

In every relationship,
it is the people that count



Retail customers

Clear case

As a waitress, sometimes, it is not easy to come to the bank branch during the working hours of the bank in order to manage financial matters. If I need something, I meet my bank adviser after working hours.

A sight to behold: Within three hours the person responsible at the bank enabled Nicole Nesshold to own her first car.



NICOLE NESSHOLD, Vasoldsberg
Waitress, 21 years old

Nicole Nesshold will probably never forget November 28th, 2008. On this day she was at the wheel, she put the key into the ignition, started, changed into the first gear and and let the clutch come up – and the car started to roll. Her car! Her first one! A short moment in the eternity, but a milestone in her life. A few hours before she only had the burning desire to buy this Fiat Grande Punto. But with what? The 21 year old waitress has just spent all her hard earned money on the furniture of her new rented flat. Now a car was needed to get to her place of employment – the bakery Steiner in Raaba.

She could not finance the leasing offer of the car dealer in any way, therefore she went directly to her bank, the Steiermärkische Sparkasse in Hart near Graz, of which she has been customer since the opening of the branch in May 2008. Three hours later everything was clear – Nicole Nesshold already got the car key put into her hand and turned with her car on to the main road. Edmund Pogatschnigg, her person responsible at the bank and the branch manager Renate Loidl enabled it. With a credit financing. „I was very delighted that it worked so fast“, Nesshold says. What can be easily understood: If you are on the brink of getting your first car, the impatience becomes immeasurable. Minutes seem to be like hours. „The service is really brilliant. I did not have to care for anything. After a complete and detailed consultation Edmund Pogatschnigg arranged everything for me, took care that the amount was immediately transferred to the car dealer and that I could immediately drive with my car.“



Complete service: After a thorough and detailed consultation by Renate Loidl and Edmund Pogatschnigg the bank arranged everything necessary. „They took care that the money was directly transferred to the car dealer and I could immediately leave with my car“, Nesshold says very happily.

But the credit for the car is not the only product of Steiermärkische, which Nicole Nesshold utilizes. Anyway, in the life of such a young woman there are still a lot of further dreams and plans, which have to be realized. „Some day I want to build my own house“, she says. Although the plan of a house is in the far future, the financing has already far progressed. When the branch in Hart near Graz was opened in May 2008, she planned her form of saving. Since then she has been buying top funds monthly, which earnings should fulfil her dreams of her own house in the future.

But, that is not all – her classical saving book also gets regularly its food. Of course she has it at the Steiermärkische. She has never thought to go to another bank. „I have never thought in any way about changing the bank“, she wonders about the question. „I like the personal service very much. As a waitress, sometimes, it is not easy to go to the bank branch during the working hours in order to manage all financial matters.“ And in this way her bank is very accommodating. „If I need something, I meet my bank adviser after working hours. That is not natural for me – but natural for him, as he always says.“ In addition to that the speed with which decisions are made and transactions are managed. „Everything works very fast – why should I only think to go to another bank?“

Corporate customers To keep the world in motion

At the new location in Preding near Weiz in East Styria, where one of the most advanced engine factory of Europe was set up, Elin EBG Motoren GmbH employs more than 360 people. The electro engines developed here are used in the field of energy production for wind power stations, water power plants, steam power plants and gas power stations. The engines can be found in the drive engineering for tunnelling, in the plastics industry, cement and steel industry as well as in large power plants and compressors.

Tied to their homeland: We are a Styrian company with Styrian employees and a Styrian bank, both managing directors of elin EBG, Dominik Brunner and Gustav Hauschka point out. Despite their love to their native country 90 percent of the production are exported worldwide.



