



**FINANCIAL STATEMENT ON 31.12.2017
AND
REPORT ON PERFORMED ACTIVITIES
IN 2017**

Ancona, May 28, 2018

ANNEX B - FINANCIAL STATEMENT - YEAR 2017

REVENUES	Final Statement 2017	EXPENDITURES	Final Statement 2017
I. Membership fees	€ 76.450	I. Costs for the management and functioning of the association	€ 10.876
<i>I.I Fees for the current year</i>	69.050	<i>I.I Postal fees</i>	12
<i>I.II Fees for the previous year</i>	7.400	<i>I.II Telephone fees</i>	30
		<i>I.III Printed material</i>	406
II. Other contributions by members	0	<i>I.IV Advertising</i>	0
<i>II.I Generic contributions</i>	0	<i>I.V Interpretation and translation services</i>	2.466
<i>II.II Specific projects contributions</i>	0	<i>I.VI Representation expenses</i>	0
		<i>I.VII Consulting</i>	€ 6.521
III. Contributions and financing by third parties	€ 26.254	<i>I.VII.I Website assistance and other related costs</i>	2.513
<i>III.I Generic contributions</i>	3.000,	<i>I.VII.II Bookkeeping and payroll</i>	4.008
<i>III.II Specific projects contributions (Region and other entities)</i>	23.254	<i>I.VII.III Other consulting services</i>	0
<i>III.III Down-payment by Chamber of Commerce Ancona</i>		<i>I.VIII Other costs</i>	€ 1.441
		II. Payrolls and related costs	€ 35.611
IV. Sponsored events	€ 0	<i>II.I Remuneration for employees</i>	33.603
<i>IV.I Generic contributions (free donations)</i>	0	<i>II.II Travel fees and diaries</i>	0
V. Service -providing revenues	0	<i>II.III Reimbursement of travel and related expenses</i>	2.008
VI. Other revenues	€ 576	<i>II.V Stage expenses</i>	0
<i>VI. I Interest receivables</i>	1	III. Cost for Forum bodies	€ 2.763
<i>VI.II Capital gains</i>	0	<i>III.I Reimbursement of travel and related expenses</i>	2.763
<i>VI.III Reimbursed and recovered sums of various nature</i>	575	<i>III.II Attendance reimbursement</i>	
VII. Surplus from management activity from previous years	€ 11.261		0
<i>VII.I Residual amounts for specific projects</i>	0	IV. Promotional and institutional expenses	€ 49.501
<i>VII.II Residual amounts for institutional activities</i>	11.261	<i>IV.I Initiatives for development and promotion of the Association</i>	€ 9.438
		<i>IV.II Initiatives promoted by thematic working groups</i>	€ 20.063
		<i>a) Forum annual edition</i>	11.870
		<i>b) Annual congress of female entrepreneurship</i>	7.529
		<i>c) Thematic events</i>	664
		<i>IV.III Initiatives for promotion of Adriatic and Ionian international court</i>	€ 0
		<i>IV.IV Projects financed by various institutions and bodies</i>	€ 20.000
		<i>IV.V Initiatives to support partnership networks</i>	0
		V. Expenses for the purchase of property	€ 448
		<i>V.I Equipment</i>	448
		<i>V.II Capital losses</i>	0
		VI. Various charges	€ 2.487
		<i>VI.I Bank fees</i>	360

		<i>VI.II Insurance fees</i>	490
		<i>VI.III Tax and Social security fees</i>	1.637
TOTAL REVENUES	€ 114.541	TOTAL expenditures	€ 101.686
MANAGEMENT DEFICIT		MANAGEMENT SURPLUS	€ 12.855
TOTAL TO BALANCE	€ 114.541	TOTAL TO BALANCE	€ 114.541

Annex 1
Budget proposal and Final budget 2017 - Comparison

REVENUES	Budget proposal 2017	Final budget 2017	Difference	EXPENDITURES	Budget proposal 2017	Final budget 2017	Difference
I. Membership fees	€ 108.000	€ 76.450	-€ 31.550	I. Costs for the management and functioning of the association	€ 11.467	€ 10.876	-€ 591
<i>I.I Fees for the current year</i>	76.300	69.050	(7.250)	<i>I.I Postal fees</i>	40	12	(28)
<i>I.II Fees for the previous year</i>	31.700	7.400	(24.300)	<i>I.II Telephone fees</i>	100	30	(70)
				<i>I.III Printed material</i>	1.000	406	(594)
II. Other contributions by members	€ 0	€ 0	€ 0	<i>I.IV Advertising</i>	0	0	0
<i>II.I Generic contributions</i>	0	0	0	<i>I.V Interpretation and translation services</i>	2.200	2.466	266
<i>II.II Specific projects contributions</i>	0	0	0	<i>I.VI Representation expenses</i>			0
				<i>I.VII Consulting</i>	5.399	6.521	1.122
				<i>I.VII.I Website assistance and other related costs</i>	1.098	2.513	1.415
III. Contributions and financing by third parties	€ 21.475	€ 26.250	-€ 4.779	<i>I.VII.II Bookkeeping and payroll</i>	4.301	4.080	(293)
<i>III.I Generic contributions</i>	0	3.000	3.000	<i>I.VII.III Other consulting services</i>	0	0	0
<i>III.II Specific projects contributions (Region and other entities)</i>	21.475	23.254	1.779	<i>I.VIII Other costs</i>	2.728	1.441	(1.287)
<i>III.III Down-payment by Chamber of Commerce Ancona</i>	0	0	0	<i>I.VIII.I Taxes and duties</i>	100	92	(8)
				<i>I.VIII.II Costs for use of premises</i>	1.500	1.268	(232)
				<i>I.VIII.III Other different expenses</i>	30	81	51
				<i>I.VIII.IV Costs for engagement of staff</i>	1.098	0	(1.098)

				II. Payrolls and related costs	€ 40.055	€ 35.611	-€ 4.444
IV. Sponsored events	€ 0	€ 0	€ 0	<i>II.I Remuneration for employees</i>	37.205	33.603	(3.602)
<i>IV.I Generic contributions (free donations)</i>	0	0	0	<i>II.II Travel fees and diaries</i>	0	0	0
				<i>II.III Reimbursement of travel and related expenses</i>	2.850	2.008	(842)
V. Service - providing revenues	€ 0	€ 0	€ 0	<i>II.IV Costs for coordinate and permanent cooperation</i>	0	0	0
				<i>II.V Stage expenses</i>	0	0	0
VI. Other revenues	€ 0	€ 576	€ 576	<i>II.VI Remuneration for occasional cooperation work</i>	0	0	0
<i>VI. I Interest receivables</i>	0	1	1	III. Cost for Forum bodies	€ 1.600	€ 2.763	€ 1.163
<i>VI.II Capital gains</i>	0	0	0	<i>III.I Reimbursement of travel and related expenses</i>	1.600	2.763	1.163
<i>VI.III Reimbursed and recovered sums of various nature</i>	0	575	575	<i>III.II Attendance reimbursement</i>	0	0	0
VII. Surplus from management activity from previous years	€ 0	€ 11.261	€ 11.261				
<i>VII.I Residual amounts for specific projects</i>	0	0	0	IV. Promotional and institutional expenses	€ 74.457	€ 49.501	-€ 24.956
<i>VII.II Residual amounts for institutional activities</i>		11.261	11.261	IV.I Initiatives for development and promotion of the Association	17.872	9.438	(8.434)
				<i>a) Activities of promotion and integration of the West Balkan Area in the EU (Adriatic Ionian Macroregion)</i>	12.372	3.938	(8.434)
				<i>b) International partnership networks</i>	5.500	5.500	0
				IV.II Initiatives promoted by thematic working groups	€ 25.600	€ 20.063	-€ 5.537
				<i>a) Forum annual edition</i>	15.500	11.870	(3.630)
				<i>b) Annual congress of female entrepreneurship</i>	5.000	7.529	2.529
				<i>c) Thematic events</i>	5.100	664	(4.436)
				IV.III Initiatives for promotion of Adriatic and Ionian international court	0	0	0

				a) National and International promotional activities	0	0	0
				IV.IV Projects financed by various institutions and bodies	€ 30.985	€ 20.000	-€ 10.985
				a) EU Projects	30.985	20.000	(10.985)
				V. Expenses for the purchase of property	€ 0	€ 448	€ 448
				V.I Equipment	0	0	0
				V.II Capital losses	0	0	0
				VI. Various charges	€ 1.896	€ 2.487	€ 591
				VI.I Bank fees	451	€ 360	(91)
				VI.II Insurance fees	245	€ 490	245
				VI.III Tax and Social security fees	1.200	1.637	437
TOTAL GENERAL REVENUES	€ 129.475	€ 114.541	-€ 14.934	TOTAL GENERAL EXPENDITURES	€ 129.475	€ 101.686	-€ 27.789
MANAGEMENT DEFICIT				MANAGEMENT SURPLUS		€ 12.855	€ 12.855
TOTAL TO BALANCE	€ 129.475,00	€ 114.541	-€ 14.934	TOTAL TO BALANCE	€ 129.475	€ 114.541	-€ 14.934

