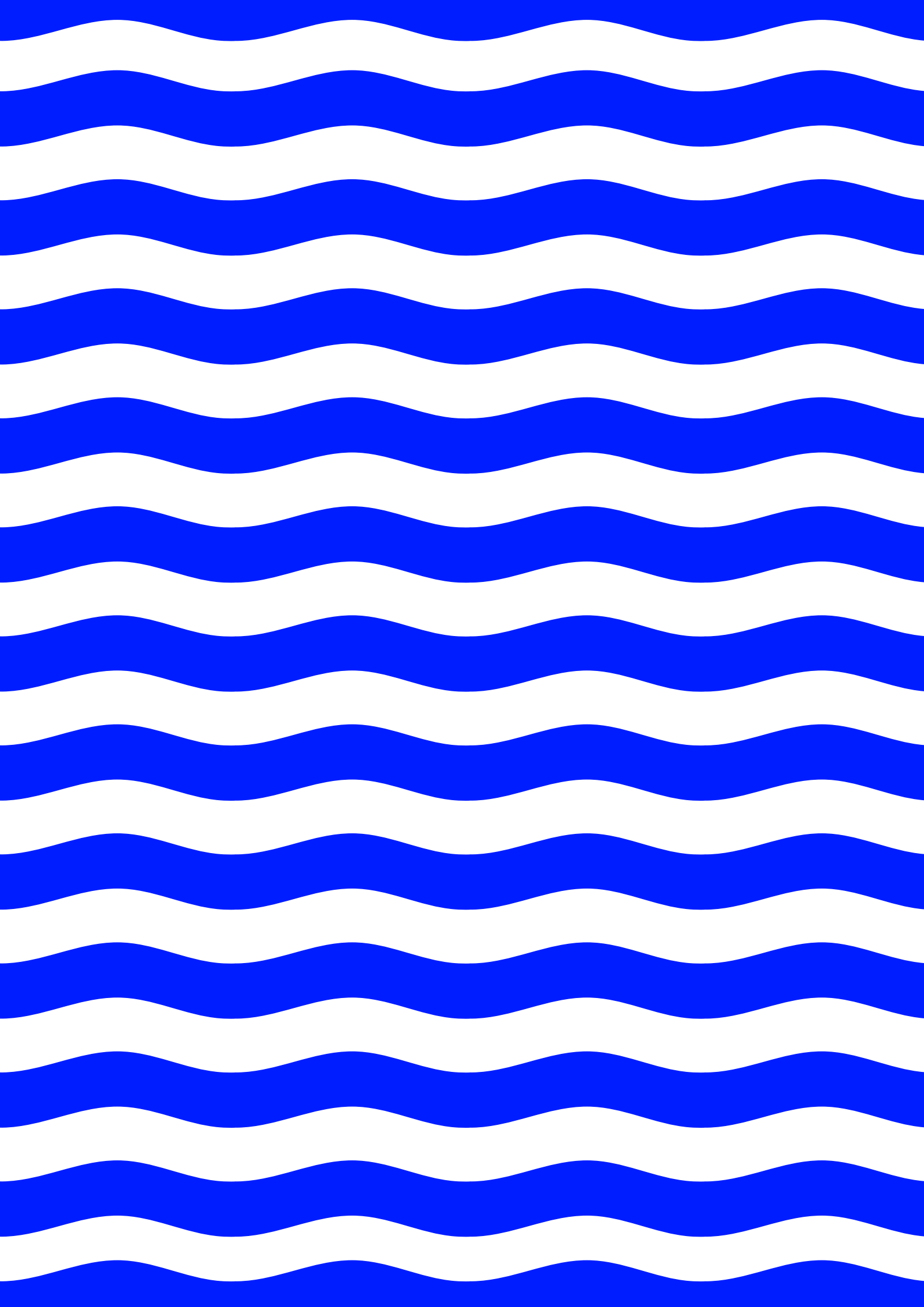


# ZEROquadrant

Fifth Annual Survey  
by Val Group on the Views, Beliefs,  
Fears, and Expectations  
of Croatian Citizens





The year coming to a close has been marked by elections, wars, and high prices. Nearly a quarter of the world's population voted in elections held across 60 countries, the largest number of elections held in a single year ever. The impact of these elections, along with the recent U.S. elections in which Republican candidate Donald Trump emerged victorious, is yet to be seen. After parliamentary and European Parliament elections, Croatia is set to hold presidential elections, with local elections scheduled for next spring.

