



**CRNA GORA VAŠ PARTNER  
MONTENEGRO YOUR PARTNER**



PRIVREDNA  
KOMORA  
CRNE GORE



NATIONAL SCIENCE FOUNDATION  
WASHINGTON, D.C. 20540

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## CRNA GORA

je nezavisna i suverena država, republičanskog oblika  
vlasti. Crna Gora je građanska, demokratska, ekološka  
i održava socijalne pravde, zasnovana na vladavini prava.

Crna Gora is a ...

## MONTENEGRO

is an independent and sovereign state, with the republican form of government  
Montenegro is a civil, democratic, ecological and the state of social justice, based  
on the rule of law.

Montenegro is a ...





**GENERAL INFORMATION**

Position:	South East Europe
Geographic coordinates:	42° 30' N, 17° 30' E
Area:	13,812 km <sup>2</sup> (5,332 km <sup>2</sup> of land and 8,480 km <sup>2</sup> of sea)
Coast length (nautical miles):	610 km
Borders:	Montenegro borders Croatia, Bosnia and Herzegovina, Serbia, Kosovo and Albania, and across the Adriatic Sea Italy
Administrative Capital:	Podgorica (37,260 inhabitants (MCHS) estimate for 2019)
De Facto Capital:	Cetinje
Population:	621,033 (MCHS) estimate for 2020
Climate:	continental, Mediterranean and mountain
Terrestrial division:	20 municipalities and one sub-municipality
Political system:	parliamentary democracy
Official language:	Montenegrin
Currency:	EUR
Time zone:	GMT +1

**MONTENEGRO**

**RESOURCES**

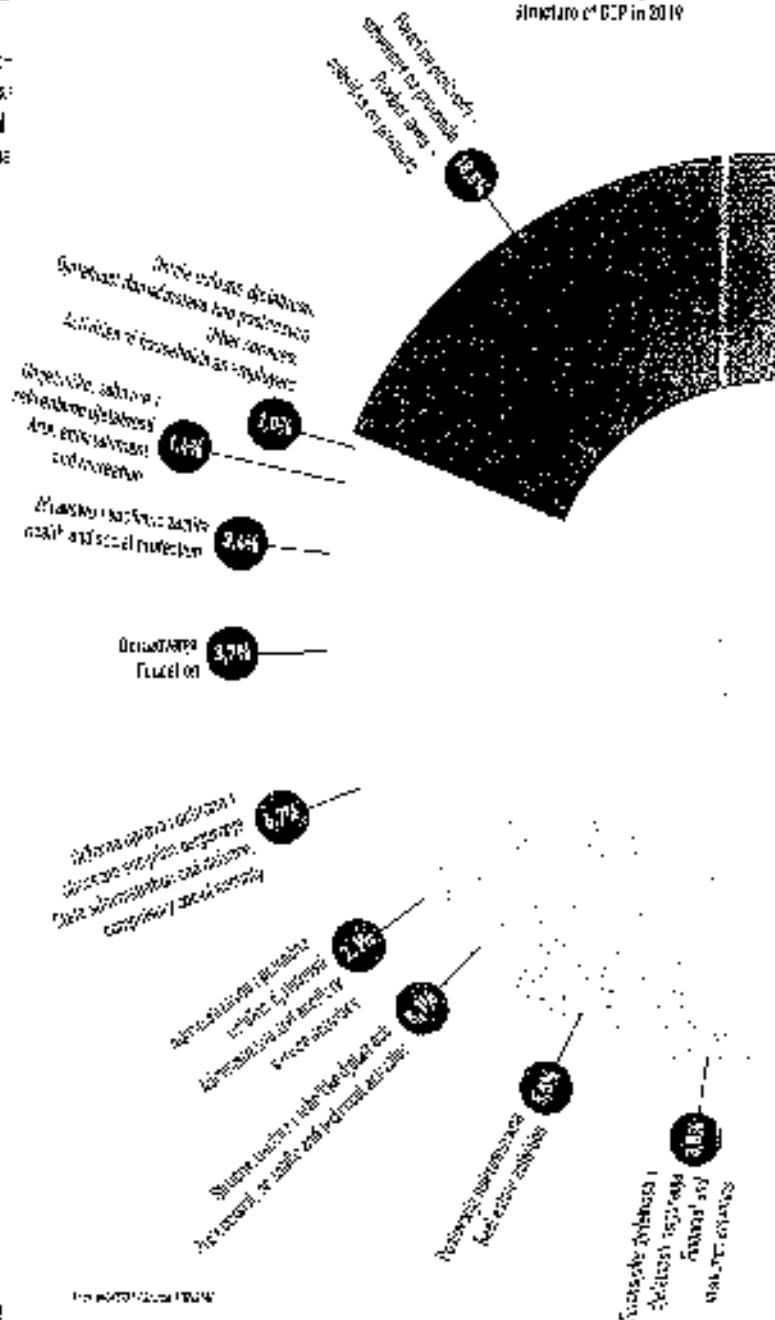
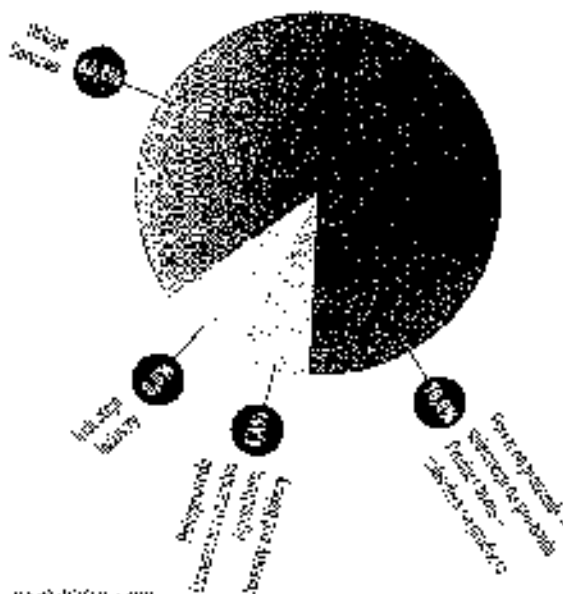
Total land agricultural area:	5,574 km <sup>2</sup>
Forest:	1,275,447 (93%) covered by forest, 75% of it is oak land
Large natural lakes:	Uvac, New Grahovo, Zask, Sestri Lake
Artificial lakes:	4 (Droptec, Ljubanica, Piva, Tuzi)
Hot springs:	Tuzi, Janina, Moraca, Piva, Cetinje, Zeta, Djapin
Natural parks:	Jabuka, Zlatibor, Lovcen, Mladi, Biograd, Krupa, and Lake of Sestri Lake (1000 and 11,000 m)
Road network:	4,249 km (6,388 km of asphalt)
Railway network:	750 km
International airports:	Podgorica, Tivat
Trade ports:	Ba, Ploce and Zelenika
Marine ports (natural):	Mojun Bay, Port Dubrava, Porto Montenegro Tivat, Luštica Bay Tivat, Sveti Nikola Bay, Novi Vinodolski Bay
Shipyard ports:	Duple and Cetinje
Power capacity:	Hydro and Thermal power plants, Pivka thermal power plant, Biovo and Dubrava power plants and several solar and wind power plants
IGFSC protection:	Cetinje, Tuzi, New Cetinje and the Old Cetinje, Mora



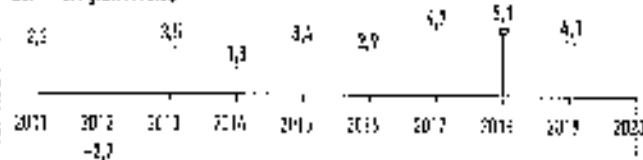
## BRUTO DOMAĆI PROIZVOD

Struktura BDP-a 2015. godine  
struktura od BDP-a 2019.

Posljednjih godina Dina Gore je ostvarivala dinamičan rast bruto domaćeg proizvoda po stopama koje su bile među najvišim u Evropi. Pozitivna kretanja koja su uglavnom zasnovana na rastu ostvarenom u sektoru usluga, kao i prilivu stranih direktnih investicija, zapažajana su u 2020. godini, kada je, usljed krize izazvane pandemijom koronavirusa, omogući ona ekonomija izbjegla pad od 15,2%.



BRB - real growth rate  
GDG - real growth rates



BRB - real growth rate

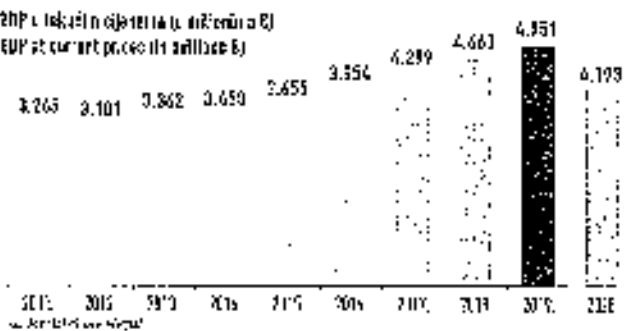
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WIG PARTNER

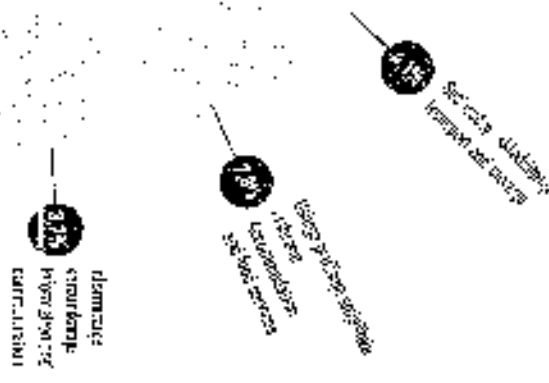
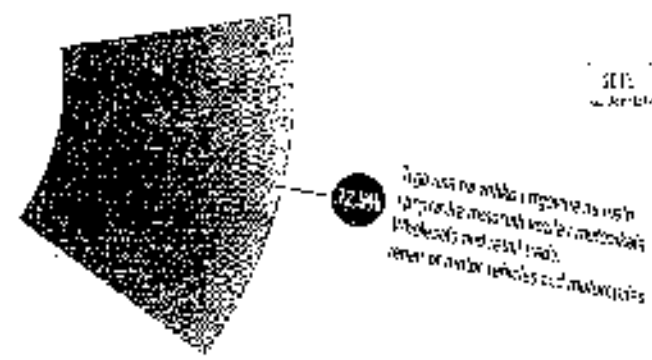
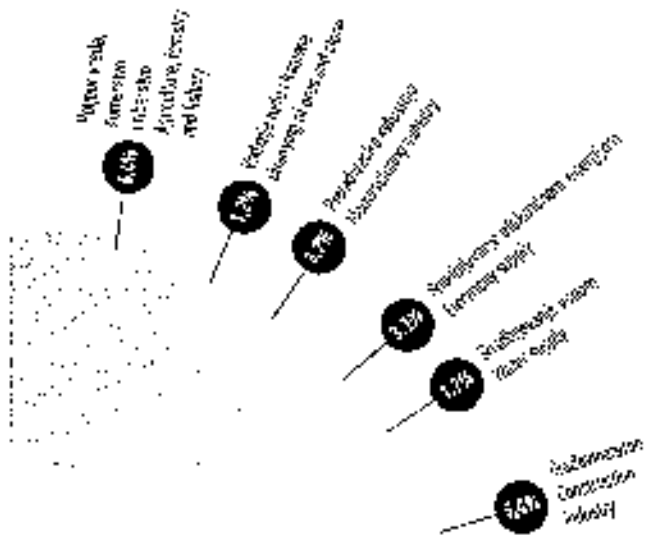
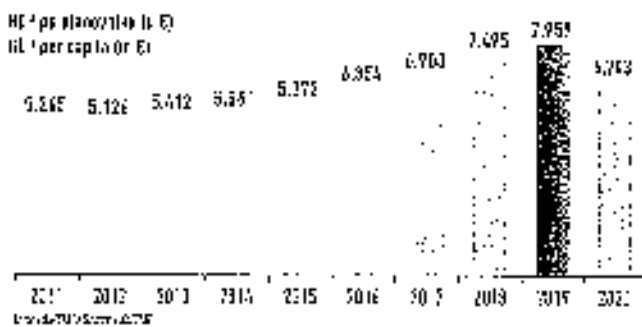
## GROSS DOMESTIC PRODUCT

In recent years, Montenegro has achieved the dynamic growth of gross domestic product at rates among the highest in Europe. Positive trends, mainly based on the growth of tourism in the services sector, as well as the inflow of foreign direct investments, were stopped in 2020 when, due to the crisis caused by the coronavirus pandemic, the Montenegrin economy recorded a decline of 15.2%.

GDP (billion euros) (in million €)  
GDP at current prices (in billion €)



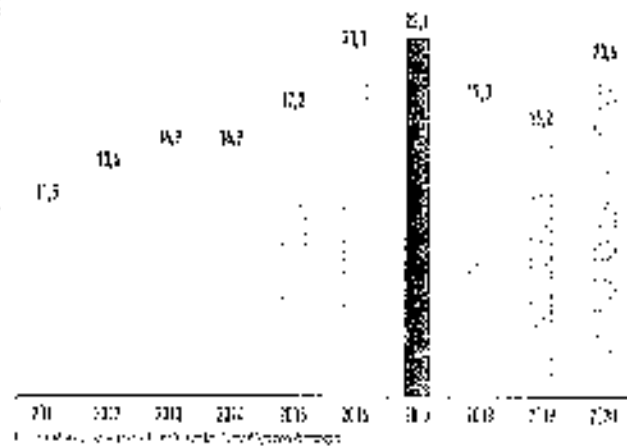
HDZ po stanovnika (€)  
GDP per capita (in €)



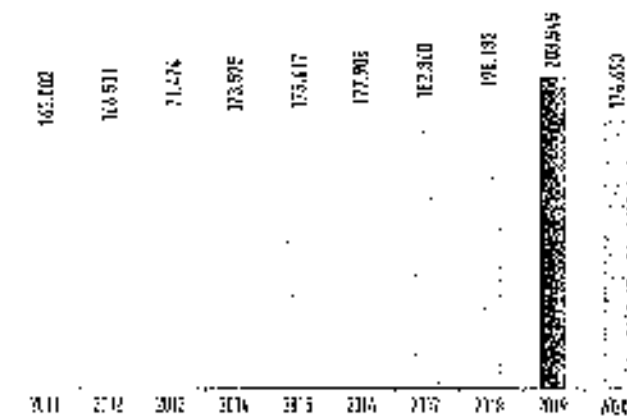
Jerđev je korona virus izazvao je u većoj mjeri pozitivne trendove u odnosu na tržište rada.

Na kraju 2020. stopa nezaposlenosti iznosila je 20,48% (veća je za 4,27 procentnih poena u odnosu na kraj prethodne godine (16,21%).

Stopa nezaposlenosti  
Unemployment rate



Prosječan broj zaposlenih  
Average number of the employees



IZVJEŠTAJE O POSLOVANJU

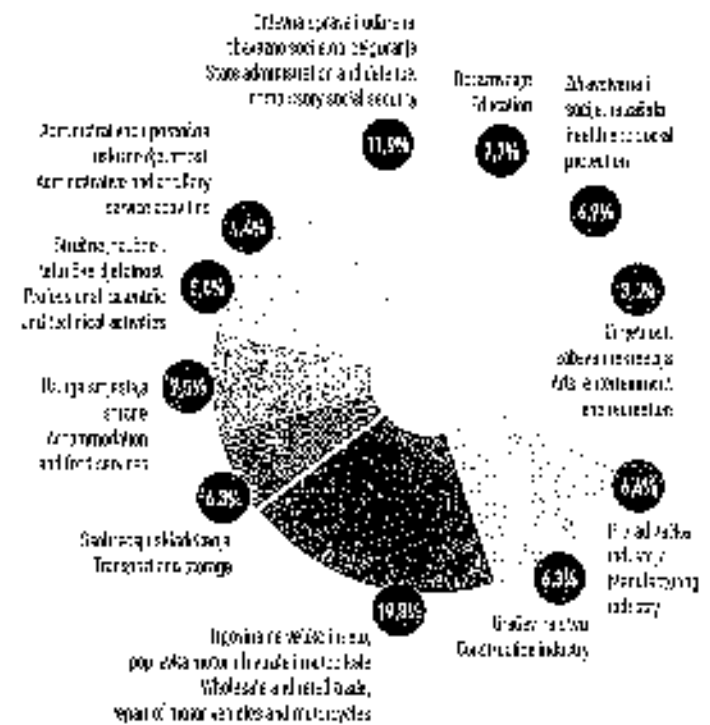
1. IZVJEŠTAJE O POSLOVANJU

## ZAPOSLENOST I RADNA SNAGA

Također, nakon više od jedne decenije, zaustavljen je trend rasta brojnih broj zaposlenih, odnosno, smanjio se za 13,2% ili 26.852 lica u odnosu na 2019. godinu.

Prosječne zarade su nastavile slabo da rastu te je na kraju 2020. godine prosječna neto zarada je iznosila 524 eura, dok je prosječna bruto zarada bila 723 eura.

Struktura zaposlenih po sektorima  
Structure of employees by sectors



IZVJEŠTAJE O POSLOVANJU





## EMPLOYMENT AND LABOR FORCE

The coronavirus pandemic has stopped years of positive trends in the labour market.

