information and communication technology, lessons are more active, teachers are looking for new ways to motivate children to the point where they are willing to listen and work. Their attention quickly "wanders" elsewhere, so we have to be much more careful to keep it. We are faced with situations where children simply "forget" to write down the date of a written test, they "do not hear"

what they have to do at home, they read the online summary instead of required book, and so on. They are still afraid of assessments, but they still often admit that they have not studied anyway because they did not feel like it or do not know how to study at all. That is why I spend considerable time and energy at school to provide them with some learning strategies and explain why this is good for them.

You support the introduction of a mandatory second foreign language. What do you think about the mandatory subject of digital language? What challenges do you see in integrating digital content into the learning process and how do you respond to concerns about negative impacts?

Personally, I try to prohibit students as little as possible, I prefer to guide them in using digital devices. Of course, certain things are strictly forbidden by the school rules and we definitely adhere to these prohibitions. That being said, I try to explain to students why these rules make sense and somehow prove to them that this is our way of trying to protect them. The rules are not an end in themselves, but have been adopted to protect the rights of all participants in the learning process.

On the other hand, I believe that digital devices are our future. They are not a so-called necessary evil, I rather believe they are a means of simplifying our lives (after all, we are all at least a little dependent on them—we use our phones for payments more and more often, we have various cards and applications loaded on them that make our lives easier to organize, we use them to read and write e-mails, we use the camera on our phones to capture the most important moments of our lives and we also communicate with people on a global level).

In class, I try to follow modern approaches to teaching, which is why it is allowed to use a phone and certain applications on the phone and/or computer. Of course, in a controlled environment and with precise instructions. Students can create part of





their project assignments using digital devices, record videos (for instance, dialogues), prepare presentations (they can always choose between a poster or PowerPoint), browse online dictionaries (who still uses print dictionaries in everyday life?), play didactic games, and the like.

There is no doubt that young people will use digital devices sooner or later, and it is the task of adults (parents in particular) to limit them in an appropriate way and guide them in their use. It is essential to warn them about the pitfalls and teach them to critically assess the information they get online or by means of artificial intelligence. I believe the latter to be the most important, since young people are still very weak in this area (for example, they are unable to distinguish false information from true information). However, in order to be able to do all of the above, we ourselves have to develop appropriate digital competences, as I have noticed that adults (too) often do not keep up with young people.

As Teacher of the Year, you have become an inspiration to many young teachers. What advice would you give someone who is just starting their teaching career and wants to make a positive impact on the lives of their students?

I would advise them to never forget why they decided to become a teacher. When in a difficult situation or confronted with a tough decision, they should remember how they once felt in the role of a student. Once you put yourself in the shoes of the counterparty, it is much easier to understand and accept them. The teaching profession is by no means easy and is one of the most socially responsible professions in the country, as we educate and teach all future professions. Being a teacher is an honor and at the same time a great responsibility, because in this way we co-shape the society of the future. What we do today will be reflected for years to come. If

# "TOGETHER, WE CAN COEXIST ONLY THROUGH COLLABORATION, RESPECT, A CULTURE OF DIALOGUE, COMPASSION, AND EMPATHY. SINCE WE HELP SHAPE YOUNG MINDS, WE MUST PROMOTE THE RIGHT VALUES."

- SIMONA ŠARLAH

we are not satisfied with the situation, we have an ideal opportunity to change the world through the education and schooling of children. This is the greatest motivation and driver to keep going.

# What do you consider to be the greatest success of your teaching career?

Given the current situation in Slovenia, the first thing that comes to mind is the fact that I still persist in education.

At times it is really difficult because of all the pressures and expectations from all sides, but when you dive into the world of young people and discover at least a spark of curiosity, enthusiasm, and inquisitiveness in their eyes, you rediscover why you are there. So, I would say that my greatest success is that I still enter the classroom (almost) every morning with a smile and anticipation, looking forward to new projects, new discussions ... Of course, I am most proud of the fact that I am able to establish a respectful relationship with my students, based on trust and mutual acceptance. If I manage to motivate students to work, I have already done half of my task, the rest then comes naturally.

# If you had a magic wand and could change a single thing in the Slovenian school system, what would it be?

Just one thing? Can I have at least three, please?

I would abolish grades and check children's progress through projects. Students would set their own goals and achieve them through internal motivation.

I would close the door to all external "consultants" who have never practised as teachers (and those who have not for a very long time), all politicians who only observe the work of a school from afar, parents who think that only they know what the classroom dynamics are and demand that the entire system be adapted to just one individual, lawyers who decide on the "right" values through legal acts. The decision-makers should be practising teachers who live and breathe school every day!

The third, but not the last, thing I would change is to remove all the clutter from the curriculum and include much more learning for life. School is an educational institution and the current system does not leave us enough freedom or time to really fully devote ourselves to our role and do what we are here for.  $\P$ 



Knowledge & Support 2024











Knowledge & Support 2024

**CERHAHEMPEL** 



# Building Bridges Between **Smart Tech** and Social Change

**BY Jasna Miheli Coustaury** 

GENERAL MANAGER, EU OPERATIONS, PLUME

hat does Plume focus on as a hightech company, and what are some

Plume is a cutting-edge technology company focusing on smart home services, Wi-Fi optimization, and intelligent network management. The company's primary expertise is providing adaptive Wi-Fi solutions that ensure seamless, whole-home coverage using a cloud-managed proprietary system. Plume also excels in smart home integration, offering unified control of Internet of Things (IoT) devices, such as cameras, thermostats, and other connected gadgets.

Another core area of Plume's innovation is AI-driven optimization, which uses machine learning to finetune network performance in real-time. The company prioritizes cybersecurity by offering advanced features such as malware protection, device quarantine, and robust parental controls. Additionally, Plume enhances user experience by enabling personalized network configurations, such as device prioritization and customizable guest access.

For Internet Service Providers (ISPs), Plume provides sophisticated tools to analyze data and improve customer offerings. Among its flagship products is HomePass, a subscription-based service that combines Wi-Fi optimization, security, and smart home controls. Plume also supports ISPs with its OpenSync software platform, empowering them to deliver better connectivity solutions to their customers.



# Where does Plume see opportunities in Slovenia, and how do you contribute to the local tech ecosystem?

Plume identifies significant opportunities in Slovenia through the growing adoption of smart home technologies, partnerships with Internet Service Providers (ISPs), and the increasing demand for advanced networking solutions among small businesses. Its offerings cater to the local need for adaptive Wi-Fi systems, seamless IoT integration, and secure, reliable connectivity.

In terms of contributing to Slovenia's tech ecosystem, Plume fosters innovation by deploying cutting-edge, AI-driven, cloud-managed technologies that enhance network performance and user experience. We support the local talent pool by collaborating with universities and tech hubs, creating opportunities for knowledge exchange and skill development. Additionally, Plume enhances digital security in the region, providing advanced cybersecurity solutions for both homes and businesses.

By enabling better connectivity, driving innovation, and bolstering security, Plume actively supports Slovenia's digital transformation and helps strengthen its technology ecosystem.

# In how many homes worldwide are Plume's products currently present, and what has been the growth trajectory of their global reach?

