

HEALTH | KNOWLEDGE AND PEOPLE |
INTERNATIONAL COMPETITIVENESS | READY
FOR THE FUTURE | RESILIENCE,
RESPONSIBILITY, AND ENERGY SECURITY

AmCham Slovenia Advocacy
Topics and Positions



AmCham
Slovenia

The biggest international business community in Slovenia

26 years +

450 +

members (businesses and organizations)

4700 +

active individuals

2500 +

members of the YOUnG Platform



A culture of dialogue for a better quality of life and business environment in Slovenia

The members of the AmCham Slovenia international business community are aware that a culture of dialogue and strong relationships are vital to the progress of society. We believe that business, as an oasis of common sense, can contribute significantly to a more reasonable society through the cooperation of all stakeholders – science, the state, civil society, and others.

By working together, and exchanging well-argued opinions and constructive proposals, we become stronger and better-prepared for the challenges posed by today's world.

AmCham Slovenia's advocacy program includes seven working committees that bring together more than 380 company representatives who are experts in their fields. Through our knowledge and vision, we aim to contribute to the overall development of society and the creation of a better business environment and a better quality of life in Slovenia.

Working together, exchanging ideas, and making connections are key building blocks of progress, which we at AmCham Slovenia implement at all levels of our actions. Ajša Vodnik, CEO of AmCham Slovenia, is serving her second term as Chair of the AmChams in Europe. This umbrella organization connects 49 AmChams from 47 countries and represents a strong economic network in Europe, West Asia, and Central Asia, while simultaneously acting as a vital bridge across the Atlantic.

Together, we are building bridges of cooperation and reasonable dialogue, which are the foundation for a successful future.

AmCham Slovenia's values

AmCham Slovenia's commitment to fostering a better business environment and a better quality of life in Slovenia has been built on solid values for 26 years. Trust, collaboration, optimism, integrity, and ambition are the values that guide all our efforts.

Through these values and its extensive network of members from diverse sectors, AmCham Slovenia links knowledge, sparks innovative ideas, and proposes concrete solutions, in this way acting as the voice of Slovenian and international companies.

Trust

Our guiding principle is a continuous commitment to goodwill, consistency, and professionalism.

Collaboration

We build relationships with mutual respect, transparency, and openness.

Optimism

We focus on solutions, opportunities, and success.

Integrity

We prioritize honesty, responsibility, and principles.

Ambition

We believe in our work, embrace challenges, and strive for growth.

Principal focuses of AmCham advocacy for 2026

HEALTH

As one of the pillars of society, the healthcare system requires a decisive and long-term approach, because health is a key investment in socio-economic development and the well-being of the individual. The goal is a public, financially sustainable, solidary, accessible, and high-quality healthcare system that places the patient at the center and is focused on measuring value-based healthcare outcomes. To achieve these goals, it is necessary to implement a comprehensive digital transformation and establish data-driven healthcare, which will enable faster diagnostics and personalized approaches to treatment. Access to advanced therapies and early disease detection can only be improved through more efficient resource management in public institutions, a sustainable financing model with a clearly defined basket of rights, and meaningful public-private partnerships.

INTERNATIONAL COMPETITIVENESS

A predictable business environment that ensures legal certainty and transparency is a prerequisite for a competitive economy. Due to its geostrategic position, Slovenia has the potential to become the first choice for investors entering European Union markets, but only with the implementation of structural reforms, the consistent rule of law, and an investment-oriented and predictable tax policy. Key steps towards the latter include the introduction of a development cap and the expansion of personal income tax brackets. Together with tax incentives for research and development, these measures would increase the attractiveness of the environment for high-value-added investments. Among the other urgent steps that are needed are the development of capital markets and the strengthening of the second pension pillar. The strong protection of intellectual property is also a cornerstone of competitiveness, which, alongside the effective transfer of knowledge into the economy, enables the establishment of a development-oriented environment. Furthermore, the transposition of European legislation, especially digital, must be focused on opportunities rather than creating additional barriers.

READY FOR THE FUTURE

Today, digital transformation is no longer a question for the future, but a constant for development-oriented economies. To increase productivity and innovation at scale, Slovenia must accelerate the implementation of digital technologies across all sectors – while systematically empowering people. Understanding “digital language” – namely

digital knowledge and skills, along with critical thinking abilities – is now essential for success, giving individuals the competencies needed to make creative and responsible use of technology. A particular focus remains on the responsible use of artificial intelligence and the utilization of data as a strategic advantage for industry. In this context, cyber resilience, digital security, and a modern digital infrastructure are all essential to ensure business continuity and public trust in digital technologies. Furthermore, Slovenia must build its future on new technological pillars, such as biotechnology, robotics, and quantum technologies.

KNOWLEDGE AND PEOPLE

Talent and workforce development are critical economic drivers for the economy and society. Slovenia must urgently address the demographic challenges it faces – by retaining domestic talent and attracting international experts. Greater labor market flexibility is needed to support new forms of work and the creation of high-quality jobs, while simultaneously strengthening the attractiveness of key professions. The modernization of education and the urgent updating of the curriculum in primary and secondary schools must become a development priority, with the introduction of digital language as a mandatory subject at all levels of education representing a fundamental step for the development of the skills and knowledge of the future and an environment of opportunity. Labor market resilience will be strengthened by the responsible use of artificial intelligence as a lever for competitiveness, along with the promotion of intergenerational cooperation and lifelong learning, enabling all generations to thrive in a modern work environment.

RESILIENCE, RESPONSIBILITY, AND ENERGY SECURITY

Resilience and responsibility are fundamental prerequisites for Slovenia's long-term competitiveness, export breakthrough, and strategic autonomy. The key objective is to reduce exposure to geopolitical, technological, climate, and energy risks, thereby ensuring business continuity and economic stability. Secure, sustainable energy and water supplies through grid modernization, along with reliable mobility and critical infrastructure, are the foundations of a connected and cyber-secure society. This resilience is complemented by energy-efficient living for a higher quality of life and the assurance of food security and stable supply chains. Such a development model, based on predictable regulation and the application of dual-use technologies, will enable a safe green transition and long-term social prosperity.

AmCham committees



AmCham Slovenia

**HEALTH
& WELLBEING
COMMITTEE**



AmCham Slovenia

**INTELLECTUAL
PROPERTY
COMMITTEE**



AmCham Slovenia

**FINANCE
COMMITTEE**



AmCham Slovenia

**RESILIENCE AND
RESPONSIBILITY
COMMITTEE**



AmCham Slovenia

**INVESTMENT
COMMITTEE**



AmCham Slovenia

**READY4DFUTURE
COMMITTEE**



AmCham Slovenia

**FUTURE OF WORK
& EDUCATION
COMMITTEE**



The Health and Well-Being Committee aims to contribute to the development of a sustainable, solidary, high-quality, and accessible healthcare system that puts the individual or the patient at the center.

Co-Chairs:



Urška Lakner, MSc
Pfizer



Lauren Boak, PhD
Roche Slovenija

Committee Coordinator:

VIDA DOLENC POGAČNIK
AmCham Slovenija



AmCham Slovenia
**HEALTH
& WELLBEING
COMMITTEE**

Knowledge & support:

abbvie

AMGEN



Lilly

Labena

Lenis

Medtronic

NOVARTIS

Pfizer

Roche

Johnson
& Johnson

triglav

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**A HEALTHY SOCIETY
AS THE FOUNDATION
FOR SLOVENIA'S
SOCIO-ECONOMIC
DEVELOPMENT**

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A healthy society represents one of the key investments in the long-term socio-economic development of Slovenia. To achieve a sustainable, fair, high-quality, and accessible healthcare system, the strategic promotion and implementation of innovation are also essential. Healthcare is a long-term investment in economic growth and social welfare, not merely a cost.

Like many countries with a universal healthcare system, Slovenia also faces complex challenges. Notable among these are the aging population, the rise in chronic diseases, increasing healthcare costs, slower economic growth, as well as waiting lists and limited patient access to healthcare services and innovative treatment methods. Existing models of financing and organizing healthcare systems are increasingly proving to be inefficient, as they do not ensure optimal outcomes for patients nor allow for the efficient use of available resources.

A resilient and efficient healthcare system is a key prerequisite for a competitive and productive society and economy. It has been proven that investments in healthcare innovations, from prevention and early disease detection to advanced therapies, have measurable social and economic benefits. These are reflected in higher workforce productivity, a reduction in sick leave, and, in the long term, a higher level of GDP. Conversely, delays in access to modern healthcare services lead to higher costs for the state and the economy in the long run, as sick leave increases, work capacity and quality of life decrease, and premature exits from the labor market occur.

To effectively face these challenges, the Health and Well-Being Committee advocates for a comprehensive and multifaceted approach that builds on the existing strengths of the system and directs it toward long-term stability and success.

Key measures include the following areas:

- Value-based healthcare focused on patient outcomes;
- Improved access to early disease detection, diagnostics, and advanced therapies;

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- Development of data-driven healthcare using digital technologies to improve processes;
- Maintaining high-quality healthcare services through public-private partnerships;
- Strengthening the management and optimal utilization of capacities in public healthcare institutions;
- Ensuring sustainable financing of the healthcare system and systematic measurement of outcomes;
- Promoting a culture of health and empowering individuals to actively care for their own health.

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**VALUE-BASED
HEALTHCARE
FOCUSED ON
PATIENT OUTCOMES**

Value-based healthcare (VBHC) is based on achieving health outcomes that truly matter to patients throughout the entire care cycle, from diagnosis and treatment to rehabilitation. The fundamental goal of this approach is to create the maximum possible value for the patient. Instead of the system focusing primarily on the volume of services provided (number of procedures, consultations, or hospitalizations), it prioritizes achieving the best health outcomes through the rational use of resources.

The key conditions for implementing this model are the systematic collection, integration, and analysis of data, including patient-reported outcome measures (PROMs) and clinical data. Such an approach enables the gradual introduction of financing models based on the treatment results achieved, rather than just the volume of services performed. At the same time, it encourages standardized monitoring of the quality and safety of healthcare, which represents the foundation for greater system efficiency, better patient support, and the long-term development of the healthcare system.

Slovenia has already taken its first steps in this field by introducing performance and quality indicators. The PROMs project under the patronage of the Ministry of Health also represents significant progress, but these approaches are not yet fully integrated

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**IMPROVING
ACCESS TO EARLY
DETECTION,
DIAGNOSTICS,
AND ADVANCED
THERAPIES**

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into daily clinical practice. For the true implementation of a value-oriented model, it is essential that provider performance data and treatment result analyses are systematically processed and become accessible to all key stakeholders. Data transparency is a prerequisite for responsible decision-making by healthcare providers, patients, policymakers, and payers.

The comprehensive introduction of the VBHC model therefore represents a significant opportunity to increase efficiency, enhance system sustainability, and improve long-term treatment outcomes in Slovenia.

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Improving health outcomes and, where possible, preventing disease progression is directly linked to timely detection, accurate diagnostics, and effective treatment. Special attention must be paid to ensuring the accessibility of advanced medicines and modern therapeutic approaches.