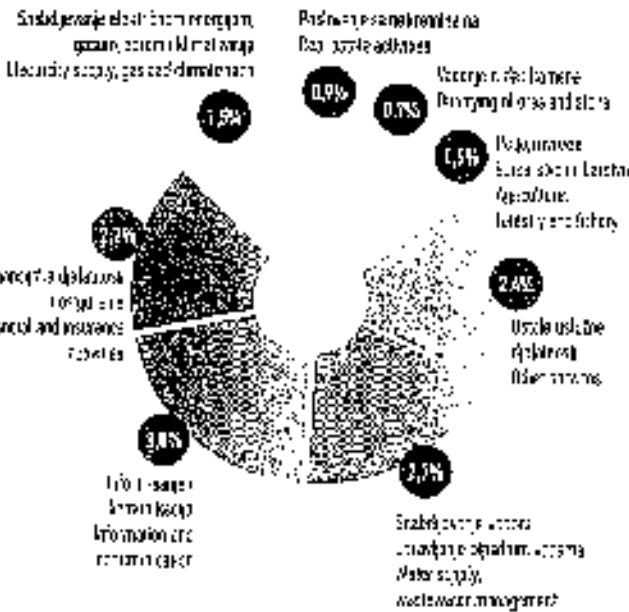
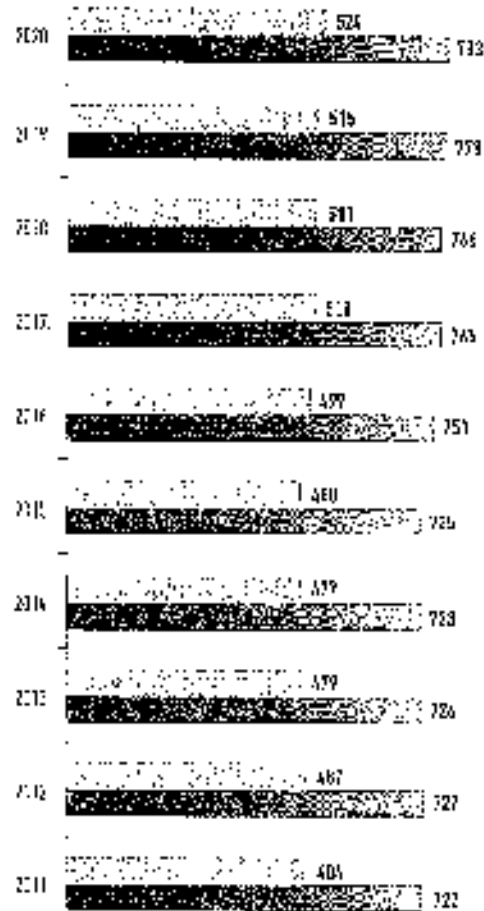
At the end of 2020, the unemployment rate was 20.46% and it was higher by 4.77 percentage points compared to the end of the previous year (15.69%).

Also, after more than a decade, the growth trend of the average number of employees has stopped; that is, there has been a decline of 13.2% or 26,852 less employees compared to 2015.

Average wages continued to grow slightly, and at the end of 2020 the average net salary amounted to EUR 524, while the average gross salary was EUR 782.

Dávková struktura aktivní populace  
Educational structure of the active population

Průměrná mzda (neto)  
Average salaries (net)



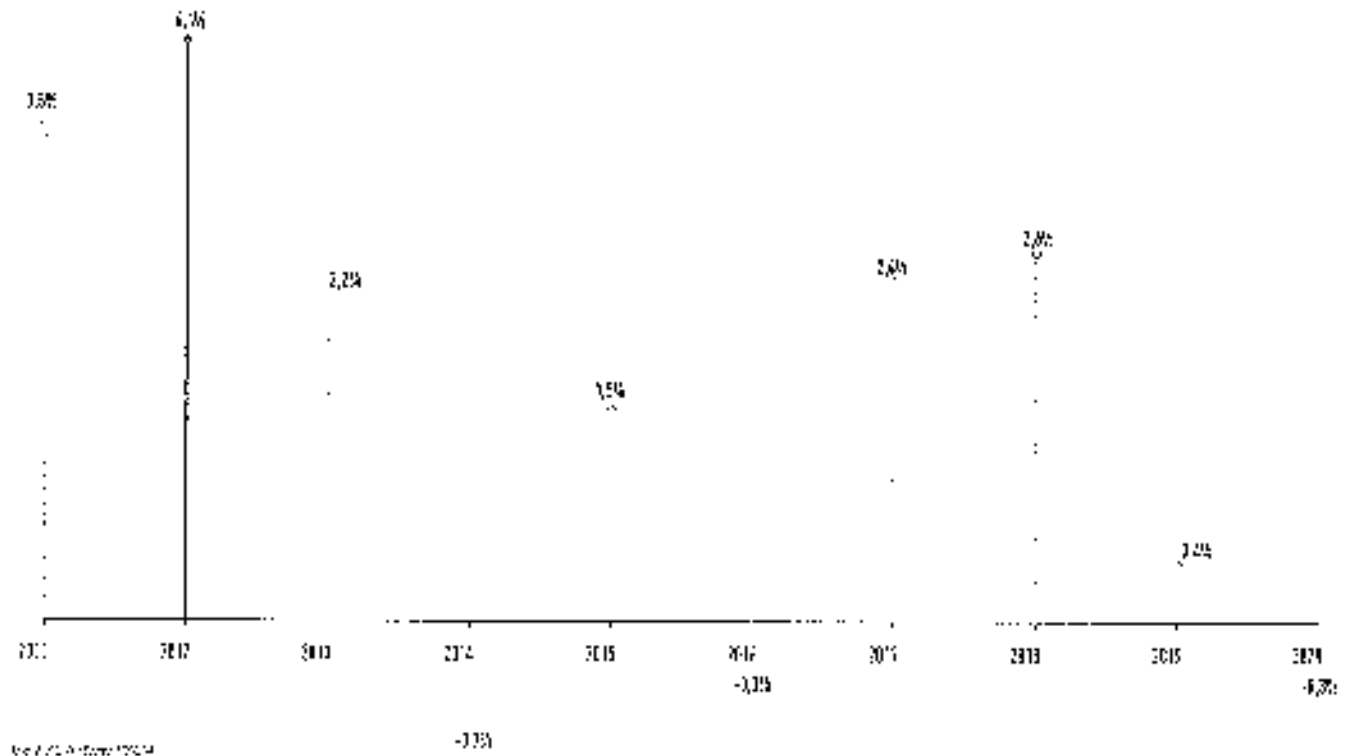
Source: SOCR, 2021



## INFLACIJA INFLATION

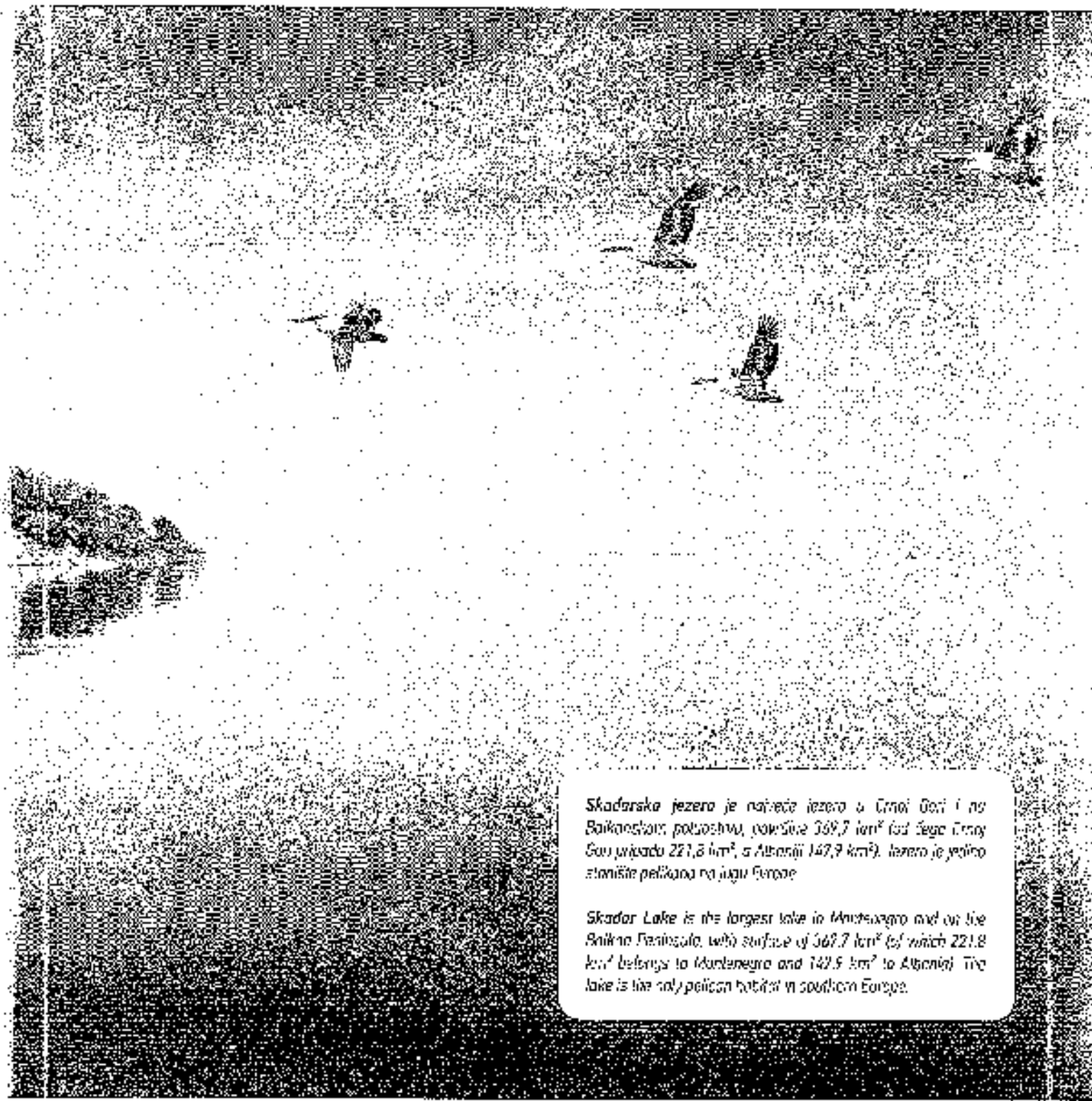
Prosječna godišnja stopa inflacije u 2020. godini, izmjerena indeksom potrošačkih cijena iznosila je -0,39%.

The average annual inflation rate in 2020, measured by the consumer price index, was -0.39%.



Štacića razvoj treba temeljiti na rastu djelatnosti u kojima Crna Gora može ostvariti komparativnu prednost: poljoprivreda, turizam i organska poljoprivreda, prehrambena i veterinarska industrija, turizam, energija, IT sektor i proizvodnja građevinskih materijala.

Future development should be based on the growth of sectors in which Montenegro can achieve a comparative advantage and increase exports. These are primary and organic agriculture, food and processing industry, tourism, energy, ICT sector and production of construction materials.



Skadarska jezera je najveće jezero u Crnoj Gori i na Balkanskom poluostrvu, površine 369,7 km<sup>2</sup> (od čega Crna Gora pripada 221,8 km<sup>2</sup>, a Albaniji 147,9 km<sup>2</sup>). Jezero je jedino stanište pelikana na jugu Evrope.

Skadar Lake is the largest lake in Montenegro and on the Balkan Peninsula, with surface of 369.7 km<sup>2</sup> (of which 221.8 km<sup>2</sup> belongs to Montenegro and 147.9 km<sup>2</sup> to Albania). The lake is the only pelican habitat in southern Europe.

## POLJOPRIVREDA AGRICULTURE



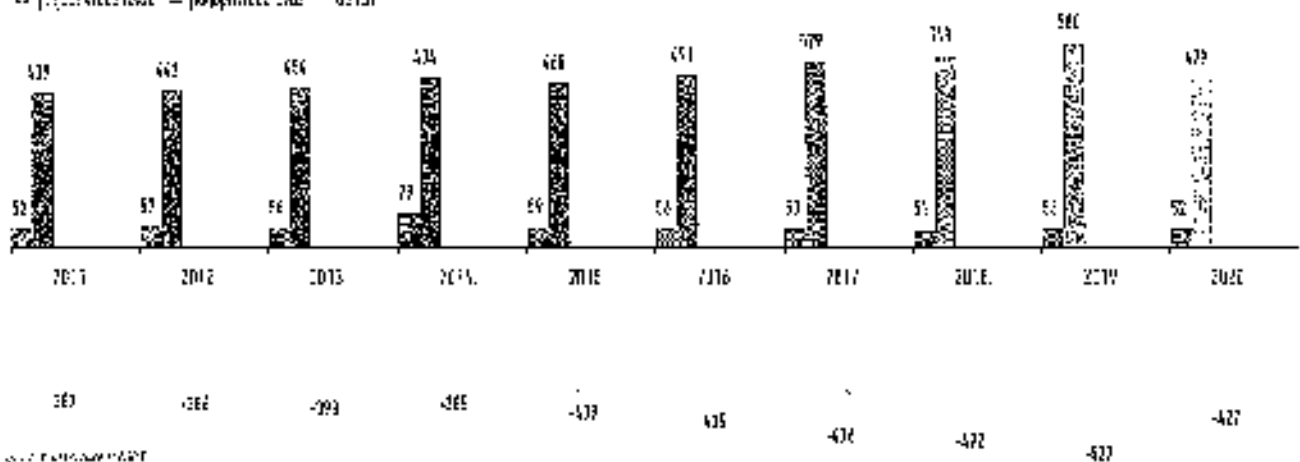
Poljoprivreda je jedna od strateških grana razvoja. Plodni i nezagadjeni zemljište i čiste vode visokog kvaliteta predstavljaju dobru osnovu za razvoj poljoprivrede i preradbene industrije.

U 2019. godini korišćeno je 2.534,7 km<sup>2</sup> čega se 94,3% odnosi na livade i pašnjake. Prosječna površina koja je raspoloživa poručnicima poljoprivrede iznosi 0,058 km<sup>2</sup>. Proizvodnja mesa, mlijeka i preradivača od mlijeka, mesa, ribe, povrća, voća, vaskolichitelni vana i mineralni voda i ljekoviti rast. Raste učestvuje poljoprivreda, proizvodnja u robnu razmjenu sa inostranstvom kao rezultat povećane proizvodnje. Izvoza, te mala izvoza u cilju zadovoljavanja ove veće tražnje u sektoru turizma.

Agriculture is one of the strategic development areas. Fertile and uncultivated land and pure high quality waters represent the good basis for the development of agriculture and food industry.

In 2019, 2,534.7 km<sup>2</sup> were utilized, 94.3% of which refers to meadows and pastures. The average area available to a family farmer is 0.058 km<sup>2</sup>. The growth is occurred in the production of meat, milk, dairy products, honey, fish, vegetable, fruit, high quality wines and mineral waters. The share of agricultural products in foreign trade has been growing as a result of increased production and exports, as well as the growth of imports, in order to meet the growing demand in the tourism sector.

Obim izvoza i uvoza robe iz sektora poljoprivrede i turizma (u milionima €)  
 Amount of agriculture in export and import (in millions €)  
 = poljoprivredna roba = poljoprivredna roba = total



Source: Statistical Office of the Republic of Serbia

1. PARTNER

## CRNOGORSKI BRENDOVI

**Vina i rakije** – pobrali su 600 godina više od 500 medalja. Vino i rakija osvojila je najveću nagradu na najprestižnijim svjetskim smotrama kveve u Monte-Salottionu u Belgiji, Rimu, Madridu, Parizu i Ženevi, kao i Londonskom Dekanteru.

**Nikašičko pivo** – sa tradicijom od 186. godine, proizvodi se od žitne plodinske vode i brašnih sirovina koje dopr nose vrhunskom kvalitetu, specifičnom ukusu i originalnoj boji.

**Njeguški pršut** – poznat je dugo po selu Njeguš, desetak kilometara udaljenom od Cetinja. Nacub lacu je specijalitet na crnogorskim breznama.

**Njeguški sir** – podno Lovčera dobivom metodom pravi se lepez sa sušenih polurastvornih i rastvornih sirovina i sir i ulja koji se obrađuju najbolje specijalitet, Slijede razni pljevaljski, kolariški, kucki...

**Pivski kajmak** – izuzetan proizvod sa čvršću fajn i na Pivskoj paniri.

Zaštićeni proizvodi oznakom porijekla (kompletno dobijeni proizvod) su «Crnogorski crveni pršut», «Crnogorska stelja», «Pjevaljski sir», «Kolašinski sir» i «Dumirski slurup», a geografskom oznakom (proizvedeni po posebnoj recepturi) su «Njeguški pršut» i «Crnogorski pršut». Kao i «Šilobitak» je štano pšenično pročišćeno osušeno.

Vina su zaštićena geografskom oznakom – Regija Crnogorski basen: Skadarski jezero; Regija Crnogorski primorje, kao i oznakom porijekla – Podgorička subregija, Ulcinjska subregija, Cetinje, Boka kotorska i Neretva.

EU broj za izvoz mesa i mesa prerađivana imaju kompanije «Mesoprioneta», «Branovica», «Brdina», «Brodoproducti» i «Brdina», za izvoz jaja kompanije «Brodoproducti», «Brodsko meso» i «Brodsko», «Farma Mijančić» i «Nikašička», je prvi proizvođač mješanih proizvoda koji je dobio EU broj za izvoz mješanih proizvoda.

## THE BRANDS OF MONTENEGRO

**Wine and brandy (rakija)** – the Montenegrin wine and brandy have won over 500 medals worldwide. Various wine won gold medals at the most prestigious world wine awards such as the Monte-Salottion in Brussels, Rome, Madrid, Paris and Geneva, as well as the London Decanter.

