



A Brief Guide to the City of Zagreb 2020 Budget Proposal



December, 2019

PUBLISHER

The City of Zagreb, Trg S. Radića 1, Zagreb

FOR THE PUBLISHER

City Office for Financing, City of Zagreb

PREPARED BY

Institute of Public Finance, Zagreb

LAYOUT AND TYPESETTING

Bachrach & Krištofić

NJI₃

ISBN 978-953-8319-03-7



The City's 2020 budget proposal is a complex and extensive document, showing the City's planned sources of revenues and their spending, and it is therefore important to all Zagreb residents. This brief guide aims to provide, in the simplest and most concise way, basic information on the proposed budget, thus encouraging citizens to become involved in the budget process and contribute to the quality and efficiency of the City's services in accordance with the citizens' needs and expectations, while staying within the means of the City. Besides this brief guide, the City's website offers more detailed information on the City's [2020 Budget Proposal](#), while general information on the City's budget and budget process can be found in [A Guide to the City of Zagreb Budget](#).

As indicated in the calendar laid down in the [Budget Act](#), the City's budget is prepared in line with the Government's annual [Economic and Fiscal Policy Guidelines](#) and [The Ministry of Finance's Instructions for Drafting the Budgets of Units of Local and Regional Self-government](#). Among other things, the Guidelines set out economic policy goals for the relevant three-year period, and the [general government's](#) macroeconomic and fiscal framework. The 2020–2022 Economic and Fiscal Policy Guidelines have been drafted on the basis of strategic plans, the 2019 National Reform Programme and the Convergence Programme of the RC for the period 2019–2022, as well as specific EU Council recommendations. The Convergence Programme provides a strategic basis for developing the Guidelines according to which fiscal balance and public debt are expected to be in line with the [Fiscal Responsibility Act](#) and the [Stability and Growth Pact](#). The Guidelines also announce changes in the tax system which will affect the central government budget and budgets of local and regional self-government units over the next three-year period.

Favourable economic trends in the country are expected to continue over the medium term, with a real GDP growth rate of 2.8% in 2019, slowing down gradually to 2.5% in 2020 and 2.4% in 2021 and 2022. Throughout the projection period, economic growth will largely rely on the domestic demand, accompanied by low and stable inflation rates and a continuation of favourable labour market circumstances and a further decline in unemployment.

regional self-government

a legal framework within which counties and the City of Zagreb are competent for certain affairs (e.g. primary and secondary education, health care, social security and welfare); they are entitled to their own revenues and own representative and executive authorities.

general government

general government (budgetary and extra-budgetary users of the national budget), including the budgetary and extra-budgetary users of county, city and municipality budgets.



City administrative bodies
offices, institutes and
professional services
performing activities within
the jurisdiction of the City.

The key features of the City of Zagreb 2020 Budget are in line with the main strategic goals set forth in [Zagrebplan 2020](#), which emphasize the following:

- competitive economy;
- human resources development;
- environmental protection and sustainable natural resources and energy management;
- the City's spatial quality and public services improvement;
- quality of life improvement; and
- the development management system upgrade.

Crucial points in planning expenditures and outlays are to:

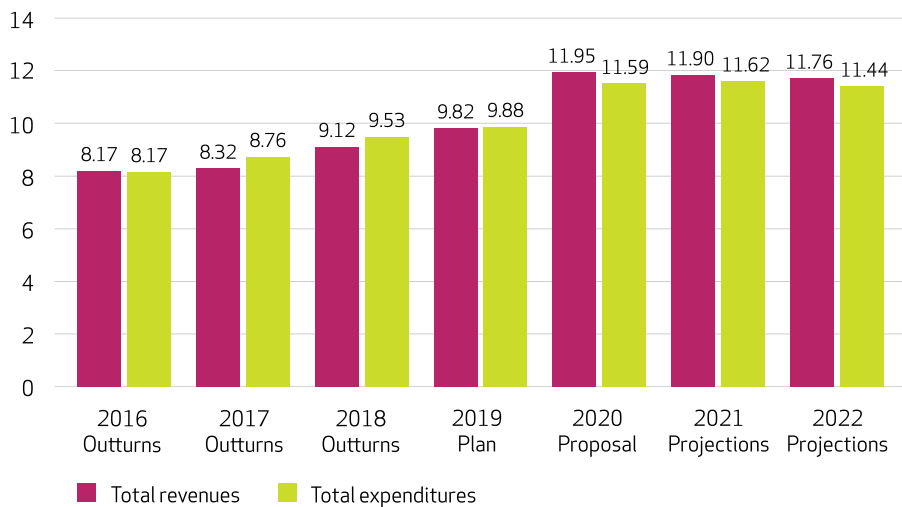
- provide funding for high-priority capital projects and utility infrastructure improvement projects as prerequisites for faster economic growth;
- ensure an equal level of acquired rights for lower-income citizens;
- promote demographic renewal;
- settle all contractual and credit liabilities in a timely manner; and
- ensure the smooth operation of all **City administrative bodies** and the maximum level of services they provide.

