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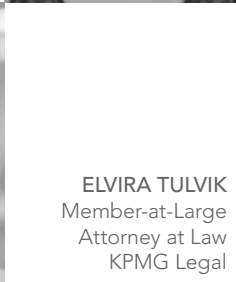
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Message from the AmCham President



Dear AmCham Members and Friends,

2015 has been a challenging year for many companies in Estonia and around Europe due to weak economic growth. Many of our fellow AmChams in other countries have lost noticeable amount of members due to economic environment. In this context, I'm glad that AmCham Estonia has been able to grow its membership and the participation rate at our events has also been increasing. I believe that this is a proof that we have been able to offer you events and input that are useful for many of our members and partners.

The main aim for AmCham, of course, is to improve the business environment. This year our committees have worked very actively on the 6 main topics and issues that concern our members from across all industries. In spring, we have published the new Advocacy & Policy Packet for 2015-2017 and presented it to various ministries and politicians right after the elections. This autumn we have had a very intense round of meetings with the Economic Ministry on taxation, talent attraction, and entrepreneurship.

Another important development regarding the foreign talent topic was a joint letter of all foreign chambers in Estonia to the ministers and political parties regarding the need to be more open in the society towards people of other color and religion, in order to maintain Estonia as an attractive place for businesses, academia, tourists and others who wish to engage in the development of Estonia.

As a small and open economy, Estonia depends a lot on global developments and that is why AmCham has continued to promote TTIP quite actively this year with an un-

derstanding and a true belief, that it will benefit Estonia. To further the promotion of Transatlantic Trade, AmCham together with the embassy and one of our member companies, will launch a separate web portal early 2016, that will provide examples and case studies of trade benefits in various sectors of the economy. This concept has already gathered lots of interest around Europe and many other AmChams in Europe showed interest in joining this initiative.

Our professionalism and expertise have been recognized also through the decision of Amchams in Europe Association to elect our managing director Daria for a 2 year term to the 7-member Executive Committee of the association. Amchams in Europe is the umbrella organization of 45 American Chambers of Commerce in Europe and Eurasia, representing the interests of over 17,000 corporations, 20 million jobs, and USD 1,1 trillion in revenue.

As in previous years, we are trying to create new opportunities for our members to learn, network and drive their business specifically towards USA. Throughout the year we held events of Access USA, Launchpad USA and Select USA programs. Many of them have been held in cooperation with our foreign partners or with Estonian companies that already have presence in the USA. We hope that in 2016, we will be able to pull together a trade mission to USA that will engage many of our members.

Since 2014 we have launched our outreach trips to various locations in Estonia. Last year we visited Northeast Estonia and facilitated business mentoring in Rapla County.

In 2015, we continued with the program with an outreach day in Rakvere, a 2-day trip to Tartu and a meeting with US military troops in Tapa. Our plan is to continue with the outreach program in 2016 as well.

An important angle of our activities lies also with not only cooperation with many outside organizations but, even more importantly, with our own members. In 2015 we have held several company visits, had tremendous input from you to our Advocacy and Policy Packet, had excellent speakers at our events. I'm not sure how many events outside of Silicon valley could possibly boast of such roster as speakers from Google, Uber, Transferwise, Facebook, Kuehne&Nagel, Citrix at one event, like we had at this year's Investors Summit. So we thank all of you for your continuous support!

Last, but definitely not least, I would like to thank the AmCham Estonia Board Members, both the newly elected in spring as well as those elected previously. A big thank you also goes to Daria and Katre for your excellent work. I would also like to recognize our Committee Chairs, Ambassador Levine and the US Embassy staff for their tremendous support towards AmCham during this past year.

A handwritten signature in blue ink, appearing to read 'Andrus Alber', with a long, sweeping flourish extending to the right.

Andrus Alber
President of AmCham

Transatlantic Trade Is Key

AmCham Estonia's unique T-TIP product

Many things about the ongoing Transatlantic Trade and Investment Partnership "T-TIP" have been hotly debated. In fact, the topic has engaged a broader audience on the transatlantic economy than any other in recent history.

In July 1944 at the Mt. Washington Hotel in Bretton Woods, New Hampshire, delegates from 44 nations met to establish new rules for the global financial system. This momentous event led to the creation of the International Monetary Fund (IMF) and the International Bank for Reconstruction and Development now known as the World Bank Group. From that moment to today, the transatlantic trading space has been the most substantial in the world. One which is governed by nations and organizations sharing a common western ideology and perspective on much more than trade.

Not since that July has there been an attempt at reinforcing that relationship as powerful as that which is underway at this moment with T-TIP negotiations. As with the Bretton Woods gathering, today's T-TIP discussions take place against the backdrop of a recent financial crisis and a time of geopolitical unrest. In addition, the growing presence and relevance of the BRIC countries (Brazil, Russia, India, and China) cannot be marginalized. If we want to see the continued progress and development of global business along ideals we value, we must work together across the distance.

Estonia is a relative newcomer in the transatlantic space. With a small domestic market and unstable trading relations with its eastern neighbor, western exports are crucial to Estonia's growth. Yet, trade with the United States feels a long

way away. Even so, Estonia finds itself regularly topping rankings by independent research groups as having the most to gain from even a conservative T-TIP outcome.

Supply chains now belt our globe with every jet trail in the sky and wake of a super tanker in the sea. It is there we find the clearest answer for Estonia's unique opportunity to benefit more than its larger western counterparts. With low structural overhead, a unique logistics position, an explosive entrepreneurial environment and the best tax code in the OECD in 2015, Estonia has everything to gain.

Going beyond being a component producer within a long list of suppliers, Estonia has created a wealth of creative and unique firms with their own products for the market. Here we find everything from wooden bow ties and beautiful pianos to innumerable brilliant tech creations. Navigating the path to export is far from simple, but it needn't be overwhelming. With this we come to one of the most important goals of T-TIP: support for small and medium size enterprises (SMEs). Often defined as any company with less than 200 employees, SMEs represent 99% of all firms in both Europe and the United States. Despite being the overwhelming majority of firms and even 88% of the companies who export, they compose less than 1/3 of the transatlantic trade value.





The reason for this disparity is readily apparent: complexity. Facts like the wide variation in regulatory schemes between American States and EU member countries and tax environments are unlikely to change completely. What T-TIP aims to improve beyond the elimination of tariff barriers and regulatory harmonization is facilitated access to domestic support structures and access to them. In the event of a successful T-TIP or not we will likely see this evolution in the transatlantic space. The summary macro-economic impact of supporting SMEs to export when they are such a broad amount of the trade space could be sweeping.

The phrase “a rising tide lifts all boats” is well suited to explain why this matters for domestic small businesses from coffee shops to dry cleaners. In the widest view, economies operate between traded and non-traded clusters of firms. Those who trade abroad, exporting, importing and reselling, and those who do not are intricately linked. As the in-

come levels and number of staff in the traded firm raise so too does their spending and utilization of non-traded local firms. Here is a primary place we draw the conclusions regarding the widespread positive economic impact of increased transatlantic trade.

The American Chamber of Commerce in Estonia has evolved over the years and through the stories of countless dedicated individuals and firms. Today it is fair to say that the organization is one of the best collections of resources available for exporting to the United States. The organization’s greatest asset is much aligned with that of a government, the power to convene. Gathering and connecting people to share experience and to work together in bridging the market gulf of the Atlantic.

It is in this vain that we are proud to launch with the printing of this issue of Vision the “Trade is Key” web portal www.tradeiskey.com

Here you will find easy access to the information you need in bringing your business to the United States directly or through a supplier.

