

Karlovac County

Karlovac County is located in central Croatia and represents a link between continental and coastal Croatia and the intersection of Europe and the Adriatic coast. The area of the County includes five cities (Duga Resa, Karlovac, Ogulin, Ozalj, and Slunj), and seventeen municipalities (Barilović, Bosiljevo, Cetingrad, Draganić, Generalski Stol, Josipdol, Kamanje, Krnjak, Lasinja, Netretić, Plaški, Rakovica, Ribnik, Saborsko, Tounj, Vojnić, and Žakanje). The County has a surface area of 3,626 square kilometers and a population of 112,596. Karlovac County borders two neighboring countries: the Republic of Slovenia and the Republic of Bosnia and Herzegovina, and four counties: Zagreb County, Sisak-Moslavina County, Primorje-Gorski Kotar County, and Lika-Senj County. The city of Karlovac is the County's administrative, political, and economic center. It is connected by highway to the capital, Zagreb (39 km), and Rijeka (Rijeka Port 113 km). Karlovac County is the intersection of the most important roads connecting Europe with the Adriatic coast. At the inter-regional junction Bosiljevo, the motorway branches off towards Rijeka and Split and further on to Dubrovnik. The motorway exits connect Karlovac County with modern roads to the neighboring Republic of Slovenia and the Republic of Bosnia and Herzegovina. The railway corridors Zagreb-Rijeka, Zagreb-Split, with a junction in Oštarije near Ogulin, and Karlovac-Ozalj-Republic of Slovenia also pass through Karlovac County.

Significant energy corridors (the Adriatic Oil Pipeline, the Gas Pipeline, and important power lines) pass through the area of Karlovac County. Most of the entrepreneurial zones in Karlovac County are located along or near road and railway routes, which is convenient for the fast and economical transport of goods. The transit position and rich industrial and historical heritage are permanent values on which the economy and quality of life in this area are based.

The natural wealth is represented by four rivers: Korana, Mrežnica, Kupa, and Dobra. Swimming in clean waters, rowing, rafting, and canoeing, hunting in the forests from Draganić to Klek and Modruš, hiking trails and paths, cycling paths, caves, and many other natural values of this region provide various opportunities for rest and recreation, which is a good basis for the development of tourism. In addition, monuments of historical architecture such as numerous old towns and castles, and valuable sacral buildings, are particularly interesting. Karlovac County is the most visited tourist destination in continental Croatia, after the city of Zagreb, with strong momentum for the development of all forms of tourism, especially active tourism.

Karlovac County is industrially oriented. The economic profile of Karlovac County today is characterized by developed entrepreneurship, especially in the processing industry, which is the main driver of development with a wide range of activities and products. The most important branches of the processing industry according to the total revenue generated are the production of food products and beverages, the production of metal products, the production of machinery and equipment, the production of rubber and plastic products, the production of wood and wood products, the production of textiles, etc.

The high quality of work and professional staff, along with the use of the most modern equipment and materials, result in a strong construction sector, which can boast excellent references in the execution of various facilities and objects: geotechnical works, industrial facilities and hydro-engineering facilities, transport infrastructure facilities, residential and commercial buildings, etc., not only in the Croatian market, but also in the markets of neighboring countries.

The entrepreneurial environment in the County is recognized by numerous renowned entrepreneurs in both domestic and foreign ownership. Some of the largest are: HS Produkt (firearms manufacturing company), PPK - Karlovačka mesna industrija (Karlovac Meat Industry), Tiskara Lana

Karlovac (biggest producer of printed commercial carton and cardboard packaging for pharmaceutical and food industry, along with being a classic offset printing facility for many other carton and cardboard products), Bjelin (innovative flooring company, designing and manufacturing floors based on the patented click lock flooring technology as well as other technologies), Tvrnica turbina Karlovac (TTK - Turbine Works Ltd.), General Electric Croatia, Heineken Croatia, DW Reusables, Wienerberger, Semmelrock Stein + Design, Infosys Ltd., ZRE Katowice, Feal (aluminum and aluminum products), and many others.