A novelty in Instructions for Drafting the Budgets of Units of Local and Regional Self-government for the period 2020–2022 is the obligation to include funds for gross salaries, social security contributions and other expenditures for primary and secondary school employees, provided from the central government budget. There are no changes in the financial plans of schools relative to the previous year, but there will be changes in the budgets of units of local and regional self-government, including the City of Zagreb. Consequently, as from 2020, the above-mentioned expenditures are to be included in the City's budget on the expenditure side, whereas the same amount is to be shown on the revenue side as central government budget grants to budget users.

Below is a brief presentation of the revenues, expenditures, financing account and debt in the period 2016–2022, including a detailed breakdown of revenues and expenditures for 2020.

PLANNED REVENUES AND EXPENDITURES

Total revenues and expenditures planned for 2020 stand at **HRK 11.95bn** and **HRK 11.59bn** respectively (graph 1).



Graph 1: The City of Zagreb's budget revenues and expenditures, 2016–2022 (in billion HRK)*

* Including own and **earmarked revenues** of budget users and expenditures financed from those revenues.

In parallel with the preparation of the 2020 budget proposal, budget projections are made for 2021 and 2022. As shown in graph 1, budget revenues will decline slightly in 2021 and 2022, while expenditures will rise a little in 2021 relative to 2020, but fall again in 2022 below the levels planned for 2020.

The City's budget comprises **the revenues and expenditures of all 328 City's budget users**, i.e. institutions founded and majority-financed by the City, and listed in the [Register of Budget and Extra-budgetary Users](#). These include, for example, public health care institutions (health centres, polyclinics, hospitals and institutes), preschool, primary school and secondary school education institutions, cultural institutions, welfare institutions, the Zagreb Public Fire Department, Office for Physical Planning, Public Institution Maksimir, Zoological Garden, Sports Facilities Management Institution, and the Zagreb Development Agency for Coordination and Promotion of Regional Development.

There are also [companies founded by the City](#) for the provision of public services and the performance of public activities (e.g. Zagreb Holding). However, as they are not budget users their revenues and expenditures are not shown in the budget.



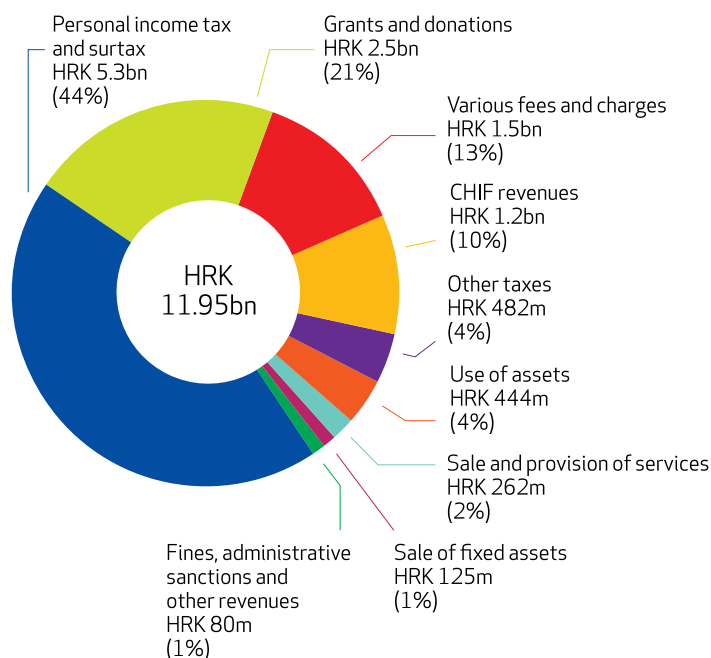
earmarked revenues

revenues used for a predetermined purpose. For example, revenues from utility charges are used for the maintenance and construction of communal infrastructure, financing of construction and maintenance of preschools, schools, health and social facilities, public buildings for sports and cultural purposes and improvement of energy efficiency of buildings owned by the City.

PLANNED REVENUES

Employed persons will pay an average monthly amount of HRK 1,054 in personal income tax and surtax into the budget.

Total revenues planned for 2020 amount to **HRK 11.95bn** (graph 2), almost half of which will come from **personal income tax and surtax (HRK 5.3bn)**. Considerable amounts are expected from **grants and donations (HRK 2.5bn)**, mostly from the central government budget, followed by revenues from various **fees and charges** in the amount of **HRK 1.5bn** (HRK 930m from utility contributions and charges) and budget users' revenues from the **Croatian Health Insurance Fund (CHIF)** for health services rendered (**HRK 1.2bn**).



Graph 2: The City's budget revenues, 2020 budget proposal*

* Including own and earmarked revenues of budget users.

Total revenues in 2020 are planned to go up by **HRK 2.1bn (21.7%)** from 2019. The largest increase is expected in **grants** (up HRK 1.6bn or 171%). Grants from the central government budget in a total amount of **HRK 1.46bn** for gross wages, social security contributions and other compensation of **primary and secondary school employees** are included for the first time in the City's 2020 budget, in accordance with the already mentioned Instructions for Drafting the Budgets of Units of Local and Regional Self-government, 2020–2022. Another HRK 136.3m is expected in central government budget grants (HRK 50m for decentralized functions, HRK 32.2m for the Arena rental fee subsidies, HRK 20m for secondary school transport subsidies, HRK 12.5m for presidential and parliamentary elections, etc.). A total of about **HRK 498m grants is planned to be received from EU funds and**

international organisations, mainly for the waste management plan (HRK 120.4m), energy saving renovation of public buildings (HRK 57.3m), Remetinec Roundabout (HRK 24m), the ZagEE – Zagreb Energy Efficient City project (HRK 23.2m), pedestrian underpass modernization (HRK 18.8m), the redesigning of the Gradec Gallery into a Visitor Centre Zagreb (HRK 15.2m) and a number of other minor projects.