What better help is there than the firsthand experience of another firm in your industry? You can find stories and contact information for companies in your industry operating between Estonia and the United States. Send along your stories to amcham@amcham.ee and we will add them to the collection!

You can also find resources from the United States, Estonia, and European Union agencies to support your efforts. Everything from how to make a business plan that works in America to what incentives are there for you to locate your business in Virginia.

There are also the latest developments in the regulatory space and quick facts that help you understand the size and nature of the market in your industry segment.

The world is changing faster and faster each moment. Bringing us more opportunities, challenges and moments to enjoy. AmCham Estonia is here to guide you along the way, providing inspiring events, useful and graceful web tools such as this and above all a community. A warm thank you to all of our members and community for making this the organization it is today and for lighting the path forward together.

*U.S. International Trade Commission Releases Report on How T-TIP Will Benefit Small Businesses, March 2014 (<http://www.ustr.gov/about-us/press-office/press-releases/2014/March/USITC-Releases-Report-How-TTIP-Will-Benefit-Small-Business>)



by Carl Pucci
AmCham Board Member
American Operations
Director, DATEL/Ovela LLC



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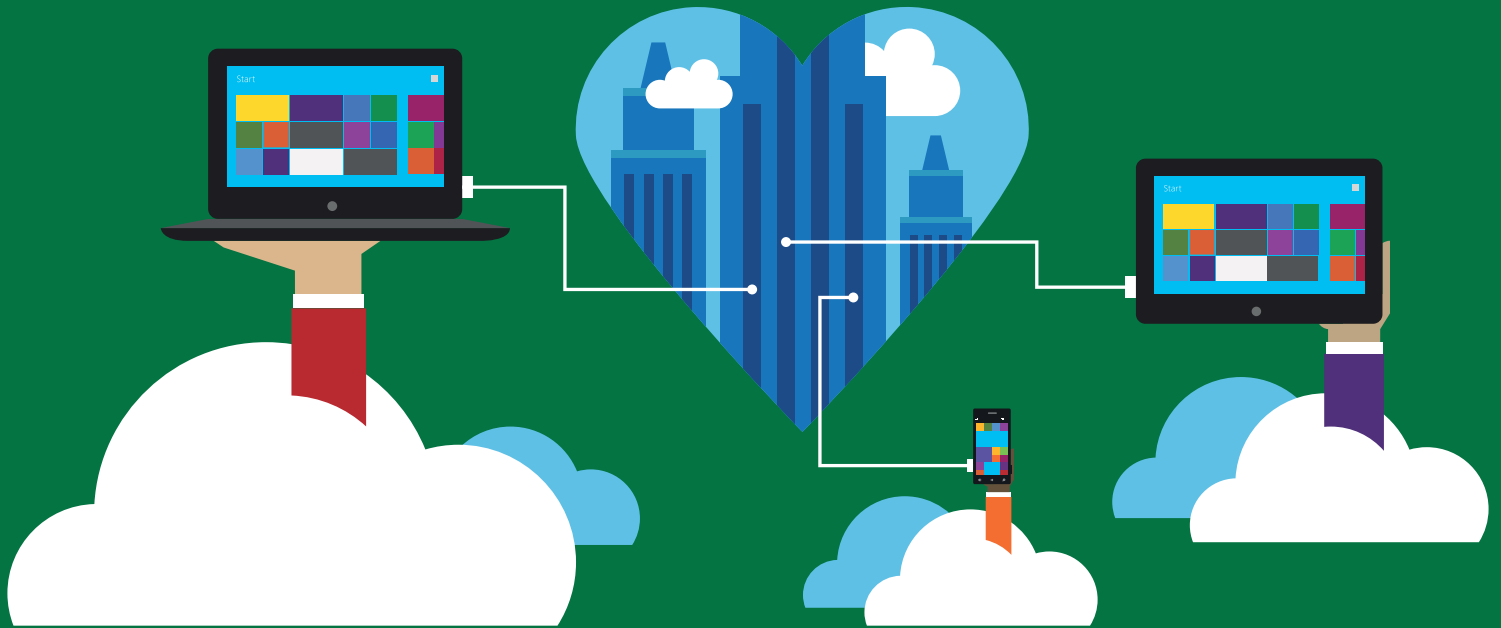
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Technological Disruption & Change Management

Where are we heading next?

“Disruption is a smarter way of doing something,” stated David Mothander from Google and in many ways, he set the positive tone to this year’s Annual Investors Summit of joint business chambers held at the Swissotel on October 21. Panelists and guest speakers proved to be future focused as each spoke on the topic of technology disruption and change management in their respective industries. With representatives from Google, Facebook, Transferwise, Uber, Citrix, Kuehne & Nagel, and Investure present, the audience was not disappointed in the shared insight of these leading corporations and firms. Business leaders in Estonia gathered in anticipation towards the comments of “what’s next?” and how to navigate the rapids of innovation. Common threads of the smartphones, the Internet of Things, connectivity, big data and regulation reform dominated the discussion. With the quickening pace of innovation and disruption to large corporations, no speaker dared offer a prognostication of the future results to this disruption of “brick and mortar” business although all believed that it would undoubtedly mean positive “user centric” experiences and needed regulatory change from governments.

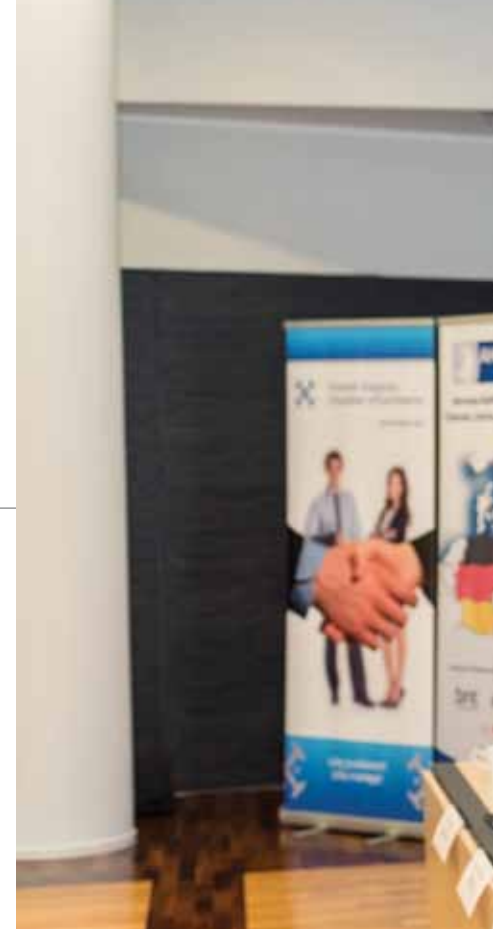
Smartphones symbolized the essence of technology disruption in 2015. Claudio Richardson of the global logistics firm, Kuehne & Nagel argued that smartphones were in fact “accelerating” disruption. Richardson believed the underlying force of these changes lies in the analysis and access of mathematical data. Recently returned from China, Richardson witnessed that even in a country denied Google, individuals are finding hacks to reach that data and information. Richardson argued the abundance of the right data has disrupted antiquated business models such as logistics by unlocking the long-term problem of the “multiplicity of

models” that underlies global shipments. Panelists agreed that we historically entering a new era and we may just be at the “beginning of the beginning.”

