

# znati davati an awareness of giving

Izveštaj o održivom poslovanju  
kompanije Delta Holding / 2010  
Report on Sustainable Business  
of the Delta Holding Company / 2010



**DELTA HOLDING**

**znati davati**  
**an awareness of giving**

Izveštaj o održivom poslovanju kompanije Delta Holding / 2010  
**Report on Sustainable Business of the Delta Holding Company / 2010**

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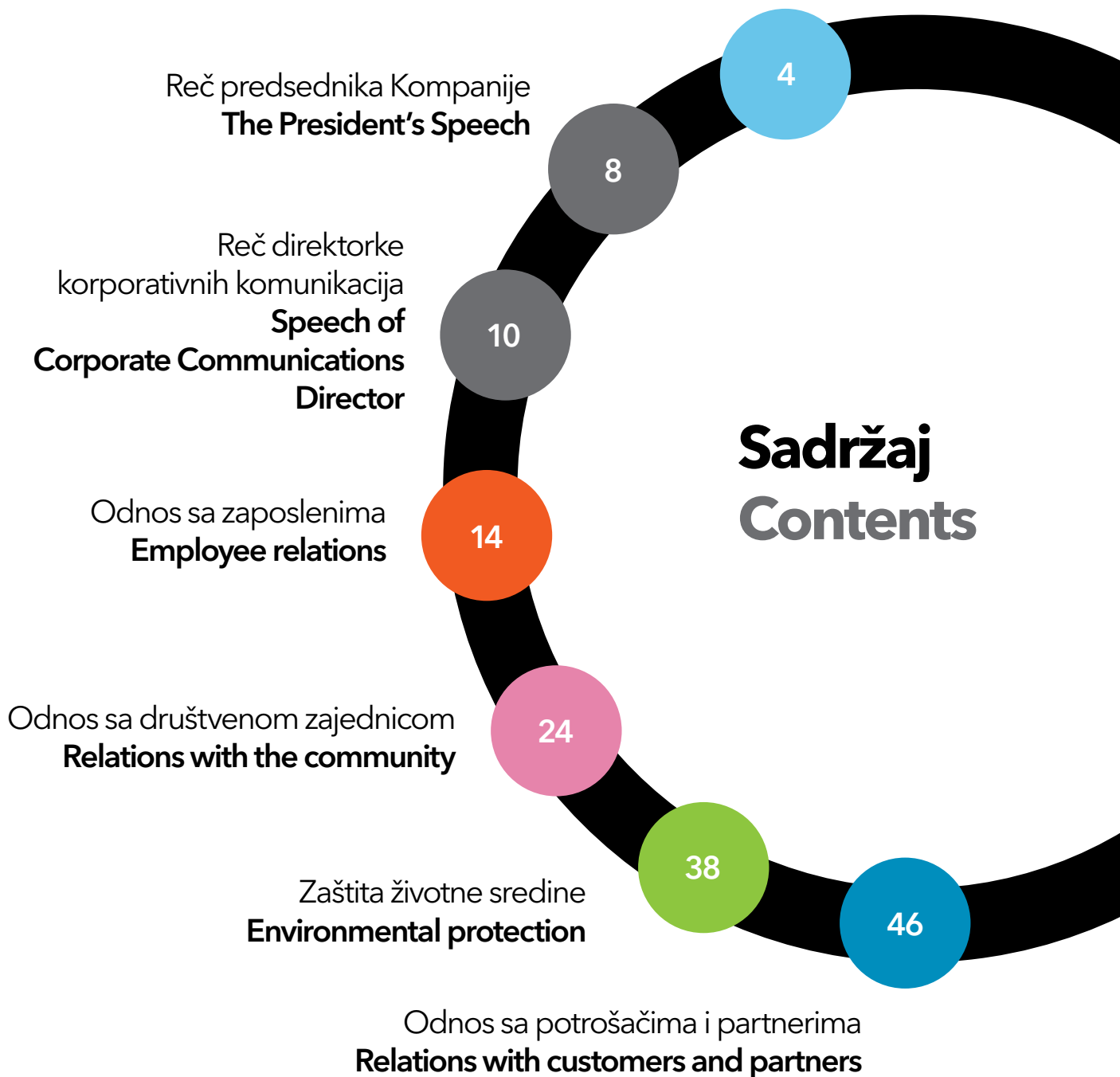
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# KOMPANIJA, JEDNIM POGLEDOM AN OVERVIEW OF THE COMPANY

Bilo je potrebno 20 godina da bismo se uspeli na vrh. Delta Holding, osnovan 1991. godine, danas je najveća kompanija u Srbiji mereno po ukupnim poslovnim prihodima.

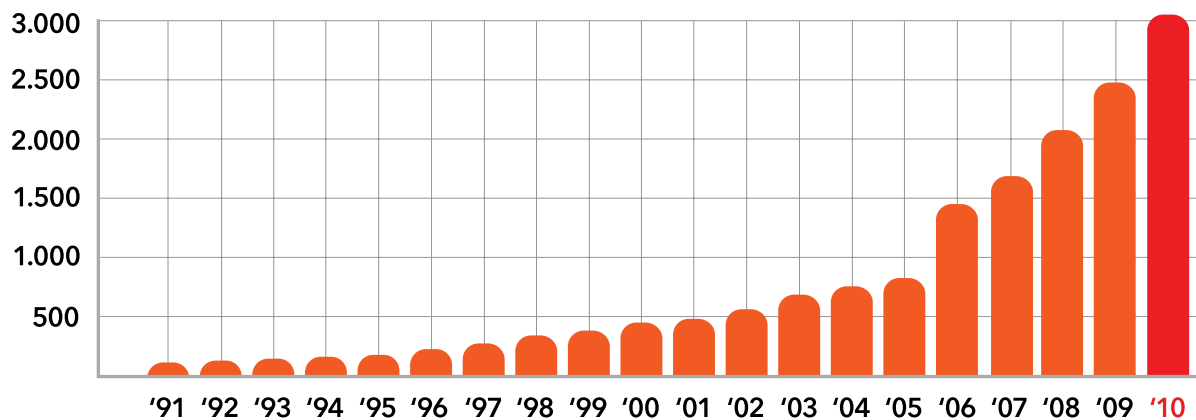
It has taken 20 years to reach the top. Delta Holding, established in 1991, is now the number one company in Serbia, in terms of total revenue.

Rang		Preduzeće
2009.	2008.	
Rank		Company
1	2	Delta Holding, zbirno
2	3	EPS, konsolidovano
3	1	NIS, konsolidovano
4	4	Telekom Srbija, konsolidovano
5	6	Srbijagas, konsolidovano
6	5	US Steel Srbija
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10	7	Yugorosgaz
	17	Idea, konsolidovano

**3.010.000.000 EUR**  
**Projekcija za 2010.**  
**Estimation for 2010**

**Prihod od prodaje**  
**Turnover**

million EUR  
million EUR

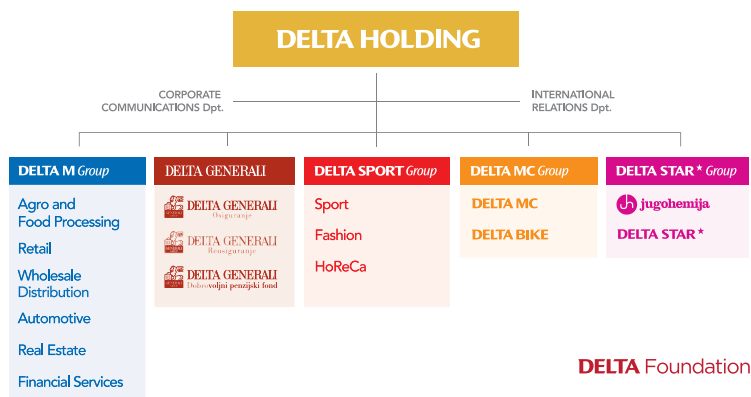
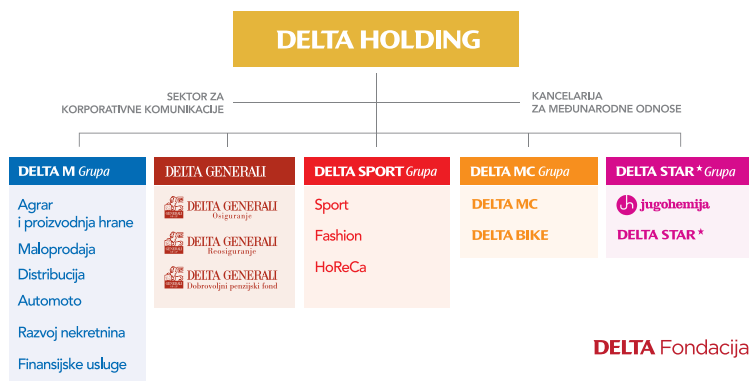


Kroz kontinuirani rast, Delta Holding je dostigao godišnji promet od 3 milijarde evra u 2010. godini (aproximativno).

Owing to its continuous growth, Delta Holding has achieved an annual turnover of 3 billion euros in 2010 (approximate).

# Organizaciona shema

## Organisation chart



Članice Delta Holdinga bave se agrarnom proizvodnjom, proizvodnjom hrane, maloprodajom, izvozom, uvozom, zastupanjem inostranih kompanija, distribucijom robe široke potrošnje, prodajom automobila, razvojem nekretnina, finansijskim uslugama i uslugama osiguranja. Organizacija Delta Holdinga uspostavljena je u skladu sa navedenim poslovnim aktivnostima. Holding čine članice: Delta M Grupa, Delta Generali Osiguranje, Delta Sport Grupa, Delta MC Grupa i Delta Star Grupa

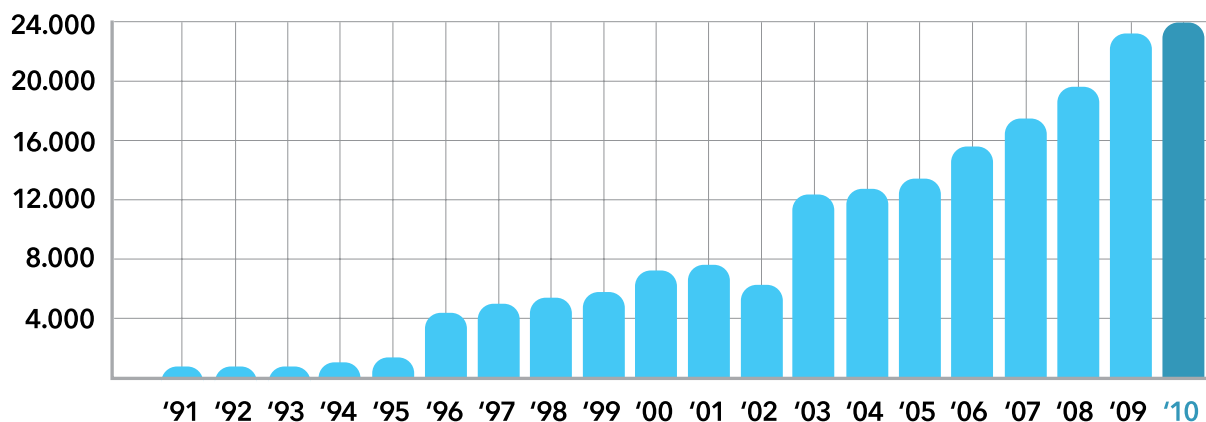
U okviru Delta M Grupe posluju maloprodajna divizija Delta Maxi, agrarna i prehrambena divizija Delta Agrar, divizija veleprodaje i distribucije Delta DMD, sektor za razvoj nekretnina Delta Real Estate, profitni centar za distribuciju automobila Delta Automoto i Centar za finansijske usluge.

Delta Holding companies are involved in agribusiness, food processing, retail, export, import, representation of foreign companies, wholesale of consumables, cars, real estate development and financial and insurance services. Delta Holding has established its organisation to fit its business activities. Its member companies include: Delta M Group, Delta Generali Insurance, Delta Sport Group, Delta MC Group and Delta Star Group

Delta M Group includes Delta Maxi retail division, Delta Agrar agribusiness, Delta DMD wholesale and distribution division, Delta Real Estate property development centre, Delta Automoto car distribution profit centre and Financial Services Centre.

**24.000 u 2010.**  
**24,000 in 2010**

## Broj zaposlenih Number of employees



Delta Holding posluje na međunarodnom tržištu. Delta je prva kompanija iz Srbije koja je značajno investirala na tržištu Evropske Unije, kupovinom maloprodajnog lanca Piccadilly u Bugarskoj, a razgranat biznis ima i u Srbiji, Bosni i Hercegovini, Crnoj Gori i Albaniji. U okviru članice Delta Agrar radi distributivni centar za voće i povrće u Rusiji.

Delta Holding operates in the international market. Delta is the first Serbian company which has made a significant investment in the EU market by acquiring a retail chain Piccadilly - in Bulgaria; Delta has been developing its business in Serbia, Bosnia and Herzegovina, Montenegro and Albania. Delta Agrar has a fruit and vegetable distribution centre in Russia.