In this area, Slovenia lags behind many European countries. Only about half of the medicines approved at the European Union (EU) level in the last three years are actually available to Slovenian patients. Although this share is slightly above the EU average according to the W.A.I.T. (Waiting to Access Innovative Therapies) indicator, it is significantly lower than in Germany, where accessibility is nearly 96%. Furthermore, the process for listing a new medicine in Slovenia takes an average of 610 days, which exceeds the European average, leaving us significantly behind faster systems.

Timely access to innovative and more effective therapies, including improved methods of drug administration, is key to effective disease management, reducing sick leave, and decreasing the broader social and economic burdens of poor health.

Therefore, we advocate for the development of a healthcare ecosystem in which all key stakeholders actively participate in:

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**DATA-DRIVEN
HEALTHCARE
AND PROCESS
OPTIMIZATION
USING DIGITAL
TECHNOLOGIES**

**GREATER
ACCESSIBILITY
AND QUALITY OF
HEALTHCARE**

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- Strengthening early detection programs and diagnostic capacities;
- Removing administrative barriers in conducting clinical trials and registering advanced therapies;
- Ensuring fast, transparent, and predictable patient access to innovative treatments.

Such systemic changes are necessary to improve health outcomes for patients while simultaneously strengthening Slovenia's long-term economic resilience.

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A healthcare system based on the systematic use of data and modern digital solutions brings significant benefits to all stakeholders and enables:

- Greater accessibility and higher quality healthcare;
- More efficient resource management and cost reduction;
- Greater transparency and better data security and protection;
- Faster and more accurate diagnostics and the development of personalized treatment approaches.

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Digitalization improves communication between patients and healthcare professionals and simplifies access to services. The development of telemedicine and other digital tools enables faster treatment, reduces administrative barriers, and increases the responsiveness of the system, especially for patients from remote or less accessible areas.

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MORE EFFICIENT RESOURCE MANAGEMENT AND COST REDUCTION

Process optimization through the use of digital solutions reduces the time spent on manual data entry and administrative tasks. Integrated information systems enable better inventory management, more effective patient monitoring, and higher-quality planning of work and capacities. With centralized and interoperable data storage in place, healthcare professionals have access to relevant information throughout the patient's entire care pathway. This reduces service duplication, improves coordination, and saves valuable time.

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DATA PROTECTION AND SECURITY

Modern electronic systems reduce the risk of the loss or misuse of documentation, and enable the controlled and secure use of health data in accordance with personal data protection legislation. Appropriate digital infrastructure is the foundation of patient trust and system stability.

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FASTER DIAGNOSTICS AND PERSONALIZED TREATMENT APPROACHES

Properly collected, integrated, and analyzed health data are the foundation for developing tailored treatment pathways and supporting faster and more accurate diagnostics. At the same time, they allow patients to play a more active role in their care, as they can possess real-time information about their health status and response to therapy.

Today, digital technologies are no longer just a development opportunity, but a necessary condition for the comprehensive transformation of the Slovenian healthcare system. Strengthening data-driven decision-making, developing telemedicine, and introducing pilot projects, such as digital hospital models, can make the healthcare system more transparent, flexible, efficient, and accessible.

This represents a key step toward long-term sustainable and modern healthcare.

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**MAINTAINING
HEALTHCARE
QUALITY THROUGH
MEANINGFUL
PUBLIC-PRIVATE
PARTNERSHIPS**

Amid the current discussions on the Health Services Act, it is crucial to emphasize that we support a public healthcare system that has significant social and economic impacts. Effective system management requires moving beyond the simplified division between public and private, and instead focusing on sustainable financing models and uniform, high-quality standards.

Public healthcare is not defined by the ownership of infrastructure, but by the universality and solidarity of its financing. The public network must function as a connected ecosystem in which public institutions and private concessionaires operate under the same clinical standards and within a uniform framework for protecting patient rights. The key performance criterion must be the value the system creates for the patient in terms of quality, accessibility, and timeliness of care, regardless of the provider's legal form.

In order to achieve the long-term sustainability of the system, a structural adjustment of the financing model of the Health Insurance Institute of Slovenia (Zavod za zdravstveno zavarovanje Slovenije, ZZZS) is also required. Payment models must reflect realistic cost structures, including the actual prices of medical materials and labor on the European market, and consider the efficiency and performance of providers.

Pricing systems must be carefully adapted to encourage the introduction of modern organizational and professional approaches. They should be aligned with average efficiency criteria, allowing efficient providers to develop and reinvest, while creating clear incentives for modernization and business efficiency improvements in less successful organizations. In doing so, the quality of health outcomes must also be systematically taken into account.

To prevent further brain drain from state healthcare institutions, a reform of rigid and outdated salary systems is essential. Following the failed attempt to limit dual practice in 2025, focus should be directed toward strengthening the competitiveness of state healthcare institutions as employers. Greater flexibility in remuneration would allow for

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**STRENGTHENING THE
MANAGEMENT AND
CAPACITY OF PUBLIC
INSTITUTIONS**

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the introduction of incentives linked to performance and results, comparable to private sector practices, and contribute to retaining top experts within the public system.

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Existing legal and organizational frameworks often excessively restrict public healthcare institutions and diminish their ability to implement the modern management models and innovations necessary to ensure optimal patient care.

The modernization of the system calls for structural reforms that provide healthcare management with greater autonomy, coupled with the introduction of expert supervisory bodies with clearly defined mandates and accountability. This transition relies on highly skilled leadership capable of driving digital transformation and executing strategic changes.

Organizational excellence is built on transparency and data-driven decision-making. The implementation of resilient quality assurance systems and systematic cost monitoring would enable benchmarking of performance, improve efficiency, and enhance adaptation to the expectations of patients and payers. Such practices, which are already standard in many European healthcare systems, represent the foundation for deliberate and fact-based decision-making at the national level.

Sustainable development also requires increased investment in human capital. Work organization must be optimized through modern leadership training and the development of management competencies, while simultaneously reforming remuneration systems to encourage efficiency, quality, and measurable results.

By aligning incentives with clearly defined performance goals, the healthcare system can become more responsive, efficient, and resilient, ensuring a high level of solidary and quality care for all patients.

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**USTAINABLE
HEALTHCARE
FINANCING AND
MEASURING IMPACT**

Reforming the financing of the Slovenian public healthcare system is an urgent priority, directly linked to the accessibility of care and the long-term sustainability of the system. The amendment to the Healthcare and Health Insurance Act (ZZVZZ-T), which replaced voluntary complementary health insurance with a mandatory health contribution, did not represent a comprehensive structural reform of healthcare financing.

In 2024, Slovenia allocated 9.9% of its GDP to healthcare, which is comparable to the EU average and reflects a fiscal commitment to the sector. However, due to a lower absolute level of GDP, per capita expenditure remains below the EU and OECD averages. This creates challenges in terms of efficiency, resource allocation, and system management.

While compulsory health insurance covers a wide range of services, co-payments and additional coverage needs persist. Given demographic trends, the rising burden of chronic and lifestyle-related diseases, and rapid technological progress, further growth in healthcare spending is expected.

Insufficient prevention and poor disease management increase direct healthcare costs and indirect economic losses related to sick leave, reduced productivity, the increased burden of informal care, early retirement, and premature mortality. Replacing complementary insurance with a mandatory contribution is not enough, and broader systemic financing reform is required.

We support a discussion on diversifying funding sources to supplement public funds. One option is to consider differentiating rights within multiple "baskets of rights" financed through various mechanisms:

- A basic basket, financed by compulsory health insurance;
- An additional basket, financed through voluntary insurance schemes;
- A complementary basket, supported by the state budget.

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Decisions on categorizing services into specific baskets must be based on credible macroeconomic analyses and assessments of long-term financial sustainability.

The deliberate introduction of non-tax supplementary funding sources can preserve the principle of solidarity while increasing system resilience. Without reforms, there is a risk of further growth in out-of-pocket payments, which could lead to the gradual emergence of a parallel system where access is increasingly determined by an individual's financial capacity.

We also advocate for the systematic use of impact measurement methodologies in healthcare financing. Return on Investment (ROI) analyses must consider broader socio-economic benefits, such as increased labor activity and population productivity, in addition to direct savings in the healthcare budget. As one of the largest and most strategically important sectors in the country, healthcare should not be treated merely as a cost, but as a long-term investment in social and economic development.

Furthermore, we encourage discussion on public-private partnerships as a supplementary instrument for sustainable healthcare investment. Such models can enable the joint financing of modern infrastructure and advanced medical equipment through long-term cooperation in planning, construction, financing, and management. International experience shows that projects are successful where risks are appropriately shared and management frameworks are clear.

Modern healthcare increasingly demands interdisciplinary knowledge. Major innovations rely not only on clinical excellence but also on competencies in investment management, procurement processes, and operational efficiency. These capacities are often limited within traditional state structures. Carefully designed public-private cooperation models can therefore represent an effective way to link medical expertise with advanced managerial and financial capacities, while maintaining public oversight and the principle of solidarity.

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**PROMOTING A
CULTURE OF HEALTH
AND INDIVIDUAL
EMPOWERMENT**

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Promoting a culture of health and strengthening individual responsibility for one's own health and well-being are key prerequisites for a long-term successful and stable society. Actively involving the population in self-care, in close cooperation with public health prevention programs, is one of the most effective ways to reduce premature mortality. In the EU, a significant share of premature deaths is still linked to insufficient or delayed prevention.

Slovenia is already proving that excellent results can be achieved in this field. The national screening programs Svit, Zora, and Dora represent examples of best practice that successfully link systemically organized prevention with active individual involvement. By providing accessible and high-quality screening for colorectal, cervical, and breast cancer, Slovenia has established an effective model for early disease detection. These programs serve as an important starting point for the transition from a passive individual role to active participation in healthcare decisions.

However, establishing a culture of health also requires a balanced relationship between individual responsibility and systemic support. One of the current challenges is the debate over extending the period of employer-covered sick leave to 30 days. Such proposals often face objections from within the business community, as they may represent an additional financial burden.

Therefore, it is crucial to establish a constructive dialogue between the state, employers, and citizens. The goal must be to find solutions that promote a responsible attitude toward health while maintaining the stability and competitiveness of the economy.

An important supplementary approach is the principle of harm reduction, which is already used in many EU countries to manage non-communicable chronic diseases related to lifestyle, such as diabetes, smoking, and excessive sun exposure. Rather than relying solely on absolute prohibitions, this approach encourages the use of scientifically based alternatives and gradual behavioral changes that reduce health risks.

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By linking successful screening programs with pragmatic harm reduction strategies, Slovenia can further strengthen societal resilience and raise the level of health awareness.

Slovenia can establish **a resilient, sustainable, and patient-centered healthcare system** if it treats healthcare costs as a strategic socio-economic investment, systematically promotes innovation, implements thoughtful structural reforms, and strengthens individual responsibility for health.

Such an approach would enable high-quality, accessible, and solidary healthcare for all citizens, contributing to a healthier, more productive, and long-term successful society.



The AmCham Finance Committee advocates for a predictable and competitive business environment in which companies have the opportunity to develop and grow, and where the tax and financial framework supports rather than hinders them.