Timo Tirkkonen of the early-stage venture capital firm, Inventure challenged the audience to look deeper however,

and to see smartphones and mobile devices as the tip of the iceberg with the infrastructure backbone of 4G networks, storage, and security as examples that lie beneath the surface. Laptops, tablets, and smartphones are extension of the incredible engineering that supports these devices, and Tirkkonen spoke that the better analogy is to view the “smartphone as steering wheel of car.” Countries, like Estonia, which have proved to be pioneers in building this infrastructure must now prepare for another phase of innovation. The “surprise” that Mothander of Google tells is not the Internet of Things (our connected devices) but the “Internet of Dust”, which means we need to consider that each building brick, each part, each bolt of any physical object will increasingly be connected as well. Ultimately, connectivity is having tremendous effects on society and we have entered into a realm of unknown directions for governments, business and individuals.

Mothander shared that with currently 2.3 billion people connected to the Internet and predictions of 8 billion





by 2020, governments are under increasing pressure to change regulation based on this disruption of how we live and function. This change is ahead and the uncertainties of its implications are now being felt. Martin Sokk of Transferwise spoke about the paradigm shift of money itself that needs to now be viewed as “just an information transfer.” Problems of the old paradigm are prevalent in modernized countries like Japan that still require seeing the actual face (in person) of the one who is transferring money. Tirkkonen offered that rules are of course needed but governments are unable to change at the required speed. Most speakers agreed that the European market has woefully fallen behind becoming a single market and has become a “second tier” player for innovation and digital leadership. Gabriella Cseh of Facebook argued that European leaders are still viewing the digital ecosystem as a separate sector of the economy when it is in fact an “enabler.” Mothander stated that countries such as Estonia, which “punch above its weight” in open-minded digital governance are challenged to “step up” in Brussels to help remedy

fragmented European-wide policies. Enn Metsar of Uber suggested that these disruptions were in fact opportunities for governments to drive environmental sustainability. Metsar challenged the audience to view transportation as a “service not as a sector” in the future. Ideas such as ride sharing and UberPool would reduce carbon emissions as well as inefficiencies. All agreed that the pace of regulation change has prevented Europe from leading emerging technology disruption.

Jaako Hyttinen of Citrix focused on how this connectivity has disrupted the work place as well with 67% of information workers outside the office. Scandinavia and Estonia, which have led the Internet of home services- banking, voting, and data access have fallen behind other nations with worker mobility. Sweden, as an example has strict rules governing work from 9 to 5 hours with mandatory overtime pay. The mobile worker is looking for the ability to manage their lives more comfortably where strict hours may no longer be desirable in the 21st century. Regulations once

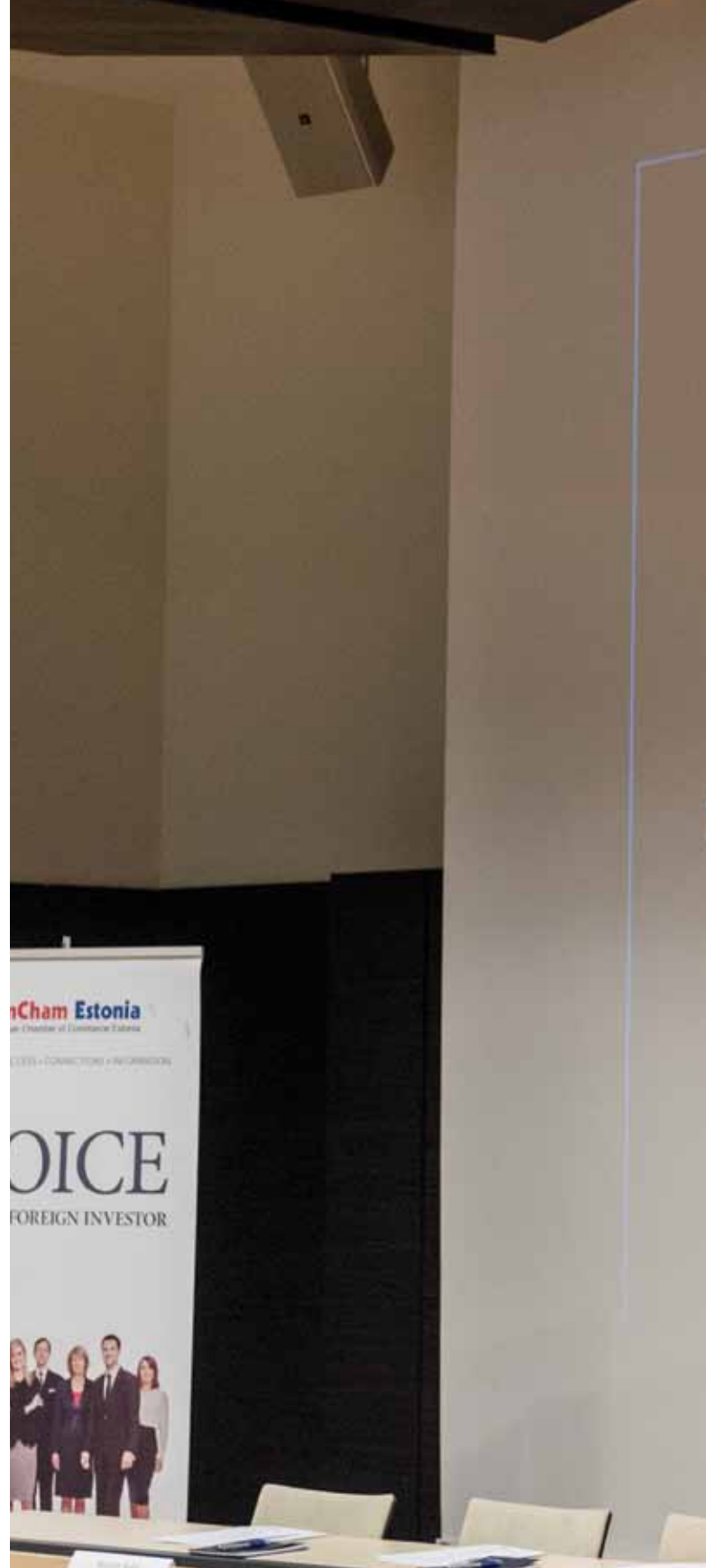
designed to protect and better the lives of workers are now proving to be new unanticipated barriers.

Questions from the audience turned to issues of privacy as being a fundamental concern to each form of disruption. Panelists universally saw privacy as a required central component of today's business models. Tirkkonen argued that the worries of privacy were actually preventing the right type of information reaching the consumer. Cseh of Facebook emphasized that the ownership of personal data was in the hands of the user and that this could help overcome barriers of national customs of how personal information is shared locally.

The Summit ultimately provoked attendees to reflect on how technology disruption will affect their business practice. There was a hopeful outlook though that many of these changes impacted our lives for the good and great business opportunities lie beneath the surface of finding a "smarter way of doing things."



by Kathleen Naglee
AmCham Board Member
Director of the International School of Estonia





What Does It Take To Be A Successful Entrepreneur?

Interview with Leah Edwards and Karoli Hindriks

On November 5, 2015, AmCham Women in Leadership Program participants gathered for the Annual Celebration Dinner, and this time the topic of the evening was: Entrepreneurial Spirit And What it Takes to Be a Successful Entrepreneur? The event featured two keynote speakers and an exclusive collection show of the Liina Stein Fashion House – a true Estonian success story.

The evening's speakers were Leah Edwards, Director of the Stanford Business School's Center of Entrepreneurial Studies and Karoli Hindriks, Founder of Jobbatical.

After the event, we had a chance to interview both of them.



Leah Edwards
Director of Entrepreneurial
Studies Center
Stanford Graduate School of
Business

What do you think are the main reasons why some females easily engage in entrepreneurial projects and some cannot imagine themselves as entrepreneurs at all?