We connect 65 million homes and manage over 4 billion devices in connected homes/households globally.







At the individual level, people need a sense of health and fulfillment to contribute actively to society. In your view, how much responsibility should companies take in creating these conditions for their employees, and what approaches make the most meaningful difference?

Companies bear a significant responsibility in fostering employee health and fulfillment, recognizing that thriving individuals are more engaged, productive, and capable of positively impacting society. While personal well-being is ultimately an individual journey, organizations can meaningfully contribute by offering supportive structures and a culture that encourages balance and growth.

Key approaches include prioritizing physical and mental health through comprehensive healthcare, wellness programs, and work-life balance initiatives like flexible hours and remote work options. Equally important is fostering personal growth by providing opportunities for skill development, career progression, and aligning work with meaningful goals that resonate with employees' values.

A supportive environment is crucial, built on an inclusive culture that ensures psychological safety, diversity, and belonging. Regular recognition, open feedback, and opportunities for social connection, such as team-building events and community engagement, deepen the sense of purpose and connection.

By cultivating these conditions, companies empower individuals to lead healthier, more fulfilling lives, amplifying their ability to contribute meaningfully to society.

You've championed the #PlumeStrong initiative, which started as a way to support employee wellness and evolved into a significant charity project. Could you share the journey of this initiative and some of the most meaningful ways it has impacted both the company and the community?

The #PlumeStrong initiative started as a program that promotes employee wellness through sports challenges, mental health activities, and team-building events. Over time, it evolved into a larger charitable effort, linking employee participation to donations supporting community causes.

For employees, #PlumeStrong has improved health, reduced stress, and deepened engagement by creating a sense of shared purpose. It has also fostered a supportive, inclusive workplace culture that prioritizes well-being. For the community, the initiative has raised significant funds for causes like providing education for children from underserved communities as well as quick responses to the natu-



ral disasters in the local communities where Plume is present. Since its launch in 2020, we have managed to raise EUR 2,309,000.

#PlumeStrong connects personal well-being with meaningful societal impact, inspiring both employees and the community.

# Having experienced corporate environments in different countries, what do you think works well in Slovenia, and where do you see room for growth?

In Slovenia, corporate environments are often marked by a strong focus on collaboration, work-life balance, and transparency. These factors contribute to a positive and supportive work culture, where teamwork and open communication foster innovation and effective problem-solving. The cultural emphasis on work-life balance ensures employees maintain a healthy equilibrium, supported by policies that respect personal time. Additionally, many Slovenian companies value transparency, building trust between leadership and employees, which strengthens overall organizational cohesion.

However, there are areas where Slovenia can see growth and improvement. One key opportunity is in



digital transformation. While Slovenia has a strong tech infrastructure, there is room for companies to embrace advanced technologies and data-driven decision-making to drive further growth. Additionally, investing in leadership development is crucial. By focusing more on management training, companies can cultivate future leaders who inspire innovation and are adept at navigating change.

Another area for improvement is diversity and inclusion. While Slovenian workplaces are generally inclusive, there is potential for greater focus on increasing diversity in leadership roles and across various industries, which can drive creativity and innovation. Lastly, fostering a stronger entrepreneurial culture would encourage more risk-taking and creativity, boosting Slovenia's economic dynamism.

With its solid foundation, Slovenia has significant potential for growth in these areas, further enhancing its competitiveness on the global stage and improving internal workplace cultures.

Where do you believe technology holds the greatest promise for uplifting society, and what must we prioritize to ensure it genuinely enhances our quality of life? Technology holds significant promise for uplifting society, particularly in areas such as healthcare, education, sustainability, and economic equality. In healthcare, technology can expand access through telemedicine and AI, making healthcare more affordable and efficient while ensuring privacy and equity for all. In education, digital platforms have the potential to make learning more accessible and personalized, offering tailored opportunities for students regardless of their location or background.

Sustainability is another area where technology can have a profound impact, with advancements in green technologies helping to combat climate change and reduce environmental footprints. Additionally, technology can address economic inequality by bridging the digital divide, providing access to tools and opportunities that foster economic empowerment across all communities.

To ensure that technology genuinely enhances quality of life, we must prioritize ethical development, collaboration, and inclusion. This approach ensures that technology serves all people equitably, driving positive change while addressing different challenges.







WITH Nadya Zhexembayeva Ph.D. REINVENTION ACADEMY USA



hen we speak of sustainability today, it's no longer just about 'going green'—it's about a fundamental shift in mindset. What do you see as the fundamental truth we must embrace about sustainability and how do you see the narrative around sustainability evolving?

In my job as the Coca Cola Chaired Professor of Sustainability at the IEDC-Bled School of Management, which I left in 2016, I wrote books, did research, and worked with organizations with this idea of sustainability not being enough, that we are entering the stage where it's just not an exciting aspirational goal anymore.

I often joke that if you haven't seen an old neighbor of yours for a while who moved away, and you meet in a restaurant and you hug and you ask them how their life is and how their work is and how their



marriage is, the answer is "sustainable". That's hardly an aspirational answer. We don't want our marriages to be just "sustainable". In the same way, I hope we don't want our organizations or our communities or our entire civilization to be just sustainable - to drag on, to be at the basic level of survival. I hope we want it to be flourishing and thriving and exciting and beautiful and glorious and so on.

So I think we have finally moved from the idea of reducing harm to now entering the stage of regenerative capitalism, where we are actually regenerating and creating more value than we are consuming as a society. And that for me is exciting because that is a goal that drives innovation. It's less about shame, less about fear, less about businesses feeling guilty for their impact in the world and more about innovation that drives creative products and services, and beautiful new solutions - which is the essence of what business is about: problem-solving and value creation. That's the sustainability I'm interested in. This is sustainability plus. This is regenerative capitalism.

## What lessons have you drawn from global crises—economic, environmental, or social—that underscore the importance of reinvention?

My shift from sustainability to reinvention happened during my time at IEDC-Bled. I was a keynote speaker at a major conference, and I already had a best-selling book Embedded Sustainability, which is

#### Nadya Zhexembayeva Ph.D.

Founder and Chief Reinvention Officer, Reinvention Academy USA now a classic in the field of sustainability, as it's about innovation and how to embed and integrate sustainability in all of your business operations to drive competitive advantage. And I felt very proud of myself.

I really felt that I was doing a good job. And at the end of the conference, all the keynote speakers were having dinner and we all went around the circle and one of us asked, do you have hope? And all of us coming from very different fields (some, like me, from business and others from biology and climate and politics), all of us agreed that when it comes to some of the fundamental issues such as climate change, for example, and its impact on our access to food, fresh water, or the catastrophic weather events such as the floods that Slovenia experienced recently, this kind of change is inevitable, that we're past the moment of prevention. And the only other option we have now, if we are going to face the dramatic disruptions anyway, is not prevention, it's adaptation. I was looking for a more aspirational word than that, so I chose the word "reinvention".

