

Međimurje County

Međimurje County is the smallest Croatian county by area, but the strength of its economy and the entrepreneurship and mentality of its population place it at the very top of the entrepreneurial counties in Croatia. The processing industry is the backbone of the county's economy, and in recent years the service sector is also gaining importance; the ICT sector, the sector of e-mobility and continental tourism. The county stands out compared to the rest of Croatia with a distinct surplus in the foreign trade balance. In 2019, Međimurje County achieved the highest value of exports per capita (approximately 6,580 euros of exports per capita) compared to other counties. The most important export markets are Germany, Austria and Slovenia. SMEs make up 98% of the Međimurje economy.

In the metal industry in Međimurje, the experience, knowledge and skills have been acquired over generations and have shaped the metal industry into one of the most dynamic sectors in which 165 companies operate. Using modern technologies, they produce various components and final products, from small tools to parts of wind farms, exported mainly to EU countries.

The textile and footwear industry played an important role in the industrial development of Međimurje in the 20th century and still represent an important part of the economy. Numerous small local entrepreneurs have maintained their positions in the market due to innovation, knowledge and flexibility. Also, Međimurje is home to global textile and footwear companies that achieve the highest standards of productivity and product quality.

The food industry, with a tradition of over 100 years and strong agriculture, is successfully growing with completely modernized production and numerous quality certificates.

There are 51 business zones in Međimurje County, and seven more are currently being developed. All zones are in the immediate vicinity of major traffic routes and are fully or partially equipped with infrastructure, which accelerates access and set up for investors. In some zones, investors are given incentives in the form of a complete exemption or reduction of communal fees and contributions. The largest business zones are the Međimurje Business Park, the Nedelišće Business Zone, the North Industrial Zone in Prelog and the North Industrial Zone in Donji Kraljevac.

Foreign direct investments in Međimurje County continue, and they come mostly from Sweden, USA, Austria, Luxembourg and Germany.

The most significant foreign direct investments in Međimurje County:

- Haix footwear (Germany) / FOOTWEAR / 1,163 employees
- LPT Leggett & Platt (USA) / WIRES, WIRE CORE FOR MATTRESSES AND MACHINES / 367 employees
- Hilding Anders (Sweden) / MATTRESSES AND FURNITURE / 543 employees
- LTH Alucast (Slovenia) / PARTS FOR THE AUTOMOBILE INDUSTRY / 222 employees
- Calzedonia (Italy) / PRODUCTION OF SOCKS / 380 employees
- CETITEC (Germany) / SOFTWARE DEVELOPMENT / 20 employees
- FRAMOS Technologies (Germany) / VISUAL INFORMATION PROCESSING / 62 employees

In addition to foreign investments, there are examples of strong local investments in Međimurje that are present on the global market. Company Tehnix Ltd. from Donji Kraljevec is the leading eco industry in the world, and by applying internally developed technology, municipal waste becomes an economic resource. Čateks plc is one of the largest textile companies in the region, whose beginnings date back to 1874. Due to technological development and innovations, Čateks has positioned itself in the market as a producer of technical fabrics and materials for special purposes and higher added value, whose exports in 2021 make up 78.5% of sales revenue.

In recent years, investments in communal infrastructure have intensified in the county, resulting in almost 100 percent coverage in the distribution of electricity, water, gas, telephone, internet, drainage, etc.

The Međimurje County Knowledge Centre is an initiative that transformed a former neglected barracks into a living ecosystem made up of educational, supporting and scientific institutions that proactively support the business sector. Today, entrepreneurial support institutions operate within the Knowledge Centre (Public Institution for the Development of the Međimurje County REDEA, Technological Innovation Centre Međimurje Ltd. and Međimurje Energy Agency Ltd.); Međimurje University of Applied Sciences (MEV) with a student dormitory and the Centre for Sustainable Development; MIN-Međimurje Investment, Real estate Ltd.; The Tourist Board of Međimurje County and the Development and Education Centre – Metal Centre Čakovec, which implements projects in the metal and creative industry as well as in medicine.

