

A Brief Guide to the Proposal for the City of Zagreb 2023 Budget Revision

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A Brief Guide to the Proposal for the City of Zagreb 2023 Budget Revision



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This guide aims to provide basic information on the proposed amendments to the City of Zagreb's budget (i.e. **budget revision**) to be presented at the City Assembly meeting on 13 July 2023, thereby encouraging the public to actively participate in making decisions about the City's budget.

The primary reason why this revision is being proposed is to align the City's planned revenues and expenditures with the changes that have arisen due to additional commitments that had not been covered in the 2023 Budget Plan. The budget is proposed to **increase by €139mn**, primarily due to the fact that, at the time the 2023 budget was being tailored, the collective bargaining process with the trade unions representing employees of the City's administration bodies and institutions whose salaries and material rights are secured by the City was still underway and additional funds need to be allocated in accordance with the new collective agreements. In addition, the revision provides for an increase of funds to cover the expenditures for employees in education and healthcare institutions to be financed from the State budget and Croatian Health Insurance Fund. Apart from expenditures for City administration and City budget users' employees, employees in companies whose founder is the City also saw an increase of their salaries and material rights. Additional funds need to be allocated in the budget for this purpose as well, albeit indirectly, i.e. by increasing subsidies for public transport and securing additional funds for covering higher costs of utility infrastructure maintenance. The revision is also proposed due to organizational changes to the City administration as some operations have been redistributed among the City's administrative bodies pursuant to the [Draft Amendments to the Decision on the City's Organization and Scope of Work](#). These new expenditures will mostly be financed from increased personal income tax and surtax revenues, since salary increases, due to inflation and higher living costs, had a positive effect on these revenues.

The proposed budget revision, i.e. [Decision on the Amendments to the City of Zagreb 2023 Budget](#), is available on the City's website. For a better understanding of the document and the City budget process in general, interested parties are referred to the [Guide to the City of Zagreb Budget](#) (providing general information on the City budget and budget process), as well as the [Brief Guide to the City of Zagreb 2023 Enacted Budget](#).

Below we provide a brief overview of the City's budget revenues, expenditures, financing account and debt for the period 2020–23, detailed elaboration of the proposed revision and its comparison with the Budget adopted by the City Assembly on 8 December 2022.

budget revision

modification to the budget amounts, i.e. their reduction and/or increase relative to the planned amounts.

Pursuant to the Budget Act, if expenditures and outlays increase during a budget year, or revenues and receipts decrease, the budget should be adjusted by finding new revenues and receipts, or reducing existing expenditures and outlays. This adjustment is done through budget revisions.

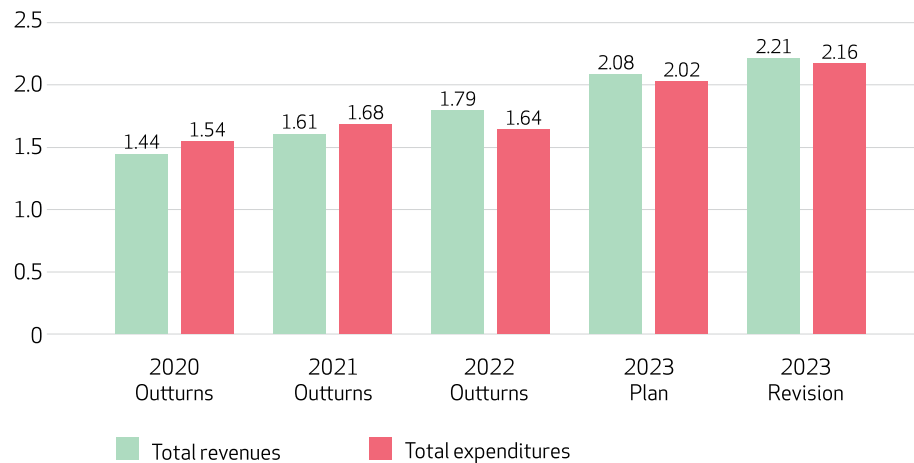
REVENUES AND EXPENDITURES

On 8 December 2022, the City Assembly adopted the [City of Zagreb 2023 Budget](#), comprising €2.08bn in revenues and €2.02bn in expenditures. Under this revision, **budget revenues are proposed to increase** by €134mn (6.5%), i.e. **to €2.21bn**, while **expenditures would increase** by €145mn (7.2%), **to €2.16bn** (graph 1).



earmarked revenues

revenues with a predefined spending purpose. For instance, revenues from utility fees are spent on the maintenance of the City's utility infrastructure.



