

poštovani čitaoci

Dve odluke koje su nam stigle iz Evropske Unije svakako će biti za Srbiju najvažniji događaji ne samo u poslednja dva meseca 2009. godine. One su naročito značajne za građane Srbije i njenu privredu i omogućiće postepenu integraciju zemlje u EU. Zbog toga je to i jedna od najlepših novogodišnjih čestitki koja nam je stigla na pragu 2010. godine.



Ove odluke odnose se na prestanak važenja viznog režima za zemlje EU od 19. decembra i deblokadu Prelaznog trgovinskog sporazuma između Srbije i zemalja EU. Prva dobra vest znači stavljanje Srbije na pozitivan šengenski spisak i izuzeće za njene građane od obaveze vađenja viza za zemlje EU, osim Velike Britanije i Irske. Druga vest donosi Srbiji ravnopravno učešće i sve privilegije trgovine sa EU. Naime, Srbija može da izvozi bez carine svoje proizvode kao i one u čijem su sastavu, pored domaćih komponenti i delovi iz EU, članica CEFTA regiona (Hrvatska, Bosna i Hercegovina, Albanija, Makedonija, Moldavija i Crna Gora), Turske i zemalja koje imaju sporazume sa Briselom. Sporazum predstavlja i dodatnu sigurnost za sve one koji žele da posluju sa Srbijom i šalje signal investitorima da je naša zemlja sigurna i perspektivna destinacija za ulaganja.

Osim ovih, još jednu dobru vest nikako ne treba zaboraviti: rezultati privređivanja jasno ukazuju da pojedine zemlje EU polako izlaze iz recesije, kao i SAD. Svakako da je svetska ekonomska kriza uzdrmala sve zemlje, ne samo EU i SAD, i da će se njene posledice još dugo osećati, ali daje i tračak svetlosti da se polako izlazi iz tunela. Ovaj oporavak svetske ekonomije imaće povoljan uticaj i na našu ekonomiju.

Banke u Srbiji uspešno odolevaju potresima koji su duboko uzdrmali bankarske sisteme razvijenih zemalja. Dani štednje u Srbiji koji su počeli sa 31. oktobrom pokazali su da je poverenje građana u bankarski sektor Srbije u potpunosti vraćeno. U periodu od 29. oktobra do 18. novembra ove godine na bankarske račune građana položeno je 382,6 miliona evra, što je svakako rekord za poslednjih nekoliko godina. Samo u jednom danu, 6. novembra 2009. štediše su na svoje bankarske račune položili 108,8 miliona evra, rekord nad rekordima. Ukupna devizna štednja sada iznosi preko 5,7 milijardi evra i već je nadmašila iznos iz 2008. godine. Krajem prošle godine, zbog straha od ekonomske krize, ova štednja je pala za oko milijardu evra.

Istraživanja su pokazala da u Srbiji muškarci više štede od žena, da je prosečan štediša oženjen i da ima oko 52 godine. To nameće i zaključak, koji je i drugim podacima potkrepljen, da se u našoj zemlji teže zapošljavaju žene, da su manje plaćene i da im je egzistencija posebno uzdrmana u ovim vremenima ekonomske krize. Međunarodna

dear readers

The two decisions coming from the European Union are certainly going to be the most important events for Serbia, and not only in the last two months of 2009. These two decisions are particularly significant for the citizens of Serbia and its economy, and will facilitate the gradual integration of Serbia into the EU. Therefore, this is one of the best New Year greetings we could have received at the threshold of 2010.

The mentioned decisions are in regard of the abolishment of visa regime for the EU countries starting from December 19th, and de-blockade of the Transitional Trade Agreement between Serbia and the EU countries. The former piece of good news means that Serbia will be listed in the Positive (White) Schengen list and its citizens exempt from having to obtain visas for the EU countries, except for the UK and Ireland. The latter piece of news means equal participation of Serbia in the trade with the EU, along with all privileges it incurs. In particular, Serbia may now export, without custom duties, its products, as well as those containing, in addition to domestic components, parts from the EU countries, member countries of the CEFTA region (Croatia, Bosnia and Herzegovina, Albania, Macedonia, Moldova, and Montenegro), Turkey, and countries having signed agreements with Brussels. The Agreement also presents additional security for all those wishing to do business with Serbia, and sends a signal to investors that our country is a safe and promising investment destination.

Apart from these, there is yet another piece of good news that should by no means be neglected: doing business results clearly indicate that the certain EU countries, along with the US, slowly exit recession. The global economic crisis has undoubtedly shaken all countries, not only those in the EU and the US, and its repercussions will be felt for a long time, but it also gives a ray of light showing that we are slowly approaching the end of the tunnel. This recovery of the global economy will have a favourable influence on the Serbian economy, too.

The banks in Serbia have been successfully resisting the shocks that have deeply shaken the banking systems of the developed countries. The Savings Days in Serbia, which started on October 31st, have shown that the citizens' confidence in the Serbian banking sector has been fully restored. In the period from October 29th till November 18th 2009 the citizens deposited 382.6 million Euros at their banking accounts, which is certainly a record amount in the last several years. In one day only, on November 6th 2009, the citizens deposited 108.8 million Euros on their banking accounts, hitting an all-time high. The total foreign exchange savings now amount to over 5.7 billion Euros, already exceeding the 2008 amount. Towards the end of the last year, due to the fear of the economic crisis, the savings dropped by about a billion Euros.