Throughout Europe, Međimurje County is recognized as a destination suitable for investment, which is confirmed by numerous awards. For the fourth time, Međimurje is among the Top 10 regions for investment in the European Union. The most recent one is the recognition of FDI Magazine (Financial Times) for the year 2022/23; in the category of SMALL EUROPEAN REGIONS OF THE FUTURE for Investment Attraction Strategy, Međimurje County won 6th place.

[Source: Public Institution for the Development of the Međimurje County REDEA, July 2022]

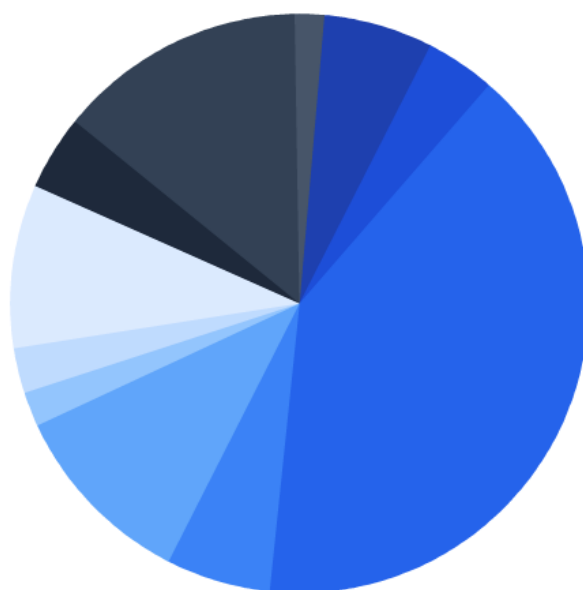
Main Indicators

GDP EUR	1.197.916.000
Population	105.250
Men	51.520
Women	53.730
Age 0-14	16.886
Age 15+	88.364
GDP Per Capita EUR	11.002,00
Area Size km ²	729

Source: Central Bureau of Statistics: GDP (2020), Population (2021), Area size (2021)

Gross Value Added by Activities

EUR



■ Agriculture, forestry and fishing: 73382000
■ Mining and quarrying and other industries: 38852000
■ Manufacturing: 400917000
■ Construction: 58256000
■ Wholesale and retail trade, transportation, storage, accommodation and food service activities: 105195000
■ Information and communication: 18129000
■ Financial and insurance activities: 22422000
■ Real estate activities: 89393000
■ Professional, scientific, technical, administrative and support service activities: 40290000
■ Public administration and defence, education, human health and social work activities: 138497000
■ Other service activities: 16376000

Source: Central Bureau of Statistics, data for 2020

Infrastructure

Motorways km	22
Broadband Connections number and density	19.475 / 57%
Number of issued building permits	461

Source: Central Bureau of Statistics: Motorways (2021), Building permits (2022), Croatian Regulatory Agency for Network Industries: Broadband Connections (2022)

Investments

	Amount
Foreign Direct Investments million EUR	130

Source: Croatian National Bank, 1993 - 2022

Foreign Direct Investment by Activity

mil. EUR

Activity	Amount
Clothing production	67,50
Manufacture of food products	20,80
Manufacture of leather and related products	11,00
Management activities; management consulting	8,00
Real estate activities	7,50
Other	15,60

Source: Croatian National Bank, 1993 - 2022

Foreign Direct Investment by Country

mil. EUR

Country	Amount
Luxembourg	48,50
United States	38,30
Austria	31,70
Italy	23,30
Germany	19,40
Other	-30,80

Source: Croatian National Bank, 1993 - 2022

Gross Investment in new Fixed Assets, by Location of Investment Constructions and Types of Assets

Asset type	Amount (EUR, 000)
Buildings, spaces and structures	82.993
Machinery and equipment with fittings	78.160
Transport equipment	11.276
Cultivated biological resources	667
Intellectual property products	2.161