**Nikašičko beer** – with a tradition since 1894, it is produced from a pure natural water and natural raw materials, which contribute to the superior quality, specific taste and pleasant bitterness.

**Prosciutto from Njeguš** – it is famed since the 19th century. It is produced in the village of Njeguš, which is located in the mountains of the Montenegrin Dinaric Alps.

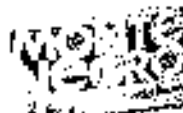
**Cheese from Njeguš** – Underneath the mountain live a variety of dried, semi-fat and fatty cheeses and the cheese in olive oil, which is one of the best of them. They are followed by the cheese of Pjevalja, the cheese of Kolaš and the cheese of Kucki.

**Piva dairy cream** – an exceptional product from the sheep farms in the Piva Mountain.

Products with protected designation of origin (fully produced in Montenegro) are the «Montenegrin beef prosciutto», «Montenegrin Stelja» (Montenegrin dried and smoked sheep meat), «Pjevalja cheese», «Kolašinski layered cheeses» and «Lumator's skin» (other cream). Products with a protected geographical indication (produced according to a special recipe) are «Prosciutto from Njeguš» and the «Montenegrin prosciutto». The label «High Quality» was awarded to eight best «Čisto desetka».

The wines are protected with the geographical indication – the regions of the Montenegrin basin of Skadar Lake and the Montenegrin Coast, as well as the designation of origin – Podgorička subregion, Ulcinjska subregion, Cetinje, the Bay of Kotor and Neretva.

The EU export number for the meat and meat products is awarded to the following companies: «Mesoprioneta», «Branovica», «Brdina», «Brodoproducti» and «Brdina», and for eggs to the companies: «Brodoproducti», «Brodsko meso» and «Brodsko», «Farma Mijančić» and «Nikašička». «Nikašička» is the first dairy producer to receive the EU export number for the dairy products.



## TRGOVINA TRADE



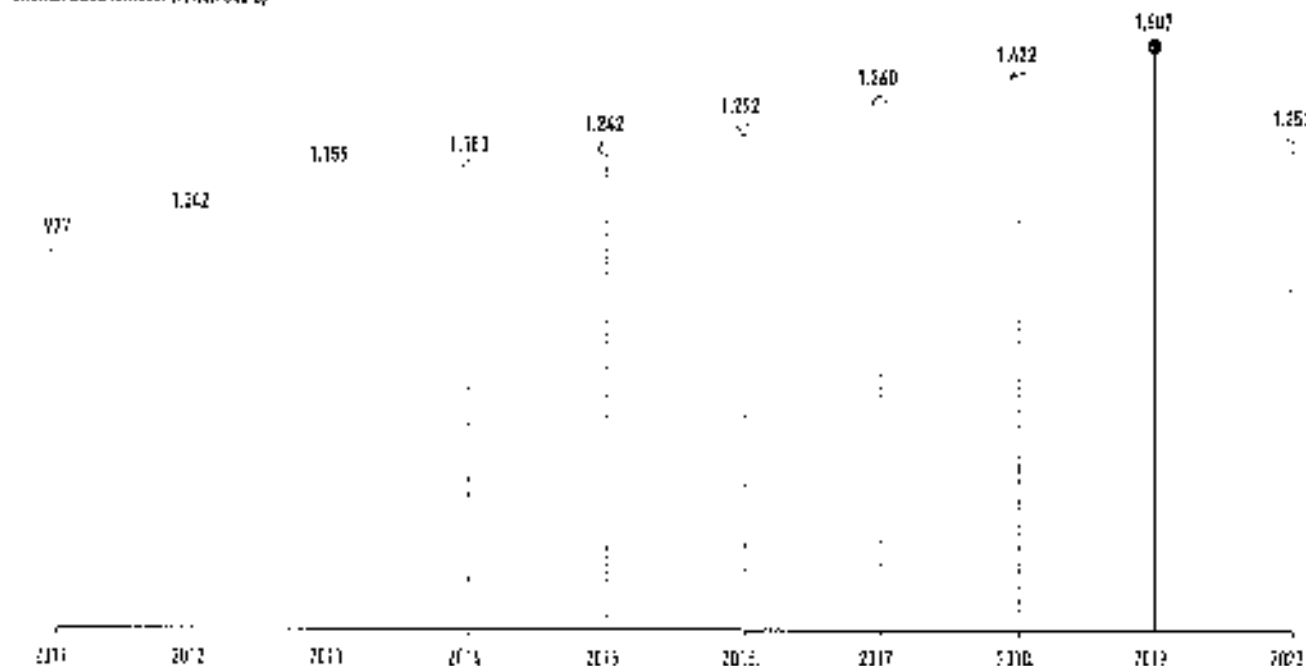
Sektor trgovine je u 2019. godini učestvovao sa 17,53% u BDP-u, zapošljavao 19,6% ukupnomu zaposleništva.

U 2020. godini promet u inozemnoj trgovini iznosio 1.253,3 milijuna i manji je za 16,83% u odnosu na prethodnu godinu.

In 2019, the trade sector accounted for 17,53% of GDP and employed 19,6% of the total number of employees.

In 2020, the turnover in domestic trade amounted to EUR 1.253.3 million and is lower by 16,83% compared to the previous year.

Promet u unutrašnjoj trgovini (u milijardama €)  
Internal trade turnover (in million €)



Source: Statistical Office of the Republic of Croatia

## SPOLJNOTRGOVINSKA RAZMJENA FOREIGN TRADE EXCHANGE



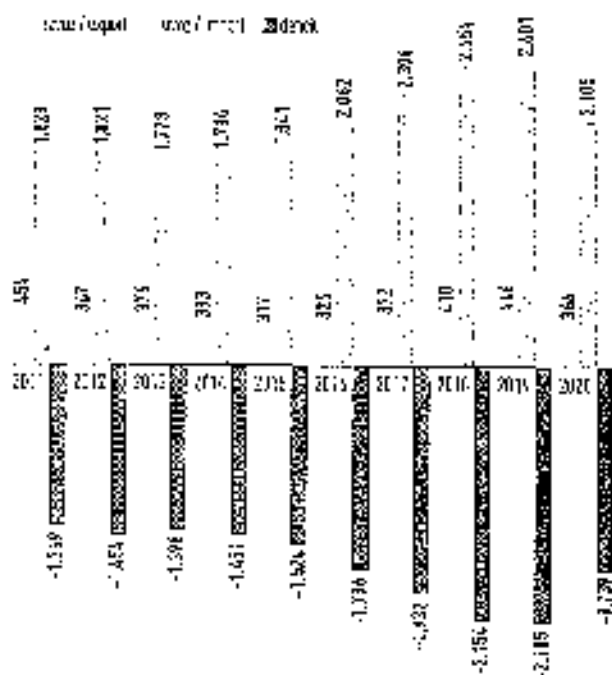
Ukupna robna razmjena (na bruto posredstvu) u 2022. godini iznosila je 2.471,3 mil. eura, što čini pad od 18,1% u odnosu na 2019. godinu.

Udio zemalja CEFTA u ukupnom prometu roba je 31,2%, zemalja Evropske unije 44,1%, dok je udio svih zemalja u 2020. godini iznosio 24,7%.

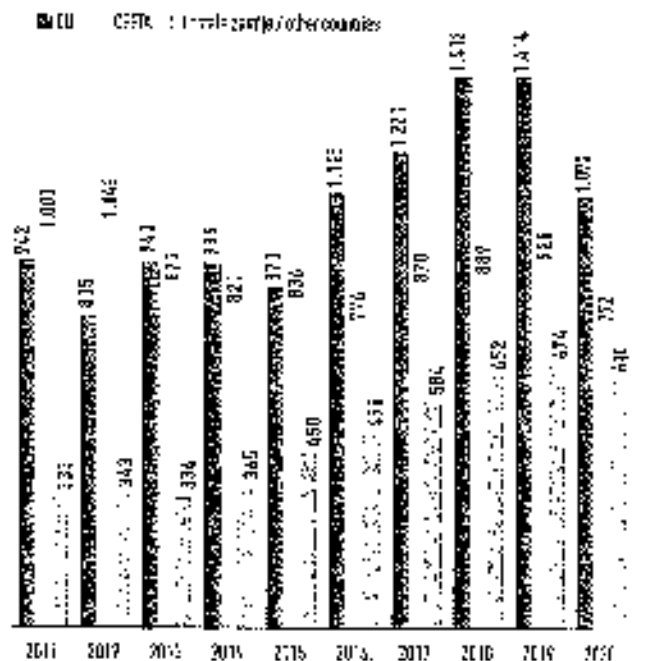
The total foreign trade exchange of Montenegro in 2022 amounted to EUR 2.471.3 million euro, indicating a decrease of 18.1% compared to 2019.

CEFTA countries share in the total trade in goods amounted to 31.2%, the EU member states to 44.1%, while the share of other countries in 2022 amounted to 24.7%.

Robna razmjena sa inostranstvom (u milionima €)  
Trade exchange with foreign countries (in millions €)



Regionalna upotreba robe namjere (u milionima €)  
Regional use of trade exchange (in millions €)

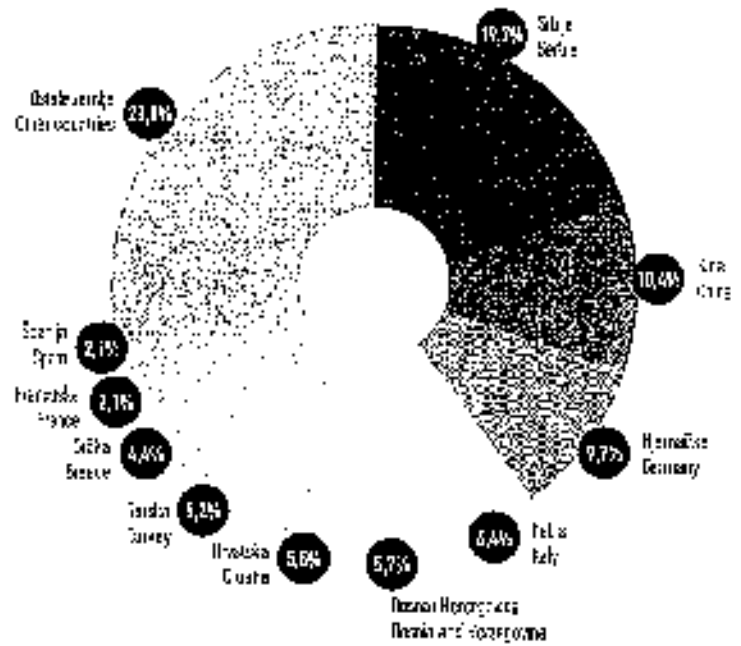


Statistički zavod Crne Gore

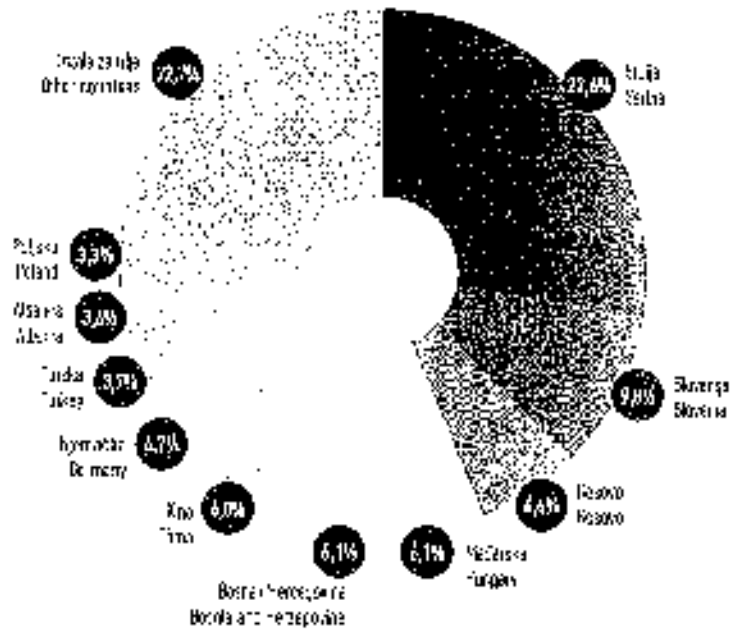
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Ka značajniji partneri u uvozu u 2020. godini  
The most important import partners in 2020



Najvažniji partneri u izvozu u 2020. godini  
The most important export partners in 2020



Prethodno objavljeno





## ŠUMARSTVO FORESTRY



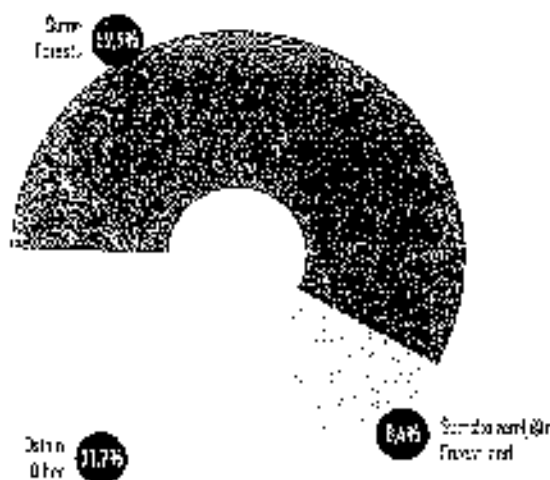
Prema kvaliteti, šuma i površini koju zauzima, Crna Gora pripada evropskom vrhu. Pod šumom se nalazi 8.275,4 km<sup>2</sup> ili 59,9% teritorije Crne Gore, dok procjenjena ukupna zapremina drveta iznosi 177 mil. m<sup>3</sup> (u 2019. godini 59% lišćanih).

U vlasništvu države je 57,3% šuma, a u privatnom 42,7%, od čega je godišnje moguće sjeći oko 800.000 m<sup>3</sup> bruto drvne mase (557.000 m<sup>3</sup> u državnim i 243.000 m<sup>3</sup> u privatnim šumama).

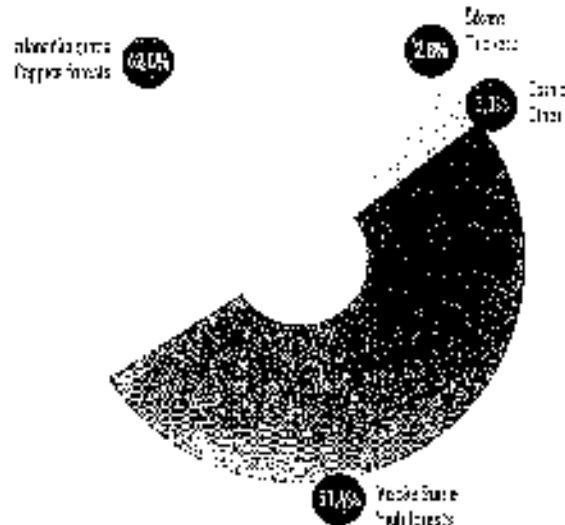
According to the quality of forests and the covering area, Montenegro is among the leading countries in Europe. Forests cover 8.275,4 km<sup>2</sup> or 59,9% of the territory of Montenegro, while the estimated total volume of wood is 177 million m<sup>3</sup> (4% are conifers and 59% hardwoods).

57,3% of the forests is in the state ownership, while 42,7% is privately owned, of which about 800,000 m<sup>3</sup> of gross timber can be cut down annually (557,000 m<sup>3</sup> in the state and 243,000 m<sup>3</sup> in private forests).

