

Dialogue





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The heART of Trust, Community and Ambition

At the core of every strong business community lies something profoundly human. Dialogue explores this living core through a striking symbol: a crystal heart—transparent, resilient, and intricately connected.

Trust is the transparent structure that gives clarity and strength. Community is the network that sustains and amplifies impact. Ambition is the pulse that drives progress forward. Together, they form the heART of AmCham: values shaped not only by strategy and performance, but by people, relationships, and shared purpose.

This year's edition of Dialogue celebrates the art within these values—the creativity, empathy, and courage that transform economic collaboration into meaningful, lasting growth.



Dialogue Magazine

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OF THE CULTURE OF DIALOGUE

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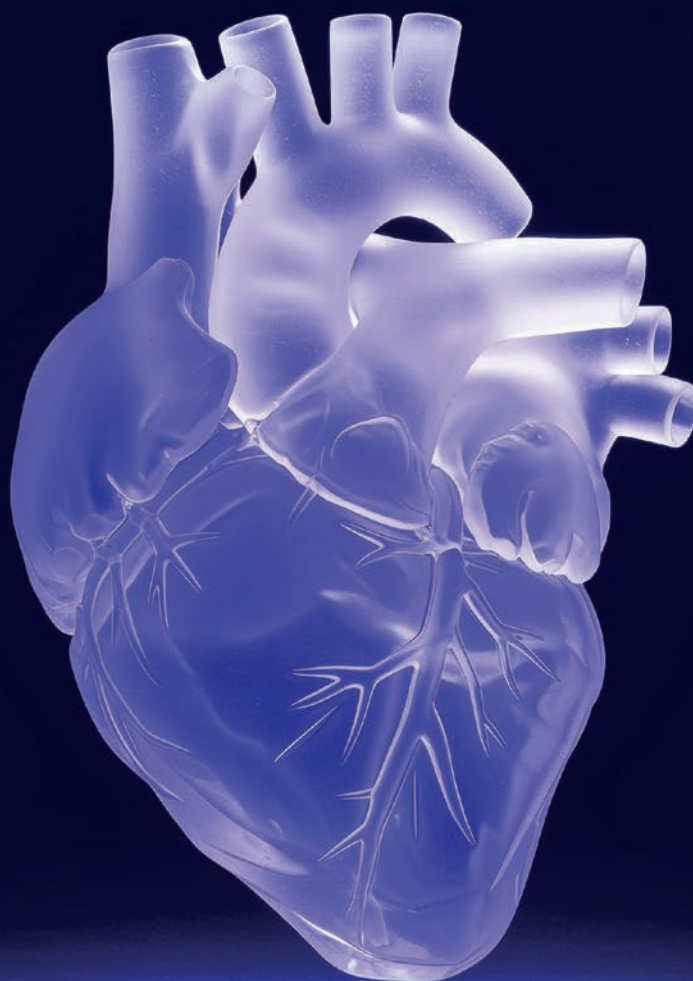
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The heART of Trust, Community and Ambition



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The 8th Investment and Development Conference – Slovenia Business Bridge™, held on November 13–14 in Ljubljana under the title “Ambitious Slovenia: The Growth of Regional and Global,” brought together over 400 participants and more than 40 distinguished speakers from Slovenia, Europe, and the United States.

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THE HEART OF TRUST COMMUNITY & AMBITION





AT THE HEART OF AMCHAM SLOVENIA LIES a simple but powerful truth: community, ambition, and trust shape everything we do. These values are not just part of our identity — they are the energy that moves us forward and connects us with one another.

Nowhere is this spirit more visible than in our YOUNg platform, which has just been awarded the European Creative Network Award for 2025. This recognition is a testament to the creativity, courage, and commitment of the new generation that inspires our entire business community. Their success reminds us why investing in people and empowering talent matters.

I am deeply honored that my colleagues from AmChams in Europe have once again entrusted me with the role of Chair of our umbrella organization. This renewed confidence strengthens my determination to continue building bridges, bringing people together within our vibrant business community, and connecting our ideas and opportunities more widely across borders.

Looking ahead, the coming years carry special significance. In 2026, our partners in the United States will celebrate 250 years of independence — a moment that invites reflection on the values of freedom, progress, and partnership. It also reminds us that the transatlantic bond remains essential. When we collaborate as true partners, we amplify innovation, strengthen resilience, and create opportunities that benefit our societies on both sides of the Atlantic.

In 2026, let us continue nurturing the trust that makes our community strong, remain ambitious in shaping the future, and keep building connections that truly matter. This is who we are at AmCham Slovenia — and we can be this because of you, our members, who in so many ways support and co-create a better business and living environment in Slovenia and beyond.

Thank you,

Ajša Vodnik, M.Sc.
CEO, AmCham Slovenia
Chair, AmChams in Europe



Interview with the President of AmCham Slovenia

Beno Ceglar

A

As the new President of AmCham Slovenia, how do you see the role of AmCham in shaping not only the business community but also the broader living environment in Slovenia?

Prosperity and a high-quality living environment are the result of a successful economy. As an exceptional business community, AmCham stands at the center of events and influence. When the economy is doing well, society as a whole benefits. That is why AmCham does not merely represent the interests of companies but also helps create the conditions for long-term economic and social prosperity.

In today's uncertain and turbulent world, it is even more important that we hold fast to the values that drive us forward. I am always impressed by the positive approaches and optimistic outlook at every step at AmCham. I believe that Slovenia greatly needs of such an approach today. And honestly, it is precisely this optimism we live by at AmCham that personally motivates me to be active within the organisation.

By connecting the business community, government and civil society through respectful and constructive dialogue, we promote leadership, innovation, and responsibility as shared values. At the same time, we stand firmly beside our members.

And which of our programs or initiatives do you feel most connected to, and why?

AmCham Slovenia has numerous excellent initiatives that demonstrate the strength of our community when members share their rich knowledge and experience. I would particularly like to highlight the exceptional contribution of members through advocacy programs. These programs address key areas of development, including skills and knowledge, health, international competitiveness, sustainable development, and social welfare.

Through other initiatives, such as AmCham Young Professionals™, we demonstrate that companies and individuals alike can contribute to social progress through cooperation, knowledge, and responsibility.

Slovenia is a beautiful and talented country, yet many young professionals look abroad for opportunities. How can employers in Slovenia retain local talent and attract international experts?

It is important to understand young people first – only then can we offer them the right conditions and a stimulating work environment where agility, openness, and innovation prevail. Such environments enable people to grow, bring positive challenges, and give them the freedom to realize their ideas. Young people want responsibility and trust—they want to be part of something dynamic and inspiring.

It is also important to offer them a wide range of opportunities for personal and professional development – through projects, training, and international experiences. AmCham Young Professionals™ is an outstanding example of this in the Slovenian

environment, as through this program, the program clearly shows how the new generation of leaders is taking the initiative for a better future for Slovenia.

Last but not least, strengthening the employer brand is of great importance. By promoting the attractiveness of Slovenian companies, our values, quality of life, and global competitiveness, we can effectively attract and retain top talent.

Community, Security, and Resilience are the guiding themes of this year's Dialogue. How do these values resonate with you personally and professionally?

Very strongly. I understand community as something that requires constant attention and nurturing. Economically we are a progressive country, but we want to be even more successful – to be among the best. The ambition is strong, but we will only achieve it together.

The world is changing at an extraordinary pace, and we must remain cautious, prepared, and adaptable. I come from the ICT sector, which is particularly sensitive to this. Today's digital world has brought many opportunities, but also new risks, which is why ensuring cybersecurity has become one of the key priorities of our time.

When we talk about security, we must not forget resilience – of individuals, businesses, and society. Resilience means the ability to maintain stability even in challenging circumstances, while at the same time being able to adapt quickly and turn challenges into opportunities. In pursuing security and resilience, we must not look for excuses to hold back on new ambitions.

Leadership today often requires balancing innovation with empathy. How do you see the role of modern leaders in building teams that are both high-performing and human-centered?

Sooner or later, you realize that everything depends on people. A peo-

“IF WE WANT TO STAY AHEAD OF THE CURVE, LET’S AIM HIGH – LET’S DARE TO BE THE BEST AND LEAD GROWTH FROM SLOVENIA...”

- BENO CEGLAR

ple-centered approach to leadership is no longer a choice but a necessity. Employee well-being and motivation are directly linked to organizational performance.

From my own experience, I can say that when you lead with empathy and trust, people respond with energy, creativity, and positive results. Being people-oriented does not mean being lenient, but rather the ability to balance empathy with ambition – setting high goals while supporting people in achieving them and growing personally in the process.

If you could define three key priorities for Slovenia's business community in the next five years, what would they be?

First, let us foster trustworthy, respectful, and effective dialogue between all stakeholders – the economy, the state, and society. Only together can we succeed.

Second, let us be bold in investing and promoting innovation within individual economic sectors, driven by digitalization and other horizontal growth factors.

And third, let's build a culture of continuous learning, agility, and readiness for change. The world is globalized, and the pace of change will only accelerate. If we want to stay ahead of the curve, let's aim high – let's dare to be the best and lead growth from Slovenia, with the help of global resources and our own creativity.¶



A NOTE FROM THE U.S. EMBASSY



BRIAN GREANEY

CHARGÉ D'AFFAIRES A.I.
U.S. EMBASSY IN SLOVENIA

SINCE ARRIVING IN LJUBLJANA IN AUGUST, I have been so impressed by the vibrancy of the relationship between the United States and Slovenia, including our strong commercial ties. I am thrilled to see the level of commitment that the Embassy team, our great partners at AmCham, the business community, and Slovenia's leaders have toward our partnership. Together, we are driving economic growth and creating job opportunities on both sides of the Atlantic.

Our partnership has been central to preserving peace and fostering prosperity since the end of World War II. Europe is an important economic partner for the United States and we want to address trade imbalances, improve market access, and unlock the full potential of our combined economic strength.

As an embassy, we continue to see strong interest from U.S. firms in Slovenia. Uber's 2025 launch showed that major American companies view Slovenia as a dynamic market ready for expansion. In the energy sector, for instance, we consistently hear from U.S. companies drawn by Slovenia's experience with nuclear energy. From some of the largest engineering firms to up-and-coming Small Modular Reactor businesses, the momentum in this sector is growing.

Regulatory reform in the United States is unlocking economic potential, empowering entrepreneurs to innovate and grow. This streamlined environment makes it easier not only to establish new factories and invest in American communities, but also to foster international partnerships that drive shared growth. As American research and innovation expand, our business partners benefit from increased opportunities for collaboration, technology transfer, and market access. This era of dynamic enterprise strengthens both the United States and its partners, positioning us together as leading forces for global prosperity and economic advancement.

We are glad to be partners in this, and also across the full range of areas that make up the productive relationship between Slovenia and the United States.

AmCham Board of Governors

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⑨



⑩



⑪



②



③



①

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⑧



①②



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Dialogue

THE HEART OF HEALTH & HUMAN SECURITY



Security has a Heartbeat

With **Urša Lakner**, Cluster Primary Care Lead, Pfizer

H

Health as a Foundation of Security and Competitiveness

In recent years, it has become clear that health should not be considered merely as a topic confined to social policy or as another line item in the national budget. Today, it stands as a critical driver of security, resilience, and competitiveness. When health systems are undermined, the consequences extend far beyond hospitals: economic output drops, social trust erodes, and inequalities deepen. In a small, open economy like Slovenia's, health must be recognized not as a cost to be minimized but as a core foundation of human security—a strategic necessity for the nation's long-term future.

Urša Lakner,
Cluster Primary
Care Lead, Pfizer



Enduring Challenges and Strategic Shifts

Persistent challenges such as pandemics, demographic shifts, and the increasing burden of chronic and oncological diseases are not temporary setbacks. These are structural forces shaping Slovenia's security, prosperity, and appeal to investors, talent, and families for years to come. The question is no longer whether more resources should be allocated to health, but how to invest them most effectively. A smarter, evidence-based investment approach allows every euro to support not only patient well-being but also workforce participation, economic productivity, and social resilience. In a rapidly changing world, strategic investment in health is one of the most important decisions a country can make.

Three Dimensions of Health and Human Security in Slovenia

Slovenia's health and human security landscape is defined by three interconnected pillars: access, resilience, and trust.

Access remains one of the most visible challenges, but also one of the greatest opportunities for transformation. Reducing waiting times, addressing regional disparities, and accelerating the adoption of inno-

vative medicines and technologies are crucial steps toward ensuring that citizens experience health care as a source of assurance rather than anxiety. When patients can rely on timely and high-quality care, societal confidence grows, employers gain stability, and the broader economy becomes more dynamic and productive.

The COVID-19 pandemic exposed both strengths and gaps in health infrastructure, particularly in terms of surge capacity, data utilization, and flexible financing. Future risks—like antimicrobial resistance, climate-related health threats, and new infectious diseases—will demand a health system that adapts quickly, integrates digital tools, and uses real-time data for decision-making. True resilience means not only surviving shocks but also ensuring care for chronic and vulnerable patients even during crises.

Trust is the adhesive that holds the health system together. People must believe that decisions about access to diagnostics, treatments, and technologies are made fairly, transparently, and based on solid evidence. Health professionals need confidence that innovations will be evaluated for their value, not just their price. For industry and investors, a stable and predictable policy environment that rewards quality, positive outcomes, and responsible partnership is essential. Without trust, even the best reforms are unlikely to succeed.

“HEALTH IS NO LONGER A SECONDARY POLICY AREA OR A DISCRETIONARY BUDGET ITEM. IT IS AT THE HEART OF SLOVENIA’S SECURITY, PROSPERITY, AND ABILITY TO ATTRACT AND RETAIN TALENT.”

– URŠA LAKNER

From Cost Center to Strategic Investment

The narrative around health must shift: instead of seeing health spending as a drain on resources, it should be viewed as a strategic investment in Slovenia’s future. This means prioritizing prevention, early intervention, and the integration of innovative solutions that deliver better outcomes and value for money. Investments in health generate returns in the form of a more productive workforce, reduced inequalities, and greater national resilience.

At Pfizer, our mission extends beyond manufacturing medicines. We are dedicated to improving patients’ lives—not only through innovative therapies but also by partnering with health systems, policymakers, and communities to foster environments where health security is a reality for all. For nearly thirty years, we have supported Slovenian patients across areas such as primary care, oncology, rare diseases, immunology, and vaccines. We have witnessed firsthand the transformative power of timely access to medicines, enabling people to remain active in their families and workplaces and providing peace of mind regarding their health. We also understand the constraints faced by health systems and the importance of demonstrating real value and responsible stewardship.

Pfizer is actively involved in discussions about

data transparency, real-world evidence generation, and outcome-based partnerships. We believe that by working openly with Slovenian institutions—including payers, providers, patient groups, and researchers—we can help accelerate access to essential medicines while supporting the long-term sustainability and resilience of the health system. Our commitment includes investing in clinical research networks, training and development for health professionals, and pilot projects that test innovative models of care delivery.

This commitment goes beyond corporate responsibility; it reflects our understanding that the health and security of patients and communities are intrinsically linked to our mission and success. When patients have access to necessary medicines, when trust in the health system grows, and when innovation accelerates, everyone benefits. Slovenia, in turn, becomes an even more attractive and secure place to live and work.

A Shared Responsibility for a More Secure Future

Building a future-ready health system for Slovenia requires coordinated action across multiple fronts. Key priorities include improving access to timely and high-quality care, strengthening the system’s resilience to shocks, and fostering trust through transparent, evidence-based decision-making. Policy must incentivize innovation, support health professionals, and ensure that all stakeholders—patients, employers, industry, and government—work together toward common goals.

In summary, health is no longer a secondary policy area or a discretionary budget item. It is at the heart of Slovenia’s security, prosperity, and ability to attract and retain talent. By investing intelligently in health, Slovenia can build a more resilient, equitable, and competitive society—one prepared for both today’s challenges and those that lie ahead. ¶





The Best ROI? Better Health.

With **Prof. Jože Sambt**, PhD, Full Professor of Economics
School of Economics and Business, University of Ljubljana



our research shows that the direct medical costs of multiple sclerosis represent only a small share of the overall economic burden. Why is it important for policymakers to also consider indirect and intangible costs — such as productivity loss and reduced quality of life — when designing sustainable healthcare budgets?

In our study, we aimed to provide the most comprehensive economic evaluation of multiple sclerosis (MS) costs possible. We started with the usual direct costs, such as medicines, hospital stays, and visits to primary and secondary care. But we also looked at wider economic impacts on employers and the public sector, including absenteeism, presenteeism, part-time work, and early retirement due to disability (where people receive pensions

FOTO:
JURE GUBANC,
ARCHIVE - SCHOOL
OF ECONOMICS AND
BUSINESS

instead of contributing to the system).

We additionally included a broad range of costs faced by patients themselves: out-of-pocket expenses, lost productivity in unpaid household work, and intangible costs such as fatigue, suffering, daily limitations, and reduced quality of life. When all these costs and lost opportunities are added up, direct medical costs represent only about 16% of the total cost of MS, according to our estimates.

Considering only direct medical costs is far too narrow and not economically justified. For example, the Ministry of Finance should be concerned that diseases reduce labour-tax revenues while increasing expenditures on sick leave and pensions. Employers are likewise affected through lower productivity, absenteeism, and the sick-leave benefits they must cover — yet these impacts are still not systematically analysed.

For policymakers, the welfare of the entire society should matter, and therefore all these additional costs are relevant.

You have been part of several international projects assessing the economic impact of aging and intergenerational transfers. What can Slovenia learn from other European countries that have successfully integrated demographic foresight into their fiscal and health planning?

Since 2006, the economic impact of population ageing has been systematically monitored and projected every three years by the Ageing Working Group of the European Commission. Most countries have introduced measures to ensure the long-term sustainability of pension systems, given expected demographic trends. However, projections of health and long-term care expenditures still rely on relatively stylised assumptions. For example, the baseline assumes that half of all future gains in life expectancy will be spent in good health — an assumption with major implications for the demographic pressures associated with ageing.

This assumption should therefore be examined in greater detail, and the positive effects of better health on productivity and employment should be modelled more explicitly. This would enable countries to draw more meaningful lessons from one another.

Comparisons so far show that in Slovenia, people enter the labour market relatively late, withdraw very early, and rely heavily on the public sector to finance the life-cycle deficit in older age. This makes Slovenia particularly vulnerable to population ageing. Therefore, we should strive to work longer — something that is only possible with good health.

Investing in innovative therapies can yield a high return not only in clinical outcomes but also in social and economic terms. How could health ROI analyses help Slovenia prioritise healthcare spending more effectively

and strengthen the long-term sustainability of the system?

A comprehensive analysis of all costs is the first step in assessing ROI. The ROI of innovative therapies, preventive programmes, and similar interventions should reflect the full cost of a disease, as only then can the potential savings from reducing or avoiding these costs be properly assessed. Early implementation of highly effective medicines may appear expensive initially, but when all future costs avoided are considered, such interventions can yield a high ROI. Preventive programmes for diseases with substantial long-term costs may be an even better investment.

To make optimal investment decisions, policymakers must first have access to adequate health ROI analyses.

As digitalisation and AI enter the healthcare system, economic evaluation and data integration become

essential. How prepared do you think Slovenia is to use data for evidence-based policy decisions in health and social care?

Based on the data I have used in past analyses, I am optimistic about data availability, especially given Slovenia's registry-oriented statistics and centralised data management. I was pleasantly surprised by the quality of data from the National Institute for Public Health and several other Slovenian institutions when conducting analyses. Empirical collaboration between clinicians, economists, and policymakers could generate substantial benefits for society.

When discussing the resilience of communities, health is often described as both a moral and an economic imperative. How do you interpret the link between population health, trust, and the long-term stability of the national economy?

Health is something societies are morally committed to provide, and it is also essential for long-term economic stability. Healthy individuals are more productive and innovative, and better able to adapt to shocks and changes.

Trust is closely linked to this. It can act either as a lubricant or as sand in the system. Failing to provide effective treatments or allowing long waiting lists undermines trust in institutions and demotivates people. Prolonged absence from the labour market – for example, while waiting for surgery – erodes individuals' human capital, motivation, and sense of fulfilment at work.

Considering the full spectrum of costs, and treating health as an investment in people rather than merely seeking to minimise direct costs, sends a clear signal that individuals are valued. This is how trust is built.

Finally, from your perspective as both an economist and a researcher of social systems – what shift in mindset would you most like to see among policymakers to ensure that investing in health is recognised not as a cost, but as a foundation for growth and societal well-being?

Policymakers require robust calculations and simulations to make informed decisions. Without reliable data and evidence, decisions often rely on anecdotes or extreme cases, which can result in poor choices. It would be even better if these calculations and simulations were coordinated at an international level, such as within the European Union. For example, the European Commission's Ageing Working Group (AWG) coordinates detailed projections of pension, healthcare, and long-term care expenditure for each EU country every three years. Studies like ours could be integrated into this work, enabling cross-country comparisons, identifying best practices, and creating positive pressure to improve policies. ¶





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Investing in Health and Innovation = Securing Slovenia's Future

By **Lauren Boak**, PhD
General Manager,
Roche Slovenia

O

ur mission in the healthcare industry is to help people live healthier lives. A recent workshop with Slovenian patients profoundly underscored this, also bringing to light a critical, broader message: we must stop treating health as a cost and start treating it as a strategic, non-negotiable national investment.

As General Manager of Roche Slovenia and co-chair of the AmCham Health and Well-being Committee, I have the privilege and opportunity to engage with stakeholders across the ecosystem, gaining a holistic view of the challenges and immense opportunities facing healthcare in this country.

Health innovation has dramatically increased global prosperity and life expectancy, but more can be done to ensure all people benefit. Slovenia has a unique opportunity to seize its potential and leverage innovation to build a future where both its people and its economy can thrive.

PHOTO:
CARMEN WONG FISCH



THE CHALLENGE:

Building a Sustainable Future

Slovenia's healthcare system rests on a strong foundation: world-class institutions, a skilled workforce, and significant expertise in the biotech/pharma sector, supported by a close to 10% GDP investment in healthcare.¹

However, this foundation is under immense strain due to a rapidly aging population and the increasing burden of chronic diseases. Without strategic reform and continued recognition of the value of innovation across care delivery, diagnostics and medicines, these trends threaten the long-term sustainability and solvency of the entire system.

Key structural challenges are hindering Slovenia's potential, as discussed by panelists at the AmCham Slovenia's Focus meeting in October this year and outlined in a position paper co-authored by patient organizations². Unacceptable waiting times are leading to delayed access to care and treatment and the time for innovative medicines to become available to Slovenian patients lags behind the European average³. Fragmented care pathways and disjointed data collection prevent full leverage of a data-driven healthcare system, although the recent enactment of the healthcare digitization law is encouraging.

Remarks:

① Health at a Glance 2025, OECD Indicators (OECD 2025 #1 paper).

② Soustvarjanje prihodnosti slovenskega zdravstva: Pacient kot enakovreden partner, ne le kot prejemnik storitev/Co-Creating the Future of Slovenian Healthcare: The Patient as an Equal Partner, Not Merely a Recipient of Services (Roche.si)

③ World Economic Forum: Investing in Health for a Competitive, Secure, and Resilient Europe: A Strategic Call to Action (WEF)

④ Wifor Institute: Socioeconomic Burden and Annual Social Impact of Roche Treatments for HER2+ Breast Cancer, Multiple Sclerosis and Retinal Disease (WIFOR reference)

⑤ School of Economics and Business, University of Ljubljana via Večer, November 14 2025

INNOVATION:

Trading Short-termism for Long-term Value

Slovenia is primarily focused on short-term, cost-containment strategies, an approach that risks restricting timely access to potentially life-changing treatments. The consequences may be poorer health outcomes and slower economic growth due to reduced workforce productivity.

The focus must fundamentally shift to view health spending as an economic multiplier. Research demonstrates that every euro invested in health generates economic returns and societal savings³. Innovative medicines, including those in Roche's portfolio, can substantially reduce the economic burden caused by major diseases if governments make strategic, long-term investments⁴. Alleviating disease boosts workforce productivity, lowers costs for patients and their families, and fundamentally improves quality of life.

The cost of inaction is high. A comprehensive Slovenian study on multiple sclerosis reveals the annual cost of the disease per patient reaches almost €64,000⁵. This staggering figure proves that the burden of dis-

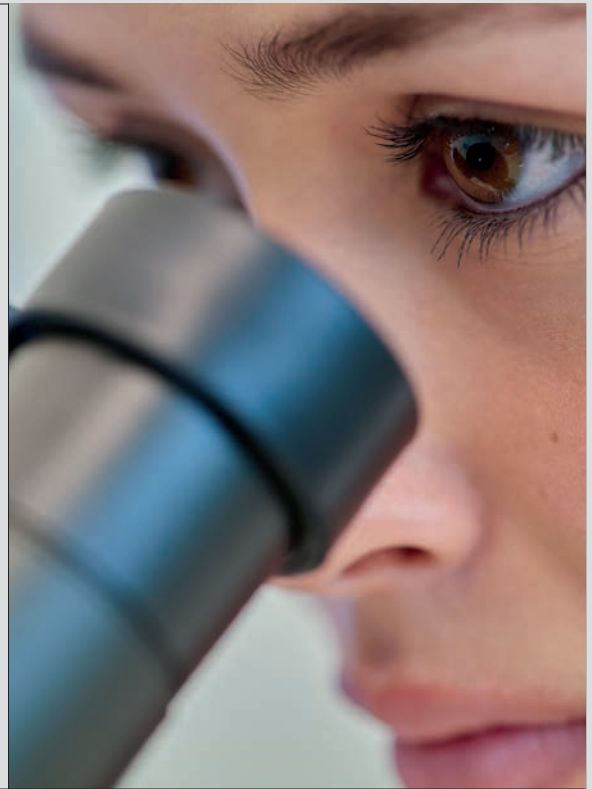
ease is shared by the healthcare system, the economy, and patients' families, underscoring that proactive investment is the most responsible path forward.

Partnership and Strategic Investment for National Prosperity

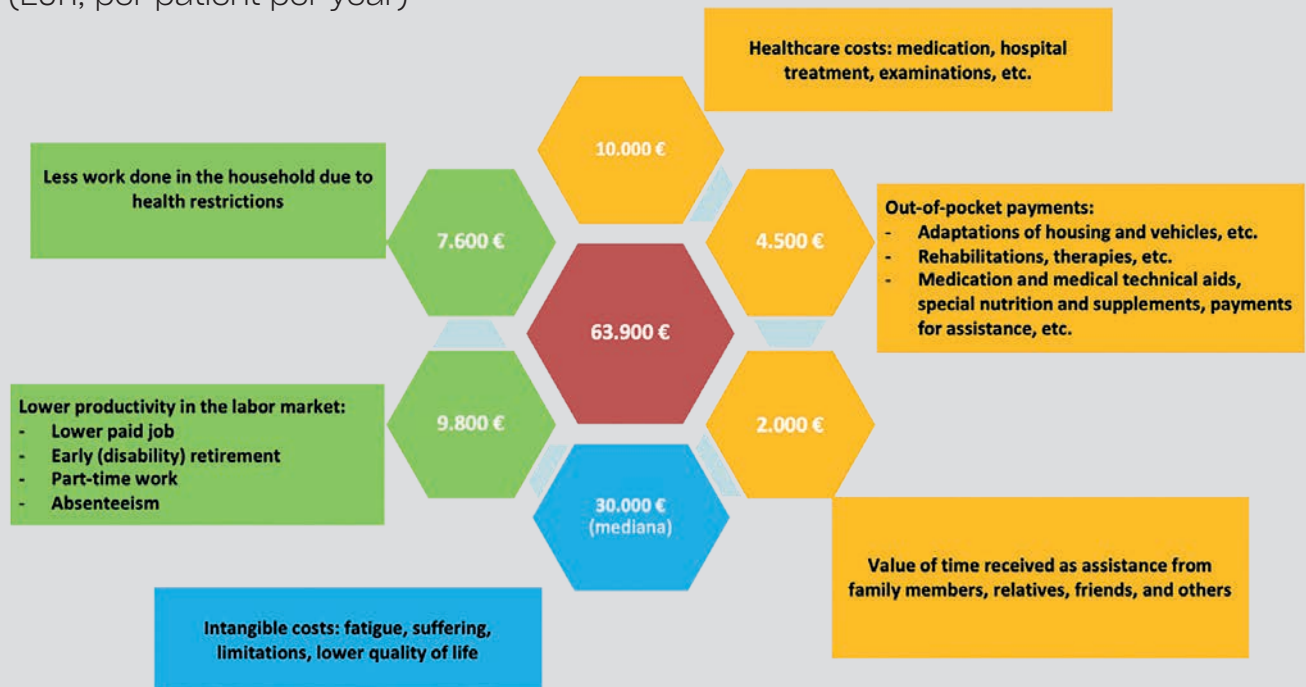
Health and economic policies need to work hand-in-hand and recognize health as a non-negotiable investment in Slovenia's future. Achieving this ambition demands a renewed and sustained partnership and consensus among all stakeholders: the government, innovators, healthcare leaders, policymakers, professionals, and patients. By working together to recognize the intrinsic value of innovation, Slovenia can secure its prosperity and guarantee a high-quality, future-ready healthcare system for all. ¶

“HEALTH INNOVATION HAS DRAMATICALLY INCREASED GLOBAL PROSPERITY AND LIFE EXPECTANCY, BUT MORE CAN BE DONE TO ENSURE ALL PEOPLE BENEFIT.”