The food production sector includes the production of meat and durable and semi-durable meat products; production of milk and dairy products; bakery products; production and processing of original Ogulin sauerkraut, and others. When it comes to beverage production, beer production, which originated in the mid-19th century, is dominant, today led by the well-known Karlovačko pivo brand. Business entities in the metalworking industry and mechanical engineering of Karlovac County are focused on export, the introduction of new technologies, the education of professional personnel, certification of quality systems, environmentally friendly production, and connections with domestic and foreign manufacturers.

More than half of the territory of Karlovac County is covered by forests and forest land, which represents an excellent basis for the development of the wood processing sector, which has a rich tradition in primary and final wood processing. The sector includes the production of sawn timber, packaging, construction joinery, flooring materials, furniture and furniture parts, and more. Despite the dynamic challenges of the global market, the textile industry of Karlovac County has maintained its position as a significant exporter by focusing on foreign markets and innovating in the production process, especially in the production of various types of technical fabrics. On the other hand, clothing manufacturers also invest in designing new quality products, so there are recognizable fashion brands of entrepreneurs from Karlovac County on the market.

A significant comparative advantage of Karlovac County is its exceptional geographical position in Central Croatia and its borders with two countries: the Republic of Slovenia and the Republic of Bosnia and Herzegovina. This strategic position enables business and investment, given that the most important entrepreneurial zones in the County are connected by modern highways and are approximately 95 km from the Port of Rijeka or 55 km from Franjo Tuđman Airport in Zagreb.

[Source: Public institution Regional development agency of Karlovac County, March 2025]

Main Indicators

GDP EUR	1.649.884.443
Population	109.823
Men	53.791
Women	56.032
Age 0-14	13.866
Age 15+	95.957
GDP Per Capita EUR	15.063,95

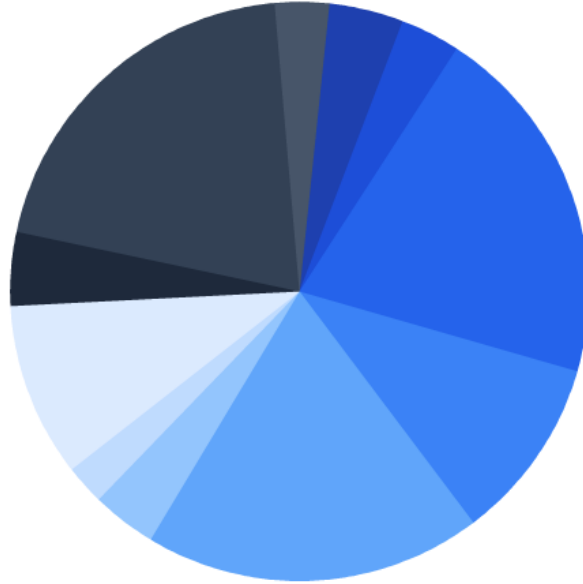
Area Size km²

3.626

Source: Central Bureau of Statistics: GDP (2023), Population (2024, Estimate), Area size (2021)

Gross Value Added by Activities

EUR



- Agriculture, forestry and fishing: 77271794.32
- Mining and quarrying and other industries: 42678524.49
- Manufacturing: 278079266.05
- Construction: 138724284.13
- Wholesale and retail trade, transportation, storage, accommodation and food service activities: 258440033.61
- Information and communication: 48961208.9
- Financial and insurance activities: 30053591.81
- Real estate activities: 133782153.9
- Professional, scientific, technical, administrative and support service activities: 55034975.73
- Public administration and defence, education, human health and social work activities: 278169734.5
- Other service activities: 39175683.16

Source: Central Bureau of Statistics, data for 2023

Infrastructure

Motorways km

84

Broadband Connections number and density

22.604 / 53%

Number of issued building permits

239

Source: Central Bureau of Statistics: Motorways (2024), Building permits (2024), Croatian Regulatory Agency for Network Industries: Broadband Connections (Q2 2024)

Investments

	Amount
Foreign Direct Investments million EUR	178

Source: Croatian National Bank, 1993 - 2025

Foreign Direct Investment by Activity

mil. EUR

Activity	Amount
Manufacture of beverages	84,14
Manufacture of machinery and equipment n.e.c.	65,92
Manufacture of rubber and plastic products	29,56
Manufacture of chemicals and chemical products	8,45
Financial service activities, except insurance and pension funding	8,06
Other	-17,80

