



IOM International Organization for Migration
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OIM Organización Internacional para las Migraciones

FACT-SHEET BOSNIA AND HERZEGOVINA



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1 LIST OF ABBREVIATIONS

AVR	Assisted Voluntary Return
BiH	Bosnia and Herzegovina
DP(s)	Displaced Person(s)
FBIH	Federation of Bosnia and Herzegovina
FOM	Federal Office for Migration
FOR	Federal Office for Refugees
IDPs	Internally Displaced Persons
IOM	International Organization of Migration
IOs	International Organizations
IPTF	International Police Task Force
OHR	Office of the High Representative
OSCE	Organization for Security and Cooperation in Europe
NGOs	Non Governmental Organizations
RIF	Return Information Fund
RRTF	Return and Reconstruction Task Force
RS	Republic Srpska
SDC	Swiss Agency for Development and Cooperation
UNHCR	United Nations High Commissioner for Refugees

1. INTRODUCTION

In the context of the AVR (Assisted Voluntary Return) program for the Western Balkans to Bosnia and Herzegovina and other Balkan countries and the individual return assistance as well as due to the important amount of RIF questions asked on this country, IOM Bern decided to update this fact-sheet in collaboration with IOM Sarajevo in order to share relevant information in this field with the return counseling offices as well as with potential returnees. In the framework of the return and reintegration assistance program to Bosnia and Herzegovina, Serbia, Montenegro and Kosovo, which started July 1, 2003, the Swiss FOM, SDC and IOM offer special assistance to vulnerable returnees. This fact-sheet should give return counselors valuable information on the social and economic situation for returnees to Bosnia and Herzegovina.

For more information about the mentioned AVR program, please see www.iom.int/switzerland (under "Länderprogramme").

In addition, you will find a list with several addresses of international organizations and NGOs with different activities. For the list of local and international NGOs please refer to page 21.

For further information about Bosnia and Herzegovina, please kindly contact within the framework of the RIF-program IOM Bern via the local return counseling office.

2 GENERAL INFORMATION

2.1 Bosnia and Herzegovina representation in Switzerland

Embassy

Chancellery
Thorackerstrasse 3
3074 Muri b. Bern

E-mail: emb-ch-brn@tiscalinet.ch

Tel: 031/351 10 51

031/351 10 52

Fax: 031/351 10 79

Consular section of the embassy

Tel: 031/351 10 77

Fax: 031/ 351 10 93

2.2 Currency

The name of the currency in Bosnia and Herzegovina is Convertible D. Mark (BAD). The exchange rate as of April 2008 is: 1 US Dollar = 1.24 BAD. 1 USD is 0.997 Swiss Francs. In the rest of this information sheet the equivalent is indicated in USD.

2.3 Phone numbers

To call a mobile telephone number the following needs to be dialed:

FEDERATION OF BOSNIA AND HERZEGOVINA (FBiH) GSM: +387 61 or 62 + phone number

REPUBLIC SRPSKA (RS) GSM:+387 65 + phone number

To call a fix telephone number the following needs to be dialed: +387, the telephone code of the respective canton and the phone number.

Canton code	Tel. code	Region	Tel.
1 UNSKO-SANSKI CANTON	037	BANJA LUKA	051
2 POSAVSKI CANTON	031	MRKONJIĆ GRAD	050
3 TUZLANSKI CANTON	035	PRIJEDOR	052
4 ZENIČKO-DOBOJSKI CANTON	032	DOBOJ	053
5 BOSANSKO-PODRINJSKI CANTON	038	BOSANSKI ŠAMAC	054
6 SREDNJO-BOSANSKI CANTON	030	BIJELJINA	055
7 HERCEGOVAČKO-NERETVANSKI C.	036	ZVORNIK	056
8 ZAPADNO-HERCEGOVAČKI C.	039	PALE	057
9 SARAJEVSKI CANTON	033	FOČA	058
10 HERCEGOVAČKO- BOSANSKI C.	034	TREBINJE	059
DISTRICT BRČKO	049		

2.4 Public transport

Almost every town in Bosnia and Herzegovina has been reconnected with land roads after the war. Responsible public institutions are constantly making an effort in improving the quality of the roads.

Railway

The railway system has still not fully recovered. It is working with limited capacity on the local level. There are only two international railway lines Sarajevo-Munich via Zagreb and Sarajevo-Budapest.

Buses

Bus transport has been established between major cities in Bosnia and Herzegovina.

Ticket prices for some destinations are as follows:

Sarajevo -Bijeljina 16.50 USD 170 km

Sarajevo -Zenica 6.15 USD 70 km

Sarajevo -Tuzla 11 USD 120 km

Sarajevo -Bihac 23.30 USD 390 km

Sarajevo -Velika Kladuša 23.30 USD 455 km

Sarajevo -Mostar 9.80 USD 130 km

Sarajevo -Capljina 14.10 USD 150 km

Sarajevo -Banja Luka 19.65 USD 238 km

Sarajevo -Doboj 13.50 USD 150 km
Sarajevo -Derвента 16.55 USD 190 km
Sarajevo -Brcko 16.55 USD 170 km
Sarajevo -Prijedor 25.15 USD 287 km
Banja Luka -Mostar 23.30 USD 226 km
Banja Luka -Bihac 8 USD 148 km
Banja Luka -Trebinje 20.25 USD 318 km
Banja Luka -Brcko 9.20 USD 177 km
Banja Luka -Livno 12.90 USD 158 km

Flights

International air transport in Bosnia and Herzegovina is organized through the airport in Sarajevo. Compared to earlier years flight costs have changed and at the moment the costs for flight tickets are approximately 300 USD for the following flights:

Zurich - Sarajevo
Vienna - Sarajevo
Munich - Sarajevo
Prag - Sarajevo
Istanbul - Sarajevo
Budapest - Sarajevo
Zagreb - Sarajevo
Belgrade - Sarajevo

2.5 Situation of minorities

One of the primary challenges for the facilitation of returns have been the complicated issues surrounding minority returns, i.e. the return of people to pre-conflict municipalities currently predominantly inhabited by another constituent group in Bosnia and Herzegovina, regardless of the pre-war demographic in that municipality.

UNHCR figures indicate that just under half of the returns recorded up until 2004 were minority returns. It remains difficult to assess the on-the-ground impact of the returns process, especially regarding rights and social access including employment, education and welfare, for minority returnees.

The endemic discrimination still faced by minority returnees in 2005 was noted by a number of human rights groups including Amnesty International, Human Rights Watch and the Helsinki Committee for Human Rights.