We cannot prevent, so we need to reinvent. We need to find a way to live with whatever is coming without knowing what exactly is coming and how it will show up in our region, in our industry, or in our company. Therefore, the only answer is universal reinvention skills, tools, and communities. And that's how the whole effort of Reinvention Academy started - from realizing that without giving reinvention skills

and tools, science-based but easy to use, not super theoretical, applied and tested in the real-world environment, in the messy reality of companies or the nonprofit sector or community living, that we need to develop tools and teach those tools to grow the skills so that whatever specific disruption your company or your community is facing, you're ready. For some, it will be climate change, but for others, it will be economic collapse.

For some, it will be, as we're facing right now, geopolitical turbulence, including violent conflicts and wars. For some, it might be a technological disruption. We're all facing it with artificial intelligence right now. It doesn't matter what specific disruption you're facing. The set of skills and tools to address and successfully adapt are universal.

It's like playing a good musical instrument. Once you master the piano, you can play Bach and the classics, but you can also play folk song songs, rock songs, and rap songs. It doesn't matter. You can be very, very good at this universal toolkit and apply it in any context. And that's where we are with reinvention right now.

#### If we're tasked with leading the reinvention of Slovenia as a global player in business and sustainability, what would be the first critical step?

For me, the first critical step is to find and disseminate all the incredible cases of business sustainability innovation that is happening in Slovenia right now, and make them world-famous. Slovenia is a land of reinvention. And when we speak about reinvention, innovation is only one out of nine types of innovation. You have a very wide and diversified portfolio of reinvention, from incremental change to radical innovation and everything in between.

I would start with finding those cases, highlighting and celebrating them, and learning how to scale them and make them available to everyone. You have so much good happening in the country, and transferring lessons learned from one organization to another, one community to another, is the place I would start because you're already great at this. Making solid research and using your own best practices, not looking outside of the country. These unique cases happen in small pockets and niches, so nobody knows about them and everyone starts from scratch, wasting precious time and resources to invent something where you can just reinvent somebody else's invention.

It's already been done, and there's a lot of success in the country. It just needs to be available as an open-source community, learning from each other, sharing super-quick, pushing each other, and building on the success that has already happened.

### What are the key elements that determine success in the reinvention process?

There's really only one measure of success when it comes to reinvention, and that is the level of life in the system.

Reinvention works as a new cross-disciplinary field of management that connects strategy, innovation, and change management - aligning them and creating synergies between them. We call them anticipating change, designing change, and implementing change. Anticipating change involves analytics, foresight, strategy. Designing change - that's innovation, design thinking, R&D. Implementing change - that's change management, project management, Scrum Agile. All of those traditionally are done separately from each other, not aligned and almost at war with each other.

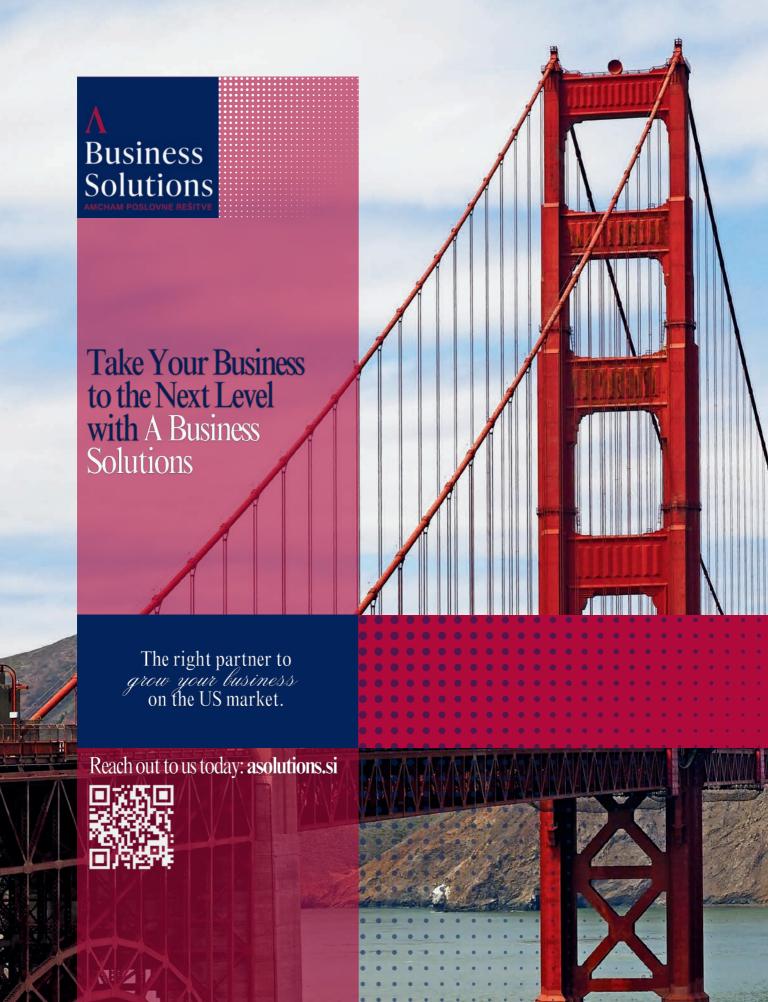
Reinvention is connecting those three key areas, and there's only one measure. Have we increased the level of life in the system or not? If we are reinventing a company, is our company more alive from the point of view of both financial performance and customer satisfaction, employee satisfaction? This is a cohesive index of performance. If we're talking about product reinvention, is our product more alive?

You can use whatever measures of "aliveness" you want because it's uniquely yours. Sometimes it's customer user cases, customer experience, customer retention, and so on. But you do need to sustain and continuously increase the level of life in the system. You need to make sure you no longer treat change as a one-time project.

Reinvention is a continuous regular process like brushing your teeth. If you don't brush your teeth, you cannot go without brushing your teeth for 7 years and then brush them very well for 2 weeks. They will be gone by then. You will have loss, cavities, and so on. It's the same with business.

Reinvention is a regular process. It's not an every-day process, but it's definitely more often than every 7 years.  $\P$ 





# **AmCham Advocacy**

BRIEF

In AmCham Slovenia, the international community with a diversified network of more than 400 members from various industries that generate over 21 billion euros in annual revenues, we connect knowledge and act as the voice of Slovenian and international companies in Slovenia. Over 380 experts are involved in AmCham advocacy within seven committees, working for a better business and living environment in Slovenia.

### Main points of AmCham advocacy for 2025:

#### **Health:**

Implementing comprehensive healthcare reform in Slovenia presents a formidable challenge. Accessible, effective, and modern public health must be based on realistic foundations and place individuals at its core. Our vision for achieving this encompasses digital transformation, clearly defined financing and health benefit basket, public-private partnership, value-based healthcare, and the transformation of the Health Insurance Institute of Slovenia.

#### People and Knowledge/Competencies:

Acknowledging the scarcity of skilled labor and talents is paramount. It is crucial to address the issues of how to retain highly skilled employees, make it easier for companies to recruit skilled foreigners, and adapt education to the needs of the digital age. As a foundational step, we should introduce the compulsory subject of Computer Science and Information Technology in primary and secondary schools. In the last year, the AmCham Future of Work and Education Committee has actively been working on achieving this goal. Raising the profile of key professions such as doctors, teachers, social workers, nurses, and early childhood educators is also essential to ensure the long-term stability and quality of public services.