At the same time, the economic consequences of growing geopolitical instability are increasing pressure on citizens, while fears of the spread of armed conflicts are rising. The war in Ukraine continues with no end in sight, and the conflict in the Middle East has escalated to the point of destabilizing the geopolitical situation across the entire region, with all major world powers indirectly involved in the clashes. There seems to be no end to economic problems, which are also being felt in Croatia, where, despite current inflation standing at 1.6 percent, prices remain at unrealistic levels. Comparisons between prices in Croatia and Germany for the same product are often over 100 percent higher in Croatia, and Eurostat's analysis shows that nearly one-third of Croatian citizens feel impoverished.

The poor financial outlook is visible not only in Croatia but worldwide, with major economies such as Japan, China, Germany, and the Eurozone countries experiencing declines.

In a rapidly changing world, Val Group has been monitoring citizens' views, expectations, and beliefs for the fifth consecutive year, aiming to better understand and prepare for the challenges ahead and improve risk and reputation management for companies.

A large, bold, blue graphic of the fraction 1/3. The numbers are thick and the slash is a diagonal line.

feel impoverished

\*Ipsos conducted the survey for Val Group from October 25 to October 30, 2024, using an online method with a sample of 600 respondents, members of Ipsos's online panel, representative of the internet-using population aged 18 to 65.

Nina Išek Međugorac

EXECUTIVE DIRECTOR

Photo: Igor Dugandžić

# His Highness TRUST: **The Holy Grail** Sought by All Social Authorities

Turbulent events around the world—geopolitical upheavals, disruptions in supply chains, and the rise of artificial intelligence—are redefining not only business operations but also the very foundations of social systems. In addition to global challenges, Croatia is facing a deep crisis of trust that undermines the foundations of our society. Trust in state institutions is at a historic low, and among the biggest losers are the media—the corrective force in society—who are increasingly losing their credibility.

The irony of our time is that information is more accessible than ever, yet trust in those who convey it has never been lower. However, the crisis of trust does not stop at information. Over the past four years, citizens' trust in educational institutions has fallen to an alarmingly low level. Institutions that should be preparing the next generation for critical thinking and innovation, equipping them for new challenges, and shaping a better future are visibly lagging behind the needs of modern society.



## A Reflection of Social Failure

Economic problems remain a constant shadow over citizens' daily lives. There is a perception that prices are spiraling while purchasing power continues to decline. However, unlike in previous years, citizens increasingly perceive high prices as the result of internal weaknesses—lack of government responsibility and the profit-driven race of retail chains—rather than external factors. The issue of trust in institutions thus takes on a new dimension: when trust disappears, so does understanding and willingness to cooperate.

At the same time, society is grappling with existential questions such as health and demographic renewal. Will young families be able to own homes? Will the tax system become fairer for entrepreneurs? Will institutions find a way to regain citizens' trust? Without answers to these critical questions, reforms become empty promises, and societal progress remains only an illusion.

## Time to Wake Up

We are at a crossroads. Will society's authorities find the courage to reconsider their priorities and choose the public interest over the race for power? Will they be willing to recognize public relations experts as strategic allies in restoring trust? Today, a strategic approach to trust management is essential. Public relations are not just a profession, they are the bridge between institutions and citizens, a strategy that can unite the fragments of society. Trust can be restored, but it requires a collective effort, new paradigms, and the courage to embrace collaboration and find new paths to the goal.