Source: Croatian National Bank, 1993 - 2025

Foreign Direct Investment by Country

mil. EUR

Country	Amount
Netherlands	349,46
Germany	48,02
Slovenia	36,40
United Kingdom	13,35
Belgium	5,64
Other	-274,55

Source: Croatian National Bank, 1993 - 2025

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

Asset type	Amount (EUR, 000)
Buildings, spaces and structures	146.678
Machinery and equipment with fittings	63.740
Transport equipment	17.345

Asset type	Amount (EUR, 000)
Cultivated biological resources	5.415
Intellectual property products	3.039
Total	247.543

Source: Central Bureau of Statistics, data for 2024

Biggest Investors

Company	Activity	Website
VODOVOD I KANALIZACIJA d.o.o.	WATER SUPPLY; WASTEWATER REMOVAL, WASTE MANAGEMENT AND ENVIRONMENTAL SANITATION	http://www.vik-ka.hr
LANA-KARLOVAČKA TISKARA d.d.	MANUFACTURING	http://www.lana.hr
HEINEKEN HRVATSKA d.o.o.	MANUFACTURING	http://www.heineken.com
OXY TECHNICAL GASES d.o.o.	MANUFACTURING	http://-
KELTEKS d.o.o.	MANUFACTURING	http://www.solidian-kelteks.com
KODOS d.o.o.	WATER SUPPLY; WASTEWATER REMOVAL, WASTE MANAGEMENT AND ENVIRONMENTAL SANITATION	http://www.cgoka.hr
HS PRODUKT d.o.o.	MANUFACTURING	http://www.hs-produkt.hr
BJELIN d.o.o.	MANUFACTURING	http://www.bjelin.hr
MADIG-MREŽNICA d.o.o.	MANUFACTURING	http://www.madig-mreznica.hr
BJELIN OGULIN 2 d.o.o.	MANUFACTURING	http://www.bjelin.com

Source: Financial Agency, data for 2024

Maximum Investment Incentives' Intensity according to the Investment Promotion Act

