







Invest to Slovenia

inves**to**.si



International Investors' Network invest-to.net



INVESTMENTS OPPORTUNITIES IN SLOVENIA

The PanSlovenian Investors' & Shareholders' Association Institute

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www.investo.si; www.invest-to.net; www.investo.tv







Since 2005

In 2017, VZMD entered into its 12th year of institutionalized operations. We take pride in successfully continuing and reinforcing the efficient and comprehensive care for rights, interests as well as investments of minority shareholders and individual investors in a number of corporations and in the Republic of Slovenia in general.





39 million € for over 40.000 people

On this path, many coworkers at VZMD have been encouraged by many already successfully completed long-standing procedures through the years, including cases of the minority shareholder squeeze out or expropriation in individual companies. Merely through these litigations, we have raised over EUR 39 million of additional financial compensations for more than 40.000 cheated former shareholders.









investo.si INVEST TO SLOVENIA

Since 2008

The program *investo.si* was established by the PanSlovenian Shareholders' & Investors' Association (VZMD) in 2008, prior to the first investors' conference and the »investo Expo« convention, and it took place at the annual session of the Euroshareholders in Ljubljana.





Who we are

The European Federation of Investors and Financial Services Users, going by the brand name « BETTER FINANCE », is an independent organisation of public interest and centre of expertise advocating and defending the interests of retail investors, private shareholders and users of financial services vis-à-vis the European authorities and lawmakers.

BETTER FINANCE is the result of the merger of Euroshareholders and EuroFinUse (formerly EuroInvestors).





Our mission

- BETTER FINANCE believes that the financial system exists to serve the real economy by ensuring the optimal allocation of capital, providing financial services and coping with the risks that are part and parcel of economic life.
- BETTER FINANCE aims to establish itself as the go-to reference for independent financial expertise in the EU, fighting for better governance of financial regulation with as overall objective the establishment of an open, transparent and efficient real economy served by financial institutions that have the interests of customers and society in mind.





The Organisation

- In 2012 BETTER FINANCE established itself as the main user-side stakeholder within financial advisory groups of the EU, including the first chairman of the Securities and Markets Stakeholder Group of ESMA*,
- Better Finance was the initiator of a breakthrough research measuring and reporting consumer trends related to the real performance of households' long term savings and investments, now in its 4th year.
- The activities of Better Finance are supported by the European Commission since 2012.





OUR PRIORITIES FOR THE NEXT 5 YEARS – SAVING FOR GROWTH AND JOBS

BE BETTER FINANCE

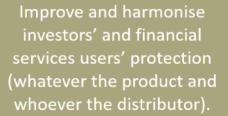
The European Federation of Investors and Financial Services Users Fédération Européenne des Épargnants et Usagers des Services Financiers

"Households are the main source of funds to finance investment".

(European Commission Green Paper on Long-Term Financing of the European Economy, Brussels, 25.3.2013 COM(2013) 150 final, page 4)

Ensure households provide adequate long-term savings for the real economy.

Further improve European financial supervision and enforcement.





Stopping tax discrimination against investors.





2017 Priorities

- 1. Unified, transparent, liquid, fair and accessible capital markets to the benefit of endinvestors and the real economy
- Improved and more consistent investor and consumer protection across all retail financial products in the EU underpinned by effective redress for all EU citizens
- Better governance of publicly listed companies and pension and investment funds by facilitating the engagement of minority shareholders and fund participants
- 4. A Capital Markets Union that will restore retail equity investments to their proper place, whilst improving the long-term net returns of intermediated investment products



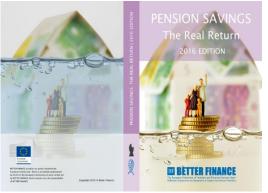
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The European Federation of Investors and Financial Services Users Fédération Européenne des Épargnants et Usagers des Services Financiers

FLAGSHIP INITIATIVES

PENSION SAVINGSRETURN

- THE REAL



INVESTMENTS OPPORTUNITIES IN SLOVENIA

ROBO-INVESTING REPORT: CYBORGS VS ROBOTS



THE CITIZENS' CMU



EUROVOTE





invest-to.net INTERNATIONAL INVESTORS' NETWORK

& investo Expo Since 2012

invest-**to**.net represents the network of 70 national organizations of shareholders and investors.











invest-to.net

47 countries, over 90 cities, 5 continents

We have arranged notable presentations of business opportunities and Slovenian investment potentials in Albania, Argentina, Austria, Azerbaijan, Belgium, Belarus, Brazil, Bulgaria, Burkina Faso, Canada, Cape Verde, Cayman Islands, Croatia, Denmark, Finland, France, Georgia, Germany, Great Britain, Iceland, India, Iran, Israel, Italy, Japan, Kazakhstan, Kosovo, Lebanon, Luxembourg, Macedonia, Monaco, the Netherlands, Poland, Qatar, Romania, Russia, Serbia, Slovakia, Slovenia, South Africa, Spain, Taiwan, Turkey, Uruguay, Ukraine, the USA and the United Arab Emirates, while a strong presence in the international investment market at similar conventions, fairs, conferences and presentations is planned to also continue in the future on all five continents.



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2. dan mednarodne investitorske konference in sejma investo Expo:

zgodovinska »Ljubljanska deklaracija«
o združitvi 50 organizacij delničarjev in investitorjev ter
podelitev nagrade VZMD »Polet« družbi Gorenje

Cankarjev dom, 21. september 2012