- LAUREN BOAK



Comprehensive assessment of MS costs in Slovenia (EUR, per patient per year)



Source: University of Ljubljana, School of Economics and Business. Comprehensive assessment of MS costs in Slovenia (EUR, per patient per year)



Zdravje je pot, ne cilj.

Dialogue

THE HEART OF KNOWLEDGE & COMPETENCE FOR STABILITY





BRIEF

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 2025, the program featured three thematic sets: motivation, collaboration, and innovativeness.

Meet the 2025 super-finalists:

THE FOLLOWING STOOD OUT AS REGARDS COOPERATION:

Lek, University of Ljubljana, University of Maribor, and University of Primorska - Partnerships for Developing Future Experts and a Knowledge-based Society

Lek, a member of the Sandoz Group, together with the University of Ljubljana, the University of Maribor, and the University of Primorska, is building a strategic partnership that connects industry, academia, and research institutions into a dynamic and sustainable knowledge ecosystem. The collaboration focuses on knowledge transfer, joint development of study programs, research, and innovations that address market needs and strengthen Slovenia's international recognition. The project includes joint internships, scholarships, research projects, and events such as the Biotechnology Summit, as well as the creation of new study programs like Biopharmaceutical and Advanced Biopharmaceutical Engineering. Through micro-credentials and a shared knowledge catalog, the partners are creating a model of cooperation that bridges education, research, and industry – fostering the growth of future experts and a knowledge-driven society.

THIS YEAR, THE BEST IN MOTIVATION WAS:

Zavarovalnica Triglav: Micromobility Co-Existence - Raising Awareness for Safer Urban Travel

Young people are among the most frequent users of urban micromobility in Slovenia and also among the most common participants in traffic accidents. In 2022, e-scooter riders caused 66% of accidents involving them, with half of those injured or killed not wearing helmets. Recognizing its role and responsibility as an insurer deeply connected to local communities, the company launched the Micromobility project to raise awareness and educate about safe urban travel. Through activations such as the "Micromobility Crossroads," an e-scooter simulator, research, and public events, the project explores people's attitudes, moti-

ventions, and safety habits related to micromobility. Targeting youth, parents, and the broader public, it emphasizes education, prevention, and responsible behavior. Results include 6 national events, 26 safety workshops, 500 simulator participants, and 289,000 TikTok views. The project received the Conventa Best Event Award (Europe category) and continues in 2025 as a model of safety promotion and community engagement.

IN INNOVATION, PARTICULARLY BRILLIANT WAS:

DS Smith Slovenia - Replacing Plastic with Sustainable Solutions: Innovative Corrugated Packaging

The mission of DS Smith Slovenia is to replace plastic and synthetic packaging materials with innovative corrugated cardboard solutions that are 100% recyclable, structurally advanced, attractive, protective, and designed for the circular economy. In doing so, they are transforming packaging habits, reducing environmental impact, and supporting the sustainability goals of their partners. They have successfully introduced four breakthrough solutions to the market, and through their design process, they consistently follow the Design for Circularity principle.¶

Wall of Fame I N A L I S T S

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



Arctur

Validating AI in Classifying
Cancer in Real-time Surgery
(Classica)

Steklarna Hrastnik

BEAR - hybrid rEgenerative
gIAss fuRnace



BSC Kranj, Regional Development Agency of Gorenjska

Kovačnica Junior - Youth
Entrepreneurship Academy

Telekom Slovenije

AI Training Catalog



CUDV Radovljica

The Power of Diversity -
Opportunity for All

Telekom Slovenije

Enjoy Smart - Partnerships for
Knowledge Transfer and Digital
Empowerment



ISKRENE ČESTITKE

ZAVAROVALNICA TRIGLAV

MIKROMOBILNO SOBIVANJE

ZA NAJBOLJŠO
POSLOVNO PRAKSO
LETA 2025!



GENERALNI POKROVITELJI BEST OF THE BEST

NAJBOLJŠI PARTNER POTOVANJ



The Chemistry of a Resilient Nation

Prof. **Gregor Anderluh**, PhD, Director of The National Institute of Chemistry

Slovenia has always been proud of its scientific minds. In your view, are Slovenians truly an innovative nation, and what makes our innovation system unique or different?

Slovenia is undoubtedly a nation with a rich scientific and innovation tradition. We can be proud of the pioneers in their fields who have enriched our national treasure trove of knowledge. Let me highlight the Nobel laureate of Slovenian origin, Fridrik Pregl, a physician and chemist, who devoted his life to the development of quantitative organic micro-analysis. We Slovenians are a small nation, but this is our advantage, as it encourages creativity, adaptability, and the search for innovative solutions. Another of our key strengths is our openness and willingness to collaborate, resulting in our scientists being strongly integrated into the European and global research environment.

Which fields could become Slovenia's strongest innovation engines in the coming decade?

Naturally, Slovenia will not be able to develop all fields and will have to focus on the most promising ones in the future. There are several research and innovation areas in which Slovenia is strong and, with sufficient determination and the courage to assert its knowledge and advantages, it

can become one of the driving forces of the European area in those areas. Among the key fields which have been developed at the Institute are research aimed at promoting health, sustainable development, and the transition to a low-carbon society. These involve biomedical research and the development of new therapies for rare genetic diseases, as well as zero carbon technologies, advanced battery systems, and hydrogen technologies. Together with the development of high-performance computing and artificial intelligence, these fields form a strong innovation ecosystem.

Even though funding for science and research is improving, long-term cooperation between business and academia remains a challenge. Where do you see the biggest obstacle — and where the greatest opportunity?

I believe that Slovenia's greatest opportunity lies in small and medium-sized enterprises that develop high-tech products. Even today, there are several excellent examples of companies which, after many years of development, have reached a value comparable to companies a hundred times larger in terms of revenue and size. In Slovenia, we must create an environment in which such companies can develop more rapidly and in which they can receive help from research organizations quickly and effectively, when needed.

Research organizations can make an important contribution to the development of such companies. In relation of commercialization of our knowledge, we operate in two ways: First, we assist companies in their development activities. Mechanisms supporting this type of collaboration would be very welcome here, such as joint innovation projects or the development of areas of interest to companies within the framework of doctoral dissertations. Years ago, we had a hugely successful mechanism of young researchers in the business sector, which we cannot seem to re-establish despite exceptionally favorable assessments from both the business sector and research organizations. Second, we commercialize our own knowledge, and in this area, we should continue building an innovation system that encourages the development of innovations in spin-offs. In recent years, we have taken decisive steps in this direction by establishing the Vesna venture capital fund, which supports precisely such companies. Research organizations themselves should be more active in building an entrepreneurial culture. At the Institute, we will therefore encourage and support researchers who wish to develop innovations in this way.

Can you share some good practices that have emerged from the National Institute of Chemistry's cooperation with business, academia, and the public sector?

“THROUGH SUCH OPEN DIALOGUE, WE CONTRIBUTE TO MORE INFORMED DECISION-MAKING OF INDIVIDUALS AND COMMUNITIES.”

- GREGOR ANDERLUH

Traditionally, we have cooperated well with the pharmaceutical industry in Slovenia. A very good example of close collaboration is the development research carried out by researchers from a pharmaceutical company at the Institute, making them part of our tightly interwoven innovation system. This collaboration lasted for many years. We have established similarly long-term cooperation with a Japanese automotive company, and we also collaborate with a British high-tech biotechnology company. Unfortunately, Slovenian companies rarely opt for such cooperation, as it requires substantial resources while the outcomes are uncertain. Nevertheless, we have achieved very good results in numerous joint projects. We always respond to the needs of industry and help when they face challenges they can no longer solve on their own. For example, we helped a Slovenian company resolve a development challenge related to an adhesive-related process. The successful solution helped launch a production process that involved several dozen people.

Should Europe reshape its innovation system to compete more effectively with the United States, China, and other countries that invest significantly more in research and innovation?

Significant progress has been achieved with the establishment of the European Innovation Council, which successfully supports breakthrough innovations in research environments and spin-off companies. Competitors such as the USA, China, and Japan invest considerably more in research and development than most European countries, but increasing financial resources alone will not resolve all challenges. It is crucial to strategically transform the innovation system, which has strong foundations in a high-quality scientific environment, high standard of education, and international cooperation. Europe has excellent fundamental science, but lags behind in transferring achievements into prac-

“IN SLOVENIA, WE MUST CREATE AN ENVIRONMENT IN WHICH SUCH COMPANIES CAN DEVELOP MORE RAPIDLY AND IN WHICH THEY CAN RECEIVE HELP FROM RESEARCH ORGANIZATIONS QUICKLY AND EFFECTIVELY, WHEN NEEDED.”

- GREGOR ANDERLUH

tice, where our rivals are more successful. This should become the main focus of future efforts. It is also necessary to reduce administrative barriers that hinder the development of certain technologies and to strengthen the links between universities, research institutions, and the industry, particularly by establishing technological infrastructure that supports the development of products and technologies at intermediate stages of technological maturity.

In recent years, science communication has gained new importance, especially amid growing misinformation. How can we build awareness that there's real chemistry between trust, knowledge, and responsibility — and that this is what makes communities resilient? What changes are needed to better connect researchers and the public in scientific dialogue?

In a world flooded with information, it increasingly seems that trust in science is waning. People find it difficult to distinguish between verified facts and biased content, which leads to confusion and skepticism. Strengthening trust requires open and consistent communication that goes beyond merely presenting results. Scientists therefore need to clearly explain to the public how we arrive at our findings, which methods we use, and what the limitations of our research are, while also listening to the public and understanding what interests and concerns them. It is also important to disseminate information through different channels. Through such open dialogue, we contribute to more informed decision-making of individuals and communities. ¶





The Core of (Cyber)security? Human Intelligence.

Matevž Mesojednik, Director of SOC operations, NIL, part of Conscia



MATEVŽ MESOJEDNIK

NIL, PART OF CONSCIA

In cybersecurity, technology is crucial, but people make the real difference. How do you build a culture of trust, learning, and responsibility within your team?

Technology is the foundation, but people are the true differentiator in cybersecurity. At Conscia SOC, we invest heavily in creating an environment where experts feel empowered to shape the defence strategies, not just react to incidents. Our analysts co-create playbooks, processes, and procedures, ensuring they are practical and effective. This involvement fosters ownership and accountability, turning routine tasks into meaning-

ful contributions to cyber-resilience. We emphasise continuous learning through simulations, threat modelling, and collaborative reviews, so that every team member grows as threats evolve. Ultimately, trust comes from transparency and shared responsibility. Everyone knows their role in protecting our customers' core business.

How does the Conscia SOC team contribute to the concept of 'cybersecurity as a common good' – perhaps through sharing best practices, participating in threat intelligence networks, or advising on industry standards?



We see cybersecurity as a shared responsibility that transcends organisational boundaries. Conscia SOC actively participates in global threat intelligence networks and shares best practices across industries. Our presence in multiple geographies and sectors gives us a unique vantage point to identify patterns and emerging risks. By feeding this knowledge back into our partner ecosystem, we help organisations that might otherwise lack advanced capabilities to strengthen their defences. This collaborative approach ensures that lessons learned from one environment benefit many, creating a ripple effect of resilience. In short, we don't just protect our 80+ customers, we contribute to raising the security posture of the entire community.

As cyber threats evolve, the need for digital literacy becomes a matter of public resilience, not just corporate security. In your view, what should governments do to ensure that every citizen — from students to older generations — understands

“A GROWTH MINDSET IS CRITICAL: THREATS EVOLVE DAILY, SO CONTINUOUS LEARNING MUST BE PART OF THE DNA.”

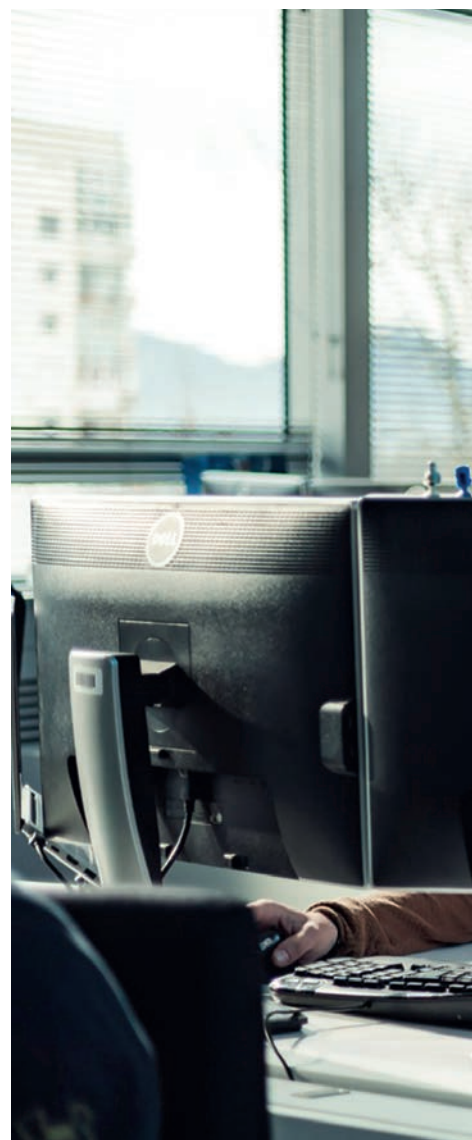
- MATEVŽ MESOJEDNIK

the basics of cybersecurity? Should digital and AI literacy be treated as a mandatory part of education?

Cybersecurity awareness must start early and span all generations. Governments should embed digital and AI literacy into mandatory education, just like math or language skills. Academic institutions have made progress by introducing cybersecurity programs and encouraging internships, but more systemic action is needed. Without this, we risk a talent gap and even brain drain, as young professionals seek opportunities abroad. By integrating practical cybersecurity and automation concepts into curricula, we prepare citizens to recognise risks and act responsibly online. This isn't just about creating future professionals; it's about building a society that understands and values digital safety.

As AI becomes used both in security operations and for day-to-day tasks (like writing or content generation), what misconceptions or risks do you believe organizations underestimate the most?

AI is a powerful ally in cybersecurity, capable of processing vast datasets and spotting anomalies faster than any human. However, many organisations underestimate the need for human oversight. AI-generated verdicts can accelerate detection, but interpreting adversary motives, tactics, and context still requires human judgment. Blind trust in automation can lead to false positives or missed nuances, especially when fighting against sophisticated and unknown cyber-attack paths. The key is syner-



gy: leveraging AI for scale and speed while relying on human expertise for strategic decisions. Organisations that fail to strike this balance risk both operational inefficiency and security blind spots.

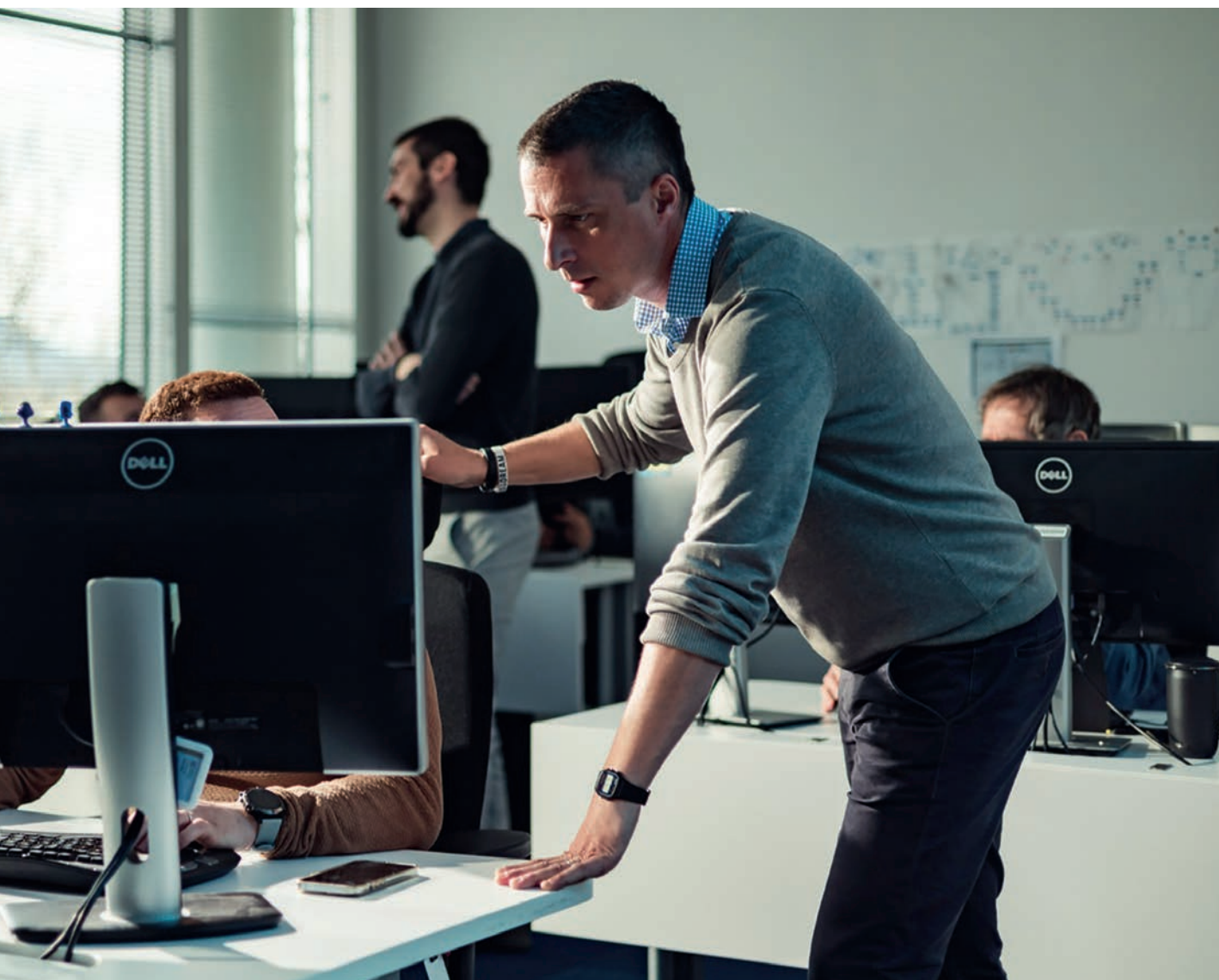
In a world where digital and human skills must work hand in hand, what knowledge or mindset will define the most competent and future-ready professionals?

The most competent professionals will combine technical depth with adaptability and curiosity. Cybersecurity is no longer just about know-

ing tools. It's about understanding business impact, risk management, and emerging technologies like AI. A growth mindset is critical: threats evolve daily, so continuous learning must be part of the DNA. Collaboration skills will matter as much as technical ones because defending against global threats requires teamwork across borders and disciplines. Finally, ethical awareness and resilience under pressure will define leaders who can navigate crises calmly and responsibly. In short, future-ready experts are those who learn fast, think broadly, and act decisively. ¶

“GOVERNMENTS SHOULD EMBED DIGITAL AND AI LITERACY INTO MANDATORY EDUCATION, JUST LIKE MATH OR LANGUAGE SKILLS.”

- MATEVŽ MESOJEDNIK





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.

For 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 Milan Mandeljc, Teacher of the Year 2025. As an English teacher at the Rudolf Maister High School, Kamnik, he is widely recognized for his inspiring approach to education. Through his musicals,



**UČITELJ SEM!
UČITELJICA SEM!**

competitions, and conference appearances, he has gained recognition both in Slovenia and abroad, earning a place among the top 16 English teachers in the world.

Extending Reach, Expanding Impact

In the section, "Glas ravnateljev" (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.

Teacher of the Year 2025 is Milan Mandeljc from Rudolf Maister High School, Kamnik

Milan Mandeljc is a teacher who places humanity and genuine connection at the center of learning. Guided by his belief that "teachers have feet to walk alongside their students – even when they stumble, and hands – not AI ones, but human hands – to support and guide them," he creates a classroom environment built on trust, curiosity, and personal growth. As an English teacher, he encourages students to think independently, communicate authentically, and develop the values that shape their character and future choices. His message is clear: "With good teachers, we can change the world – especially the world of young people's values." Through this approach, he prepares his students to navigate an ever-changing world with confidence, empathy, and purpose. ¶



Teacher of the Year 2025 – Milan Mandeljc

On the essence of the teacher's role today

In that image, I see the essence of a teacher's role as being fully human in an increasingly digital world. Our task is not to compete with technology, but to walk beside our students – to accompany them when they stumble, to guide them when they lose direction, and to remind them that empathy and responsibility are not outdated values but vital ones. Technology may move faster than humanity, but it is the teacher's steady step and gentle hand that help students find their own rhythm in the noise of progress. I guess they need to be reminded (as do we), that searching for yourself is fine, not finding definitive answers is fine, instant pleasure and desires are far from fine. We are not click-driven, we are chiselled by experience, guidance, scolding, praise, trial-and-

error and teachers make a lot of this possible in a healthy and supportive way.

On values in education

That's simple; knowledge (as facts, data, information) has never guaranteed wisdom or values. Schools must remain places where young people learn to think, feel, emote, relate, advocate, defend; in short, they need to learn how to choose what is right and not only circle that which is correct. That happens not through slogans or moral lessons, through experiments and data revision, but through examples set by the school community and all its stakeholders – through how we treat one another in classrooms and in the world. When students sense that respect, fairness, and curiosity are lived values, not just words on the wall, they begin to make them their own. In that sense, every school day is a quiet lesson in humanity.

On building trust with students

Trust is built in small, consistent moments – by listening without judgment, by showing that we see the person before the grade, but also through strictness and consistency. Today's young people face enormous pressure and uncertainty, and they often just need someone who believes in their potential even when they don't. I try to make my classroom a safe space where mistakes are part of learning, and where silence is sometimes as meaningful as speech. Understanding grows from presence, not perfection. But there is one aspect I will always advocate – boundaries and limitations. It may seem counterintuitive, but there is a feeling of trust and safety in boundaries that level the ground for everyone.

On advice for young teachers

I would tell them: keep your sense

“YOUNG PEOPLE NEED TO LEARN HOW TO CHOOSE WHAT IS RIGHT AND NOT ONLY CIRCLE THAT WHICH IS CORRECT.”

– MILAN MANDELJC

of wonder alive. The best teachers are learners at heart – curious, humble, and brave enough to care. There will be days when the system feels heavy or the effort unseen, but that's when your quiet persistence matters most. Teaching is not about saving the world in a single lesson; it's about leaving traces of light in many small ones. And always remember: your humanity is your greatest qualification, you need few other certificates up your sleeve to survive the everyday hustle and bustle.

On what to change in the school system

If I could change one thing, I would give teachers more time – time to truly teach, to reflect, to connect, to learn and improve themselves. We are always pressured by time, by the school bell, by deadlines (the word itself has died in it; no wonder we often find ourselves dead tired) Real growth, however, needs time, space and patience. It needs revision, deepening, scraping at the roots, rewriting, redefining. Additionally, I would return the general trust in teachers. A system that lays trust in its teachers to use their professional and moral judgment would not only improve learning; it would restore the meaning of “school and upbringing.”



DELO



Believe in Slovenia — and Carry Slovenia With You

BRIEF

Believe in Slovenia is our initiative that connects Slovenians and Americans with Slovenian roots. Its purpose is simple and powerful: to celebrate our identity, culture, and achievements, no matter where life has taken us. Whether someone was born in Slovenia, moved abroad, or grew up with Slovenian roots far from home, across the Atlantic, the message remains the same:

Slovenia is not only a country, it's a feeling we carry with us.

This year, our Yearbook shines a light on the people who carry Slovenia across borders in a unique way, our honorary consuls. They are leaders who build bridges between Slovenia and USA not because it is their duty, but because it is their pride. Through their work, connections, and hearts, they keep Slovenia present in global communities, opening doors for cooperation, friendship, and opportunity.



TAMARA GORENC

HONORARY CONSUL OF THE
REPUBLIC OF SLOVENIA IN
COLORADO

Tamara's story begins in Vavta Vas in the Dolenjska region, where her family roots run deep. Although she grew up in the United States, her home was always unmistakably Slovenian, juha and potica on holidays, the Slovenian language spoken at home, and the values of respect, kindness, and work ethic passed from mother to daughter.

Throughout her life, she has carried Slovenia with her not only in memories, but in the way she lives. She has taught her children the language and traditions, keeps the culture alive in her family, and connects warmly with Slovenians and Slovenian-Americans wherever she goes. "There is always a place in my heart for a new Slovenian friend," she says, and she truly lives by it.

Today, as Honorary Consul of Slovenia in Denver, Tamara builds bridges between the country of her roots and the country she calls home, supporting the community, promoting Slovenia through her work, and celebrating the achievements of Slovenians abroad.

Tamara reminds us that Slovenia is not only a place, it is something we carry in our hearts, wherever life takes us.



PAUL N. STEINFELD

HONORARY CONSUL OF THE
REPUBLIC OF SLOVENIA IN
ATLANTA

Paul's story is rooted in courage and resilience. His father, Manfred Steinfeld, escaped Nazi Germany as a child and later became a decorated American paratrooper. After the war, he co-founded Shelby Williams Industries, which Paul later led as president and CEO, shaping it into one of the largest manufacturers of hospitality and tourism furniture.

For more than 21 years, Paul has been closely connected with Slovenia, first visiting in 1980 and returning many times since. He sees Slovenia as a country with a strong "can-do" attitude, an educated and independent workforce, and people who are warm, genuine, and authentic.

Today, as Honorary Consul of Slovenia in Atlanta, he promotes business, cultural ties, and tourism, and proudly shares Slovenia's beauty, opportunities, and spirit with others.

Paul reminds us that Slovenia makes the strongest impression on those who take the time to truly get to know its people and stories.


PETRA MITCHELL

HONORARY CONSUL OF THE
REPUBLIC OF SLOVENIA IN
PITTSBURGH

Petra Bračko Mitchell was born in Maribor and later moved to the United States, where she built a successful career in technology, manufacturing, and business development. After working at GE Aviation, she became president and CEO of Catalyst Connection, helping companies grow through innovation and skills development.

She plays an active role in shaping industry at the national level, serving on boards such as the American Small Manufacturers Association, the Pennsylvania Industrial Resource Center Network, and the Slovenian American Business Association. She has been recognized as a Top Women in Business Leader (2011) and Top Energy Leader (2012).

Since 2014, Petra has served as Honorary Consul of Slovenia in Pittsburgh, strengthening business, workforce, and innovation ties and putting Slovenia firmly on the map in her region. She sees Slovenians as smart, hardworking, warm, and fun-loving, and believes leadership is simple: "You don't need a title to be a leader. You need a plan — and you need to execute it."

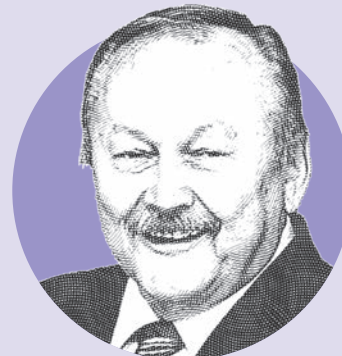

JOHN P. VIDMAR

HONORARY CONSUL OF THE
REPUBLIC OF SLOVENIA FOR THE
STATE OF ILLINOIS

John's story is deeply rooted in Slovenian heritage. His mother came to the United States from Predoslje near Kranj in 1949, followed a year later by his father from Gradenc near Žužemberk. John was born in Cleveland, where a strong Slovenian community continues to keep traditions alive. After earning degrees from Cleveland State University, the University of Chicago, and completing his PhD in public policy analysis at the University of Illinois, John built a distinguished academic and business career. He spent over 30 years at Synovate and later Ipsos USA Public Affairs, where he rose from public policy researcher to Chair of Ipsos USA Public Affairs in 2014.