Co-Chairs:



LUKA GABROVŠEK
Mastercard Slovenija



Žiga Vižintin, MSc
Pokojninska družba A

Committee Coordinator:

VIDA DOLENC POGAČNIK
AmCham Slovenija



AmCham Slovenia

**FINANCE
COMMITTEE**

Knowledge & support:



Pokojninska družba A, d.d.



NOVARTIS



SPARKASSE

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**A STABLE AND
PREDICTABLE TAX
POLICY FOR A
MORE COMPETITIVE
SLOVENIA**

The stability and predictability of the tax environment are crucial for attracting investment, driving economic growth, and ensuring long-term competitiveness. Rapid, ill-conceived measures and additional burdens on the economy do not contribute to these goals, but instead increase pressure on companies, individuals, and particularly the middle class. In the long run, this results in fewer resources for essential public services such as education and healthcare.

We thus propose a tax policy aligned with the Slovenia Development Strategy 2030, which promotes a high-productivity economy, value creation, and research and development (R&D). Tax policy is a key factor in determining which jobs, investors, and industries we attract and, more importantly, retain in Slovenia. In recent years, we have witnessed a trend of Slovenian and international companies moving their leadership positions to countries with more stable, competitive, and growth-oriented tax policies. A decline in investment not only leads to lower tax revenues, but also a lack of opportunities and jobs for highly educated domestic talent, which then seeks opportunities abroad.

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**A DEVELOPMENT
CAP FOR A
DEVELOPMENT-
ORIENTED SLOVENIA**

For over a decade, the business community and the Finance Committee have called for the introduction of a development cap on pension and health insurance contributions. This is a necessary investment if Slovenia aims to become an attractive destination for investors and talent, providing high-value-added jobs.

Social security contributions (23.1% for employees and 17.1% for employers based on gross salary) are currently paid without a ceiling, despite the fact that payouts for pensions, maternity leave, and unemployment benefits are capped.

We propose a ceiling on contributions, determined by the actual potential to exercise the rights arising from individual social security contributions, or set at 2.5 times the average monthly gross salary.

Notably, several neighboring and comparable countries – Austria, Germany, Serbia, etc. – have already implemented some form of a development cap. For example, in Austria, monthly income exceeding EUR 6,930 (based on 14 payments per year, including

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holiday and Christmas bonuses) or EUR 8,085 (based on 12 payments per year) is not subject to social security contributions. The contribution ceiling in Austria is thus generally limited to twice the average gross salary.

The introduction of a development cap would create a competitive and development-oriented business environment, as it covers professions that are the driving force behind development and innovation, such as engineers, scientists, and professors.

On January 12, 2026, the Financial Administration of the Republic of Slovenia (FURS) announced that it had collected EUR 26.6 billion in public revenue in 2025. The data in the following table, as expressed in billions of euros, show that 55% of all public revenue is contributed by employees through their labor:

Total FURS public revenue	26,6
Taxes on income and profit	5,6
Corporate income tax	1,9
Personal income tax	3,7
Prepayment of personal income tax on employment income	3,3
Social Security Contributions	11,4
Taxes on goods and services	7,9
Consumption taxes (VAT)	5,6
Capital Taxation: interest, dividends, and capital gains (sale of real estate, securities, and shares in companies; payment of dividends)	0,1

Source: <https://www.gov.si/novice/2026-01-12-pozitivni-trendi-pri-pobiranju-javnofinancnih-prihodkov-tudi-v-letu-2025/>

We propose a review of public revenue sources to lower the tax burden on labor, thereby incentivizing work, which would also result in a reduction in undeclared work. An individual who is unemployed represents a double cost to the state: first, due to the loss of tax revenue, and second, due to the consumption of social transfers.

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**PERSONAL INCOME
TAX AND THE
EXPANSION OF TAX
BRACKETS**

**TAX ALLOWANCES
– A COMPETITIVE
BUSINESS
ENVIRONMENT**

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Furthermore, we advocate for reasonable property taxation and consideration of an increase in VAT. By lowering labor taxes, disposable income and consumption would increase, ultimately leading to higher overall tax collection.

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When reviewing personal income tax, it is crucial to consider not only the tax rates but also the width of the tax brackets – specifically, the income threshold at which a taxpayer moves into a higher bracket. With the average monthly gross salary in Slovenia at EUR 2,591 (SURs: data for November 2025) and an average monthly net payment of EUR 1,638, the 26% tax bracket is already reached. At a gross salary of EUR 3,750 (net EUR 2,287), the 33% bracket applies, with the tax progression continuing up to the 50% bracket. Conversely, the lowest monthly income (up to a net amount of EUR 767.52) is taxed at a 16% rate.

Although the highest personal income tax rate in Slovenia (50%) is aligned with the EU, the significant progression means that the highest rate is calculated at much lower amounts. For example, the 50% tax rate in Slovenia is reached at a net annual tax base higher than EUR 78,016, whereas in Austria it applies to an annual tax base higher than EUR 104,859. We propose **an expansion of the tax brackets, meaning a transition to a higher personal income tax bracket at a higher salary level, as is the case in Austria.**

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Tax allowances are currently calculated as a reduction of the tax base before the tax is assessed, rather than as a tax credit. This places those with lower incomes in an unequal position, as their allowance may represent only 16% of the total allowance amount.

We propose that allowances (general, personal, and special allowances – such as those for dependent children and other family members, as well as allowances for voluntary supplementary pension insurance) be treated as a tax credit against the tax liability. Furthermore, we propose an increase in the total general allowance and special allowances.

A system should be introduced where one additional salary payment a year, in the amount of the specific employee's average monthly salary, would be exempt from taxes and contributions. Currently, the Personal Income Tax Act stipulates that performance-based bonuses are tax-exempt up to 100% of the average monthly salary in Slovenia. This regulation should be amended so that:

- The amount of the tax-exempt bonus (which in practice has various names, e.g., bonus, Christmas bonus) is based on the average salary of the specific employee, rather than the average salary in Slovenia;
- The bonus is also exempt from social security contributions;
- The bonus is not tied exclusively to business performance, but rather to any criteria established by the employer for awarding bonuses (e.g., individual performance) and is not strictly bound by a specific internal legal act or collective agreement.

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We propose maintaining the tax relief for R&D and keeping the investment tax allowance at 40%. Additionally, we advocate for reducing the taxation of dividends, which would positively impact the attractiveness of capital investments. We also support simplifying the procedures for determining the tax residency of natural persons, as faster and more transparent processes would enhance competitiveness and encourage the transfer of the regional functions of foreign companies to Slovenia. Furthermore, we support tax incentives for employee reward schemes, as such compensation motivates employees and reinstates work as a core value. Since innovative companies are the engine of the Slovenian economy, we advocate for incentives that support the growth of innovative and high-growth companies.

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MEASURES TO INCREASE THE ATTRACTIVENESS OF THE SLOVENIAN TAX ENVIRONMENT FOR INVESTMENT

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**THE SECOND
PENSION PILLAR AND
CAPITAL MARKET
DEVELOPMENT**

Increasing existing tax allowances for the development of the second pension pillar would enhance the attractiveness of saving, and the volume of savings in the second pillar, which would then be reinvested into the economy and contribute significantly to the development of the capital markets, while also providing savers with a better pension.

The second pension pillar, represented in Slovenia by voluntary supplemental pension insurance, has existed since 2001 and today includes around 60% of all employed individuals. The development of this second pillar is essential for the stability of the pension system. Not only will the second pillar provide higher pensions to individuals during retirement, but it will also increase the volume of savings that are reinvested in the economy and contribute significantly to the development of Slovenia's capital markets. This increases access to capital for domestic businesses, which will reduce their borrowing costs and boost their competitiveness, which in turn can lead to growth and job creation. It is vital to open a dialogue with all stakeholders about the introduction of mandatory self-enrollment in pension plans for all those employees who are not currently enrolled, as this has been proven to significantly increase participation in pension plans in numerous countries, most recently in the UK, Poland, and Slovakia, where the positive experience could be adapted to the Slovenian context and transferred here.

Furthermore, the current tax relief for pension fund contributions should be modernized by:

- separating tax relief for collective and individual savings (currently, the employer has priority in claiming the relief);
- removing the absolute cap on tax relief for VSPI contributions (EUR 3,224 in 2026) and increasing the limit from the current 5.844% to 10% of the employee's gross salary;
- fully exempting supplementary pension annuities from personal income tax (currently 50% exempt).

LONG-TERM CARE SHOULD NOT BE JUST ANOTHER BURDEN ON EMPLOYERS

Under the new Long-Term Care Act, 1% of the gross salary is contributed by the employee and 1% by the employer, while at the same time the individual contributes 1% of their calculated gross pension. We note that, with the introduction of the new contribution, the tax burden on labor in Slovenia is increasing once again, rising disproportionately just above the average salary and ranking among the highest in the EU. Additional tax burdens on labor are therefore unacceptable. Reserves should first be found by streamlining the healthcare and long-term social care system. We should not forget that increased tax burdens on labor are accompanied by growth in the grey economy and a search for ways to bypass the system, whereby the final tax take can even be lower than before the new burdens were introduced.

DIGITAL PAYMENTS

- The level of the grey economy in Slovenia is relatively high. Cash, the use of which was enshrined in the constitution, is still the prevailing means of payment, while infrastructure for the acceptance of electronic payments remains relatively undeveloped. People should have the opportunity to choose their method of payment, including digital payment, since both local and foreign consumers expect to have a choice of different payment instruments and the option of electronic payment.

The Electronic Payment Instruments Act (ZEPS) represents a significant step in encouraging the digitalization and modernization of payment infrastructure in Slovenia. The obligation to accept at least one electronic means of payment will increase financial transparency and competitiveness, and provide greater choice for consumers and businesses. It is key that the proposed solutions are interoperable, as the important economic sector of tourism requires solutions that accommodate foreign visitors.

It is also vital that Slovenia eliminates additional taxation of financial services, which places domestic providers of payment and financial services in a worse position than foreign providers, and actively encourages the development of open banking and begins preparation for the implementation of the coming digital euro, which over the long term will strengthen the competitiveness and efficiency of the payment system.

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| TOPICS

| POSITIONS

EXCISE DUTIES

The Finance Committee emphasizes the importance of proportional excise duties that take into account the consequences of any increases, including a decline in sales, business closures, and job losses, which would directly and negatively impact state revenues from contributions, income tax, and other business-related levies. Sudden excise tax hikes often lead to cross-border shopping, the growth of the shadow economy, and the purchase of low-cost products of questionable quality, which does not contribute to improving public health or reducing healthcare costs.

According to estimates by the OECD and the European Commission, the price elasticity of demand for excisable products averages between -0.4 and -0.8. This means that higher excise duties generally lead to a noticeable decline in sales and corporate revenues, particularly in industries with low profit margins. This drop in sales also directly impacts the labor market. Analysis shows that significant excise shocks reduce employment in sectors heavily dependent on domestic consumption, resulting in lower inflows from social security contributions and personal income tax. Consequently, the net fiscal effect of increasing excise duties is often lower than initial budgetary projections, and in some cases, even negative.

