

Croatia for Investors



REPUBLIC of CROATIA
Ministry of
Economy

Croatia boasts a strong track record of political stability and economic growth. It is a member of the European Union, the Eurozone, and the Schengen Area. All three major rating agencies—Moody's, S&P, and Fitch—rank Croatia's credit score at an investment-grade level. This stability fosters a favourable environment for businesses to operate and expand. Croatia offers numerous benefits and opportunities to foreign investors, including:

Convenient location — at the heart of the EU



Croatia occupies a strategic location at the heart of Central and Eastern Europe, serving as a gateway for trade with countries across the region. Its capital, Zagreb, is within a four-hour drive of Vienna, Venice, Budapest, and Belgrade, and just two hours from the Adriatic coast. Croatia's quality seaports also offer the shortest transit times from the Far East to Europe. Additionally, the proximity to other European Union capitals provides easy access to a vast European market of nearly 450 million potential customers.



**All of Europe within
3 hours**

**9 International
Passenger Airports**



**Pan-European Corridors
(X, Xa, Vb, Vc)
cross its territory**



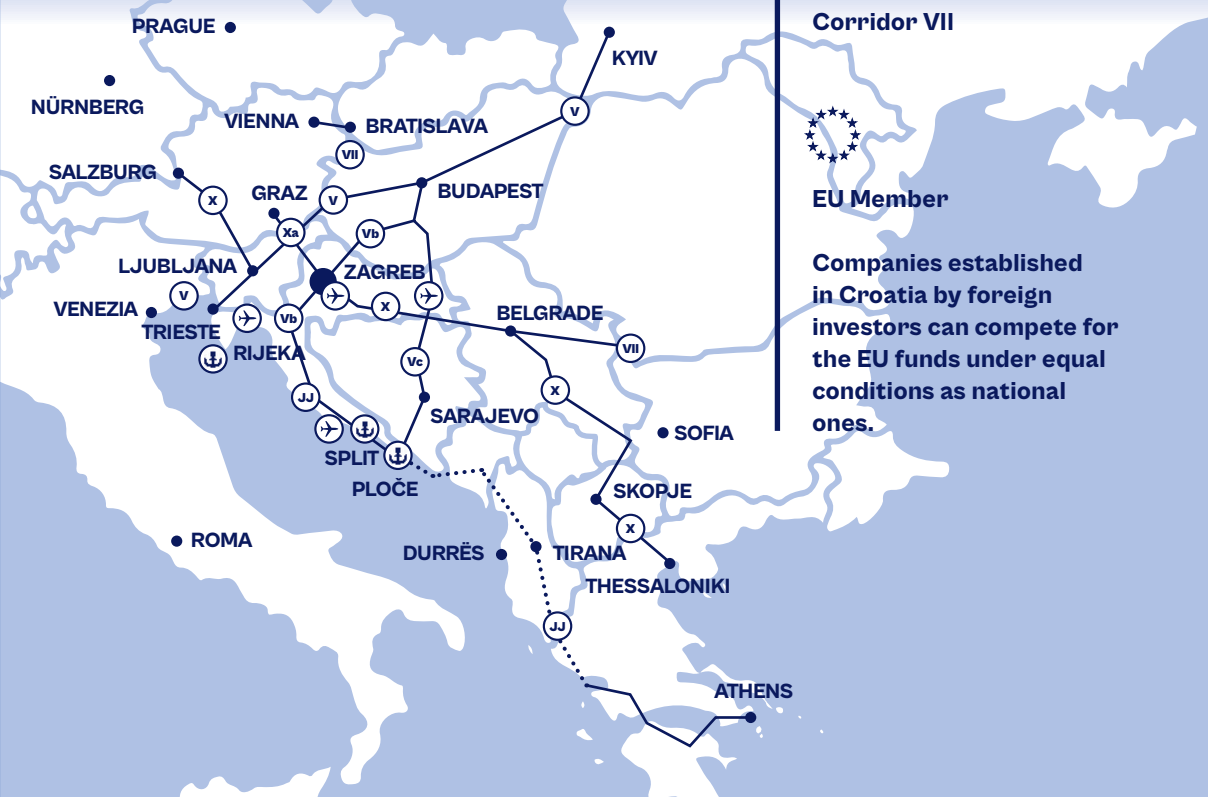
**Shortest transit time
from the Far East through
6 quality seaports**

**Direct access to
Rhine-Main-Danube
waterway through
four main river ports**

Corridor VII


EU Member

**Companies established
in Croatia by foreign
investors can compete for
the EU funds under equal
conditions as national
ones.**