Since 2009, he has served as Honorary Consul of Slovenia in Lemont, where the consulate operates within the Slovenian Catholic Center, a vibrant gathering place for Slovenians and future generations learning the language, culture, and traditions. John maintains close connections with family in Slovenia and actively supports the Slovenian community in the U.S.

For John, Slovenia's greatest value lies in its people. He sees Slovenians as a nation shaped by history, suffering, and perseverance, and believes Slovenia offers the world a lesson in dignity, peace, and friendship among nations.


MIRO MEDVED

HONORARY CONSUL OF THE
REPUBLIC OF SLOVENIA IN
MINNESOTA

Miro was born in Trboje near Kranj. When he was three, his family fled to a refugee camp in Austria and later emigrated to Biwabik, Minnesota, where they rebuilt their lives from the beginning. At home, the family spoke Slovenian and kept traditions alive, something Miro is still deeply grateful for. After finishing high school and earning a degree from the University of Minnesota, he joined the U.S. Army and went on to build a successful career, from production manager at the Minneapolis Star and Minneapolis Tribune, to vice president and part-owner of Boulware Technologies, working with clients across the U.S. and Mexico.

Since Slovenia's independence in 1991, Miro has been dedicated to connecting Slovenian and American companies, helping them enter each other's markets and form lasting partnerships. In 2012, he was appointed Honorary Consul of the Republic of Slovenia in Minnesota, and even in retirement he continues to devote countless hours to supporting Slovenians abroad and promoting Slovenia in the U.S.

Miro has visited Slovenia many times and says that June 25, 1991, the day of Slovenian independence, was one of the happiest days of his life. He believes Slovenia's greatest pride lies in its people: a nation that has preserved its language and culture against all odds, and whose entrepreneurial spirit is creating new opportunities between the United States and Slovenia.

When Intelligence Becomes Capital

By **Roman Zidarn**, Chief Economist, Triglav Investments

ARTIFICIAL INTELLIGENCE IS RESHAPING FINANCIAL MARKETS AND CHANGING THE RULES OF THE GAME. HOWEVER, THE GREATEST CHALLENGE IS NOT THE TECHNOLOGY ITSELF, IT IS WHETHER WE WILL BE ABLE TO PRESERVE HUMANITY IN AN ECONOMY THAT THINKS FASTER THAN WE.

Artificial intelligence (AI) is already radically transforming the world. How deeply is it anchored in the financial sector?

Very deeply. The digital age is not only reshaping the industry, but the financial system itself. Fintech, blockchain, open banking, and digital currencies are changing the ways we pay, invest, and exchange value. But the real revolution is happening beneath the surface. Where algorithms are taking over the role of human judgment. In capital markets, AI is already involved in decisions on the allocation of trillions of dollars, in trading, risk management, regulatory compliance, and even fraud detection, and portfolio formation. The world of finance is entering a period whose impact is reminiscent of the Industrial Revolution. Except that this time, the driving force will not be machines or the internet, but intelligence, namely artificial intelligence.

The term technological singularity



ty is often mentioned. What does it mean, and how far away are we from it?

Singularity is a hypothetical moment when artificial intelligence surpasses human intelligence and begins creating new, even more intelligent versions of itself. It represents a point of no return, when the pace of change accelerates exponentially and the rules of the game are transformed. Ray Kurzweil, one of the most well-known futurists, estimates that this could happen as early as around 2045.

Already today, however, we are witnessing an interesting paradox. The more we understand the world, the less we understand the systems

that drive it. AI often functions as a black box – we know what it does, but not always why it made a particular decision. This could lead us to a state in which technological opacity becomes civilizational opacity.

We often hear that AI is the most powerful technology in history. Why?

Because until now, we have never had a tool that can learn on its own. AI is a multiplier of everything: knowledge, speed, efficiency. That is why there is a race to build data centers and develop chips with extraordinary computational power. Today, there are around 1,200 hyperscale data centers worldwide,



“THE GREATEST DANGER IS NOT THAT AI WILL FAIL, BUT THAT IT WILL BE TOO EFFICIENT.”

– ROMAN ZIDARN

drive development. Fortunately, the world of finance is still human. It is built on emotions, narratives, and incomplete information. And it is precisely this that keeps us alive.

most of them in the USA. One such center can be imagined as a nation of geniuses. And the number of these centers is expected to at least double over the next decade. This is no longer merely an economic competition, but a geopolitical one. Whoever develops super intelligence first will set the new rules of the game in the economy, society, and security.

Global superpowers are no longer competing merely in economic strength and weapons, but in intelligence. We are unleashing the most powerful and least understood technology in the history. And we are doing that faster than with any other technology. We must ask ourselves whether such speed is compatible with our evolutionary needs.

How does AI affect the stability of financial markets?

AI brings efficiency, but also new risks. Algorithms accelerate trading and increase liquidity, but at the same time they can create systemic risks, from collective model behavior to dependence on a handful of global providers. On Wall Street, around 80% of transactions are already automated, and systems such as BlackRock's Aladdin manage trillions of dollars without human intervention.

It seems we are approaching the idea of the so-called financial singularity, as described by Nobel laureate Robert J. Shiller. A state in which markets would be so automated and so faultless that humans would no longer be able to “beat the market”. But perfect efficiency would also mean the end of mistakes and innovation, the end of the dynamics that

Are regulators keeping up with this pace of change at all?

With increasing difficulty. Regulation designed for past eras now faces an “innovation gap,” meaning the gap between the speed of innovation and the ability of regulators to respond to it. Technology evolves globally, while regulation remains national and often slow. Dr Bryan Zheng Zhang of Cambridge warns that regulators will have to become just as agile and intelligent as the innovations they oversee. We may even be heading toward a regulatory singularity, a point at which the power of the state will also be measured in terms of the intelligence of its supervisory institutions. This is a visionary goal, likely unattainable, yet it serves as a strategic direction that encourages thinking about radical change.

What about the concentration of power and capital?

Capital today flows to where intelligence is being developed. The largest technology giants developing AI are attracting hundreds of billions of dollars. In the coming years, several more trillions will be invested. Unimaginable and at the same time extremely important for market sentiment. But the question remains whether investors truly understand what they are investing in, or whether they are driven merely by the fear of missing out, the well-known FOMO. Historically, most bubbles were created due to the desire to participate in the future, not from an understanding of the present. When innovation becomes radical, the market becomes radical as well. At the



“PERHAPS THE GREATEST LESSON IS NOT THAT AI WILL CHANGE MARKETS, BUT THAT IT WILL TEACH MARKETS TO RECOGNIZE OURSELVES, OUR SPEED, GREED, CAUTION, AND DESIRE FOR CONTROL.”

— ROMAN ZIDARN



ROMAN ZIDARN

TRIGLAV INVESTMENTS

moment, it is quite unselective. But selection will certainly occur.

Where do you see the greatest risks looking ahead?

The greatest danger is not that AI will fail, but that it will be too efficient. For a while, we will witness intense competition among different models. Over time, some may become dominant, and as a result, opinions could become less diverse, potentially leading to collective blindness. Markets could become overly synchronized and therefore fragile. The next crisis may not emerge from ignorance, but from knowledge that thinks alike. That is why we must preserve human characteristics such as diversity of thought, intuition, mistakes, even errors. These are the generators of progress. That is why I wish for financial markets to continue breathing with humanity, not just with codes, in a decentralized way.

It seems that the development of AI goes beyond the boundaries of economics. Is it already a civilizational issue?

Absolutely. Artificial intelligence is not merely a technological challenge; it is the ultimate moral test for humanity. The answer to the ques-

tion of whether we will guide technology or technology will guide us will determine the future. It seems we are entering an era in which intelligence is becoming a new form of capital. We need wisdom so that power does not outrun ethics. We need some form of collective protection. Yet we can see how inefficiently we are addressing climate challenges. In the EU AI Act, I see an attempt to set boundaries. But honestly, how realistic is it for the weaker party to set rules for the stronger one?

The future of financial markets will be measured by two virtues: understanding and responsibility. Understanding that technology is not the goal, but a tool, and responsibility to ensure that the power of algorithms remains subordinate to values, not merely to returns. If the previous industrial revolution was a story about machines, this one is a story about intelligence.

Perhaps the greatest lesson is not that AI will change markets, but that it will teach markets to recognize ourselves, our speed, greed, caution, and desire for control. If we can extract wisdom from this, we will gain more than efficiency. We will gain an opportunity to rethink what it means to be intelligent and what it means to be human. ¶

Dialogue

THE HEART OF GLOBAL COMPETITIVENESS & ECONOMIC RESILIENCE

A translucent, glowing heart with visible internal structures, set against a dark blue background. The heart is positioned centrally, with its major vessels and coronary arteries clearly visible. The overall aesthetic is clean and modern, with a focus on the heart as a symbol of vitality and resilience.



Beyond Incrementalism: A Blueprint for Slovenia's Next Growth Leap

With **Rok Spruk**, PhD, Associate Professor
School of Economics and Business, University of Ljubljana

Despite solid foundations, Slovenia's economy has struggled to move up the value chain. Which structural reforms and long-term strategies could turn stability into sustained growth and innovation?

For too long, Slovenia has mistaken stability for success. Stability without innovation leads to decline. Slovenia ranks last in the EU in green patents and has not produced a single breakthrough start-up since independence. Our growth has come from more work and capital, not from better ideas. Economies that fail to innovate are forced to compete on wages, and that path leads to so-

cial tension, brain drain, and strategic vulnerability. We must act with courage, not caution. This means restoring fiscal discipline, redirecting non-productive public spending toward R&D and venture capital, and integrating with the world's true innovation hubs — Palo Alto, Tel Aviv, Singapore, Bangalore, Austin, Tokyo, and Seoul. Success is never granted by consensus. It is seized through vision and execution. Slovenia has the talent to lead. What we need is the will to choose innovation over comfort and ambition over complacency.

Delays in reforms and fragmented policymaking have been described as "tightening the noose we put around



Rok Spruk, PhD,
Associate
Professor
School of
Economics
and Business,
University of
Ljubljana

our own neck." From your perspective, what are the most urgent steps Slovenia must take to move from reactive crisis management to a proactive development policy?

Slovenia's greatest constraint is not its size, but the mindset that rewards ideological activism over innovation. For too long, policymaking has been reactive, driven by short-term populism and pressure groups seeking redistribution and vengeance rather than value creation. This is how a nation quietly suffocates its future.

We must shift from a culture of obstruction to a culture of ambition. The first step is to establish a national competitiveness council with executive authority to align technology,



energy, fintech, medtech and defense strategy beyond political cycles. Fiscal discipline must be restored to protect our sovereignty. The private sector must be treated not as a target for regulation, but as the engine of progress. And our foreign policy must align with nations building the future, such as the U.S., Israel, South Korea, India, and Japan, not with ideological movements that oppose growth, inclusiveness, and prosperity. Slovenia must decide: do we follow the politics of resentment, or build a world-class innovation economy that secures our future?

Attracting and rewarding highly skilled professionals is key to building an innovative and resilient economy. What combination of fiscal, labor market, and education policies could help Slovenia attract and retain top talent?

Talent is the new currency of power. Countries that reward excellence rise; those that punish it decline. Slovenia must send a clear signal: ambition will be rewarded, not regulated away. That starts with a competitive

tax system for innovators, founders, top engineers, doctors, and researchers, where stock options are taxed as capital gains and strong incentives support R&D and deep-tech hiring. We must break the barriers that keep talent out. English should become a working language in universities and research institutions so that we can

“SLOVENIA’S GREATEST CONSTRAINT IS NOT ITS SIZE, BUT THE MINDSET THAT REWARDS IDEOLOGICAL ACTIVISM OVER INNOVATION.”

– ROK SPRUK

attract world-class professors and scientists. Education must be reoriented from ideological activism to scientific excellence, funding STEM, medicine, AI, and engineering, not producing more bureaucrats. Our universities must compete globally, not perpetuate local patronage. Slovenia doesn’t lack

talent — it’s losing it. With the right fiscal incentives, flexible labor markets, global recruitment, and innovation ecosystems, we can become a magnet for the best minds, not a training ground for other countries’ success.

You have underlined the need to bridge the gap between science and business — extending beyond the natural sciences to include social sciences as well. Which systemic incentives or institutional models could best strengthen collaboration between universities and the private sector?

Universities must become engines of prosperity, not ideological echo chambers. Collaboration with business starts with incentives: reward professors for patents, start-ups, and industry solutions, not just academic citations. Intellectual property should belong to those who create it, with fast licensing and a clear financial upside. Universities must host venture studios and tech-transfer offices run by professionals, not bureaucrats.

This also applies to social sciences. Economists, legal scholars, and data scientists should be embedded directly into technology, finance, and policy labs where they design real-world solutions. To achieve that, we must depoliticize universities, end activist-driven curricula in so-

cial sciences and restore meritocracy and evidence as the basis of advancement. Where knowledge becomes innovation, nations rise. When ideas stay trapped in faculty lounges, nations fall behind. Slovenia has the talent. It now needs the system and the courage to unleash it.

Global competitiveness today is increasingly defined by a country's ability to balance technological innovation with resilience — from energy security to AI and climate adaptation. How ready is Slovenia to manage this balance, and where do you see our biggest strategic blind spots?

Global competitiveness is now defined by a single question: can a country innovate and protect itself at the same time? On this front, Slovenia is not yet ready. We talk about resilience, but we do not build it. We remain dependent on imported technologies, vulnerable to energy shocks, and absent from the global race in AI and green innovation. Our strategic blind spot is complacency. While leading economies turn climate and AI challenges into engines of competitiveness, Slovenia treats them as regulatory checklists. We rank last in green patents, have no national AI strategy, and rely on symbolic politics instead of strategic alliances. Resilience is not built through statements — it is built through nuclear power, AI labs, cyber defense partnerships, and deep cooperation with countries that lead in innovation. The future will not wait. Slovenia must stop reacting and start building, or risk being written out of the next chapter of European and global competitiveness.

Regulation and administrative barriers are often cited as one of the biggest obstacles to investment and innovation. In your opinion, what kind of regulatory reset could make Slovenia more agile and attractive for investors without compromising transparency and accountability?

Regulation should protect society, not suffocate growth. Slovenia's problem is not too little law — it is too much friction. Layers of permits, ideological activism, and bureaucratic discretion push investors away before they even apply. We must move from paperwork control to performance accountability. A regulatory reset must enforce time limits, and establish digital one-stop portals and risk-based inspections. Innovation sandboxes should allow AI, biotech, and clean energy firms to

launch quickly under clear rules. Regulations must be reviewed annually and scrapped if they do not serve the public interest. We must end activist-driven regulation that treats entrepreneurs as adversaries. Regulation is not a tool for ideological warfare — it is an instrument of prosperity. And justice must be accountable. Delays and cases losses at international courts cannot be rewarded. High standards and high growth are compatible but only when the system rewards innovation, not obstruction.

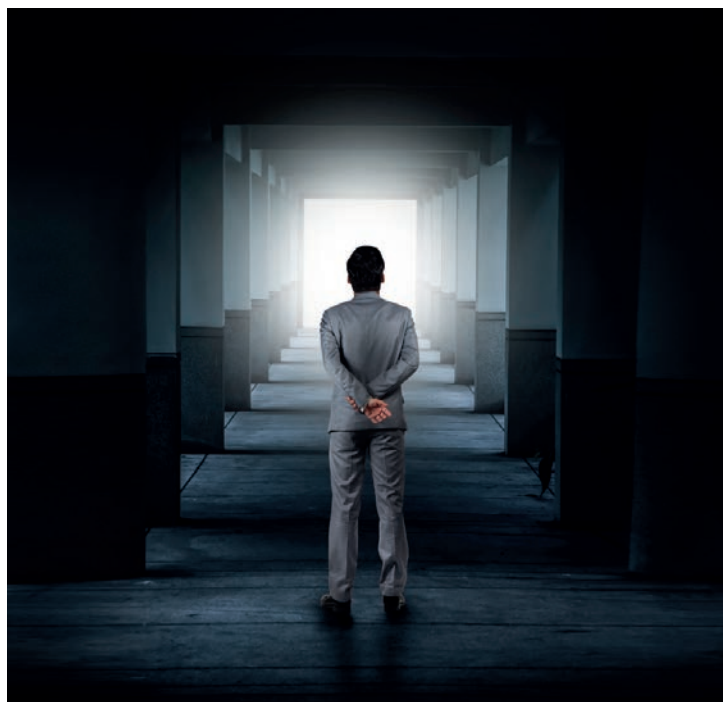
Finally, if you could set three long-term priorities for Slovenia's economic policy — ones that transcend political cycles — what would they be to ensure sustained competitiveness, institutional quality, and social cohesion in the decades ahead?

If Slovenia wants to lead rather than follow, it must adopt long-term priorities that no government can reverse. First, make innovation a na-

tional doctrine: invest consistently in AI, clean energy, biotech, and defense technology to become a producer of advanced solutions, not a consumer of others'. This is how we secure sovereignty and create high-value jobs.

Second, rebuild institutional strength. Justice delayed is investment and prosperity denied. Regulatory unpredictability drives capital away. Slovenia must enforce judicial accountability, fully digitize public administration, and restore fiscal discipline. A credible state is the foundation of a competitive economy.

Third, treat talent as our most strategic resource. Reform education to prioritize STEM and medicine, attract global expertise, and eliminate barriers created by ideological gatekeeping. Nations that reward excellence and protect merit will thrive. Those that surrender to mediocrity will fall behind. These are not policies — they are Slovenia's path to relevance, resilience, and national pride. ¶

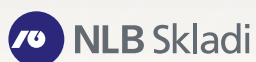




AmCham Slovenia

FINANCE COMMITTEE

Knowledge & Support 2025





AMCHAMS IN EUROPE:

Writing the Next Chapter Together



Across 49 AmChams in 47 countries, AmChams in Europe is more than a network, it is a community. A community of leaders who share ideas, face challenges together, and build bridges across the Atlantic every single day.

Ajša Vodnik Re-Elected to Lead AmChams in Europe

We are proud that **Ajša Vodnik, MSc**, CEO of AmCham Slovenia, has been re-elected as Chair of AmChams in Europe for another two-year term (2026-2027). After a successful first mandate in 2024-2025, during which the network strengthened collaboration and set a fresh strategic direction, her re-election reflects the continued trust of 49 AmChams across 47 countries.

Her leadership once again places **Slovenia at the heart of the transatlantic business community**.



“BEING RE-ELECTED IS A GREAT HONOR, ABOVE ALL BECAUSE IT COMES FROM COLLEAGUES WHOM I RESPECT DEEPLY. OUR STRENGTH LIES IN COOPERATION, IN CURIOSITY, AND IN THE DEEP BELIEF THAT BUSINESS CAN MAKE THE WORLD BETTER. I LOOK FORWARD TO CONTINUING OUR WORK TOGETHER, RESPONSIBLY, AMBITIOUSLY, AND WITH THE BELIEF THAT UNITY ALWAYS TAKES US FURTHER.”

– AJŠA VODNIK, MSc

This year was not only about events and programs; it was about rediscovering what ACE stands for. About realizing that our true strength is in how we learn from one another, how we support one another, and how we speak up for the values we share.

To guide the next chapter of our work, ACE defined three pillars that reflect who we are:

- **Networking & Best Practice Sharing Among AmChams**
- **Advocacy for Values and Transatlantic Partnerships**
- **Informing and Empowering National AmChams**

But the real story of ACE is not written in documents, it is written by people.

By the friendships built, the trust earned, and the belief that together we can make our transatlantic community stronger, smarter, and more connected.

As we look at this photo of our members, one message stands above all: ACE is not a network we join, it is a community we build. Together.



AMCHAMS IN EUROPE /
COLLECTIVE MEMBERSHIP REPRESENTATION

17.000

COMPANY MEMBERS

\$1.1T

INVESTMENTS

20M

JOBS

\$5.5T

SALES

49*

AMCHAMS

47

COUNTRIES



TRANSATLANTIC ECONOMY IN NUMBERS

EUROPE → U.S.

\$293B

EUROPE U.S. SERVICES TRADE (2022)

\$1.22T

U.S. - EUROPE GOODS TRADE (2022)

62%

OF GLOBAL INVESTMENT INTO THE U.S. COMES FROM EUROPE (2022)

U.S. → EUROPE

\$402B

INVESTMENTS

\$1.22T

SALES

61.2%

OF U.S. GLOBAL INVESTMENT GOES TO EUROPE (2022)

AMERICA250:

Innovation, Opportunity, and the U.S.- Slovenia Partnership

By Chargé d'Affaires A.I. **Brian Greaney**

On July 4, 2026, America will commemorate and celebrate the 250th anniversary of the signing of the Declaration of Independence. Under President Trump's leadership, the United States is organizing a full year of festivities which officially launched in 2025 and will continue through the end of 2026.

Our 250-year-old American experiment—our pursuit of a more perfect union—is a living story, continually shaped by the hard work of generations of Americans at home and abroad.

In an era when monarchies had nearly limitless power, we launched our country with a rallying call. Thomas Jefferson's words in the Declaration of Independence sent

an enduring message to all the world's peoples: "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness."

How did we make that jump, from colonies to everything that came after? We have been a nation of dreamers, explorers, and pioneers, blessed to live in a land of possibilities. We have been a nation of those who strive to do great things, to discover great things, and to build great things. We have been a nation of those who see history not as an archive of limits, but as a map which helps guide us as we strive to exceed those limits and reach for the stars. The dreams became real. We sailed among those stars. We put mankind on the moon.

Along the way there have been innumerable successes, failures, setbacks, arguments, and achievements, but we never stopped striving. We lived both for individual freedom and causes greater than ourselves. In doing so, the America that was born of an inspiring idea became that idea. That idea attracted the talents of some of the brightest minds of humanity. We grew immeasurably as new Americans built lives of meaning, having fled oppression, fear, and limits on the human spirit.

You will see many American flags as we celebrate 250 years. Because symbols mean so many different things to so many people, I offer you one interpretation which inspires me, from one young American—John Nasir, a ninth grader from Texas. John recently wrote in an essay contest, "to Americans, the flag is a personal symbol." The flag "represents the soldier who sacrifices to protect liberty, the teacher who provokes young minds, the doctor who cares for the sick, and the worker who builds a better future." Looking back at 250 years of soldiers, teachers, doctors,

and workers, I am filled with hope for a future in which we continue to strive enriching not just ourselves, but also the world, and partnering to the benefit of all.

I remember watching from afar when I was a student as the people of Slovenia stood together and declared their independence, lighting a beacon of hope in the heart of Europe. On the sunny side of the Alps, stretching from the sea to the plains, a new nation was born—not from conquest, but from the courage to dream and the will to shape its own destiny. Slovenia's journey from the crossroads of empires to a sovereign democracy has been a testament to the enduring power of self-determination. Like the United States, Slovenia's founding was not merely an act of independence, but a bold affirmation of the universal rights to freedom, dignity, and the pursuit of a better life. The Slovenian people, united by language, culture, and a deep love for their land, charted a course toward democracy, peace, and prosperity, proving that even nations of modest size can make a profound mark on the world.

Today, Slovenia stands as a vibrant member of the international community, its voice strong in the chorus of nations striving for peace, innovation, and cooperation. The same spirit that carried Slovenia to independence now fuels its leadership in environmental stewardship, education, science, and the arts. Slovenians, like Americans, are builders—of bridges, of ideas, of futures. We share a belief that history is not a chain that binds us, but a foundation on which to build. As we look to the future, the partnership between Slovenia and the United States is a living testament to what free peoples can achieve together. Our flags both symbolize the sacrifices of those who came before, the hopes of those who live today, and the promise of a tomorrow shaped by liberty, resilience, and shared purpose.

Founded in the spirit of partnership and progress, the American Chamber



of Commerce in Slovenia stands as a bridge between two dynamic nations, fostering innovation, opportunity, and shared prosperity. Since its inception, AmCham Slovenia has brought together visionaries from both sides of the Atlantic—entrepreneurs, business leaders, and change-makers—who believe in the power of open markets and the promise of collaboration. Through its tireless work, AmCham has championed ethical business practices, nurtured the next generation of leaders, and strengthened the bonds of friendship and commerce between Slovenia and the United States. In every initiative, from advancing digital transformation to promoting sustainable growth, the Chamber embodies the optimism and determination that define both nations, proving that when we work together, we can build a future of possibility.

U.S. Embassy Ljubljana is proud to be with you. Thank you for your friendship and partnership in our work together. We share this, our celebration, with you. Happy 250th. ¶

FOTO:
UNSPASH



Resilience Isn't Built Overnight. It's Invested.

With **Melita Rajgelj Ozebek**, Chief Executive Officer, Generali Investments Slovenia

Alternative investment funds are becoming an increasingly important part of the financial ecosystem.

How do they strengthen economic resilience and long-term competitiveness?

Alternative investment funds (AIFs), from real estate to private equity, are engines of growth and resilience. By channeling long-term capital into infrastructure, innovation, and sustainable ventures, they stabilize markets and unlock economic potential. Their flexibility shields economies from volatility while fueling job creation and technological advancement. AIFs empower businesses to scale, support strategic sectors, and drive competitiveness on the local and global stage. In a world of constant change, they trans-

form investment into a catalyst for lasting economic strength.

Generali Adriatic Value Fund II builds on the success of your first real estate fund. What's new or different in this next chapter?

Generali Adriatic Value Fund II builds on the success of our first real estate fund, but it also marks a new chapter driven by our enduring passion for real estate. This next iteration opens the door to a broader circle of professional investors, with minimum investments starting at €50,000, while offering even greater diversification across attractive properties not only in Slovenia but increasingly in the promising Croatian market. The alternative investment fund segment has matured significantly, becoming more professional, trustworthy, and so-

phisticated lessons we have fully integrated from our first fund's successful journey. Our new regional partner, with extensive real estate experience across the CEE region brings additional expertise and perspective, enhancing the fund's capabilities. Think of it as taking a proven recipe and adding new, high-quality ingredients to create an even more compelling experience for investors.

Real estate is often seen as a stable and tangible investment. Why do you believe it remains such an attractive option – especially in uncertain times?

Yes, real estate remains one of the most attractive investment options, particularly in times of turbulence in financial markets. It combines tangible value with stability and, unlike more volatile asset classes, provides a predictable income stream through rental returns and value appreciation while often acting as a hedge against inflation. Commercial real estate, in particular, continues to stand out as an appealing investment option due to its capacity to generate steady rental income, long-term tenant relationships, and strong potential for value growth. These assets build value through regular cash flows and through capital appreciation over time. In Slovenia, real estate holds a special place in people's minds, reflecting a cultural affinity for tangible, enduring assets. Its intrinsic value, coupled with opportunities for strategic enhancement and modernization, makes it a resilient and future-ready asset.

In which sectors or types of properties do you see the strongest potential for growth and long-term value in the Adriatic region?

The Adriatic region presents promising opportunities across several real estate segments.



MELITA RAJGELJ OZEBEK

GENERALI INVESTMENTS SLOVENIA

“IN SLOVENIA, REAL ESTATE HOLDS A SPECIAL PLACE IN PEOPLE’S MINDS, REFLECTING A CULTURAL AFFINITY FOR TANGIBLE, ENDURING ASSETS.”

– MELITA RAJGELJ OZEBEK

Prime commercial assets remain particularly attractive: well-positioned office and retail properties with strong tenant profiles continue to deliver steady income and retain value in core urban locations. Logistics is accelerating on the back of expanding trade flows and rising e-commerce, while hospitality and mixed-use developments benefit from resilient tourism demand. Energy-efficient projects add further momentum as cities modernize. Together, these sectors offer a powerful combination of stability, growth, and long-term value for future-focused investors.

Looking ahead, how do you see Generali Investments's role in shaping responsible investment practices that go beyond financial returns and contribute to a more resilient economy?