Delta Holding sve svoje uspehe duguje ljudima koji su znanje i veliki rad uložili u razvoj Kompanije. Izbor kvalitetnih kadrova i njihovo stalno usavršavanje od samog početka predstavljaju temeljno opredeljenje Delta Holdinga. Takav stav prepoznat je u javnosti, posebno u populaciji akademskih obrazovanih mladih ljudi, zbog čega je kompanija u istraživanjima javnog mnjenja ocenjivana i kao najpoželjniji poslodavac u Srbiji.

Delta Holding is successful owing to the people who invest their competence and significant efforts in the company's development. From the very beginning, Delta Holding's main commitment has been to select competent personnel and to provide for their continuous improvement. Such an approach has been broadly recognized, especially by young university graduates, thanks to whom the Company has been assessed as the most desirable employer in Serbia in many public opinion polls.

Danas u kompaniji radi više od 24.000 ljudi i uprkos složenim globalnim uslovima poslovanja, i u 2010. nastavljen je trend otvaranja novih radnih mesta. Politika novog zapošljavanja planirana je i u 2011. godini.

Today, the Company has over 24 000 employees; despite the current complex global business environment new jobs have been created in 2010. This employment trend will be maintained in 2011.

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# Reč predsednika

## The president's speech



Kompanija Delta Holding upravo obeležava 20 godina postojanja (osnovana je 4. februara 1991) i već sam taj jubilej upućuje na određeno sumiranje pređenog puta, istovremeno i na planiranje narednih godina i decenija.

Jedna od prvih misli koje padnu na pamet povodom današnje pozicije Kompanije, tiče se promena - promenjene

veliĉine Delta Holdinga, promenjenog poloŹaja na trŹištu, promenjenog znaĉaja i percepcije u javnosti.

Delta Holding je za 20 godina postao najveća kompanija u Srbiji. Liderstvo je ono čemu smo težili, leadersku poziciju smo ostvarili. Danas smo potpuno svesni da takva pozicija predstavlja svojevršno priznanje za dosadašnji rad, ali i da istovremeno nosi mnogo obaveza. To su obaveze kojima mi pristupamo sa radošću.

Od momenta kada je Kompanija osnovana, od svojih saradnika traŹio sam da hrabro donose odluke i da, kada god je to moguće, budu prvi na trŹištu na kome rade. I danas u biznisu traŹim istu energiju, ali istovremeno i da brŹe i jaĉe, pre drugih i pre uvođenja zakonskih obaveza, podiŹemo sopstvene standarde i širimo svoju društveno odgovornu aktivnost.

Delta je danas jedan od najvećih poslovnih sistema u regionu i najveća korporacija u našoj zemlji, a u najveće su svi zagledani. Primer koji daju najveći ima poseban znaĉaj. Zato Delta danas pruŹa primer kako se unapređuje poslovna praksa, uvode novi standardi poslovanja, štiti Źivotna sredina, inoviraju kodeksi poslovanja i ponašanja, i sve to pre nego Źto postane zakonska norma i obaveza svakog privrednog subjekta.

Posebno sam ponosan Źto Delta prva u Srbiji, posle 70 godina, obnavlja tradiciju zaduŹbinarstva. ZaduŹbinarstvo ima duboke korene u srpskom narodu, neke od najznaĉajnijih kulturnih, nauĉnih i obrazovnih ustanova opstale su zahvaljujući zaduŹbinama i legatima uspešnih Srba u nekim ranijim vremenima. Verujem da su ta davanja predstavljala istinsku radost našim starim zaduŹbinarima.

Danas kompanija Delta i ja kao njen predsednik osećamo to zadovoljstvo davanja. Centar za decu sa invaliditetom ostaće Beogradu na neograniĉenu upotrebu, kao trajni trag našeg uspeha, ali i pokazatelj spremnosti da uspeh podelimo sa gradom i zemljom u kojoj smo započeli posao.

Siguran sam da prva Deltina zaduŹbina neće biti i poslednja!

**Miroslav Mišković,**  
predsednik Delta Holdinga



Delta Holding has just been celebrating its 20<sup>th</sup> Anniversary ( it was founded on 4<sup>th</sup> February 1991). That jubilee marks an occasion to summarize past developments, and to make plans for future years and decades. One of the first thoughts occurring to me when thinking about the current position of the company has to do with change - change in size, market position, role and public perception.

Delta Holding has become the biggest company in Serbia in the last 20 years. Becoming a leader was our objective, and we achieved it. Today, we are fully aware that such a position is a unique recognition of our work to date, but it also entails many responsibilities. But, we take these on with pleasure.

Since the company began, I have been asking my associates to make brave decisions and to be at the top at the markets they do business in. Today, in our business, I am not only asking for the same energy, but also for raising our standards in a stronger and faster manner than our competition and before new regulations are brought in, thus spreading our socially responsible activities.

Delta is now one of the biggest regional business systems and the number one corporation in our country, and as such, it provides a benchmark for all others. There are some especially important examples. That is why Delta is an example to others on how to improve business practice, introduce new business standards, protect the

environment, innovate business and conduct codes, before all this is integrated into the legislative provisions that are compulsory for each economic operator.

I am especially proud of Delta for being the first in Serbia, after 70 years, to renew the tradition of endowment philanthropy. This tradition has deep roots in the Serbian nation; some of the most important cultural, science and educational institutions have survived owing to the foundations and bequests of successful Serbs from the past times. I am sure those who gave these did so with full hearts.

Today, both Delta and I, its President, feel the same pleasure in giving. The Centre for Children with Disabilities will be given to Belgrade for use without any limitations, as a lasting sign of our success, but also as a sign of our willingness to share our success with the city and the country where our business commenced.

I am sure this first endowment will not be the last!

**Miroslav Mišković,**  
President of Delta Holding

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# Reč direktorke korporativnih komunikacija

## Speech of corporate communications director



Kao najveća srpska kompanija Delta Holding, osim što ima potrebu da zbog svog rasta i razvoja prati svetske trendove u poslovanju i primenjuje ih, ima i obavezu prema društvu da posluje po principu održivosti tj. da nastoji da integriše društveno odgovorno poslovanje u sve procese poslovanja.

Delta Holding je član Globalnog dogovora Ujedinjenih nacija što znači da u svom poslovanju poštuje 10 osnovnih principa iz oblasti ljudskih prava, prava na rad, zaštite životne sredine i antikorupcione politike. Nastojimo da našim zaposlenima, društvenoj zajednici, tržišnim akterima, okruženju, pružimo i više od toga poslujući uz uvažavanje njihovih potreba i zahteva. Za formulisanje korporativne CSR strategije Delta Holdinga zadužen je Sektor korporativnih komunikacija. Sektor koordinira sprovođenje strategija na nivou članica Delta Holdinga, poslovnih jedinica i sektora. Na nivou članica različiti sektori sprovode ove strategije u skladu sa svojim ciljevima.

Opšta strategija CSR-a usmerena je na:

- Povećanje zadovoljstva i lojalnosti zaposlenih
- Razvoj odnosa sa potrošačima i dobavljačima
- Inkluziju osoba sa invaliditetom i mladih bez roditeljskog staranja
- Povećanje ekološke efikasnosti proizvodnih i poslovnih procesa
- Borbu protiv siromaštva

Zaposleni Delta Holdinga predstavljaju najveću vrednost za našu kompaniju. Obezbeđivanjem kvalitetnih uslova rada, razvojem timskog duha, internim i eksternim edukacijama i kvalitetnim sistemom nagrađivanja,

stvaramo pozitivan i stimulativan poslovni ambijent, koji naše zaposlene čini zadovoljnim i lojalnim Kompaniji. I u toku prethodne godine činili smo velike napore da smanjimo uticaj našeg poslovanja na zagađenje životne sredine. Ovi napori su posebno bili usmereni na povećanje ekološke efikasnosti i upravljanje otpadom u fabrikama i na farmama Delta Agrara. Uveden je i program interne ekološke efikasnosti u čitav poslovni sistem Delta Holdinga, program koji podrazumeva racionalnu upotrebu energije i resursa. Poboljšanjem kvaliteta proizvoda i usluga, vodeći pre svega računa o nutritivnim vrednostima proizvoda i o poštovanju standarda kvaliteta svih proizvoda i usluga koje nudimo, nastojimo da na odgovoran način zadovoljimo potrebe potrošača.

Brojnim aktivnostima Delta Fondacije i u okviru nje Fonda za budućnost, nastavili smo da podstičemo i olakšavamo integraciju osoba sa invaliditetom i mladih bez roditeljskog staranja, u naš poslovni sistem kao i u društvo uopšte. Nizom filantropskih, kao i strateških aktivnosti sa partnerskim organizacijama nastojali smo da obezbedimo hranu za najsiromašnije slojeve stanovništva kao i da pomognemo snabdevanje narodnih kuhinja. Proizvodi naše privatne trgovačke marke, koji su među najjeftinijima na tržištu, omogućavaju potrošačima da dobiju kvalitetan proizvod po veoma povoljnoj ceni, što je u vreme ekonomske krize od velikog značaja.

Unapređenjem postojećih i razvojem novih vidova komunikacija nastojimo da svim zainteresovanim grupama pružimo pravovremene i tačne informacije u vezi sa poslovanjem Delta Holdinga.

Ovaj izveštaj je rezultat svih naših CSR napora u 2010. godini i njegov cilj je širenje svesti svih zainteresovanih strana o značaju i značenju CSR-a za razvoj Kompanije i društva.

**Jelena Krstović,**  
generalni direktor Delta Holdinga  
i direktor korporativnih komunikacija

Being the biggest Serbian company, Delta Holding needs to keep pace with world business trends not only because of its own growth and development, but also because of its obligation to society to carry out business in accordance with the sustainability principle, and to integrate socially responsible business in all business processes.

Delta Holding is a member of the United Nations Global Compact, and therefore applies 10 basic principles in the areas of human rights, labour, the environment and anti-corruption policy. We are striving to offer more than that to our employees, the community, market stakeholders and the environment, and while doing that we are keeping an eye on their needs and requirements.

The CSR strategy of Delta Holding is the responsibility of the Corporate Communications Department. This Department coordinates the implementation of strategies across Delta Holding and its business units and departments. Related departments in member companies are in charge of implementing these strategies in accordance with their own objectives.

The general CSR strategy is aimed at:

- Increasing the employee's satisfaction and loyalty
- Developing relations with customers and suppliers
- Including people with disabilities and children without parental care
- Improving the environmental efficiency of the manufacturing and business processes
- Fighting poverty

Delta Holding's employees are the greatest asset of our company. By providing quality working conditions, and developing team work through internal and external education and a proper reward system, we are creating a positive and stimulating business environment, to the satisfaction of our loyal employees. During the last year

we have made great efforts to mitigate the environmental impact of our business. These efforts have been aimed at increasing environmental efficiency and improving waste management in Delta Agrar's factories and farms. An internal environmental efficiency program was introduced through the entire Delta Holding business system, which includes rational usage of energy and resources. We are striving to satisfy our customers' needs in a responsible way by improving the quality of products and services, taking care of nutritional product value and meeting the quality standards for all our products and services.

Through the diverse activities of the Delta Foundation, including the Foundation for the Future, we have been encouraging and facilitating integration of people with disabilities and children without parental care into our business system and the general community. We have provided food for the poorest parts of the population as well as charity kitchens by taking a series of philanthropic and strategic actions with our partners. The products from our private brand, which are in the lowest price bracket, provide the opportunity for our customers to buy quality at favourable prices, which is very important in this economic crisis.

Through our improved existing and new communication modes, we provide timely and accurate information about Delta Holding's operations to all concerned stakeholders.

The present report is the result of all of our CSR efforts in 2010, and its purpose is to build awareness among all parties about the importance of CSR and its meaning for the company's and community's development.