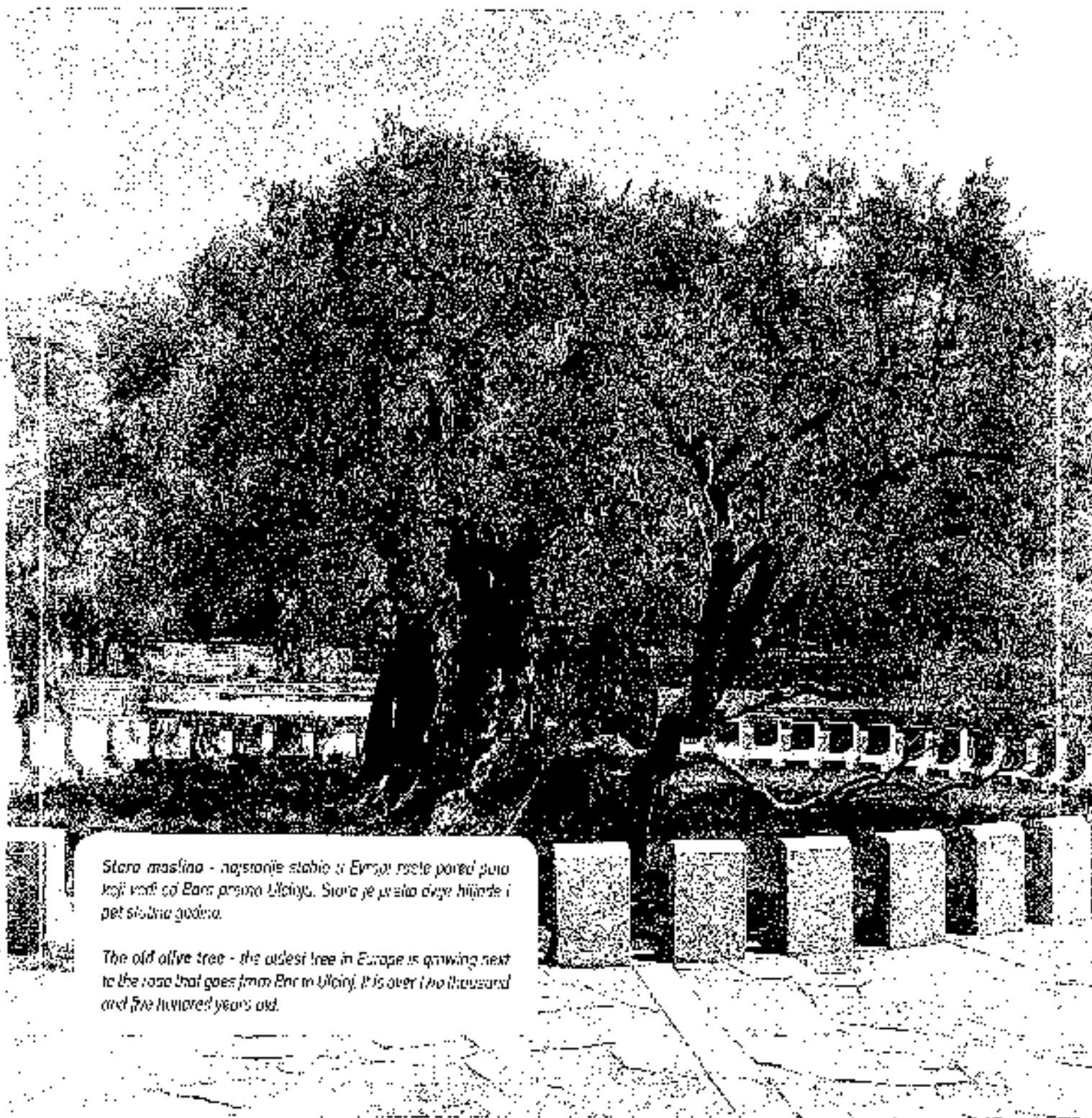
Šuma u okviru:  
Forest cover



Udio šuma prema kategoriji  
Share of forests by category



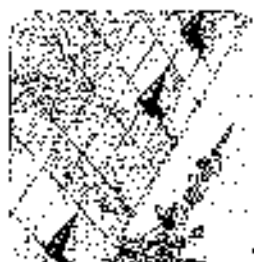
www.msp.gov.me



*Stara maslina - najstarije stablo u Evropi raste pored puta koji vodi od Bari prema Uficiju. Stara je preko osam hiljada i pet stotina godina.*

*The old olive tree - the oldest tree in Europe is growing next to the road that goes from Bari to Uficiju. It is over 100 thousand and five hundred years old.*

## E INFRASTRUKTURA E INFRASTRUCTURE



Razvoj i primjena informaciono-komunikacionih tehnologija (IK) doprinosi preasku na digitalnu ekonomiju, jačanju nacionalne konkurentnosti, te ekonomskom razvoju cjelokupnog društva.

Strategijom temeljno sociojuznačije razvoj IK kao sektora je vezan za razvoj definisanih vertikalnih prioriteta u oblasti održiva poljoprivrede i lanca vrijednosti, iznove obnovljivi izvori energije, energetske efikasnosti, novi materijali i održiva tehnologija, održivi zdravstveni turizam), pa je zato i IK određen kao horizontalni prioritet koji će pružiti informaciono-tehnološki podršku.

Infrastruktura koju obuhvataju telekomunikacioni sektor i savremenoj ekonomiji ima istu važnost kao i sve druge vrste infrastrukture. Sektor telekomunikacionih usluga karakteriše:

- Uprer hny širokoprovanih priključaka iznosi 131.403
- 98,2% kompanija u svom poslovanju koristi računar od kojih 99,2% ima pristup internetu
- Visok stepen korišćenja elektronskih komunikacionih usluga (najviše 97,6% korisnika mobilne telefonije)
- Visok nivo zadovoljstva građana kvalitetom elektronskih komunikacionih usluga od 82,2% do 95,8%, u zavisnosti od operatera
- Visok nivo zadovoljstva građana cjenama elektronskih komunikacionih usluga od 52,8% do 77,8%, u zavisnosti od operatera
- Zajednička korekcija telekomunikacione kablovske kanalizacije u ulaznoj dužini od 625.674 m

The development and application of information and communications technologies (ICT) contribute to the transition to the digital economy, strengthening national competitiveness and the economic progress of the society as a whole. The Social Specification Strategy directly connects the ICT development to the development of defined vertical priority areas (sustainable agriculture and food value chain, renewable energy sources and energy efficiency, new materials and sustainable technologies, sustainable and health tourism), so ICT is determined as a horizontal priority, which will provide information-technology support.

Infrastructure, provided by the telecommunications sector, has the same importance in the modern economy as all other types of infrastructure. The telecommunications services sector is characterized by the following:

- 131,403 of broadband connections in total
- 98.2% of companies using a computer in their business, 99.2% of which have internet access
- High level of use of electronic communication services (maximum 97.6% of mobile telephony users)
- High level of citizens' satisfaction with the quality of electronic communication services (from 82.2% to 95.8% depending on the operator)
- High level of citizens' satisfaction by the price of electronic communication services (from 52.8% to 77.8% depending on the operator)
- Joint use of telecommunication cable sewerage in the total length of 625,674m.

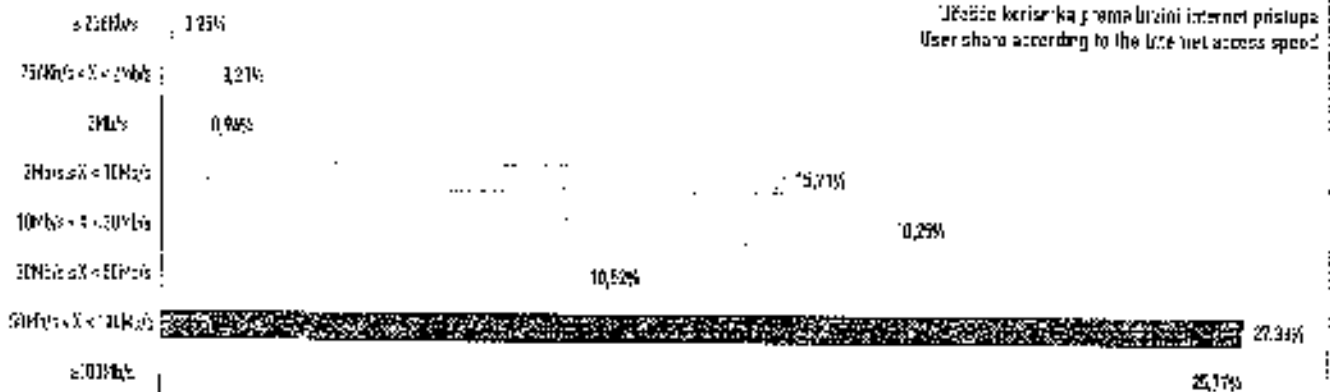
Glavni Indikatori za Crnu Goru (2019)	Crna Gora Montenegro	Evropa Europe	Swijet World	Glavni Indikatori za Montenegro (2019)
Broj priključaka širokoprovanog pristupa (IC)	131.403	116,5	131,0	Value added information and communication services
Postotak kompanija koje koriste računare	98,2	99,5	96,5	ICT services, except for radio and TV broadcasting
Postotak kompanija koje koriste internet	99,2	99,1	93,3	5G coverage (total area %)
IC u GDP (MNOG) (procent od BDP)	98,0	91,0	81,6	4G/LTE coverage (total area %)
Uradnja kablovske kanalizacije (m)	625.674	321	53,0	Fixed broadband users (total)
Postotak zadovoljstva građana kvalitetom elektronskih komunikacionih usluga	82,2-95,8	20,0	11,0	

Source: Statistical Office of Montenegro, Statistical Yearbook of Montenegro, 2019

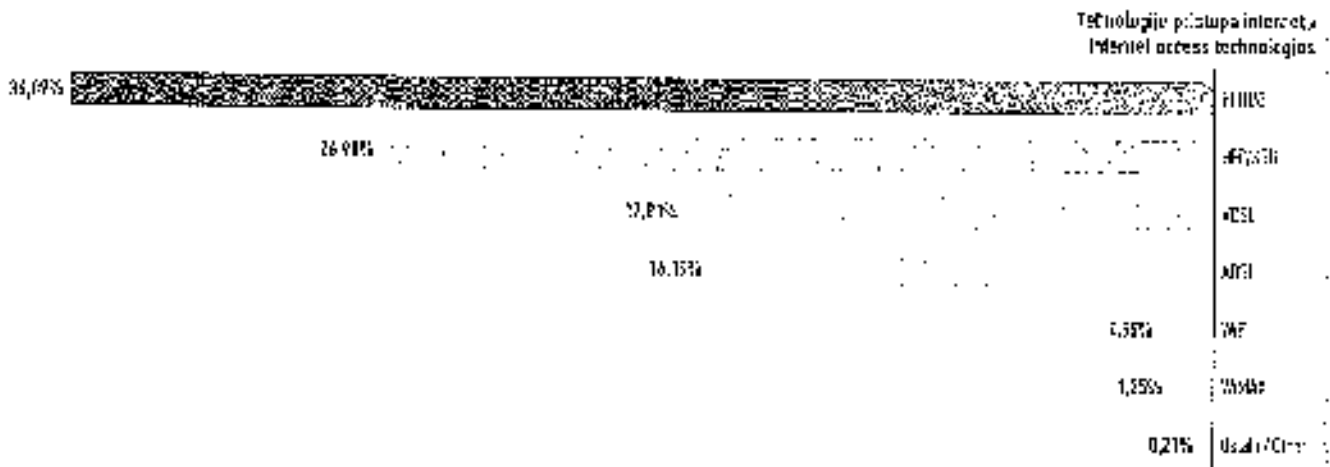
www.wspartner.com



## E INFRASTRUKTURA E INFRASTRUCTURE



Učestalost korištenja prema brzini pristupa interneta



Tehnologije pristupa internetu



## SAOBRAĆAJ TRANSPORTATION



Saobraćaj sa učestvovanjem od 4,19% u BDP-u (2019. godine) i 6,19% u ukupnoj zaposlenosti, kao i visokom povezanošću sa nizom drugih djelatnosti (turizam, trgovina, industrija), ima značajnu ulogu u strateškom razvoju Crne Gore.

- Putna mreža dužine 9.249 km
- Željeznička mreža dužine 250 km
- Međunarodni aerodromi: Podgorica i Tivat
- Luka Bar, Kotor i Zelenika
- Marina – najvažniji objekti:
  - Marina Bar (547 berbi)
  - Dubčev Marina Budva (530 berbi)
  - Marina Kotor (50 berbi)
  - Porto Montenegro Tivat (450 berbi)
  - Luštica Bay Tivat (176 berbi)
  - Furčunovi Herceg Novi (230 berbi)
  - Lazare Herceg Novi (156 berbi)

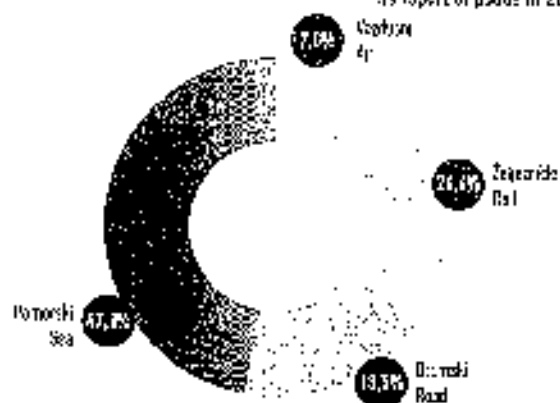
The transportation, which accounts for 4.19% in GDP (2019) and 6.19% in the total employment and closely correlated with a number of other sectors (tourism, trade industry), plays an important role in the strategic development of Montenegro.

- Road network length: 9.249 km
- Railway track length: 250 km
- International airports: Podgorica and Tivat
- Ports: Bar, Kotor and Zelenika
- Marina – most important objects:
  - Marina Bar (547 berths)
  - Dubčev Marina Budva (530 berths)
  - Marina Kotor (50 berths)
  - Porto Montenegro Tivat (450 berths)
  - Luštica Bay Tivat (176 berths)
  - Furčunovi Herceg Novi (230 berths)
  - Lazare Herceg Novi (156 berths)

Prevoz putnika u 2020. godini  
Transport of passengers in 2020



Prevoz robe u 2020. godini  
Transport of goods in 2020





Autoput Bar-Boljare je najveći infrastrukturni projekat u našoj zemlji čija će realizacija značajno unaprijediti saobraćajnu povezanost u okviru Crne Gore, kao i sa regionom, te evropskim standardima. Ovaj kapitalni projekat predstavlja jedan od temelja budućeg razvoja zemlje, a posebno sjevera. Prva i prema dionica Siroki vasc-Uvac-Mateševa, dužine 41 kilometar, biće među najatraktivnijim evropskim saobraćajnicama. Sa 28 mostova, 16 dvosmjernih tunela i četiri osjetljive, ovaj objekat ujedno predstavlja i građevinski poduhvat i turističku atrakciju.

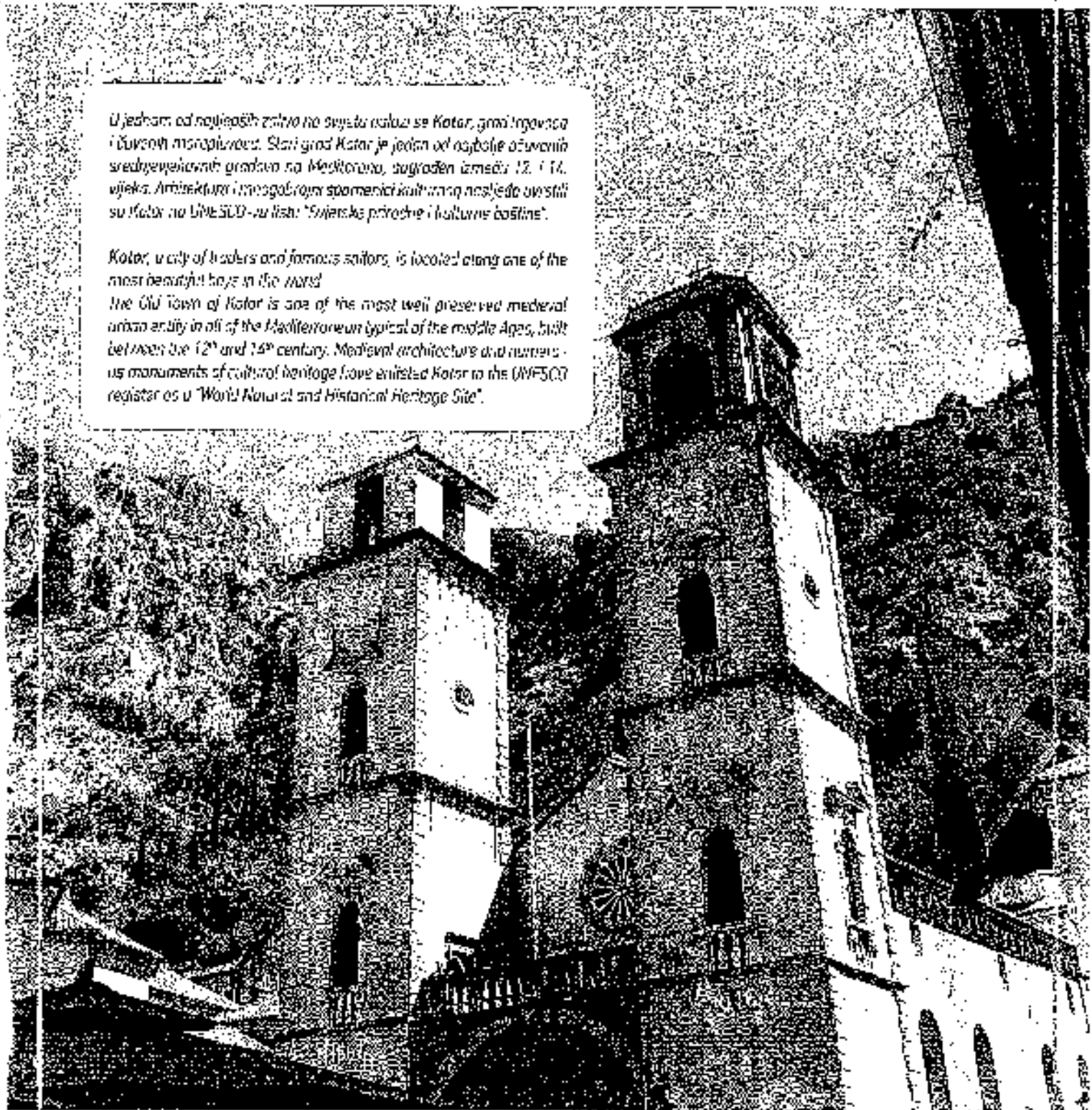
The Bar-Boljare highway represents the largest infrastructure project in our country, the implementation of which will significantly improve the traffic connectivity within Montenegro, as well as with the region and the European continent. This capital project is one of the foundations of the future development of the country, especially the north.

The priority section Siroki vasc-Uvac-Mateševa, which is 41 kilometres long, will be among the most attractive European roads. With twenty bridges, sixteen two-pipe tunnels and four interchanges, this facility represents both a construction endeavour and a tourist attraction.

U jednom od najljepših zaliva na svijetu nalazi se Kotor, grad Ingavaca i čuveni moreplovci. Stari grad Kotor je jedan od najbolje očuvanih srednjovjekovnih gradova na Mediteranu, sagrađen između 12. i 14. vijeka. Arhitektura i mnogobrojni spomenici kulturnog naslijeđa uvrštili su Kotor na UNESCO-ju listu: "Svjetske prirodne i kulturne baštine".