Graph 1: The City of Zagreb budget revenues and expenditures 2020–23 (in € bn)*

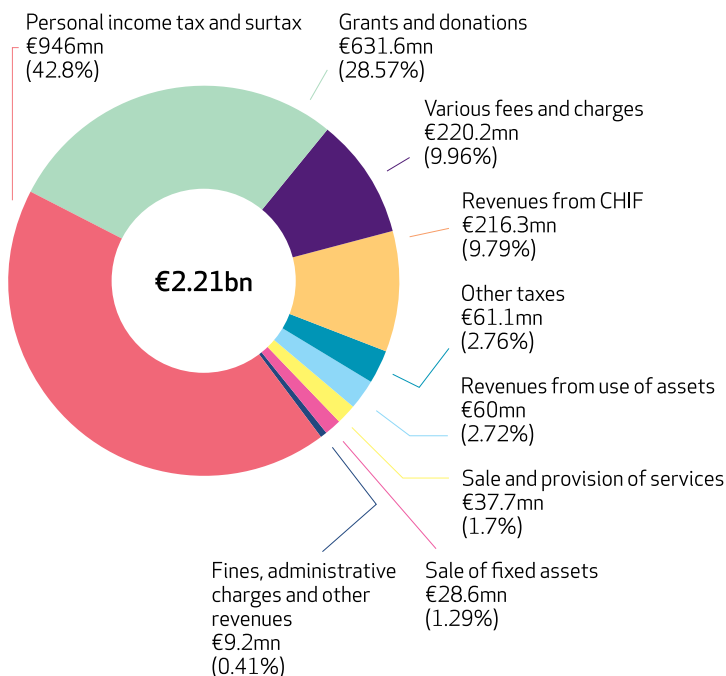
* Including own and **earmarked revenues** of budget users and expenditures financed therefrom.

The City of Zagreb's budget includes expenditures and revenues of **340 budget users**, i.e. bodies and institutions whose sole founder is the City of Zagreb or are constituents of these bodies or institutions. The [Budget Act](#) defines conditions pertaining to revenues and expenditures that all City budget users need to meet. City budget users include, for example, public healthcare institutions (health centres, polyclinics, hospitals and institutes), pre-primary, primary and secondary education institutions, cultural institutions, social welfare institutions, the Zagreb Fire Department, the City of Zagreb Urban Planning Institute, Public Institution Maksimir, Zagreb Zoo, the Sports Facilities Management Institution, the Institution for Comprehensive Care Tigrovi and the Development Agency for Coordination and Promotion of Regional Development.

REVISED BUDGET REVENUES

Total revised revenues amount to €2.21bn (graph 2). Slightly less than half of this amount will be collected from **personal income tax and surtax (€946mn, 42.8%)**. Considerable amounts are expected to be collected from **grants and donations (€631.6mn, 28.6%)**, mostly from the State Budget and transfer of EU funds. This is followed by revenues from various **fees and charges (€220.2mn, 10%)**, of which €140mn will be collected from utility contributions and charges, and budget users' revenues from the **Croatian Health Insurance Fund (CHIF)** for rendered health services in the amount of **€216.3mn (9.8%)**.

Even though tax reliefs enable some citizens to pay no or lower personal income tax, employed persons will pay an average monthly amount of €178 into the City's budget in the form of personal income tax and surtax.



Graph 2: The City of Zagreb's budget revenues, 2023 revised budget*

* Including own and earmarked revenues of budget users.



Major revenue differences between the Enacted Budget and the Budget Revision Proposal

Under the revised budget, **total revenues shall increase by €134mn (6.5%)**. Category undergoing **the largest increase – by €90mn (10.5%)** – are revenues **from personal income tax and surtax** since salary increases are naturally accompanied by larger amounts of personal income tax and surtax collected.

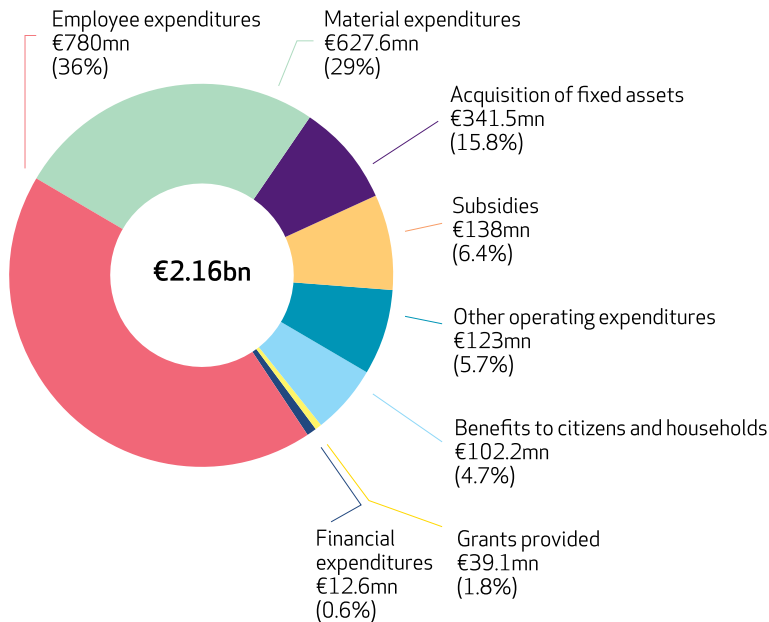
Revenues from **grants shall rise by €23.5mn (3.9%)**. The largest portion of this increase (€20.2mn) pertains to higher State budget allocations for primary and secondary school employees, for school meals, etc., all pursuant to decisions of the Croatian Government. **Revenues from CHIF shall increase by €9.6mn (4.6%)** to cover expenditures for employees in healthcare institutions.