Starting a business involves a lot of uncertainty, and some people are not comfortable diving into something for which

they don't have a clear path forward. Some people are excited by that creative challenge, and others feel the rational choice is to select a career in which they know they have the skills, capabilities and resources necessary to succeed.

Which steps do you find important when building an effective work team around your idea?

It is important to have a discussion about values and team norms, both upfront and periodically. I coach early-stage teams to make a fun event out of brainstorming every possible thing that can go wrong – to be both light about it, but to also use it as a kicking off point to talk about conflict resolution. I ask people to make an agreement with each other about how hardships or conflict will be handled.

An important benefit of writing down (or making a sign or a poster about) values, is that it can be clarifying in moments where there is difficulty making a decision. When a team is having difficult time a deciding whether to make an offer to a new team member or accepting the terms of a particular sales contract, looking back at the values, sometimes makes it easy for the whole team to understand why a particular choice is the right one.

What would you say are the top three skills needed to be a successful entrepreneur?

- A strong desire to learn
- The tendency to challenge the status quo and to ask why
- The creativity to come up with multiple alternative solutions to the status quo

Estonians are very entrepreneurship-friendly

As Amway Global Entrepreneurship Report 2015* shows:

- 91% have a positive attitude towards entrepreneurship.
- This attitude shares the second place with China (also 91%) right after Norway (94%) in this year's AGER
- At the same time European average of positive attitude is only 72%.

Did you know, that:

- Almost every second Estonian wants to become an entrepreneur (46%).
- But according to the Amway Entrepreneurial Spirit Index (AESI) only 37% of Estonians are confident that they have enough capabilities, skills and knowledge to do so.
- Still 49% of respondents said that they wouldn't drop their dream of starting a business if the social environment would be against it.
- The Estonian average AESI score is 44%, which is very similar result to the European average (45%).

How do Estonians see entrepreneurs?

The profile is mostly based on personal characteristics. Estonians have painted an entrepreneur as a person who likes to learn new things (91%) and enjoys life (85%). Also there are common beliefs that entrepreneurs like to be in charge (77%) and believe that the safety of their country is very important (77%).

* Credit: These facts are based on the Amway Global Entrepreneurship Report (AGER)2015, which provides data on peoples' attitudes towards self-employment that is unique in its breadth and regularity. The report is intended to encourage the discussion about entrepreneurship and to raise awareness for the important role of entrepreneurship in modern economies.

Which are the most common fears entrepreneurs are facing when starting a new business? What advice would you give them to overcome their fears and achieve long-term success?

I am not sure if this is the most common, but what my team has found very surprising is that women may feel they are not being honest if they confidently promote a risky business idea. We have been surprised that many women feel they need to couch everything they say about a new venture as being conditional and not certain.

The fear of not being seen as an honest and reliable person

decreases the likelihood of potential investors or executives seeing the woman as a strong leader.

If you could offer a first-time entrepreneur only one piece of advice, what would it be?

Do not try to do too many things at one time but apply limited time and resources to a few tasks or opportunities. Well-meaning people will offer all sorts of opportunities – say to speak at an event or to get introduced to a potential client who would need a significant change to the product, etc. You need to have the discipline to evaluate every opportunity, quickly, against strategic priorities.



Karoli Hindriks
CEO and Founder of
Jobbatical
Estonian Entrepreneur

Do you think that you were born as entrepreneur or you have learned to be one?

I believe my home, where both my mom and dad with their “non-traditional in everything what is possible” attitude helped to form that. The best story to illustrate this would be my mom, who saw my younger brother and me going to school with those HUGE backpacks full of books and started a campaign. She collected signatures in support and then sent two backpacks full of stones (proportional to the same weight as kids had to carry books) to the Prime Minister and the President of Estonia. Today there is a law that regulates the weight of school study books (initiated by my mom’s campaign). So I grew up in an environment, where doing anything was possible, if you worked with it.

What is your favorite aspect of being an entrepreneur?

I love the feeling of creating a difference, creating value. I still get teary when I see people wearing my reflectors (the first company I started from high school).

How do you find the right people to bring into your organization, who truly care about your idea the way you do?

It is the gut-feeling that has become better over time. Not all the choices have been right, but many have been excellent!

What would you say are the top three skills needed to be a successful entrepreneur?

I would go with one: it is a skill to adapt to uncertainty and change.

What is your greatest fear and how do you manage fear?

I always worry too much. Taking the moments that actually build my confidence – a moment of success – and reminding myself of those times or those impossible situations I overcame. But as I said, despite of the appearance, I worry a lot. But I like the thought, which somebody once said: “The best way to grow in your professional life is to have as many uncomfortable situations every day as possible.”

How to manage your time between work and family?

I make compromises in my social life. I rarely attend to evening events. I truly value those little hours I have with my little daughter and I really concentrate on her during that time.

If you could offer a first-time entrepreneur only one piece of advice, what would it be?

Embrace life-long learning! Mindset is probably the major determinant of success in pretty much every walk of life. Learning is a continuous journey.

Interview by Daria Sivovol, AmCham Executive Director



#AGER2015

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ENTREPRENEURS

Taking Your Company To The USA

Lessons learned from the Launchpad USA Program events this year

There has never been a better time than now for a foreign company to go to the US market. The US market offers so many opportunities for companies at any stage and in a variety of industries – from startups seeking investment capital to get their ideas off the ground to large multinational manufacturers. For any business, the US offers a safe, steadily growing, and early adopter environment to conduct business. However, with these opportunities come risks and tremendous challenges. With proper planning and laying the foundation for a smooth entry by connecting to the right partner network in advance, you'll minimize your risks and put your business on a better trajectory for long terms success. Here are a few tips that I have seen help companies succeed in entering the US market.

It is important to begin by analyzing the various locations in which to penetrate the US market. Coming from small markets to the US often requires companies to think differently about their sales and marketing efforts. Focus is key. Identify those industries, locations or company sizes that you want to focus on selling your products to. Companies that smartly segment the market will better understand the needs of the market, their competitive advantages (and disadvantages), and more efficiently offer solutions that meet the needs of their customer base. Quick wins are essential to your success in the US!

Once you know which market segments you want to penetrate, you then need to go yourself! Your focus on the US market must be a top priority for your board of directors. In other words, key executives from your team need to lead the way. If you are a startup, the founders must focus their efforts on developing your US business. Companies that rely too

heavily on external representatives in the early stages put themselves at a tremendous disadvantage, and in my experiences, will not prosper in the US. You need to go to the US and meet your potential customers, partners or whoever it might be you need for your business to flourish.

Those interactions are worth every penny you will expend on travel. I promise you it is worth so much more than an email from your "US partner" who might conduct these meetings on your behalf.

Finally – look local, act local, but don't be afraid of your imperfect English. The good news is that America is a country built on and still largely dependent upon foreign talent. Being an American, I can tell you that we are accustomed to people speaking with accents, imperfect English, and having names with origins from all around the world. The bad news is that your US customers are much more comfortable doing business with "US companies". Back to the good news: looking and sounding like a US company that will satisfy your US customers is easier to accomplish than you think. It is imperative that you work with local Americans when developing sales and marketing materials. Basic translations often miss the point and make it easy to identify a foreign business, which can hurt you. Investing in this part of your US business plan is one I highly recommend you consider making.





The US is a great place to do business. Yes, I am an American and perhaps biased. That being said, I truly believe it. Go to the US and explore the opportunities, but have a plan and network in place before you go.



by Mike Klyszeiko
AmCham Finland
Director Launchpad USA

// Benefit from our experience!
We will work side by side with
you in developing your company's
US market entry and business
development plan //

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Hanno Septer – General Manager

Arrow Electronics is a global provider of products, services and solutions to industrial and commercial users of electronic components and enterprise computing solutions, with 2014 sales of \$22.8 billion. Arrow serves as a supply channel partner for over 100,000 original equipment manufacturers, contract manufacturers and commercial customers through a global network of more than 460 locations in 56 countries.