3 PUBLIC ADMINISTRATION

The unique political context within Bosnia and Herzegovina continues to impact heavily on the country's ability to manage migration issues. The current political arrangement of Bosnia and Herzegovina was established in the General Framework Agreement for Peace (or the Dayton Accords) signed on 14 December 1995, which introduced a new constitution in Bosnia and Herzegovina.

Bosnia and Herzegovina consists of the following entities: Federation of Bosnia and Herzegovina (51% of the land surface) and the Republic Srpska (49% of the land surface) with their own governments and ministries plus Brcko District established by the Office of the High Representative in 1999, as a single administrative unit.

The Federation of Bosnia and Herzegovina, the government and the public administration are organized on three levels, on the cantonal (10 cantons) and on the municipal level. Whereas in Republic Srpska (RS), there are only two levels – the entity and the municipalities. Brcko region (consult map on page 6) has been established by decision of the Arbitrary Commission in 1999 as an independent district under the governance only of the State Government of Bosnia and Herzegovina. Some provisions of Brcko District's Constitution stipulate the following:

- Every symbol that represents Brcko District must be politically and ethnically neutral;
- The entity's flag can be displayed but only together with the Bosnia and Herzegovina state flag;
- Brcko District's citizens are not obliged to serve in the military in either of the two entities (Republic Srpska or Federation of Bosnia and Herzegovina);
- The Assembly of the District is responsible for the enforcement;
- The Executive board is an executive governmental body;
- The supervisor for the district establishes and approves members of the commission for the revision of laws;
- The Special District police forces are to be established under the control of IPTF
- Citizens take part in both districts and chosen entity's elections;
- Each citizen can claim issuance of personal documents in any of the three official languages (Bosnian, Serb, and Croat). Cyrillic and latin letters are officially recognized.

4 EMPLOYMENT

4.1 Labour market situation

There are few opportunities for returnees to Bosnia and Herzegovina to obtain employment in his/her profession due to the unstable economic situation in Bosnia and Herzegovina. The unemployment rate in Bosnia and Herzegovina is about 40%. According to the statistics of the Federal Institute for Employment, in August 2007 373519 registered persons in Federation of Bosnia and Herzegovina and 136520 registered persons in Republic Srpska were seeking for a job.

The average salary in Federation of BiH is 660,12 BAM (CHF 530) while the minimum amount for the necessities of life is 500,18 BAM (CHF 402). The average pension in FBiH is 284,31 BAM (CHF 228).

In the Republic Srpska the average salary is 593,00 BAM (CHF 477) while the minimum amount for the necessities of life is 484,97 BAM (CHF 389). The average pension in RS is of 233,25 BAM (CHF 187).

4.2 Unemployment assistance

Persons who are registered as unemployed at the Municipal Centre for Employment are entitled to a financial support under specific conditions:

- If the reason for the termination of the previous employment in Bosnia and Herzegovina was not their own fault and they contacted the Centre for Employment within 30 days after the employment cessation;
- If a claimant has paid unemployment taxes regularly for a period of at least 8 months continuously or for a noncontinuous period of 8 months in the previous 18 months before the claim for financial assistance for unemployed was made.

The financial support varies depending on the financial situation of the cantonal municipality. Every returnee to the Federation of Bosnia and Herzegovina and Republic Srpska must be registered at the Centre for Employment for future employment possibilities even if he/she does not apply for any financial assistance.

Centers for Employment in the Federation of Bosnia and Herzegovina

Sarajevo, Đoke Mazalica broj 3, (Tel: + 387 33 208-251)

Zenica, Dr. Adolfa Goldbergera broj 6, (Tel: +387 33 32 448-200)

Bihac, Alije Đerzeleza bb, (Tel: +387 37 226 068).

Tuzla, Bosne srebrne broj 31, (Tel: +387 35 319-680)

Mostar, Stari Grad bb, (Tel: +387 36 551-433)

Centers for Employment in Republic Srpska

Bijeljina (Tel: +387 55 206-428)

Pale (+387 57 223-277)

Trebinje (+ 387 59 260 181)

Banja Luka, Save Mrkalja bb, (Tel: +387 51 216 266)

Doboj, Kralja Dragutina 68, (Tel: +387 53 241-037)

4.3 Placement services

The right to employment is guaranteed to every citizen of Bosnia and Herzegovina who is registered as unemployed at the Centre for Employment in the residential municipality and who is older than 18.

A returnee to Bosnia and Herzegovina has the same status and can apply for employment in the Municipal Centre for Employment by submitting following required personal documentation:

- Residential registration form verified by the relevant authority (Ministry of Internal Affairs);
- Working booklet (old one or new one issued at the relevant municipal authority);
- Identity card (copy);
- Diploma or certificate of completed schooling/professional education.

4.4 Micro credits

There are several micro-credit organizations in Bosnia and Herzegovina and also a number of banks which grant micro-credits. It is possible to get a micro-credit up to a maximum of 3000 USD. The conditions for a first application (without credit history), is the provision of guaranties (for example to have an endorser (a person who will be able to guarantee that the loan will be returned).

The credit rates depend on the type of business activities and vary between 1% and 1,9% monthly. For agricultural business credit rates are for example between 0.9% -1.1% per month with a grace period of 3 -6 month again depending what kind of agricultural business the returnee is going to launch. The detailed contact information of micro-credit organizations and banks are on pages 25 – 26.

Competent institutions for information:

FEDERATION OF BOSNIA AND HERZEGOVINA

Federal Institute for Employment, Djoke Mazalica 3, 71 000 Sarajevo, Tel: + 387 33 208 256

REPUBLIC SRPSKA

Bureau for Employment of Republic Srpska – Banja Luka, Tel: + 387 51 216 266.

5 SOCIAL SECURITY

5.1 Social welfare

The laws on basic social welfare, social welfare of civil victims of the war and social welfare of families with children in Bosnia and Herzegovina are compulsory and include the social welfare benefits for every person who is incapable of taking care of herself or himself, who is without basic means for life and who does not have any relatives to take care of him/her.

Persons who suddenly find themselves in need of social welfare benefits due to forced migration, repatriation, one or more deceased family members, rehabilitation after medical treatment, natural disaster and/ or release from prison, are also included in the compulsory social welfare system in Bosnia and Herzegovina. The approval process for claimants of social welfare benefits and the following social care services are conducted through the municipal centers for social welfare.

A returnee to Bosnia and Herzegovina has equal status as other citizens of Bosnia and Herzegovina claiming for social welfare allowance. She/he must contact the Municipal Centre for Social Welfare in the municipality in which the returnee has registered residential status upon return to Bosnia and Herzegovina. The registration has to take place within 30 days upon arrival.