*Kotor, a city of traders and famous sailors, is located along one of the most beautiful bays in the world.*

*The Old Town of Kotor is one of the most well preserved medieval urban entity in all of the Mediterranean typical of the middle Ages, built between the 12<sup>th</sup> and 14<sup>th</sup> century. Medieval architecture and numerous monuments of cultural heritage have enlisted Kotor to the UNESCO register as a "World Natural and Historical Heritage Site".*



## FINANSIJSKE USLUGE FINANCIAL SERVICES



U sektoru finansijskih usluga, dominantno uzgu imaju banke (90%) ukupne aktive finansijskog sistema) uz to koji se odvila najveća dio finansijskog poslovanja.

Druga po značaju su osiguravajuća društva, a dominiraju one koje se bave neželjenim osiguranjem. Oslužba finansijskog sektora čine mikrokreditne finansijske institucije, investicioni fondovi i leasing kompanije.

Bankarski sistem je tokom 2020. godine bio stabilan, likvidan i solventan.

Preliminarni podaci pokazuju da su aktivna kapitala depozit banaka i godini koji je obježala evanaruka izdava bezvredna paradi mijam kreditovriska, i ulazisu na 2019. godinu zahitježi, par, daki su krediti porasli.

Do polovine decembra 2020. godine u Crnoj Gori poslovalo je 13 banaka, nakon čega su spojene Dvojgorska komercijalna banka i Podgorička banka.

Prethodni trend u poslovanju tokom 2020. godine, bilježe i ostale finansijske institucije. U finansijskom sistemu posluje osam mikrokreditnih finansijskih institucija, devetnaest društava i jedno investiciono društvo.

Na dvojgorskom tržištu osiguranja je tokom 2020. godine poslovalo devet društava za osiguranje, od čega se pet društava bave osiguranjem bezvrednih neželjenih osiguranja, a četiri poslovanje životnih osiguranja. Na 31.12.2020. godine strani izvještajni kapital čin 93,38% ukupnog aktivijskog kapitala društava za osiguranje. Crnoj Gori, dok domaći kapital čini 6,62%.

I 2020. godini nastalo je do rastla izvještajni kapital na nivou svih društava za osiguranje od 5,7% više u odnosu na kraj 2019. godine.

Ukupna bruto fakturisane premije društava za osiguranje u 2020. godini iznosila je 75,7 mil. eura, što predstavlja porast od 1,18% u odnosu na isti period u 2019. godini, kada je iznosila 74,7 mil. eura. U ukupno ostvarenoj bruto premiji na ovom tržištu na kraju 2020. godini je domaćinstva učestvovala neželjenim osiguranjem od 75,9%. Dječije bruto premije bezvrednih osiguranja u 2020. godini iznosila 71,15%.

The dominant role in the structure of the financial sector is played by banks (90% of the total assets of the financial system) through which most of the financial operations take place. The second most important are insurance companies, dominated by those dealing with non-life insurance. The rest of the financial sector consists of microcredit financial institutions, investment funds and leasing companies.

During 2020, the banking system was stable, liquid and solvent.

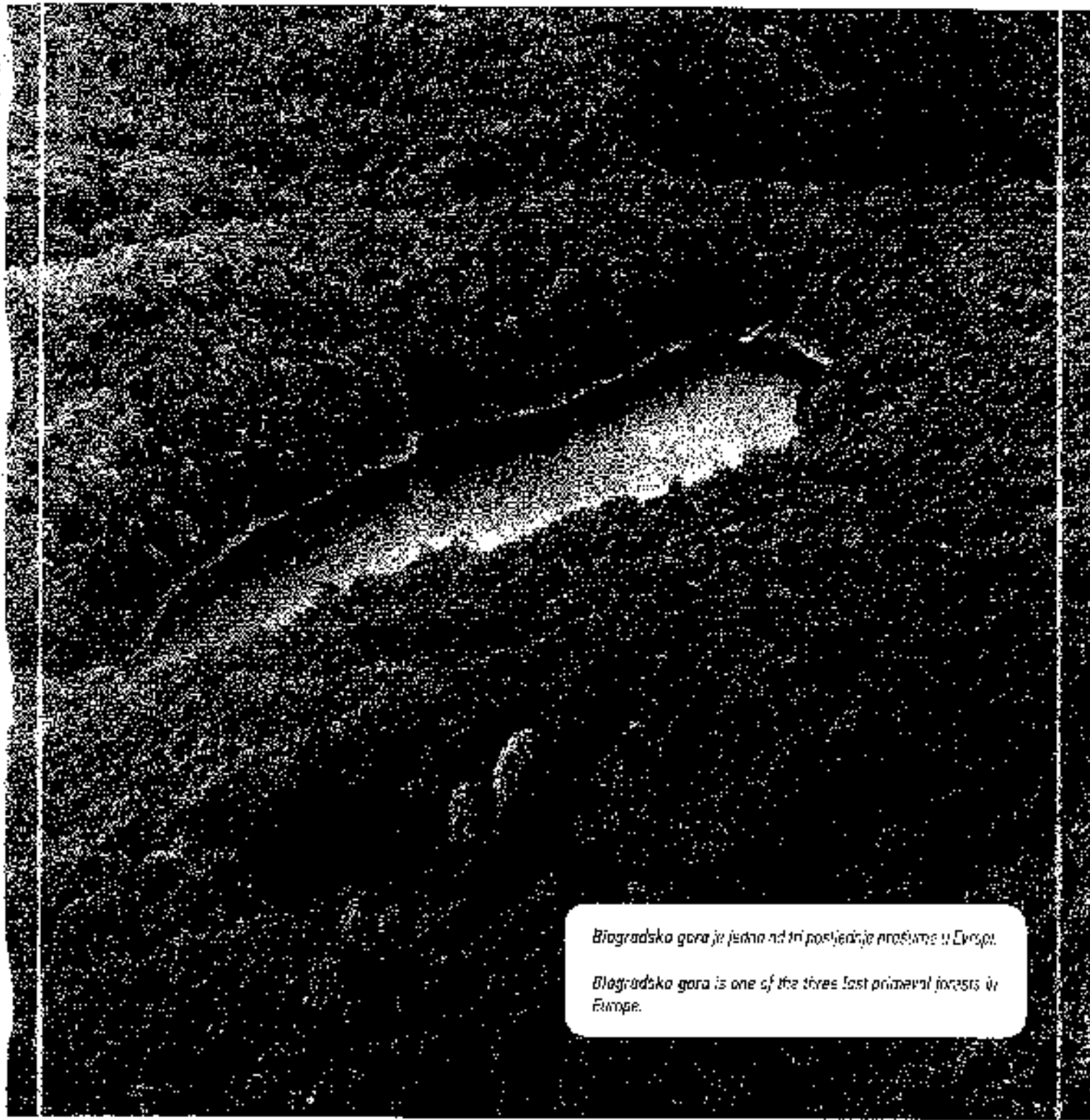
Preliminary data show that the assets, capital and deposits of banks in the year marked by the economic crisis caused by the coronavirus pandemic compared to 2019 recorded a decline, while loans increased. Until mid-December 2020, 13 banks operated in Montenegro, after which Dvojgorska komercijalna banka and Podgorička banka were merged.

Astive trend in business operations during 2020 was also recorded by other financial institutions. There are eight microcredit financial institutions, ten leasing companies and one factoring company operating in the financial system.

In 2020, 9 insurance companies operated on the Montenegrin insurance market, of which two insurance companies deal with non-life insurance, and four with life insurance business. On 31 December 2020, foreign share capital accounted for 93.38% of the total share capital of insurance companies in Montenegro, while domestic capital accounted for 6.62%.

In 2020 the value of total assets at the level of all insurance companies increased by 5.7% compared to the end of 2019. The total gross factored premium of insurance companies in 2020 amounted to EUR 75.7 million, which is a decrease of 1.18% compared to the same period in 2019, when it amounted to EUR 74.7 million. In the total gross premium at the market level at the end of 2020, the 75.9% share of non-life insurance is still dominant. The share of gross life insurance premium in the total gross premium is 24.1%.





*Biogradska gora je jedna od tri posljednje preostale u Evropi.*

*Biogradska gora is one of the three last primeval forests in Europe.*

## ZAŠTITA ŽIVOTNE SREDINE THE ENVIRONMENTAL PROTECTION



Crna Gora je prepoznala održivi razvoj kao temelj ekonomskog rasta i predjela se za kontinuirano unapređenje uprave, onje životnom sredinom. Zaštita životne sredine usaglašena je u zakonodavnom i strateškom okviru, a osnivanjem Ekofonda osigurava u je finansiranje i sprovođenje investicionih projekata.

Systematic approach through public policies has created the preconditions for the development of a green and more competitive economy while promoting the circular economy and eco design. By strengthening the implementation of EU policies and compliance, for which EUR 1.6 billion have been committed, Montenegro has paid special attention to adaptation and mitigation of climate change, energy and resource efficiency, waste and wastewater management, water, air and biodiversity protection, and sustainable urban development and transport. Through an efficient energy policy and the creation of a favourable investment environment, Montenegro has ensured more than 50% of electricity covered from renewable sources.

Implementacijom međunarodnih sporazuma i obaveza, država kvari su dugoročni ekonomski ciljevi koji podrazumijevaju kontinuirano djelovanje kroz održivu upravljanje, šumarstvo, održivo i kvalitetno selektivno grnjenje.

Montenegro has recognized sustainable development as the foundation of the economic growth and has opted for continuous improvement of environmental management. Environmental protection is integrated into the legal and strategic frameworks, and the establishment of the Eco Fund has assured financing and implementation of investment projects.

A systematic approach through public policies has created the preconditions for the development of a green and more competitive economy while promoting the circular economy and eco design. By strengthening the implementation of EU policies and compliance, for which EUR 1.6 billion have been committed, Montenegro has paid special attention to adaptation and mitigation of climate change, energy and resource efficiency, waste and wastewater management, water, air and biodiversity protection, and sustainable urban development and transport. Through an efficient energy policy and the creation of a favourable investment environment, Montenegro has ensured more than 50% of electricity covered from renewable sources.

The implementation of international agreements and obligations has created the long-term economic goals that include coherent action through sustainable agriculture, forestry fisheries and tourism and green building.

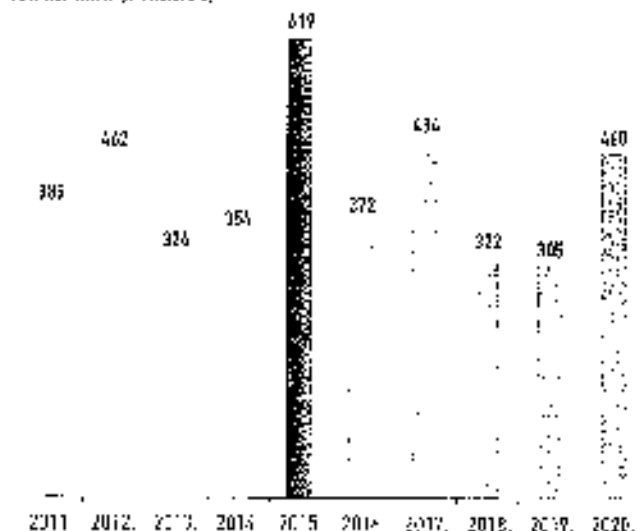


## STRANE DIREKTNE INVESTICIJE

U periodu od 2011.-2020. godine u Gini, Rati je ostvaren ukupan priliv SDI od 7,2 milijardi eura, dok je neto priliv SDI u istom periodu iznosio 4,7 milijarde eura.

Priliv SDI zabilježen je iz preko 120 zemalja svijeta, od čega je 4,5 milijardi eura ili 59,4% ostvareno iz deset država sa najvećim udjelom.

Neto priliv SDI (u milijardama €)  
FDI net inflow (in billions €)



Prema izvoru: Eurostat, Komisija za statistiku

Strani investitor može biti stranac pravno ili fizičko lice sa sjedištem u inozemstvu. Izvorno društvo u Gini je udioče stranog kapitala veći od 10%, obavezni su izdatci prema sa prethodnim, nacionalne izvješće u inozemstvu dužim od petnaest dana i javnosti dostupni koji je sprovede lice osnivača u Gini, Gini.

Strani investitor

- može osnovati pravno društvo (kao što su društvo odgovornosti, društvo s ograničenom odgovornošću, društvo s ograničenom odgovornošću, društvo s ograničenom odgovornošću, društvo s ograničenom odgovornošću)
- se spoužava s lokalnom i domaćim investitorima.

Ulag stranog investitora može biti u obliku stvarnog, uslugama, financijskim sredstvima i hartijama od vrijednosti.



## FOREIGN DIRECT INVESTMENTS

In the period 2010-2020, Montenegro generated EUR 7.2 billion of FDI inflow while the net FDI inflows in the same period amounted to EUR 4.7 billion.

FDI inflow was recorded from over 170 countries worldwide, of which EUR 4.0 billion or 54.4% was generated from ten countries with the greatest share.

Bele pi jilje SOI (mil €) / FDI gross inflow in (mil €)

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
495	614	678	698	757	487	599	650	771	463

Source: Statistical Office of Montenegro

Glavne najveće investitorne države iz 2010. - 2020.  
The major investors in Montenegro by countries 2010 - 2020

Zemlja / Country	Iznos / Amount	%
Ruska Federacija / Russian Federation	1.387.3	34.6
Sjajarska Republika / Serbia	475.3	11.5
Slovačka / Slovakia	415.4	10.3
Njemačka / Germany	374.9	9.3
Italija / Italy	316.8	7.8
Francuska / France	311.4	7.7
Ujedinjena Arapska Emirate / UAE	234.0	5.8
Španjolska / Spain	194.5	4.8
Britanija / United Kingdom	211.5	5.3
Nizozemska / Netherlands	203.4	5.1
UKUPNO / TOTAL	4.025.1	54.4

Source: Statistical Office of Montenegro

A foreign investor may be a foreign natural or legal person established abroad, a company with a share of foreign capital of over 10%, the Montenegrin citizen residing abroad for more than a year and the company established in Montenegro by a foreign entity.

A foreign investor:

- may establish a company (either alone or with other investors), invest in companies, buy a company or part of it, establish a part of a company
- is taxed by 2010 as domestic investor

The share of a foreign investor may be in cash, goods, services, property and securities.

## ZAŠTO ULAGATI U CRNU GORU?

- Pravi okvir za investiranje u skladu sa evropskim zakonodavstvom
- Favorabilna poreska politika: porez na dobit 9%, PDV 21% (opšta stopa) / 7% (snižena stopa), porez na zaradu 9%
- Jednostavan START UP
- Liberalan režim spoljne trgovine
- Nacionalni tretman stranih investitora
- Seti povoljnosti na nacionalnom nivou, u cilju: otvorenih izvoza, za investiranje u sive ekonomije, zemlje i luv uvoznim iznimnim zonama
- Investicione pogodnosti i subvencije na lokalnom nivou u obliku izvoza od plaćanja komunalnih taksi, povoljno cijenjena zemlja za rentiranje i kupovinu, smanjenje stope poreza na imovinu
- Razvijena telekomunikaciona infrastruktura
- Nema ograničenja na profit, dividende ili kamate
- Monetarna stabilnost
- U primjeni su 44 sporazuma o izbegavanju dvostrukog oporezivanja (https://uzavajnikr.gov.me/oprava)

Crna Gora je sigurna ekonomski brzo i stabilno rastuća, sa značajnim potencijalom za dalji ekonomski razvoj. Članstvo u NATO-u i Svjetskoj trgovinskoj organizaciji ustava Crna Gora u red sigurnih zemalja u kojima se odvijaju međunarodni standardi poslovanja. Napredak u pregovorima o pristupanju EU uz koordinatno poslovanje i ambijent sa značajnim potencijalima u energetici, turizmu i poljoprivredi čine Crnu Goru sigurnom investicionom destinacijom.

Crna Gora je na temelju principa članstva Svjetske trgovinske organizacije potpisala multilateralnih i bilateralnih sporazuma – Sporazum o stabilizaciji i asocijaciji sa Evropskom unijom, CEFTA 2006, EFTA, Rusija, Ukrajina i Turska, što joj omogućava kumulaciju pogodnosti i besporedno trgovinu sa red 800 miliona potrošača. Potpisnica je 20 sporazuma u ekonomskoj saradnji, 26 sporazuma u usaglašenim poslovanjima i zaštiti investicija (https://uzavajnikr.gov.me/oprava)

## REASONS TO INVEST IN MONTENEGRO?

- Legal framework for investments reformed in line with the EU legislation
- Favourable tax policy: tax on profit 9%, VAT 21% (general rate) / 7% (reduced rate), income tax 9%
- Simple START UP
- Liberal foreign trade regime
- National treatment of foreign investors
- A set of incentives offered at the national level, in a form of tax exemptions for investments in the northern part of the country and in newly established business zones
- Investment incentives and subsidies given at the local level, in a form of utility fees exemptions, favourable land rental and purchase price, reduction of property tax rate
- Developed telecommunication infrastructure
- No restrictions on profit, dividends or interests
- Monetary stability
- 44 double taxation agreements were concluded (https://uzavajnikr.gov.me/oprava)

Montenegro is a safe, economically viable and politically stable country with a significant potential for further economic development. Membership in NATO and the World Trade Organization places Montenegro among the safe countries, where the international business standards are applied. Progress in EU accession negotiations, along with a competitive business environment with significant potentials in energy, tourism and agriculture, make Montenegro an attractive investment destination.