Another critical factor is cross-border shopping. When price disparities between countries exceed 10% to 15%, the volume of cross-border consumption increases significantly. Due to its geographical location and open borders, Slovenia is particularly exposed to this phenomenon, which leads to an outflow of consumption to neighboring countries and a reduction of the domestic tax base. At the same time, research highlights the growth of the shadow economy and illicit trade with such disparities, which in certain segments can exceed 10% of the market, further undermining tax collection efficiency.

To ensure stability and predictability in tax policy, we support the introduction of a multi-year excise duty schedule that allows for a gradual increase in excise rates, prevents sudden market shocks, and protects tax revenues in the long run. In light of this, we propose that excise policy should take into account differentiation based on the degree of harm each specific product poses to society.

*More about the
Committee's work*





The AmCham Investment Committee advocates for a competitive business environment in Slovenia that is predictable, stable, and ensures legal certainty and transparency for both domestic and foreign investors. With its excellent geostrategic position in the heart of Europe, Slovenia has the potential to become the top choice for investors entering European Union (EU) markets.

Co-Chairs:



**NEVENKA
ČREŠNAR
PERGAR**
NP Consulting



ALJOŠA KRDŽIĆ
Odvetniška družba
Rojs, Peljhan, Prelesnik
& partnerji

Committee Coordinator:

VIDA DOLENC POGAČNIK
AmCham Slovenia



AmCham Slovenia
**INVESTMENT
COMMITTEE**

Knowledge & support:

CERHA HEMPEL  **NOVARTIS**

Keller partners member of
karanovic/

 **MARKTLINK**


South Central
Ventures

| TOPICS

| POSITIONS

**PILLAR I:
STRUCTURAL
PRIORITIES FOR
A COMPETITIVE
BUSINESS
ENVIRONMENT**

**CHALLENGES OF
TAX REFORM FOR
A COMPETITIVE
BUSINESS
ENVIRONMENT**

To achieve this goal, the committee structures its proposals strategically around three pillars. Each pillar reflects a vital dimension of investor attractiveness: structural priorities, which are also advocated by other AmCham committees; the rule of law as a systemic foundation; and strategic positioning and communication to attract investment and highlight the importance of investors. Based on these three pillars, the Investment Committee establishes a comprehensive framework that connects structural reforms, the principles of the rule of law, and the strategic positioning of the country. The objective is to strengthen Slovenia's competitiveness and consolidate its position as an attractive and reliable destination for domestic and foreign investment.

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Within this pillar, the Investment Committee works closely with other AmCham committees to address cross-cutting issues of equal importance to foreign investors, domestic investors, and existing companies. These are structural questions that directly impact Slovenia's competitiveness and its ability to attract and retain capital, talent, and innovation.

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In the committee's view, the tax reform adopted this year, which includes amendments to six tax laws, does not address the key challenges of the Slovenian tax system. Despite the introduction of certain incentives, the measures are not ambitious enough to achieve breakthrough results or significantly improve Slovenia's competitiveness. Furthermore, frequent changes, especially those adopted at the end of the year, make it difficult for companies to prepare for the new tax period and increase uncertainty within the business environment.

A competitive and growth-oriented tax framework is crucial, not only to attract new investors but also for the growth of existing companies, new investments, and the retention of jobs with high added value. Stability, predictability, and strategic alignment must therefore be the guiding principles for future tax reforms.

| TOPICS

**SPATIAL PLANNING
AND PERMITTING
CHALLENGES
- REDUCING
BUREAUCRATIC
BARRIERS AND
INCREASING
DECISION-MAKING
EFFICIENCY**

**RETAINING TALENT
IN SLOVENIA
AND ATTRACTING
FOREIGN EXPERTS**

| POSITIONS

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The committee emphasizes that public administration must act as a service provider for citizens, existing companies, and potential investors. The procedures for obtaining consents and permits must be clear, fast, and simple.

For both domestic and foreign investors, clear communication regarding the procedures for obtaining various permits when establishing operations in Slovenia is of vital importance. The committee therefore proposes the preparation of clear guidelines and procedural maps for individual types of permits, as well as the establishment of specialized interdepartmental project coordination groups to harmonize decision-making among different authorities more effectively.

We particularly highlight the importance of the uniform and consistent interpretation of regulations, as legal certainty and predictability are the foundation of a supportive business environment. The proposed measures are aimed at optimizing decision-making while ensuring efficiency and transparency for investors.

Efficient spatial planning and permitting processes are not merely administrative issues, as they directly impact investment timelines, project feasibility, and the overall impression of Slovenia as an investment-ready destination.

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Slovenia's long-term competitiveness depends on its ability to retain and attract highly skilled experts. At present, however, high labor costs resulting from the significant tax burden on labor, combined with structural inefficiencies in the business environment, reduce Slovenia's attractiveness for high-value-added activities.

The committee sees the solution in significant tax reform, the introduction of a development cap to unburden high-value-added jobs, more intensive promotion of Slovenia as an investment destination, and the targeted development of sectors where Slovenia has a strong tradition and ecosystem, such as biotechnology and pharmaceuticals.

Talent policy is not a separate field, but a central element of investment policy and long-term economic sustainability.

TOPICS

PILLAR II: THE RULE OF LAW AS THE FOUNDATION OF A PREDICTABLE AND SECURE INVESTMENT ENVIRONMENT

A PREDICTABLE AND STIMULATING BUSINESS ENVIRONMENT

THOUGHTFUL TRANSPOSITION OF EUROPEAN LEGISLATION FOR SUSTAINABLE ECONOMIC GROWTH IN SLOVENIA

POSITIONS

- The second pillar is based on the consistent advocacy for the importance of the rule of law in its broadest sense. Domestic and foreign investors choose to invest in Slovenia when the rule of law is respected and when they can operate in a predictable and transparent environment.

- The foundation for attracting domestic and foreign investment is a business environment that ensures stability, predictability, legal certainty, and transparency. The committee advocates for legislative changes affecting the business environment to be deliberate, strategic, and coordinated with the business community in advance through dialogue.

Sudden and ill-considered interventions in the stability of the business environment – such as the introduction of new taxes, increasing tax burdens, or frequent regulatory changes – undermine trust in the state and weaken international competitiveness. Legislative changes must be evidence-based and rely on a strategic assessment of the medium- and long-term economic impacts. In the committee's view, current tax policy, including recent changes, does not provide sufficient predictability and competitiveness; instead, it increases the burden on companies, reduces their planning capabilities, and increases risks to long-term economic growth.

A predictable and legally stable business environment is crucial both for the sustainable development of traditional industries and for fostering innovation in fast-growing sectors.

- Aware of the past practices of Slovenian legislators, who often introduce stricter requirements than those set by European directives, the committee warns of the complexity of balancing high quality standards with the competitiveness of the business environment, and the impact of such an approach on the country's investment attractiveness.

| TOPICS

| POSITIONS

**PILLAR III:
STRATEGIC
POSITIONING AND
COMMUNICATION
ON EUROPEAN
AND GLOBAL
COMPETITIVENESS**

**EUROPEAN
COMPETITIVENESS**

The committee underlines the importance of a balanced, cooperative, and long-term oriented approach to the transposition of European legislation and regulations into the Slovenian legal order. By engaging in dialogue with stakeholders and advocating for measures that simultaneously support environmental goals and economic competitiveness, Slovenia can design a regulatory framework that encourages sustainable growth while maintaining its attractiveness to investors.

Given the country's size and the presence of diverse industries, Slovenia could turn the implementation of EU legislation to its own advantage and become a "regulatory model" in strategic areas that are of key importance to it. This could be our competitive advantage.

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The third pillar covers strategic communication and broader positioning, highlighting the approach that Slovenia and Europe should adopt to maintain competitiveness and attractiveness for global capital.

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The single market is the heart of the European economy, but its role as a primary driver of investment is not always apparent. The committee advocates for a deepening of the single market and a new impetus for European integration. A well-functioning single market is key to attracting investment and innovation, financing social security systems, providing quality education, and fulfilling sustainability commitments.

At the same time, the EU must improve competitiveness through substantive dialogue with industry instead of further over-regulation. Such a dialogue must promote environmental and social responsibility without overburdening companies. Overlapping and conflicting regulations stifle innovation and reduce investment attractiveness. A responsible economy ensures social rights, but this goal cannot be achieved without cooperation between policymakers and the business community.

| TOPICS

**THE IMPORTANCE
OF GLOBAL
CORPORATIONS FOR
THE LOCAL BUSINESS
ENVIRONMENT**

| POSITIONS

A comprehensive strategy that encourages innovation, maintains social balance, and establishes an efficient energy system will be key to strengthening Europe's competitiveness in the global economy.

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Since the very beginning, Slovenia's business environment has been inseparably linked to international companies. Global corporations bring know-how, innovation, good practices, and high added-value jobs. Additionally, many Slovenian companies are either connected to or depend on these global corporations as partners.

Due to the small market size, high labor costs resulting from the significant tax burden on labor, and a business environment that is not always attractive enough for foreign investors, several international companies have closed their operations in Slovenia over the past decade. Unfortunately, this trend continues, partly due to regional positioning, where neighboring markets offer lower labor costs and a more stimulating business environment.

The withdrawal of a global company has far-reaching consequences: entire industries are affected, the state loses its position in certain sectors, knowledge and best practices are lost, corporate social responsibility activities (e.g., support for sports and culture) decrease, and high-value-added jobs disappear.

The presence of global companies has a measurable impact on Slovenia's economic prosperity and the attractiveness of its business environment for foreign investors. The committee sees the solution in significant tax reform, the introduction of a development cap to unburden high-value-added jobs, more intensive promotion of Slovenia as an investment destination, and the targeted development of sectors with a strong tradition and ecosystem, such as biotechnology and pharmaceuticals.

The AmCham Slovenia Investment Committee remains committed to advocating for a predictable and secure business environment that encourages investment and supports Slovenia's sustainable economic growth, positioning it as an attractive destination for domestic and foreign investors.



The AmCham Future of Work and Education Committee acts as a professional platform for shaping proposals and positions in the field of labor market development and the educational system in Slovenia. The committee supports efforts for greater labor market flexibility, the creation of new forms of work, and the preservation and development of high-quality jobs. Special emphasis is placed on developing the competencies of the future, promoting intergenerational cooperation, attracting and retaining talent, and the responsible use of artificial intelligence (AI) to increase productivity and economic competitiveness.

Co-Chairs:



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SANJA SAVIČ, MSC
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AmCham Slovenia

**FUTURE OF WORK
& EDUCATION
COMMITTEE**

Knowledge & support:



| TOPICS

**FLEXIBLE LABOR
MARKET AND NEW
FORMS OF WORK**

The modern labor market requires greater flexibility and openness to diverse forms of work that keep pace with technological development, digital transformation, and the emergence of new professions. Successful business models are increasingly based on collaboration among experts of various profiles and on work environments that allow for greater employee autonomy, flexible work organization, and a focus on results.

Remote work has become a staple of the modern work environment. It enables a better work-life balance while requiring appropriate legislative regulation that reduces administrative barriers and allows for the flexible organization of work.

The committee warns that the current regulations regarding the recording of working hours and the right to disconnect often fail to follow the actual needs of modern work processes, and may reduce company competitiveness without clear benefits for employees. The committee also points to proposals that disregard economic reality, hinder company operations, and are not coordinated with the business community (e.g., the introduction of a winter holiday allowance, uncoordinated minimum wage increases, and the proposed Strategy on Precariousness). Instead of excessive formalization, it is sensible to promote approaches based on trust, responsibility, and a result-oriented work culture, while ensuring that such proposals are aligned with the economy.