Social welfare allowance includes medical insurance for the claimant and his/her family members as well as financial assistance amounting up to of 37 – 50 USD per month. The figures differ among cantons/ municipalities. Some cantons and municipalities have not even the possibilities to pay out such a small allowances. (An example is taken from Centre Municipality of Sarajevo, see below).

5.2 Preconditions for obtaining benefits

According to the Centre Municipality of Sarajevo the following conditions allow persons to obtain benefits:

- Usable surface living space (apartment/house) of less than 44m²,
- Total monthly earnings divided among the number of family members of less than 51 USD per person
- The age of the claimant is also taken into account.

Decisions are made on a case-by-case basis. Upon submission of documents required for verification, the approval process can last two months or longer.

Once the claim is approved, the payment procedure is sporadic due to lack of state funds and investments. Returnees and local citizens are not in a position to count on social welfare funds and support even as means for “survival”, especially bearing in mind that the costs of a “consumer’s basket” in December 2005 amounted to 343 USD (the cost of the necessary food that a four-member family needs for one month – the quantity and the quality are estimated by nutritionists), which means a slight increase in the last 3 years, mostly because of a very small inflation.

Competent institutions for information:

FEDERATION OF BOSNIA AND HERZEGOVINA

Ministry of Work and Social Welfare Sarajevo Tel: +387 33 518 509 Fax: +387 33 661 783

REPUBLIC SRPSKA

Ministry of Health and Social Welfare in Republic Srpska Tel: +387 51 316 241

5.3 Pensions

Every citizen of the Federation of Bosnia and Herzegovina and Republic Srpska who obtained a pension in Bosnia and Herzegovina before migration has the right to get his pension status back upon returning to Bosnia and Herzegovina. Returnees who did not obtain a pension before migrating can register and start with the procedure for getting a pension: years of active work and age are among the conditions for pensions set up by the Law on Pensions and Insurance of Invalids.

Returnees who fulfill these conditions detailed below can start a procedure to obtain a pension. On 18 May 2002 the Public Fund for the Insurance of Pensioners and Invalids of Republic Srpska, the Social Fund for the Insurance of Pensioners and Invalids in the Federation of Bosnia and Herzegovina and the Institute for the Insurance of Pensioners and Invalids in Mostar signed an agreement on mutual rights and obligations through the implementation of pensioners and invalids insurance in Bosnia and Herzegovina.

The agreement stipulates sharing responsibilities for pension payment among the three main responsible institutions in Bosnia and Herzegovina, defines procedure for calculating past working experience and defines calculation of the corresponding pension and preconditions to obtain family pension and pension for invalids. Information and documentation exchange are also subject to the agreement as well as the obligation of sharing costs of pensions approved after the agreement was adopted.

Pension is approved automatically for the following category of persons:

- persons accumulated 40 years of work (for women in RS 35 years of work);
- in the Federation of Bosnia and Herzegovina persons at the age of 65, if they have accumulated 20 years of work;
- in the RS women are eligible for a pension at the age of 60;
- Women who will have 30 years of work experience and will be 55 before 31st of December 2008,
- Men who will have 35 years of work experience and the age of 60 before 31st of December 2008
- Person with invalidity resulting from an occupational accident or illness regardless of accumulated years of work experience. (Pension for invalidity resulting from a non-occupational accident or illness is to be approved under special terms that have to be introduced by each authority relevant in this matter.)

In case a pensioner, who obtained a pension under some of the conditions mentioned above, passes away his/her pension can be given to any member of the family who was also supported by the pension of the deceased pensioner during his/her lifetime.

5.4 Voluntary pension insurance

The Law on Pensions gives all citizens of Bosnia and Herzegovina the option to pay voluntarily pension insurance under the following terms:

The claimant has to have:

- the citizenship of Federation of Bosnia and Herzegovina or RS
- accomplished the age of 18;
- completed compulsory schooling.

The claimant has to submit the following documents:

- Working booklet;
- Identity card;
- Residential registration form verified by relevant authority (Ministry of Internal Affairs);
- Certificate of citizenship;
- Medical report confirming fitness for work.

The approximate amount of monthly payment for the voluntary pension insurance is 86 USD. Payments of pensions are regular. The average pension in the Federation of Bosnia and Herzegovina in November 2005 was 166 USD, while in Republic Srpska it was 143 USD.

Competent institutions for information:

FEDERATION OF BOSNIA AND HERZEGOVINA

Ministry for Labor and Social Welfare, Sarajevo Tel: +387 33 661 782, Fax: +387 33 661 783

REPUBLIC SRPSKA

Ministry for Health and Social Welfare in Republic Srpska Tel/Fax: +387 51 316 241

6 MEDICAL CARE

6.1 Health insurance

The right to health insurance has been guaranteed to the following categories of persons:

- employed persons
- pensioners and their spouses
- unemployed persons and their relatives (married couples and children up to 15 years old who are registered at the Municipal Centre for Employment)
- disabled people
- agricultural workers
- persons receiving social welfare allowance

Given the difficult economic situation in Bosnia and Herzegovina, medical care in the public health sector is not completely free of charge. In reality, the patient has to pay a small amount, which depends on the medical treatment he obtains.

Health care is free of charge for the following categories of persons:

- Children up to the age of 15
- Children between 16 and 18 years old who still attend school
- Students up to 25 years old
- Women after birth delivery and until their baby is one year old
- Minors over 15 years which do not attend school have to pay voluntary insurance if they are not covered by another way
- Persons older than 65
- Social welfare beneficiaries
- Persons suffering from tuberculosis and other epidemic diseases
- Persons suffering from a mental disorder (this applies only to the patients that undergo an examination of a special medical commission)
- Persons in need of dialyses

- Patients with diabetes using insulin regularly (they have to complete an examination of the special medical commission to confirm their eligibility for free treatment)
- Patients suffering from malignant diseases
- Patients with transplanted organs
- Patients suffering from dystrophy

Important to note is that all persons who fall in one or the other above mentioned category have to contact the municipality's or cantonal health insurance office with supporting documentation in order to prove their right to receive health insurance free of charge.

Mentally disabled persons have state-provided health insurance but only if they are eligible for it. Eligibility has to be confirmed by the state medical commission, consisting of medical experts for mental illnesses, who will carry out medical research of the case and make a decision.