Looking ahead, Generali Investments is well-positioned to shape responsible investment practices that reach far beyond the financial performance of individual products. Across its full spectrum of solutions – funds, discretionary mandates, and tailored investment strategies – Generali Investments embeds sustainability, long-term risk management, and societal impact into its core philosophy. This holistic approach enables the company to direct capital toward initiatives and innovations that strengthen economic resilience and support more stable, future-ready communities. By promoting strong governance, encouraging the transition to a low-carbon economy, and maintaining high standards of transparency, Generali Investments sets a benchmark for the industry. The result is a portfolio of solutions that generate lasting value, inspire confidence, and contribute to building a more resilient, sustainable, and trusted economy for the years ahead. ¶

Nepremičninski sklad

Generali Adriatic Value Fund II

specialni investicijski sklad

Z visoko strokovnim pristopom
in inovativnimi naložbenimi
rešitvami skrbimo, da so naši
vlagatelji vedno v koraku s časom.

Pridružite se nam v prihodnost.

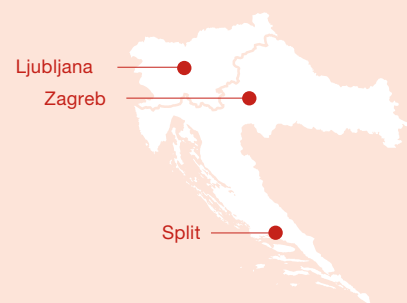




FOTO: JOŽE SUHADOLNIK

BEYOND THE TRANSACTION:

Trust That Moves the Economy

With **Alenka Mejač Krassnig**,
Country Manager, Visa Slovenija

In Europe, the share of card and digital payments continues to grow rapidly. What are the biggest challenges and opportunities you see in Slovenia in terms of payment behavior, and how is Visa positioning itself to address them?

It's true, digital payments are gaining traction across Europe, though Slovenia remains more cash-oriented. According to ECB data, around 70% of transactions are still made in cash. Visa's research shows that many Slovenians would like to pay digitally, but don't always have the opportunity.

One thing is clear: consumer behavior is shifting. Today, digital payment options are expected everywhere, with Gen Z leading the way. And rest assured, older generations follow when payments are secure and simple. Smartphones, trust in digital services, and convenience are what drives this change.

Visa runs dedicated programs for fintech and challenger payment players such as Fintech Fast Track and Visa Ready. How are you collaborating with local fintechs, banks, and start-ups in Slovenia and the region, and what is the impact you hope to see?

Visa is committed to innovation and inclusion globally and locally. We support fintechs and start-ups accelerate market entry, integrate with our network, and deliver secure, scalable payment solutions. In Slovenia, the ecosystem is growing fast.

A great example is the Petrol Pay Loyalty card, developed with Visa to offer more convenience and options to users. We also supported digital payments on city buses in Ljubljana, Maribor, Kranj, Koper, and Piran, making travel easier, improving efficiency, and encouraging public transport use for environmental benefits.

→

Security, trust, and risk-management continue to be critical in payments. How is Visa evolving its architecture?

Visa pioneered the use of AI in payments to detect fraud in real time. And tokenization replaces sensitive payment data with unique tokens, making digital payments more secure and reducing fraud by up to 60%. We're also integrating biometrics, such as fingerprint and facial recognition, and passkeys to enhance authentication beyond traditional passwords. Visa's resilient infrastructure and 24/7 global cybersecurity teams ensure continuous protection against emerging threats.

Looking ahead, what major trends do you believe will shape payments over the next 3 to 5 years in Slovenia, and how is Visa preparing for them?

Definitely AI. In the past 12 months, as many as 34% of consumers in the EMEA region have used ChatGPT or other AI assistants while shopping. I believe AI agents — or we may call them AI shopping assistants — are likely to become everyday shopping companions for Slovenians as well.

Visa has built impressive global sports partnerships, ranging from FIFA and the Olympic Games to Formula 1 and the NFL. What is the strategic vision behind these commitments from a payments company perspective, and how do you translate that vision into the Slovenian market (or regional CEE)?

Visa's strategic vision behind its global sports partnerships comes from its mission to be a brand that enables access, inclusion, and innovation. By partnering with iconic events, such as the Olympic and Paralympic Games, FIFA World Cup, Formula 1, and the NFL, Visa positions itself not just as a payment technology leader, but as a catalyst for progress and inspiration.

When speaking of Visa in sports, I would especially like to highlight a Slovenian sportsman, member of the Vi-sa Team: Slovenian kiter Toni Vodišek. His sporting journey embodies resilience, innovation, and excellence, all qualities that mirror Visa's brand ethos. He is an inspiration to us.

Being a visible leader in Slovenia's business community, and serving as Vice-President of AmCham Slove-

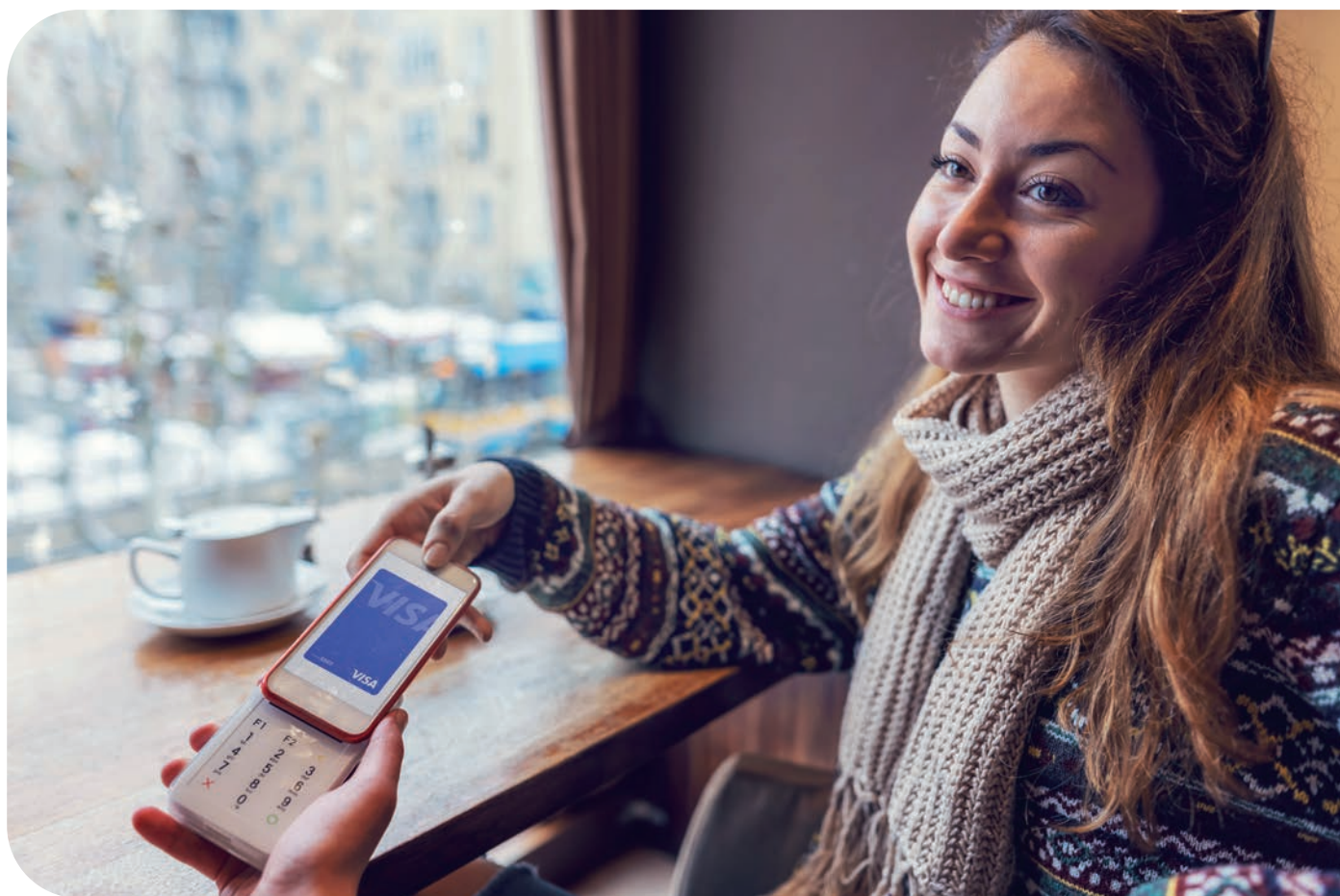
nia, how do you view the evolving role of top business leaders in our country? What responsibilities do you believe come with leadership today, and how are you personally approaching these dimensions in your work at Visa and within the AmCham network?

Leadership today is no longer just about business performance, but increasingly about purpose, resilience, and responsibility. Top business leaders are expected to be agents of positive change: to foster innovation, champion inclusion, and build trust in the institutions and technologies that shape our daily lives. Personally, I approach leadership with a strong belief in partnership, transparency, and the power of example. I strive to lead with empathy and clarity, and to always ask: how can we use our influence to create long-term value, not just for our companies, but for our communities? ¶

“LEADERSHIP TODAY IS NO LONGER JUST ABOUT BUSINESS PERFORMANCE, BUT INCREASINGLY ABOUT PURPOSE, RESILIENCE, AND RESPONSIBILITY. TOP BUSINESS LEADERS ARE EXPECTED TO BE AGENTS OF POSITIVE CHANGE”

— ALENKA MEJAČ KRASSNIG





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Plačuj na enostaven način.**

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From Cloud Pioneers to AI Architects

With **Iryna Moiseieva**,
Chief Executive Officer, Cloud Services



IRYNA MOISEIEVA

CLOUD SERVICES

How do you describe the company's core mission today, and how has that evolved from your beginnings?

Cloud Services was founded in 2009 and has grown into a one of the leading Microsoft partners with a strong focus on advanced specializations in analytics, migration, and real-time intelligence.

At CS, our core mission has always centered on delivering exceptional customer excellence. From

FOTO:
HANS ELSKONEN,
UNSPASH





“IN THE FAST-CHANGING
TECH LANDSCAPE,
ONGOING PROFESSIONAL
DEVELOPMENT IS
ESSENTIAL”

– IRYNA MOISEIEVA

the very beginning, our approach has been rooted in being a trusted partner and consultant, helping our clients increase efficiency and achieve their business goals. Over the years, while technology and markets have evolved, our commitment to expertise, client-centricity, and flexibility has remained steadfast. Many of our client relationships span over a decade, reflecting the trust and value we bring. Our journey from a Microsoft partner with advanced specializations in analytics, migration, and application modernization to a company with a broad international footprint and a strong focus on data and analytics demonstrates our ability to adapt and grow while staying true to our mission. In the last five years, we have been awarded the Microsoft Country Partner of the Year award in different countries: Ukraine, Estonia, Latvia, and Kazakhstan. This consistency proves that we are on the right path.

With CS establishing an office in Slovenia and operating across CEE, which markets do you see as strategic for growth in the next 2-3 years? How do you adapt global capabilities to local client needs (language, regulation, business culture)?

We see significant opportunity and demand in EU countries, particularly in the adoption of AI and advanced analytics. Slovenia stands out due to its relative economic stability, growth potential, ecological awareness, high quality of higher education, and adaptability. Alongside Slovenia, we consider Greece, the Netherlands, Croatia, Sweden, Estonia, and Norway as strategic markets. To adapt to local needs, we:

- Employ local representatives to ensure cultural alignment and effective communication.
- Engage local legal and accounting experts to ensure compliance and smooth business operations.
- Value diversity and inclusivity, respecting local cultures while leveraging our global expertise.

CS has been known to quickly adapt to change. What major lessons have you drawn from recent years, and how have you adjusted your leadership approach/business model accordingly?

Strategically, we have refined our focus from broad cloud migration and modernization projects to specialized data & analytics initiatives. This shift has allowed us to deepen our expertise, expand our service portfolio, and develop proprietary solutions, such as our deployment framework for data warehouses, which accelerates and streamlines client projects.

Despite being an advanced specialization partner of Microsoft in Analytics in Azure and Data Warehouse on Azure, the cherry on top is that since 2023 we've been recognized by Microsoft HQ as a Microsoft Fabric Featured Partner – one of only 70 companies worldwide – reflecting our commitment to staying at the forefront of technology.

These achievements, combined with our agile approach that enables us to respond rapidly to market changes and client needs, have resulted in over 60 data warehouse deployments across 17 countries.

How do you see CS leveraging AI more deeply, beyond just the advisory role?

We are at the forefront of helping clients prepare their data for AI adoption—structuring, cleaning, and optimizing data to unlock AI's full potential. Our role extends beyond advisory; we actively educate

“THE RISE OF EDGE COMPUTING, INCREASED FOCUS ON DATA PRIVACY, AND THE INTEGRATION OF IOT WITH CLOUD PLATFORMS WILL ALSO BE SIGNIFICANT.”

– IRYNA MOISEIEVA

client teams, provide development services and help to establish robust data processes. Depending on client maturity, we provide both development and advisory services, ensuring a tailored approach.

Internally, we leverage AI to automate routine operations, enhancing efficiency and freeing up our experts to focus on high-value tasks.

In markets like Slovenia and the wider CEE region, regulation, data-governance, connectivity, and skills remain key constraints. What are the most significant regional trends you are watching, and how is CS positioning itself to help clients navigate them?

We closely monitor trends such as increasing regulatory requirements, the growing importance of data sovereignty, and the need for robust cybersecurity. Connectivity improvements and the digital skills gap are also top of mind.

CS positions itself as a trusted advisor, helping clients navigate these challenges by:

- Providing compliance-ready solutions tailored to local regulations.
- Offering training and upskilling programs to bridge the digital skills gap.
- Implementing secure, scalable data warehouse architectures.

Looking ahead 3-5 years, what major technology trends do you be-

lieve will shape the market? How are you planning for those disruptions?

We anticipate that AI and agent-driven analytics will continue to transform the market. The rise of edge computing, increased focus on data privacy, and the integration of IoT with cloud platforms will also be significant.

CS is preparing by:

- Investing in R&D and developing proprietary solutions that leverage these trends.
- Expanding our talent pool with experts in AI, real-time intelligence, data engineering, and data science.
- Building flexible, future-proof architectures for our clients.

As CEO, how are you preparing CS internally for the future – in terms of culture, talent, organizational design, and investment priorities? What do you view as the critical attributes for next-generation talent in cloud analytics consulting and IT?

Looking 3-4 years ahead, I envision CS as a globally recognized company, serving clients worldwide. Achieving this requires attracting and developing top talent. We foster a culture of intense internal learning and continuous education, encouraging curiosity and a hunger for knowledge. In the fast-changing tech landscape, ongoing professional development is essential.

We strive to maintain a healthy balance between team size and profitability, continuously optimizing and automating our processes. AI will play a significant role in enhancing our efficiency.

Critical attributes for next-generation talent:

- Adaptability and a growth mindset.
- Strong analytical and problem-solving skills.
- Commitment to continuous learning.
- Ability to work collaboratively in diverse, multicultural teams.¶



AmCham Slovenia

READY4DFUTURE COMMITTEE

Knowledge & Support 2025



NOVEMBER 13-14

8th Investment and Development Conference - Slovenia Business Bridge™ 2025

The 8th Investment and Development Conference - Slovenia Business Bridge™, held on November 13-14 in Ljubljana under the title “Ambitious Slovenia: The Growth of Regional and Global,” brought together over 400 participants and more than 40 distinguished speakers from Slovenia, Europe, and the United States.

Together, we explored how to strengthen the ecosystem that helps local companies grow into regional and global champions while attracting foreign direct investment. Across the individual panels, we emphasized the importance of ambitious strategies and transatlantic partnerships, advanced technologies and smart regulation, innovation, and talent attraction. We addressed topics such as investing in the future of life sciences, the challenges of breaking into the extremely demanding U.S. markets, and the key strategies that give U.S. states their competitive edge.

TRITONUS ENNIA



OFFICIAL OPENING OF THE CONFERENCE

SCALING THE REGION - CAPITAL & STRATEGY FOR GROWTH

At the official opening of the Conference, investors, business leaders, and policymakers spoke about why, despite talent and innovation, too little strategic capital still flows into Slovenia. Matjaž Han, Minister of the Economy, stressed that Slovenia is not small, but smart – built on knowledge, innovation, and people who know how to collaborate. Slovenia, he said, is a reliable partner that knows how to play the “global game,” but must build its ambitions on solid foundations and long-term strategic direction. Simon Savšek, PhD (EIB) noted that Slovenian companies still have significant potential, as they innovate above the European average, while Prof. Stjepan Orešković (Bosqar Invest, IEDC) described Slovenia as a “natural choice” for investment.

GUESTS:

Matjaž Han, Minister, Ministry of the Economy, Tourism and Sport; **Beno Ceglar**, President of AmCham Slovenia, Chief Executive Director, NIL Ltd.; **Albert Birkner**, PhD, LL.M., Managing Partner and Head of Takeovers & Antitrust Department, CERHA HEMPEL, Vienna; **Rob Irving**, Partner, Dentons; **Simon Savšek**, PhD, Head of the EIB Group office in Slovenia; **Rafael Szczepaniak**, Vice Chairman, Advisory, Capital Markets & Financing Solutions, UniCredit; Prof. **Stjepan Orešković**, PhD, President of the IEDC – Bled School of Management Supervisory Board, Founder and Majority Shareholder of Bosqar Invest; **Bojan Kunovar**, Co-Founder and Director, ALFI Funds; **Jure Mikuž**, Managing Partner, South Central Ventures; **Aleksandar Dragicevic**, Principal, MidEuropa



Ajša Vodnik, MSc, Moderator, AmCham Slovenia; Prof. **Stjepan Orešković**, PhD, IEDC – Bled School of Management, Bosqar Invest; **Bojan Kunovar**, ALFI Funds; **Jure Mikuž**, South Central Ventures; **Aleksandar Dragicevic**, MidEuropa



Nevenka Črešnar Pergar, Moderator, AmCham Investment Committee, NP Consulting; **Albert Birkner**, PhD, LL.M., CERHA HEMPEL; **Rob Irving**, Dentons; **Simon Savšek**, PhD, EIB Group office in Slovenia; **Rafael Szczepaniak**, UniCredit



Jaka Repanšek, LL.B, MBA, Moderator, AmCham Intellectual Property and Digital Regulation Committee, RePublis; **Mark Boris Andrijanič**, European Institute of Innovation & Technology (EIT); Erik Bertman, Conscia A/S; **Arne Pache**, Mastercard

ROUNDTABLE

SMART TECHNOLOGIES DRIVING THE NEW ECONOMY

Artificial intelligence, advanced manufacturing, and data-driven solutions are redrawing the boundaries of global competitiveness. Mark Boris Andrijanič (EIT) cautioned that the EU focuses on complex regulation but lags behind the U.S. and China in technological competitiveness, as confirmed by the Draghi report – but the opportunity is not lost. Slovenia, he said, “has

all the conditions to remain one of the most spectacular small economies in the world”. Julien Coustaury (Fil Rouge Capital) cited human capital as Slovenia’s main advantage: a strong education system, excellent developers, and outstanding work ethic. He also warned that the country still lags behind in digital literacy at the school level.

GUESTS: **Mark Boris Andrijanič**, Governing Board Member, European Institute of Innovation & Technology (EIT); **Erik Bertman**, Chief Executive Officer, Conscia A/S; **Arne Pache**, Senior Vice President Customer Solutions Central Europe, Mastercard; **Julien Coustaury**, Founding Partner, Fil Rouge Capital; **Tomaž Sešek**, CEO, Aumentiq; **Yilmaz Karakaş**, CFA, Partner and Technology Investment Leader at CEECAT Capital

THE CHANGEMAKERS: **Viktor Brajak**, Director, Medius; **Marko Martinović**, Chief Executive Officer, Graia; **Iryna Moiseleva**, Chief Executive Officer, Cloud Services; **Andrej P. Škraba**, Director, Astra AI

ROUNDTABLE

INVESTING IN THE FUTURE OF LIFE SCIENCES IN COLLABORATION WITH SLOVENIA BIOTECH HILLS

Slovenia has the talent, tradition, and research excellence to become the Biotech Hub of Central Europe. Despite investments exceeding 2.5 billion euros, structural challenges remain. Boštjan Čeh (Labena, Slovenia Biotech Hills) stressed that attracting highly skilled foreign talent will be essential for global competitiveness and that Slovenia must significantly improve the bridge between laboratory innovation and commercialization. One of the biggest obstacles, he said, is the uncompetitive taxation of labor. Minister Papič highlighted the necessity of attracting more foreign students and graduates.

GUESTS:

Boštjan Čeh, MSc, President of the Institute Council, Slovenia Biotech Hills, Head of Business Development at Labena Ventures; Igor Papič, PhD, Minister, Ministry of Higher Education, Science and Innovation of the Republic of Slovenia; Dominik Gaser, PhD, Executive Director Scientific Office Biologics & Cell and Gene Therapies, Novartis; Jernej Godec, PhD, Principal, Atlas Venture; Mohamed Hammam, MSc, Cluster President, Pfizer Europe; Uroš Kušar, MSc, Managing Director, BRINOX d.o.o.



Vida Dolenc Pogačnik, Moderator, AmCham Slovenia; Uroš Kušar, MSc, BRINOX d.o.o.; Mohamed Hammam, MSc, Pfizer Europe; Jernej Godec, PhD, Atlas Venture; Dominik Gaser, PhD, Novartis



Nik Prebil, MSc, Moderator, Slovenia Biotech Hills, Herman & partners; Boštjan Čeh, MSc, Slovenia Biotech Hills, Labena Ventures; Igor Papič, PhD, Minister, Ministry of Higher Education, Science and Innovation of the Republic of Slovenia

EXCLUSIVE BUSINESS DINNER:

NEXT-GEN REGIONAL CHAMPIONS - FROM LOCAL EXCELLENCE TO GLOBAL IMPACT

We ended Day 1 on a powerful note with an exclusive dinner. Emerging regional leaders shared insights on innovation and economic growth, fostering dialogue on shaping global impact from strong local roots. The first day also introduced a new dynamic: in cooperation with Labena Ventures, we presented the Slovenia Business Bridge Challenge for the first time an exceptional opportunity for breakthrough innovators to showcase their solutions to an exclusive circle of international investors and business leaders. At the business dinner, we announced the start-up that impressed investors the most: iPASy Technologies, which addresses challenges related to prostate cancer.

GUESTS:

Maja Brelih Lotrič, CEO, LOTRIČ Metrology; Borut Čeh, Co-Founder & CEO, Labena Ventures; Luka Orešković, Partner, PROSPERUS-INVEST; Aleksandar Kostić, President, MK Group; and Maja Strnad Cestar, CEO & Board Member, Medis



Winner of the Slovenia Business Bridge™ Challenge: iPASy Technologies

DAY 2

ROUNDTABLE

BUILDING TRANSATLANTIC PARTNERSHIP AND VALUE

The second day began with a clear message: the partnership between the U.S. and Europe is essential for growth, stability, and innovation. Brian Greaney (U.S. Embassy) confirmed that the U.S. values Slovenia's high educational level, fluent English proficiency, and strong research culture. Katarina Kresal (Senica & Partners Law Firm) emphasized: "History teaches us that any society wishing to avoid decline must remain open and strive for cooperation in retaining talent." Tamara Zajec Balažič (SPIRIT Slovenia) explained that Slovenia is consistently presented abroad as part of a safe European framework, with a favorable geostrategic position – largely thanks to the Port of Koper, the fastest route from Asia – and a highly qualified workforce.

GUESTS:

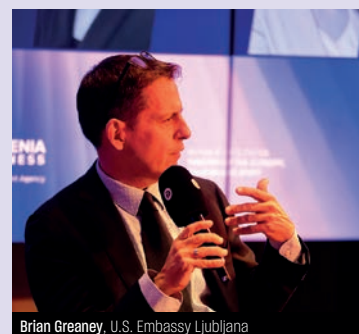
Aida Escribano-Ramallo, CPA, CIRA, CFE, Chief Financial Officer and Board Member, Britannia Financial Group Limited; **Brian Greaney**, Deputy Chief of Mission and Chargé d'Affaires, U.S. Embassy Ljubljana; **Katarina Kresal**, Partner and Director, Senica & Partners Law Firm, Managing Partner, Andersen in Slovenia; Member of the European and Global Board of Directors of Andersen Global, Regional Coordinator for Central and Eastern Europe and the Western Balkans; **Tamara Zajec Balažič**, Director, SPIRIT Slovenia Business Development Agency



Katarina Kresal, Senica & Partners Law Firm, Andersen in Slovenia; **Tamara Zajec Balažič**, SPIRIT Slovenia Business Development Agency; **Ajša Vodnik**, MSc, Moderator, AmCham Slovenia; **Brian Greaney**, U.S. Embassy Ljubljana; **Aida Escribano-Ramallo**, Britannia Financial Group Limited



Tamara Zajec Balažič, SPIRIT Slovenia Business Development Agency



Brian Greaney, U.S. Embassy Ljubljana



Anže Tuškej, Interblock Gaming; **Robert Božič**, IBM Slovenia and BiH; **Vida Dolenc Pogačnik**, Moderator, AmCham Slovenia; **Jim Bureau**, Lofware; **Morena Šimatić**, Uber; **Tomaž Valjavec**, EMEA, Microsoft



ROUNDTABLE

AMERICAN BUSINESS IN SLOVENIA: DRIVING GROWTH, CREATING IMPACT

A discussion among leading representatives of American companies with significant business and social impact in Slovenia revealed why Slovenia is becoming an increasingly attractive destination for U.S. investments, how Slovenian companies can integrate into U.S. ecosystems, and which opportunities are shaping the future of transatlantic business. Jim Bureau (Lofware) emphasized that Americans value not just Slovenian talent but also Slovenia's geographical position within the EU and its cultural agility. Slovenian experts are unique because they know how to navigate Slovenian, Austrian, German, and Italian culture – an essential capability for global business.

GUESTS:

Morena Šimatić, Country Manager for Croatia and Slovenia, Uber; **Robert Božič**, Country General Manager, IBM Slovenia and BiH; **Jim Bureau**, CEO, Lofware; **Anže Tuškej**, Vice President, Interblock Gaming; **Tomaž Valjavec**, Cloud & AI Sales Lead, EMEA, Microsoft



Marino Furlan, Intra lighting; David Palčič, Robotina; Leon Korošec, Elan; Jure Andročec, Litostroj Power; Tom Vodopivec, PhD, Bird Buddy; Gregor Hočevar, Moderator, AmCham Slovenia

ROUNDTABLE

CRACKING THE US MARKET: YOUR KEY TO GLOBAL GROWTH

The main message of the panel was that companies should not treat the US as a single market, but as an entire continent – and a mindset. Leon Korošec (Elan) highlighted that in the US, company size does not matter – what matters is relevance. He also emphasized that success depends on a pragmatic approach, collaboration with local teams, and the courage to connect Slovenian narratives with American thinking. Jure Andročec (Litostroj Power)



Marino Furlan, Intra lighting; David Palčič, Robotina; Leon Korošec, Elan

GUESTS:

Jure Andročec, Director and Member of the Board of Directors, Litostroj Power; Marino Furlan, President, Intra lighting; Leon Korošec, Senior Vice President Elan Group and Director of Sports Division, Elan; David Palčič, CEO and Director, Robotina; Tom Vodopivec, PhD, COO, Bird Buddy

noted that European companies often surprise the US market with their quality and engineering standards:

“In Europe, we are resilient: we know how to tackle things, and in the US, they value that.”



Vida Dolenc Pogačnik, Moderator, AmCham Slovenia; Joanna Parzuchowska, Global Manager in acceleration and entrepreneur, Nevada; Marie Gonzalez Gallegos, Virginia Economic Development Partnership; Steve Staresinic; Sérgio Domingues, South Carolina Europe Office

ROUNDTABLE

USA NAVIGATOR - FIND YOUR BUSINESS MATCH

The closing panel of the Slovenia Business Bridge™ conference, “USA Navigator - Find Your Business Match,” was dedicated to interactive exploration and identifying the right U.S. states, sectors, and partners for the expansion of Slovenian companies into the United States. All representatives agreed that Slovenian companies quickly become “American” in the US market and are treated as local businesses, with European quality and engineering standards highly valued.