ELIN EBG MOTOREN GMBH, Preding/Steiermark
DI DOMINIK BRUNNER, DI GUSTAV HAUSCHKA, managing directors

The sails are set, now let's start the long trip. In this way you can interpret the brand new building directly at the main road in Preding near Weiz, in which the Elin EBG Motoren GmbH has been residing since the beginning of this year. In fact, in front of the windows there are (sun) sails – and in fact the business of the East Styrian company has to do a lot with wind. The amateur is a bit irritated by the name „Motoren GmbH“. There are also produced energy consuming products, though not such a lot, because the larger part are parts for the energy production. These parts have to do a lot with wind. The bulk of all wind power stations in Europe is equipped with generators from Weiz, which produce current from rotating rotors. Each wind power station produces so much that some hundred households could be supplied with the energy necessary for years. About 2,200 of these units left the factory in Weiz every year – yes, they left! Because now the capacities are increased. That was the reason why the company moved in this new facility, „in which there is enough space now“, both managing directors Dominik Brunner and Gustav Hauschka are pleased to say.

The company having employed 433 people has taken 42 million Euro in its hands in order to set up the new company site, approximately half of the amount was invested in the engineering „and now we are the most advanced engine factory far and wide“, the managing directors point out. Without the Steiermärkische bank this would not have worked so smoothly, both agree. „Our bank account manager Franz Ferdinand Wagner has done his job perfectly. It doesn't matter whether it has to do with the financing of the piece of land, the financing of the completion of the building, the financing of engineering or fundings – he is our contact person and that is incredibly comfortable.“ The Steiermärkische has another advantage. „We are a Styrian compa-



Enough space now: In the new production hall, which is longer than 220 metres, there are constructed huge engines. The new space capacity now allows to put production increase into action, which they have longed for.

ny, we have Styrian employees and we have a Styrian bank“, both, who are tied to their homeland, manifest.

With this support now it can head to growth with full power. Ninety percent of the production are already for export, the highly specialised parts can be found in hydroelectric power stations, gaspower stations, steam power plants and especially in wind power stations, and that all over the world: In China. In the United States, where a wind farm is run with 200 wind turbines of the company Elin EBG. In Africa, where in the Sudan a so-called matrix turbine power station was supplied. There 80 East Styrian turbines hang in a river and transform the power of the water current into utilisable energy. The list is long and also includes projects in our country such as the wind power station on the Plankogel in the region of Weiz, which was the highest located in Europe at that time.

But there are also those engines which the amateur understands. You can find them for example in the new trams, which the Styrian capital Graz will get within the next year. Or also in the most advanced, hundreds of metres long tunnel construction machines, where the drives for the chisels also come from Elin EBG as well as those, which bring the plankings to the places where they are needed. Oh well, and there is even the company in Stockholm, which uses the components from Weiz – for the production of vodka.

Already in the past years the company was able to increase its turnover from 79 to 93 million Euro, now, since they have more space at all, they have to utilize the new capacities, that is the route, which Brunner and Hauschka, pursue. That means: far more export.

Slovenia Luminescent future

The Slovenian company Intra Lighting offers highly specialized lighting solutions worldwide. Now the company is the leading Slovenian manufacturer of lights having customers in more than 30 countries all over the world. With its innovative concepts the company fulfills all requirements, which top customers like Armani and Boss, Nokia and Sony, Calvin Klein and Adidas demand.

Enlightenment: 20 years ago Marjeta and Marino Furlan (now 48 and 50 years old) started to build decorative lamps in their living room at home. Together the designer and the engineer form a successful team. Their daughter Nika also works in the company.



INTRA LIGHTING, Miren/Slovenia
MARJETA and MARINO FURLAN, owners

To start one's business in a backyard garage is nearly courteous, since Frank Stronach and Bill Gates have inserted this into their biographies. Only: What can be done if you do not even have a garage? As it was with Marjeta and Marino Furlan when they were students. Then it must be the living room. On the sofa, on the table in the living room and on the floor, the prospective engineer and the future designer produced decorative lamps for their friends 20 years ago. This was the cornerstone of their company now. Indeed for some time they tried their luck in the packaging industry, but already at that time it was obvious, where they both would end.

Now they are the leading manufacturer of lights in Slovenia with their company Intra Lighting, which enters with its innovative lighting solutions the European market to an always larger extent. Some 350 employees are employed in the head office in Miren, only within a stone's throw from the border of Italy, and in the subsidiaries in the Netherlands, in Serbia, Croatia and Denmark as well as in branches in Bosnia, France and Dubai. Also for the reason to present their customers in the proper light. For example the head offices of the Erste Bank in Zagreb and in Slovakia, branches in Czechia, Hungary, Slovenia and Austria. But also Armani and Boss, Nokia and Sony, Calvin Klein and Adidas have referred to the know-how of Intra Lighting for their equipment in their buildings and shops, in Dubai the Slovenians have illuminated 200 stations of the skytrain, in Vienna the Hilton ...