Revenues from **various fees and charges are increased by €6.3mn (3%)**, of which €5.2mn pertain to higher revenues from utility charges. **Property revenues shall increase by €2.9mn (5.1%)**, primarily due to higher annual fee for the use of public roads in the amount of €2.5mn, while **revenues from sale and services rendered shall increase by €2.1mn (5.3%)**.



REVISED BUDGET EXPENDITURES BY TYPE

Total revised expenditures stand at **€2.16bn** (graph 3).



Graph 3: The City of Zagreb's budget expenditures by type (economic classification), 2023 revised budget*

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

Expenditures for employees (€780mn, 36%) include salaries, contributions and other employee expenses, including employees funded through EU-projects. Of the total expenditures for employees, €475.3mn pertain to salaries for employees of budgetary users whose funds are not provided from the City of Zagreb budget. Since at the moment the 2023 Budget was being drafted, the outcome of the trade union negotiation process was yet unknown, employee expenditures are hereby increased by €42.8mn. This concerns salaries and material rights of employees of City administration and City budget users (primary and secondary schools and public health-care institutions), pursuant to the signed collective agreements.

The bulk of **material expenditures** (€627.6mn, 29%) pertains to current and investment maintenance of utility infrastructure facilities (e.g. public spaces, public lighting, roads, cemeteries and the Crematorium) as well as the City administration's and City budget users' facilities. It also includes stationery, energy and service costs (e.g. telephone, postal, transportation and information services), which are essential for day-to-day operation of the City's administrative bodies and budget users. The proposed revision provides for a €69.6mn increase in material expenditures, primarily due

to higher costs of current and investment maintenance services (€31.8mn), which largely pertains to the maintenance of utility infrastructure under the jurisdiction of the City's Office for Local Self-Administration, Transport, Civil Protection and Safety. Expenditures for material and energy shall increase by €17.2mn, the bulk of which pertains to funds planned in the State budget, pursuant to the Government's decision to provide one free meal to each primary school child (€13.5mn). As mentioned above, the City's budget includes expenditures and revenues of 340 budget users, i.e. bodies and institutions whose sole founder is the City of Zagreb or are constituents of these bodies or institutions. Primary schools are also classified as City budget users. Consequently, the items above are to be included in the City's budget on the expenditure side, whereas on the revenue side these funds are reported as State budget grants to budget users.



The amount planned for the **acquisition of fixed assets** (about €341.5mn, 15.8%) will be spent on facilities and infrastructure that suffered earthquake damage, utility infrastructure, business and other real estate facilities, as well as equipment in education, healthcare, social welfare institutions, etc. The revision plans for expenditures for the acquisition of fixed assets to increase by €7.5mn (2.3%), primarily for additional investments in real estate.

Subsidies in the amount of €138mn (6.4%) are earmarked for stimulating manufacturing and services of companies, sole traders, farmers and SMEs. In this revision they are increased by €5.1mn due to higher subsidies for public transport, farmers and babysitters. In order to retain kindergarten prices at current levels, the City increased the income census to 8%, while children in private kindergartens or looked after by babysitters receive an additional €20 subsidy.

Benefits to citizens and households (€102.2mn, 4.7%) comprise cash benefits for newborns and parents-educators (€54.5mn), pension supplement (€13.1mn), ZET public transport costs and transport of persons with disabilities (€9.9mn), co-financing of long-distance public transport of schoolchildren, scholarships for schoolchildren and students, purchase of textbooks and other teaching materials, as well as extra-curricular activities (€8.4mn), housing assistance to households (€1.6mn) and various other types of assistance to disabled and unemployed persons, volunteer blood donors and Homeland War veterans and victims, etc.