Tax revenues are planned to **go up by HRK 403m** (7.5%), the largest increase (HRK 345m) coming from personal income tax and surtax. Also worth noting are amendments to the Personal Income Tax Act which should apply as of 1 January 2020, and which provide for the following: an increase in basic personal allowance from HRK 3,800 to HRK 4,000; total personal income tax exemption for taxpayers under 25 and 50% exemption for taxpayers up to 30 years of age. The proposed measures will negatively affect the City's budget revenues, as well as the revenues of other units of local and regional self-government. Consequently, assuming the expected economic growth and the growth of net salaries, revenues from personal income tax and surtax are planned to rise at a slower pace relative to the estimated 2019 outturns. Revenues from property tax will go up by HRK 58m (18.6%), mainly due to an expected uptick in real estate turnover tax revenues, resulting from favourable market trends.

Budget users' revenues from **CHIF** for health services rendered **go up by HRK 201.2m** (19.5%) relative to 2019.

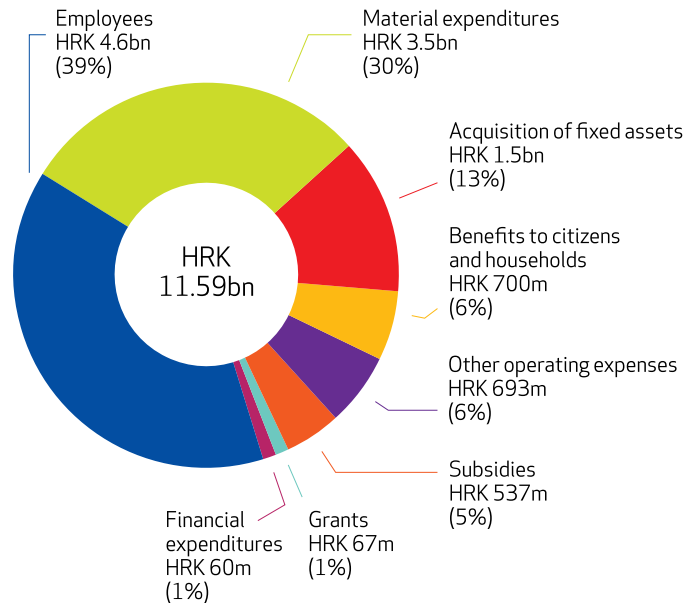
Revenues from **various fees and charges increase by HRK 59.6m** (4%), mainly due to a rise in revenues from utility contributions and charges.

By contrast, relative to 2019, **decreases** are expected in **revenues from: the use of assets (by HRK 58.5m or 11.7%), fines, administrative sanctions and other revenues (by HRK 35.7m or 30.8%) and the sale of fixed assets (by HRK 22.1m or 15.1%).**



PLANNED EXPENDITURES BY TYPE

Total expenditures planned for 2020 amount to **HRK 11.59bn** (graph 3).



Graph 3: The City's budget expenditures by type (economic classification), 2020 budget proposal*

* Including expenditures financed from own and earmarked revenues of budget users.

Expenditures for employees (HRK 4.6bn) comprise salaries, social security contributions and other expenditures for employees, including expenditures for persons engaged in EU-funded projects. Of the total amount, HRK 1.9bn will be spent on employees of administrative bodies and of budget users whose employees are not paid from own and earmarked revenues (such as kindergartens and museums), and HRK 2.6bn on employees of budget users whose staff are paid from own and earmarked revenues (e.g. primary and secondary schools, hospitals, polyclinics and health centres).

The bulk of **material expenditures** (HRK 3.5bn in total) refers to current and investment maintenance of utility infrastructure facilities (e.g. public spaces, public lighting, roads, cemeteries and the crematorium), the City administration and the City's budget users' facilities, as well as office materials, energy use and services (e.g. telephone, postal, transportation and information services), necessary for the smooth functioning of the City's administrative bodies and budget users.

An amount of about HRK 1.5bn is planned for **the acquisition of fixed assets**, i.e. roads, utility infrastructure, commercial and other buildings, as well as equipment in schools, health care and welfare institutions, etc. The lion's share (HRK 606m) of capital investments will be spent through the City Office for Physical Planning, Construction of the City, Utility Services and Transport, in compliance with the [Agenda for Capital Investment in Social Service Facilities in 2020](#) and [Agenda for Transportation and Municipal Economy in 2020](#).