Voluntary health insurance

In addition, there is also the possibility of voluntary insurance and of voluntary extended health insurance for citizens of Bosnia and Herzegovina who do not obtain health insurance through a pension or social welfare allowance.

Requirements to obtain the right to voluntary health insurance are the following:

- Completed health insurance payments for the previous six months, amounting from 133 USD to 167 USD;
- Medical exam made on request of Health Insurance office;
- Identity card (ID);
- Residential registration form verified by relevant authority (Ministry of Internal Affairs);
- Application form for health insurance;
- Two witnesses with their IDs as signatories of the health insurance contract.

Issuance of the health insurance booklet can occur after one month depending on cantonal regulations. Monthly costs of insurance vary from 15-45 USD. In the Federation of Bosnia and Herzegovina monthly costs are 22 USD.

Family members of the insured person can be insured as well upon submission of:

- For children: birth certificate
- For adults: birth certificate, ID and working booklet. The additional cost of health insurance for each family member is 3.50 USD.

Private health institutions in Bosnia and Herzegovina still do not have agreements on cooperation with public health institutions. Therefore, the cost of every medical treatment in a private clinic has to be fully covered by the patient.

Pensioners from the Federation of Bosnia and Herzegovina can obtain health insurance in the Republic Srpska and pensioners from the Republic Srpska are covered by health insurance in the Federation of Bosnia and Herzegovina. Costs of more than 100 medicaments are fully covered by the Funds for Health Insurance in Bosnia and Herzegovina.

Medicaments not included in the list are to be paid by the patient. Specific medicaments not available locally may be provided from abroad through an agreement with local pharmacies. Costs are also to be covered by the patient.

6.2 Health care system

The public health care system in Bosnia and Herzegovina is organized in three levels. Geographical coverage of health centers are organized regionally on the following three levels:

The first level of health care is provided by the local ambulances (“ambulanta”), which are located in certain municipalities. The staff of the ambulances is, in general, limited to one general practitioner and three or four nurses. The ambulances are primarily for first aid and the preventative medicine.

The second level of health care is provided by the community health centre (dom zdravlja). Usually the staff of the “dom zdravlja” consists of one team of general practitioners as well as some specialists and dentists. “Dom zdravlja” usually covers the following fields: general medicine, preschool pediatric, general school medicine, gynecology, tuberculosis control, work-related disease, dentistry, epidemic diseases and the treatment of psychiatric diseases, as well as diseases of the throat, nose, ears and eyes, radio diagnosis, medical checkups prior to employment, medical checkups on a regular basis for workers, and determination of working abilities and temporary disabilities for specific jobs of respective workers.

The third level of health care is provided by general and specialized hospitals (General Hospital and Clinical University Centre in Sarajevo, Clinical Hospital Centre in Banja Luka and other hospitals in Mostar and Tuzla). The General Hospital provides health care services for persons suffering from different kinds of diseases. The Specialized Hospital provides health care services for persons in different age groups, and for persons suffering from different kinds of diseases. Compared with European standards, the equipment of these institutions is satisfactory. All common surgical operations and clinical treatments are possible.

The International Organization for Migration in Bosnia and Herzegovina is not able to take care of medical patients coming from abroad. But due to well established and long lasting cooperation with local health institutions IOM is capable of providing useful information/advice and of making positive referrals for future treatment in Bosnia and Herzegovina, whenever needed.

Competent institutions for information:

FEDERATION OF BOSNIA AND HERZEGOVINA

Federal Ministry of Health; Tel: +387 33 664 245; Tax: 387 33 664 246 Clinical Center of the University in Sarajevo, Tel: +387 33 443 097 General Hospital Sarajevo; Tel: +387 33 285-100.

SARAJEVSKI CANTON

Ministry for Health, Sarajevo; Tel.: +387 33 220-856

TUZLANSKI CANTON

Ministry for Health, Tuzla; Tel.: +387 35 281-658

ZENICKO-DOBOJSKI CANTON

Ministry for Health, Zenica; Tel.: +387 32 244-931

BOSANSKO-PODRINJSKI CANTON

Ministry for Health, Gorazde; Tel.: +387 38 221-224

UNSKO-SANSKI CANTON

Ministry for Health and Social Welfare, Bihac; Tel.: +387 37 226-633

POSAVSKI CANTON

Ministry for Health, Labour and Social Welfare, Odzak; Tel.: +387 31 713-894

SREDNJO-BOSANSKI CANTON

Ministry for Health, Travnik; Tel.: +387 30 511-536

HERCEGOVACKO-NERETVANSKI CANTON

Ministry for Health, Mostar; Tel.: +387 36 312-179

ZAPADNO-HERCEGOVACKI CANTON

Ministry for Health, Labour and Social Welfare, Grude; Tel.: +387 39 660-166

HERCEGOVACKI-BOSANSKI CANTON

Ministry for Health, Livno; Tel.: +387 34 200 910

REPUBLIC SRPSKA

Ministry for Health and Social Welfare in Republic Srpska Tel: +387 51 316-241; Fax: + 387 51 348-360. Clinical Hospital Centre in Banja Luka, Tel: +387 51 213 225

7 HOUSING

The implementation of the property laws in Bosnia and Herzegovina is finished in over 95% of the cases. In some municipalities, the current implementation ratio is lower than in others but in general it is completed. The Federal Ministry for Housing Issues (Federation of Bosnia and Herzegovina) and the Ministry for Refugees and Displaced Persons of Republic Srpska still have ministerial departments for housing issues in each municipality whenever needed.

7.1 Reconstruction

It is difficult to estimate the costs for a post war reconstruction of a house. As an example, for a 9 x 8 m² house in which the foundations are still usable, the cost of reconstruction materials for the house and one livable unit inside is approximately 12,000 USD (without cost of workers). The price of the basic materials is approximately 24,000-30,000 USD. This amount should cover construction including electrical, sanitary installation/ plumbing, etc.

In order to receive housing assistance, the returnee has to contact and register with the local authority. It is also recommended to register as a returnee in the Municipal Department for Refugees and to stay in contact with the Department. This office can provide the returnees in need of house reconstruction with more concrete information about new reconstruction programs and organizations in the different regions.

The final decision about who will get the reconstruction assistance depends on criteria made by the donor of the project and the list of candidates for reconstruction. Representatives of the Office of the High Representative (OHR) and RRTF Office will discuss the cases with the Municipality's Commission for Return Development and Reintegration and assure that the final decision is made on the basis of the law and priorities.