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**TALENT AND
DEMOGRAPHIC
CHALLENGES**

Slovenia faces significant demographic changes, including an aging population, a long-term decline in the working-age population, and the emigration of highly skilled individuals. Between 8,000 and 10,000 people emigrate from the country annually, which has significant long-term consequences for economic growth and the sustainability of social systems.

TOPICS

COMPETENCIES OF THE FUTURE AND EDUCATION

AI AS A LEVER FOR PRODUCTIVITY

POSITIONS

A comprehensive strategy for retaining and attracting talent is essential for long-term development. This must include a competitive tax and wage policy, the removal of administrative barriers, faster procedures for integrating foreign experts, and the creation of a supportive environment for the return of Slovenian talent from abroad. The committee advocates for an inclusive approach that supports all highly skilled experts, regardless of age or origin, provided their work contributes to creating a high value-added economy in Slovenia.

An important part of the response to demographic challenges also includes promoting longer working lives, flexible transitions into retirement, and the more effective integration of older people, younger people, and other groups into the labor market.

- The development of the economy and society is directly linked to investments in knowledge and human development. The competencies of the future, such as digital literacy, knowledge of AI, algorithmic thinking, critical thinking, and the ability to adapt to change, are becoming key to the successful integration of individuals into the labor market.

The committee supports the modernization of the educational system and the inclusion of digital content at all levels of education. It specifically emphasizes the necessity of introducing digital language as a mandatory subject throughout the entire educational vertical. In addition to formal education, it is crucial to promote lifelong learning, the development of micro-credentials, and fast, flexible forms of retraining that allow for timely responses to the needs of the labor market.

- AI, and particularly generative AI, represents a significant opportunity to increase productivity, work quality, and economic competitiveness. Its value lies especially in dealing with routine tasks, supporting decision-making, and fostering innovation.

TOPICS**EMPLOYEE HEALTH,
INTERGENERATIONAL
COOPERATION, AND
KEY PROFESSIONS****CONCLUSION****POSITIONS**

The committee advocates for the responsible and ethical use of AI, alongside the development of appropriate employee competencies and clear frameworks for its use in work processes, including HR practices.

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Employee health is a key factor in productivity and long-term competitiveness. Long-term sick leave presents a serious challenge to the labor market and public finances, and thus systemic measures are needed to shorten absences, improve the return-to-work process, and strengthen preventive workplace health policies.

Intergenerational cooperation contributes to organizational stability, knowledge transfer, and the greater inclusion of all generations. Appropriately adapted work environments and the elimination of stereotypes regarding older employees are key to the effective use of their potential. The same applies to eliminating stereotypes about youth and integrating young people into work processes, including through mentorship. The committee supports the Champions 50+ project.

Special attention must also be paid to raising the reputation of key professions in healthcare, education, and social care, which are the foundation of society. The long-term stability of these systems requires appropriate working conditions, clear career paths, and competitive terms of employment.

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The AmCham Future of Work and Education Committee will continue to contribute actively to shaping solutions that support a competitive, inclusive, and sustainable labor market, and a modern educational system adapted to the challenges of the future.



Intellectual property is a key competitive advantage for every company and country. Knowledge, innovation, and creativity are the foundations of economic and social development. Due to the increasingly complex legislation governing the digital environment, particularly in light of new European Union regulations, the Intellectual Property Committee has expanded its focus to include digital regulation, which is crucial for shaping a stable, innovative, and competitive business environment.

Co-Chairs:



EVA GOSTIŠA
Odbetniška pisarna
Jadek & Pensa



JAKA REPANŠEK
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VIDA DOLENC POGAČNIK
AmCham Slovenija



AmCham Slovenia
**INTELLECTUAL
PROPERTY
COMMITTEE**

Knowledge & support:

JADEK & PENSA

TOPICS

**INTELLECTUAL
PROPERTY IS OUR
COMPETITIVE
ADVANTAGE****CHALLENGES
OF REGULATING
INVENTIONS AND
COPYRIGHTED
WORKS FROM
EMPLOYMENT
RELATIONSHIPS**

POSITIONS

In an explicitly export-oriented and open economy like Slovenia, long-term prosperity is directly dependent on the added value we can create in global markets. Higher value added brings high-quality jobs and stimulating pay, stable public finances, and investment in development.

Intellectual property is one of the key mechanisms through which companies increase added value, as it enables differentiation, the protection of innovation, more efficient commercialization of knowledge, and a higher return on investment in development. Therefore, the strategic management of intellectual property (patents, trademarks, designs, copyright works, trade secrets, and data) is a vital part of the competitiveness, growth, and international penetration of companies.

A business environment that is predictable and innovation-friendly protects intellectual property rights, strengthens trust, and simultaneously enables the development of new business models and the growth of added value in the economy.

- For the successful development of companies and individuals who jointly create new technological and business solutions, it is essential to have a well-regulated framework for employee inventions and copyrights.

While inventions created within employment are a key source of innovation, they bring legal and financial challenges regarding ownership and remuneration. Slovenian legislation regarding employee inventions provides for the employer's right to claim the invention, while on the other hand, it presents a significant challenge regarding fair remuneration for the employee. Since inventions are the fruit of the employee's knowledge and the stimulating environment provided by the employer, determining the appropriate financial reward is difficult in practice. The committee highlights the need for clearer criteria for valuing these contributions, which would bring greater long-term security, reduce ambiguity, and strengthen mutual trust at work.

| TOPICS

| POSITIONS

**INTELLECTUAL
PROPERTY
KNOWLEDGE
AND KNOWLEDGE
TRANSFER AS
THE FOUNDATION
OF SLOVENIA'S
DEVELOPMENT**

Similarly, issues of rights regarding copyright works created within an employment relationship are often resolved on an ad hoc basis, which, in the absence of appropriate legal regulation, introduces uncertainty in cases where an agreement cannot be reached. Therefore, the committee proposes a more transparent arrangement at the level of collective agreements or internal employer acts as a temporary solution. Furthermore, the committee advocates for changes to current legislation that would more clearly regulate the transfer of rights to the employer for works created within an employment relationship, as well as the employee's right to a reward when the copyright work is not created as part of fulfilling duties under the employment contract, but still falls within the scope of the employer's activities.

In addition, it is crucial to ensure effective judicial protection in the event of intellectual property rights infringement, which brings a higher level of trust and predictability to the business environment regarding the appropriate protection of investments in intellectual property.

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Knowledge of intellectual property represents the foundation of an effective innovation system and a competitive economy. However, Slovenia faces a significant lack of knowledge in the field of intellectual property. The 2023 IP Perception study by EUIPO, which examined the perception, awareness, and behavior of European citizens regarding intellectual property, showed that awareness in Slovenia is below the EU average. Only 73% of the Slovenian respondents assessed their subjective understanding of the concept of intellectual property as fairly or very good, which is 10 percentage points lower than the EU average (83%).¹

The committee therefore welcomes national efforts for systematic awareness-raising and the strengthening of knowledge in this field, and actively supports the goals of the National Intellectual Property Strategy 2030. However, the committee simultaneously

[1] https://euipo.europa.eu/tunnel-web/secure/webdav/guest/document_library/observatory/documents/reports/2023_IP_Perception_Study/2023_IP_Perception_Study_FullR_en.pdf

warns that without the systemic integration of these contents into all levels of education, there will be no real progress. The current Action Plan² focuses on primary and secondary schools, and while this is a necessary foundation, the committee notes a lack of concrete emphasis on higher education. Mandatory subjects in this field are the exception rather than the rule at universities, meaning that young professionals enter the labor market without key knowledge on how to protect and commercially leverage their innovations. We believe that knowledge of intellectual property should be an integral part of university studies, as this is the only way to build an environment that is competitive in the long term and prepared for the challenges of the digital future.

The lack of knowledge at the university level also directly affects the transfer of knowledge from research institutions to the economy. Universities must become central hubs for research and development, enabling the best possible commercialization of inventions and other intellectual property rights. Companies, with their vision and development plans, must become an important bridge between educational and research institutions and the needs of the market and society at large. The committee therefore emphasizes the necessity of strengthening cooperation between research institutions and the business community. Only in this way will Slovenia be able to develop a sustainable and competitive innovation ecosystem that contributes to long-term growth and development.

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The development of artificial intelligence (AI) brings challenges to the field of intellectual property, as AI creates content that is, or could be, protected by intellectual property rights; however, difficulties may arise in fitting these into existing legal frameworks. Current legislation recognizes authorship only for natural persons, which can give rise to a legal lacuna with regard to AI-generated content.

ARTIFICIAL INTELLIGENCE AND INTELLECTUAL PROPERTY RIGHTS

[2]<https://www.gov.si/assets/organi-v-sestavu/URSIL/Dokumenti/Akcijski-nacrt-za-izvajanje-Nacionalne-strategije-za-intelektualno-lastnino-do-leta-2030.pdf>

A particular challenge is also posed by text and data mining for training AI models. Although the Copyright and Related Rights Act allows for certain exceptions, Slovenian regulation does not explicitly include freely accessible online content as a source for lawful access. This puts Slovenian developers of advanced technologies at a disadvantage and hinders the development of large language models in the Slovenian language.

The committee will monitor the development of law and case law concerning AI and its role in creating copyright works or innovations, and will promote appropriate changes to the legal framework to properly balance the protection of creators' interests while fostering creativity.

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EUROPEAN DIGITAL REGULATION

Knowledge and implementation of the European digital legal framework, shaped by the European Union (EU) within the "European Digital Decade," have become fundamental for success in the EU business environment, and increasingly also in the global digital services market. This includes key legislative packages that have already or will soon significantly shape the European and Slovenian digital landscape: the Digital Services Act (DSA), the Digital Markets Act (DMA), the Artificial Intelligence Act (AI Act), regulations regarding data governance and access, and numerous other (related) regulations.

Increasingly complex regulations in the field of intellectual property and digital commerce, based on the concept of asymmetry, have a significant impact on technological processes in the digital market. Although the strictest rules are primarily aimed at large global platforms, on which as much as 80% of Slovenian digital business is based, the new rules also pose specific challenges for small and medium-sized enterprises. The committee draws attention to the currently critically low level of awareness of the obligations imposed by the AI Act. Companies need to internalize that the obligations are linked to the level of risk of the system and not just to the size of the entity. In practice, this means that small and medium-sized enterprises developing or using high-risk systems may be subject to the same strict requirements regarding technical documentation,

data quality, and transparency as large global platforms. The committee also draws attention to the challenges posed by the new regulations and the establishment of numerous new regulators. It welcomes the complexity of the regulation, but points out that the key problem lies in its implementation, as well as the often insufficient attention paid to individual regulators in strengthening their operations.

Therefore, the committee will continue to strive to maintain close contact with regulators to serve as a bridge between them and the business community in implementing legislation and establishing consistent practices. Furthermore, it will strive for an active educational role for AmCham Slovenia members, providing them with practical guidance to turn regulatory rules into a competitive advantage in the single digital market.