Additionally, investing in experienced employees over 55 through supportive work environments and lifelong learning helps bridge workforce gaps, strengthen mentorship, and create a more inclusive and sustainable labor market.

#### **International Competitiveness:**

To be competitive, we need a predictable business environment, a positive attitude toward the economy, and an appropriate tax policy that is predictable, reasonable, and does not interfere with constitutional rights. Ensuring that the regulatory environment supports innovation and protects the value created by intellectual efforts is essential for fostering progress in key areas. Additionally, the pension system reform bears relevance, as it impacts both the population and overall quality of life. If designed thoughtfully, it can also create a more extensive base of Slovenian capital to be invested in Slovenian businesses.

#### **Empowering a Sustainable Tomorrow:**

Businesses are in a phase of green transition; hence, ESG criteria are no longer just a corporate responsibility pillar but a prerequisite for investment, competitiveness, and survival. The ongoing update of Slovenia's Integrated National Energy and Climate Plan (NEPN) is critical for aligning with new low-carbon technology goals and ensuring energy security through investments in both renewable and nuclear energy, such as JEK2. Additionally, sustainable practices must extend to food systems, with an emphasis on products free from deforestation and promoting resilient supply chains to mitigate biodiversity loss and reduce carbon emissions.

#### **Welfare Society:**

Without a competitive and predictable business environment, we cannot ensure a welfare society, our shared goal. Stimulating the economy is crucial, especially in light of the current global situation, with declines in orders, reductions in production, reductions in the volume of consumption, and lay-offs in many industries. Thus, we oppose any additional burdens placed on the economy.





URŠA LAKNER, M.SC.,



JANKO BURGAR, M.SC.,





LUKA GABROVŠEK



VIŽINTIN, M.SC.,





**NEVENKA** ČREŠNAR PERGAR



ALJOŠA KRDŽIĆ & PARTNERS



**FUTURE OF WORK** & EDUCATION COMMITTEE



NEVENKA OŠTARJAŠ



SANJA SAVIČ, M.SC.,





GOSTIŠA JADEK & PENSA LAW OFFICE



JAKA REPANŠEK





MARKO BLATNIK



JEZERNIK, PH.D.,



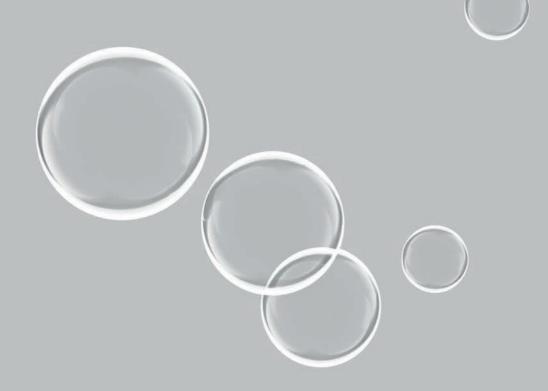


MAJCEN



HORVAT, PH.D.









BRANDING & CREATIVE CONSULTANCY

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AMCHAM SLOVENIA IS BUSINESS COMMUNITY OF POWER OF RELATIONSHIPS

# What Does AmCham Slovenia Do?

# 4 Pillars of Our Activities

#### Networking and events

We address various topics and subjects, we inform and exchange good business practices. At the same time, these events represent an excellent opportunity to expand your acquaintances and knowledge.

### **Advocacy**

There are 7 working committees operating in AmCham Slovenija's advocacy framework, and these include over 380 representatives of companies, our members, who are experts in their fields. With our knowledge and vision, we wish to contribute to forming a better business environment and quality of life in Slovenia.

### Young Platform

The AmCham Young Platform connects generations of young and active individuals who stand out from the average. Programs within the platform guide the personal and career development of the next generation of business leaders.

#### **International Collaboration**

We represent an entry point for Slovenian companies that want to penetrate the US market, and open doors to investors into Slovenia. We are also a part of AmChams in Europe network and proud that our CEO Ajša Vodnik, M.Sc serves as a Chair of this important organization.

26 YEARS

# Networking & Events



#### **AmCham Business Breakfast**

International networking with content since 2002.



**150**+

ANNUALLY

60+

PATRON

MEMBERS

BUSINESS LEADERS CLUB

#### **AmCham Business Leaders Club**

Renowned business leaders sharing ideas and networking at the highest levels.



#### Best of the Best

Innovation, Motivation, and Collaboration, presentation of best business practices.

#### AMCHAM FOCUS

#### **AmCham Focus**

We create value through knowledge.

### **Advocacy**

As changes in society require an open dialogue between the private sector, science, the state, and civil society, AmCham Slovenia is using its well-branched network of members from various lines of business to connect know-how and act as the voice of Slovenian and international companies.



2k+
MEMBERS
OF OUR
YOUNG
PLATFORM



#### I am a Teacher!

Inspiring stories of teachers who are changing the world with their innovation and dedication.



#### **Health and Wellbeing Committee**

For a sustainable, accessible, and fair healthcare system.



#### **Finance Committee**

For a predictable and more competitive fiscal-financial environment.



#### **Intellectual Property Committee**

Awareness of the importance of knowledge, innovation and IP protection.



### Future of Work and Education Committee

Education and the labor market in line with development and the needs of the economy.



#### **Investment Committee**

Predictable and stable business environment for high valueadded domestic and foreign investments.



#### **Ready4DFuture Committee**

The rediness for the digital era defined by innovative business models, new technologies and competencies.



#### **Sustainable Growth Committee**

As individuals and the business community we must actively participate in the sustainable mindset.

# Young Platform

The AmCham YOUng Platform represents a way of thinking forward.



#### AmCham Young Professionals™

Personal and career development for the next generation of business leaders.



#### AmCham Mentor

Informal transfer of knowledge, social capital, and support. A powerful personal development and empowerment tool.



#### Student Entrepreneurship and Internship

Amcham Slovenia in cooperation with the US Embassy in Slovenia links academic and business career through its student internship program.



#### **AmCham Young Leaders Club**

A network of business leaders of the younger generation, whose desire and goal is to work together and co-create a better future, strong economy, and a high quality of life.



#### **AmCham First Mentor**

Members of AmCham Young Leaders Club offer mentoring to young people between the ages of 15 and 25 who are considering a career, starting to dream about their business path, or looking for the best way to jump from school to business.



#### Snowball

Snowball is the center of optimism. It is a group of active young people brought together by a common vision—to make Slovenia a country of optimism and opportunity, with a high quality of life.

# **International Cooperation**



### AmCham Business and Development Delegations to the US

Business and investment opportunities for Slovenian companies in the US.



#### Slovenia Business Bridge™

Investment and Development Conference Finding opportunities & making them happen.



#### **USA Meetup**

Informal conversations and concrete answers as well as examples and first-hand experience for a better understanding of the US market.



#### **USA Boot Camp**

We share knowledge and experience and provide detailed insights into individual industries, their specifics, and trends.



#### Enter USA

Custom made business training for companies that are entering or expanding business operations on the US market.



#### Believe in Slovenia

Discover the stories of our »ambassadors of friendship« and their true belief in Slovenia.