Of course it has nothing to do with simply screwing bulbs in sockets, with which Intra makes a turnover of 25 million Euro in 30 countries all over the world (Europe, USA, New Zealand, Canada, Middle East etc.) annually. This becomes obvious in the impressive show room in



Precision work: 350 employees take care at the parent company in Slovenia as well as in the subsidiaries in the Netherlands, in Serbia, Croatia and Denmark and the branches in Bosnia, France and Dubai that their customers will be directed into the right light.

Ljubljana, which can easily be tolerated as theme park with its light effects, which fulfills all demands for a family outing.

The big plus of the company is the constant development of the latest technologies – only blocked by the lack of space at the parent company. Therefore Marjeta and Marino Furlan are planning now to purchase a new building. The head office, the logistics, the show rooms and the studios will move to this new location. So, in the now overfilled halls there will be free room capacities for far more development units and specialization.

Of course, this means a lot of money and the Banka Sparkasse is responsible for these concerns at Intra. „For us several things are of the same importance. First, with the Steiermärkische Bank as parent company we have only one bank concept, which is used in all countries in which our company group is represented. Second, the service is far better than usual in our country“, Marjeta Furlan says. As an example she mentions the bonus account, which guarantees a higher interest rate for the capital without any binding. „In the past we had to announce medium dated bank withdrawals in time, that meant days earlier. Today this is no longer manageable.“ That is the reason why the Banka Sparkasse has the addition „the other bank“.

The cooperation with the Sparkasse-group was also successful on another level. „When we got the order to equip the Erste Bank with lighting concepts, we were very delighted. It has helped our company very much“, Marjeta remembers smiling. This was the groundstone of a truthful partnership between the company and the bank.

Croatia The world as an image

Geofoto in Zagreb owns three aeroplanes packed full of technical equipment in order to make images of the earth accurately to the centimetre. These pictures are put on the top of each other in three-dimensional pictures, from which the 250 highly qualified employees collect the data necessary and can integrate them in special programmes. In the past the annual growth was 30 %, but until 2013 the company will duplicate its turnover.

No question: During the Christmas holidays the Erste Bank brought up the bank guarantees necessary for an order which was very important – „I will never forget that“, the managing director Zvonko Biljecki of Geofoto says, who is now also private customer of the Erste Bank.



GEOFOTO, Zagreb/Croatia

DR. ZVONKO BILJECKI, managing director

Since we have Google Earth and Google Maps, it is not the privilege of a few scientists or even spacemen to watch the world from above – in the meantime everybody can do it. Many of you have already spent some hours by zooming the satellite images offered to get an idea of foreign countries. The same does Geofoto, a company located in Zagreb, but on a completely other level. „In these internet offers the smallest units are some metres, ours are in centimetres“, the managing director Zvonko Biljecki mentions the still permitted comparison.

To collect geo information is a special task and on this task Geofoto is concentrated: Daily the company located in Zagreb collects data accurately into centimetres, about the surface of the earth, about countries, towns, woods, trees, etc. – mostly as official order of governments and ministries, but sometimes also for companies and organisations. Among the customers there are numerous countries in Europe, in Central America, Africa and the Middle East, who instruct Geodata in order to make maps, land-registers, land-use plans, etc. with this information.

In order to get the data exactly, the 250 employees are dependent on having the most advanced technique available, which costs a pretty penny: The company has three aeroplanes equipped with extraordinarily high-definition cameras and high-performance computers. The specific regions are gone over with these „technology bombers“ and pictures are taken. Then the pictures are put on the top of each other by computers that the employees can edit a three-dimensional image of the earth's surface with special goggles and monitors. „Alone when talking about the phototechnical equipment in one aeroplane, we talk about several millions of Euro“, Biljecki points out.



Most advanced technique: The employees of Geofoto can analyse three-dimensional images of the earth's surface and transfer the information to special vector-oriented programmes.

