









Contract Number: 2010-01-23-010101 Twinning Number: HR/10/IB/JH/04



MISSION REPORT

Activity 3.1.3

Component 3:
RAISING PUBLIC AWARENESS OF THE ENFORCEMENT SYSTEM

Designing and printing 10 000 promotional leaflets about the enforcement system for general public

1. EXECUTIVE SUMMARY

EXECUTIVE SUMMARY	
MS Experts	Mr Cristóbal Guzmán López Mr Javier Luis Parra García
Croatian Counterparts	Ms Marija Grbin Head of Department for Internal Information and Website, Service for Information and Public Relations (Ministry of Justice) Mr Dalibor Ružić Senior Administrative Adviser, Directorate for Civil, Commercial and Administrative Law (Ministry of Justice)
Mission	Activity 3.1.3: Designing and printing 10 000 promotional leaflets about the enforcement system for general public. The leaflets will be also available in electronic form on the enforcement website and the paper version will be disseminated to the general public by relevant stakeholders (e.g. at local offices and round tables organized through activity 3.1.5).
Dates	October 19 – 23, 2015











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Place	Zagreb
Objectives	Main objective: The purpose of the assistance is to design promotional leaflets about the enforcement system for general public. They will provide clear and concise information on the main features of the enforcement system, institutions involved and their jurisdiction, protection of enforcement parties through legal remedies and main novelties in the enforcement process. The activity will be focused on general content, target groups and graphic design. The specific information that is going to be included will be determined under the upcoming activity 3.1.1.b). Leaflets will be printed and disseminated to the general public by relevant stakeholders and they will also be available on the enforcement website. BC and stakeholders will decide the best way to disseminate the leaflets, by making them available in offices and other premises where general public have access or in any other way they consider appropriate.
Methodology	 Classification, analysis and processing of inputs from previous reports. Development of the Communication Plan for Enforcement System in Croatian regarding the design and printing of leaflets and other aspects involved. Meetings with Croatian Counterparts in relation to designing and printing of leaflets. Designing of the leaflet about the enforcement system, and designing of the leaflet about consumer bankruptcy. Sending inquiries for the offers for printing of 10 000 leaflets (5 000 with general information + 5 000 about Consumer Bankruptcy Act) to 3 private printing companies, and asking for the price which the Ministry of Justice could offer to print these leaflets in the printing facilities of the prison system in Croatia. Drafting of different prototypes of leaflets using the "Microsoft Publisher 2010" tool.
Outcomes,	











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agreements, and other considerations

Outcomes:

1. Graphic design of promotional leaflets drafted (see Annex 1)

This graphic design of promotional leaflets has been drafted in order to include two different leaflets with similar design and visual identity:

- The first one, a leaflet with general information about the enforcement system, entitled: "Enforcement system is the way towards effective, transparent and balanced resolving of debts".
- The second one, a leaflet with information about consumer bankruptcy, entitled: "New Law on Consumer Bankruptcy a new beginning of honest consumer by settlement of creditors and by the liberation of the remaining obligations". Furthermore, as a complementary result in relation to consumer bankruptcy, a third leaflet has been drafted, as an optional alternative, entitled: "New Law on Consumer Bankruptcy: building bridges between civil society and domestic economy".

The leaflets have been agreed and carried out in close cooperation achived between RTA, MS STEs and Experts from the Ministry of Justice.

2. Estimations for printing given by the private sector and by the Ministry of Justice:

In this activity, 3 private printing companies were asked for printing offers for 10 000 leaflets (5 000 about enforcement system + 5 000 about consumer bankruptcy). The Ministry of Justice also was asked for the price that could offer to print these leaflets in the printing facilities of the prison system in Croatia.

The offers received are the following:

- Lupi Media d.o.o. Stupnička 8, 10 000 Zagreb, Croatia
 2.900,00 HRK
- NOVI VAL d.o.o. Trnjanska 72, 10 000 Zagreb, Croatia
 2.100,00 HRK (plus graphical design)
- Imperito Susedsko polje 47, 10090 Zagreb, Croatia
 2.200,00 HRK



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¹ Experts recommend this second leaflet ("New Law on Consumer Bankruptcy: building bridges between civil society and domestic economy") with a shorter title with higher potential impact.









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Kaznionica u Glini, Grafička radionica – Tiskara, HR-44400 Glina,
 Vinogradska 2

115 gr bright kunstdruck: 0,33 kn/unit + PDV

100 gr ofset: 0,30 kn/unit + PDV

The best offer will be chosen according to the TW manual in order to print the leaflets.