ANNEX II
COMPARISON BETWEEN FINAL BUDGET 2016 AND FINAL BUDGET 2017

REVENUES	Final Budget 2016	Final Budget 2017	Difference	EXPENDITURES	Final Budget 2016	Final Budget 2017	Difference
I Membership fees	€ 75.500	€ 76.450	€ 950	I. . Costs for the management and functioning of the association	€ 14.145	€ 10.876	-€ 3.269
I.I Fees for the current year	66.500	69.050	2.550	I.I Postal fees	0	12	12
I.II Fees for the previous year	9.000	7.400	(1.600)	I.II Telephone fees	70	30	(40)
				I.III Printed material	912	406	(506)
II. Other contributions by members	€ 0	€ 0	€ 0	I.IV Advertising	0	0	0
II.I Generic contributions	0	0	0	I.V Interpretation and translation services	876	2.466	1.590
II.II Specific projects contributions	0	0	0	I.VI Representation expenses	0	0	0
				I.VII Consulting	7.778	6.521	(1.257)
III. Contributions and financing by	€ 3.000	€ 26.254	€ 23.254	I.VII.I Website	4.482	2.513	(1.969)

third parties				<i>assistance and other related costs</i>			
<i>III.I Generic contributions</i>	0	3.000	3.000	<i>I.VII.II Bookkeeping and payroll</i>	3.296	4.008	712
				<i>I.VII.III Other consulting services</i>	0	0	0
<i>III.II Specific projects contributions (Region and other entities)</i>	3.000	23.254	20.254	I.VIII Other costs	4.509	1.441	3.068
<i>III.III Down-payment by Chamber of Commerce Ancona</i>	0	0	0	II. Payrolls and related costs	€ 37.983	€ 35.611	-€ 2.372
IV. Sponsored events	€ 0	€ 0	€ 0	<i>II.I Remuneration for employees</i>	35.472	33.603	(1.869)
<i>IV.I Generic contributions (free donations)</i>	0	0	0	<i>II.II Travel fees and diaries</i>	0	0	0
				<i>II.III Reimbursement of travel and related expenses</i>	2.511	2.008	(503)
VI. Other revenues	€ 1.665	€ 576	-€ 1.089	<i>II.IV Costs for coordinate and permanent cooperation</i>	0	0	0
<i>VI. I Interest receivables</i>	0	1	1	<i>II.V Stage expenses</i>	0	0	0
<i>VI.II Capital gains</i>	0	0	0	<i>II.VI Remuneration for occasional cooperation work</i>	0	0	0
<i>VI.III Reimbursed and recovered sums of various nature</i>	1.655	575	(1.090)	III. Cost for Forum bodies	€ 1.835	€ 2.763	€ 928
VII. Surplus from management activity from previous years	€ 13.128	€ 11.261	-€ 1.867	<i>III.I Reimbursement of travel and related expenses</i>	1.835	2.763	928
<i>VII.I Residual amounts for specific projects</i>	0	0	0	<i>III.II Attendance reimbursement</i>			
<i>VII.II Residual amounts for institutional activities</i>	13.128	11.261	(1.867)	IV. Promotional and institutional expenses	€ 26.378	€ 49.501	€ 23.123
				IV.I Initiatives for development and promotion of the Association	7.871	9.438	1.567
				<i>a) Activities of promotion and integration of the West Balkan Area in the EU (Adriatic Ionian Macroregion)</i>	2.371	3.938	1.567
				<i>b) International partnership networks</i>	5.500	5.500	€ 0,00
				IV.II Initiatives promoted by thematic working groups	€ 17.259	€ 20.063	€ 2.804
				<i>a) Forum annual edition</i>	7.980	11.870	3.890
				<i>b) Annual congress of female entrepreneurship</i>	0	7.529	7.529

				c) Thematic events	9.279	664	(8.615)
				IV.III Initiatives for promotion of Adriatic and Ionian international court	€ 0	€ 0	€ 0
				a) National and International promotional activities	0	0	0
				IV.IV Projects financed by various institutions and bodies	€ 1.248	€ 20.000	€ 18.752
				a) EU Projects	1.248	20.000	18.752
				V. Expenses for the purchase of property	€ 0	€ 448	€ 448
				V.I Equipment	0	448	448
				V.II Capital losses	0	0	0
				VI. Various charges	€ 1.691	€ 2.487	€ 796
				VI.I Bank fees	541	360	(181)
				VI.II Insurance fees	245	490	245
				VI.III Tax and Social security fees	905	1.637	732
TOTAL GENERAL REVENUES	€ 93.293	€ 114.541	€ 21.248	TOTAL GENERAL EXPENDITURES	€ 82.032	€ 101.686	€ 19.654
MANAGEMENT DEFICIT				MANAGEMENT SURPLUS	€ 11.261	€ 12.855	€ 1.594
TOTAL TO BALANCE	€ 93.293	€ 114.541	€ 21.248	TOTAL TO BALANCE	€ 93.293	€ 114.541	€ 21.248

REPORT ON THE FINANCIAL STATEMENT FOR THE YEAR 2017

The annual Financial statement for the financial year 2017 was drawn up by the Board of Directors in accordance with the rules established by the Forum of the Chambers of Commerce of the Adriatic and Ionian Region, and contains analytical items annotated with extreme precision and clarity, with all the revenues and the expenditures of the Association, given the fact that no commercial activities have been carried out.

The financial statement is the statement of a financial nature and shows the revenues and expenditures in the year, distributed according to the scheme included in the "Annex B" which forms the integral part of the "Financial Management Rules" of Forum.

The accounting policy adopted for the registration of the transaction applies a pure cash criterion, pursuant to which revenues and expenditures become relevant and recorded when the financial transaction occurs (receipts or payments).

The figures in the financial statement correspond to the results of the accounting records regularly held in 2017 and represent the financial result of the institutional activity carried out by the organs of the Association.

In order to provide full information to members regarding the financial performance of the Association and the flow in time, as well as the reliability of the forecasts made, in addition to the cash flow statement drawn up in accordance with the schedule set out in Annex B to the Financial Management Rules, two other annexes "Annex I" and "Annex II" have been drafted, in which the differences between "Budget proposal 2017 and Final Budget 2017" (Annex I) and the differences between "Final Budget 2016 and Final Budget 2017" (Annex II) have been highlighted.

Furthermore, at the end of the Budget Report, the Association's credit and debt notes are disclosed as of December 31, 2017 in order to provide full information to the members on the financial situation of the Forum, bringing both cash and / or bank transactions in revenues and / or in expenditures, as well as the commitments undertaken and credits accrued.

The values are expressed in Euro, with no decimals, using the rounding method. Eventual differences due to rounding are declared in the items "Other revenues" and "Other costs."

Revenues

Revenues collected in 2017 relate to:

- Membership fees paid in the amount agreed upon by the Board of Directors, referring both to the current year and to the previous years for a total of **€ 76.450**.