**Jelena Krstović,**  
CEO & Corporate Communications  
Director of Delta Holding

## Ključne oblasti CSR-a CSR key areas

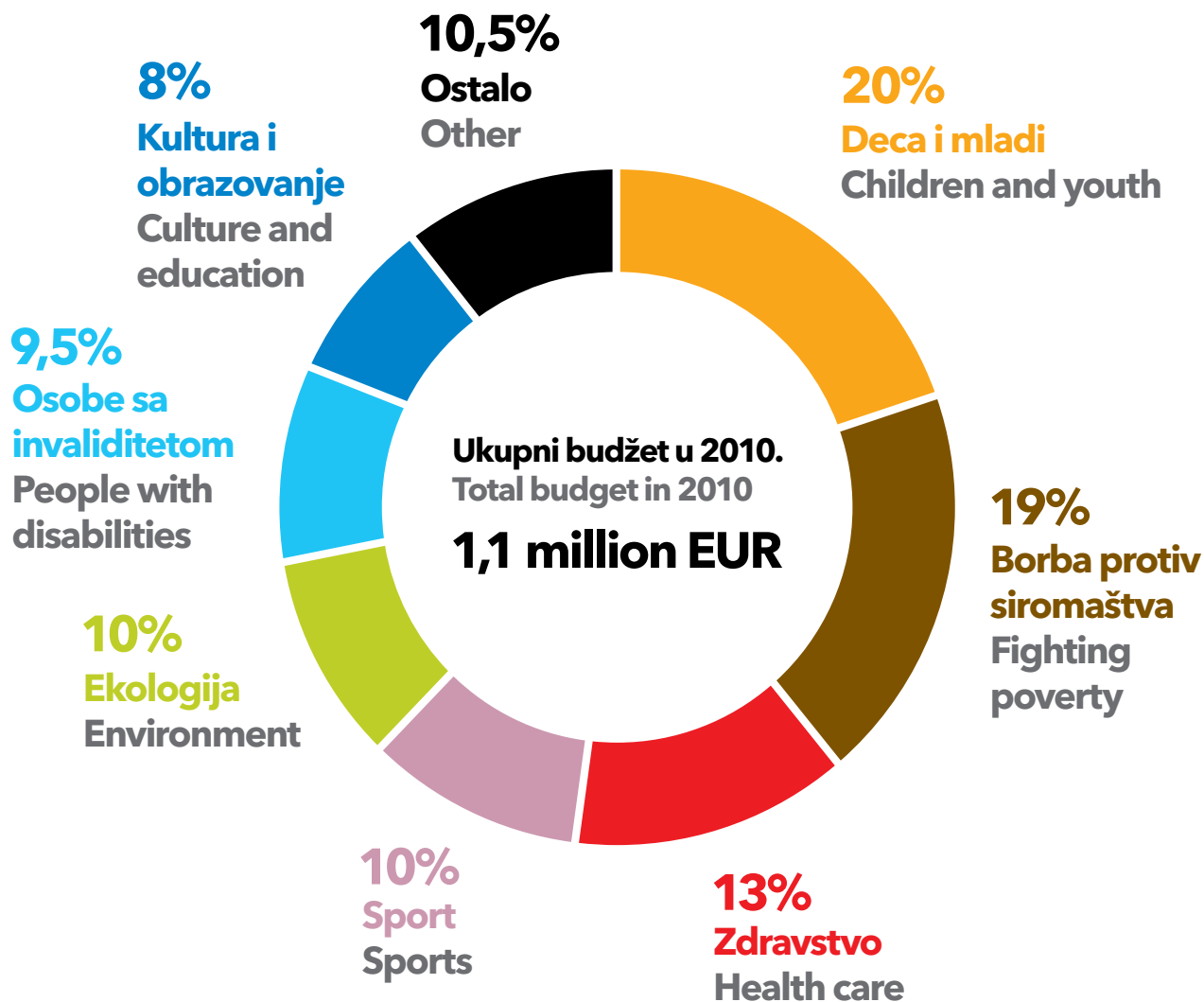
**Zaposleni  
Employees**

**Društvena zajednica  
Community**

**Životna sredina  
Environment**

**Potrošači i partneri / dobavljači  
Customers & partners / suppliers**





**Struktura budžeta za društveno odgovorne aktivnosti**  
**Budget for socially responsible activities**



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# **ODNOS SA ZAPOSLENIMA EMPLOYEE RELATIONS**



Delta Holding neguje princip da su zaposleni jedna od ključnih karika za uspeh Kompanije. Bez zadovoljnih ljudi nema pozitivnog ambijenta za rad, a samim tim ni adekvatnih rezultata rada i poslovanja. Zbog toga Kompanija, više od zakonima propisanih ljudskih i radnih prava, posebnu pažnju poklanja uslovima rada, motivisanju zaposlenih i njihovom stalnom usavršavanju. Kompanija je opredeljena za etično i socijalno odgovorno ponašanje svojih zaposlenih i podržava ga u svakodnevnoj praksi.

Delta Holding advocates the principle that employees make up one of the key links in the company success chain. Satisfied employees are a prerequisite for a favourable working environment and for adequate work and business results. Therefore, the Company is focused on the working conditions, employees' motivation and permanent education more than it is obliged to do so by laws on human and working rights. The Company is committed to the ethical and socially responsible behaviour of its employees, and supports it in everyday practice.



**Opšti uslovi zapošljavanja,  
zabrana diskriminacije**  
**General conditions of employment,  
anti-discrimination**





Sve članice Delta Holdinga jasno propisuju ravnopravne uslove za sve kandidate koji traže zaposlenje. Izričito su zabranjeni svi vidovi diskriminacije i oni su taksativno nabrojani u kompanijskim dokumentima i u oglasima za posao.

*Svaka vrsta posredne ili neposredne diskriminacije u odnosu na pol, rođenje, jezik, rasu, boju kože, starost, trudnoću, zdravstveno stanje, nacionalnu pripadnost, veroispovest, bračni status, porodične obaveze, seksualno opredeljenje, političko ili drugo uverenje, socijalno poreklo, imovinsko stanje, članstvo u političkim organizacijama, sindikatima ili neko drugo lično svojstvo, strogo je zabranjena.*

Pravilnikom je definisano da diskriminacija zaposlenih predstavlja povredu radnih obaveza, te u tom smislu predstavlja i pravni osnov za otkaz ugovora o radu zaposlenom koji vrši radnje koje se mogu smatrati bilo posrednom, bilo neposrednom diskriminacijom.

Pravilo je da kandidat prilikom zapošljavanja bude punoletan.

All Delta Holding companies set clear equal conditions for all those who look for jobs. All forms of discrimination are strictly prohibited and itemized in the company documents and job advertisements.

*Any kind of indirect or direct discrimination on the basis of gender, birth, language, race, colour, age, pregnancy, health, nationality, religion, marital status, family duties, sexual orientation, political or other opinion, social origin, welfare status, membership in political organizations, trade unions, or any other personal feature, is strictly prohibited.*

The Rules specify that the discrimination against employees is a breach of duty at work, and consequently a legal base for discharge of any employee acting in the way which can be considered as direct or indirect discrimination.

Candidates are required to be of age on the day of employment.

## Polna struktura zaposlenih

Ravnopravne uslove zapošljavanja, kao i postojanje pozitivne diskriminacije potvrđuje struktura zaposlenih u poslovnom sistemu Delta Holdinga. Od ukupnog broja zaposlenih skoro 60% su žene, a sličan odnos je i u strukturi menadžmenta Kompanije.

## Gender structure

Equal conditions for all and positive discrimination are demonstrated by the employee structure in the Delta Holding Business System. 60% of all employees are women, and a similar percentage applies to the company's management structure.

### Ukupno zaposlenih Total employees

24,000

### Žene / Female

14,280 / 59,5%

### Muškarci / Male

9,720 / 40,5%

## Obrazovna struktura zaposlenih

U obrazovnoj strukturi najviše je kvalifikovanih i radnika sa srednjom stručnom spremom, što je diktirano osnovnim oblastima u kojima Kompanija posluje (maloprodaja robe široke potrošnje i sportske opreme, primarna poljoprivredna proizvodnja).

## Educational structure of employees

The educational structure is dominated by skilled and middle school employees, due to the core company activities (retail of consumable goods and sports clothing and equipment, primary agricultural production).

### Ukupno zaposlenih Total employees

24,000

### VKV i srednja stručna sprema Highly skilled and middle school

43,1%

### Polukvalifikovani i kvalifikovani Semi-skilled and skilled

42,1%

### Više i visoko obrazovanje College and university education

14,7%

### Postdiplomsko zvanje Post-graduate degrees

0,1%

## Etično poslovanje i podsticanje odgovornosti

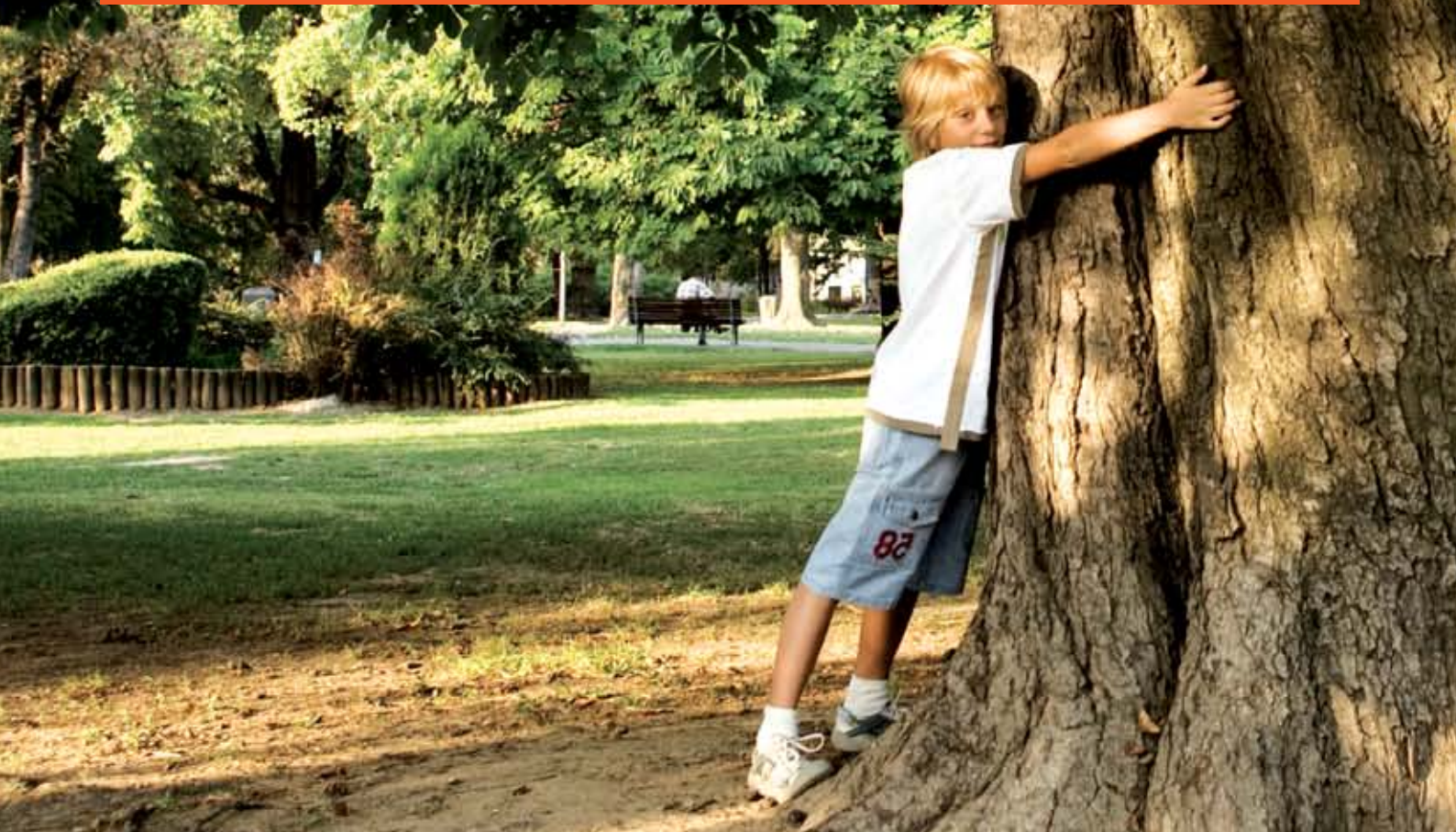
Kompanija insistira na profesionalnom i etičnom ponašanju svojih zaposlenih, što je regulirano pisanim procedurama sa kojima se svaki zaposleni upoznaje pri zasnivanju radnog odnosa. Dobra poslovna praksa regulirana je i odgovarajućim etičkim kodeksima. U 2010. godini Delta Maxi Grupa usvojila je svoj etički kodeks, dok se u pojedinim delovima kompanije, kao što je Delta Generali Osiguranje, primenjuje i kodeks strateškog partnera. (O etičkim kodeksima Primer + na strani 22.)

Zvaničnim pravilima i procedurama sektora za ljudske resurse (HR) jasno su definisani načini socijalno odgovornog ponašanja prema kolegama, potrošačima, dobavljačima, akcionarima. Kompanija procedurama i pravilima, ali i svakodnevnom praksom poziva zaposlene na odgovorno ponašanje prema društvenoj zajednici i životnom okruženju. U 2010. godini, naprimjer, prvi put je Kompanija organizovala izlazak zaposlenih u volontersku ekološku akciju, a takođe po prvi put je za deo zaposlenih organizovana obuka eksternih predavača u oblasti društveno odgovornog poslovanja (CSR).

## Ethics in business and responsibility are to be encouraged

The company underlines the importance of the professional and ethical conduct of its employees, and regulates this in its written procedures which must be presented to each employee before he/she signs an employment agreement. Good business practice is also regulated by the appropriate codes of ethics. In 2010, Delta Maxi Group adopted its Code of Ethics, and some parts of the Company, like Delta Generali Insurance, implement their strategic partners' codes of ethics. (About codes of ethics Example + page 22.)

Official HR rules and procedures clearly define socially responsible behaviour towards fellow-workers, customers and shareholders. In its procedures, rules and daily practice, the Company asks its employees to act with social responsibility towards the community and environment. In 2010, for the first time the Company organized participation of its employees in volunteer environmental action outdoors, and also for the first time some employees were trained by external trainers in the area of socially responsible business (CSR).