GUESTS:

Sérgio Domingues, Managing Director, South Carolina Europe Office; Marie Gonzalez Gallegos, Director Europe, Virginia Economic Development Partnership; Joanna Parzuchowska, Global Manager in acceleration and entrepreneur, Nevada; Steve Staresinic, Certified Public Accountant/Chartered Global Management Accountant, International Business Consultant, Part-Owner, and Managing Director of real estate services start-up in Pittsburgh, PA, and Stuttgart, Germany



Special Thanks to all Partners and Supporters of the Conference



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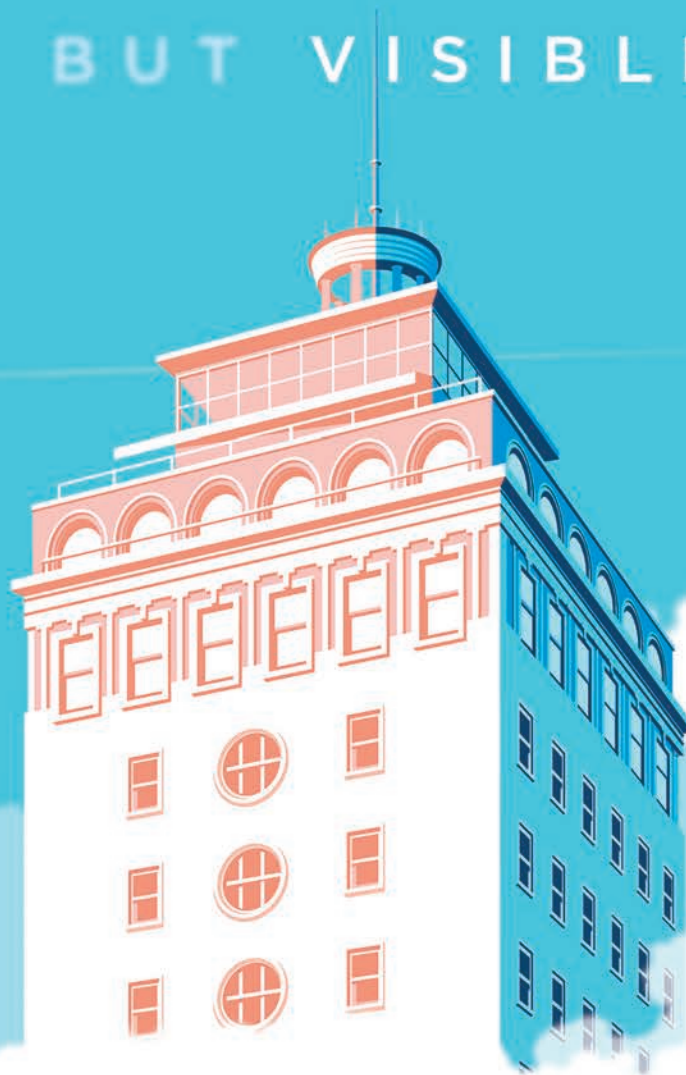
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AMCHAM INTERNATIONAL COOPERATION

Unlock the world – your opportunity begins here.





AmCham Slovenia

INTERNATIONAL COOPERATION





JANUARY 6–11, 2025

The Reimagined Future with CES 2025



Innovative Slovenian companies attended the 58th global stage for innovation – AmCham Slovenia & SPIRIT Slovenia Business Delegation to CES Las Vegas 2025

For the 3rd time AmCham Slovenia led the development delegation to the most powerful tech event in the world – CES 2025.

CES showed the latest solutions to the world's biggest challenges with immersive activations and demos, and offered an opportunity to engage with participants from around the globe and the most impactful brands of our time. Beyond the exhibition, the delegation also paid visits to the

U.S. Government AI Pavilion, Otomus, Roseman University Bio-tech Center, Sable Systems International, the University of Nevada, Reno Extension, ChargerGoGo, and the UFC Performance Institute.

Every visit opened a new door to ideas, to technologies, and to partnerships. The week concluded with a moment of pride: a U.S. Senate Congressional Recognition for strengthening transatlantic economic ties. A reminder that Slovenia belongs in the world, and the world sees it too.

Let's go global – together.

CONTACT

For more information, contact **Vida Dolenc Pogačnik**, COO & International Cooperation Director: vida.dolenc@amcham.si



USA SLOVENIA Business CoLab

USA-SLOVENIA BUSINESS COLAB:

A circle for Partnership

Great things happen when people who can make a difference sit at the same table. In partnership with the **U.S. Embassy in Slovenia**, we launched the USA-Slovenia Business CoLab, bringing together U.S. companies operating in Slovenia and key decision-makers from the public and private spheres. The goal is simple: to move from observation to collaboration, and from collaboration to growth.

CoLab is not just another meeting place; it is a voice, a community, and a catalyst. It ensures that the American business presence in Slovenia does not exist in isolation, but becomes a driver of innovation, prosperity and shared success.

CONTACT \ LINK

If you represent a U.S. company operating in Slovenia or are an investor seeking engagement, the USA-Slovenia Business CoLab offers a seat at the table. Join us to connect with peers, share your experiences, and help shape the future of business in Slovenia.

Vida Dolenc Pogačnik, COO & International Cooperation Director, AmCham Slovenia, at vida.dolenc@amcham.si.





USA NAVIGATOR —

Where Slovenian Ambition Meets American Opportunity

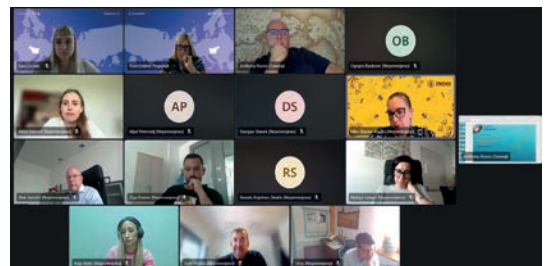
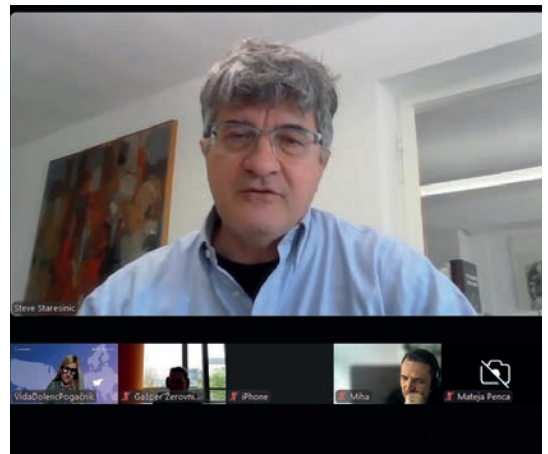
Every great journey begins with a guide. In 2025, we launched USA Navigator together with the U.S. Embassy in Slovenia, a platform built for Slovenian entrepreneurs with the courage to cross the Atlantic. Through USA MeetUp, USA Boot Camp and Enter:USA, companies gain not only knowledge, but access to verified advisors, investors, mentors, and real opportunities. USA Navigator sheds light on the U.S. market and replaces uncertainty with clarity, action, and confidence. It turns questions into plans and ambition into momentum. With USA Navigator, the path from Slovenia to the United States is not a dream, it is a roadmap.

CONTACT

For more details about USA Navigator and how your company can join this platform, contact Vida Dolenc Pogačnik, COO International Cooperation Director at AmCham Slovenia, at vida.dolenc@amcham.si.

Step onto the bridge and discover a world of possibility.

USA Navigator makes it possible.



AmCham Slovenia INVESTMENT COMMITTEE

Knowledge & Support 2025

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karanovic/

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STARTUP OVERSEAS 2025:

Colorado – A Week of Learning, Connecting, and Inspiration

AmCham Slovenia, in collaboration with the Slovenian Enterprise Fund, proudly continues its mission of supporting the international growth of Slovenian innovation with the Startup Overseas 2025: Colorado program. These programs offer startups and scaleups a unique opportunity to explore the U.S. market, build networks with American entrepreneurs and investors, and gain first-hand experience in one of the most dynamic startup ecosystems in the United States.

When startups grow, a country grows. Through the **Startup Overseas 2025: Colorado** program, ten Slovenian startups and scaleups took a leap beyond borders, from the **Enter:USA Bootcamp** in Slovenia to an intensive week in **Denver and Boulder**, where innovation is a way of life. They met **investors, accelerators, and industry leaders**, tested their ideas in a new environment, and returned home with a renewed belief that their place is not only in Slovenia, but in the world. The program was structured in three parts:

- **Bootcamp “Enter:USA”** – consisting of two training sessions focused on entering or expanding into the U.S. market.
- **Hands-On Week** – a working week in Denver and Boulder, Colorado.
- **Follow-Up** – a feedback and evaluation phase.

The Colorado edition once again proved that Slovenian innovation is ready for the global arena when courage meets knowledge and opportunity.

The program is co-financed by:



The program is co-financed by the Republic of Slovenia and the European Union, specifically through the European Regional Development Fund. It is implemented under the program “Content Support for Faster Global and Sustainable Growth of Innovative SMEs (DevelopmentPlus Program)” within the European Cohesion Policy Program for the period 2021-2027.



Dialogue

THE HEART OF RESPONSIBILITY & ADAPTIVE LEADERSHIP



A modern retreat in the heart of Ljubljana.



Located just moments from the vibrant city center, the hotel is a modern haven for travelers seeking both inspiration and relaxation. Guests can indulge in refined culinary experiences at the Winners Lounge, where local flavors meet international flair, complemented by an impressive selection of wines from the in-house vinotheque. DoubleTree by Hilton Ljubljana — where modern comfort, exceptional service, and the spirit of Slovenia come together to create a stay you'll want to return to again and again.





AmCham
**BUSINESS
 LEADERS
 CLUB**

The AmCham Business Leaders Club is a place where excellence and innovation meet in the business world. The club brings together top business leaders from the most prominent companies within AmCham Slovenia. Here, we exchange 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 foster strong relationships, encourage the exchange of fresh ideas, and showcase great business practices. They offer a unique opportunity to connect with key decision-makers across various industries and sectors.

**AMCHAM BUSINESS
 LEADERS CLUB –
 INSPIRE:**

Inspiration grows when leadership stories are shared and encouraged. Through the Business Leaders Heartbeat series and the Leaders Inspire newsletter, we share insights and voices that reflect the rhythm of modern leadership in our community. It's about creating space for ideas that echo, and move others forward.

**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 Young Leaders Club, addresses key challenges such as 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 meaningful connections.

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**BUSINESS
LEADER**
of the Year

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 exceptional leaders who are shaping Slovenian business and society. It highlights the importance of role models, open dialogue, and courageous leadership. At the AmCham Business Leaders Club, we don't just lead—we inspire change and set the course toward a future driven by innovation and collaboration.

AMCHAM BUSINESS LEADERS OF THE YEAR 2025

Two remarkable individuals have been chosen by our young members to stand on the podium of business leadership for 2025: Ivo Boscarol and Vita Godec.





BUSINESS LEADERS HEARTBEAT

Business Leaders Heartbeat – This or That brings something every business needs during a busy season – quick decisions and quick answers. In this dynamic short-format series, top leaders respond to a few rapid “leadership dilemmas,” revealing their authenticity, instincts, values, and the true pulse of modern leadership.

Tune in:



Business Leader of the Year
is an award that rewards
the future. The AmCham
Business Leaders of the
Year 2026 are
Medeja Lončar
&
Robert Lešnik



**A WOMAN WHO SPENT HER
LIFE WEAVING TOGETHER
TECHNICAL MASTERY
AND HUMAN EMPATHY.**

Medeja Lončar

WRITTEN BY
MELITA MERŠOL

PORTRAIT PAINTED BY
SARA ŠPORN



**Medeja Lončar. Curious.
Determined. A woman whose
rare emotional intelligence
carried her across countless
thresholds, all the way to the
summit of leadership.**

Her story begins in Celje, where, even as a small girl, she already carried the fearlessness and independence that would shape her path. In school, she was repeatedly chosen class president, speaking for her peers, and her voice rose again in the school choir. She excelled in class, yet her curiosity reached far beyond the classroom walls. Her parents sometimes had to rein in her ambitions, simply to match the rhythm of everyday life.

In high school, her evenings belonged to the Celje Theatre, where she worked as an usher. With those modest earnings, she travelled abroad, at a time when such journeys

were anything but ordinary.

Her professional path led first to Hmezad, then to Alpos, and by thirty-three she was already seated on the management board of Kovinotehna, responsible for retail. She admits she never plotted a route to executive roles, yet each time a challenge appeared, she stepped toward it.

She joined Siemens in 2002, where her remarkable journey truly took flight. Even when resistance rose, simply because she was a woman, she persisted and more than proved herself, eventually taking the helm of the company in 2007. Today, she leads Siemens in Slovenia, Croatia, and Serbia. She takes great pride in her “*Engineer of the Year*” initiative, which has opened new visibility for women in technology and left a lasting imprint on society.

With a leadership style defined by empathy and far-sighted vision, Medeja has become a touchstone for many. She often draws inspiration from George Bernard Shaw, whose call to ask “*why not?*” instead of “*why?*”, emboldens her to challenge worn-

out norms. She knows that technological progress demands the presence of all, regardless of gender, and she works tirelessly to widen the space for equality.

Medeja has a rare gift for weaving people and cultures together. She leads teams across three countries, work that carries its share of challenges, yet she never hesitates to take responsibility. She is proud of her fearlessness, persistence, and sense of accountability, qualities that have guided her through the years toward what others call success. Despite her achievements, she remains humble, believing true success lies in recognizing moments for growth, both your own and that of those who walk beside you.

Her story is also one of believing in change and refusing the beliefs that confine progress. She hopes her knowledge and experience will reach future generations, urging them toward even bolder entrepreneurial paths. Though she stands in the later chapters of her career, she remains vibrant, full of ideas for the future, perhaps even start-ups that will carry her vision onward. Medeja Lončar stands as a symbol of resilience, determination, and courage, a woman who has woven technical knowledge with human empathy, creating space for women in fields long guarded by men. Her story proves that real power lives in the ability to transform.

It is no coincidence that her name reaches back into Greek mythology, where Medea was a princess, a sorceress, a companion to Jason in his quest for the Golden Fleece. That ancient tale is woven from destiny, courage, and decisive acts. Much like her mythic namesake, she shows an exceptional ability to meet challenges head-on. Her name carries the symbolism of a fierce character and the power to shape one's path, an echo that aligns with her own life's work.

And just as in the world of pottery, where clay is both strong and shaped by a subtle hand, so is Lončar herself, firm, yet formed with a refined sensibility that honors the quiet laws of the earth. Clay, a stern and ancient teacher, teaches patience, persistence, and the art of balance. In many ways, Medeja Lončar is a kind of magician in the world of engineering. ¶

**"YES, I CREATE DREAMS,"
SAYS ROBERT LEŠNIK,
WITH NO TRACE OF
FALSE MODESTY.**

Robert Lešnik

WRITTEN BY
MELITA MERŠOL

PORTRAIT PAINTED BY
SARA ŠPORN



He first drew dreams just for himself. The moment he could walk, he picked up a crayon and began moving it across paper, short strokes, then long ones, sometimes erasing, then drawing again, until his imagination finally brought his first car to life on a sheet of paper.

He tossed it aside, like hundreds after it, yet he never stopped dreaming.

He drew even more, and drew even better. And with every new stroke, those dreams became so real that today, others dream about his Mercedes designs.

Robert comes from Limbuš near Maribor, born in 1971. He failed the entrance exam for the Ljubljana Academy of Fine Arts three times, but once he left Slovenia,

he built an extraordinary design career. For more than fifteen years now, he has been the head of exterior design at what is perhaps the most iconic car brand in the world: Mercedes-Benz. He has shaped practically every passenger car with the three-pointed star that entered the market since 2013.

In 2017, he stunned California's elite with the Mercedes-Maybach 6 Cabriolet. They said it resembled a "road yacht." The inspiration came from the most progressive design movement of its time: Art Deco. The "nautical" rear suggests that the driver could cruise onto a beach and sail off into the unknown...

The Vision Iconic is his newest and, indeed, the boldest creation Robert Lešnik and his design team have produced in recent years. It is also a preview of the design language that will shape all future Mercedes models. The car is luxurious, exceptionally long, and at first glance a mix of futuristic opulence and classic elegance. The central design element is a tall, vertical grille topped

with a chrome star, strongly reminiscent of historic models like the W108, W111, and the 600 Pullman; symbols of prestige from the golden era of the brand.

As a designer, he actually does not draw that much anymore. His team does.

As Head of Exterior Design, he walks the factory floors, attends meetings, studies concepts, and sets new strategies. The watch on his wrist shows the distance he covers, five to seven kilometers a day. A new meeting every hour, sometimes every thirty minutes. Some have been scheduled weeks or months ahead. "Most meetings are done standing, because we are next to the model, examining it," he explains, quite literally describing his daily "standing."

"Exactly thirty years ago, I left for Germany with nothing but hope. I never planned too far ahead. I went to study, then came my first job. I set goals step by step," says Robert Lešnik, who finds inspiration in the book Skunk Works by Ben Rich, an example of how the right people, with unbelievable determination, can create something extraordinary despite all obstacles.

Another character who inspires him is from a children's cartoon: Bob the Builder. "Yes, we can!"

(In Slovene: Mojster Miha—Bomo zmogli!)

And Robert Lešnik can certainly do more than that. Many people want to be part of his future vision, especially in China, where he receives at least one job offer every week.

Privately, Mercedes-Benz's Head of Exterior Design drives an electric car. He creates emotion.

As they say, love is like electricity, unpredictable, invisible, unstoppable. And Lešnik seems to capture it in every line he draws. Every stroke is full of volts.

Robert Lešnik lives in a world where sparks never fade, they only change shape. ¶

INTERVIEW WITH IVO BOSCAROL

AmCham Business Leader of the Year 2025

Ivo Boscarol Dr. h.c., Chief Executive Officer
& Business Developer Boscarol d.o.o.

You've built planes, broken boundaries, and inspired generations. What still gives you that "engine start" feeling – that urge to take off toward something new?

Even today, I am driven by the same thing as with my first ultralight airplane, or with the uncertainty before the first flight of the electric aircraft – curiosity about what will happen, what is still possible, and what the next step will be. When you see that something that was impossible yesterday is flying today, that is the greatest motivation and fuel to move forward. I have never worked only to earn money, but to create something that did not exist before. When one door closes, another opens – if you don't see it, you are too close to the ground, you need to go higher. I feel the engine start every time young people come with an idea that surpasses my own thoughts. At that moment, I know that humanity is progressing, and that gives me strength. Even now, when I am no longer involved in everyday operational work at



FOTO:
DEJAN
JAVORNIK

**“OBSTACLES EXIST ONLY
IN OUR MINDS, SO DON'T
WAIT FOR PERMISSION
TO START DREAMING -
BECAUSE NO ONE WILL
EVER GIVE IT TO YOU.”**

– IVO BOSCAROL

Pipistrel, I look for unique projects that have a broader social impact. Aviation taught me that every innovation needs courage and discipline.

You've always trusted your team deeply – even personally test-flying every aircraft they built. How do you recognize when someone truly deserves that kind of trust?

Trust is not given – it is built, like a carbon-fiber wing: layer by layer. I trust those who work to leave a mark behind. Responsibility and trust are important, which is why I have always respected and rewarded them, including with creative freedom and career advancement. Sometimes I trusted someone too quickly and was disappointed, but that, too, is part of learning. I preferred to be disappointed sometimes, rather than to live without trust. Because without trust there is no team – and without a team, there is no good product or success.

From Pipistrel to Odiseja, your story is one of constant re-invention – what inspired this next step in your journey?

When I sold Pipistrel, I did not sell my dreams, I only exchanged the sky for space. Odiseja is, like the universe of contents, a logical continuation of the path of a man who always looks a little beyond the horizon. I have always believed that an entrepreneur by soul never truly retires, but only changes the challenge. I found inspiration in the question: How can I continue my mission to make the world better and happier, not just wealthier? That's why I invest in different industries where I see yet unfulfilled challenges, even if the projects don't have a guaranteed financial return. Inspiration, therefore, is the same force as always – only the direction in the sky has changed slightly.

What is one “failure” that later proved to be a blessing in disguise?

The first failures and disappointments began in early childhood, because I was different from my peers and stood out from the average. Because of that, I

was often scolded and excluded. But that taught me to carve my own path and not follow established ones, and that outweighed all failures. Failure and falling are the best investment for the next successful steps: the more often you fall, the stronger you become. Every failure taught me that you must first trust yourself in order to convince others, and that everything, even failure, happens for a reason. Unfortunately, I also learned in life that being an innovator is beautiful, but very difficult to make a living from.

Even as a visionary, you've always stayed grounded in traditional values like respect and responsibility. How do you keep those roots strong while reaching for the stars?

I am convinced that our civilization is successful and has survived so long precisely because of traditional values among people. All technology, development, and also – or even above all – the products of civilization that are yet to come, such as artificial intelligence, etc., need a certain order that governs and directs all this. Without trust, respect, solidarity, belonging, honesty, sincerity, responsibility, modesty, self-discipline, compassion, forgiveness, charity, and so on, our civilization would no longer exist.

So, values in a collective and society are important regardless of what we do. The success of an individual must always be subordinate to the success of the collective. That is why I never allowed success to outgrow the person.

Your energy seems boundless – always in motion, always creating. What keeps your curiosity alive after so many achievements?

I am a fire sign – Aries in its most intense form. I never have enough challenges. Days are always too short, so I also sleep very little, and because I don't sleep much, I have to dream with open eyes during the day ;-)

By nature, I am very curious, which is why I always seek what is still unexplored, and that gives me incredible energy. I do not dwell on the past, because I know it would drain my energy without any real benefit. I always set myself (too) high goals, so that they challenge me and I do not get bored while achieving them.

I like to be around young people, because they show me a world I do not yet know or fully understand. I am not ashamed to admit when I don't know something.

If you could pass one message to Slovenia's future trail-blazers, what would it be?

Obstacles exist only in our minds, so don't wait for permission to start dreaming – because no one will ever give it to you. ☺

INTERVIEW WITH VITA GODEC

AmCham Business Leader of the Year 2025

Vita Godec Managing Director, Lenis

You've said that success in business feels a lot like playing in great sports team. What's the secret to keeping your team motivated to play together?

In sports, we've perfected the art of performance: athletes are trained like machines for a single moment of excellence. But that approach can lead to aggression, burnout, injuries. I prefer to think of business as playing in a great orchestra: creating harmony requires collaboration, deep listening, and stepping outside the comfort zone (improvising). At Lenis, our motivation is clear: we work to bring patients access to therapies they need. So even when the path is hard, we keep going (with plan B, C, or D) because the mission is worth it.

You've called yourself a believer in "kind leadership." What does kindness mean in practice, and how does it coexist with ambition and performance?

Kindness is not about being nice. In Slovene, "prijazen" and "prijeten" sound similar, but the difference is profound. Kindness means leading with love, including tough love. It means having honest conversations, offering feedback, and making hard decisions while staying fair and compassionate. Kind leaders don't avoid tension; they face it with empathy. This approach doesn't contradict ambition, it fuels it. It also ensures long-term, sustainable team performance, because when people feel seen, trusted, and challenged, they deliver beyond expectations.

You've mastered both biochemistry and team chemistry. How did science shape the way you solve problems, or see people?

My scientific career taught me systems thinking and a data-based approach to problem-solving, but it didn't teach me much about people. That part came from everyday experience and continuous learning, including my MBA at IEDC Bled School of Management. While I firmly believe in staying authentic, even the simplest single-celled organisms like bacteria remind us that survival depends on constant adaptation and collaboration. Also, no great scientific discoveries these days are made by one scientist alone and the same holds true in business, you need a great team!

The integration of Medicopharmacia into Lenis was one of your major leadership challenges. What lessons did that experience teach you about responsibility and adaptability?

It was never just about merging two P&Ls, it was about blending two identities. Both companies had worked side by side for years yet had distinct cultures and rhythms. The biggest challenge was to preserve what was best in each while creating a shared vision for the future. I learned that true responsibility as a leader means being the emotional stabilizer, staying calm when uncertainty peaks. Adaptability, on the other hand, meant letting go of "how we've always done it" and focusing on "how we can do it better together." Integration success was in the trust we built.

This mindset is even more critical as we expand the Lenis Group beyond the Adriatics into the wider CEE region following the recent majority investment by the US-based PE fund Great Point Partners. Scaling culture and agility will be the next leadership test.

You're a mother of two girls, a Managing Director, and a woman who leads with heart and structure. How do you make sure that "everything is possible" doesn't turn into "everything at once"?

Constant prioritization. I live by Eisenhower's Important/Urgent matrix and rely on ruthless organization, supported by a great team at work and at home. I've learned to delegate and to say no, because even the most structured day only has 24 hours. I also shifted from managing time to managing energy:

“LEADERSHIP ISN’T ABOUT HAVING ALL THE ANSWERS; IT’S ABOUT ASKING THE RIGHT QUESTIONS AND TAKING RESPONSIBILITY WHEN THINGS DON’T GO AS PLANNED.”

– VITA GODEC

protecting my focus, creativity, and rest. Scaling down my working hours slightly has increased my effectiveness and made space for quality time with my family.

Your name means life – and it seems to fit perfectly. What gives you a sense of purpose and vitality as a leader, and how do you keep your own drive alive – especially when things get tough?

Whether at the highs or lows, I remind myself to keep perspective. Most things that might seem critical today won’t matter in a week, a month, or a year. Life is more about the ride than the destination. My vitality comes from learning: every day as a leader, mother, and partner teaches me something new. My purpose is simple – making the complex simple. I find energy in clarity, effectiveness, and in helping people and systems perform smoothly.

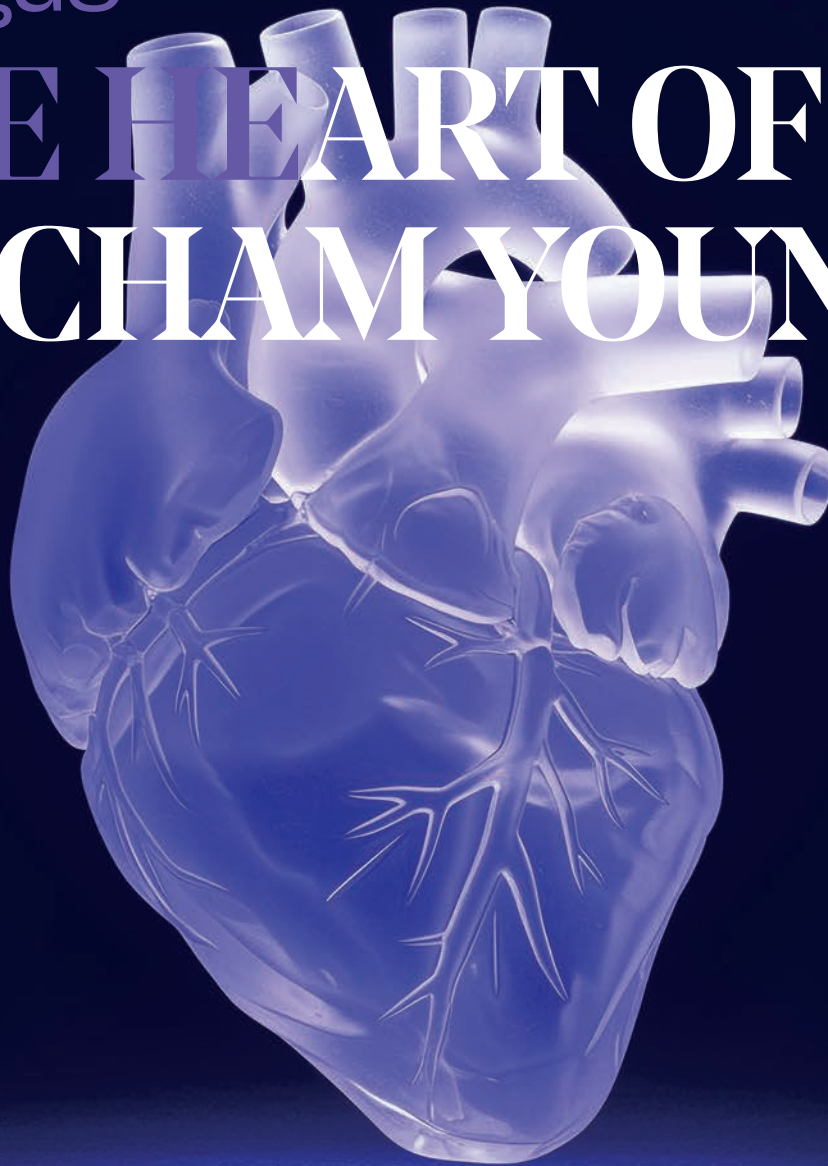
What advice would you give to young professionals who aspire to lead but still doubt their ability to make bold decisions?