It is hereby noted that in the year 2017, the revenues from membership fees remained at the same amount established for the year 2016, notwithstanding further reduction of

annual fee to be paid to Italian chambers of commerce as a result of the impact of the Regulation n.90/2014 which was converted in the Law no. 114/2014, all in order not to threaten the operation of the Forum.

- Contributions provided by the IAI Secretariat for sharing thematic event - Annual Forum held at Pescara in June 2017 - in total amount of **€ 3.000**;
- contributions provided by Forum of the cities and Polytechnic University of Marche for sharing thematic events **€ 5.700**;
- contributions provided by National Unioncamere on behalf of European Commission, as partial balance from the accounting presented for the "Project Meddiet" in the amount of **€ 17.554**;
- income from interests earned on positive balance at current account € 1;
- partial reimbursement of costs incurred by the employee of FORUM AIC for the participation in the project " BleuTourMed" at Marseille - **€ 575**;
- management surplus from operations in the previous years of **€ 11.261** , declared in the Final statement presented for the year 2016.

The item "**Membership fees**" is the item n. I of the Revenues, and it includes the fees paid by the members during the year 2017, of which € 69.050 relates to the financial year 2017 while € 7.400 relates to the collection of fees that were due for previous years. **At the end of the financial year, there are still fees to be collected totalling € 27.600**, consisting of the membership fees for the year 2017 in the amount of € 14.200 , and the fees due for previous years in total amount of € 13.400. It should be noted that pursuant to Decision of Board of directors of February 3, 2017, approved by Board of Auditors, the Chambers of Lezhe and Tirana are excluded from the Forum, thereby also cancelling the claims against these chambers for the membership fees that had never been paid starting from 2009, and consequently the revenues realised in 2017 are respectively lower than presented in the budget proposal for the year 2017.

The membership fees due for the years 2013- 2014-2015-2016 in total amount of **€ 13.400** are due by Greek chambers Preveza; Ioannina; Thesprotia and by Chamber of Economy of Greece.

Expenditures

" **Operative and functioning expenditures** " incurred during 2017 total € 10.876 and record an decrease in comparison to the previous year of € 3.269 or 23,11%, mainly due to the lower costs incurred for IT services, and due to lower cost for the staff that has been employed at fixed term labour contract starting from 2016.

The expenditures are specified in details in the Final statement and compared with the results of the previous year.

"**Personnel expenses**" incurred in the year 2017 total € 35.611 and record a decrease of € 4.444 compared to the previous year, or approximately 6%. This decrease is mainly due to the employment of one person at fixed term labour contract, who had previously been engaged through the agency contract. Personnel expenses also include reimbursements for travels and stay expenses for employees of € 2.008. One small share of these costs is reimbursed , as explained in the section referring to the revenues.

The "**Expenditures for Forum bodies**" of € 2.763 include travel and stay expenses reimbursed to members of the statutory bodies on occasion the 17th edition of the Forum and events in 2017.

In general, in 2017, the Chambers of Commerce also provided direct support for the travel and stay costs of their representatives in the Board of Directors or to the Board of Auditors.

"**Expenditures for promotional and institutional initiatives**" total € 49.501 and represent the increase of € 24.956 compared with the previous year, or ca. 87,66%. This activity will be explained in detail in the second part, dedicated to the report on performed activities. However, the year 2017 has recorded the strong revival of Forum activities, notwithstanding the long lasting complaints of the lack of resources which should be used to carry out the institutional activities of the Association. In detail, these expenses were incurred for:

Initiatives oriented towards development and accreditation: € 9.438.

€ 3.938 of this amount refer to expenditures incurred for the promotion and integration of the Western Balkans Area into the European Union (Adriatic - Ionian Macroregion) and the remaining € 5.500 to the costs incurred for the membership fee of Eurochambres (€ 5.000) and Necstour (€ 500).

Initiatives promoted by thematic working tables: € 20.063

These are costs incurred for the realization of the **XVII Edition of the Forum 2017**, held in Pescara – Chieti from June 7-9, 2017 of € 11.870; for the organisation of the tenth "**Female Entrepreneurship Congress of Adriatic - Ionian Area**", held at Ravenna on November 16 and 17, 2017 in the amount of € 7.529 ; and € 664 for the participation at thematic events .

Projects funded by various bodies and organizations: € 20.000

These are the costs incurred for carrying out the EU project activities, and in particular:

-Project "**MedDiet – Mediterranean Diet and enhancement of traditional products**". The final accounting has already been submitted for this project, and the balance should be disbursed in the first months of the financial year 2018.

The expenditure item **"Purchase of property "** refers to the purchase of 1 PC necessary for performing Forum activities, in the amount of € 448.

The item **"Various charges"** totalling to € 2.487 represents the increase of ca. 47,07% compared to the previous year, i.e. increase of € 591

This item includes the costs incurred for:

- insurance premiums of € 490;
- tax charges consisting of taxes and fees, and IRAP due for staff, paid in 2017 of € 1.637;
- fees and banking services of € 360.

" Management surplus / Management Deficit"

The financial statement for the financial year 2017, ends with the management surplus of € 12.855, presenting the surplus for the year 2016 of € 11.261 and the result for the year 2017 totalling € 1.594.

Management surplus 2016	€	11.261
+ Revenues 2017	€	103.280
- Expenditures 2017	-€	101.686
Management surplus 2017	€	12.855

In order to complete the statement for the year 2017, the detailed data on the balance on December 31, 2017 are provided hereby, which coincides with the operating surplus to be brought forward in the financial year 2018:

Cash at bank - balance on 31.12.2017	€	4.205
Cash at bank - balance dedicated to the project Med-DIET on 31.12.2017	€	7.490
Cash at hand on 31.12.2017	€	14
Prepaid credit card availability on 31.12.2017	€	1.146
Total	€	12.855

It is also considered useful to point out that in 2017 there have been receivables from the members and debts towards third parties. In particular, at the end of the financial year 2017, the situation is, as follows:

CLAIMS

Claims from the members for unpaid membership fees : € **27.600**

of which

- € 14.200 for membership fees in 2017;
- € 13.400 for membership fees due in 2016 and previous years ;

Total active cash flow	€ 27.600
DEBTS	
Debts to Ancona Chamber of Commerce	€ 10.985
Debts to employees for TFR	€ 2.501
Debts to employees for services in 2017	€ 1.041
Debts to social security, health and pension institutes	€ 385
Total passive cash flow	€ <u>14.912</u>

From the above, it is evident that the expected total active cash flow, plus liquid assets at the end of 2017 (27.600 + 12.855) for a total of **€ 40.455** seem to cover the total financial passive cash flow on 31.12.2017 of **€ 14.912**

REPORT ON THE FORUM ACTIVITIES PERFORMED IN 2017

JOINT EVENT 17TH EDITION OF THE FORUM OF THE ADRIATIC AND IONIAN CHAMBERS OF COMMERCE / 18TH EDITION OF THE FORUM OF ADRIATIC AND IONIAN CITIES

The **17th Edition of the Forum of the Adriatic and Ionian Chambers of Commerce** has been held in Abruzzo in the cities of Pescara and Chieti (Italy) from the 7th to the 9th of June 2017 in parallel with the **18th Edition of the Forum of Adriatic and Ionian Cities**.

The event, jointly organized by the Forum of the Adriatic and Ionian Chambers of Commerce and Cities, in collaboration with the Chambers of Commerce and the Cities of Pescara and Chieti, saw the participation of more than 200 professionals, including guests and key speakers from Italy, Croatia, Bosnia and Herzegovina, Montenegro, Greece, Albania and Serbia, as well as speakers from Brussels and the European Commission, for three days devoted to dialogue and debate, together with thematic workgroups in order to outline priorities and guidelines for future projects to be submitted to the European Commission.

In the current scenario of changes, challenges and opportunities to be seized in the Ionian and Adriatic area, for a relaunch of the territories local economy based on the cooperation among institutions, businesses, academia and civil society in a macro regional dimension, the Fora of the Chambers of Commerce and of the Cities intend to facilitate this socio-economic and cultural integration process, in line with the strategic objectives of the European Union.