It's time to start seeking solutions. Trust is not a luxury—it is a prerequisite for survival. Are we ready to take steps toward a society that believes—and one that is worthy of trust?



# Inflation and Price Increases: The Primary Concern of Nearly All Citizens

Over the past year, rising prices have been a constant topic that citizens have encountered in the media, politics, and society. Price increases are a universal concern affecting everyone, with as many as **90 percent** of respondents expressing worry, regardless of the varying needs of different age groups.

A decline in the overall standard of living worries 77 percent of respondents, a concern that remains consistent with last year's results from the Zero Quadrant—in 2023, around 79 percent of citizens were concerned.

|                                       | <b>2024</b>  | <b>2023</b>  |
|---------------------------------------|--------------|--------------|
| <b>Price increase</b>                 | <b>89,5%</b> | <b>92,4%</b> |
| <b>Decrease in purchasing power</b>   | <b>76,5%</b> | <b>78,8%</b> |
| <b>Increase in real estate prices</b> | <b>64,3%</b> | <b>58,3%</b> |
| <b>Decline in living standards</b>    | <b>76,7%</b> | <b>79,5%</b> |



# Price Increases in Real Estate: The Biggest Concern for Young People

The rising cost of real estate in Croatia has become an increasingly discussed issue. Some studies show it has the highest growth rate in the EU, which worries [64.3 percent of citizens](#).

The greatest concern about rising property prices is among young people (aged 18 to 34) planning to purchase their first home.

The rise in real estate prices is not an isolated problem; it can affect many aspects of young people's independence. In Croatia, young people leave their parents' homes later, with the average age being nearly 32, according to Eurostat data. This delay also leads to later and less frequent starting of family and planning for children.



# Fears Continue to Significantly Influence Citizens' Life Decisions

Citizens were asked about the causes of fears that could hypothetically influence significant life decisions. One such decision is purchasing a home, with the most common cause being the rising real estate prices, affecting 62.3 percent of citizens. This shows an upward trend compared to last year when the rise in real estate prices was the primary cause of concern for 60.6 percent of citizens.

## Fear of Job Loss Increasingly Affects Child Planning

The most common fear related to planning a child is job loss, which affects nearly 40 percent of citizens. However, this percentage is notably higher among the youth. Nearly half of young people (47.6 percent) are concerned about job loss when planning

to have children, which is understandable since this age group will likely plan for children soon. This also raises concerns from a demographic policy perspective.

The fear of job loss in the context of child planning has been gradually increasing over recent years and is now 5.4 percentage points higher than in 2022 (34.6 percent)

The second most common fear when planning a child is inflation, after the fear of job loss, which affects 36.7 percent of respondents.

When it comes to financial investment decisions, over half of the citizens (52.8 percent) fear a decline in purchasing power. However, this represents a downward trend of 10 percentage points compared to 2022.



Investing in knowledge (personal or for children) is the most rewarding investment.

**83.2%**

**2024**

**84.9%**

**2023**

**82.4%**

**2022**

**82%**

**2021**

Knowledge is  
recognized as a value  
– both personally  
and in business

Citizens continuously recognize knowledge as very important. [83 percent of citizens agree](#) that investing in their knowledge or the knowledge of their children is the best investment. Just like 80 percent of citizens who consider investing in development, knowledge, and skills in the workplace important, which means that citizens also value employers investing in their knowledge.

# Dissatisfaction with User Experience in Key Social Sectors

Asked about their experiences in various sectors of society, citizens are generally dissatisfied. Although there is an increase of 4.5 percentage points compared to the last year, only 16.7 percent of citizens are satisfied with the state institutions.

Satisfaction with the media is in line with last year's survey, at 18.7 percent, indicating an almost unchanged public view of the media.

Next are local and regional government units (cities, municipalities, counties), with one in five citizens satisfied. This trend of dissatisfaction continues with municipal companies (utilities, public transportation, etc.), with only 22.6 percent of citizens expressing satisfaction.