Other operating expenditures (€123mn, 5.7%) mainly include current donations and capital grants. Current donations (€52.4mn) pertain to the co-financing of sports (€21.5mn), religious and private kindergartens and

schools (€13.1mn), culture (e.g. libraries, museums, theatres and literary, music, art and film industries), the Zagreb Fire Fighting Association, and non-profit organisations (such as associations, social and development programmes, etc.). Current donations are increased by €1.8mn in this revision, primarily due to higher co-financing of religious and private kindergartens and for public needs in culture, for allocations to beneficiaries not founded by the City. The revision also provides for an increase in capital grants (by €9.6mn), largely due to transfer of funds from the Solidarity Fund to ZET and Vodoopskrba i odvodnja d.o.o.

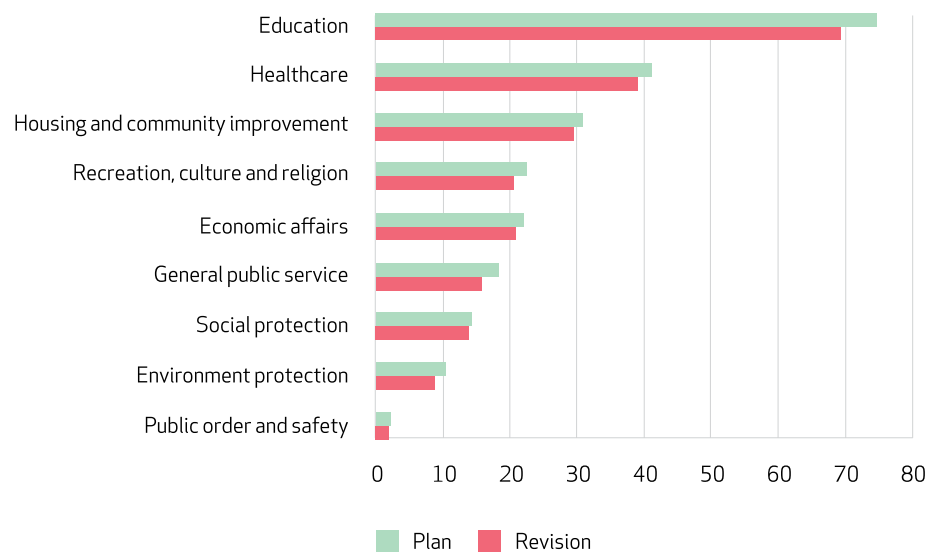
Major expenditure differences between the Enacted Budget and the Budget Revision Proposal

Under the revised budget, **total expenditures** are proposed to **increase by €145mn (7.2%)**. Expenditures for **salaries and material rights** of City administration and City budget users' employees increase by €42.8mn, pursuant to the outcome of the trade union negotiation process. The highest increase, in the amount of €48.7mn, is evident in expenditures for services, which largely pertains to the maintenance of utility infrastructure under the jurisdiction of the City's Office for Local Self-Administration, Transport, Civil Protection and Safety. Due to an increase in salaries and material rights of employees in companies founded by the City, additional funds are allocated to cover higher utility infrastructure maintenance costs. Expenditures for material and energy increase by €17.2mn, primarily due to funds planned in the State budget for primary school student meals in the amount of €13.5mn.



REVISED BUDGET EXPENDITURES BY PURPOSE

Under the revised budget, **the average monthly per citizen spending stands at €235**, which is **€16 more** than planned in the Enacted Budget (graph 4). The bulk of this monthly average will be spent on education (€74), followed by health care (€41), housing and community improvement (€31), recreation, culture and religion (€22) and economic affairs (€22). The revision will result in an increase of average monthly per citizen spending on education (by €5) and general public services (by €2.5).



Graph 4: Average monthly per citizen spending per purpose (functional classification), 2023 (in €)*

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

Expenditures for education pertain to pre-primary education (staff costs for city kindergarten employees and privileged kindergarten fee subsidies), as well as primary and secondary education (including employee salaries, material expenditures and the acquisition of fixed assets).