Based on the principles of the WTO (the member), Montenegro is a signatory of the multilateral and bilateral agreements – Stabilization and Association Agreement with the EU, CEFTA 2006, EFTA, Russia, Ukraine and Turkey, which enables the cumulation of origin and duty free trade with around 800 million consumers. Montenegro is a signatory of 20 agreements on economic cooperation and 26 agreements on the mutual promotion and protection of investments. (https://uzavajnikr.gov.me/oprava)

	Godina / Year	Rank / Rank
Besta bank - globalni poslovanje (World Bank Group Business)	2020	50 / 156
Besta bank u Evropi - globalni poslovanje (World Economic Forum Global Competitiveness Index)	2019	73 / 141

## PORESKI SISTEM THE TAX SYSTEM

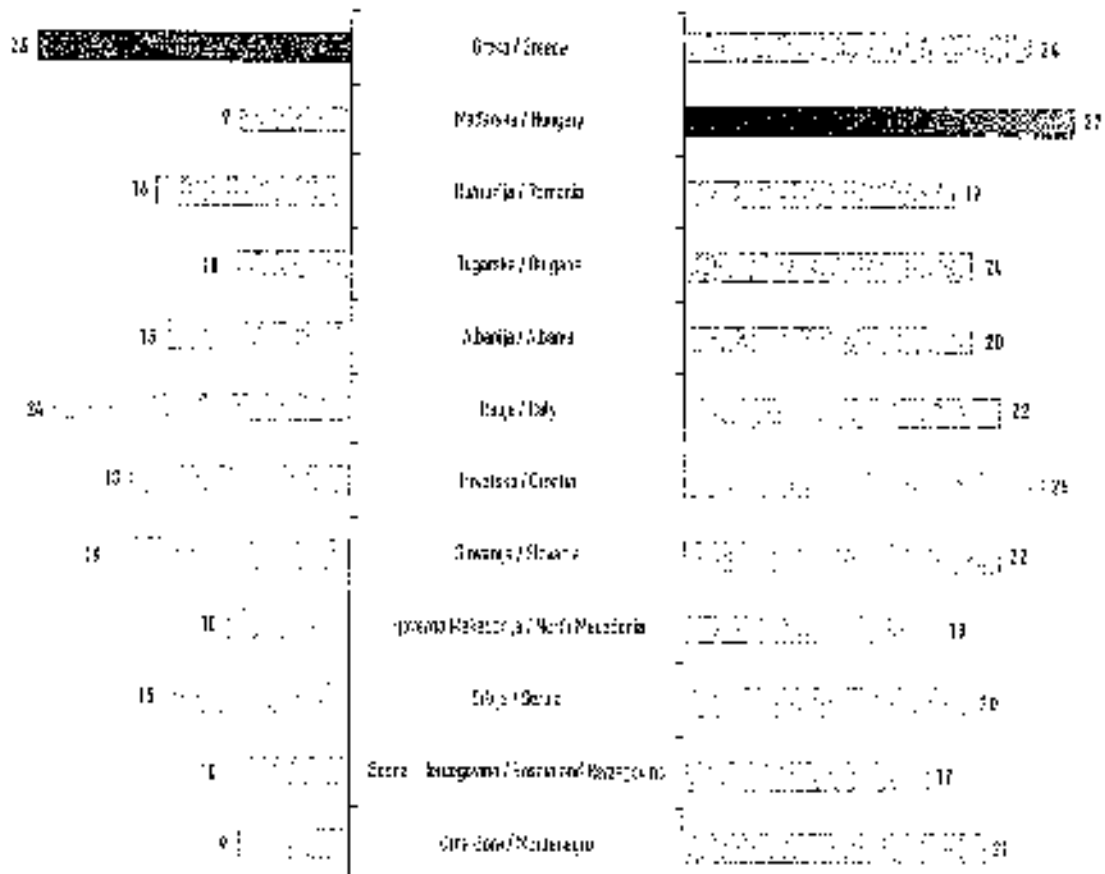
Prosječna stopa poreza  
Stopa poreza na dobit poduzetika  
Stopa poreza na dobit upaljenih

39  
36  
općina stopa poreza: 215/17% (prosječna stopa/average rate)

Income tax rate  
Corporate tax rate  
The rate of profit tax

Komparativni regionalni prikaz stopa poreza na dobit poduzetika  
Comparative regional review of corporate income taxes

Komparativni regionalni prikaz stopa PDV  
Comparative regional review of VAT rates



Source: Statistical Office of the Republic of Croatia

Udio poreza na lični dohodak i doprinosa za obveznu socijalno osiguranje u ukupnim sredstvima potrebnim za isplatu rata zarada iznosi 35,3% (osredak: 34%).

The share of personal income tax and compulsory social security contributions in the total funds required for the payment of net earnings is 35.3% (average: 34%).





*Sveti Stefan, jedinstveni grad hotel na svijetu, kao svjetsko atrakcija našim se u Filipinima krizi "Vjerovati ili ne".*

*Sveti Stefan, a unique city hotel in the world, as a tourist attraction found its place in the Ripley's book "Believe it or not!"*







**PODSUČAJNE MJERE**

Podsučajne mjere na nacionalnom nivou uključuju prireske odložene za investicije i to:

**1. Odlaganje od poreza na dobit**

Pravomogućava pravnim licima privredno nedržavno pravnim i općinama, koja obavljaju pravećnu djelatnost, odložiti od poreza na dobit za prvih osam godina, pri čemu ukupni iznos poreskog odloženja ne može biti veći od 200.000 eura. Poresko odlaganje, odnosno olakšica, ne odnosi se na povećanog obveznika koji postoji u sektoru primarne proizvodnje poljoprivrednih proizvoda, maslinarstva ili brodogradnja, metalne, čelika, ciglane i ugostiteljstva, osim primarnih ugostiteljskih objekata.

**2. Odložavanje od poreza na dohodak fizičkih lica**

Poreski obveznik koji otpočne obavljati svoju zvućnu djelatnost u primarne nedržavno razvijenu djelatnost, uključujući se poreza na dohodak za prvih osam godina, pri čemu ukupni iznos poreskog odloženja ne može biti veći od 200.000 eura. Poresko odloženje, od ovog oblika, ne odnosi se na poresku obveznika koji postoji u sektoru primarne proizvodnje poljoprivrednih proizvoda ili u sektoru brodogradnja, metalne, čelika i ugostiteljstva, osim primarnih ugostiteljskih objekata.

**3. Odlaganje od poreza na dodatu vrijednost**

Pravo na odloženje od plaćanja poreza na dodatu vrijednost, na godišnju proizvodnju, odnosi se na ulogu, za građnju i opremanje ugostiteljskog objekta kategorije pet i više zvjezdica, arhitektonskog objekta za proizvodnju električne energije i instaliranje snage veće od 10 MW i kapaciteta za proizvodnju prednapravljenih proizvoda razvrstanih u okviru sektora C grupe 10 Zakona o klasifikaciji djelatnosti, čija investicijska vrijednost iznosa 500.000 eura, ostvaruje se na račun i po postupku amparacionom Pravidnikom o postupku, odloženja od plaćanja odnosi na dodatu vrijednost investitora izvan područja proizvodnje i usluga.

U okviru Programa za unapređenje Zbornice, koji izvodi za 2020. godinu, predviđena su sredstva podrške u iznosu od 5,35 milijuna eura. Programom se predviđeno sprovođenje jedanaest programskih linija finansijske podrške, od čijih je za programsku liniju - podršku u ulaganjima predviđen najveći dio raspoloživih sredstava.

Sredstva za podršku investicija se dodjeljuju na osnovu javnog oglasa i to za investicione projekte čija je minimalna vrijednost iznosa 250.000 eura i kojima se obavlja djelatnost stvaranje najmanje 8 novih radnih mjesta. U sjevernom i centralnom regionu sredstva za podršku se dodjeljuju ako je minimalna vrijednost investicije 100.000 eura i ako se u okviru nje obavlja djelatnost stvaranje 4 nova radna mjesta u roku od 10 godina, od čega zaključivanja ugovora o korišćenju sredstava.

Zbornice u slobodnim zonama uređeno je osnivanje i poslovanje u njima kao i olakšice za korišćenje. Za predloženu ulaganje, kao i njeno aktivno opremanje, ne plaćaju se carine, vanjske dažbine i porezi na dodatu vrijednost i ista može u znatnoj mjeri biti ograničeno.

**FINANSIJSKA PODRŠKA**

Glavni cilj osnivanja Investiciono-razvojnog fonda su poboljšanje i ubrzanje privrednog razvoja. Fond odobrava i odobri izdaje garancije, obavlja posredovanje u predaju kapitala u okviru Fonda. Najznačajnija podrška djelovanja su:

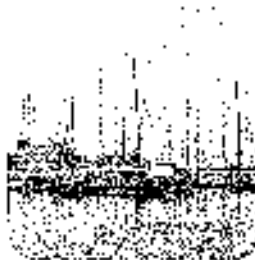
- Podrška sektor, MSP i srednje i najveće poduzeća
- Podrška u jačavanju kvaliteta i konkurentnosti i ekoloških projekata,
- Podstizanje izvoza i zapošljavanja
- Privatizacija ostalih društvenog kapitala.

Poresku sektor, MSP i preduzetnicima razlikuje se pored direktnih sredstva kredita posredovanjem banaka, posebnih kreditnih linija, garancija i faktoringa.

Istovremeno sredstava predviđena su kamatane stope u rasponu od 0,38% do 6,55%



## SUPPORT TO INVESTORS



### INCENTIVE MEASURES

Incentive measures at the national level include the tax incentives for investing, such as:

#### 1. Exemption from corporate income tax

The newly established legal entities in the underdeveloped municipalities which conduct production activities, are exempt from corporate tax in the first eight years, whereby the total amount of tax exemption may not exceed EUR 720,000. The tax exemption or incentives does not apply to a taxpayer operating in the sector of primary agricultural production, but sport or shipyards, fishery, steel, wood and hospitality, except for primary hospitality facilities.

#### 2. Exemption from personal income tax

A taxpayer who starts manufacturing activities in the underdeveloped municipalities is exempt from income tax in the first eight years, whereby the total amount of tax exemption may not exceed EUR 200,000. The tax exemption or incentives does not apply to a taxpayer operating in the sector of primary agricultural production or shipyards, fishery, steel, wood and hospitality, except for primary hospitality facilities.

#### 3. Exemption from value added tax

The right to exemption from value added tax on the supply of products or services for the construction and equipping of five or more steel, gas utility facilities, power facility for electricity production with the installed capacity of over 10 MW and the capacities for the production of food products classified within the C sector of the group III of the Law on Classification of Activities, with the investment value exceeding EUR 500,000, is realized in the manner and according to the procedure prescribed by the Ordinance on the procedure for exemption from value added tax and delivery of certain products and services.

The support funds allocated within the Program for Improving the Competitiveness of the Economy for 2020 amount to EUR 5,000 million. The Program envisages the implementation of eleven program lines of financial support, with the largest

part of available funds allocated for the program line "Incentives for direct investments". Funds for investment incentives are allocated on the basis of a public announcement for investment projects with a minimum investment value of EUR 250,000, which ensure the creation of at least 6 new jobs. In the northern or central region, incentive funds are allocated if the minimum investment amounts to EUR 700,000 and if it ensures the creation of at least 4 new jobs within three years from the date of concluding the contract on the use of funds.

The establishment and operation in the free zones, as well as incentives for users are regulated with the Law on Free Zones. Customs, customs duties and value added tax are not charged for manufacturing and processing of goods, as well as their active refining and the goods can remain in the zone indefinitely.

### FINANCIAL SUPPORT

The main objective of the Investment-Development Fund activities is fostering and accelerating the economic development. The Fund approves loans and issues guarantees, performs various tasks related to the sales of the capital in the Fund's portfolio. Its most significant areas of operations are:

- Support to the sector of SMEs (loans and guarantee support);
- Support to the implementation of infrastructure and ecological projects;
- Financing export and employment;
- Finetuning of the remaining of the entirely-owned capital.

The support in the SME sector and entrepreneurs is realized through direct loans, loans with the banks as intermediaries, special credit lines, guarantees and factoring. The credit terms define the interest rates ranging from 2.5% to 6.5% with the grace period of 3 to 4 years and the term of payment of up to 12 years.

Special incentives have been defined based on the realization of the projects in the northern region municipalities and in less developed towns (Kalinje and Ubinj), but those economic entities which create jobs for 5 or more new employees, as





U prethodnom periodu od 4 godine, ukoliko osoba do 12 godina Posedne neveljnosti su definisane po osnovu rezultata projekata u područjima geografski regionalno i urbanije razvijene gradovine (Cetinje i Ulcinj) i za subjekte koji realiziraju projekte zapisa 3 ili više kvadrata, kao i one subjekte koji kao sredstvo obezbeđuju dostavu komunalne gorivnoj. Projekat IPART tako se razlikuje u saradnji sa Ministarstvom poljoprivrede i ruralnog razvoja Crne Gore za finansiranje projekata poljoprivrednih proizvođača u Crnoj Gori. Cilj projekta je pružiti podršku investicijama u razvoj strovarstva poljoprivredna gospodarstva u cilju uvođenja i implementacije najavljene razvojne politika povećanja konkurentnosti na tržištu, poljoprivredni proizvođači kao i uvođenja i jačanja evropskih standarda proizvodnje hrane.

**BIZNIS ZONE**

Biznis zona predstavlja jedinstven arhitektonički i lokalno samoupravne djelom u potpunosti infrastrukturno opremljena, koji omogućavaju investicijama pored zajedničkog posredstva ili infrastrukture pruža dodatne akcesne i administrativne olakšice za državnog i lokalnog nivoa.

Podstapanje ulaganja proizvođačkih preduzeća na infrastrukturu upravo je razvijena, povećanje zaposlenosti i uslovi razvijanja lokalnim samoupravama kao faktora privlačenja kapitala i drugih stranih investitora, neki su od ciljeva koji ciljeve osvajanja Biznis zone.

Uredbom o Biznis zonama ista su kao i likovne na Biznis zone od strateškog značaja koje osiguravaju upravljanje vlade i Biznis zone od lokalnog značaja koje osiguravaju upravljanje jedinica lokalne samouprave.

U skladu sa navedenim lokalna samouprava su:

- Promotivna cijena zemljišta, kupovina pristupa za Biznis zone,
- Olakšice u obliku plaćanja komunalnih i drugih naknada,
- Infrastrukturno osposobljavanje na područjima gdje ne postoji,
- Smanjenje ili oslobođenje plaćanja priručnika za državnih tržišta i usluga,
- Smanjenje stope poreza na nepokretnost,
- Mogućnost dobivanja povoljnijeg modela javno-javnog partnerstva.

Za nekretna imanja u Biznis zonama komunalne zone oslobođen je plaćanja

- Doprinosa za obezbjeđivanje sigurnosti osiguranje na zarade (doprinos za penzioniranje) i zdravstveno osiguranje, doprinosa za osiguranje od nesposobnosti i doprinosa za lični red.
- Poreza na dohodak fizičkih lica.

Više na ovih olakšica ne može da prekrati najbolji slučajnici uloženi pomoću od UZG za ma, od ANP za srednje i SPS za velika privredna društva, i skidaju sa propisana kojima se uređuje državnog porez. Moguće je koristiti najduže pet

godina od dana zapošljavanja lica u Biznis zoni

Pored olakšica propisanih Uredbom o Biznis zonama komunalne zone je pravilno na drugu olakšicu u skladu sa zakonom posebnim propisima kojima se uređuje državnog porez, s tim što kumulacije državnih poreza. Uključujući inostranost prema tome, za iste opredeljene transakcije, zajedno ne smiju biti najviše dozvoljeni iznosi porezovanih.

Pored glavnog grada Podgorica, do sada je još deset opština proglasilo lokalitete i amonjevano osvajanje Biznis zone

Glavni grad Podgorica od čijom je osnovice 13 b i a i b zona ukupne površine 257 hektara

- U skladu sa Odlukom o "Industrijska zona A" proglašene su Biznis zone Podgorica 1-5;
- U skladu sa Odlukom o "Industrijska zona GOF-a" proglašena je Podgorica 6;
- U skladu sa Odlukom o "Servisno-eksploatacijska zona sa rešenim ulaznim ulazima" i Odlukom o "Servisno-eksploatacijska zona" proglašena je Podgorica 7;
- U skladu sa Odlukom o "Agroindustrijska zona" osnovane su Podgorica 8;
- U skladu sa Odlukom o "Korik-Svan Jendrom III" proglašene su Biznis zone Podgorica 9 i 10.

Olakšice za poslovanje u Biznis zonama su sledeće:

- Osvajanje zemljišta u zakup od tri deset godina uz plaćanje godišnjeg zakupnine od 0,5 EKV %;
- Mogućnost kupovine zemljišta od prodavca koji nije vlasnik sa mogućnošću uplate u 60 mesečnih rata, uz prethodno saglasnost Vlade Crne Gore;
- Umanjenje naknada za komunalne usluge koje se plaćaju za komunalne usluge sa povećanim infrastrukturno osposobljavanje;
- Oslobođenje od plaćanja naknade za korišćenje ozbiljnih i usluga na period od 10 godina, nakon čega se naknada obračunava u skladu sa zakonom.

