

Our *know-how* is having an impact in Croatia.

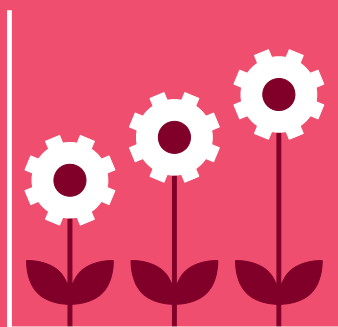
We've helped over 540 enterprises in Croatia access advice. We are currently funded in Croatia by the Taiwan-EBRD Cooperation Fund.



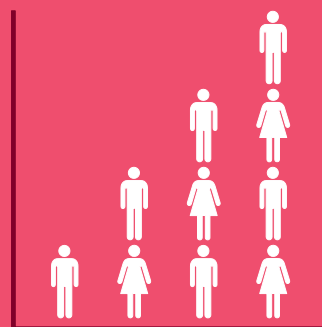
We helped 50% of enterprises increase their turnover, with an average increase of 49%.



After working with us, 30% of enterprises accessed external finance, for a total of €113.6 million in 2011-2013.



Through our advice, 55% of enterprises increased their productivity, with an average increase of 45%.



We helped create 41 jobs in 2011-2013, as 38% of enterprises increased their number of employees.



We're helping small businesses. *Know how.*

January 2014



At the European Bank for Reconstruction and Development (EBRD) we provide more than just finance. We also provide business advice to help small and medium-sized businesses grow, succeed, then grow again, becoming genuine catalysts for their local economies, then their region.

We have been doing this successfully in Croatia since 1999, applying funding from the Taiwan-EBRD Cooperation Fund, Austria, Luxembourg, the European Union (EU) and other bilateral donors. We've combined over €7.3 million in donor support with more than €4.7 million in contributions from our clients to help over 540 small and medium-sized businesses.

Our network of local consultants has provided business advice in many areas, including business and marketing strategies, environmental management, financial management and others. Moreover, our industry experts from Greece, Germany, the United Kingdom and beyond have shared their own unique experiences and

international best practices to help businesses take the next step.

We support businesses from many industries, such as food and beverages, wholesale and retail distribution, tourism and IT. We don't just work in the capital city. In fact, 63% of our projects are outside Zagreb.

We care deeply about gender equality. That's why we launched a Women in Business programme in Croatia in 2011. Since then, we have carried out advisory projects with nearly 50 female entrepreneurs and held trainings on how to start your own business and online marketing.

We build strong, competitive markets for business advice that will thrive independently, well into the future. Over the past three years we grew our network in Croatia by 2.5 times to over 340 consultants.

As a bank, we know how important finance is for growth. We work closely with our banking colleagues as well as our partner financial institutions, helping our clients attract the funding they need to grow.

www.ebrd.com/knowhow

Number of projects

584

Total client contributions to projects

€4.7 million

Average client contribution

54%

Network of local consultants

341

Total donor contribution

€7.3 million