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

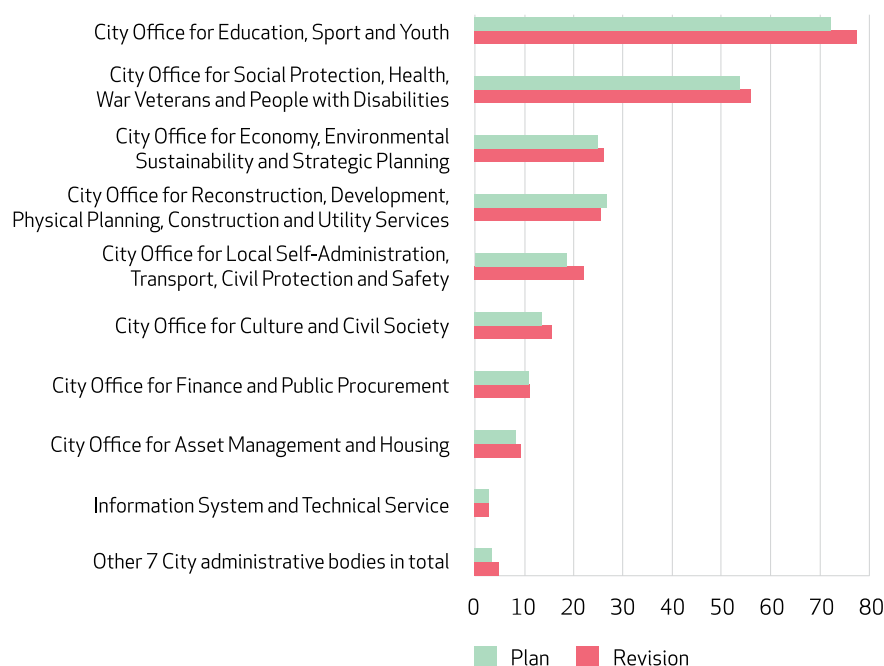
Housing and community improvement pertains, for the most part, to the maintenance of city property and public spaces (e.g. public lighting, etc.).

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

Expenditures for recreation, culture and religion pertain to the funding of cultural institutions, support for various cultural programmes and activities, co-financing sports activities, subsidising the Arena sports hall rental fee, etc.

REVISED BUDGET EXPENDITURES BY CITY ADMINISTRATIVE BODIES

The two most important City offices – the Office for Education, Sport and Youth and the Office for Social Protection, Health, War Veterans and People with Disabilities – should jointly spend over half of the City’s budget, i.e. a monthly average of **€133 per citizen (€7 more** than originally planned).



Graph 5: Average monthly per citizen spending per administrative body (organisational classification), 2023 (in €)*

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

FINANCING ACCOUNT

financial assets

money, deposits, bonds, loans, etc.

In contrast to the terms *revenues* and *expenditures*, which are used in the revenue and expenditure account with respect to business operations and the sale and acquisition of fixed assets, the financing account uses the terms *receipts* and *outlays* when referring to **financial assets** and borrowing, lending and repayment of loans. *Receipts* are monetary inflows, e.g. repaid principal amounts 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*, which should be the amount equal to the surplus/deficit from the revenue and expenditure account.

	2020 Outturns	2021 Outturns	2022 Outturns	2023 Plan	2023 Revision
Revenue and expenditure account					
Total revenues	1,439.1	1,606.3	1,794.6	2,076.4	2,210.7
Total expenditures	1,541.6	1,682.9	1,637.6	2,018.5	2,164.0
Deficit/surplus	-102.5	-76.6	157.0	57.8	46.8
Financing account					
Receipts from financial assets and borrowing	185.1	186.0	136.0	122.0	120.9
Outlays on financial assets and loan repayment	93.6	113.5	224.4	146.8	139.8
Net financing	91.6	72.5	-88.4	-24.8	-18.9
(a) Deficit/surplus of current period	-11.0	-4.1	68.6	33.1	27.9
Surplus from previous years to be redistributed	-	-	-4.7	-9.4	-15.2
Deficit from previous years to be covered	-	-	69.2	42.5	43.1
(b) Deficit/surplus carried over from previous period	-172.9	-185.4	-189.1	-120.5	-87.5
Total deficit/surplus (a) + (b)	-183.9	-189.5	-120.5	-87.5	-59.6

Table 1: The City of Zagreb's revenue and expenditure account and financing account, 2020-23 (in € mn)*

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

Receipts planned in this revision, including receipts of budget users, stand at **€120.9mn**. Compared to the December 2022 Enacted Budget, the revision provides for **€1.2mn (1%) fewer receipts from financial assets and borrowing** since two cultural institutions secured EU funding and will no longer be needing loans to implement their projects.