Start before you feel ready because confidence comes from action, not the other way around. Leadership isn’t about having all the answers; it’s about asking the right questions and taking responsibility when things don’t go as planned. Be curious, stay kind, and make bold decisions with humility. Surround yourself with people who challenge you, not just agree with you. And most importantly, impact grows through consistency and showing up, not perfection. ¶



Dialogue

THE HEART OF AMCHAM YOUNG





A Symbol of YOUNg

AmCham YOUng Platform



AmCham YOUng is a platform of over 2,500 exceptional young people who share values, enthusiasm, and an 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.

Programs create opportunities and guide participants as they take their first steps toward their goals.

However, the YOUng platform offers so much more: ranging from student internships through the AmCham Young Professionals™ program to the AmCham Young Leaders Club, AmCham First Mentor program and the Snowball (a think tank of outstanding young people), the YOUng platform connects young and active individuals who stand out from the crowd.

For the past 16 years, we've been working side by side to build a brighter future for Slovenia. One generation at a time.



AMCHAM TOP POTENTIAL OF THE YEAR 2025 3/6/2+0+2+5



AmCham Young Professionals™

AmCham Young Professionals™ brings together talented and ambitious young individuals with leadership potential who are driven to grow and make an impact in the business world. Over the course of a year filled with workshops, talks with leaders, AmCham Hero challenges, and informal networking, participants learn, share ideas, and grow both personally and professionally. The program combines the development of future young leaders through skill-building and hands-on experience, while also offering a unique opportunity to build and expand their professional network.





Jure Kocman AmCham Top Potential of the Year 2025

H

ow did your story with the AmCham Young Professionals™ begin and what motivated you to join this program?

It started when I was having coffee with the then General Manager of Roche Slovenia, Eva McLellan, and our conversation turned to our career experiences. We exchanged the key turning points of our paths and when we touched on age, Eva immediately remarked that I should join the program. That was the crucial push that made me familiarize myself with the program and eventually join.

The Young Professionals™ program is often described as an environment with great potential and inspiration. Do you agree?

Definitely. On one hand, the program is designed to attract ambitious people who dare to think and work differently. On the other hand, it en-

ables mutual learning and getting to know each other, and at certain stages a bit of competition. When you combine both sides, you get a pool of potential and inspiration. After all, young people are the future of the world!

One of the key components of the program is networking – access to 150 individuals from different companies and industries. What is your view on the importance and added value of networking?

Your network is your net worth.

From a leadership perspective – how has the program changed your view of leadership?

I first began consciously engaging with “leadership” while training basketball. Since then, it has been an important part of my journey and I have the privilege to learn from the best. During the program, I gained new perspectives and practical advice shared with us by successful leaders.

As the AmCham Top Potential of the Year 2025, you are the ambassador of the 15th generation of the program. What does this role mean to you and how do you see your impact on future generations of young leaders in Slovenia?

I see this role as an opportunity and a responsibility. An opportunity to show that curiosity can coexist with ambition. And a responsibility to support others who are only starting their journey. If my work or my questions inspire someone to dare to think differently, that will be the greatest reward.

In your career, you have worked at the intersection of medicine, technology, and business. What do you see as the greatest added value of young people with interdisciplinary interests and how can they best leverage them?

Vertical education and skill acquisition have traditionally been considered the standard. But with horizontal or interdisciplinary skills you

gain a certain breadth. That allows you to see things from a different perspective. And in a world where complexity increases every day, interdisciplinarity is a valuable tool for understanding it better.

The program is designed for those who stand out from the average, who have leadership potential and a desire for personal and professional growth. Which trait or habit would you highlight as most crucial for young people who want to stand out and grow?

“WHAT IF
THE RIGHT
QUESTIONS
CONNECT US
MORE THAN
THE RIGHT
ANSWERS?”

– JURE KOČMAN

Curiosity. If I had to choose one, it would be the desire to ask questions. Not to get an answer, but to better understand others and consequently yourself. Everything else (knowledge, confidence, courage) stems from that.

Looking a little further into the future: where do you see your self in five years and how will your experience with AmCham Young Professionals™ influence the path you have set for yourself?

At the intersection of healthcare, innovation and people. And I sincerely hope that I will keep asking questions. AmCham provocatively reminded me: “What if the right questions connect us more than the right answers?” I want to preserve that provocation.

What advice would you give to other young professionals and (future) participants of the program? How can they make the most of everything the program has to offer and grow as much as possible?

The essence of the program is its two-way flow – get out what you put in. I would encourage all participants to stay as active as possible, connect with other members, and, of course, ask questions. If you come to AmCham with openness and a desire to learn, you will leave with a community that will stay with you long after the program ends.¶



AmCham Young Mentor



AmCham Young Mentor connects experienced business leaders with promising young professionals in a one-year mentorship focused on growth, learning, and exchange. Built on trust, dialogue, and genuine collaboration, the program creates meaningful relationships and offers practical insight into the world of leadership. Mentors and mentees work together to discover potential, build confidence, and reflect on what it means to lead in today's business world.



Interview with Nevenka Črešnar Pergar, Director, NP Consulting

For fifteen years, Nevenka Črešnar Pergar has been sharing her knowledge, experience, and inspiration with young people striving to find their way and wanting to leave a positive mark on the world. She believes that mentorship is a space where ideas, confidence, and new success stories are born.

What inspired you years ago to join the AmCham Young Mentor program as a mentor - and what motivates you to remain part of it?

I joined the program because I believe that leadership is a responsibility - not only toward the team and the organization but also toward the community. I wanted to pass on some of my experience and contribute to the development of a new generation that understands that success without values has no real weight. I am motivated by the energy and curiosity of young people, as well as the awareness that dialogue between generations shapes new ideas, different perspectives, and a more inclusive future for the business and social environment.

What does the role of a mentor mean to you personally - and what do you learn through it?

For me, the role of a mentor is an opportunity to help others grow through experience and integrity - not by giving answers, but by asking the right questions.

Every mentoring experience reminds me that a person who guides others never stops learning. Younger generations challenge me to think differently, to stay agile, and to measure my impact not by achievements but by how many people I have encouraged to grow into independent, courageous, confident, ambitious, and responsible individuals.

In your opinion, what is the ideal relationship between a mentor and a mentee?

The ideal relationship is built on trust, respect, and open dialogue. A mentor is not superior but rather a partner in thinking, someone who creates a space where the mentee can openly talk about their dilemmas, ambitions, and values. When both enter the relationship with a genuine desire to learn, mentorship becomes a two-way process that enriches both of

them - the mentor with new insights and the mentee with maturity, confidence, and new horizons.

Which qualities are key for a good mentor in today's business world?

A good mentor today combines experience, integrity, and curiosity. The key traits are:

- listening with the intent to understand and not to answer,
- having the courage to also share vulnerability and failures,
- having the ability to recognize potential where others do not see it yet,
- being committed to developing others as part of leader role.

In a rapidly changing business world, a good mentor is someone who does not create copies of themselves but encourages authenticity and independence in new generations.

Have you noticed any (generation-al) changes in your mentees over the years?

Yes, the changes are obvious - and inspiring. Younger individuals today think more integrally. They are not looking only for a career but for a mission. They speak more often about impact, sustainable decisions, and a culture of collaboration. At the same time, they are more demanding - they want honesty, not perfection. They want people who can admit that they themselves are learning. To me, this proves that the leadership paradigm is shifting in the right direction - from power over people to power for people. I am of the opinion that we leave behind the greatest impact when we inspire others to believe in themselves. If my work has helped someone see their potential more clearly, that is the highest recognition a mentor can receive. ¶

AmCham First Mentor



AmCham First Mentor is a program created for young individuals aged 18 to 25 who are beginning to shape their professional aspirations, explore career paths, and seek the best way to step from the classroom into the business world.

Through one-on-one mentorship, participants are guided by members of the AmCham Young Leaders Club - accomplished professionals who have once been in their position and now share their insights, encouragement, and lessons learned along the way.

Now in its 8th generation, the program has brought together 66 mentoring pairs, building a vibrant community of curiosity, growth, and exchange between generations.

It provides young talents with the tools, connections, and confidence to navigate their next steps and turn potential into real opportunities.

What do the members of the AmCham First Mentor organizing team say about the program?

① **LENART ČERNIGOJ**

I see the AmCham First Mentor program as an exceptional opportunity for young people to connect with experts in the fields that interest us and to gain valuable knowledge from them. It serves as a bridge between theory and practice, offering insight into real challenges of the business world. For me, it represents an important step in personal development and career building.

② **NEŽA KLUN**

The AmCham First Mentor program creates space for growth - both professional and personal. It gave me the opportunity to ask questions, explore new perspectives, and shape my career path with the support of inspiring mentors. The program challenged me to look beyond what I thought I knew and helped me uncover what truly drives me.

③ **KRISTJAN PAHOR**

The AmCham First Mentor program is an excellent example of how young leaders can embrace the "pay it forward" approach by passing on the knowledge and experience they've gained so far. I'm proud that every year we have many mentors from the AmCham Young Leaders Club who are ready and eager to support younger, ambitious, and motivated individuals.

④ **ANDREJA SKUBIC**

The AmCham First Mentor program gave me a space to connect, share experiences, and discover my own strengths. It helped me build confidence and reflect on the kind of path I want to create for myself.

⑤ **MARTIN STARIHA**

The AmCham First Mentor is a professional and high-quality program that invests in the future of young potentials by connecting exceptional individuals and future leaders in each generation with the goal of mutual empowerment and knowledge sharing. It means a great deal to me to be part of this bridge that connects generations for a better tomorrow - helping mentees learn, develop their competencies and skills, and tackle challenges under the guidance of their mentors, while also supporting mentors in gaining valuable mentoring experience that contributes to their own personal growth.

⑥ **META ŠTUHEC**

The AmCham First Mentor offers you an environment where you realize that the answers lie within yourself. Being part of a mentoring pair encourages you to shape a strategy for achieving your goals, while connecting with other mentors and mentees reveals countless possibilities for what personal and professional growth can truly mean.

⑦ **ROK TRAVIŽAN**

The AmCham First Mentor program means a lot to me, as I've been growing with it since the 3rd generation of the program. My experience with a mentor gave me courage and direction on my professional journey, and today, as a team member and mentor myself, I'm grateful to share my knowledge with younger generations. For me, the program represents an exceptional blend of collaboration and trust in the future.



AmCham Young Leaders Club



AmCham Young Leaders Club is a network of more than 250 exceptional business leaders of the younger generation, aged under 45, who share a common vision of creating a better future, a strong economy, and a high quality of life in Slovenia. United by values of trust, integrity, collaboration, optimism, and ambition, they are continuously developing into better business leaders and strive to set a good example in their respective spheres of work and connect with like-minded individuals and organizations for greater impact.



Regular events

Regular meetings of Young Leaders Club members are the club's biggest events, held at least four times a year, and their aim is to spread good practices, find out about worldwide trends, learn from experienced leaders, develop new ideas, share knowledge and generate positive energy.



Empower Lunch

Empower Lunches are aimed at solving business challenges (peer-to-peer mastermind) in various areas with more experienced business leaders. At these events YLC members have the opportunity to meet top business leaders.



YLC Beer at Five

YLC Beer at Five is a relaxed after-work gathering where members exchange knowledge and ideas over drinks in a semi-formal setting. Each event focuses on a specific topic and is hosted by a member of the YLC Program Committee, who invites an expert guest to share insights and spark engaging discussion.



Company Tour

During company tours, we learn about different organizational cultures, leadership styles, work processes, human resource management, and other important areas that are important for the successful operation of a company.



#YLCFUN

The desire and need to network and meet each other has led YLC members to come up with the idea of events focused on introducing club members. These informal meetings are a chance to get to know each other as well as learn new skills.



First Mentor

Offers YLC members the opportunity to become mentors to students and young people aged 18-25 who are beginning to shape their career paths or transitioning from the classroom to the business world.



Snowball

Also known as the Center of Optimism, is a think tank of young leaders who actively co-create a society of optimism and opportunity under the auspices of AmCham Slovenia.

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.



Matija Prijatelj, Snowball Leader

How would you describe the core vision of Snowball?

For me, Snowball is a set of actions that ultimately share a common and meaningful goal. Its essence, in a metaphorical sense, is represented by individual snowballs that come together into something bigger and thus gain real strength.

Snowball enables us to express our beliefs and support them with actions – as the voice of young talents who want to contribute to the development of Slovenia.

In the end, all of this comes together in what is, for me, the most important goal: to ensure that in the future Slovenia remains a safe country that supports and nurtures young talents – our children. A country that enables them to do even more good for themselves, for their fellow citizens, and for their homeland than we were able to do.

What motivates young individuals to contribute to co-creating a country of optimism and opportunity?

What motivates us most is having a platform where we can be heard, present our ideas to decision-makers without political pressure, and engage in honest dialogue. We often hear that politicians want to listen to young people, but there are few spaces where this truly happens. Snowball is one of the rare opportunities like this – and for that, we are grateful to AmCham Slovenia.

Within Snowball, we are not politically aligned; we think more broadly. We want change upwards, not just to the left or the right. Our proposals stem from personal experiences, concrete examples, and a desire to improve the environment in which we live. That is why each measure carries a strong personal note and, consequently, a higher level of commitment.

Which challenges have you identified as the most important for young talents in Slovenia?

Snowball has been rolling for a long time and builds on the work done by our predecessors. This year as well, we followed their vision of building a talent-friendly country, while adapting the measures to today's circumstances. We selected those measures that we believe would bring the greatest positive impact today, and at the same time those that motivate us personally the most.

As part of the Snowball 2025 initiative, we designed five measures for a more competitive, fair, and development-oriented Slovenia that would be more welcoming to young talents: the establishment of special economic zones with tax and customs incentives to encourage investment and job creation; the introduction of a development cap for young professionals to retain domestic talent; a national program for affordable housing to help young people with their first purchase or rental; tax incentives for companies that invest in employees' financial literacy and savings; and addressing the education system as well as the systemic regulation of summer childcare.

If we look a few years into the future. What would you most like to see so that you could say: "This is what we in Snowball achieved"?

I would like to see at least one of the proposed measures implemented and actually making Slovenia more friendly to young talents. Snowball has already succeeded in this in the past, for example through the Partnership for Change program. I am convinced that our proposals are well thought-out and concrete enough to be implemented without major complications.

I also strongly wish that, as Snowball, we manage to establish even stronger ties with the government and become a true partner of the state—a voice of young talents that not only seeks and proposes improvements, but actively co-creates solutions and encourages concrete progress in society. ☺

Snowball – The Center of Optimism

Snowball has been operating since 2017 as AmCham Slovenia's think-tank of young leaders, dedicated to driving positive change through dialogue, collaboration, and action – with one clear goal: to make Slovenia a country of opportunity for talents.

Over the years, Snowball's ideas have evolved into tangible initiatives. The group launched the Partnership for Change project – a pioneering exchange between the public and private sectors that connected more than 60 companies, 14 public institutions, and over 220 individuals. Members of Snowball were also invited to contribute to the Slovenia 2050 Development Strategy.

Today, Snowball 3.0 proposes key measures for positioning Slovenia as a talent-friendly country: introducing a social-development tax cap for young professionals to retain top talent, ensuring affordable housing as a strategic economic investment, and creating special economic zones to boost entrepreneurship and regional growth.

Snowball stands as a symbol of collaboration and courage – a community of young people who don't wait for change but actively create it. Slovenia has talent; our mission is to build the conditions for it to stay, grow, and shape the future at home.☺

Student Entrepreneurship and Internship (SEI)

In partnership with the U.S. Embassy, AmCham Slovenia bridges academic study and business careers through the Student Entrepreneurship and Internship (SEI) program. This unique program brings together 20 ambitious students, offering them a chance to connect theory with real-world application by interning at selected AmCham member companies.



OLIVER MAJER

"SEI is an enriching experience not only because of the firehose of knowledge, but also because of the atmosphere and people you get to know. In the end, you truly feel that you can do it."



LENART ČERNIGOJ

"A program for young people that brings entrepreneurship closer to the most ambitious students and opens the door to a world of practice, experience, and opportunities."



ANDREJA SKUBIC

"Within the SEI program, we worked in groups of like-minded, ambitious, and entrepreneurially driven individuals to develop a business idea - from concept to implementation. The program also enabled me to complete an internship in a selected company, where I gained insight into the work of a project manager and the dynamics of the advertising world."



LEONORA PRESTREŠI

"The SEI program was an incredible experience for me, as I learned how successful individuals think and how to turn their ideas into reality. The program gave me the courage to believe in my business vision and the drive to start making it happen."



ENEJ BOŽIČ

"Before joining the SEI program, I knew almost nothing about how to become an entrepreneur. The program opened the door to this world and showed me that anyone - with an innovative idea, persistence, and a bit of luck - can create a successful startup."

Thank You AmCham Heroes



BENO CEGLJAR

NIL



BLAŽ BRODNJAK

NLB



BORUT ČEH

LABENA



GREGOR MAKUC

LEK



GOODYEAR



JANEZ ŠKRABEC

RIKO



MARTA BULHAK

PIVOVARNA LAŠKO UNION



TOMISLAV ČIZMIĆ

TELEMACH



VANJA HROVAT

GENERALI ZAVAROVALNICA

Thank you, AmCham YOUNg Heroes, for continuing to support the AmCham YOUNg platform over the past year and ...

66

... connecting 66 students with mentors to help them take their first steps on their career path.



150

... creating an ambitious environment and guiding the development of 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 lasting connections that will continue long after the program ends.



75

... uniting young leaders from both the private and public sectors who share a single vision: to transform Slovenia into a land of optimism and opportunity, characterized by a high quality of life.



50

... giving the opportunity to 50 YOUNg individuals to advance their careers by pairing them with mentors from Slovenian and international business communities.



AMCHAM HEROES:



creative network award

Creative Network Award

The AmCham YOUNg platform has received the AmChams in Europe Creative Network Award 2025!

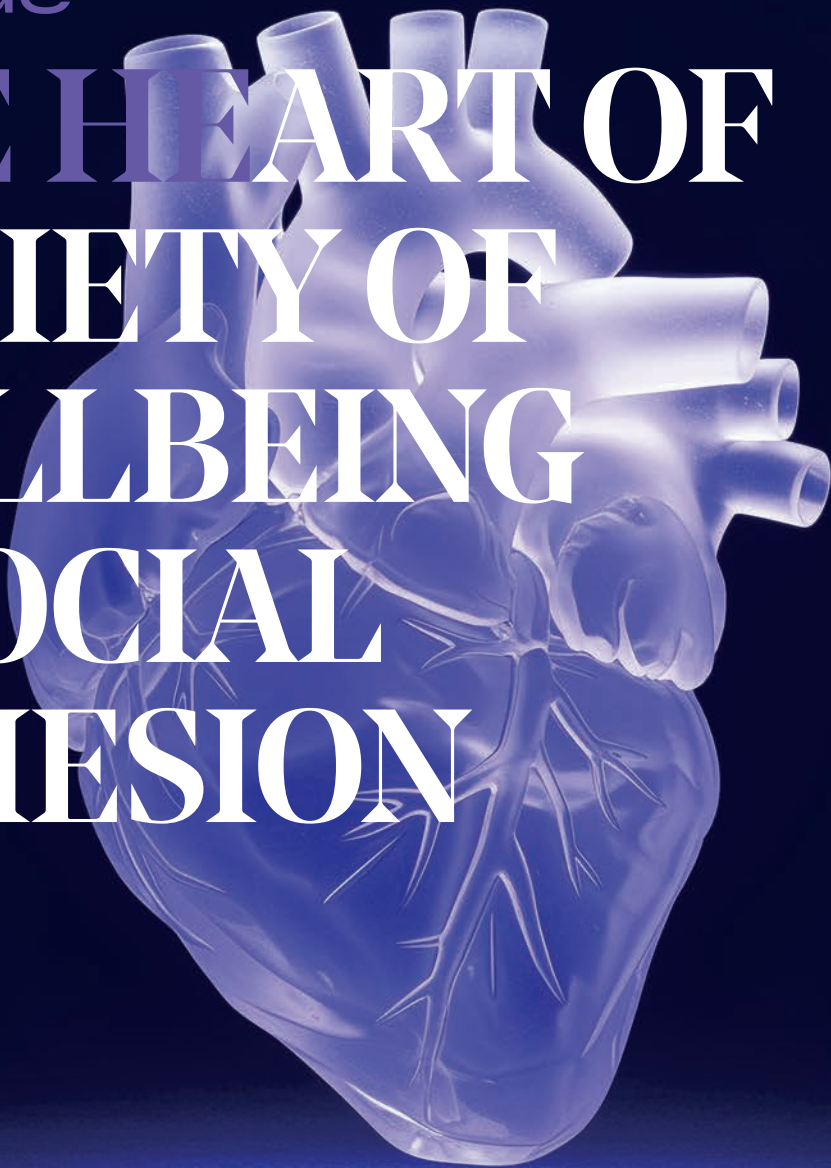
At this year's AmChams in Europe Best Practice Conference 2025, the AmCham YOUNg platform was selected as the winner among all presented projects, earning the prestigious AmChams in Europe Creative Network Award.

The conference aims to share best practices and ideas, and to discuss challenges in order to ensure the highest operational standards among all AmCham organizations. As part of the event, the announcement of the AmChams in Europe Creative Network Award also takes place. The purpose of this award is to encourage the entire AmCham network to develop and implement innovative programs and initiatives that can be adapted and applied by other organizations as well.📌



Dialogue

THE HEART OF SOCIETY OF WELLBEING & SOCIAL COHESION



Keeping a Human Compass in the Age of Algorithms

With **Anže Vidrih Tomić**,

Author of the radio show Tehnična podpora, Val 202



FOTO:
JAN GREGORC/N1



ANŽE VIDRIH TOMIĆ

APPARATUS.SI

What is your estimate as to how artificial intelligence (AI) in combination with automation will reshape the social contract in the next 5 to 10 years? Should we, as a society, start considering new social contracts, for instance universal basic income (UBI) or shorter working hours?

I believe the social contract will absolutely undergo reshaping, but the question remains to what extent, because so far AI has not really demonstrated practical examples of full automation where nothing goes wrong. For now, I dare predict that AI might indeed bring some efficiency gain, but I am not yet convinced that it will be to such an extent that we need to start discussing UBI, even 5 or 10 years from now. I could be wrong, of course, but for now at least I am not thinking along those lines, because changes to the

social contract always require considerable political will. Then there is another stumbling block, as most of the leading AI companies are American and Chinese, and they approach data management very differently than Europe. This is where many things could get stuck with good reason, because these companies have little regard for copyright and privacy.

In a world where algorithms increasingly determine access, assessments, and opportunities, for example in employment, lending, and public services, how do we address accountability while still encouraging innovation?

This question is actually the easiest and has the simplest answer. These are not random algorithms. Someone wrote them and the responsibility lies with the person or organization that wrote the algorithm. I think this is a very simple equation, but it has

“A FEW DEVELOPMENTS, SUCH AS E-NAPOTNICA, ZVEM, AND E-DAVKI, INITIALLY SEEMED LIKE SMALL STEPS, BUT NOW THEY HAVE CONSOLIDATED INTO A LARGER UNIT THAT ACTUALLY WORKS QUITE WELL.”

– ANŽE VIDRIH TOMIĆ



been obscured due to marketing and PR reasons by the idea of algorithms that “no one touched” and that “simply appeared” and now dictate our lives. In reality, someone wrote them. These people made those choices. They could have decided differently but did not, and therefore these problems exist and the responsibility lies with the author of the algorithm. This question is very simple, yet in public discourse it is often obscured, which I believe should not be the case.

As regards public services that have been digitalized, how do you think we can ensure that they do not reproduce existing social inequalities while also allowing flexibility to meet the rapidly changing needs of society?

When it comes to the “digital” relationship between citizens and the state, I think we are at something of a turning point. A few developments, such as e-Napotnica, zVem, and e-Davki, initially seemed like small steps, but now they have consolidated into a larger unit that actually works quite well. I think Slovenia is in a transitional period in this regard, which creates problems for people who are not very computer-literate. I was very surprised when I was in Estonia, which has been considered a northern star of digitalization in Europe for years. I asked about digitalization of public services and was told that people just learn. The same applies to banking services, where increased digitalization of banking has led to accelerated removal of ATMs and bank branches. I believe the transition to increasing digitalization will be painful and it is crucial not to leave anyone behind. Fortunately, there is a great deal of solidarity in Slovenia.

lization in Europe for years. I asked about digitalization of public services and was told that people just learn. The same applies to banking services, where increased digitalization of banking has led to accelerated removal of ATMs and bank branches. I believe the transition to increasing digitalization will be painful and it is crucial not to leave anyone behind. Fortunately, there is a great deal of solidarity in Slovenia.

On the subject of developing inclusive technology, who do you think is the key player? The government, the private sector, civil society or the research community? And how should they work together to ensure that technology does not remain an “elitist” privilege, but becomes an accessible benefit for the wider community?

I would like to point out the example of the Slovenian language in technology, which is a good indicator of how the private sector has long been left to its own devices, although we are talking about American companies again, the best example being Apple, of course. There was a lot of lobbying on the part of the industry, but until a law was passed requiring their products to also support Slovenian, they simply did not. In Slovenia we do have experts in so-called data ethics, and the relevant institutional infrastructure is well developed. The problem is how this reaches de-

FOTO:
UNSPLASH



cision-makers and whether it is translated into concrete action. Speaking strictly from the Slovenian perspective, we are simply so small that we have to take care of ourselves and I think accessibility is a very important issue that is sometimes not taken seriously enough, especially in the private sector. Therefore, certain changes have to come from the state, primarily in the form of raising awareness, for instance that there are people with poor eyesight, poor reading skills, older people, and the like.

In the context of global technological platforms (for example those operating beyond national regulation), how should countries respond to the challenges of losing sovereignty or regulatory capacity, especially if we want to maintain openness and innovation?

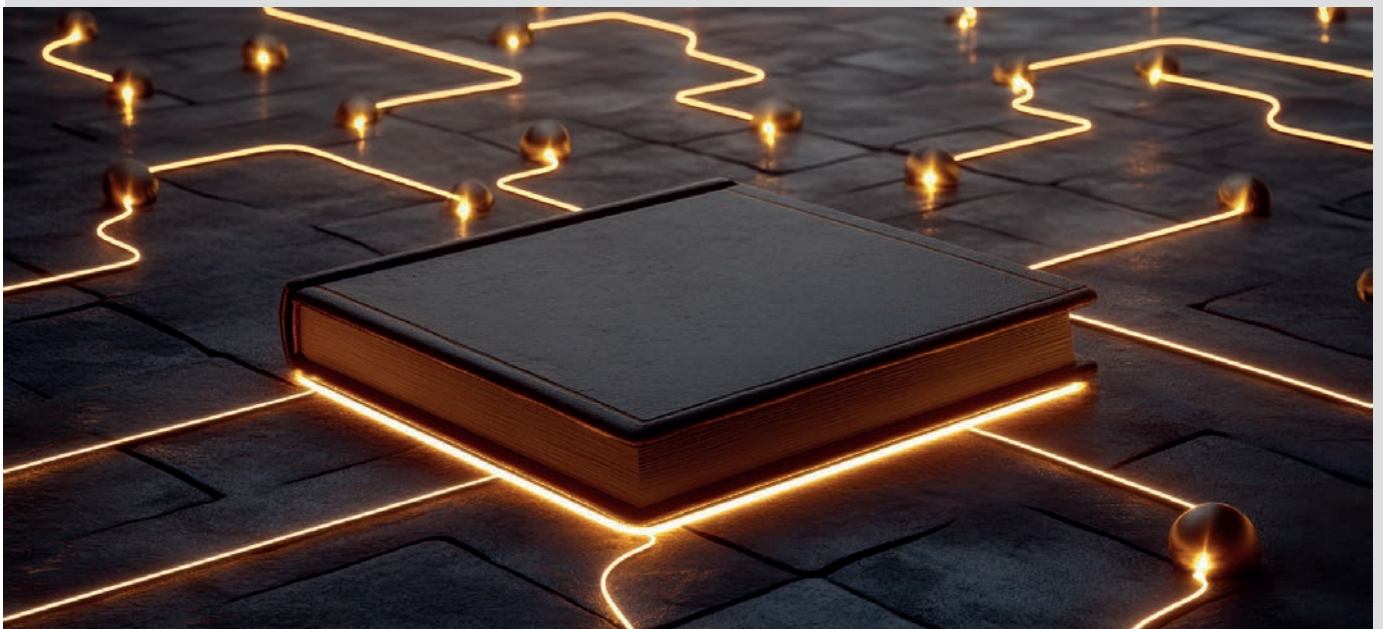
I am a little concerned about the phrase “openness and innovation”, because it is a very convenient excuse to leave these companies be and not say anything for fear that we might not get iPhones or Androids, for example. I strongly disagree with this and I think regulation is necessary, because we have allowed various tech giants to operate with near-total autonomy on the market for a decade, and I believe there would be no less innovation even if things were much more regulated. I think there is no need to fear a lack of innovation among people and companies, but, naturally, the right conditions must be in place for this to succeed.