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- tax, restructuring and bankruptcy

COBALT is a trusted partner for daily matters and complex large-scale transactions and disputes. Our team has particular expertise in construction, consumer products, energy, financial, IT, logistics, manufacturing, media, pharmaceutical and transport.

We advise top international and regional businesses, financial institutions, state and local governments, and the region's most promising start-ups.



Coca-Cola Baltic States

Mustamäe tee 16, Marienthali keskus
10617 Tallinn, Estonia
Tel: (+372) 6 817 100
Fax: (+372) 6 817 101

The Coca-Cola Company: one of the most valuable brand in the world brings people together to share the moments of happiness.

At Coca-Cola Company we strive to refresh the world, inspire the moments of optimism and happiness, create value and make a difference. Dr. John Pemberton created Coca-Cola on May 8th, 1886 in Atlanta, Georgia, USA. This "delicious and refreshing beverage", as it was called from the very first days, has now grown into the world's largest beverage company bringing countless moments of happiness to millions of consumers in over 200 markets with a range of more than 3,500 beverages.

Our journey in Estonia started in 1992 and we have since succeeded in winning the hearts of Estonian consumers. Coca-Cola is by far the most popular soft drink in Estonian market with our other brands – from Sprite to Fanta and from Nestea to Cappy juices – also not lacking fans. Everywhere we operate, we are part of the local community and take responsibility for its sustainable development. Live Positively is our commitment to make a positive difference in the world by redesigning the way we work and live, so sustainability is part of everything we do.

Introducing consumer-friendly nutritional information on our products (GDA – Guideline Daily Amounts) and pioneering in educating consumers about it, promoting active healthy lifestyle through different sports events, protecting water resources and reducing packaging waste are few examples of Live Positively brought to life in Estonia. And when it comes to Christmas, our traditional Coca-Cola Christmas campaign is again on its way to have an impact. This year together with Estonian Olympic Committee we promote active lifestyle and invite all families to join Shrove Tuesday (in Estonian Vastlapäev) events across Estonia in February 2016.





Coca-Cola HBC Eesti AS

Mustamäe tee 16
10617 Tallinn, Estonia
Tel: (+372) 6 503 100
www.coca-colahbc.com
Nele Normak – Public Affairs Manager

Coca-Cola HBC is the world's second largest bottler of the brands of The Coca-Cola Company across 28 countries, with sales of approximately 2.1 billion unit cases across 3 continents, we serve a population of approximately 589 million people.

Our mission is to refresh our consumers, partner with our customers, reward our stakeholders and enrich the lives of the people in our local communities.

Our business strategy recognises the critical importance of creating shared value for employees, consumers, customers and communities. Over the last decade, we have integrated corporate responsibility and sustainability into all aspects of business management, making long-term investments that aim to build value over time.

Consumer health and wellness is a key issue for our business and our communities, but we also continue to focus on minimizing our environmental impact and managing sustainability in our value chain.

Our efforts have been recognised by the Dow Jones Sustainability and FTSE4Good Indices since 2008 and 2001, respectively. In 2015, Coca-Cola HBC AG was named world sustain-

ability leader in the beverage industry on the Dow Jones Sustainability Index (DJSI) for the 2nd consecutive year.

Coca-Cola HBC's sustainability programmes are long-term investments and we are proud of receiving a Silver level recognition in our corporate sustainability performance in Estonia.

Coca-Cola HBC has a premium listing on the London Stock Exchange (LSE: CCH) and its shares are listed on the Athens Exchange (ATHEX: EEE). The Company is also included in the FTSE 100 and FTSE All-Share Indices.





AS Datel

Endla 4
10132 Tallinn, Estonia
Tel: (+327) 6 646 470
www.datel.ee

AS Datel is an Estonian ICT services company with nearly 25 years of experience in building award winning innovations in e-Governance software and technology solutions around the world.

Datel's specialization centers on the design and deployment of secure cloud based Geo Informatics Systems (GIS) for municipalities and state agencies with Estonian projects that have become part of everyday life:

**National Land Board GIS · Finance Ministry State Procurement Systems · Central Bank Statistics · Census Systems
Speed Camera Systems · Tallinn Planning and Zoning National Building Plans, Inspections, Permitting**

Datel began multinational operations early with projects throughout Europe and cooperative initiatives in the Persian Gulf. With entry to the United States the firm created the Ovela subsidiary to bring such capable and agile systems to the American market.

With significant growth in the United States the Ovela business unit has established offices in Virginia, Maryland, and New York.

Ovela has taken web mapping to a new level, making GIS simply a tool to make government services simpler, faster, and easier. From utility mapping to economic development and building permitting, location based information is all around us.

With American vision Ovela brings Nordic software innovation to the United States. Ovela aims high and takes the challenge to provide people easy access to their government as a mission to be solved with all available resources and global cooperation. The best part is that we are based right here in Estonia, the place that made even the President of the United States remark at the brilliance of its e-services.

Find more at www.ovela.us or follow us on LinkedIn.





WE ♥ LOGISTICS™

EKLT OÜ (Service Partner for UPS)

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Fax: (+372) 6 664 701

www.ups.com

customer.service@upspartner.ee

Founded in 1907 as a messenger company in the United States, UPS has grown into a multi-billion-dollar corporation by clearly focusing on the goal of enabling commerce around the globe. Today UPS, or United Parcel Service Inc., is a global company with one of the most recognised and admired brands in the world. As the largest express carrier

and package delivery company in the world, we are also a leading provider of specialised transportation, logistics, capital, and e-commerce services. Every day we manage the flow of goods, funds and information in more than 200 countries and territories worldwide.



Reliable global shipping with UPS.

www.ups.com

Deliver more





Epicor Software Estonia

Sõpruse pst. 151

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Tel: (+372) 6 997 640

Fax: (+372) 6 697 641

www.epicor.com/estonia

info.estonia@epicor.com

Toomas Teder – Member of the Board

Epicor delivers an entirely new approach to business software. We inspire businesses by offering choices and unprecedented flexibility. Epicor solutions free our customers from focusing on technology to focusing on what they do – their core, revenue-generating activities.

From point of product origin to point of purchase, Epicor affords a single point of accountability that inspires the individuals – manufacturers, distributors, retailers, and service providers – who comprise the connected stream of inspiration that is innovating business today.

With an enduring focus on the markets we serve, we inspire industries. No one else has the same industry emphasis, open access, or customer intimacy. Our customers know that Epicor solutions open vistas of possibility not previously imagined.

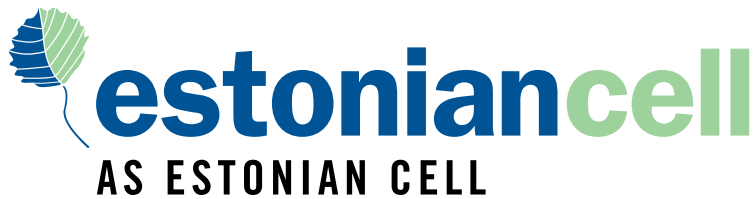
More than 20,000 customers in more than 150 countries rely on Epicor to help them meet business challenges today, and empower them for even greater success tomorrow.

With solutions available in more than 30 languages, Epicor can reinvent your organization, whether you conduct business locally, regionally, or internationally.