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International commercial contracts, particularly in the Information and Communications Technology (ICT) industry, with clear international elements, represent a particular challenge for Slovenian companies owing to their complexity, which is being further increased by digitalization and globalization. Slovenian companies face several challenges in handling these contracts, such as the complexity of contractual clauses, a lack of experience, the risk of a lack of awareness of provisions, and time sensitivity, which together limit the opportunity for in-depth analysis. Large amounts of legal language and technical terminology make it difficult to understand obligations, which can lead to legal disputes or financial losses.

The committee emphasizes the need to raise awareness and expertise in this area. As key solutions, it proposes organizing training sessions, collaborating with experts, developing guidelines for contract management, and utilizing digital tools for contract risk analysis. Additionally, it seeks to strengthen international cooperation, enabling Slovenian companies to access best practices and global legal resources.

COMPLEXITY OF INTERNATIONAL COMMERCIAL CONTRACTS



Resilience and responsibility as conditions for competitiveness, export breakthroughs, foreign direct investment, and Slovenia's strategic autonomy.

Co-Chairs:



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Avant Car



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Triglav Investments

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AmCham Slovenia
**RESILIENCE AND
RESPONSIBILITY
COMMITTEE**

Knowledge & support:



| TOPICS

| POSITIONS

LEVERS OF RESILIENCE AND COMPETITIVENESS

1. DUAL-USE TECHNOLOGIES

2. ENERGY SECURITY AND SYSTEMIC STABILITY

3. MANAGEMENT EFFICIENCY, PEOPLE, AND COMPETENCIES

The Resilience and Responsibility Committee addresses Slovenia's key developmental issues in an era of rapid geopolitical, energy, climate, and technological changes. Its activities are focused on strengthening economic development and its contribution to the continuous functioning of society's key pillars.

We proceed from the position that competitiveness, security, and sustainability can be effectively achieved through coordinated policies, public-private partnerships, and the strategic use of dual-use technologies. In doing so, we aim to achieve faster responses to global changes, reduced vulnerability, and the strengthening of economic and technological autonomy.

- The activities of the Resilience and Responsibility Committee focus on three key levers that together create the conditions for a stable, competitive, and development-oriented society.

- Dual-use technologies represent one of the most important levers for technological and innovative progress. Their application transcends traditional divisions between the civilian, economic, and security sectors, enabling higher value added, faster technological breakthroughs, and greater system resilience.

- A reliable, affordable, and sustainable energy supply is the foundation of a competitive economy and a stable business environment. Energy and other critical infrastructure are strategic areas that directly impact investment, industrial production, and the long-term resilience of society.

- Efficient management models, predictable regulatory frameworks, accelerated decision-making processes, and effective cooperation between the public and private sectors are key to transforming technological and energy potential into concrete developmental results. Organizational resilience can be ensured through appropriate

| TOPICS

| POSITIONS

CONTENT PILLARS OF THE COMMITTEE'S ACTIVITIES

ENERGY AND WATER

MOBILITY AND CRITICAL INFRASTRUCTURE

employee competencies and transparent, trust-based cooperation between the business community and political decision-makers.

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The committee's activities are structured into four content pillars covering key life and business systems, representing areas with the greatest impact on long-term resilience, competitiveness, and social welfare.

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The energy system represents the backbone of a modern economy.

The committee's focus in this context is on the following:

- The resilience of the power system to external and internal pressures;
- Industrial consumers as system partners;
- Promoting investment in energy efficiency, storage, renewable sources, and the digitalization of the entire power and water system, as well as smart management;
- Predictable and efficient siting and permitting procedures as a key element of business continuity;
- Promoting circular management of water resources and reducing vulnerability to natural disasters and supply disruptions.

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Physical and digital infrastructure are the foundations of a connected and competitive society.

The committee's focus in this context is on the following:

- Safe, reliable, digital, accessible, and sustainable mobility and logistics;
- The use of digital technologies (Internet of Things, data analytics, digital twins, artificial intelligence) to optimize operations and ensure efficient system management;
- Infrastructure as a developmental prerequisite for regional and global economic champions;
- Cybersecurity as an integral part of physical security.

| TOPICS

**LIVING AND
QUALITY
OF LIFE**

Living is the intersection of energy, space, technology, and social stability.

The committee's focus in this context is on the following:

- Energy-efficient, safe, and adaptable buildings;
- Digital management of cities, neighborhoods, and facilities;
- The circular economy in the areas of materials, water, and biological flows;
- Housing affordability as an important factor in social resilience and welfare;
- Promoting innovation in construction and expanding solutions for the sustainable renovation of the building stock.

FOOD

Food security is one of the fundamental elements of societal resilience and a stable business environment..

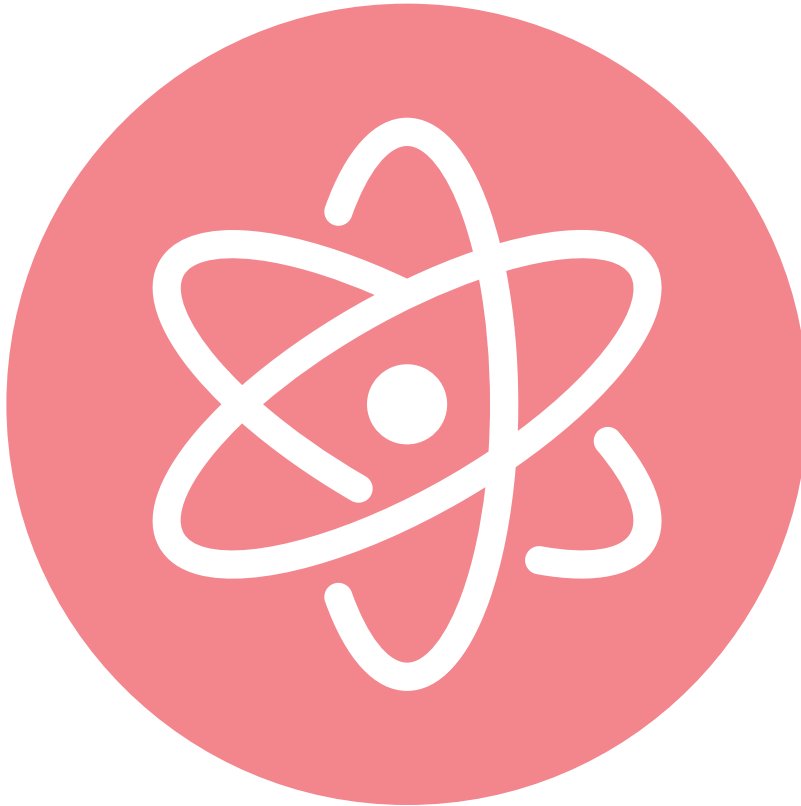
The committee's focus in this context is on the following:

- Ensuring self-sufficiency and leveraging natural resources;
- Security and traceability of food supply chains;
- Digitalization of agriculture, use of data and artificial intelligence to manage climate and biological risks;
- Reducing food loss and developing circular resource-use models;
- Connecting agriculture with research and technological institutions to develop advanced agrotechnological solutions.

**KEY MESSAGE OF
THE COMMITTEE**

Resilience and responsibility are competitive advantages.

Resilience is not a cost, but a signal to investors regarding the long-term stability and predictability of the business environment. With a coordinated and responsible developmental approach to dual-use technologies, energy and other critical infrastructure, and efficient management capabilities, Slovenia can strengthen its competitiveness, increase its export potential, and ensure long-term strategic autonomy and quality of life.



The Ready 4D Future Committee emphasizes the crucial role of the individual and their readiness for change, the understanding of technology, and empowerment to use it for creative purposes. From the challenges of information security and cybersecurity to artificial intelligence (AI), biotechnology, and the importance of data – without fundamental knowledge of digital language we will not be the creators of our future, but merely its followers.

Co-Chairs:



BORUT ČEH
Labena



dr. BORIS HORVAT
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AmCham Slovenija



AmCham Slovenia
**READY4DFUTURE
COMMITTEE**

Knowledge & support:



| TOPICS

**LIFE IN THE
DIGITAL AND
BIOTECHNOLOGY
AGE**

| POSITIONS

Slovenia finds itself at a digital crossroads, where passivity is no longer an option if we wish to progress as a society and remain or become globally competitive. In an era shaped by digital technology, the committee emphasizes the importance of technology that benefits people, society, and the economy, the development of algorithmic thinking, and the creative use of technology. As our lives are intertwined with breakthrough technologies such as AI, it is crucial that we move beyond merely using technology and ensure an understanding of its impact on the individual and society. Slovenia faces serious gaps in this regard; for instance, we are at the very bottom of the EU regarding the use of an electronic identity, as one-fifth of the Slovenian population is unfamiliar with this.¹ Digital exclusion hinders progress in numerous areas. Although the share of ICT specialists in the workforce is increasing, we still do not reach the EU average, which directly limits companies in implementing advanced technologies. Addressing these challenges requires the urgent integration of Computer and Information Science (CIS) content – or digital language – into all levels of education.² Ethics plays a key role here, and therefore the committee calls for the responsible use of technology, particularly AI, the ethical handling of data, and the use of technology for the welfare of society.

On the other hand, Slovenia plays a very prominent role in the pharmaceutical and biotechnology industries, as indicated by key data. These indirectly employ around 50,000 people, the added value per employee in this sector exceeds EUR 100,000, and medicines represent more than 40% of total Slovenian exports. It is estimated that these industries account for between 6% and 8% of GDP, a figure that is steadily growing. The European Commission has officially classified biotechnology as a critical technology essential for the economic security and strategic autonomy of the EU. The goal is clear: Europe does not want to be just the world's laboratory, but also its factory.

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[1]https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Digital_economy_and_society_statistics_-_households_and_individuals&etran=s

[2]<https://digital-strategy.ec.europa.eu/en/factpages/slovenia-2025-digital-decade-country-report>

| TOPICS

BIOTEHNOLOGIJA IN UMETNA INTELIGENCA

DIGITAL LANGUAGE AS OUR SHARED NEW LANGUAGE

| POSITIONS

After long preparations, the European Commission presented the official proposal for the EU Biotech Act in December 2025. Its purpose is to remove obstacles that have stifled European innovation for decades. The EU Biotech Act goes hand in hand with AI regulation. The act encourages the use of in silico testing – computer simulations and AI models that replace part of the usual long-term laboratory experiments. This is where biotechnology meets AI, enabling:

- Digital twins: simulations of human cells or organs to predict the effects of drugs;
- Smart biomanufacturing: AI optimizes the operation of bioreactors in real-time, reducing waste and energy consumption.

For Slovenia, which has a strong pharmaceutical core, this news is extremely positive. The EU Biotech Act opens doors for Slovenian companies to become part of Important Projects of Common European Interest (IPCEI), bringing easier access to European funds and faster development of innovative therapies.