Moreover, the choice of organizing the event in Italy, other than a message of solidarity towards the cities and territories affected by the earthquake, wants to be a strong signal of attention by the civil society, represented by the Fora, during the Italian All Chairmanship and EUSAIR Co-Chairmanship, which has begun on June 1st.

In this year edition, through an in-depth analysis of the role of Governance and transnational networks, the **“Bridging to the Future”** plenary session focused on some relevant topics for the 8 countries of the Adriatic and Ionian area, which represent at the same time, European prerogatives: cultural heritage and tourism, innovation and digitization of businesses and public administration.

Moderating the debate, **Marco Panara**, journalist of the Italian newspaper “La Repubblica” Business and Finance. The plenary session opened with greetings from **Stefano Civitarese**, municipal Councilor for mobility of the City of Pescara, who stressed the importance of the role of governance and cooperation between local authorities for the reconstruction of the region facing the Adriatic and Ionian Sea. “Starting from local communities, there is the need to rebuild from the bottom development and cooperation policies that give momentum to the territories and thus allow us to present ourselves stronger and more cohesive to the rest of Europe”. An impetus that was also hoped for by the Chieti municipal Councilor for Production Activities **Carla Di Biase**.

“We are really proud of the Adriatic Sea” commenced **Rodolfo Giampieri**, President of the Chambers of Commerce Forum “which returned to be an infrastructure that unites and does not divide. The Macroregion

now has 3 million businesses and 70 million inhabitants, numbers that invite us to do our best and not to waste the Chambers of Commerce skills and professionalism, now, at the beginning of the chambers system reform. It is necessary to make administrators aware of how valuable these institutions are to launch a policy of rebooting small and medium-sized enterprises in the countries involved". President Giampieri also emphasized the overcoming of barriers and peculiarities that divide the region, highlighting how people should join through economies, with the ultimate goal of creating employment. **Vladimir Jokic**, President of the Forum of Adriatic and Ionian Cities and Mayor of Kotor, greeted host cities, members of the Forum, participants and everyone who attended. After expressing his satisfaction with the organization of the Forum, President Jokic stressed the importance of such meetings that offer fruitful opportunities for sharing, exchanging knowledge and working together, hoping that these meetings can bring innumerable benefits to local communities.

Presidents of the Chambers of Commerce of Pescara and Chieti, **Daniele Becci** and **Roberto Di Vincenzo**, brought attention to the economic aspect and to the chambers system role, emphasizing the importance of bringing the Forum to Pescara and Chieti in order to restore the centrality of the territory, the synergies that such an event can create and the development prospects that the two seas offer to the territories. The opening greetings were closed by **Ambassador Fabio Pigliapoco**, of the Permanent Secretariat of the Adriatic Ionian Initiative, who reaffirmed the importance of civil society and emphasized how the macro-regional strategy is based on the principle of subsidiarity that links the European dimension to local territories. "Currently 33 million Euros have been invested, and another 70 will be earmarked in the next two years. We can therefore say that the work of these two years is beginning to bear fruit, but let us not forget that everything comes from a noble idea like pacification. Without peace we can't do business."

The **first part of the plenary session** devoted to the Macroregion and European territorial cooperation as a model of governance, entitled "Which Governance model to relaunch the territories in a macro regional perspective?" was opened by a video greetings message by **Jean Pierre Halkin**, Head of Unit Competence Centre Macroregions and European Territorial Cooperation, DG REGIO European Commission, which addressed the EUSAIR strategy's latest developments and the results of the II Ioannina Forum, highlighting the importance that civil society joint actions have for the EU.

In order to enrich the debate and provide useful ideas for actions and projects of macroregional dimension, **Cinzia De Marzo**, an external expert for the European Commission for EU Macro Regional Strategies, presented the "Fora Joint Actions", EUSAIR strategy tool with the aim of facilitating relations with the civil society. This document, approved at the 1st Joint Forum of the Ionian Adriatic Macroregion, held in October 2016 in the city of Olympia, is the result of a shared and participatory process among the 3 different Fora (Chambers of Commerce, Universities and Cities) in which was included even the Permanent Secretariat of the Adriatic Ionian Initiative and took into account needs and priorities suggested by the European Commission and the National (Regional) Contact Points.

The roundtable saw the presence of networks connected to the Adriatic Ionian basin. First of all, **Rodolfo Giampieri**, President of the Central Adriatic Port System Authority, spoke about the new port governance and the reform of the port authorities system, the simplification and the overcoming of cultural barriers in favor of greater cooperation and integration. **Giuseppe Sciacca**, Senior Policy Officer of the Conference of

Peripheral Maritime Regions of Europe, which emphasized the synergy between different networks that deal with complementary themes with the ultimate goal of implementing European policies, with particular emphasis on the European maritime dimension, the need for an integrated maritime policy and greater regionalism in common policies. **Francesco Cocco**, Secretary-General of the Ionian Adriatic Euroregion, called for greater cooperation and synergy between the various networks dealing with the area concerned and respect for the commitments taken since the entry into force of the Strategy, within which governments and regions can implement European policies.

Mirjana Čagalj, Vice President of the Croatian Chamber of Economy for construction, transport and communication, emphasized during the speech that transport and infrastructure are an essential prerequisite as well as a development driver of the area. She mentioned some of the ongoing projects regarding the development of transport infrastructure in Croatia and in other parts of the Adriatic and Ionian Macroregion. In conclusion, she pointed out that setting the Adriatic and Ionian Macro region on solid foundation requires a strong inclusion of the real sector, transparency of the bureaucratic apparatus and infrastructural connection. **Paola Di Salvatore**, IPA Adriatic CBC Managing Authority, spoke of European funding and projects in line with the thematic pillars of the EUSAIR.

The **round table** on territorial governance models saw the presence of **Riccardo Strano**, Head of the EUSAIR Facility Point (Marche Region), as the last speaker, illustrating the Stakeholder Platform as a tool with the aim of linking various stakeholders at macro-regional level.

In the **second part of the plenary session**, devoted to cultural heritage and tourism, numerous speakers have spoken and presented their experiences in this particular field, which has been repeatedly emphasized as crucial for the future of the area.

George Drakopoulos, Special Adviser of the United Nations World Tourism Organization; **Alberto D'Alessandro**, Executive Director VII European Forum of Cultural Routes, which spoke about the celebration of the 30th anniversary of Cultural Routes; **Domenico Sturabotti**, Symbola Executive Director "Io sono Cultura". Several local level experiences have also been reported in the field of tourism and cultural heritage. In this regard, **Vladimir Jokic** took the floor to inform the audience about the experience of the City of Kotor; **Alberto Monachesi**, about the experience of the city of Ancona "Tipicità in Blu", **Konstantinos Nikoloutsos**, President of Ilia Chamber of Commerce on the experience of the City of Olympia and **Roberto Di Vincenzo**, President of Chieti Chamber of Commerce, on "Tourism&Territory: Bike to Coast" project.

The **third part of the plenary session**, regarding the Industry 4.0 and the digitization of Micro, Small and Medium Enterprises, saw the participation of three excellent representatives. **Michael Berz**, DG GROW European Commission, spoke about the digitization and innovation as European prerogatives and the policies and strategies the Union has launched in this area. **Giuseppe Salonia**, SMEs Applied Research Service and Experimental Centres Manager, representing Unioncamere; and **Roberto Santolamazza**, on the experience and best practices of T2i – Technology Transfer and Innovation – a consortium for innovation promoted by the Chambers of Commerce of Treviso and Rovigo, who explained the importance of networking between different Chambers of Commerce .

The **Plenary Conclusions** were presented by **Nicola Pedrazzi**, Representative of Osservatorio Balcani e Caucaso Transeuropa, with a speech on the role of the Civil Society Forum, to be held in Trieste from 10th to

12th of July in the framework of the Fourth Summit of the Berlin Process for the European integration of the Western Balkans, and by **Luca Fraticelli**, Italian Foreign Affairs and International Cooperation Ministry, Adriatic and Balkans Unit, which drew attention to the beginning of the Italian All Chairmanship and EUSAIR Co-Chairmanship.