Every year the company, which has branch offices and subsidiaries, among others in Oslo and Slovenia, increases by 30 percent. Although this is positive, it also means problems. Geofoto has been in its modern building near the airport of Zagreb for only five years – but it is far too small again. Therefore, it will be built newly ...

Despite the large success, such sums for a steady renewal of the equipment cannot be raised by the company's budget alone – and therefore Geofoto and the group of the Steiermärkische Bank already work together as a good team. „More than 80 percent of our financial transactions, the credits and the leasing contracts for the aeroplanes, the phototechnical equipment – everything is carried out via the Erste Bank and Erste Leasing“, the director of the company says. And why this bank at all?

„There is a story, which I will never forget and which shows, why: Two years ago we got an order for three million Euro from the Albanian government. The condition: bank guarantees which had to be provided at short term and had to be presented on December 26th. On December 24th, I called two banks – without any success. Then the Erste Bank and their two employees broke their Christmas holidays and prepared everything on this day. On December 25th, all papers were signed, and on December 26th I was in Albania. If this had not worked, we would never have gotten this order which was so important for us.“ There need not be added anything else to this question, why the Erste Bank is the best for him.

Serbia Freeze in motion

After several years of international trade, in 1998 Vladimir Miletić founded the Husky Corporation, a forwarding agent specialised in refrigerated transports – at that time with only two trucks. Ten years later his transport fleet counts nearly 100 semitrailer trucks, which are driven by about 120 drivers. The logistics is strictly organised. With the support of the continually latest software available on the market there are only five employees necessary to direct the drivers through Europe.

Navigator: Husky is Serbia's largest refrigerated transport company and the third largest forwarding agent of the country. Vladimir Miletić is in the executive board of the Serbian association of transport companies.



HUSKY CORPORATION, Čačak/Serbia
VLADIMIR MILETIĆ, owner

Three tractor units, four semitrailers, a little repair shop and a stock of wheels – that's it. You cannot see a lot on the yard of the Husky Corporation d.o.o., the largest refrigerated transport company in Serbia, which at the same time is the third largest transport company of the country. First, somehow you would think that there are dozens of trucks in rank and file, exactly straightened to the centimetres.

But everything is all right: „If there now stood a lot of trucks, it would be a bad sign, then the company would not work properly. Trucks standing cost money, trucks running bring money“, the 40 years old head of the company Vladimir Miletić says. Some time later in the office he shows us why he is so satisfied. On the screens in the logistics center about 100 points are flashing on a large map of Europe. In Spain as well as in Germany, Austria, Greece ... Each point stands for one of his trucks, which are on the road, always under the control of the employees in the small headquarters in an off-road in Čačak in Serbia.

Miletić explains that „Big Brother“ is not for the control of his employees. He can rely on them, since the company pays for the courses and examinations, which each truck driver has to pass. When having passed the courses, each new driver works as co-pilot before being allowed to drive alone. Nevertheless, the permanent GPS contact is important for the customers who can always get informed where the shipment is at the moment. You can also notice and clear away such delays quickly.

Each of the about 100 semitrailer trucks runs 160,000 kilometres loaded with fruits every year. It is obvious that the transport fleet of 100 trucks has to be replaced and renewed regularly because of such a lot



Hundreds of times around the world: Each of the about 100 semitrailer trucks runs 160,000 kilometres each year – that is in total 400 times around the world. Despite the steadily replaced transport fleet there is always something to do in their own garage.

of kilometres. And therefore, Miletić and Husky need a flexible and competent partner. These acquisitions do not only mean a lot of money, but there are also logistics as well as the service of the partner bank necessary. Recently Miletić changed his bank. Now he is customer of the s-Leasing in Serbia.