## Članovi sindikata u Delta Maxi Grupi Trade Union in Delta Maxi Group

**41%**  
**Zaposlenih**  
**Employees**



### Sindikalno organizovanje

Radnicima je omogućeno da se u skladu sa zakonskim rešenjima organizuju u sindikalne organizacije. Najaktivnija je sindikalna organizacija u najvećoj članici Delta Holdinga – u Delta Maxi Grupi, gde je u sindikat učlanjeno 4.200 radnika, ili oko 41% zaposlenih u toj grupaciji. Među najvažnijim aktivnostima sindikata je zaključivanje kolektivnog ugovora sa poslodavcem, ali i mnoge druge socijalno usmerene aktivnosti kao što su besplatan boravak u odmaralištima, besplatni ili beneficirani lekarski pregledi i druge.

### Trade Union

The company's employees can be members of trade unions in accordance with the law. The most active trade union in the major Delta Holding company, Delta Maxi Group, has 4,200 members or 41% of the employees in the Group. One of the main Trade Union activities is collective bargaining with the employer; many other socially oriented activities include free holidays in resorts, free or subsidized visits to doctors, etc.





## Obuke i stručno usavršavanje

Kompanija posebnu pažnju poklanja kontinuiranom usavršavanju zaposlenih, što donosi kompaniji dodatni kvalitet, a svakom zaposlenom ponaosob daje prednosti koje može iskoristiti na sadašnjem ili nekom budućem radnom mestu. U 2010. godini u poslovnim jedinicama samo na prostoru Srbije (bez regionalnih tržišta) organizovano je 106.000 sati obuke, što iznosi više od 6 sati po zaposlenom.

*U Delta DMD grupi ove godine pokrenut je projekat formiranja internog trening tima. Svi treneri su prošli posebne obuke kako bi što bolje preneli svoja znanja i iskustva zaposlenima. Obuhvaćene su osnovne teme iz oblasti prodaje, pregovaranja, rešavanja prigovora kupaca i druge. U 2011. godini planirano je da svi zaposleni prođu interne treninge koji su neophodni za obavljanje njihovog posla, kao i da se proširi broj tema odnosno ponuda internih obuka.*

## Training and professional education

The Company pays special attention to the permanent education of its employees, which adds quality to the company, and provides every employee with a competitive advantage in current or future jobs. In 2010, business units in Serbia (without regional markets) delivered 106,000 hours of training, which is more than 6 hours per employee.

*Delta DMD Group commenced a project on establishing an internal training team. All trainers were trained to transfer their knowledge and experience to employees in a better way. Main topics were sales, negotiating, the settlement of complaints, etc. The 2011 plan is that all employees attend any internal training required for their jobs, and to extend the scope of topics or the internal training offer.*

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# PRIMER + EXAMPLE +

## Etički kodeksi

Etičnost poslovanja deo je pravila i procedura koje propisuju HR sektori, ali značaj ove teme nameće potrebu da se korporativne vrednosti i standardi poslovanja objasne na nivou objedinjenih i formalizovanih kodeksa ponašanja. Delta Maxi Grupa, maloprodajna divizija Delta Holdinga, u 2010. godini je usvojila svoj Etički kodeks. Delta Generali Osiguranje kao deo Delta Holdinga (50% vlasništva) prihvatilo je Etički kodeks partnerske kompanije Assicurazioni Generali S.p.A., odnosno Grupe Generali i implementiralo ga u svoje opšte akte.

Etički kodeks Delta Maxi Grupe (DMG) predstavio je zaposlenima korporativne vrednosti DMG, odgovornosti DMG, poslovne standarde i očekivanja Grupacije.

*“Definisanjem principa etičkog poslovanja, Delta Maxi Grupa želi da osigura uzorno i odgovorno ponašanje svakog zaposlenog koje treba da doprinese očuvanju ličnog i korporativnog integriteta i kontinuiranom unapređenju korporativne kulture”.*

U Etičkom kodeksu navodi se da su sledeće vrednosti na kojima Delta Maxi Grupa gradi svoju korporativnu kulturu: fokus na potrošača, integritet, inicijativa i timski rad. Delta Maxi Grupa odgovorna je prema potrošačima, zaposlenima, poslovnim partnerima i društvu u kome posluje. DMG se zalaže za negovanje pravednih i fer odnosa sa svim grupama, a pri donošenju odluka i preduzimanju aktivnosti vodi računa o svim stranama prema kojima je odgovorna.

## Code of Ethics

Ethics in business is a part of the rules and procedures set by the HR departments, but the importance of this issue imposes the need to explain corporate values and business standards in terms of uniform and formal codes of conduct. Delta Maxi Group, a retail division of Delta Holding, adopted its Code of Ethics in 2010. Delta Generali Insurance, a part of Delta Holding (50% control) accepted the Ethical Code of the partner company Assicurazioni Generali S.p.A., and/or Generali Group, and integrated it in its by-laws

Delta Maxi Group (DMG) Code of Ethics presented DMG corporate values, business standards and expectations of the Group to its employees.

*“Through its definition of the ethical business principle, Delta Maxi Group wishes to ensure the exemplary and trustful behaviour of every employee, which should contribute to the preservation of personal and corporate integrity and a continuous improvement in the corporate culture”.*

The Code of Ethics states the values on which Delta Maxi Group builds its corporate structure: an orientation to the customer, integrity, initiative and team work. The Delta Maxi Group is responsible to customers, employees, business partners, and the community. DMG and all Groups advocate the maintenance and improvement of correct and fair relations, and take into consideration all of these factors when taking decisions and actions.

Etičkim kodeksom Delta Maxi Grupa daje na uvid zaposlenima na različitim nivoima (od operativnog, preko srednjeg, do visokog menadžmenta - lidera) šta kompanija od njih očekuje, u zavisnosti od radnog mesta koje zauzimaju. Etički kodeks je otvoren za zaposlene i on direktno upućuje na koji način zaposleni mogu da tumače Kodeks, da zatraže savet HR sektora, ili da ponude unapređenje, što mogu da učine anonimno ili uz predstavljanje Sektoru za ljudske resurse.

**Kodeks Generali Grupe obuhvata između ostalog:**

- *vodeće principe na kojima se zasniva etika Grupe (ispravnost i poštenje, nepristrasnost, profesionalizam i razvoj ljudskih resursa, poverljivost, sukob interesa, slobodna konkurencija, transparentnost i celovitost informacija, zaštita zdravlja, zaštita životne sredine)*
- *smernice za upravljanje odnosima među svim zainteresovanim stranama*
- *pravila kontrole čiji je cilj obezbeđenje poštovanja i stalnog unapređenja Etičkog kodeksa*



The Delta Maxi Group Code of Ethics demonstrates to employees, from operators to middle and top management - leaders, what are the company's expectations of them, depending on their place of work. The Code of Ethics is open to employees, and it directly addresses the manner of how the code can be interpreted by the employees, how they can ask the HR Department for advice, or propose promotions, which they can do either anonymously or otherwise.

**The Generali Group Ethical Code includes:**

- *Guiding principles of the Group's ethics (correctness and honesty, impartiality, professionalism and human resource growth, confidentiality, absence of conflict of interest, free competition, open and transparent information policy, health protection, environmental protection)*
- *Guidelines governing the relations with other counterparts*
- *The norms describing the control system to ensure that the ethical code is observed and constantly improved*



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## **ODNOS SA DRUŠTVENOM ZAJEDNICOM RELATIONS WITH THE COMMUNITY**





Odgovornost Delta Holdinga prema društvenoj zajednici fokusira se na održive projekte, a najvažniji od njih uvedeni su u poseban institucionalni okvir, kao zasebna fondacija. Kao osnovne ciljne grupe Kompanija je strategijom defisala društvene grupe: decu bez roditeljskog staranja, osobe sa invaliditetom i siromašne.

## Zadužbina

Najveća aktuelna akcija usmerena je na izgradnju Centra za dnevni boravak i smeštaj dece sa invaliditetom u Beogradu. U 2010. godini kompanija Delta Holding potpisala je sa Gradom Beogradom ugovor po kome će Kompanija u potpunosti finansirati izgradnju ovog centra, posle čega će on biti predat na upotrebu odgovarajućim gradskim institucijama, bez mogućnosti da ikada bude otuđen ili korišćen u komercijalne svrhe. Reč je o zadužbini koju kompanija Delta Holding ostavlja na trajno korišćenje društvenoj zajednici, što predstavlja svojevrsni povratak tradiciji zadužbinarstva, nekada vrlo prisutnoj u tradiciji srpskog naroda, a prekinutoj pre 70 godina.

Delta Holding's responsibility to the social community is focused on sustainable projects, the most important of which are integrated in the institutional framework as separate foundations. The main target groups of the Company's strategy include children without parental care, persons with disabilities, and the poor.

## First Endowment

Currently, the main action is the ongoing construction of the centre for day care and accommodation of children with disabilities in Belgrade. In 2010, Delta Holding signed an agreement with the City of Belgrade under which the Company will fully finance construction of this centre, after which it will be delivered to the relevant city institutions which are not allowed to either dispose of it or use it for commercial purposes. This will be an asset given by Delta Holding to the community for permanent use, which is a return after seventy years to the endowment philanthropy tradition of the Serbian people.



U ovom trenutku, sem što je potpisan ugovor sa gradonačelnikom Beograda, definisana je lokacija na kojoj će Centar biti izgrađen i u toku je priprema odgovarajuće dokumentacije.

*Planirano je da početkom 2011. godine otpočne izgradnja Centra za boravak dece sa invaliditetom.*

Završetak gradnje očekuje se u roku od godinu dana. Centar za boravak dece sa invaliditetom imaće površinu od oko 3.000m<sup>2</sup>, u svom sastavu imaće i park opremljen u skladu sa potrebama dece. Projekat će u potpunosti uvažiti aktuelne standarde za izgradnju objekata ovakve namene, tako da će Centar ponuditi korisnicima sve potrebne sadržaje: sobe za dnevni boravak, radionice, relaksaciju i terapiju, pomoć stručnih saradnika...

Centar će, jedini u Srbiji, omogućiti roditeljima koji zbog obaveza moraju da rade i da putuju, zbrinjavanje dece u ovom objektu u trajanju od nekoliko dana.

The agreement has been signed with the Belgrade Mayor and the location of the Centre has been determined ; preparation of the required documents is in progress.

*Beginning of 2011- Construction of the Centre for Children with Disabilities to start. Construction to be completed within one year.*

The area of the Centre for Children with Disabilities will be approximately 3000m<sup>2</sup>. The Centre will contain a park furnished to satisfy the children's needs. The project will fully comply with the current standards applicable in construction of such facilities, and make this Centre useful with living rooms, workshops, relaxation and therapy, professional assistance, etc.

This will be the only centre in Serbia where the parents can leave their children for a few days, while they are on a business trip or at work.

**Učenici osnovnih škola  
u selima sa depopulacijom**  
Schoolchildren in  
depopulated villages

**Deca bez  
roditeljskog staranja**  
Children without  
parental care

**Stara lica**  
Old people

**Ciljne grupe  
Delta Fondacije**  
Delta Humanitarian  
Foundation  
target groups

**Deca i odrasle osobe  
sa invaliditetom**  
Children and adults  
with disabilities

**Samohrani roditelji**  
Single parents

**Najugroženije  
stanovništvo**  
The most vulnerable  
population

## Naša fondacija

Da bi odgovarajuće aktivnosti Kompanije bile sistemski organizovane i kontinuirane, u okviru Delta Holdinga formirana je Delta Fondacija.

U okviru Delta Fondacije realizovan je program Fond za budućnost, koji je odškolovalao i četvrtu generaciju stipendista – dece bez roditeljskog staranja. O ovom programu biće više reči u izdvojenoj rubrici Primer +. Delta Fondacija (DF) organizovana je sa ciljem da objedini širok spektar aktivnosti Delta Holdinga i time što efikasnije doprinese rešavanju specifičnih potreba zajednice i aktivno doprinese razvoju Srbije, očuvanju njenih vrednosti, kulture i društva u celini. Delta Fondacija realizuje strateške projekte, koji imaju trajni, pa i istorijski značaj za društvenu zajednicu. Takav projekat je započeta Deltina zadužbina, Centar za dnevni boravak dece sa invaliditetom. DF objedinjuje brojne humanitarne aktivnosti u okviru Delta Holdinga, istovremeno unapređujući i razvijajući u Korporaciji i u širem okruženju, svest o potrebi etičnog, društvenoodgovornog poslovanja i ponašanja.

## Our Humanitarian Foundation

To ensure the systematic and continuous activities of this kind in Delta Holding, the Delta Humanitarian Foundation has been established.

The Delta Humanitarian Foundation implemented a program called The Foundation for the Future, which finances schooling of children without parental care, up to an including the fourth generation of them. This Program will be the subject of more details in the Example +. The Delta Humanitarian Foundation (DF) was organised to integrate a wide range of Delta Holding's activities, and thus contribute to the solution of the specific community requirements and support actively the development of Serbia, and the preservation of its values, culture and the whole community. Delta Humanitarian Foundation implements strategic projects, which have a lasting, historical significance for the social community. Such a project is Delta's endowment for the Centre for Children with disabilities. DF integrates many charity actions undertaken by Delta Holding, through simultaneous upgrading and development, both in the corporation and wider community, of awareness about ethical and socially responsible business and conduct.