Benefits to citizens and households (HRK 700m) comprise cash assistance for newborns and parent educators (HRK 420m), pension supplement (HRK 73.5m), compensation of transportation costs, including those for persons with disabilities, paid to ZET (HRK 71.8m), assistance for improving the living standards of pupils and students and aid to the orphans of fallen and missing homeland war veterans (HRK 33.4m), funds for the co-financing of long-distance pupils transportation, purchase of textbooks and other teaching materials, as well as for the financing of extra-curricular activities (HRK 26.9m) and nutrition of materially disadvantaged persons (HRK 15.8m). They also include funds for connection to communal water supply structures (HRK 15m), housing assistance to households (HRK 12.9m) and various other types of assistance to disabled and unemployed persons, volunteer blood donors and homeland war veterans and victims, scholarships for pupils and students, etc.

Other operating expenditures (HRK 693m) mostly refer to current donations and capital grants. Current donations (HRK 453m) are given for the co-financing of sports (HRK 211m), religious and private kindergartens and schools (HRK 94.8m), culture (e.g. libraries, museums, theatres and music, art and film industries), the Zagreb Fire Fighting Association, and non-profit organisations (such as social and development programmes). The lion's share of capital grants will be spent on an intervention measure within the waste management plan (HRK 120m), the ZET company's motor fleet renewal and reconstruction (HRK 32m) and the Zagreb Waste Management Centre (HRK 5m).

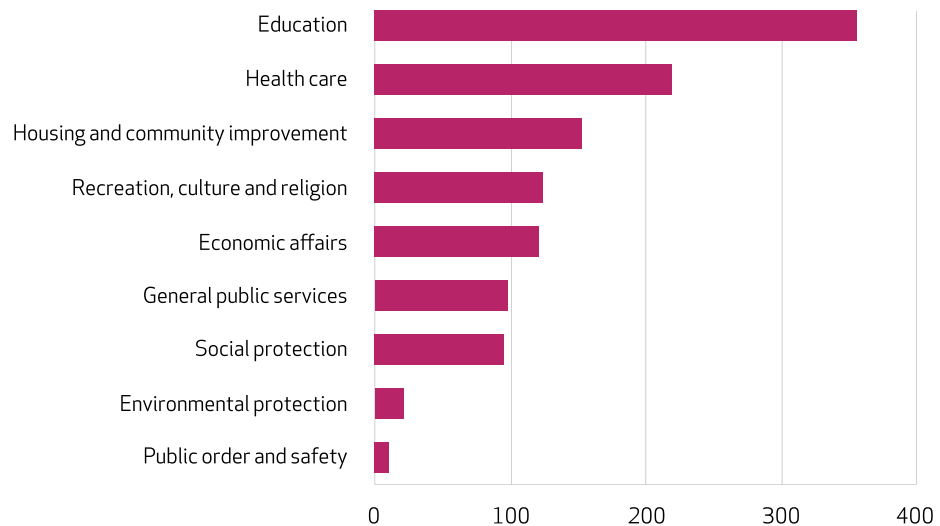
Subsidies (HRK 537m) are earmarked for the promotion of production and services of companies, sole traders, farmers and SMEs. The bulk of the amount will be spent on the municipal public transport, i.e. ZET (HRK 398m), the Arena sports hall rental (HRK 64.4m), employment of disabled persons (HRK 29m) and promotion of trades and SMEs (HRK 16m).



Total expenditures are planned to rise by **HRK 1.7bn (17.3%)** in 2020 relative to 2019. The sharpest uptick is planned in **expenditures for employees** (1.72bn or 60.7%), as the result of including the funds for salaries and other compensation of school employees in the City's 2020 budget for the first time. The total amount in question is HRK 1.46bn (HRK 866m for primary and HRK 593.7m for secondary schools). **Material expenditures** will also increase (by HRK 230.6m or 7.1%) relative to 2019, as do **benefits to citizens and households** (by HRK 57.9m or 9%). **The sharpest fall** is planned in **other expenditures** (down HRK 170.2m or 19.7%), mainly capital grants for wastewater treatment, and **expenditures for the acquisition of fixed assets**, especially buildings (down HRK 88.2m or 5.5%).

PLANNED EXPENDITURES BY PURPOSE

The **City's average monthly spending per capita will be HRK 1,203** (graph 4). The bulk of that amount will be spent for education (HRK 357), followed by health care (HRK 220), housing and community improvement services (HRK 152), recreation, culture and religion (HRK 125) and economic affairs (HRK 122).



Graph 4: Average monthly spending per purpose, per capita (functional classification), 2020 budget proposal (in HRK)*

* Including expenditures financed from own and earmarked revenues of budget users.

Expenditures for education relate to preschool education (staff costs in city kindergartens and city kindergarten fee subsidies), as well as primary and secondary education (including employee salaries, material expenditures and the acquisition of fixed assets).

Expenditures for health care relate to health protection, the development and implementation of health protection programmes and strategies, health promotion, addiction prevention and control, support for health programmes and projects carried out by NGOs and other forms of organised health-oriented activities, as well as coordination and control of City-owned health care institutions.

Housing and community improvement services relate, for the most part, to city property and public space maintenance (e.g. public lighting, etc.).