Designed for the unique needs of the manufacturing, distribution, retail and service industries, Epicor provides end-to-end solutions coupled with the technology expertise you need to increase operational efficiency and drive competitive advantage. With more than 40 years of experience in delivering innovative, award-winning solutions to our customers, Epicor is a visionary and stable partner you can rely on now and in the future.

By delivering a complete range of business software solutions along with a single point of accountability, our customers can achieve operational excellence and sustained market leadership.

Learn more about Epicor and our presence in Estonia at www.epicor.com.



AS Estonian Cell

Jaama 21
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www.estoniancell.ee

Estonian Cell is an eco-friendly pulp mill in Kunda, a green-field project from 2006. We turn aspen wood into high quality pulp which our clients use to make different types of paper. Estonian Cell uses local aspen wood multiplying its value by five times compared to just exporting logs. Our product – Bleached Chemo Thermo Mechanical Pulp, or BCTMP – is tailor made for each of our clients. It gives paper the bulk that our clients are looking for, plus of course brightness, opacity, stiffness, porosity and dewatering, all of which remarkably help our clients boost their products' value. We export 100% of the pulp we produce; roughly 80% to Europe and 20% to Asia, in the sum of approximately 70 million euros.

We employ 85 people in our fully automated mill and our annual productivity indicator is an astounding 800 000 euros per employee – one of the highest in the industrial sector of whole country. Our entire value chain provides employment for about 500 people.

Environmentally speaking, we strive constantly for efficiency and reduction of our ecological footprint via lower CO₂ emission. We are proud of being awarded as the country's most environment-friendly company in 2014, but also for the nomination for the reputable sustainability award by European Business Awards. We are having ISO 9001, ISO 14 000, FSC and PEFC certifications for our eco-friendly stocking and production processes. Our pulp is approved for making products with the Nordic Swan label.





Estonia Piano Factory Ltd.

Kungla 41
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www.estoniapiano.com
info@estoniapiano.ee

**“The Estonia piano is one of the symbols
of the country.”**

President Toomas Hendrik Ilves, 2015

The company makes handmade, highest quality grand pianos ESTONIA. As one of the country's global brands, the ESTONIA pianos are among the best selling European

pianos in the USA and Canada. Dr. Indrek Laul, company's president and sole owner, is a board member of the Am-Cham Estonia since 2015.





Fotki

Pae 21

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www.fotki.com

Dmitri Don

Fotki is an internet company established in 1998 in New York. Fotki has moved from US and has its headquarters in Tallinn. Fotki is the largest privately held photo and video sharing internet service on the Internet with more than 3 million members, over 3 million monthly visitors and more than 1 billion photos.

At the moment Fotki is one of the leading social networks dedicated to making communication and photo sharing on the Internet easy, safe and effective. Fotki is also a destination that attracts photographers and videographers. Finally, basing on the long-term successful experience, Fotki offers innovative business-to-business solutions to other companies.

Fotki cooperates with such organizations as Telecom Italia, New York Institute of Photography, European Wind Energy Association and other global Fortune 100 clients, and provides support for non-profit organizations like The Good Will Fire Company, Atlanta Vocal Project, Barber-shop Harmony Society, The North-Estonian Blood Centre, and others.

We look forward to finding synergies with other companies in sponsorship, business-to-business relationships, as well as contacts with creative and generative people and companies in order to make this world a better place to all and to enjoy a shared success!



Hilton

TALLINN PARK



CHARTER GOLD MEMBERS

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www.tallinnpark.hilton.com
tallinn.info@hilton.com

HILTON TALLINN PARK WELCOMES YOU AS OF SUMMER 2016!

Located in the city center, just steps away from a stately park with fountains, and close to the marvelous medieval Old Town and the city's beaches and waterfront, Hilton Tallinn Park ensures a memorable stay. The hotel features 202 stunning guest rooms, including a total of 27 suites with access to our spacious Executive Lounge on the top floor. Our luxurious Presidential Suite will be the largest in town. All well-equipped and flexible meeting rooms and a ballroom for

up to 530 guests, will cater to the needs of both leisure and business travelers. The Able Butcher, our signature steak house, offers the best fine dining experience in the city. Café & Bar Linnutee, located in the hotel lobby is ideal for a catch-up and refreshments. The exclusive eforea SPA, with its variety of treatments designed to fulfill your needs, makes it the perfect place to unwind after a busy day of meetings or discovering the many sights the city has to offer.





HireRight Estonia AS

Liivalaia 13

10118 Tallinn, Estonia

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www.hireright.com

Kiira Kure – Director, HireRight Estonia

Employers need much more than just raw data to operate a successful employment screening program. As one of the world's largest providers of employment screening services, HireRight specializes in helping organizations of all sizes and locations efficiently implement, manage and control their screening programs. We pride ourselves on working with the wide variety of organizational types and sizes that exist in today's global business environment. By providing easy-to-use, streamlined solutions, we can help solve even the toughest screening problems and help organizations work smarter.

In fact, many of the world's most forward-thinking and successful organizations trust HireRight to deliver effective,

customer-focused solutions that provide increased efficiency and faster turnaround. HireRight also partners with the industry's top e-recruiting solution providers, such as Oracle, Taleo, Kenexa, SAP, ADP/VirtualEdge, SilkRoad, PeopleAdmin, HealthcareSource, and HRsmart, to co-develop unique, pre-built, pre-integrated employment screening solutions that allow organizations to leverage their recruiting solution investment for background screening.

Our worldwide headquarters, located in Irvine, CA, is supported by a network of offices and experts across the United States and around the world. We reach 200-plus countries and territories with more than 150 unique services offerings.

Law Firm LEXTAL

Rävala 4
10143 Tallinn, Estonia
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www.lextal.ee
info@lextal.ee

Law Firm LEXTAL is a full-service corporate law firm that was launched in 2003. In 2011 LEXTAL expanded its services to Latvia and Lithuania and has offices also in Riga and Vilnius. LEXTAL pan-Baltic team consists of over 40 experienced lawyers who work in 12 different languages and provide high quality legal services to their clients. The complete coverage of the Baltic region means that LEXTAL can offer customized solutions, which perfectly fit any given industry, jurisdiction and client.

LEXTAL Tallinn's lawyers have been instrumental in the re-nationalization of Estonian Railways, as well as in the sales of several public assets. They successfully handled one of the biggest tax disputes with Estonian Tax authorities. On international scale, they undertook several infrastructure development projects in the Balkan States. LEXTAL lawyers served as arbitrators or counsels in international disputes in Washington, London, Stockholm, Helsinki, Tallinn, Riga and Vilnius.

LEXTAL partners in Riga are recognized for their deep expertise in financial, construction and trade law. The team in Vilnius has impeccable reputation as business lawyers with a particular focus on corporate law, M&A, real estate and construction law, energy law, environmental law and litigation.

LEXTAL is an active member of professional networks such as Unilaw, an international group of independent law firms and of TELFA, The Trans European Law Firms Alliance comprising more than 700 lawyers throughout Europe.

LEXTAL was recommended by The LEGAL 500 EMEA 2011 edition in the following practice areas: Banking and finance; Corporate and M&A; Intellectual Property (IP), IT and telecoms; Real estate and constructions. Corporate INTL Magazine ranked LEXTAL as the best insurance and re-insurance law firm in Estonia for 2010; clients choice winner for dispute resolution law firm of the year in Estonia for 2011; international trade law firm of the year in Latvia for 2011 and arbitration law firm of the year in Estonia for 2012.