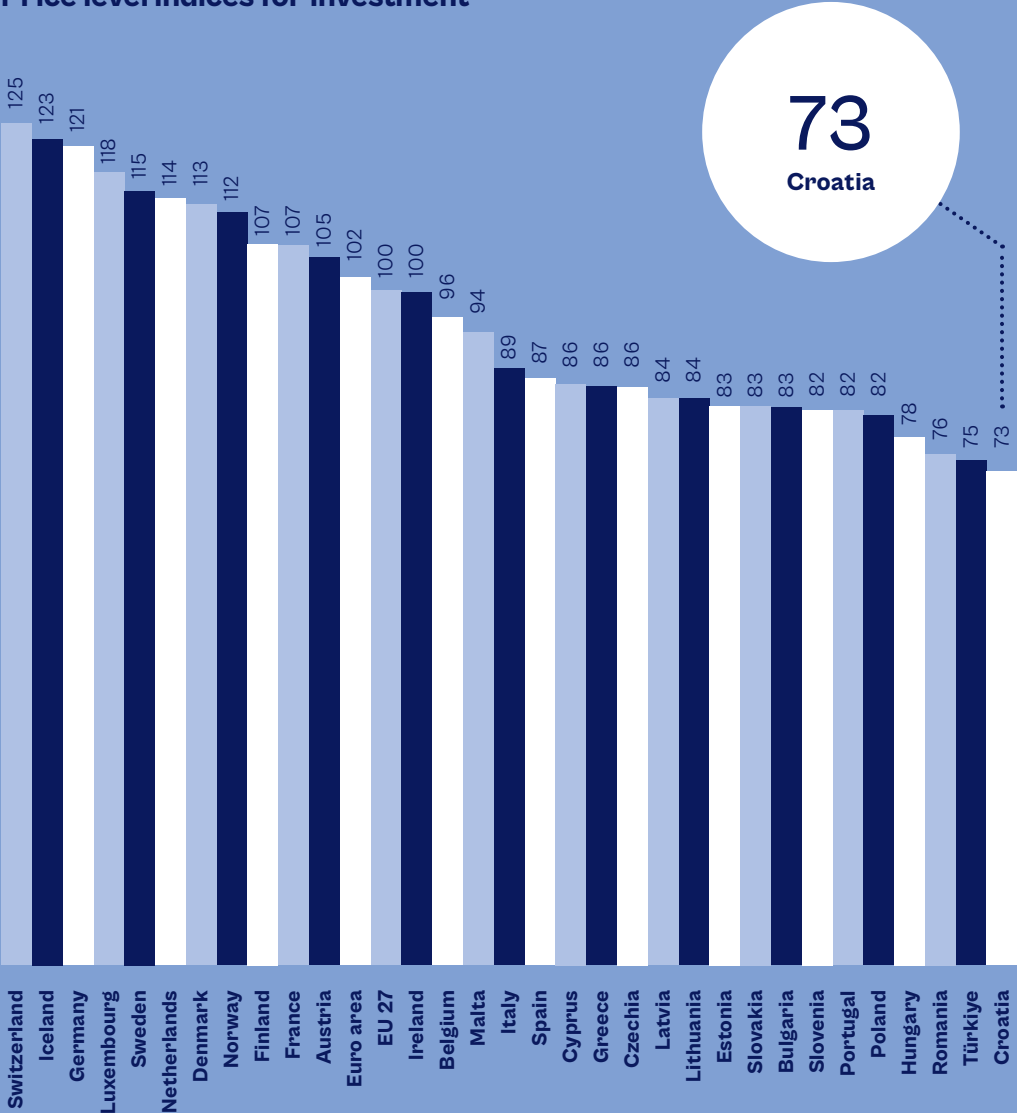


Competitive investment costs



Croatia offers the lowest investment costs in the European Union, with price levels for general investment 27% below the EU average, according to the 2025 Eurostat-OECD Purchasing Power Parities (PPP) Programme survey.