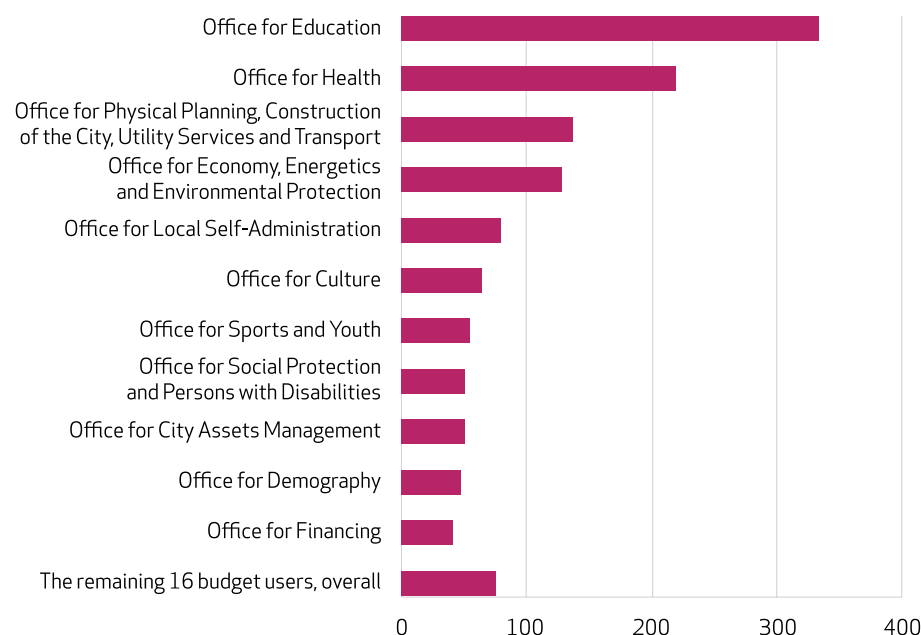
Expenditures for recreation, culture and religion include the funding of cultural institutions, providing support for various cultural programmes and activities, the co-financing of sports, subsidizing the Arena sports hall rental fees, etc.

Economic affairs generally refer to municipal public transport, road construction and maintenance, agriculture and tourism.

PLANNED EXPENDITURES BY BUDGET USER

While most of the City's administrative bodies account for relatively small shares in total expenditures, **the three major City offices**, namely for Education; Health; and Physical Planning, Construction of the City, Utility Services and Transport, will jointly **spend over a half of the budget**, i.e. **a monthly average of HRK 688 per capita**.





Graph 5: Average monthly budget user spending per capita (organisational classification), 2020 budget proposal (in HRK)*

* Including expenditures and outlays financed from own and earmarked revenues and receipts of budget users.



financial assets

money, deposits, bonds, loans, etc.

FINANCING ACCOUNT

In contrast to the terms *revenues* and *expenditures*, used in the revenue and expenditure account with respect to business operations and the sale and acquisition of fixed assets, the terms receipts and outlays are used in the financing account, when referring to **financial assets** and the granting, taking out and repayment of loans. *Receipts* are monetary inflows, e.g. repaid principals of granted loans, proceeds from the sale of shares and bonds, and funds from borrowing, whereas *outlays* are monetary outflows of the same kinds. The difference between receipts and outlays represents *net financing*, i.e. the amount equal to the surplus/deficit from the revenue and expenditure account.

	2016 Outturns	2017 Outturns	2018 Outturns	2019 Plan	2020 Proposal	2021 Projections	2022 Projections
Revenue and expenditure account							
Total revenues	8,169.7	8,322.3	9,122.6	9,815.5	11,946.0	11,900.4	11,755.1
Total expenditures	8,168.4	8,762.2	9,530.4	9,877.3	11,585.8	11,617.5	11,437.3
Deficit/surplus	1.3	-439.9	-407.8	-61.7	360.2	283.0	317.8
Financing account							
Receipts from financial assets and borrowing	221.3	394.8	633.3	397.7	407.1	400.2	389.7
Outlays on financial assets and loan repayment	282.8	404.0	364.1	321.0	727.3	383.0	331.5
Net financing	-61.5	-9.2	269.2	76.6	-320.2	17.2	58.2

Table 1: Revenue and expenditure account and financing account, 2016–2022 (in million HRK)*

* Including own and earmarked revenues and receipts of budget users, as well as expenditures and outlays financed from those revenues and receipts.

Including own and earmarked revenues and receipts of budget users, receipts planned for 2020 stand at HRK 407.1m, of which HRK 400.6m will come from new borrowing. Outlays are planned in the amount of HRK 727.3m, the bulk of which (HRK 658.3m) will be used for the debt repayment.