A network of 50 AmChams in 48 countries across Europe and Western Asia. With Ajša Vodnik as Chair of AmChams in Europe.

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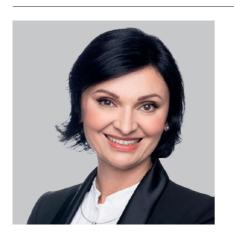
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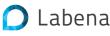
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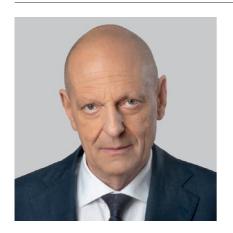
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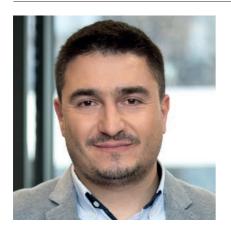


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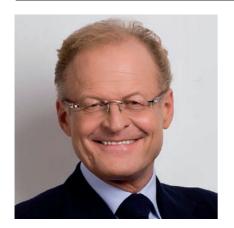
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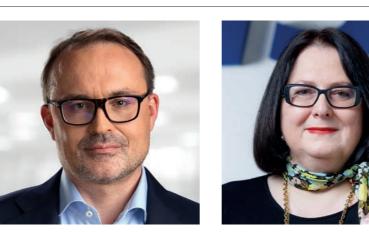
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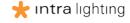
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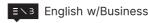
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# Dialogue



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EVENT:

INTERNATIONAL
NETWORKING WITH CONTENT AMCHAM BUSINESS BREAKFAST

DATE

**JANUARY 18, 2024** 











MODERATOR: Ajša Vodnik, MSc, CEO of AmCham Slovenia, Chair of AmChams in Europe **GUEST:** Mr. **Borut Pahor**, Former President of the Republic of Slovenia ■ Ajša Vodnik, MSc, AmCham Slovenia; Borut Pahor 2 Blaž Brodnjak, NLB d.d. 3 Borut Pahor, former President of the Republic of Slovenia 4 Aleš Petejan, Mastercard; Luka Gabrovšek, Mastercard; Primož Zupan, Rokus Klett 5 AmCham Team with Borut Pahor, former President of the Republic of Slovenia

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EVENT: AMCHAM FOCUS DATE: FEBRUARY 29, 2024







#### MODERATORS:

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Johnson & Johnson Medtronic Pfizer







MODERATOR: Petra Juvančič, Executive Director, Managers' Association of Slovenia

Prof. Bojana Beović, MD, Specialist in Infectology, and President, Medical Chamber of Slovenia; Janko Burgar, MSc, Co-Chair, AmCham Health and Well-being Committe, Strategic Healthcare Innovation Lead, Roche Slovenia, and Co-Chair of the AmCham Health and Wellbeing Committee; Assoc. Prof. Petra Došenović Bonča, PhD, School of Economics and Business, University of Ljubljana; Prof. Stjepan Orešković, PhD, Andrija Stampar School of Public Health, University of Zagreb School of Medicine, and President, Center for the Promotion of Best Health Practices; Assoc. Prof. Marko Pokorn, MD, Specialist in Pediatrics & Infectious Diseases, Director, Pediatric Clinic UKC Ljubljana

1 AmCham Business Breakfast 2 AmCham Business Breakfast 🗵 Petra Juvančič, Managers' Association of Slovenia; Assoc. Prof. Marko Pokorn, MD; Prof. Bojana Beović, MD 4 Janko Burgar, MSc, Roche Slovenia and Co-Chair, AmCham Health and Well-being Committee **S** Vida Dolenc Pogačnik, AmCham Slovenia; Matej Rukavina, Teva Slovenija; Prof. Bojana Beović, MD; Urša Lakner, Pfizer

# Vibrations of Harmony: Sport, Profession, and Personal Time in Harmony

AMCHAM FOCUS APRIL 17, 2024







**FUTURE OF WORK** & EDUCATION COMMITTEE





















MODERATOR: Simona Špilak, MSc Managing Director BOC Institute

GUESTS:

Andrej Naterer, PhD, Associate Professor, Department of Sociology, Faculty of Arts, University of Maribor; Anja Megušar, HR Business Partner, Knauf Insulation; Tamara Stanković, MSc, Assistant Professor, School of Economics and Business, University of Ljubljana

1 Tamara Stanković, School of Economics and Business, University of Ljubljana; Simona Špilak, MSc, BOC Institute; Anja Megušar, Knauf Insulation; Andrej Naterer, PhD, Faculty of Arts, University of Maribor 2 AmCham Focus

# **Too Often It Is Not About Strategy,** It Is About an Ideology: **Competitiveness of Europe**

INTERNATIONAL NETWORKING WITH CONTENT -AMCHAM BUSINESS BREAKFAST

APRIL 18, 2024













#### MODERATOR:

Nevenka Črešnar Pergar, Director, NP Consulting, Member, AmCham Board of Governors, and Co-Chair of the AmCham Slovenia Investment Committee

John Denhof, CEO & President, NKBM; Barbara Domicelj, General Manager, Microsoft Slovenia; Simon Franko, Managing Director, BASF; Volker Glas, Partner, CERHA HEMPEL; Rina Musić, Executive Director, MSD Croatia and Slovenia; **Ajša Vodnik**, MSc, CEO, AmCham Slovenia, Chair, AmChams in Europe



# **Artificial Intelligence: A Complete** Revolution, Useful Technology, Trend, or Just a Buzzword?

INTERNATIONAL NETWORKING WITH CONTENT -AMCHAM BUSINESS BREAKFAST

MAY 8, 2024









Dimosthenis Anagnostopoulos, Secretary General for Information Systems and Digital Governance, Hellenic Ministry of Digital Governance; **Jaka Repanšek**, LL.B. MBA, Co-Chair, AmCham Intellectual Property and Digital Regulation Committee and President, Slovenian Advertising Tribunal; **Tomaž Valjavec**, Azure GTM Lead, CEMA, Microsoft; **Nadya Zhex**embayeva, Ph.D., Founder and Chief Reinvention Officer, The Reinvention Academy (USA)



Knowledge and Support:

JADEK @ PENSA



Knowledge and Support:







MODERATOR: Ada Guštin Habuš, Ph.D.