Large enterprises

Medium enterprises

Small and micro-enterprises

50%

60%

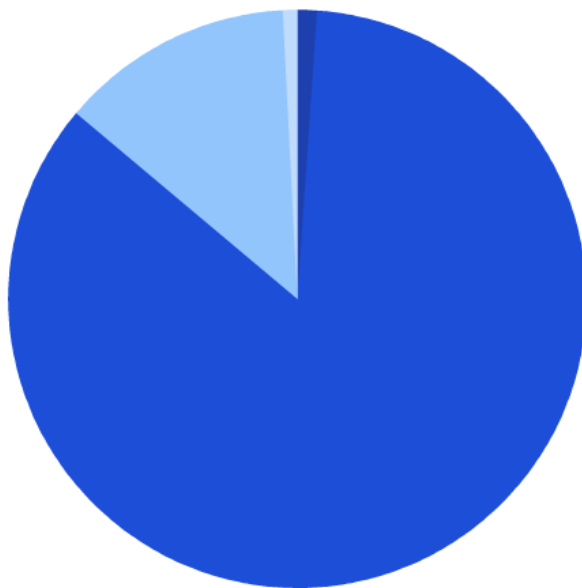
70%

Source: 2022-2027 Regional Aid Map for Croatia

International Trade

Export by Activity

000 EUR

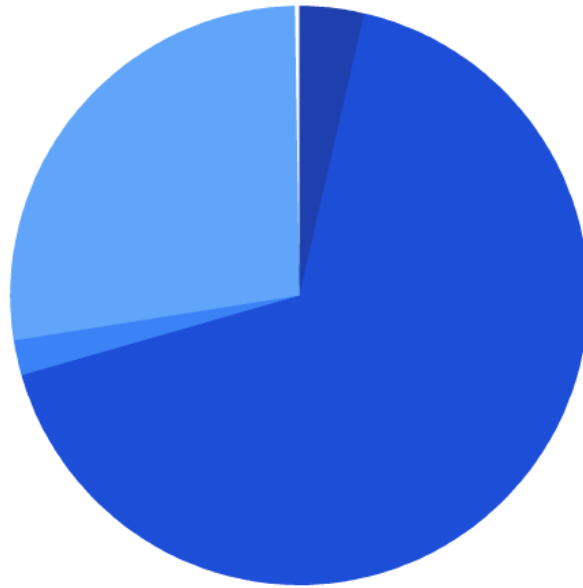


- Agriculture, forestry and fishing: 4786
- Manufacturing: 391453
- Electricity, gas, steam and air conditioning supply: 677
- Water supply, sewerage, waste management and remediation activities: 258
- Construction: 151
- Wholesale and retail trade, repair of motor vehicles and motorcycles: 60167
- Transportation and storage: 3272
- Accommodation and food service activities: 23
- Information and communication: 22
- Real estate activities: 17
- Professional, scientific and technical activities: 225
- Administrative and support service activities: 26
- Human health and social work activities: 1
- Arts, entertainment and recreation: 2
- Not classified: 7

Source: Central Bureau of Statistics, data for 2024

Import by Activity

000 EUR

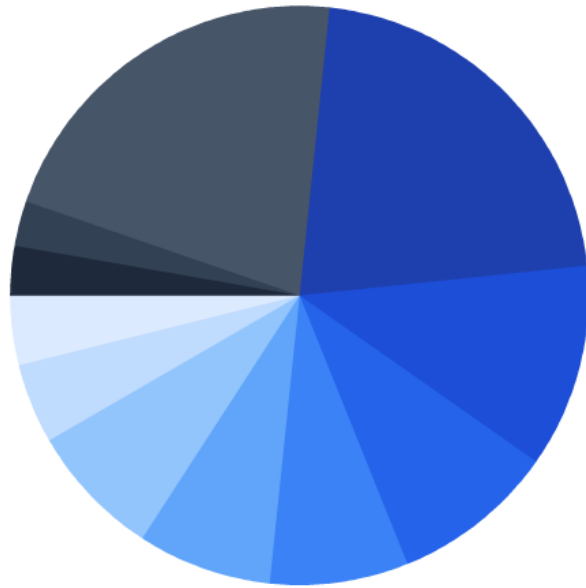


- Agriculture, forestry and fishing: 14007
- Manufacturing: 272709
- Water supply, sewerage, waste management and remediation activities: 1108
- Construction: 7368
- Wholesale and retail trade, repair of motor vehicles and motorcycles: 111159
- Transportation and storage: 567
- Accommodation and food service activities: 33
- Information and communication: 57
- Real estate activities: 19
- Professional, scientific and technical activities: 676
- Administrative and support service activities: 1
- Education: 4
- Arts, entertainment and recreation: 1035
- Other service activities: 81
- Not classified: 5

Source: Central Bureau of Statistics, data 2024

Export by Country

000 EUR

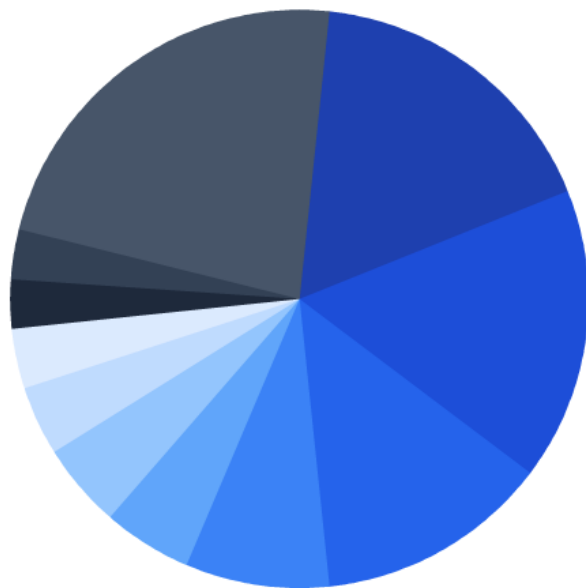


- United States: 106984
- Slovenia: 52323
- Germany: 41263
- Switzerland: 34678
- Italy: 33849
- Bosnia & Herzegovina: 33334
- Sweden: 19406
- Iraq: 16851
- Austria: 12734
- Serbia: 11149
- Other: 98516