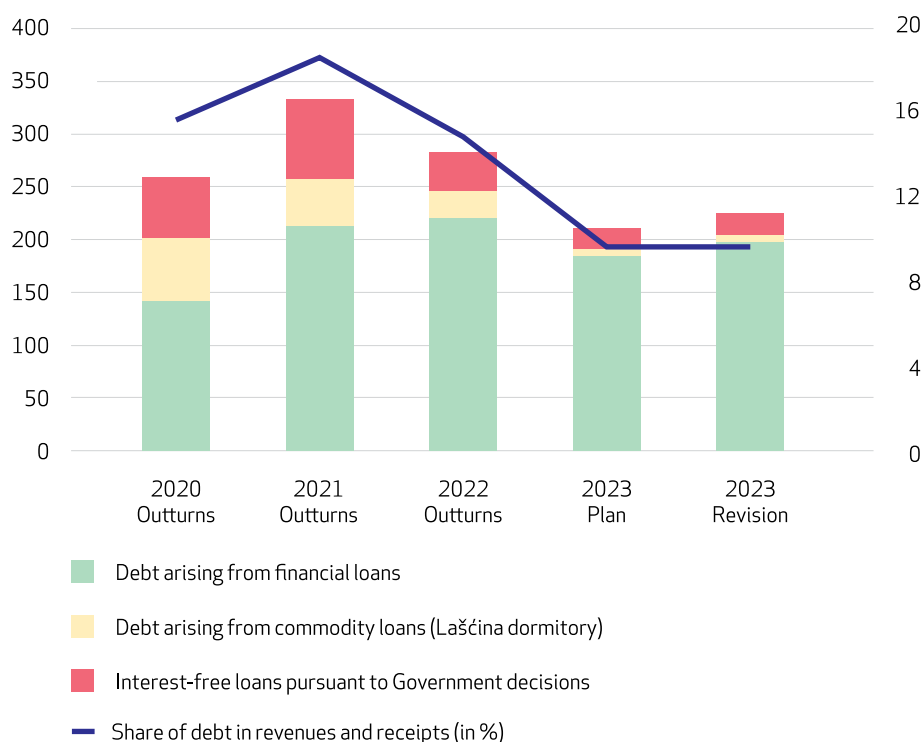
Concurrently, **outlays** for financial assets and debt repayment are estimated in the amount of **€139.8mn**, with nearly the full amount being used for existing debt repayment. In comparison to the December 2022 Budget, the present revision estimates **€5.4mn (3.7%) fewer outlays** for the repayment of received loans. **Outlays on shares and equity interests**, which were originally planned for recapitalization of Zagrebački velesajam d.o.o., **go down by €1.6mn (99%)**.



THE CITY BUDGET DEBT

By **end-2023**, the City of Zagreb's **direct debt** will stand at **€225.7mn** (graph 6). The present revision increases the total amount of the planned direct debt at end-2023 by €13.4mn when compared to the December 2022 plan, while **the share of debt in the overall budget revenues and receipts is retained at 9.59%**. The City's debt level remains relatively low compared to total revenues and receipts, so that it can be easily serviced from regular revenues and receipts. It should be noted that, according to the [Budget Act](#), any long-term borrowing by the City requires the Government's approval. The section of graph 6 pertaining to 2023 therefore shows the planned level of debt, while the real debt will depend on such approval.

direct debt
the sum of all budget deficits incurred in the current and in earlier periods that were financed by borrowing.



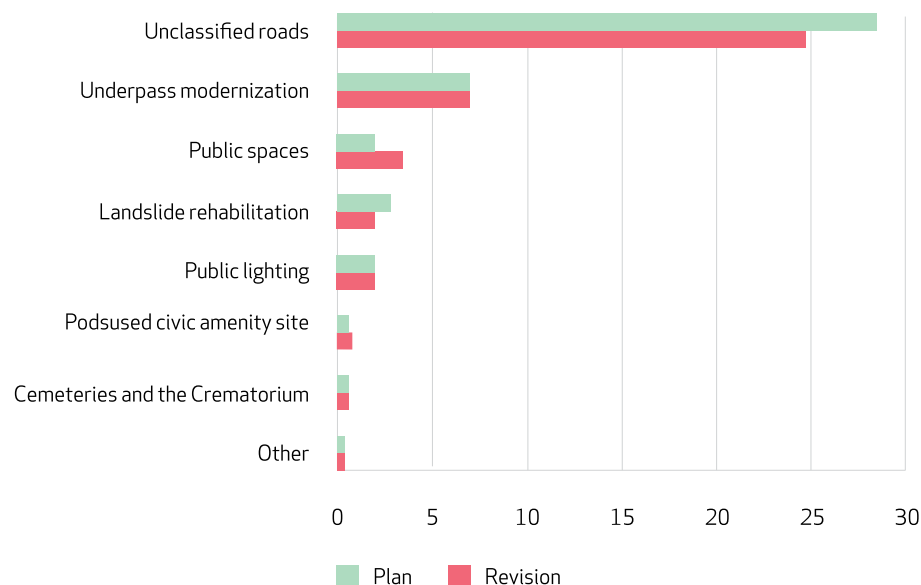
Graph 6: The City of Zagreb's debt (in € mn, left-hand scale) and the share of debt in budget revenues and receipts (in %, right-hand scale), 2020-23*

* 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 exposed to **indirect debt** (in the form of provided guarantees) in the amount of **€426.1mn** (18.16% of total revenues and receipts planned for 2023). The bulk of that amount (€300mn) relates to a guarantee for bonds issued by Zagreb Holding for the purpose of refinancing a 2007 debt. The bonds were issued in two tranches (€240mn in mid-2016 and another €60mn in July 2017), and the City has obtained the Finance Minister's approval for that guarantee.