Non-governmental organizations also receive low satisfaction ratings, with only 21.9 percent of citizens expressing satisfaction, suggesting that the public does not recognize the value of their work.



# Dissatisfaction with experience in the private sector almost on par with the public sector

A little over a quarter of citizens, precisely 28.2 percent, are satisfied with their experience with banks, followed by telecommunications companies (32 percent), with a third of citizens satisfied with their experience.

On average, students and pupils are most satisfied with banks, while retirees are the least satisfied. As for insurance companies, only 25.7 percent are satisfied. These data suggest that traditional business models, without significant transformations, cannot elevate customer experiences long-term in both the private and public sectors to the level of modern digital companies, which have significantly raised customer satisfaction expectations.

Despite inflation and the constant increase in service prices, citizens remain most satisfied with service industries (55.1 percent). Retail stores hold a high position as well, with more than half of respondents satisfied with specialized stores selling furniture, clothing, and shoes, while 45.7 percent are satisfied with stores selling consumer goods, such as household supplies.

Just over half of respondents are satisfied with cafés and restaurants, confirming last year's results.

|  |              |
|--|--------------|
| <b>Banks</b>   | <b>28.2%</b> |
| <b>Insurance companies</b>   | <b>25.7%</b> |
| <b>Telecommunication services (telecoms)</b>                         | <b>32%</b>   |
| <b>Cafés and restaurants</b>   | <b>50.6%</b> |
| <b>Service industries (hairdressers, pedicurists, tailors, etc.)</b> | <b>55.1%</b> |
| <b>Retail stores (food, household goods, etc.)</b>                   | <b>45.7%</b> |

# Despite a Slight Increase in Some Sectors, Trust in Institutions and Companies Is a Hard-to-Reach Commodity

Trust in the work of institutions and companies, transparency, environmental awareness, and working for the benefit of society are values important to citizens. However, it is precisely in these categories that various sectors significantly lag.

The media, traditionally, are at the bottom when it comes to citizens' trust; only 11.2 percent trust the media, which aligns with last year's survey results.

14.3 percent of citizens trust state institutions, 16.8 percent trust local government units, and nearly a fifth trust public utility companies.

Only one in seven  
people trust  
insurance  
companies

The level of trust in insurance companies has remained at last year's level, with only 14.5 percent of citizens trusting them, which suggests that citizens have yet to gain confidence in an industry that sells trust. The level of trust in banks has increased by 2 percentage points, but only 19.8 percent still trust them. On average, retirees trust them the least, while students and pupils trust them the most. Trust in telecommunications companies stands at 22.7 percent, which is an increase of 4.3 percentage points compared to 2023.

# Trust in services

Service industries, cafés, and restaurants have maintained the same level of trust among citizens as last year. Specifically, 55.8 percent of citizens trust tailors, hairdressers, and pedicurists, while 43 percent trust cafés and restaurants.

An interesting finding is that despite consistent price increases, just over a third (36.7 percent) of people trust general consumer goods stores, nearly the same as last year. On the other hand, 40.7 percent of citizens trust specialized stores.