• Slovenia is falling significantly in the rankings of digital literacy skills and knowledge, which is why the introduction of a compulsory subject called digital language from grades 1 to 9 of primary and secondary school is necessary to maintain the competitiveness of society. Digital language should be treated as a second or third foreign language in the education system, as it is not only a technical skill but also a fundamental tool for communication, critical thinking, and informed decision-making. In most European countries, computer science and informatics are mandatory or elective subjects in primary and secondary schools, or the content is partially or fully integrated into other subjects. Countries are also gradually introducing AI as a subject in secondary schools, recognizing the rapid development and the importance of remaining competitive in a fast-changing digital age. Research on the digital maturity of youth ³ confirms an alarming situation, as 75% of students feel they missed advanced digital literacy content in school. While over 90% of young people already use AI tools, it is vital that they learn critical thinking, develop algorithmic thinking, and are able to

[3] <https://www.uni-lj.si/novice/2025-08-22-digitalna-zrelost-mladih-v-sloveniji>

TOPICS

CYBER RESILIENCE, INFORMATION, AND DIGITAL SECURITY

POSITIONS

address ethical concerns. Our view requires a transition from passive consumers to active creators. It is thus high time for legislators to activate and, in terms of content, upgrade the RINOS Action Plan from 2016 to become a more up-to-date response to contemporary technological challenges.

A key building block for understanding digital language is the systemic introduction of STEM robotics programs in schools, allowing young people to learn the basics of programming, sensors, and automation, while developing logical thinking, teamwork, and problem-solving, as well as gaining real-world contact with industry (robotics, smart factories, logistics, AI). Without understanding the principles of digital technology and its effective and ethical use, young people will not be equipped to succeed in the digital age.

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In an era dominated by information systems, the committee continues to emphasize the growing importance of cybersecurity in protecting social welfare. Taking strategic frameworks into account, the committee remains resolute in its advocacy for measures that are not only intended to secure our digital future, but also to contribute to the prosperity and security of our connected society.

One of the committee's other important goals in the field of information and cybersecurity is raising awareness about legislation, where we highlight the NIS2 Directive, which Slovenia transposed into national law through the new Information Security Act (ZInfV-1). In the context of a constant increase in cyberattacks causing significant economic damage, this directive seeks to raise the overall level of cybersecurity and resilience across the EU. The committee will continue to strive for greater awareness regarding the importance of cyber and digital security, both from the perspective of individuals and companies, as well as the economic and broader social environment.

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| TOPICS

| POSITIONS

**ARTIFICIAL
INTELLIGENCE**

In the AmCham Ready 4D Future Committee, we strongly advocate for a decisive, thoughtful, and conscientious approach to the integration of AI into the social framework. As this technology evolves, it is essential for individuals, companies, and the government to actively engage with regulatory frameworks, maintain ethical standards, and plan for the future. AI offers opportunities for economic growth, innovation, and social progress, where Slovenia can compete equally with other developed nations. However, it is crucial that a robust and innovation-friendly regulatory framework is established to ensure the responsible and sustainable development of AI, that education is adjusted accordingly, and that ethical principles are respected.

The EU regulatory framework for AI is based on the belief that it must serve the interests of humans and society while respecting fundamental rights. The committee supports EU efforts to achieve a balance between promoting innovation and ensuring the responsible use of AI. A positive legislative framework, coupled with properly addressed ethical issues, is crucial for the development and implementation of AI systems, such as startups, innovative services, and products. The committee advocates for a proactive approach to ethical AI that emphasizes transparency and accountability and aims to benefit society.

AI is not just a new challenge to be solved but also a valuable opportunity that must be turned into an advantage for the Slovenian innovation ecosystem. The EU recognizes that in the face of the technological revolution brought about by AI, regulation alone is insufficient, and better support for innovation is also needed. Therefore, the committee advocates a dual approach: responsible and meaningful regulation that protects people, along with strong support for innovations that strengthen the economy. Collaboration among companies, academia, and civil society is key to establishing ethical guidelines that reflect societal values.

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| TOPICS

**DATA AS A
STRATEGIC
ADVANTAGE
AND INDUSTRIAL
CHALLENGES****BIOINFORMATICS
AND
BIOTECHNOLOGY**

| POSITIONS

Data represent an invaluable strategic advantage that often remains untapped in many key industries, such as transport, energy, and manufacturing, due to deeply rooted data silos. These silos prevent system integration, which, combined with a lack of analytical competencies, leads to slow and incomplete decision-making.

To overcome these obstacles, the committee advocates for a transition to active data use through a structured industrial approach. This begins with the establishment of interoperable platforms and a solid data foundation that enables the seamless flow of information. The next key step is the execution of Proof of Concept (PoC) projects, which confirm the value of new solutions in a safe and controlled environment. The process concludes by scaling these solutions to the level of entire systems, bringing companies not only real-time insights but also a return of global competitiveness. Only by moving from successful pilot projects to their widespread use can Slovenian industry fully exploit its data advantage and become truly resilient to future challenges.

In this process, the economy must actively invest in the development of specific digital skills among employees and establish advanced data platforms that will enable the use of tools such as predictive analytics and generative artificial intelligence. The goal of these efforts is to enable industry to generate significantly greater added value from data and ensure resilience to rapid technological changes.

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Bioinformatics, or informatics (in the broader sense) in biology, is becoming increasingly important precisely due to the intersection of AI and biotechnology, the two leading fields of the 21st century. Societies that develop both simultaneously will thus be undisputed winners in every sense of the word in the decades ahead.

| TOPICS

| POSITIONS

Biotechnology is no longer just the domain of laboratories, but is instead becoming a foundation of national security, economic resilience, and public health. For Slovenia, developing a strong biotechnology ecosystem is not just an industrial choice but a strategic necessity:

- **High-Value-Added Economy:** Biotechnology is a central pillar of the "bioeconomy," creating high-value-added jobs and attracting advanced foreign investment;
- **Strategic Autonomy:** Local development of medicines, vaccines, and sustainable agricultural solutions reduces dependence on global supply chains and ensures that society can protect its citizens during crises;
- **Sustainability and the Green Transition:** Biotechnology offers tools for the decarbonization of industries – from biomaterials to carbon-sequestering crops – thereby aligning economic growth with climate goals;
- **Accelerating discoveries:** AI models can predict protein structures and simulate molecular interactions in seconds, tasks that once required years of manual labor. This drastically reduces the time and cost of bringing new drugs to market;
- **Personalized Medicine:** The simultaneous development of AI and biotechnology enables medicine tailored to the individual. Treatments are adjusted to a specific genetic code, increasing their effectiveness and reducing side effects;
- **Data as the New Biology:** As biological systems become sources of vast amounts of data, biology is becoming a data science. Countries that master the processing of biological data using AI will lead the next wave of industrial innovation, much like leaders in the semiconductor industry marked the previous era.

The true meaning of the Ready 4D Future label lies at the intersection of biology and silicon. The synergy between biotechnology and AI is transforming the field from a process of trial and error to a discipline of predictive engineering.

| TOPICS

| POSITIONS

**NEW
TECHNOLOGICAL
PILLARS:
BIOTECHNOLOGY,
ROBOTICS,
AND QUANTUM
TECHNOLOGIES**

Key message: A society that invests in the convergence of AI and biotechnology is not only preparing for the future, but is actively creating the biological and economic tools needed to succeed in it.

Slovenia is not starting from scratch; our strong pharmaceutical tradition is the ideal springboard for a breakthrough to the top of global biotechnology.

Slovenia has everything it needs – from tradition to cutting-edge knowledge – to become the winner of the biotechnology century. All we need is a bold vision, synergy with AI, and thoughtful regulation that will open the door to innovation.

- Within the AmCham Ready 4D Future Committee, we support the vision of the Slovenia Biotech Hills initiative for Slovenia to become Europe's most attractive destination for biotech companies and talent. We find ourselves at a moment where we must move from the planning phase to the phase of concrete systemic measures that will solidify our country as a recognized "biotech hub." Our vision is based on a strong pharmaceutical industry tradition, which, for competitiveness, urgently requires the integration of advanced robotics, biotechnology, and quantum technologies, which are indispensable for simulations and the secure processing of vast amounts of sensitive data. To achieve this, we must prioritize resolving obstacles related to the lack of specific knowledge that combines digital logic with the natural sciences, and ensure a stable and predictable environment where research and development acts as an engine for a high-value-added economy. With its knowledge of biotechnology, a growing AI sector, a strong background in robotics, and a presence in quantum technologies, Slovenia could serve as a sandbox for new solutions, including those envisioned by the EU Biotech Act.

How to Create a Country Where Young People Stay, Arrive, and Thrive?

Slovenia should be a country where we collectively create a stimulating environment in which every individual can realize their potential, thereby also fulfilling the potential of society. We envision a country where talent is recognized and valued, and where the environment fosters an economy that provides new challenges and opportunities. In such a country, both individuals and society as a whole benefit, as it generates more knowledge, innovation, added value, and consequently, collective welfare while strengthening trust in the future. A society that knows how to invest in its people and its economy becomes more self-confident, resilient, and capable of facing the challenges of our time.

The entire school system plays a vital role in this, yet in recent years it has found it increasingly difficult to keep pace with the rapid changes and new needs of modern society. Instead of merely reproducing knowledge, it must equip young people with the skills of critical thinking, digital literacy, cooperation, and adaptability – skills they will need in a world of constant change.

Solidarity is also an important foundation of such a country. It is right to take care of those who cannot take care of themselves, but it is also right to actively support those who stand out and have the potential to create more for everyone. True solidarity means helping everyone to go as far as possible, thereby building a society that knows how to combine care for the weak with the ambitions of the best.

The members of Snowball are aware that creating a better environment for young people, and thus for the future, is a long-term process that requires a shift in social values and the vision of the state. We propose several measures that are immediately feasible and represent an important response to the most pressing issues of a generation that wishes to build its future in Slovenia.

In shaping these measures, we have also partnered with Društvo VTIS (The Association of Slovenes Educated Abroad) and the ASEF Foundation, gaining direct insight into what our experts abroad miss at home. We have also held discussions regarding the proposed solutions with numerous business leaders, further refining the proposals with the help of their insights.



Why is Slovenia Losing its Youth?

The Snowball 3.0 project was created in response to the fact that Slovenia faces a triple challenge: highly educated young people are leaving, there are too few young people in Slovenia (due to unfavorable demographic trends), and there is an insufficient influx of young people from abroad.

Young people do not leave because they do not love their country; they leave because they do not see enough opportunities. It is vital that high-value-added jobs, regional functions, and opportunities for innovation and entrepreneurial development remain in and come to Slovenia. Here, the state plays a significant role by ensuring greater predictability and reducing the burden on the economy and labor. The key reasons for departures are therefore not just relatively low salaries, but also poor housing affordability, a lack of career development opportunities, the tax burden on labor, a sense of unfairness, the inefficiency of public systems (healthcare, education), a high tolerance for corruption, and the general atmosphere in the country.

Snowball is a youth think-tank established within the AmCham Young Leaders Club. We are a group of active young individuals united by a common vision: for Slovenia to become a society of optimism and opportunity with a high quality of life. As members of Snowball, we strive to be active interlocutors, proposers, and co-creators of concrete solutions.

Snowball has prepared measures to ensure that young people will be:

1. Fairly Paid:

The introduction of a development cap (social cap) on contributions for young people as an investment in labor competitiveness.

2. Able to find a place to live:

A comprehensive housing policy featuring a combination of short- and long-term measures to increase supply and facilitate access to a first home.