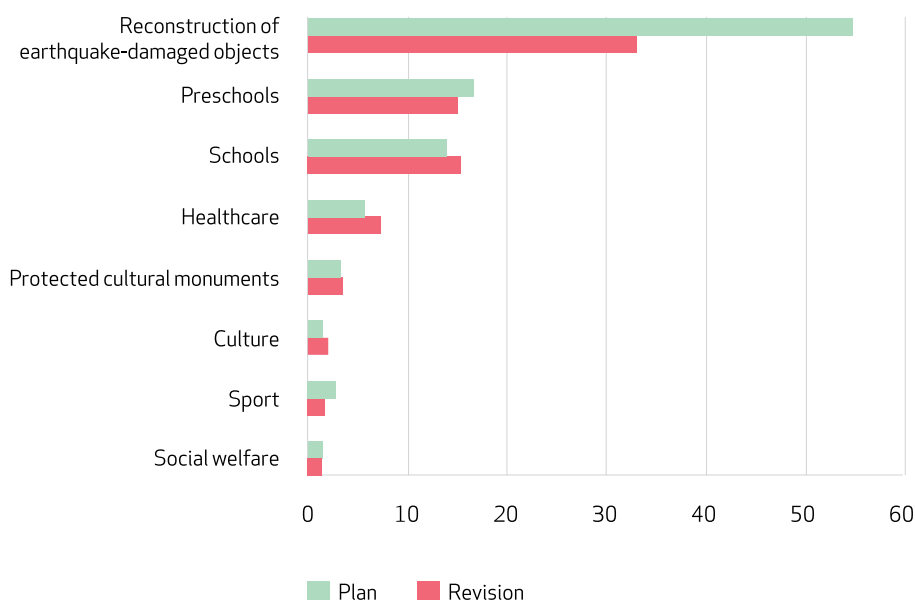
MAJOR CITY INVESTMENTS

Investments in the construction of **utility infrastructure** facilities and objects are reduced from €43.9mn to €41.2mn, i.e. by €2.7mn, 6% (graph 7). The largest drops in investment, when compared with the Enacted Budget, are evident in unclassified roads (by €3.6mn) and landslide rehabilitation (by €0.8mn). Funds for the construction of unclassified roads have been substantially reduced for stage I of the construction of Branimirova street from Zagrebačka to Brestovečka, construction of tramway track from Zvonimirova to Savišće Terminal and reconstruction of Sarajevska street from Av. Dubrovnik to Railway Marshalling Yard. Further reductions are proposed for the construction and reconstruction of unclassified roads in City districts, which has been elaborated in more detail in the document [Amendments to the Program of Building Utility Infrastructure on the Territory of the City of Zagreb in 2023](#). Funds for landslide rehabilitation have been reduced due to termination of contracts for the projects Veliki potok – Matuni Bridge, wall rehabilitation in Mesnička street and Sljeme accumulation lake.