An application for the reconstruction project is not an assurance that reconstruction assistance will be granted. (The priority is currently to provide reconstruction assistance for IDPs and DPs. A high number of IDPs and DPs are waiting for eviction from occupied property or are already evicted and live in rented premises that are provided by the Municipal Offices of the Ministry for Refugees and DPs in Republika Srpska or the "Cantonal Ministries of Labour, Social Welfare, Refugees and Displaced Persons in the Federation of BiH")

The OHR and RRTF office can also provide information about other possibilities for reconstruction. It is essential for returnees to contact them as soon as possible after their return in order to be included in ongoing reconstruction program. As in all other cases, they have to register their return/residence within the Municipality at the municipal police station. Once accepted in a reconstruction plan, their house will be reconstructed.

Caritas cooperates with the Ministry of Refugees and Displaced Persons in order to select the applicants for house reconstruction in each Municipality in the area covered by a plan of reconstruction for the year. Currently, ministerial departments for housing issues in each municipality are responsible for collecting applications.

Competent Institutions for Information:

FEDERATION OF BOSNIA AND HERZEGOVINA

Ministry for Social Affairs and Labor, Sarajevo Tel: +387 33 661 782, Fax: +387 33 661 783
Ministry for Refugees and Displaced Persons; Sarajevo Tel: + 387 33 663 977

REPUBLIC SRPSKA

Ministry for Refugees and Displaced Persons; Tel/Fax: +387 51 214-750.

7.2 Repossession issues

Repossession of private property can still be claimed since there is no time limitation. Once the decision of repossession of the apartment/house has been issued to the pre-war owner, the temporary occupant of the apartment will receive the eviction order. In case the temporary occupant does not have a right to alternative accommodation, he has to leave the occupied property within 15 days.

If the temporary occupant has a right to temporary accommodation the time of eviction is extended to 30 days. According to the High Representative's Decision, the right to alternative accommodation is given only to a person whose property in Bosnia and Herzegovina (or Croatia) is still occupied or completely devastated. Alternative accommodation is to be provided by the municipality for a six -month period, or one year if the temporary occupant is trying to resolve his/her housing problem at the same time. Guidelines for substantial completion of the property law implementation can be found on <http://www.ohr.int/plip>

The Ministry for Refugees and Displaced Persons and the (OHR) in Bosnia and Herzegovina, OSCE Mission to Bosnia and Herzegovina and UNHCR provided the statistical data regarding repossession of property until January 31, 2005:

A total number of 89'228 claims for repossession of property including socially owned property have been submitted in Republic Srpska. The implementation ratio is 92,95%. A total of 115'716 decisions on repossession of property including socially owned property has been submitted in the Federation of Bosnia and Herzegovina. The implementation ratio is 92,76%.

The total number of implemented decisions on property repossession in Bosnia and

Herzegovina is 211'933. Positive decisions are 197'398 which corresponds to 93,15% of implementation ratio.

The District Brcko Government implements the same housing regulations as Republic Srpska and Federation of Bosnia and Herzegovina. Information related to the repossession of the property in Brcko District can be provided at the municipality Brcko: Department for Repossession of the Property (Tel: + 387 49 240-600).

7.3 Rental costs

Rental costs in Bosnia and Herzegovina vary depending on location, size of an apartment, and the location (bigger or smaller towns). Renting or purchasing of real estate is usually conducted through private real estate agencies. Relevant information on vacant houses/apartments is available through advertisements in daily/weekly local newspapers.

In some major cities in the Federation of Bosnia and Herzegovina (e.g. Sarajevo) the rental costs for a two-room apartment is between 220 and 440 USD per month. In the suburbs of major cities and in the centre of smaller towns, rental costs vary from 110 to 185 USD. In Republic Srpska rental costs are higher in the Banja Luka region (255-515 USD), while in smaller towns prices for renting a two-room-apartment are between 110 and 185 USD.

7.4 Elderly people

Accommodation in an elderly home is not free of charge. If the elderly person is able to cover his/her expenses and special or medical treatment (if needed), he/she will be accepted. The elderly homes are rehabilitated mainly through donations; all of them provide decent living conditions.

The costs for the elderly homes in Sarajevo are between 282 and 430 USD per person and month for a two-bed-room and approximately 535 USD monthly for a single room. Twenty-four hours medical service is provided. Medical treatment in the elderly home has to be covered by the health insurance or paid privately. The prices are high compared to the average pension the people receive in BiH. For disabled persons, the elderly home is 490 USD per month for a single room with intensive medical care included. A list of competent NGOs dealing with elderly people is listed on pages 22 to 23.

Several elderly homes exist in BiH:

Sarajevo +387 33 777-260;
Travnik +387 30 511-739;
Tuzla +387 35 250-722;
Tomislavgrad +387 34 353 537
Banja Luka +387 51 305 399;
Prijedor +387 52 233 750
Mostar +387 36 576-361;
Gorazde +387 38 228-443;
Nova Bila +387 30 708-101;

8 EDUCATION IN BOSNIA AND HERZEGOVINA

8.1 Federation of Bosnia and Herzegovina (Sarajevo Canton)

8.1.1 Conditions for the continuation of education

According to the information from the Cantonal Ministry for Education, Science and Information in Sarajevo, the acceptance of pupils to elementary and secondary schools is regulated by the guidelines set by this Ministry as below. Education is under jurisdiction of each Canton separately.

All pupils who wish to continue their education in Sarajevo Canton are obliged to translate their schooling certificates and other documents that prove the attained level of education abroad. The translation needs to be in Bosnian or Croatian and has to be done by a translator registered with the court (the addresses can be obtained at the municipal courts). The translation can also be done at Bosnia and Herzegovina embassies or consulates.

Pupils, who, by age or by previously completed grades abroad, belong in a **primary school**, continue their education without additional conditions, regardless of the type of school they went to abroad.

Pupils who finished the **8th grade** abroad are considered to have completed their elementary school and have the right to continue their education in a secondary school.

If the pupil finished the **9th grade** abroad, he/ she can, in Bosnia and Herzegovina, continue in the 2nd grade of a secondary school. In case the school abroad is of the general education type, there is no need to pass exams on the difference in subjects. In case a pupil decides to continue his/her education at a technical or vocational school, exams on the difference in curricula need to be taken.

These **exams** are taken after enrolment in the 2nd grade at a time determined by the educational board of the school. If the pupil finished the 9th grade of a vocational school abroad, he/she can continue in the 2nd grade of the secondary school in Canton Sarajevo without having to take exams if the difference in subjects is not too large. In cases where the difference in curricula is too large and it is difficult to follow classes, the educational board of the school may require that exams are passed in these subjects, under the same conditions as above.