	2019 Plan	2020 Proposal	2021 Projections	2022 Projections
1. Total revenues and receipts	10,231.22	12,353.07	12,300.63	12,144.81
2. Total expenditures and outlays	10,198.32	12,313.07	12,000.50	11,768.88
3. Current period's surplus/deficit (1–2)	14.90	40.00	300.13	375.93
4. Coverage of previous years' deficits	14.90	40.00	300.13	375.93
5. Total expenditures and outlays + deficit coverage (2+4)	10,213.22	12,353.07	12,300.63	12,144.81

Table 2: The previous years' deficit coverage plan, 2019–2022 (in million HRK)

The Ministry of Finance's [Instructions for Drafting the Budgets of Units of Local and Regional Self-government](#) require that deficit carry-overs from previous years be included in the budget and covered over the next three consecutive years. Given the City's 2018 budget deficit of HRK 731m, identified and shown in the [Annual Report on the Execution of the City's 2018 Budget](#), and given that the 2019 budget plan envisages the coverage of HRK 14.9m of that deficit, is additionally proposed that the remaining amount be covered in a successive way, i.e. HRK 40m in 2020, HRK 300m in

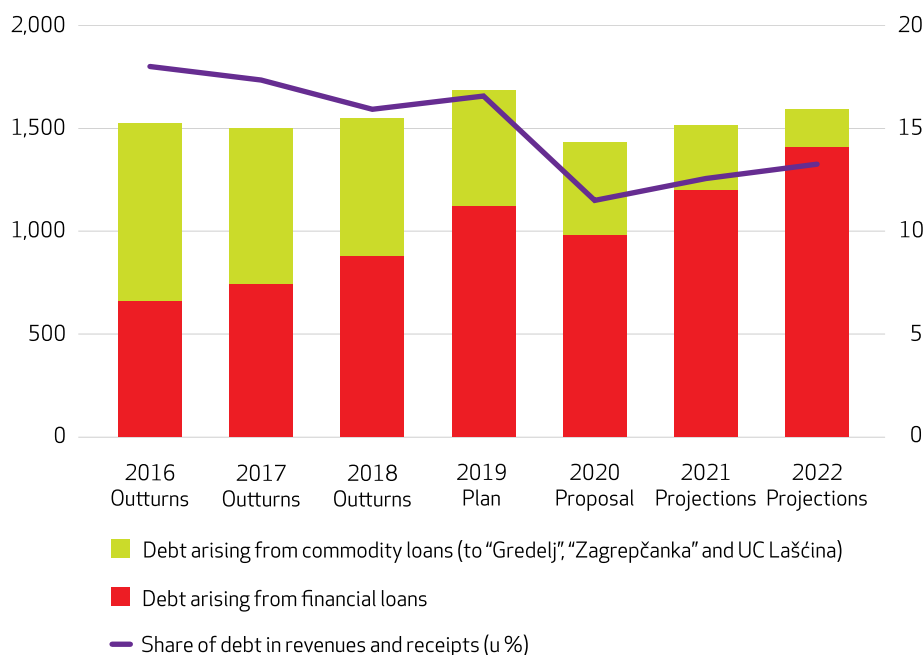


Direct debt is the sum of all budget deficits incurred in the current and earlier periods, financed by borrowing.

2021 and HRK 376m in 2022 (table 2). Due to the planned deficit coverage, there are differences in the deficit/surplus amounts in the Revenue and Expenditure Account and the amounts of net financing in the Financing Account for the period 2019–2022 (table 1).

PLANNED CITY BUDGET DEBT

The City's planned **direct debt** stands at about **HRK 1.43bn** at the end of **2020** (graph 6). The share of debt in total budget revenues and receipts is planned at 11.6% in 2020, but to increase slightly (to 13.1%) in 2022. The City's debt level is relatively low, compared to the total revenues and receipts, so that the City can easily service its direct debt from regular revenues and receipts. It should be noted, however, that, according to the [Budget Act](#), any long-term borrowing by the City requires the Government's approval. Graph 6 therefore shows the planned level of debt, while the actual debt will depend on such approval.



Graph 6: The City's debt (in million HRK, left-hand scale) and the share of debt in budget revenues and receipts (in %, right-hand scale), 2016–2022*

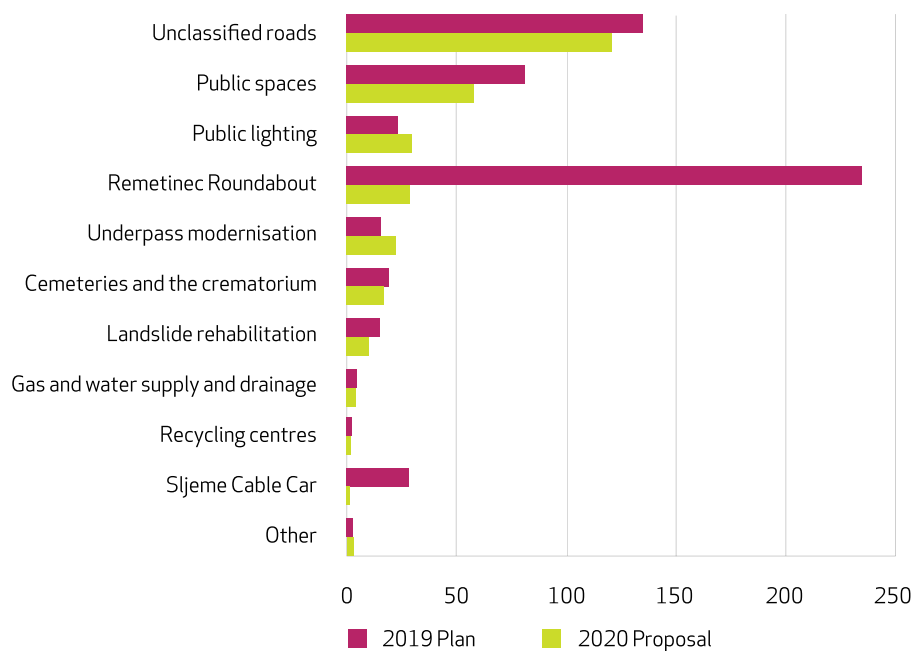
* The revenues and receipts include own and earmarked revenues and receipts of budget users.