MERITON FAMILY ESTATE

MERITON HOTELS

Meriton Old Town Garden Hotel

Pikk 29 / Lai 24, 10133 Tallinn, Estonia
Tel: (+372) 6 648 800

Meriton Old Town Hotel

Lai 49, 10133 Tallinn, Estonia
Tel: (+372) 6 141 300

Villa Mary

Rohuneeme tee 103, 74013 Viimsi, Estonia
Tel: (+372) 53 044 794

Mihail Burõhh

Tel: (+372) 52 28 744
Michael@meritonhotels.com

Meriton Family Estate OÜ is a boutique family company spread over a few industries backed by the versatile expertise of its team and owners. The company's current largest interest is in hotel and restaurant management. We currently operate two hotels (Meriton Old Town Hotel and Meriton Old Town Garden Hotel) in the heart of Tallinn's Old Town along with the incredible Villa Mary on the sea-

shore of Viimsi. Meriton Family Estate is quickly becoming one of the most popular, one stop, "go to" companies for event management as it has both the locations and know-how to make incredibly memorial events. The company is also active and has a smaller stake in real estate, financial assets, and other services.





Microsoft Estonia OÜ

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eesti@microsoft.com
www.microsoft.ee

Over the last three decades, Microsoft has consistently transformed the way that people live, work, play and connect through great technology.

Microsoft is the productivity and platform company for the mobile-first and cloud-first world. Having reinvented productivity, Microsoft aims at empowering every person and every organization on the planet to do more and achieve more.

Increasingly, people use technology for their work or school and also deeply use it in their personal life. Microsoft will push into all corners of the globe to empower every individual as a dual user – starting with the soon to be 3 billion people with Internet-connected devices. And will do so with a platform mindset. Developers and partners will thrive by creatively extending Microsoft experiences for every individual and business on the planet.

Apps are designed as dual use with the intelligence to partition data between work and life and with the respect for each person's privacy choices. They will be built for other ecosystems so as people move from device to device, so will their content and the richness of their services – it is

one way Microsoft keeps people, not devices, at the center.

Worldwide, Microsoft works with more than 400,000 partners. From its beginning, Microsoft held the view that technology would only become universal if software was easy to use, inexpensive and capable of doing many different things, so we adopted a partner-oriented business model based on open standards and interoperability. Microsoft opened its interfaces to the world so that any developer – including competitors – could build products that ran on the Microsoft platform. This partner model has enabled millions of people around the world to build skills, get jobs and create new businesses.

In Estonia Microsoft is one of the leading IT companies, providing through its business partners Microsoft products and services to thousands of companies and hundreds of thousands of people in Estonia. Our main goal is to grow the knowledge of IT in Estonia and to help people, businesses and the public sector to use information technology to achieve success in both work and personal lives. Together with Skype Division Microsoft Estonia employees about 400 brilliant and talented professionals in the field.



Moto Estonia OÜ

Punane 74a

13619 Tallinn, Estonia

Tel: (+372) 6 604 691

www.harley-davidson-tallinn.ee

We are the official dealer of Harley-Davidson® in the Republic of Estonia since 2012. During that time we have met many eager admirers of the Milwaukee legend who have granted us with priceless knowledge. H.O.G.® (Harley Owners Group) Chapter Estonia is active since August 2012.

In September 2013 we opened our new Harley-Davidson® Show Room in Tallinn which was one of the most modern interior designs of all the dealerships in our region at that moment. In June 2014 we opened our Old Town store in Tallinn.

Our policy for taking care of our clients is very easy – **treat your customers the way you want to be treated.** We constantly try to increase our clients concentration and devotion on the Bar & Shield® trademark and original Harley® products. As a result to that the number of Harley-Davidson® motorcycles sold in Estonia in the years between 2012 and 2014 has continuously grown.

You are very welcome to drop by our dealership at Punane 74a or Old Town Shop at Aia 5b in Tallinn and on site You will find a friendly atmosphere and professional service.



Olympic Entertainment Group AS

Pronksi 19
10124 Tallinn, Estonia
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info@oc.eu
www.oc.eu

Olympic Entertainment Group that operates under the Olympic Casino and OlyBet brand name is the largest provider of casino entertainment in the region, employing more than 2500 people.

The Group operates in Estonia, Latvia, Lithuania, Poland, Belarus, Slovakia, Italy and is about to open its flagship casino in Malta.

The shares of Olympic Entertainment Group AS are listed on the Tallinn and Warsaw Stock Exchanges.





MERITON TALLINN

Park Inn by Radisson Meriton Conference & Spa Hotel Tallinn

Toompuiestee 27 / Paldiski mnt 4
10149 Tallinn, Estonia
Tel: (+372) 6 288 100
Fax: (+372) 6 288 101
info.meriton.tallinn@rezidorparkinn.com
www.parkinn.com/hotel-meriton-tallinn

Elegant hotel lies near Tallinn city centre

Park Inn by Radisson Meriton Tallinn is located in the city centre, close to the Old Town and the Parliament of Estonia. Stylish and contemporary, the hotel welcomes Tallinn guests with 465 tastefully decorated rooms. Dine on site at 2 restaurants serving grilled specialities and Russian cuisine, and relax at the pastry shop or 2 bars. Guests also enjoy Free Wireless High-speed Internet, convenient out-

door and garage parking, extensive spa and sauna areas and a Sports Club with personal trainers available. This Tallinn hotel features expansive meeting facilities, including 14 versatile conference rooms. All conference rooms provide Free Wireless High-speed Internet and modern audiovisual equipment to ensure comfortable and productive meetings.





PHILIP MORRIS EESTI

Philip Morris Eesti OÜ

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Fax: (+372) 6 050 410

www.pmi.com

Maris Leemets – Corporate Affairs Manager

Philip Morris International Inc. (PMI) is the leading international tobacco company, with products sold in more than 180 countries.

We produce many of the world's best-selling cigarette brands, including the most popular cigarette brand worldwide. We operate or own more than 50 factories around the world. But our day-to-day operations involve more than just making cigarettes; they are also about the way we do business and interact with the world outside our offices.

One of our principal goals is to be a socially responsible company, at both a local and global level. We are passionate about our social performance.

Founded in the 19th century (1847), Philip Morris has grown into a worldwide organization; today Philip Morris International employs over 91,000 people. PMI is based in Lausanne, Switzerland, and since 2008 listed on the New York Stock Exchange.

Philip Morris Estonia was established in 1997 and is an affiliate of Philip Morris International. Affiliate-dedicated webpage can be found at:

www.pmi.com/marketpages/pages/market_en_ee.aspx



PLUSS ID OÜ

Tatari 64
Tallinn 10134, Estonia
Tel: (+372) 56 464 181
www.pluss-id.com

PLUSS ID OÜ is the “World’s Smallest Smart Card Reader” +iD inventor, developer and manufacturer. Established in 2011 company is developing and producing hardware solutions for reading eID / smart cards. We are doing constant R&D work to make our products world class.

Our product development started at 2009 and as a result we’ve been on the market for over 2 years already, with second and improved +iD version for almost 1 year and counting.

+iD’s contemporary design and unique selling point “world’s smallest” allows our sales partners to reach different customer segments such as – retail, B2B, corporations, banks (as login with smartcards to internal networks).

Growing market niche is state issued citizens smart ID card userbase who regarding to our customers feedback prefer portable and ergonomic “pocket size” devices - instead of card readers with cables. As a future prospect : +iD is the only pocket size ID1 format smart card reader on the market what is currently ready for future card applications including 8 Pin handling C4 / C8 supported.

Acting as a manufacturer allows us to offer competitive prices, flexible terms and easily customize clients logos on the product.