Source: Central Bureau of Statistics, data for 2024

Import by Country

000 EUR



- Germany: 76747
- Slovenia: 66788
- Italy: 52378
- Austria: 32092
- Czechia: 19362
- Switzerland: 18258
- Poland: 15701
- Spain: 12945
- Sweden: 11214
- Netherlands: 11156
- Other: 92187

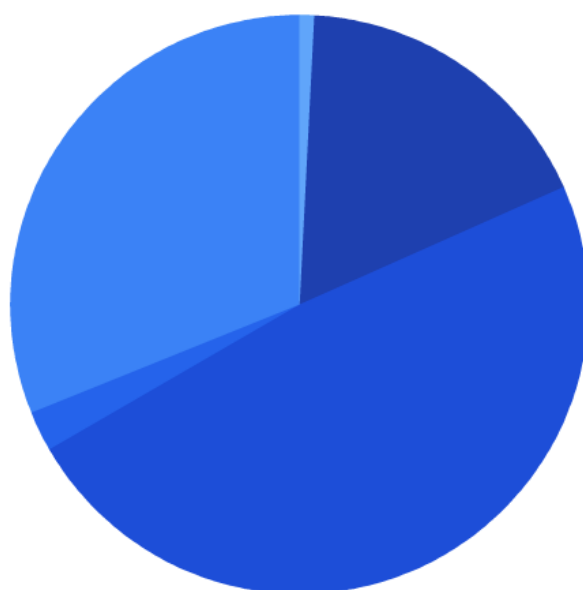
Source: Central Bureau of Statistics, data for 2024

Education

Education level	Number of pupils
Kindergartens and Other Legal Entities Implementing Preschool Education Programmes	3.429
Basic Schools, Beginning of School Year	7.769
Upper Secondary Schools, Beginning of School Year	3.840
Students Enrolled on Professional and University Study, According to Place of Permanent Residence	2.489

Source: Central Bureau of Statistics, data for 2024/2025

Number of High School Students Who Have Completed Their Education



- Grammar schools: 172
- Technical and related schools: 457
- Secondary art schools: 20
- Industrial and crafts schools: 294
- Special secondary schools: 7

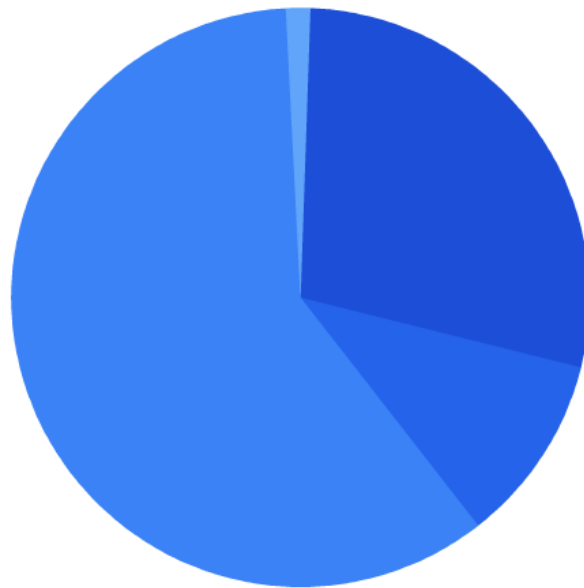
Source: Central Bureau of Statistics, data for 2023/2024

Number of Students and Institutions by Educational Sectors

Educational Sector	Number of Institutions	Number of Students
Mechanical engineering, shipbuilding and metallurgy	5	478
Electrical engineering and computing	3	388
Health and social work	1	375
Economics, trade and business administration	4	355
Tourism and catering	4	330
Agriculture, food and veterinary	3	236
Forestry and wood processing	2	220
Construction and geodesy	2	204
Personal, security and other services	2	181
Transport and logistics	2	100
Graphic technology and audio-visual design	2	56
Textile and leather	1	37

Source: Ministry of Science and Education, data for 2024/2025

Students Who Graduated From University Study or Completed Professional Studys



- Schools of professional higher education: 0
- Polytechnics: 223
- Faculties - Professional Study: 82
- Faculties - University study: 462
- Art academies: 10

Source: Central Bureau of Statistics, data for 2024

Institutions of Higher Education and Graduated Students

Name	Students who graduated from or completed university or professional study
Polytechnic in Karlovac	392