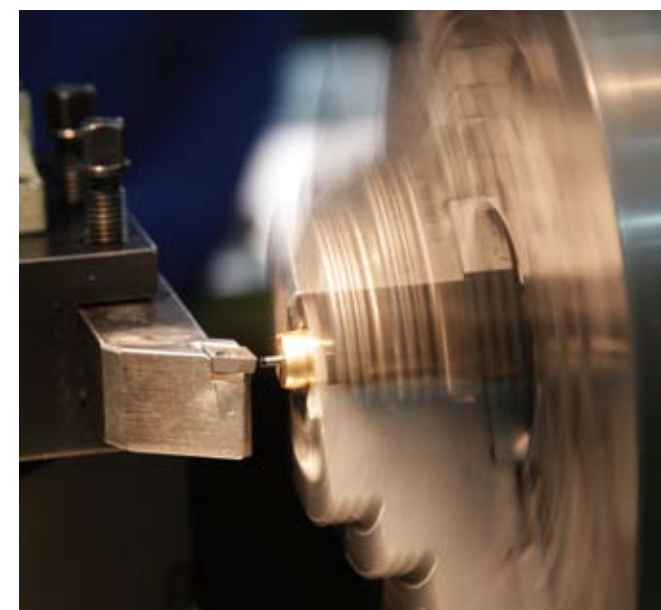
„You must know that my philosophy consists of four elements: no emotions, fairness, punctuality and confidence. All these four elements are fulfilled by the s-Leasing in the best way“, he explains; so he has found the right partner for the leasing contracts of 26 vehicles of 100,000 Euro each. Also for the future, and because in the medium term he wants to increase his transport fleet to 200 vehicles – a huge project, but it is not the only one. He also intends to set up a logistics center at the conveniently located headquarters in Čačak, which should be the collecting point for all fruits which are transported from Greece and Turkey in direction to Europe.

These four elements of his company philosophy are for Miletić not only the criterion for his partners, but also for himself, his company and his about 125 employees. „Each invoice, each instalment must be paid in time and not one day later. That's obligatory for Husky“, he blusters out and strikes with the flat of the hand on the table. Of course that is a question of image. How could a customer believe that his shipment would arrive in time, if there are already delays in simple money transactions ...

Bosnia and Herzegovina Serve all customers best

BMW, Audi, Mercedes, Opel, Ferrari, Volkswagen as well as Hella, Wabco and Fischerski – the list of customers, who rely on the work of Bekto Precisa in Goražde, Bosnia-Herzegovina, is full of well known brands. The family-owned company is also specialized in moulding construction, polymer processing and the assembly of plastic and metal parts.

Massive: Heavy steel and iron parts, milled exactly to the millimetre and polished, are one of the specialties of Bekto Precisa. Not so heavy but non the less precise are the plastic parts which the company from Goražde produces for a lot of renowned car manufacturers.



Innovative: About 80 percent of the 250 employees are women. Bekto Precisa knows that they work more precisely. By the way the complete staff speaks the German language, because it is the official company language. The largest part of the customers come from Germany, Austria and Switzerland.

BEKTO PRECISA, Goražde/Bosnia-Herzegovina
REDZO BEKTO, owner, ENISA BEKTO, managing director

You must admit: You have already had it in your hand thousand times or perhaps even hundred thousand times – you have never wondered where it comes from.

At least when leaving the VW – concern with your car the chances are very high that the part which is used so often comes from Goražde in the south of Bosnia-Herzegovina: the direction-indicator control. This is one of the many products which are produced on the not so large company site at the banks of the Drina – Bekto Precisa, a family-owned company, which has been engaged with the production of injection moulding tools for plastic, colored metal, the combination of plastic with metal as well as the production of plastic and casted parts for 30 years. In a lot of cars you find the parts of this company, like in Ferraries, Mercedes, Toyotas, Mazdas and many other vehicles. But not only direction-indicator controls, but also switches, buttons, reflectors, storage compartments, door lights, ignition locks and even brakes for trucks are produced here and delivered to large car manufacturers. And formerly also Atomic was one of its customers – the Austrian traditional company bought its binding plates from this family-owned company.