## 25th Anniversary of AmCham Slovenia & AmCham Top Potential of the 2024

MAY 29, 2024 MODERATOR: ANJA HLAČA FERJANČIČ













EVENT PARTNERS:







**EVENT SUPPORTERS:** 



















## 25th Anniversary of AmCham Slovenia & AmCham Top Potential of the 2024

DATE: MAY 29, 2024 MODERATOR: Anja hlača ferjančič







AMCHAM HEROES:



















FRANGEŽ, LJOLJO, MASSEY AND MIHELJ COUSTAURY ON SLOVENIAN POTENTIAL

# **Global Investments in High Value-Added Companies**

INTERNATIONAL NETWORKING WITH CONTENT -AMCHAM BUSINESS BREAKFAST

SEPTEMBER 17, 2024













KNOWLEDGE AND SUPPORT:











KNOWLEDGE AND SUPPORT:

**CERHAHEMPEL** 

#### MODERATOR:

Marko Ketler, Senior Partner at Ketler & Partners, member of Karanovic

Matevž Frangež, State Secretary, responsible for internationalization, entrepreneurship, development funds, and tourism, Ministry of Economy, Tourism, and Sport; Robert Ljoljo, Sandoz Country President Slovenia; Gabriel Massey, President and Managing Director, Pipistrel; Jasna Mihelj Coustaury, General Manager of European Operations, Plume Design 1 Marko Ketler, Ketler & Partners, member of Karanovic; Robert Ljoljo, Sandoz; Gabriel Massey, Pipistrel; Jasna Mihelj Coustaury, Plume Design 2 Ajloša Krdžić, LL.M., Co-Chair, AmCham Investment Committee, Odvetniška družba Rojs, Peljhan, Prelešnik in partnerji

Amorani i irvestinelit committee, ouverinska druzba roly; -terpirati, reiesiam i i partirenj **13 Marko Ketler**, Ketler & Partners, member of Karanovic **13 Nevenka Črešnar Pergar**, Co-Chair, AmCham Investment Committee, NP Consulting **13 Matevž Frangež**, State Secretary, Ministry of Economy, Tourism, and Sport 6 Borut Čeh, Labena

## One Click to Chaos: Trust is Essential in Business, But When Does It Become a Weakness?

EVENT: INTERNATIONAL NETWORKING WITH CONTENT -AMCHAM BUSINESS BREAKFAST

DATE: OCTOBER 9, 2024

























MODERATOR: Uroš Žust, Partner, IT Assurance & Advisory, Forvis Mazars GUESTS:

Zrinka Dilber, Legal Attaché, FBI – Federal Bureau of Investigation; Mate Nemes, Cybersecurity Product Manager, Mastercard; Alejandro Plater, CEO, A1 Group; Grega Prešeren, Co-founder and CTO, Carbosec ■ Uroš Žust, Forvis Mazars; Grega Prešeren, Carbosec; Mate Nemes, Mastercard; Zrinka Dilber, FBI - Federal Bureau of Investigation; Alejandro Plater, Al Group ■ Alejandro Plater, Al Group ■ Uroš Majcen, Kontron SI, Co-Chair, AmCham Ready 4D Future Committee
■ Marijo Stojanović, Marsh McLennan ■ Mate Nemes, Mastercard ■ Zrinka Dilber, FBI
- Federal Bureau of Investigation ■ Grega Prešeren, Carbosec



## **Business Leaders and Doctors United** for the Preservation and Development of Public Healthcare in Slovenia

AMCHAM FOCUS OCTOBER 24, 2024





























#### MODERATOR:

Jadranka Jezeršek Turnes, Director, Kontekst Science Communication, member of the AmCham Health and Wellbeing Committee

Prof. Dr. Uroš Ahčan, MD, Specialist in Plastic, Reconstructive, and Aesthetic Surgery; Prof. Dr. Bojana Beović, MD, Specialist in Infectious Diseases, and President of the Medical Chamber of Slovenia; Urša Lakner, MSc, Country Lead Adriatic, Pfizer, and Co-Chair of the AmCham Health and Wellbeing Committee; Marko Lotrič, President of the National Council of the Republic of Slovenia, President, Association of Employers in Craft and Small Business of Slovenia (ZDOPS); Dr. Tadej Ostrc, DMD, Specialist in Prosthodontics

1 AmCham Focus 2 AmCham Focus 3 Prof. Dr. Bojana Beović, MD; Dr. Tadej Ostrc, DMD; Urša Lakner, MSc; Marko Lotrič; Jadranka Jezeršek Turnes

# Ballots & Beats: U.S. Presidential Elections Evening In partnership with Embassy of the U.S. Ljubljana

DATE: NOVEMBER 5, 2024

MODERATOR:

JURE TEPINA, EDITOR IN CHIEF OF DIGITAL ASSETS, PRO PLUS, D.O.O.













GUESTS

Melania Arreaga, Chargé d'Affaires, U.S. Embassy in Ljubljana; Ajša Vodnik, MSc, CEO, AmCham Slovenia, Chair, AmChams in Europe; Klemen Balanč, Political Scientist, Center Noordung; Zenel Batagelj, Founder & Partner, Valicon; Dejan Verčič, PhD, Professor, Faculty of Social Sciences, Partner, Herman & Partners; Andreja Jaklič, PhD, Professor and Researcher, Centre of International Relations, Faculty of Social Sciences; Vid Pajič, Senior Investment Fund Manager, Triglav Skladi; Melita Rajgelj Ozebek, Chief Executive Officer, Generali Investments; Matej Avbelj, PhD, Professor of European Law, Nova Univerza; Andy Hunder, President, AmCham Ukraine; Jernej Štromajer, PhD, Political Scientist and Expert in American Studies;

■ Zenel Batagelj, Valicon; Klemen Balanč, Center Noordung; Dejan Verčič, PhD, Faculty of Social Sciences, University in Ljubljana, Hermana Å Partners; Jure Tepina, PRO PLUS, d.o. o. ™ Melita Rajejelj Ozebek, Generali Investments; Vid Pajič, Triglav Skladi; Andreja Jaklič, PhD, Faculty of Social Sciences, University in Ljubljana; Jure Tepina, PRO PLUS, d.o. o. ■ Jernej Štromajer, PhD; Matej Avbelj, PhD, Nova Univerza; Jure Tepina, PRO PLUS, d.o. o. ■ Melania Arreaga, U.S. Embassy in Ljubljana ■ Ajša Vodnik, MSc, CEO, AmCham Slovenia ■ Mock elections in progress

# CERN and Slovenia -New Opportunities for Innovative Slovenian Companies

EVENT:
AMCHAM FOCUS

DATE:
DECEMBER 4, 2024







# MODERATOR: Jaka Repanšek, Ll.B. MBA, Co-Chair, AmCham Intellectual Property and Digital Regulation Committee and President, Slovenian Advertising Tribunal

GUESTS: Tara Brus, Sales Manager and Co-Owner of Zust-AI d.o.o.; Samo Tuma, Slovenia's representative to CERN ■ Amcham Focus ☑ Jaka Repanšek, LL.B. MBA, Co-Chair, Amcham Intellectual Property and Digital Regulation Committee, Slovenian Advertising Tribunal; Vida Dolenc Pogaćnik, Amcham Slovenia, Barbara Luckmann Jagodic, Goodyear ☑ Tara Brus, Zust-AI d.o.o.; Samo Tuma, CERN; Rok Šabjan, Cosylab d.d.

KNOWLEDGE AND SUPPORT:



JADEK**⊗** PENSA

# **AmCham Connection Engine – Coffee to Connect**



HOW DO YOU LIKE YOUR COFFEE? WE LIKE IT WITH YOU. NOTHING BEATS A GOOD CUP OF COFFEE-EXCEPT MAYBE A GOOD CONNECTION. THAT'S EXACTLY WHAT AMCHAM COFFEE TO CONNECT - CONNECTION ENGINE IS ALL ABOUT.