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## PRIMER + EXAMPLE +

### Fond za (srećnu) budućnost

Fond za budućnost osnovan je proleća 2006. godine sa ciljem da motiviše decu bez roditeljskog staranja na profesionalno napredovanje, kako bi stekli dobre šanse da se zaposle, zadrže posao i obezbede sebi sigurniju budućnost.

Posle dve godine programa, prvi stipendisti dobili su posao u različitim delovima Delta Holdinga. Danas njih 19 radi u Delta Maxiju, Delta Sportu i drugim delovima našeg poslovnog sistema.

Deca bez roditeljskog staranja u Srbiji obuhvaćena su sistemom socijalne zaštite, ali nakon završetka školovanja i izlaska iz domova ostaje otvoreno pitanje njihovog zapošljavanja, jer Srbiju, kao i mnoge druge zemlje, karakteriše visoka stopa nezaposlenosti. Trenutak njihovog izlaska iz doma postaje najosetljivija tačka celog sistema.

Osnivanjem Fonda za budućnost Kompanija je manifestovala svoju društvenu odgovornost i svest o potrebi da se pomogne ovom osetljivom delu našeg društva. Fond motiviše mlade ljude da profesionalno napreduju, da dostižu svoje vršnjake koji su odrasli u porodicama, da steknu samopouzdanje kako bi imali dobre šanse da se zaposle i ostvare se na profesionalnom i privatnom planu. Ukoliko ta podrška izostane, ova deca ostaju prepuštena sama sebi.

### The Foundation for a Happy Future

The Foundation for the Future was established in the spring of 2006, with the aim of motivating children without parental care to advance professionally, so that they are given fair chances to find and keep jobs, and ensure a safe future.

After the second year of program implementation, the first scholarship holders were employed in different parts of Delta Holding. 19 of them work in Delta Maxi, Delta Sport and other parts of this business system.

Serbian children without parental care are included in the social security system, but when they leave schools and homes for children they face the problem of employment due to the high unemployment rate in Serbia and other countries. The time when they leave such homes becomes the most sensitive point in the whole system.

By establishing the Foundation for the Future, the Company manifested its social responsibility and awareness of the need to help this vulnerable sector of our society. The Foundation motivates these young people to advance professionally, to realise their potential and to gain self-confidence in order to get good chances for employment and professional and personal achievements. In absence of such support, these children would otherwise be left to their own devices.





Uz stručne konsultacije, formiran je program poslovne obuke u trajanju od dve godine. Deca bez roditeljskog staranja koja pohađaju pretposlednju godinu srednje škole prijavljuju se na konkurs koji se u domovima objavljuje svake godine, u septembru. Kandidati takođe popunjavaju i upitnik sa opštim podacima.

Grupe dece formira Komisija koju čine predstavnici Fonda za budućnost i domova za nezbrinutu decu, psiholog, koordinator programskih aktivnosti i vaspitač.

Program Fonda obuhvata stipendiranje, dodatnu edukaciju, poslovnu praksu i zapošljavanje. Za stipendiste je organizovana obimna teorijska nastava. Podršku pružaju vaspitači. Oni ih motivišu, savetuju, rešavaju sa njima krizne situacije i prate njihov razvoj. Podaci o stipendistima se ažuriraju na mesečnom nivou. Stipendisti mogu napredovati ili nazadovati u programu, čime prelaze iz nižih u više stepene

A two year program of business training has been developed. Children without parental care attending the last grade but one in secondary school apply to advertisements which are announced in homes in September. These children also complete their inquiries with general information.

Groups of children are created by the Commission which consists of representatives of the Foundation for the Future, homes, psychologists, activity coordinators and a youth counsellor.

Extensive theoretical lessons are delivered to the scholarship holders. Teachers give their support. They motivate, advise, resolve crises, and monitor the development of children. Data about the scholarship holders is updated on a monthly basis. Scholarship holders can progress or regress and subject to that their scholarships increase or decrease; their participation in the program can be cancelled. The program provides them with an opportunity



stipendiranja ili obratno, uključujući mogućnost da izgube pravo na učešće u programu u slučaju ozbiljnijeg narušavanja propisanih pravila. Stipendisti se u okviru programa upoznaju sa procesom rada i proizvodnje u članicama Delta Holdinga, gde im se nakon završetka programa nudi prvo zaposlenje. Program obuhvata i organizovanje zajedničkih izleta i poseta. Vremenom kohezija unutar grupe raste, time i samopouzdanje stipendista. Od neprocenjivog značaja je i njihovo međusobno zbližavanje, jer time dobijaju jednu vrstu alternativne, snažne porodice.

Po završetku programa, Delta Holding im prvi nudi zaposlenje. Naravno, ukoliko to žele i vide sebe u Delti, jer ih stipendiranje ne obavezuje da prihvate ponudu. Stipendistima se svečano uručuju Sertifikati o završenoj obuci, u prisustvu predsednika Kompanije.

Tokom četiri godine Fond je stipendirao stošezdesetoro dece. Trideset stipendista upisalo je fakultete, 19 je do sada zaposleno u Delta Holdingu.

**Fond za budućnost upisao je novu generaciju stipendista. Plan Fonda je da proširi broj dece koja su obuhvaćena programom, kao i da proširi broj eskternih partnera - kompanija koje će se priključiti ovom projektu Delta Holdinga.**



*Ljubiša Jovanović, koordinator u Centru za zaštitu Beograd: „Ponuda za posao, ako ništa drugo, pružiće im jednu alternativnu sigurnost i izbor koji do sada nisu imali.“*

*Ljubiša Jovanović, a coordinator at the Centre for Protection, Belgrade: A job offer will be one alternative, and provide*

*safety and choice they have never been given before.*



*Branka Balaban, direktorka SOS Dečje selo – Sremska Kamenica: „Nakon četiri godine, sasvim pouzdano i odgovorno tvrdimo da je ovo jedinstven program, iako znamo da postoje i drugi društveno odgovorni projekti.“*

*Branka Balaban, Director of SOS Children's Village – Sremska Kamenica: After*

*four years, we can safely and firmly state that this is a unique program, although we know there are other socially responsible projects.*

to see the work or production processes in Delta Holding, where they will be offered their first jobs when they leave school. The program offers joint visits and picnics. In time, cohesion in the group gets stronger, as well as the self-confidence of the group members. They become closer among themselves, which is of great importance, because this produces a strong feeling amongst them, akin to family.

At the end of the program, Delta Holding offers them their first job if they choose to join Delta; they are not obliged to accept such an offer. Scholarship holders are awarded Certificates of Training at a ceremony held in the presence of the company's president.

More than 160 children have received scholarships during the period of the last four years. Thirty of them enrolled in universities; 19 have been employed by Delta Holding to date.

***The Foundation for the future has a new generation of scholarship holders. Its plan is to increase the number of children and external partner companies participating in this Delta Holding project.***



## Privatna robna marka - benefit potrošačima i zajednici

Članice Delta Holdinga organizovale su akcije za različite društvene grupe, usklađujući ih sa svojim osnovnim biznisom.

Delta Maxi Grupa, kao maloprodajni lanac u kome preovlađuje prehrana, koncentrisala se na borbu protiv siromaštva i na oblast zdrave ishrane. Tokom cele godine vođena je akcija "1 dinar za..." u kojoj je od proizvoda privatne robne marke (PL) odvajan po 1 dinar za različite ugrožene društvene grupe. Donacije su iskorišćene za borbu protiv malignih bolesti kod dece, za rekonstrukciju doma za decu bez roditelja u Užicu, za finansiranje Narodne kuhinje u Vranju i za pomoć (kupovinu specijalnog vozila) Domu za osobe sa invaliditetom u Kulini. Ukupna vrednost donacija od privatne robne marke Premia dostigla je vrednost od 150.000 evra.

*Agencija Synovate sprovela je anketu na temu „Društveno odgovorno poslovanje iz perspektive građana“. Anketirani građani su kao najzapaženiju društveno odgovornu akciju istakli kampanju Delta Maxija „1 dinar za...“*

## Private label - Benefit for the customers and community

Delta Holding members have organized actions for different social groups, adjusting them to their core business..

Delta Maxi Group, a retail chain of food products, focused on fighting poverty, and on healthy food. During the whole year it has conducted the "1 dinar for..." action, where one dinar from each product sold of the private brand (PL) was allocated for different vulnerable social groups. Donations were given to fighting children's cancer, the reconstruction of the home for children without parental care in Užice, the National Charity kitchen in Vranje and the Home for Persons with disabilities at Kulina. The total value of donations from the 'Premia' brand amounted to Euro 150,000.00.

*The Synovate Agency conducted a poll called "Socially responsible business from the point of view of citizens". The respondents answered that the most socially responsible action was Delta Maxi's "1 dinar for...campaign"*





## Jabuka ili limun

Delta Generali Osiguranje je treću godinu zaredom organizovalo edukativnu akciju o bezbednosti u saobraćaju pod nazivom Jabuka ili limun. Akcija je održana u drugoj polovini septembra, kada su deca iz 56 osnovnih škola u Srbiji zajedno sa pripadnicima saobraćajne policije, regulisala saobraćaj dodeljujući vozačima jabuku kao priznanje za poštovanje saobraćajnih propisa, odnosno limun kao upozorenje na počinjeni prekršaj u saobraćaju. Akcija je ove godine proširena na oko 6.500 đaka iz 50 gradova u Srbiji, a planirano je da iduće godine broj dece školskog uzrasta koja učestvuju u akciji bude veći za 10 do 20%.

## An apple or a lemon

For the third time in a row, Delta Generali Insurance has organized educational programmes on action about traffic safety named An apple or a lemon. This campaign was conducted in the second half of September, when children from 56 elementary schools in Serbia, together with the traffic police, controlled the traffic and gave apples to drivers who observed traffic regulations, or lemons to those who violated them. This year, 6500 school children from 50 Serbian towns took part in this activity, and the plan is to increase this number by 10 to 20%.

## Osobe sa invaliditetom

Inkluziji osoba sa invaliditetom Delta Holding i njegove članice posvetili su se znatno pre uvođenja ove oblasti u zakonski okvir. Zahvaljujući pravovremenoj reakciji, zakonske obaveze u vezi sa zapošljavanjem osoba sa invaliditetom ispunjene su bez problema, ali Kompanija i dalje ulaže velike napore da svoj odnos sa ovom društvenom grupom zadrži na nivou znatno višem od onog koji je propisan zakonom.

Koordinaciju čitavog kompleksa odnosa sa osobama sa invaliditetom sprovodi Delta Fondacija. U koordinaciji DF realizovana je obuka zaposlenih (Disability Awareness Training). Kompanija je uzela učešće u radnoj grupi Globalnog dogovora (Global Compact) i radnoj grupi u okviru Međunarodne organizacije rada ILO / Global business and disability network.



*Kako bi pomogao rešavanju problema studenata sa invaliditetom kao posebne grupacije, Delta Holding je uspostavio partnerski odnos sa Beogradskim univerzitetom (BU) i Univerzitetskim centrom za studente sa hendikepom. Konkretan rezultat te saradnje je donacija specijalnog vozila Fiat Scudo sa hidrauličnom rampom koja omogućava nesmetan ulazak osobama u invalidskim kolicima. Time je studentima sa hendikepom omogućen prevoz od kuće do njihovih fakulteta.*

## Persons with disability

Delta Holding and its companies care about the inclusion of people with disabilities long before this become regulated by law. Owing to a timely response, statutory obligations regarding employment of persons with disability have been met without problems, but the company has been making further efforts to maintain relations with this social group at a level above the requirements prescribed by legislation.

Delta Foundation coordinates the entire complex systems of relations with people with disabilities. DF organized Disability Awareness Training for employees, and the company took part in the Global Compact Task Force and the ILO Task Force / Global business and disability network.

*Since students with disabilities make up a special population group, Delta Holding has established a partnership with Belgrade University (BU) and the University Centre for handicapped people. The Company donated a special Fiat Scudo vehicle equipped with a hydraulic ramp which enables people using wheel-chairs to get into the vehicle. In this way, these students can be transferred from home to their university.*





Do sada je u poslovnom sistemu Delta Holdinga (samo u kompanijama u Srbiji) zaposleno 319 osoba sa invaliditetom, na različitim radnim mestima, u skladu sa sposobnostima i stepenom invaliditeta. Između ostalog, to su pozicije prodavaca u maloprodajnim objektima, magacionera, administrativnih radnika, radnika na deklarisanju robe i druge.

Objekti u kojima rade osobe sa invaliditetom, kao i većina drugih zgrada poslovnog sistema Delta, prilagođeni su potrebama ovih osoba. Novosagrađene građevine, kao što su šoping-molovi Delta City u Beogradu i Podgorici, projektovani su u potpunosti po internacionalnim standardima za osobe sa fizičkim i senzornim invaliditetom (cross disability). Pristup je omogućen svim prostorijama u ovim objektima, od komercijalnih preko službenih prostorija, do prilaza liftovima i toaletima.