If you were to design an ethical framework for the development and use of artificial intelligence and automation for the next decade, which three key values do you think should be at its core, and why?

As is always the case with data, I would first highlight traceability; who accessed what, what was done with the data, and so on. Of course, I am aware that this is more difficult to achieve with AI and larger LLMs (Large Language Models), but I still believe that transparency and traceability should exist. On the other hand, what I would expect from the state is to prepare for the possibility that a significant part, of office work at least, could indeed be handled by robots, so the state will not be caught off guard. Here, I am referring primarily to the earlier question: how do we maintain a welfare state in such cases? What does unemployment truly mean and is the implementation of UBI in fact the last stop? I think we need to reflect more on these issues. That said, with the rapid pace of technological development, AI in particular, it is very difficult to keep up with all the innovations.

Are you optimistic about the future relationship between humans and technology?

Not as much as I used to be, I have to admit, mainly because some of these tech giants have become such large entities and it will take some time for us as a society to cope with the situation. I am no longer the kind of person who would say that technology is just a tool and everything else depends on humans. I believe that with appropriate regulation of these tech giants, we are opening the door for other values to enter these platforms and applications - not just winning, market share, and ultimately who makes the most profit. ☹



EN KONTAKT, EN PODPIS, EN OBISK.

Tesno sodelujemo z vsemi zavarovalnicami, zato za vas uredimo vso dokumentacijo in cenitev z vašo zavarovalnico. Enostavno rezervirajte svoj termin preko spleta ali klica, za vse ostalo poskrbimo mi.



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Advocacy Priorities 2026

BRIEF

At AmCham Slovenia—an international business community of more than 450 members—we connect expertise, build trust, and promote a growth-oriented business environment. Through our advocacy platform, over 380 experts across seven committees collaborate to support a predictable, competitive, and investment-friendly Slovenia.

Our 2026 advocacy priorities are grounded in a clear business principle: trust strengthens institutions, and ambition drives growth. They define the key areas where Slovenia can enhance resilience, accelerate sustainable development, and strengthen its global competitiveness.

Health

Healthcare reform requires a decisive, long-term approach. Health is an investment—and, with the right framework, a carefully regulated economic sector. Priorities include comprehensive digital transformation; a transparent and sustainable financing model with a clearly defined health benefit basket; strategic public-private partnerships; and value-based health-care focused on patient outcomes.

Knowledge and People

Talent and workforce development are critical economic drivers. Slovenia must address growing skills shortages by retaining top talent, enabling the recruitment of international expertise, and modernizing education for the digital economy. Introducing Computer Science and Information Technology as mandatory subjects in primary and secondary schools is a foundational step. Strengthening the attractiveness of key professions and investing in employees aged

55+ through lifelong learning and flexible work environments will support a more resilient labor market.

International Competitiveness

A competitive economy depends on a predictable business environment, a constructive approach to entrepreneurship, and a tax framework that is fair, stable, and aligned with constitutional principles. Reducing administrative burdens, supporting innovation, and ensuring strong intellectual property protection are essential to improving Slovenia's international competitiveness.

Ready for the Future

Digital transformation is the backbone of future economic growth. To increase productivity and innovation at scale, Slovenia must accelerate digital adoption across sectors, support responsible and trustworthy AI, strengthen digital skills, and incentivize high-tech development. Robust cybersecurity and modern digital infrastructure are essential for business continuity, public trust, and global competitiveness.

Resilience, Responsibility, and Energy Security

A resilient economy manages risk effectively while sustaining long-term growth. Priorities include strengthening supply chain security, safeguarding food systems, and reducing exposure to geopolitical, technological, climate, and energy-related risks. A secure, affordable, and sustainable energy supply is a prerequisite for industrial competitiveness and economic stability. Predictable regulation, accelerated permitting, grid modernization, and investments in energy efficiency and renewables are critical to supporting business continuity and the green transition.¶



AmCham Slovenia
**HEALTH
& WELLBEING
COMMITTEE**



**LAUREN
BOAK,**
PhD
ROCHE



**URŠA
LAKNER,**
MSc
PFIZER



AmCham Slovenia
**FINANCE
COMMITTEE**



**LUKA
GABROVŠEK**
MASTERCARD
SLOVENIA



**ŽIGA
VIŽINTIN,**
MSc
POKOJNINSKA
DRUŽBA A



AmCham Slovenia
**INVESTMENT
COMMITTEE**



**NEVENKA
ČREŠNAR
PERGAR**
NP CONSULTING



**ALJOŠA
KRDŽIĆ**
LAW FIRM
ROJS, PELJHAN,
PRELESNIK
& PARTNERS



AmCham Slovenia
**FUTURE OF WORK
& EDUCATION
COMMITTEE**



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MILOŠEVIČ
ZUPANČIČ,**
PhD
E-ŠTUDENTSKI
SERVIS



**SANJA
SAVIČ,**
MSc
S2LEX



AmCham Slovenia
**INTELLECTUAL PROPERTY
AND DIGITAL REGULATION
COMMITTEE**



**EVA
GOSTIŠA**
JADEK & Pensa
LAW OFFICE



**JAKA
REPANŠEK**
REPUBLICIS



AmCham Slovenia
**RE: RESILIENCE
AND RESPONSIBILITY
COMMITTEE**



**ŽIVA
JEZERNIK,** PhD
TRIGLAV
INVESTMENTS



**MIHA
VALENTINČIČ,**
AVANT CAR



AmCham Slovenia
**READY4DFUTURE
COMMITTEE**



**BORUT
ČEH**
LABENA



**BORIS
HORVAT,**
PhD
ABELIUM

THANK YOU,
AMCHAM WORKING
COMMITTEES FOR
ALL YOUR WORK AND
DEDICATION. WE
ARE PROUD OF ALL
THE 380 EXPERTS,
WORKING FOR A
BETTER QUALITY
OF LIFE AND A
BETTER BUSINESS
ENVIRONMENT IN
SLOVENIA.

AmCham Proud Partner 2025

12th International Logistics Congress

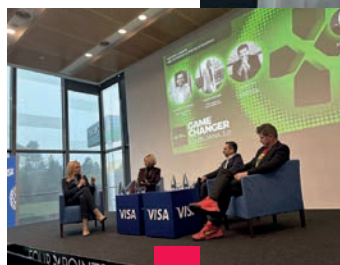
In Portorož, the 12th International Logistics Congress once again brought together business leaders, researchers, and experts from over 20 countries. As a long-term partner, AmCham Slovenia joined the conversation on the future of logistics, transport, and supply chains – exchanging insights on innovation, sustainability, and resilience in a rapidly changing global landscape.

10th Congress of Entrepreneurship

The milestone 10th Congress of Entrepreneurship celebrated tradition, courage, and innovation. AmCham Slovenia supported this year's congress, which was enriched by the experiences and expertise of distinguished entrepreneurs, including members of AmCham Slovenia.

International Conference on the Future of Quantum Science: New Directions in the Foundations of Physics

Marking the International Year of Quantum Science and Technology, the Logar Valley once again became a meeting point for the top academics and researchers from around the world, selected by a dedicated scientific board. This year, with AmCham Slovenia as a partner, a special evening event was also opened to the Slovenian business and academic community,



with the aim of creating new connections and fostering breakthrough exchanges of ideas.

NT Business Day at the 30th NT Conference

At Slovenia's largest technology event, AmCham Slovenia continued its strong partnership with the NT Conference. During NT Business Day in Portorož, our COO & International Cooperation Director, Vida Dolenc Počačnik, led a panel on how businesses can keep pace in digital transformation and strengthen trust in the digital era.

PROGRES Conference 2025

Once again, AmCham Slovenia joined forces with the PROGRES Conference in Ljubljana, the central event for real estate, investment, and sustainability experts. Discussions revolved around new trends, regulations,



and opportunities shaping Slovenia's property market, with a strong focus on sustainable development and collaboration.

Game Changer Conference 2025

At the Game Changer Conference in Ljubljana, business, technology, and creativity came together with a strong focus on the future. As a community partner, AmCham Slovenia supported the event and the conversations shaping tomorrow's leadership. Our CEO, Ajša Vodnik, moderated a discussion on leading in the age of AI, highlighting how empathy and clear vision remain essential as organizations adapt to rapid technological change.

PIK 2025 - Business Investment Conference

We were pleased to partner with the PIK 2025 Busi-

ness Investment Conference, which this year hosted one of the world's most influential economists, best-selling author, and former advisor to the U.S. government on financial threats, James Rickards. He spoke about "Why the U.S. matters to the world".

Change Makers: Empowering Leaders for Change

We were proud to be a partner of the Change Makers conference – an event dedicated to transforming leadership dynamics in the times of change and strengthening competitiveness through inspiring discussions and real-world insights. Our CEO, Ajša Vodnik, joined as a guest speaker, sharing her perspective on leading change with purpose.

Information Security: Trust in People and Technology 2025

We are proud to have been a long-term partner of the conference "Information Security: Trust in People and Technology", which continues to serve as a vital platform connecting research, public institutions, and business in addressing key challenges of information and digital security. Our COO and Director of International Collaboration, Vida Dolenc Pogačnik, again took on the role of moderator, while our CEO Ajša Vodnik, joined a panel discussion on "Ensuring Workforce Amidst the Flood of EU Regulations: Digital Security Is Not Just an IT Question".



The Hive Mindset

With **Aleša Mižigoj**, CEO, Medex Group

PHOTO: ŽIGA INHITAR

When you look back on your business journey - what has shaped you the most as a leader?

I grew up among bee-keepers and talk about business, surrounded by the scent of honey and a sense of responsibility. As a little girl, I used to go with my father to meetings, fairs, and events, listening to discussions about produce, sales, and the people whose lives were connected with bees. These were my first lessons about cooperation, honesty, respect for diversity, and responsibility. But what shaped me the most was taking my own path, starting abroad. There I learned how important it is to dare to look beyond the boundaries of your home environment. When I returned to Slovenia, I understood that a leader is not someone who leads by giving orders, but someone who knows how to listen, connect, and create conditions for others to grow. Bees and my experiences taught me exactly that, namely that true strength lies in collaboration.

How do you see the role of Slovenian companies in Slovenia and why is the promotion of Slovenian products important?

Slovenian companies are the backbone of our economy and should be a source of pride, much like our athletes. Over seven decades, Medex has proven that it is possible - that even from a small market, you can build something big, even a global story. I believe Slovenia should highlight its excellence, knowledge, and innovation much more confidently. When we support a Slovenian product, we are not only supporting a company, we are supporting the knowledge that stays at home and the people who believe that quality is more important than quantity. That is why I always advocate cooperation and networking, whether it involves companies, the state, or individuals. Only in this way will we become truly visible, despite our small size.



How were you able to align Slovenian identity with global competitiveness when building Medex's international recognition?

When we were building Medex as a global brand, it was clear that it would be based on bees. Our strength lies precisely in the story, in Slovenia, and in the bees. Slovenians were the first teachers of bee-keeping in the Austro-Hungarian Empire, we have our own native bee, which is the second most widespread in the world, the most beautiful bee-keeping museum, and we are the initiators of World Bee Day. Even the largest nations listen to this unique story of a small population, yet exceptional in its bee-keeping heritage. That is why we decided that everything we do will be supported by science and evidence, while preserving warmth. At home and abroad, our products bear the signature "Powered by Bees. Proven by Science." – a bridge between the Slovenian soul and global scientific credibility. In foreign markets, we are therefore perceived not only as a manufacturer, but as an ambassador of nature, sustainability, and bee-keeping. It is a Slovenian story told in the language of the world.

How do you build company resilience at Medex and which aspects of sustainable competitiveness are your primary focus?

At Medex, we build resilience on several levels. Long-standing, trustworthy suppliers make us less vulnerable to sudden shocks. The second pillar is quality and regulation – standardization of active ingredients, clinical studies, and transparency reduce risks and strengthen trust. Because we are closely connected with bees, sustainability is crucial for us: we invest in energy renovation of facilities and increasingly sustainable packaging and raw-material solutions. Digitalization and innovation are also important, from online sales to R&D. All this enables us to remain agile, future-ready, and to live sustainability as a true competitive advantage.

What inspires your dedication to promoting the Slovenian economy at home and abroad?

I truly love our country, Slovenia, and I believe that our people have tremendous potential. And not only athletes. I genuinely want our country to soar. I am motivated by my own tradition and my own story; it inspires and motivates me to see companies from geographically small Slovenia successfully competing internationally while preserving their roots. As a brand ambassador for "I Feel Slovenia" and a member of AmCham, I want to show that the Slovenian economy has knowledge, vision, and heart. That a Slovenian entrepreneur can create global value without forgetting their identity. If we know how to connect and cooperate, like bees, we can be more successful than we think. That is what drives me, to show through our story that being small is not a limitation but an opportunity for excellence. This is my personal and professional motivation.

What advice would you give to young entrepreneurs or leaders in family businesses who want to build on tradition but also succeed in today's global business environment?

My advice would be: allow yourselves to dream, and then work hard for those dreams, believe in your story, be brave, and be persistent. Tradition is your treasure, use it as a solid foundation, not as a chain. Your opportunity lies in innovation and a different view of the world; be open to change and learn. Focus on quality and values, the temptation of short-term results is strong, but long-term growth requires loyalty to your mission. Create a culture where people have the opportunity to grow, dare to experiment, and contribute. If you can combine tradition, innovation, and a global perspective, you have every chance to grow, not just as a company, but as a brand with soul.☺



ARTICLE PREPARED BY:

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DIRECTOR OF SMART SPACES,
ROBOTINA

GAŠPER FAJDIGA,
PRODUCT MANAGER OF SMART ENERGY,
ROBOTINA

MAJA HVALICA,
MARKETING MANAGER,
ROBOTINA

Robotina: Our World Connected

Robotina, established in Slovenia in the early 1990s, has grown from an engineering pioneer into a global leader in automation, energy, and digital solutions. Through ongoing innovation, Robotina delivers intelligent, secure, and sustainable environments, driving digital transformation and optimizing spaces, energy, and critical infrastructure across industries. The company's third-generation control platform now integrates advanced EDGE software and cloud solutions, enabling seamless cooperation and bridging IT with the physical world through IoT.

Beyond providing components and digital twins, Robotina delivers comprehensive solutions for smart industry, smart energy, and smart spaces. These offerings help organizations achieve greater efficiency, sustainability, and connectivity in an increasingly interconnected world.

SMART SPACES

Robotina Smart Spaces unifies environmental monitoring, smart city solutions, and building automation. At its core is HIQ, a smart building system combining intelligent devices, on-premises software, and cloud services. HIQ gives property owners and operators full control over comfort, safety, and energy management. HIQ is delivered through four solution lines - HIQ Hospitality, HIQ Business, HIQ Care, and HIQ Home - each built on a common technology foundation and sup-



ported by robust tools for system integrators.

- **HIQ Hospitality:** For hotels, resorts, and speciality accommodations, HIQ Hospitality enables centralized management of guest rooms, common areas, technical systems, and EV charging infrastructure. Guests enjoy intuitive controls and digital keys, while automation ensures comfort and energy efficiency. Operational teams benefit from real-time room status and streamlined processes.
- **HIQ Business:** For offices and shared workspaces, HIQ Business transforms environments into smart, user-friendly spaces. Users can adjust surroundings via digital keys, touch panels, or web interfaces, while presence-based automation optimizes lighting and climate. Facility managers gain centralized oversight, supporting efficient operations and new business models.

Robotina's Smart Spaces solutions are also used in hospitals, schools, museums, and public buildings, enhancing comfort, safety, and operational efficiency. Advanced digital solutions help organizations achieve centralized monitoring and reduced energy consumption, higher standards of sustainability, and a superior user experience.

SMART ENERGY

Electric energy powers modern society, with buildings and urban environments accounting for nearly half of global consumption. Robotina's solutions enable organizations to optimize energy use, improve efficiency, and achieve cost savings. Intelligent automation, real-time management, and artificial intelligence help reduce waste and environmental impact, supporting a sustainable future.

ENERGY MANAGEMENT SYSTEM (XEMS)

As energy systems become more complex, Robotina's advanced control platform is central to its smart energy solutions. The xEMS orchestrates optimal energy flow between the grid, solar plants, batteries, and consumers. Built on Robotina's third-generation platform, xEMS combines analytics, automation, AI, and intuitive interfaces for precise, real-time energy management. This empowers users to maximize self-sufficiency, reduce costs, and achieve sustainability goals.

BATTERY MANAGEMENT AND MONITORING SYSTEM (BTMS)

Robotina's BTMS and BIQ software deliver advanced monitoring and predictive analytics for every battery cell in mission-critical environments. By detecting anomalies early and forecasting end-of-life, BTMS ensures uninterrupted power for data centers, hospitals, airports, and telecom networks.

The system extends battery lifespan, reduces maintenance costs, and improves resilience. Integration with major platforms creates a unified ecosystem for energy reliability. For organizations where downtime is not an option, BTMS offers peace of mind and rapid ROI with measurable operational benefits.

TACTICAL MICROGRIDS FOR DEFENCE AND DUAL-USE APPLICATIONS

Reliable power is critical for defence and emergency operations. Tactical microgrids, built to military standards, provide flexible, rapidly deployable energy systems that integrate renewables, batteries, and generators. They ensure continuous power even when the main grid fails, while secure communication and cybersecurity protect sensitive operations.

Robotina's solutions include Tactical Microgrid Controllers, advanced battery storage, and HYBROGEN - its mobile, modular power supply system. These technologies guarantee reliable, scalable energy for defence, emergency response, and critical infrastructure.

SHAPING THE FUTURE

From smart spaces to advanced energy systems and tactical microgrids, Robotina is shaping a future where technology and sustainability go hand in hand. By combining innovation, intelligence, and reliability, Robotina empowers businesses, communities, and critical operations to thrive in an increasingly connected world. The company's mission remains clear: to deliver solutions that make life smarter, safer, and more sustainable - today and for generations to come. ☐

COMFORT - EFFICIENCY - CONTROL

Smart Solutions for Hospitality and Business

- Smart access control with advanced digital keys
- Presence-based comfort and energy savings
- Centralised monitoring and control for operators
- Intelligent lighting and HVAC management
- Single harmonised platform for the whole property (GRMS/BMS/EMS/EV charging)

HIQ



Intelligent battery monitoring & energy management system

-80%
REDUCTION OF UPS
FAILURES

Protect investment
and extend battery life

Disconnect faulty strings,
prevent disaster, protect
equipment

Reduce labour cost,
predict failure, increase
efficiency

Real-time monitoring,
BMS & EMS integration,
get alerts and alarms

Manage energy
and smart grids



BTMS



All battery chemistries (VLRA, Li-ION, Ni-Cd)
Battery IQ: Artificial Intelligence
30% average battery life extension
90% better energy resilience

Dialogue

THE HEART OF AMCHAM SLOVENIA



AMCHAM SLOVENIA IS BUSINESS COMMUNITY OF POWER OF RELATIONSHIPS

What Does AmCham Slovenia Do?

BRIEF

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 Slovenia'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

450+
CORPORATE
MEMBERS

100+
EVENTS
ANNUALLY

60+
PATRON
MEMBERS

4.7k
PEOPLE
IN ONE
BUSINESS
COMMUNITY

2.5k+
MEMBERS
OF OUR
YOUNG
PLATFORM

Networking & Events



AmCham
**Business
Breakfast**

AmCham Business Breakfast
International networking with content since 2002.



AmCham
**BUSINESS
LEADERS
COMMUNITY**

AmCham Business Leaders Community
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.



**UČITELJ SEM!
UČITELJICA SEM!**

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 health-care system.



Finance Committee

For a predictable and more competitive fiscal-financial environment.



Intellectual Property and Digital Regulation 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 value added domestic and foreign investments.



Ready4DFuture Committee

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



AmCham Resilience and Responsibility Committee

As individuals and the business community we must be responsible and resilient to tackle future challenges.

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 18 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

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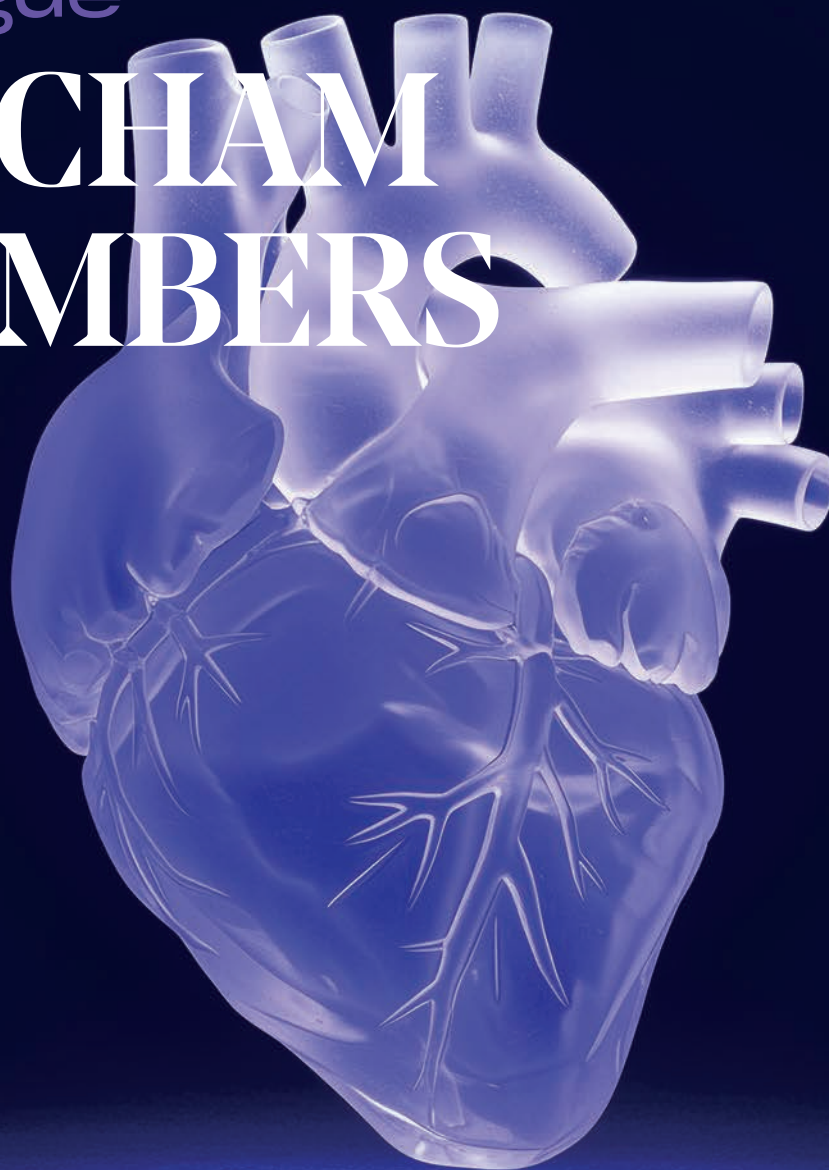


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Director
www.svarmsys.com



RePublis d.o.o.

Jaka Repanšek,
Founder
www.republis.eu

RePUBLIS

Switch to eleven d.o.o.

Jaka Kladnik, Director
Nina Pozdrec, Procurist
switcheleven.com



S2 Lex, Sanja Savić s.p.

TEAMWORKPAL

Anže Bečaj,
Owner
teamworkpal.com



Saša Zor Consulting

Saša Zor,
Hospitality Consultant and Business
Workshops Facilitator
www.sasazor.com



Transformation Lighthouse d.o.o.

Urška Jež,
CEO & Founder
transformation-lighthouse.com



SEOS Peter Mesarec s.p.

Peter Mesarec,
Owner, CEO



TRTNIK in TRTNIK d.o.o.

Jure Trtnik,
Director
www.trtnik.com



Silver Bullet Risk

Igor Zgonc,
Director and Owner
www.silverbulletrisk.com



VERNAR CONSULTING, d.o.o.

Liza Černe,
CEO
www.vernar.com



Sincular consulting d.o.o.

Boris Koprivnikar,
CEO
www.sincular.si



Viocon d.o.o.

Marko Blatnik,
Managing Director
www.viocon.si



Small Business

vŽivo

Peter Kastelic,
CTO
www.vzivo.si



ZOOP – LOOP

Melita Joželj Nose,
Partner
www.zoop.si



AmCham Slovenia

INTELLECTUAL PROPERTY
AND DIGITAL REGULATION
COMMITTEE

Knowledge & Support 2025

JADEK & PENSA

Non profit

ABC Accelerator, d.o.o.

Mark Kalin,
CEO
www.abc-accelerator.com



Impact Hub Slovenia

Jan Peloza,
Chief Executive Officer
<https://slovenia.impacthub.net/>
ih-ljubljana/



ACADEMIA VS, Maribor

Žan Dapčević,
Managing Director
www.academia.si



IEDC-Bled School of Management, Postgraduate Studies

Prof. Danica Purg,
Dean
www.iedc.si



A School with a View

AEIOU Universe

Sonja Klopčič, MSc,
CEO
aeiou-universe.eu



National Institute of Chemistry

Professor Gregor Anderluh, PhD,
Director
www.ki.si



AIPA, k. o.

Gregor Štibernik,
Director
www.aipa.si



Ljubljana International School

Richard Carl Wieburg,
School Director
www.lissa.si



AUTHENTIC LEADERSHIP Institute

Alenka Bračček Lalič, Ph.D.,
Director
www.authentic.si



GEA College d.d.