Asset type	Amount (EUR, 000)
Total	177.060

Source: Central Bureau of Statistics, data for 2022

Biggest Investors

Company	Activity	Website
MEĐIMURSKE VODE d.o.o.	WATER SUPPLY; WASTEWATER REMOVAL, MR. WASTE AND ENVIRONMENTAL SANITATION	http://www.medjimurske-vode.hr
MURAPLAST d.o.o.	MANUFACTURING	http://www.muraplast.com
TEHNIX d.o.o.	MANUFACTURING	http://www.tehnix.com
b.t.c. d.o.o.	WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	http://www.btc.hr
S-SEČAN d.o.o.	TRANSPORT AND STORAGE	
TMT d.o.o.	MANUFACTURING	http://www.tmt.hr
TUBLA d.o.o.	MANUFACTURING	http://www.tubla.hr
HAIX Obuća d.o.o.	MANUFACTURING	http://www.haix.com
LTH Alucast d.o.o.	MANUFACTURING	http://www.lthcastings.com
SOBOČAN d.o.o.	MANUFACTURING	http://www.sobocan.hr

Source: Financial Agency, data for 2022

Maximum Investment Incentives' Intensity according to the Investment Promotion Act

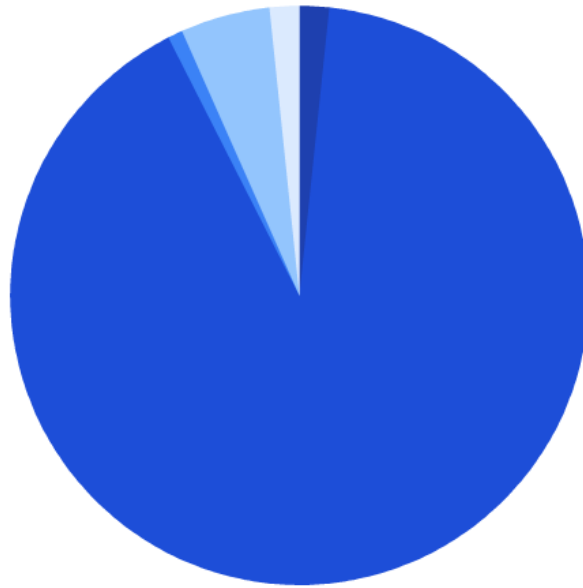
Large enterprises	Medium enterprises	Small and micro-enterprises
50%	60%	70%

Source: 2022-2027 Regional Aid Map for Croatia

International Trade

Export by Activity

000 EUR

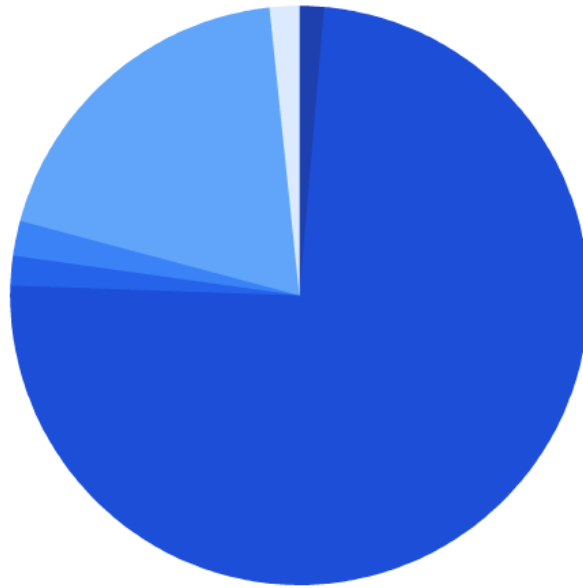


- Agriculture, forestry and fishing: 14865
- Manufacturing: 935833
- Electricity, gas, steam and air conditioning supply: 1852
- Water supply, sewerage, waste management and remediation activities: 5744
- Construction: 1013
- Wholesale and retail trade, repair of motor vehicles and motorcycles: 51558
- Transportation and storage: 2691
- Information and communication: 14803
- Financial and insurance activities: 1
- Real estate activities: 1374
- Professional, scientific and technical activities: 2040
- Administrative and support service activities: 1543
- Arts, entertainment and recreation: 12
- Not classified: 2