Delta City u Beogradu obavio je i posebnu akciju edukacije svojih posetilaca (više od 150.000 ljudi na nedeljnom nivou) o toleranciji i ravnopravnosti osoba sa invaliditetom. Svako parking mesto pored standardne vizuelne komunikacije obeleženo je posebno dizajniranim tablama sa porukom: "Da li stvarno želite moje mesto?"

*Od svih raspoloživih parking mesta u šoping-molu, 4% je rezervisano za osobe sa invaliditetom.*

To date, 319 people with disabilities have been employed by the Delta Holding business system in Serbia. They do several jobs according to their skills and the degree to which they are disabled. They work in stores, warehouses, administration offices, product declaration, etc.

The building where people with disabilities work and most of the other buildings within the Delta system are adapted to the needs of this population. New buildings, including Delta City shopping mall in Belgrade and Podgorica, were built fully in compliance with international standards for people with cross disability. They can access any area in these buildings, from the commercial area to the offices, elevators and toilets.

Delta City in Belgrade educated its visitors (over 150,000 visitors weekly) about tolerance and equal treatment of people with disability. Each parking place is not marked only visually but also with a specially designed message board: "Do you really want my place?"

*4% of all available parking places in the shopping mall are for people with disabilities.*

## Delta City, grad otvorenog srca

Delta City, prvi šoping-mol koji je otvoren u Srbiji, demonstrirao je jednu novu dimenziju društvene odgovornosti. Kao grad u gradu, mesto u kome se okuplja veoma veliki broj ljudi i odvija veliki broj najrazličitijih aktivnosti iz svih oblasti života, Delta City je postao i mesto veoma raznolikih CSR događaja. Akcije su usmerene na oblast kulture, zdravstva, sporta, marginalizovanih društvenih grupa...

Delta City je u saradnji sa NURDOR (Nacionalno udruženje roditelja dece obolele od raka) organizovao akciju masovnog šišanja u znak podrške deci oboleloj od malignih bolesti. Akciju su podržale referentne medicinske ustanove, kao i brojne ličnosti iz javnog života, glumci, sportisti, klubovi i sportski savezi.

U akciji za pomoć kulturnoj instituciji od nacionalnog značaja, Delta City je bio ekskluzivno mesto za prodaju karata za koncerte Beogradske filharmonije. Cilj je bio da se klasična muzika i repertoar Filharmonije približe posetiocima šoping-mola. Delta City Beograd organizovao je i akcije za integraciju dece ometene u razvoju, obeležio je Svetski dan Roma, organizovao dobrovoljno davanje krvi, obeležio Dan retkih bolesti, organizovao akciju o zdravoj ishrani pod nazivom Zdravlje na usta ulazi. Delta City u Podgorici za siromašnije sugrađane organizovao je akciju Kupi, prodaj, pokloni korišćen udžbenik, a tržni centar Sad Novi Bazaar u Novom Sadu organizovao je obuku žena za samopregled dojke.

*U planu događaja za 2011. godinu šoping molovi i tržni centri posebnu pažnju poklonili su akcijama koje imaju društveno odgovornu komponentu, i one su dobile prioritet u planiranju događaja.*

## Delta City-the city which opened its heart

Delta City, the first shopping mall in Serbia, displays a whole new dimension of social responsibility. Delta City, the city in a city, is attracting a large number of people, where a whole range of activities in all walks of life take place, and has become the venue for diverse CSR events oriented towards culture, sports, marginal social groups, etc.

Delta City, in cooperation with NURDOR (National Association of Parents of Children with Cancer) organized an event of group hair cutting as a token of support for children with cancer. This event was supported by medical institutions, and many VIPs, actors, sportsmen, sport clubs and associations.

In an aid campaign for an institution of national significance, Delta City was the exclusive place where tickets were sold for the Belgrade Philharmonic concerts. The goal was to present classical music and the Philharmonic repertoire to the shoppers. Delta City Beograd organized the events for integration of mentally retarded children, the International Day of the Roma, volunteer blood donation, the Rare Disease Day, a healthy food campaign called Health comes through your mouth. Delta City in Podgorica organized an event for the people with low financial capacity called Buy, Sell, Give a Used Text Book; and the Sad Novi Bazaar in Novi Sad organized a breast self-examination training session for women.

*The 2011 Events Plan for shopping malls and shopping centres puts the focus on events with a social responsibility component.*

## Deo donatorskih akcija Delta Holdinga i njegovih članica

### Oblast kulture

- Pozorišna predstava Petar Pan za decu iz domova i škola za decu sa invaliditetom
- Karavađo u Beogradu, izložba slika znamenitog italijanskog slikara, generalno sponzorstvo
- Donatorska večera za saksofonistu Dušana Vukmirovića

### Oblast zdravstva

- Donacija Kliničko bolničkom centru Srbije
- Donacija Ginekološko-akušerskoj klinici Narodni front
- Finansiranje izdavanja Knjige nade, koja objedinjuje 15 istinitih ispovesti dece izlečene od malignih bolesti
- Finansiranje izdavanja priručnika za prosvetne i zdravstvene radnike Zdravstveno vaspitanje
- Podrška održavanju Drugog simpozijuma o adolescentskoj gojaznosti

### Oblast sporta

- Partnerstvo Delta Generali Osiguranja sa Beogradskim maratonom

### Pomoć osobama sa invaliditetom

- Finansiranje adaptacije filma za osobe sa oštećenim sluhom
- Pomoć sportskim udruženjima osoba sa invaliditetom
- Saradnja sa Društvom za pomoć osobama ometenim u razvoju Stari Grad
- Donacija džudo stručnjača klubu Hrabro srce koji radi sa decom oštećenog sluha
- Donacija trenerki i dresova fudbalskom klubu Ljubiš iz Čajetine, koji okuplja osobe oštećenog sluha

### Deca bez roditeljskog staranja

- Veruj u sebe, projekat jačanja samopouzdanja i motivacije dece iz domova, kroz druženje sa uspešnim ljudima iz sveta sporta, kulture, javnog života
- Srećno novo proleće, pozorišna predstava odigrana u 12 domova za decu bez roditelja

### Zaštita životne sredine

- Organizacija izložbe fotografija Zagađenje grada u saradnji sa Fakultetom primenjenih umetnosti u Beogradu, sa primerima zagađenja u Beogradu

## Some donation events of Delta Holding and its member companies

### Culture

- Theatre performance Petar Pan for children from homes and schools for children with disability
- Caravaggio in Belgrade, exhibition of this famous Italian painter; general sponsorship
- Donation dinner for Dušan Vukmirović, a sax player

### Community

- Donation for the Clinical Centre of Serbia
- Donation for the Narodni front Hospital for Obstetrics and Gynaecology
- Funds for publication of The Book of Hope, a compilation of 15 true stories of children successfully cured of cancer
- Financing of a manual for teachers and medical personnel – Health education
- Support for the Second Conference on Adolescent Obesity

### Sports

- Partnership of Delta Generali Insurance and Belgrade Marathon

### Aid for people with disabilities

- Financing of film adaptation for the hearing impaired
- Aid to sports associations of people with disabilities
- Cooperation with the Stari Grad Help for mentally retarded persons
- Theatre performance Petar Pan for children from homes and schools for children with disabilities
- Donation of judo expert for the Courageous Heart for children with impaired hearing
- Donation of sports to Ljubiš from Čajetina, a club for the hearing impaired

### Children without parental care

- Push yourself, a project of building self-confidence and motivation in children without parental care through friendly relations with successful personalities from sports, culture and the community
- Happy New Spring, a theatre performance in 12 homes for children without parental care

### Environmental protection

- Organization of the photo exhibition City Pollution in coordination with the Faculty of Applied Arts, Belgrade, with examples of pollution in Belgrade





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**ZAŠTITA  
ŽIVOTNE SREDINE  
ENVIRONMENTAL  
PROTECTION**





Delta Holding sprovodi brojne aktivnosti u cilju zaštite životne sredine. Efikasno upravljanje resursima, štednja energije i širenje svesti o značaju očuvanja životne sredine osnovni su ekološki ciljevi.

Kompanija je 2010. godinu proglasila za Godinu ekologije, sa željom da motiviše zaposlene, poslovne partnere i druge učesnike na tržištu da slede primer Delte. U tom cilju organizovana je interna edukacija za zaposlene na temu upravljanja otpadom, a osnovano je i posebno odeljenje koje se bavi pitanjima zaštite životne sredine i upravljanja otpadom.

U cilju promocije odgovornog ponašanja u javnosti organizovana je prva velika volonterska akcija Delta Holdinga, u saradnji sa nevladinom organizacijom Smart Kolektiv, Gradskim zelenilom Beograd i mladim izviđačima. U akciji je više od 200 zaposlenih učestvovalo u obnovi parka Ušće na Novom Beogradu. Tom prilikom zasađeno je 75 sadnica i očišćen je park od korova i drugih vrsta otpadaka. Ova akcija značajno je doprinela razvoju svesti zaposlenih o mogućnostima koje nam pruža timski rad, kao i o značaju pojedinačnog doprinosa svakoga od nas.

Delta Holding conducts numerous activities aimed at environmental protection. Effective resource management, energy efficiency, and building of environmental awareness are the main ecological targets.

2010 is the Year of Ecology for our company because we wanted to motivate employees, business partners and other stakeholders in the market to follow our example. In that regard, internal education of employees about waste management has been carried out, and a special department has been founded for environmental and waste management issues.

The first big volunteer event for the promotion of responsible conduct in public was organized by Delta Holding, in coordination with a non-governmental organization called Smart Kolektiv, PUC City Green Areas and young Scouts. The event involved more than 200 employees who worked on the rebuilding of the Ušće Park in Novi Beograd. On that occasion, they planted 75 plants and cleared the park of weed and waste. This was a great contribution to the building of employees' awareness of the opportunities of team work, and of the importance of individual contribution.





Izložba fotografija akademaca sa Fakulteta primenjenih umetnosti čiju je realizaciju podržao Delta Maxi je takođe organizovana sa ciljem da se podigne svest javnosti o značaju rešavanja problema zagađenja životne sredine. Studenti sa odseka fotografije građanima su predstavili snimke deponija i zagađenja vazduha kroz izložbu koja je organizovana u centralnoj gradskoj ulici, Knez Mihailovoj. Delta Maxi je akciju zaokružio tako što je pružio pomoć odseku fotografije na Fakultetu primenjenih umetnosti, a izložba ne samo da je izazvala veliko interesovanje javnosti, već je predstavljala motiv učesnicima velike akcije Očistimo Srbiju da rešavaju problem divljih deponija upravo na mestima koje su na svojim fotografijama zabeležili studenti FPU.

An exhibition of photos taken by the students of the Faculty of Applied Arts, supported by Delta Maxi, was also designed to build public awareness of the environmental issues. The students from the Photography Department presented their photos of waste dumps and air pollution at the exhibition in the main city street - Knez Mihailova. Delta Maxi supported this event by helping the Photography Department at the Faculty of Applied Arts; and, the exhibition not only attracted large audience but also motivated the participants in the Clean Serbia campaign to solve the problems of illegal dump sites where the students took their photos.

Na podizanje svesti poslovnih partnera i javnosti bila je usmerena i novogodišnja produkcija Kompanije. Sve novogodišnje čestitke imale su ekološki motiv koji su oslikala deca iz domova za nezbrinutu decu, a zauzvrat u sedam domova u kojima su ova deca smeštena izvršena je zamena postojećih sijalica štedljivim. Zgrada Delta Holdinga nije bila osvetljena tradicionalnim svetilkama, već specijalnim reflektorima čime je potrošnja električne energije značajno smanjena u odnosu na prethodne godine.

U šoping-molu Delta City Dan planete zemlje obeležen je postavljanjem specijalnih kontejnera, eko-robotu za odlaganje metalne, plastične i papirne ambalaže. U periodu trajanja akcije održane su i edukativne radionice koje su vodili profesori i studenti sa Fakulteta organizacionih nauka.

*Delta Maxi se priprema za učešće u prvom organizovanom prikupljanju potrošenih baterija u Srbiji. Trenutno je u toku razrada akcionog plana za postavljanje kutija za prikupljanje u Delta Maxi objektima. Ovaj projekat radi se u saradnji sa Ministarstvom za ekologiju.*

U realizaciji pomenutih akcija Delta je naišla na odobravanje i podršku javnosti, medija, nevladinih organizacija i državnih institucija.

The New Year Company's production was also oriented towards building awareness of business partners and the public. All greetings cards for New Years Eve had an ecological motif painted by children from homes for children without parental care, and in turn, in seven such homes the light bulbs were replaced with energy saving light bulbs. The Delta Holding Building was not lit with traditional light fixtures but with special spot lights which saved electricity consumption significantly compared to the last few years.

In the Delta City shopping mall, on Planet Day, special robot containers were installed for disposal of metal, plastics and paper waste. During this event, educational workshops were arranged lead by the teaching staff and students from the Faculty of Organizational Science.

*Delta Maxi has been making preparations for the first organized collection of spent batteries in Serbia. Currently, an action plan is being designed for arrangement of collection boxes in Delta Maxi stores. This project has been implemented with the Ministry of the Environment.*

For all these events Delta received approval and support of the public, media, NGOs and governmental institutions.