In the afternoon five Thematic Workgroups have been organized according to the EUSAIR Strategy Pillars to propose actions and projects of a macro-regional dimension and in line with the objectives and pillars of the EUSAIR Action Plan.

During the **Blue Growth Table**, coordinated by the Bari Chamber of Commerce and the Montenegro Chamber of Economy, was presented the Bari Chamber project idea regarding the topic “Nautical refitting. Old ships as: labs for cross-border design & crafts and venues for cultural and food Events”. As key speakers two professors from the Polytechnic University of Bari brought their technical-scientific contribution: **Rossana Carullo** and **Michele Fiorentino**. The proposal was discussed and enriched by ideas and reflections by all participants.

In the Workgroup **Connecting the Region** (Transport), the theme discussed was ports as a tourist gateway to the city: best practices of welcome services and potential models of organization for Chambers of Commerce, Port Authorities and Municipalities. The table, coordinated by the Ancona and Achaia Chamber of Commerce, had as key rapporteur **Anthony La Salandra**, Managing Director of Risposte Turismo, who illustrated the recent annual report regarding the Adriatic and Ionian sea and cruise data, named “Adriatic Sea Tourism Report”.

In the workgroup on **Environmental Quality and Agriculture**, coordinated by Italian Unioncamere and the Chamber of Commerce of the Federation of Bosnia and Herzegovina, the argument which has been dealt with was “Public-Private Partnership in Agriculture: Challenges and Opportunities”, thanks to the contribution of the rapporteur **Mia Glamuzina**, Member of the Bosnia-Herzegovina Government Coordination Team for EU Integration Issues.

“Intercultural dialogue through sustainable tourism” was the topic of the fourth working group on **sustainable tourism** coordinated by the Croatian Chamber of Economy and the Durres Chamber of Commerce. The project “Western Silk Roads” was promoted by the DG REGIO and presented by **Joanna Mouliou**, representing the European Commission, and by **George Drakopoulos**, representative of the project and Special Adviser to the Secretary General of the United Nations World Tourism Organization (UNWTO). The project aims at the development of tourist flows between Europe and China and is organized along three main directives: sustainable tourism; promotion and marketing; travelling facilitations. The project “Western Silk Roads” declared George Drakopoulos “will be also very important for the development of new shipping freight routes. In just two years Chinese have tripled routes from China to Europe ranging from 33 to 64. A great opportunity that cannot be missed for all the economic sectors of the Adriatic Ionian Macroregion”. To complete the key speakers of the Tourism Working Group **Monia Franceschini**, President of the European Association NikolaosRoute – La Via Nicolaiana, which enriched the debate by promoting good practices in terms of European cultural itineraries.

The workgroup on **Women’s Entrepreneurship**, coordinated by the Split Chamber of Economy and the Udine Chamber of Commerce, saw the presence of **Vito Signati**, Director of CESP, Special Agency of the Matera

Chamber of Commerce, who talked about the experience as project leader of Mirabilia: European Network of UNESCO Sites". During the working group it has been explored the role and potential that female entrepreneurship can have. Furthermore, it has been decided Ravenna will be the location of the next Women's Entrepreneurship Forum in Autumn 2017.

The work day ended with the **Workgroup on EU Project Management**, coordinated by the Chieti Chamber of Commerce, in which conclusions and results of previous Working Groups were presented, with the participation of the Technical Assistance to the Managing Authority of the IPA Adriatic CBC Programme and Unioncamere Europa asbl.

At the Ordinary Assembly of the AIC Forum held on the 9th of June in Pescara, **Mirjana Čagalj**, Vice President for Construction, Transport and Connections of the Croatian Chamber of Economy and Acting President of Split Chamber of Economy, was elected new president of the Forum for the next term of office of two years. **Alfredo Malcarne**, president of the Brindisi Chamber of Commerce (Italy) was elected vice president of the Forum. **Michele De Vita** has been confirmed Forum Secretary General.

MEETING OF THE FORUM PRESIDENT AND UNIONCAMERE EUROPE AT BRUXELLES, July 11, 2017

On July 11, the President Čagalj had the meeting with Flavio Burlizzi, the representative of Unioncamere at Bruxelles. They talked about the possible initiative which should involve 3 Forums during the period of Italian EUSAIR Presidency. The objective is to launch the project headed by the Chambers of Commerce, which should unite most of the Adriatic-Ionian Region.

Burlizzi has presented the project Western Silk Roads, which aims at developing tourist routes between Europe and China. This project should have the budget of 10-15mill. Euro (1,5 million per region). The proper implementation of this project therefore requires strong support by all regional stakeholders, and by all three Forums within EUSAIR (chambers, cities and universities). The focus should be addressed to the youth, however also to national security, to preservation of identity of all the nations in the region and to protection of natural and cultural resources from natural disasters.

Conference "The route of St. Nicholas - Vasto at the core of European Nicholas Policies"

Alfredo Malcarne, Forum Vice-president has participated at the event held on July 11, 2017 at Vasto . The conference has underlined the importance assigned to European routes by EU and presents to the members of the Board of Directors the GEIE (European Group of Economic Interest) Marco Polo System: established in 2000 as the territorial cooperation instrument intended to design and realise the initiatives in the issues of culture, cultural tourism, territorial development, management of cultural heritage and communication, aiming at promoting the contact and cooperation between European nations and Mediterranean ones, through the valorisation of their traditions, roots and shared values.

INTERNATIONAL FAIR OF AGRICULTURAL PRODUCTS FOOD EXPO 2017: July 27-31, 2017

Vice president Malcarne has also taken active part at the manifestation organised at Messalonghi , in particular at the round table dedicated to the programmes and Interreg calls, useful for planning the future

activities, together with the presidents of the Chambers of Commerce of Aetoloakarnania, Akaia and Ilia (Agrinio, Patrasso and Olympia).

Meeting of the Forum president with Croatian minister of Regional development and EU Funds

On August 1 was held the meeting at the Ministry of Regional development and European Funds, with participation of Mirjana Čagalj, president of Split County chamber and President of Forum AIC. During the meeting, the president Čagalj has presented to the Minister Gabrijela Žalac the FORUM activities and proposals, and they discussed the possibilities of funding through EU funds.

As a conclusion of the meeting, it was emphasised that the Ministry supports the project activities of Croatian Chamber of Economy / CCE, which involve participation of the stakeholders from Adriatic-Ionian Region, and that both, the Ministry and the Agency for regional development are ready to provide qualified support to Croatian Chamber of Economy in particular the instructions on availability of appropriate EU financial resources for the realisation of the projects. The minister Žalac, refers the President, has concluded that CCE has all the necessary resources to act as the project coordinator in all the programmes of crossborder, transnational and interregional cooperation in the period 2014-2020.

REALISATION OF THE WORKSHOP ON EU PROJECTS ORGANISED BY CHAMBERS OF ECONOMY OF CROATIA, BOSNIA-HERZEGOVINA AND MONTENEGRO, 22-25 August 2017

The Workshop focused on the European projects and programmes was held in Croatian Chamber of Economy in Split in the period August 22-25, 2017. The lectures were provided by employees of CIRAZ (CCE Centre for Industrial Development). Besides, there were also some representatives of Croatian Ministry for Regional development and European Funds, who held some useful lectures to the participants.

This workshop has also provided for some educational activities during the project lifetime, from presentation of project proposal until its implementation. The discussion was also dedicated to the programmes of territorial and international cooperation, particularly to INTERREG IPA.

SUSTAINABLE TOURISM FAIR "NOSTOS EXPO 2017", August 23 - 26, held at Agrinio and Lefkada

The event was organised by the Chamber of Economy Atoloakarnania in cooperation with the city of Nafpaktos. It is the international manifestation about the sustainable tourism, specifically about the Mediterranean tourist product which is closely related to the culture and quality of the eno-gastronomy and valorisation and promotion of the sea resources and own territories. Forum was presented by its Vice-president Malcarne and representatives of Greek chambers - Forum members.