The research has shown that in Serbia men save more than women, that an average depositor is married and about 52 years old. This leads to

organizacija rada - MOR prognozira da bi nezaposlenost u 2009. godini mogla da poraste za 61 milion ljudi u odnosu na 2007. kada je bilo 241 milion nezaposlenih. Predviđanja ove agencije Ujedinjenih nacija su da na svetskom tržištu rada mogu da ostanu bez posla čak 43 miliona ljudi u periodu od 2009. do 2012. godine, ukoliko vlade zemalja prerano ukinu mere za stimulisanje ekonomije. U Srbiji aktivno traže posao 727 hiljada lica od kojih je više od polovine žena.

U borbu protiv nezaposlenih, pre svega žena, početkom decembra ove godine uključila se Skupština Kragujevca koja je, uz pomoć Regionalne agencije za ekonomski razvoj, Creden banke i drugih donatora, osnovala fond za narednu godinu od 100 hiljada evra za kreditiranje žena preduzetnika iz socijalno ugroženih porodica. Dogovoreno je da će se krediti odobravati u iznosu od 1.500 evra, za period od 24 meseca, sa grejs periodom od 6 meseci. Skroman početak sa dobrim namerama.

Kada je reč o lepšem polu, nedavno je objavljena neobična i interesantna vest u skoro svim našim medijima: Umesto o nasilju i krvoproliću iz Iraka je stigla informacija da je otvorena prva ženska banka. Otvorena je u šiitskom svetom gradu Nadžafu, kao filijala Vavilonske banke. Ovom filijalom upravlja žena a i klijenti su isključivo pripadnice lepšeg pola. U informaciji se ističe da su Iračanke rešile da preuzmu stvar u svoje ruke i započnu sopstveni biznis. Banka je otvorena na zahtev

poslovnih žena iz raznih sektora u Nadžafu, kako bi im se olakšao rad i garantovala prava u privredi zemlje. Ova ženska banka obezbeđuje klijentkinjama sve finansijske usluge, pre svega kreditiranje i štednju u iračkim dinarima i američkim dolarima. Generalni direktor Vavilonske banke, kome, zato što je muškarac, nije dozvoljen ulazak u zgradu, razmišlja da slične filijale otvori i u drugim iračkim gradovima. Ambiciozan početak sa dobrim namerama.

Za islamske zemlje verovatno je značajan ali i neverovatan podatak da filijalom Vavilonske banke rukovodi žena. U Srbiji ministar finansija je žena, kao i direktori naše vodeće banke, Beogradske berze i Centralnog registra, depoa i kliringa hartija od vrednosti. Nije loše za početak.

Nadamo se da će naredna godina za Srbiju biti uspešnija, da će se okrenuti modernizaciji industrije i poljoprivrede, kao i tehnološkom osposobljavanju, podizanju kvaliteta i standarda, a u skladu sa zahtevima EU. Bez toga, Srbija neće osetiti sve povoljnosti budućeg ulaska u EU. Osim toga, bilo bi dobro da se smanji broj nezaposlenih, a pre svega žena, koje su podnele najveći teret svetske ekonomske krize, da nam štednja raste a relativna zaduženost opadne. Ove želje, uz već uobičajene za zdravlje, ljubav i uspeh, upućujemo za Novu godinu i našim čitaocima.

Glavni i odgovorni urednik
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the conclusion, supported by some other data, too, that in Serbia it is more difficult for women to find a job, that they are less paid than men, and that their existence has been particularly shaken in the times of the current economic crisis. The International Labour Organization – ILO forecasts that in 2009 the unemployment may increase by 61 million people in comparison with 2007 when there were 241 million unemployed people. According to the forecasts of this UN agency, 43 million people may be left jobless at the global labour market between 2009 and 2012, if the governments abolish the economic stimulus measures too soon. In Serbia there are 727 thousand people, more than half of which are women, actively searching for a job.

At the beginning of December this year Municipality of Kragujevac joined the fight against unemployment, in particular female unemployment, by establishing a fund for the next year in the amount of 100 thousand Euros for the purpose of crediting female entrepreneurs from the socially underprivileged families. The fund was established with the help of the Regional Agency for Economic Development, Credy Bank and other donors. It was agreed that the credits will be extended in the amount of 1,500 Euros, for a 24-month period, with a 6-month grace period. A modest start with good intentions.

Speaking of the fairer gender, there was an unusual and interesting piece of news published recently in almost all our media: instead of the news about violence and bloodshed, we received the information from Iraq about the opening of the first female bank. It was opened in the Shia holy city of Najaf, as a branch of the Babylon Bank. This branch's manager is a woman, and the clients

are exclusively the members of the fairer gender. The announcement points out that the Iraqi women have decided to take things into their own hands and start up their own business. The bank was opened at the request of business women from various sectors in Najaf, in order to facilitate their business operations and guarantee their rights in the country's economy. This female bank provides all financial services to its female clients, primarily crediting and savings in Iraqi dinars and US dollars. The CEO of the Babylon Bank, who, being a man, is denied access to the building, considers opening the similar branches in some other Iraqi cities, too. An ambitious start with good intentions.

For the Islamic countries the fact that a branch of the Babylon Bank is managed by a woman must be significant as much as unbelievable. In Serbia the Minister of Finance is a woman, as well as the CEOs of our leading bank, Belgrade Stock Exchange, and the Central Register, Depot and Securities Clearing. Not bad for a start.

We hope that the following year will be a more successful one for Serbia, that we will turn to the modernization of industry and agriculture, as well as to the technological advancement, raising quality and standards, all in accordance with the EU requests. Without this, Serbia will not experience all the advantages of the future EU accession. In addition, it would be a good thing to reduce the level of unemployment, especially of women, who have carried the biggest burden of the global economic crisis, then to keep the savings growing and relative indebtedness decreasing. These are the wishes, along with the usual ones of good health, love and success, that we extend to our readers in the forthcoming New Year.