Source: Central Bureau of Statistics, data for 2022

Import by Activity

000 EUR

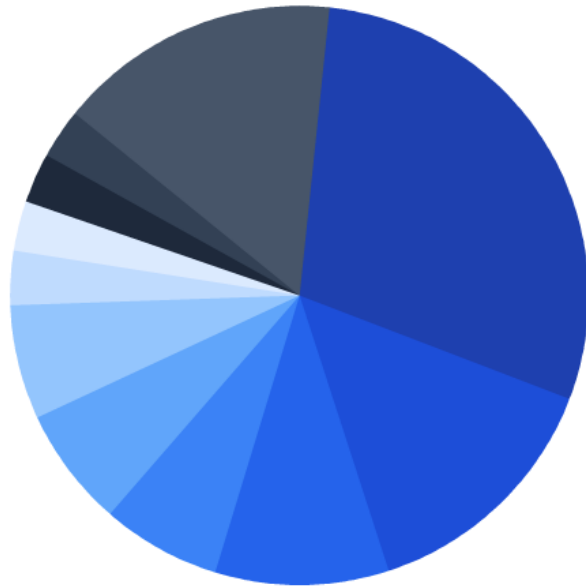


- Agriculture, forestry and fishing: 11929
- Manufacturing: 697656
- Electricity, gas, steam and air conditioning supply: 143720
- Construction: 16796
- Wholesale and retail trade, repair of motor vehicles and motorcycles: 178990
- Transportation and storage: 1006
- Accommodation and food service activities: 7
- Information and communication: 15168
- Real estate activities: 2096
- Professional, scientific and technical activities: 2147
- Administrative and support service activities: 2383
- Arts, entertainment and recreation: 221
- Other service activities: 56
- Not classified: 24

Source: Central Bureau of Statistics, data for 2022

Export by Country

000 EUR

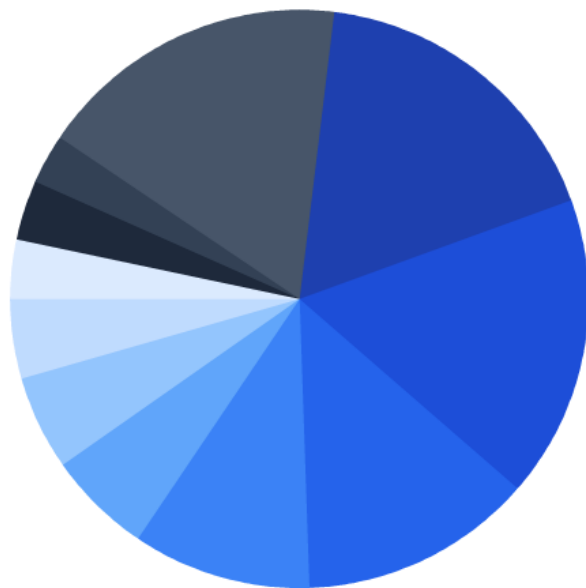


- Germany: 317504
- Austria: 144462
- Slovenia: 98372
- Bosnia & Herzegovina: 68739
- Italy: 68248
- France: 63692
- Netherlands: 30056
- Poland: 27722
- Belgium: 26778
- Hungary: 26534
- Other: 161225

Source: Central Bureau of Statistics, data for 2022

Import by Country

000 EUR



- Germany: 180997
- Italy: 157573
- Slovenia: 122663
- Austria: 91696
- Bosnia & Herzegovina: 53213
- Hungary: 49136
- Poland: 39727
- Belgium: 30376
- Netherlands: 29822
- Serbia: 23873
- Other: 163777