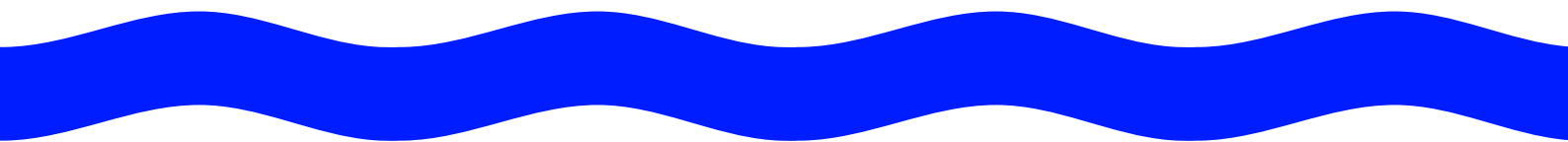
|  | <b>T2B 2024</b> | <b>T2B 2023</b> | <b>T2B 2022</b> | <b>T2B 2021</b> |
|--|-----------------|-----------------|-----------------|-----------------|
| <b>Banks</b>   | <b>19.8%</b>    | <b>17.5%</b>    | <b>24.8%</b>    | <b>27.4%</b>    |
| <b>Insurance companies</b>   | <b>14.5%</b>    | <b>14.5%</b>    | <b>18.1%</b>    | <b>21.2%</b>    |
| <b>Telecommunication services (telecoms)</b>                             | <b>22.7%</b>    | <b>18.4%</b>    | <b>24.0%</b>    | <b>21.6%</b>    |
| <b>Media</b>   | <b>11.2%</b>    | <b>11.6%</b>    | <b>13.3%</b>    | <b>15.1%</b>    |
| <b>Government institutions</b>   | <b>14.3%</b>    | <b>10.9%</b>    | <b>13.6%</b>    | <b>15.8%</b>    |
| <b>Educational institutions</b>  | <b>34.8%</b>    | <b>40.3%</b>    | <b>41.3%</b>    | <b>47.4%</b>    |
| <b>Food and beverage producers</b>                                       | <b>29.0%</b>    | <b>31.9%</b>    | <b>38.2%</b>    | <b>44.9%</b>    |
| <b>Retail stores<br/>(food, household goods, etc.)</b>                   | <b>36.7%</b>    | <b>37.3%</b>    | <b>42.2%</b>    | <b>49.0%</b>    |
| <b>Cafés and restaurants</b>   | <b>43.7%</b>    | <b>49.4%</b>    | <b>47.8%</b>    | <b>49.5%</b>    |
| <b>Service industries<br/>(hairdressers, pedicurists, tailors, etc.)</b> | <b>55.8%</b>    | <b>59%</b>      | <b>57.7%</b>    | <b>65.2%</b>    |

# Low Public Trust in Transparency, Environmental Awareness, and Social Responsibility of Institutions and Companies

Citizens generally have a negative perception of state institutions and, to some extent, private companies, particularly regarding transparency. A concerning finding is that citizens are quite reserved when it comes to the transparency of large companies like telecoms, insurance companies, and banks. Only 18 percent believe telecoms are transparent, while around 15 percent believe this about banks and insurance companies.

Regarding environmental awareness, citizens mostly do not believe that companies and institutions are environmentally conscious. Companies fare the worst in this area, along with media and state institutions. Only 17 percent of respondents trust telecoms and banks regarding their environmental awareness, while just 12 percent believe that insurance companies are environmentally responsible.

When it comes to working for the good of society, companies fare the worst. Although multinational corporations, telecoms, insurance companies, and banks generate substantial profits, citizens almost do not believe these companies are doing anything for the public good. Only 11.3 percent of respondents think banks work for the benefit of society, 12 percent believe the same about insurance companies, and 14.3 percent feel the same about telecoms.



# Only One in Ten Citizens Believes that Companies Care About the Well-Being of the Community Rather Than Just Profit

Generally, this year's survey indicates a continued pronounced discrepancy between expectations and practice. Citizens have high expectations when it comes to the health and safety of employees, investing in new skills and knowledge at the workplace, and environmental care. However, only a tiny percentage of citizens genuinely believe that companies are implementing these positive principles in practice. Only 16.5 percent of respondents believe that companies care about the health and safety of their employees, despite this being considered the most important characteristic by 86.4 percent of citizens.

Just 9.5 percent of respondents believe that companies operate socially responsibly. At the same time, 76 percent of respondents consider this principle important. It is important to highlight that, on average, the principle of corporate social responsibility is most significant to new generations—students and pupils.