Biznis zona ulok u Nikšiću čuvata površinu od 54,17 ha u privatnoj svojini i 0,37 ha u državnoj svojini a površina koja postoji u imovini JKP Željeznička kolonijala vojna se raspoređuje tako sa Podgoricom, Barom i Beogradom

Olakšice za osvajanje u Biznis zoni su:

- Osvajanje zemljišta u zakup na period od 10 godina, uz godišnju zakupninu od 0,017%, uz mogućnost korišćenja za još 10 godina;
- Oslobođenje od plaćanja naknada za komunalne usluge prema je građevinskog zemljišta za 50% od iznosa propisanog od strane lokalne uprave, bez ulaganja ili otpisano oslobađajući obavezno plaćanja naknade za komunalne osposobljavanje građevinskog zemljišta od uslova da investitor o svom trošku, uz ličnu odgovornost osposobljavanje građevinskog zemljišta;
- Oslobođenje od plaćanja godišnje naknade za korišćenje opštinskih i





well as for those entities which provide bank guarantees as collateral. The project IFARD line is realized in cooperation with the Ministry of Agriculture and Rural Development of Montenegro financing the agriculture projects in Montenegro. The objective of this project is providing support to the investments in the registered farms in order to introduce and implement the measures of rural development increase competitiveness on the market of agricultural products, as well as to introduce and strengthen the European standards in the food production.

**BUSINESS ZONES**

A business zone represents a territory in the territory of a local self-government, partly or fully equipped with infrastructure, which provides potential investors with additional state-level and local administrative and tax facilitations, in addition to common state level infrastructure.

Boosting the investments of the manufacturing companies on a land equipped with infrastructure, increasing the employment in the less developed municipalities, as well as the attraction of domestic and foreign investors' capital, are some of the basic goals of establishing business zones.

The tier of the business zones differentiates business zones of strategic importance, established and managed by the Government and the business zones of local importance, established and administered by a local self-government.

The local governments provide the following benefits:

- Favorable price of lease/purchase of an area intended for business zone.
- Facilitations in terms of payment of utility and other charges;
- Infrastructure equipment in the areas where it does not exist;
- Reduction of or exemption from duties on personal income tax;
- Reduction of the property tax rate;
- The possibility to define a favorable amount of public-private partnership.

For persons employed in the business zone, the beneficiary of the Business zone is exempt from paying:

- Contributions for compulsory social insurance (in salaries contribution for pension and disability insurance, contribution for health insurance, contribution for unemployment insurance) and contributions to the Labour Fund;
- Personal income tax.

The amount of these benefits may not exceed the maximum allowable productivity of EUR for small enterprises, 50% for medium-size enterprises and 50% for large companies, in accordance with the regulations governing the state aid, and they can be used for a maximum of five years from the date of employment in the business zone.

In addition to the benefits prescribed by the Regulation on the Business Zones, the beneficiary is entitled to other benefits in accordance with the law and special

regulations governing the state aid, provided that the cumulation of state aid, including infrastructure equipment, for the same eligible costs may not exceed the maximum allowed amount of the investment.

In addition to the Capital of Podgorica, so far the other municipalities have defined location intended for the establishment of business zones:

The Capital Podgorica established 10 business zones within the total area of 257 hectares

The following business zones were defined:

- Podgorica 1-6 within the JLP "Industrial Zone A";
- Podgorica 6 within the OJF "Industrial Zone of ZAP";
- Podgorica 7 within the OJF "Service-storage zone with marshalling yard" and "Service storage zone";
- Podgorica 8 within the OJF "Agro industry zone" and
- Podgorica 9 and 10 within the JLP "Koleš-Stari Mercator III"

The incentives for business zones are as follows:

- Leasing the land for the period of 30 years, at the price of 0,01 €/m<sup>2</sup> annually;
- Possibility to purchase land at the estimated value with the possibility of repayment in 60 monthly instalments, with the prior consent of the Government of Montenegro;
- Reduction of fees for utility infrastructure to construction land for users entrusted with infrastructural equipping;
- Exemption from payment of the fee for the use of municipal roads for a period of 10 years, after which the fee is calculated in accordance with the law.

Business zone (site) (Zs0) located in JGZS0 covers an area of 54,17 ha in the private ownership and 1,07 ha in the state ownership, within which there is an industrial railway track established by a connection with Podgorica Bat and Deljanje

Incentives for foreign business in the business zone include:

- Leasing the land for a period of 15 years, with an annual rent of 0,01 €/m<sup>2</sup> with the possibility of extension for another 10 years;
- Exemption from the obligation to pay the fee for utility infrastructure to construction land by 50% of the amount prescribed by the decision governing this area, or complete exemption from the obligation to pay the fee for utility infrastructure to construct on land provided that the investor provides utility infrastructure at his own expense;
- Exemption from the obligation to pay an annual fee for the use of municipal and categorized roads in the business zone up to 10% in relation to the amount determined by the decision governing this area, for a period of up to 5 years;
- Exemption from the obligation to pay real estate tax up to 70% in relation to the amount determined by the decision governing this area, for a period of up to 5 years.





## POSREDOVANJE NEKRETNIM

nekategorisanih puteva na teritoriji biznis zone od 7658 u m<sup>2</sup> na visini od 100 m, odlikom koja uređuje na mjestu najdulje od 5 godina;

- Oslobođenja obaveze plaćanja poreza na nepokretnosti do 70%, u odnosu na visinu ulaganja ukupno koja uređuje novu obavu na period od 5 godina;

Projekcija Celinje je identifikovala dvije biznis zone gdje je moguće realizovati brownfield i greenfield investicije. Na prostoru nekadašnje giganta FIORCO nalazi se stara zona Celinje I koja se prostire na površini od 14,26 ha, udaljena 5 km čine proizvodna hala, magacari i drugi objekti objeći sa kompletnom infrastrukturom, gdje je moguće realizovati brownfield investicije. Biznis zona Celinje II nalazi se uz regionalni put Celinje – Budva, prostire se na 49,3 ha i locirana je dobro povezana sa centralnim i perifernim dijelom župe i udaljena od svih odnosa u Tivatu i Perućnici, Lukom Bar i željezničkom. Ova biznis zona pogodna je za razvoj svih vrsta greenfield investicije.

Udaljena za posredni režim poslovanja u biznis zoni "Frijestena Celinje" u serijama se simulativno mijera za sve vrste i razlika, a time je stvorena mogućnost da većina privrednih djelatnosti može biti realizovana u predviđenim biznis zonama.

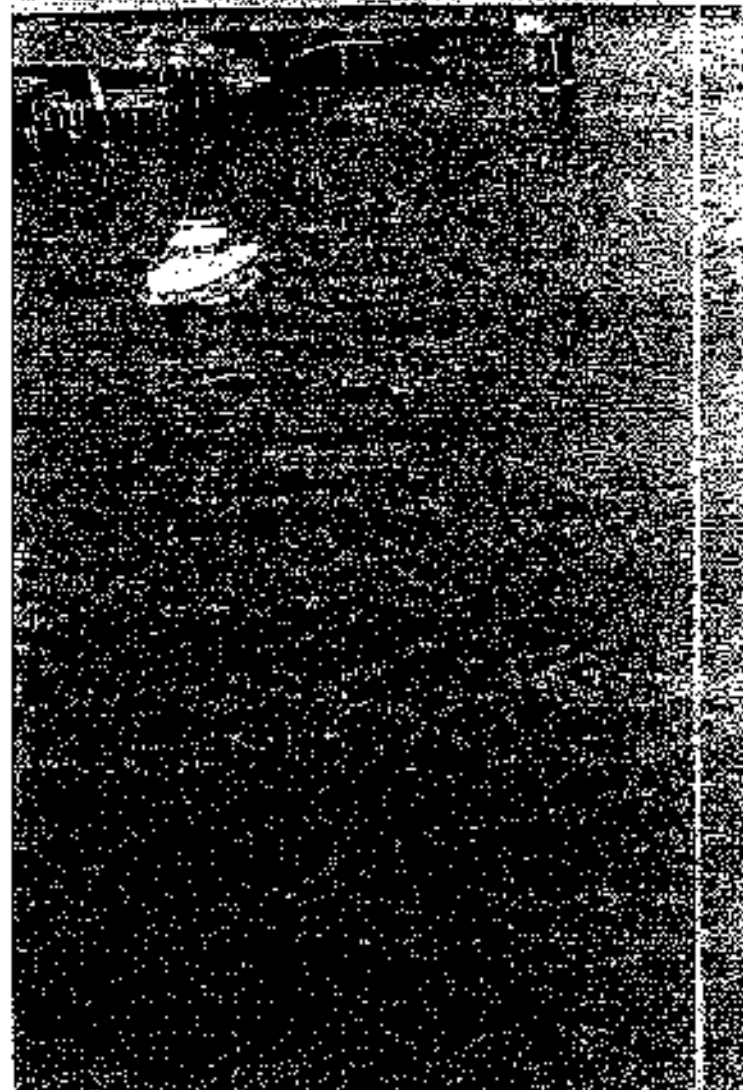
Opština Kolašin proglašila je lokalitet Bakovoći biznis zonom. Ukupna površina 12,2 ha, na svega 3 km od centra grada, sa lijeve i desne strane magistralnog puta Kulašin – Murvane.

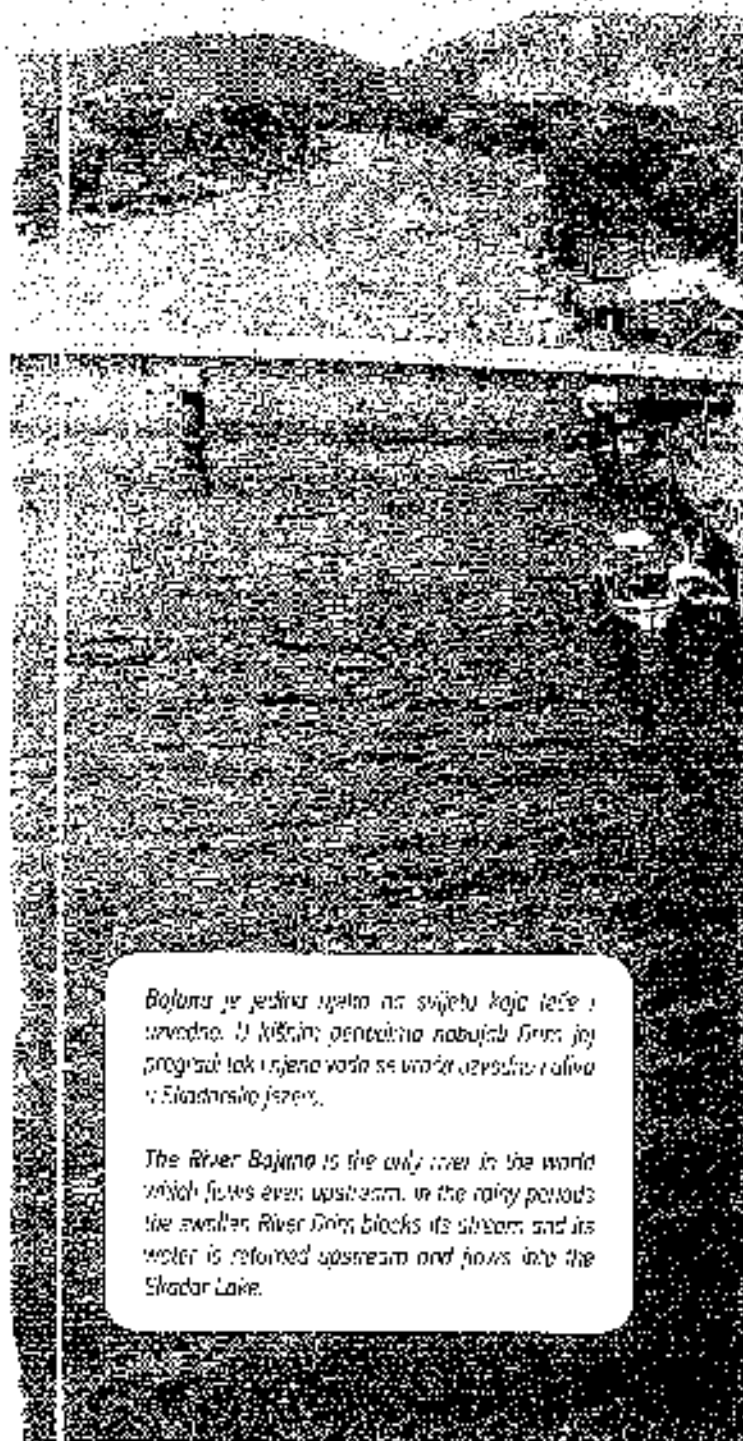
Karakteristike biznis zone Bakovoći odnose su na:

- Plaćanje poreza na nepokretnost za period od 5 godina od dana otpočinjavanja djelatnosti
- Plaćanje poreza porezne dionice fizičkih lica za period od 5 godina od dana otpočinjavanja djelatnosti (fleksibilno)
- Plaćanje naknade za komunalnu opremanje građevinskih zemljišta.

Opština Majkovoći obnavlja je za ulaganje u posredni režim Ošbita Foče. Ukupna površina od 10 ha, gdje je moguće realizovati greenfield investicije iznosi 6,5 ha i djelomično je infrastrukturom opremljena. Udaljena je 2,5 km od centra grada i nalazi se u neposrednoj blizini magistralnog puta željezničke pruge koje vodi od Luke Bar. Predviđeno je devetnaest zemljišta po zakonu po posebnim uslovima, za izgradnju objekata za proizvodnju električne energije na veličini, koji ne zahtijevaju svjetnu snabdjevanje. Udaljena sa potencijalne investicione projekcije su:

- Zakup zemljišta procijenjen od 1.050 €/ha i u godišnje iznaku za izdavanje proizvoda u cjelovitosti, na period od deset godina sa mogućnošću produženja na još deset godina, površine:
  - Od 1.500 m<sup>2</sup> do 2.000m<sup>2</sup>, za investitora koji zapošljava od 1 do 5 radnika i izgradi objekat veličine minimum 25% od ukupne parcele;
  - Od 1.500m<sup>2</sup> do 4.000m<sup>2</sup>, za investitora koji zapošljava od 5 do 10 radnika i izgradi objekat veličine minimum 25% od ukupne parcele;





*Bajina je jedina rijeka na svijetu koja teče i uzvodno. U kišnim periodima nabujala brzo joj progiba tok i njena voda se vraća izvornu i uliva u Skadarsko jezero.*

*The River Bajina is the only river in the world which flows even upstream. In the rainy periods the swollen River Bajina blocks its stream and its water is returned upstream and flows into the Skadar Lake.*

The Old Royal Capital of Cetinje has identified two business zones with the potential for the realization of brownfield and greenfield investments. The business zone Cetinje I is located in the territory of the former factory of home appliances JBOO and it covers the area of 16,26 ha of which 5 ha is covered by production plants, warehouses and accompanying facilities with the necessary infrastructure, suitable for greenfield investments. The business zone Cetinje II is located along the regional highway Cetinje – Biševac, covers the area of 49,3 ha and is well connected with the central and southern part of Montenegro, international airports in Tivat and Podgorica, Port of Bar and railway. This business zone is suitable for all kinds of greenfield investments.

In line with a special regime of doing business, the Old Royal Capital of Cetinje created a set of incentives for all types of investors and thus provided an opportunity for the majority of economic activities to be realized in the planned business zones.

The municipality of Kolašin has defined the location "Belovčići" as a business zone, which covers the area of 13,7 ha and it is only 3 kilometres away from the city centre on the left and right side of Kolašin-Mojkovac highway. The users of the Belovčići business zone are exempted from the following:

- Paying the property tax for a period of 8 years as of the date of commencement of activities;
- Paying surtax or personal income tax for the period of 8 years as of the date of commencement of activities;
- Paying the fee for the provision of utility infrastructure to the construction land.