If the pupil finished the **10th, 11th or 12th grade** of a gymnasium abroad, he/she can continue his/her education in a general high school in Bosnia and Herzegovina without taking exams in the difference in subjects; if he/she however would like to continue his or her education in a technical or vocational school, he/she is obliged to take exams in the difference in specific subjects from the previous grades under the same conditions as laid out above.

If the pupil finished the **12th grade** of a high school abroad without having a matriculation exam he/she can continue in the 2nd grade of the secondary school in Bosnia and Herzegovina; after passing the matriculation exam he/she has the right to continue his/her education at one of the institutions for higher education in the Federation of Bosnia and Herzegovina.

If the pupil has already finished secondary school abroad, he/she can continue his/her **studies** in Bosnia and Herzegovina if the difference between the curricula is not too important. If there

is, however, a large difference in curricula, it is obligatory to take exams to bridge that difference.

In the Federation of Bosnia and Herzegovina some of the cantonal ministries do not charge any levies or duties for issuing certificates at the equivalence of foreign diplomas. If not free of charge, taxes are usually between 15 to 22 USD. The Federal or the Cantonal Ministry of Education recognizes final certificates and other documents related to the continuation of education.

8.1.2 Necessary documents for enrolment

For elementary school:

- Application and birth certificate;
- Authenticated translation of the certificate of last grade attended abroad (only one copy).

For secondary school students:

- Application and birth certificate
- Photocopy of the original certificate of the last grade
- Authenticated translation of all certificates relevant to the continuation of education i.e. on the possible difference in subjects (only one copy).

Even though it is not always necessary, it is advisable that every returnee wanting to continue his/ her education in Bosnia and Herzegovina should get the Apostil stamp on his original diploma, before his/ her actual return.

8.1.3 Costs

A full-time student has to pay an average sum of 153 USD for one year of study at a University. For part time students it costs 760 USD for one year. These prices are for the faculties in Sarajevo University, but they are similar in other Universities of the Federation of Bosnia and Herzegovina.

8.1.4 Ministries for Education in the Federation of Bosnia and Herzegovina

UNSKO-SANSKI CANTON Ministry for Education, Science and Culture, Bihac, Tel: +387 37 223-441

POSAVSKI CANTON Ministry for Education, Science and Culture, Orasje, Tel: +387 31 713 127

TUZLANSKI CANTON Ministry for Education, Science and Culture, Tuzla; Tel: +387 35 281 909

ZENICKO-DOBOJSKI CANTON Ministry for Education, Science and Culture, Zenica; Tel: +387 32 243-121

BOSANSKO-PODRINJSKI CANTON Ministry for Education, Science and Culture, Goražde; Tel: +387 38 224 259

SREDNJO-BOSANSKI CANTON Ministry for Education, Science and Culture, Travnik; Tel: +387 30 518 675

HERCEGOVACKO-NERETVANSKI CANTON Ministry for Education; Mostar; Tel: +387 36 310-194

ZAPADNO-HERCEGOVACKI CANTON Ministry for Education, Science and Culture, Široki Brijeg; Tel: +387 39 703 230

SARAJEVSKI CANTON Ministry for Education, Science and Information Technology, Sarajevo; Tel: +387 33 254-100

HERCEGOVACKO-BOSANSKI CANTON Ministry for Education, Science and Culture, Livno; +387 34 200 900

8.2 Republika Srpska

8.2.1 Conditions for the continuation of education

Pupils who finished **1st to 4th grade** of a primary school abroad can continue their education in Republic Srpska without additional conditions. If the pupil finished abroad **5th to 8th grade** of a primary school or **1st to 4th grade** of a secondary school, exams on the difference in curricula need to be taken.

In case the difference in curricula is too large and it would be difficult to follow classes, the educational board of the school may require that exams have to be taken in these subjects. Requests for continuation of schooling in Republic Srpska are to be approved within 2-10 days. Pupils coming from abroad, who did not have Serbian classes in the previous school, have to pass an exam in Republic Srpska.

The competent institution for verification of a diploma/certificate on graduation at a high school/university abroad, is the corresponding high school/faculty in Republic Srpska. The verification procedure can last between 2-6 months.

Procedure for verification of a primary and secondary school diploma is as follows:

8.2.2 Necessary documents for enrolment

Written request for verification is to be submitted to corresponding school in Republic Srpska with enclosed:

- Original diploma with Apostil stamp;
- Officially verified translation of previous education;
- Relevant Certificates.

Procedure for verification of foreign university diplomas is as follows:

Written request for verification is to be submitted to corresponding faculty in Republic Srpska with enclosed:

- Original diploma with Apostil stamp;

- Officially verified translation of previous education certificates;
- Translated curriculum of the university attended abroad.

The Ministry charges a tax of 15 USD in cases when documents on previous primary or secondary education have to be verified (for students from outside Republic Srpska). The institutions in charge of the school certificates and equivalence of the curricula in Republic Srpska are the Ministry of Education and the Pedagogical Institute of Republic Srpska in Banja Luka.

8.2.3 Costs

Costs vary from one faculty to another; for example, the Faculty of Economics charges a tax of 368 USD, while the Faculty of Medicine charges a tax of 742 USD. There are almost no possibilities to get students' loans in Bosnia and Herzegovina.

In very few cases it is possible to get a **scholarship** from a humanitarian NGO (children without parents for example) or from the Municipality under extreme conditions (in general the student must be the best student with an evaluation of 9,5 and live with his/her family under social minimum conditions; but these conditions may vary depending on the canton). In general it is very hard to get any scholarship.

8.2.4 Ministries for Education in the Republic Srpska:

Ministry for Education of Republic Srpska, Banja Luka, Tel: +387 51 213 420; Fax: +387 51 331 423

Pedagogical Institute of Republic Srpska, Banja Luka, Tel: +387 51 430-100;223-780.