# Citizens Pessimistic About Their Financial Future

Over the past year, 45.8 percent of citizens believe they have spent more than the previous year, with women (49.5 percent) slightly outpacing men (42.9 percent) in this sentiment. Citizens with household incomes exceeding 3000 euros are also more likely to think they are spending more than before, while those in the lowest income bracket (up to 1800 euros) are the least likely to share this belief.

A nearly equal percentage of citizens (43.7 percent) believe their spending will increase in the future, with women slightly more inclined to think so than men. Around 40.7 percent think their spending will remain the same. Younger people tend to believe they will spend more in the future.

## The State and Retailers: Main Culprits for Inflation

Inflation has been one of the main socio-economic issues in the country for the second year in a row. Less than 10 percent of respondents attribute inflation to external factors, such as wars and pandemics. This indicates that citizens now associate inflation almost exclusively with the actions of the state and retail chains rather than external circumstances. Interestingly, 64.3 percent of women in the sample believe the state is responsible for inflation, while around half of the men share this view.

However, when it comes to blaming retailers for inflation, men take the lead—32.5 percent of respondents hold retailers responsible for inflation. This represents an 8-percentage point increase compared to last year, with more citizens blaming retailers for inflation this year. There is also a belief among citizens that the state, through public sector wage increases, has directly fueled further demand while allowing retailers to maintain high prices.



## Citizens Divided on Taxation of Additional Real Estate

The government has announced the introduction of the long-discussed property tax, which has sparked much debate in the public. Citizens are divided. A total of 32.2 percent of respondents believe that property taxes should be introduced, except for the first property owned by an individual.

Meanwhile, 23.6 percent believe the opposite—property tax should be introduced only if the second property is not in use. However, more than a third of citizens, 36.5 percent, are opposed to the

# Most Citizens Support the Introduction of Mandatory **Military** **Service**

The topic of military service has been widely discussed this year, particularly in the context of rising geopolitical instability. Citizens are divided, with 41.5 percent opposing the introduction of military service. A total of 58.2 percent of respondents support it. Of those, 31.3 percent support a three-month military service, while about a quarter of citizens support a year-long service.



## Two-thirds of citizens support Ukraine

Although the war in Ukraine has been ongoing for nearly three years, the international community continues to send aid, and it remains a highly relevant topic. However, one-third of citizens still do not support either side, while nearly two-thirds (61.6 percent) support Ukraine.

## Citizens are more likely to support Palestine than Israel, and more than half do not support either side

When respondents were asked about the second major conflict between Israel and Palestine, the results were significantly different. More than half of the respondents (52.2 percent) did not support either side, which can be interpreted as a result of inconsistent and insufficient media coverage and the perception of the conflict as something "far away." In addition to all the active conflicts occurring, a possible explanation is that citizens have become desensitized to war conflicts. One-third of respondents (33.7 percent) support Palestine, while 14.2 percent support Israel.

## Citizens are divided over involvement in international military conflicts, with only 12 percent supporting the inclusion of combat forces

On the political front, one of the most intense recent conflicts between President Zoran Milanović and Prime Minister Andrej Plenković concerns the participation of Croatian soldiers in NATO's NSATU mission. Nearly half of the citizens, 49.2 percent, oppose Croatia's involvement in international conflicts as a NATO member, while 38.8 percent support it, but only through civilian/logistical activities. Just 12 percent of respondents back the inclusion of the Croatian Armed Forces (HV) with combat units.



# Citizens See Lower Taxation of Labor as the Most Important Demographic Measure

**31.0%**

Lower taxation  
on labor (which  
enables higher wages)

**23.0%**

Subsidizing housing  
for young families

**16.5%**

Restoring trust  
in state institutions

**8.8%**

Financial support  
for newborn children

There is increasing pressure on demographic policies, and citizens feel the importance of demographics in Croatia. As such, [90 percent](#) of respondents consider demographics a priority for the Croatian government.