The sales of the worlds smallest smart card reader started in 2012 and amongst our first customers was the President of Estonia. **Since September 2015 +iD is the official reader for Estonian e-residency program.**

Our product is currently presented in:

- Baltic region
- Nordic region
- Central European region (Benelux countries)

We are expanding:

- Southern European region (Spain, Portugal)
- USA different client segments such as US military, NASA, big corporations such as Microsoft, and educational sector
- Latin America (banks and institutions in Brazil, Peru etc)
- South-East Asia (Malaysia and Thailand)

Find more at www.pluss-id.com



Radisson

HOTEL OLÜMPIA, TALLINN

CHARTER GOLD MEMBERS 51

Radisson Blu Hotel Olümpia

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info.olumpia.tallinn@radissonblu.com
www.radissonblu.com/olumpiahotel-tallinn

The hotel offers 390 guestrooms including in 2015 newly renovated standard and business class rooms, also superior class rooms and suites. There are 2 disabled rooms, 7 suites including a Presidential suite with 190m². The hotel provides a special reception and a play area for children and many additional services beside accommodation. There is a fitness centre on the 26th floor including a gym, a pool, a Finnish and an infra sauna. The restaurant Senso offers wide variety in menu for every taste. Cafe Boulevard is very much loved amongst locals and hotel quest with its delicious pastry products. The conference centre is the one of the biggest in Tallinn, providing 14 modern style high-class conference halls with fast wireless internet connection and 1 special banquet hall. The lobby bar is welcoming for business meetings and regular entertainment activities with free high speed Wi-Fi.



Radisson BLU

SKY HOTEL, TALLINN

Radisson Blu Sky Hotel

Rävala pst 3
10143 Tallinn, Estonia
Tel: (+372) 6 823 000
www.radissonblu.com/skyhotel-tallinn
Flemming Poulsen – General Manager

Newly renovated Radisson Blu Sky Hotel offers guests a central location within the shopping, business and entertainment districts with easy access by foot to the Old Town, making it a perfect venue for an exciting Estonian holiday or event. It boasts 280 modern well-appointed rooms and suites with stunning views over the Old Town and the Baltic sea, as well as flexible conference facilities of more than 900 m² including 10 well-equipped meeting rooms of various sizes of which the largest Hansa Hall is suitable for 350 people. Lounge24 – the roof top bar with an open air terrace – offers splendid spectacular unobstructed views of the Old Town and the Baltic sea along with a nice selection of food and beverages. Sky Lobby Bar is a stylish setting for meeting with colleagues or mingling with fellow guests. Patrons can sip a signature cocktail while basking in the intimate ambience. Live music can be enjoyed 5 nights a week, from Tuesday to Saturday. Situated on the hotel's 24th floor, Babor Beauty Spa is a luxe urban oasis. Escape from daily life with a massage, facial or other treatment in the hands of our skilful beauticians.

lounge²⁴
goupandchillout


S E A S O N S
RESTAURANT



swissôtel TALLINN

ESTONIA

CHARTER GOLD MEMBERS 53

Swissôtel Tallinn

Tornimäe 3
10145 Tallinn, Estonia
Tel: (+372) 6 240 000
www.swissotel.com

Swissôtel Tallinn is a luxury hotel set in a prime city location. As Tallinn's tallest building the hotel boasts unrivalled postcard views across the UNESCO listed Old Town and the Gulf of Finland. The Tallinn Old Town with its world-class entertainment, shopping, art galleries and museums is a short stroll away whilst the airport can be reached in 10 minutes.

The 238 elegantly appointed guest rooms and suites feature state-of-the-art technology and exclusive ameni-

ties and services that cater to the needs of the discerning business and leisure traveller. The facilities leave absolutely nothing to be desired, including three exquisite restaurants and two bars, a heated indoor pool with sauna and steam room and a state-of-the-art fitness club. Whether for an international convention, a private meeting or a lavish wedding, Swissôtel Tallinn has both large and small venues with natural daylight for your business or social event.





TransferWise

Veerenni 24
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Tel: (+372) 58 859 224
katrin.dedova@transferwise.com
Katrin Dedova – Tallinn office manager

TransferWise was born of frustration

Sending money abroad is deceptively expensive, thanks to the hidden fees we've all been forced to pay. The banks claim "free money transfers", "0% commission." Sounds like money's already flowing freely, but far from it. It's pure propaganda.

TransferWise removes all the wrongness, letting people send money abroad at the lowest possible true cost. Using only real exchange rates and tiny not-hidden-fees. Head-aches averted, and a revolution sparked.

How it happened

Taavet Hinrikus and Kristo Käärmann are two friends who believe that money is meant to flow freely. But in the absence of a global currency, it doesn't. An epiphany saved them thousands of pounds.

Taavet had worked for Skype in Estonia, so was paid in euros, but lived in London. Kristo worked in London, but had a mortgage in euros back in Estonia. They devised a simple scheme. Each month the pair checked that day's mid-market rate on Reuters to find a fair exchange rate. Kristo put

pounds into Taavet's UK bank account, and Taavet topped up his friend's euro account with euros. Both got the currency they needed, and neither paid a cent in hidden bank fees.

"There must be others like us," the epiphany went.

And the rest is TransferWise.





Transiidikeskuse AS

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TK (Transiidikeskuse AS) is a successful company, established in 1996 offering a full range of stevedoring services. The main activities of Transiidikeskuse AS are concentrated at the container and general/refrigerated cargo terminals, operating in the free zone of the Muuga Harbour of the Port of Tallinn. We use our extensive knowledge and advanced technologies to handle intercontinental flows of transit goods. We offer to our customers a full range of services related to the handling of transit goods through the port by implementing a "single window" principle.

Our main services

- Handling of container vessels and RO-RO type vessels, loading / unloading goods from vessels with max. tonnage 50 000 GT;
- Loading/unloading of goods (containers, general goods, refrigerated goods, cargoes in bulk and project cargoes, heavy and large-scale goods, scrap metal);
- Handling of road and railway transport, including loading / unloading of goods on / from railway cars and platforms;
- Storage of goods in open storage areas and closed warehouses in free zone;
- Connecting of refrigerated containers with electric circuit and temperature monitoring;
- Picking of goods trailers and containers;
- Forwarding services;
- Preparing custom and other transport documents, changing ownership in free zone;
- Value-added services;
- Renting, maintenance and repair of loading equipment.

Corporate / Associate Members



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**GLIKMAN ALVIN
& PARTNERID**
BAL TIC LEGAL SOLUTIONS

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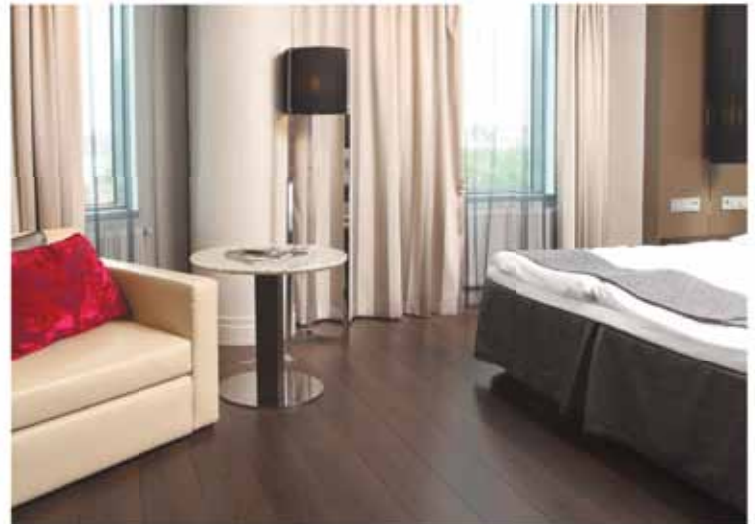


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