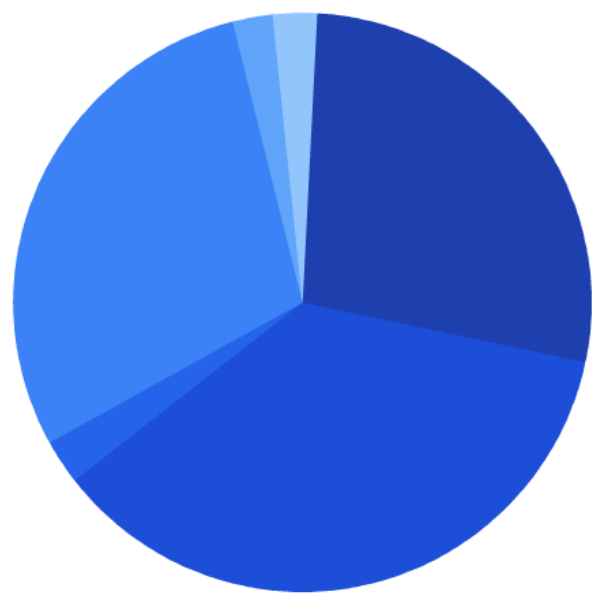
Source: Central Bureau of Statistics, data for 2022

Education

Education level	Number of pupils
Kindergartens and Other Legal Entities Implementing Preschool Education Programmes	4.710
Basic Schools, Beginning of School Year	9.220
Upper Secondary Schools, Beginning of School Year	3.563
Students Enrolled on Professional and University Study, According to Place of Permanent Residence	2.368

Source: Central Bureau of Statistics, data for 2022/2023

Number of High School Students Who Have Completed Their Education



- Grammar schools: 278
- Technical and related schools: 356
- Secondary art schools: 22
- Industrial and crafts schools: 285
- Special secondary schools: 21
- Secondary schools for adults: 24

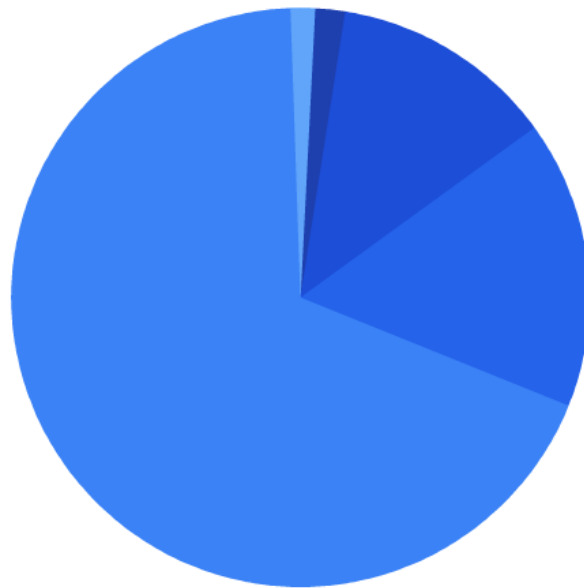
Source: Central Bureau of Statistics, data for 2020/2021

Number of Students and Institutions by Educational Sectors

Educational Sector	Number of Institutions	Number of Students
Economics, trade and business administration	2	510
Mechanical engineering, shipbuilding and metallurgy	2	444
Electrical engineering and computing	1	358
Tourism and catering	2	280
Health and social work	1	240
Construction and geodesy	1	233
Transport and logistics	1	134
Personal, security and other services	2	124
Agriculture, food and veterinary	2	103
Graphic technology and audio-visual design	1	94
Textiles and leather	1	89
Forestry and wood processing	1	34

Source: Ministry of Science and Education, data for 2022/2023

Students Who Graduated From University Study or Completed Professional Studys



- Schools of professional higher education: 18
- Polytechnics: 94
- Faculties - Professional Study: 122
- Faculties - University study: 521
- Art academies: 9

Source: Central Bureau of Statistics, data for 2021

Institutions of Higher Education and Graduated Students

Name	Students who graduated from or completed university or professional study
Polytechnic of Međimurje in Čakovec	154

Source: Central Bureau of Statistics, data for 2021

Business Indicators of Enterprises

Activity	Number of Business Entities	Number of Persons Employed	Average Monthly Gross Earnings per Person in Paid Employment (EUR)
Agriculture, forestry and fishing	135	217	1.125
Mining and quarrying	7	3	1.212
Manufacturing	1.019	14.917	1.233
Electricity, gas, steam and air conditioning supply	58	274	1.635