9 ANNEX 1: INTERNATIONAL ORGANIZATIONS NGOs AND MICRO CREDIT INSTITUTIONS

Many IOs/NGOs are still present and operating in Bosnia and Herzegovina

9.1 International Organisations in different regions of BiH

Sarajevo

ORGANIZATION/ NGO	FIELD OF ASSISTANCE	ADDRESS	TELEPHONE	FAX
International Organization for Migration (IOM)	Migration affairs	Vilsonovo Šetalište 10, Sarajevo	+387 33 648-160	648-602
Care International	Humanitarian assistance	Hasana Susića 9, Sarajevo	+387 33 222-135	222-134
Catholic Relief Services (CRS)	Relief and development agency	Zagrebacka 18, Sarajevo	+387 33 717-961	617-597
Women center, Žar Sarajevo	Gender equality, affirmation and strengthening of women	Odošašina 10, Sarajevo	+387 33 205-010	205-010
Caritas Switzerland	Humanitarian assistance	Sime Milutinovića Sarajlije 1, Sarajevo	+387 33 210-704	668-184
Delegation of the European Commission to Bosnia and Herzegovina	Stabilization and association process	Dubrovačka 6, Sarajevo	+387 33 254-700	666-037
HELP-Hilfe zur Selbsthilfe E.V.	Humanitarian assistance, development projects	Andreja Andrejevića 52, Sarajevo	+387 33 471-371	471-371
Hilfswerk Austria	Social assistance	Josipa Stadlera 8, Sarajevo	+387 33 660-847	660-849
Helsinki's Committee -Human rights in Bosnia and Herzegovina	Promotion of Human Rights	Ante Fijamenga 14b, Sarajevo	+387 33 660-809	661-853
Hundreds of Original Projects for Employment	Income generating programmes, youth employment, youth training	Jukićeva 51/a, Sarajevo	+387 33 445-181	444-260
Independent Bureau for Humanitarian Issues	Humanitarian assistance	Šaćira Sikirića 12, Sarajevo	+387 33 219 780	219-781
International Committee of the Red Cross ICRC	Humanitarian assistance	Znaja od Bosne 136, Sarajevo	+387 33 652-407	656-835
International Council of Voluntary Agen (ICVA)	Humanitarian assistance and development cooperation	Obala Kulina Bana 4, Sarajevo	+387 33 210-201	668-297
Norwegian Peoples Aid-NPA	Demining operations	Zabrđe bb, Sarajevo	+387 33 436-530	436-533
Office for Security and Cooperation in Europe (OSCE)	Peace and election monitoring	Fra Anđela Zvizdovića 1A, Sarajevo	+387 33 752-100	442-479
Office of High Representative	Civilian peace implementation agency	Emerika Bluma 1, Sarajevo	+387 33 283-500	283-501
Swiss Agency for Development and Cooperation	Development and cooperation	Piruša 1, Sarajevo	+387 33 233-408	271-500
Save The Children Norway	Advocacy for the rights of refugee children	Kemala Kapetanovića 17, Sarajevo	+387 33 719-120	659-915
United Nations High	Refugee affairs	Fra Anđela Zvizdovića	+387 33	290-390

Commissioner for Refugees (UNHCR)		1A, Sarajevo	666-160	
UN Children's Fund (UNICEF)	Children rights	Kolodvorska 6, Sarajevo	+387 33 230-118	642-970
UN Development Program	Development	Maršala Tita 48, Sarajevo	+387 33 665-679	665-681
United Methodist Committee on Relief (UMCOR)	emergencies and relief needs, refugee concerns, hunger and poverty	Tvornička 3, Sarajevo	+387 33 465-182	427-770
USAID	Development, emergency programmes	Hamdije Čemerlića 39, Sarajevo	+387 33 619-211	611-973
World Vision International (WVI)	Relief and development	Zvornička 9, Sarajevo	+387 33 660-426	652-403

Banja Luka

ORGANIZATION/ NGO	FIELD ASSISTANCE	OF	ADDRESS	TELEPHONE	FAX
International Orthodox Christian Charities (IOCC)	Humanitarian assistance		Milana Kranovića 21a, Banja Luka	+387 51 321-860	321-860

Bijeljina

ORGANIZATION/ NGO	FIELD ASSISTANCE	OF	ADDRESS	TELEPHONE	FAX
Agency for Refugee support (ARA)	Social support, information and education activities		Ive Andrica 44b, Bijeljina	+387 55 228-350	240-795

Mostar

ORGANIZATION/ NGO	FIELD ASSISTANCE	OF	ADDRESS	TELEPHONE	FAX
Cooperazione per lo Sviluppo dei Paesi	Cooperation and international solidarity		Adema Buće 32, Mostar	+387 36 580-142	580-142

Tuzla

ORGANIZATION/ NGO	FIELD ASSISTANCE	OF	ADDRESS	TELEPHONE	FAX
Comitato Internazionale per lo Sviluppo dei Popoli	International cooperation, fight against social exclusion.		Safvet Bega Bašagića 126, Tuzla	+387 35 310-040	310-040
Drina-Srebrenica	Help and support to displaced person and returnees		Mitra Trifunovića Uče 9, Tuzla	+387 35 281-790	281-790
MI-BOSPO mikrokreditna organizacija Tuzla	Micro credits		Bosne Srebrene bb, Tuzla	+387 35 270-283	252-448
Mercy Corps Scotland MCS	Shelter, reconstruction projects		Đorđa Mihajlovića 2, Tuzla	+387 35 274-116	251-395

Zvornik

ORGANIZATION/ NGO	FIELD OF ASSISTANCE	ADDRESS	TELEPHONE	FAX
Legal aid "Information Center" Zvornik	Creating conditions for protection and promotion of human rights and freedoms.	Svetog Save bb, Zvornik	+387 56 210-412	210-412

9.2 List of NGOs dealing with elderly care

CARITAS biskupske konferencije BiH

- Patronage services for elderly and weak persons (almost filled capacities);
- Medicaments supply assistance
- Social workers.

Mostar, Zagrebacka 5A; Tel: +387 36 328 916/ 328 917; Fax: +387 36 328 918

CARITAS biskupije, Banja Luka

- Patronage services for elderly and weak persons.

Kralja Petra I Karadjordjevic 125, Banja Luka; Tel: +387 51 300 890, 319 771 Fax: +387 51 312 149 Kotor Varos, Cara Dusana bb Tel/Fax: +387 51 782 955 Bosanska Gradiska, Vladimira Nazora; Tel/Fax: +387 51 815 884 Prijedor, Branislava Nusica 15; Tel/Fax: +387 52 232 795

CRVENI KRST Republike Srpske

- Home care program (just small assistance) office in Banja Luka;
- Home care program office in Trebinje.

Pale Banja Luka, Milana Tepica 4; Tel/Fax: +387 51 301-065 Trebinje, Nemanjina 11; Tel/Fax: +387 59 260 383

DUGA Udruzenje zena, Banja Luka

- Possible assistance by providing second-hand clothes.

Banja Luka, Kralja Petra I Karadjordjevic 88; Tel/Fax: +387 51 307 866

FENIX

- Public kitchen one meal 6 days a week;
- Laundry twice per month by 2 machines;
- Humanitarian drugstore average equipped;

- Food delivery only for immobilized persons or for persons located at a long distance.