MEMORANDUM OF UNDERSTANDING WITH MARCO POLO SYSTEM

FORUM AIC has signed the **Memorandum of Understanding** with Marco Polo System GEIE during the conference held on September 25, 2017 at Gaeta, Italy. With the aim to promote democracy and cultural diversity, mutual understanding and crossborder transactions, Marco Polo System manages the creation of

cultural itinerary named *“La Via della seta europea – gli itinerari di Marco Polo”* (*“European Silk Road – Marco Polo routes”*) which wants to become the channel for intercultural dialogue and promotes better insight and understanding of European history. The creation of *“European Silk Road – Marco Polo routes”* particularly addresses the valorisation of our common heritage of the figure and work of Marco Polo as the symbol of elegance, curiosity, dialogue and passion for acquiring knowledge.

“European Silk Road – Marco Polo routes” aims at promoting new tourist attractions, resulting in strengthening of local economy through the model of sustainable development. These are key elements of the network:

- Target area is the Euro-Mediterranean Region.
- Principal objectives are: creation of functional networks of actors sharing the same objectives of sustainable development, valorisation of tangible and intangible heritage.
- The name to be assigned to the network: *“European Silk Road – Marco Polo routes”*. Marco Polo System GEIE is the managing authority of this network.
- The possible stakeholders: local authorities, schools, management authorities in charge of protection of cultural heritage on international, national and local level, cultural associations, SME.
- The network intends to continue the experience of the project **VeRoTour –“Venetian routes: Enhancing a shared European multi-cultural sustainable tourism”**. More detailed information are available on the following link: <http://www.verotour.eu/>

The partners shall work on the constant promotion and coordination aimed at developing the events, meetings, bilateral and multilateral initiatives, looking for the funding possibilities for joint actions within the framework of European territorial cooperation, trying to attract the private sector as well.

The partners shall work and cooperate in creation, development, implementation, follow-up and capitalization of the project, in joint activities and initiatives of bilateral and multilateral cooperation which include: presentation of project proposals to access European or national, regional or local funding; organisation of cultural and tourist initiatives, bilateral and/or multilateral, and activities involving interested private and public sectors and stakeholders engaged in cultural-tourist sector.

10TH CONGRESS OF WOMEN’S ENTREPRENEURSHIP OF ADRIATIC AND IONIAN AREA – RAVENNA, 16-17 NOVEMBER 2017

The 10th Congress of Women’s Entrepreneurship of Adriatic and Ionian Area has been held on the 16th-17th of November in the city of Ravenna. The event, jointly organized by the Ravenna Chamber of Commerce and the AIC Forum in collaboration with the Split Chamber of Economy and the Udine Chamber of Commerce, focused on “Women’s entrepreneurship contribution to sustainable growth in the digital era” and saw the participation of more than 150 speakers, entrepreneurs, institutional representatives and stakeholders (all committed to the development of female entrepreneurship) from Italy, Croatia, Bosnia and Herzegovina, Montenegro for a two – days of dialogue and discussion, including two thematic workgroups on digital innovation and tourism.

This edition focused on the theme of sustainable growth in the digital era, addressing with in-depth analysis from national and international speakers issues related to digitization of businesses and the role of the Chamber system in supporting SMEs, especially women's. Interesting ideas emerged regarding the innovative aspects of female entrepreneurship, industry 4.0, digital innovation programs, funding opportunities, and supporting institutions for women's growth in the economy. The event was also part of the Giro d'Italia delle Imprese femminili organized by Unioncamere within the Network of the Committees for Women's Enterprises Moderating the debate, Fulvia Sisti, RAI journalist. The plenary session opened with greetings of the President of the Ravenna Chamber of Commerce, Natalino Gigante, who stressed the importance of the event: "An event that grows year after year, not only in terms of participation but also in content and results, and it has become a point of reference for both institutional and entrepreneurial comparisons within this geographical area".

The President of the Forum of the Adriatic and Ionian Chambers of Commerce Mirjana Čagalj took the floor, highlighting the importance of the AIC Forum as a stakeholder of the EUSAIR strategy and the work that has been done over the years by the Women's Entrepreneurship Workgroup. Addressing the issues that are central to this year's edition – digitalization, adaptation and transformation of businesses in the digital era – is a duty, given the large number of businesses in the Adriatic-Ionian area, to be pursued to keep up with modern times. Michele de Pascale, mayor of the City of Ravenna, emphasized the differences and inequality still existing between men and women given the same level of results. Therefore, events like this one gain importance that add value to the significant contribution of female entrepreneurship to market and society. The Deputy Prefect Vicar of Ravenna, Francesca Montesi, then mentioned the G7 of Equal Opportunities, which took place in Taormina a few days before the WE Congress, and which commits member States to meet targets and deadlines for an economic environment that is sensitive to the gender dimension. The opening greetings were closed by Amb. Fabio Pigliapoco, Senior Adviser to the Permanent Secretariat of the Adriatic Ionian Initiative, who reaffirmed the importance of civil society, of the AIC Forum (together with the Forum of the Cities and Uniadriion) and emphasized that the macro-regional strategy is based on the principle of subsidiarity, thus linking the European dimension to local territories. The AIC Forum remains a key player to the Strategy today. This bottom-up approach, which starts and develops from the civil society, is still lacking, and invites the same civil society to participate through roundtables and governments to take greater account of them. The first part of the plenary session "Industry 4.0 and digitalization: the role of Chambers of Commerce in assisting SMEs" was opened by Tiziana Pompei, Deputy Secretary General of Unioncamere, who presented an analysis on Female Entrepreneurship in Italy, focusing on digitalization as the asset of the future and on the importance of the Chambers of Commerce Committee for Women's Enterprises. Mirjana Čagalj, acting as Vice-President of the Croatian Chamber of Economy, after reiterating the importance of women in the top management roles, offered participants a general overview of the numbers of women's businesses in Croatia. Before 2010, the number of WEs was below 10%; since 2014, incentives have been provided which have enabled to increase the number of female entrepreneurs, thanks to banks and the government, thus influencing the share of women's own holding companies. Most of the women-owned businesses in Croatia is concentrated in the health sector, education and training; still lacking however, it is the share of women in ICT and in the production sector.

Francesca Regina, Deputy Secretary General of the Italian Chamber of Commerce for Germany, who works to promote and implement cooperation between enterprises in both countries, illustrated the experiences of the 4.0 industry in Germany as best practice, in particular government measures in favour of SMEs and the state of art of industry 4.0 in Germany. Regarding concrete Italian measures, Antonio Romeo, National Project Coordinator “Punto Impresa Digitale”, intervened on the work of the Chambers of Commerce on digitization and the services they provide to Italian companies, which, unlike Germany, are mostly medium and small. Training courses have been organized to increase the skills of Chamber of Commerce officials and modernize digital activities. Romeo then presented to participants the 4 macro-typologies of services provided by the Chambers to businesses with regard to digitization: support to business technology investments; information and training services for (M)SMEs; assessment of digital maturity; and digitization (digital promoter and digital mentor). Danijela Lovrić, as representative of the Chamber of Commerce of the Federation of Bosnia and Herzegovina, intervened on the situation of female entrepreneurship in the context of the Federation. In her speech, it has been pointed out that at the moment there is no strategy for female entrepreneurship at national level, leading to a backward level in this field compared to other Balkan countries. The only document where female entrepreneurship is mentioned is the “Gender Action Plan” but only as an integral part of the SME Development Strategy. To date, more training (especially ICT) is needed together with greater exchanges of experience with other countries. Ljiljana Filipović, Vice President of the Montenegro Chamber of Economy, analyzed the situation of women’s businesses in Montenegro. Although the situation is similar to other countries in the Balkan region, the figures show a result below the European average, denoting a male prevalence in business management. On the other side, it is very positive the realization of a 2015-20 Women’s Business Strategy and how the number of women acquiring digital skills (STEM) is constantly growing. The Montenegro Chamber of Economy, in this regard, provides women’s businesses with: mentoring and coaching; financial assistance and economic incentives; networking opportunities. Later, Professor Monica Palmirani of the University of Bologna took the floor with a speech on “ Digital culture to foster female entrepreneurship”, stressing the need to strengthen not only technological skills but to focus on digital culture. The European Union in this framework has implemented a platform – Digital Single Market – where businesses can find a fertile ground in this regard. Tajana Kesić Šapić, Director of the Department of Industry and IT of the Croatian Chamber of Economy, spoke about the “Digital Chambers Project in Croatia”. The Croatian Chamber of Economy has organized several training activities (including conferences, courses, workshops and seminars) involving more than 25,000 people, of which over 50% were women. In addition, the Split Chamber founded an incubator to provide the necessary support for start-ups. This is part of the largest National Strategy for the Development of Women’s Business 2014-20 and the National Strategy for Gender Equality. At the end of the morning plenary session, Federica Scipioni of Unioncamere intervened and explained the European Business Register Interconnection System (BRIS). Since June 2017, the European Union has made available this platform where business registers (of the member countries) are interconnected, allowing to search for information on companies registered in any EU country and to share information on branches and cross-border activities.