When asked what important demographic measures should be, the majority of respondents (one-third) indicated that lower labor taxation is the most important. This is followed by subsidizing housing solutions for young families, which 23 percent of citizens consider the most important demographic measure.

Restoring trust in state institutions ranks third in importance, with students and pupils most frequently prioritizing it.

It can be said that citizens see a connection between demographic policies and the quality of life in Croatia, highlighting financial security and housing as key prerequisites for retaining people in the country.

# Citizens Are Getting Used to Foreign Workers

|                       | Foreign workers are welcome, they are a positive addition to our society | Foreign workers are a necessary evil; I don't like that they come, but we can't do without them | I don't want foreign workers in Croatia |
|-----------------------|--|---|---|
| <b>Entire Sample</b>  | <b>24.0%</b>   | <b>54.8%</b>  | <b>21.2%</b>                            |
| <b>Men</b>            | <b>23.1%</b>   | <b>55.3%</b>  | <b>21.7%</b>                            |
| <b>Women</b>          | <b>24.9%</b>   | <b>54.4%</b>  | <b>20.7%</b>                            |
| <b>18 to 34 years</b> | <b>21.6%</b>   | <b>51.9%</b>  | <b>26.5%</b>                            |
| <b>35 to 49 years</b> | <b>20.3%</b>   | <b>54.4%</b>  | <b>25.3%</b>                            |
| <b>50 to 64 years</b> | <b>28.8%</b>   | <b>57.5%</b>  | <b>13.7%</b>                            |

Foreign workers have been a socio-political topic for a long time, a highly polarizing one. While in 2021, around 80,000 work permits were issued for foreign workers, the number rose last year to just over 174,000, and it is estimated that this year, the figure could exceed 200,000, with a total of around 1.6 million employed. While employers are actively working to hire immigrants to fill the labor shortage, it seems that citizens are gradually getting used to the presence of foreign workers, although opinions on them are divided.

Thus, 54.8 percent of citizens consider foreign workers to be a necessary evil – they do not like their arrival but believe the country cannot do without them. It can, therefore, be said that citizens have grown accustomed to the presence of foreign workers and, as a result, are less concerned about them being a threat, although their integration is still not being carried out systematically. A fifth of citizens do not want foreign workers in Croatia at all, and nearly a quarter consider them welcome and a positive addition to society.

When looking at the demographic picture of respondents, we see the following: only 13.7 percent of respondents aged 50 to 64 do not want foreign workers in Croatia, compared to the two younger age groups, who reject them in nearly equal proportions, about 25 percent. Additionally, retirees, on average, consider foreign workers a necessary evil, and students and pupils, on average, are the most likely to reject foreign workers, with almost 40 percent opposing their presence.

Given these attitudes, it is evident that the Government of the Republic of Croatia needs to communicate its strategic intentions clearly and continuously regarding the arrival of foreign workers and take a strategic approach to integrate them to create an inclusive environment that will support social cohesion and reduce negative perceptions and prejudices.



# Foreigners from neighboring countries and Western Europe are more acceptable to us than citizens from Asian countries

To what extent are people from the following countries acceptable to you as a close family member/friend?

|                               |               |
|-------------------------------|---------------|
| <b>Bosnia and Herzegovina</b> | <b>32.3%</b>  |
| <b>Germany</b>                | <b>24.5%</b>  |
| <b>Sweden</b>                 | <b>22.00%</b> |
| <b>Serbia</b>                 | <b>20.00%</b> |
| <b>Ukraine</b>                | <b>14.00%</b> |
| <b>Philippines</b>            | <b>10.7%</b>  |
| <b>Nepal</b>                  | <b>9.3%</b>   |
| <b>India</b>                  | <b>8.8%</b>   |
| <b>Bangladesh</b>             | <b>7.5%</b>   |

The question about citizens' openness towards foreign nationals shows that people are most open to close relationships with citizens of neighboring countries and Western European countries, while they are somewhat more reserved towards citizens from Asia. More than half of the citizens expressed openness towards close relationships with citizens of Serbia, including them as close family members, friends, neighbors, or colleagues.