Sanski Most, Prijedorska 1; Tel/Fax: +387 37 683 301

JESUIT REFUGEE SERVICE

- Home care program

Sarajevo, Hercegovacka 1b, Sarajevo; Tel: +387 33 657 548; Fax: +387 33 710 470 Cazin, Cazinskih brigada 9; Tel: +387 61 787 380; Fax: +387 37 514 209

LA BENEVOLENCIJA

Sarajevo, Hamdije Kresevljakovica 59; Tel: +387 33 441-735 Fax: +387 33 233-280

ZENA BIH

- Daily residence for elderly and weak persons (includes medical assistance, social activities, daily meals, social worker, organized picnics etc.)
- Patronage services for immobilized persons.

Mostar, Trg Ivana krndelja 3; Tel/Fax: +387 36 319-704

CRVENI KRST Bosne i Hercegovine

- Home care program for elderly and weak persons provided by the municipality office of the Red Cross.

9.3 List of NGOs dealing with psychosocial support for elderly people

HUMANITARIAN AID MEDICAL DEVELOPMENT INTERNATIONAL RESPONSE

- Promoting physical and psychological rehabilitation, trauma counseling and other psychological services.
- Program for support to elderly and weak persons.

(HMD Response) Tuzla, Jajska 42; Tel: +387 35 261 069, 238 247; Fax: +387 35 238 247

NOVI POGLED

- Psychological, social and legal work in counseling centers etc.
- Provides psychological assistance for persons that lost members of family during the

war (including mobile team

Mostar, Kraljice Katarine 45; Tel/Fax: +387 36 331 235).

MEDICA ZENICA – Women’s Association

- Women’s issues, women’s therapy centre (medical and psychological assistance)
Zenica, Mokusnice 10; Tel/Fax: +387 32 441-540/441541

RUHAMA ZENICA

- Very active in the field of support to all vulnerable groups, especially to elderly. They have available funds to provide medical and psychosocial support.
Zenica, Crkvice 20c; Tel/Fax: +387 32 246-665

GRADSKA ORGANIZACIJA CRVENOG KRSTA

Public kitchen, home care program for elderly and weak persons.
Banja Luka, Mladena Stojanovica bb; Tel/Fax: +387 51 301 065

ZDRAVO DA STE

- Program of support to the elderly and weak persons in the area of Ljubija village (includes visits of social workers, donation of medicaments and clothing, visits of doctor to the local club of pensioners).
Banja Luka, Sime Matavulja 6, Tel: +387 51 465-590; Fax: +387 51 463-035 Prijedor, ZDS komunalni centar; Tel/Fax: +387 52 231 064 Brod, ZDS komunalni centar; Tel/Fax: +387 53 610-706 Dobož, ZDS komunalni center; Tel/Fax: +387 53 236-196

9.4 Micro-credit institutions

Organization/ institution	Contact	Geogr. coverage	Beneficiary	Type of activities	Amount of credit min-max (USD)	Interest rate	Others charges	Maturity of loan (month)
								Grace period (month)
ALDI Centre for Entrepreneurship Development	Omladinsk a 10, Zavidovici 032/874-3 24	Zavidovići	Start up business	Production	600- 6,000	10%	Gyro guarante e	12
								6
EKI	Hasana Kikića 13, Sarajevo 030/444-0 57	BiH	People with low incomes	Agriculture, trade, production, service	600- 12,000	1%-1,3 % (m)	Administ rative costs 1%-3%	For agriculture: 18
								For agriculture up to 9
FARMER	Patriotske Lige bb, Kalesija 035/631-2 18	Tuzla Canton	Association members, farmers, craftsman	Agriculture, trade, production, service	1,800- 12,000	0,8%	0,8%	Up to 24
								Up to 6
KFW B&H	Hasana Kikica 18/4 Sarajevo 033/266-6 12	BiH	Small and medium enterprises	All type of activities	3,000- 6,000	12%-16 % yearly	1%	Max 60
								Max 6
LOK micro Sarajevo	Skenderija 3, Sarajevo	BiH	Legal entities and individuals with no access	All type of activities	300- 12,000	15% yearly	No	No

	033/442-932		to bank capital					1-24
MI-BOSPO	Đure Đakovića 5, Tuzla 035/281-607	Tuzla and Zenica-Do boj Canton	Female entrepreneurs	Trade, services, agriculture	Up to 6,000	3% monthly	no	Up to 12
Micro Credit Office	Omladinska bb, Šipovo	RS	Legal entities, individuals	Agriculture, trade, production	300- 18,000	1,08%-12,96% yearly	no	3-24 3
MIKRO ALDI	Zdravstvenih Radnika bb, Gorazde 038/221-004	South East BiH (Bosansko-Podrin. Canton and RS)	People with low income	All type of activities	600- 12,000	1.33%	no	3-24 no
Partner Tuzla	Solanska 3, Tuzla 035/281-530	Tuzla and Zenica-Do boj Canton, RS	Individuals	All type of activities	600- 12,000	1,5% Monthly or 18% yearly	1%	For agriculture 3
Raiffeisen Bank d.d. B&H	Danijela Ozme 3, Sarajevo 033/213-851	BiH	Individuals	All type of activities	Up to 9,000	Up to 12 month 12% Over 12 month 13%	2%	36 no

Razvojna Banka Banja – Luka	Kralja Petra I Karađorđevića 85a Banja Luka 051/242-100	RS	Small enterprises	Production activities	3,000-12,000	1,5% monthly or 18% yearly	1%	Up to 12 Up to 3
BOBAR bank Bijeljina	Filipa Višnjića 211, Bijeljina 055/401-862	BiH	Small and medium enterprises	Production, Trade, equipment	Over 3,000	12-18%	Banks charges	1-12 1-6
HYPO Aalpe-Adria – Bank d.d.M mostar	Kneza Branimira 2b, Mostar 036/444-208	BiH	Legal entities, individuals	All type of activities	No limit	12%-18%	1-2%	Deepness of the program
MEB bank d.d. Sarajevo	Mudželeći Mali 2, Sarajevo	BiH	Small and medium enterprises	All type of activities	600- 12,000	1%-2% Monthly	1%-2% of the credit amount	18-36
Investicisko komercijalna bank d.d. Zenica	Trg BiH 1, Zenica 032/418-723	Zenica-Do boj Canton and surrounding area	Legal entities and individuals	Production and services	No limit	1,1%-1,3% monthly	1%	Depends on the program Depends on the program