3. Provided with more opportunities for career development and knowledge building at home:

The establishment of Special Economic Zones as a comprehensive measure to accelerate investment and company growth, featuring simplified procedures, a stimulating business environment, and appropriate supporting infrastructure.

4. Equipped to manage their finances:

A measure to promote financial literacy, providing a comprehensive approach to improving financial education in Slovenia, with a particular focus on young adults.



More Accessible Housing for Young People

The Problem

It is difficult for young people to acquire their first home, which is one of the primary reasons highly qualified individuals choose to move abroad. Over the past five years, national prices have risen by 67% for houses, 54% for apartments, and 72% for residential building plots. As a result, young people cannot secure independent living without external assistance.

The Proposal

A comprehensive housing policy featuring a combination of short- and long-term measures to increase supply and facilitate access to a first home.

Concrete Measures

- Reducing the tax on long-term rentals to 15%;
- Establishing a Slovenian non-profit rental sector at the national level, using a so-called revolving fund, in which the state and municipalities invest initial capital into a special fund for the construction of rental apartments. Rents then repay the investment, and once repaid the fund reinvests in new projects;
- State assistance with downpayments and a guaranteed scheme for youth housing loans;
- An interest rate subsidy for the first five years (e.g., -1.0 percentage point), with an upper limit on the property value.

Key Effects

- Reduced youth emigration;
- Positive impact on demographics;
- Increased attractiveness of Slovenia for local and foreign talent.

Development Cap: Motivating Talent and Adding Value

The problem

Slovenia educates top-tier personnel, only to "gift" them to foreign countries during their most active and productive years due to a progressive taxation policy. Consequently, the state loses income tax revenue and the positive impact of such individuals on the economy. In the last five years, 4,342 young people with higher education have emigrated from Slovenia.

The Proposal

The introduction of a development cap (social cap) on contributions as an investment in labor competitiveness.

Concrete Measures

The introduction of a development cap at a gross monthly salary of EUR 4,500 for young people up to the age of 35. Furthermore, the fair introduction of a development cap for other employees.

Key Effects

- This is an investment in labor competitiveness that directly stimulates GDP growth. Fiscal neutrality is achieved if only 12% of those who would otherwise leave stay in Slovenia, through additional income tax alone;
- Retaining employees in Slovenia whom we have already educated;
- Higher net income, increased consumption, and higher income tax revenue;
- Attracting high-value-added investments.

Financial Literacy for Young Adults and Investment Promotion

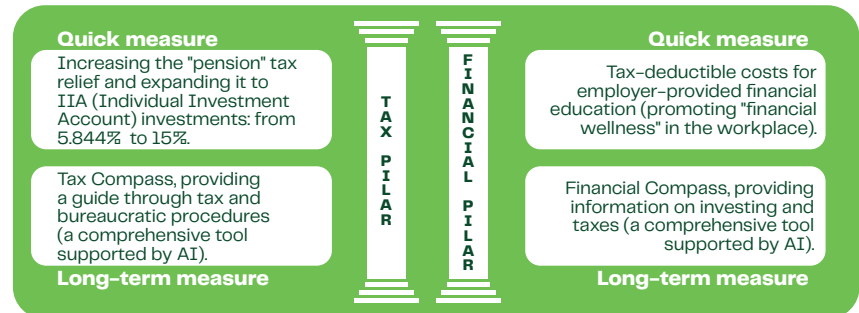
Problem

Young adults are a "lost generation" regarding financial literacy – the school system has already missed them, yet they are now facing the most difficult life decisions. An international OECD study (2020) showed that fewer than 44% of Slovenian adults were financially literate, well below the European average (approx. 65%). The 25–35 age group, which scores the lowest, is particularly notable.

Predlog

Promoting financial literacy through a comprehensive approach to improve financial education in Slovenia, with a focus on the critical group of young adults.

Concrete Measures



Key Effects

- For young people: Up to EUR 5,000 in annual tax relief encourages the transition from deposits to higher-yield investments;
- For the economy: Growth in the number of investors and greater liquidity on the local capital market;
- For the state: Reduced financial dependence of young people and more efficient tax collection through digital simplification.

Special Economic Zones for Growth and Ambition

The problem

The growth of small companies is hindered by excessive bureaucracy (long procedures, extensive documentation), while high initial investment costs reduce international competitiveness.

A more favorable investment environment must be provided for both domestic and foreign investors.

The Proposal

The establishment of Special Economic Zones as a comprehensive measure to accelerate investment and company growth – featuring simplified procedures, a stimulating business environment, and appropriate supporting infrastructure.

Concrete Measures

- Significantly simplified procedures for company establishment and growth;
- Tax incentives for investments;
- International customs and trade facilitation;
- Organized supporting infrastructure for logistics and industry;
- Increasing employment in less developed regions, leading to balanced regional development and reduced social disparities;
- Supporting strategic industries (ICT, biotech, pharma, electrical, mobility, logistics, materials, wood processing), strengthening long-term competitiveness.

Key Effects

- New jobs, especially in currently underdeveloped regions;
- Support for strategic industries;
- Higher value added, higher GDP, and more funds for healthcare and pensions.

I'm a teacher!



UČITELJ SEM!
UČITELJICA SEM!

The "I am a teacher!" initiative arose from the clear conviction that without quality education there can be no competitive economy and no future generations of talent. AmCham Slovenia strives for a better business and living environment in Slovenia, and therefore we recognize that respect for the teaching profession is of strategic importance. We wish to place teachers who see their work as a mission back where they belong – among the most reputable professions in society.

We entrust teachers with the most precious thing we have: our children. With them, we also entrust the future of our families, communities, and society as a whole. That is why we believe they deserve respect, recognition, and a clear voice in the public sphere. We also believe that they should be given the opportunity to develop, as well as gain authority and professional independence, and that they should be provided with curricula that will equip children and young people with the appropriate knowledge for the digital age. This includes digital knowledge and skills, as well as empathy and cooperation.

The Slovenian education system faces serious personnel and demographic challenges. According to the Ministry of Education, there is a shortage of nearly 3,000 teachers in primary and secondary education.¹ Furthermore, nearly one-third of primary school teachers are over the age of 50, while in secondary schools, almost three-quarters are over 40.² On average, teacher salaries are 17% lower than those of professionals with the same level of education,³ and only 7.4% of teachers feel that their profession is adequately valued in society.⁴

Through this initiative, we aim to highlight teachers who, despite these challenges, perform their work professionally, with dedication and responsibility, proving through their example that this profession is the foundation of societal development. Their stories serve as an inspiration to younger generations and a clear signal that the teaching profession deserves prestige and the conscious choice of those who see it as their calling. This is why we focus on excellent practices and individuals who prove that change is possible. We are further upgrading the initiative by developing a program dedicated to principals.

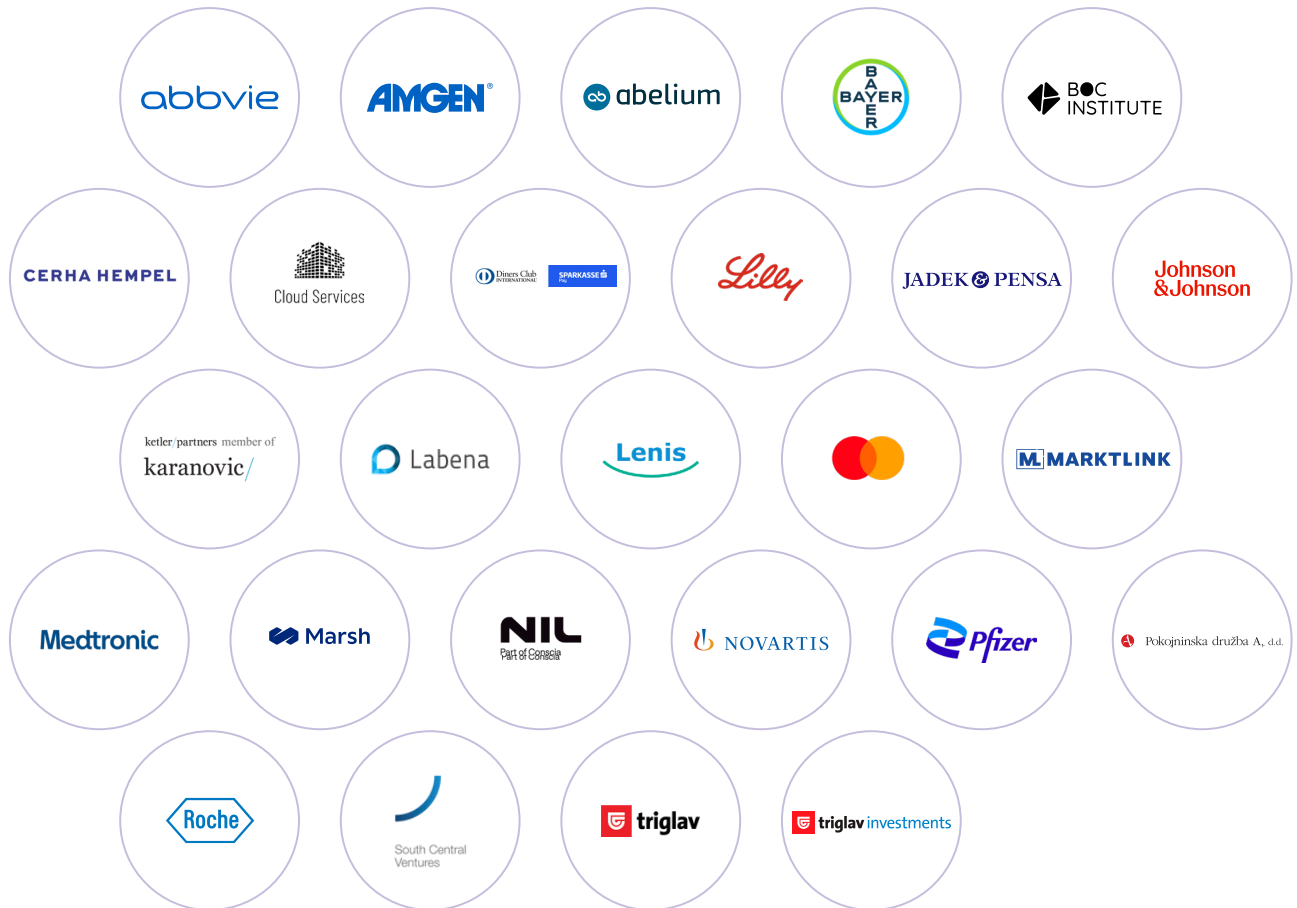
[1] Ministry of Education: https://www.gov.si/assets/ministrstva/MVI/Dokumenti/Razvoj-solstva/Razvoj-in-kakovost/Analiza-pomanjkanja-v-viz_Koncna2025-05-29.pdf

[2] SURS: <https://www.stat.si/StatWeb/News/Index/13702>

[3] OECD: https://www.oecd.org/en/publications/education-at-a-glance-2025_1a3543e2-en/slovenia_ab939e96-en.html

[4] TALIS 24: <https://www.pei.si/ISBN/978-961-270-404-9.pdf>

Thank you for contributing to the creation of a better business and living environment in Slovenia through your support and expertise.



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