The Municipality of Mojkovac established "Jabuča Polje" as a business zone open for investments. The business zone, planned for greenfield investments, covers the area of 6,51 ha and is fully equipped with infrastructure. It is located 2,1 km away from the city center and it is in the immediate vicinity of the main road and the railway leading to the Port of Bar. The land is envisaged to be leased under favourable terms for the construction of facilities for production activities and wholesale trade, which do not pertain to the categories of incentives for potential investors include:

- lease of land at the price of 3,05 €/m<sup>2</sup> annually for the period of maximum, for the period of 10 years with the possibility of extension for the same period, the area of which covers:
  - from 1.500 m<sup>2</sup> to 2.000 m<sup>2</sup> for the investor who hires 3 to 5 employees and constructs the facilities of the size which is minimum 20% of the size of the plot of land;
  - from 1.500 m<sup>2</sup> to 4.000 m<sup>2</sup> for the investor who hires 6 to 10 employees and constructs the facilities of the size which is minimum 25% of the size of the plot of land;
  - from 1.500 m<sup>2</sup> to 8.000 m<sup>2</sup> for the investor who hires 11 to 20 employees

- Od 1.500m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 11 do 20 radnika i izgradi objekat veličine minimum 30% od veličine parcele;
- Zakup zemljišta po cijeni od 0,05€/m<sup>2</sup> na godišnjem nivou, za obavljanje djelatnosti trgovine na veliko, na period od deset godina sa mogućnošću produženja na još deset godina površine:
  - Od 600m<sup>2</sup> do 1.500m<sup>2</sup>, za investitora koji zaposli od 3 do 5 radnika i izgradi objekat veličine minimum 30% od veličine parcele;
  - Od 500m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 6 do 10 radnika i izgradi objekat veličine minimum 25% od veličine parcele;
  - Od 600m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 11 do 20 radnika i izgradi objekat veličine minimum 25% od veličine parcele;
- Odlučavanje od naknade za komunalno opremanje građevinskog zemljišta propisane odlukom koja uređuje ovu oblast, za investitore koji zaposle više od 10 radnika;
- Smanjenje naknade za komunalno opremanje građevinskog zemljišta za 85% od iznosa propisanog odlukom koja uređuje ovu oblast, za investitore koji zaposle od 6 do 10 radnika;
- Smanjenje naknade za komunalno opremanje građevinskog zemljišta za 70% od iznosa propisanog odlukom koja uređuje ovu oblast, za investitore koji zaposle od 3 do 5 radnika;
- Odlučavanje od poreza na nepokretnost, za investitore koji se bave proizvodnjom, distribucijom, pakovanjem ili preradom poljoprivrednih proizvoda proizvodstvom u Općini Šorci, za vrijeme zakupa zemljišta u skladu sa Zakonom;

Opština Berane razvija je biznis zonu Buduć, koja obim industrijske zone uključuje površinu površine saopćinske Biznis zone od ukupne površine od 16,53 ha. Finansijska naklada iznosi 2,00€ od koje se na ulaganje u novu, troškove zaradke za obavljanje svih radnih mjesta i troškove ulaganje u a i sadržaju:

- Zakup zemljišta po cijeni od 0,05€/m<sup>2</sup> na godišnjem nivou, za obavljanje proizvodnje djelatnosti, na period od deset godina sa mogućnošću produženja do 10 deset godina, površine:
  - Od 1.500m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 3 do 5 radnika i izgradi objekat veličine minimum 30% od veličine parcele;
  - Od 1.500m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 6 do 10 radnika i izgradi objekat veličine minimum 30% od veličine parcele;
  - Od 1.500m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 11 do 20 radnika i izgradi objekat veličine minimum 30% od veličine parcele;
- Odlučavanje od naknade za komunalno opremanje građevinskog zemljišta propisane odlukom koja uređuje ovu oblast, za investitore koji zaposle više od 10 radnika;
- Odlučavanje od poreza na nepokretnost, za investitore koji se bave proizvodnjom, distribucijom, pakovanjem ili preradom poljoprivrednih proizvoda proizvodstvom u Općini Šorci, za vrijeme zakupa zemljišta u skladu sa Zakonom;

17. 02. 2014.

izdat u Općini Šorci, za vrijeme zakupa zemljišta u skladu sa Zakonom.

Opština Šavnik razvija je Biznis zonu Učen ukupne površine 1,6 ha. Očekivane potencijalne investitore za poslovanje u Biznis zoni su sledeće:

- Zakup zemljišta površine od 600m<sup>2</sup> do 1.500m<sup>2</sup>, za investitora koji zaposli od 3 do 5 radnika i izgradi objekat veličine minimum 20% od veličine parcele a za obavljanje proizvodnih djelatnosti, na period od deset godina sa mogućnošću produženja na još deset godina u iznosu od 0,05€/m<sup>2</sup> na godišnjem nivou;
- Zakup zemljišta površine od 600m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 6 do 10 radnika i izgradi objekat veličine minimum 25% od veličine parcele za obavljanje proizvodnih djelatnosti, na period od deset godina sa mogućnošću produženja na još deset godina u iznosu od 0,05€/m<sup>2</sup> na godišnjem nivou;
- Zakup zemljišta površine od 600m<sup>2</sup> do 3.000m<sup>2</sup>, za investitora koji zaposli od 11 do 20 radnika i izgradi objekat veličine minimum 30% od veličine parcele za obavljanje proizvodnih djelatnosti, na period od deset godina sa mogućnošću produženja na još deset godina u iznosu od 0,05€/m<sup>2</sup> na godišnjem nivou;
- Zakup zemljišta površine više od 5.000m<sup>2</sup>, za investitora koji zaposli više od 20 radnika i izgradi objekat veličine minimum 30% od veličine parcele za obavljanje proizvodnih djelatnosti, na period od deset godina sa mogućnošću produženja na još deset godina u iznosu od 0,05€/m<sup>2</sup> na godišnjem nivou;
- Odlučavanje od naknade za komunalno opremanje građevinskog zemljišta propisane odlukom koja uređuje ovu oblast, za investitore koji zaposle više od 10 radnika;
- Smanjenje naknade za komunalno opremanje građevinskog zemljišta za 85% od iznosa propisanog odlukom koja uređuje ovu oblast, za investitore koji zaposle od 6 do 10 radnika;
- Smanjenje naknade za komunalno opremanje građevinskog zemljišta za 70% od iznosa propisanog odlukom koja uređuje ovu oblast, za investitore koji zaposle od 3 do 5 radnika;
- Odlučavanje od poreza na nepokretnost, za investitore koji se bave proizvodnjom, distribucijom, pakovanjem ili preradom poljoprivrednih proizvoda proizvodstvom u Općini Šorci, za vrijeme zakupa zemljišta u skladu sa Zakonom;



and constructs the facility of the size which is minimum 33% of the size of the plot of land;

- Lease of land at the price 0.76 €/m<sup>2</sup> annually for wholesale trade for the period of 10 years with the possibility of extension for additional 10 years, which covers the area:
  - From 300 m<sup>2</sup> to 1.500 m<sup>2</sup> for the investor who hires 3 to 5 employees and constructs the facilities of the size which is minimum 25% of the size of the plot of land
  - From 600 m<sup>2</sup> to 3.000 m<sup>2</sup> for the investor who hires 6 to 10 employees and constructs the facilities of the size which is minimum 25% of the size of the plot of land
  - From 600 m<sup>2</sup> to 5.000 m<sup>2</sup> for the investor who hires 11 to 20 employees and constructs the facilities of the size which is minimum 25% of the size of the plot of land
- Exemption from the fee for utility infrastructure to construction land prescribed by the decision regulating this area, for investors who employ more than 10 workers
- Reduction of the fee for utility infrastructure to construction land by 85% of the amount prescribed by the decision governing this area, for investors who employ from 6 to 10 workers
- Reduction of the fee for utility infrastructure to construction land by 70% of the amount prescribed by the decision regulating this area, for investors who employ from 3 to 5 workers
- Exemption from real estate tax for investors engaged in the production, finishing, packaging or processing of agricultural products produced in Municipality during the lease of land, in accordance with the law.

The municipality of Berane has defined "Ružić" as a business zone, which includes not only the industrial and agricultural areas and the traffic area, the business zone covers an area of 16,9ha

Financial incentives in the Ružić business zone relate to property investments, salary costs for job creation and infrastructure investment costs:

- Leasing the land intended for the production activity, at the price of 0.05 €/m<sup>2</sup> annually, for the period of 12 years with the possibility of extension up to 20 years, which cover the area:
  - From 1.500 m<sup>2</sup> - 2.000 m<sup>2</sup> for investor who employs 3 to 5 workers and constructs the facility of the size which is minimum 20% of the size of the plot of land
  - From 1.500 m<sup>2</sup> - 4.000 m<sup>2</sup> for investor who employs 6 to 10 workers and constructs the facility of the size which is minimum 25% of the size of the plot of land
  - From 1.500 m<sup>2</sup> to 6.000 m<sup>2</sup>, for investor who employs 11 to 20 workers

and constructs the facility of the size which is minimum 33% of the size of the plot of land.

- Exemption from paying the fee for the provision of utility infrastructure to construction land prescribed by the decision governing this area, for facilities in the business zone included in SI Business Zone,
- Exemption from real estate taxes for investors dealing with the production, finishing, packaging or processing of agricultural products produced in Montenegro during the lease period, in accordance with the law.

The municipality of Šanik established the Boan business zone with a total area of 18 ha. Its business zone provides the potential investors with the following incentives:

- Lease of land from 300 m<sup>2</sup> to 2.000 m<sup>2</sup>, for an investor who employs 3 to 5 workers and constructs a facility of at least 25% of the plot size for the planned activities for a period of ten years with the possibility of extension for another ten years in the amount of 0,25€/m<sup>2</sup> per year
- Lease of land from 600 m<sup>2</sup> to 3.000 m<sup>2</sup>, for an investor who employs 6 to 10 workers and constructs a facility of at least 25% of the plot size for the planned activities, for a period of ten years with the possibility of extension for another ten years in the amount of 0,25€/m<sup>2</sup> on an annual basis.
- Lease of land from 600 m<sup>2</sup> to 5.000 m<sup>2</sup>, for an investor who employs 11 to 20 workers and constructs a facility of at least 30% of the size of the plot to perform the planned activities for a period of ten years with the possibility of extension for another ten years in the amount of 0,20€/m<sup>2</sup> per year
- Lease of land of over 5.000 m<sup>2</sup> for an investor who employs more than 20 workers and constructs a facility of at least 35% of the size of the plot to perform the planned activities, for a period of ten years with the possibility of extension for another ten years in the amount of 0,15€/m<sup>2</sup> per year
- Exemption from the fee for utility infrastructure to construction land prescribed by the decision regulating this area, for investors who employ more than 10 workers;
- Reduction of the fee for utility infrastructure to construction land by 85% of the amount prescribed by the decision governing this area, for investors who employ from 6 to 10 workers;
- Reduction of the fee for utility infrastructure to construction land by 70% of the amount prescribed by the decision regulating this area for investors who employ from 3 to 5 workers;
- Exemption from surtax on personal income tax prescribed by the decision governing this area, for investors who employ more than 10 workers;
- Reduction of surtax on personal income tax by 55% of the amount prescribed by the decision governing this area, for investors who employ from 6 to 10 workers;
- Reduction of surtax on personal income tax by 30% of the amount prescribed by the decision governing this area, for investors who employ 3 to 5 workers.







Opština Rečaje obnovila je biseru zonu Zeleni u ukupnoj površini 22,1 ha.

Financijske olakšice u obliku zoni odnose se na Jaganjaci, imovine, troškove zarata za otvaranje novih radnih mjesta i troškove Jaganjaci zemljoposjednika.

- Zemljište u biseru može se dati na korištenje na period od 10 godina bez naknade, a nakon isteka ovog perioda devaće se u zakup za cijenu od 30% EPRM-a na period od 30 godina.
- Jednokratno odobrava plaćanje naknade za komunalno opremanje građevinskog zemljišta pod uvjetom da investitor u ovom trošku izvrši komunalno opremanje (straga), u skladu sa Odlukom o naknadama za komunalno opremanje građevinskog zemljišta;
- Odobrava plaćanje godišnje naknade za korištenje općinskih puteva u iznosu izračunatim za zonu na 10 godina;
- Odobrava poreza na nepokretnost na 5 godina, u skladu sa Odlukom o porezima na nepokretnost;
- Ukoliko žesnik ne može zaposlenim, ostatak biseru zone je dužan dati u radu od 30 dana za vrijeme radni odnos sa drugim firmom sa evidencije nezaposlenih osoba kojima i ca o tome obavijesti upravljača biseru zone.

Opština Bišće Polje obnovila je biseru zonu ukupne površine 219,5 ha. Nalazi se u selu Čučuša. Vlasništvu pripada Biseru odlika, Bakačko-Bavruški i Biseru odlika-Poda.

U biseru zoni biseru zonu izdvajaju se sljedeći objekti i površine:

- Devaće zemljišta u ukupno 10 deset godina, uz plaćanje godišnje naknade u od 0,015% EPRM-a;
- Odobrava plaćanje godišnje naknade za komunalno opremanje građevinskog zemljišta;
- Odobrava odplaćanja naknade za korištenje općinskih puteva;
- Odobrava odplaćanja poreza na nepokretnost na 5 godina;
- Odobrava odplaćanja poreza na nepokretnost na 5% od tržišne vrijednosti nepokretnosti.

Opština Ulešnj prijavila je lokalitet Vladimirske Kruće (dijeljenje zonu Bar-Vladimir, ukupne površine 77,5 ha) za biseru zonu. U biseru zoni biseru zonu imovine i troškove zarata za otvaranje novih radnih mjesta i troškove Jaganjaci zemljoposjednika su:

- Plaćanje poreza na nepokretnost za period od 5 godina uz dane otpočinjajuće od otvaranja biseru zonu;
- Plaćanje poreza na nepokretnost za period od 5 godina uz dane otpočinjajuće od otvaranja biseru zonu;
- Plaćanje naknade za komunalno opremanje građevinskog zemljišta.

### SERTIFIKACIJA OPŠTINA SA Povoljnim Poslovnim Okruženjem u Jugoslaviji (BFC SEE)

Sertifikacija opština sa povoljnim poslovnim okruženjem u Jugoslaviji (BFC SEE) je regionalni program za unapređenje poslovnih uslova i samouprave, koji je od 2012. općina u Bosni i Hercegovini, Hrvatskoj, Makedoniji i Srbiji, a od 2016. godine i u Crnoj Gori. BFC SEE program je pokrenut u okviru partnerskih institucija u regionu sa ciljem uspostavljanja zajedničkog standarda i povećanja kvaliteta poslovanja i uvođenja u opština u praksi u jugoslaviji i Evropi.

Program je namijenjen općinama i gradovima koji imaju odgovarajuće kapacitete i strategije za unapređenje poslovanja, privlačenje investicija i podstaknu razvoj lokalne ekonomije.

U procesu sertifikacije u Crnoj Gori uključeno je šest opština, i to: Podgorica, Jaruga, Tivat, Cetinje, Žabljak i Bjelo Polje. Za ove opštine Vlada Crne Gore predviđala je finansijska sredstva kao bi proširila proces sertifikacije po BFC SEE standardu.

Proces sertifikacije uspjehom su završile opštine Bjelo Polje, Žabljak, Jaruga, Tivat i Podgorica, te su stekle status lokalnih samouprave sa povoljnim poslovnim okruženjem u jugoslaviji i Evropi.





- Exemption from real estate tax for investors engaged in the production, finishing, packaging or processing of agricultural products produced in Montenegro, during the lease of land, in accordance with the Law.

The Municipality of Rožaje has established the Zelina business zone with a total area of 23,1 ha. Financial benefits in the business zone relate to property investments, salary costs for job creation and infrastructure investment costs:

- Land in the business zone is given for use for a period of 10 years free of charge, and after the expiration of this period will be leased at a price of 0,01 EUR/m<sup>2</sup> for a period of 33 years.
- Exemption from the obligation to pay the fee for utility infrastructure to construction land, provided that the investor provides utility infrastructure to the location at his/her own expense, in accordance with the Decision on fees for the installation of the Utility Infrastructure;
- Exemption from the obligation to pay the annual fee for the use of municipal roads in the business zone for 10 years;
- Exemption from real estate tax for 3 years, in accordance with the Decision on Real Estate Tax;
- In case of termination of the employment relation with the employee, the user of the business zone is obliged to establish an employment relation with another person from the unemployment register in Rožaje within 30 days and to inform the manager of the Business Zone.

The Municipality of Učje-Polje has defined 6 business zones covering the total area of 2.95 ha: Krdgova, Čerčan, Vranjska dolina (Vranjs Valley) and Vranjska dolina (Dolacka Valley), Ravnice-Razno Polje and Ravnice-Polje.

The business incentives for the users of the business zones are as follows:

- Leasing the land for the period of 30 years, at the price of 0,01 €/m<sup>2</sup> annually.
- Exemption from the payment of fees for the provision of utility infrastructure to construction land;
- Exemption from the payment of fees for the use of municipal roads;
- Exemption from the payment of surtax on personal income tax.

- Exemption from the payment of real estate tax amount 0,3% of the real estate market value.

The Municipality of Ulcinj has defined the location: "Mašinske Kolibe" and a segment of the Cetina-Vladim highway, which covers the area of 274,6 m<sup>2</sup>, as a business zone.

Future users of the business zone have the right to lease land for 10 years under favourable terms and are exempt from payment of:

- Real estate taxes during the 10-year period following the start of their business;
- Surtax on personal income tax during the 3-year period following the start of their business;
- The fee for the provision of utility infrastructure to construction land.

#### BUSINESS FRIENDLY CERTIFICATION SOUTH EAST EUROPE (BFC SEE)

Business Friendly Certification South East Europe (BFC SEE) is a regional program for improving the competitiveness of local self-governments, which has been implemented in Bosnia and Herzegovina, Croatia, Macedonia and Serbia since 2012 and in Montenegro since 2016. The BFC SEE program was launched by a network of partner institutions from the region with the aim of establishing a common standard and seal of quality of the business environment in the municipalities and cities of the Southeast Europe.

The program is intended for municipalities and cities, which have to appropriate capabilities and are strategically oriented to improving the business environment, attracting investments and encouraging the development of the local economy. The following six municipalities are involved in the certification process in Montenegro: Focgornica, Kanjograd, Tivat, Cetinje, Zastak and Bijelo Polje. The Government of Montenegro has allocated financial resources for these municipalities in order to go through the certification process according to the BFC SEE standard.

The certification process was successfully completed by the municipalities of Bijelo Polje, Zastak, Kanjograd, Tivat, and Focgornica, and gained the status of local self-governments with a favorable business environment in Southeast Europe.



Ostrvo *Gospa od Škrpjela* u Dalmatinskom zalivu je prema legendi nastalo oko stijene usred mora na kojoj su, 1492. godine, pirati pronašli likovnu figuručicu sa djetetom. Od toga dana, tradicija je da mornari, po povratku sa uspješne plovidbe, sami polažu kamenje, što se održalo i danas, kroz manifestaciju koja se zove *Lošvada*.

The island *Our Lady of the Rocks* in the Bay of Koron, according to the legend, was built around the rock in the middle of the sea where the seamen found the icon of the *Madonna and Child* in 1492. Since then it has been a tradition that the seamen should put rocks there on their way back from a successful voyage. This custom has been preserved to this date through the event called *Lošvada*.