Activity	Number of Business Entities	Number of Persons Employed	Average Monthly Gross Earnings per Person in Paid Employment (EUR)
Water supply, sewerage, waste management and remediation activities	77	457	1.136
Construction	1.021	3.209	1.023
Wholesale and retail trade, repair of motor vehicles and motorcycles	1.252	2.511	1.057
Transportation and storage	226	896	1.092
Accommodation and food service activities	527	882	881
Information and communication	226	543	1.730
Financial and insurance activities	35	418	1.653
Real estate activities	114	86	997
Professional, scientific and technical activities	535	927	1.289
Administrative and support service activities	154	748	827
Public administration and defence, compulsory social security	48	1.288	1.549
Education	134	3.130	1.374
Human health and social work activities	112	2.162	1.541
Arts, entertainment and recreation	58	305	1.080
Other service activities	1.164	200	906

Source: Central Bureau of Statistics, data for 2022

Unemployed

	Rate
Unemployment Rate	4,50%

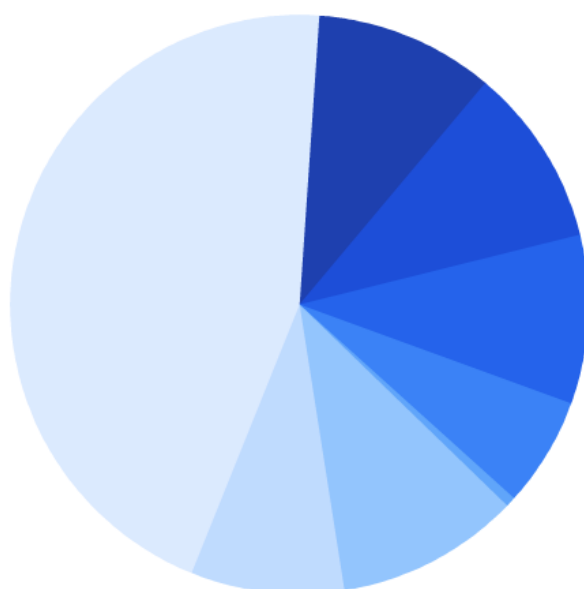
Source: Central Bureau of Statistics, data for 2022

Unemployed by Activity

Activity	Number
Agriculture, forestry and fishing	46
Mining and quarrying	1
Manufacturing	400
Electricity, gas, steam and air conditioning supply	2
Water supply, sewerage, waste management and remediation activities	21
Construction	167
Wholesale and retail trade, repair of motor vehicles and motorcycles	156
Transportation and storage	31
Accommodation and food service activities	95
Information and communication	22
Financial and insurance activities	14
Real estate activities	2
Professional, scientific and technical activities	38
Administrative and support service activities	35
Public administration and defence, compulsory social security	167
Education	79
Human health and social work activities	89
Arts, entertainment and recreation	17
Other service activities	74
Not classified	520
Total	1.976

Source: Croatian Employment Service, data for 2022

Registered unemployed by occupation



- Scientists, engineers and experts: 214
- Technicians and professional associates: 195
- Administrative officers: 182
- Service and trade occupations: 118
- Farmers, foresters, fishermen, hunters: 9
- Occupations in crafts and individual production: 201
- Plant and machinery operators, industrial manufacturers and product assemblers: 169
- Simple occupations: 885

Source: Croatian Employment Service, data for 2022

Support Institutions Contacts

Name	Contact	Website
Public Institution for the Development of the Međimurje County REDEA	reda@reda.hr	https://www.reda.hr/
ČakRa Development Agency of the Town of Čakovec	damira@cakra.hr	https://cakra.hr/
Technology Innovation Centre Medimurje	info@ticm.hr	http://www.ticm.hr
MENEA Medjimurje Energy Agency Ltd	info@menea.hr	https://www.menea.hr/
Entrepreneurial Centre Prelog	info@pc-prelog.com	https://www.pc-prelog.com/
ACT Group	info@act-grupa.hr	https://act-grupa.hr/