Close to three-quarters of citizens are open to close relationships with citizens of Bosnia and Herzegovina, while about 60 percent of citizens share a similar attitude towards citizens of Germany and Sweden.

Half of the respondents hold a similar view regarding Ukrainian and Philippine citizens, while just over a third of citizens are open to close relationships—familial, friendly, or professional—with Bangladesh, India, and Nepal citizens.

Overall, foreigners from neighboring countries or Western Europe are more acceptable to Croatian citizens than citizens of Asian countries. The lack of a strategic integration approach can impact the acceptance of new citizens, as indicated by the fact that even after more than two and a half years of coexistence with the Ukrainian people, they are still seen as almost as foreign as citizens of third countries.

# We Remain Predominantly Pessimistic

When citizens were asked about their expectations for quality of life in the coming years, more than a third of respondents (35.8 percent) believed it would stay the same as it is now, which aligns with last year's findings. A concerning 40 percent of respondents expect a worse future, while only 15 percent foresee a better quality of life ahead.

Regarding specific aspects of life quality, citizens are generally cautious in their expectations. For example, only one in five believes that the economic situation in the country will improve, and only 12.2 percent expect the political situation in Croatia to improve in the coming years. On a personal level, citizens are somewhat more optimistic but also inclined to expect stagnation. Nearly half of the citizens think their health status will remain the same, as will their employment status and career. When it comes to relationships—both family and friends—over two-thirds of respondents believe these will remain unchanged.

The survey shows that citizens express greater dissatisfaction and pessimism about what they perceive as public and state matters, expecting further negativity. They consider the country's entire infrastructure to be negative. However, they view their family, love, and social lives with less criticism, expecting them to remain stable or stagnate in the future.





# OPTIMISM

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| Personal finances                            | -3.7  | 2.8   | 3.3   | 12.7  |
| Personal health                              | -11.3 | -12.2 | -5.3  | -1.8  |
| Business status and career                   | 2.8   | 11.9  | 15.4  | 17.7  |
| Relationship with friends                    | 7.6   | 5.6   | 11.0  | 10.7  |
| Romantic/emotional relationship              | 11.5  | 12.5  | 16.4  | 15.4  |
| Family relationships                         | 6.3   | 10.7  | 12.6  | 14.0  |
| Quality of the educational system in Croatia | -27.8 |       |       |       |
| Political situation in Croatia               | -36.6 | -34.2 | -32.8 | -19.0 |
| Economic situation in Croatia                | -32.3 | -31.2 | -32.2 | -21.3 |



# Val Group

Val Group is the largest consulting firm for strategic communications management in Croatia, with multi-disciplinary teams and a 360-degree approach, and recently opened an office in Sarajevo. In this new era of constant change, distrust, and the attention economy, reputation becomes a critical organizational resource, and managing it successfully is an art. The results speak for themselves: an NPS score of over 80, backed by 40 excellent experts, with more than 80 percent of them being consultants, and 50 percent having over 15 years of experience in strategic communication. For us, investing in knowledge is not an activity but a value we live by, and it's what sets us apart in the market. Social responsibility is part of our DNA, and for six consecutive years, we have achieved top results in the CSR index.

Aware that more and more questions remain unanswered by society's elites, we address some of today's most critical issues through signature in-house projects and forums, aiming for the inclusion and collaboration of all stakeholders to achieve consensus. One of the largest is the HealthComm Forum, now in its third year, which brings all public health system stakeholders together to discuss a new social contract in healthcare. At the Zimmer Frei Forum, we focus on sustainable tourism in Croatia and next year, we will host the first International Geothermal Investment Forum in Croatia, where we will bring together all stakeholders from the energy sector and those involved in the green transition to discuss the potential and methods of utilizing geothermal energy, as much of Croatia's territory literally lies on hot springs.



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