This year, the platform Coffee to Connect received a makeover, and evolved into the AmCham Connection Engine. Exclusively for AmCham Slovenia members, this program now offers a unique opportunity to network, explore new opportunities, strengthen existing relationships, and build meaningful connections within our network. At the start of each month, members can sign up via a registration link, and our system matches them with a new business partner from the AmCham community.

This year's energizing moments:

















## **Best of the Best 2024**

EVENT:

INTERNATIONAL
NETWORKING WITH CONTENT AMCHAM BUSINESS BREAKFAST,
SPECIAL EDITION

DATE

**DECEMBER 3, 2024** 











BEST TRAVELLING PARTNER:

NOMAGO

GENERAL PARTNERS BEST OF THE BEST:









MODERATORS:

Ajša Vodnik, M.Sc., CEO, AmCham Slovenia, Chair, AmChams in Europe; Mojka Mišič, M.Sc., Advocacy and Communication Director, AmCham Slovenia; Maša Tiselj THE REPRESENTATIVES OF THE BEST OF THE BEST 2024 PROJECTS:

Miha Ernstschneider, Product Manager at T-2 Digital Transformation Department; Ljerka Lah, Scientific Office, TRD Biologics at Novartis; Ana Pleško, CEO & Co-founder, Simbioza Genesis, social enterprise ■ Announcement of the Best of the Best 2024 ☑ AmCham Business Breakfast ☑ Enzo Smrekar, Atlantic Droga Kolinska, President, AmCham Slovenia ☑ Boris Turk, Mastercard; Marko Ketler, Law Firm Ketler & Partners, member of Karanovic; Gabriel Massey, Pipistrel Aircraft; Mirjana Rabiō, U.S. Embassy in Slovenia ☑ Ana Pleško, Simbioza Genesis, social enterprise; Christjan Mastnak, Simbioza Genesis, social enterprise; Christjan Mastnak, Simbioza Genesis, social enterprise;

# AmCham Business Leaders of the Year 2025

EVENT:

INTERNATIONAL
NETWORKING WITH CONTENT AMCHAM BUSINESS BREAKFAST,
SPECIAL EDITION

DATE:

DECEMBER 3, 2024







PARTNERS:



E CORWIN

Google









#### MODERATORS:

Ajša Vodnik, M.Sc., CEO, AmCham Slovenia, Chair, AmChams in Europe; Mojka Mišič, M.Sc., Advocacy and Communication Director, AmCham Slovenia; Maša Tiselj

#### GUESTS:

AmCham Business Leaders of the Year 2025: Vita Godec, General Manager of Lenis Farmacevtika

■ Ajša Vodnik, M.Sc., AmCham Slovenia; Vita Godec, Business Leader of the Year 2025, Lenis Farmacevtika ■ AmCham Business Breakfast ■ AmCham Business Breakfast