Katja Kraškovc,
President of the Management Board
gea-college.si



BSC, Poslovni podporni center Kranj, Regionalna razvojna agencija Gorenjske

Jure Meglič
www.bsc-kranj.si



Simbioza Genesis, socialno podjetje

Ana Pleško,
Director
www.simbioza.eu



CER Partnerstvo za trajnostno gospodarstvo

Ana Struna Bregar,
CEO
www.cer-slo.si



TEDxLjubljana, društvo za širjenje dobrih idej

Vid Sedej,
President
www.tedxijubljana.com



CPOEF

Center of Business Excellence,
School of Economics and Business
Ljubljana University
Maša Madon, Director
www.cpoef.si



Univerza v Ljubljani

Prof. Dr. Gregor Majdič,
Rector
www.uni-lj.si

Univerza v Ljubljani



DOBA University of Applied Sciences

Jasna Dominko Baloh,
Director
www.fakulteta.doba.si



Zavod Mreža Podjetništva, CEED

Andrej Šolinc,
Director
www.ceed-slovenia.org



Edutrain.me

Daniela Bervar Kotolenko,
Founder and CEO
www.edutrain.me



ZAVOD YPSILON

Rok Požun,
Director
www.ypsilon.si



Non profit

**Združenje družb za upravljanje
investicijskih skladov GIZ**
Mira Koporčič Veljič,
Managing Director
zdu-giz.si



Združenje PMI Slovenija
Marko Golob,
Association President
www.pmi-slo.org



**Slovenian School Heads
and Deputy Heads Association**
mag. Mojca Mihelič,
www.ravnatelj.si



Zveza Anita Ogulin in ZPM
Tanja Petek,
General Secretary
www.zveza-anitaogulin.si



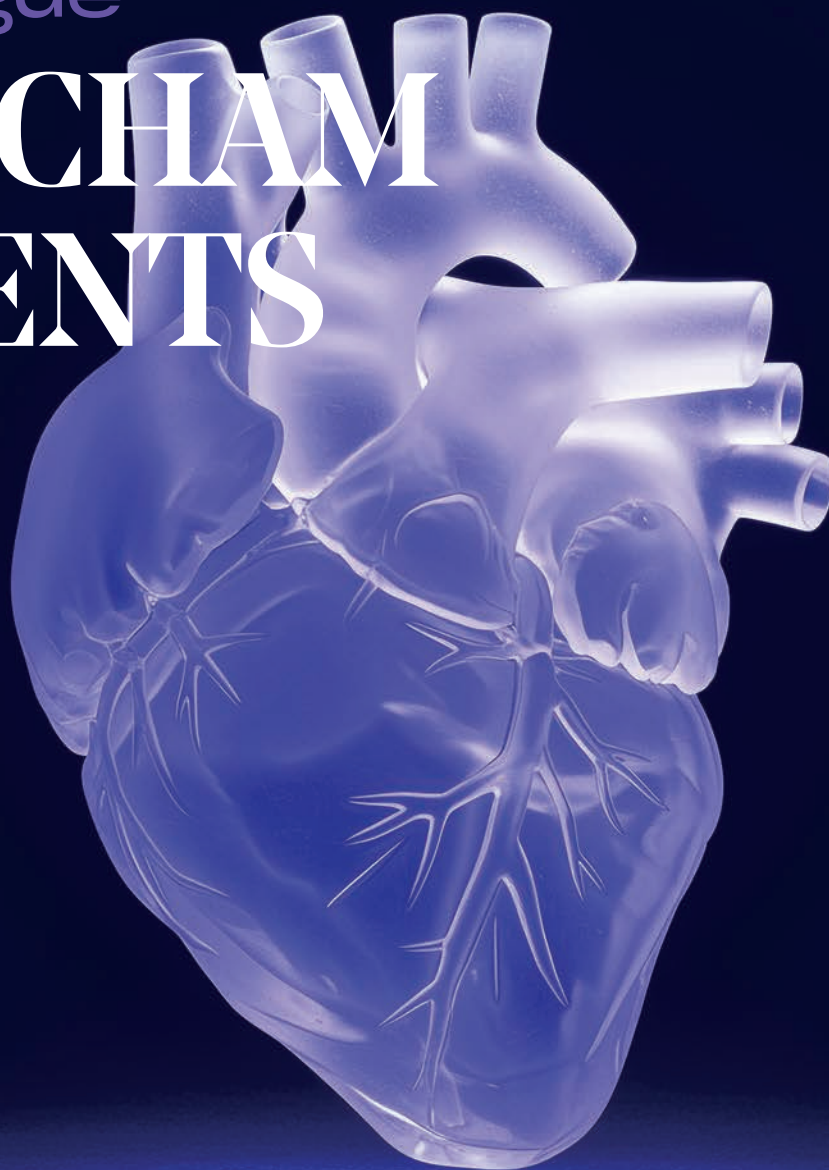
AmCham Slovenia

**FUTURE OF WORK
& EDUCATION
COMMITTEE**

Knowledge & Support 2025

Dialogue

AMCHAM EVENTS



Is AI a Solution or Part of the Problem When It Comes to Sustainable Development?

EVENT:
AMCHAM FOCUS

DATE:
APRIL 9, 2025



KNOWLEDGE AND SUPPORT:



AmCham Slovenia
**RE: RESILIENCE
AND RESPONSIBILITY
COMMITTEE**



AmCham Slovenia
**READY4DFUTURE
COMMITTEE**



MODERATORS:

Živa Jezernik, PhD, Head of Risk Management and Middle Office, Triglav Skladi, Co-Chair of the AmCham Sustainable Growth Committee; **Mojka Mišič**, MSc, Advocacy and Communications Director, AmCham Slovenia

GUESTS:

Filip Koprivec, PhD, CTO, AFLabs; **Gašper Slapničar**, PhD, Head of the Ambient Intelligence group at E9, Jozef Stefan Institute; **Tomaž Valjavec**, Azure Business Lead, CEMA, Microsoft

1 Mojka Mišič, MSc, AmCham Slovenia; Filip Koprivec, AFLabs; Tomaž Valjavec, Microsoft; Gašper Slapničar, PhD, Jozef Stefan Institute; Živa Jezernik, Triglav Skladi, AmCham Sustainable Growth Committee 2 AmCham Focus 3 AmCham Focus

From Waiting Rooms to Decisions – A Healthy Society Is an Investment in Slovenia's Development

EVENT:
AMCHAM FOCUS

DATE:
OCTOBER 23, 2025



KNOWLEDGE AND SUPPORT:



abbvie AMGEN  IBM  Labena Medtronic  Pfizer  Roche Johnson & Johnson  triglav

MODERATORS:

Jadranka Jezeršek Turnes, MSc, Director, Kontekst, creative and business consulting, and member of the AmCham Health and Wellbeing Committee; **Vida Dolenc Počučnik**, COO and International Cooperation Director, AmCham Slovenia

GUESTS:

Robert Lojijo, MSc, Director General, Health Insurance Institute of Slovenia; **Jože Sambt**, PhD, Full Professor, School of Economics and Business, University of Ljubljana; **Tanja Španić**, PhD, President, Europa Donna Slovenia

1 Robert Lojijo, MSc, Health Insurance Institute of Slovenia; **Tanja Španić**, PhD, Europa Donna Slovenia; **Jože Sambt**, PhD, School of Economics and Business, University of Ljubljana **2** AmCham Focus **3** AmCham Focus **4** AmCham Focus **5** AmCham Focus

What Business Leaders Expect in 2025?

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
FEBRUARY 4, 2025



MODERATORS:

Ajša Vodnik, MSc, CEO, AmCham Slovenia and Chair, AmChams in Europe; **Vida Dolenc Pogačnik**, COO & International Cooperation Director, AmCham Slovenia

GUESTS:

Beno Ceglar, Then Vice President of AmCham Slovenia (now President) and CEO, NIL Ltd.; **Borut Čeh**, Co-Founder and CEO, Labena; **Matjaž Han**, Minister of Economy, Tourism, and Sport; **Eva McLellan**, Then Vice President of AmCham Slovenia and General Manager, Roche Slovenia; **Metka Marovt**, Co-Owner of Marovt Group; **Jure Podkrižnik**, Director, Podkrižnik d.o.o.; **Enzo Smrekar**, Then President of AmCham Slovenia, then Vice President for Savory Spreads, Donat Mg, and Internationalization at Atlantic Grupa, and CEO of Atlantic Droga Kollinska

1 Vida Dolenc Pogačnik, AmCham Slovenia; **Borut Čeh**, Labena; **Metka Marovt**, Marovt Group; **Jure Podkrižnik**, Podkrižnik d.o.o. **2** Ajša Vodnik, MSc, AmCham Slovenia; **Beno Ceglar**, NIL Ltd.; **Eva McLellan**, Roche; **Enzo Smrekar**; **Žiga Vižintin**, Pokojninska družba A, AmCham Finance Committee **3** Ajša Vodnik, MSc, AmCham Slovenia; **Matjaž Han**, Minister of Economy, Tourism, and Sport **4** AmCham Business Breakfast **5** AmCham Business Breakfast

Why Are Croatian Investment Funds, Rather Than Slovenian Ones, Significant Owners of Companies in Slovenia?

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
MARCH 21, 2025



KNOWLEDGE AND SUPPORT:



AmCham Slovenia
FINANCE
COMMITTEE



CONTENT PARTNERS:



ZBS Zdrúženje bank Slovenije



ZDU GIZ

EVENT PARTNER:



MODERATORS:
Ajša Vodnik, MSc, CEO, AmCham Slovenia and Chair, AmChams in Europe; **Katarina Matejčič**, Business Consultant

GUESTS:

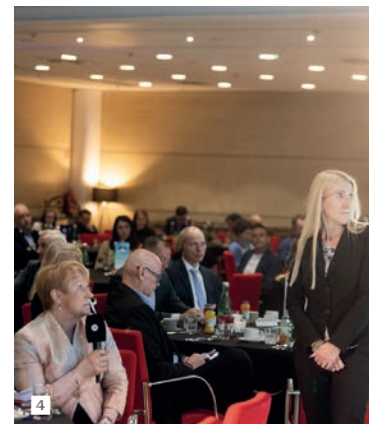
Marko Bombač, President of the Management Board, Ljubljana Stock Exchange; **Klemen Boštjančič**, Minister of Finance of the Republic of Slovenia; **Benjamin Jošar**, President of the Management Board, Triglav Skladi, Chairman of the Board of Directors, Slovenian Investment Fund Association (ZDU GIZ); **Jure Mikuž**, Founder and Partner, South Central Ventures; **Spyridon Ntallas**, President of the Management Board, OTP banka; **Žiga Vižintin**, Co-Chair of the AmCham Finance Committee, Director of Retirement Solutions, Pokojninska družba A; **Petar Vlaić**, President of the Management Board, Erste d.o.o., President of the Croatian Association of Pension Fund Management Companies and Pension Insurance Companies; **Stanislava Zadravec Capriolo**, Managing Director, Bank Association of Slovenia

1 Petar Vlaić, Erste d.o.o., Croatian Association of Pension Fund Management Companies and Pension Insurance Companies; **Jure Mikuž**, South Central Ventures; **Žiga Vižintin**, AmCham Finance Committee, Pokojninska družba A; **Benjamin Jošar**, Triglav Skladi, Slovenian Investment Fund Association (ZDU GIZ); **Katarina Matejčič** **2 Marko Bombač**, Ljubljana Stock Exchange; **Stanislava Zadravec Capriolo**, Bank Association of Slovenia; **Spyridon Ntallas**, OTP banka; **Katarina Matejčič** **3 Ajša Vodnik**, MSc, AmCham Slovenia; **Klemen Boštjančič**, Minister of Finance of the Republic of Slovenia **4 Marko Mikar**, Amrop Adria; **Simona Spilak**, MSc, BOC Institute; **Luka Podlogar**, NLB Skladi **5 Benjamin Jošar**, Triglav Skladi, Slovenian Investment Fund Association (ZDU GIZ); **Nevenka Kržan**, Luka Koper d.d.; **Branko Huč**, Lenis Farmaceutika

What's the True Cost if We Don't Invest in Health?

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
APRIL 16, 2025



KNOWLEDGE AND SUPPORT:



MODERATOR:
Jadranka Jezeršek Turnes, M.Sc., Founder, Kontekst Institute, Advisory Board member, ERC Frontiers, Member of the PCST network

GUESTS: Assoc. Prof. **Branko Gabrovec**, PhD, General Director, National Institute of Public Health; **Dragan Kovačič**, MD, Director, Celje General Hospital and Vice President, Slovenian Society of Cardiology; **Malina Müller**, PhD, Head of Health Economics, WifOR Institute; Prof. **Stjepan Orešković**, PhD, Professor, Faculty of Medicine, University of Zagreb and Chair of the Board, Center for Research of Best Practices in Health and Director, WHO Collaborating Center for HIV

1 Moderator **Jadranka Jezeršek Turnes**; **Malina Müller**, WifOR Institute; Prof. **Stjepan Orešković**, PhD, University of Zagreb, Center for Research of Best Practices in Health, WHO Collaborating Center for HIV; Assoc. Prof. **Branko Gabrovec**, PhD, National Institute of Public Health; **Dragan Kovačič**, MD, Celje General Hospital, Slovenian Society of Cardiology **3** AmCham Business Breakfast **4** **Tadej Ostrc**, DMD, MSc., PhD **5** **Iva Dimić**, NSI; **Vida Dolenc Pogačnik**, AmCham Slovenia **6** **Urška Kajtner**, MESI d.o.o., YLC; **Žana Voh**, Roche Slovenia; **Petra Rupar**; **Nina Remškar**, IEDC; **Janko Bugar**, Roche Slovenia, AmCham Health and Wellbeing Committee; **Janez Bernik**, Roche Slovenia

As a Society, Do We Speak the Language of the Future – Digitalian?

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
MAY 21, 2025



EVENT PARTNER: KNOWLEDGE AND SUPPORT:



AmCham Slovenia
FUTURE OF WORK
& EDUCATION
COMMITTEE



AmCham Slovenia
READY4DFUTURE
COMMITTEE



PARTNERS OF THE
"I AM A TEACHER!"
INITIATIVE:



MODERATORS:

Deana Jezeršek, AmCham Top Potential of the Year 2017 and one of the initiators of the "I Am a Teacher!" Initiative;
Uroš Očepek, Ph.D., a computer science professor and Teacher of the Year 2022

GUESTS: **Blaž Ferenc**, Senior Director of Human Resources, Corporate Communications and Sustainability, A1 Slovenia, A1 Hrvatska; **Manja Klemenčič**, Ph.D., Senior Researcher, Faculty of Education, University of Ljubljana; Associate (Research), Department of Sociology, Harvard University; **Kristijan Musek Lešnik**, Ph.D., Lecturer and Head of the Center for Positive Psychology at the Faculty of Mathematics, Natural Sciences and Technology, University of Primorska; **Andrej P. Škraba**, Co-Founder, Astra AI; **Prof. Erik Štrumbelj**, Ph.D., Professor at the Faculty of Computer and Information Science, University of Ljubljana

1 Moderator **Deana Jezeršek**; **Matic Vošnjak**, Competo; **Prof. Erik Štrumbelj**, Ph.D., University of Ljubljana; **Kristijan Musek Lešnik**, Ph.D., University of Primorska; **Blaž Ferenc**, A1 Slovenia, A1 Hrvatska **2** Moderator **Deana Jezeršek**; **Andrej P. Škraba**, Astra AI; **Manja Klemenčič**, Ph.D., University of Ljubljana, Harvard University; Moderator **Uroš Očepek**, Ph.D. **3** AmCham Business Breakfast **4** AmCham Business Breakfast

AmCham Top Potential of the Year 2025

DATE:
JUNE 3, 2025

MODERATOR:
MAŠA TISELJ



AmCham Top Potentials from 2010-2025



AmCham Top Potential of the Year 2025



Loni Jovanović, Bellini & Friends; Maja Košir, AmCham YOUNG Advisory Board; Vida Dolenc Pogačnik, AmCham Slovenia



Superfinalists: Kristian Asani, Silicon Gardens; Juš Dobnikar, Evolt Technologies; Thea Arandjelović, CargoX; Jure Kočman, Roche; Žan Kupljenik



AmCham Top Potential of the Year 2025



Global Games: How Well is Slovenia Playing?

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
SEPTEMBER 19, 2025



CONTENT PARTNER:

KEARNEY

KNOWLEDGE AND SUPPORT:



AmCham Slovenia
**FINANCE
COMMITTEE**



AmCham Slovenia
**INVESTMENT
COMMITTEE**



AmCham Slovenia
**READY4FUTURE
COMMITTEE**

MODERATORS:

Vida Dolenc Počučnik, COO and International Cooperation Director, AmCham Slovenia; Dr. **Žiga Vavpotič**, Chair of the Strategic Council for Internationalization, Chamber of Commerce and Industry of Slovenia (GZS) and Director, Bora Partners; **Ajša Vodnik**, CEO, AmCham Slovenia and Chair, AmChams in Europe

GUESTS:

Tanja Fajon, Deputy Prime Minister and Minister of Foreign and European Affairs of the Republic of Slovenia; Dr. **Miro Cerar**, Full professor and Dean at the Faculty of Law, University of Ljubljana; **Borut Čeh**, Co-founder and CEO of Labena Slovenia; **Branko Žibret**, Partner in Kearney's Government and Economic Development Practice and former Managing Partner of the firm's Eastern European unit; **Marko Grobelnik**, Artificial Intelligence Researcher, Jozef Stefan Institute

1 **Vida Dolenc Počučnik**, AmCham Slovenia; **Branko Žibret**, Kearney; Dr. **Miro Cerar**, University of Ljubljana; **Borut Čeh**, Labena Slovenia; **Žiga Vavpotič**, PhD, Chamber of Commerce and Industry of Slovenia (GZS), Bora Partners; **2** **Branko Žibret**, Kearney; **3** **Tanja Fajon**, Deputy Prime Minister and Minister of Foreign and European Affairs of the Republic of Slovenia; **4** **Miro Cerar**, PhD, University of Ljubljana; **5** **Borut Čeh**, Labena Slovenia; **6** **Beno Cegljar**, President, AmCham Slovenia, General Manager, NIL

The Future of sLOVEnia Has a Name: Talent

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
OCTOBER 16, 2025



KNOWLEDGE AND SUPPORT:



MODERATORS:

Mojka Mišić, MSc, Advocacy and Communications Director, AmCham Slovenia; **Matic Vošnjak**, Partner and Managing Director, Competo.

GUESTS: **Jasna Dominko Baloh**, Director, DOBA Business School; **Kaja Cunk**, Head of Programs and Development, ASEF Institute; **Matevž Frangež**, State Secretary, Ministry of the Economy, Tourism and Sport; **Andreja Kodrin**, PhD, Member of the Investment Committee, InvestEU and Founder, Quintaum; **Edita Krajnović**, MSc, Director, Mediade and Co-founder of the "Let's Be Engineers!" initiative; **Ana Pleško**, MSc, Member of the Champions 50+ Working Group of the AmCham Future of Work and Education Committee; **Matija Prijatelj**, Head of the AmCham youth think-tank Snežna kepa; **Bojana Selinšek**, MSc, President, VTIS Association; **Peter Wostner**, PhD, Secretary, Institute for Macroeconomic Analysis and Development (UMAR) and Vice-Chair, OECD Regional Development Policy Committee

1 Matic Vošnjak, Competo; **Andreja Kodrin**, PhD, InvestEU, Quintaum; **Jasna Dominko Baloh**, DOBA Business School; **Matevž Frangež**, Ministry of the Economy, Tourism and Sport; **Peter Wostner**, PhD, UMAR, OECD Regional Development Policy Committee; **Mojka Mišić**, MSc, AmCham Slovenia; **2 Peter Wostner**, PhD, UMAR, OECD Regional Development Policy Committee; **3 Edita Krajnović**, MSc, Mediade, "Let's Be Engineers!" initiative; **4 Ana Pleško**, MSc, Champions 50+ Working Group; **5 Matija Prijatelj**, Snežna kepa; **6 Kaja Cunk**, ASEF Institute

Best of the Best 2025

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
DECEMBER 9, 2025



GENERAL PARTNERS BEST OF THE BEST:



BEST TRAVELING PARTNER:



GUEST:

Tine Urnaut, The captain of the Slovenian national volleyball team and one of the most recognized and most heartfelt Slovenian athletes

MODERATORS:

Ajša Vodnik, MSc, CEO, AmCham Slovenia;
Mojka Mišič, MSc, Advocacy and Communications Director, AmCham Slovenia;
Vid Sodnik, CEO, IGLU impro & Improviser - Actor - Director - TV host

THE REPRESENTATIVES OF

THE BEST OF THE BEST 2025 PROJECTS:

Nina Maurovič, Marketing and Sustainability Lead East EMEA, DS Smith; **Jure Vajs**, Global Early Talent Lead & Head of the Strategic Programs, Sandoz; **Sara Vehovec**, Director of Department Corporate Social Responsibility and Event Management, Zavarovalnica Triglav, d.d.

1 Ajša Vodnik, AmCham Slovenia; **Marjan Beltram**, Nomago; **Beno Ceglar**, President, AmCham Slovenia, CEO, NIL Ltd.; Moderator **Vid Sodnik**; **Sara Vehovec**, Zavarovalnica Triglav d.d.; **Jure Vajs**, Lek; **Nina Maurovič**, DS Smith **2** Tine Urnaut **3** Tjaša Doljak, Grayling; **Jernej Osterman**, Double-Tree by Hilton; **Nik Prebil**, herman & partnerji **4** Nina Maurovič, DS Smith; **Sara Vehovec**, Zavarovalnica Triglav; **Jure Vajs**, Lek

AmCham Business Leaders of the Year 2026

EVENT:
AMCHAM BUSINESS BREAKFAST

DATE:
DECEMBER 9, 2025



PARTNERS:

Google

NIL
Part of Corsia

Pfizer

Roche

VISA

MODERATORS:

Ajša Vodnik, MSc, CEO, AmCham Slovenia; **Mojka Mišič**, MSc, Advocacy and Communications Director, AmCham Slovenia; **Vid Sodnik**, CEO, IGLU Impro & Improviser - Actor - Director - TV host

GUESTS:

AmCham Business Leaders of the Year 2026: **Robert Lešnik**, Director Exterior Design Mercedes-Benz, Prof. h.c.; **Medeja Lončar**, CEO Slovenia, Croatia and Serbia at Siemens

1 AmCham Business Leaders of the Year 2026 2 Ajša Vodnik, MSc, AmCham Slovenia; Medeja Lončar, AmCham Business Leader of the Year 2026 3 AmCham Business Breakfast

AmCham x Nomago Open & 4th of July piknik

DATE:
JULY 3, 2025

MODERATOR:
GAŠPER BOLHAR

PARTNER:

NOMAGO
Pridi z nami.



Ajša Vodnik, AmCham Slovenia; Luka Lamut, Knauf Insulation;
Blaž Hrušovar, Založba Rokus Klett; Marjan Beltram, Nomago



Luka Lamut, Knauf Insulation; Blaž Hrušovar, Založba Rokus Klett;
Uroš Pivk, Rohde Schwarz



Martin Stariha, Luna ITBWA; Žan Kupljenik, Rok Travižan, Luna ITBWA; Ursula Slapnik, NLB d.d.;
Tina Gliha, Katja Šajna, Dun & Bradstreet



Winning duo of the AmCham x Nomago Open tennis
tournament at the US Open 2025 in New York



AmCham x Nomago Open & 4th of July piknik



Events & Networking

Advocacy

AmCham YOUNG

International Collaboration

2MOBILE / 9ALTITUDES SI / A TAX INTERNATIONAL / A.T. KEARNEY / A1 SLOVENIJA / ABBVIE / ABC ACCELERATOR / ABELIUM / ACADEMIA VS / ACEX / ACIES BIO / ADECCO / ADRIATIC FINANCE / AEIOU UNIVERSE / AEROSOL / AGENCIJA CREATEABLE / AGILCON / AGITAVIT SOLUTIONS / AIPA / AIRPASS / ALBA / ALBAUGH TKI / ALLUMEN PARTNERJI / ALMA MATER EUROPAEA / ALPE-PANON MCDONALD'S DL / AMGEN / AMIDAS / AMROP ADRIA / AMZS / ANTEJA ECG / ANTIQ PALACE HOTEL & SPA / APTA MEDICA INTERNATIONAL / ARCTUR / A-SOFT / ASTELLAS PHARMA / ASTRA AI / ATLANTIC DROGA KOLINSKA / ATO COMM / AUTHENTIC LEADERSHIP INSTITUTE / AV STUDIO / AVANT CAR / AVTOSTEKLO (CARGLASS) / AZ ODVETNIKI / BANKA INTESA SANPAOLO / BANKA SPARKASSE / BANKART / BASF SLOVENIJA / BASTION / BAYER / BB CONSULTING / BDN GROUP / BELA VODA / BELLINI & FRIENDS / BELETRINA / BETTER / BIG BANG / BIO-RECELL / BIRD BUDDY / BITSTAMP BY ROBINHOOD / BIZDEV / BOC INSTITUTE / BOELS RENTAL SLOVENIA / BORA PARTNERS / BORBONA CATERING / BORZA TERJATEV / BOXMARK LEATHER / BRAINTRIP / BRINOX / BSC KRANJ / BTC / BUSINESS SOLUTIONS / CARGO-PARTNER / CARGOX / C-ASTRAL / CATERING KOVAČ / CATERING LAB / CBRE / CELTRA INC. / CENTRALOG / CER PARTNERSTVO / CERHA HEMPEL / CISCO SYSTEMS / CLEANGRAD / CLOUD SERVICES / CMS REICH-ROHRWIG HAINZ ATTORNEYS-AT-LAW / COCA - COLA HBC SLOVENIJA / COFACE / COLLIERS PROPERTY CONSULTANTS / COMPETO / COMTRADE / CONTROLTECH / CORWIN / COSYLAB / CPOEF / D2S / DANFOSS TRATA / DARS / DATA-MS / DEJAVNIKI USPEHA / DELAMARIS / DELIGHT / DELO / DELOITTE / DEVREV / DEWESOFT / DIGITALK / DOBA UNIVERSITY / DODO CONSULTING / DOUBLETREE BY HILTON / DS SMITH SLOVENIJA / DUN & BRADSTREET / EDUTRAIN.ME / EKSPEKTA / EKWB / ELAN / ELEMENTUM SLOVENIJA / ELI LILLY / ELMONT / ELPRO KRIŽNIČ / EMMA / ENERY SLO / ERIC HENSEL / ERICSSON / ERNST & YOUNG / ERUDIO / E-ŠTUDENTSKI SERVIS / EUROPLAKAT / EUROSTARS HOTELS / EVOLT TECHNOLOGIES / FABULATORIJ / FACILITRIE / FATUR MENARD / FEDEX EXPRESS SLOVENIJA / FIDURO / FINFRAC / FIRSTCLASS HR CONSULTING / FLEDGEWORKS SOFTWARE / FLUIDMASTER / FMG / FORTINET / FORVIS MAZARS / FRAGMAT TIM / FRAPORT / GA V / GEA COLLEGE / GENEPLANET / GENERALI INVESTMENTS / GENERALI ZAVAROVALNICA / GEN-I / GLOW SEVEN / GOODYEAR SLOVENIJA / GOOGLE HRVATSKA / GOOPTI / GORAN NOVKOVIČ / GORENJSKA BANKA / GRANT THORNTON SLOVENIA / GRAYLING / GRILC-VOUK-RANC / GROUPAMA ZAVAROVALNICA / HALCOM / HANSEN B / HEADS ADRIATIC / HENKEL SLOVENIJA / HERMAN & PARTNERJI / HIDRIA / HIŠA VIZIJ / HOTEL MONS, FOUR POINTS BY SHERATON / HOTEL SLON / HP COMPUTING AND PRINTING / HPE / HR INSTITUTE / HRANILNICA LON / HSE / HUMAN1ST / IBM SLOVENIJA / IEDC / IKEA SLOVENIJA / IMPACT HUB LJUBLJANA / INA SLOVENIJA / INDIGO LABS / INFONET MEDIA / INSHIFT TECH / INSPHARMA / INSTITUTE FOR PUBLIC PRIVATE PARTNERSHIP / INSTRUMENTATION TECHNOLOGIES / INTECTIV / INTERBLOCK / INTERCONTINENTAL LJUBLJANA / INTERNAVTI / INTERSNACK / INTRA LIGHTING / IQVIA / ISKRA / ISKRAEMECO / IZOTEH / JAFRAL / JOHNSON & JOHNSON / JT INTERNATIONAL LJUBLJANA / JUICY MARBLES / KAPRI / KÄRCHER / KEFO / KEMOFARMACIJA / KEMOMED / KF FINANCE / KLIPING / KNAUF INSULATION / KOKOS AGENCY / KOLEKTOR GROUP / KONTEKST / KONTRON SI / KPMG / KRIPTOMAT / KYBM / LABENA / LANGUAGESITTER / LAW FIRM KETLER & PARTNERS, MEMBER OF KARANOVIC / LAW FIRM ROJS, PELJHAN, PRELESNIK & PARTNERS / LAW FIRM SENICA & PARTNERS / LEANPAY / LEDINEK ENGINEERING / LEITNERLEITNER / LEK / LEMUR LEGAL / LENIS FARMACEVTIKA / LEX PERFECTA / LISAC & LISAC / LITOSTROJ POWER / LJUBLJANA INTERNATIONAL SCHOOL / LMA EUROPE / LOFTWARE / LUKA KOPER / LUMENTUM / LUNA TBWA / M SORA / MAKE YOUR LIFE YOUR LEGACY / MANPOWER / MARAND / MARKTLINK ADRIATIC M&A / MAROVT / MARS / MARSH MCLENNAN SLOVENIA / MASTERCARD EUROPE SA / MAT-FORMAT / MEDEX GROUP / MEDIADE / MEDIASPEED / MEDIS / MEDIUS / MEDTRONIC / MEGA M / MERCATOR / MERCK SHARP & DOHME / MERKUR TRGOVINA / MESI / META / MIC MENGEŠ / MICROSOFT / MINT INTERNATIONAL / MIŠ / MMS MARKETINŠKE KOMUNIKACIJE / MOJA KARIERA / MOS SERVIS / NARA HLADILNA TEHNIKA / NATIONAL INSTITUTE OF CHEMISTRY / NC3 / NIL / 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