The second part of the plenary session was devoted to the exchange of experiences and best practices between Italian Committees for women's entrepreneurship and women's organizations of the Adriatic and Ionian Area.

The first to intervene was Chiara Roncuzzi, President of the Ravenna Committee for Women's Enterprises, who presented a series of activities and seminars on entrepreneurship, e.g. "Women are the protagonists of economic change" and "Women, work and organizational rules". Subsequently took the floor Alessandra Bagnara, President of "Linea Rosa" Association, centre for violence against women. The President stressed the economic independence of women as one of the first important steps to get out of violent situations and provided a series of tools and opportunities that women can seize to reduce violence. In this respect, an interactive protocol was launched, with the support of CIF Ravenna, and which have actively involved companies, violence centres and trade unions by combining the needs and necessities of women in distress through concrete responses: internships, training courses, etc. Gordana Restović, President of the Croatian Association of Business Women "Krug", focused on the situation of female entrepreneurship in Croatia in this new digital era, that, on the one hand opens up many opportunities for women entrepreneurs while on the other also highlights the shortcomings that there are in this field. Even today, the number of women in STEM fields and more general in IT (fields) remains low, with a percentage that is around 10-20%. It should be increased the supply so that more and more women can be included in these sectors. The President of the Ancona Committee for Women's Enterprises (CIF), Francesca Gironi, has first made a brief reflection on the evolution of the Marche region CIF in view of the Chamber of Commerce merging. The activities that has been brought forward in recent years are facilitating access to credit, and more generally credit and training support. Other activities are the work with higher education institutions (high schools); networking between women's businesses; the composition of social networks between women's businesses, new businesses and female start-ups; and partnerships. The Ancona CIF President then focused on two initiatives, as best practices to share with the audience. The "Women's Business Network" ("Network donne d'impresa") project promoted by the Regional Equal Opportunities Commission in collaboration with the Committees for Women's Enterprises, aimed at creating a network of Marche female entrepreneurs through an on-line platform and the creation of training and innovative tools, both in classroom and in distance learning (e-learning). The Call for proposals "Bando Impronta d'impresa" that dispense money prizes to innovative female entrepreneurs in the area. The Committee rewards businesses that distinguished themselves for developing innovative business projects in the following categories: Sustainability Award for the most innovative women enterprise in terms of environmental sustainability and / or social responsibility; and the "Tourism and Culture" Award for the most innovative women enterprises that can make a significant contribution to the development and promotion of tourism and / or the enhancement of the material and immaterial cultural heritage of the territory. Aleksandra Mihajlović Bijelić, Secretary General of the Women's Business Association of the Republika Srpska, highlighted the positive steps taken in the Srpska Federation to foster the development of female businesses: for the first time in this sector it has been defined a regulatory framework for WE funding and incentives, training, promotion and support; a strategy that will be shortly adopted, thanks also to the contribution provided by the Committee for Women's Enterprises of the Srpska regional chamber, based in Banja Luka. The Committee also offers support to women entrepreneurs; proposing

changes to existing legislation through lobbying; networking, attendance at fairs, congresses, training and generally promotion of this sector. The most important activities are the drafting of the framework law, which is being adopted, the organization of seminars and training courses; support programs and incentives; and facilitate access to some credit networks. At the end of the second plenary session, Chiara Bertelli of the Ferrara Committee for Women's Enterprises intervened by presenting Ferrara CIF initiatives to support women's businesses, such as: training seminars on the various aspects of business management and development, prizes to top female entrepreneurs who hire and promote life-time reconciliation and working times, and call for proposals contributing to female entrepreneurs investing, developing and contributing to making the territory more competitive.

After the end of the afternoon plenary session, participants took part in the "Mosaic route between tradition and innovation", which included visits to the AnnaFietta.it mosaic workshop, to the exhibition "SICIS – micromosaic destination, immersive multimedia experience" and to the guided tour of the Byzantine mosaics of San Vitale and Galla Placidia, organized by the Ravenna Chamber of Commerce.

On November 17th, two Thematic workgroups were organized: I) Sustainable tourism, agri-food and II) Innovation and New Technologies.

The Workgroup on Tourism, coordinated by the Secretary General of the Udine Chamber of Commerce, Maria Lucia Pilutti, as Coordinator of the AIC Forum Working Group on Women Entrepreneurship. As key speaker, Lidia Marongiu, CEO of Happy Minds srl, communication and tourism marketing expert, explained the concepts of sustainable and experiential tourism, giving participants practical, concrete and innovative examples such as "Get Your Liguria experience", an experience in the form of a game designed for the promotion of the Ligurian territory and for the construction of tourist itineraries developed by Happy Minds. Moreover, the concept of Big Data applied to the tourism industry have been illustrated to give an idea to the participants of real-time tourism planning (ex. Barcellona, Spain). To follow, several speakers who brought their experiences and best practices took the floor.

Cristina Lambiase, Activity Liaison Officer at the ENIT Observatory in Beijing, with a focus on the Chinese market in view of EU-China Tourism Year 2018 (ECTY), illustrating the major trends in Chinese tourism, European data and innovative Chinese tools used in this field. Katarina Peršurić Bernobić, Pjenušci Peršurić D.O.O. Director, an Istrian wine company who promotes high-quality local products and combines tourism with the promotion of the territory through its products. Monica Ciarapica, owner of the Hotel Commodore in Cervia, who described his experience in the field of tourism, the evolution of this sector over the years and how she adapted to remain competitive on the market. Emma Taveri, CEO of Destination Makers, which provides strategic and operational support to develop community tourism, sustainable travel experiences and social impact projects in niche and less developed destinations. Karmen Jelčić, Director of the Croatian Intellectual Capital Center, which promotes the concepts of smart economy, knowledge economy, and presented some of the Croatian realities involved in this context through entrepreneurs coming in person to tell their experience.

The Workgroup on Innovation and New Technologies, coordinated by Maria Cristina Venturelli, Secretary General of the Ravenna Chamber of Commerce, saw the presence of Cecilia Pedroni of Happy Minds srl, digital communication consultant, who explained to entrepreneurs the importance for businesses of new

technologies through the new (differentiated but universal) languages and the new trends that allow to build a direct relationship with users / customers by launching localized messages on micro-targets that point to experience to live (and not just to tell) through the products offered. Later, Venera Acagnino, representing Infocamere, illustrated the innovative business digitization services that simplify relations with the public administration and easily provide official information and official documents, tools such as digital books for the computerization process of book keeping and accounting records. Time for best practices. Entrepreneur Angela Corbari, co-founder of Studiomapp, presented the innovative startup that specializes in advanced ICT for quality of life through innovation. Using Artificial Intelligence applied to Geo-Calculation and geospatial data, and start up, provides solutions for Smart Cities, Mobility, Transport and Logistics, Tourism and Cultural Heritage, Real Estate, Agriculture, Territory and Natural, Health and Social Resources Management. They specialize in Territorial Information Systems, Satellite Data Analysis, Open Data, Software Analysis and Development.