## Ekološka efikasnost

Ekološka efikasnost shvaćena je kao mera upravljačkog procesa čiji je cilj da se maksimizira efikasnost proizvodnog procesa, a minimiziraju njegovi negativni uticaji na životnu sredinu.

S obzirom na to da je poljoprivredna proizvodnja potencijalno jedan od najvećih zagađivača, u proizvodne procese Delta Agrara integrisani su principi ekološke efikasnosti u cilju smanjenja zagađenja životne sredine i efikasnije upotrebe resursa.

U 2010. godini nastavljene su aktivnosti prikupljanja, skladištenja i tretiranja nekontaminiranog, ambalažnog i opasnog otpada u skladu sa propisima. U okviru Delta Agrara potpisani su ugovori sa operaterima za reciklažu papira, kartona, plastike, metala, drveta i stakla. Reciklirano je 30% od ukupno plasiranog ambalažnog otpada dok je zakonska obaveza za Delta Holding 5%.

U Fabrici pesticida u Zrenjaninu, ugrađeno je i postrojenje za prečišćavanje otpadnih voda tako da ona može da se upotrebljava ponovo u procesu pranja.

U 2011. godini Delta Agrar će se posvetiti analizi mogućnosti za proizvodnju energije iz obnovljivih izvora.

Prvi projekat koji će ova kompanija razmotriti bavi se mogućnošću dobijanja biogasa iz organskog otpada na imanju Napredak Stara Pazova. Projekat predviđa da otpad sa komercijalnih farmi (krava i svinja) bude iskorišćen za proizvodnju energije. Produkt ovog biogasnog postrojenja bi pre svega bila struja zatim toplotna energija i(kao nus-produkt kvalitetno mineralno djubrivo.

Drugi projekat odnosi se na sistem vetrenjača za proizvodnju električne energije. Takozvane Wind Farm mogu da budu postavljene na dve lokacije, a svaki sistem obično se sastoji od 50-100 vetrenjača. Trenutno se razmatra postavljanje 2 merne stanice na osnovu kojih bi nakon godinu dana dobili precizne podatke šta je najoptimalnije za potencijalne lokalitete za izgradnju farmi-vetrenjača.

U cilju štednje energije na imanju Napredak Stara Pazova ugrađeni su blokovi kompenzacije električne energije, a istovremeno se sukcesivno u svim fabrikama i poslovnim zgradama na svim lokacijama obične sijalice zamenjuju štedljivim. Na Nukleus farmi u Staroj Pazovi ugrađeni su i tajmeri i senzori za paljenje i gašenje sijalica radi uštede energije.

## Environmental efficiency

Environmental efficiency is considered as a measure of the management process aimed at the maximization of the production process's efficiency and the minimization of unfavourable environmental impacts.

Since agricultural production is one of the potentially largest sources of pollution, Delta Agrar integrated the environmental efficiency principles in its production processes in order to decrease environmental pollution and increase efficiency of resource usage.



In 2010, the activities of collecting, storage and treatment of uncontaminated, packaging and dangerous waste continued in accordance with legislation. Delta Agrar entered into contracts with the paper, cardboard, dangerous waste, metal, wood and glass recycling operators. 30 % of the packaging waste was recycled, although the statutory obligation of Delta Holding is 5%.

In the Zrenjanin pesticides plant, a waste water treatment plant was to purify the waste water for washing purposes.

In 2011, Delta Agrar will focus on the potential for energy production from recoverable sources. The first project to be studied by this Company will be production of biogas from organic waste produced on the Napredak Stara Pazova farm. This project envisages that the waste from the commercial farms (cows and pigs) will be used for energy generation. This biogas plant would generate electricity, then heat energy and as a by-product, a quality mineral fertilizer.

The second project is for wind generators for electrical energy generation. So-called Wind Farms can be located at two sites; each system usually holds 50-100 wind generators. Currently, a study has been made on the installation of 2 measurement stations which, after a year, could show precisely what is the optimal potential site for the installation of the Wind Farms.

For the purpose of energy saving, electric power compensation blocks have been installed at the Napredak Stara Pazova farm, and at the same time traditional bulbs have been replaced by energy saving bulbs in all plants and business premises, one by one, at all sites. Energy saving timers and sensors have been installed at the Nukleus Farm at Stara Pazova.



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## PRIMER + EXAMPLE +



### Delta-Pak

U 2010. godini osnovana je i firma Delta-Pak kao operater sistema Delta Holdinga za upravljanje ambalažnim otpadom. Budžet od 80.000 evra biće utrošen na unapređenje sistema zaštite životne sredine i promociju ideje ekološke odgovornosti kroz projekte sakupljanja ambalažnog otpada od građanstva, edukaciju i podizanje svesti zaposlenih, kao i na kupovinu kontejnera i namenskih vozila za selektivno prikupljanje otpada. Prvenstvena uloga Delta-Pak, kao operatera sistema za upravljanja ambalažnim otpadom, jeste da spoji članice Delta Holdinga koje plasiraju ambalažu na tržište i recyklere koji obavljaju njeno zbrinjavanje. Takva vrsta operatera podrazumeva upravljanje ambalažnim otpadom u celini što obuhvata: planiranje i organizovanje aktivnosti vezanih za sakupljanje, transport, skladištenje, tretman i odlaganje ambalažnog otpada.

Ciljevi "Delta-Pak" su pre svega:

- garantovanje postizanja Nacionalnih ciljeva koji se odnose na sakupljanje ambalaže i ambalažnog otpada i njeno ponovno iskorišćenje ili reciklažu, što ujedno predstavlja i plan smanjenja ambalažnog otpada;
- uspostavljanje efikasnog i rentabilnog sistema za upravljanje ambalažnim otpadom koji će omogućiti njegovo adekvatno zbrinjavanje kroz odvojeno sakupljanje, sortiranje i recikliranje;

Zadatak preduzeća "Delta-Pak" je da smanji ekološku štetu i uticaj ambalažnog otpada na životnu sredinu kao i ekonomsku štetu koja nastaje usled

### Delta-Pak

Delta-Pak, Delta Holding's operator for packaging waste management was founded in 2010. Its budget of 80,000 euros will be spent on the environmental protection system improvement and the promotion of environmental responsibility concepts through the project of packaging waste collection from citizens, and employees' education and awareness building, as well as for the purchase of containers and special purpose vehicles for selective waste collection. The prime role of Delta-Pak, the system operator for packaging waste management, is to connect Delta Holding companies, which place packaging on the market, and recyclers which dispose such material. Operators of this kind manage the packaging waste process, including the planning and organizing of the activities in connection with packaging waste collection, their transport, storage, treatment and disposal.

Delta-Pak's main objectives are to:

- Guarantee reaching the national objectives regarding packaging and waste packaging collection and re-use or recycling, which is also a plan to reduce packaging waste;
- Establish an efficient and cost-saving packaging waste management system, which will ensure adequate disposal through separate collection, sorting and recycling;

Delta-Pak's task is to mitigate environmental damage and impact of packaging waste, as well as to reduce economic loss caused by non-recycling of the material which could otherwise be re-used

nerecikliranja materija koje bi se inače mogle vratiti u proizvodni ciklus. Kroz izradu plana upravljanja ambalažnim otpadom "Delta-Pak" će odrediti projekte kojima će definisati ciljeve i aktivnosti svake od članica Delta Holdinga koje će svojim aktivnim učesćima na svojim lokacijama vršiti organizovano zbrinjavanje različitih vrsta ambalažnog otpada. Kroz uspostavljanje takvog načina organizacije fokus neće biti samo na ispunjenju ciljeva koji su propisani od strane države za 2010. i 2011. godinu već i na ispunjenju specifičnih ciljeva koji se očekuju u 2013. godini za svaku vrstu ambalažnog otpada (staklo, metal, karton, drvo i plastiku). "Delta-Pak" će ispred svih članica Delta Holdinga preuzeti odgovornost za minimalizaciju uticaja ambalažnog otpada na životnu sredinu. Samim tim doprineće održivom razvoju svake od članica kroz očuvanje prirodnih resursa i životne sredine.



## Biorazgradive kese

Delta Maxi kao najveći maloprodajni lanac u regionu, prvi je u svoje objekte uveo kese od biorazgradivog materijala, koje su na kasama, besplatno, dostupne svim potrošačima. U sledećoj fazi Delta Maxi planira i izradu cegera od biorazgradivog materijala, koji će se koristiti više puta i doprineti smanjenju upotrebe plastičnih kesa.

Biorazgradive kese se koriste i u maloprodajnim objektima Delta Sporta.

U toku 2010. na nivou čitavog sistema Delta Holdinga uvedena su interna pravila ekološke efikasnosti kojih se svi zaposleni pridržavaju. Pravila sugerišu dvostrano štampanje, gašenje svetla, klima uređaja, računara nakon napuštanja kancelarija, reciklažu plastičnih flaša i čaša kao i papirnog kancelarijskog materijala.

in production. By making the packaging waste management plan Delta-Pak will identify the projects by which it will specify the goals and actions of Delta Holding member companies, which will initiate active participation at all company sites to dispose various kinds of the packaging waste in an organized manner. Such an organization will mean that not only the 2010 and 2011 statutory objectives will be met, but also the specific objectives foreseen for 2013 for each kind of packaging waste such as glass, metal, cardboard, wood and plastics. Delta-Pak will assume liability on behalf of all Delta Holding members to minimize the environmental impact of packaging waste, and thus contribute to the sustainable development of each member company through preservation of natural resources and the environment.

## Biodegradable bags

Delta Maxi, the biggest regional retail chain, was the first to offer biodegradable bags in its stores, where customers can take them free of charge. In the next stage, Delta Maxi plans to offer shopping bags made of biodegradable material, which can be re-used and thus reduce the consumption of plastic bags.

Biodegradable bags are also used in Delta Sport stores.

In 2010, Delta Holding system started to apply the internal environmental efficiency rules which are observed by all employees. These rules recommend double-sided printing, switching off of lights, air conditioners and PCs when leaving the room, recycling of PVC bottles and glasses, and office paper.





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# **ODNOS SA POTROŠAČIMA I PARTNERIMA**

## **RELATIONS WITH CUSTOMERS AND PARTNERS**





Posebno mesto u poslovanju Delta Holdinga i njegovih članica zauzimaju potrošači, klijenti i korisnici usluga, odnosno poslovni partneri i dobavljači. Zbog veličine Kompanije i zbog diversifikovanog poslovanja (posebno u oblastima kao što su maloprodaja i agrarna proizvodnja) poslovanje kompanije direktno je povezano sa izuzetno brojnom populacijom, što grupaciji potrošača i klijenata, odnosno dobavljača, daje poseban značaj.

*U 2010. godini objekte Delta Maxi Grupe na pet nacionalnih tržišta posetilo je 157,9 miliona potrošača. Samo jedan šoping-mol Delta City nedeljno poseti oko 150.000 ljudi.*

Customers, clients and users of services and/or business partners and suppliers play a special role in the Delta Holding operations. In view of the company's size and diversified operations (especially in retail and agribusiness), the company's operation is directly connected with a very large number of community groups, which is of special significance for all parts of the business system.

*In 2010, the main stores of Delta Maxi Group at five national markets had 157.9 million customers. Only one shopping mall - Delta City-has 150,000 visitors every week.*

U Delta Holdingu veoma velika pažnja poklanja se negovanju i razvijanju partnerskih odnosa sa potrošačima. Nezavisno istraživanje agencije Synovate pokazalo je da od građana koji su umeli da definišu ovaj pojam CSR-a, većina prepoznaje baš Delta Holding kao društveno odgovornu kompaniju. Ovaj podatak predstavlja podsticaj i obavezu za zaposlene u Delta Holdingu u daljem sprovođenju i unapređenju društveno odgovornog poslovanja i odnosa prema potrošačima i ostalim zainteresovanim stranama. U skladu sa tim vrši se konstantno istraživanje potreba i želja potrošača i vrši unapređenje različitih programa lojalnosti. Ova istraživanja usmerena su najčešće na povećanje kvaliteta proizvoda i usluge i unapređenje odnosa sa potrošačima.

Delta Holding pays great attention to the maintenance and development of partnerships with customers. Although a Synovate inquiry shows that most Serbian citizens, who make up the market in this country, do not understand the meaning of social responsibility, most of those who know what this term means have identified Delta Holding as a socially responsible company. This fact encourages and obliges Delta Holding employees to continue and improve their socially responsible business and attitude towards customers and other concerned parties. Therefore, customers' needs and wishes are under constant scrutiny, and various loyalty programs have been constantly upgraded. These programs are mainly conceived to improve the quality of products, services and customer relations.



## Komunikacija sa potrošačima

Članice Delta Holdinga napravile su nekoliko pionirskih poteza u segmentu komunikacije sa potrošačima na srpskom tržištu. U ovom trenutku, kompanije Delta Generali Osiguranje i Delta Maxi izdaju dva besplatna magazina za potrošače odnosno klijente, u ukupnom tiražu većem od 100.000 primeraka, što Delta Holding čini jedinstvenim u regionu.

Delta Generali Osiguranje izdaje časopis Pogled koji distribuira na kućne adrese više od 40.000 klijenata životnog osiguranja.