Agreements:

- 3. In a meeting held on Monday, October 19, 2015, at 10.00 a.m. with RTA, STEs and BC counterparts, in the Croatian Ministry of Justice, total number of 10.000 leaflets was agreed and divided into 5.000 leaflets with general information about the enforcement system, and 5.000 leaflets with information about the consumer bankruptcy. Furthermore, the type of the leaflet was agreed: multi-coloured Tri-Fold leaflets with six panels of identical measures; the leaflets are of A4 size with the leaflet completely extended.
- 4. Target groups. The target audience for these leaflets is general public, particularly creditors and debtors, and consumers.
- Dissemination. It is recommended to distribute the leaflets through stakeholders, including courts and court administrations, as municipal courts (for all judges, court advisers and all civil servants), consumer associations, bar association, banking associations for protection of users of financial services, FINA, Ministry of Justice, etc.
- 6. In a meeting held on Tuesday, October 20, 2015, at 10.00 a.m., with RTA, STEs and BC counterparts, in the Croatian Ministry of Justice, the main features of each of the six sides (panels) of the leaflet with general information about the enforcement system have been explained and a preliminary agreement was made, as follows:

<u>Side 1</u>: This side includes the title of the Twinning Project, the flag and logo of the Croatian Ministry of Justice, the flag and references of the Twinning Project and IPA 2010 Program, and the title of the leaflet.

<u>Side 2</u>: Text/Scheme related to the target audience of the leaflets: citizens, consumers, and stakeholders, with at least one image, and an official disclaimer.











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	Side 3: Text with information about the enforcement/bankruptcy system.
	Sides 4, 5 and 6 are referred to more detailed information in relation to the enforcement system/Consumer Bankruptcy Act. References about Who is who, Main features of the systems or protection of parties/consumers were made in different sides. The following key ideas were used: transparent, effective and balanced (for leaflet 1) and predictability, social cohesion and fairness (for leaflet 2).
Annexes	1. Annex 1: Graphic design for two promotional leaflets.











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2. ANNEXES

2.1. Annex 1. Graphic prototypes for promotional leaflets

LEAFLET 1





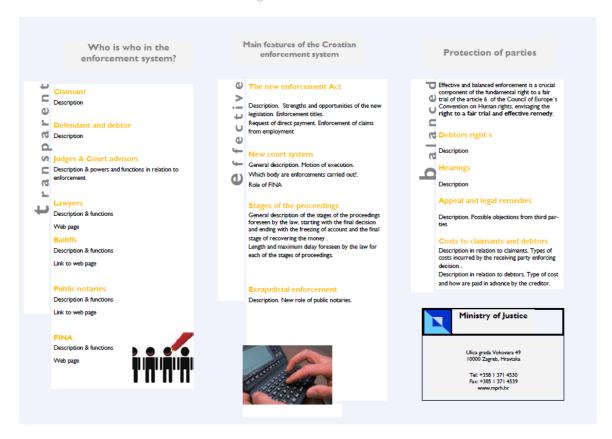








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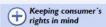






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LEAFLET 2



The Republic of Croatia ratified the European Convention for the Protection of Human Rights and Fundamental Freedoms which for the Republic of Croatia implies an obligation to provide protection for convention rights of individuals by domestic courts. Among the most important rights grained by the Convention, a special place belongs to the right to respect for private and family life (Art. 8 of the Convention), which has to be specially emphasized because a large number of citizens are focal with a possibility of losing their homes due to enforcement.

The Croation Ministry of Justice has promoted better solutions to personal bankruptcy bearing consumers in mind but at the same time keeping creditors rights who deserve effective legal protection. In January 2016 will entry into force the new Consumer Bankruptcy Act of 10 September 2015.

The general objective is to develop a system that will result in the creation of conditions for insolvent customers to reschedule their labelities or make a fresh start, and for creditors to equatobly settle their claims. Specific objectives include the creation of conditions for readning agreements, through informal (institutional-courts) frameworks, between creditors and debtors about the restructuring of existing claims, creation of conditions for responsible and rotional consumer behaviour in economic terms, and ridding the system of unsuccessful and repeated attempts at enforcement proceedings.







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New Law on Consumer Bankruptcy a new beginning of honest consumer by settlement of creditors and by the liberation of the remaining obligations





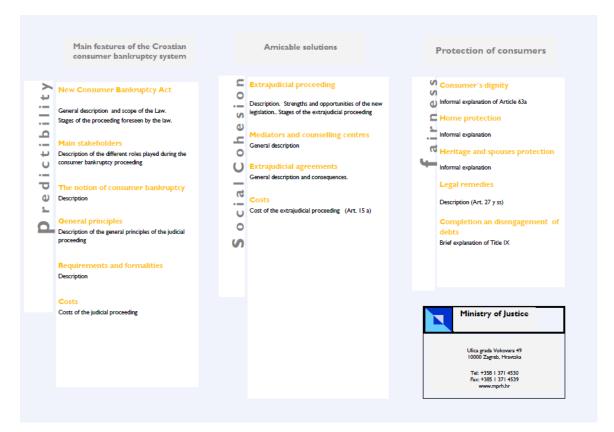








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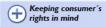






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LEAFLET 3



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New Law on Consumer Bankruptcy: building bridges between civil society and domestic economy