Francesca Gironi, the President of the Ancona Committee for Women's Enterprises (CIF), introduced the supporting services and the initiatives oriented to the enterprises of the territory with particular attention to women's enterprises to which the call for proposals "Bando Impronta d'impresa" – that dispense money prizes to innovative female entrepreneurs in the area – is devoted to. One of the beneficiary of the last-year call is Silvia Viganò, owner of Madamadorè, artisan embroidery and much-prized material knitwear shop. Madamadorè is a best practice thanks to its ability to evolve through the realization of video tutorial of knitting and crochet on YouTube Channel. Silvia Viganò is testimonial to what a company can do thanks to the support of Italian Chambers of Commerce: take part in free courses for entrepreneurs and aspirants, host young digitalizers and open up to the web thanks to them, apply for a competition reserved for innovative women entrepreneurs and win it.

Another company that has been able to capture all market changes was undoubtedly the one owned by Marianna Panebarco: Pane barco's Barco & c. Through an original presentation, she told the story of her family and their business: from her father's passion for comics, the company has been able to turn its products first into the digital cartoon, following the 3d, until now that it offers packets of personalized communication to businesses through animations, stories, videos, and more. Maria Livia Rizzo's speech closed the works of the Innovative and new technologies workgroup. Lawyer and professor at the University of Bologna, Mrs Rizzo presented data on a employment for young women (between 15 and 39) in the creative industry – which corresponds to 47% – and the potential that can be developed in this area by explaining all the intellectual property rights protection tools to prevent the ideas from being copied and exploited economically.

The two-days ended with the visit organized by the Ravenna Chamber of Commerce at the Trerè di Faenza Wine Company, which after the presentation of the own products (from vineyards to production) greeted the entrepreneurs with a good tasting in the suggestive location of the Romagna territory.

WORKSHOP ON EU FUNDING , November 22-23, 2017

Centre for industrial Development (CIRAZ), the sector organised within the Croatian Chamber of Economy , has organised the two-days seminar about the projects financed by European funds. The special accent has

been put to the European territorial cooperation, particularly on Interreg IPA CBC Croatia-Bosnia and Herzegovina-Montenegro.

The press conference, prior to the event, has been participated by the following lecturers: Ljubo Bešlić – Mayor of Mostar, Nevenko Herceg – President of Herzegovina-Neretva County, Mirjana Čagalj – President of Forum AIC, Tomislav Radoš – Vice-president of Croatian Chamber of Economy, Marko Šantić – President of the Chamber of Commerce of Federation of Bosnia and Herzegovina.

Further on, on November 22, 2017, during the seminar, was also held the coordination of the representatives of the Chambers of Economy of the chambers - members of Forum AIC from Croatia, Bosnia and Herzegovina and from Montenegro.

This event is the result of fruitful cooperation within Forum AIC and the work of President Čagalj, undertaken after the annual Forum Edition held in June at Pescara and Chieti. President Čagalj has invited the Forum members from the east side of the Adriatic to strengthen the activities within the framework of the programmes of European territorial cooperation. The first seminar was held in August, in Split, and this one, in Mostar, is the second. In the meantime has been drafted the specification of project proposals which might be presented at the Second Call for proposals, to be released by Interreg IPA CBC Croatia-Bosnia and Herzegovina -Montenegro. All these activities have been realised with the support of CIRAZ.

PROJECT ACTIVITIES

PROJECT BLEUTOURMED, KICK OFF MEETING, March 16-17 2017

On March 16 and 17, 2017 at Marseille, was held the kick-off meeting of the Thematic Community on Sustainable Tourism, organised by the horizontal project BleuTourMed_C3 in which the Forum AIC participates as the project partner. The project is coordinated by Arco Latino and aims at supporting the coastal and maritime sustainable tourism in the Mediterranean region.

The kick-off meeting was the first effective opportunity to create community of projects with all the partners from all the Interreg MED modular projects about sustainable tourism.

The main objective of the event is to encourage the dialogue, exchange and synergies among the projects. Modular project partners have been offered the opportunity to meet and work together on joint results, on indicators and testing.

The strategic guidelines, set by BleuTourMed_C3 for Communication and Capitalisation of modular projects have also been presented at the meeting. The Community shall also approve the joint time-schedule of activities and events, whereby has also been highlighted the next edition of Forum at Pescara-Chieti. The project BleuTourMed, just like some other modular projects might take active role at Forum thematic work tables.

LAUNCHING OF THE INITIATIVE AI-NURECC, November 8, 2017

FORUM AIC, represented by the president Čagalj and by General secretary De Vita, participated on November 8, 2017 at the event named “**Delivering EUSAIR’S Implementation**” at European Parliament in Bruxelles. The event was promoted by MEP **Ivan Jakovčić**, who also participated in the creation of the informal group of

European Parliament named “**Friends of EUSAIR**” which has until now gathered 17 members of parliament, representing Member States of Adriatic-Ionian Macroregion, supporting the Macro-regional strategy and implementation of its Action plan.

During the Event was launched the initiative AI-NURECC, the network which unites major stakeholders in the Adriatic-Ionian Region, namely Chambers of Economy, Cities, Universities and Regions, represented by 3 civil society Forums, by Conference of Peripheral Maritime Regions (CPMR) and by Adriatic-Ionian Euroregion.

With the objective to promote the dialogue and governance by means of knowledge and competences acquired from network, the initiative AI NURECC shall implement the activities compliant with the EUSAIR Pillars in the entire territory of Adriatic-Ionian Macroregion, in close cooperation with European Commission, Adriatic-Ionian Initiative and respective Ministries of the involved countries.

The initiative AI-NURECC sets as its objective to contribute to the realisation of the political objectives of the EUSAIR and to promote its Action Plan. In particular it shall eagerly promote **dialogue and strong cooperation among different actors**: Regions, local authorities, Universities, Chambers of Economy, youth associations and civil society in general.

The Project comprises **4 macro actions**:

1. AI-NURECC for Youth Action;
2. AI-NURECC for Creative and Cultural industries Actions;
3. AI-NURECC for Tourism and Cultural heritage;
4. AI-NURECC for Skills development and Training Action.

These actions will be accompanied by two specific actions, to be developed in synergy with the stakeholders of the initiative, to be implemented transversally:

1. AI-NURECC **Communication campaign**;
2. **Observatory on Multilevel Governance**.

Among the present authorities, we can highlight the representatives of the European Commission DG Regio, Lena Andresson-Pench (director) and Jean-Pierre Halkin (head of Unit for Macro-regions , transnational/interregional cooperation) who have underlined the importance of the initiative and declared the will of the Commission to support the project activities.

NEW PROJECTS

During the year 2017 two projects involving Forum AIC as the partner: were presented within the Programme Interreg Italy Croatia:

- *“Promoting Integrated Innovation for Women’s Entrepreneurship in the Blue Economy Winwomen Blue”* (Chamber of Udine Lead Partner). The project WinWomen - Female Entrepreneurship as the steering wheel of the local development processes - aims at creating strategic partnerships for development of female entrepreneurship in eligible areas, and to promote innovative processes in the framework of the models for local development, focused on strengthening the presence of women in establishing and managing the companies.

- *“New Strategies to exploit the Blue Resource Sea Fennel in High Value Products – Se Fennel Project”* (Polytechnic University of Marche as Lead Partner). General objective of this project is sustainable utilisation of blue resources “Sea fennel”, for generation of new income and production of new, safe and healthy food products.

The project *Fish This* was presented within the Interreg Med : project proposal designated by Chamber of Commerce Bari and discussed during the Round table Blue Growth, on the occasion of the XVI Edition of the Forum, held at Ancona. The project aims at creating the cluster Med, with the objective to design and test new business models for the fishing companies and for fishing-tourism.

The project has not satisfied certain criteria and shall be submitted again in June 2018, at the second call for proposals of the programme Interreg Adrion