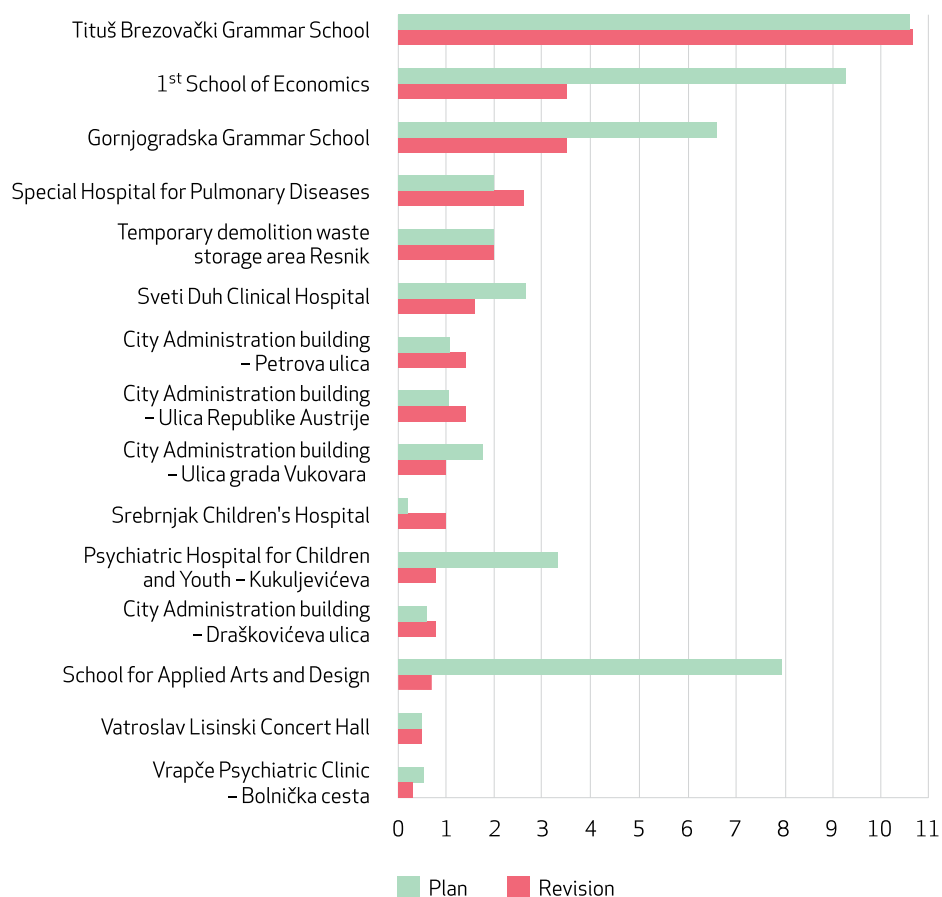
Graph 7: Capital investments in the construction of utility infrastructure facilities and equipment, 2023 (in € mn)

According to the December 2022 Budget, the overall **capital investments in social service facilities and renovation of earthquake-damaged facilities** were set at €102.3mn; the revised value of works in 2023 amounts to €81.3mn, which is **20% lower** than the planned amount (graph 8). This represents a **substantial reduction of funds for renovation of earthquake-damaged facilities** (by €21.8mn, 39%), which is primarily due to public procurement procedures that have not been concluded. For instance, in the case of Sveti Duh Clinical Hospital, the process of drafting project documents unveiled the need for additional works for stiffening the foundation soil, causing a delay in the dynamics of the projects themselves and preventing the launch of the public procurement procedure. In the case of the School for Applied Art and Design, the funds are reduced because the public procurement procedure was cancelled; in the case of Psychiatric Hospital for Children and Youth, contracts have been signed for the entire reconstruction process; however, one of the preconditions was for the hospital's beneficiaries to be transferred to alternative facilities, which caused a delay in the works. Funds intended for healthcare facilities increase by €1.7mn in order to secure funding pursuant to contracted works for the Sveti Duh Clinical Hospital – Department for Clinical Microbiology and Hospital Infections, Zagreb-Centar Medical Centre – Gračani Medical Station and Sveti Duh Clinical Hospital – adaptation of the Department of Pathology building. Another planned increase pertains to the contracted commitments of drafting project documents for resumption of planned activities of the Vrapče Psychiatric Clinic – Psychogeriatrics.



Graph 8: Capital investments in social service facilities and renovation of earthquake-damaged facilities in 2023 (in € mn)

Graph 9 shows some of the most important investments in social service facilities. Depending on individual projects, the investments relate to the costs of drafting project documentation, obtaining construction permits, the conversion of premises, remodelling, renovation, construction and furnishing of spaces, as well as property relation settlement.



Graph 9: Some of the most important planned capital investments in social service facilities, 2023 (in € mn)



WHAT CAN CITIZENS DO?

The City Assembly, as the citizens' representative body, will discuss the 2023 budget revision on 13 July 2023. The revision includes revenues in the amount of €2.21bn and expenditures in the amount of €2.16bn. Budget revenues are proposed to go up by €134mn (6.5%) while expenditures are proposed to go up by €145mn (7.2%). In 2023, every employed person is expected to pay an average monthly amount of around €178 in personal income tax and surtax into the budget, while the City's average monthly per citizen spending would amount to €235.

With the help of this brief guide, as well as the [Brief Guide to the City of Zagreb 2023 Enacted Budget](#) and [Guide to the City of Zagreb Budget](#), citizens can examine the City's budget, i.e. the enacted budget from December 2022 and the amendments proposed by the revision. This will enable citizens to contribute to the Assembly's discussions and better allocation of the City's funds in accordance with its needs and financial capacity as well as the citizens' needs and expectations.



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 and Public Procurement](#) – Contacts, competences and activities

[City offices, institutes and professional services](#) – Detailed information, 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, contact information

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

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

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

[Institute of Public Finance](#) – Budget transparency of counties, cities and municipalities

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