In addition to the direct debt shown in graph 6, the City is potentially (through granted guarantees) exposed to **an indirect debt of HRK 2.34bn**

(22.9% of total planned revenues and receipts in 2019). The bulk of that amount (HRK 2.3bn) relates to a guarantee for a bond issue by Zagreb Holding to refinance a 2007 debt. The bonds were issued in two tranches (HRK 1.8bn in mid-2016 and another HRK 500m in July 2017), and the City has obtained the Finance Minister's approval for that guarantee.

DEVELOPMENT PROGRAMMES – MAJOR INVESTMENTS

The amount planned for capital investments in **the construction of utility infrastructure facilities and equipment** in 2020 is **HRK 302.3m** (graph 7). A good supply of utility services improves the quality of life and makes the City more attractive for business and social activities. This investment is therefore crucial for achieving the City's general spatial development goals.

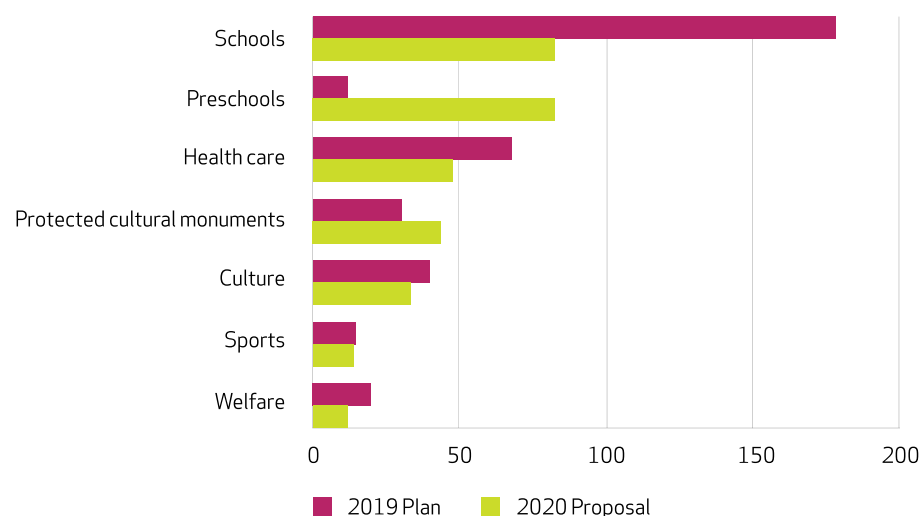


Graph 7: Capital investments in the construction of utility infrastructure facilities and equipment (in million HRK)

About half of the planned investments in utility infrastructure facilities and equipment relate to improving the quality, safety and level of services, as well as preserving the transportation network integrity with respect to capital investments in unclassified roads (HRK 122m), and to the Remetinec Roundabout (HRK 29.3m). Relative to the 2019 budget plan, the sharpest cutback is proposed in capital investment in the Remetinec

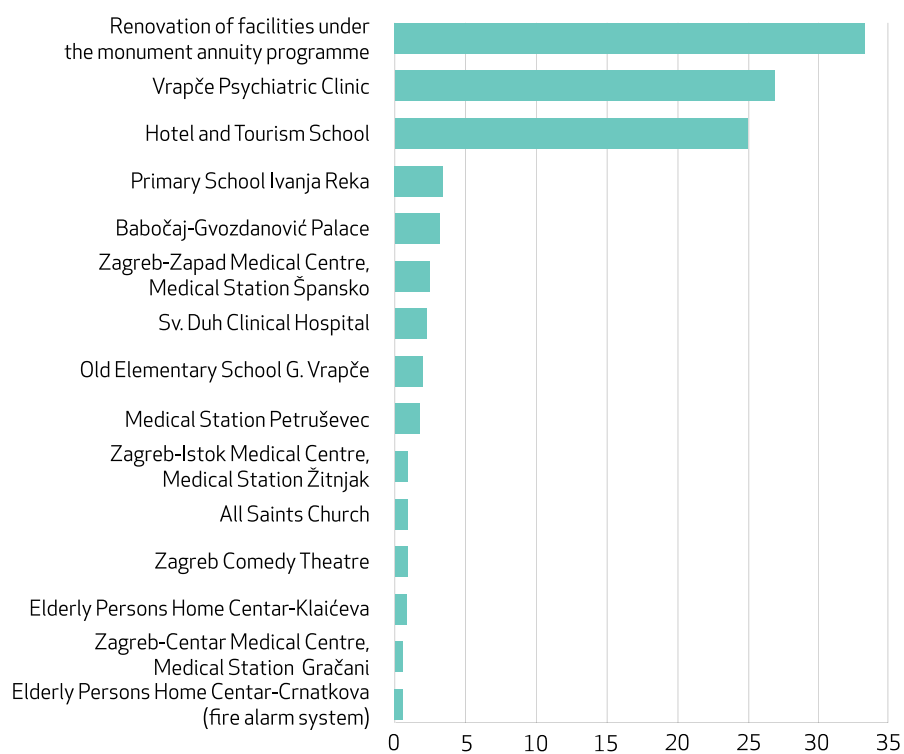
Roundabout (down HRK 207m), given the envisaged completion of that project in mid-2020. Depending on individual projects, the funds will be used for the creation of project documentation and realisation of different construction and reconstruction phases.