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	191	859	1.665
Mining and quarrying	3	11	2.069
Manufacturing	449	8.586	1.632
Electricity, gas, steam and air conditioning supply	32	392	2.057

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	32	804	1.513
Construction	528	2.789	1.495
Wholesale and retail trade, repair of motor vehicles and motorcycles	486	3.137	1.522
Transportation and storage	149	1.927	1.574
Accommodation and food service activities	285	1.365	1.310
Information and communication	113	627	2.229
Financial and insurance activities	16	459	2.059
Real estate activities	58	136	1.567
Professional, scientific and technical activities	342	803	1.813
Administrative and support service activities	89	411	1.273
Public administration and defence, compulsory social security	160	2.809	2.268
Education	99	3.179	1.945
Human health and social work activities	126	2.831	2.284
Arts, entertainment and recreation	593	461	1.628
Other service activities	1.263	346	1.314

Source: Central Bureau of Statistics, data for 2024

Unemployed

	Rate
Unemployment Rate	5,80%

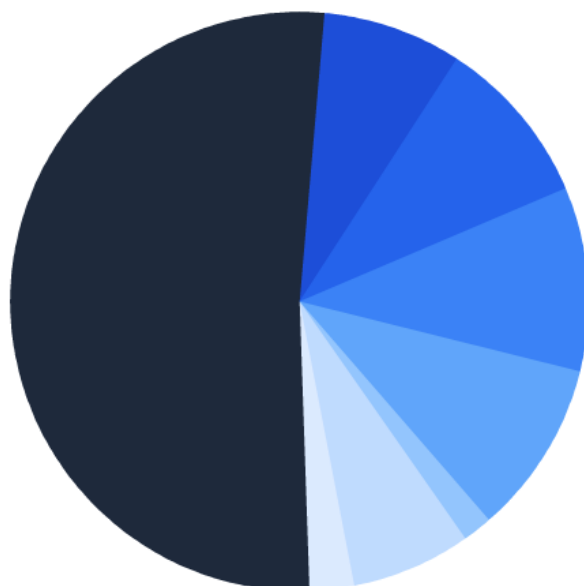
Source: Croatian Employment Service, data for 2024

Unemployed by Activity

Activity	Number
Agriculture, forestry and fishing	69
Mining and quarrying	2
Manufacturing	275
Electricity, gas, steam and air conditioning supply	2
Water supply, sewerage, waste management and remediation activities	20
Construction	131
Wholesale and retail trade, repair of motor vehicles and motorcycles	163
Transportation and storage	42
Accommodation and food service activities	232
Information and communication	20
Financial and insurance activities	9
Real estate activities	3
Professional, scientific and technical activities	43
Administrative and support service activities	69
Public administration and defence, compulsory social security	141
Education	87
Human health and social work activities	121
Arts, entertainment and recreation	38
Other service activities	89
Not classified	377
Total	1.933

Source: Croatian Employment Service, data for 2024

Registered unemployed by occupation



- Legislators, officials and directors: 1
- Scientists, engineers and experts: 172
- Technicians and professional associates: 182
- Administrative officers: 196
- Service and trade occupations: 186
- Farmers, foresters, fishermen, hunters: 28
- Occupations in crafts and individual production: 124
- Plant and machinery operators, industrial manufacturers and product assemblers: 45
- Simple occupations: 1000

Source: Croatian Employment Service, data for 2024

Support Institutions Contacts

Name	Contact	Website
Public institution Regional development agency of Karlovac County	info@ra-kazup.hr	https://www.ra-kazup.hr/
Entrepreneurial center Nikola Tesla	suzana.novosel@ntec.hr	http://www.ntpc.kazup.hr/
Entrepreneurial center Nikola Tesla	bozica.simuncic@ntec.hr	http://www.ntpc.kazup.hr
Croatian Chamber of Commerce, Karlovac County Chamber	hgkka@hgk.hr	https://www.hgk.hr/zupanijska-komora-karlovac

Name	Contact	Website
Karlovac County Chamber of Crafts	ok.karlovac@hok.hr	https://www.okkz.hr/
Association of Craftsmen Karlovac	uo.karlovac@hok.hr	https://www.okkz.hr/
Public institution for encouraging local development, INOVA_DR	info@inovadr.hr	https://inovadr.hr/kontakt/