Delta Maxi Grupa je izdavač Maxi magazina koji se deli u prodajnim objektima ove maloprodajne grupacije. Svakog meseca 60.000 kupaca u Maxiju dobije besplatno svoj primerak ovog časopisa.

## Communications with consumers

Delta Holding companies have taken several pioneering steps in communications with consumers in the Serbian market. Delta Generali Insurance and Delta Maxi issue two magazines for consumers and customers, which distinguishes them from other regional counterparts.

Delta Generali Insurance issues Pogled (View) magazine, which is distributed on home addresses of more than 40.000 life insurance clients.

Delta Maxi is publisher of Maxi Magazine, shared in this retailer's stores. Every month, 60.000 customers in Maxi stores get free copy of this magazine.



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## PRIMER + EXAMPLE +

### Poljoprivredna kooperacija

Kompanija Delta Agrar ima jedan od najrazvijenijih i najkompleksnijih odnosa sa partnerima - kooperantima u poljoprivrednoj proizvodnji. On se zasniva na činjenici da individualni i mali poljoprivredni proizvođači proizvode za poznatog kupca, čime dobijaju zagarantovan plasman proizvoda. Sem toga, partneri dobijaju podršku u vidu nabavke repromaterijala za započinjanje proizvodnje i prateće robe uz odloženo plaćanje, po završetku proizvodnog ciklusa (takozvano zaduživanje u rodu).

### Agricultural cooperation

Delta Agrar has one of the most developed and complex relations with its partners, the contractors in agribusiness. It is based on production by individual and small agricultural producers for a known customer, which ensures sales of their products. Apart from that, the partners are supported through supply of the production material from the beginning of production, and other related goods which are paid later, after the end of the production cycle, which is what is known as 'in kind debt.'

Istovremeno, Kompanija kooperantima prenosi knowhow upoznavajući proizvođače sa najmodernijom svetskom tehnologijom koja je već primenjena u sistemu Delta Agrara. Stručne službe Delta Agrara prate proces proizvodnje i staraju se o kvalitetu i bezbednosti hrane.

Planom je predviđeno da se kooperacija razvija u više proizvodnih segmenata: voćarstvu, gde se kooperantima nudi podizanje zasada jabuka sa garantovanim otkupom u narednih 15 godina, povrtarstvu, kao i u tovu prasića i junadi.

U 2009. godini agrarni sektor radio je sa 1.908 kooperanata, a plan je da se u 2011. ovaj broj poveća, između ostalog i pojačanom edukativnom kampanjom među individualnim poljoprivrednim proizvođačima u Srbiji.

At the same time, the Company transfers know-how to its agricultural producers and provides them with information about the most advanced processes that have already been applied in Delta Agrar. Specialised departments of Delta Agrar monitor the production process to ensure food quality and safety.

The plan is to develop cooperation in many production segments: fruit growing, where fruit growers are incentivised to grow apple trees with guaranteed purchase in the next 15 years, vegetable growing and pig and cattle raising.

In 2009, agribusiness operated with 1,908 subcontractors, and in 2011 this number should increase through a stronger educational campaign among agricultural producers in Serbia.

## Agrarna kooperacija u 2009.

### Number of agribusiness subcontractors in 2009

#### 1908 kooperanata / cooperant

**Ratarske kulture**  
Field crops

951

**Voće i povrće**  
Fruit and vegetable

894

**Tov svinja**  
Pig raising

12

**Tov junadi**  
Cattle raising

51

## Merenje istraživanja zadovoljstva kupaca

Grupacija Delta DMD, koja se bavi veleprodajom i distribucijom, u 2010. godini sprovela je u dva navrata merenje zadovoljstva svojih kupaca. U odnosu na prethodnu godinu stepen zadovoljstva kupaca povećan je za 5%. Uvažavajući rezultate ovog istraživanja, Kompanija je reorganizovala sopstveno poslovanje i podelu kupaca, na osnovu onoga šta su sami kupci naveli u anonimnoj anketi.

Delta Generali Osiguranje kontinuirano meri zadovoljstvo klijenata pruženim uslugama kompanije. CSS (*consumer satisfaction survey*) je rađeno CATI (*computer assisted telephone interviewing*) tehnikom i sprovedeno je na uzorku od 1200 klijenata. Istraživanje je pokazalo da su klijenti vrlo zadovoljni uslugama, da je nivo lojalnosti veoma visok, ali je ukazalo i koje poslovne procese treba unaprediti. Delta Generali Osiguranje organizovalo je radionice na kojima su detaljno analizirani koraci koji mogu unaprediti određene aktivnosti. Unapređeni su i pojednostavljeni procesi prijave štete, prilagođen jezik komunikacije u skladu sa očekivanjima potrošača. Istraživanja će biti nastavljena.

## Customer satisfaction assessment

Delta DMD Group, which is involved in wholesale and distribution, measured customer satisfaction twice in 2010. Customer satisfaction was 5% higher than last year. Taking these results into account, the company reorganized its operation and division of buyers, in accordance with the answers of the anonymous respondents.

Delta Generali Insurance measures customer satisfaction with ongoing provision of services. CSS (*consumer satisfaction survey*) was carried out by CATI (*computer assisted telephone interviewing*) on a sample of 1,200 customers. This survey showed that the customers are very satisfied with services, there is a level of loyalty and also it was clear which business processes needed improvement. Delta Generali Insurance organized workshops for detailed analyses of surveys and steps which can potentially upgrade certain processes. Damage reporting processes were simplified and improved; communication language was adapted to the customers expectations. These surveys will be resumed.



## Ispravnost hrane

Delta Maxi Grupa, kao vodeći nacionalni maloprodajni lanac prehrane i robe široke potrošnje, svoju odgovornost prema potrošačima iskazuje kroz više pravaca. S obzirom na prirodu posla kojim se bavi, jedan od najznačajnijih pravaca tiče se ispravnosti i kvaliteta hrane. HACCP sistem uveden je u DMG 2007. godine i integrisan sa standardom ISO 9001:2008. U 2010. godini važenje sertifikata je obnovljeno, a odit je sproveda renomirana sertifikaciona kuća Quality Austria, članica međunarodne mreže sertifikacionih tela IQNet - International Certification Network).

U periodu o kome izveštavamo, pored unapređenja planova kvaliteta, kontrole i ispravnosti namirnica, velika pažnja posvećena je obukama zaposlenih. Kroz seriju edukativnih filmova zaposleni u maloprodaji upoznali su postupke od dolaska na posao, poštovanja higijenskih pravila, trebovanja i prijema robe, skladištenja, proizvodnje prema definisanim recepturama, do izlaganja robe, usluživanja potrošača, postupka povlačenja proizvoda po završetku radnog dana i tako dalje.

Delta Agrar u primarnoj proizvodnji voća i povrća, kao i u industriji hrane primenjuje čitav niz međunarodnih standarda kvaliteta. U primarnoj proizvodnji to je pre svega Global GAP koji predviđa praćenje više od 230 kontrolnih tačaka. Sem toga primenjeni su i standardi HACCP, HALAL, ISO9001, ISO14001 i mnogi drugi. Za informisanje potrošača o proizvodima organizovana je besplatna potrošačka info- linija i to za sve fabrike koje rade u okviru prehrambene divizije.

## Safe food

Delta Maxi Group, a leading national food and consumables retailer, expresses its responsibilities towards consumers in several ways. In view of the business it is involved in, one of the most relevant ways is connected with food safety and quality. HACCP system was introduced in DMG in 2007 and integrated with the ISO 9001:2008. In 2010, validity of this certificate was renewed, after the audit carried out by the reputable Quality Austria, a member of the IQNet - International Certification Network.

In the reporting period, in addition to the improvement in the quality plans, food safety and inspection, strong focus was put on the employees training. Retail employees were presented with a series of educational films to familiarize themselves with the procedures from coming to work, observation of hygiene rules, requisitions, acceptance of goods, storage, production in accordance with the specified recipes, display of goods, customer service, removal of products after the day ends, etc.

In primary fruit and vegetable production, and food processing, Delta Agrar applies a whole range of international quality standards. In primary production, this is Global GAP, before all others, which prescribes the monitoring of more than 230 control points. Apart from that, HACCP, HALAL, ISO9001, ISO14001 and many other standards are applied. A free info line is provided for customers who can ask for information about products from all factories operating within the food division.



## Partnerstva i saradnje

Raznovrsni i obimni planovi u oblasti CSR-a nametnuli su potrebu saradnje sa veoma širokom grupom raznorodnih institucija i organizacija. Bez njihove pomoći i učešća u različitim projektima ne bi bilo uspešnih društveno odgovornih akcija Delta Holdinga!

U različitim delovima Delta Holdinga, u zavisnosti od vrste aktivnosti, partnerstvo ili saradnja uspostavljeni su sa državnim organima (Ministarstvo unutrašnjih poslova Republike Srbije, Ministarstvo za rad i socijalnu politiku, Nacionalna služba za zapošljavanje, Gradski sekretarijat za socijalnu zaštitu), sa medijskim organizacijama (Asocijacija medija, Beograd), nevladinim organizacijama (Banka hrane, Forum mladih sa invaliditetom, Udruženje studenata sa hendikepom Beogradskog univerziteta, Smart kolektiv, Kreativni edukativni centar za MNRO, Društvo za pomoć osobama ometenim u razvoju Stari Grad, NURDOR - udruženje roditelja dece obolele od malignih bolesti i druge), kao i sa drugim društveno odgovornim kompanijama i institucijama. Naravno, visok nivo saradnje ostvaren je i sa međunarodnim organizacijama, pre svega kroz Globalni dogovor, ali i kroz Međunarodnu organizaciju rada i druge.

**Vladin sektor**  
**Government**  
**sector**

**Međunarodne**  
**institucije**  
**International**  
**institutions**



**Nevladine  
organizacije  
NGO**

**Društveno odgovorne  
kompanije  
Socially responsible  
companies**

## **Partnership and cooperation**

Various and numerous plans in the CSR field imposed a need for cooperation with a wide range of different institutions and organizations. Delta Holding's socially responsible actions could not be possible without their help and cooperation.

Different parts of Delta Holding, engaged in different kinds of activities, established partnership or cooperation with the authorities, such as the Ministry of the Interior of the Republic of Serbia, Ministry of Labour and Social Policy, the National Employment Agency, City Secretariat for Social Welfare, media organisations like the Media Association, Belgrade, as well as NGOs. These include Food Bank, Forum of Young People with Disabilities, Association of Handicapped Students of the University of Belgrade, Smart Kolektiv, the Creative Educational Centre MNRO, Assistance Society for Mentally Retarded Persons of Stari Grad, and NURDOR, the National Association of Parents of Children with Cancer, as well as other socially responsible companies and institutions. A high level of cooperation has also been established with international organizations through Global Compact, the ILO and others.

**Koncept i priprema izveštaja:**

Sektor za korporativne komunikacije

**Vođa tima:**

Jelena Krstović, generalni direktor Delta Holdinga  
i direktor korporativnih komunikacija

**Članovi tima:**

Aleksandar Bojić, konsultant za odnose s medijima Delta Holdinga  
Tijana Koprivica, saradnik za eksternu i internu komunikaciju Delta Holdinga  
Milica Babić, CSR menadžer Delta Maxi Grupe  
i kolege iz Delta Humanitarnog Fonda, Delta M Grupe,  
Delta Sport Grupe, Delta Generali Osiguranja

**Design i priprema za štampu:**

Sektor za korporativne komunikacije

**Štampa:** štamparija Vizartis

**Report drafting and preparation:**

Corporate Communications Department

**Team leader:**

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**Team members:**

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Tijana Koprivica, Coordinator for external and internal communication, Delta Holding  
Milica Babić, CSR Manager, Delta Maxi Group  
Personnel from Delta Humanitarian Foundation, Delta M Group, Delta Sport Group, Delta Generali Insurance

**Design and preparation for printing:**

Corporate Communications Department

**Print:** Art of Printing Vizartis



CSR izveštaj je odštampan na recikliranom papiru Munken (Arctic Paper).

Satimat green (zeleni) je svileni obložen papir, sertifikovan od strane Saveta za upravljanje šumama, proizveden od 60% FSC standardizovanog recikliranog vlakna i 40% FSC standardizovanog prirodnog vlakna, što obezbeđuje smanjen uticaj na životnu sredinu.

Kombinovana mešavina vlakana nudi veoma visok stepen beline (CIE 124) i odlične rezultate štampe, sa vremenom sušenja koje omogućava visoku produktivnost.

Satimat green 100-350 gsm  
FSC standard (međunarodni sertifikat za drvo iz održivih šuma): SGS-COC-003161  
EU ekološki broj: FR/11/003

Printed on the recycled paper Munken (Arctic Paper).

Satimat green is a silk coated paper, FSC certified, produced from 60% FSC certified recycled fibre and 40% FSC certified virgin fibre, ensuring a reduced impact on the environment.

The combined fibre combination offers very high whiteness (CIE 124) and excellent printing results with good drying time for high productivity.

Satimat green 100-350 gsm  
FSC Number : SGS-COC-003161  
EU Ecolabel Number: FR/11/003



ISO 14001    ISO 9001