Now more than 250 young people are employed by this company and if you are looking for the head of the company, Redzo Bekto, you really must have luck to find him amongst the many young blue-collar workers. That does not mean that the boss would make himself comfortable and could hardly be seen – no, on the contrary, he permanently scurries through the workshops and disguises himself as ordinary blue-collar worker when visitors come. The representation and taking pictures of him is not his thing, this is part of his daughter Enisa, who

runs the business. But in case that customers contact the company who are looking for a solution to a difficult problem, he is immediately at hand, reflects about the problem and mostly finds the solution. Also today, we see him that way, but only from a far distance: with representatives of a company from Switzerland kneeling on the floor, dressed with a pair of dungarees and screwing at a proto type ... It is easy for him to discuss with these customers and there are no language barriers, since the company language is German. „Because the largest part of our customers come from German speaking countries“, Sanja Muhic, the company spokeswoman says.

That is also a reason why the company relies on the ABS banka, a subsidiary of the Steiermärkischen in regard to their banking business. „We do not only have a good relationship to Austria because of our customer structure“, Muhic says. „In our country everybody knows that the Austrian bank is reliable and flexible und our cooperation improves our customers' reliance in us“, Bekto builds on the excellent image of the red-white-red bank group. Another advantage: In order to handle the export business more easily, Bekto Precisa founded a subsidiary in Austria – therefore, there are no obstacles for the monetary transaction between the parent company and the subsidiary.

In general the family-owned company is very innovative in many fields – not only concerning the product range. About 80 percent of all employees are women. The spokeswoman of Bekto Precisa says that women work far more precisely. Also regarding the origin of the employees: nearly all employees are from the region, and if someone applies for a job who makes a good impression but does not know anything of the job, he will be trained for months.

Montenegro The foundation for a country

To be professional, reliable and constant, in addition to that always the latest machinery and engineering – that was the formula, with which in 1999 Branislav Savić started to make his building material store to one of the leading companies in Montenegro. Now Gugi Commerce employs 150 people and is well known as a sponsor (football, karate and other sport clubs) and a patron (art and cultural events) in whole Montenegro.



Homeland: Before the Bosnian war Branislav Savić fled to Montenegro, the home country of his ancestors. Within eight years he made of the small building material store at the beginning to one of the largest companies of Montenegro – 70 % of Budva and the land of numerous hotels have been cultivated and opened up by his civil engineering company.



GUGI COMMERCE, Budva/Montenegro
BRANISLAV SAVIĆ, owner

When Branislav Savić drives along the curved coast road of Montenegro, passing the chic hotels of the holiday resort Budva, he knows there nearly each metre of the ground personally. With his building company Gugi Commerce he has paved the way for the economic recovery of this romantic region. With his civil engineering company he has extracted and opened up land for his construction projects from the stony ground – and that for 70 % of all roads, for a large part of parking places and many hotels.

His most lovely spot is now at the southern main road entering Budva, where gigantic boards call attention to a huge project, which is now being realized by Russian investors. The visualisations let know: This hotel and residence resort, a town in the town, has taken Dubai as a model. Certainly the goal is highly set, but the buildings growing during the winter in the bathing resort is really impressive. Hotels with entrance halls as large as football fields, completely of black marble, with suites for 2,500 Euro per night – but let it be understood, in the off-season. Cranes between palm trees, excavators on the malls. There is a lot to do for a building contractor like Branislav Savić.

Far more modest is the site of the company Gugi Commerce a few kilometres away. A small building in the middle of a storage yard – the origin of a company which employs 150 people now: a building material store, which Savić founded in 1999 after having fled because of the Bosnian war. Today it is still the lively cell of his company: ordinary home-builders as well as large building companies buy here the materials necessary. Therefore forklifts bustle like ants on the company site, load trucks or even small trailers pulled by passenger cars.



Foundamental work. Hardly any road, nearly no parking site in the chic resort Budva without the foundational work of Gugi Commerce. Also a lot of land, on which the magnificent hotels are built, have been opened up by Branislav Savić.

And exactly because of this bustle Savić has had a successful idea. He saw very soon his chance not only to sell the building materials but also commercialize them himself. He wanted to use the building boom starting in Montenegro and expanded his business to civil engineering. So said, so done. Now you see everywhere in Montenegro the white dumpers and excavators which make valuable ground for buildings out of hills, rocks and stony landscapes.