Price level indices for investment

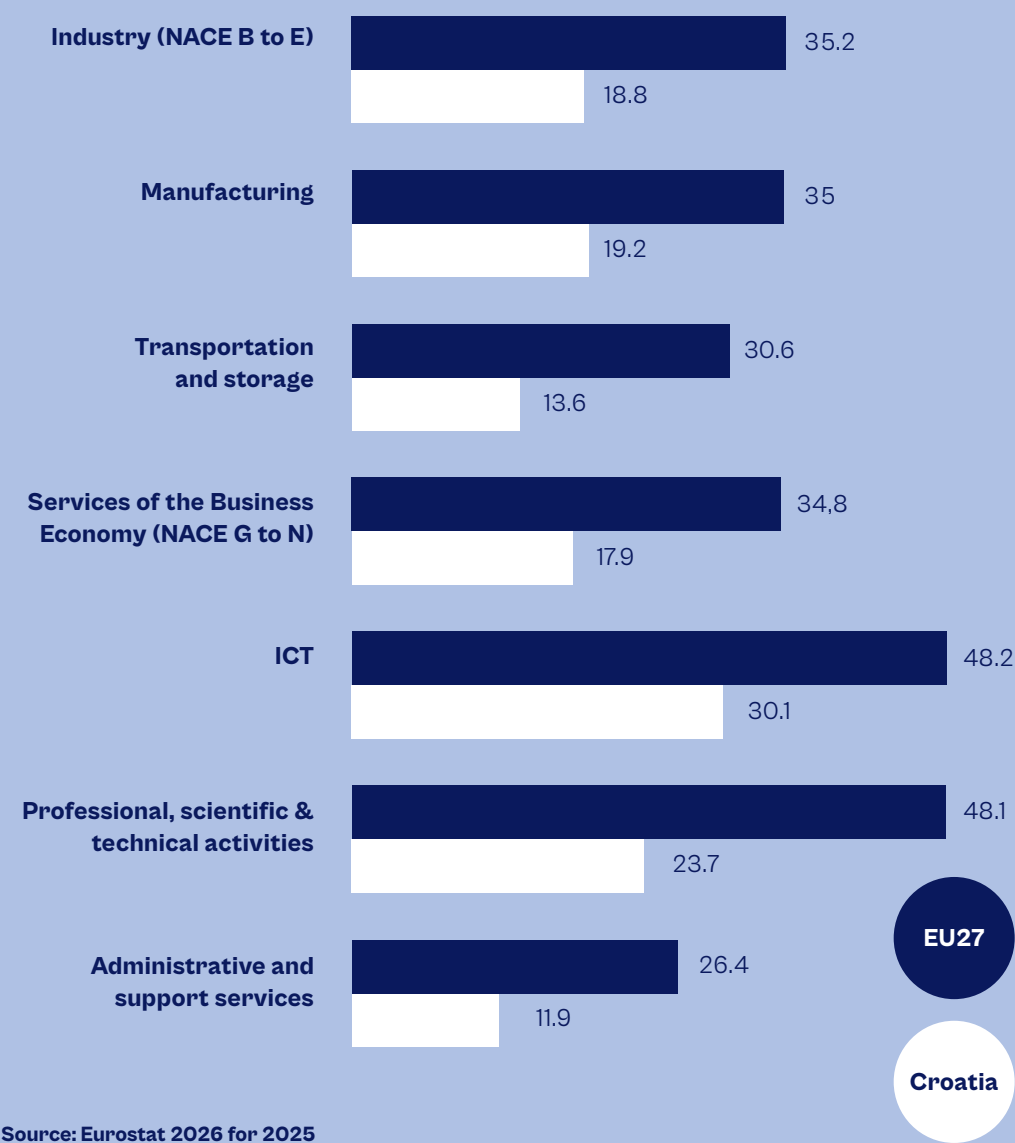


Low hourly labour costs



Croatia offers competitive labor costs, with hourly wages almost 2 times lower than the EU average—making it one of the most cost-effective labour markets in the European Union.

Hourly labour costs (LCI), €

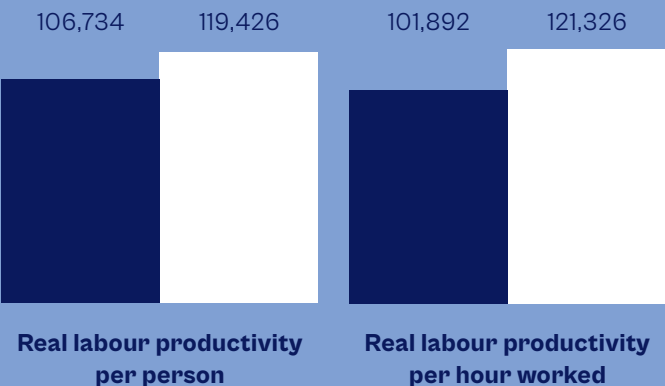


Highly skilled and multilingual workforce



Croatia offers an educated, highly skilled, and motivated labour force. In 2025, Croatia's real labour productivity per person and hour worked (index 2020=100) exceeded the EU average.

Real labour productivity per person and hour worked

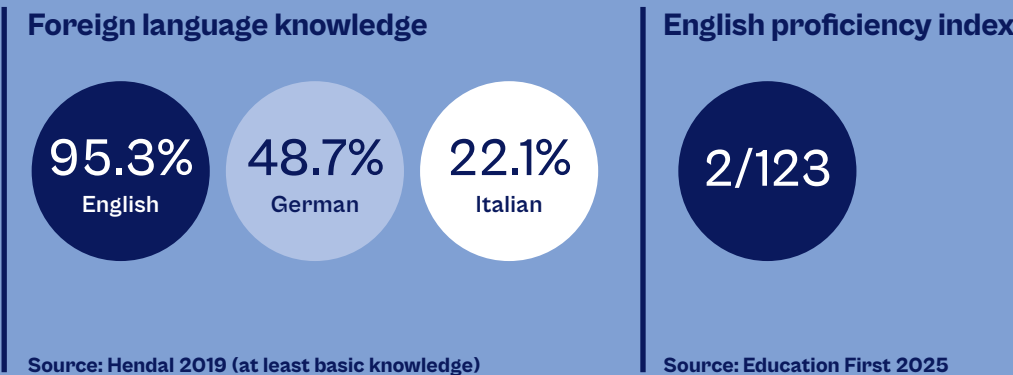


Moreover, in 2024, around 28% of all students in tertiary education and 42% of all students in vocational upper secondary education were enrolled in STEM fields of study.