Another **HRK 316.4m** is planned for **capital investments in social service facilities** (graph 8). Relative to the 2019 budget plan, the largest increase has been made in capital investments in preschool education (up HRK 70.3m) and the sharpest decrease in capital investments in school education (down HRK 95m).



Graph 8: Capital investments in social service facilities (in million HRK)

Graph 9 shows some of the **key investments** in **social service facilities**. Depending on individual projects, they cover the costs of creating project documentation, obtaining building documents, the conversion of premises, renovation, rehabilitation, construction and furnishing of buildings, as well as the costs of property relations settlement. The most substantial capital investments are planned in the renovation of facilities under the monument annuity programme, i.e. investments in the renovation of protected cultural monuments owned by the City. Such investments are obligatory for the City pursuant to the [Act on the Protection and Preservation of Cultural Assets](#) and [Rules on the Use of Monument Annuity Funds](#) and are carried out in accordance with annual [monument annuity programmes](#).



Graph 9: Some of the key capital investments in social service facilities, 2020 budget proposal (in million HRK)



WHAT CAN CITIZENS DO?

On 9 December 2019, the City Assembly, as a citizen representative body, will discuss the 2020 Budget Proposal to be adopted by 31 December 2019. It consists of substantial amounts of revenues and expenditures (HRK 11.95bn and HRK 11.59bn respectively). During 2020, employed persons are expected to pay an average monthly amount of HRK 1,054 in personal income tax and sur-tax into the budget, and the average monthly amount per capita to be spent by the City will be about HRK 1,203. Given all that, all Zagreb citizens should be interested in the manner of collecting and spending these funds. With the help of this brief guide and the [Guide to the City of Zagreb Budget](#), citizens can also take part and try to shape the final 2020 budget and the services they will benefit from. They can participate either through [local committees and city districts](#), or directly by submitting suggestions and comments to the [City Assembly Representatives](#). They also have the right to [attend the meetings of the City Assembly and its working bodies](#).



USEFUL WEBSITES

[City of Zagreb](#) – The official website of the City of Zagreb

[City of Zagreb – Finances](#) – City budget, City credit rating, forms

[City Office for Finance](#) – Contacts, competence and activities

[City offices, institutes and professional services](#) – Detailed data,
contacts, competence
and activities

[City Assembly](#) – Organisation, competence,
working bodies and regulations

[City districts](#) – Basic information, territorial boundaries,
bodies and powers

[Local committees](#) – Territorial boundaries, seats, bodies and powers

[Zagreb Holding](#) – Organisation, services, topical issues and contact

[Official Journal of the City of Zagreb](#) – All City regulations

[Ministry of Finance – local budgets](#) – An archive of the budgets of all
municipalities, cities and counties

[Budget Act](#) – Budget-related acts and regulations

[Institute of Public Finance](#) – Transparency of the budgets of all counties,
cities and municipalities in Croatia

PREVIOUSLY PUBLISHED GUIDES

[A Guide to the City of Zagreb Budget](#)

[A Brief Guide to the City of Zagreb 2014 Budget Execution](#)

[A Brief Guide to the City of Zagreb 2015 Budget Proposal](#)

[A Brief Guide to the City of Zagreb 2015 Enacted Budget](#)

[A Brief Guide to a Proposal for the City of Zagreb 2015 Budget Revision](#)

[A Brief Guide to the City of Zagreb 2015 Budget Execution](#)

[A Brief Guide to the City of Zagreb 2016 Budget Proposal](#)

[A Brief Guide to the City of Zagreb 2016 Enacted Budget](#)

[A Brief Guide to a Proposal for the City of Zagreb 2016 Budget Revision](#)

[A Brief Guide to the City of Zagreb 2016 Budget Execution](#)

[A Brief Guide to the City of Zagreb 2017 Budget Proposal](#)

[A Brief Guide to the City of Zagreb 2017 Enacted Budget](#)

[A Brief Guide to a Proposal for the City of Zagreb First 2017 Budget Revision](#)

[A Brief Guide to a Proposal for the City of Zagreb Second 2017 Budget Revision](#)

[A Brief Guide to the City of Zagreb 2017 Budget Execution](#)

[A Brief Guide to the City of Zagreb 2018 Budget Proposal](#)

[A Brief Guide to the City of Zagreb 2018 Enacted Budget](#)

[A Brief Guide to a Proposal for the City of Zagreb 2018 Budget Revision](#)

[A Brief Guide to the City of Zagreb 2018 Budget Execution](#)

[A Brief Guide to the City of Zagreb 2019 Budget Proposal](#)

[A Brief Guide to the City of Zagreb 2019 Enacted Budget](#)