Now Savić has hit his walls here in Montenegro – the country becomes too small for his activities. Therefore, he wants to go beyond the borders and to expand his activities to the other countries of former Yugoslavia. Though the financial crisis is there also noticeable. And especially for this reason. There is an enormous potential, for example in Kosovo, where a lot of constructive work has to be done. Here you should be present and he relies on the good background of the s-Leasing in Podgorica, which has been helping him to finance the trucks, construction machinery and vehicles for many years. „Austrian banks have shown that they are good, trustful and trustworthy partners even in times of an economical crisis.“ He knows that he is in good hands with his ambitious plans. But the trust is reciprocal, as his s-Leasing account manager assures, „at the beginning of our cooperation in our first conversations I already realized that Mr. Savić is a reliable customer“.

Macedonia Sausages and more

Annually up to 1,500 tons of meat are worked up by the company Soleta d.o.o. with its 80 employees and more than 100 different products like ham, sausages, convenience food and other products. With its eight own shops and the distribution by the supermarkets all over the country, the company is undisputed market leader in Macedonia. The next target: to open new markets all over Europe together with Investbanka as a partner.

Bon appétit: Every year Soleta works up 1,500 tons of meat to high-quality products. You do not only find sausages in the large cooling and smoking chambers but also Italian prosciutto, the most delicate smoked ham and far more products, which lets everybody's mouth watering.



SOLETA, Skopje/Macedonia
SVETOZAR ILIJOSKI, owner

„One day it was enough for me. Therefore, I decided to take the production in my own hands“, Svetozar Ilijoski remembers of the decisive year of 1993. At that time he and his wife had already had eight shops in Skopje, in which the best kinds of meat and sausages had been sold. Specialities, which you did not get anywhere else in Macedonia and which cost a lot of money and nerves to find the quantities required and above all to get the quality desired. Such a lot of nerves that in 1993 the couple decided to produce the products themselves for their shops.

Finally, in 1996 the production started and by now the 80 employees work on up to 1,500 tons of meat to more than 100 different products annually, which are supplied from all over Europe – and the product range is steadily increasing. The spice mixtures, which are especially produced for this company, Solata buys to a large extent from Austria – secret mixtures, of which Ilijoski does not confide any component.

In the glass show-cases at the head quarters you can find Italian prosciutto and Mortadella as well as Salami according to Croatian recipe, smoked ribs and even instant food for occasional fast food – all products with the certificates necessary for export to the EU. This is the aim of Svetozar and Violeta, both 52 years old, which they want to achieve as soon as possible. At the moment you can get their products in supermarkets all over Macedonia and also in the adjacant countries, but now they are preparing the expansion to the Western countries. „Here in Macedonia, we are the undisputed market leader, but the competition from foreign countries, like Hungary, England, Germany, Croatia, Bulgaria etc., is steadily increasing. „Therefore, our future can only be in the opening of new markets“, Ilijoski says and



Family-owned company: Svetozar and Violeta Ilijoska lead the company, their daughter also works in the production. Within the last three years they have been able to increase the sales drastically despite the increasing competition from foreign countries.

opens the doors of one of the large smoking chamber in which hangs hundreds of hams in rank and file. He gets the wood for his smoking chamber from a certain region of Macedonia, which is reasonably undisturbed and therefore preserved from dangerous environmental influences. „You have also to pay attention to quality in details“, he explains the secret of his success.

Therefore, their house bank „Investbanka“ in Skopje is the ideal partner for Soleta, since with the Steiermärkische Sparkasse in the background it has a network all over Europe. Even now, the Investbanka is fast and flexible concerning all kinds of financing questions and they are faster with international bank transfers than the other banks, the couple explains.

Again there are also expansion plans for the modern head quarters in the centre of industry and trade on the outskirts of Skopje, although the last expansion is not so long ago. On the already existing building there shall be built another storeys „in order to have an adequate lab for the development of our new products“, Ilijoski explains. This will then be the area of his daughter and his son, who both follow their parents' footsteps and already work in their company.

In general, he is no friend of credits and other kinds of outside financing, the meat manufacturer points out again and again. Nearly all the money, which he has invested, he had already earned before, but completely without any support of the bank it is not possible, he smiles and speaks again in high terms about Investbanka. With the help of Investbanka he will perhaps put aside his aversion against prefinancing.