Source: Eurostat 2026 for 2024

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According to Hendal's Language Barometer Research from 2019, as many as 95.3% of the population have a basic knowledge of English, while 48.7% have a basic knowledge of German, and 22.1% of Italian.



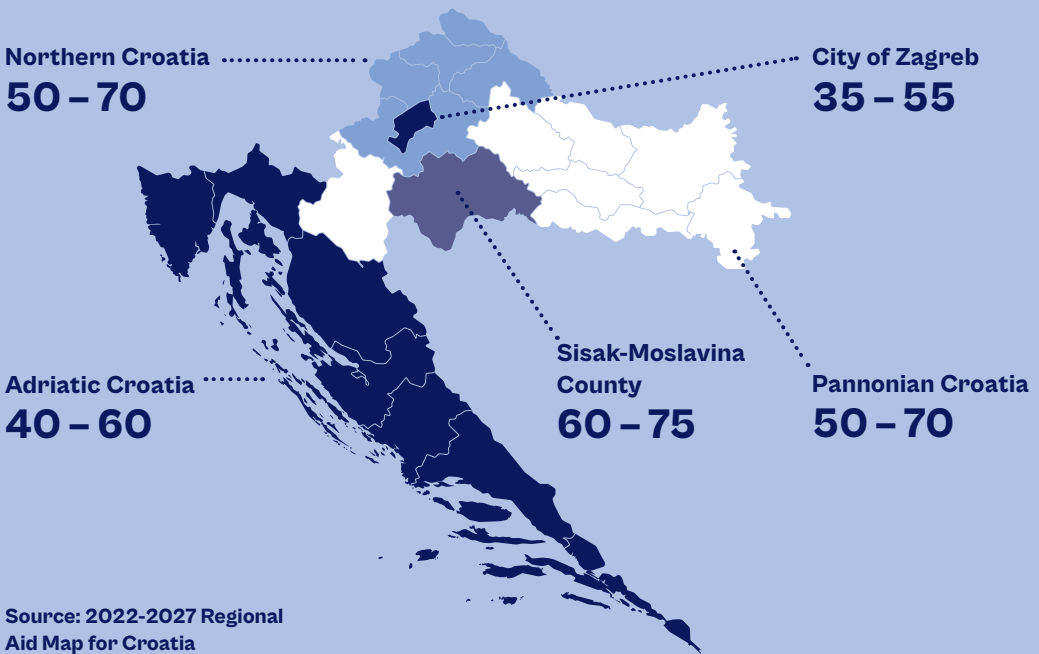
Croatia demonstrates exceptional English language skills, ranking 2nd among 123 countries and regions in the Education First English Proficiency Index and falling into the "very high proficiency" category.

Generous investment incentives



Croatian Government offers a return of 35%-75% of eligible investment costs through various investment incentives comprising profit tax deduction/reduction and direct grants for every new employee, capital costs of investment, and development and innovation activities.

Maximum aid intensity (% of eligible investment costs)



Investment incentives

up to 100% profit tax reduction for up to 10 years	up to € 37,500 for every new employee	up to € 2,000,000 for capital costs of investment	up to € 500,000 for investments in technological development and innovation activities
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Source: Investment Promotion Act

High quality of life



Croatia boasts a pristine environment and abundant natural resources, with over 400 protected areas covering approximately 9% of its territory. The country features two primary climatic zones—Continental and Mediterranean—and a stunning coastline that attracts millions of visitors each year.

According to the Sustainable Development Report 2026, Croatia ranks 13th among 169 countries on the Sustainable Development Goals Index.

Source: The Sustainable Development Report 2026

Institutional support

Every investor can rely on free institutional support provided by the Ministry of Economy before, during, and after their investment. These services include:

-  Providing essential information on investing in Croatia, including analysis of the business climate, investment framework, costs, labour force availability, potential partners, financing options, and more.
-  Organizing visits to investments sites and arranging meetings with relevant public and private stakeholders.
-  Guidance on applying for incentives under the Investment Promotion Act.
-  Identifying potential locations (access to a database of business zones to help pinpoint optimal sites for investment).
-  Customized assistance throughout all stages of the investment process.