2MOBILE / 9ALTITUDES SI / A - SOFT / A TAX INTERNATIONAL / A.T. KEARNEY / A1 SLOVENIJA / ABBVIE / ABC AC-CELERATOR / ABELIUM / ACADEMIA VS / ACEX / ADACTA / ADECCO / ADRIATIC FINANCE / AEIOU UNIVERSE / AEROSOL / AGENCIJA 101 / AGILCON / AGITAVIT SOLUTIONS / AIPA / AIR FRANCE / AIRPASS / ALBAUGH TKI / ALLUMEN PARTNER-JI / ALMA MATER EUROPAEA / ALPE-PANON MCDONALD'S DL / AMGEN / AMIDAS / AMROP ADRIA / AMZS / ANTEJA ECG / AN-TIQ PALACE HOTEL & SPA / APTA MEDICA INTERNATIONAL / AQUAFILSLO / ARCTUR / ARTJOM BAJDAK / ASTELLAS PHARMA / ATLANTIC DROGA KOLINSKA / ATO COMM / AUSTRIA TREND HOTEL LJUBLJANA / AUTHENTIC LEADERSHIP INSTITUTE / AV STUDIO / AVANT CAR / AVIAT / AVTOSTEKLO (CARGLASS) / AZ ODVETNIKI / BANKA INTESA SANPAOLO / BANKA SPARKASSE / BANKART / BASF SLOVENIJA / BASTION / BAYER / BB CONSULTING / BDN GROUP / BELA VODA / BETTER / BIG BANG / BIRD BUDDY / BITSTAMP / BOC INSTITUTE / BOLD GROUP / BORA PARTNERS / BORBONA CATERING / BORZA TERJATEV / BOXMARK LEATHER / BRIEFD / BSC / BTC / BUSINESS SOLUTIONS / CARGO-PARTNER / CARGOX / CATERING KOVAČ / CATERING LAB / CBRE / CELTRA INC. / CENTRALOG / CER PARTNERSTVO / CERHA HEMPEL / CISCO SYSTEMS / CLEANGRAD / CMS REICH-ROHRWIG HAINZ ATTORNEYS-AT-LAW / COCA - COLA HBC SLOVENIJA / COFACE / COMPETO / COMTRADE / COOMES MANAGEMENT GROUP / CORWIN / COSYLAB / CPOEF / CRAYON / CREATEABLE / ČASNIK FINANCE / DANFOSS TRATA / DARS / DATA-MS / DEJAVNIKI USPEHA / DELAMARIS / DELIGHT / DELO / DELOITTE / DEWESOFT / DIGITALK / DOBA BUSINESS SCHOOL / DOCENTRIC / DODO CONSULTING / DOMEL HOLDING / DUN & BRADSTREET / E - ŠTUDENTSKI SERVIS ŠS / EDUTRAIN.ME / EISEP / EKIPA2 / EKSPEKTA / EKWB / ELAN / ELI LILLY / ELMONT / EMMA / ENERY SLO / ENGLISH W/BENEFITS / ERNST & YOUNG / ERUDIO / ESGNOVO / EUROPLAKAT / EUROSTARS HOTELS / EVTECH4U / FABULATORIJ / FACILITRIBE / FATUR MENARD / FEDEX EXPRESS SLOVENIJA / FIDURO / FLEDGEWORKS / FLUIDMASTER / FMG / FORTI-NET / FORVIS MAZARS / FRAGMAT TIM / GATEHUB / GEA COLLEGE / GENEPLANET / GENERALI INVESTMENTS / GENERALI ZAVAROVALNICA / GOODYEAR SLOVENIJA / GOOGLE HRVATSKA / GOOPTI / GORAN NOVKOVIĆ / GORENJSKA BANKA / GRANT THORNTON SLOVENIA / GRAYLING / GRILC VOUK RANC ZENZ / GROUPAMA ZAVAROVALNICA / GT GORSKO / HALCOM / HANSEN B / HEADS ADRIATIC / HERMAN & PARTNERJI / HEWLETT PACKARD ENTERPRISE / HIDRIA / HIŠA VIZIJ / HOTEL MONS, FOUR POINTS BY SHERATON / HOTEL SLON / HP COMPUTING AND PRINTING / HR INSTITUTE / HRANILNICA LON / HSE / HUMAN1ST / IBM SLOVENIJA / IEDC / IKEA SLOVENIJA / INA SLOVENIJA / INACHI / INFONET MEDIA / INSHIFT TECH / INSTRUMENTATION TECHNOLOGIES / INTECTIV / INTERCONTINENTAL LJUBLJANA / INTRA LIGHTING / INVERA EQUITY PARTNERS / IQVIA / ISKRA / ISKRAEMECO / IZOTEH / JOHNSON & JOHNSON / JT INTERNATIONAL LJUBLJANA / JUICY MARBLES / KAPRI / KEFO / KEMOFARMACIJA / KEMOMED / KF FINANCE / KLIPING / KNAUF INSULATION / KOKOS AGENCY / KOLEKTOR GROUP / KONTEKST / KONTRON SI / KPMG / KRAFTPAL SI HOLDING / KYBM / LABENA / LANGUAGESITTER / LAW FIRM BLAZ PATE & PARTNERS / LAW FIRM KETLER & PARTNERS, MEMBER OF KARANOVIC / LAW FIRM ROJS, PELJHAN, PRELESNIK & PARTNERS / LAW FIRM SENICA & PARTNERS / LEDINEK ENGINEERING / LEK / LEMUR LEGAL / LENIS FAR-MACEVTIKA / LEX PERFECTA / LISAC & LISAC / LITOSTROJ POWER / LJUBLJANA INTERNATIONAL SCHOOL / LOFTWARE / LONI DBS / LUKA KOPER / LUMENTUM / LUNA TBWA / MAKE YOUR LIFE YOUR LEGACY / MANPOWER / MARAND / MAROVT / MARS / MARSH MCLENNAN SLOVENIA / MASTERCARD EUROPE SA / MAT-FORMAT / MEDEX GROUP / MEDIADE / MEDIASPEED / MEDIFIT / MEDIS / MEDTRONIC / MEGA M / MERCATOR / MERCK SHARP & DOHME / MERKUR TRGOVINA / MESI / META / MIC MENGEŠ / MICROSOFT / MINT INTERNATIONAL / MIŠ / MMS MARKETINŠKE KOMUNIKACIJE / MOJA KARIERA / MOS SERVIS / NATIONAL INSTITUTE OF CHEMISTRY / NC3 / NEW MOMENT / NIL / NLB ASSET MANAGEMENT / NLB LEASE&GO / NOMAGO / NORTHGRANT / NOVA LJUBLJANSKA BANKA / NOVARTIS SLOVENIJA / NOVO NORDISK / NP CONSULTING / NUK-LEARNA ELEKTRARNA KRŠKO / NUMO / ODVETNIKI ŠELIH IN PARTNERJI / ODVETNIŠKA DRUŽBA KBP / ODVETNIŠKA DRUŽBA KRIŽANEC & PARTNERJI / ODVETNIŠKA DRUŽBA NEFFAT IN PARTNERJI / ODVETNIŠKA DRUŽBA SIBINČIČ NOVAK & PARTNER-JI / ODVETNIŠKA DRUŽBA ZUPANČIČ / ODVETNIŠKA PISARNA ČAD / ODVETNIŠKA PISARNA JADEK & PENSA / ODVETNIŠKA PISARNA JEROVŠEK MALIS / ODVETNIŠKA PISARNA KOSMAČ / ODVETNIŠKA PISARNA MARTELANC, ČAMBER RISTIĆ IN KUS / ODVETNIŠKA PISARNA SCHÖNHERR / ODVETNIŠKA PISARNA VRTAČNIK / OPTIBAR / OPTIWEB / ORACLE SOFTWARE / OTP BANKA / PC7 / PDI VIZIJA / PEDERSEN IN PARTNERJI / PERNOD RICARD SLOVENIJA / PETROL / PFIZER / PFP LAW / PHILIP MORRIS / PHOTKO / PIPISTREL / PIVOVARNA LAŠKO UNION / PLANET GV / PLANET SOFT / PLIVA LJUBLJANA / PLUME DESIGN / PODKRIŽNIK / POKOJNINSKA DRUŽBA A / POŠTA SLOVENIJE / PRAJS / PRICEWATERHOUSECOOPERS / PRI-MA IP / PRISTOP SKUPINA / PRO TENDER / PRODUKCIJA PLUS / PROFIL / PROHIT / PROMOTIVA / PROPIAR / PSY BYTE / PUKLAVEC FAMILY WINES / QUANTIFLY / RB ONE / RE/MAX / RED ORBIT / RED PITAYA / REDUXI / REPORTER MEDIA / REPUBLIS / RESALTA / REXEL / RIKO / ROBOTINA / ROCHE FARMACEVTSKA DRUŽBA / ROHDE & SCHWARZ ÖSTERREICH / ROTO SLOVENIJA / RŽIŠNIK PERC / SALUS / SAP / SAVA TURIZEM / SCHNEIDER ELECTRIC / SEOS / SHD, BOHINJ ECO HO-TEL / SIBO GROUP / SIEMENS / SIEMENS ENERGY / SIEMENS HEALTHCARE / SILICON GARDENS FUND / SIMBIOZA GENESIS / SINCULAR CONSULTING / SISTEM 2 / SKUPINA PRVA / SLOVENSKA INDUSTRIJA JEKLA / SMART COM / SMARTIS / SOUTH CENTRAL VENTURES / SPARKASSE PAY / SPARTAN DEVELOPMENT / STEKLARNA HRASTNIK / STEKLARNA ROGAŠKA / STRATOS AKADEMIJA / STYRIA DIGITAL MARKETPLACES / SUMMIT AVTO / SVARM / T-2 / TAKTIK / TALUM / TEAMWORKPAL / TEDX-LJUBLJANA / TEKNOXGROUP SLOVENIJA / TELEG-M / TELEKOM SLOVENIJE / TELEMACH SLOVENIJA / TERME RESORT / THE BOSTON CONSULTING GROUP / TMF / TOBAČNA LJUBLJANA / TOSIDOS / TRANSFORMATION LIGHTHOUSE / TRIBEL CONSULT-ING / TRIGAL / TRIGLAV SKLADI / TRIGLAV SVETOVANJE / TRIMO / TRTNIK IN TRTNIK / UNICREDIT BANKA SLOVENIJA / UNIOR / UNITED GROUP / UNIVERZA V LJUBLJANI / UPORABNA PSIHOLOGIJA IN COACHING / VALICON / VANDER HOTEL / VERNAR CONSULTING / VERSION 1 / VIATRIS / VIENNAPHARM / VILBOSS / VIOCON / VISA / VITA, ŽIVLJENJSKA ZA-VAROVALNICA / VIVO / VOLENIK / VZAJEMNA / WEILER ABRASIVES / WOLF THEISS ATTORNEYS-AT-LAW / ZALOŽBA ROKUS KLETT / ZAVAROVALNICA TRIGLAV / ZAVOD DIHS / ZAVOD MREŽA PODJETNIŠTVA, CEED / ZAVOD YPSILON / ZAVOD ZA / ZAVOD ZA SPOZNAVANJE NARAVE IN DRUŽBE / ZDRUŽENJE PMI SLOVENIJA / ZDU GIZ / ZEUS DAVKI IN RAČUNOVODSTVO / ZOOP - LOOP / ZZI / ŽITO / THANK YOU AMCHAM MEMBERS FOR HELPING US GROW INTO AN OASIS OF COMMON SENSE